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What Does Landlord Insurance Cover?

June 14, 2022

www.rentalhousingjournal.com



Owning and renting real estate can prove to be one of the best decisions you make in your financial life. Yet, in order to protect your investment, you have to have proper insurance in place. Many more people are renting than used to, and each one needs a quality place to call their own. While the number of rental units grows, it is the responsibility of the investor and landlord to do what they can to minimize the risk of financial loss. One component of that is having landlord insurance coverage in place.

Consider the risks to your investment. A storm could lead to a lightning strike that causes a fire. That could damage your property considerably, and the repairs would have to come from your pocket. What if someone vandalizes your property? There is no way to prevent all types of risks from occurring, but there are steps you can take to ensure your financial integrity.

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Webinar

Collections, Small Claims, & Garnishments

Presented By: Christian Bryant

Thursday, July 21st

- Members: \$20
- w/ 2 CE Credits: \$50
- * Register online at
www.roa-swo.com/event

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.

- Landscaping
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- and much more...

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3.5" W x 2" H = \$20

How to Save Money During Tenant Turnover

By **Kaycee Miller** | June 8, 2022
www.rentecdirect.com

No matter how much you screen your tenants, the truth of the matter is, landlords will probably spend some time cleaning up after tenants when they vacate a rental property. But a little elbow grease is nothing compared to the cost of repairing property damage. Whether the result of bad tenant behavior or normal wear and tear, dealing with damage costs time and money!

To help landlords save time and money between tenants, we compiled a list of easy steps you can take to protect your investment property and prevent property damage.

SAY GOODBYE TO CARPET

Carpets are easily stained or ruined by negligent tenants or pets. Even after an expensive carpet cleaning, there can be lingering smells and stains. Rather than replacing carpets every few years, try installing more durable flooring like tile, laminate or vinyl. These materials are easier to clean and can last longer in a rental property.

PAINT WITH A SATIN SHEEN

Interior paint with a satin sheen provides a slightly reflective surface but is excellent at resisting mildew, dirt, and stains, lowering the need to repaint walls in between tenants. Other great types of paint for rental properties include semi-gloss or gloss sheens, which can both tolerate getting scrubbed cleaned.

SIMPLIFY YOUR LANDSCAPE

Luscious lawns and colorful flower beds may increase your property's curb appeal but the upkeep to maintain the beauty costs time and money. If your tenants don't maintain the grounds, you could spend a lot of repetitive hours re-planting flowers or reseeding a lawn. Unless you plan to always rent to a master gardener, skip the high-maintenance outdoor space for simple, easy-to-manage options. Landlords can also consider including yard maintenance in the monthly rental fee.

MONITOR IMPORTANT APPLIANCES

Service large appliances regularly to prevent damage from



poor operation. Trying to save money on appliances can cost you more in the long run when something eventually breaks or requires emergency maintenance.

Preventing property damage by installing low-maintenance fixtures can make turnovers between tenants easier to manage and less expensive.

BONUS: OTHER TIPS TO HELP KEEP YOUR PROPERTIES SPARKLING DURING TENANCY.

- Schedule routine inspections every season. Check-in with your tenants and inspect the unit to make sure everything is in working order. Remind your tenants to keep up with seasonal maintenance.
- Provide a small cleaning kit upon move-in- all-purpose cleaner, bleach, and sponges are good items to include. Giving your tenant a welcome package at the beginning of a lease is a great way to establish a good relationship with your tenant from the start and including cleaning supplies helps empower your tenant to keep the property clean. A clean house will help your tenants notice maintenance issues faster and can help prevent pest problems.
- Take maintenance requests seriously and respond to them quickly to prevent costly repairs -fixing a leaky sink is much more affordable than replacing the floor due to water damage.

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.



Thinking of Selling?

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www.teampacpro.com

Why Customer Service is an Important Part of Fair Housing

By The Fair Housing Institute

www.fairhousinginstitute.com

It's easy to get hyper-focused on fair housing rules and regulations when it comes to property management. But we need to remember that an integral part of what we do is steeped in customer service.

Our residents and prospects are customers and need to be treated accordingly. In addition, it stands to reason that when our customers or residents feel well-cared-for, they are less likely to file a complaint. Let's discuss three aspects that can lead to an exceptional customer or resident experience.

1. Effective Communication

Your resident is speaking, but are you truly listening? An effective communicator will listen intently. Listening intently requires that you are focused on what's being said, not how you are going to reply. By doing this, not only do you get a better understanding of what's needed, the resident will feel valued and understood.

Follow-up is another part of effective communication. Many issues raised by residents are seldom resolved in one visit or phone call. Make sure that you continue communicating with your residents until the situation is resolved.

Effective communication can come easily when everyone involved is in a good place or state of mind, but it may be particularly challenging when emotions are running high. What can you do? The next aspect we will consider is imperative to handling these types of situations.

2. Respect While Being Disrespected

There is a saying that respect is a two-way street. We naturally want to be treated with the same dignity and respect we show our residents. Unfortunately, this may not always be the case.

A common situation we see is when a maintenance request has not been handled in a timely manner, at least

as far as the resident is concerned. Remember that it is imperative that you always stay calm. Reassure your resident that they have been heard, and you will take appropriate action to try and find a resolution. Hopefully, by showing them respect and maintaining your patience, you can defuse the situation and create an environment that encourages the resident to do the same.

Part of effective communication and being respectful is having a thorough knowledge and training of your company's policies and procedures. It stands to reason that in order to help your resident, you need to know how to answer their questions. The final part of this article will detail why this is important.

3. Know Your Policies and Procedures, so You Know How to Answer

Imagine you are the resident, and you need information. Would you be happy if the person behind the desk or on the grounds gave you a vague or confusing response? Probably not. Being well-versed in your company's policies and procedures allows you to answer quickly and efficiently, which can go a long way if the person is already agitated. It can also help us avoid giving out misinformation.

To that point, every person who has contact with your residents should be trained in your policies and procedures so that the information disbursed is the same and will help you avoid a potential fair housing complaint or accusation of discrimination.

Property management companies face many different and challenging situations every day. Training and role-playing can help you develop the skills of effective communication, respect, and a thorough knowledge of policies and procedures, which in turn will help you deliver the exceptional customer experience you want to give.



Form of the Month

LEAD-BASED PAINT DISCLOSURE

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

LEAD-BASED PAINT WARNING STATEMENT

Housing built before 1978 may contain lead-based paint. Lead from paint, paint chips, and dust can pose health hazards if not managed properly. Lead exposure is especially harmful to young children and pregnant women. Before renting a 1978 housing, Owner/Agent must disclose the presence of lead-based paint and/or lead-based paint hazards in the Rental Unit. Tenant(s) must also receive a federally approved pamphlet on lead poisoning prevention.

OWNER/AGENT DISCLOSURE (initial)

- ___ Presence of lead-based paint or lead-based paint hazards (check one below):
- Known lead-based paint and/or lead-based hazards are present in the Rental Unit (explain).

 - Owner/Agent has no knowledge of lead-based paint and/or lead based paint hazards in the Rental Unit.
- ___ Records and reports available to the Tenant(s) (check one below):
- Owner/Agent has provided the Tenant(s) with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the Rental Unit (list documents below).

 - Owner/Agent has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the Rental Unit.

TENANT(S) ACKNOWLEDGMENT (initial)

- ___ Tenant(s) has received copies of all information listed above.
 ___ Tenant(s) has received the pamphlet Protect Your Family from Lead in Your Home.

AGENT ACKNOWLEDGMENT (initial)

___ Agent has informed the Owner of the agent's obligations under 42 USC 4852(d) and is aware of his/her responsibility to ensure compliance.

CERTIFICATION OF ACCURACY

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information provided is true and accurate:

 Tenant Date

 Tenant Date

 Tenant Date

 Owner/Agent Date

 Tenant Date

 Tenant Date

 Tenant Date

 Owner/Agent Date



51 – Lead-Based Paint Disclosure

What this form is for:

This form enables Owner/Agents to comply with the Residential Lead-Based Paint Hazard Reduction Act of 1992., USC 4852d. The law requires Owner/Agents to make certain disclosures to potential Tenants about the possible existence of lead-based paint in certain property. If your property was built after 1978, you can probably ignore this form, though some housing authorities are requiring this disclosure regardless of the date the property was built.

When this form is used:

The disclosure must be made before an Applicant becomes obligated to rent or to pay money that could be forfeited. That means before the Applicant signs a rentals agreement or puts down a deposit on the unit by signing a **Deposit to Hold Agreement (Form #30)**. The disclosure does not have to be made before taking an **Application to Rent (Form #1)**. The disclosures required in this form must be made regarding any property built before 1978, whether single or multi-family, with a few exceptions [such as housing for older persons (55 and over or 62 and over), for studios or efficiencies].

The disclosure must be made to each Tenant. So not only do you need to disclose to, and have the form signed by each Applicant, but if during the tenancy you allow a roommate to move in, or the Tenant gets married, or the composition of the household otherwise changes, you need to disclose to, and get the signature of, the new resident. This includes a Temporary Occupant, see **Temporary Occupant Agreement (Form #57)**.

The law requires you to give the Applicant/Tenant a copy of a booklet entitled “*Protect Your Family From Lead in Your Home.*” This 16-page booklet is widely available (including from your local Rental Owners Association). The booklet must be given and the disclosure must be made at the same time. You need give only one copy on the booklet, even though you’re getting several signatures.

How the form is filled in:

The form should be completed by the Owner/Agent. For the purpose of this form, that’s an owner who managed his own property or a property manager who acts as agent for the owner. The form can also be signed by an employee (such as an on-site manager) of either a manager or the owner.

1. Fill in the name(s) of the Tenant(s) and the address.
2. Initial here. You’re just indicating that you’re completing these sections.

Check on box. Most Owner/Agents will check the second box, saying they have “no knowledge of lead-based paint hazards.” Knowledge means actual knowledge, which is now at all the same as

a reasonable guess or assumption. Unless you have documentation or specific statements from someone who should know (such as a professional in the field, or the previous owner) stating specifically that there’s lead-based paint in the unit, you check the second box.

On the other hand, if you have knowledge of lead-based paint in the property, either because you put in there yourself or someone told you they did or you learned some other way (such as by having the paint tested), you should check the first box. With more recent renovation rules, you are more likely to have records because a licensed renovator would have had to test. If you have such records or information, you’re required to describe what you know about lead-based paint in the property. It’s easiest to write “see attached” and attach the description.

3. Initial again.

Check one box. Again, most Owner/Agents have no records or documents referring to lead-based paint, so they simply check the second box, saying just that. If you do have such records, whether or not they indicate the presence of lead-based paint, you must give copies to the Applicant/Tenant. Check the second box and write “see attached.” Your attachment should be a description of the knowledge you have of lead-based paint in the property and copies of any records or reports about such that you have. The documents might be the results of tests for the presence of lead paint performed by a licensed renovator.

4. Have the Tenant initial twice, saying he got the information referred to above (probably nothing) and the pamphlet. Initials from one Tenant or Applicant suffice, although all have to sign below.
5. If the person interacting with the Applicant/Tenant, in not the owner or and employee of the owner but rather and agent, such as a licensed property manager, that individual initials here, saying that he had told the owner of the owner’s responsibilities under the law, making the owner responsible for providing the agent with whatever information, if any, that needs to be disclosed. An on-site manager who is employed by the owner doesn’t complete this section; an on-site manager who is employed by a property manager does.
6. The form should be signed by all Tenants, everyone who signed the **Rental Agreement (Form #2A or #2B)**.
7. The form should also be signed by the Owner, the Owner’s Employee, or the Owner’s Agent, or the Agents Employee.

What Does Landlord Insurance Cover?

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What Is Landlord Insurance?

Landlord insurance provides financial protection for rental property owners. It covers the financial losses you suffer as a result of covered incidents. When a tragedy strikes, you want to know your property is going to be repaired or replaced for you.

Keep in mind that most insurance companies require you to alert them if you are renting the property owner. This may change your coverage needs as well as your costs.

A landlord insurance policy is often the best choice. It provides ample coverage for many of the risks you are most likely to face. Consider some of them.

Coverage in a Landlord Insurance Policy

Insurance companies vary significantly. Many of the following coverages are a part of landlord policies. There are three main components of these policies. Within each type are several ways the policy can help you.

Dwelling Coverage

This component of landlord insurance typically covers the physical damage to the property. Some coverages include:

Fire Damage

If your property suffers fire damage that you did not cause, the policy may apply. In this situation, it may cover the damage to the structure so you can make repairs or rebuild it in some situations. It also covers your contents – the items you own that are within the structure.

Water Damage

Many types of water damage may be covered under your policy. That includes the water heater breaking or the pipes freezing in the middle of the winter. It may not cover all types of flooding, though. You'll need flood insurance in some areas to minimize this risk.

Windstorm, Hail, and Lightning

Most of the time, landlord insurance covers damage brought on by storms. That includes falling tree branches

that damage the roof of the home. It may cover damage to windows and the roof from hail strikes. If lightning hits your home, causing damage or a fire, this component of property damage will help you recover by paying for those losses.

Riot and Civil Commotion

Your landlord insurance may also cover the cost of repairing the damage that is brought on by rioting and civil commotion. Be sure that you verify that this is a part of your policy if it is a valued feature to you. Policies vary in terms of what they will and will not cover under this.

Vandalism

Should someone cause damage to the property as an act of vandalism, your landlord insurance policy may be able to help. This could include repairing broken windows, cleaning off graffiti, or handling other types of damage caused by vandalism. Keep in mind that this applies to vandalism done by a person that does not live within the home.

Burglary

Should a person break into your home or otherwise steal your personal property, your insurance policy may help to cover those losses. This includes damage to the property – such as a broken door or window to get in – as well as the loss of your belongings. Your policy may offer actual value coverage or replacement cost (depending on what you select). Be sure to know that your landlord policy covers the loss of your belongings, but not the loss of those of your renter. They can purchase a separate renter's policy to cover their losses.

Liability Insurance

Another component of your landlord policy covers liability risks. Liability occurs when someone files a claim against you because of an accident or incident that occurred while on your property and believes you are responsible for making it right. Legal liability is a critical component of your property. In some situations, your renters, a person walking by the home, or even a visitor on the property may be hurt while there. If they fall and hit their head, they could be facing thousands of dollars in loss. You could be

responsible for those costs if they show that the property was unsafe and caused that accident to occur.

Liability insurance helps you in several ways. It may help to pay for the individual's losses. It may also help you in a court of law, helping to provide you with an attorney who can defend your case. If a settlement or a judgment occurs, the insurance company pays that up to the maximum coverage of the policy.

Umbrella Coverage

Umbrella coverage is a type of liability insurance that goes up and over the amount of liability policies. Today, lawsuits often lead to a significant amount of loss. A basic liability insurance policy may not be enough. This type of policy adds another layer of protection for you in this situation. It could help cover more of the medical losses a person has as well as the settlement or judgment against you.

Loss of Income Insurance

The third type of coverage provided by landlord insurance is loss of rent or loss of income, which is applicable as part of a covered claim. When something significant occurs to the property that makes it unable to be rented out at least for a period of time, this component of the insurance policy works to help you. It can help to cover a portion of the rental income you were getting prior to the incident, allowing you to meet your financial obligations while you cannot rent out the property.

Additional Components of Landlord Insurance

There are other components that may be applied to your landlord insurance. If these situations apply to you, be sure to speak to your real estate agent about your needs for this type of custom coverage.

Fix n' Flip and Builder's Risk Insurance

It is not uncommon for investors to purchase a property that they plan to fix and then flip. This type of process is difficult because you may not know exactly what types of problems will exist when you start working on the project. Builder's risk insurance may offer the help you need. It helps to cover certain types of property damage that occur during the repairs. It may provide protection while the property is under construction, including damage from fires, lightning, vandalism, theft, explosions, and others.

Short Term / Vacation Rental

If you are planning to rent your property out for short-term rentals, especially for vacation rentals, it is critical to have a policy that defines that specific type of use. Vacation rentals are a higher risk to insurance companies than a typical renter who is more likely to care about the property itself. Your insurer wants to be sure that they fully understand the risks associated with the property, so they can be sure you have enough coverage for those risks.

What Does Landlord Insurance Not Cover?

When it comes to selecting the right type of insurance for your needs, you need to know what is covered and what these policies do not cover. The only way to know that for sure is to read the terms and conditions of the policy you are selecting. This can vary from one policy and one insurer to the next.

- Some of the most important exclusions to landlord insurance include the following:
- The tenant's property – most policies do not cover the tenant's property, and many landlords require or encourage renters to obtain their own policy for these items.
- The tenant's car – the same applies here, as the tenant should seek out their own coverage
- Landlord insurance does not cover repairs to major systems
- It does not cover damage caused by the property owner, such as if a property owner causes damage to the rental itself
- It does not cover anything that stops working due to normal wear and tear or a lack of maintenance

How Much Can You Expect to Pay for Landlord Insurance?

The only way to know what you can expect to pay for landlord coverage is to request a formal quote. Your location, the type of property the risks present, and more factors all play a role in the costs. Landlord insurance is typically based on risks present, as well as the value of replacing your policy or the amount of coverage you want to purchase, in the case of liability protection. A general rule of thumb is that landlord insurance costs 20-25% more than traditional homeowners insurance.

Welcome New and Returning ROA Members!

Donald Marinello, Scott Randle,
Michele Swanson & Andrew Westbrook

Your ROA Board of Directors

President: Jaime Thurman
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Vice President: Regina Gabbard
regina@eledwardsrealty.com (541) 756-0347

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Position #4: Jessica Webber
jessica@advancedpropertygmt.biz

Position #5: Michelle Cantrell
michelle@orbpm.com (541) 808-9040

Position #6: VACANT

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

The ROA Board of Directors meets every month. Meetings are always open to members. Contact us for more information.



roa-swo.com

Contact us at:

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North Bend OR 97459

info@roa-swo.com
(541) 756-0347

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In Case You Missed It: Dinner with Judge Pruess

For those of you who missed it, the honorable Judge Pruess joined the ROA-SWO on June 23, 2022 at The Boat Restaurant for a light dinner, and the heavy topic of courts and evictions. The food and service at The Boat Restaurant was amazing, providing a private atmosphere, and great food! Judge Pruess told the association many things that night, including how he got started on the path to becoming a Judge in Coos County Oregon, along with the start of his career working for the Oregon Law Center. Judge Pruess has led an eventful life, even serving in the Peace Corps prior to settling down with a family and career. What an amazing story he has! On the topic of courts and evictions, Judge Pruess went over the multiple reasons one may find themselves in front of his bench. He briefly covered a few of the correct and incorrect methods a landlord should take when filing on their tenants and ended the evening with a Q & A with our members. A special thank you to Judge Pruess for his time and willingness to help educate our members!



Code of Ethics

Excerpt from the Bylaws of the Rental Owners Association of Southwestern Oregon

The objectives of this Association shall be:

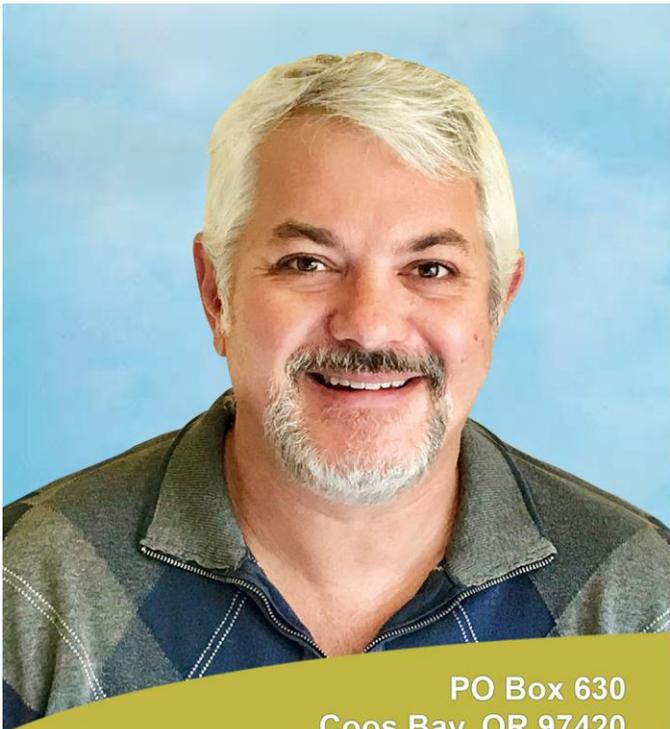
- A. To unite, for their mutual good, rental housing owners, managers and/or their agents in the Southwestern Oregon area.
- B. To strive to maintain those standards of the residential rental industry which are of a high ethical and up-to-date business level.
- C. To stimulate cooperation among rental owners to the end that the best possible service will be rendered to the owners and renters.
- D. To provide appropriate information and educational opportunities on state/federal laws, rules/regulations, policies/procedures and rental housing management.
- E. To cooperate with other organizations having similar goals.





**RENTAL OWNERS
ASSOCIATION OF
SOUTHWESTERN
OREGON**

**2707 Broadway Ave.
North Bend, OR 97459**



Patrick M. Terry Attorney at Law

**Representing Landlords on the
Southern Oregon Coast since 2002**

As a landlord of 11 rental units, Patrick understands the needs of his clients and is eager to help.

He specializes in:

- Landlord/Tenant Law - Real Estate - Collections
- Estate Planning - Business - Probate

*Free 1-hr consultation only covers landlord/tenant matters. All other matters are subject to hourly charge. Inquire for details.

**PO Box 630
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Phone: (541)756-2056
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ROA SWO's attorney on retainer.
Current members receive a FREE
1-hour consultation annually, plus
discounted rates for representation.