



Dear Property Guy

By Mike Zoormajian

Dear Property Guy,
With the shortage of decent rentals, I applied to a few places at once. I've always had pretty good credit, but the place I really liked refused me for bad credit. What's going on?

— Mad in Madras

Dear Mad:

It all starts with FICO, which originally stood for Fair, Isaac, and Company. Now it's just a number between 300 and 850 that indicates creditworthiness. Plan on having a FICO score above 620 if you want to rent anything.

A lot of voodoo goes into a FICO score, but one component is the number of "hard inquiries." A hard inquiry is a type of credit check done by mortgage and auto lenders, credit card companies, or (wait for it) landlords. These inquiries

Applying for rental killed my credit

stay on record for two years, and negatively affect it for one year. Each inquiry reduces your score by about 5 points.

All housing-related inquiries within a 45-day period are supposed to be counted as one, but this doesn't always happen. So barring a landlord accidentally pulling duplicate inquiries (which can happen), I suspect that multiple hard inquiries pulled your score down. Best to pull your own credit report and dig deeper.

A landlord can also do a "soft inquiry." This provides the same info, but does not negatively affect your credit. That's why it's important for renters to ask what sort of credit check is performed before applying.

— Mike

Dear Property Guy,
I have a rental house with pretty good tenants. They seem to take care of the house, but I have heard horror stories about major damage, and it's keeping me up at night.

— Concerned in Carlsbad

Dear Concerned:

The best way to ensure good tenants is to screen hard (yet legally) up front. Right now, it's time to familiarize yourself with the concept of inspections. Easiest is the monthly (or

weekly) drive-by. Is the house still there? Landscaping OK? '87 Chevy up on blocks? These are all clues.

I give a week's notice, and do an initial 30-day walk through. Looking for lease violations, unsafe or unsanitary conditions, and things that will damage the property. I check appliances, smoke detectors, and ensure nothing's leaking. I fix most issues on the spot, and folks seem to appreciate the check-in.

After that, I do half-yearly inspections, ensuring the place is set-up for next season. This may mean furnace filters, chimney and gutters clear, or pine needles raked.

Inspections shouldn't be a big deal. It's a good opportunity to ensure your tenants are not only taking care of your property, but being taken care of by you.

— Mike

Mike Zoormajian is principal at WetDog Properties in Sisters, OR, providing local property management and investor services. Questions, comments to: letters@wetdogpnw.com

Free legal advice is worth what you pay for it. Consult a real attorney before doing anything crazy.



PHOTO PROVIDED

The season seems to finally be underway.

Growing short-season vegetables

Everybody knows that the growing season in Sisters Country is painfully short. Making the right choice of what to grow increases the chances of success — and the satisfaction of the gardener.

The Central Oregon chapter of OSU Master Gardener will present a free gardening class: Choosing Vegetables For a Short Season Garden twice in May.

Gardeners will learn how to choose and propagate seeds that will be successful in our unique growing environment. Class will be held outdoors in the garden, so dress for the weather. The same class will be taught at two community gardens on different dates:

- Saturday, May 11, 10 to 11 a.m. at Hollinshead Community Garden at Hollinshead Park; 1235 NE Jones Rd., Bend

- Thursday, May 30, 6:30 to 7:30 p.m. at Northwest Crossing Community Garden at Discovery Park, 1315 NW Discovery Drive, Bend.

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