



# 90 DAY NOTICE !

CCROA

JUNE  
2007

Clatsop County  
Rental Owners Association  
P.O. Box 662  
Astoria, Oregon 97103

## PRESIDENT'S CORNER:

Greetings to everyone! It's already summertime and the rental market is stronger than ever. With the land values equaling or surpassing the value of the structures sitting on the land, we are seeing a lot of redevelopment and the fixing up of older properties. This reminds me of the California market about 10 years ago! I believe we will be seeing rents on the rise due to the property values increasing and the shortage of affordable housing!

I feel a great opportunity for investors would be to build or remodel more affordable housing in Clatsop County as the condo's seem to be taking over!

I am sincerely looking forward to our next meeting in Astoria on June 4. We have two special speakers. Charles Hillestad is a real estate attorney and he will be answering any tenant/landlord questions and educating us of LLC's, etc. In addition, Dennis Boardman, form Moonlight Electrical Construction will be helping us keep our units safe from electrical fires and what not!

I hope to see everyone there!  
*Mark Youso, CCROA President*

**Next Meeting**  
**JUNE 4**  
**6:00 PM**  
**ASTORIA**

The next regular meeting of the Clatsop County Rental Owners Association will be held in Astoria, June 4, 2007 at 6:00 p.m. The meeting will be held at the Golden Star Restaurant, 599 Bond Street.. Dinner will be \$10 per person.

Guest speakers will be Charles Hillestad, real estate attorney, and Dennis Boardman from Moonlight Electrical Construction. Please come prepared with your questions and concerns for these guest speakers.

Please **PHONE OR EMAIL RESERVATIONS TO:** Mark Youso: 440-5441  
Waterfrontpropertiesllc@yahoo.com

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## LANDLORD TIP: KEEP GOOD TENANTS

Good tenants are your greatest asset, next to the property itself. They pay your mortgage; they take care of your property 24 hours a day until the rental agreement is over. If you have an asset that performs well, you nurture it, you take care of it, and you do whatever you can to keep it. Thought for the week:

Treat your good tenants like the solid gold they are, someone who is making you good money.

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**HOMEOWNER'S INSURANCE:**  
**CHEAPEST POLICY**  
**MAY NOT BE THE BEST**  
**CHOICE**

Most mortgage lenders require that home buyers take out a homeowner's insurance policy to protect the lender's interest in case there is a fire or other damage to the structure. It is a good idea to shop for homeowner's insurance soon after entering into a contract to purchase a home or building.

Before you start shopping, find out if any claims were made against the property during the past five years. Your insurance agent should have access to a data bank that will give this information. You may also ask the current property owner directly.

If the property has been subject to water damage claims within the past five years, you may have trouble finding an insurer for the property. Or, you may have to pay more for insurance than you anticipated.

The inclination is to go with the insurance company that quotes the most competitive premium price. Just make sure that you're collecting and comparing quotes for comparable coverage.

It's difficult to find guaranteed replacement cost coverage; this covers the entire cost to rebuild you home/apartment complex. The standard coverage today is limited replacement cost coverage.

*Continued—*

*Insurance continued—*

This type of policy will only pay up to the policy limit. So, if your house costs \$750,000 to rebuild, but is only insured for \$500,000, this is all the insurance company will pay. With this type of policy, it is important to carry adequate coverage.

Be on the look out for insurance agents who under-quote the premium by estimating low on the price per square foot to rebuild in this state. Costs to rebuild vary considerable from one area to another. Your real estate agent should be able to tell you an approximate price per square foot to rebuild in our area. The lender's appraisal of the property should give you the number of square feet to calculate the coverage you need.

**MEETING MINUTES**

**March 5, 2007**

**6:00 PM**

The meeting was called to order by President, Mark Youso, at 6:10 pm. He introduced Jesse, Seaside Signal, who reported the paper would offer free advertising for one week to those landlords with units available for the 109 tenants being displaced by the sale of apartment buildings.

**Guest Speaker:** Max Wood, home inspector, spoke about those issues that can cause damage to homes/apartments. He offered information about downspouts, earth/wood contact, deck height, stair height, Cadet heaters and wood/gas stove flue distance to combustibles. Erin, from Beach Realty, spoke on the need to find affordable housing and an attempt to facilitate housing for those displaced from their apartments in Seaside.

**CCROA Hotline:** Jay Lieberman reviewed the use of the Hotline and obtained volunteers for a 6 month period. Zita Nyitrai volunteered for the 3 month period March-May; Ann Bourne will volunteer for June-August. At the next CCROA meeting, additional volunteers will be obtained.

**Treasurer's Report:** Checking: \$3655.32; Savings: 4395.25.

**New Business:** Beck Buck reported a need in Clatsop County to offer short-term loans to poor/elderly persons who don't qualify for traditional loans through banks and credit unions. She suggested CCROA and other non-profit organizations might back a loan for emergency purposes for those approved through her at Bank of Astoria. A motion was approved to allow the Board to proceed with a plan proposed by Becky. Jay Lieberman reported on issues he has had with a local glass company with window replacement he had about 5 years ago.

**Raffle:** Free dinners for the next CCROA meeting: Harold Keith, Lynn Boyle, Dena Umbriaco.

*Respectfully submitted, Dena Umbriaco, Secretary*

**SENIOR ASSIST LOAN  
PROGRAM  
SPONSORED BY CCROA**

This program was created to make small emergency loans to our elderly when they do not meet the bank's standards to qualify on their own, but still demonstrate the ability and desire to repay the debt.

The motivation behind this program was created when I was unable to approve a loan for a senior citizen who needed money to pay their rent. They had unexpected expenses and did not have enough to pay their landlord. It was a very sad story and I made every attempt to help by contacting every possible agency and ultimately found no help. It has been my experience that the elderly....

- Wait too long to ask for assistance because they do not want to ask in the first place.
- Are not looking for charity; they are asking for a loan.
- Are from a generation who repay their debts.

Therefore, I decided to ask CCROA to assist me in creating a program to provide a resource to the elderly who may not qualify without this program or may not qualify for other assistance. The applicant must be at least 62 years old, have acceptable credit history (if they have no established credit from a credit reporting agency the lender may use other methods to verify payment history by calling credit references such as their landlord), and they must demonstrate the ability to make the monthly payment even though debt to income ratio may exceed the bank's standard to qualify.

To meet this community need, CCROA pledged funds to secure a revolving line of credit. The funds were deposited in a Time Certificate of Deposit (TCD) in the name of CCROA at Bank of Astoria. The TCD secures this revolving line of credit, which will be used to advance money to approved applicants.

Based on the amount of funds pledged, the maximum loan amount is \$1,000, and the interest

is only 2% above the interest CCROA is earning on the TCD. Bank of Astoria will service the loan from start to finish. As the loan is repaid, the payments will be applied to the line of credit and the available credit will then be available for other requests.

Kudos to CCROA for recognizing this community need and for their support.

*Becky Buck*

*Bank of Astoria*

**RESOURCES ON THE INTERNET**

[Www.landlord.com](http://www.landlord.com). Hot tips to improve your units.

[Www.mrlandlord.com](http://www.mrlandlord.com). Landlords from around the country share their tips and successes.

[Www.fairhousing.com](http://www.fairhousing.com). A good site for discrimination issues.

[Www.osbar.org](http://www.osbar.org). Landlord-tenant law.

[Www.hud.gov/consum.html](http://www.hud.gov/consum.html). HUD.

[Www.oregonrentalhousing.com](http://www.oregonrentalhousing.com). Oregon Rental Housing Association Inc.

[Www.housenet.com](http://www.housenet.com). How-to tips on improving your home/apartment unit.

[Www.energytrust.org/residential/mf/index](http://www.energytrust.org/residential/mf/index) Multifamily Home Energy Savings.

[Www.jlconline.com](http://www.jlconline.com). Journal of light construction resources for remodeling.

[Www.co.clatsop.or.us](http://www.co.clatsop.or.us). Clatsop County tip sheet on recognizing a possible meth house.

[Www.co.clatsop.or.us](http://www.co.clatsop.or.us). To access predatory sex offender notification page, go to: Services, then Community Corrections, then to predatory sex offender page.

[Www.buildingscience.com/bsc/resources](http://www.buildingscience.com/bsc/resources). Information regarding building and mold.

**HUD CHARGED ILLINOIS  
LANDLORD WITH  
VIOLATING  
FAIR HOUSING ACT**

WASHINGTON—The U.S. Department of Housing and Urban Development announced that it has charged Georgiana Estrada, a Schaumburg, IL property owner with violating the Fair Housing Act for refusing to provide an accessible parking space to a tenant with physical disabilities.

The charge alleges that Estrada refused Gail Griswold's requests for an accessible parking space, despite seeing her disability placard in her car window and her Social Security disability check. Griswold's disabilities make it difficult for her to walk, requiring her to use a cane at times.

HUD's investigation showed that when Griswold moved into the property in November 2004, the former owner provided her with an accessible parking space. In April 2005, Estrada acquired the property and assumed the leases. Upon meeting Estrada, Griswold notified her that the former landlord had assigned an accessible parking space to her. Griswold requested that Estrada continue this accommodation and inform the other tenants of her assigned parking space. The alleged response to the request was the universal symbol of accessibility is "painted on the parking lot, what else do you want?"

In July 2005, the parking lot was repaved, removing the universal accessibility logo

from the spot formerly reserved for Griswold's use. Without the designation, other tenants and visitors began parking in the space. Griswold asked Estrada to assign the accessible parking space to her, notify the other tenants of the assignment, replace the universal accessibility logo on the assigned space, and place an accessible parking sign in front of the space.

Estrada admitted that she rejected Griswold's request stating she did so because she did not think she was disabled or in need of an accessible parking space.

"No one who has a physical disability should be denied a reasonable accommodation needed in order to function on a daily basis," said Kim Kendrick, HUD Assistant Secretary for Fair Housing and Equal Opportunity. "Only through continuous education efforts and aggressive enforcement actions can we end the unlawful practice of denying these requests." The Fair Housing Act makes it illegal to discriminate against persons because of their race, color, national origin, religion, gender, disability or familial status.

Housing discrimination charges heard before an administrative law judge carry a maximum civil penalty of \$11,000 for a first offence, in addition to actual damages for each complainant, injunctive or other equitable relief, and attorney fees. Sanctions can be more severe if a respondent has a history of housing discrimination. Parties also have the right to elect to have their cases heard in federal district court.

## **BUYERS CLUB**

**Advanced Carpet Care.** Ask for Stan. 338-4334. Commercial rates.

**Affordable Carpet Cleaning Service.** Jay Paul. 738-8143.

**AMD Construction.** New & remodel. Roofing, siding, tile, fences & decks, kitchen & bath. Matt Patterson Sr.: 458-7106.

**Associated Credit Systems.** Scott Davis. Tenant screening. 1-800-460-3117.

**Builders Supply.** Gearhart and Astoria. Contractor rates on certain products. Not lumber/plywood or Pratt & Lambert paints.

**Chem-Dry North Coast.** Carpet cleaning; special rates. 738-0773.

**Coast Hardware.** Hardware supplies in Seaside. 738-5491

**Coastal Repair & Maintenance.** Handrails; flagpole sales & service. Ask for Ron Dean. 717-8223.

**Daily Astorian.** 5 lines for price of 4. 325-3211.

**Distinctive Carpets.** Carpet cleaning. Jim Rogers. 738-3007.

**DK Window Works.** New windows; special rates. 861-0729

**Edmondson's Drapery.** 1-503-650-0406.

**George Morlan Plumbing.**(Howard) discounts up to 40%. 861-3600

**Hauer's Cyclery & Locksmith.** Contract rates on locksmithing. 325-7334.

**Hillcrest Inn:** Seaside. (Jay Lieberman) Member rates. 1-800-270-7659.

**Home Depot Supply:** 1-800-431-3000 for catalog. Fill out credit app to set up acct for 3rd tier pricing. Report member of CCROA.

**Morris Floor Covering.** Commercial rates. 738-8621.

**National Tenant Network** Oregon@ntnnet.com . 888-989-1686. Discount for CCROA member; resident screening

**Nu-Way Carpet.** Hot water extraction method. 10% discount for CCROA members. Ask for Bert. 338-5592.

**Pacific Paint.** Contractor rates. 738-3655.

**Pro-Fresh Carpet Care.** Commercial rates. 738-0815.

**Sears Commercial Appliances.** 1-800-359-2000 for orders.

Press 3 Est. 1430 For Randy Nehl.

**Sherwin Williams:** Contractor rates 738-6751. \*easy order time on entry level vinyl vertical blinds at great prices.

**Watertight Roofing.** (Roger or Darlene). Special rates, free estimates. 861-7234.

Rental Forms Are Available  
In Astoria @  
Easom Property Management  
In Seaside @  
Beach Realty

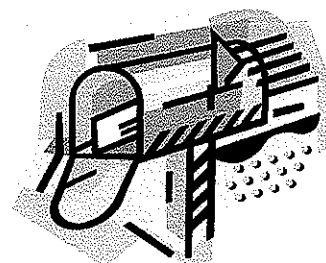
Your Membership  
Doesn't cost—  
It Pays!

### *From the Editor*

All articles in this newsletter are intended to inform the membership and are not intended to convey legal advice. Articles are the opinions of the writers and their opinions only.

The editor and the Clatsop County Rental Owners Association assume no responsibility for their accuracy.

Appropriate legal, accounting or other expert assistance should be sought from component professionals.



Do you know other  
Landlords that you  
think could benefit from  
joining CCROA?

If so, let us know!

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Be sure to check the FED  
list through Clatsop County  
before renting to anyone.

# CLATSOP COUNTY RENTAL OWNERS ASSOCIATION

## Officers

- President— Mark Youso; 440-5441
- Vice President - Jerry Regan 717-9700
- Secretary - Dena Umbriaco, 458-5387
- Treasurer - Nancy Boozer, 325-7029

## Board of Directors

- Harold Keith - 440-0855
- Duane Jue - 325-4037
- Dick Ridout- 738-8078
- Becky Buck 738-3045

## Committees:

- Forms - Maria Koehmstedt, 738-8814
- Buyers Club - Jay Lieberman 717-9229
- Publicity: Need someone to get free publicity for meetings and seminars.
- Hotline Volunteers: Zita Nyitrai: March-May  
Ann Bourne: June-August

**NEXT MEETING  
MONDAY, JUNE 4, 2007  
6:00 P.M.**

**GOLDEN STAR RESTAURANT  
599 BOND STREET  
ASTORIA, OREGON**

**RSVP  
MARK YOUSO @ 503-440-5441**

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P.O. Box 662  
Astoria, OR 97103