



Dan Handy, Landlord Liaison

Groundworks Collaborative  
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Brattleboro, VT 05302

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# Landlord-Tenant Relations

Multi-family Homebuyers Course, Session 4 • 1.27.2022  
Sponsored by: *Brattleboro Development Credit Corporation*  
and *Windham and Windsor Housing Trust*

Slideshow by: Dan Handy  
Landlord Liaison, *Groundworks Collaborative*, Brattleboro VT

Made possible by:  
*Vermont Office of Economic Opportunity (OEO)*  
*Vermont Emergency Rental Assistance Program (VERAP)*

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John & Jeff Dunbar,  
Whitaker Properties, Inc.

# Overview

## Multifamily Homebuyers Course

### Session 4 - “Tenant Relations”

5:30-7:00pm, January 27, 2022

#### Introductory issues:

- Real estate transactions (Sessions 1 +2)
- Legal concerns /Financial plans (Session 2)
- Rehabilitation projects (Session 3)
- Perceived tenant rights, rent control, unions
- Property Mngt. long/short term rentals
- Landlord goals/practice in a community
- Lessons from the “eviction moratorium”

#### Basic concepts for today:

- Understanding as dependent relationship
- Behaviors can be estimated and managed
- Tenants are individuals and families
- - 42% of all US rental units are family-owned vs. ~ 72% of 2-4 unit properties
- Need to “maintain” tenant relationships

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“Landlord/  
Landlady”  
(Medieval)

“Housing  
Provider”  
(Modern)

“Mumbling  
Cove”  
(Victorian)

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# Introductions: please type into the chat box

Your name, location,  
opinion?

- Do you serve on any boards and/or committees in your community?
- Are you a landlord or tenant currently?
- We will share opinions and perceptions later!

## Why are you here?

- First-time multi-family homebuyer?
- What is your landlord interest/experience?
  - Owner-occupied
  - Unfurnished investment property
  - Furnished short-term

The Landlord-Tenant relationship is a **contractual** one, whether a lease is written or not. In most states, an **“implied warranty of habitability”** and **“tenant obligations”** are enforced by law. When breached, these can be used to legally break the contract.

# Tenant Relations within Housing Systems



# Why have “Landlord Liaisons”?

## Key questions:

*How can we manage risks  
and lower barriers in the  
housing system  
(preventatively and  
reactively)?*

*How can we stabilize and  
help landlord-tenant  
relationships to thrive (not  
wither away)?*

The logo for Groundworks features the word "groundworks" in a lowercase, orange, sans-serif font. To the right of the text are several overlapping, semi-transparent orange hexagons of varying shades, creating a geometric pattern.

groundworks

Groundworks Collaborative provides ongoing support to families and individuals facing housing and food insecurities in the greater Brattleboro, Vermont area.

The Landlord Liaison program is a partnership between landlords, property managers, service agencies, and people who have lived experience or are at-risk of homelessness.

***Goal of Community Housing Stability: A “dyad” relationship is much less stable than a “triad,” where one member of the triad can act as a mediator should the relationship become strained.***

<https://groundworksvt.org/>

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# Local Landlord Experience

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# John & Jeff Dunbar

## How we got started

- Our parents started investing in real estate in the 1970's and 80's. Over the years they had purchased 3 buildings with 7 total units.
  - In 2013 we took ownership of the properties and formed Whitaker Properties, Inc.
  - In 2020 we purchased a 7 unit property.
  - We manage each property ourselves and also perform many of the repairs, updates, or rehabs.
  - We both have full-time occupations outside of our real estate business.
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# **Whitaker Properties, Inc.**

## **14 rental units in Bellows Falls, VT**

Westminster Street: Two 2-bedroom Units

Williams Street: Two 2-bedroom Units

Myrtle Street: Two 2-bedroom Units & a 1-bedroom cottage

Oak Street: Five 1-bedroom Units  
One 2-bedroom unit  
Detached 1-bedroom unit.

8 of the 14 units receive housing subsidies through VSHA

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# Rental Assistance: Who are we helping, and why?

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# The Monthly Landlord-Tenant Conversation

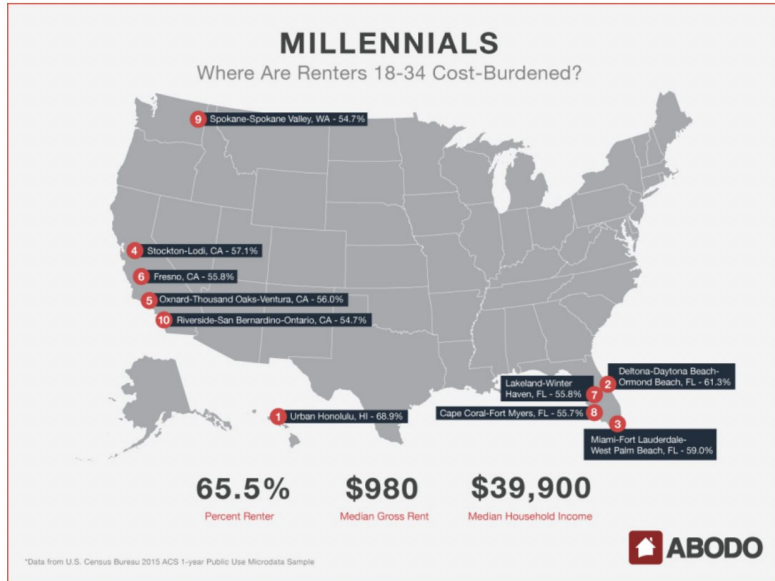


“The landlord-tenant relationship involves **maintaining** on-going conversations facilitated by cash, mediated by risk, and driven by need.”  
- Dan Handy, 2022

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# Housing Costs

## Renters by Geography



Courtesy ABODO

The millennial generation has the most renters of any generation, at 65.5%.

These renters are paying a median gross rent (utilities and related costs included) of \$980 on a median household income of \$39,900, or 29.5% of income spent on housing.

Source: Salmonsens, 2017

## Housing Affordability vs. Fair Market Rent (FMR) Determined by HUD

### What is “cost burdened”?

- “The 30% rule”
  - > 30% of monthly income (3 x)
  - And “may have difficulty affording necessities such as food, clothing, transportation, and medical care.” ^
- Severely cost burdened?
  - >50% of monthly income (2 x)
- Relationship effects:
  - Psychological/interpersonal threats
  - Price anxiety and Spatial anxiety
  - Argumentative about tenant rights, rent control, unions, reputation

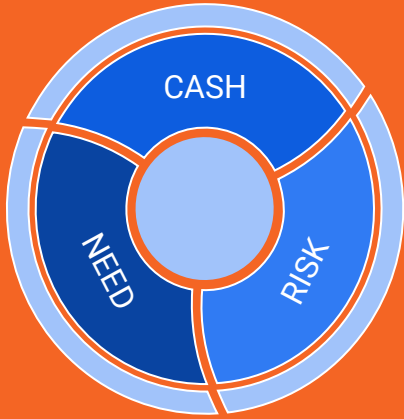
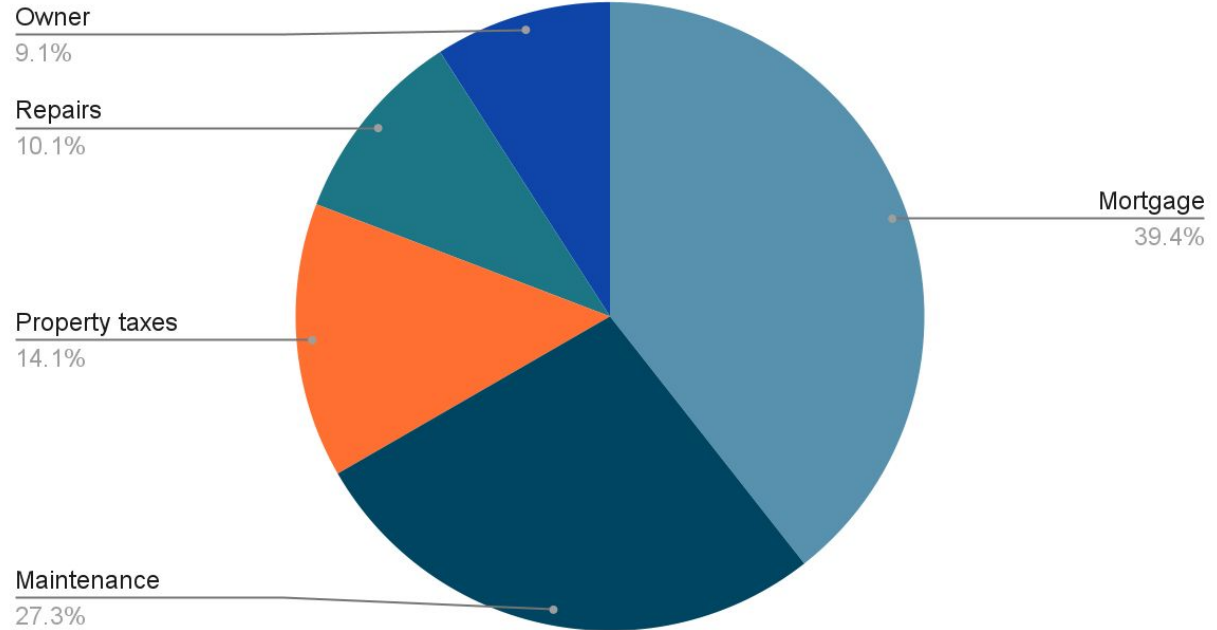
### How does cost affect L-T relationships?

- *“When do renters behave like homeowners? High rent, price anxiety, and NIMBYism.” \**

Sources: ^ HUD User, 2014, \* Harvard JCHS, 2016

# Collecting Rent, Paying Rent

Where does the rent go? (National Apartment Assoc., 2019)



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# Landlord and Tenant Polls of Perceptions

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# What is your timeframe goal to purchase a Multifamily Home?



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Within the next month

1 to 6 months from now

6 months to a year from now

1 to 5 years from now

More than 5 years from now

Don't know/unsure

To



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When poll is active, respond at [pollev.com/danhandy107](https://pollev.com/danhandy107)

Text **DANHANDY107** to **22333** once to join

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Don't know/unsure



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# Have you ever signed a residential lease?

- As a landlord?

No?

- As a tenant?

This is the formalization of the relationship.



## Have you ever signed a residential lease?

Yes

**A**

No

**B**

Tc



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Respond at [pollev.com/danhandy107](https://pollev.com/danhandy107)

Text **DANHANDY107** to **22333** once to join, then **A or B**

# Have you ever signed a residential lease?

Yes **A**

No **B**



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# Have you ever signed a residential lease?

Yes **A**

No **B**



Generally, are you risk averse (red) or risk tolerant (green),  
or somewhere in between?



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# What makes a “good” landlord-tenant relationship?

Think about:

Personality traits

Life history (experience)

Family relationships

Levels of responsibility (work)

Stage of life (currently)

Remember: Good is the  
opposite of bad!

Use positive single words.

- If you think of the negative, describing a “bad landlord,” such as “unhelpful,” then make it positive - “helpful” !

# What makes a good landlord (one word)?



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# What makes a good tenant (one word)?



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# Stages of Tenant Relations

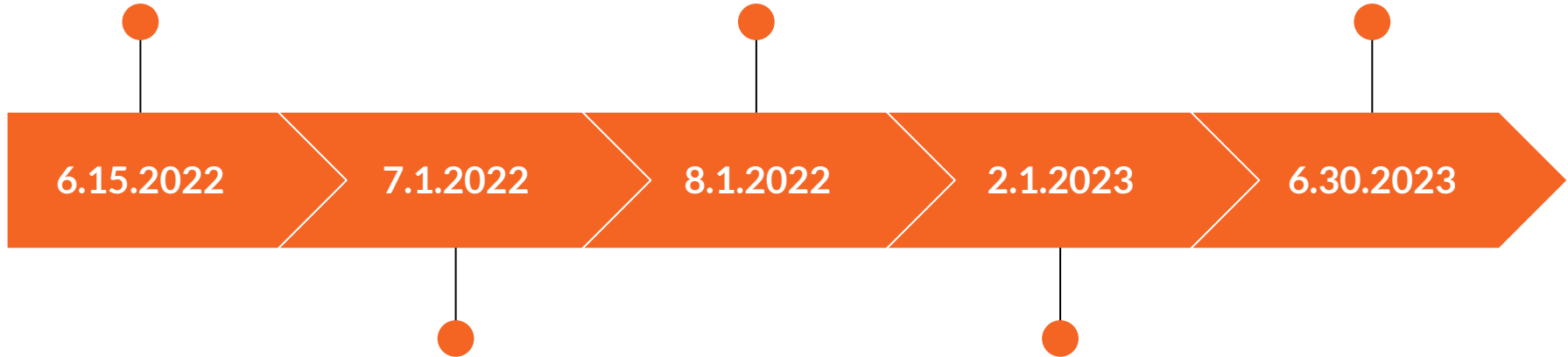
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# Five Stages of a One Year Lease

1. Planning: Posting of ad, verbal referrals, **screening** of tenants (application, interview)

3. Communication: Ground rules and “get to know you” (first month’s rent is due)

5. Decisions: Renew lease or move out? Last month’s rent (sec. deposit, landlord refs)



2. Preparation: Unit condition (pictures), signing of lease, move-in day (expenses)

4. Assessment: At six-month point, identify risks, list any issues (unit inspection, utility use, upkeep)



# “The Key” Stage One: Planning and Screening

## Good advice: Stage One

### “Risk Management”

- Start with screening.
- Keep common areas clean.
- Communicate effectively from the beginning.
- Resolve or explain maintenance/repair problems quickly.
- Keep your word.
- Be clear, in writing.
- Leave a welcome gift.

### “Timing Management”

- During Stage One, you are screening for a new tenant and also you may be providing references to other landlords for an out-going tenant.
- Write down your short-term and long-term goals for any tenant at lease-up.
- Put everything that involves a date in writing.

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# Property Management Considerations

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# Property Management in VT

## Habitability Laws

- Responsibilities
- Repair
- Rent
- Retaliation
- **PM Enforcement Decisions: escalate or de-escalate situations**

## Dispute Resolution

- Mediator
- Lawyer
- Housing Court
- Financial Institutions
- **PM Skills: communicating content; analyzing context**

1.0 Authority

This code is adopted pursuant to 18 V.S.A. § 102, 3 V.S.A. § 3003(a) and 3 V.S.A. § 801(b) (1).

2.0 Purpose

The purpose of this code is to protect the health, safety and well-being of the occupants of rental housing. This code establishes minimum health and habitability standards that all residential rental housing in Vermont must conform to.

3.0 Scope

3.1 This Rental Housing Health Code shall apply to all rented dwellings, dwelling units, rooming houses, rooming units and mobile home lots used as a regular residence.

3.2 This code does not apply to a licensed lodging establishment when the occupancy is subject to meals and rooms tax pursuant to 32 V.S.A. ch. 225. This code does not apply to tents or similar structures provided to persons choosing to live in such shelters as part of what is primarily an educational or experiential opportunity.

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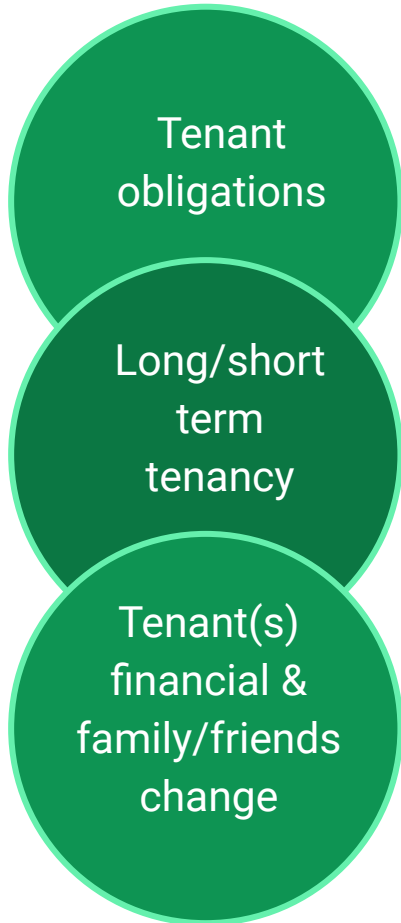
# VT Department of Health (Lodging Rule) & Agency of Commerce and Community Development (Guidance)

## Chapter 6 – Environmental Health Rules Subchapter 6 Rental Housing Health Code 1.0

### The Definitive Guide to Renting in Vermont

Health Codes and all Agency guidance are “fair game” to regulate the relationship





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# Tenant Allowances: Any Stage

## Written in the lease

- Animals (pets)
- Visitors “Guest Policy” - 14 days/6 mo. (or 7 consecutive)
- Subletting permission
- VT Statutes Title 9, Chapter 137: Residential Rental Agreements

## Unwritten

- “The landlord-tenant relationship is mediated by risk and driven by need.” - DCH
- Destruction of property
- Told you a “non-fragmented story”
- Reasonable accommodations
- Transportation-dependent



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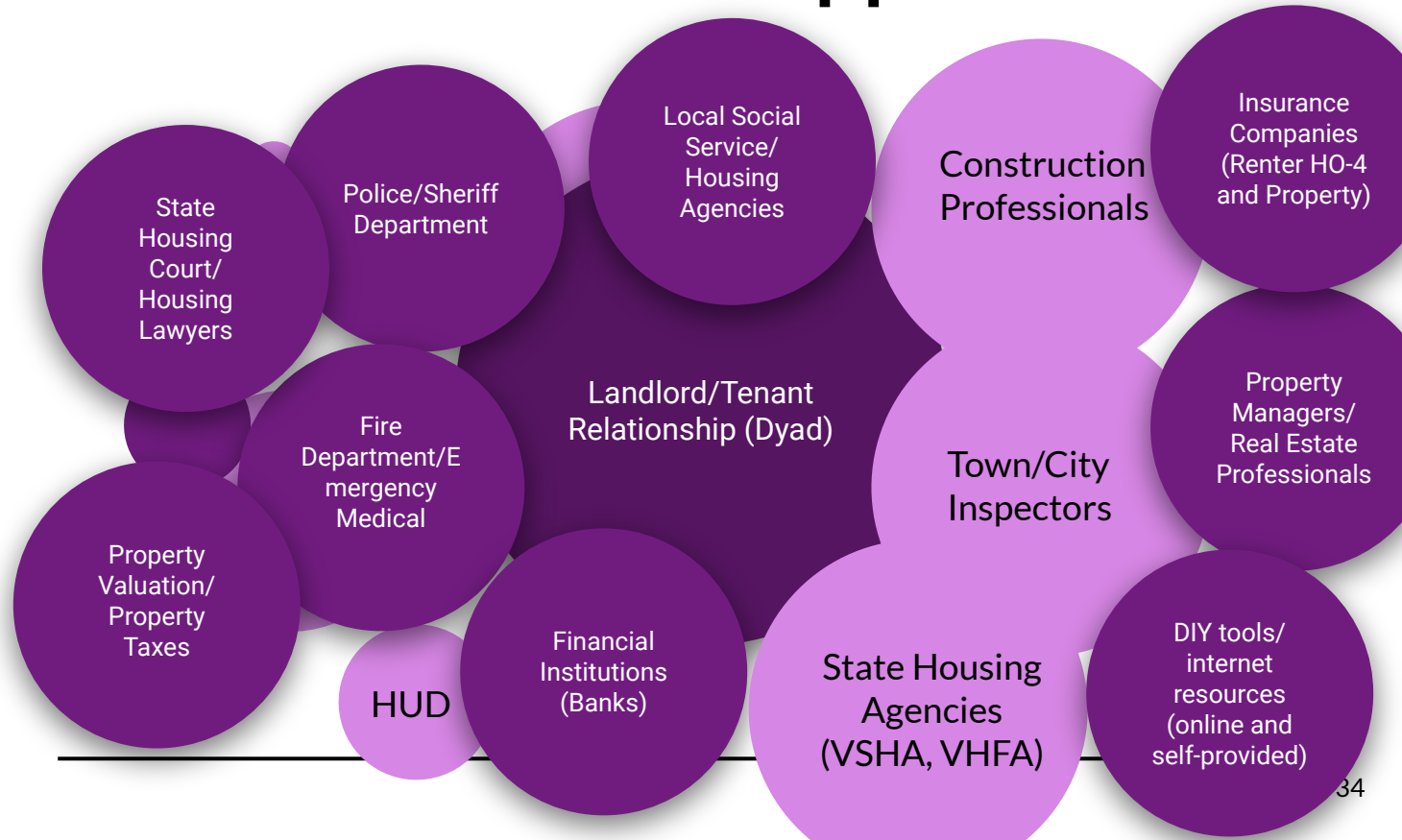
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# Discussion of Tenant Relations Scenarios

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# Landlord/Tenant Support “Nets”



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## 16 Named Perils

1. Fire or lightning
2. Windstorm or hail
3. Explosion
4. Riot or civil commotion
5. Aircraft
6. Vehicles
7. Smoke
8. Vandalism
9. **Theft**
10. Volcanic eruption
11. Falling object
12. Weight of ice, snow, or sleet
13. Accidental water overflow or steam
14. Sudden and accidental tearing apart, cracking, burning, or bulging of certain household systems
15. Freezing
16. Sudden and accidental damage from artificially generated electrical current

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# Renter's Insurance Required?

- **Property: "Landlord's Insurance," public liability insurance**
  - Required by most lenders, some cities/towns
  - Roommates can get individual policies
- **Tenant: "Renter's insurance" HO-4 level policy coverage**
  - Good first step for home ownership responsibilities, not required
  - Can be "requested" in a lease, proof however is "fair warning"
  - "Replacement cost" calculation:  $R \times (E - C) / E = \text{Actual Cash Value}$
  - Covers the "16 perils"

**Example: 2 year old Laptop:  $(\$1200 \times (5 - 2)) / 5 = \$720$**

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# Goals for landlord, landlady and/or family-owned properties

## Landlords learn best in a community of practice

1. Meeting investment targets or “owner-occupied” requirements
2. Developing community service skills/ professional judgement
3. Maintain a client relationship, “product/customer” reputation
4. Safe housing for tenants’  
growth and self-actualization



Pet Cat Claws Window Screen - Sacramento CA - A to Z Window Screens

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# Questions and Concerns (chat or unmute yourself)

*“An open mind, like an open window, should be screened to keep the bugs out.”*

*- Virginia Hutchinson*



Torn Window Screen - Sacramento CA - A to Z Window Screens

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**Thanks for attending!**