



# News & Views

A publication produced by the  
New Hampshire Property Owners Association

June 2006

Organized By and For Rental Property Owners

\$4.00

## Landlords Cited for Lead Paint

### EPA says Manchester couple put young children at risk

By Will Stewart [wstewart@hippopress.com](mailto:wstewart@hippopress.com)  
Reprinted from Hippo April 27-May 3, 2006

When Cat Le and her two young children moved into their Grove Street apartment in Manchester's city center in February 2005, they had no way of knowing that the walls of their new digs were coated in poisonous lead paint.

Under the federal lead 'paint disclosure laws, the Les' landlords, Bill and Johanna Morin, were required to notify them of that fact, but didn't, according to the Environmental Protection Agency. Now the federal agency is seeking nearly \$60,000 in fines from the Morins as punishment for their alleged negligence toward the Les and other tenants in the inner-city apartments they own.

We're talking about 10 units where we were able to tell from our audit that people were not notified of potential for lead paint, and quite a few of those actually had small children living in those units," said Dave Deegan, spokesperson for EPA's New England regional office.

According to the EPA's 20-page complaint against the Morins, in 1997 Mr. Morin was issued a notice from the Manchester Department of Health informing him that a child under the age of 6 who had been living in another of his Grove

Street apartments had an elevated blood-lead level. It was during a compliance check conducted last August by EPA investigators that Mr. Morin reportedly admitted that he had not been providing tenants with a lead hazard information pamphlet or otherwise complying with the federal lead paint disclosure law.

At the time of the investigation, the couple owned and rented 22 city apartment buildings which contained 119 units. According to a press release put out by the EPA, all of the apartments are in low-income neighborhoods, where a disproportionate number of children suffer from lead poisoning.

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**The NHPOA Newsletter is published  
monthly and distributed free to all  
members.**

**NHPOA Statewide Information Referral**

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**Newsletter Articles**

*on relevant topics and/or opinions are  
welcome subject to review and editing.  
Please remember to include source and  
date of article when applicable.*

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Continued from page 1

"I did not abide by the law," Morin said. "I can't really explain why I wasn't (notifying tenants). If somebody had tapped me on the shoulder a few years ago I would have said 'Oh, jeez, you're absolutely right; 'cause I kind of knew about it, I just didn't do it,'" he said.

But that's not to say he doesn't care about the hazards of lead paint to his tenants, he said. Indeed, he said he operates his own extensive lead paint maintenance program. He said he pays particular attention to his apartments' window wells, the number one source of paint chips and dust.

"I've been going in apartments every year for the past seven or eight years for all of the apartments that have children 16 and under. I take my people with me and we HEPA-vac them, that's a vacuum with a special filter for lead dust, and clean their windows for them and repaint them. And then I watch them during the season," he said.

Morin added that he's also in his third year of resurfacing decks that were originally covered with lead-based paint.

Deegan said fines such as the ones levied against the Morins are not uncommon. He said his office usually levies at least one fine a month against New England landlords who fail to disclose that their properties contain lead paint.

"This is a pretty big priority for us," he said.

The EPA will soon enter into settlement negotiations with the Morins regarding their fines. A final settlement, expected in coming months, could include a lower cash penalty for the couple combined with several projects within their properties to actually remove lead-based paint hazards.

"They're going to work with me and I'm going to work with them," Morin said of the EPA. "So it isn't a case of any animosity or anything, it just kind of caught me by surprise 'cause the fines were kind of steep, but it's working out OK."

*Editors note-Mr Morin needs to join NHPOA! Does anyone know how to reach him?*

# N.H. ranks No. 1 on Livable State List

By Karen Spiller

Copied from Nashua Telegraph 3/8/06

If you're a Granite State resident, you're living in the most livable state in the country.

For the third year in a row, New Hampshire has been named the "Most Livable State" by Lawrence, Kan., city and state statistics and rankings publisher Morgan Quinto Press. The award was announced in "State Rankings 2006," a reference book of state statistics published by Morgan Quinto.

New Hampshire edged out Minnesota, and Iowa, Vermont and New Jersey (in descending order) rounded out the top five.

Issued for the past 16 years, the "Most Livable State Award" is based on 44 factors ranging from median household income to crime rate, job

growth and per capita personal income.

"This report affirms what citizens of our state already know, New Hampshire is a great place to live and work," Gov. John Lynch said in a statement.

"We must work to make sure New Hampshire continues to lead the nation by focusing on what's important to our families and businesses - improving the quality of education, building our economy, making quality health care more affordable and accessible, and protecting our natural resources. "

Massachusetts ranked seventh, Connecticut 10th, Maine 17th and Rhode Island 26th.>

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> Unique among the various rankings of states, the "Most Livable State Award" does not focus on any one category of data. Instead, it takes into account a broad range of economic, educational, health-oriented, public safety and environmental statistics, according to Scott Morgan, president of Morgan Quinto Press.

"Capturing this award three years in a row provides New Hampshire with a unique marketing tool as it attracts new businesses and welcomes new vacation visitors," said Sean O'Kane, commissioner of the New Hampshire Department of Resources and Economic Development, in a statement. "This is a beautiful state in which to live, work and play and this award goes a long way in helping us to tell the New Hampshire story.

"There's no doubt that our state has a lot to be proud of and that all citizens share in the joy of this honor."

.....  
You may have the loftiest goals, the highest ideals, the noblest dreams, but remember this, nothing works unless you do.

Nido Quebin  
Business Consultant and Author  
Reprinted from Bits & Pieces October 2003

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## CONCORD CORNER

As we enter the "crazy season" here in Concord, things are spinning towards conclusion of the 2006 legislative session. We call this the crazy season, because it seems like a lot of bizarre things happen in the final weeks of the session as various groups wrangle out deals. In the midst of this, we continue to keep a sharp eye on activities. However, as this year's legislative action comes to an end, the NH Property Owners Association should be proud of what has been accomplished.

A very abbreviated synopsis of our efforts for this year reveals that we were able to see our major bill dealing with security deposits passed through both chambers and it is now enroute to the Governor's desk for signature. Additionally, we were able to play a part in the passage of several other bills regarding the notice to quit, the process for dealing with tenants in vacation/rental properties and a domestic violence eviction issue.

One of the more interesting situations this year was when we opposed two separate bills seeking to study lead paint issues and found the state coming to us to work out a deal. Because they recognized the force of NHPOA members, representatives of the Department of Health and Human Services sought us out to negotiate a deal, which we were happy to do, as long as we got what we wanted. It all ended well.

We'll have a more complete wrap up of the year in next month's issue and we'll also take a look at the upcoming campaign season, because as one season ends, it's never too early to start thinking about the next one! Submitted by Bill Gabler NHPOA Lobbyist

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## LOCAL CHAPTER NEWS


### NASHUA

Judy Nassetts NHPOA Nashua Chapter president hosted our meeting in her office at Blackwood Real Estate on West Hollis Street. Pizza and soda was provided courtesy of her company.

Judy reviewed the market values and rents in our area. Both are falling and have yet to reach bottom. Section 8 is allowing rent increases in accordance with tax increases. Your tax information must be submitted to Nashua Housing to obtain a rental increase.

Challenges in this business may remain for another 2-3 years due to economic conditions. All owners are encouraged to think seriously about how to keep units occupied even if it means a drop in rents.

It was decided to take the summer off from meetings. Starting September 11th meetings will resume the 2<sup>nd</sup> Monday of each month.



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## CONCORD

Jeannine from the Landlord Connection (LLC) came to share information regarding how to read a credit report as well as update us on other available programs. LLC said that there are 3 credit-reporting companies. From their experience the best reports seem to come from Experian. Trans Union is worst as far as reliable information.

Don't get alarmed when you search a social security number and the credit report says it was issued between 1969 & 1971 on a person that claims they were born in 1955. Back in those days it was common not to get a social security number until you started working, about 14 or 16 years old. Today the newborn babies get a social security number before they leave the hospital.

In the installment balance section of the report, the total shouldn't be more than ½ of their income in order to afford the rent. Each time you have your credit report checked it lowers your credit score unless you are checking your own. You have to be more lenient on the credit scores than the banks would be if you were purchasing a home.

The credit score run from a low of 300 to a high of 850. The 800's are usually found on older people. Young girls right out of college are in the 700's whereas young men out of college are not as good. Most renters fall in the range of 620 to 680 range but you can go as low as 560. Check out the last 2 landlords that you get from the LLC report, not those offered by the prospective tenant.

The report will show any companies owed and if the account is current, late or past due. It will also show the highest & current balance owed. You wouldn't be as concerned if they have been late 3 times in the past 3 years as you would if they were late the last 3 months. A charge off "is a bad thing." So is a repossession.

LLC became very heated as the talk continued about a glitch in the system. It seems if you had an applicant with an illegal social security number and it couldn't find anything, the credit company would generate a report that would tell you that. That same company now has this name and social number in their data banks for the next inquiry, as if it had always been there. This happens all too often.>

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LLC had sent in seven such numbers to the INS (immigration department) today alone. They were all attached to names like Mohammed and Amed and interestingly enough all from Utah. The INS told LLC that this information greatly helped them expose an illegal ring of people from Utah coming here and opening up businesses.

There were 4 new guests. One was Mike, a sheriff from Florida, whom is moving here just to get his family away from this type of life. This author wonders if he hasn't moved far enough, if that is at all possible.

One member inquired about the hours that LLC was available, only weekdays 9 to 5? He was using another service that was available 24/7. Jeannine reminded them that they are able to fax in an inquiry and it would be returned answered the next business day with results regarding tenant desirability that the other service did have. LLC recently completed access to information from all 50 states. *The next meeting will be September 7, 2005. All members that are able should plan on attending the Manchester office meetings this summer.*

## NHPOA BROCHURE REVISED

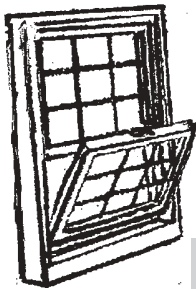
*Tells the REAL Story of our achievements  
and their impact!*

NHPOA has been there for you even when you don't know you need us! Our loyal following is well aware of our successes in keeping New Hampshire a reasonably??? landlord friendly state. Our friends to the south look at us with envy for our "preventative" approach.

However, we are finding that the more challenges we overpower, many members become complacent about our services. Folks, the NHPOA is nothing to become complacent about! Go to your adding machine and start adding up the money you haven't had to shell out due to legislative mandates which have been overcome. All landlords need to join!. Our mission cannot continue without the support of every landlord throughout the state.

Do we need a major catastrophic mandate like rent control to expand our base? One good example of a serious dilemma is the Nashua fiscal crisis. >

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>Civilians voted in a spending cap which unknowingly had a loophole allowing the alderman to “bond” spending. Later voters rejected a corrective amendment which would have reigned in this excess bonding. The payments are now due and taxes have skyrocketed! The city is in an unprecedented fiscal crisis! The voters trusted that city officials would not overspend and voted accordingly! Who pays the price for excessive spending? *Get ready to dig into your wallet!*

### We need your help to spread the word about our group!

We are still finding that many don't know about us. When people hear of our successes we almost always receive a positive response. But that is not enough! We need them to join and support our efforts financially. Check out the new brochure. Talk to other landlords and people in affiliate associations. Last month Rick Blais spoke to the REIA of NH with excellent response. We want to get speakers to group meetings. We want you to help us get there!



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Our close relationship with the Rochester/Rental Property Owners is an example of a mutually supportive alliance of landlords. Each of their members belongs to the NHPOA. The group provides both financial and legislative support to NHPOA. To put it simply, if all landlords across NH would join us, we would be close to unstoppable in our efforts! LET'S DO IT!

Need assistance? Check with the office ([office@nhpoa.org](mailto:office@nhpoa.org)) or any one of the chapter presidents listed on page 2. All of us at NHPOA appreciate your loyal support. We are confident that we can overcome future challenges to our business through the support of **ALL** landlords across the state!



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June 12th Mon 7PM  
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Rick Blais 641-2527  
Topic: Call for details!

**CLAREMONT**

TBA  
American Star Real Estate  
1 Wall St Claremont  
Christine Corey 542-8855

**CONCORD**

September 7th Thurs  
West St Ward House  
Nancy Tucker 228-8608

**RENTAL PROPERTY OWNERS(Rochester)**

June 1st Thurs 8AM  
Breakfast Meeting  
Location: Strafford Farms Rest  
Rte 108 Dover NH  
Speaker: TBA  
Contact Joyce Forsythe  
742-6648

**SALEM/DERRY**

June 20th Tuesday 6:30PM  
Derry Library, Lower Level Rm A  
Speaker: Atty Andrew Sullivan on  
Asset Protection  
Mark Lutter 579-0302

**SEACOAST**

June 1st Thurs 8AM  
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**NASHUA**

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## **Our Mission**

The NHPOA is a non-profit organization. Our mission is to help property owners be better informed on all matters pertaining to the purchase, operation and management of rental property. In addition, we are dedicated to maintaining and expanding representation of member interests at state and local levels of government.

# **Real Estate Market FLOODED With Multifamilies before Rent Control Legislation Takes Hold!**

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## Could Rent Control Come to New Hampshire?

Rent Control legislation has been proposed twice over the last 10 years and NHPOA has successfully lobbied against it. One senator has promised to bring it back until it passes!!

When Landlord/Tenant Regulations are proposed at the State House **WE ARE THERE!**

When activists formulate legislation that could devalue **YOUR** property **WE ARE THERE!**

Important decisions that affect property values, ownership and management are part of legislators duties. All too often we are working when the votes are cast.

That is why **NHPOA IS HERE FOR YOU!** Our lobbyist is our legislative "watchdog." Our volunteer legislative team is made up of members like yourself, with a concerned interest in their business. **YOUR MEMBERSHIP IS ONE MORE VOICE TO OUR RESPECTED REPRESENTATION!**

We need all New Hampshire landlords and business affiliates to financially support us to continue this work! **COME JOIN US!**

## Are Member Benefits Worth the Cost?

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# New Hampshire Property Owners Association

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Street \_\_\_\_\_

Street \_\_\_\_\_

Phone \_\_\_\_\_

Phone \_\_\_\_\_

Fax \_\_\_\_\_

Fax \_\_\_\_\_

EMAIL \_\_\_\_\_

*\* Always update your email address*

*We are a non-profit organization with lobbying expenditures equivalent to approximately 20% of member payments. Due to IRS regulations, members may deduct only 80% of contributions to NHPOA on their annual tax return.*

### NHPOA MEMBERSHIP CHAPTER

*CITY CHAPTER (if you live or own property in the following areas)*

CONCORD Metro

MANCHESTER Metro

NASHUA Metro

SALEM/DERRY Metro

SEACOAST

CONNECTICUT VALLEY

**DUES: City Chapter Owner/Manager of**

**1-5 Units=\$50/year**

**6-25 Units=\$80/year**

**26+ Units=\$105/year**

**Business Affiliate=\$80/year**

\* \* \* \*

*SATELLITE (if you live and own property in the following county)*

BELKNAP • CARROLL

• CHESHIRE

• GRAFTON

• COOS

**DUES: Satellite owner/manager of:**

**1-5 Units=\$40/year**

**6-25 Units=\$70/year**

**26+Units=\$95/year**

**Business Affiliate=\$70/year**

\* \* \* \*

**RENTAL PROPERTY OWNERS ASSOCIATION**  
*(formerly Rochester Landlords)*

**DUES: \$80/year regardless of quantity of units**

Contact **Joyce Forsythe 742-6648 joyceforsythe@comcast.net**

Statewide Information Referral Line 881-3682

Email: [office@nhpoa.org](mailto:office@nhpoa.org)

Manchester: Rick Blais 641-2527([blaisrick@yahoo.com](mailto:blaisrick@yahoo.com)) Seacoast: Joe Nelson 431-5000([joemulti@rcn.com](mailto:joemulti@rcn.com))

Nashua: Judy Nasset 880-6464([judynasset@hotmail.com](mailto:judynasset@hotmail.com)) Salem/Derry: Mark Lutter 579-0302([m.lutter@adelphia.net](mailto:m.lutter@adelphia.net))

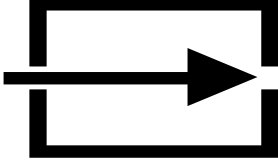
Claremont: Christine Corey 542-8855([christinecorey001@yahoo.com](mailto:christinecorey001@yahoo.com))

Concord: Nancy Tucker 228-8608 (Dick Johnson-[johnsontaffy@metrocast.net](mailto:johnsontaffy@metrocast.net))

NEW HAMPSHIRE PROPERTY  
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NASHUA, NH 03061

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