



90 DAY NOTICE !

CCROA

SEPTEMBER
2007

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

PRESIDENT'S CORNER:
**Clatsop County is in need of
Affordable Housing!**

I'm sure by now most of you have heard about the big shortage of affordable housing in our area. I was even talking to Seaside's Mayor, Don Larson, about this problem and they are trying to resolve some of this problem.

Perhaps we, as landlords, can help by accepting NOHA tenants, adding units to our holdings, etc. I feel a real opportunity has presented itself as I have a waiting list in Seaside for my personal units. I find it hard to understand that right when our area seems to have hit a flat real estate market, the rents are going up substantially. I personally don't like raising the rents on good existing tenants but as the units turn over I am indeed adding around \$50 per month to my units and could probably get more.

In the coming months, I will be looking for some good buying opportunities due to the coming foreclosures and motivated sellers. I hope all of our members can also increase their holdings during this period!

Mark Youso, President

Next Meeting
SEPT. 10
6:00 PM
SEASIDE

The next regular meeting of the Clatsop County Rental Owners Association will be held in Seaside at the West Lake Restaurant on September 10, 2007 at 6 p.m. The cost will be \$10 per person for dinner.

The planned guest speaker will be Alyce of Essential Mortgage Loan Services of Astoria. In addition, there may be time to address any questions or concerns you are having with your rentals.

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

The "90 Day Notice!" is the Newsletter of the Clatsop County Rental Owners Association and is published quarterly.
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mudu@centurytel.net

CCROA HOTLINE

For the past 6 months, CCROA has had the privilege of reestablishing the hotline phone number in the Daily Astorian.

Zita Nyitrai and Ann Bourne volunteered three month periods of time to access the hotline number on a regular basis and then forward that information to all of us via email. Ann has completed her three month volunteer time.

We are now in need of more volunteers. CCROA **NEEDS YOU!!** Please call Mark Youso to volunteer.

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CCROA CODE OF ETHICS

As members of the Clatsop County Rental Owners Association, we recognize the established principles of the free enterprise system, of good business practices, and of friendly competition.

As members we pledge:

1. To strive to improve our knowledge in the ways and means of providing better service to the renting public.
2. To promote high standards of integrity in our dealings with the renting public, members of our Association, and the businesses serving our industry.
3. To promote good will between owners, managers and the public.
4. To maintain and operate rental units so they reflect credit upon the neighborhood in which they are located and the rental industry in general.
5. To provide a maximum of value and service that is consistent with good business practices and principles so that a larger share of the public will recognize the benefits and conveniences of rental living.
6. To refrain from any advertisement that is deceptive, misleading or fraudulent.
7. To assist the renting public in understanding the rights and responsibilities of management and renter under the current state and federal regulations.

In the best interests of the this Association, each member agrees to adhere to the By-Laws and Code of Ethics of the Clatsop County Rental Owners Association.

**PROTECT YOURSELF FROM LIABILITY
FROM TENANT INJURIES**

To be held responsible for an injury on premises, the landlord or property manager must have been negligent in maintaining the property, and the negligence must have caused the injury. All of the following must be proven for a landlord to be held liable:

- It was the landlord's responsibility to maintain the portion of premises that caused the accident.
- The landlord failed to take responsible steps to avert the accident.
- Fixing the problem would not have been unreasonably expensive or difficult.
- A serious injury was the probable consequence of not fixing the problem.
- The landlord's failure —his negligence —caused the tenant's accident.
- The tenant was genuinely hurt.

A tenant can file a personal injury lawsuit or claim against the landlord's insurance company for medical bills, lost earnings, pain and other physical suffering, disability, and emotional distress. A tenant can also sue for damage to personal property that results from faulty maintenance or unsafe conditions.

MEETING MINUTES**June 4, 2007**

The regular meeting of CCROA was called to order at 6:05 pm by President, Mark Youso.

Guest Speaker #1: Our first guest speaker of the night was Charles Hillestad, attorney. He reviewed information regarding his website where rental owners can obtain information. He also reviewed ways to own property (ie: sole ownership, co-ownership, partnerships). He also reviewed types of incorporation. His most important information: "Get It In Writing". He later answered specific questions for landlords regarding their issues and concerns.

Guest Speaker #2: The next guest speaker was Dennis Boardman, Moonlighting Electrical. He reviewed the types of services he can provide to residential and commercial properties. He reviewed questions regarding overloading circuits, bidding electrical jobs, fuse boxes and older wiring, and homeowners doing their own wiring.

Guest Speaker #3: John Johnson, NOHA inspector, spoke to the membership regarding Section 8 housing vouchers, income levels, and that there is currently a two year waiting list for new tenants. He also answered various questions from the CCROA membership.

Raffle: The raffle for free dinners at the next meeting; winners were: Joyce Fields, Wecoma, Mary Thamann, and Dan Hauer.

A list of membership will be made available to all members.
The meeting adjourned at 8:15 pm.

*Respectfully submitted,
Dena Umbriaco, Secretary*

**AVOID FAIR HOUSING
COMPLAINTS
AND LAWSUITS**

Recently in the Daily Astorian, an ad ran for a rental stating "mature couple" wanted. This was a reminder that we need to consider those items that may discriminate either blatantly or subtly since it is unlawful to discriminate against anyone because of age or familial status.

Antidiscrimination laws limit the tenants you can accept and reject. Federal and state laws limit what you can say and do in the tenant selection process. When choosing the tenants, keep in mind the following best practices.

Check credit, income and references. You can easily run a credit check for a minimal fee, call tenant references, especially former landlords. You should also verify employment, income, and bank information. Be consistent in screening; don't just check credit for a single parent or people of a particular nationality.

Make decisions based on business reasons. You are legally free to choose among prospective tenants as long as the decision is based on legitimate business criteria. Don't make choices based on personal reasons.

Understand fair housing rules. Fair housing laws specify clearly illegal reasons to refuse to rent to a tenant. The Federal Fair Housing Acts (42 US Code 3601-3619, 3631) prohibits discrimination on the basis of race, religion, national origin, gender, age, familial status, physical or mental disability (including recovering alcohol and people with a past drug addiction).

Train your staff to understand the rules, too. Anybody who deals with prospective tenants must follow fair housing laws. This includes owners, landlords, managers and real estate agents, and all of their employees. As the property owner, you may be held legally responsible for your employees' discriminatory statements or conduct, including sexual harassment.

Be consistent. Consistency is crucial when dealing with prospective tenants. If you don't treat all tenants more or less equally, you are violating federal laws and opening yourself up to lawsuits. If you give one person

continued:

a break (such as lowering the security charge for a single mother but not for other tenants), you'll likewise risk a charge of discrimination for other tenants.

For further information: You can research further information from: Fair Housing Act of 1968; amended in 1988; Section 504 of the Rehabilitation Act of 1973; Title II of the Americans With Disabilities Act of 1990 (ADA); Title VI of the Civil Rights Act of 1964.

RESOURCES ON THE INTERNET

www.landlord.com. Hot tips to improve your units.

www.mrlandlord.com. Landlords from around the country share their tips and successes.

www.fairhousing.com. A good site for discrimination issues.

www.osbar.org. Landlord-tenant law.

www.hud.gov/consum.html. HUD.

www.oregonrentalhousing.com. Oregon Rental Housing Association Inc.

www.housenet.com. How-to tips on improving your home/apartment unit.

www.energytrust.org/residential/mf/index
Multifamily Home Energy Savings.

www.jlconline.com. Journal of light construction resources for remodeling.

www.co.clatsop.or.us. Clatsop County tip sheet on recognizing a possible meth house.

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. Information regarding building and mold.

www.law101.us. Charles Hillestad, Attorney, website.

FILING A HOMEOWNER'S INSURANCE CLAIM

It is an unfortunate fact of life that bad things can occasionally happen to your home. Water damage from a broken pipe or a fire from an overheated stove can happen at any time, and can easily cause tens if not hundreds of thousands of dollars in structural damages and contents losses.

That, of course, is why you have homeowner's insurance. But the question that often comes up is "should I file a claim?" It's not always an easy one to answer, and there are several factors you need to weigh before you make that decision.

IS IT A COVERED LOSS?

The first question comes up is whether the loss is covered by your homeowner's policy. Generally, the policy will stipulate that the damage to the home needs to be "sudden and accidental." Some examples would be a pipe that freezes and breaks; a washing machine or a toilet that overflows; an electrical circuit that overheats and starts a fire; a wind storm that causes shingles to blow off the roof or a tree limb to come crashing down; or a drunk driver that misses the corner and smashes into the front of your house.

Things that are typically not covered include ongoing maintenance issues, such as a plumbing drip that has gone on for many months or shingles that fail because they are past their useful life. Flooding and earthquake damage are typically not covered unless you have specific coverage on your policy, and many homeowners' policies now either exclude or limit coverage for mold.

WHAT IS THE VALUE OF THE LOSS?

Another key question about whether or not to file a claim is the value of the loss. Some people view their homeowner's policy as something to be used for a loss of any size, while others view it in the same vein as a major-medical insurance policy—it should be used only in the event of something catastrophic.

Every homeowner's policy carries a deductible amount, which is a sum of money that you are

size of your deductible contributes to your thinking on whether or not you want to file a claim. If you have a loss that is valued at \$1200 and you have a \$1000 deductible, the \$200 that the insurance company would contribute toward the repairs would not be worth having a claim on your record. On the other hand, a \$1000 deductible would be a minor contribution to make against a major fire damage claim that resulted in \$75,000 worth of damage.

You will need to weigh the value of the loss against your own financial situation and the impact that the claim will have on your record before you make the final decision to file a claim.

WHAT ABOUT CLAIM HISTORY?

Many people hesitate to file a property damage claim due to concerns about their "claim record", which is the history of claims that have been filed against a particular piece of property. In general, insurance companies look at the number of claims filed against a piece of property in the last three to five years, the nature of those claims (fire, water, storm, etc.) and the dollar value of the claims.

Different insurance companies seem to have different criteria for how they view claim history and how they weigh the different factors, but all of them do take the property's history into consideration in one way or another when it comes to rates and whether you will be eligible for renewal when a policy expires.

Remember that this is typically the record of claims filed on a particular piece of property, not claims filed by a particular person. As such, you may be filing your first-ever claim on the house you've owned for the last two years, not realizing that there had been two previous claims filed by the last homeowner. For that reason, when you purchase a previously owned home, it is a good idea to ask for disclosure of any claims that have been filed against the home.

DON'T BE AFRAID TO ASK

Filing a claim is not something to do casually. On the other hand, you shouldn't feel like you need to shy away from a claim if you need the insurance company's help in making the necessary repairs. If you have any questions about coverage, deductibles, claim history or anything else pertaining to how well your single biggest asset is protected, don't ever be afraid to ask your agent for clarification.

Reprinted from: Paul Bianchina, Inman Press

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

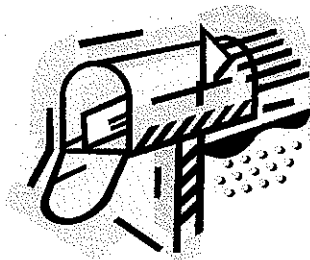
**Your Membership
Doesn't cost—
It Pays!**

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!

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: Ann Bourne: June-August
NEED VOLUNTEERS: Sept-Dec.

**NEXT MEETING
MONDAY, SEPTEMBER 10, 2007
6:00 P.M.**

**WEST LAKE RESTAURANT
1480 S. ROOSEVELT AVE.
SEASIDE, OREGON**

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

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