

EP33. We Receive the Best Listener Questions

Owning a rental is risky, but not with Tiner Properties. For nearly 50 years, Tiner Properties provides expert management for residential rental properties. They keep up with all the new laws, find great tenants, coordinate maintenance, and handle all the paperwork and accounting for you. With over 1,000 doors managed, they have less than one eviction a year. That's risk-free rental. Call pound 250 and say the keyword Tiner. You'll have the option to receive a one-time auto-dial text message from iHeartMedia.

Welcome to the Landlord Logic Show, hosted by John Tiner. John is the owner and CEO of Tiner Property Management, a three-generation family business since 1976. Tiner Property Management expertly manages over 1,000 properties in the greater Sacramento area to place quality tenants quickly while minimizing your risk. John stays up to date on all the new laws and regulations and shares his knowledge with do-it-yourself landlords each week.

The Landlord Logic Show with the Tiner Property Management Pros. Joining us now, John Tiner, along with his wife and business partner, Jenny Tiner.

Welcome back to the Landlord Logic Show. We're so glad you're spending some time with us today and always look forward to this half hour every week on Sunday mornings. And I'm so glad that you're available to share it with us. In studio with me today is my lovely wife, Jenny Tiner. So glad you're with us, Jenny. Thank you. Thanks, John. Thanks for listening, everybody. We enjoy sharing this time together. And one of the features we're looking forward to doing more of is giving you an opportunity to ask us some questions and have us answer them live on air. And so we had a couple of those questions that we're going to want to get to today.

But first, we want to tell you just briefly about who we are as a company and how you can reach us. Tiner Properties is a full-service property management company. We handle everything from the very beginning of getting your home rent ready, screening tenants, finding great ones, marketing the property as needed, being on call 24-7 to take care of repairs, doing all the accounting and the state requirements for you, all the compliance stuff that it's a substantial and getting to be more every year. We take care of all that for you. We send a check every month. We make it turnkey for you, and we make it easy to own rental property, headache free and low risk because there is a lot of ways to go wrong trying to do this yourself if you don't know all the rules. So we spend a lot of our time going to conferences and legal seminars, learning the new laws and figuring out the best way to implement them. And we will do that for you. That's our service. So if you want to reach out to us, we would love to hear from you. You can call us at 916-974-6003 or from your cell phone, dial pound 250 and say the word Tiner. Or you can check us out on our website, which is tiner.com.

But today we want to get to some questions that we had from some of our listeners and answer those questions. Got such great feedback, and thank everybody for listening. And we have gotten some great questions that we think we're covering all the topics. So here's one question we'd like to answer that we've gotten from our listeners.

Who has to pay for a good neighbor fence? It is a good question. It comes up a lot. Sometimes they're not good neighbors. They call them that. And what a good neighbor fence just means is that it runs between two property lines and it benefits both sides. And it's on the property line. They call that a good neighbor fence under the law. And sometimes, like in January a year ago, we had—I don't know—36 of those, I think, all at one time in a windstorm, and they all blew over. So sometimes we are spending a whole lot of our time getting fences repaired, and these questions come up during that. You had one on your own rental property like this. I did, yeah. So sometimes they question whether or not it benefits one person or the other more, like if there's a retaining wall under the fence. But that retaining wall is considered under the law part of the good neighbor fence, and both neighbors share equally in the cost to replace it, 50-50. And in small claims court, it is very clear they always award 50-50 on these. So if you have a neighbor, the first thing to do is go talk to them and say, you know, we've got a fence down or we have a very aged fence that needs to be replaced. Give them the option of dialoguing with you about how to replace it.

Do you want to use redwood or go the cheaper way with cedar boards? Do you want to use pressure-treated boards on the posts or do you want to use metal posts? And there's a lot of options. So if you have the dialogue, that's great. Come to agreement. Some neighbors just flat out don't want to help. I don't have money. I'm not paying for it. Then you kind of have the option of replacing it any way you want to within reason. And then you could take them to small claims court, and the judge is going to award you 50% of what you paid for the fence. So it's a 50-50 situation.

So I have a rental property. And with the last storm, I had a tree fell, hit part of the roof and took down some of the fence. And John loves it because we manage my rental property. And whenever I have things happen, he's always like, oh, you're that owner. Because I do ask these good questions because the way my property sits over there, it has a really long fence that does not benefit the neighbor next door. So I could cut the fence back more. It's really a fence to make my side longer. But I'm like, well, but it flew down, so it's partially on their side. And John said, well, no, you're actually—they're responsible for sharing it up to this point. And then where the fence is, you could cut the fence back some so you don't have to pay for all of that. It would cut my tenant's yard back, but it was my responsibility to pay for that. The portion that didn't enclose the neighbor's backyard, right? So it enclosed your backyard, but it extended beyond their backyard because of the offset of the yards, the way the road bent at that point. Mm-hmm. The backyard of your property was longer than the neighbor's. So you shared the cost that benefited you both and enclosed both your backyards. And then the portion that extended farther into the front yard of the neighbor's property, but your backyard—that was all on you. Yeah, all on me. My money. Yeah, my money. But the wing gates, you know, the wing gate always, you know, is for one property or the other. That part goes to the individual owner. So you kind of have to break out the bills. Fencing companies are very aware of this, and they're good about bidding it in segments. You know, the wing gate, the side, the mutual back fence, and the portion of the back fence that was only for you. And they break those out in segments, and then you can share the cost of the portion that benefits both sides. Yeah.

One thing our company does—John said, you know, start with a conversation if you're the one living there. Start with a conversation with the neighbor. But one thing our company does with our professional management is we send fence letters out. That's how we do it. We can't talk to every single neighbor. They take forever. Sometimes we do. But you don't know the neighbor's mailing address unless you look it up. We check the county record, find out where the taxes are being mailed, and we mail them what we call our fence letter. We have a fence that needs to be replaced, and we want to share the cost. Get a couple quotes. If it goes badly and they don't help, later on we want to be able to demonstrate to a judge that we tried to reach out to them and involve them in the process, and they refused. And that's why we're now asking for them to pay for half the cost. And the judge will award in our favor every time on that small claims case. Here's another question.

Who is responsible for a tree near a property line? So the question is, is it near the property line or is it on the property line? And sometimes a tree grows, you know, from one side to the middle where it's on both sides. If it's splitting the line, then it's kind of a 50-50 situation like the fence, where you're both responsible. If it's on your side of the property line, though, then you have to pay for the cost to trim or remove that tree. One of the questions, though, that comes up is what if the neighbor hasn't trimmed the tree and it's over onto my roof? Does he have to pay to have it trimmed off my roof? And the answer is no. You can do anything you want on your side of the property line. So if the tree starts growing from your neighbor's yard, you could go straight up from your property line and trim his branches back. That might be an ugly trim job, but you do probably want to get it off your roof. And you cannot obligate him to pay for removing it from your roof. A lot of owners think that that's the way it works, but it doesn't. So just be aware, you can make your own trims, but if you trim the tree so severely at the property line that you killed the tree, then you could be liable for killing the neighbor's tree. Common sense comes back into these situations so often, but that's the rule, is that you can't do damage to your neighbor's tree, but you can trim it. So what about roots? Because those can cause damage. What if the roots damage the neighbor's slab or foundation? Especially a lot of the homes around us are older and roots are a problem. Yeah, depending on what it is, it can become a liability for the person who owns the tree. If you've got tree roots, especially if you've been made aware of it and then you don't do anything about it... So if you've got a tree that's lifting their foundation, for example, you could be responsible for that. They could also do a tree root repair right at their own property. But if you're aware, or if your tree is growing, you know, right through a sewer line and it's clogging up their sewer line with roots, that's something that's really hard to prove. But, you know, if you've got a tree that's very problematic and doing damage to your neighbor's yard, you probably need to take care of that yourself.

What about if you have a pool in your backyard and there's an oak tree in the neighbor's yard? This sounds pretty familiar to our own backyard, right? Yeah. Yeah. I know. I would love to kill the neighbor's oak tree. We have an oak tree that... We spend hours every week cleaning up the mess in our pool from our neighbor's oak tree. Yes. We have a pool, and it's funny. People with pools—if you have them—I will never own another pool again. It's been great. I've had it. I bought the house I grew up in, so I've had it since second grade. I will never buy another house

with a pool again. And we have a pool service, and we have 21-year-old twins that live with us, and I live, and we have a husband and me—all four of us. Yeah. So anyways, and every so often I voice my opinion to the neighbors. Sure would be great, then I'm cleaning up all this stuff and it's not my problem, and I'm cleaning up problems.

Oak trees fall into a different category because they're protected. They are, and you can only—I've had it trimmed before—and you can only... It's kind of useless when you do it. So it's like, well, what's the point? So you can only cut a branch that's so big around. So we couldn't just go straight up from our property line and whack that tree back because it's an oak tree and the branches are bigger than the minimum. So oak trees are treated differently—kind of sacred cows in the law. But yeah, we're not going to make the neighbor responsible for cleaning our pool as much as we'd like to.

So, you know, we answered a couple of these questions. We'd love to hear. We feel like we share a lot of information on what we think that you want to hear. We just had a couple of people write in on these. So we would like to give you that are listening the opportunity. If there is something that you have questions on—property management, different laws—we'll try to best answer it that we can. But we'd love to hear from you. So the way to reach us is at info@tiner.com. If you email your question to info@tiner.com, we'll read it on the air and we'll answer it on the air. You can also check our website out: tiner.com. T-I-N-E-R.com.

We do have a few “Contact Us” pages on there where you can just click there, put in your information. And I think it'll ask, you know, it doesn't specifically say “What question do you want them to talk about on the air?” but just says, “What are you contacting us about?” And just put in there, “This is for John and Jenny to answer next time they go through these.” So we'd love to hear from you. I know you have some good questions that you're thinking about in your mind, so we'd love to answer those. Or, on your cell phone, dial pound 250 and say the word Tiner, and that will ring through to us. But it will also give you some great information.

The other way to reach out to us is call Tiner Property Management by dialing 916-974-6003, and we will be glad to give you a half hour of our time, come tell you what your property would rent for, tell you what you need to do in order to get it market ready. We'll help you with all that, make it really easy for you to sign up. And we would love to be able to spend a little time with you, explain our fees and services and what we do and how we can make your life easy owning a rental property.

As we talk through some of these new laws and best practices, some of you do-it-yourself landlords are going, “Great.” You're taking notes and you're going to implement a lot of these kinds of things in your own properties. But other landlords are hearing this and you're going, “This is just too much to keep track of. I'd really like to hire a professional who's vested and does this every day, reads all the legal blogs, and stays up to date on all that.” Well, if you want to call us for that, we're ideal for you. So we'd be happy to help you out with your own property.

We collect your rent every month from the tenant. We place great tenants for you in the first place, screen them out really carefully. We turn down about four out of five, and we are doing less than one eviction for every 1,000 properties. So we're good at what we do. And then on an ongoing basis, we help coordinate the repairs. We do all the accounting for you so that you have everything you need for your tax person. We just make it really turnkey for you and easy. You get a check deposited directly into your account every month, and then you don't worry about anything. You worry about your life. You do what's best for you.

On your mobile phone, dial pound 250 and say Tiner. Leave your name and number, and we'll provide you with a free ebook with 16 questions you should ask your next property manager. Again, dial pound 250 and say Tiner. Learn why a good property management company doesn't cost—it pays.

Here again are your hosts, John Tiner, along with Jenny Tiner on the Landlord Logic Show. Welcome back and thanks for listening. We are so glad you're listening in today. Got such great feedback, and thank everybody for listening. And we have gotten some great questions. So here's one question we'd like to answer that we've gotten from our listeners. I'm glad you brought it up. The question is, what is available on your website? What can I find there? Let's kind of walk through some of the things that are on our website. And our website, by the way, is tiner.com. Spelling of Tiner is T-I-N-E-R. So tiner.com.

And what's available on that website? We have, obviously, our available properties. So at one time, given time, we have 30 to 40 available properties. Along with that, you'll see the screening guidelines, screening criteria. We have a fantastic income calculator associated with each property that's based on tiers. And we also have restrictions. So screening guidelines, restrictions—follow those. Everybody that applies should read through those to see, “I think I can apply.” Do the income calculator and then apply. Don't apply without reading it and seeing. We don't want you to waste your application fee. So we tell you exactly what we're looking for.

So if you're a prospective tenant looking for a home, we have really nice ones. Ours are always clean and move-in ready when we start advertising them. People like to rent Tiner homes. We have a lot of our tenants that rent one, their family grows, they rent another property from us. We've had tenants rent multiple—three or four—properties from us over the years sometimes. So all of our available properties.

We also have—John has done a great series on property management videos. We have different series on there. We have maintenance, marketing, accounting. When people call us for new account services, we have a video explaining our services, our fees, our costs. But anyways, there's a link on our website for property management videos. And the way to get there: if you drop on tiner.com on the landing page, and then from the menu, there's “Resources” and then a down arrow on the “Resources.” And from there, you can click on “Blogs,” which are the written blogs, or “Video Blogs.” Some people like to learn by listening or watching the videos, and some people want to read. So we have both those options. A lot of them, I've done both ways. So you can read the written one or the video podcast. Or you can

listen—like all these shows become a podcast—and all of those are on there as well. Podcasts are also available on there.

By the way, on the videos though, Jenny, some of them are certainly to help people understand what property management is about and how we do it. And we have those from our landing page. We have new legislation, we have market updates that people need to know. And then we have a maintenance series. And these could be helpful for any landlord. If the tenant calls and says their garbage disposal is not working, it'll walk them through how to reset them, if it's humming or not, how to reset circuit breakers, what to do with a drippy faucet, how to turn off the water mains, how to change a furnace filter, where to look and which way the air has to flow. So all that is available, and I don't mind—anybody can go on there. If you're a landlord and you want to share with your tenant how to make one of these repairs themselves, feel free. Send them a link. That's what our property managers do because we get the same questions over and over and over. And so our property managers will send the link and say, "Here, watch this video. And if you still have a problem, then we'll call a vendor." And a lot of times, if you educate a tenant on how to take care of something, you can eliminate the service call altogether, save the landlord some money.

We've talked about this in some other shows before, but we also have "16 Questions That You Should Ask Before Hiring a Property Manager." It's a booklet. We offer that free to anybody as well. It's something that John has written, and then we have to revise it because laws change. I wrote it originally over 20 years ago, and then we've had to update it a little bit. But what this helps homeowners do who are considering hiring a property manager, it helps you ask the right questions in an interview to find out if a property management company is really efficient and good at what they do, or if they're just kind of winging it. You'll ask the right questions and you'll be able to find out. It also helps you understand whether or not you're going to get full service or partial service, and what those costs are. How to get out of a contract. How easy or difficult is it. The questions you should be asking.

Yeah. We've taken some new account calls, and somebody was asking questions and I complimented them. "Well, those are great questions." And he said, "I know. I got them from your website. I'm asking you your same questions." I said, "Well done. How am I doing?" We wrote the book. Yeah. It's funny. But they are. I'm like, yeah, there's a reason they're there, because they are very good questions.

We also have a great sell-versus-rent calculator. I love that tool. Right. "So do I sell or do I rent it?" Yeah. A lot of owners are considering that very question right now. "I want to sell, but the market's not very good. I have a 3% loan. Should I keep it as a rental? I didn't want to be a landlord." It'll help you make a comparison over time. Like, if I held the property X number of years, considering all the tax ramifications, capital gains, if that comes into play, it'll ask you a few questions and then calculate where you would be any given time—three years from now, five years from now, ten years from now—if you keep it as a rental versus if you sell it now.

And what we're seeing, as we run a lot of calculations to help people on that, is that most people are going to be ahead—way, way, way ahead—by keeping their property as a rental property, if they can afford to do that, right? Not everybody can afford to carry on maybe a negative cash flow for a while. But for those who can, usually you come out very, very well because you have leveraged appreciation. You put 10% down, and that property goes up by 10%—you didn't just double your money. So leveraged real estate is a great way to build equity and build wealth over time.

We get often new accounts and they just don't want to sell it because they have that great 3% loan. I mean, we'd love to manage it. I'd love to sell it because we sell a lot of properties as well. But we're here just really looking out for your best interest for the ones that call us. So there's a couple different spots to find that rent-versus-sale calculator. And whether you're selling or renting it and you're in our area, we'd love to be able to help you either way. We can even help you fill it out at your property if you wanted. Oh, yeah.

So the way to reach us is call 916-974-6003, or from your cell phone, dial pound 250, say the word Tiner, and that will send you some information and also ring you through to us. Of course, our website is tiner.com. There's a lot of valuable information on our website, including these radio podcasts available, and blogs, and video blogs—all available on the website. We do have a few "Contact Us" pages on there where you can just click there, put in your information. So we'd love to hear from you. I know you have some good questions that you're thinking about, so we'd love to answer those.

The last page I think we wanted to cover today is our expert witness page. And Jenny kind of put this together for me. It's a service I've done for many years. So if we're talking about rent values and maybe what your property is worth, we know it well. We'll tell you. We are experts. But we know it well enough that we testify in court to rent value. I say "we"—it's usually me who's doing that. But usually, we see it in a divorce where one of the spouses stays in a family home for a matter of years. And then they're settling up their divorce, and they want to know how much was the rent value of this property over the past number of years. I can come in and testify to that in court. I can write a letter. A lot of times, my letter is all you need that tells what the property is worth over the years.

And that's usually an offset. So the one who stayed in the property—they look at how much was the cost of that rental, and then how much should we take out of. You're not going to get that much out of maybe the retirement plan or something else. So it's a way to help people equalize and make things fair in the divorce process, or anytime you need an expert witness for rent value and property management.

So what John does is—we've done quite a few of these letters now—it could be years, it could be months. But he'll go through either month-by-month of the year, or he's done basically this whole year, because rents fluctuate. And so he'll break it down by the year. And then what's interesting is, some of these letters—I mean, it's hundreds of thousands of dollars, because you have one that stays in the home thinking that, "Well, I'm just going to stay in the home. It's mine.

I'm going to stay in the home," not thinking that, well, you should be probably moving on to something that you can afford better. There's rent. And so they take that.

And this one that we recently did was \$170,000. John's actually, this week coming up, testifying as an expert witness for a letter that he did a couple of years ago. And that one was a few hundred thousand dollars. So I don't really ever—we usually don't know the end result of that. But what I do know is that these parties would go to the negotiations and say, "Okay, well, entitled person that's getting divorced—think you got a free ride. Nothing's free in life." And now maybe that \$200,000 would get taken off of that negotiation settlement for the one that maybe is still working and got pushed out of their house because the entitled one stayed.

Yeah. So anyway, we came up with this. John is an expert, and we've been in the business a long time. And so we're saying that because we know what we're doing for him to testify in court. We know with these divorce proceedings, they have to—when you testify as an expert witness, you have to know what you're doing. So John's joined a couple divorce groups in town. We've been through a phase of our life where we've had to talk with more attorneys than I would have ever liked to. But anyway, through that, I learned I'm going to make the best of the situation and figure out how can we make this a service, because there are not very many experts in our area that can testify as well.

And so we do a letter, and very rarely does John actually go to trial. But this one letter—most parties, they settle. I mean, it's basic knowledge. It's like somebody rented there. This is the rent value. But these people are butting heads. And so John's letter gets in there, helps them settle however they settle, and it's a great service.

So we do have that tab. And I think where it matters to you, the listener today, is that if you're really wondering where your rent value is, we're not going to come out and guess. We really know rent values. We rent two homes a day. I'm an expert witness. We will help you know exactly what your rent value is, and we'll help you make a good decision about whether or not you should enter into property management because of that. So we've got to help with that.

Yeah. We have an expert witness tab. We also have—you know, we just talked about expert witness and doing it that way and having to go to court—but new accounts: if you're wanting to know what the value of your rental is worth, then fill out—go to our website, tiner.com. That's T-I-N-E-R.com. There's a few different spots on there where you can contact us or click where it says, "Get My Free Property Rental Value," and then we are happy to send you an analysis. We usually do it within a range of about \$100 to \$200 and just give you some more of our information of our services on there as well.

So we do the quick brush for free, and that tells you a rent range that we think it is, but we haven't seen your house yet. And then better yet, we'll follow up—we'll come meet you at the property. That's a free service for you. If you want that, please reach out to us, and you can do that by calling 916-974-6003, or from your cell phone, dial pound 250, say the word "Tiner," and

that will send you some valuable information and then ring through to us. Or of course, check us out on this website, which is tiner.com.

Thanks so much. Appreciate you listening today to the Landlord Logic Show. Remember, professional property management doesn't cost. It pays. Would you like to learn more about the services provided by the Tiner Property Management Pros? Their professional property management team will take care of your rented home from start to finish. Simply dial pound 250 and say "Tiner" to learn more about the ease of managing rental properties, or check out their website, tiner.com.

Join us again next week for the Landlord Logic Show with John Tiner.

Trying to sell your property? With high interest rates, many buyers are now renting. Why not rent your property with Tiner Properties? Tiner Properties makes it easy. They'll find great tenants and handle repairs, accounting, and more. Ready to get a rental check every month? Call pound 250 from a cell phone and say keyword "Tiner." You'll have the option to receive a one-time auto-dialed text message from iHeartMedia. Tiner Properties. Expert management of residential rental property.

You can also visit tiner.com for more information and to learn how to maximize your rental potential.