**Current Demand is High** for Leasing Consultants Page 4



**Hoarding Protected by Fair Housing Laws** 

Keepe & Zillow Form Partnership Page 6



# **OLORADO**

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**DENVER · COLORADO SPRINGS · BOULDER** 

Colorado

Circulated Monthly To Thousands Of Local Apartment Owners, Property Managers, On-Site & Maintenance Personnel

# 4 Things to Check in a Chimney Inspection



A chimney inspection, including cleaning and inspecting your chimney flue, should be done regularly to prevent chimney fires.

Even if tenants don't regularly use the fireplace, it's best to have a chimney sweep check at least once a year to avoid preventable damage.

Annual chimney maintenance removes flammable creosote, the major cause of chimney fires, and identifies other performance problems.

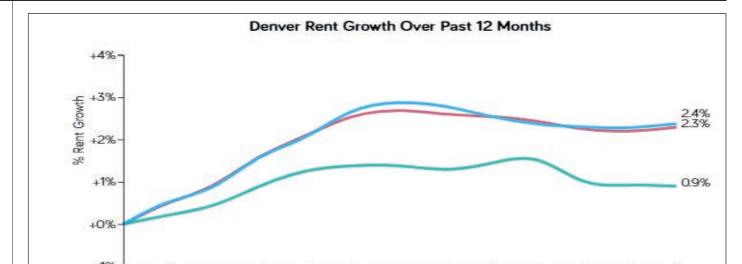
Creosote is a natural byproduct of burning wood. As fireplaces get used, the more likely it is that your fireplace venting can become impaired. In addition to being a fire hazard, creosote build-up can also lead to harmful smoke coming inside the building.

Even if you don't burn much, these inspections will ensure that your chimney is safe to use. There are four things you should do during an annual

See 'Chimney' on Page 2

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# Denver Rents Steady in February

APARTMENT LIST

Denver rents have remained flat over the past month, however, they have increased moderately by 2.4% year-overyear, according to the most recent report from Apartment List.

apartment Vist

Currently, median rents in Denver stand at \$1,060 for a one-bedroom apartment and \$1,340 for a two-bedroom.

Denver's year-over-year rent growth

leads the state average of 2.3%, as well as the national average of 0.9%.

Throughout the past year, rent increases have been occurring not just in the city of Denver, but across the entire metro.

Of the largest 10 cities that we have data for in the Denver metro, 8 of them have seen prices rise. Here's a look at how rents compare across some of the largest cities in the metro.

- · Brighton has seen the fastest rent growth in the metro, with a year-overyear increase of 17.4%. The median twobedroom there costs \$1,820, while onebedrooms go for \$1,440.
- · Over the past year, Parker has seen the biggest rent drop in the metro, with a decline of 3.5%. Median two-bedrooms there cost \$1,760, while one-bedrooms go

See 'Denver' on Page 2

## **Oregon Rent Control Bill Signed**

By John R. Triplett

Governor Kate Brown has signed a landmark first-in-the-nation rent-control bill, SB 608, which she said which provides protections for renters related to no-cause evictions and rent increases

"This legislation will provide some immediate relief to Oregonians struggling to keep up with rising rents and a tight rental market," the governor said in a

"But it does not work alone. It will take much more to ensure that every Oregonian, in communities large and small, has access to housing choices that allow them and their families to thrive," Brown said in the release.

The governor's 2019-21 budget includes \$400 million in new investments aimed at ending homelessness for



OREGON GOV. KATE BROWN

Oregon's children, providing permanent supportive housing for the chronically homeless, housing Oregon's veterans, and accelerating the growth of housing supply by tripling the existing pipeline of affordable housing by 2023, according

to the release.Brown has made affordable housing a priority but cautioned the bill could lead to "a lot of headaches" if not paired with a \$20 million funding package, according to reports. The funding package included in Brown's proposed budget, for instance, would pay for technical assistance in the form of a help line and legal aid for landlords and renters, according to the Statesman-Journal.

Democrats released a statement saying the legislation will "protect renters from rent-gouging and no-cause evictions."

Senate Bill 608 "creates a fairer system that will provide predictability and stability to renters throughout the state, while not discouraging new construction," the statement reads.

See 'Landmark' on Page 3

Published In Conjunction With:





















# Chimney Inspection Checklist

Continued from Page 1

chimney inspection.

- 1. Have the chimney caps checked: Chimney caps protect your fireplace from rain, animals and debris. These caps can also protect your roof and reduce fire risk by trapping embers and sparks. If you don't have a cap, or notice that it is loose or needs to be replaced, be sure it gets done during a chimney sweep with a maintenance professional.
- 2. **Schedule follow-up inspections:** Every tenant and building has different burning habits. If the chimney is used often at your property, be sure to schedule more than one yearly inspection. Chimneys can be checked and cleaned at any time of the year.
- 3. Encourage responsible use: Tenants should only burn dry, cured wood. Other treated wood releases chemicals into your building, compromising your air quality. For a safe fire, build it slowly, only adding more wood as the heat decreases. Educate tenants on proper fireplace use to avoid safety issues.
- 4. **Boost efficiency:** When the fireplace is not being used, make sure tenants close their dampers to prevent heat loss. Replace any poorly sealing dampers during your chimney inspection and cleaning appointment.

Keepe is the on-demand maintenance platform for the rental housing industry. Keepe's network of independent maintenance technicians are available seven days a week and in five metropolitan markets - Seattle, San Francisco, Portland, San Diego and Phoenix. Live since 2016, Keepe is headquartered in Seattle. For more information, visit www.keepe.com.

**Denver Rents Steady in February** 

Continued from Page 1

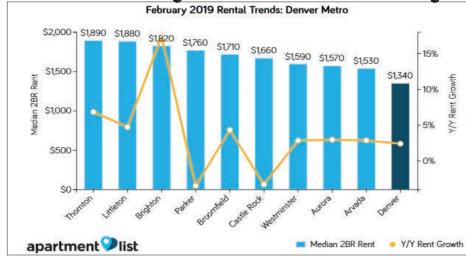
for \$1,390.

- Thornton has the most expensive rents of the largest cities in the Denver metro, with a two-bedroom median of \$1,890; rents were up 0.3% over the past month and 6.8% over the past year.
- Denver proper has the least expensive rents in the Denver metro, with a two-bedroom median of \$1,340; rents increased 0.1% over the past month and 2.4% over the past year.

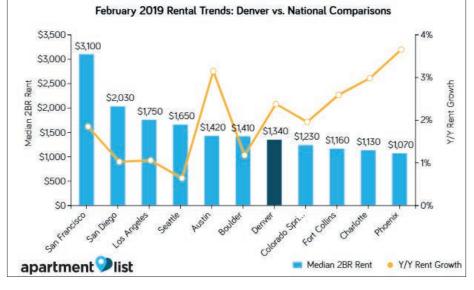
As rents have increased moderately in Denver, a few other large cities nationwide have also seen rents grow modestly. Denver is still more affordable than most similar cities across the country.

- Rents increased moderately in other cities across the state, with Colorado as a whole logging rent growth of 2.3% over the past year. For example, rents have grown by 2.6% in Fort Collins and 2.0% in Colorado Springs.
- Denver's median two-bedroom rent of \$1,340 is above the national average of \$1,170. Nationwide, rents have grown by 0.9% over the past year compared to the 2.4% increase in Denver.
- While Denver's rents rose moderately over the past year, many cities nationwide also saw increases, including Phoenix (+3.6%), Austin (+3.1%), and Charlotte (+3.0%).
- Renters will find more reasonable prices in Denver than most comparable cities. For example, San Francisco has a median 2BR rent of \$3,100, which is more than twice the price in Denver.

Apartment List is a fast-growing online apartment rental marketplace "on a mission to make finding a home an easy and delightful process," according to the company. The company currently has over four million units on the platform and has reached more than 150 million users in over 40 cities since launch.



City	Median 1BR price	Median 2BR price	M/M price change	Y/Y price change
Denver	\$1,060	\$1,340	0.1%	2.4%
Aurora	\$1,240	\$1,570	0.4%	2.9%
Thornton	\$1,490	\$1,890	0.3%	6.8%
Arvada	\$1,210	\$1,530	-0.4%	2.8%
Westminster	\$1,260	\$1,590	-1%	2.8%
Broomfield	\$1,370	\$1,710	-0.5%	4.3%
Castle Rock	\$1,310	\$1,660	-0.4%	-3.3%
Parker	\$1,390	\$1,760	0.8%	-3.5%
Littleton	\$1,480	\$1,880	0.6%	4.7%
Brighton	\$1,440	\$1,820	0.3%	17.4%
Englewood	\$1,200	\$1,520	-0.6%	2.8%
Wheat Ridge	\$990	\$1,250	-0.2%	-2.5%
Golden	\$1,220	\$1,540	-0.8%	-0.3%
Lone Tree	\$1,560	\$1,970	-0.1%	2.2%



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## Oregon Governor Signs Landmark Rent Control Bill

#### Continued from Page 1

Rep. Mark Meek (D-Oregon City), a Realtor and property manager, carried the legislation on the floor. He told the story of his own experiences as a child dealing with housing instability. "I have lived both sides of this issue," Meek said in the release. "I've experienced homelessness and extreme hunger. I remember couch-surfing throughout the Los Angeles area with my mother after being evicted from our apartment. We'd sleep in a motel when we could afford them, and when we couldn't, we'd sleep in our car.

"My story is one example of what displacement looks like. Displacement is devastating. It stifles a child's ability to be successful. It is no small miracle that I am standing here before this esteemed body today," Meek said in the release.

Senate Bill 608 establishes a statewide limit on rent increases, keeping them to no more than 7 percent plus the consumer price index during a 12-month period.

It also bans no-cause evictions following the first 12 months of occupancy.

# REPUBLICANS: PASSAGE OF SB 608 ERODES PRIVATE PROPERTY RIGHTS AND FIXES NOTHING

Oregon House Republicans released a statement saying, "It is evident supply is necessary to alleviate the affordable housing shortage. Passage of this bill also raises a more serious question: If a property owner can't decide who lives in their apartments and houses, who really owns the property? Certainly, it is no longer the one who pays the property taxes.

"Moreover, the bill doesn't address the real problem: the supply of affordable housing. The super-majority party contends the legislation will rein in rising rents caused by a housing crisis. But over and over, rent control in cities across the country has demonstrated otherwise. The answer to the housing crisis is not rent control, the answer is increasing the available number of houses and apartments. SB 608 neither encourages the building of new housing supply, nor does it provide real incentives to maintain existing rental property.

"Investment dollars that would have provided more housing will now go elsewhere. The Democrats' unwillingness to seriously consider common-sense amendments will damage the mom-and-pop property owners, many of whom have invested their retirement dollars into the rental market. The consequences of this legislation will ripple far beyond the urban areas to Oregon's small communities, where the housing shortage

is just as real as in urban areas. It is also an assault on private property rights, effectively removing property owners' ability to do what they wish with their own assets.

"This bill is just one of many aimed to further regulate Oregonians, while doing little to solve the problems it purports to fix. The virtual elimination of single-family zoning ensconced in HB 2001 and the explicit promise in HB 2020 of a new 'economic system' for households, businesses and workers demonstrate the true intentions of Oregon's ruling party," the Republicans' statement said.

#### NATIONAL MULTIFAMILY HOUSING COUNCIL, NATIONAL APARTMENT ASSOCIATION WARN OF NEGATIVE CONSEQUENCES OF SB 608

"There is no doubt that housing affordability is a crisis in Oregon. However, SB 608 will worsen the imbalance between housing supply and demand by allowing for rent control across the state," said Doug Bibby, President of the National Multifamily Housing Council, in a release.

"While the intent of rent-control laws is to assist lower-income populations, history has shown that rent control exacerbates shortages, makes it harder for apartment owners to make upgrades and disproportionately benefits higherincome households. That is why Oregon and a majority of other states have laws in place that explicitly prohibit local implementing municipalities from rent-control laws. Reversing course is counterproductive and will not solve the crisis. Oregon lawmakers should focus on holistic solutions that encourage more housing supply, facilitate publicprivate partnerships to tackle many of the existing barriers, and increase direct assistance to renters," Bibby said in the

The "regrettable action by the Oregon State House of Representatives on [passing] SB 608 will lead to unintended, but pre-eminently predictable negative consequences for housing affordability in the state," said Robert Pinnegar, CAE, President and CEO of the National Apartment Association, in a release.

"Rather than focusing on the onerous regulatory environment that constricts the diversity of housing needed to meet the surging demand for rental housing, Oregon's public officials chose to slide backward by enacting a failed policy that has historically proven to hurt residents and housing supply alike. The National Apartment Association and the National Multifamily Housing Council will continue to promote sustainable,

"This bill is just one of many aimed to further regulate Oregonians, while doing little to solve the problems it purports to fix.... The explicit promise... of a 'new economic system' for households, businesses, and workers demonstrates the true intentions of Oregon's ruling party."

#### - Oregon House Republicans

responsible solutions that lead to more apartment construction, and oppose reckless and ill-advised policy approaches like rent control," Pinnegar said in the release.

#### OREGON DEMOCRATS PRAISE BILL

The Oregon Democrats' release said, "Senate Bill 608 builds on years of work to address Oregon's housing crisis, including a law passed in 2017 that prohibits rent increases in the first year of month-to-month tenancy and requires that landlords provide 90-day notice of rent increases."

Meek added in the release, "I am a landlord and will remain one after this bill becomes law. Becoming a property manager in Oregon is a great investment, and providing fair protection to renters with Senate Bill 608 does not change that"

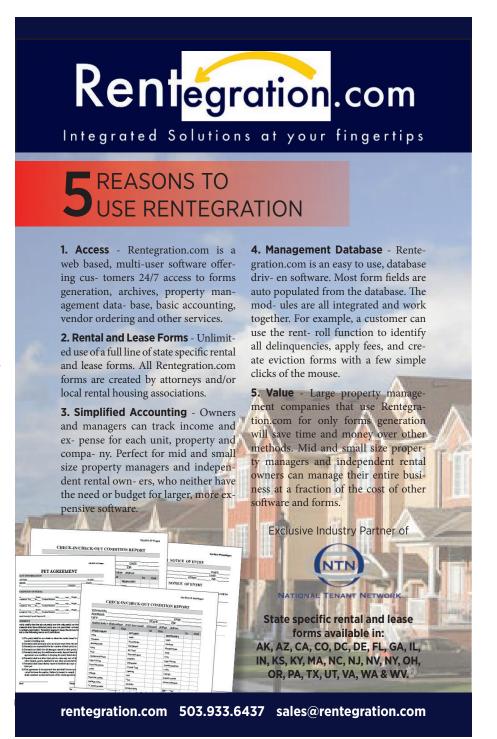
The non-partisan Office of Economic Analysis said in a memo that the regulations instituted by Senate Bill 608 will not negatively impact new housing supply.

Rep. Tiffiny Mitchell (D-Astoria) spoke about the need for protections in rural communities throughout Oregon. In recent years, rents statewide have increased by 14 percent, and in towns like Talent, Oregon, one in three residents spends more than half of their income on housing.

"As someone who has spent the last year talking to countless rural Oregonian tenants about the stress they face every day from a rental market in crises, I know how critical this legislation is toward helping them find the stability they deserve," Mitchell said in the release.

"In every corner of Oregon, individuals are facing an emergency," Sanchez said in the release. "From women fleeing domestic violence, to working families in communities big and small trying to get by, to indigenous people who struggle to find a safe and secure home, this crisis touches all of us. Oregon House Democrats continue to work to ensure more Oregonians have access to an affordable, stable place to call home. This legislation is an important and significant step forward, and it is one part of a broad range of solutions needed to address this statewide crisis," the release states.

John R. Triplett is the publisher and general manager of Rental Housing Journal.



# **High Demand for Leasing Consultants**

#### NATIONAL APARTMENT ASSOCIATION

More than 8,000 apartment jobs were available across the country during February, according to the latest apartment jobs report from the National Apartment Association (NAA).

Apartment jobs represented 36.8 percent of all real estate sector jobs, just under the previous month's figure, according to the report from the NAA Education Institute. Denver placed in the top 5 markets for the third month in a row, slightly edged out by Indianapolis.

#### LEASING CONSULTANT JOBS IN HIGH **DEMAND**

Leasing consultants were in high demand in the latest report. And the greatest concentration of demand for leasing consultants was in Austin. For leasing consultants, median market salaries were below \$28,000 per year, but most employers would consider candidates with less than two years of experience, yet another sign of a tight labor market.

#### MAINTENANCE-TECH SKILL SET STILL HIGHLY SOUGHT AS TITLES CHANGE

The change in the proportion of job titles over the past five years is not only reflective of demand, i.e. the highly sought-after maintenance tech, but of recruiters providing more focused and appealing titles, the NAA Education Institute report says.

The generic "apartment manager" has given way to "community manager,"

while the surge of assistant property managers and maintenance supervisors reveals a clear career path within those

The greatest increases in skills desired for all types of positions included both specialized skills such as Yardi Matrix software, and soft skills, particularly writing and collaboration.

#### NATIONAL APARTMENT ASSOCIATION JOBS REPORT BACKGROUND

The jobs report focuses on jobs that are being advertised in the apartment industry as being available, according to Paula Munger, Director, Industry Research and Analysis, for the National Apartment Association's Education Institute.

"Our education institute is a credentialing body for the apartment industry. They hear often that one of the biggest problems keeping our industry leaders up at night is the difficulty in finding talent, attracting talent and retaining talent," Munger said. "Labormarket issues are happening in a lot of industries, certainly with the tight labor market we have."

NAA partnered with Burning Glass Technologies. "They have a labor-job posting database that is proprietary," she said, and they can "layer on data from the Bureau of Labor Statistics (BLS). We looked at that and thought we could do something that is really going to help the industry and help benchmark job titles and trends as we go forward," Munger said.



## \$9,000 HUD Settlement on **Emotional Support Animal**

RENTAL HOUSING JOURNAL

A landlord and agent who refused to rent to a tenant with disabilities because he had an emotional-support animal have settled with the U.S. Department of Housing and Urban Development (HUD) through a conciliation agreement, according to a release.

The case in San Francisco came to HUD's attention when an individual with disabilities filed a complaint alleging that he was denied the opportunity to rent an apartment because he had an emotionalsupport animal.

HUD's investigation found the landlord and agent were explicitly informed that the prospective tenant's animal is prescribed by a doctor and allowed under fair housing laws, but they still refused to consider his tenancy because of the

Under the terms of the agreement, the owner will pay the complainant \$9,000 and both respondents will attend fair housing training, according to the release.

"Assistance animals provide persons with disabilities with the support they need to not only enjoy their home, but to function in life," said Anna María Farías, Assistant Secretary for Fair Housing and Equal Opportunity, in the release. This "agreement reflects HUD's ongoing commitment to ensuring that housing providers abide by our nation's fair housing laws."

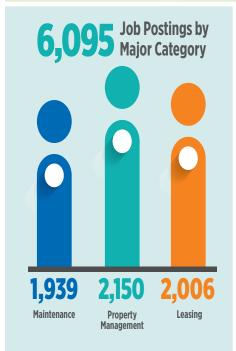
The Fair Housing Act prohibits housing providers from denying housing to persons with disabilities and from refusing to make reasonable accommodations in policies or practices, which includes denying assistance-animal requests.

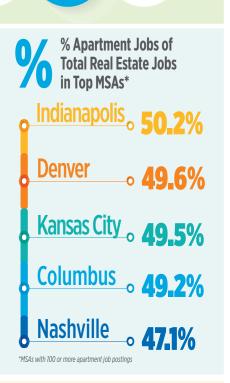


# A Apartment Jobs Snapshot

February 2019

**Total Job Postings in Apartment Industry** in February 2019 (% of Real Estate Sector: 36.8) Maintenance Assistant Technician Property Manager Community Property Leasing Consultant Manager





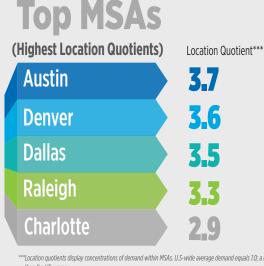
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# Leasing Consultant



Median Market Salaries\*\*\*\* \$28,037 \$28,670 \$27,951

"Location quotients display concentrations of demand within MSAs. U.S-wide average demand equals 1.0; a location quotient of 1.5 indicates 50% higher demant than the US average.

# **Experience Level Required**

0 to 2 Years 95.7% 3 to 5 Years 4.1% 6 or More Years 0.2%

# **Earnings**

**Median Market Salary** of Postings\*\*\*\*

Sources: NAA Research; Burning Glass Technologies; Data as of February 28 2019; Not Seasonally Adjusted





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# Keepe, Zillow Announce Partnership

KEEPE

Keepe, the on-demand maintenance platform for the rental housing industry, announced that it has teamed up with Zillow Group to offer landlords and property managers an efficient way to source qualified maintenance technicians and streamline the maintenance process for their portfolio of rental properties.

Keepe's network of independent ondemand maintenance technicians is now available to Zillow's customers in five major metropolitan markets including Greater Seattle, San Francisco Bay area, Greater Portland, Greater San Diego and the Phoenix Metropolitan area.

"For landlords and property managers with portfolios of single-family homes and small apartment buildings, sourcing high quality maintenance technicians on an ongoing basis is the number one problem," Rishi Mathew, co-founder and CEO, Keepe, said in a release. "With Keepe's platform, Zillow Rental Manager users can tap into a high quality network of maintenance technicians who are independently licensed and insured, background checked and constantly vetted by Keepe's customers."

With Keepe:

- Landlords and Property managers can submit maintenance requests and obtain quick online estimates.
- Keepe automatically schedules with tenants, and automatically dispatches a technician (Keeper) to complete the maintenance request.
- The requester of maintenance request

can get notifications when work is scheduled and successfully completed.

• In addition, admins get access to the entire history of maintenance requests thereby allowing them to manage their entire portfolio of rental units more effectively.

Recent industry research has put the spotlight on rental property maintenance as one of the most important aspects of property management. In a recent Freddie Mac survey, 82 percent of renters cited "freedom from home maintenance responsibilities" as the main reason for continuing to rent instead of own homes. In a separate 2018 survey by Buildium and the National Association of Residential Property Managers (NARPM), property managers declared maintenance as the

top challenge facing their business.

As landlords and property managers realize the importance of streamlining maintenance using technology, they are turning toward software solutions that can bring transparency and efficiency to the process both for themselves, renters and property owners. Keepe's partnership with Zillow is a major step in this direction.

Keepe is the on-demand maintenance platform for the rental housing industry. Keepe's network of independent maintenance technicians are available seven days a week and in five metropolitan markets - Seattle, San Francisco, Portland, San Diego and Phoenix. Live since 2016, Keepe is headquartered in Seattle. For more information, visit www.keepe.com.

#### How Do You Define 'Normal' Wear & Tear?

By Hank Rossi

Dear Landlord Hank: Where do you draw the line on what is normal wear and tear, what is not, and what the tenant should pay for? We had a long-time tenant who lived alone and recently moved into an assisted living facility. While cleaning his rental, we found multiple red wine stains in the 5-year-old carpet in different rooms that are not going to come out so carpet has to be replaced. He is asking for his full deposit back. Seems to us five years is pretty good for useful life of carpet and probably due for replacement anyway. Place is fine otherwise. But where is the line on what is normal wear and tear and what is not? -Landlord Sam

Dear Landlord Sam: Normal wear

and tear is not really defined anywhere regarding all the components of a property.

All landlords should expect for a unit not to look brand new when a tenant moves out. In most cases, they have been living in a property, not taking their shoes off outside, hanging pictures, etc.

You probably will notice "heavy traffic patterns" in your carpeting as tenants have moved through doorways and around furniture. That would be normal and you can't bill the tenant for that.

But any damage to your property due to tenant /tenant guests, accidents, carelessness, or negligence would be recoverable from damage deposit, following proper procedure. Regarding the carpet: burns, stains, bleach marks, rips, loosened from tack strips, snags would normally be considered damage.

The quality of the carpeting is also an issue-very cheaply made carpeting will snag very easily sometimes with vacuum cleaners!

Sometimes tenants try to "fix" things by patching and painting. I ask them not to do so, as their repairs usually cost more to fix correctly than if maintenance doesn't have to re-do.

If I have a great long term tenant like your older gentleman, I would be very generous with "normal wear and tear." I think after 5 years, your carpet could be expected to be replaced, in most cases.



"Landlord Hank" Rossi started in real estate as a child watching his father take care of their family rentals in smalltown Ohio. As he grew, Hank was occasionally his dad's assistant. In the mid'90s he decided to get into the rental business on his own, as a sideline. In 2001, Hank retired from his profession and only managed his own investments. A few years ago he and his sister started their own real estate brokerage, focusing on property management and leasing.



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## Did You Know: Hoarding is Protected by Fair Housing

By Ellen Clark

People with a hoarding disability are protected by Fair Housing laws and are entitled to reasonable accommodations.

People with disabilities face particular challenges when it comes to housing and have special protections under fair housing law. Disabilities include both physical and mental impairments. It may not always be obvious that someone has a disability, which can make complying with fair housing law in this area a little tricky.

In order for people with disabilities to fully enjoy their homes in your community, it may be necessary for you to make changes to community rules, policies, procedures, services, or physical structures. These changes are called reasonable accommodations and modifications.

Hoarding is a mental disability you may encounter as you work on a property. People who suffer from hoarding are protected under fair housing law and are entitled to reasonable accommodations in the same way people with other mental or physical disabilities are.

In general, you should not initiate conversations with residents with disabilities about what accommodations they may need. Instead, you should wait for them to make a request. Hoarding is a little different because it is a case where you may need to initiate discussions with the resident because the situation



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# TRAINING TIP OF THE MONTH

is dangerous or unsanitary and must be addressed.

Here are some tips to help you work with people with hoarding disabilities in a way that complies with fair housing law.

• Make sure you and all employees understand that hoarding is a disability. Do not immediately begin the eviction process. People with a hoarding disability are protected by fair housing laws and are entitled to the same care and consideration you would give people

with other types of disabilities. The most common accommodation, for a person with hoarding disorder, is the written plan of action.

- Document the condition of the hoarder's home. Using a standard assessment such as those provided by the Institute for Challenging Disorganization or the International OCD Foundation can help you do an objective evaluation. Make sure to note specific lease and code violations. Use caution and be aware of potential threats to health and safety.
- Involve your legal counsel. You will need to understand what state and local laws apply to your specific situation, and how to apply them appropriately. Do not overlook the importance of getting good legal guidance when working with hoarding situations.
- Give the resident a chance to rectify the situation. If the resident agrees to clean their home and/or seek help, develop a written plan of action. For a person with hoarding disorder, the most common accommodation is the written plan of action, which gives the resident a chance to rectify the situation at a pace that is conducive with long-term success.

Depending on state and local laws, you may be able to proceed with an eviction if the resident is hoarding animals, explosives, blocking emergency exits, or directly damaging the apartment home. Again, be sure to consult your legal counsel before proceeding with an eviction, as this can be a complicated issue to navigate with residents.

Mental health experts say that about 15 million Americans suffer from the mental health problem of hoarding. Some interesting facts about hoarders:

• They make up 2-5% of the population;

- Anyone can be a hoarder men, women, and even children as young as 13;
- Elderly women are the most likely hoarders;
- Hoarders are not lazy, nasty or defiant;
- The behavior usually has occurred for a long time and there is no quick fix;
- Hoarders are usually very intelligent;
- Hoarders may have a mental disability and must be given the opportunity for a reasonable accommodation, even if they do not specifically request one;
- The accommodation may be in the form of more time to bring the dwelling unit up to code before termination of the lease agreement;
- Early intervention is the best plan;
- Trying to solve the problem without the individual's cooperation will usually make the problem worse.

Ellen Clark is the Director of Assessment at Grace Hill. Her work has spanned the entire learner lifecycle, from elementary school through professional education. She spent over 10 years working with K12 Inc.'s network of online charter schools - measuring learning, developing learning improvement plans using evidence-based strategies, and conducting learning studies. Later, at Kaplan Inc., she worked in the vocational education and job training divisions. Ellen lives and works in Maryland, where she was born and raised. For nearly two decades, Grace Hill has been developing bestin-class online training courseware and administration solely for the Property Management Industry, designed to help people, teams and companies improve performance and reduce risk. Contact Grace Hill at 866.472.2344 to <u>hear more.</u>

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