



# REOMA Newsletter

June 2011

Real Estate Owners & Managers Association, Inc  
2913 North 51<sup>st</sup> Street, Lincoln NE 68504-2710  
[www.reomalincoln.org](http://www.reomalincoln.org) reomasec@aol.com

## June REOMA Dinner Meeting

DATE: June 23, 2011

PLACE: Valentino's Grand Italian Buffet  
2701 South 70<sup>th</sup> Street

PRICE: **\$13.00 Per Person**

TIME: 6:00 – 7:00 p.m. Dinner and Conversation

7:00 p.m. – Meeting Begins

8:15 p.m. – Dismissal

8:30 – 9:00 p.m. – Conversation

PROGRAM: “War Stories” of Landlords - As

Told By a Panel of REOMA Members

SPEAKERS: Mary Jo Bousek, Jerry Boyce, Carl Page and Bill Wood

Yes, it's time for our final meeting of the REOMA year. This month's program should entice everyone to want to stop working, come to the dinner meeting to dine first and then hear tales/"war stories" as landlords from our very own members. These tales could be some of the same that you have perhaps encountered as a landlord or even some that you have not as yet, but might in the future. Some may make you laugh, while others may make you just shrug your shoulders and wonder "what"?? Those that wish will even be given an opportunity to share a story of their own during the program time.

Again this year the REOMA board has been busy gathering door prizes. Everyone at the meeting has an equal chance to win not only the usual free dinner for the next meeting in September, but the door prizes as well. These prizes will be drawn from the tickets each person receives at the registration table from Leola. So keep your tickets handy, listening for a number to be announced during the program time

The program panel is comprised of long time REOMA members. Both Bill Wood and Mary Jo Bousek are former REOMA presidents (and current board members). Jerry Boyce and Carl Page have served in the past as well as currently on the REOMA Board of Directors. All have been landlords for many, many years, so will have a number of "war stories" to share at the June dinner meeting. These stories could be ones that might be helpful to you sometime in your future as you continue your landlord or manager journey.

Again we need to remind everyone **we must have a meal purchased by 50 people** for the June 23rd dinner meeting, to enable us to qualify for the large dining room at Valentino's in the following months. People have found the dinner hour to be one of the best times to network with others in the rental business, to learn what works and what doesn't in this ever challenging rental business. Please take time now to mark the date of June 23rd on your calendar. Plan to arrive at Valentino's by 6 p.m. to enjoy the dinner buffet and conversation with other REOMA members and the program time at 7 p.m. You might wish to think about bringing a guest along for them to learn more about REOMA and perhaps be coming a member!

**All board members (both "old" and "new")** . . . the upcoming June 23<sup>rd</sup> board meeting will be held at Mary Jo Bousek's home at 7 p.m. Should you be unable to attend this meeting, please do take the time to call or e-mail either Leola at [402-466-3028](tel:402-466-3028) - [reomasec@aol.com](mailto:reomasec@aol.com) or call Mary Jo at 402-475-1449. The June meeting may possibly be our last one for a month or so, and several items need the board's attention this month. Thank you!

**Message**  
**From REOMA Vice-President**  
**Dana Steffan**

How long is too long away?

Summer is upon us and we all dream of a problem free vacation. What happens when our tenants are absent from their rental? Should the landlord be notified if they are going to be gone for one night? How about two or three nights away? Is it ok to have a friend "watch" the unit while they are away? What if they take a job that requires a lot of travel?

What does your lease agreement say about tenants who are gone from the unit? When I had rentals the lease stated that if you were going to be gone for more than four nights, we needed to be notified so we could check on the unit. Is this being an overbearing landlord or just good business?

Here is a good example. We had a tenant that took a job driving an over the road truck. It was early March and still a possibility of pipes freezing or furnaces not working. On the third night we decided to venture out in the cold and check on the house. It wasn't in an apartment complex with the benefits of heat from other units. As we were walking up to the house, we could hear water running. Yep, the pipes under the kitchen sink had frozen and broke. The running water had filled the basement to the seals of the house. We opened the basement door to find the tenant's belongings floating and bobbing around. After draining the basement and surveying the damage, had we waited another day, the whole house would have collapsed into the basement from the weight of the chimney. The soil under the chimney had been washed away. We worked our way through the insurance process and finding a new tenant!

Use this example and take the time to review your lease. It is beneficial to know if your tenants are going to be gone from their unit. Taking a few minutes out of your day to check on your units could save thousands of dollars in damages. Send a note to your tenants reminding them that if they are going to be gone overnight to notify you.

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Secretary/Treasurer - Mary Jo Bousek	475-1449

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**E-Mail Addresses:**

Leola Allen - [reomasec@aol.com](mailto:reomasec@aol.com)  
 Jerry Boyce - [jboyce@neb.rr.com](mailto:jboyce@neb.rr.com)  
 Mary Jo Bousek - [mjbousek@neb.rr.com](mailto:mjbousek@neb.rr.com)  
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**REMINDER.** . . . There will be no dinner meetings in **July or August!** The next regular monthly dinner meeting will be held on . . .

**September 22, 2011!!!**

## Membership Renewal Time Is Here!



You will find a **BILLING STATEMENT** enclosed with the June newsletter this month, indicating the amount owed to renew your REOMA membership.

- \$85.00 for regular membership
- \$125.00 for associate membership

As a landlord, property manager or associate member, it is likely your busy daily schedule may not allow you to come to all of the REOMA monthly dinner meetings. We ask you to keep in mind, however, paid memberships continue to show support of the goals of REOMA, helps to keep you up-to-date on those legislative issues affecting the rental business, and offers great networking opportunities with others to help solve some of those inevitable problems all landlords or managers experience, or make members aware of specifics of your business, if you are an associate member.

Will you please take a moment to look over the mailing label attached to your renewal billing statement. Is the address correct and complete? If not, please make **any corrections on the statement and then return the BOTTOM PORTION** with your renewal dues payment.

Please either mail your payment and bottom portion of the statement to: REOMA, 2913 North 51<sup>st</sup> Street, Lincoln, NE 68504-2710 **OR** bring your dues payment to give directly to Leola at the June 23<sup>rd</sup> dinner meeting at Valentinos.

Should you be a newer member, the amount owed will be so noted on your statement.

**REMEMBER – payment of renewal dues should be paid by no later than July 31, 2011.**

Thanks to everyone for your cooperation. If you have questions, you can e-mail Leola at: [reomasec@aol.com](mailto:reomasec@aol.com) or call her at 402-466- 3028.

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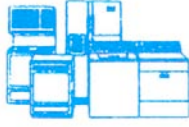


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**-Second Notice -  
List of City Committees  
That Will Have  
Possible Vacancies**

Again we have included a list of City committees that will have possible vacancies, provided by Michael J. Koberlein, Director of Policy and Research of LIBA. If you are interested in becoming a part of any of these committees, please submit an advisory boards application online at the following web address;

<http://lincoln.ne.gov/asp/city/apptapp.asp>

You will be notified if you are a candidate for appointment.

Please note each listing shows the committee, the date which a seat or seats become available and the number of seats available.

Parks & Recreation Advisory Board -  
(6/27/11) 1 seat  
City Personnel Board (6/22/11) 1 seat

Alarm Review Board (7/1/11) 2 seats  
Cable Advisory board (7/1/11) 3 seats  
Lincoln Area Agency on Aging Advisory  
Council (7/1/11) 4 seats  
Lincoln Housing Authority Board (7/7/11)  
1 seat

Charter Revision Commission (7/15/11)  
5 seats

Keno Advisory Board (8/1/11) 1 seat  
Electrical Advisory Appeals & Examining Board  
(8/15/11) 1 seat

Community Forestry Advisory Board (8/17/11)  
2 seats

Board of Zoning Appeals (8/24/11) 1 seat  
Lincoln-Lancaster County Planning Commission  
(8/24/11) 3 seats

Lincoln City Library Board (8/31/11) 1 seat  
Mayor's Commission on Women (8/31/11)  
15 seats

Water Conservation Task Force (8/31/11) 8 seats

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**Take Note . . .**

Have you tuned in yet to “Our Street” from 6 – 7 p.m. on **Mondays** on Lincoln’s community radio station, KZUM (89.3 FM)? Mention was made of this program in a previous newsletter. Shawn Ryba of NeighborWorks and Lynn Fisher, a REOMA board member, interview community leaders, experts, political candidates, and invite call-ins for discussions during the show. Call into the program at 402-474-5086.


On **Tuesdays**, tune into the “Green Power Hour” on KZUM from 6 – 7 p.m. At six o’clock, listen to a Bioneer’s educational presentation, and at 6:30, “Earth to Lincoln” with Adam Hintz or Chris Thody, who make those local connections to environmental issues we all care about.

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Have you taken time to look over the Associate Members' ads through-out the newsletter? Check out what services they offer. See if you might have a need for any of these as you "wear your landlord hat" during the work week.

Don't forget to ask if they allow a discount for REOMA members when using their services!



**Update on The New Garbage Ordinance**  
By Mike Dennis, REOMA President

City Hall assures REOMA that the new garbage ordinance is not going to affect owners with some method of trash pickup already in place.

You may haul your own, or tenants can pay for trash service.

The big change is if a property of yours is reported to be without service, you will be required to get and pay for service.

If your tenant's lease requires them to pay for trash pickup, and they stop paying, they have broken the agreement/lease. They can be asked to continue paying or the cost that you incur for them could be deducted from their deposit refund.

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**Harvard Study Warns of Rent Bubble**

(By Steve Cook – RISMEDIA, Thursday, 06/02/11)

For renters, the national recovery could be very bad news. That warning came from the Harvard Joint Center for Housing Studies' latest report on America's rental housing. Rental markets are now tightening, with the number of people hit by foreclosure and job loss turning to rentals, with college graduates not finding the jobs and continuing to rent, and with mortgage harder to get, we are seeing a lot more people renting these days. That's making rentals high in demand which in turn raises rents.

As real estate investors, we are set to be able to supply the rentals in the market. For those that want to be owners but just can't quite swing it anymore without the loose lending standards we can offer seller financing and lease to own for them.

The question becomes are we as investors going to be able to find the funding needed to purchase up all the foreclosures and turn around and provide them as some sort of rental or seller financing option. For those with the funding, the market is set to provide opportunities for huge profits.



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To Run a **FREE** Ad in the Classified Corner Section of the monthly REOMA newsletter –

1. Your membership dues must be current.
2. You must e-mail or mail your ad. **NO** ads taken by phone.
3. You have a limited number of lines to advertise your item(s). We reserve the right to edit all ads.
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**FYI . . .** The Keep Lincoln & Lancaster County Beautiful Committee completed their “Community Appearance Survey” on June 7, 2011 – looking for litter and other community problems. They didn’t go down every street in town, but they cruised all over the city – and found VERY LITTLE litter. In general, our city looks great! – and it’s thanks to so many of you and your good neighbors. Thanks for your work, and for your pride in your community. (Reprinted from an e-mail Mike Dennis received from Laurel Erickson Coordinator of the KLLCB.)



At the May 26<sup>th</sup> dinner meeting, those present voted in favor of having a **SUMMER** gathering again at Lee’s Restaurant – same as last year. So save the date of August 6<sup>th</sup> – 5 p.m. for a buffet style dinner. Cost to be \$13.75 per person. **RESERVATIONS are required!!!** Watch for further details in the next newsletter.

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## What's In Your Insurance Policy?

Most of you have heard of the tornado devastation in Missouri recently. One of our regular website visitors and contributors, who has rentals in Joplin, Missouri, shared what he is personally dealing with - - his losses and insurance coverage or "lack" of coverage. He also used the opportunity, even in the midst of overwhelming challenges, to encourage and remind landlords everywhere to examine and understand better what exactly is in their insurance policy. Here is the landlord's story.

Well, as many of you know Joplin, Missouri was hit by a category EF-5 tornado with over 200 mile/hr. winds (1% of tornados are EF-5). Well, the adjusters have been meeting with homeowners and landlords. Most of us don't know what coverage we have until we file a claim.

I am learning what coverage I have or addendums I don't have, such as loss of rent, market value, and replacement cost. Currently I have over \$300,000 in losses, my deductibles of \$2500 each adds up to \$20K. Now add the clean up costs because it's a percent of my policy @ \$3 - 4K per lot, an estimated total of \$28K. We all can handle one or two losses but reality hits when 8 homes are totaled in 60 seconds.

The reason for my writing is, I know a lot of other landlords have bought Single Family Houses for pennies on the dollar and like me they are tighter than 2 coats of paint and insured them for a little more than the purchase price to save money. If you never had a claim this is good, but if Murphy comes knocking on your door it's not too good. I might be selling vacant lots. I am meeting with the banker next Tuesday to see about an SBA loan. You can't build a house for \$28K.

**LOOK AT YOUR POLICIES** and see what coverage you have, it is better to have more coverage to rebuild than to just have a lot. You will have tenants calling you wanting pro-rated rent, want their deposit back. Don't forget looters. By the way I have refunded their deposits. All said, Joplin will recover, though it may take 2-3 years.

**My question to you: "Do you know what's in your policy?"**

Joplin Landlord

(Reprinted from MrLandlord - June 3, 2011)



**The following is a letter REOMA President Mike Dennis sent to our City Council Members regarding the “garbage ordinance” on June 3, 2011.**

June 3, 2011

Honorable Adam Hornung and  
Fellow Council Members:

The Real Estate Owners and Managers Association (REOMA) respectfully requests that the proposed “garbage” ordinance be held for 60 days before a final vote is taken so that the groups that have an interest in this, such as our group, the Lincoln Board of Realtors, and various neighborhood groups can reach agreement on the final wording.

We participated in meetings discussing this ordinance for over a year. Then suddenly a final draft was presented and sent to public hearing before we could convene a general membership meeting to determine whether we support the ordinance as worded. Since that time a vote has been taken and our members overwhelmingly oppose the ordinance as written.

There are many problems with the draft ordinance. First of all many problems related to garbage left standing in alleys is due to trash haulers who simply drive by and on occasion, even though the trash is left where it is supposed to be, simply do

not pick it up. However, the proposed ordinance contains no penalties for garbage haulers. Secondly, the ordinance does not exempt existing leases where the tenant assumed the cost of the garbage service as a part of the lease agreement. Owners with existing leases may be forced to pick up the cost without a corresponding increase in rent.

Of great concern is the fact that the proposed ordinance contains a provision that the landlord must remove any refuse left by the tenant within 48 hours of the tenant vacating the premises. If a property received once a week garbage service and the tenant moves out on the day after pickup six days can go by before the next pickup. If the property has twice a week service 3 or 4 days may elapse before the next pickup. So even if the landlord is paying for garbage service the 48 hour rule can easily be broken.

One final concern is that landlords are not permitted to haul garbage from properties they own. While not many would wish to haul the trash, landlords are being treated differently from home owners without just cause for doing so.

We believe with a few changes in wording our group could support this ordinance. Since we believe our due process rights were violated in the manner this ordinance was brought to hearing, we request that the vote be delayed for 60 days while compromise wording can be negotiated.

Sincerely,  
Michael P. Dennis  
REOMA President

## Up Coming REOMA Dinner Meeting Dates

If you have you taken the time to circle the dates on your 2011 calendars for the upcoming REOMA meetings, you know the June meeting will be the last one for two months. So, do come to the June 23<sup>rd</sup> meeting to see what's ahead for possible meetings in the fall, and to meet and greet others. See you then!

## 2011 Dinner Meetings



June 23<sup>rd</sup>

October 27th  
November 17th

No Meetings in July and August  
No December Meeting



REAL ESTATE OWNERS & MANAGERS  
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