

NEWSLETTER – October 2011 EDITION
RENTAL OWNERS ASSOCIATION OF SOUTHWESTERN OREGON
541-756-0347 x-205
www.swroa.com



General Meeting

DATE: Thursday, October 27, 2011
DINNER: 5:30 p.m. – \$10.00 per person
MENU: Chinese Food From Tai's Dynasty
WHERE: North Bend Housing Authority, 1700 Monroe, NB
SPEAKER: 6:15 p.m., Michael Steffen, President of the Oregon Rental Housing Assn.
TOPIC: State of the association & ORHA forms on- line

UPCOMING EVENTS:

Board Meetings:

Tuesday, November 1, 2011 NB Library : 5:15 – 6:15 p.m.

General Meetings:

November – Seminar: Landlord-Tenant Law Update by Norton Cabell

Date and place to be announced

**Thursday, December 15th – Christmas Party at Ciccarelli's: 2076 Sherman Ave., NB
5:30 p.m.**

Your 2011 Officers and Board of Directors:

President - Joan Mahaffy 269-6562
Vice President – Josh Stevens 404-7810 stevens.josh12@gmail.com
Secretary – Clare Gove 756-1144 govecpa@aol.com
Treasurer - Kris Thurman 756-0347, x-208 kris@eledwardsrealty.com

Board Members –

Position #	1	Will Wright	267-2588	wrightcb@charter.net
	2	Vacant		
	3	Vacant		
	4	Tina Woomer	756-6863	woomertj@gmail.com
	5	Dennis Schad	751-0985	schad@harborside.com
	6	Bill Arbus	756-4261	

Delegates on ORHA Board of Directors:

Dennis Schad, Josh Stevens

Committees Chairpersons:

Communications –	Newsletter – Joyce Edwards and Kristin Smith
Education –	Membership –
Programs - Cindy Colter	Meal Payments – Kris Thurman
Internet – Will Wright	Legislative –
Budget/Finance – Kris Thurman	By-Laws/Policies – Joan Mahaffy

Our Retained Attorney:

David Tilton 269-0654 davidtilton@590lawoffices.com





Message from the President

Elsewhere in this newsletter you will find the proposed slate of officers for 2012 as presented by the nominating committee. Our thanks to Doreen Wright and Dennis Shad who served on the committee. Special thanks to those who said “yes” to serving as officers. Additional nominations may be made at the October meeting.

A very big thank you to Carole Ernst who resigned this month as director on the board having served since 2004. Carole was especially helpful in getting the newsletter mailed out and calling board members to remind them of an upcoming meeting. We shall miss her. Thank you, Carole!

Unfortunately, Carole’s resignation leaves 2 director positions vacant. Please let me know if you might be interested. We need you!

The meeting on October 27th will give us an opportunity to hear from the new ORHA President, Michael Steffen. He will be sharing with us what’s happening at the state level and telling us more about a new feature – ORHA forms available on-line. Do hope you’ll plan to come.

Happy October!
Joan Mahaffy, President

* * * * *



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Report of Nominating Committee for Officers for 2012

The Nominating Committee for the Officers for 2012 for the Rental Owners Association of Southwestern Oregon proposes the following slate of officers for the elections to be held at the November 2011 General Meeting

- President – Josh Stevens
- Vice President – Laurie Moore
- Secretary – Clare Gove
- Treasurer – Kris Thurman

Respectfully submitted,

Doreen Wright and Dennis Schad

October 11, 2011

Rental Owners Association of Southwestern Oregon Board of Directors Meeting

Date: September 13, 2011 Time 5:15 PM Revised October 11, 2011

Present:

Officers Directors Term ends

P_ Joan Mahaffy - President P_ Will Wright 2011

P_ Josh Stevens - Vice President P_ Carole Ernst 2011

P_ Clare Gove - Secretary ___ Vacant 2012

P_ Kris Thurman - Treasurer P__ Tina Woomeer 2012

P_ Cindy Colter - Program Chair P__ Dennis Schad 2013 E__ Bill Arbus 2013

P = Present E=Excused

Meeting called to order by Joan Mahaffy - President

Minutes of last Meeting presented by Clare Gove - Secretary

Corrections

___ O.K. and Approved as Presented

Approval X

Treasurer's report presented by Kris Thurman - Treasurer

Reviewed delinquent membership dues list. All members over 60 days delinquent were dropped

Approval X

Old Business

Bill Graham gave a verbal resignation from the board. The board accepted his resignation with regrets.

Other Business

Josh Stevens - Vice President reported on contacting Dave Tilton, Attorney for the association. He presented the last retainer agreement signed by the association. It was determined that Dave Tilton should review as to the current arrangements and

home parks, etc. And it's not surprising given the range of services such animals can provide and knowing that an even broader array of medical conditions that can benefit from such treatment.

In housing, under the FHA, it doesn't matter what you call them (service animals, companion animals, therapy animals, assistance animals, aid animals, working animals, etc.); if the animal exists to serve the individual's disability it is not legally a pet and may not be treated as such. That means no pet fees, pet deposits, pet rent, and no increased security or cleaning deposit simply because the animal exists. You may not restrict such animals by breed or species in housing. You may not request or require proof of training or certification for such animals in housing. You may have assistance animal rules as long as they're no more restrictive than any pet rules you may have. Now, as with any other accommodation / modification request, the disability-animal request must, too, be "reasonable¹" and the resident *is* responsible for their animal. That means that you would be within your rights to respond to the service bird that shrieks at two in the morning, the companion cat that attacks other residents, or the seeing-eye-dog that soils the carpet.

For a wealth of information on disability as a protected class visit <http://www.FHCO.org/disability.htm>. For service animal-specific information look to <http://www.FHCO.org/serviceanimals.htm> which includes a memo from HUD on the new ADA regulations and what that means for service animals in housing under the FHA and Section 504 of the Rehabilitation Act.

You can download and pass on our Reasonable Accommodation / Modification Guide for Perplexed Medical or Therapeutic Professionals at www.FHCO.org/pdfs/RAguide.pdf. And, check out several related sample documents at <http://www.FHCO.org/forms.htm>.

This article brought to you by the Fair Housing Council; a nonprofit serving the state of Oregon and SW Washington. Learn more and / or sign up for our free, periodic newsletter at FHCO.org.

What Can a Rental Property Owner Claim on Taxes?

Rental property is a popular investment for many reasons, including the tax advantages that property ownership provides. While operating rental property can be expensive, many of the expenses related to the property are tax deductible. Rental property owners should consult with their tax professionals to determine which deductions are applicable for their specific situations. However, having a general understanding of the tax implications can help the owner to identify possible tax deductions.

1. Interest Payments

- o Interest payments made on various loans used for the rental property are tax deductible. The largest interest payment made for rental property is typically from the mortgage loan, but there are others. Interest on loans used for repairs to the rental property is also deductible. Credit card interest created by purchases made for the rental property, such as repair materials or cleaning supplies, are also deductible. Any other account used to pay for rental property expenses that accrues interest will also create a tax deduction. For credit cards and related accounts, owners must be careful to only deduct the portion of the interest used for rental property charges.

Repair Costs

- o The cost of repairs made to the rental property will also create a tax deduction. Repairs must be reasonable in nature and cost to be eligible for a deduction according to IRS guidelines. Some examples of reasonable repairs may include repairs to a leaking roof, repainting walls and replacing defective plumbing components. Rental property owners should note that it is repair costs and not improvement costs that are tax deductible. Improvements are projects that add value to the property, while repairs are projects that only maintain value.

Travel Expenses

- Travel expenses incurred by the rental property owner to maintain or manage the rental property are tax deductible. Some examples would be meeting with repair service providers, collecting rent payments and going to the store to buy supplies. Travel expenses related to property improvements are not deductible. Owners may choose to deduct actual costs or use the IRS's standard mileage rate. The IRS standard mileage rate is 50 cents per mile for 2010 and 51 cents per mile for 2011.

Other Deductions

- Rental property owners can deduct the costs of office space, equipment and supplies required to operate the property. This may include a dedicated home office. When using a home office deduction, owners may also deduct utility costs for that portion of the home set aside as an office. Insurance costs used to insure the rental property or to insure employees of the business are also deductible expenses. The costs of professional services, including a tax professional, are deductible as well.

References

- ["Smart Money"; So You Want to Be a Landlord; Bill Bischoff; August 2005](#)
- [Nolo: Top Ten Tax Deductions for Landlords](#)
- [IRS.gov: Topic 414 -- Rental Income and Expenses](#)

Clare D Gove, CPA, PC

Certified Public Accountants

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Fall and Winter Maintenance Checklist for Property Owners/Landlords

CHIMNEY

- * Inspect for loose or deteriorated bricks or mortar, cracks, moisture damage, and missing raincaps.

ROOFS

- * Inspect for loose or missing pieces, pay close attention to high wear areas such as water discharge to downspouts.
- * Check television antennas or satellite dish
- * Cut tree branches away from roof surface.

GUTTER, DOWNSPOUTS & EAVES

- * Inspect for blockage, leakage, paint deterioration and seam splitting.
- * Inspect for loose and rotted areas.

WALLS

- * Should be inspected for settling and depending on your wall type:
- * Inspect for deteriorated brick and mortar.
- * Inspect for cracking and separating.
- * Inspect for rotted, loose or damaged boards.
- * Inspect for mechanical damage or loose or missing components.

EXPOSED FOUNDATION

- * Inspect deteriorated brick, block, or mortar.

DOORS & WINDOWS

- * Inspect the caulking, weather stripping.
- * Replace broken or cracked glass.
- * Install storm windows.
- * Clean window wells.

PORCHES & DECKS

- * Check for rot & insect infestation.
- * Secure steps and railing.

GARAGES

- * Test automatic door opener monthly.

DRIVEWAYS & SIDEWALKS

- * Inspect for cracks and deterioration.

RETAINING WALLS AND FENCES

- * Inspect for rot and insect infestation, evidence of movement.

TREES, SHRUBS AND VINES

- * Cut back overhanging limbs.
- * Trim back vines from wooden surfaces.

INTERIOR HEATING

Forced Air

- * Check filters monthly & replace as needed.
- * Noisy blower section should be brought to the attention of a technician.
- * Check water levels in humidifier monthly.
- * Replace the pad on drum type humidifier annually.
- * Activate water supply to humidifier for heating.

Hot Water Systems

- * Inspect radiators & converters for leakage.
- * Radiators should be bled of air.
- * Lubricate circulation pumps twice during winter.
- * Drain expansion tanks.

Electric Heat

- * Have electric furnaces and boilers inspected by a qualified technician.
- * Inspect electric baseboard / remove combustibles.

Oil Furnaces and Boilers

- * Oil systems should be checked by a qualified technician.
- * Check exhaust pipe from boiler for loose, connections or corroded sections.
- * Check barometric damper on exhaust pipe for free rotation.
- * Clean out any debris in the chimney.
- * Inspect oil tank for leaks.

Gas Furnaces and Boilers

- * If gas odors are detected, call gas company immediately.
- * Clean and service annually.
- * Check exhaust pipe for loose or corroded sections.
- * Check heat shield to ensure against corrosion.
- * Check for burn marks around the heat shield.

Attic

- * Inspect for water stains, rot, mildew or fungus.
- * Check insulation for moisture.
- * Check attic vents to ensure against obstruction.
- * Watch for evidence of pests.
- * Be careful walking around. Do not fall through.

Plumbing

- * Check annually for leaks.
- * Ensure that plumbing in crawl spaces will not freeze in winter months.
- * Shut off outdoor faucets from the inside and drain.
- * Repair leaking or dripping faucets.




RESIDENTIAL EVICTION FIRST APPEARANCE

October 4, 2011 – October 25, 2011

Here is the list of people who had evictions **FILED** against them recently in Coos County. This is only a list of filings and should not be taken to mean that you should not rent to that particular person. The outcome of these filings is unknown. If you have any questions concerning any filing or the outcome of the case, please call North Bend Circuit Court, 756-2020 x-556 or x-586. Take a few extra minutes to check out all of your prospective tenants. By doing so you could avoid ending up in court. You can call E. L. Edwards Realty (756-0347 x-202 or 207) and ask to have the database for Coos County eviction filings checked for your prospective tenant's name. The association has all the necessary forms and tips on how to screen your prospective tenants. Take advantage of your membership benefits by attending meetings, learning from others, and using all possible resources.

Note: Property Management companies often use the property owner's name as Plaintiff. The company's initials are after the Landlord's name so you can call them for references: Advanced Property Management (apm), Bandon Rentals Property Management (brpm), Beach Loop Realty (blr), E. L. Edwards Realty II (ele), Grand Management (gm), Joann Hansen Realty (jhr), Judy Banks Realty (jbr), Pam Swanson Property Management (pspm), Prestige Properties (pp), Seawinds Realty (sw).

ORCUTT	Victoria	Lindquist, Theresa	312 LaClair, CB	11BC1606
SMITH	Donna	Hewitt, Mark (pspm)	1864 Thomas #12, CB	11BC1618
LOEW	Timothy	Anderson, Eric	1360 N 8th, #1, CB	11BC1621
BUSCH	Ashley	Anderson, Eric	1360 N 8th, #1, CB	11BC1621
KETCHUM	Rochelle	REIP, LLC	140 1st, #3, MP	11BC1624
HARRIS	Rain (aka Misty)	Currie, Michael	50280 Hwy 101, Bandon	11BC1629
PLACEUAS	Agustin	Currie, Michael	50280 Hwy 101, Bandon	11BC1629
SHERLOCK	Leta	Powers HA	270 2nd #8, Powers	11BC1630
RICE	Megan	Powers HA	270 2nd #8, Powers	11BC1630
PIZZOLA	Doug	York, Betty	66304 Hwy 101, #17, NB	11BC1631
ARBUCKLE	Roxanne	Weitzen, Elizabeth	1680 McPherson, NB	11BC1641
AYERS	Filomena	Jang, Tae	93510 Coal Bank, CB	11BC1668
JESSEE	Kenneth	Gibson, Jerry	2440 Woodland #4, CB	11BC1669
NELSON	Sherry	Gibson, Jerry	2440 Woodland #4, CB	11BC1669
GROVES	Timothy	Garboden, Pearl (pspm)	777 Hemlock #4, CB	11BC1672
SMITH	Clifford	Flaxman, Jay	460 Ingersoll, CB	11BC1673
ROMERO	Sophia	Flaxman, Jay	460 Ingersoll, CB	11BC1673
WOODS	Richard	Lorenz, Lloyd	524 Taylor #A, CB	11BC1680
YOUNG	Jessie R.	Lorenz, Lloyd	524 Taylor #A, CB	11BC1680
NASH	Melanie	Housing Authority	2660 11th, NB	11BC1681
BELL	Timothy	Housing Authority	2660 11th, NB	11BC1681
BROTTON	Vernon	Vasey, William	1041 Ave A, Powers	11BC1682
LUPHER	Joseph	Brehm, Clyde (gm)	2480 13th, NB	11BC1684
WILSON	Jerry	Cullen, Ralph	519 Bessie #2, CB	11BC1686
DIXON	Andrea	Cullen, Ralph	519 Bessie #2, CB	11BC1686
SAND	Jodi	Burrow, William	92152 Cape Arago #420, CB	11BC1717
SKINNER	Andy	Burrow, William	92152 Cape Arago #420, CB	11BC1717

(541) 756-0347 x 208 

E.L. EDWARDS REALTY II, Inc.
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- | | |
|--|--|
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| Clatsop County Rental Owners Assoc. | Linn-Benton Rental Housing Assoc. |
| Rental Owners Assoc. of Douglas County | Salem Rental Housing Assoc. |
| Klamath Rental Housing Assoc. | Southern Oregon Rental Owners Assoc. |
| Rental Owners of Lane County | Rental Owners Assoc. of SW Oregon |
| Mid-Columbia Rental Owners Assoc. | Treasure Valley Rental Owners Assoc. |
| Umatilla County Rental Owners Assoc. | Yamhill Rental Housing Assoc. |



Watch for our new web-site launch and follow us on Facebook and
Twitter! www.grandmgmt.com

**FORMS, LAW BOOKS AND FORMS MANUALS ARE LOCATED AT:
E. L. Edwards Realty II, Inc., 2707 Broadway, North Bend – 756-0347, x-205**

Kay Greenlee is now back in the office. One of her jobs is to assist ROA members. Please try to connect with her between 8am and 2pm, Monday through Friday, for forms and other needs.

**Call her at 756-0347, x-205 or send emails to kay@eledwardsrealty.com
You may now pay by check, cash or credit/debit card (\$1 charge up to \$100)
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UPDATE ABOUT ORHA FORMS ON-LINE

OREGON RENTAL OWNERS ASSOCIATION - www.oregonrentalhousing.com

FORMS ARE NOW ON LINE, here are some basic instructions:

- 1) Go to the website
- 2) Click Get ORHA Forms On Line, this will show prices \$4.00/\$2.00
- 3) Enter our Member ID: SWROA.2011, this will show prices all \$2.00
- 4) Choose the form you wish to purchase
- 5) Fill out the form with your tenant information
- 6) Before you click Generate PDF, make sure all fields have the correct information because you won't be able to make changes
- 7) When you're ready, click Generate PDF, then a screen will come up for payment. You may use or generate a PayPal account OR you may pay by debit/credit card. I am told your information can be saved for later use.
- 8) Print your form and copies if you want.
- 9) You may save this PDF document to your computer for your records. Also, you will receive an email with a link to your form good for 3 days.

I tried it, so if you have questions you can email me or give me a call (NOTE: we'll be on vacation until September 1st). Next week the State Association is sending a "how to" so we'll put that in the September newsletter.

Joyce Edwards

tandjedwards@frontier.com

541-297-5918

Some Additional Resources For Landlords

1) Oregon Rental Housing Association, www.oregonrentalhousing.com for our State Association information, schedule of education opportunities, and other Association links.

2) Cabell Enterprises can be your link to what's going on and what's new in the housing industry as it affects Oregon landlords - www.cabellenterprises.com.

3) Fair Housing Council: a non-profit serving the State of Oregon

We take a proactive approach to Fair Housing at the FHCO; we would much prefer to maintain an open dialogue with you than to 'catch you' doing something wrong! To that end, we encourage your calls and/or email messages! In addition, if you would like to receive our newsletter or materials on fair housing free of charge, please let us know! We would also appreciate knowing what kinds of article topics and resource materials you would find useful that you could assist in developing. **Contact Jo Becker at jbecker@fhco.org or 503/453-4016.**

Fair Housing Council = www.FHCO.org

Free Housing Ads = www.HousingConnections.org

"Smokefree Housing" = www.FHCO.org/sf.htm

Lead Home Hazards = www.FHCO.org/lead.htm

- 4) **The Northwest Landlord, Robert Cain:** www.rentalprop.com.
- 5) **Mr. Landlord, Jeffrey Taylor:** www.mrlandlord.com.
- 6) **Oregon Smokefree Housing Project:** www.smokefreehousingnw.com
- 7) **Community Action of Southwest Oregon:** www.orcca.us

SCREENING TOOLS AVAILABLE LOCALLY

You may go to E. L. Edwards Realty II at 2707 Broadway, North Bend, to purchase a Social Security verification which gives addresses associated with that SS #, a regional criminal background and regional eviction check for \$15 per applicant. By going in to see Susan or Cammie or by phone (756-0347, x-207 or 201), free of charge, you can find out if your applicant is in their database of Coos County evictions filed in the last 5 or 6 years. Another good idea is to call or go on-line to the Coos County Assessor's office to verify the ownership of the property that the applicant has listed as their residence and landlord.

CREDIT REPORT OPTIONS

- 1) LL Group - Call 1-800-668-9832. This is a "membership" group for landlords. After you are a member, you can get credit reports. Plus there may be other services available. See www.thellgroup.com, or call the company for more information regarding the services and the requirements to join this group.
- 2) RentGrow, Inc. – www.ScreeningWorks.com, email screeningworks@rentgrow.com or call 1-888-401-7999. Use this Promotion Code, *OR333save77*, when screening each applicant and receive a 10% discount off each applicant screen.
- 3) Instant, Low-Cost Tenant Reports through www.mrlandlord.com. "Before you rent to ANY applicant, be sure you have reviewed his or her credit history. If they can't pay others promptly, it is a good bet they will not pay you." Jeffrey Taylor, C.P.L. Editor, MR. LANDLORD.



4) **NEW:**

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[Joyce — tandjedwards@frontier.com](mailto:tandjedwards@frontier.com) —541-297-5918

We also appreciate any suggestions and questions, or articles and letters for publication.

**HELP WANTED: NEWSLETTER EDITOR.
IF YOU HAVE SKILLS OR AN INTEREST IN THIS PROJECT,
WE WOULD LOVE TO HEAR FROM YOU.
CONTACT JOYCE - 541-297-5918**

Rental Owners Association of Southwestern Oregon

P. O. Box 1712

Coos Bay, OR 97420

541-756-0347, ext 205



TO:



CHECK OUT YOUR ASSOCIATE MEMBERS

ABEL INSURANCE AGENCY, CB 267-4124 – diane@abelinsuranceagency.com

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COLOR TILE – 2495 Broadway, NB 756-2655 – jim6028@aol.com

DAUGHERTY'S MAYTAG HOME APPLIANCE CENTER, NB – 756-4848

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KNUTSON'S CARPET HUT, NB - 756-7586 – knutsonscarpet@charter.net

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