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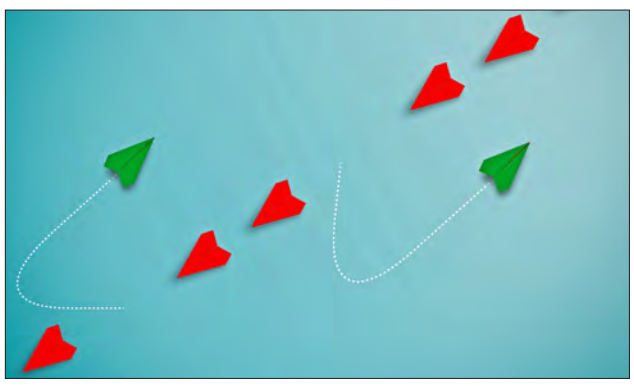
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Does Another Rent Increase in May Mean the Tide is Turning?

RENTAL HOUSING JOURNAL

The national median rent increased by 0.5% in May and now stands at $1,379, marking the fourth straight monthly increase as the market enters the busy summer moving season, according to the June report from Apartment List.

"We are now entering the time of year when the bulk of moves take place, and as such, we'll likely see continued price increases through the summer, in line with typical seasonal patterns," the Apartment List Research Team writes.

"Prices generally increase in the spring and summer when most moves take place, and then soften in the fall and winter as moving activity slows. The broad contours of this seasonal pattern have been largely stable, but in recent years we've seen sharper winter dips and more modest summer bumps as the market has gone through a soft spell amid a wave of new multifamily construction," the report says.

Highlights of the June report

Rent prices nationally are down 1.5% compared to a year ago. Year-over-year rent growth ticked up slightly compared to last month, but remains near the lowest levels in our estimates going back to 2017. The national median rent has now fallen from its 2022 peak by a total of 4.4%.

- The national multifamily vacancy rate currently stands at 7.2%, down slightly from the February peak. After hitting a new record in February, the vacancy rate is now decreasing for the first time in over four years.
- Units are taking an average of 30 days to get leased after being listed, which is down from 34 days last month, but still two days longer than at this time last year.
- The Austin, Texas metro continues to have the softest conditions among the nation's large rental markets, with the median rent there down by 5.1% over the past year. At the other end of the spectrum, the San Francisco metro now sits atop the rankings of fastest year-over-year rent growth at +6.3%.

Multifamily vacancy sees first decline since 2021, dropping to 7.2%

The most important driver behind the soft market conditions that have persisted for more than three years is a historic surge of multifamily construction. Now, deliveries of new

See RENT REPORT on Page 9

7 Important Rental Property Maintenance Steps in 2026

RENTAL HOUSING JOURNAL

Preventive maintenance has always been one of the most effective ways to protect rental property investments. In 2026, it is becoming even more important as insurance companies increase property inspections, maintenance costs continue to rise, and residents expect safe, well-maintained housing.

A proactive maintenance program can help owners avoid costly emergency repairs, extend the life of building systems, improve resident satisfaction, and reduce liability risks. Here are seven maintenance priorities every rental housing owner and property manager should focus on this year.

1. Inspect Roofs Before Problems Develop

Roof problems are among the most expensive repairs facing rental property owners. Missing shingles, damaged flashing, clogged roof drains, and minor leaks can quickly turn into major expenses if ignored.

Annual roof inspections can identify issues before they become insurance claims or resident complaints. Property owners should also maintain records of inspections and repairs, as insurers increasingly ask for documentation during policy renewals.

2. Keep Gutters and Drainage Systems Clear

Gutters and downspouts play a critical role in protecting buildings from water damage. When gutters become clogged with leaves and debris, water can overflow and damage roofs, siding, foundations, and landscaping.

Property managers should inspect gutters at least twice a year and after major storms. Proper drainage around buildings can help prevent foundation problems and moisture intrusion.

JUNE
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NEXT MONTH: Mid-Year Market Reality Check



3. Find and Fix Water Leaks Early

Water damage remains one of the most common maintenance and insurance claim issues in rental housing.

Regular inspections should focus on water heaters, plumbing connections, under-sink piping, appliance supply lines, and areas where previous leaks have occurred. Even small leaks can lead to mold growth, structural damage, and costly repairs if not addressed quickly.

Many owners are now installing leak detection devices that provide early warnings before significant damage occurs.

4. Make HVAC Maintenance a Priority

Heating and cooling systems represent a significant investment for rental property owners. Regular maintenance can improve efficiency, reduce utility costs, and extend equipment life.

Property managers should establish schedules for filter

See 7 STEPS on Page 4



FOCUS ON MULTIFAMILY MAINTENANCE

Insurance Inspections and Maintenance Requirements

Rental Housing Journal

For years, rental property owners viewed maintenance as a way to keep residents happy and protect property values. In 2026, there is another reason to stay on top of maintenance: Insurance companies are increasingly making property condition a key factor in whether coverage is renewed, restricted, or even canceled.

Across the country, insurance carriers have tightened underwriting standards as they face rising claims from severe weather, water damage, aging building systems, and natural disasters. As a result, many landlords and property managers are seeing more requests for inspections and documentation before policies are renewed.

The days of simply renewing an insurance policy each year without questions are fading. Carriers increasingly want evidence that owners are actively maintaining their properties and reducing risks.

Roofs Receive the Most Attention

One of the first things insurers examine is the condition of a property's roof. Aging roofs have become a major concern because they are often involved in weather-related claims.

Many carriers now require documentation showing the age of the roof and may request inspection reports or photographs before renewing coverage. In some cases, a roof nearing the end of its expected lifespan may need repairs or replacement before coverage can continue.

Property owners should maintain records showing when roofs were installed, repaired, or inspected. Annual inspections can help identify loose shingles, flashing problems, clogged gutters, and other issues before they become expensive claims.

Water Damage Remains a Major Risk

Water damage continues to be one of the most common and costly insurance claims involving rental housing. Insurance companies are paying closer attention to aging plumbing systems, water heaters, supply lines, and signs of previous water intrusion. Even small leaks can cause significant damage if left unaddressed.

Landlords can reduce risk by inspecting water heaters regularly, replacing aging supply hoses, repairing leaks promptly, and educating residents on how to report maintenance problems quickly. Some carriers are even offering incentives for properties that install water leak detection devices or automatic shutoff systems.

Electrical Systems Under Scrutiny

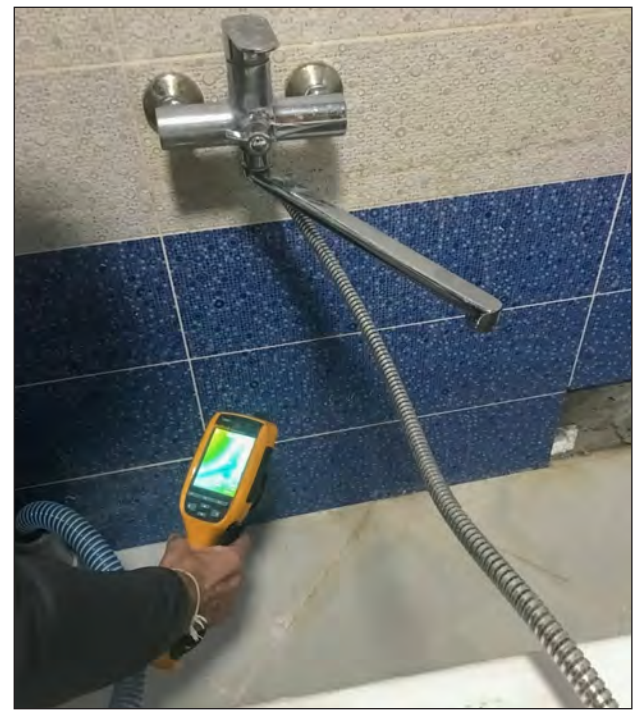
Older electrical systems are another area receiving increased attention from insurers. Properties with outdated electrical panels, overloaded circuits, or aging wiring may face higher premiums or additional underwriting requirements. Insurance inspectors often look for signs of electrical hazards that could increase the risk of fire.

Owners should consider periodic inspections by licensed electricians, especially in older buildings. Updating electrical panels and correcting safety issues can improve insurability while reducing liability exposure.

Documentation Matters More Than Ever

Insurance companies increasingly want evidence that owners are proactively maintaining their properties. Inspection reports, contractor invoices, repair records and maintenance logs can help demonstrate responsible property management.

Property managers should consider maintaining a digital maintenance file for each property that includes inspection reports, repair histories, roof records, HVAC service reports, and photographs of completed work.



Preparing for Insurance Inspections

Owners should not wait until an insurance inspection is scheduled to evaluate their properties.

A preventive maintenance program can help identify issues before they become underwriting concerns.

Annual inspections of roofs, plumbing systems, HVAC equipment, electrical systems, and exterior conditions can help reduce surprises during the renewal process.

The Bottom Line

Preventive maintenance has always been important, but in 2026 it has become closely tied to insurance availability and affordability.

Landlords who maintain their properties, document repairs, and address issues before they become claims may find it easier to obtain coverage and control insurance costs. Those who defer maintenance may face higher premiums, coverage restrictions, or non-renewal notices.

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5 Maintenance Practices to Keep Your Tenants Happy



Rental Housing Journal

When residents decide whether to renew a lease, maintenance often plays a larger role than rent increases, amenities, or marketing promotions.

Tenants want to know that their concerns will be addressed quickly, their homes will remain safe and comfortable, and property managers care about maintaining the community.

A strong maintenance program not only protects a rental property's value but can also improve resident retention and reduce turnover costs.

Here are five maintenance practices that can help keep tenants happy while protecting a property's long-term performance.

1. Respond Quickly to Maintenance Requests

Nothing frustrates residents more than reporting a problem and hearing nothing back. Whether the issue involves a leaking faucet, a malfunctioning air conditioner, or a broken appliance, tenants want confirmation that their request has been received and that someone is working on a solution.

Property managers should establish clear response standards for maintenance requests and communicate expected timelines whenever possible. Fast response times can prevent minor maintenance issues from becoming larger problems while improving tenant satisfaction.

2. Prioritize Heating and Cooling Systems

Heating and air conditioning problems consistently rank among the most common resident complaints. Preventive HVAC maintenance can reduce emergency repairs and improve reliability. Regular filter changes, annual inspections, and routine servicing help ensure systems perform when residents need them most.

3. Prevent Water Damage Before It Starts

Water-related maintenance issues can quickly disrupt a resident's daily life. Routine inspections of plumbing systems, water heaters, and building exteriors can help identify potential problems before they affect residents. Encouraging tenants to report leaks immediately also plays an important role in preventing costly damage.

4. Keep Common Areas and Exteriors Well Maintained

Residents notice the condition of a property every day. Overgrown landscaping, poor lighting, damaged sidewalks, peeling paint, and deferred exterior maintenance can create a negative impression and reduce resident confidence in management.Regular inspections of parking lots, walkways, lighting systems, landscaping, and common areas help maintain curb appeal while promoting safety.

5. Focus on Safety and Preventive Maintenance

Routine inspections of smoke detectors, carbon monoxide alarms, handrails, stairways, electrical systems, and other safety features help prevent accidents and create peace of mind. Preventive maintenance programs also reduce the likelihood of unexpected equipment failures and emergency repairs.

Why Tenant Satisfaction Matters

Keeping current residents is often far less expensive than finding new ones. Every turnover can result in lost rent, cleaning costs, repairs, marketing expenses, and leasing commissions.

By providing responsive maintenance service and maintaining properties in excellent condition, owners can encourage lease renewals and reduce vacancy rates. In today's competitive rental market, maintenance is more than an operational function—it is a resident retention strategy.

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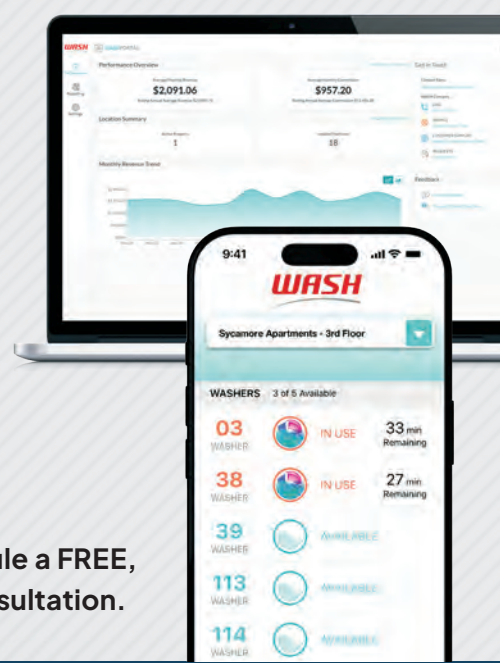
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FROM PAGE 1

7 STEPS

replacements, annual inspections, and preventive servicing. Residents are also more likely to renew leases when heating and air conditioning systems operate reliably.

5. Stay Ahead of Pest Problems

Pest infestations can damage property, create health concerns, and generate resident complaints.

Preventive maintenance should include sealing entry points, inspecting crawl spaces and attics, trimming vegetation away from buildings, and addressing moisture issues that attract pests.

Early intervention is usually far less expensive than dealing with a major infestation.

6. Maintain Electrical and Appliance Safety

Electrical issues can create significant liability and fire risks. Older properties should receive periodic electrical inspections to identify outdated panels, damaged outlets, overloaded circuits, and other potential hazards.

Appliances should also be inspected regularly for signs of wear or malfunction. Replacing aging components before failure can reduce emergency repair costs and improve resident safety.

7. Complete Annual Safety Inspections

Every rental property should undergo an annual safety review. Smoke alarms, carbon monoxide detectors, fire extinguishers, handrails, exterior lighting, walkways, and trip hazards should all be inspected regularly.

Documenting these inspections demonstrates a commitment to resident safety and may help reduce liability exposure if an incident occurs.

The Bottom Line

The most successful rental-housing owners understand that maintenance is not simply an expense—it is an investment in property performance and long-term asset value.

By focusing on roofs, drainage systems, water leaks, HVAC equipment, pest prevention, electrical safety, and annual safety inspections, owners can reduce repair costs, improve resident satisfaction, and protect their properties from avoidable problems.

In today's environment of rising costs and increased insurance scrutiny, preventive maintenance remains one of the smartest investments a rental housing owner can make.





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FOCUS ON MULTIFAMILY MAINTENANCE

Water Damage: The Costliest Maintenance Problem for Rental Property Owners

Rental Housing Journal

Few maintenance issues cost rental property owners more money than water damage.

A small leak under a sink, a failing water heater, a roof problem, or a broken supply line can quickly turn into thousands of dollars in repairs.

Water damage often affects flooring, drywall, insulation, cabinetry, electrical systems, and even structural components.

Why Water Damage Is So Expensive

Unlike many maintenance issues that affect a single component, water can spread throughout a building in a matter of hours.

A leaking pipe behind a wall may damage drywall, insulation, flooring, and electrical wiring before the problem is discovered.

Water damage can also create conditions that lead to mold growth, increasing restoration costs.





Common Sources of Water Damage

Water heaters are among the leading causes of unexpected flooding.

Plumbing supply lines connected to sinks, toilets, washing machines, and dishwashers can fail without warning.

Roof leaks caused by missing shingles, damaged flashing, clogged gutters, and poor drainage remain another major concern.

Prevention Costs Less Than Repairs

Routine maintenance should include checking water heaters, inspecting visible plumbing connections, cleaning gutters, evaluating roof conditions, and looking for signs of moisture intrusion.

Property managers should encourage residents to report leaks immediately.

Insurance Companies Are Paying Attention

Insurance carriers are increasingly focused on water damage prevention.

Many insurers ask questions about roof age, plumbing systems, water-heater condition and previous water damage claims.

Multiple claims can lead to higher premiums or difficulties obtaining coverage.

Create a Water Damage Prevention Plan

Every rental property should have a water-damage prevention strategy that includes regular inspections, water-heater replacement schedules, roof maintenance, plumbing evaluations, resident education, and emergency-response procedures.

The Bottom Line

Water damage remains one of the most expensive and disruptive maintenance problems facing rental-housing owners.

By focusing on inspections, preventive maintenance, resident communication, and early leak detection, property owners can significantly reduce repair costs and protect their investments.





FOCUS ON MULTIFAMILY MAINTENANCE

Property Inspections Can Save Money

Rental Housing Journal

Property inspections are often viewed as just another item on a property manager's to-do list. However, regular inspections can be one of the most effective ways to reduce maintenance expenses, avoid costly repairs, improve tenant relations, and protect a rental property's long-term value.

In today's environment of rising repair costs, higher insurance premiums, and increasing maintenance demands, routine property inspections have become an essential part of successful rental-property management.

Finding Problems Before They Become Expensive

One of the greatest benefits of regular inspections is the ability to identify small issues before they turn into major repairs.

A minor plumbing leak under a sink can eventually damage cabinets, flooring, drywall, and even structural components. A loose roof shingle can develop into a roof leak that requires extensive repairs. A clogged HVAC filter can shorten equipment life and increase utility costs. By identifying these issues early, property owners can often make relatively inexpensive repairs before damage spreads.

Reducing Emergency Maintenance Costs

Emergency repairs are almost always more expensive than planned maintenance. A burst pipe on a weekend, a failed water heater, or an HVAC breakdown during extreme weather can result in higher repair bills and unhappy residents. Emergency calls frequently require after-hours service rates and immediate response. Routine inspections help identify warning signs before systems fail, allowing repairs and replacements to be scheduled at a lower cost.

Protecting Insurance Coverage

Insurance companies are paying closer attention to property conditions than ever before.

Many insurers now evaluate roofs, plumbing systems, electrical systems, and overall maintenance practices when renewing policies. Deferred maintenance can lead to higher premiums, coverage restrictions, or even non-renewal notices. Documented inspections demonstrate that property owners are actively managing risk and maintaining their properties responsibly.

Improving Resident Satisfaction

Property inspections are not just about protecting the building. They also provide an opportunity to improve the resident experience.

During inspections, property managers can identify maintenance concerns that residents may not have reported. Addressing those issues quickly demonstrates responsiveness and professionalism. Residents who feel their homes are well maintained are more likely to renew their leases, reducing turnover and vacancy costs.

Supporting Long-Term Capital Planning

Regular inspections provide valuable information for budgeting and capital planning.

Property managers can track the condition of roofs, HVAC systems, water heaters, appliances, flooring, and other major building components. This allows owners to plan for replacements and upgrades rather than being surprised by unexpected failures. Predictable capital expenses are easier to budget for than emergency replacements.

Creating a Consistent Inspection Program

The most effective inspection programs include move-in inspections, move-out inspections, annual property inspections, seasonal maintenance reviews, and periodic exterior evaluations.

Property managers should document inspection findings with notes, photographs, and maintenance records. These records can help support insurance claims, maintenance decisions, and resident communications.

The Bottom Line

Having a schedule of regular property inspections is one of the simplest and most cost-effective tools available to rental-housing owners and managers.

By identifying problems early, reducing emergency repairs, protecting insurance coverage, improving resident satisfaction, and supporting long-term planning, inspections help owners save money while preserving property value.

In an era of rising maintenance costs and increased insurance scrutiny, routine inspections are not an expense—they are an investment in the long-term success of a rental property.

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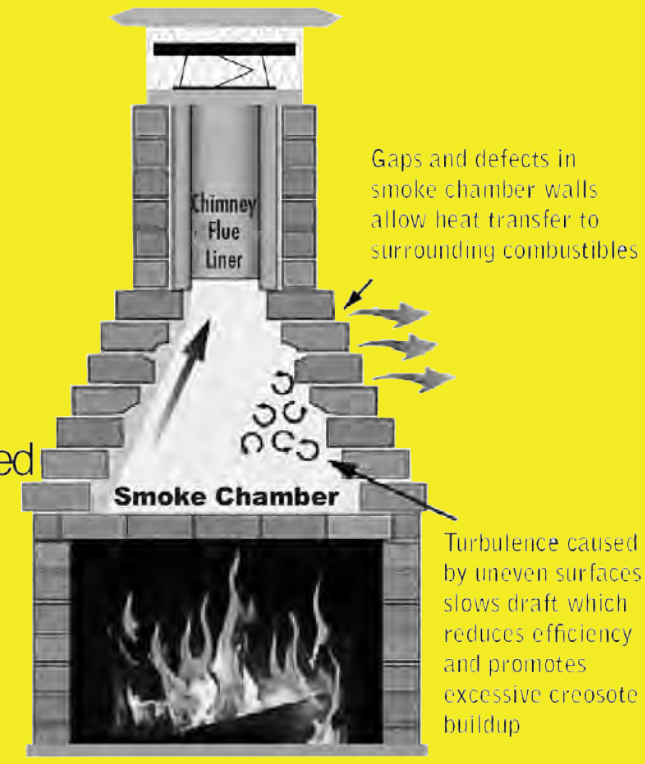
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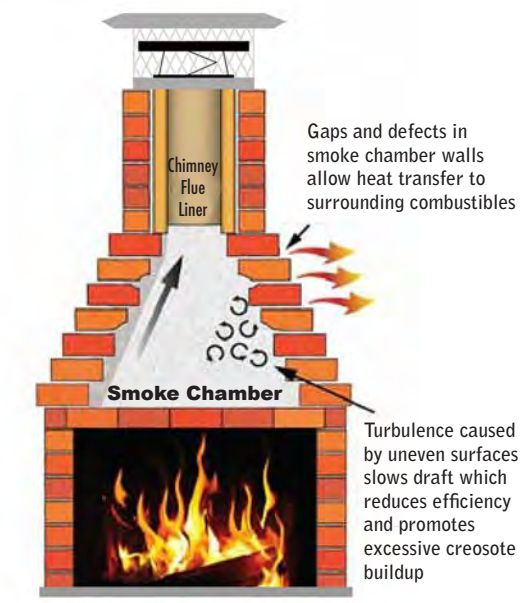
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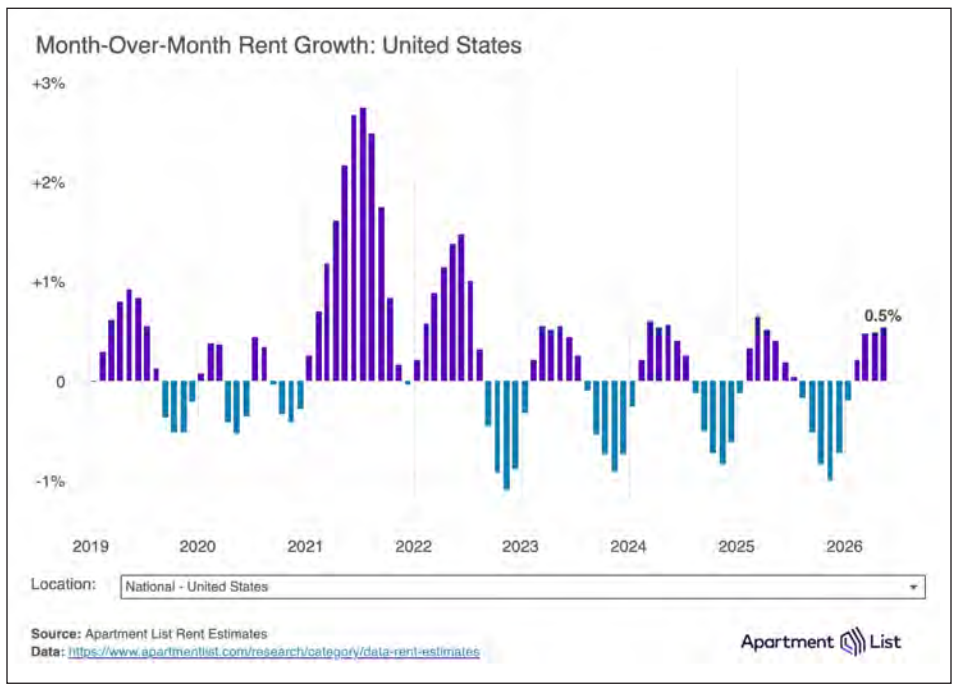


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FROM PAGE 1

RENT REPORT

apartments have slowed considerably.

Over the past few years, the vacancy rate has consistently loosened, gradually moving from record lows to record highs, but it appears to have finally hit its peak. It's possible that the vacancy rate will simply plateau at this elevated rate, rather than continuing to decline in a meaningful way.

List-to-Lease time remains elevated at 30 days

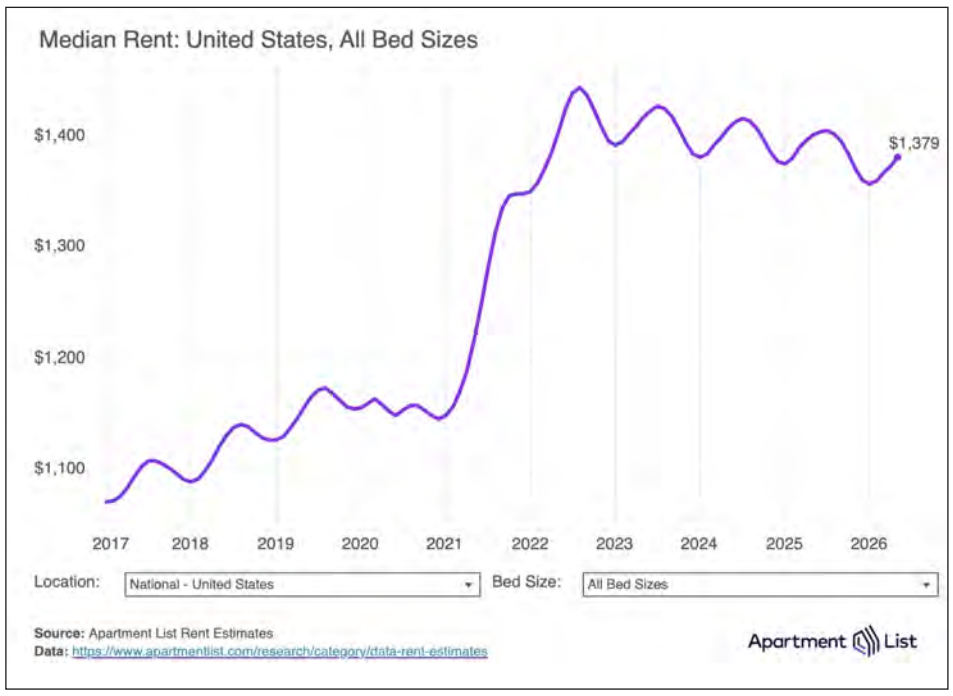
Despite the month-over-month decline, list-to-lease time remains somewhat elevated. This month's reading is the longest seen in any May going back to 2019.

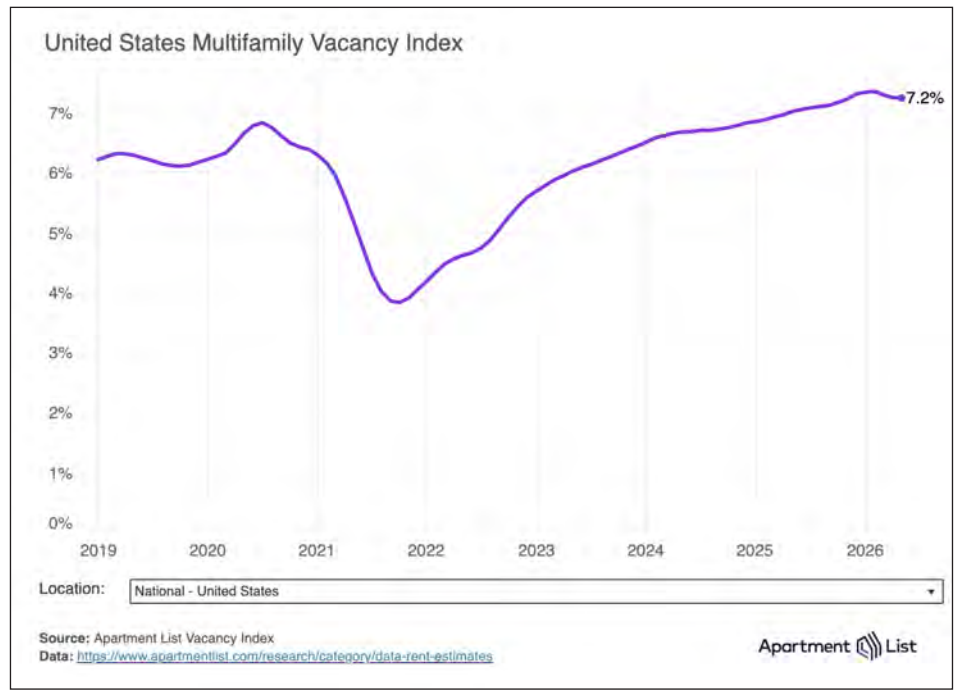
Units are taking two days longer to turn over than at this time last year, and 12 days longer than they were in mid-2021 when the market was at its hottest. This lengthened list-to-lease time is in line with the generally cool rental market conditions observed in our other key market indicators of negative rent growth and soft occupancy.

Summary

As the rental market enters its busy summer leasing season, there are some early signs that the tide may be turning on the soft conditions that have defined the market over the past three-plus years.

Despite the modest tightening over the past two months, multifamily conditions remain notably cool overall, and an uncertain macroeconomic outlook presents risks to rental demand. The coming months will provide more clarity on whether the market is simply plateauing or actually turning the corner.







Read the full report:
https://www.apartmentlist.com/research/national-rent-data



As Receiverships Rise in Oregon, Here's What Multifamily Owners Should Know

By Aaron Kirk Douglas

Receiverships have moved from a rarely used legal tool to one Oregon creditors now reach for with growing frequency.

The shift began with a 2018 statute and accelerated after the pandemic stressed commercial real estate. Most of the activity sits in office and some hospitality assets, but the trend is worth watching for multifamily owners and operators who deal with lenders, partners and complex ownership structures.

In a recent episode of Multifamily Marketwatch, HFO partner Greg Frick spoke with Christine Pizzuti, VP and underwriting counsel for First American Title Company, about what is driving the increase and how the process works.

A statute that changed the game

Receiverships are not new, but for years they were unpredictable. Outcomes depended on a patchwork of case law that varied by state. That changed when Oregon adopted the Uniform Commercial Real Estate Receivership Act, which took effect in 2018.

"A receivership is a legal process where an aggrieved party goes to a court and petitions to have a receiver appointed to take control of assets," Pizzuti said. "We are seeing a lot more of them in Oregon in general since 2018, and definitely a lot more of them since COVID and the distressed assets that have come out as a result of that, mostly in office and some in hospitality."

Pizzuti said the statute gave judges clearer guidance and gave creditors more certainty about what to expect. Some practitioners now refer to it as a "rocket docket" because relief can be obtained faster than in a traditional foreclosure.

Why lenders are using it

The Great Recession left many banks holding properties they never wanted to own. A receivership allows a lender to place an independent third party in control of an asset without taking title.

"They won't go into title if they do the receivership," Pizzuti said. "It's efficient to have a third party selling the property. And it's faster, and there's more flexibility than following the foreclosure statutes."

Frick noted that lenders sometimes pair the two tools. "Are they able to bring a receivership in addition to doing a foreclosure?" he asked. Pizzuti confirmed that lenders often run them in tandem to maximize the remedies available.

A receivership is still considered an equitable, albeit somewhat harsh, remedy. Courts weigh the interests of every party with a stake in the property before appointing anyone, and the receiver must be a neutral third party. The petitioner does not always receive the receiver they request, and sometimes the court declines to appoint one at all.

How the sale process works

Once appointed, a receiver typically seeks court orders for major actions, including the sale of the property. Sales are made free and clear of existing liens, with proceeds distributed based on the priority of each claim.

"Instead of doing a foreclosure where they're looking at the priority of position, the court will order the sale of the property free and clear of the liens, but the proceeds of the sale are going to be divided equitably based on the priority of the parties," Pizzuti said. "Basically, it's just switching out the security being the real property, because there's not enough to go around."

That structure makes title insurance especially important. The receiver carries no liability after closing, and the prior owner is not making the usual representations and warranties. The title policy serves as the buyer's primary protection.

Limited multifamily exposure, for now

So far, the surge has not reached Oregon multifamily in any meaningful way. "We just don't have a lot of that here," Frick said, comparing Portland with markets where servicers are taking back dozens of properties at once. Pizzuti agreed: "Mostly we're seeing it in the office sector. Haven't seen anything in industrial, not super common in multifamily, at least here."

She added that she can think of four or five buildings in downtown Portland currently in receivership.

Beyond the lender context

Receiverships are not limited to lender disputes. A member of an LLC, a family member in an estate matter, or another aggrieved party can petition for one if the operating agreement or underlying facts support it.

"You can have people who are members of an LLC that feel aggrieved, and they have the same remedies," Pizzuti said.

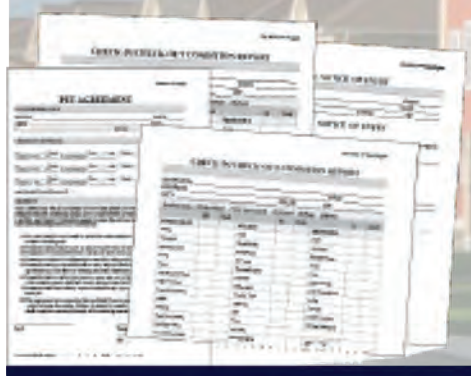
For multifamily owners, the takeaway is twofold. Distress in the sector remains limited, but receiverships are now a more accessible tool in Oregon than they were a decade ago. Owners with complex partnerships, mechanics liens, or stretched capital stacks should understand the process before it touches their portfolio.

Aaron Kirk Douglas is director of market intelligence for HFO Investment Real Estate In Portland.

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Handling Tenant Appeals with Fairness

By The Fair Housing Institute

The moment a property manager issues a denial letter, the professional relationship enters a high-stakes phase. While automated screening tools provide a necessary first layer of defense, they often lack the nuance required by modern fair housing standards.

The core conflict lies in the tension between a property's need for uniform safety standards and the legal requirement to treat each applicant as an individual. When an applicant chooses to appeal a denial, the management team must shift from a simple gatekeeper to a deliberative body, akin to a court of law, to ensure the final decision is both fair and legally defensible.

The Evidence Phase of Assessment

In a traditional courtroom, a judge rarely looks at a single piece of data in isolation. Similarly, the appeals process requires property managers to conduct an individualized assessment. This means looking beyond the "denied" status on a screening report to evaluate the human context.

For example, consider the scenario that the applicant has a report come back during their criminal background check. Managers must consider mitigating factors such as the nature and severity of the offense, the age of the individual at the time of the offense, and the total time that has passed since the conviction.

By treating these factors as evidence, the management team can determine whether a past mistake indicates a present risk to the community or whether the applicant has demonstrated a clear pattern of rehabilitation.

This phase of the process is not about being lenient, but about being precise. A sophisticated professional understands that a blanket "no-felony" policy is a significant legal liability that can lead to claims of disparate impact.

By inviting the applicant to provide additional documentation, such as proof of steady employment, letters of recommendation from previous landlords, or certificates from rehabilitation programs, the property manager builds a comprehensive file. This documentation transforms a subjective "gut feeling" into an objective, evidence-based decision that can withstand scrutiny during a fair housing audit.



The Deliberation of the Appeals Committee

To maintain a high standard of professional integrity, the decision-making process should never rest on the shoulders of a single person. Just as a jury or a panel of judges provides a system of checks and balances, a property should utilize an internal appeals committee. This committee, typically composed of senior management or compliance officers who were not involved in the initial denial, ensures that personal bias does not influence the outcome.

A committee approach forces the team to articulate the specific reasons for a decision, ensuring that every appeal is handled with a level of consistency that protects the ownership from claims of favoritism or discrimination. The work of this committee must be guided by a standardized checklist to keep the evaluation focused and professional. By using a set of predetermined criteria to weigh mitigating factors, the team can ensure that today's applicant is treated the same way as a similar applicant will be six months from now.

This structured deliberation serves as a shield for the property, creating a clear paper trail that demonstrates a good-faith effort to comply with both the spirit and the letter of the law. When a committee documents exactly why an appeal was granted or denied, they are essentially writing the legal opinion that justifies their risk management strategy.

Navigating the Intersection of Appeals and Accommodations

Professional challenges often arise when an appeal reveals deeper complexity, such as a conviction or credit issue directly related to a disability. In these instances, the appeal process naturally evolves into a request for a reasonable accommodation.

For example, if an applicant explains that their past criminal record was a result of untreated post-traumatic stress disorder and provides evidence of successful ongoing treatment, the property manager must pivot. At this point, the conversation is no longer just about the background check; it is about the legal obligation to provide equal housing opportunity through a policy exception.

Handling these "hybrid" cases requires a high degree of empathy balanced with strict adherence to procedure. The professional must recognize that a disability-related disclosure triggers a specific legal timeline and a set of privacy requirements.

By treating these disclosures with the same formal gravity as a legal motion, the property manager ensures that the applicant's rights are respected while maintaining the property's standards. This careful navigation prevents the management team from accidentally dismissing a legitimate accommodation request as a mere "excuse," which is a common and costly mistake in the industry.

The Long-Term Value of a Fair Process

The true value of a robust, judicial-style appeals process goes far beyond avoiding a lawsuit. It builds a foundation of trust with the community and demonstrates that the management company operates with a high level of sophistication and professional ethics. When applicants and advocates see that a property has a clear, accessible, and fair process for reviewing denials, it enhances the brand's reputation as a fair-minded leader in the marketplace.

Ultimately, a well-managed appeals process serves as the ultimate risk management tool. It allows property managers to filter out genuine threats while welcoming qualified residents who may have been unfairly excluded by a rigid algorithm. By investing the time to perform these individualized reviews, professionals protect their assets, ensure long-term compliance, and uphold the professional standards that define the highest levels of the housing industry.

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Tempe, AZ 85282

Email
info@rentalhousingjournal.com
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