

ROOST Real Estate Co.

AppFolio Owner Portal

Your Complete Guide to Understanding & Navigating Your Portal

1 | What Is the Owner Portal?

Your AppFolio Owner Portal is a secure, online hub where you can view the financial performance of your rental properties, access statements and reports, track maintenance activity, and retrieve important documents — all in one place, 24/7.

As a ROOST client, you have access to a personalized portal that reflects real-time data for every property in your portfolio. Whether you own one investment property or thirty, the portal gives you a clear, transparent view of how your assets are performing.

Financial Transparency

View statements, income, expenses, and distributions any time

Document Access

Download 1099s, lease documents, inspection reports, and more

Property Oversight

Monitor tenant status, lease dates, rent levels, and work orders

2 | Logging In & Account Setup

How to Access Your Portal for the First Time

AppFolio uses a secure, passwordless login system. Here's how to get started:

1. Check your email inbox for an invitation from ROOST Real Estate Co. with the subject line containing "Owner Portal."
2. Click the secure one-time link inside the email. This link is unique to you and expires after use, so use it promptly.
3. You will land directly in your Owner Portal — no password required.

Tip: Each login generates a fresh one-time link sent to your email. You never need to remember a password. Simply go to the login page, enter your email, and click the link you receive.

Returning Logins

For all future visits, navigate to your portal login page at appfolio.com/login-owner or use the link provided by ROOST. Enter your registered email address and AppFolio will email you a new secure link. Click it to be signed in instantly.

Setting Up Notifications

Once logged in, you can configure email alerts so you're notified when important activity occurs — such as new statements, maintenance updates, or documents posted to your account. To update notification preferences:

- Click your name or profile icon in the top-right corner of the portal
- Select Account Settings or Notification Preferences
- Toggle the alerts you want to receive and save your changes

3 | Your Owner Statement

The Owner Statement is the most important monthly report you will receive. It is a full accounting of every dollar that came in and went out for each of your properties during the statement period, along with a consolidated summary across your entire portfolio.

Reading the Consolidated Summary

The first page of your Owner Statement shows a high-level financial snapshot for all properties combined. Here is what each line means:

Line Item	What It Means
Beginning Balance	The amount of cash held in your property trust account at the start of the period — carried over from the prior month.
Cash In	All money received during the month: rent payments, security deposits, utility reimbursements, late fees, etc.
Cash Out	All expenses paid on your behalf: management fees, repairs, insurance, utilities, taxes, mortgage payments, and other costs.
Owner Disbursements	The amount sent to you (the owner) during the period. ROOST distributes funds after collecting rent and paying expenses.
Ending Cash Balance	The remaining cash in your property trust account at the end of the period. This is available for upcoming expenses or future disbursement.

Example: If your beginning balance is \$58,599.16, cash in is \$64,279.31, cash out is \$54,495.78, and owner disbursements are \$24,837.66 — your ending balance would be \$43,545.03.

Individual Property Breakdowns

After the consolidated summary, the Owner Statement continues with a page-by-page breakdown for each individual property. Each property section includes:

Section	Description
Property Cash Summary	A mini version of the consolidated summary — beginning balance, cash in, cash out, and ending balance — just for that one property.
Transactions Table	A line-by-line ledger showing every transaction for the month, including the date, payee/payer, transaction type, reference number, description, and running cash balance.

Understanding Transaction Types

Each transaction in the ledger is tagged with a type:

- Receipt — Rent or other payment received from a tenant
- eCheck Receipt — Tenant payment made via electronic check (ACH)
- Check — A check issued to pay an expense (e.g., management fee, vendor)
- Payment — An automatic or recurring payment (e.g., insurance auto-pay)
- JE (Journal Entry) — An internal accounting adjustment (e.g., mortgage allocation, amortization, reallocation between properties)
- Transfer — A movement of funds between property accounts

Tip: If you see a Journal Entry (JE) and are unsure what it represents, the Description column will tell you more. Common examples include mortgage principal/interest allocation (e.g., 'LN# 4 1011 2816 5720') and insurance amortization entries.

4 | Income Statement (12-Month View)

The Income Statement gives you a comprehensive view of your portfolio's financial performance across an entire year, organized into income and expense categories side-by-side by month. This report is ideal for understanding trends, identifying high-expense months, and preparing for tax time.

Income Categories

All money coming into your properties is organized into these categories:

Income Category	Description
Rental Income	Monthly rent collected from all tenants across all properties. Your largest income line item.
Monthly Pet Rent	Additional monthly fees charged for tenants with pets.
Month-to-Month Fee	A premium charged to tenants who continue past their lease end date on a month-to-month basis.
Late Fee	Fees assessed when tenants pay rent after the due date. Note: negative values can appear if a fee is reversed.
Deposit Forfeit	Security deposit funds retained when a tenant vacates and has outstanding charges or damage.
Court Costs & Admin Fees	Fees charged in connection with eviction proceedings or other legal administrative actions.
Utility Reimbursements	Amounts billed back to tenants for utilities (water, electric, etc.) that ROOST paid on their behalf.

Expense Categories

All costs associated with managing your properties are broken out into detailed line items:

Expense Category	Description
Mgmt: Property Management	Your monthly property management fee — a fixed amount per property or a percentage of collected rent.
Mgmt: Commissions Lease Fee	A one-time fee charged when ROOST places a new tenant and executes a lease.
Mgmt: Commission Lease Renewals	A fee charged when an existing tenant renews their lease.
Mgmt: HOA Management	Fee for managing HOA-related responsibilities for applicable properties.
Mgmt: Mark-Up	A markup applied to certain vendor invoices or materials in line with your management agreement.

Property: Mortgage	Mortgage payments made from the trust account on your behalf (if applicable).
Property: Tax	Real estate tax payments. These are often lump-sum and may appear in one or two months per year.
Insurance: Property	Property insurance premiums. Negative values may reflect refunds or policy adjustments.
Utilities (Electric, Gas, Water, Cable, etc.)	Utility costs paid by ROOST on behalf of the property or for common areas.
Make Ready: Janitorial, Carpet, Keys	Turnover costs incurred when preparing a unit for a new tenant after a vacancy.
Maintenance: General Repair	Broad category for miscellaneous repairs not classified elsewhere.
Maintenance: Labor	Labor costs for in-house or contracted maintenance staff performing work orders.
Maintenance: HVAC, Plumbing, Roofing, etc.	Specialized trade work billed to your properties during the period.
Materials for Repairs	Parts and supplies purchased for ongoing maintenance and repair work.
Professional: Legal	Attorney fees related to evictions, lease disputes, or other legal matters.

Net Operating Income (NOI)

At the bottom of the Income Statement you will find the NOI — Net Operating Income. This is calculated as Total Operating Income minus Total Operating Expense. A positive NOI means your properties generated more revenue than they cost to operate. A negative NOI in a given month is normal and often reflects large one-time expenses such as property tax payments, major repairs, or a high-turnover period.

Tip: Don't judge a single month in isolation. Use the 12-month total column (far right) to see your true annual performance. Tax payments, major repairs, and insurance adjustments can make any individual month look unusually high or low.

5 | Rent Roll

The Rent Roll is a snapshot of every unit in your portfolio at a specific point in time. It shows you who is living in each property, what they are paying, when their lease expires, and whether there are any outstanding balances.

Rent Roll Column Guide

Column	What It Tells You
BD/BA	Bedrooms and bathrooms (e.g., 3/1.00 = 3 bed, 1 bath).
Tenant	The current tenant's name. "Vacant-Unrented" means the unit has no active tenant.
Status	Current lease status — "Current" means the tenant is active and in good standing.
Sqft	Unit square footage.
Market Rent	The market rate ROOST has determined for the unit based on comparable properties in the area.
Rent	The actual contractual rent amount the tenant is currently paying. If higher than Market Rent, the tenant is paying above-market. If lower, you may see an opportunity to adjust at renewal.
Deposit	The security deposit amount on file for the tenant.
Lease From / Lease To	The start and end dates of the current lease agreement. Upcoming expirations are worth monitoring.
Move-In	The date the tenant originally moved in. Long-tenured tenants often indicate stability.
Past Due	Any outstanding balance owed by the tenant. A negative number means rent is owed (e.g., -\$930.00). A positive number may indicate a credit or overpayment.
NSF Count	The number of returned/bounced checks (Non-Sufficient Funds) in the tenant's history.
Late Count	The total number of times the tenant has paid rent late. A high number is a useful indicator of payment reliability.

Reading the summary row: The bottom of the Rent Roll shows your total units, overall occupancy rate, combined market rent, total rent collected, total deposits held, aggregate past due balance, and cumulative late payment count across all tenants.

What to Watch For on Your Rent Roll

- Vacancies ("Vacant-Unrented") — Monitor these closely. Each vacant unit represents lost income. Ask ROOST about the leasing pipeline for any open units.
- Upcoming lease expirations — Check the "Lease To" column for leases expiring in the next 60-90 days. ROOST will handle renewal outreach, but it's good to be aware.

- Past Due balances — Negative amounts in the Past Due column indicate a tenant owes rent. ROOST actively manages collections, but this column keeps you informed.
- Late Count patterns — A tenant with a high late count (e.g., 14 or more late payments) may warrant a conversation with your ROOST property manager.

6 | Documents & Reports

Your Owner Portal provides secure, on-demand access to all documents related to your properties. You can view and download documents at any time — there is no need to contact ROOST to request copies.

How to Find Your Documents

4. Log in to your Owner Portal.
5. Click on the "Documents" tab in the main navigation.
6. Browse or search for the document you need.
7. Click a document to preview it, or use the download icon to save it to your computer.

Types of Documents Available

- Owner Statements — Monthly financial reports for your portfolio (also accessible under Reports)
- Income Statements — 12-month and custom-period income/expense summaries
- Rent Rolls — Point-in-time snapshots of your unit occupancy and lease status
- 1099 Tax Forms — Annual tax documents provided for your records at year-end
- Lease Agreements — Signed leases for current and past tenants
- Property Inspection Reports — Move-in and move-out inspection documentation
- Insurance Documents — Policy documents shared by ROOST on your behalf
- Legal Correspondence — Court documents, notices, and legal filings related to your properties (if applicable)

Tip: 1099 forms are typically made available in January for the prior tax year. ROOST will notify you when your 1099 is ready to download.

7 | Maintenance & Work Orders

ROOST handles day-to-day maintenance coordination on your behalf, but your Owner Portal gives you full visibility into every work order opened for your properties. You can review the status, description, and cost of all maintenance activity at any time.

Viewing Work Orders

8. Log in to your Owner Portal and navigate to the "Maintenance" section.
9. You will see a list of work orders organized by property, including open, in-progress, and completed items.
10. Click on any work order to see the full description, assigned vendor, status updates, and any associated costs.

Maintenance Cost Categories

When reviewing maintenance spending on your Owner Statement or Income Statement, you will see costs broken into categories such as:

- Maintenance: General Repair — Miscellaneous repairs such as fixing doors, windows, appliances, or other property items
- Maintenance: Labor — Hours billed by ROOST's in-house maintenance staff or contracted workers
- Maintenance: HVAC — Heating, ventilation, and air conditioning service calls and repairs
- Maintenance: Plumbing — Leak repairs, drain clearing, fixture replacement
- Maintenance: Roof Repairs — Inspection, patching, or emergency roof work
- Maintenance: Mowing/Lawn Care — Regular exterior upkeep billed per property
- Maintenance: Extermination — Pest control services
- Make Ready: Janitorial / Carpet Cleaning / Keys & Locks — Unit turnover preparation costs
- Materials for Repairs — Parts, hardware, and supplies purchased for maintenance jobs

Tip: Large one-time maintenance costs (such as a major roof repair or HVAC replacement) may be visible in your Owner Statement as individual transactions under the specific property. You can see the vendor name, date, and amount in the transaction detail.

8 | Viewing Receipts & Expense Detail

One of the most useful features of the AppFolio Owner Portal is the ability to drill down into individual expenses. You do not have to wonder what a charge was for — the detail is right there in your statement.

How to View Transaction Detail

11. Open your Owner Statement from the Reports or Documents section.
12. Navigate to the individual property page for the expense you want to review.
13. In the Transactions table, locate the expense line item. The Description column provides the full explanation.
14. Click on the line item to see additional details, including any attached receipts or vendor bills (when available).

What the Transaction Detail Shows You

Detail Field	Description
Date	The date the transaction was posted to your account.
Payee / Payer	Who received payment (vendor, contractor, government agency) or who made a payment (tenant name or ID).
Type	The transaction type: Receipt, Check, JE, Payment, Transfer, or eCheck Receipt.
Reference	Check number, ACH reference, or journal entry number — useful for tracking specific payments.
Description	A plain-language explanation of what the charge or payment was for (e.g., "Maintenance: Mowing/Lawn Care", "Insurance: Property - March 2026").
Cash In	Amount of money received.
Cash Out	Amount of money paid out.
Balance	The running cash balance in your property trust account after this transaction.

If you have questions about a specific charge or need a copy of an original vendor invoice, contact your ROOST Owner Advisor directly. ROOST keeps complete records of all vendor bills and maintenance receipts.

9 | Quick Reference & FAQ

Common questions ROOST owners ask about their Owner Statements

This guide answers the questions we hear most often from ROOST owners as they review their Owner Statements. If you don't find what you're looking for here, please contact us — we're happy to walk through any line item with you.

Statement Timing

Q: When are my Owner Statements updated and available?

Owner Statements are updated in alignment with ROOST's check run schedule and are available multiple times throughout the month—not just at month-end.

ROOST processes owner disbursements three times monthly: on the 10th, the 20th, and the last day of the month. After each of these check runs, a new Owner Statement is generated covering activity from the 1st of the month through that check run date (e.g., 1st–10th, 1st–20th, 1st–end of month).

There are a few timing adjustments to be aware of. If the 10th or 20th falls on a weekend or holiday, that check run occurs on the next business day. If the last day of the month falls on a weekend or holiday, the final check run is completed on the prior business day.

In addition to these rolling updates, a finalized, full-month Owner Statement is generated on the first day of the following month.

Practically, this means you can monitor financial activity continuously. After each check run, all receipts, vendor payments, and disbursements are posted, allowing real-time visibility into the current period. You'll also receive an email notification each time your statement is updated.

Reading Your Statement

Q: I see “Journal Entry (JE)” lines on my Owner Statement — what are these?

A Journal Entry (JE) is an internal accounting adjustment. Unlike a Receipt (rent received) or a Check (vendor paid), a JE doesn't represent cash moving in or out of your trust account — it's a bookkeeping entry that reclassifies, splits, or reallocates funds that have already been received or paid.

Common reasons you'll see a JE on your statement:

- **Mortgage principal/interest split.** When ROOST pays your mortgage from your trust account, the lump-sum payment is split into principal and interest so each portion reports correctly on your Income Statement.
- **Insurance premium amortization.** A 12-month policy paid up front is amortized monthly, so each month carries only its share of the expense.
- **Reallocation between properties.** If a charge was posted to the wrong property, a JE moves it to the correct one.

- **Escrow / reserve deposits.** Funds set aside for property taxes or other future obligations are moved into a reserve via a JE.

Every JE includes a Description that explains its purpose. If one looks unusual or you can't tell what it's doing, contact ROOST and we'll walk through the adjustment with you.

Q: I see “Transfer” entries on my Owner Statement — what are these and why are they there?

A **Transfer** is a movement of cash between two properties you own. Transfers don't add or subtract money from your overall portfolio — they just shift funds from one property's trust account to another's.

Why transfers happen:

When one of your properties has a bill due but not enough cash on hand to cover it (e.g., a vacancy month, a major repair, or a property-tax lump sum), ROOST will pull from another property in your portfolio that has surplus cash. This avoids delays in paying vendors and avoids asking you to contribute funds out of pocket.

How they show up on the statement:

- On the property **sending** the funds: a Transfer entry posts in the Cash Out column.
- On the property **receiving** the funds: an offsetting Transfer entry posts in the Cash In column.
- The two amounts are equal and opposite — across your portfolio, all transfers net to zero.
- The Description column on each Transfer line tells you where the money went or came from (e.g., “Transfer to 123 Main St — HVAC repair”).

What this means for you:

If a single property's cash position looks lower than expected, check the Transactions table for any Transfer entries — funds may have moved to another property of yours that needed them, not actually left your portfolio. Your **consolidated summary** on page 1 of the Owner Statement always shows the true net cash position across all properties combined.

If you'd like to reduce the frequency of transfers, maintaining a small cash reserve at each property (or making periodic owner contributions) gives each property the cushion to cover its own expenses.

Q: It looks like something was charged twice on my Owner Statement — what's going on?

Almost always, this is the same bill shown at two different stages — not a duplicate charge.

ROOST's Owner Statement tracks bills in two places:

- **“Bills Due”** is a heads-up section that lists vendor bills ROOST has received but **not yet paid**. It's there for transparency so you can see what's in the pipeline. No money has left your trust account yet.
- **The Transactions area** is where the bill posts once it's actually paid. That's when the funds leave your account.

So if you saw a bill in “Bills Due” on last month's statement and now see the same amount in the Transactions section this month, you're watching that bill move from **scheduled to pay** to **paid**. It's one expense, shown at two different points in its lifecycle.

To confirm: check the vendor name and invoice date — the Bills Due entry and the matching transaction will line up.

Q: My Owner Statement shows a negative cash position or a heavy expense month — should I be worried?

A single rough month on an Owner Statement is usually not a sign of a problem — it almost always reflects the timing of large, lumpy expenses that hit in one month rather than being spread evenly across the year.

Common causes:

- **Property tax payments** — typically paid in one or two lump sums per year, even though they cover the full year.
- **Major repairs or capital work** — roof, HVAC replacement, plumbing emergencies, or a heavy turnover.
- **Insurance catch-ups** — when an annual premium is paid in full.
- **Vacancy** — no rent coming in, but mortgage, taxes, utilities, and lawn care still post.

What to look at instead:

The **12-month Income Statement** smooths these timing distortions and gives you a truer picture of how your portfolio is actually performing. A single negative month on an Owner Statement, taken in isolation, is rarely the right view.

If your property runs negative enough that ROOST needs to move funds in via a Transfer or ask you to contribute, we'll reach out before it becomes an issue.

Disbursements

Q: My statement shows I have funds available, but I didn't receive a disbursement on the last check run. Why?

The most common reason is that the tenant's payment hadn't cleared yet by the time the check run was processed.

Here's how it works at ROOST:

- **A receipt posts to your statement when the tenant pays** — but the funds aren't immediately available to disburse. ACH payments (eChecks) typically take a few business days to clear the bank, and physical checks need to clear as well.
- **Once the funds have cleared**, they become available for disbursement on the next scheduled check run.
- **ROOST runs disbursements three times per month: the 10th, the 20th, and the last day of the month.** Multiple check runs per month exist specifically to minimize the wait — if your funds clear after one check run, they're ready for the next one a week or so later.

So if a tenant paid right before a check run and the payment hadn't cleared in time, that money will go out on the following check run. Your Owner Statement will still reflect it as part of your available balance — it's not lost, just waiting on the bank to release it.

If you ever want to know the status of a specific payment, contact ROOST and we can confirm whether it has cleared.

Security Deposits

Q: How are tenant security deposits handled at ROOST, and where do they show up on my Owner Statement?

ROOST handles security deposits differently than some other property management companies, so it's worth understanding clearly.

ROOST's policy:

Ohio state law does not require property managers to hold tenant security deposits in a separate escrow account. Our policy is to **pay security deposits out to the owner as they are received** — they flow through to you as part of normal disbursements, just like rent. This keeps the funds working for you and avoids tying them up where you can't use them.

How this shows up on your statement:

- When a tenant pays a security deposit, it posts as a **Receipt** in the Cash In column of the property — alongside the rent and other income for that month.
- It becomes part of that month's owner disbursement.
- During the tenant's occupancy, you will not see a separate "Security Deposit Held" balance on your statement, because the funds are with you, not in a ROOST escrow account.

What to expect at move-out:

- **If the tenant is owed a refund** at move-out, ROOST will issue that refund — and the **refund amount appears as an expense** on your Owner Statement, because the funds need to come back out of your account to repay the tenant.
- **If the deposit is retained** in part or in full for unpaid rent, damages, or charges, the retained amount posts as **Deposit Forfeit** income on your statement.
- Either way, the deposit eventually nets out — but the income (at move-in) and the expense (at move-out) can be months or years apart.

What about my 1099?

Security deposits passed through to you are **not** included in your ROOST 1099, because under IRS rules a deposit is not taxable income at the time it's received. In AppFolio, security deposits are coded separately from rental income, so they're correctly excluded from the 1099 calculation.

Only when a deposit is **forfeited** (retained for unpaid rent or damages at move-out) does it become reportable income — at which point it posts as "Deposit Forfeit" on your statement and is included on that year's 1099.

Note: on your own books, the deposit cash you receive should generally be tracked as a liability (owed back to the tenant) rather than as rent income — until it's either refunded or forfeited. For specific tax treatment, please consult your CPA.

Best practice for owners:

Because deposits flow to you as income but may need to be returned later, treat them as **a liability you may eventually owe back, not as additional rent income**. Setting aside roughly the deposit amount in your own savings until the tenant moves out is a simple way to avoid a cash crunch when a refund is due.

If you have questions about a specific tenant's deposit or an upcoming move-out, contact ROOST and we'll walk through the expected accounting.

Year-End Statement vs. 1099

Q: Why isn't my Section 8 income included on my ROOST 1099?

It depends on which housing authority pays the subsidy for your unit, and the rules differ by authority:

- **Springfield (SMHA) Section 8 income IS included in your ROOST 1099.** No separate 1099 will be issued by Springfield — we report it for you.
- **Columbus (CMHA) Section 8 income is NOT included in your ROOST 1099.** CMHA issues its own 1099 directly. ROOST mails the CMHA-issued 1099 to our Columbus owners as a courtesy, but the income on that form is reported by CMHA, not ROOST.
- **Other Section 8 authorities** typically issue their own 1099s directly to you for the subsidy portion they paid.

Reconciling your year-end statement vs. your 1099:

Your ROOST year-end statement shows ALL income that flowed through your properties — including every Section 8 payment — because it reflects the full financial performance of your portfolio. Your ROOST 1099, however, only reports income ROOST is required to report to the IRS. That's why the totals won't match if you have CBUS units (or units in another authority that self-reports).

Q: My tenant prepaid rent at the end of the year — why is it included in my 1099 if it covers next year's rent?

Short answer: the IRS treats prepaid rent as taxable income in the year it is **received**, not the year it covers — so it lands on the 1099 for the year ROOST (or the housing authority) collected it.

This rule applies regardless of:

- **The period the rent covers.** A payment received on December 28, 2025 for January 2026 rent is reported on your 2025 1099.
- **The accounting method you use.** Whether you file taxes on a cash basis or accrual basis, prepaid rent is reported in the year of receipt for 1099 purposes.

Why this can make your 1099 look “off”:

If a tenant pays early in late December, that income shows up on your 1099 for the year just ending — even though, on your year-end statement, it may appear as a January receipt for the new year. Likewise, if a tenant prepaid in the prior December, that income was already reported on last year's 1099 and won't appear on the current year's 1099 even though the rent covered this year.

When reconciling, compare the calendar-year receipts in your year-end statement (by post date) to your 1099 — and remember to check the last few days of December and the first few days of January for timing differences.