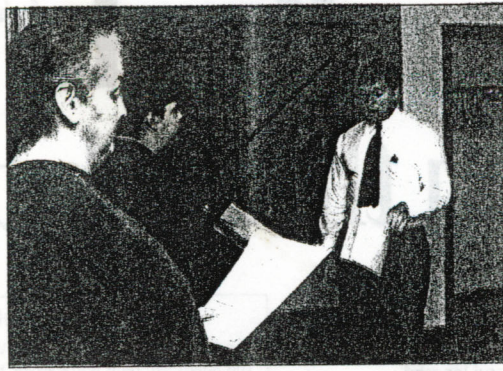


Cape Cod Times ■ November 14, 2000

# CRISIS AT OUR DOORSTEP

Where will Cape Codders live? A five-part series

RENTALS



CARRIE NILAND

Ron Bourgeois, owner of Bass River Properties, reviews the application process with two potential tenants.

## Landlord: the villain or victim?

■ Evicted tenants get the attention.  
Landlords get the bill.

By ANNE BRENNAN  
STAFF WRITER

A single, working mother was tossed out of her apartment because she chose to buy eyeglasses for her son instead of paying the rent.

A 22-year-old man with two jobs and no credit might as well forget about finding a rental. Landlords hesitate to rent to anybody who has no credit.

A disabled couple are about to be booted out of the house they've lived in for nine years. The house was sold and the new owner wants more rent and \$2,700 for first, last and security deposit. They don't have the money.

Landlords, always the villain.

As Cape Codders comb one of the most expensive rental markets in the country for a place to live, tenants often blame the landlord for their problems.

Mere mention of the word, for some, conjures an image of Scrooge coldly collecting rents and evicting anybody unable to pay — regardless of the reason.

Not so, said Ronald Bourgeois, 36, of Dennis, a landlord and a broker of rental housing. The hard-luck tenant stories are what grab media attention, he said. But stories about the guy who rebuilds his motorcycle engine on the living room rug or just stops paying rent because of alcohol or drug use go untold.

When a tenant has a financial problem, it also becomes the landlord's problem, he said.

And laws guarding tenant rights put landlords at a disadvantage, said Richard Cravenho of Dennisport, owner of 18 rental units. He is also a founder and board member of the Cape Cod Property Owners Association, which represents about 100 Cape property owners.

## RENTERS

Landlords not only scrutinize credit and employment histories, some run criminal and eviction checks. One landlord even asks if the applicant owns a vacuum cleaner.



# Landlord: "... going to put you through the microscope"

continued from C-1

If a tenant stops paying rent, the eviction process can be complicated and lengthy.

"If everything goes smoothly it can take a month and a half to two months to evict them," said Herbert F. Lach Jr., of Smith and Lach in Dennisport. "If the landlord makes a mistake, it can turn into a lengthy horror show."

Landlords often need the rent to pay expenses and the mortgage on the property, said Richard Uppvall of Dennis, who manages mainly summer rental property. The majority of landlords own one or two rentals, he said.

So landlords not only scrutinize credit and employment histories, some run criminal and eviction checks. One landlord even asks if the applicant owns a vacuum cleaner.

"He figures if they own a vacuum cleaner, they are going to be clean," said Bourgeois, owner of Bass River Properties in Dennis and president of the Cape Cod Property Owners Association.

But it is a sparkling credit history that towers above all other considerations when a landlord decides who gets the place.

## The landlord's perspective

Recently Bourgeois represented the owner of a two-bedroom duplex off Long Pond Road in Harwich. The 900-square-foot apartment was going for \$850 a month.

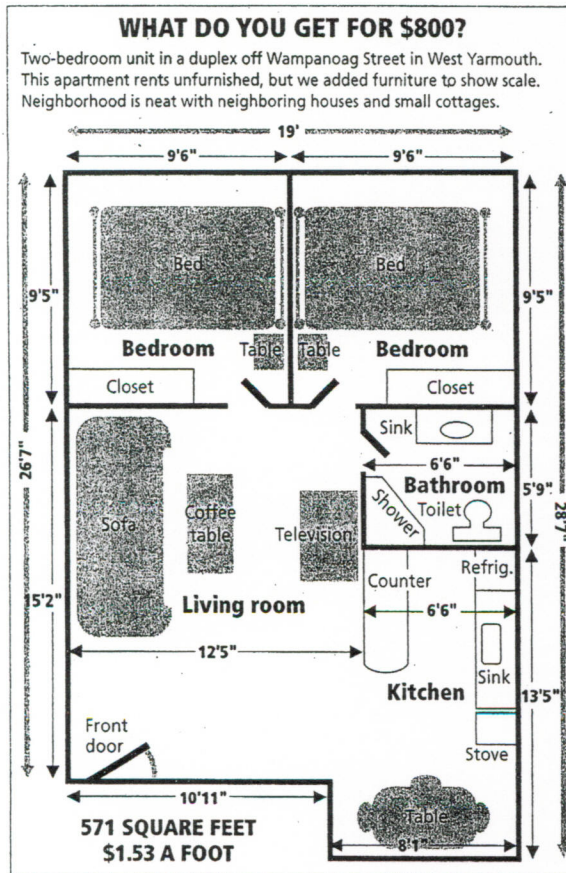
The previous tenant was evicted and the landlord was out about \$8,000 in lost rent, renovation and cleanup costs — and Bourgeois's fee to find a new tenant.

One recent evening he showed the place to three women. As soon as they were all inside the apartment, Bourgeois launched into a variation of the spiel he repeats to potential tenants several times a day.

"This guy (the owner) . . . is scared of the public so he's going to put you through a microscope. If you've got good landlord references and you've got the good credit, I can do something for you."

Sandra, 47, a disabled Dennisport resident, came to see the apartment. Her previous landlord sold the house she and her husband have rented for nine years and the new owner is raising the rent beyond what they can afford.

Sandra handed Bourgeois a letter — a glowing testament to timely rental payments and responsible tenancy, written by her former landlord. But Sandra wants to live in Dennis or



Yarmouth so she follows Bourgeois to his next appointments at a pair of duplex apartments off Route 28 in West Yarmouth. At each, Bourgeois repeats his speech.

Hearing it for the third time, Sandra spoke up.

"People like me who pay the rent and have a reference from the landlord but had a problem with credit are going to be left out in the cold?"

## ELSEWHERE

**In New Mexico, the Santa Fe school district purchased rental housing at below-market rates for school personnel and has asked the Legislature for funds to build low-cost teacher housing. There are similar proposals in Texas and Alaska.**

His arms outstretched, Bourgeois answered, "The guy out in Harwich, he just lost eight grand. He's not thinking about you or me, he's thinking about the eight grand he just lost."

"I have some good credit cards. I have some . . ." she paused.

" . . . that are delinquent?" Bourgeois asked.

"What's that going to do to me?"

"It's going to hurt you."

Frustrated by the reality, Sandra slowly walked back to her older model SUV, climbed in and drove away.

## Income-to-rent ratios key criteria

With so many people chasing after fewer rental units, landlords can be picky.

"A good tenant is like a loose football in a football game: Everybody wants them," Bourgeois said.

He estimates he gets between 80 and 120 calls when he advertises rental housing in the newspaper. He shows available rentals to groups of three to 10 people at a time.

The only problem, said Bourgeois, is that about 80 percent of the people who call have lousy credit.

"We want to increase our odds. We want 95 percent security," he said. "We are not a charity. We only help people who help themselves."

After that, there is the issue of affordability.

To be considered, an applicant must earn three times the monthly rent, Bourgeois said.

He once rented to a single, working mother who earned \$1,200 a month. The rent was \$650. She fell behind on the rent because she bought her son some eyeglasses. Her budget was so tight, that unexpected expense threw her into financial crisis.

"We ended up evicting her. She fell behind and never caught up," Bourgeois said. That's why he will only rent to people who earn three times the rent.

The exact number of rental units on the Cape is hard to pin down, but the 100 property owners association members own 1,595 apartments and houses Capewide, said Uppvall, association treasurer.

Four landlords own 800 of those units, he said.

Last month, Bourgeois had six two-bedroom units to lease in Barnstable — four were going for \$850 a month, the others \$800.

To get into these apartments, an individual must earn between \$2,400 and \$2,550 a month or \$15 to \$15.93 an hour in a 40-hour week. That's below the \$17.23 an hour needed to afford the median-priced two-bedroom rental in Barnstable County, according to the National Low Income Housing Coalition.

Rents on the Cape jumped 8 percent since last year. That is partly due to supply and demand and partly due to greed, Bourgeois said.

He points at the two West Yarmouth duplex apartments. One had 1½ baths, 2½ bedrooms, a kitchen, living room and dining room. It rented for \$750 a month.

"If this guy was greedy, he'd be asking for \$900 a month," Bourgeois said.

Around the corner was the other two-bedroom, 500-foot apartment, with one bathroom, a tiny kitchen and small living room.

The unit, Bourgeois said, should be priced at \$750 but the landlord wants to see if she can get \$800. The previous tenant, who rented for three years, paid \$650.

She did. Last month a single



# Landlord: Screening to find the right tenants

continued from C-2

mother with one child and a housing subsidy became the new tenant.

Bourgeois is the proverbial middleman. He contracts with landlords to screen potential tenants. So far this year, he found tenants for about 80 rental units.

Two and three nights a week and on Saturday, he crisscrosses the Mid-Cape in his navy blue Volkswagen Passat with leather seats to show rental properties.

One of those rentals was a 500-square-foot, one-bedroom duplex apartment near the West Yarmouth-Hyannis line. It has a galley kitchen, small living room, and a large bathroom. The bedroom is about 12 feet by 12 feet.

The price is \$750 including heat.

As three potential tenants strolled through the apartment, one man seemed to eye his competition more thoroughly than the small, well-kept unit.

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A single mother, with a 22-year employment history as a nursing home nurse, was given the lease. In August, she stopped paying the rent.

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When they left, Bourgeois thumbed through the nine rental applications submitted thus far with owner Kit Turner.

Bourgeois talked up a 22-year-old man, a cook who holds two jobs, one landlord reference and

was about to get married.

"I think he's a good guy," Bourgeois said, "He's not a slam dunk. This is the problem, he has no credit. But he has been holding two jobs, one for three years."

Turner makes no commitment. He wants to see a few more potential tenants.

## Background checks no guarantee

But even the most thorough background check is not always a guarantee of a trouble-free tenant.

In February, Bourgeois received more than 100 calls on a three-bedroom house in Dennis. Of those, 50 people looked at the house and 20 submitted applications.

A single mother, with a 22-year employment history as a nursing home nurse, was given the lease.

In August, she stopped paying the rent.

Last month, she left the house voluntarily.

Within 10 days, the place, which was not advertised, was leased to a single mother with two children and a rental subsidy

"She had 11 pieces of credit, all good, and two landlord references from people I know," Bourgeois said.



Ronald Bourgeois

### Tenant Relations Specialist

"I solve any issue with tenants & property owners in a respectful, logical lawful manner."



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