—NARPM Sets New Member Record—

Residential Resource

March 2004

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The Mission of NARPM is to support professional and ethical practices of rental home management through networking, education, and certification.

The Unfair Housing Act

by Ronald F. Hammond, CCIM, RPA, RMP®

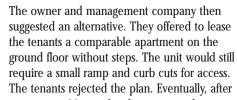
Recent Fair Housing court cases here in California and across the country may seem to be unfair to owners and real estate managers. The Federal Fair Housing Act requires owners to provide reasonable housing accommodations to handicapped tenants. Sometimes what

the tenant feels is reasonable is not in line with what the owner feels is. How much of an accommodation is reasonable? What restrictions and conditions can an owner legally place on a handicapped tenant?



In one case, decided on November 9, 2001, the judge set some guidelines in *Abraham vs. Twinbrook Village Apartments.* This case was between three handicapped tenants of the

Twinbrook Village Apartments in New Jersey, the owner, and his real estate manager. The tenants requested a ramp be installed to the second floor of the apartment building to accommodate their wheelchairs and electric scooters. The local housing agency requested permission from the real estate manager to use volunteers to build two ramps leading to the tenants desired apartment. The ramps would cost the owner nothing. The agency drew up some plans, submitted them for approval, and received a building permit from the county. The owner and manager granted permission but did not want to assume responsibility for any liability associated with the structures. They also required the tenants to obtain their own liability insurance naming the owner and management company as additional insureds. As a result of the request for renter's insurance, a dispute developed and stalled construction; the county eventually terminated its plans to construct the ramps.



20 months, the ramps to the second floor were built. By that time one of the three tenants had moved out.

The tenants filed a complaint under the Fair Housing Act alleging discrimination based on handicapped status. HUD issued a charge of discrimination against the owner, the property supervisor, and the management company. As we all know, the Federal Fair Housing Act prohibits discrimination against handicapped persons in the rental of housing or in the provision of services. The Act also requires an owner to make "rea-

sonable accommodations" to allow a handicapped person an equal opportunity to use and enjoy a dwelling unit.

There was no doubt that the residents were handicapped and required the ramps for an equal opportunity to use and enjoy their apartment. The judge said the main issue was whether the owner restricted the approval of the original installation of the ramps, and if so, whether the restrictions were reasonable.

The judge determined the owner had restricted his approval of the installation of the ramps and found the owner's argument that he had given permission to build the ramps not valid. The judge deemed the owner had indeed placed the following restrictions on the installation of the ramps: (1) the requirement that the tenants provide a disclaimer of liability for the ramps; (2) the requirement that the tenants obtain liability insurance; and (3) that the ramp design be revised. The judge then ruled that these



PRESIDENT'S MESSAGE

Dear Fellow NARPM Members:

I hope you are enjoying the month of St. Patrick's Day and not letting any nonpaying leprechauns get the best of you. Know that the national leadership team stands firm in the "wearin' o' the green" and even better, in supporting pocketing more of the green. As we move into the end of 2004's first quarter of "Opening New Doors," the whole NARPM TEAM is working arduously on behalf of the members to bring about the goals and objectives selected this year as our Plan.

The Membership Team is committed to eight new chapters and 300 new members. The Education Team is working towards bringing on-line education to your desktop and obtaining continuing education throughout the country for our designation classes. The Certification Team is dedicated to making your designations more attainable and more valuable in the workplace. The Marketing



NARPM President Andrea Caldwell

Team is focused on getting NARPM recognized in the public's eye and in getting more connected to the REALTOR® community by participating in REALTOR® trade shows in various locations throughout the country. The Affiliate Team has challenged itself to deliver the best, most diverse Trade Show for the national convention, as well as to increase the affiliate membership. The Convention Team is creating a huge "wow" effect for the third week in September in Baltimore, MD, showcasing education, networking, and certification—our core values. Legislative is keeping us apprised of national trends in proposed statutes relevant to our industry. Long Range Planning is taking us into our envisioned future by looking down the road to where we want to be. Professional Standards is keeping our industry ethical by reviewing and acting on complaints (none pending). Web site is redesigning our Web page to bring about a more modern, user-friendly look. There are many more committees than those listed here, but can you feel the hub of activity that TEAM NARPM represents?

To sum up the end goal, NARPM is committed to making the life of the residential property manager better by increasing your bottom line, by adding to your professionalism, by giving you venues to "vent" where "understanding" is the language spoken, by teaching you better ways to conduct your business, and by representing your interests where it matters.

To TEAM NARPM, every member matters. Let us hear from you. Become a part of the process by simply communicating your needs/wants to this association. We all are better served if we are responding to relevant data about you, directly from you!

In closing, remember my message throughout the year is that we are all in this together, and it should be fun along the way. The most fun I have had in the last few weeks was traveling with Mary Love in Hawaii, meeting the members of the Big Island and Oahu chapters, and spending time with "The Stand By Club" trying to get home! We were "Opening New Doors" all along the way and laughing together.

Andrea G. Caldwell, MPM®

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conditions were not reasonable. The Act allows an owner to decline accommodations if it would impose a substantial burden or undue hardships (which the owner felt the liability would be). The judge further stated that although the owner imposed no restrictions on the installation of the ramps, their refusal to make clear their demands for liability protection, which delayed the construction of the ramps for 20 months, constituted a refusal to reasonably accommodate the residents' handicap.

Unbelievably, the judge also found that the owner's offer to place the tenants in an equivalent apartment on the ground floor was not reasonable.

THE JUDGMENT

The Judge found that the owner violated the Federal Fair Housing Act by discriminating against the tenants and awarded the three tenants (even though one had moved out) damages for embarrassment, humiliation, and emotional distress amounting to \$75,000, \$40,000, and \$20,000. The judge also imposed a civil penalty of \$15,000 and issued an injunction ordering the owner and management company to rescind their policy requiring wheelchair-bound tenants to purchase renter's liability insurance as a condition of approval of a ramp, requiring a written request for reasonable accommodations before they will act, and requiring a resident to agree to remove the ramp at the end of the tenancy before they will approve the construction.

Furthermore, the judge permanently enjoined the owner and management company from reinstating those policies and from discriminating against the two remaining tenants or any other participant in the case.

CASE #2

In another Unfair Housing Act case (Giebeler vs. M&B Associates) a disabled tenant afflicted with AIDs and unable to work sued his prospective landlord under the same Federal Fair Housing Amendment Act. The tenant's sole income consisted of \$837 per month from Social Security Disability Insurance and \$300 to \$400 per month from housing assistance from the Housing Opportunities for People with AIDs. This amount of monthly income was insufficient to qualify under the owner's income-to-rent ratio policy for the \$875 per month apartment. The tenant's application was rejected. The tenant then asked his mother to assist him and cosign. She agreed but the owner had a "no cosigner" policy, and again the application was rejected. The AIDs Legal Services attorney intervened and wrote a letter to the owner's property manager on behalf of the tenant. The owner's attorney confirmed the rejection. With the assistance of the Legal Services attorney, the tenant sued the owner under the FHAA, the California Fair Employment and Housing Act, California Business and Professions Code, and the Unruh Civil Rights Act. The tenant claimed unlawful discrimination against disabled persons for refusal to make reasonable accommodations, disparate impact, and intentional discrimination. The U.S. District Court ruled in the owner's favor, stating, "an accommodation which remedies the economic status of a disabled person is not an accommodation as contemplated by the FHAA." The tenant appealed.

The Ninth Circuit U.S. Court of Appeals reversed, ruling the FHAA requires owners to reasonably accommodate an applicant's risk of nonpayment created by the proposed financial arrangement rather than by applying an inflexible rental policy barring cosigners. The Court of Appeals explained that corenting to the tenant's mother who had adequate income and good credit would not add to the owner's burden and would be a reasonable accommodation for the disabled tenant.

SO WHAT DO WE DO?

Although the Act only requires an owner to make accommodations that are reasonable, we must be very careful when placing terms, conditions, and restrictions on the agreements to provide those "reasonable accommodations." If a handicapped tenant makes a request for an accommodation, we should make every effort to address the tenant's concerns. Although an owner may decline the accommodation if it would impose a substantial burden or hardship on the owner, these cases make it clear that the mere possibility that the liability from the installation of a ramp or the possibility of nonpayment of rent does not constitute the type of burden or hardship that would stand up in court.

The substantial amount of the judgment awarded to the tenants shows how strongly the court felt that the owner's and real estate manager's conduct was not reasonable. We all now have the benefit to learn from these cases and be conscious of how a similar situation that we may be involved in would be looked upon by a judge or jury. An old proverb sums up the recommended procedure: "Help another's boat across, and behold, your own has reached the shore."

Ronald F. Hammond, CCIM, RPA, RMP®, is the broker/CEO of Hammond & Hammond Inc., a professional real estate management company in Chatsworth, CA. Ron has been a member of NARPM since 1998 and a licensed real estate broker since 1981. Ron is a nationally recognized leader in the real estate management field and is regularly consulted by attorneys and the media for his input on matters relating to real estate management. Ron is a certified landlord/tenant mediator and recognized as an expert witness in the real estate management field by the Superior Court of California. Ron is currently a MPM® candidate and a past president of the North Los Angeles Chapter of NARPM.



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NEW MEMBERS

Welcome new NARPM members! The following is a list of new members who joined NARPM from January 1 to January 31, 2004.

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New Oahu Chapter Sets New Records



Membership Development Chair Melissa Prandi, MPM®, took the reins and led the Membership Team's focus to Oahu, HI, where a new chapter was established. This meeting was a record-breaking one as it had the most attendees at a chapter start-up meeting and the most to join NARPM at the first meeting. One hundred twenty-eight property managers attended the first meeting, and 69 joined as new members on the spot.

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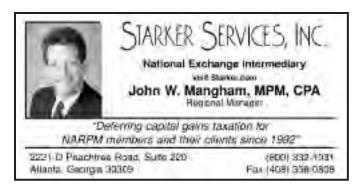
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CERTIFICATION CORNER

by Suzanne Reeder, MPM®, NARPM Certification Chair 2004

The Certification Committee is pleased to announce the following new candidates. Good luck!

RMP® CANDIDATES

Jude Guyer, T.J. Guyer Inc., Chehalis, WA Tulie Tulodieski, Crown Management, Roswell GA



Ambassador Program—January 2004

The Ambassador Program was designed a few years ago to reward our current members for referring new members to our organization. Who better to spread the word of the benefits of NARPM than its members? If you refer five new members in one year, you will receive an award certificate that may be used toward your next year's dues or for events for the coming year. When you achieve ambassador status and receive your \$195 NARPM credit, it can be used toward your annual dues or registration at a NARPM National Convention.

It is flexible! Just follow the simple steps outlined here:

- ★ Call NARPM Headquarters at 800/782-3452, and request membership application forms. Headquarters, upon request, will mail the application directly to the prospective member but will not fill in the "referred by" line.
- The 12-month period to obtain the five new members starts the day the first new membership application is processed by headquarters.
- When Headquarters receives the fifth new membership application, an Award Certificate will be issued and dated. A recognition certificate will also be issued, and you, as the "Ambassador," will be recognized in the Residential Resource.
- The Award Certificate can be used to pay NARPM annual dues, or like amount can be applied toward National Convention.
- It must be used in full at the time of use and attached to your dues or registration for Convention. The value of the Award Certificate is equal to what the national dues were at the time the Award Certificate was issued. It also must be used within 12 months of the issue date.
- A member can earn more than one Award Certificate per 12-month period.

Seventy-four new members were added to the NARPM ranks in January through the Ambassador Program. That was 72% of the total of 103 new members who joined. Congratulations to William Ramsey, Risha Ramsey, Stephanie Salazar, Richard Vierra, Melissa Prandi, MPM®, Joyce Wong, Helen Baptiste, RMP®, Chuck Warren, Beverly Browning, MPM®, and Aloha Fontes who have earned their Ambassador Certificates this month.

| New Member | Ambassador Member | New Member | Ambassador Member |
|----------------------|---------------------------|-------------------------|------------------------------|
| W. Derrick Gainey | Rick "Jordan" McDowell | Chrystal Wong | Tisha A. Ramsey |
| Tracy Herring | Michael S. Porter, MPM® | Nancy Yamachi | Tisha A. Ramsey |
| Arath Vazquez | Louis Melo | Dale Bordner | William B. Ramsey |
| Jon Sabo | Daryl Neisess | Margaret Callahan | William B. Ramsey |
| Paul Jakeman | John Parker, RMP® | Vernon K.T. Chock | William B. Ramsey |
| Elizabeth Harold | Jim Reimer, RMP® | Diane Ferreira | William B. Ramsey |
| Lonnie Bush | Chuck Warren | Riley Hakoda | William B. Ramsey |
| Stephanie Clark | Chuck Warren | Drudi Johnston | William B. Ramsey |
| Lisa Coghill | Alanna "Kay" Burleson | Primrose Leong-Nakamoto | William B. Ramsey |
| Odette Derogene | Deidre Graybill | Wayne Nakamoto | William B. Ramsey |
| Thomas Lee | Ralph T. Lee, CRB, GRI | Beverly Pong | William B. Ramsey |
| Venita Longley | Tamara Simon, RMP® | Loreli Thompson | William B. Ramsey |
| David Hirras | Robert Waddell | Samantha Villanueva | William B. Ramsey |
| Pamela Crosslin | Sandra L. Cope, GRI, RMP® | Carol Hagiwara | Stephanie Salazar |
| Bob Cook | Helen Baptiste, RMP® | Catherine Matthews | Stephanie Salazar |
| Terry Ewart | Helen Baptiste, RMP® | Steve Saito | Stephanie Salazar |
| Laurene Hisako Young | Helen Baptiste, RMP® | Nancy Thomas | Stephanie Salazar |
| Vivian Kee | Helen Baptiste, RMP® | Barry Brice | Richard Vierra |
| Alice Vinton | Helen Baptiste, RMP® | Kathleen Hagmann | Richard Vierra |
| Vernon Yang | Helen Baptiste, RMP® | Ken Hagmann | Richard Vierra |
| Jerry Bangerter | Aloha K.K. Fontes | Melanie Jakahi | Richard Vierra |
| Hiromi Kawasaki | Aloha K.K. Fontes | June Maeda | Richard Vierra |
| Dawn Moore | Aloha K.K. Fontes | Adelle Johiro | Joyce Wong |
| Benjamin Sanchez | Aloha K.K. Fontes | Mike Stott | Joyce Wong |
| Demetria Wingfield | Aloha K.K. Fontes | Karen Texeira | Joyce Wong |
| Suzanne Smith | Mary M. Love, RMP® | Rosanne Uyehara | Joyce Wong |
| Patrick G.W. Young | Mary M. Love, RMP® | Clara Yokoyama | Joyce Wong |
| Art Balmaceda | Melissa Prandi, MPM® | Jon Selinger | Beverly Browning, MPM®, CPM® |
| Berton Hamamoto | Melissa Prandi, MPM® | Phoebe Chrisman | William B. Ramsey |
| Lurline Johnson | Melissa Prandi, MPM® | Sharon Hayashida | William B. Ramsey |
| June Lee | Melissa Prandi, MPM® | Kelvin Kaneoka | William B. Ramsey |
| L. Richard Melcher | Melissa Prandi, MPM® | Tricia Horton | Tommie J. Rogers, RMP® |
| Sheri Nakaya | Melissa Prandi, MPM® | Marilyn Grimsley | Lyle Sall |
| Helen Skov | Melissa Prandi, MPM® | Christine Berger | Amanda Welch |
| Bonnie W.K. Cheung | Tisha A. Ramsey | Linda Allen | Ted White, MPM® |
| Leona Soto | Tisha A. Ramsey | Angela Hall | Ted White, MPM® |
| Gail Toyooka | Tisha A. Ramsey | | |

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Paychex, Inc.
Peachtree Business Products
Professional Office Services of ID, Inc.
Starker Services, Inc.

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Claim Source One

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HomeRentalAds.com
HomeRentals.net
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PROMAS Landlord Software Center
Property Automation Software Corp.
Small Computer Services, Inc.
Winning Edge Software Solutions
Yardi Systems, Inc.

Tenant Screening:

First American Registry, Inc.

For more affiliate information, please visit the NARPM Web site www.narpm.org.

Electronic Transfers— the Future Is Here by Sally Backus, MPM®

For those of you already using electronic transfer for tenant rents or owner payments—skip this article. For the rest of you, like me, who have attended several workshops at convention on the subject but have not gotten around to it yet—PAY ATTENTION!

HERE ARE THE ADVANTAGES OF ELECTRONIC TRANSFERS OF TENANT RENTS:

- If there are insufficient funds, you know within two days.
- You save time not processing checks.
- There are less errors not processing checks.
- You get your management fee more quickly.
- You can collect other fees the tenant owes you, like plumbing bills, without repeated letters.

How Do You Convince Tenants to Allow Electronic Transfer?

- When renting a property, offer the stated rent with electronic transfer or money order, rent plus \$25 or \$50 if paid by personal check. They never choose option B!
- Have rent be late on the third of the month, but do your electronic transfers on the fifth.
- When doing rent increases for existing tenants, offer a lesser increase for tenants who switch to electronic transfer.

HERE ARE ADVANTAGES TO ELECTRONIC DEPOSIT OF OWNER FUNDS:

- They get their money faster so are happier with you.
- You do not have to wait for their checks to clear the bank.
- · Checks do not get lost in the mail.
- If you want to e-mail statements, you can save on postage. (I do not.)

How Do You Convince Owners to Allow Electronic Transfer?

- This is easier. They are usually excited. Send out the form for their signature.
- Offer it as a FREE service if they sign up by a certain date.
- Have it as your default method with new clients. You will only do paper checks if they specifically request it.

How Do You Set it Up with Your Bank?

- Your bank will call this ACH (automated clearing house) transfers. Ask your current bank if they are set up to handle this.
- It should not cost you anything. Most of us have Client Trust Accounts at zero interest that are large enough to prompt them to cover the costs.
- If you have to go shopping for a bank that will accommodate this service, bring copies of your last few months' statements so that they can see your average balance.
- Most banks will then send someone to your office to install the software on your computer and do the training.

How Do You Do the Transfers?

Your regular rents and payments are set up as a "batch." Once a month, you confirm the amounts and hit "send." Could not be much easier! My bank requires that I have a dial-up computer line for safety purposes.

Now stop reading about this, and go do it!

Sally has been a NARPM member for 11 years and teaches RMP* Operations and MPM* Personnel Practicies and Employee Relations. She has served on many national committees.

Do the People in Your Organization Dress for Success? by Lorraine Pirihi

What really amazes me is that with all the personal and professional development seminars people attend, from executives in the corporate world to business owners and employees alike, very little investment is made into the way they look: personal image.

PERCEPTION IS REALITY

I am no image consultant, however I have been to a few different consultants to try and improve my appearance. Not from a vanity perspective, but just to look as good as possible.

Wouldn't you prefer to do business with someone who looks confident and credible? Whether we like it or not people will pass judgement on you within a few seconds of meeting you. They will make assumptions about you personally and your organization.

Would I Do Business with You?

Think about it. What opinion would you form about a person who looked old-fashioned, dressed in ill-fitting clothes, who wore heaps of make-up? You would probably think their ideas were old-fashioned to match their image. And that also gives an impression of the organization they represent.

What about the 50-year-old lady I met who runs conferences, who turned up in high-heeled shoes, a short skirt, disheveled hair, and big dangly earnings?

Did she look like a competent and professional person? What first impression would she create?

How about the manager who wears a cardigan, light grey suit, and brown shoes. He also has a beard. Would you feel confident using his services? Does he appear to be 'with it'? Would you think his organization is up with the times?

And the personal assistant with the low-cut top and tight fitting pants? Is she being perceived as a competent person; someone you would take seriously? She may suit the image of a trendy organization, and yet what opinions would you form if she worked with you?

We have all seen or know of people like this. Perhaps it is you, and you do not even know it!

IMAGE IN THE WORKPLACE

It is a serious business. Image consultants are being hired by organizations to teach their people how to present themselves in the best possible way. How are you and your people perceived by your clients, prospects, and suppliers? Your personal image can be either positive or negative. It can accelerate your success or hinder it.

THE FINAL WORD

Looking successful is just as important as *being* successful. Whether we like it or not, people judge us in a number of ways. To be credible we have to look like we know what we are talking about and have the skills and abilities to deliver.

Lorraine Pirihi is Australia's personal productivity specialist and leading life coach. Her business The Office Organiser specializes in showing small business owners and managers how to get organized at work so they can have a life! Lorraine is also a dynamic speaker and has produced many products including How to Survive and Thrive at Work! To subscribe to her free ezine visit www.office-organiser.com.au.



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CONVENTION CORNER

Baltimore, Wrapped in Mystery

by K.C. Summers, Washington Post Staff Writer

There's classic Baltimore: crab cakes, white marble stoops, the Orioles. There's quirky Baltimore: bouffant waitresses, John Waters, window-screen art. And then there's Laura Lippman's Baltimore, which contains all of the above, plus a few things you may not have heard about. A giant ball of string. An immaculately preserved 19th-century mill village. A naked guy with a harp.

More about the string and the village later. Let's start with the naked guy. That would be Orpheus, a 24-foot statue on the grounds of Fort McHenry, overlooking the real Baltimore Harbor. Lippman, author of the Tess Monaghan series of crime novels, thinks it's the best view in the city.

"It's just a gorgeous place to walk around," she says as we head down toward the water. "The fact that there's a fort here is almost incidental." She's wearing jeans and a black leather jacket and looks at least a decade younger than her 44 years.

Lippman set her seven best-selling Tess Monaghan books in Baltimore (the eighth is due out this summer), and she clearly adores the place. On this brisk November morning, she's agreed to show me some of her favorite spots in the city. We've already stopped at the old-timey Cross Street Market to stock up on hot, fresh Utz potato chips, made on the premises. They are startlingly good, ruining you forever for vending machine chips.

Now we're walking around the sea wall, past huge container ships and marine terminals. It is gorgeous here, with the sun glinting off the water, and the tableau of tugboats and warehouses reminding the visitor that this is a city that works for its living.

Baltimore has always had a special appeal for Washingtonians, possessing as it does everything that D.C. lacks: colorful neighborhoods, working-class roots, ethnic food, corner bars, character. Lippman, a former reporter for the *Baltimore Sun* who turned to crime fiction in 1997, writes about the city with a clear-eyed, unsentimental affection. Tess, her delightfully cranky heroine, is the very model of a postmodern private investigator. With their ripped-from-the-head-lines plots, delicious relationship subtexts and riffs on everything from the ideal turkey sub to indie rock bands to long hair on women over 30, it's easy to see why the books have won the hearts of both readers and critics.



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www.123rentahome.com (702)-360-RENT (7368) Lippman, who's nothing if not organized, has typed up a two-page list of her favorite haunts. Lunch will be at Matthew's Pizzaria, a much-loved neighborhood joint in Highlandtown. On the way, we pass the old Haussner's restaurant, of Giant Ball of String fame. For more than 70 years the place had a special place in the hearts of Baltimoreans, who came not only for the unpretentious food and kitschy decor but to ogle the four-foot, 850-pound monument to thrift that the owners had collected over the years. The eatery closed in 1999.

"No tour of Baltimore is complete," Lippman observes, "without driving past something that used to be there. It's a very Baltimore way to talk: 'Go by where Haussner's used to be on Clinton Street.'"

But first, a detour: the Hebrew Friendship Cemetery, next to Lord Baltimore Uniforms on East Baltimore Street. Lippman wants to point out the final resting spot of Baltimore benefactors Harry and Jeanette Weinberg, whose names adorn buildings all over the city. Harry was a grammar school dropout and self-made man who bought land. Lots of land. "He had almost \$1 billion when he died," Lippman says, "and this is where he chose to be buried. He's got this huge piece of land for just him and his wife."

"I do like Baltimore cemeteries," Lippman muses. "And here, the caretaker has added such a personal touch." She means the cinderblock wishing well in the front yard, the little lamb statues, the metal glider. If a cemetery can be homey, this one is.

Matthew's is cozy, too—a dozen oilcloth-covered tables, speckled linoleum floor, a jukebox and a few gold-painted cherubs for class. It's been serving up pizzas for half a century—"one of those local places that actually deserves all the accolades," in Lippman's opinion.

Over fries and a crab pie, she talks about growing up in Baltimore's mill village of Dickeyville, her post-college reporting stints in Waco, TX., and San Antonio, and her joy at returning to Baltimore at age 30. The city, she says, is a little insular. "When people say 'Where did you go to school,' they mean high school, and your answer reveals a world of information about yourself."

And then there's that whole "hon" thing. "It's complicated," she says. "It's very much a relic of white, working-class Baltimore. Nostalgia can be very charming, but there's a lot of stuff it covers over. There's history there and it's complicated and I never want to lose sight of that. You never want it to become too campy."

The working-class neighborhood of Hampden is the epicenter of camp, and that's on Lippman's list, too. But first we hit Fells Point, one of the oldest parts of the city, home to shops, restaurants, bars — and, for a while, to Tess. Our goal: the Antique Man, a shop on Fleet Street, where the Giant Ball of String now resides. Owner Bob Gerber is in the process of moving his shop to a new location just down the block, but he agrees to let us take a peek at his new digs.

"Oh yeah," he says, "I'm gonna put the ball of string in the window." He says he paid \$8,700 for it when Haussner's closed, because he could not bear the thought of the precious artifact leaving Baltimore. "It's a neat tribute to hard work." Lippman nods approvingly.

Gerber's shop is crammed with freak-show finds—Kap-Dwa the giant mummy, shrunken heads, dirt from Edgar Allan Poe's grave, a stuffed raven, a four-legged chicken, a Siamese duck, a glove from a Freddy Krueger movie. An entire display case is devoted to Johnny Eck, the famous Half-Boy—costumes, photographs, window-screen art.

"This is neat," Gerber says, pointing out a child-size coffin made of cast iron. "These are extremely rare." The intended occupant, he says, wound up living, so the coffin was never used.

As we leave the Antique Man, Lippman is happy. "I'm pretty sure not a lot of guidebooks will tell you about the ball of string and Johnny Eck."

We head up Broadway, into Johns Hopkins territory, stopping briefly at the Enoch Pratt Free Library on Cathedral, a beautiful space and a particular favorite of Lippman's. We check out the gilded birds on the facade of the Continental Trust Building at Baltimore and Calvert streets, where a young Dashiell Hammett worked as a Pinkerton detective. Some think the place inspired "The Maltese Falcon."

Then there's that other little-known Baltimore resident, Al Capone. Seems the notorious Chicago crime king lived here for a while as a young man, working as an accountant. He was treated for syphilis at Union Memorial Hospital and, in gratitude, donated a row of cherry trees, which still bloom today. True story. She swears.

On the way to Dickeyville, we hit a few more spots—the Edgar Allan Poe House on Amity Street, H.L. Mencken's house in Pigtown, Loudon Park Cemetery and its touching memorial to a group of newsboys from the *Baltimore Evening Sun*, who drowned in a steamboat fire while on a newspaper outing in 1924.

And then we emerge from the suburbs into the old-fashioned mill village, which looks as if it were lifted intact out of a New England land-scape circa 1800 and plunked down in western Baltimore. The community of 134 houses, about half an hour from downtown, once included three mills, stone and frame houses for mill workers and officials, schools, stone warehouses and churches. Now it's a much-sought-after neighborhood and national historic site. Lippman grew up here on Wetheredsville Road—five doors down from the Monaghans, "the quintessential Baltimore family" that would be grist for the Tess books.

Driving on to the leafy neighborhood of Roland Park, we gaze admiringly at a sweet two-room bungalow nestled in the woods on a tiny street off Cold Spring Lane. "I wanted this house. I lusted after it." But she could not have it, so Tess got to move there when she left Fells Point. "Which means that Tess has a nicer address in Baltimore than I ever did."

The sun is low in the sky now, but there's one more treat in store, one last piece of hidden Baltimore. In the middle of Hampden, we turn onto a side street and suddenly we're in Stone Hill, one of those proverbial places out of time. The tiny enclave of weathered stone houses was built for the workers of the neighborhood's textile mills more than 150 years ago. You would never find this place if you did not know it was here. One of the little streets has never been paved.

"It's so rich," Lippman says as we head back downtown. "People expect that of a place like New York. But Baltimore?"

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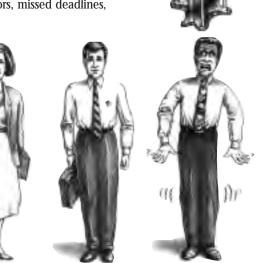
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Home Flooding: Destruction to Your Home

Possible Cancellation of Your Homeowner's Insurance. Facts You Cannot Ignore.

by Scott Walter, FloodStop

CLUE or Comprehensive Loss Underwriting Exchange is an insurance database. If you are unfortunate enough to be included on this list, getting and keeping homeowner's insurance can be nearly impossible.

One way you get placed in this database is by filing a claim due to water damage. Water damage itself is not the biggest problem homeowners experience, instead the mold damage and the resulting legal litigation are. In fact, the problem with mold is causing some of America's largest insurance companies to stop writing new homeowner's policies in some states.

Water and mold damages are not categorized in a way that determines the cause in every claim, but experts tell us that the biggest culprits of home flooding are home appliances and plumbing leaks.

Almost everyone has a story related to home flooding and costly damage. This catastrophe has either happened to them or someone they know personally. Somewhere a supply hose on the washing machine burst or a toilet overflowed or leaked. Maybe they decided to clean behind the refrigerator, and when they pushed it back, a crack was created in the supply tube for the icemaker. These are only a few of the many ways in which our appliances "soak" us. With the trend of upstairs laundry rooms and our fast-paced lifestyles, many people who haven't already experienced this type of devastation will be facing it someday soon. (Figures 1 and 2)

EXAMPLES OF WASHING MACHINE HAZARDS:

- · Hoses can leak or burst.
- · Fittings can fail.
- Internal components can fail that are supposed to stop the water when the tank is full.

- There are also tubes, clamps, and pumps that fail.
- Even a clogged drain will cause water damage.

The fact is that if something goes wrong with a water-supplied appliance in your home, you are at risk of losing resale value in your home. The reason: CLUE can make it difficult for your new buyer to obtain an affordable policy.

Although the immediate reaction is to get angry with the insurance companies, they do pay. State Farm said mold damage claims have skyrocketed. For the first six months of 2001, \$157.3 million in mold claims were paid out by insurance companies, compared with \$34 million for the first six months of 2000. "It's literally a phenomenon that caught us somewhat flat-footed," a State Farm spokesman said. "Water-related losses accounted for 40% of our losses in California."

The mold issue has become a "cash cow" for trial attorneys as insurance companies have recently lost millions in mold-related lawsuits.

This is a devastating financial hit to them. In highly litigious states like Texas and California, some providers have completely stopped offering homeowners policies.

The solution has been some outstanding new products on the market for washing machines, dishwashers, icemakers, and toilets that will provide you with the protection you need by immediately shutting off the water supply when a leak is detected. These are very simple devices that include automatic valves installed upstream of the supply hoses with a water sensor that is placed on the floor. (Figure 3)

For more information on the insurance crisis, call your insurance carrier, and ask them for tips on how to best protect your home. Contact Scott Walter, OnSite PRO Inc., at 800/667-4833 or visit www.onsiteproducts.com.

FIGURE 1

Appliances that "soak" us: washing machines, dishwashers, icemakers and more.



FIGURE 2

Hoses can leak or burst, fittings can fail, and even a clogged drain will cause water damage.



FIGURE 3

Prevent water damage with items that will provide needed protection by shutting off the water supply when a leak is detected.





What to Ask Before You Hire

by Patricia Fripp, CSP, CPAE

Few things can waste more valuable time and resources or cause more morale problems than mismatching the person and the job. As a busy executive, you want to get the most out of your people while protecting your investment in their training.

Good employees turn up, not by magic, but through good hiring practices, and smart hiring starts with smart interviewing. After you have asked the usual "resume" questions—job history, education, salary expectations, etc.—probe your prospect with questions that will illuminate their hopes, goals, inclinations, and reservations.

- "Tell me about yourself. All the exciting and interesting things."
 People offer revealing replies to that question. So many people, even some top executives, say, "Oh, there is nothing exciting about me." You learn a lot about people's self-esteem when they answer that question.
- 2. "If you could wave a magic wand and create a perfect environment to work in, what would it be like?"
 - Suppose the potential employee answers, "I do not like to have someone breathing down my neck. I like to be left on my own, to make up my mind how to do things." You know immediately that this is the wrong person for a job that is heavily supervised. (Choose someone who says, "I enjoy a lot of feedback" instead.)

Consider both the demands of the job and the working environment. If a quiet, personable individual replies, "I love working with people, but I would like to have my own space," be sure that is possible. Work areas quickly become private domains, and rightly so, or people would not take pride in them. But if the job requires sharing a table with the coffee machine, your employee may not last or do the job well.

3. "Describe the best boss you ever had. What made him or her so special? Describe the worst boss."

If the description of the worst boss sounds anything like you, you know that person will not be happy working with you.

4. "What's your hobby?"

There are many questions the law does not allow an employer to ask—whether a person is married for instance. But you may want to know something about a person's private life to determine if the hours or job demands are going to be stressful. For instance, if you need an employee who is bright and alert at an early hour and his hobby will keep him up late on week nights, you both may have a problem. Or if her hobby requires occasional time off to participate, the time to discuss the appropriateness of this is now.

SOME QUESTIONS TO ASK YOURSELF

Before you sit down with a potential employee, ask yourself:

5. "What am I offering this person besides money?" What opportunities for growth, excitement, achievement, and fulfillment go along with the paycheck? Enthusiasm, motivation, and persistence are rarely proportional to salary. Often they are in inverse ratio. (Why else would anyone choose to be an artist, performer, teacher, or writer?) Self-motivated employees are great, but it never hurts to spotlight some incentives.

But once you have the right people in the right jobs, your own job still is not over. Ask yourself:

6. "How do I keep my people highly motivated, productive, and eager to come to work in the morning?"

Your answers can be critical to a happy, productive, low-turnover organization. Here are some suggestions.

Start by making the job fun whenever possible to keep employees from getting stale. Share the big picture with them, so they realize their contribution is part of an important whole. Solicit their feedback and act on it to prove to them that they are really making a difference. Then watch your people respond with hard work, loyalty, and enthusiasm.

Patricia Fripp, CSP, CPAE is a San Francisco-based executive speech coach, sales trainer, and award-winning professional speaker on change, customer service, promoting business, and communication skills. She is the author of Get What You Wantl, Make It, So You Don't Have to Fake It!, and Past-President of the National Speakers Association. She can be reached at: PFripp@Fripp.com, 800/634-3035, http://www.fripp.com.



Compliance...The Architecture of Solid Property Management Organizations

by Ernest F. Oriente, The Coach

If you are the general contractor building a new apartment community, is your carpenter more important than the electrician? Does the plumber play a larger role than the roofer? As the manager of the overall project, you know that building standards, the permitting process, and attention to details lay the foundation for building a beautiful apartment community. Drawing on this analogy, the foundation for the success of your property management company relies on a foundation of high quality, sound business practices, and attention to small but important details. This article will address how a person's level of compliance impacts performance—a key components of the behavioral styles of those on your property management team

DEFINING COMPLIANCE

As a leader within your property management company, you have certainly recognized the diversity of behavioral styles of those on your team and you probably have considered how this impacts your bottom line. Compliance can best be described as the way a person responds to procedures and standards set by others. For instance, their response to company policies, quality procedures, and meeting deadlines will be a good indicator of their level of compliance. A person's level of compliance, whether it is lower or higher, can be an asset to your property management company. Your level of compliance as a leader is a combination of your inherent nature and the

nurturing of your upbringing. In addition, your level of compliance was formed by the time you were 10 or 12 years old and will not likely change over the course of your lifetime.

TIP FROM THE COACH

Time for you to be the coach! On a scale of 1–100, what level of compliance does Pete Sampras have as compared to Andre Agassi? Does it matter? Based on their levels of compliance, they certainly have different styles, yet both are champions in their own way. As a leader within your property management company, could the differing styles of Pete and Andre both find success on your team? Can a person with a lower level of compliance work with a person who has a higher level of compliance?

LOOKING FOR CLUES

When working with those on your property management team, a person's level of compliance can be easily determined by looking for some observable clues. For instance, a person with a higher level of compliance will be conscientious, systematic, conservative, and task-oriented. In addition, the physical clues of a person with a higher level of compliance include a neat and orderly workplace, diplomatic interaction, striving for perfection, and a careful approach. On the other hand, a person with a lower level of compliance will tend to be unconventional, fearless, free-thinking in a team environment, and have a lower attention to detail. The physical clues of a person





with a lower level of compliance will be someone who will use business short-cuts for organization, will be creative when designing rules/procedures, can readily adapt to change, and will often exceed the speed limit if you are driving with them.

TIP FROM THE COACH

To quickly determine whether a person has a lower or higher level of compliance ask yourself these two questions about each person on your property management team: Is this person more introverted or extroverted? Is this person more people-oriented or task-oriented? Remember, a person's level of compliance will offer visual, verbal, and nonverbal clues.

COACHING A PERSON WITH HIGHER/LOWER LEVELS OF COMPLIANCE

Ready for the next step? Once you have determined whether a person on your property management team has higher drive or lower level of compliance—the rest is easy! When communicating with a person who has higher levels of compliance, here are some specific ways to maximize your effectiveness when coaching this person: prepare your requests in writing, present specifics, require a follow-up action plan providing specific dates and milestones, and support your ideas with data and testimonials. To coach a person with a lower level of compliance, here are some tips: focus on the big picture and keep details to a minimum, support this person with a partner that has a high level of compliance who can assist with follow-through,

when communicating be informal and flexible, and help this person avoid over-promising in what they can deliver.

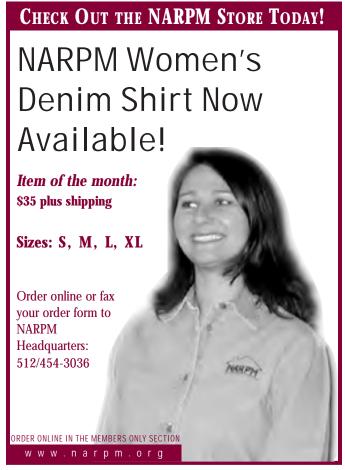
TIP FROM THE COACH

As the leader within your property management company, your teams will deliver peak performance when you have carefully selected a team with a range of lower and higher levels of compliance. In addition, by carefully balancing the levels of compliance within your teams, improved quality and increased creativity will result.

Would you like to know how your compliance measures on a scale of 1–100? Would you like to know the level of those on your team or be able to measure the level of compliance of people you are interviewing for a position within your property management company? Fax a note to 435/615-8670, or send an e-mail to ernest@powerhour.com and we will fax you a one-page behavior assessment form that can be completed in 10 minutes or less. Fax your assessment form back to our office and in return, you will be confidentially mailed an 11 page assessment (a \$75 value) outlining your unique level of influence. Then, we will schedule a 45-minute call (a \$250 value) to review your results. (A small processing/analysis fee of \$25 will be assessed; limit one per company)

Author's note: Ernest F. Oriente, The Coach, is the founder of PowerHour®, a professional business coaching/recruiting service, and the author of SmartMatch Alliances®. PowerHour® is based in Olympic-town—Park City, UT. To receive a FREE property management success newsletter send an e-mail to: ernest@ powerhour.com. Recent PowerHour® articles have appeared in 3500+business/trade publications and Web sites.





Finding the Perfect Mate: Considerations Before Buying an Organizer

by Rebecca L. Morgan, CSP, CMC

"Vera, let's have lunch next Tuesday."

"Sure, let me make a note of it."

"Still using that 39-cent spiral pad, Vera? And it is stuffed with loose sheets. How do you keep track of it all?"

"Oh, for the most part it works fine."

For the most part. But Vera has also missed appointments, missed sales, and been embarrassed when searching, sometimes in vain, for a date or price in her little pad while her boss or a client watched.

Vera could benefit from an organizer. She has looked at one or two, but says "I cannot decide. They are so complicated. And expensive. What if I bought one and did not like it?"

Vera's right; most time organizers are expensive (\$50-\$300). And at first glance they can be overwhelming. But, contrary to Vera's opinion, you do not need a master's degree to learn to use one. Just desire and patience.

Let's talk about those two qualities for a moment.

How strongly do you desire to make an organizer part of your life? (If really used, that is what it becomes.) There is no sense in making a hefty cash outlay for something that will only collect dust and create guilt: we have already got enough of those things in our lives.

The question really is: Do you desire to get your life running more smoothly and effectively by being better organized? If you desire that strongly enough, an organizer cannot only allocate your daily

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If you are interested in writing an article, please e-mail an attachment of your article in Word or text format to Jessica Jacobs jjacobs@assn mgmt.com or send her a Word or text file on 3-1/2" diskette to P.O. Box 140647, Austin, TX 78714-0647. All articles are subject to editing and approval of subject matter.

activities but can help you keep track of and work on short- and long-term goals, work and home responsibilities, brilliant ideas, your finances and taxes, major projects, agendas for individuals and meetings, and keep your important phone numbers at your finger

tips. For you world travelers, some include maps of the world, time zones, and international holidays.

You may not be convinced but at least you are wavering or you would not have read this far. Now comes the patience mentioned earlier (in one sense, it refers to learning how to use the system and sticking to it until it is a habit). It also refers to how you shop for one. If you have never owned a car, you would not buy the first one you look at. Organizers have styles and you want the style that best matches yours.

"Sounds like finding a mate," Vera laughs. It can be. When something works for us, we value it and integrate it into our lives. To people in my time-management seminars I suggest that they be patient and also take two pre-purchase steps: first, talk to people who own organizers.

Find out what they like and do not like. Examine theirs, hold it. What would they change about it? Has it really helped them? Talk to both true believers and cynics.

Second, answer the following questions as best you can. They will help you determine what features you need and want.

1. What size will I feel comfortable carrying? Pocket size? 8-1/2 x 11? Mid-sized (or "junior")?

If the size is small, it limits the amount of information you can carry. Some people like the pocket size for their calendar and "to do"s but that is about all it can handle. The trade-off is it is convenient.

Regular paper size $(8-1/2 \times 11)$ has the advantage that normal paper and forms can readily fit in it. This size can easily integrate a yellow tablet. It can also become cumbersome, especially if you travel a lot.

The mid-sized/junior binders are convenient to carry and fit in a briefcase or purse, but have an odd-sized paper.

- 2. Should I get a leather binder? If you carry it with you rather than leave it on your desk, then get leather. It can withstand abuse and looks more professional than plastic or vinyl.
- Should I get a zipper close? If you will be carrying your organizer a lot, a zipper will keep papers from falling out. They also protect the papers and information you have from being torn or getting dog-eared.



- 4. Does the line-width complement my handwriting size? Is it too small? Most people do not consider this until they get an organizer that has lines too close together. Then they get frustrated and stop using it.
- How many rings does it have? Do I have to order a special holepunch to add my own pages? Some organizers have special binder-ring configurations that require you to purchase an expensive hole-punch in order to add pages.
- Can I add pages? If it is spiral-bound, this is not easy. A binder system allows pages to be added conveniently. Some of the mid-sized/junior organizers' pages are interchangeable so you can really design your own system using pages from different systems.
- 7. How complicated is it? Is it easy enough to learn and adapt to quickly? Are the instructions clear? Is there a supplemental tape explaining how to use it? Some come with booklets and/or a tape, while others require a day-long class to learn the system. Look for a system that is logically laid out and easy to learn. Ideally, there will be a booklet and tape suggesting ways you can adapt different sections to your usage.
- How expensive are replacement pages? What will be my annual cost for its care and feeding? Find this out before you buy your organizer so you know what your annual average expenditure will be.
- 9. Can I integrate other parts of my life into this system? (e.g., wallet, credit cards, calculator, check book, business card)? Does it have a place to keep my pen? Some people, men included, make their organizers their "purse" or "bag," consolidating various items that are normally spread out through pockets, briefcase, and purse.

"But what if I lose It?" you ask. How many times have you lost your wallet? Probably very few. You begin to treat your organizer as your wallet. You do not put it down anywhere unless you are right next to it.

If you decide to integrate your financial life into your organizer, it can make your life simpler because everything you need is in one place.

Some organizers come with an optional wallet that easily slips into the organizer. Others have plastic sheets that conveniently hold stamps, credit cards, or your business card file. And many have pockets where you can put your check book. Some even have a place for extra car keys, which works well as long as you do not lock your organizer inside the car.

Imagine how you will feel opening your organizer to make an appointment, or carrying it with you to meetings. Do you like its look and how it makes you feel? Does it give you confidence or will you be hiding it under your writing tablet?

10. How well is it constructed? Will it last five years with out looking beat up? In my research and the research conducted by some very large corporations, organizers are definitely an area where you get what you pay for. Generally, the under \$100 organizers are not well made and often fall apart in one or two years. The over \$100 organizers will often last many years with only moderate signs of wear. Any organizer will show wear, however, if

- you are like one of my clients who was in the habit of leaving it on top of her car and driving off at 60 mph.
- 11. Does the investment justify the use? Look at it in terms of how long the initial investment will last. For example, if you refer to it 10 times a day for various functions, five days a week, and it cost you \$150, this averages out to 6¢ per usage in just one year. That is not a lot to keep yourself organized.

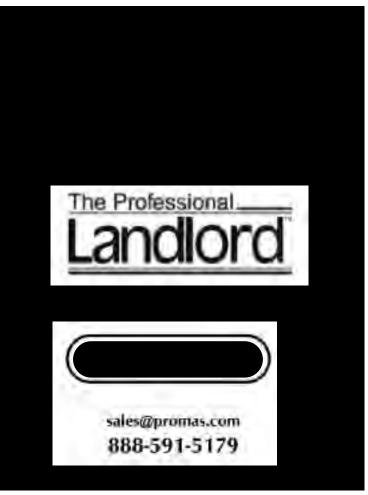
After you have asked yourself all these questions, decide if you are willing to change your habits to integrate a system into your busy life and really use it. If you are not willing to change your habits to utilize this new system, then save your money. You will only get more frustrated and angry with yourself and your organizer.

If you are willing to make changes, then congratulations. Buy one, even if you have to add to your already mounting Visa bill. You will feel better and, if you are committed to using the system, you should become more productive within weeks.

"Vera, you seem a lot more efficient these days."

"I have a new mate. Unlike most mates, it does not have any bad habits. And I have even dropped a few myself."

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COMPUTER SOURCE

Online Marketing Effectiveness by Mike Anderson, HomeRentals.net

Tracking all of your marketing effectiveness is a critically important part of budgeting, management, and growth. It is imperative to know where your business comes from. Figuring out how to determine that is part art and part science. With the growth in Internet marketing of

our properties and services, some of the rules have changed, while many have stayed the same.

DETERMINING WHAT MATTERS

First you have to determine what matters. For most property managers what matters when marketing to tenants is a lease, and what matters when marketing to owners is a management agreement. This is called "results" tracking rather than tracking opportunities, you are tracking the actual benefit that accrues to your company. Prospects do matter and are useful in tracking conversion rates.

However, tracking prospects is usually phase two or three of any tracking plan implementation.

Once you have determined what you need to track, you need to define your marketing sources. Some sources are obvious—you pay money to them, and they advertise for you. These include your Web site, online listings services, online banner or other ads, and offline sources like newspapers, yellow pages, yard signs, and the like. Others are less obvious because you do not necessarily pay them—existing owners and tenants, word-of-mouth, and others. When defining your sources, be as specific as possible. Do not just define "Internet"—define "www.mypmcompany.com Web site," "Joe's List Online Classifieds," "e-mail Blast Campaign from April 04," etc.

TRACKING WHAT MATTERS

The easiest way to track agreements (leases and management agreements) is to ask the owner or tenant where they found you. Some property managers ask on the application or prospect materials, others ask when processing the agreement. I recommend you track sources on your prospect materials and carry it forward to the agreement. If the source is missing from the prospect material, ask for it when processing the agreement and transfer it back to the prospect material or application. This way you have got both prospect tracking and agreement tracking in place, and you can always go back to it. Many companies have a section on their rental application that says, "How did you find us?" or "How did you hear about us?" That is a great start. Others place a code in their advertising, and ask the prospect to mention the code. Usually this has to be combined with some sort of incentive. When posting online listings to Joe's List Online Classifieds, for example, you might include some verbiage like, "Mention program JLOC to receive \$20 off your first month's rent." If you use this type of coding, make sure the incentive is big enough to stick in people's minds, but do not break the bank.

Once you get the information, you need to track it. We have found that Microsoft Excel is simple and does a decent job, if you do not have any sort of custom marketing software. Use the rows for all your sources (everywhere that you market), and the columns for dates (52)

columns, one for each week is usually sufficient). Use a separate worksheet for each type of client (tenants/owners). Whenever you get a lease, or a management agreement, enter a number into the appropriate column. After a while, you will be able to use Excel's built in graphing features to generate an easy-to-read graph of your sources. You might be surprised! The real power comes when you make a small change to the way you do things. For example, shrink or grow your newspaper advertising, and see if there is a spike or drop in the number of leases signed from the newspaper in a given time period. I

have known property managers who have cut back their newspaper advertising by \$6,000 per month before they noticed a negligible drop in tenants coming from the paper. Now they are saving \$72,000 per year, and their results are the same.



Be sure you are tracking what really matters first. Many people make the mistake of tracking applications, or even worse, phone calls and e-mails. Those are not good measures of your success. A person who doubles their phone calls may find that their phone number was listed on the prison outplacement list and may not rent a single home to a caller. Further, the number of inquiries is not a measure of success. In fact, it may be the opposite. If you double the number of phone call inquiries you get, but do not increase inventory (i.e., sign management agreements) or shorten vacancy periods/reduce vacancy rates (i.e., sign leases), you have just created a lot more unnecessary work and expense for yourself. I would rather have two inquiries a day that net one management agreement, than 100 inquires that produce the same net result.

SAVING TIME, MONEY, AND EFFORT

Ultimately, tracking your online marketing effectiveness only results in a benefit if you act on the results. Once you have compiled a reasonable data set, sit down and make decisions. Are you paying for some marketing that produces no net benefit? Where can you increase or decrease marketing expenses? Are there sources that are producing, but not to their full potential? How can you fine-tune certain marketing sources to achieve maximum results? Understanding the numbers enables you to make these decisions; making these decisions saves you time, money, and effort.

Mike Anderson of HomeRentals.net prepares this column. If you have a question you would like answered, e-mail him at mikea@homerentals.net.

2004 RMP®/MPM® Certification Classes

| Date | Location | Class | Instructor |
|-------------|--------------------|---|----------------------|
| April 21 | Fort Worth, TX | RMP® Technology | Jean Storms, MPM® |
| April 21-22 | Fort Worth, TX | MPM® Personnel Procedures and Employee Relations | Sally Backus, MPM® |
| April 22 | Fort Worth, TX | RMP® Tenancy | Jean Storms, MPM® |
| April 23 | Fredericksburg, VA | RMP® Applying Technology to Property Management | Wallace Gibson, MPM® |
| May 11 | Honolulu, HI | RMP® Applying Technology to Property Management | Jean Storms, MPM® |
| May 12 | Honolulu, HI | RMP® Tenancy | Ray Scarabosio, MPM® |
| May 15 | Honolulu, HI | RMP® Operations | Suzanne Reeder, MPM® |
| May 21 | Spokane, WA | RMP® Operations | Suzanne Reeder, MPM® |
| May 23 | Spokane, WA | RMP® Marketing | Ray Scarabosio, MPM® |
| May 25 | Naples, FL | RMP® Operations | Peter Meer, MPM® |
| May 26 | Naples, FL | RMP® Marketing | Dave Holt, MPM® |
| May 25-26 | Naples, FL | MPM® Personnel Procedures and Employee Relations | Sally Backus, MPM® |

To register for classes, complete the registration form and mail or fax with payment to NARPM Headquarters. For more information call Headquarters at 800/782-3452.

Interested in Sponsoring Certification Classes?

Opportunities are available to chapters that would like to further member education, promote certification, and increase their chapter funds by sponsoring a certification class.

However, it takes time to plan a class — so give your chapter five to six month's lead-time if you wish to sponsor one of these events.

Find out more by calling Bill Jackson, RMP®, at 425/467-7785 or e-mailing bill@protocolpropertymgmt.com. Bill can provide you with the details you need to make a Certification class a successful venture.

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| FEES | Early | |
|--------------------------|--------------------------|------------------|
| RMP® Classes | Registration* | Registration* |
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| RMP®/MPM® | \$97.50 | \$127.50 |
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^{*} To receive the early registration price payment must be post marked, faxed, or e-mailed 30 days prior to the class.

CLASS INFORMATION

- On-site registration begins at 8:00 a.m. Class hours are 8:30 a.m. to 4:00 p.m.
- RMP® classes qualify for 6 hours of NARPM certification
- MPM[®] classes qualify for 12 hours of NARPM certification.
- All materials will be given to students on the day of the class.
- All attendees are required to make their individual hotel reservations.

CANCELLATION POLICY

Cancellations must be received in writing. If cancellation notice is received at least 30 days prior to the class, a full refund will be issued less a \$25 processing fee. If cancellation notice is received less than 30 days before the class, a 50% refund will be issued. No refunds will be made on the day of class; however, the registration fee can be applied to a later class with a \$25 transfer fee.

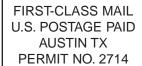
Due to low registration, a class may be cancelled with 15 days prior notice. Registration fee would be credited to a future class.

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Is Fair Housing Fair? by Robert L. Cain, Copyright 2003 Cain Publications Inc.

A few landlords have had to be sacrificed to accomplish what the enlightened ones know is right. After all, the ends justify the means. The enlightened know full well that equal housing opportunity is the most important end, but it is sometimes hard to pin down violations. The best way to guarantee equal housing is to scare the sense out of landlords so they will "police" themselves.

That is the approach that the "Fair Housing" persecutors take with enforcing the Fair Housing Act. Mind you, equal housing opportunity is what we all want to accomplish. Whether someone will be a good tenant or not is in no way related to skin color, race, national origin, marital status, familial status, age, or handicap. Whether someone will be a good tenant depends on his or her attitude, self-image, and sense of responsibility.

You find out about those qualities through careful screening.

What I object to is the unfairness of "Fair Housing." I went to one of my favorite books, the OED (Oxford English Dictionary), and looked up the word "fair." Here is the definition that is appropriate to the situation at hand: "10. Free from bias, fraud or injustice; equitable, legitimate. Not taking undue advantage; disposed to concede every reasonable claim."

Those are all qualities that we can aspire to in every part of our lives. But can the Fair Housing persecutors proudly proclaim that they aspire to those same qualities? Absolutely not. A few landlords have had to be sacrificed for the greater good.

The history of Fair Housing enforcement is rife with unfair treatment of landlords. Ignorance or misunderstanding of the law is no excuse, but over and over again HUD and the Fair Housing testers have obfuscated and changed on a whim the laws and rules governing equal housing opportunity. For example for many years HUD refused to even publish any kind of standards regarding occupancy, because they wanted to decide for themselves what was reasonable

or let the courts decide. Isn't that great for landlords who cannot know what to do and certainly cannot afford to fight the Federal Government all the way to the Supreme Court?

Fair Housing persecutors believe that every landlord is a bigot. Some landlords just disguise it better than others. At a Fair Housing Litigation Conference I attended I heard in so many words that they knew all landlords would try to illegally discriminate, so it was these enlightened ones' job to catch them at it.

Then there is Florrie Brassier, who came from Virginia to save the benighted community of Spokane, WA, from all those bigoted landlords. She posted a sign at the entrance to her office that says "If you are not outraged, you are not paying attention."

Those of us in the rental property industry were outraged at her highhanded approach in whipping that community into her version of shape. She picked out the landlords and businesses who could least afford to fight and drove them into bankruptcy, in spite of the fact that none of them did anything really to violate the Fair Housing Act nor had any intention of discriminating illegally. Florrie was there to make an example of them so the rest of the landlords would forget all about trying to select good tenants, and would cower in fear that they would illegally discriminate unwittingly. Too often the Fair Housing persecutors equate "careful screening" with disguised illegal discrimination.

Being fair cuts both ways. The vast majority of landlords want to be fair in their treatment of applicants and their tenant customers. If only the "Fair Housing" enforcers would also take pride in their fairness.

Robert Cain is a nationally recognized speaker and writer on property management and real estate issues. For a free sample copy of the Rental Property Reporter call 800/654-5456 or visit their Web site at www.rentalprop.com.