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How to Build Your Landlord Resource Network

By: **Krista Reuther** | Feb 8, 2024
www.turbotenant.com



Managing your own rental properties doesn't mean you have to do everything by yourself. In fact, the best way to scale your business is to build a solid landlord resource network full of trusted professionals – but knowing where to start can be daunting.

We'll explain the top four most critical people to have on your roster as an independent landlord.

The 4 Most Important Roles in Your Landlord Resource Network
Though the composition of your landlord resource network will be unique to your business goals, we recommend getting the following positions filled sooner rather than later.

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Events

The Eviction Process

Webinar Presented By: Tia Politi
March 5th from 4 - 6pm

Taxes, taxes, and more taxes

Presented By: Michael Gordon, CPA
March 14th from 5:30 – 6:30pm
@ NB Library meeting room

Horror Stories & other landlord dilemmas

Webinar Presented By: Violet Wilson
March 20th from 4 - 6pm

Inspections & Managing Maintenance Issues

Webinar Presented By: Christian Bryant
March 21st from 4 - 6pm

Make a Contribution TODAY!

Oregon Rental Housing
KEY PAC



RENTAL OWNERS ASSOCIATION OF SOUTHWESTERN OREGON

Who is the ROA?

Rental Owners Association of Southwestern Oregon is an organization that's been around for over 30 years and consists of landlords who care about practical, legal and profitable land lording practices. Through the association, they share problems, solutions, and ideas with other landlords and find information that comes from similar organizations in Oregon and around the country.



Our Association is currently comprised of over 200 landlords!

Advertise Your Business in the ROA Newsletter!

The monthly newsletter reaches over 200 landlords who need your products/services to manage their rentals.

- Landscaping
- Pest Control
- Maintenance
- Contractors
- Plumbing
- Carpet Cleaning
- Electrical
- Insurance
- Housekeeping
- Security
- Painting
- Appliance Repair
- Flooring
- Legal Aid
- and much more...

Contact us at:

2707 Broadway Ave.
North Bend, OR 97459

info@roa-swo.com
(541) 435-4376

Book your spot today! Space is limited.

Half Page Ad

7.5" W x 4.5" H = \$60

Outside Back Cover = \$100

Quarter Page Ad

3.5" W x 4.5" H = \$35

Business Card Ad

3.5" W x 2" H = \$20

Full Page Ad

7.5" W x 10" H = \$100

(example not shown)

A Landlord's Guide to Budgeting Rental Expenses

By: **Kaycee Miller** | Feb 8, 2024

www.rentecdirect.com

When managing a rental property, creating a list of all your potential property expenses — be it immediate, ongoing, or future — is a must. By taking a proactive approach to accounting for all associated costs, you'll be well-prepared to address unexpected financial challenges and emergencies.

If you budget rental expenses accurately, you'll also be able to ensure your property remains profitable while providing quality housing for tenants. In this comprehensive guide, we'll explore why budgeting is important, how it can help you make informed financial decisions, and tips for achieving long-term success as a landlord.

THE IMPORTANCE OF BUDGETING RENTAL EXPENSES

Effective budgeting is the foundation of financial success in any business, and rental property ownership is no exception. By creating a detailed budget, landlords can achieve several essential objectives.

PROFITABILITY AND FINANCIAL STABILITY

A well-thought-out budget helps you manage your finances efficiently, reducing the risk of overspending or underfunding necessary expenses. It also helps you avoid unexpected financial setbacks that can negatively impact your income so that your rental property remains a profitable and sustainable venture.

QUALITY PROPERTY MAINTENANCE

By prioritizing budgeting for property maintenance, not only do you safeguard your investment, but you ensure your property remains in excellent condition, so you can continue attracting and retaining quality tenants. Budgeting enables you to allocate funds for regular property maintenance and handle necessary repairs promptly before they escalate into more significant and costly problems.

TENANT SATISFACTION

Budgeting with tenant satisfaction in mind not only



boosts the landlord's reputation but also creates a harmonious and mutually beneficial rental relationship. When tenants are happy and feel that their needs are met, they're more likely to renew their lease and take better care of your property, reducing turnover rates and related expenses.

COMPLIANCE

Property ownership comes with various legal and regulatory obligations. However, when you budget your rental expenses, you can allocate funds for compliance with local laws, ensuring that you operate within the boundaries of the law.

CREATING YOUR RENTAL PROPERTY BUDGET

Now that we understand why budgeting is essential, let's dive into the practical steps involved in creating a rental property budget.

1. IDENTIFY INCOME SOURCES

Start by identifying all potential income sources from your rental property, including monthly rent, various fees such as pet, parking, or vacancy fees, and any other sources of revenue related to your property. Be sure to consider vacancies and potential rental income fluctuations.

2. LIST YOUR EXPENSES

Create a comprehensive list of all the expenses associated with your rental property. These can be categorized into two main types:

FIXED EXPENSES

- **Mortgage or Loan Payments:** If you financed your property purchase, this is typically your most significant fixed expense.
- **Property Taxes:** Know your annual property tax bill and divide it by 12 for a monthly estimate.
- **Insurance:** Include property insurance premiums in your budget. This is crucial for protecting your investment.
- **Property Management Fees:** If you use a property management company, factor in their fees.

VARIABLE EXPENSES

- **Maintenance and Repairs:** Allocate a percentage of your monthly income for ongoing maintenance and unexpected repairs. The general rule of thumb is to set aside 1% to 3% of your property's value each year.
- **Utilities:** If you cover any utilities, such as water, gas, or electricity, account for these expenses in your budget.
- **Marketing and Advertising:** If you need to market your property to find tenants, budget for advertising costs.
- **Tenant-Related Expenses:** Consider expenses like background checks, eviction costs, or lease renewal fees.

3. PLAN FOR VACANCIES

Since no property remains fully occupied throughout the year, be sure to allocate a portion of your income to cover potential periods without tenants. Although it can vary depending on your location and property type, a common approach is to assume a 10% vacancy rate.

4. EMERGENCY FUND

In addition to regular maintenance and repair costs, it's wise to create an emergency fund for unexpected major expenses, such as a roof replacement or a major plumbing issue. Having a cushion in place can prevent financial stress when these situations arise.

5. CALCULATE YOUR CASH FLOW

Once you've identified your income sources and listed your expenses, it's time to calculate your monthly cash flow. This is the difference between your rental income and your expenses. A positive cash flow indicates that your property generates more income than it costs to operate, while a negative cash flow means you're spending more than you're earning from the property.

A positive cash flow is generally the goal for rental property owners, as it represents a profitable investment.

TRACKING AND ADJUSTING YOUR BUDGET

Creating a budget is just the first step. To effectively manage your rental property, you need to continuously track your expenses and adjust your budget as necessary. Here's how to do that:

1. USE ACCOUNTING SOFTWARE

Consider using accounting software or property management software to streamline expense tracking and income management. By using these tools, you can stay organized and gain insights into your property's financial performance.

2. REGULARLY REVIEW YOUR BUDGET

Set aside time each month to review your budget and compare it to your actual income and expenses. Doing so allows you to identify any discrepancies or areas where you might be overspending.

3. MAKE ADJUSTMENTS AS NEEDED

If you notice a consistent shortfall in your income or expenses exceeding your budget, it's a clear sign that you need to make adjustments. Whether raising the rent, cutting unnecessary costs, or revising your financial strategy, taking proactive measures can lead to more financial stability and a quality living experience for your tenants.

4. PLAN FOR FUTURE EXPENSES

Budgeting isn't just about the present; it's also about planning for the future. Consider setting up separate savings accounts for specific expenses, such as property upgrades, to ensure you have the funds when needed. Having a long-term perspective on budgeting allows you to anticipate larger capital expenditures like roof replacements, HVAC system upgrades, or landscaping improvements. With sufficient funds in each of these dedicated savings accounts, you'll be better prepared to handle future needs without straining your day-to-day operational budget and maintain the overall value and appeal of your rental property.

TIPS FOR EFFICIENT BUDGETING

Here are some additional tips to help you budget your rental property expenses more effectively:

1. KEEP RECORDS

Whether it involves minor repairs, supply invoices, or travel expenses, be sure to save all of your receipts and other detailed records of expenses related to your property. Maintaining these records digitally and in an organized format will not only help with accurate budgeting, but will make the tax reporting and financial analysis process easier.

2. SEEK PROFESSIONAL ADVICE

Consider consulting with a financial advisor or accountant who specializes in real estate investments. Professionals can provide valuable insights and guidance on how to optimize your budget.

3. STAY INFORMED

Since changes in rental laws or market conditions can impact your budget, it's crucial to stay informed and adapt accordingly. Keeping a close eye on local rental market trends allows you to make informed decisions about setting rental rates, responding to market demand, and adjusting your budget when necessary. Similarly, staying up-to-date with regulations and compliance requirements ensures that you remain in full legal compliance and avoid any potential financial penalties or disputes with tenants.

4. PRIORITIZE TENANT RETENTION

When tenants are satisfied and content with their rental experience, it results in fewer expenses related to advertising for new tenants, screening applicants, and preparing the property for new occupants. A stable and reliable tenant base reduces turnover rates, significantly impacting your bottom line.



5. DON'T COMMINGLE FUNDS

While some landlords may consider consolidating their personal and business expenses in a single bank account, it can create confusion when it comes to distinguishing which costs are associated with rental properties. Establishing a dedicated landlord bank account exclusively for your rental property business not only streamlines income and expense monitoring, but also safeguards your personal assets in case of legal disputes.

6. DEVELOP POSITIVE RELATIONSHIPS

As a landlord, managing your property requires working with many different people — from contractors, accountants, to property managers, and tenants — each of whom contributes to your financial success. By creating positive relationships with all parties involved, you can facilitate smoother communication, especially during financial challenges.

7. CONDUCT COMPREHENSIVE TENANT SCREENING

With the demand for rental properties consistently increasing, you'll want to make every effort to secure reliable and suitable tenants. High-quality tenants are more likely to make punctual rent payments, respect your property, and stick around longer, so it's important not to skimp on the tenant screening process.

8. USE FINANCIAL DATA AS A FORECASTING TOOL

When it comes to annual expenses, every rental property often has a degree of predictability. Referencing past years' expenditures can provide valuable insights into the likely financial trajectory ahead. Additionally, landlords venturing into new rental properties can draw upon the lessons learned from prior investments to better anticipate and budget for future endeavors.

SIMPLIFY YOUR BUDGETING PROCESS WITH PROPERTY MANAGEMENT SOFTWARE

With effective budgeting, you can set yourself up for long-term success as a landlord and enjoy the benefits of a thriving rental property portfolio. Property management software enables landlords to effortlessly consolidate key processes such as rent collection, expense management, bill pay, banking, tenant screening, and more.



Form of the Month

LATE FEE/RENTER'S INSURANCE CHANGE IN TERMS

015

Tenant(s): _____
 Tenant(s): _____ et al (and all others)
 Address: _____ Unit: _____
 City: _____, OREGON Zip: _____

DATE OF SERVICE: _____

- ☐ TIME SERVED PERSONALLY TO EACH INDIVIDUAL NAMED ABOVE: _____
(If left blank, notice was personally served prior to 11:59 p.m. on Date of Service)
- ☐ TIME POSTED & MAILED: _____
(If left blank, notice was posted and mailed prior to 11:59 p.m. on Date of Service)
- ☐ MAILED: _____
(If left blank, notice was mailed prior to 11:59 p.m. on Date of Service)

Late Fee Change Notice

☐ In accordance with ORS 90.260, this is your 30-Day Written Notice of a change in the type or amount of the Late Fee listed in your Rental Agreement.

If Rent is not received by midnight of the 4th day of the monthly Rental Period, or other agreed-upon grace period of no less than four days as indicated in the written Rental Agreement, you are responsible to pay a Late Fee.

Your current Late Fee type and amount is: ☐ Flat ☐ Per-Day ☐ Periodic \$ _____

Beginning on (date) _____ (no less than 30 days from delivery of this notice),
 your new Late Fee Type and amount will be:

- ☐ A reasonable flat amount, charged once per Rental Period in the amount of \$ _____
- ☐ A reasonable amount, charged on a per-day basis, beginning on the fifth day of the Rental Period for which Rent is delinquent. This daily charge may accrue every day thereafter until the Rent, not including any Late Charge, is paid in full, through that Rental Period only. The Per-Day Charge may not exceed six percent of the amount customary to the local area. The Per-Day Fee is \$ _____
- ☐ Five percent of the periodic Rent payment amount, charged once for each succeeding five-day period, or portion thereof, for which the Rent payment is delinquent, beginning on the fifth day of that Rental Period and continuing and accumulating until that Rent Payment, not including any Late Charge, is paid in full, through that Rental Period only. Because the Late Fee is based on a percentage of the Rent amount, the Late Fee will automatically increase if your Rent increases.

Renter's Insurance Requirement Notice

☐ In accordance with ORS 90.222, this is your 30-Day Written Notice of a requirement to obtain and maintain in force a Renter's Insurance Policy covering the subject property.

Each member of your household must be included on a policy or have their own stand-alone policy that provides a minimum of \$100,000 in liability coverage and names Owner/Agent as an Interested Party on the policy for the purposes of Notification of Failure to Maintain Coverage, reduction of the minimum required liability coverage, or removal of Owner/Agent named below as an Interested Party.

Each member of the household must obtain and continuously maintain coverage as listed above and provide proof of insurance to Owner/Agent no later than 11:59 p.m. on: _____ (date)

Failure to obtain coverage, maintain coverage or provide proof of exemption may result in termination of tenancy as allowed by law.



Required Disclosure

A Landlord may not require a Tenant to obtain or maintain Renter's Liability Insurance if the household income of the Tenant(s) is equal to or less than 50 percent of the area median income, adjusted for family size as measured up to a five-person family, as determined by the Oregon Housing Stability Council based on information from the United States Department of Housing and Urban Development. Visit <https://www.huduser.gov/portal/datasets/il.html> to view income guidelines for your county and family size.

A Landlord may not require a Tenant to obtain or maintain Renter's Liability Insurance if the Dwelling Unit of the Tenant(s) has been subsidized with public funds, including federal or state tax credits, federal block grants authorized in the HOME Investment Partnerships Act under Title II of the Cranston-Gonzalez National Affordable Housing Act, as amended, or the Community Development Block Grant program authorized in the Housing and Community Development Act of 1974, as amended, project-based federal Rent subsidy payments under 42 U.S.C. 1437f and tax-exempt bonds. Not including Tenant-based federal Rent subsidy payments under the Housing Choice Voucher Program authorized by 42 U.S.C. 1437f or any other local, state or federal rental housing assistance.

Owner/Agent Signature: _____ **Date:** _____

Owner/Agent: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone: _____ Email: _____



How to Build Your Landlord Resource Network

continued from page 1

1) Handyperson

From emergency maintenance issues to renovations, a good handyperson goes a long way when you're self-managing your rentals. If you're exceptionally handy, you may not need to fill this position right away, but it pays to have a reliable backup just in case.

How to Find a Handyperson

We've discussed how to find a good handyperson before, but here are the key points you need to know:

- **Do your research.** Use sites like Yelp and Nextdoor to find handyperson suggestions, then Google potential candidates. Narrow your list down to two or three people, then scope out their websites and/or social media to get a better sense of who they are. You should first focus on a general handyperson with a wide range of experience, although it's also a good idea to find reliable specialists like electricians or plumbers.
- **Schedule interviews.** Pick a small job that you've been putting off and use it as the basis of your interviews. Talk with each handyperson, ask about their areas of expertise, then discuss your project. They're unlikely to give you a raw estimate without scoping out the work, but they could give you a ballpark figure. Follow up by asking if they've completed anything similar to your task before. Finally, ask for a few references – and actually call them.
- **Get project quotes and scopes of work.** You might be tempted to go with the lowest bidder, but big savings can mean big problems down the line. Instead, compare all three quotes and go with the person who seemed most capable, communicative, and fair.
- **Have the handyperson complete the project.** Consider their work, how much they kept you in the loop along the way, and how closely the quote aligned with the final total. If all went swimmingly, save their contact information and let them know you'll reach out when you have more work.

2) Real Estate Attorney

Just like a handyperson, the best time to find a lawyer is well before you need them. Hopefully you never need legal representation, but if you do, having a real estate attorney is critical for protecting your rental business.

How to Find a Real Estate Attorney

- **Touch base with your peers.** Getting a recommendation is best since legal situations can be so nebulous and expensive. If you're part of a local landlord group, don't be afraid to ask them for recommendations! If you're not yet part of a landlord meetup, we invite you to join our Better Landlords Facebook group.
- **Talk to the other lawyers in your life.** Being a lawyer is like being a part of a big club, so it's likely that any lawyer you know may have a connection to someone who could help. Don't be afraid to ask!
- **Check out online legal directories.** Sites like Avvo and FindLaw allow you to search for legal specialists and peruse their reviews.
- **Ask your local bar association.** This step is easier for people living in cities, but rural landlords should give it a try as well! Google your rental's city and the phrase "bar association referral."
- **Give the American Bar Association a whirl.** This association covers the entire United States, so check out their lawyer referral directory.
- **Narrow down your list and ask questions.** Pick two to three lawyers, then look through their reviews online. Evaluate their experience with local landlord-tenant laws. Then reach out to get to know them. Ask about their fee structure (is it hourly, a flat fee, or a retainer?) and general availability. While you exchange messages, pay attention to the lawyer's communication style – make sure it aligns with yours! Then let them know that you appreciate their time and will get in touch if you need their counsel.

Did you know? The ROA SWO has an attorney on retainer. Current members receive a FREE 1-hour consultation annually, plus discounted rates for representation. (See pg. 12 for details)

3) Rental Property Cleaners

Whether you need to turn over a newly vacant property or have a massive mess on your hands, it pays to know people who can make your rental feel like new.

How to Find Rental Property Cleaners

- **Talk to your network.** If anyone in your life currently uses a cleaning service, ask them about it! They don't have to be landlords to give a great recommendation.

- **Search online directories.** Start with Angi.com and HomeAdvisor, then search for “move-in cleaning” or “tenant turnover” to maximize your chances of finding someone with experience in cleaning rental properties.
- **Google “rental property cleaners in my area.”** Google knows all, including how to reach nearby specialists. Don’t forget to look at reviews to narrow down your top contenders.
- **Screen your potential crew.** Once you have a short list of possible options, start reaching out. Ask about their licensing and insurance requirements, and don’t hesitate to ask for reviews and references. Cleaners worth their soap will be able to provide this information. Also, consider running a background check if you’re going to give the cleaners copies of property keys.
- **Schedule a meet-up.** Assess the cleaner’s professionalism, communication style, and understanding of your specific needs in person, if possible. If you’re a remote landlord, a Zoom call will work just fine! During this meeting, ask if they’re comfortable with a paid trial cleaning before committing to a long-term agreement.
- **Outline your expectations.** Make sure you discuss key management protocols to keep your tenants as safe as possible, along with your cleaning expectations (frequency, tasks, products, etc.).
- **Discuss pricing.** Ask about their pricing structure and request a quote. Gather at least two quotes before moving forward to ensure you get the best price and service.

4) Certified Public Accountant

A good certified public accountant (CPA) can mean the difference between messing up your books (and getting an unwanted call from the IRS) and building a long-term rental property business. CPAs are required to complete specific education, exam, and experience requirements for licensure – so they know their stuff!

How to Find a CPA

- **Talk to your landlord network.** Ideally, you’ll start with your local group since they may know someone nearby to help. But if you’re not in a local group, ask your virtual group over at Better Landlords for recommendations in your area.
- **Scope out accounting websites.** Check out the National Association of Enrolled Agents to find professionals in your area.

- **Ask your financial advisor.** If you have a financial advisor in your life, ask them for a referral. They may not know a CPA personally, but they’re likely to know where to find great ones.
- **Research potential CPAs.** Once you have a couple of names, look them up online. Assess their reviews, and check their credentials (CPA, CMA, or EA – learn about the differences here).
- **Reach out to top candidates.** Ask about their experience with rental property tax implications, their technology usage for secure data management, and their fee structure (hourly, flat fee, per property, etc.). Get a clear estimate for your expected services. Let them know if you use specific software.
- **Pay attention to how they communicate.** You need to feel comfortable discussing your finances and asking questions with this person, so keep tabs on how you feel during your conversations. Your accountant should empower you at every step of the way.
- **Ask about their scalability (if you plan on scaling).** There’s no sense in kicking off a relationship with an accountant if you plan to build out your portfolio beyond the scope they’re comfortable working with. Let them know about your aspirations, and see if they can keep up.

Remember, building your landlord resource network requires work and research – but having these people in your back pocket if something goes wrong makes it all worthwhile.

General Meeting

Taxes, Taxes, and More Taxes Presented By: Michael Gordon, CPA

Thursday, March 14th
- from 5:30 - 6:30pm

NB Library meeting room
1800 Sherman Avenue
North Bend, OR 97459

Space limited.
Please RSVP.
info@roa-swo.com
roa-swo.com/events

Welcome New and Returning ROA Members!

Wendy Pulliam & Rocky Wagers

Your ROA Board of Directors

President: Cindy Colter
coltercindy@gmail.com (541) 404-8609

Vice President: Rebecca Jennings
parksidevillagecoosbay@gmail.com

Secretary: Jessica Webber
jessica@advancedpropertygmt.biz

Treasurer: Dahla Allen
dahlaallen@icloud.com

Past President: Regina Gabbard
regina@eledwardsrealty.com (541) 756-0347

Position #1: Maria Menguita
malumeng@gmail.com

Position #2: Regina Gabbard
regina@eledwardsrealty.com (541) 756-0347

Position #3: Joan Mahaffy
mahaffyje12@yahoo.com (541) 269-6562

Position #4: Danielle Eastwood-Swanner
danielleswanner94@gmail.com

Position #5: Michelle Cantrell
michelle@orbpm.com (541) 808-9040

Position #6: Joanne Hansen
jhrealty@frontier.com

Ever wonder what goes on at ROA Board meetings? Have any suggestions to share? Interested in joining the board? Bring your thoughts and/or ideas. Or just listen in and see what we're all about.

The ROA Board of Directors meets every month. Meetings are always open to members. Contact us for more information.



roa-swo.com

Contact us at:

PO Box 1712
Coos Bay OR 97420

info@roa-swo.com
(541) 435-4376

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In Case You Missed It: Property Insurance

February 22, 2024



Abel Insurance Agency
Risk Management & Consulting Services

Keeping you
COVERED
in all walks of
LIFE

Contact one of our independent agents to discuss your policy needs.

business • contractors • homeowners • auto • life • health

93704 Newport Lane • Coos Bay OR 97420 • (541) 267-4124
www.AbelInsuranceAgency.com

On Thursday, February 22nd, a few members had the pleasure of hearing from Mary DeBaun and Russell Thompson of Abel insurance, to learn all about insurance and how important it is to protect our investments. Among many things, members learned what the difference is between homeowners' insurance, rental insurance, and renters' insurance. Overall, our presenters proved to be a wealth of knowledge and provided great information. Thank you to Abel insurance for educating our group!

Code of Ethics

Excerpt from the Bylaws of the Rental Owners Association of Southwestern Oregon

The objectives of this Association shall be:

- A. To unite, for their mutual good, rental housing owners, managers and/or their agents in the Southwestern Oregon area.
- B. To strive to maintain those standards of the residential rental industry which are of a high ethical and up-to-date business level.
- C. To stimulate cooperation among rental owners to the end that the best possible service will be rendered to the owners and renters.
- D. To provide appropriate information and educational opportunities on state/federal laws, rules/regulations, policies/procedures and rental housing management.
- E. To cooperate with other organizations having similar goals.

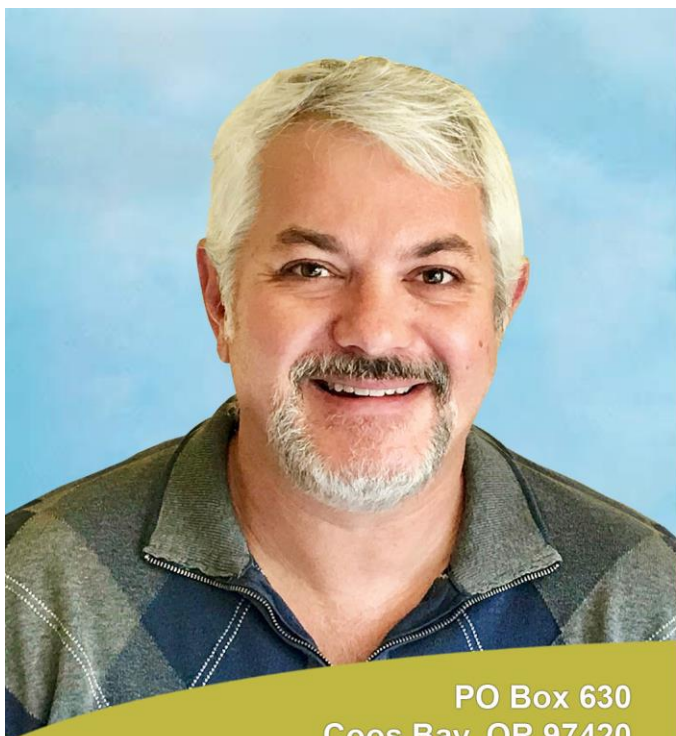




**RENTAL OWNERS
ASSOCIATION OF
SOUTHWESTERN
OREGON**

PO Box 1712

Coos Bay OR 97420



**PO Box 630
Coos Bay, OR 97420
Phone: (541)756-2056
assistant@pmtlaw.net**

Patrick M. Terry Attorney at Law

**Representing Landlords on the
Southern Oregon Coast since 2002**

As a landlord of 11 rental units, Patrick understands the needs of his clients and is eager to help.

He specializes in:

- Landlord/Tenant Law
- Real Estate
- Collections
- Estate Planning
- Business
- Probate

*Free 1-hr consultation only covers landlord/tenant matters. All other matters are subject to hourly charge. Inquire for details.



ROA SWO's attorney on retainer.
Current members receive a FREE
1-hour consultation annually, plus
discounted rates for representation.