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How to Rid Smoke Smells From Rentals

By Holly Welles

Your tenants just moved out, and instead of leaving a clean, fresh apartment behind, they’ve left a unit that reeks of cigarette smoke. The smell permeates every corner of the property and now poses a health hazard to neighbors and future residents.

Property managers may be discouraged by the damage that lingering smoke creates. Not only will it cost resources to repair, but it can delay apartment showings for new tenants. Fortunately, there are various ways to remove the smell and make an apartment or home livable again. Here are the critical moves to take.

1. AIR IT OUT

The first course of action should be to open all the windows and doors and air out the unit. Portable fans on opposite ends of the apartment will push out stale air while simultaneously pulling in the fresh breeze. Allow

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Portland Rents Continue Decline

Metro Rents Grow

RENTAL HOUSING JOURNAL

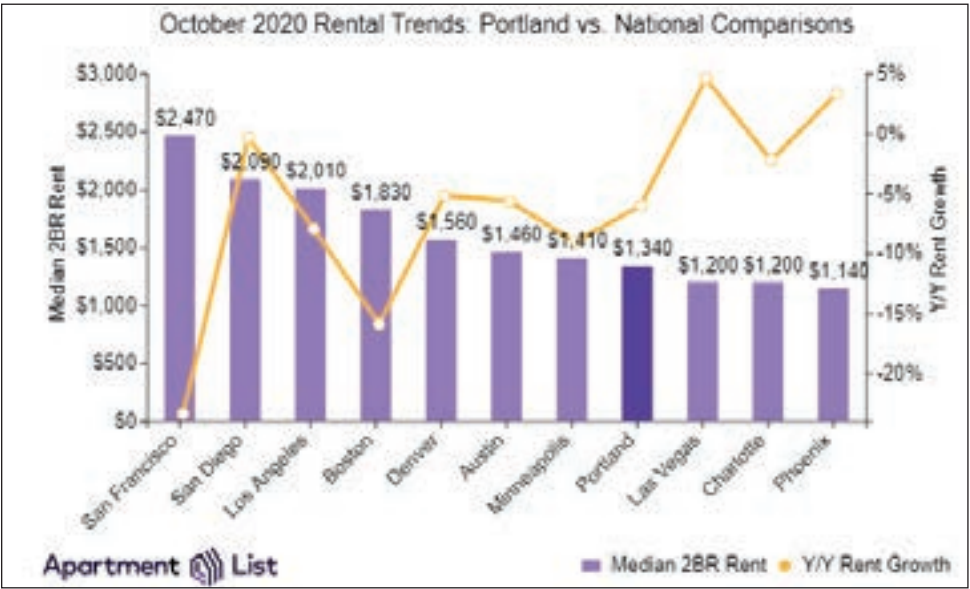
Portland rents declined again last month for the seventh straight month, while rent continues to increase in cities in the metro area, according to the latest report from Apartment List.

Portland rents were down 0.7 percent over the past month, and have decreased sharply by 6.0 percent year-over-year.

Portland’s year-over-year rent growth lags the state average of -1.5 percent, as well as the national average of -1.4 percent.

Median rents in Portland are \$1,146 for

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City	Median 1BR Rent	Median 2BR Rent	M/M Rent Growth	Y/Y Rent Growth
Portland	\$1,150	\$1,340	-0.7%	-6%
Vancouver	\$1,180	\$1,390	0.4%	3.9%
Gresham	\$1,090	\$1,350	0	2.4%
Hillsboro	\$1,370	\$1,510	-0.6%	-1.4%
Beaverton	\$1,290	\$1,560	-0.7%	-0.3%
Lake Oswego	\$1,550	\$1,840	-0.6%	-0.4%
Tualatin	\$1,400	\$1,520	0.6%	5.2%
Wilsonville	\$1,370	\$1,560	-0.8%	1.4%

Tenants’ COVID-19-Era Behavior Can Serve as a Predictor of the Future

By David Pickron

Knowing how your applicant did in the COVID-19 times will be important information to protect yourself in the future.

As a newly married couple in our 20s, my wife and I went out and looked at new homes as we were trying to decide where to lay down our roots and start our little

family. We walked through what seemed like a never-ending parade of homes to see what was on the market. When my wife walked in the last model home, which was decked out and highly upgraded, her jaw hit the floor and she looked at me, communicating non-verbally that this was the one; she had found her dream home.

Being new to the house-buying game and admittedly a little naïve to the process,

we started our journey to purchasing our first home. Finding the home was the fun part, but qualifying, along with the accompanying mountains of paperwork, was another. After my wife picked out her upgraded white cabinets our first home cost \$114,000, and all I could think about was how am I ever going to qualify and afford the payment? But after looking at

See ‘How’ on Page 16

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1031 Exchange Coming Up? Know the Options Before You Reinvest

By DWIGHT KAY, FOUNDER AND CEO AT KAY PROPERTIES & INVESTMENTS, LLC

If you have a 1031 exchange coming up, you have multiple choices to reinvest the proceeds from your sale. That's a good thing, because coming out of your prior investment, maybe you're tired of the three Ts — tenants, toilets and trash — and you'd rather leave the day-to-day property management to others.

A 1031 exchange (also known as a like-kind exchange) allows an investor to defer capital gains, depreciation recapture and other taxes at the time an investment or business property is sold if the net equity from the sale is reinvested in a property of the same or greater value. Fortunately, "property" does not mean the proceeds have to be reinvested directly into another property that you purchase outright and manage on your own. There are multiple ways the gain can be reinvested to qualify for preferential tax treatment.

Here's a look at four alternative 1031 exchange investment options for investors to know.

1. Qualified Opportunity Zone Funds

Qualified Opportunity Zone Funds, which were enabled by the Tax Cuts and Jobs Act of 2017, offer benefits including tax deferral and elimination that many investors nationwide have utilized. A fund of this type can invest in real property or operating businesses within an Opportunity Zone, typically a geographic area in the U.S. that has been so designated because it may be underserved or neglected. As such, there may be a higher level of investment risk. Also, the time horizon of the fund may be as long as 10 years, which means tying up your capital for that length of time in an illiquid real estate fund.

If you seriously consider this investment option, be aware that these funds may have been set up to invest in only one property or business, in which case there is no diversification. But the opposite may also be true. With a fund of

this type, there can be potential cash flow and appreciation, as well as positive economic and social impacts on a community. This fund option also works if you are selling other appreciated assets like stocks or businesses.

2. Tenants-in-Common Cash-Out

In addition to using a 1031 exchange to defer taxes, some investors also want to improve liquidity so they can potentially take advantage of other buying opportunities in the future. With a Tenants-in-Common (TIC) investment, you own a fractional interest in a commercial, multifamily, self-storage or other type of investment property. The TIC cash-out is a specific strategy where the investment property is purchased using zero leverage so it is debt-free, with no mortgage, going in. Then, after a year or two, the property can be refinanced at 40% to 60% loan to value, effectively providing investors with a large portion of their initial invested principal tax-free in the form of a cash-out refinance. Under this scenario, the remaining equity in the investment stays in the TIC property, providing potential distributions to investors while they get to enjoy liquidity with a large portion of their funds.

3. Direct Purchase of Triple-Net (NNN) Properties

With a triple-net leased property, the tenant is responsible for the majority, if not all, of the maintenance, taxes and insurance expenses related to the real estate. Investors utilizing a 1031 exchange often are interested in purchasing NNN properties, which typically are retail, medical or industrial facilities occupied by a single tenant. On the surface, these investments may seem passive, but there are three distinct downsides, namely concentration risk if an investor places a large portion of their net worth into a single property with one tenant; potential exposure to a black swan event like COVID-19 if the tenant turns out to be hard hit; and management risk.

Remember the three Ts I alluded to above. If you'd prefer a passive investment, the direct

purchase of a triple-net property is not likely for you. Others may allude to triple-nets being management free. However, having owned dozens of net lease properties throughout my career I can tell you they are anything but management free. (Just ask my in-house legal counsel, and asset management and accounting teams.)

4. Delaware Statutory Trusts

In contrast to the example above where you buy the whole property yourself, Delaware Statutory Trusts (DSTs) are a form of co-ownership that allows diversification and true passive investing. Most types of real estate can be owned in a DST, including retail, self-storage, industrial and multifamily properties. A DST can own a single property or multiple properties. In a 1031 exchange scenario, you can invest proceeds from the prior property sale into one or more DSTs (holding one or more properties) to achieve diversification.

DSTs often hold institutional-quality properties. The properties could be occupied by single tenants operating under long-term net leases, such as a FedEx distribution center, an Amazon distribution center, a Walgreens Pharmacy or a Fresenius dialysis center. DSTs can be one of the easiest 1031 replacement property options to access because the real estate already has been acquired by the DST sponsor company that offers the DST to investors.

Regardless of the approach you choose to reinvest the proceeds from your prior sale, the net effect of 1031 exchange investing is generally the same. The initial invested capital and the gain can continue to grow, potentially, without immediate tax consequences. Then, if and when the new investment is sold down the road without the equity reinvested in another exchange property, the prior gain would be recognized.

Dwight Kay is founder and CEO of Kay Properties and Investments, LLC, which operates a 1031 exchange property marketplace at www.kpi1031.com.

About Kay Properties and www.kpi1031.com

Kay Properties is a national Delaware Statutory Trust (DST) investment firm. The www.kpi1031.com platform provides access to the marketplace of DSTs from over 25 different sponsor companies, custom DSTs only available to Kay clients, independent advice on DST sponsor companies, full due diligence and vetting on each DST (typically 20-40 DSTs) and a DST secondary market. Kay Properties team members collectively have over 115 years of real estate experience, are licensed in all 50 states, and have participated in over 15 Billion of DST 1031 investments.

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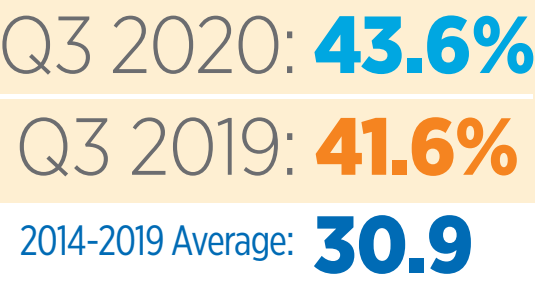
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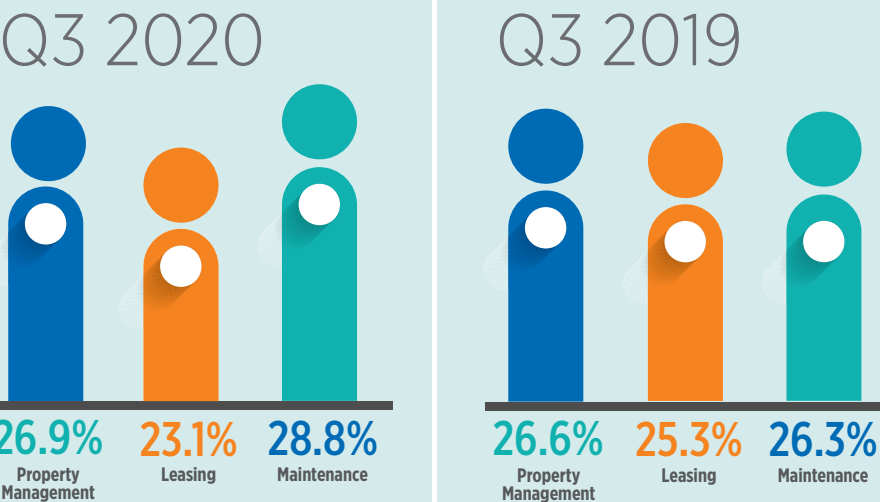
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Total Q3 Job Postings in Apartment Industry (% of Real Estate Sector)



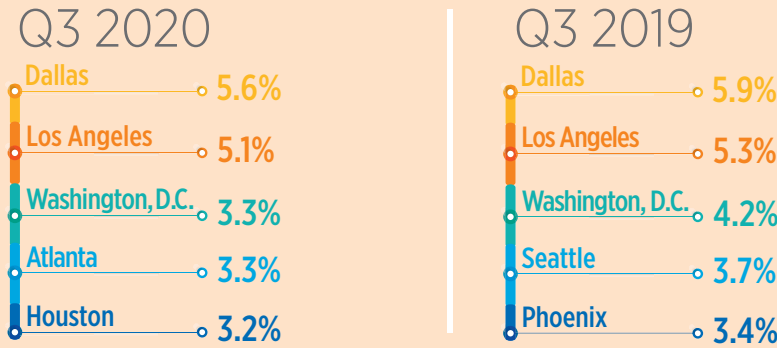
Summary:
Nearly 44 percent of available real estate jobs in the U.S. were in the apartment sector during Q3 2020, exceeding the five-year average of 30.9 percent. Demand for multifamily talent was high as leasing momentum returned to normal levels. According to RealPage, net move-ins totaled 146,517 units in the third quarter.

Job Postings by Major Category (As a percent of all Apartment Jobs)



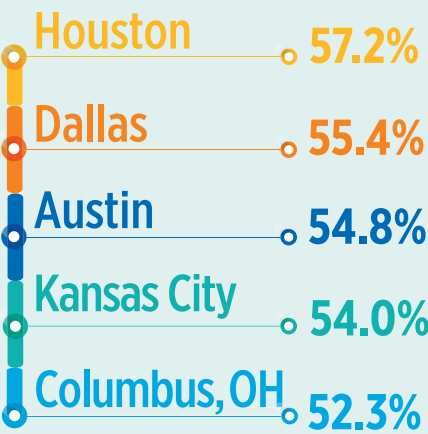
Summary:
Maintenance talent was the most sought after during the third quarter and had the largest growth in demand, increasing by almost three percentage points. As more residents stay in their homes during the pandemic, the need for repairs and maintenance has increased significantly.
Note: Q2 2019 figures have been revised

Top MSAs* (As a percent of all U.S. Apartment Jobs)



Dallas, Los Angeles, Washington, D.C., Atlanta and Houston were the leading markets for highest concentration of apartment job openings. RealPage reported that Dallas, Atlanta and Houston combined accounted for 17% of U.S. apartment absorption in the third quarter.

September 2020: % Apartment Jobs of Total Real Estate Jobs



Summary:
During September, major Texas markets including Houston, Dallas and Austin led the nation in available apartment jobs as measured against total real estate jobs.. Kansas City, Austin and Dallas ranked in the top 10 for most improved labor market conditions as of August.

Student Housing Job Postings** (% of all student job postings)



Summary:
During the past 12 months ending September 30, 2020, demand for student housing management professionals was highest in College Station, Columbus, Louisville, Chicago and Austin. Leasing consultants were in highest demand, representing almost 8.0 percent of all student housing job postings. Overall, the off-campus student housing sector remains resilient. Demand has been solid, mainly driven by students who prefer to live nearby their campus.

Competing Sectors (Highest Location Quotients)***



Apartment Jobs Snapshot

Q3 2020

Strong Leasing Leads to Higher Jobs Demand

NATIONAL APARTMENT ASSOCIATION
EDUCATION INSTITUTE

A resurgence of apartment leasing activity during the third quarter of 2020 yielded a strong demand for skilled professionals, according to the latest jobs report from the National Apartment Association (NAA).

The NAA Education Institute’s Apartment Jobs Snapshot showed job openings in the multifamily sector comprised nearly 44.0 percent of positions available in the real estate sector, surpassing the 5-year average of 30.9 percent.

Maintenance talent was the most sought

after; with residents spending more time at home, the need for repairs and maintenance has increased significantly.

Dallas, Los Angeles, Washington, D.C., Atlanta, and Houston lead the nation for apartment job demand.

Leasing activity was also resilient in the student housing sector, as students are in search of housing near their campuses.

NAAEI’s mission is to provide broad-based education, training and recruitment programs that attract, nurture and retain high-quality professionals and develop tomorrow’s apartment industry leaders.

Common Skills (Percent of Jobs Requiring Skill)

	Apartments	Retail Trade	Hospitality
Specialized Skills			
Customer Service	32.0%	39.4%	27.0%
Sales	18.4%	37.7%	7.5%
Scheduling	15.6%	24.8%	17.8%
Baseline Skills			
Communication Skills	39.5%	33.2%	30.6%
Organizational Skills	28.4%	18.9%	18.8%
Detail-Oriented	22.1%	14.3%	14.8%
Teamwork/Collaboration	15.2%	14.6%	23.3%

Summary:
The apartment sector often competes with the hospitality and retail sectors for personnel with similar experience and skills. Customer service, communication, and organizational skills were among the most desired skills across all three sectors. Demand for talent in these sectors was most prominent in Colorado markets, indicating a highly competitive labor market.

Sources: NAA Research; Burning Glass Technologies; RealPage; Greystar student housing job postings as of October 14, 2020; Bureau of Labor Statistics

* MSAs with 100 or more apartment job postings.
** Cities with 75 or more job postings.
*** Location quotients show how concentrated demand is within a particular geography. US-wide average demand equals 1.0; an LO of 1.2, for example, indicates 20% higher demand than the US average (or 1.2 times the US concentration).

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5 Inexpensive Ways to Attract New Tenants

KEEPE

Your primary role as a property manager is to fill your vacancies with new renters.

This can become a costly prospect if you are not careful, between running advertisements and marketing materials. So to keep cost down but still attract new residents, here are five inexpensive ways to attract new tenants and potential renters.

1. REAL ESTATE LISTING SITES

The internet has made it easier than ever to market your listing. You need to take advantage of all the free listing sites that are available. Trulia and Zillow are two well-known options, and they don't charge you to list on their sites.

It is important that you have an idea of where your average renter comes from. Most renters in today's market will probably start their search online.

The quality of the pictures and description goes a long way in the effectiveness of your listing.

2. SOCIAL MEDIA ADVERTISEMENTS

Social media platforms are great resources for building interest in your property; and the best part is they are completely free. Post ads on Facebook, Twitter, and Instagram and make sure that everything you create is shareable so people can see the properties and share them through their networks.

You can also use these platforms to



speaking directly with potential renters and really pique their interest.

Plus, publishing information on social media doesn't take a lot of time, so you can save money there as well.

3. OPEN HOUSES

One of the most important things you can do if you are looking for tenants is to allow yourself enough time to find one. This means that you need to start your search while your departing tenants are still in the property.

Ideally, you will have an understanding

with them to keep the property clean and that you will need a few hours every other weekend. This gives you the opportunity to keep the house open.

Anyone in the area with an interest in the property should be allowed to see it. Create an atmosphere that puts the property's best foot forward.

4. RESIDENT REFERRALS

If you have great residents, more than likely they know great potential renters in their network. Offer a referral program with a great reward like discounted rent

or even a gift card to a local restaurant. That way your residents do the work for you.

Most people want to live in a community with their friends, so it is a win-win solution to finding new renters.

5. MAKE THE EXTERIOR ATTRACTIVE

It is not very expensive to do a little bit of landscaping that will make a property look well-maintained and inviting.

Make a front flower bed, put out potted flowers, or put in some landscaping rocks. Make sure the lawn is cut and that the yard is neat and tidy.

FINAL THOUGHTS

Before waving the white flag and enlisting the services of a real estate agent, try these inexpensive ways to attract new tenants first.

It is important to stay consistent and do something to find tenants every day. With all of the options available, this is something you should be able to do on your own.

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How Property Managers Can Build a Winning Tenant Referral Program

BY **DHIRAJ NALLAPANENI**
BIRD EYE

Nobody can sell your properties quite like your own tenants. Let’s talk about some of the benefits of tenant referrals, some common challenges, and how you can build a tenant referral program that helps your property management business grow revenue.

BENEFITS OF A TENANT REFERRAL PROGRAM

Here are a couple of the reasons you should consider setting up a referral marketing program.

- 1. It works: Trust for traditional marketing is at an all-time low. But customer referrals work precisely because it’s so different from traditional marketing. While paid ads are often ignored, tenants trust the opinions of their social networks.
- 2. It’s cost-effective: Because referrals leverage the trust tenants have for friends and family members, leads that come in from referrals are more cost-effective than leads that come in from other channels. According to McKinsey, customer referrals generate 2x the sales of paid advertising.

WHY COLLECTING REFERRALS IS SO HARD

Why don’t more tenants refer your business? Usually, it’s because your tenants are busy and don’t actively think about promoting your business when they’re with family and friends. To get great results, make the process easy. Ideally, a winning referral program allows tenants to refer your business with just a few clicks. No matter how busy they may be, they’ll still be able to spread the word about you with little effort.

CREATING A SUCCESSFUL TENANT REFERRAL PROGRAM

Here are a few steps that your business can take to build a referral program that converts.

- **Send referral requests via email and text**

Again, getting tenants to refer your business is all about making the process easy. We recommend sending referral requests via text messaging and email with direct links to share your business on social media.



- **Get the timing right**

Sending a referral request six months after a tenant has already moved in is too late. They may have already forgotten the joy that they experienced when they moved in. Aim to send referral requests when your business is fresh in the tenant’s mind. This might be after a move-in, a service request, or a move-out.
- **Determine the right incentives**

Determine the right incentives for your referral program. This can be cash, gift cards, or discounted parking and utilities. If you’re not sure what reward to offer, take some time to experiment and see what leads to the best results. In addition, take a look at what competitors in your area are offering.
- **Use referral tracking software for incentives**

It’s incredibly difficult to track referrals and incentive payouts manually. But taking too long to send rewards will frustrate your tenants. We recommend using a referral tracking software instead. Instead of having to track down referrals from different sources on your own, you’ll

be able to see all the different tenant referrals in one place and pay out incentives in a timely manner.

IN CONCLUSION

While implementing a successful tenant marketing referral program isn’t easy, it’s a worthwhile investment in growing business. By leveraging the power of word-of-mouth, you can make sure that more people are aware of your brand than ever before.

Dhiraj Nallapaneni is a Product Marketing Writer for Birdeye. He writes content on how businesses can be found online, be connected with customers, and be the best with customer surveys.

Birdeye is an all-in-one customer experience platform that provides businesses with the tools to deliver great experiences at every step of the customer journey. More than 60,000 businesses of all sizes use Birdeye every day to be found and chosen by new customers, be connected with their existing customers, and deliver the best end-to-end customer experience.



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Pandemic Policy Responses Could Increase Rent Regulation

National Apartment Association Expects More State Legislatures to Act

NATIONAL APARTMENT ASSOCIATION

Government policy response to the pandemic has also created the conditions for the spread of rent regulation such as rent freezes and rent cancellation in many places, the National Apartment Association (NAA) writes this month.

The NAA says they expect more state legislatures to propose rent regulation on an emergency basis, opening the door for consideration of more permanent legislative changes.

At the state and local levels, several jurisdictions have considered or enacted temporary rent-freeze or rent-cancellation policies during COVID-19. California and New York have seen rent-cancellation bills introduced and gain some support. Washington State, Los Angeles, Washington, D.C., and Baltimore, Howard County, and Salisbury in Maryland have passed temporary rent freezes through the end of their local emergencies, via either executive order or city council ordinance. The Massachusetts legislature is considering similar legislation that would allow cities and towns to implement a rent freeze or rent control for the duration of the state and federal state of emergency declarations due to COVID-19.

“The economic effects of COVID-19 have spurred policymakers at all levels of government to employ eviction moratoriums of varying lengths to protect renters, particularly those of low- or

moderate-income, from displacement,” the NAA writes.

“While these restrictions have largely achieved that aim – at the expense of the rental-housing industry – the results are merely temporary and have led renters to accumulate large amounts of debt that, based on past industry experience, will never fully be repaid.

“Unpaid rent will eventually come due and, when it does, renters who have not received rental-assistance dollars will be on the hook. In response, renters’ rights advocates have promoted various types of rent regulations as one of a group of policies intended to protect renters from eviction and displacement.”

HOUSING IS HEALTHCARE ARGUMENT

The NAA cites as an example Our Homes, Our Health, a renter advocacy group that has been pushing for drastic policy changes to protect renters during COVID-19, leaning on the argument that “housing is health care.”

Recently, these advocacy groups have begun using a “price-gouging” argument to push for removing rent-control preemptions and passing rent-cancellation legislation.

“They contend that COVID-19 and the economic instability it has wrought necessitates regulating rent increases to prevent widespread displacement. With

additional aid from Congress looking increasingly unlikely until at least after the election, policymakers could see aggressive rent-regulation policies as a low-cost option for cash-strapped jurisdictions searching for ways to protect vulnerable renters.

“While there are only six states that have either enacted statewide rent regulation or allow for local rent regulation, price-gouging laws are much more common, with 36 states having such laws on the books. Generally, price-gouging laws prohibit the sale of “necessities” for an excessive price during state and local emergency declarations. COVID-19, and the substantial job losses that have resulted, has bolstered the case for making it more explicit that housing is a necessity covered by price-gouging measures or going a step further, enacting even more stringent rent-regulation laws,” the NAA writes.

ADVOCACY STRATEGY

To help combat the ongoing push for increased rent regulation, the rental housing industry will have to use multiple tactics and messages. One example is to articulate the pivotal role apartment properties play in supporting municipal tax bases. Nationwide, apartments contribute \$58 billion in taxes to the local economy each year. Cities across the country are facing massive budget shortfalls from the COVID-19 pandemic,

increasing the importance of these tax contributions.

Continuing to push for the funding of rental-assistance programs will also be crucial to staving off rent-regulation policies. If designed appropriately, these programs support struggling renters and housing providers equally and preserve tax contributions and the 17.5 million of jobs supported by the rental-housing industry, reducing the perceived need for rent regulation.

Like eviction moratoriums, rent control and other rent-regulation policies fail to address the ongoing housing and financial instability of renters. Eviction and rent restrictions will only exacerbate the housing-affordability crisis by placing increased financial pressure on housing providers, especially small mom-and-pop owners who operate much of the nation’s naturally occurring affordable housing. Balanced housing policy is needed to address the supply and demand imbalance that inflates rents and facilitate the construction of more housing at affordable price points.

To learn more about rent regulation, please contact Alex Rossello, Manager of Public Policy or visit the Rent Regulation Policy Page on the NAA website. For more information on the newest research tools on rent regulation and eviction moratoriums from NAA’s research team, please contact Leah Cuffy, Research Analyst.

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Advice for Landlords: Try to Make Yourself Your Tenants’ Top Priority

By David Pickron

Like most of you, when I was in college, funds were tight. Even as an underexperienced money manager, I knew had to prioritize which bills were going to get paid and when.

A memory that clearly sticks with me is walking to my car only to discover I had an unplanned expense, a flat tire. After arriving at the tire shop, I added up the cost of four new tires and realized that they were going to cost my entire monthly

budget. Decision time: I chose to replace only the tire that went flat.

Every day after that I would inspect the three-remaining well-worn, quickly balding tires and skip over the new one. This created a habit for the next four years, replacing only the tires that got my full attention...the flat ones.

Many of our renters are facing a similar choice in today’s tumultuous and unpredictable economic climate.

With layoffs, furloughs, and job

uncertainty, there often is not enough money and too many bills or financial responsibilities. Tenants are faced with the choice of paying the car payment or paying the rent.

With a new eviction moratorium in place, the choice got easier for many tenants; it allows them to see it as a protection for their housing, and choose to pay other bills first. It begs the question, “How do I make myself and receiving my rent a priority?” just like the flat tire that stopped my car cold back in the day.

There is a reason that sayings like “the squeaky wheel gets the grease” and “out of sight, out of mind” are as relevant today as the day they were coined.

The fact is that human beings prioritize, so you need to be a little squeaky and stay in front of your tenant at least once a month, regardless of whether they are paying you rent.

One successful strategy I have incorporated are monthly inspections. After serving the proper notice, I inspect the property on the 25th of the month, or five days before rent is due.

Here’s my reasoning:

1. The 25th is about the date that most tenants start thinking about the rent that is due on the first. They have either just been paid or have a paycheck coming. I want them to see me and remember that they need to pay me, their landlord. I explain to all my tenants, whether they are current or not, that I might have to sell the house if I don’t get rent. I am inspecting so I know what needs to be fixed or updated in case I must sell.

2. With more and more people being home from work and out of school, many people have made choices that might be a violation of the original lease agreement. Animal rescues doubled this year due to people being home more, and I have a no-pets policy. People have been moving in with others to save money, and you might suspect you have an unauthorized resident. It is not unusual to walk in and see a bong or other drug paraphernalia on the coffee table. If I know what is going on in my house, I have a remedy for eviction for lease violations for which the CDC order does not offer protection.

I had one landlord attendee on a Zoom call this week ask if she had to do this. That’s something for you to decide, but you must consider, would you rather spend 20 minutes of your time to ensure you are a priority each month, or worry about not being able to pay your mortgage all month?

Yes 2020 has been a year where we all have had to work a little differently, oftentimes harder, to assure our continued success. If you want your rent, let your tenant know there are still consequences to not paying rent. Jump up and down and be seen; you are the priority. If you go flat like my tire did, you might end up stranded.

David Pickron is president of Rent Perfect and a fellow landlord who manages several short- and long-term rentals. He is a private investigator and teaches organizations across the country the importance of proper screening. His platform, Rent Perfect, was built to help the small landlord find success.

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FORMS OF THE MONTH

The Eviction Moratoria and applicable calendar dates across the State of Oregon have changed several times this year. Two new forms have been added to the Multifamily NW Forms Collection to confirm to regulations from special sessions of the legislature and Governor Brown’s Executive Orders. Rely on advice from your landlord/tenant law attorney for any questions using these forms.


M177 OR HB 4213 Emergency COVID-19
Grace Period Notice

M178 OR Emergency COVID-19 Grace Period
Voluntary Alternate Payment Plan



MULTIFAMILY NW
The Association Promoting Quality Rental Housing

**OREGON
HB 4213 EMERGENCY COVID-19
GRACE PERIOD NOTICE**



DATE _____ PROPERTY NAME / NUMBER _____
RESIDENT NAME(S) _____
UNIT NUMBER _____ STREET ADDRESS _____
CITY _____ STATE _____ ZIP _____

Dear Resident(s),

The emergency period ended on September 30, 2020. Under Executive Order 20-56 Owner/Agent may not evict prior to December 31, 2020, unless the property is in Multnomah County, in which case eviction for nonpayment is not allowed before the end of the emergency period as defined by Multnomah County Ordinance No. 1287. Pursuant to HB 4213, but subject to other applicable laws, if rents and other payments that come due after the emergency period are not timely paid, Owner/Agent may terminate your tenancy.

Under Oregon law, you have an emergency period (April 1, 2020 to September 30, 2020) nonpayment balance in the amount of \$ _____.

The nonpayment balance that you accrued during the emergency period is still due and must be paid. However, you will not owe a late charge for the nonpayment balance. You are entitled to a six-month grace period to repay the nonpayment balance that ends on March 31, 2021.


Failure to give notice to Owner/Agent of the utilization of the grace period (October 1, 2020 to March 31, 2021) may result in a penalty of 50 percent of one month's rent following the grace period. Rents and other charges or fees that come due after the emergency period must be paid as usual or Owner/Agent may terminate the tenancy under ORS 90.392, 90.394 or 90.630, subject to any applicable restrictions.

☐ If checked, Owner/Agent is offering an alternative voluntary payment plan for payment of the nonpayment balance. Contact the Owner/Agent for details.

☐ This Notice has been served personally at _____ ☐ AM ☐ PM.
By _____, which is no earlier than 14 days following the delivery of the notice, you must pay the nonpayment balance or notify Owner/Agent that you intend to pay the nonpayment balance by the end of the six-month grace period, which is March 31, 2021.
or
☐ If written rental agreement allows, this Notice has been served by posting on the main entrance door of the dwelling unit and mailed first class mail.
By _____, which is no earlier than 14 days following the delivery of the notice, you must pay the nonpayment balance or notify Owner/Agent that you intend to pay the nonpayment balance by the end of the six-month grace period, which is March 31, 2021.
or
☐ This Notice has been served by first class mail and the effective date is extended by four days including the date mailed.
By _____, which is no earlier than 14 days following the delivery of the notice, you must pay the nonpayment balance or notify Owner/Agent that you intend to pay the nonpayment balance by the end of the six-month grace period, which is March 31, 2021.


OWNER/AGENT ☒
ADDRESS _____
TELEPHONE _____
EMAIL _____

☐ ON SITE ☐ RESIDENT ☐ MAIN OFFICE (IF REQUIRED)



MULTIFAMILY NW
The Association Promoting Quality Rental Housing

**OREGON
EMERGENCY COVID-19 GRACE PERIOD
VOLUNTARY ALTERNATE PAYMENT PLAN**



DATE _____ PROPERTY NAME / NUMBER _____
RESIDENT NAME(S) _____
UNIT NUMBER _____ STREET ADDRESS _____
CITY _____ STATE _____ ZIP _____

You have a nonpayment balance of \$ _____. The alternate payment plan is as follows and is voluntary.

DUE DATE	AMOUNT	DUE DATE	AMOUNT
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____

☒ RESIDENT
☒ RESIDENT
☒ RESIDENT

DATE _____
DATE _____
DATE _____

☒ RESIDENT
☒ RESIDENT
☒ RESIDENT

DATE _____
DATE _____
DATE _____

☒ OWNER/AGENT

DATE _____

OWNER/AGENT ☒
ADDRESS _____
TELEPHONE _____
EMAIL _____

☐ ON SITE ☐ RESIDENT ☐ MAIN OFFICE (IF REQUIRED)

This form was developed to comply with HB 4213’s criteria for a written notice issued during the state’s grace period. It also complies with Executive Order 20-56’s new eviction moratorium period as well as Multnomah County Ordinance 1287.

This form was developed to comply with HB 4213’s criteria for offering an alternate voluntary payment plan. It also aligns with Executive Order 20-56 and Multnomah County Ordinance 1287.

Multifamily NW Webinar Schedule		
NOVEMBER 4	WEBINAR: TIME MANAGEMENT	8:00 AM - 10:00 AM
NOVEMBER 4	WEBINAR: NOVEMBEREMBER LANDLORD STUDY HALL	6:30 PM - 8:00 PM
NOVEMBER 9	WEBINAR: HARASSMENT AND NEIGHBOR V NEIGHBOR DISPUTES	10:00 AM - 11:00 AM
NOVEMBER 10	WEBINAR: PLUMBING BASICS FOR ALL	10:00 AM - 11:00 AM
NOVEMBER 11	WEBINAR: HR ISSUES - INTERNAL INVESTIGATIONS	12:00 PM - 12:00 PM
NOVEMBER 12	WEBINAR: OREGON UTILITY BILLING LAW: WATER, SEWER, AND TRASH, OH MY!	1:00 PM - 2:30 PM
NOVEMBER 13	WEBINAR: IT’S THE LAW: ANOTHER YEAR IN THE HOPPER	12:00 PM - 1:00 PM
NOVEMBER 17	WEBINAR: WA IT’S THE LAW: CRAZY BUT TRUE	12:00 PM - 1:00 PM
NOVEMBER 18	WEBINAR: SOLVING THE MAINTENANCE STAFFING PROBLEM	8:00 AM - 10:00 AM
NOVEMBER 23	WEBINAR: EVICTION MORATORIUM	10:00 AM - 12:00 PM
DECEMBER 2	WEBINAR: FAIR HOUSING FOR MAINTENANCE	10:00 AM - 11:00 AM
DECEMBER 9	WEBINAR: HR ISSUES - WHAT IS GOOD DOCUMENTATION?	12:00 PM - 1:00 PM

5 Mistakes to Avoid in Property Management

KEEPE

Managing a rental property can be challenging even for the most experienced property managers. As a property manager, you need to ensure that your tenants, workers, contractors, and your properties are in good shape.

If you are a property manager managing 1 or 100 rental properties, here are five rental-property management mistakes that you want to avoid.

1. You Don't Have A Screening Process in Place

As a property manager you are most likely to deal with all kinds of tenants.

When you rent your property to a destructive or troublesome tenant, you are sure to lose money and deal with problems every day. One sure way to save yourself of these issues is to have a detailed formal tenant-screening process that helps you select the right kind of tenants for your rental.

2. You Don't Have A Reliable Contractor When Issues Happen

Your tenants want the best service and quick solutions to their maintenance problems.

Not having a dedicated and reliable handyperson you can call immediately will likely affect your tenant satisfaction

and retention rates.

As a property manager, you should have a list of reliable contractors for specific types of property-maintenance issues.

3. You Don't Have A Maintenance Schedule

Most property managers wait until the appliances in their property develop faults or cause damage before doing maintenance.

Not only does this delay aggravate the repair issue, you may be face with constant crises. As a property manager seeking to offer your tenants the best service, you should have a dedicated monthly or quarterly maintenance schedule.

Do a monthly maintenance check of your property alarms, electrical fittings, and outdoor landscape. By being proactive in your property maintenance, you keep your tenants satisfied and your home safe from sudden equipment breakdown.

4. You Don't Understand How To Attract New Tenants

Just as with any other businesses, managing a rental property requires that you market your property aggressively to attract new renters.

You need to understand what potential renters are looking for and what attracts new renters.



An easy way to do this is to create a profile of the neighborhood where your rental property is located and make a list of the amenities, economic activities, recreational centers, and the type of schools. This will help you target the right potential renters during your marketing process.

5. Your Management System is Still Paper-Based

Shockingly, many property-management companies' systems are purely paper-based, with little or no influence of technology.

Not only does it make the process unorganized, it also leaves room for failure. As a property manager, you should adopt more technology in the day-to-day running of your properties to save you and your tenants' time.

And with the coronavirus pandemic, there has never been a better time to make the switch. Property managers are beginning to adopt online showings of their properties to potential renters.

Potential tenants can now pay rent

online, tour houses, and electronically sign lease agreements without the need to physically visit the property.

CONCLUSION

As a property manager, it is important that you satisfy your tenants and keep your rental properties in great condition. By having a dedicated maintenance schedule, you save not only money but improve the safety of your rental.

Most importantly, having a reliable contractor on call to handle your rental repair issues will help in increasing your tenant satisfaction rate.

Keepe is an on-demand maintenance solution for property managers and independent landlords. The company makes a network of hundreds of independent contractors and handymen available for maintenance projects at rental properties. Keepe is available in the Greater Seattle area, Greater Phoenix area, San Francisco Bay area, Portland, San Diego and is coming soon to an area near you. Learn more about Keepe at <https://www.keepe.com>.


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CDC Offers Clarification on Eviction Moratorium

RENTAL HOUSING JOURNAL

Some guidance on frequently asked questions about the CDC eviction moratorium has been provided by the CDC, and the National Apartment Association (NAA) has provided a look at these questions and answers, according to a release.

The NAA had asked for the additional guidance from the CDC, which was provided in early October.

“There is no doubt that National Apartment Association’s (NAA) aggressive advocacy and legal efforts, including first-hand conversations with the Trump administration and the U.S. Department of Justice (DOJ), played a major role in this guidance.

“NAA voiced concern over the outstanding issues related to the federal eviction restrictions and requested specific supplemental guidance to help housing providers operationalize these confusing and sometimes conflicting mandates, which ultimately culminated in the CDC’s response. Though we continue to advocate against any extension or expansion of federal eviction restrictions, this significant development creates a path forward for the apartment industry,” the NAA said in the release.

CDC explanations and guidance:

- The CDC order is not intended to terminate or suspend the operations of any state or local court. Nor is it intended to prevent housing

providers from starting eviction proceedings, provided that the actual eviction of a covered person for non-payment of rent does NOT take place during the period of the order.

- The order does not preclude a housing provider from challenging the truthfulness of the resident’s declaration in any state or municipal court. The protections of the order apply to the resident until the court decides the issue as long as the order remains in effect.
- Housing providers are not required to make their tenants aware of the order and declaration.
- To seek the protections of the order, each adult listed on the lease, rental agreement, or housing contract should complete and sign a declaration and provide it to the housing provider where they live.
- Covered people still owe rent to their housing provider. The order halts residential evictions only temporarily. Covered persons still must fulfill their obligation to pay rent and follow all the other terms of their lease and rules of the place where they live. Covered persons must use best efforts to make timely partial payments that are as close to the full payment as their individual circumstances permit, considering other nondiscretionary expenses.
- Anyone who falsely claims to be a



covered person would be subject to prosecution by the DOJ.

- To make the administration’s stance on these issues abundantly clear, the FAQs represent the views of the U.S. Department of Health and Human Services, U.S. Department of Housing and Urban Development, and DOJ.

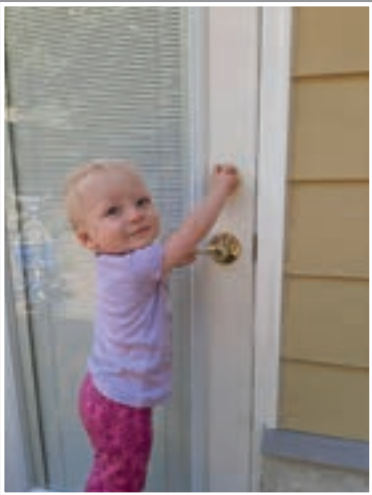
“This development is a significant nod to the power of NAA as we continue to lead the fight for our members and the viability of the industry. An additional COVID-19 relief package is likely, and

NAA is meeting with lawmakers and staff daily to tell them that apartment owners, operators and residents need direct rental assistance.

“Eviction moratoria are not the answer and will do nothing to solve renters’ housing insecurity. Further, our lawsuit against the CDC is ongoing. While the new guidance provides some important clarification for the industry, we are seeking a final ruling that will decide whether the CDC exceeded its authority; that decision may not come until the new year,” the NAA said in the release.

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5 Best Ways to Deal Now With Rent Delinquencies

By Justin Becker

There is no denying that right now, COVID-19 continues to impact the real estate and rental market.

As a property manager or landlord of a multifamily housing community or complex, navigating these waters for the last eight months has been somewhat challenging.

Nevertheless, with no real end in sight, mass unemployment, fluctuation in available job opportunities, and the ongoing pandemic, it is still very difficult for tenants to be able to pay their rent and still afford their other monthly expenses.

Working with tenants who are experiencing economic hardships due to COVID-19 has been par for the course for these last couple of months. Moreover, with most property managers' and landlords' hands being essentially tied in regard to legally dealing with late rent payments or lack of payments, it is not too surprising that people are starting to get creative by finding proactive ways to deal with delinquencies.

Other than being more flexible, many property managers are not sure what else they can do during these uncertain times.

But the good news is that there is definitely more that can be done.

That said, here are the five best ways to deal with delinquencies right now.



1. BUILDING PROACTIVE PARTNERSHIPS

One of the best things you can do as a property manager at this time is to collaborate with your tenants to ease the pressure and address financial hardships.

Obviously, open lines of communication are key here, and looking for a win-win solution to the problem makes everyone walk away from negotiations feeling a little better. A prime example of building proactive landlord-tenant partnerships is deferring a portion of rent and establishing a reasonable repayment plan.

Alternatively, you can decide if a low rental rate moving forward is a feasible option for tenants impacted by the ongoing pandemic. This may be a better option for property managers who have mobile homes for rent or those leasing single-family dwellings. Otherwise, if you have apartments for rent, then you may need to consider if finding new tenants is more cost-effective in the long run.

2. INVEST IN TENANT LOYALTY

Yet another proactive option for dealing with delinquencies now is to invest in tenant loyalty.

For instance, if you know tenants and residents are struggling during this time but are still finding a way to make the rent, why not acknowledge that?

Try hosting appreciation events that get the community out and having fun (using, of course, the CDC guidelines). This allows your residents to relieve some stress but also breaks down walls between landlord and tenant. Similarly, providing tenants with incentives to stay even after all of this is over, by giving a small rental credit or even a gift basket with needed supplies (masks, hand sanitizers, etc.), can lead to long-term retention. Such incentives can also be effective if you manage a community with mobile homes for sale. Here, homeowners can easily relocate their manufactured home once their lot rent lease is up; thus, it pays to invest

See 'How' on Page 13



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How to Handle Rent Delinquencies Right Now

Besides Being Flexible, What's a Landlord to do?

Continued from Page 12
in these particular tenants especially.

3. PAYING CLOSE ATTENTION TO FUTURE CHANGES

It is also beneficial to keep your ear to the ground.
Apartment eviction moratoriums did not spring up overnight, and there was definitely talk of what local and state governments might do before they happened.
Therefore, as more and more people are falling ill to COVID-19 and businesses continue to close their doors, paying closer attention to what the future of renting and leasing holds is crucial.

Furthermore, it is important to note that landlords and owners are not without a voice right now. Becoming actively involved, as much as you can, may just help save your business and keep roofs over your tenants' heads.
So, stay apprised of relevant industry organizations and support those that will end up playing a role in how things look, legislatively speaking, and moving forward.

4. OFFER JOB POSTINGS

Along those same lines, if you know of potential job openings or industries that are hiring during COVID-19, then why not share it with your tenants?
There is a whole host of employment

opportunities online for remote workers, essential workers, and healthcare providers. So, if you stumble upon jobs that are perfect for any of your unemployed residents, it might be worth the mention.
And, since you are still actively keeping lines of communication open, you can send job posting emails as well as add a section to your website page for local employment opportunities. In fact, little things like this will help your tenants feel like they are not alone in this and will help to foster positive relationships within the community.

5. PROVIDE ASSISTANCE INFORMATION

Making it easier for your tenants and residents to get in touch with agencies that are providing much needed assistance is also another way to make a difference.
Helping your residents secure food, homeschooling supplies, affordable medications, cleaning supplies, utility payment assistance, and so on makes their financial responsibilities a little easier to manage.
This, in turn, is likely to increase the chances that your tenants or residents will be able to pay rent or adhere to their new rental agreement and payment arrangements. Leasing office staff can help take it a step further by helping to set up appointments with delinquent residents so they can contact the necessary parties

via phone with a property management team member.
Remember, at the end of the day, you and your tenants are truly a community; thus, working together in this manner should not be difficult because when your tenants are good, by extension, so are you.
Likewise, you may even want to consider partnering with local charities and non-profit organizations if you know a large sector of your community could benefit. For example, if you have several tenants that are veterans or many residents with kids, then it does not hurt to see what is available in the way of assistance for them right now.

BONUS SUGGESTION: EARLY PAYMENT RAFFLES

Lastly, a bonus suggestion that property managers and landlords may want to consider is hosting early payment raffles.
This is a great way to show appreciation to tenants that are still meeting their financial obligations. Moreover, early payment raffles can also be a wonderful incentive for people who are torn between paying rent in full or allocating a portion of those funds to something else. Plus, the entire raffle program can be done without requiring anything additional from your residents or making management team members' jobs harder.
Everyone that pays a month in advance will automatically be entered into a raffle each month to receive money off the

following month's rent. What's more, you can up the stakes by offering anyone who pays two months' rent upfront a guaranteed \$100.00 off of their rent the next month.
FINAL THOUGHT
Real estate or rental housing is fundamentally a relationship business, even in the midst of an ongoing pandemic.
While no one can truly predict the future, people need housing. As a result, looking for viable or proactive solutions to keeping people in their homes is what matters now. That said, property managers or landlords also have financial obligations to meet and their own housing costs.

So, it is imperative that we all work together to weather the storm. Through effective communication and landlord-tenant collaboration, collective anxiety and distrust can be diffused. By following these suggestions mentioned above, you can help curate solutions that will bridge the shutdown, which means landlord-tenant relationships ultimately can be preserved, and on-time rental payments will no longer be a thing of the past.
Justin Becker is a property owner in the state of Michigan and has a passion for managing communities. He owns apartment complexes and mobile home communities, and has been writing his own blogs for his properties for several years



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Fair-Housing Matters – Landlord Liability for Tenant-on-Tenant Discrimination

By **BRADLEY S. KRAUS**
ATTORNEY AT LAW

As the calendar nears its turn, 2020 rages on toward its eventual — and merciful — end. Winter is almost upon us, which means many people are indoors, more often than not. Unfortunately, that increased indoor time can mean more tenant-on-tenant disputes.

While seasoned landlords are no strangers to handling such situations, one particular situation, tenant-on-tenant discrimination, requires additional discussion — and immediate action.

Buried within the Oregon Administrative Rules is OAR 839-005-0206, which details specific theories of discrimination involving housing in Oregon. One particular section involves landlords:

(5) Tenant-on-tenant harassment: A housing provider is liable for a resident’s harassment of another resident when the housing provider knew or should have known of the conduct, unless the housing provider took immediate and appropriate corrective action.

This administrative rule reads as a theory of liability for tenants against their landlord if they are harassed by other tenants, based on a protected status if the landlord did not take “immediate and appropriate corrective action.” Such exposure may seem strange, but



some courts have already previously determined that the Fair Housing Act contains the same protections for tenants. If the landlord knew, or should have known, of tenant-on-tenant discrimination, and failed to take action, the victim tenant may sue the landlord based on this discrimination.

What does this mean for landlords?

First, a landlord should do as he or she always does with tenant disputes. If complaints or disputes between tenants arise, take proper investigative measures to determine what actually happened. This would involve interviewing the

parties, and witnesses, and reviewing any other written statements or documents provided.

Second, creating a log book and/or incident report can assist down the road in recreating what, if anything, happened. Landlords should utilize/create such items anyway as a best practice, as they are infinitely helpful in the event of litigation.

If it appears or is discovered that discriminatory language and/or conduct occurred, a landlord should take immediate action. This would include the property-termination notices under Oregon law. In the event of a he-said/she-

said situation, it may behoove the landlord to defer on the side of aggressive action, as opposed to inaction.

Fair Housing lawsuits are no laughing matter, often involving substantial attorney fees, costs, and stressful discovery processes, all of which could potentially be avoided through affirmative action.

As a landlord’s attorney, I have learned that not all tenant disputes are created equal. Some are petty, and/or involve people who cannot be placated or made happy unless they live entirely away from each other. Some involve racism, discrimination, and/or bigotry, which should have no place in our world. While these are two extremes that do not encompass the entirety of tenant-on-tenant disputes, if a landlord finds himself/herself facing the latter of these two scenarios, working with your attorney on an aggressive response can be the difference between resolution and litigation.

Bradley S. Kraus is an attorney at Warren Allen LLP. His primary practice area is landlord/tenant law, but he also assists clients with various litigation matters, probate matters, real estate disputes, and family law matters. You can reach him via email at kraus@warrenallen.com, or by phone at 503-255-8795.



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The 20 Healthiest U.S. Rental-Housing Markets

RENTAL HOUSING JOURNAL

Rental-housing market fundamentals have remained strong despite COVID-19, and a new study shows the 20 healthiest rental housing markets in the United States.

For the study, Mynd Management analyzed occupancy-rate growth nationwide over the course of one year, from the second quarter of 2019 through the second quarter of 2020.

The three healthiest metros based on the highest occupancy-rate growth are Richmond, Va.; Louisville, Ky; and Fresno, Calif.

Richmond’s vacancy rate fell to 2.7 percent, a 10.9 percent drop since the second quarter of 2019. Louisville’s 4.3 percent vacancy rate in the second quarter of 2020 represents a decline of nine percentage points year-over-year. In Fresno, the vacancy rate declined 6.8 percent to a scant 0.7 percent year-over-year. A city-imposed eviction ban and suburban flight from the Bay Area to Fresno likely contributed to the metro area’s historically low vacancy rate.

“This is an unprecedented trend: The top two metros in our study are located in Appalachia, a region that traditionally flies under the radar for many real-estate investors,” said Doug Brien, CEO and co-founder of Mynd Management, in a release. “However, the health of this area isn’t surprising given the state of rental housing. In spite of the coronavirus pandemic, rental demand remains healthy and the national vacancy rate declined 1.1 percent year-over-year to 5.7 percent in the second quarter.

“While some of these low vacancy rates can be attributed to metro areas with eviction moratoriums in place, we remain bullish on the rental-housing sector. According to Mynd’s Rental Housing Tracker, rents have increased 7.2 percent as of mid-September across our portfolio of properties in 19 U.S. metro areas. Strong supply-and-demand fundamentals, low mortgage rates and ongoing stock-market fluctuation make now an

Metro Area	Q2 2020 Vacancy Rate %	Q2 2019 Vacancy Rate %	% Change	Occupancy Growth Rank
Richmond, VA	2.7	13.6	-10.9	1
Louisville, KY	4.3	13.3	-9	2
Fresno, CA	0.7	7.5	-6.8	3
Columbia, SC	1.9	8.6	-6.7	4
Raleigh, NC	1.9	8	-6.1	5
Greensboro, NC	1.2	7.1	-5.9	6
Knoxville, TN	4.4	9.7	-5.3	7
San Antonio, TX	8.3	13.1	-4.8	8
San Diego, CA	2.4	7	-4.6	9
Cincinnati, OH	6.5	10.9	-4.4	10
Albany, NY	6.7	10.8	-4.1	11
Oklahoma City, OK	7.8	11.9	-4.1	12
Stamford, CT	1.7	5.5	-3.8	13
Sacramento, CA	2.3	5.9	-3.6	14
Baton Rouge, LA	5.6	9	-3.4	15
Nashville, TN	7	10.4	-3.4	16
Rochester, NY	0.6	4	-3.4	17
St Louis, MO	4.4	7.6	-3.2	18
New Orleans, LA	4.7	7.8	-3.1	19
Toledo, OH	4.5	7.4	-2.9	20

opportune time to invest in residential real estate.”

In the chart above is a list of the 20 healthiest rental housing markets based on occupancy rate growth through the second quarter of 2020. Mynd manages and sells single-family rental (SFR) properties in many of these areas through its Investimate platform:

Metro areas with traditionally low vacancies and limited supply, such as San Francisco and New York,

ranked in the middle of this study. San Francisco ranked 34th with a 1.7 percent decline in vacancy to 3.0 percent in 2020, while New York ranked 38th with a 3.3 percent vacancy rate in the second quarter, a 1.3 percent decline.

Mynd Management is a tech-enabled property-management and real-estate investment company serving the non-institutional sector of the single-family rental housing market.

Affordable Multifamily Markets in High Demand

RENTAL HOUSING JOURNAL

Since the beginning of the pandemic, rents have only fluctuated by a few dollars each month – contrary to what many in the multifamily markets initially feared, according to Yardi Matrix.

“However, there are significant rent variations at the metro level, and given a lack of government stimulus and ongoing layoffs, the fall and winter months will be telling,” Yardi Matrix says in its September report.

“As we move into the fall and winter months, the return to normal remains slow and volatile. Political disruptions are causing further uncertainty, and consumer confidence fell to its lowest level in more than six years in August.

“In September, the unemployment rate declined to 7.9 percent, but there are still more than 12 million people unemployed. With the extreme uncertainty surrounding the country today, the multifamily industry has held up better so far than many predicted,” the report says. In addition:

Multifamily markets rents decreased by a dollar in September, to \$1,463. Since the beginning of the pandemic, overall rents have only been up or down by a few dollars each month. Many initially feared that the decline would be much steeper than the \$8.00 overall national rent decline since February.

However, there are significant rent variations at the metro level. Higher-cost

metros that have had some of the highest rents this cycle have seen dramatic declines. San Jose (-6.6 percent) and San Francisco (-5.8 percent), the two metros with the largest year-over-year declines in September, have seen overall rents decline by \$205 and \$136, respectively, since February.

“The commonality among the top-performing metros is their lower cost of living,” the report says.

Yardi Matrix cautions to watch the labor market going forward.

“While the unemployment rate continues to improve, another metric to keep an eye on is the number of permanent job losses. In September, the number of permanent job losses increased by 345,000 to 3.8 million; this measure has increased by 2.5 million since February.

“Among the unemployed, the number of people on temporary layoff decreased by 1.5 million in September to 4.6 million.

“As furloughs inevitably become permanent job losses, the economic recovery remains at risk,” the report says. “Eight months into the pandemic, with little aid in sight, companies are being forced to make tough staffing decisions.”

Yardi Matrix is a leading source for originating, pre-underwriting and managing assets for profitable loans and investments. Yardi Matrix Multifamily provides accurate data on 18+ million units, covering over 90% of the U.S. population.



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Help for a Landlord Trying to Decide What to Do

By Hank Rossi

Dear Landlord Hank,

We own a rental in Portland, Oregon. Thank you for your condolences... we have put our rental on the market. One of the two tenants has moved out. The remaining tenant wants to get another roommate to cover the rent expense. Our rental agreement says no subletting, etc., but with the weird rules Portland keeps implementing, can we still say “no” to the present tenant’s request to get a new roommate in this rental? — Betsy

Dear Landlord Betsy,

You’re right, it’s really complicated in Portland and Oregon right now. I don’t know exactly what your local laws are now regarding leases and leasing, but if one tenant broke the lease, and your lease forbids subletting, then you should be able to enforce that.

The problem is that most tenants that have roommates do so for economic reasons; it is more manageable to pay half the bills than all of them.

Can your current tenant pay the rent by himself or herself and still make ends meet, or will this desertion by the co-tenant make this tenant unstable, eventually having to move or be evicted?

You may need to compromise. Do you want to keep this tenant?

Does the tenant have a good long history with you, and how much time is left on the current lease?

If your tenant can’t pay rent alone, you may want to let him or her out of



the lease and start over with a new, more economically sound tenant. Or, you could let current tenant find a roommate, subject to background-screening approval, to ride out the rest of the lease.

Not sure what current economy is like in Portland, but if it is strong, it may be better to start over.

Dear Landlord Hank,

What should I be asking a prospective tenant’s landlord, or previous landlord, before renting to them? — Richard

Dear Landlord Richard,

When checking an applicant’s rental history, you must make sure that you are speaking to a real landlord and not the applicant’s brother or friend.

This can be tricky if your applicant is not renting from an apartment complex or rental agency, so be very careful here.

Your rental application should have an information release at the bottom, signed by the applicant so you can legitimately seek the information you need to decide if you would like this applicant as a tenant. So send this release to applicant’s prior landlords.



Also, try to get more than one rental history. I ask for the last five years of rental history and will check with all old landlords. I want to make sure the facts line up, such as dates that tenant occupied a certain address, the amount of rent paid, whether rent was paid in timely manner, or were there late payments or NSF’s (not-sufficient-funds checks)?

Did this applicant take care of the property? Any damage on move-out? Did the tenant have unauthorized pets or guests, or any criminal activity? Did the tenant get along with neighbors, or was there friction – maybe noise late at night, etc.?

Did the tenant give prior landlord 30-day notice of vacating?

And, the most important question, would the old landlord re-rent to this

person?

The information you receive in this section of your application is to me the most vital in determining if I want this person to be my next tenant. Usually, if an applicant has a great and long rental history, that is a good sign that you will have a trouble free tenant.

Hank Rossi started in real estate as a child watching his father take care of the family rental maintenance business and later got into the rental business as a sideline. After he retired, Hank managed his own investments, for the next 10 years. A few years ago he and his sister started their own real estate brokerage focusing on property management and leasing, and he continues to manage his real estate portfolio in Florida and Atlanta. Visit Landlord Hank’s website: <https://rentsrq.com>

How COVID-Era Behavior Can Help Predict Future

Continued from Page 1

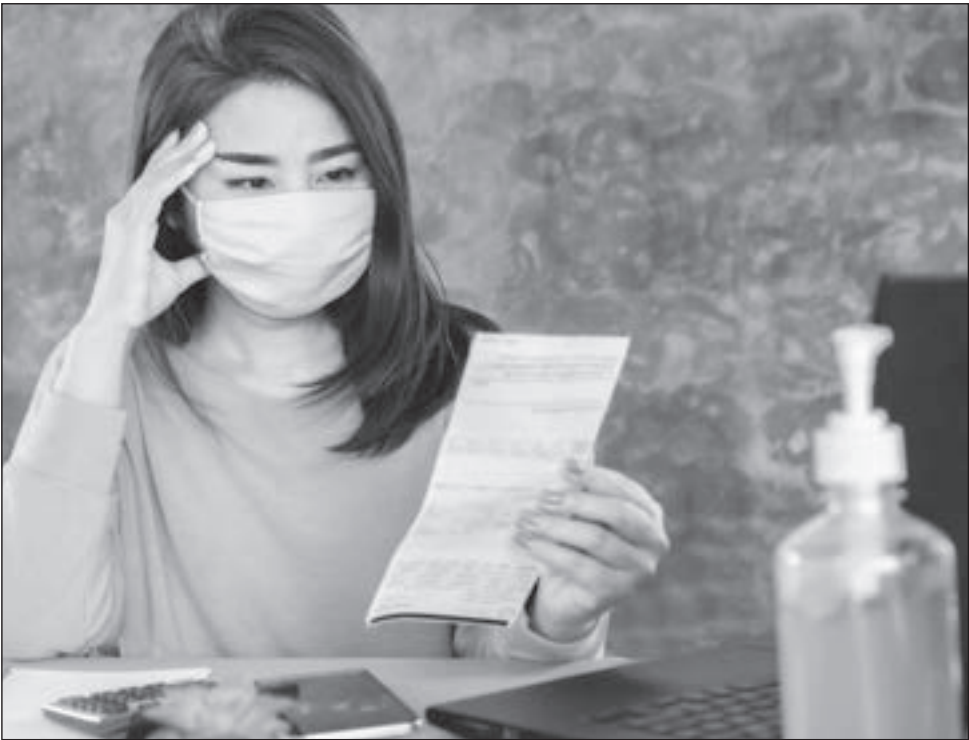
my wife and seeing that look in her eyes, I knew one thing for certain, I was buying that house.

The lengthy purchasing process began, and I was soon being asked for bank statements, canceled checks, and explanations on deposits and activity that were on my young credit report. I had to produce paycheck stubs and tax returns and other things I couldn’t understand why they were possibly needed. I remember getting a request for an explanation on why First Mortgage had pulled my credit, especially because it was First Mortgage who was processing the loan.

As many of you have been through this process, sometimes it’s just better to write the letter than to fight the stupidity, as it seems the process becomes more about getting the file to a particular thickness to show all the things the underwriters did to approve the loan.

Those days were tough for a young 20-something, but I eventually got the home. I continued purchasing homes through 2007, with relative ease and minimal down payments. In fact, I even went the route of “stated income” and bought three homes at one time; no one even questioned me.

Then came the 2007 housing crash and everything changed. No more easy qualifying, 25 percent down payments on investment homes, and maximum cap on the number of homes you could own as an investor, etc. Underwriters were now responsible if you defaulted on future mortgages, and that completely changed the game.



What I thought was hard in my 20s became impossible in the late 2000s. The files went from an inch to five inches thick. Mortgage providers were paying the price, resulting from the laziness they created in prior years.

Similarly, today we find some of our landlords effectively “bleeding out” because the rental game has changed. The major question plaguing landlords is, “How do I rent to someone when I know I might not be able to evict them for non-payment of rent?” Secondly, you must ask yourself how will you know in the future if your applicants had been financially responsible during this period affected by COVID-19?

Like the underwriters post-2007, it’s time to demand more information and

make qualifying to rent a home a little harder in order to protect yourself in the future.

As a landlord, I want to know two things outside of the standard criminal, credit, and eviction search that I require for every applicant:

- First, do you have a solid job that will allow you to afford the rent? The importance of this is obvious, but often overlooked by anxious landlords who are just hoping to make next month’s mortgage payment.
- The second and equally important question is, “Did you get laid off during the shutdown, file for unemployment, and still pay your rent?” This is a critical factor in

knowing how responsible this applicant is in handling his or her financial obligations.

I found the easiest way to get these answers are first, get the last two months’ paycheck stubs and look at the year to date. If it is January, the December paycheck stub should show you how long they worked with their current employer by reviewing the year-to-date totals. If it is February, you might want to go back a few months, so you have more data than just the current year. Do not hesitate to ask for the same information from a prior employer paycheck stub if needed.

Second, I want to see the last 12 months’ rent payments, either by reviewing copies of their bank statements for that time period or seeing 12 canceled checks.

When applicants do not want to give you this information, let them walk. There is no reason to take a chance on someone who cannot produce the proof you need. It’s much healthier for you to view this as avoiding a certain problem than losing a potential tenant.

The right tenant who really wants your property will produce the information. Just like those late 2000s underwriters, it’s time to tighten up our criteria and ask for more proof to make sure we protect ourselves and our investments during these high-risk years.

David Pickron is president of Rent Perfect and a fellow landlord who manages several short- and long-term rentals. He is a private investigator and teaches organizations across the country the importance of proper screening. His platform, Rent Perfect, was built to help the small landlord find success.



Portland Rents Decline While Metro Rents Grow

Continued from Page 1

a one-bedroom apartment and \$1,336 for a two-bedroom.

“As the COVID-19 pandemic and its ensuing economic fallout continue to overwhelm renters across the country, our monthly rent estimates paint the picture of a protracted national slowdown and uneven recovery,” said Chris Salviati, housing economist at Apartment List.

“Our national rent index is down 1.4 percent year-over-year, but there is tremendous regional variation beneath the surface. San Francisco and New York City continue to lead the nation in pandemic rent drops, while smaller markets like Boise and Colorado Springs are heating up,” Salviati said.

RENTS RISING ACROSS METRO

While rent decreases have been occurring in the city of Portland over the past year, cities in the rest of the metro are seeing the opposite trend.

Rents are up in six of the 10 cities in the Portland metro for which Apartment List has data. For example, Tualatin rents have increased 0.6 percent over the past month, and have increased significantly by 5.2 percent in comparison to the same time last year. Median rents in Tualatin are \$1,404 for a one-bedroom apartment and \$1,519 for a two-bedroom. This is the fourth straight month that the city has seen rent increases.

And in Vancouver, rents have increased 0.4 percent over the past month, and have increased moderately by 3.9 percent year-over-year. Median rents in Vancouver are \$1,180 for a one-bedroom apartment and \$1,394 for a two-bedroom. This is the fifth straight month that the city has seen rent increases.

However, Beaverton and Lake Oswego, two of the more expensive rent locations in the metro, have both seen declines. Beaverton was down 0.7 percent in the past month and Lake Oswego down 0.6 percent.

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Eliminating Smoke Smells

Continued from Page 1

them to run all day, if possible.

Landlords might also hang several bags of activated charcoal around the property to absorb odors. Expedite the process by using a few air purifiers as well.

2. DEODORIZE CARPETS

Remove smoke smells from carpets with baking soda. Sprinkle the white powder over the stinkiest areas and allow it to sit for a few hours before vacuuming.

This deodorizing method is generally safe for all carpets. However, it may not be strong enough to eliminate more stubborn fumes. In this case, property managers should hire a professional dry cleaner or replace the carpeting altogether.

3. MOP HARD FLOORS

Next, tackle hardwood and tile floors. Sweep the surface to remove dust and dirt. Then, apply a disinfectant and mop it up using warm, soapy water. Water should be replaced periodically so stinky ash and residue aren't spread around the floors.

If a mop doesn't do the trick, steam the floors to melt the tar and oils from smoke molecules. Otherwise, a professional cleaner might be needed.

4. REPLACE HVAC FILTER

Each unit's HVAC filter should be changed every few months. However, after a smoker's lease is up, replacing the filter becomes an absolute necessity.

Switching out the filter is simple,

relatively affordable and will help eliminate odors left from cigarette smoke. Plus, it will allow the entire system to work more efficiently and effectively improve the unit's air quality.

5. SCRUB THE WALLS

The stale stench of ash and cigarettes can cling to the walls, too. In some cases, tar may even harden on the walls and discolor them. Remove both soot and foul smells by scrubbing walls down with a solution of white vinegar and warm water. Landlords can also use a mixture of ammonia and water, allowing it to sit for a few minutes before rinsing the walls.

For tougher stains, try trisodium phosphate (TSP). This is a cleaning product that is mixed into hot water, which you can then apply with a sponge or brush. It contains about 75 percent TSP and 25 percent sodium carbonate. This compound degreases the tars in cigarette smoke, making them easier to remove. If this method doesn't work, priming and repainting might be necessary.

A note: Phosphates and phosphate detergents are banned in several states, because as they make their way into bodies of water, they can increase algae and bacteria growth, which reduces the amount of oxygen other wildlife may need. If you're in an area where TSP is banned, look for low-phosphate substitutes, like Seventh Generation, Simple Green, Clorox's Green Works, or Orange Power Cleaner.

6. CALL A PROFESSIONAL

Sometimes, smoke damage is so severe that the stench has infiltrated every nook and crevice of the property. If this happens to be the case, it's best to call in a professional. They'll use stronger chemicals and industrial cleaning methods that a typical consumer simply can't find elsewhere.

While hiring a professional cleaner may sound expensive, it's best to think of it as an investment in the property's success. After all, prospective tenants appreciate units that smell fresh and clean.

PREVENT FUTURE DAMAGE

Landlords can prevent further damage and smoke smells by screening potential renters before allowing them to sign a contract. They might also include a no-smoking clause in the lease agreement. Outline fines and additional cleaning fees to discourage guests from disregarding the rules.

By acting preemptively, property managers can avoid another smoke situation and keep both current and future tenants happy and healthy.

Holly Welles writes about real estate market trends from a millennial perspective. She is editor of The Estate Update, a residential real estate blog, and keeps up with the industry over on Twitter @HollyAWelles.

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Highlighting Your Rental’s Most Sellable Features

KEEPE

Each property has its own special features that make it unique, and it is these features that attract new tenants and therefore must be showcased in the best possible light.

While this can be tricky, there are ways to do it that don’t require outsourcing expensive professionals and a large budget.

In fact, these five ways to highlight the sellable features of rental properties will help you attract the right tenants easily.

1. SHOWCASE THE SELLABLE FEATURES OF YOUR RENTALS

Quit focusing on what you don’t have, and highlight the amenities and features your apartment does have. Even if your unit is a little older or not as newly built as some of the competition in your neighborhood, you can still attract quality renters.

If you have something neighboring residents don’t — think a parking garage in San Francisco or an elevator in NYC — make sure those are prominent features on your listing. Hone in on what your property offers and speak to its strengths. Make sure tenants know what makes your property unique, even if it’s something simple like hardwood flooring.

2. QUALITY PHOTOS MAKE THE DIFFERENCE

There’s no need to be, or hire, a professional photographer; smartphones these days typically come with expert-quality cameras.

Using your smartphone or even an inexpensive digital camera will allow you to capture depth and field with high resolution.

Check out the latest devices if yours isn’t quite up to date. It’s a worthwhile investment that will have you capturing the top features like a pro.

3. INCLUDE TENANT TESTIMONIALS

No one knows more about the features that are most appealing than the people who live or have lived in your rental property.

If you have a good relationship with tenants, ask them to write a small paragraph discussing the features they like most about the property. You can even go further to request a free video testimonial in exchange for a little percent off the rent for that month.

Everyone will like different things, so this allows you to provide a wide, all-encompassing perspective for every potential renter. Feature these on social media, your website, or better yet—right on the listing page.

4. USE RENTAL-LOCATION DATA TO YOUR ADVANTAGE

Renters are not only looking to rent an apartment, but to rent one in an excellent location.

They want to rent in an area that matches their living and economic expectations. If your rental is located close to the mall, business district, or other unique public/social amenities, you should use these to your advantage when marketing your rental to potential tenants.



You can also include important data such as low crime rates, school quality, cost of living, ease of transportation, and other relevant data that adds value to your home in your listing.

5. INVEST IN QUALITY VIDEO TOURS

Real-estate professionals are beginning to adopt virtual tours and walkthrough

due to the continued presence of the coronavirus pandemic.

These days, renters want to see on video what makes your rental property special. You can capture your entire rental property, especially the sellable features, with the high-resolution video capabilities of your mobile device. Map out the best route through the property, highlighting the best features, and record it and upload it on YouTube, Facebook, and Instagram.

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