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- 20 questions that will give you the answer.



Why Rental Rates Aren't Everything

July 12, 2019
realpropertymgt.com

Investing in real estate is a proven long-term wealth-building strategy. For this reason, buying residential rental properties requires that investors use a long-term outlook

when assessing potential properties. Focusing too much on rental rates can distort a rental property's long-term investment potential and unnecessarily limit your purchase options. To make the best possible residential real estate investments, it's important to take a holistic view of each potential rental property within the context of the current (and future) real estate market.

Choosing a rental property involves making a number of important decisions and weighing all of the critical factors involved. It is especially important to avoid short-term thinking and look beyond simply comparing your anticipated rental rate to your mortgage payment. Industry experts say that there are as many as ten different things to consider when beginning your next property search. For example, the neighborhood in which the property is located, the local job market, and nearby amenities are all important elements to consider when choosing a rental property. The location of a property is important because it will determine what type of tenants you will be able to attract to the property and will greatly impact your vacancy rate. The local job market and proximity to amenities will also affect the type of tenants drawn to your rental, as well as impact your property values.

The value of the property, both present and future, can be an invaluable piece of information when choosing a rental to buy. The house's potential for appreciation must be one of the long-term factors considered when making your decision, because even if the property isn't valued highly at the present, it may be five or ten years down the road. Another related consideration is future development in the area. New construction can have a significant impact on property values, so it is important to gather as much information as you can about local or regional plans to develop or renovate nearby areas.

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General Meeting

Applicant Screening

Presented By: Dan Meistr of Pacific Screening

Thursday, Sept 26th
starting at 5:30pm

1700 Monroe St.
North Bend, OR 97459

Make a Contribution TODAY!





Who is the ROA?

Rental Owners Association of Southwestern Oregon is an organization that’s been around for over 30 years and consists of landlords who care about practical, legal and profitable land lording practices. Through the association, they share problems, solutions, and ideas with other landlords and find information that comes from similar organizations in Oregon and around the country.



Our Association is currently comprised of over 200 landlords!

Advertise Your Business in the ROA Newsletter!

The monthly newsletter reaches over 200 landlords who need your products/services to manage their rentals.

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Contact us at:

2707 Broadway Ave.
North Bend, OR 97459

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(541) 756-0347

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(example not shown)

Business Card Ad

3.5" W x 2" H = \$20

Think you know what you need to know about landlord-tenant law? 20 questions that will give you the answer

By Tia Politi

President - ROA of Lane County
Board Secretary - ORHA



1. Using language, written or verbal, that causes a tenant or applicant in a protected class to fear discriminatory treatment is called:

- a. Cooling effect
- b. Steering
- c. Chilling effect
- d. Butterfly effect

2. If a landlord accepts a screening fee, they must:

- a. Provide written screening criteria to each applicant
- b. Provide a receipt for the fee
- c. Return the fee if they don't perform the screening
- d. All of the above
- e. None of the above

3. The HUD Memo regarding criminal history allows a landlord to continue to deny any applicant for any criminal history, regardless of circumstance or how long ago the crime occurred.

- a. True
- b. False

4. If a landlord has accepted a security deposit to execute a rental agreement and has a signed Deposit to Hold (DTH) contract with the applicant, and the applicant decides not to move in:

- a. The landlord must refund the DTH in full within 48 hours
- b. The landlord may retain the DTH in full
- c. The landlord may only retain the amount necessary to pay for your actual damages related to their failure to complete the contract and return the remainder within 31 days
- d. None of the above

5. Upon initiating a tenancy, a landlord may charge the following fees:

- a. A cleaning fee
- b. A pet fee
- c. A carpet fee
- d. All of the above
- e. None of the above

6. If a tenant wants a pet, a landlord may:

- a. Charge a pet fee
- b. Limit the size or breed of pet
- c. Charge a non-refundable pet deposit
- d. All of the above
- e. None of the above

7. If an applicant or tenant requests an aid animal for a disability, a landlord may require that,

- a. The request be in writing
- b. There be only one assistance animal per resident
- c. Both a and b
- d. Neither a nor b

8. Landlords can charge an additional deposit for an assistance animal.

- a. True
- b. False



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The 2019 Forms Manual is Here!



A *must have* for any private landlord or property manager.

Since the passage of SB 608, a number of the forms designed by the Oregon Rental Housing Association have been updated to reflect the changes in Oregon Landlord/Tenant Law. This manual is an instructional guide on how to use these forms.

Only \$50.00

Pick up your copy at E.L. Edwards 2707 Broadway Ave. in North Bend

Think you know what you need to know about landlord-tenant law?

continued from page 3

9. A landlord may require tenants to obtain renters' insurance naming them as an Interested Party and requiring a minimum of \$100,000 of liability coverage under the following circumstances:
- It is stated as a requirement in the application and rental agreement and disclosed prior to accepting any payments
 - Household income is above 50% of the median income for the area in which the rental property is located based on household size
 - There are no restrictions on how or when a landlord may require their tenants to obtain renters' insurance
 - It is against landlord-tenant law to require renters' insurance
 - Both A & B
10. If a tenant provides a landlord with a third-party verification that they have been a victim of domestic violence, sexual assault or stalking and asks that their door locks be changed, a landlord must do so promptly and may not charge them for the service
- True
 - False
 - Partly true and partly false
11. A victim of domestic violence is responsible to pay for damage caused by a perpetrator.
- True
 - False
12. A victim of domestic violence, sexual assault or stalking (DV) has the right to:
- Release themselves and any immediate family members from a rental agreement with only 14 days' written notice.
 - Ask that the perpetrator's tenancy be terminated
 - Continue the tenancy, even if there have been noise complaints or damage to the property related to the act(s) of domestic violence, sexual assault or stalking
 - None of the above
 - All of the above
13. In a month-to-month or fixed-term tenancy, if rent is not paid by 11:59 p.m. on the 4th day of the rental period, a landlord should serve:
- A 144-hour Notice to Pay or Vacate for Nonpayment of Rent
 - A 72-hour Notice to Pay or Vacate for Nonpayment of Rent
 - A Notice of Termination with Cause
 - None of the above
14. To have the right to post-and-mail a legal notice to a tenant, a landlord must:
- Have the right stated in writing in the rental agreement.
 - List a physical address located a reasonable distance from the dwelling unit for the tenant to be allowed to post-and-mail notices to their landlord
 - Add three days for mailing
 - Both a & b
 - Both b & c
 - Both a & b
 - None of the above
 - All of the above
15. Landlords may charge non-compliance fees of \$50 for a 2nd offense and \$50 plus 5% of the rent amount for all subsequent offenses for the following breaches of contract:
- Disturbing the quiet enjoyment of the neighbors
 - Improper use of a vehicle
 - Smoking in a clearly designated non-smoking unit or area of the premises
 - Keeping on the premises an unauthorized pet capable of causing damage
 - Both a & b
 - Both a & c
 - Both c & d
 - All of the above
 - None of the above

ROA Helpline

(541) 435-1492

- Need help?
- Have a question about landlord/tenant law?
- Looking for advice on how to deal with a tenant?

Call the Helpline! Speak to a Property Manager who knows the law inside and out and who can speak from personal experience. FREE to all ROA members of the Southwestern Oregon Chapter.



Calls are returned within one business day between the hours of 7am and 8pm. Helpline is closed weekends and Holidays.

General Meeting

Applicant Screening Presented By: Dan Meistr of Pacific Screening

Thursday, Sept 26th
- dinner served @ 5:30pm
- presentation begins @ 6pm

@ Coos-Curry Housing Authority
1700 Monroe St.
North Bend, OR 97459

*Please RSVP by 9/24
(541) 756-0347



Think you know what you need to know about landlord-tenant law?

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16. Accepting behavior by a tenant outside the bounds of the rental agreement for three separate rental periods creates a problem called:

- a. Leave
- b. Waiver
- c. Discrimination
- d. Nothing, it creates no problem

17. If the power goes out due to bad weather, a landlord is obligated to:

- a. Put the tenant up in a hotel until power is restored
- b. Provide food, blankets and an alternate heat source until the power is restored
- c. It is an Act of God and they have no obligation
- d. None of the above

18. Once all tenants have vacated the premises, a landlord must provide a written accounting of all deposits paid within days.

- a. 30 days
- b. 14 days
- c. 45 days
- d. 31 days

a group gives notice and vacates, but the other tenants want to stay, a landlord is obligated to return any portion of the security deposit or prepaid rents the departing tenant tendered at the beginning of the tenancy.

- a. True
- b. False

20. If a tenant leaves any property behind after they vacate the premises, a landlord is obligated to:

- a. Serve an abandoned property notice, but only if the property value is more than \$1000
- b. Hold the property for 30 days and dispose of it if the tenant doesn't make contact
- c. Serve an abandoned property notice and provide the tenant with an opportunity to retrieve their property
- d. Sell the property and apply the proceeds to the tenant's account
- e. Withhold the property pending payment in full of all outstanding amounts owing to the landlord
- f. The landlord has no obligation regarding a past tenant's property and may consider the property abandoned

Answer Key on page 10



The Oregon Rental Housing Key Political Action Committee strives to elect state legislators who will work for the best interests of rental property owners.

oregonrentalhousingpac.org

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NOTICE OF NON-RENEWAL OF LEASE 5B
FIRST-YEAR TENANCIES OR THREE STRIKES

Tenant(s): 1
Tenant(s): et al (and all others)
Address: Unit:
City: OREGON Zip:

DATE OF SERVICE: 2
[] TIME SERVED PERSONALLY TO EACH INDIVIDUAL NAMED ABOVE:
[] TIME POSTED & MAILED:
[] MAILED:

Owner/Agent hereby serves you notice of the termination of your fixed-term lease.

[] The ending date of your lease falls within the first year of occupancy and expires on 3. This is your 30-day notice of non-renewal of lease...
3 You must vacate the rental unit you now occupy no later than 11:59 p.m. (end of day) on: 3

[] You, or a member of your household has committed at least three lease violations within the preceding 12-month period and you were served a written warning notice at the time of each violation...

If your termination date is not at the end of your rental period, and you have not paid a last month's rent deposit, you will owe rent for a partial month.

Your prorated rent from 4 through is \$

If you paid a last month's rent deposit that exceeds the date of termination, the landlord is required to account for those funds separately at the time of security deposit reconciliation within 31 days of surrender of possession of the dwelling unit.

Owner/Agent Signature: 5 Date:

Owner/Agent:
Address:
City: State: Zip:
Telephone: Email:

*The ending date must be at least 30 days from the date of service.
** The ending date must be at least 90 days from the date of service.

If notice is served by mail ONLY, the ending date must include an additional four (4) days to allow for the delivery of notice, including date of mailing.

This notice, if mailed, shall be mailed First Class Mail ONLY (not certified, registered, etc.).

Owner/Agent does not waive the right to terminate by simultaneously or subsequently served notices.

Regardless of length of tenancy, proscribed notice periods may be longer in certain local jurisdictions or in subsidized housing.

If you are a veteran of the armed forces, assistance may be available from a county veterans' service officer or community action agency. Call the 2-1-1 information service to learn about resources in your area.



5B — Notice of Non-Renewal of Lease First-Year Tenancies or Three Strikes


 A black starburst-shaped badge with the word "NEW" in white, bold, capital letters.

What this form is for:

With the passage of Senate Bill 608, with leases entered into or renewed on or after the effective date of the Act, Landlords may only terminate leases under very specific circumstances.

When this form is used:

This form allows a Landlord to terminate a lease under two situations: 1) The lease is in its first year and the ending date for the fixed term falls within the first year. In that situation, the Landlord may provide 30 days' written notice of non-renewal. Remember that regardless of length of tenancy, termination time frames can vary for subsidized housing and in certain jurisdictions. 2) The Tenant has committed three or more lease violations, including non-payment of rent, within the calendar year preceding service of the notice. In that situation, the Landlord must provide a minimum of 90 days' written notice.

To terminate a tenancy under this provision, the Landlord must provide a written warning notice at the time of each violation. Each warning notice must specify the violation, state that the Landlord may choose to terminate the tenancy at the end of the fixed term if there are three violations within a 12-month period preceding the end of the fixed term, and state that correcting the third or subsequent violation is not a defense to termination under this subsection. The 90-day notice of termination must state that the rental agreement will terminate upon the specified ending date for the fixed term or upon a designated date not less than 90 days after delivery of the notice.

How the form is filled in:

1. Fill in the name(s) of the Tenant(s) and the address.
2. This is the date the form is being delivered and by checking the appropriate box, how and at what time the notice is being delivered. Since this is a "day" notice (explained in the *"Delivery of Notices"* section), the time delivered or posted and mailed isn't critical, but you should be as close as reasonably possible. The date can be any day of the month.
3. Choose the correct option and fill in the termination date. Remember that the termination date may not be any earlier than the ending date of the fixed term; however, the termination date may overlap the end of the lease as long as the notice is effectively served prior to the lease end.
4. If the termination date is anything other than the last day of the month, you will have to deal with prorating the rent. The industry standard for prorating rent is monthly rent divided by 30. Once you have that figure, multiply by the number of days to arrive at the move-out prorate.
5. Owner/Agent sign and date. Fill in the rest of the information.

Final Reminders:

1. Senate Bill 608 is very new. Case law remains to be decided, so you are strongly advised to seek legal advice before proceeding with termination of tenancy. Penalties for Landlord violations are equal to three months' periodic rent, plus the Tenant's actual damages, which can include moving costs and attorney's fees.
2. Unless you're sure you know what you're doing, read the entire section entitled *"Delivery of Notices"* at the front of this book before completing this form.

Answer Key:

1. C - Chilling effect – Make sure your language written or spoken describes the property, not the kind of people you think should live there. Make sure the words you say or write don't indicate discriminatory intent or action based on an applicant or tenant's membership in a protected class. Protected classes are: Federal – Race, Color, National Origin, Religion, Gender, Familial Status (families with children), and Disability. State of Oregon: Marital Status, Source of Income (including housing subsidies like Section 8), Sexual Orientation, and Gender Identity. Eugene: Type of Occupation, Ethnicity and Domestic Partnership.
2. D - All of the above – If a landlord accepts screening fees to cover the cost of screening applicants, they must provide written screening criteria to view prior to or along with the application, provide a receipt for the fee, have an available unit or one that will be available, and refund the fee in full promptly if they do not screen the applicant.
3. B – False – The HUD Memo on the use of criminal history standards for applicants was issued due to a disparate impact of the use of these records against those of Hispanic or African descent. The clarification provides that a landlord must take into consideration not only a criminal act or acts, but the likelihood of recidivism, and the actual danger to the property, the neighbors, the landlord, or the landlord's agent. Refer to the ROA website to read the text of the memo.
4. B - A landlord may retain the DTH in full – The DTH agreement gives each party certain rights. Should the applicants opt against moving in for any reason not related to the landlord's ability to provide the property, they may keep their deposit to hold in its entirety. If for whatever reason, the landlord is unable to deliver the property as promised, they must refund the deposit to hold promptly in its entirety. Without a signed deposit-to-hold form landlords must return any money collected as a DTH if the tenant doesn't move in, no matter who's at fault.
5. E - None of the above – A fee is a non-refundable payment of money. Fees are strictly limited to the following: screening, late payment of rent or utilities, dishonored check, lease break, smoke/CO alarm tampering, unauthorized pets capable of causing damage, parking violation or improper use of a vehicle, trash violation, smoking violation, animal waste violation, HOA/COA move-in or move-out fees, and municipal fees. These are the only fees a landlord may charge. Landlords are not required to account to tenants for lawfully charged fees, but there are strict requirements that must be met for charging and billing fees to tenants, or terminating tenancies based on non-payment of fees.
6. B - Limit the size or breed of pet – Landlords may limit the size, breed or species of pets allowed. Additionally, they may charge a pet deposit and pet rent for the privilege, but not a pet fee or non-refundable pet deposit.
7. D - Neither A nor B – A landlord must consider all requests for reasonable accommodation, which is a request for a change in policy to accommodate an individual with a disability. In regard to assistance animals, there is no set number of animals that a resident may request; however, the request must be reasonable and while it is a violation to ask the nature of the disability, a landlord may require that the individual verifying the disability have direct knowledge of the disability. It is also okay to verify that a secondary or tertiary animal provides some additional service or assistance related to the disability that the first does not.
8. B – False - An assistance animal is an assistive device to allow a disabled tenant the right to enjoy their rental unit the way a non-disabled person could. Like a wheelchair, a landlord may not charge any deposits or fees for an assistance animal.

9. E - Both A & B – Landlord-tenant law allows a landlord to require renter’s insurance with limitations. First, the requirement must be disclosed in writing prior to accepting any payments, but can be offered as a 30-day Notice of Change in Terms after move-in on a month-to-month agreement. Second, landlords may require that the renter’s insurance policy maintains liability coverage of at least \$100,000, and names the landlord as an Interested Party. Third, the landlord may not require renter’s insurance if the household median income based on household size is below 50% of the median for the location of the dwelling unit. (Income calculator can be found at www.hud.gov.) If allowed by law, failure to maintain the required renter’s insurance policy in force, name the landlord as an Interested Party, or reduction of liability coverage below the minimum \$100,000, is a breach of contract for which the tenancy can be terminated.

10. C – Partly true and partly false – Landlords must change the locks immediately upon demand after submission of a third-party verification of domestic violence, sexual assault, or stalking by the tenant, and may not charge for the service prior to being paid to do so; but they may require repayment from the victim within a reasonable time frame for the cost.

11. B – False – A victim of domestic violence, sexual assault or stalking may not be held financially liable for damage caused by their perpetrator.

12. E - All of the above – Victims of DV have special rights, which include the ability to release themselves and any immediate family members from a rental agreement – including a fixed-term lease - with only 14 days’ written notice and without penalty. They also have the right to ask their landlord to terminate the tenancy of a perpetrator, and to continue their own tenancy, even if there have been police visits, noise complaints, or damage related to DV. All of these allowances require the victim to provide a third-party verification of the incident(s) of DV occurring within 90 days preceding the tenant’s request.

13. A - 144-hour Notice to Pay or Vacate for Nonpayment of Rent – Typically, rent is due on the 1st, and if allowed by the rental agreement, late if not received by midnight of the 4th. This language allows landlords to charge a late fee and serve a notice for nonpayment at that point. Without that language in the rental agreement, rent is considered late if not received by midnight of the 7th. Most landlords wait and serve a 72-hour notice on the 8th day, but it is permissible to serve a 144-hour notice as early as the 5th day. Both notices will expire at the same time, the 144 just provides more time to cure. In a week-to-week tenancy, a landlord may serve a 72-hour notice on the 5th day, but that is the only exception. Some low-income housing providers are required to serve a Notice of Termination with Cause for late rent payments, giving the tenants 14-17 days to cure the notice, or the tenancy terminates in 30.

14. D - Both A & C – To have the right to serve a legal notice by post-and-mail a landlord must meet three requirements:

First, the right must be stated in the written rental agreement. (If landlords don’t have a written rental agreement, they don’t have the right to post-and-mail. If landlords have a written rental agreement and the post-and-mail language is absent, they don’t have the right to post-and-mail.) Secondly, the right must provide reciprocity to the tenant to post-and-mail notices to their landlord by the listing of a physical address declared with specificity, wherein the landlord may be served notice. (If landlords don’t have a physical address listed in the rental agreement or some other document associated with the tenancy, such as a notice of change-in-terms, they don’t have the right to post-and-mail. If the stated location is a post office box or other mail box, landlords don’t have the right to post-and-mail.) Thirdly, the listed reciprocal location must be a reasonable distance from the dwelling unit. (The distance is not defined, but landlords should take into account the tenant’s abilities and transportation options when deciding if this requirement is being met.) If a landlord doesn’t have the right to post-and-mail their legal notices, they have to either personally serve notices, or mail notices first class mail, adding three days for mailing to all cure periods and termination time frames (not counting the day it is mailed).

Answer Key:

15. B - Improper use of a vehicle – Disturbing the quiet enjoyment of neighbors is not an offense for which a landlord may charge a noncompliance fee, but repeated violations may be grounds for a termination of the rental agreement.

Smoking violations will incur noncompliance fees, but the fee is \$250 per violation, and the same is true of unauthorized pets capable of causing damage. There are substantial legal requirements and limitations for charging tenant fees, and for terminating a tenancy for nonpayment of fees.

16. B – Waiver – When a landlord accepts rent for three separate rental periods with knowledge that the tenant is breaching the contract, they re-write the terms of the agreement.

17. C - It is an Act of God and there is no legal obligation – If a failure of essential services is caused purposefully or negligently by the landlord, there is a legal obligation to provide appropriate assistance. If the lack of essential service is due to factors beyond the landlord's control, there isn't, but many landlords sense a moral obligation to offer what help they can. This concept goes both ways. If the rental unit is damaged by an Act of God beyond the tenant's control, they cannot be held financially liable for the damage.

18. D - 31 days – A landlord has the obligation to provide a written, itemized accounting of all deposits and prepaid rents tendered by the parties to a rental agreement once the tenancy has terminated for all occupants. The accounting should be mailed first class mail, along with any refund owing.

19. B – False – When deposit monies are tendered for a month-to-month tenancy, the deposit stays with the property until the last person vacates. Individual tenants may vacate the premises with a 30-day written notice, and release themselves from responsibility when their notice expires, but they abandon any rights to any portion of the refundable deposits paid, including pre-paid rents. In a fixed-term tenancy, if the landlord and the other residents choose to release one party from the agreement, they may be required to refund that party's prepaid funds, so be careful to clearly state in any release agreement that by their signature of release, they are also waiving rights to those deposits or pre-paid rents. If all parties to a lease break the lease and move out early, landlords are still required to account for their deposits and pre-paid rents within the 31-day deadline. Additionally, the law states that the written accounting be placed in a first-class mail receptacle on or before the 31st day, not that it must be postmarked that day.

20. C - Serve an abandoned property notice and provide the tenant with an opportunity to retrieve their property – If you serve that notice personally, the tenant has five days, and if by mail eight days to make contact. The tenant then gets an additional 15 days from the date of contact to arrange to retrieve their belongings, but the retrieval may not pose an undue burden to the landlord. Withholding a tenant's personal property pending the payment of monies owing is illegal. A landlord may require the payment of storage charges alone, if incurred, as long as the personal property was not abandoned after an eviction action, in which case a landlord may not require pre-payment of the storage charges before releasing the personal property. If there is no response during the statutory notice period of the notice, and the total value of the abandoned property is less than \$1000, the property may be donated to charity. If the property is worth more than \$1000, landlords are required to hold a public sale and apply any proceeds of the sale to the tenant's account, refunding any overage to the tenant, or if unclaimed for two years, refunding the overage to the Department of State Lands. A landlord may not keep any of the abandoned property, but must donate to charity any items not sold.

Score:

19-20 – You are the Mary Poppins of landlords – practically perfect in every way.

15-18 – You are on the cusp of greatness. Continue your education, stay aware of changes in the law and you shall succeed.

11-14 – You know a lot, but not enough to avoid trouble. Continue to take classes, read the ROA Newsletters, re-read through the archived articles on the website, and when in doubt call the Helpline.

6-10 – You are at legal risk. You should consider hiring an attorney or consultant to look over your situation to help you correct your deficiencies before they hurt you. Consider hiring a professional property manager.

0-5 – You are at great risk of costly legal claims and personal misfortune. Consult with an attorney and/or hire a professional property manager immediately.

Why Rental Rates Aren't Everything

continued from page 1

While assessing the market and local conditions are important, investors cannot afford to overlook things such as property taxes, the number of listings and vacancies in the area, and average rents. A detailed market analysis can provide rental property owners with a window into the near future and, when combined with the other information gathered, provide a solid base upon which to estimate future performance.

Knowing how much rent you can get right now for a rental property versus the mortgage payment and other

rental property versus the mortgage payment and other costs is an important number to have while making a new investment. But taking a holistic view of each prospective property and evaluating all of the significant factors can help you make wise investments in properties that are likely to grow in value year after year. At Real Property Management, we can help you plan a long-term investment strategy designed to maximize your returns over the entire span of your property investments. Our professionals assist residential real estate investors through a range of quality services, applying industry best practices to ensure that each property you buy will help you meet your long-term financial goals.

NEED FORMS?



Oregon Rental Housing Forms are just a click away!

| | |
|---|---|
| <ol style="list-style-type: none"> 1 www.oregonrentalhousing.com 2 Click (top right): "Click to Get ORHA Forms Online" 3 Input your local association code in the field labeled "Enter Your Member ID" to receive ORHA forms 1/2 PRICE 4 Choose a form 5 Click on the form | <ol style="list-style-type: none"> 6 Input your information 7 Click "Generate PDF" 8 Click "Check Out" – This will direct you to PayPal 9 Follow payment directions. Once complete, PayPal will return to the ORHA Forms page to "Print Link." This link will also be sent to your email address. |
|---|---|



(541) 435-1492

Need help? Call the Helpline!

FREE to all ROA members of the Southwestern Oregon Chapter.



Welcome New and Returning ROA Members!

- John Briggs
- Seth Fandel
- Edward Costa
- Denny Powell
- Edward Durham

Your ROA Board of Directors

President: Cindy Colter
coltercindy@gmail.com (541) 404-8609

Vice President: Sage Coleman
sage@pacificpropertyteam.com

Secretary: Vacant

Treasurer: Kris Thurman
kris@eledwardsrealty.com (541) 756-0347

Position #1: Vacant

Position #2: Regina Gabbard
regina@epuerto.us (541) 435-7111

Position #3: Joan Mahaffy
mahaffyje12@yahoo.com (541) 269-6562

Position #4: Vacant

Position #5: Dennis Schad
dennischad@gmail.com (541) 297-3609

Position #6: Danielle Cleary
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Join Us

Ever wonder what goes on at ROA Board meetings? Have any suggestions to share? Interested in joining? Bring your thoughts and/or ideas. Or just listen in and see what we're all about.

The ROA Board of Directors meets every first Tuesday of the month at 880 California Ave. in North Bend from noon to 1:00pm. Meetings are always open to the public.

Consider joining the board and have a voice in your local Rental Owners Association. Everyone wins when we put our ideas together to achieve a shared goal.



roa-swo.com

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In Case You Missed It: Annual Summer Picnic



About 25 ROA members gathered at Ferry Road Park in North Bend on Thurs, Aug 22 for the annual ROA Picnic. After rain the day before, Thursday was treated with glorious sun. Fried Chicken and beef hot dogs furnished by ROA --thanks to board member Regina Gabbard for getting them there--were supplemented by salads and desserts brought by members. Many desserts earned high praise, including Doreen Wright's

apple pie-just out of the oven-but kudos to Charles Conway who brought a rum cake extraordinaire-amazing texture--and as one member commented upon leaving "Are you sure we can drive home?"

Thanks to President, Cindy Colter, each person attending won a door prize packed in a colorful bag. My bag included wasp spray and garden gloves, useful items for any landlord.





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