

APARTMENT AGE

OFFICIAL PUBLICATION OF THE APARTMENT ASSOCIATION OF GREATER LOS ANGELES

SEPTEMBER 2013 | \$4

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APARTMENT AGE

SEPTEMBER 2013

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Be Proactive

By Rick Otterstrom, AAGLA President

I did it – I had my buildings which were built before 1978 tested for lead. The inspections were quick, inexpensive, and caused no damage. It was quite easy.

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Masek Consulting Services, Inc., is the company I used to inspect my buildings. They are the only vendor member of AAGLA which provides lead inspections. Please use vendors who support your association. Our vendors support us and our industry by being members of the Association, attending our trade shows, holding seminars, writing articles, and running ads.

The Golden State Housing Providers, AAGLA's state-wide organization, and a diverse coalition of other organizations successfully removed a new fee to search public records, also known as a "court fee," from the 2013-2014 California state budgets. As proposed, the fee would have required municipal courts throughout California to charge a \$10 per case (per court) fee **to access criminal and civil records**.

We, with other opponents, argued that the fee would have negatively affected any industry that relies on publicly accessible court information to make business decisions. Our coalition of opponents includes media associations, freedom of information advocates, open government advocates, employers and property owners who screen the background of prospective employees and residents.

The proposed fee would have made these searches cost prohibitive for many property owners. Exacerbating the problem is the \$42 cap on charges to a prospective resident for screening mandated by the state. For those who could not afford to pass on the cost of the fee, the alternative would have been to abandon resident screening – which would have been disastrous to California's rental housing industry.

We are able to be part of success stories like this because we have coalition partners that often fight legislative battles with us. Sometimes the groups we work with are very diverse, like in this case. Sometimes our partners are very similar to us.

I am a realtor as well as an apartment owner. I have been active with the realtor organizations over the years just as I have been active with the apartment associations. I have been appointed to be the 2014 Property Management Issues Chairman for the California Association of Realtors. With that appointment, I am committed to continue helping our industry in 2014. **AA**

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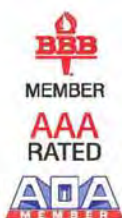
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- ✓ Dealing with problem tenants and evictions
- ✓ Answering emergency calls in the middle of the night
- ✓ Staying on top of maintenance and overseeing vendors
- ✓ Hiring and training new resident managers
- ✓ Paying all approved bills on time and handling accounting

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Properly Managed



Apartment Age Evolves

By James B. Clarke, AAGLA Chief Executive Officer

Did you notice anything new and different about this edition of *Apartment Age*? Well, we have begun a long-overdue revamp of your magazine. You will notice changes in the layout and design, crisper color and lines, and more articles focused on the topics that are most pertinent to the rental property business. We want you to thoroughly enjoy this magazine and make it one of the best “go to” resources that come with the AAGLA membership.

Over the next three or four months, you will see continued improvements in the magazine as we work toward our goal of becoming one of the best association publications in the industry. Let us know what you think of the new look and changing content. We value your input as we work to serve you.

AAGLA PARTNERS WITH MULTIVIEW

If you receive our weekly member updates via e-mail every weekend, you will soon see this informative message being sponsored by some of our very important vendors who supply you with products and services. AAGLA has partnered with MultiView, a company who is contracted to enlist our vendors to sponsor our newsletter for a fee. MultiView gives AAGLA a percentage of the sales income. This is another non-dues revenue source for your association which will help keep our fees lower and enable AAGLA to serve in more ways. Please be sure to open each issue of the weekly update in order to keep current with the activities and advocacy of your local association. More importantly, the businesses which will be supporting our weekly updates deserve to be supported by you. Please use their reputable products and services whenever possible.

AAGLA ANNUAL LEGISLATOR BREAKFAST SHINES ONCE AGAIN

Close to 200 apartment owners and 16 legislators came together in July at the Proud Bird Restaurant for AAGLA's 6th Annual State Legislator Breakfast. Influential State Senate President Pro Tem Darrell Steinberg was the guest speaker and gave a rousing speech about the state's economy. Assembly members and senators were then given the opportunity to speak to the audience, providing interesting information amidst friendly jabs at one another. These presentations and a terrific breakfast provided by our sponsors – The Screening Pros, Athens Services, Coady Insurance Agency, the National Apartment Association, Madison Real Estate Group, and Fuller Insurance – made for a great morning. See pictures of the event on page 16. [AA](#)



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Cost: \$450.00/Non-Members or
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Time: 7:00 - 10:00 p.m./Class begins at 6:45 p.m.

Location: AAGLA Main Office

Information: Please call Yvonne at (213) 384-4131 ext. 326 for more details or visit aagla.org

Tuesday, September 17, 2013

EMPLOYER'S INSURANCE PRESENTATION

This workshop describes the OSHA inspection process and provides tips on what an employer can do to prepare for an inspection before an inspector arrives unannounced. Featuring guest speaker, Frank Lennartz, CSP, Sr. Loss Control Consultant.

Cost: Free to AAGLA Members

Time: 10:30 a.m. – noon

Location: AAGLA Main Office

Information: Reservations are a must – limited seating. Please call Please call Yvonne at (213) 384-4131 ext. 326 to reserve a seat.

**Thursday, September 26, 2013 and
Saturday, September 28, 2013**

**LAHD/PROPERTY MANAGEMENT TRAINING
PROGRAM (ENGLISH SESSION)**

Cost: \$225.00: For those who have been cited,
\$99.00: Members who have not been cited,
\$149.00: Non-Members

Time: Thursday- 9:00 a.m. - 6:00 p.m./Saturday-
9:00 a.m.- 1:00 p.m.

Location: AAGLA Main Office

Information: Reservations are a must – limited seating. Please call Please call Yvonne at (213) 384-4131 ext. 326 to reserve a seat.



KEY DATES

September 11, 2013

Board of Directors Meeting

September 14, 2013

Monthly Membership Meeting Canceled in observance of Yom Kippur

September 23, 2013

Santa Monica Meeting
6-9 p.m. at the Colorado Center
Community Room
2500 Broadway Ave., Santa Monica

September 24, 2013

AAGLA Trade Show

October 9, 2013

Board of Directors Meeting

October 12, 2013

Monthly Membership Meeting

한인 아파트 소유주 모임

때: 9월18일(수)2013, 11:00 AM-12:30 PM

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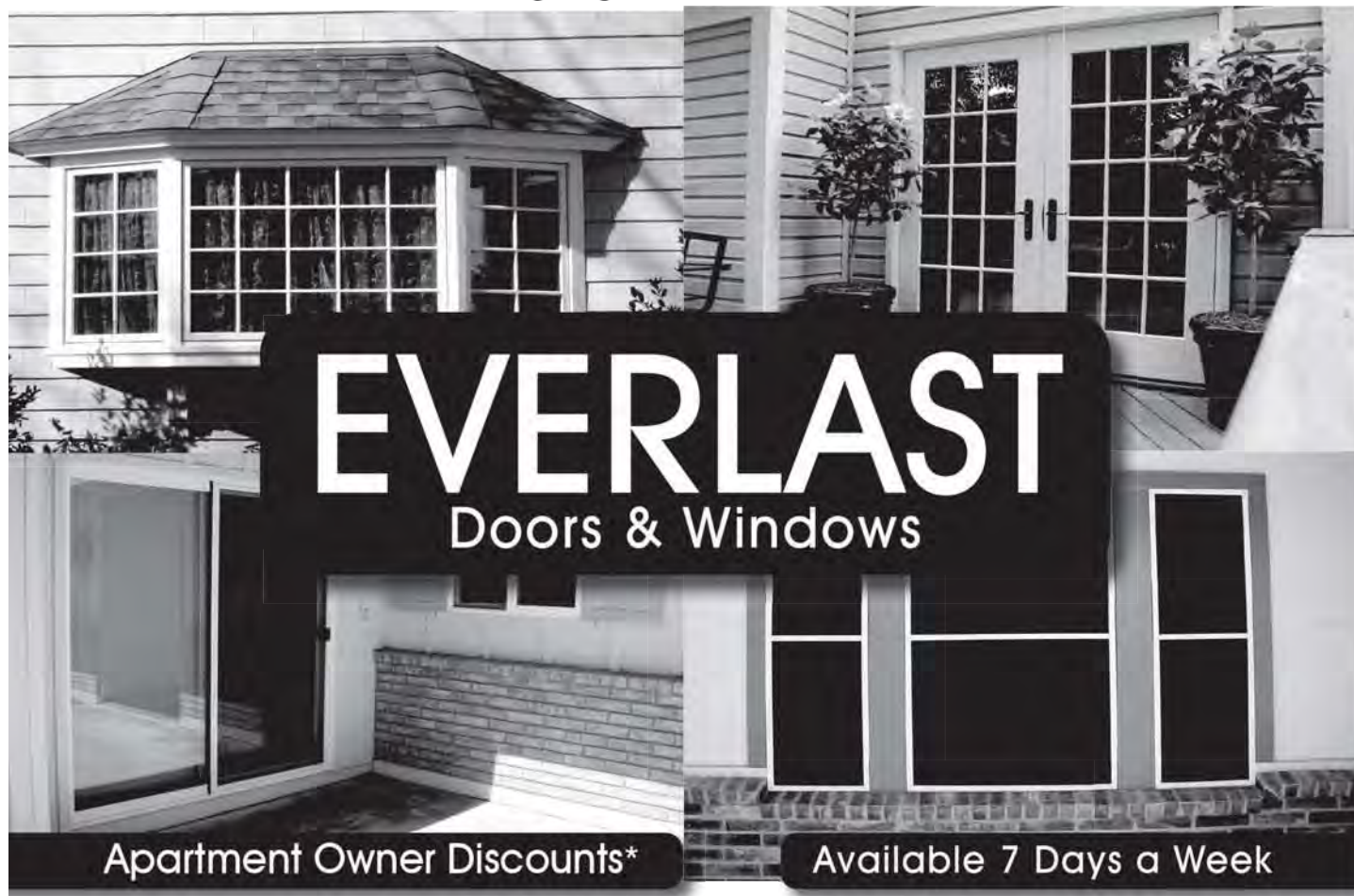
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A casual couple - Senator Bob Huff (R-Brea) and Assembly Member Steven Bradford (D-Inglewood)



Assembly Member Ed Chau from Alhambra



All the way from Big Bear Lake came Assembly Member Tim Donnelly



Jimmy Gomez Assembly Member from Echo Park, was welcomed by AAGLA members



Assembly Member Al Muratuchi from Torrance



State Senator Ted Lieu from the South Bay area of L.A. County



From the San Fernando Valley, Assembly Member Adrin Nazarian



2013 AAGLA President Rick Otterstrom introduced several AAGLA Directors in attendance



Holly Mitchel greets the crowd. The Assembly Member from L.A. took time away from her own charitable event to spend time with AAGLA members



AAGLA State Committee Chair Earle Vaughan with Assembly Member Nazarian and Jim Clarke



AAGLA Director Christian Frere and event sponsor Tara Bannister with the National Apartment Association



Bi-partisan support for AAGLA. Republican Don Wagner from Tustin with Democrat Cristina Garcia (an AAGLA member) from South Gate.



Assembly Member Cristina Garcia with our Featured Speaker, State Senate President Pro Tem Darrell Steinberg and AAGLA State Advocate Steve Carlson



Wagner gave a rousing speech



Assembly Member Mike Morrell From Rancho Cucamonga



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Moderator: Leonardo V. Wilborn



(from L – R): Oliver Baptiste, Sandee Furuta, Richard Otterstrom, Malcolm Bennett, Serina Cannon



(from L- R): Donald Dennis, Esq., Ramina White, Jacquelyn Dupont-Walker, Jonathan Chi, Arnold Corlin, Clive Graham, Wendy Langhan

Housing Providers Join Forces to Share Vision of Affordable Housing

By Leonardo V. Wilborn

On Sunday, July 21, 2013, thirteen individuals specializing in various aspects of the multi-family housing industry came together to dialogue and discuss the topic of affordable housing with the general public.

Save our Sons: "A Roof for Momma Affordable Housing Panel and Workshop," was held at the Crenshaw United Methodist Church, Hammond Hall. Each month, Save our Sons presents a topic of community interest where professionals in the fields of law, social work, education, parole, civic policies, and business are present to give lectures and confer in an informal setting with members of the local community.

The July panel consisted of representatives from both the Greater Los Angeles and Southern Cities Apartment Associations, Executive Director from the West District of the United Methodist Church, Directors for the Housing Authority of the City of Los Angeles, Non-Profit Housing Providers, and LA County Probation Staffers.

Topics addressed by the panel were designed to create an

atmosphere of creative conversation between the panelists and the audience. The questions asked of the panelists included: "In what new and creative ways can the city of LA provide incentives for the private owner to provide more affordable housing?" "What can the private owner do to provide housing for those with a criminal record?" "Is the private landlord able to provide a 'holistic approach' to dealing with tenants who hoard, have personal problems, or require special accommodation that may violate the terms of the signed lease agreement?" "Does the private landlord have to jeopardize the safety of the other families in their complex in order to allow access to all persons?" "Has rent control truly been effective in creating more affordable housing? Or has it actually encouraged an adversarial climate between the housing provider and the resident?"

The panel was moderated by Rev. Leonardo V. Wilborn, who is an apartment owner and manager, board member of AAGLA, a member of the Culver City Landlord/Tenant Mediation Board and an ordained Presbyterian pastor. **AA**

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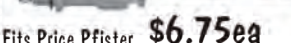
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Super Majority Blues

Musical Chairs at the State Capitol Gains in Power in Sacramento Short-Lived

By Steve Carlson and Tim Coyle, Sacramento Lobbyists

By all accounts, the 2012 general election was a watershed for Democrats, particularly for those running for a seat in California's state Legislature. Nine new Democrats won state Senate elections, including Richard Roth of Riverside – the only true freshman, having never served in Sacramento before. With his upset victory, Democrats became solidly in control of the upper house, occupying 29 seats – two more than needed to earn the much-coveted 2/3 “super” majority.

Similarly, races for the state Assembly went the Democrats' way when on November 7, the day after the election, members from the state's dominant political party occupied 55 seats, giving Speaker John Perez (D-Los Angeles) a 2/3 majority (54) plus one. The Assembly's 2012 freshman class included 28 new Democrats – all state Capitol newbies.

A 2/3 majority gives a political party immense power. With a 2/3 majority taxes can be raised and approval to place a constitutional amendment on the statewide ballots may be granted.

Lacking a 2/3 majority, Democrats were previously unsuccessful in these efforts. In the aftermath of the 2012 election, however, things changed. No sooner had the Legislature convened in December of last year, than nearly a dozen proposals were introduced to raise property taxes.

Speaker Perez downplayed his super-majority and, expecting the introduction of so many tax bills, Senate leader Darrell Steinberg (D-Sacramento) warned his fellow Democrats not to overreach. (No one retreated from their property tax offerings, however, and some legislators re-doubled their efforts to unravel Proposition 13, the landmark citizen initiative passed by California voters in 1978 that capped assessments on private property and trimmed the authority of politicians to approve new tax levies.)

Steinberg's observations were prescient, however. In addition to having many of those tax measures fail – mainly because other Democrats refused to support them – the balance of power started to shift, albeit ever so slightly.

First, two state Senators left California to fill newly won seats in the U.S. House of Representatives, reducing the Democrat caucus to 27 – a tenuous super-majority. Then, a senator from the southern Central Valley resigned and went to work for Chevron Corporation. And, just after the two seats left vacant by California's newest members of Congress were filled (leaving Assembly Speaker Perez with two fewer Democrats in his caucus), another Democrat won his bid to serve on the Los Angeles City Council and resigned his Senate seat.

Then in a big surprise, a Republican won a special election to fill the seat left vacant by Kern County Democrat (and new Chevron executive) Michael Rubio. It's the first time in two decades that a Republican has been elected to this district whose voter registration heavily favors Democrats.

So after all the changes – and those won't be finished until a special election is held to fill the seat by LA's new City Councilman Curren Price on September 17, four days after the close of the 2013 legislative session – Steinberg's grip on power will be somewhat diminished. (September 17 is the date of the special primary election. If the top vote-getter – likely current Assembly Member Holly Mitchell – doesn't get one more vote than 50%, the runoff election won't take place until November 19.) Indeed, based on the more centrist voting records of several senators, his is a super-majority in name only.

Over in the Assembly, things have changed significantly since last November and are still changing. As reported,



Steve Carlson



Tim Coyle

two Assembly Members left the lower house to fill vacancies created by two state Senators being elected to Congress. Then incumbent Assembly Member Bob Blumenfield, Democrat from Sherman Oaks, was elected to the Los Angeles City Council, leaving another hole in Speaker Perez' once super-majority. The Speaker did reclaim a seat (AD 80) in a May special election, but two vacancies remain – AD 45 and AD 52 – leaving him one member short of the magic 2/3 majority.

And even though the Assembly will likely fill the vacant San Bernardino County seat (AD 52) on September 24, that will happen one week after another vacancy occurs if Holly Mitchell is elected to the Senate in the SD 26 primary.

We knew the election of 2012 would produce something like never before. On the ballot were the first candidates who had cleared two new electoral tests Californians had approved in the name of electoral reform: a) open primaries, and b) new citizen-drawn legislative districts. Another game changer was the revision to California's term-limit law, making Election Day victors eligible to serve 12 years in either the Senate or the Assembly – something their predecessors of the past 22 years were unable to do.

But no one saw coming what ultimately took place in the months that followed the election last fall. It was like watching a game of ping pong. And the game is still in progress: the final number of Democrats in the Assembly won't be determined until November 19, just 42 days before the start of 2014 – an election year. **AA**

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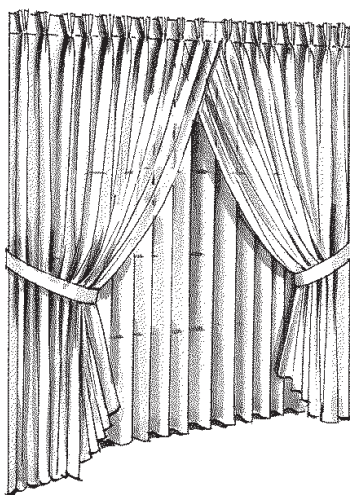
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Split Roll

Not Fit for Consumption by Property Owners

By Herbert Molano



There is a handy little feature for Google users; it's the "Alerts" feature. I've set mine for "Prop 13," and any news story with that phrase in it will pop up on my email. Last year the emails were sporadic. Now they appear at least once per day, but this time, invariably, the discussion centers on the proposal for a "Split Roll."

Anti-Prop 13 groups have been proposing versions of this idea that allows the property tax rates and increases under Proposition 13 to remain as they are but allows changes in rates for commercial property. Their justification is that business property changes hands less frequently than residential property, and therefore they are getting away with a far lower property tax rate than they deserve.

This is classic Machiavelli—divide and conquer, or divide and rule. It has been around for a long time as a military strategy, but it remains popular to this day in politics. Multi-family residences are considered commercial property, so we are lumped together with merchants, banks and gas stations. But even if the legislature were to give residential property leeway in their proposal to change the scope of Prop 13, we should never agree to it.

Acquiescing to higher taxes only feeds the appetite of the burgeoning government we have. With more money in the coffers, the less chance we all have to realize changes in the out-of-control pension system that continues to burden the state and local budgets. Legislators, especially Democrats, seem to deny to themselves the magnitude of this problem.

At AAGLA's legislator breakfast a couple of months ago, I discussed this issue with Assembly member and Democratic Whip Jimmy Gomez. His answer seemed to be taken right out of the playbook of CalPERS. He quoted the average pension of public employees under CalPERS. But the average includes thousands of retirees who retired long ago under moderate pensions. It also includes thousands of people who worked only a few years before retiring or leaving. The average is skewed down. The problem is the pension bonanza that has been handed out since about the year 2000 for state employees and since 2001 for most cities' men in uniform.

Accepting a split roll is damaging to a coalition we must maintain with all businesses as a united front against government waste. Accepting a higher tax for businesses puts thousands of small businesses at risk, and these are the primary sources of employment when the economy picks up. A split roll may put the brakes on California's recovery.

AAGLA stands behind every property owner with our strong advocacy and resilient political efforts at protecting the legacy of Prop 13. But we encourage property owners to join us in this renewed effort.

The split roll idea is a stale idea that is damaging to your financial health. Write to your Assembly member to oppose it. Right now would be a good time to pick up your pen or walk to your keyboard. **AA**

**Herbert Molano has been a multi-family property owner for nearly 30 years.
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Capitol Update

*From Greg Brown,
NAA Legislative Affairs*



And so the August Congressional Recess...I mean "work period"...has arrived. Like kids exiting the classroom for their hard-won summer break, members of Congress flee the Capitol for friendlier climes (they hope) in their home states. The five-week recess will be occupied with town hall meetings, campaign events, fundraising and fact-finding trips to places around the world (Norway's portion of the Arctic Circle for climate change issues, for example). And, yes, members will also take time to reconnect with family, take time out for vacations, weddings, etc.

Sometimes this time of year can be harrowing for members of Congress, depending on the dominant issue of the day. Recall the summer of 2009 when debate over the health care reform law took center stage and Democrats were pummeled during town hall meetings by outraged voters (many of whom would later become charter members of the tea party movement). Republicans faced similar public ire in 2005 when then-President George W. Bush proposed privatizing the Social Security system.

Fear not! Members of Congress will not go into the breach unprepared. GOP and Democratic Party committees sent their members forth into the wilderness of constituent interaction this month armed with message strategy ideas, issue talking points, press releases and much more.

In relation to the apartment industry, forward progress towards reform of the Government-Sponsored Enterprises (GSEs) was made prior to the recess, albeit not in the exact form we would like. In rapid-fire succession, the House Financial Services Committee held a hearing and then full Committee markup of the Protecting American Taxpayers and Homeowners Act or PATH Act. The legislation, which passed the full Committee on a party-line vote, would radically alter the housing finance system as we know it. Among other things, it would wind down Fannie Mae and Freddie Mac within five years and implement occupancy and rent restrictions on Federal Housing Administration (FHA) loans with affordability requirements. This latter item would mark the first time FHA programs have ever had such restrictions.

Our more overriding concern is that the bill fails to acknowledge and account for critical distinctions between single-family and multi-family finance, leaving the well-functioning multi-family mortgage market vulnerable. In other words, multi-family is included with single-family in all proposed changes to the GSEs and FHA. Despite this overriding focus on single-family, the apartment industry continues to weigh in heavily with the Committee and members of Congress generally. The next stop for the PATH Act is the House floor where there is potential for changes to the legislation. Meanwhile, on the Senate side, the Banking Committee appears to be going in a much different direction than the House Financial Services Committee, which could make for a very interesting Conference Committee negotiating process should we get that far this year.

*Among the many important issues
that await returning members of
Congress next month is funding the
federal government.*

For the past several years, this has been an exercise either in (a) passing appropriations bills for some federal departments with a continuing resolution for the rest, (b) passing all appropriations bills as part of one bill (also called an "omnibus") or passing no appropriations bills and simply continuing government funding by extending the funding at the previous year's levels (called a "continuing resolution"). Well, this year recently got a lot more interesting as the funding process for the federal government is tied up with the future of the ACA.

In July, a number of conservative Senators and House members put forward a plan to prevent any funding for the federal government from passing unless the legislation also de-funds the ACA. They essentially are telling their leadership to shut down the government if funding for Obamacare is not eliminated. The reaction to this proposal

has been predictably negative from the White House and Congressional Democrats. What was not expected was the reaction from other Republicans on both sides of Capitol Hill, nearly all of whom support repeal of Obamacare but are not convinced that this approach would accomplish that goal. Moreover, many of them remember the political fallout suffered by Republicans following the last government shutdown in 1995.

Between the federal budget fight and looming debt limit increase, it will be an interesting fall in the nation's capitol. **AA**

That's all for now. Remember that you should be meeting with members of Congress this month to discuss immigration reform. Please go to the NAA Advocacy webpage (www.naahq.org/learn/advocacy) for all of the information on Congressional visits and the issue of immigration reform. As always, send me an email (Greg@naahq.org) if you have comments, questions or concerns in regards to anything in this month's column or on any legislative or regulatory issue.

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Problem Tenants?

Tips to Handle Any Situation

By Kari Negri, CEO Sky Properties



"Ask Kari" is a monthly Question & Answer feature from Kari Negri. Kari has two decades of property management experience, is a featured speaker at many industry trade shows, such as AAGLA's upcoming trade show, and is the founder and CEO of SKY Properties, Inc., in Los Angeles. If you have a question, submit it directly to Kari at kari@GetSky.net.

This month's question comes from Taylor in Los Angeles:

"HI KARI, WHAT ARE YOUR TIPS FOR DEALING WITH PROBLEM TENANTS?"

Hi Taylor! What a great question! Unfortunately, in this business we will likely come across problem tenants occasionally. An example of a problem tenant can be as common as non-rent payers and chronic late payers to disruptive neighbors who despite warnings exhibit loud and inconsiderate behavior. There are also tenants that conduct mysterious repairs and do-it-yourself projects, hoarders, people that don't want you in their unit for any reason, those who request constant maintenance, agitators and non-fee payers.

When your community is fed up and ready to make a change, here are some tips to keep in mind:

TIP 1: ENFORCE BUILDING RULES CONSISTENTLY.

Your community rules are the same for every resident. Make sure to enforce them consistently with everyone so it is common knowledge what the rules are and what is expected of tenants. Your entire community will appreciate the clarity and consistency.

TIP 2: DOCUMENT EVERYTHING...EVERYTHING.

Keep a written log of behavior. This is critical if you ever

end up in front of a judge regarding the problem tenant. Documentation can include pictures, security cameras and copies of all written correspondence between you and the tenant.

TIP 3: KEEP EMOTIONS OUT OF DOCUMENTATION.

Simply stick to the facts when recording incidents, writing and serving notices. Stay objective in your observations.

If you'd like to see the web video series of this feature visit www.getsky.net.

TIP 4: SERVE 3-DAY NOTICE TO PAY RENT OR QUIT IMMEDIATELY IF RENT IS DUE AND NOT PAID.

Non-payment of rent is usually (not always) the easiest and fastest way to evict.

TIP 5: FILE IMMEDIATE POLICE REPORTS FOR ANY ILLEGAL ACTIVITY.

If illegal activity occurs, it's critical to file a report immediately. As I've mentioned many times in the past, you should already have a relationship with your SLO (Senior Lead Officer), who should be kept in the loop since they can advise on best ways to protect your building and tenants.

TIP 6: RAISE THEIR RENT.

Bringing rents to market is a common practice and a good idea for cash flow consistencies. With problem tenants, always serve a rent increase as soon as it is legally possible.

Thank you for your question, Taylor. I wish you and your community well with resolving your problem tenant issues! www.GetSky.net AA

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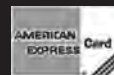
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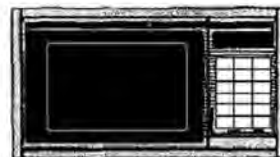
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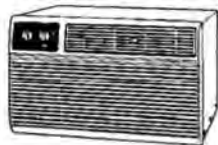
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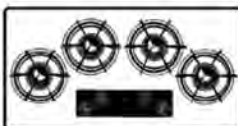
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To help use less indoors, LADWP customers can get free bathroom sink and kitchen faucet aerators to save up to 2.5

gallons per day or about 900 gallons of water per year per faucet. Also available are free showerheads that limit flow to 1.5 or 2 gallons per minute. Compared to conventional showerheads that use up to one gallon more per minute, these help conserve up to more than 5,300 gallons per year. In addition, anyone who changes an old toilet that uses 3.5 to 7 gallons per flush to a high efficiency model that uses only 1.28 gallons or less can get a rebate of \$50 per toilet. Apart from the money back in your pocket, you can also smile at the idea of saving another 8,000 gallons per year.

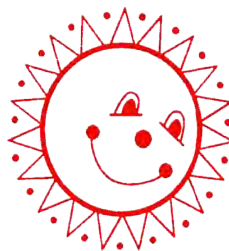
Conserving water outdoors is even more important to the reduction of LA's average per capita daily water use because approximately 60 percent of the water consumed

in Los Angeles is mostly for landscape irrigation. Everyone loves green grass, but it's undeniable that it is water-thirsty and requires much care and attention. LADWP has a few water-saving solutions to offer.

Replace your rotating landscaping nozzles to water-wise models that qualify for the SoCal Water\$mart program and get \$8 back per nozzle, provided you purchase and install 15 or more. Also, you must limit your outdoor watering with sprinklers to only three days a week before 9 a.m. and after 4 p.m., as mandated by the City of Los Angeles Water Conservation Ordinance. All properties with odd-numbered addresses (ending in 1, 3, 5, 7 and 9) may water on Mondays, Wednesdays and Fridays; even-numbered addresses (ending in 0, 2, 4, 6 and 8) may water on Tuesdays, Thursdays and Sundays. If you want to eliminate most of the need to water your lawn, LADWP offers a healthy turf replacement rebate. Currently, the rebate is \$2 per square foot of healthy grass removed and replaced with California Friendly® features that require little to no water like native trees, plants and shrubs, succulents, groundcover, rain gardens, decomposed granite and permeable pavers. Inspections are required before and after the landscape improvement.

Another simple and easy way to conserve water is to ensure that you do not have any leaks. A dripping faucet, running toilet, or a leaking irrigation system can not only cost you more on your water bill--it can also damage your property by causing molding, poor system performance, overgrown turf areas and erosion. Include leak inspections in your maintenance routine. It can help you conserve up to 10,000 gallons a year while protecting your asset! **AA**

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What to do About Rising Interest Rates?

Be Proactive – Consider Your Options – Make a Move

By RBC Wealth Management and Christine Solteri

Following the financial crisis of 2008, many investors rushed to the investment “sidelines” in order to avoid risk of any kind. While understandable given the market environment, those that chose to remain invested in the markets have been well rewarded as both bonds and stocks have posted strong performance numbers since then. Bonds, given their perceived level of safety and backstopped by the Federal Reserve’s long-term commitment to low rates, benefitted the most with investors pouring billions into bonds and bond-based mutual funds.

Unfortunately however, investors may have “over-concentrated” their portfolios with bonds and bond funds. Additionally “the search for yield” within the bond asset class led many to take on too much credit risk or lengthen maturities exposing them to interest rate (or duration) risk. As a result, they may not be in quite the safe position they had envisioned. The reason? Bonds, like all investments, do carry some risk — in particular, interest-rate risk. And with the recent talk of the Federal Reserve considering lessening their monetary policy stimulus, the time may be near when that risk becomes apparent.

As you may already know, especially if you own bonds, interest rates and bond prices typically move in opposite directions. Consequently, if interest rates were to rise, the value of your bonds would fall, because no one would be willing to pay you the full face amount of your bonds when newer ones are being issued at higher rates.

You have likely seen the value of your bond portfolio change recently as market conditions have become more volatile due to the growing debate over the Fed’s next course of action. The Federal Reserve is actively working to keep short-term rates low, probably until 2015, at least.



But the Fed has much less control over long-term rates — and these rates have far more room to move up than down. With the U.S. economy showing signs of recovery and the Fed beginning to discuss a “tapering” or reduction in their monthly stimulus efforts, expectations are high that rates could begin to rise in coming months.

While we don’t feel rates are poised to move sharply higher imminently, we do believe investors need to take a proactive stance with regard to their bond portfolios. So, what should you do?

HERE ARE A FEW SUGGESTIONS:

• **Review your portfolio.** If you have taken on too much credit risk or interest rate risk, you may want to consider making some adjustments as these bonds are likely to be much more subject to volatile price swings from changes in interest rates. You could decide to sell some of these long-term or lower-rated bonds and put the proceeds into investments that will help diversify your portfolio — because diversification is still essential to a successful investment strategy.

Keep in mind, though, that everyone’s situation is different. Your investment mix should be based on a variety of factors — your age, risk tolerance, long-term goals, and so on. If you are considering selling some of your long-term bonds, you may want to consult with a financial professional for guidance on how to properly diversify your holdings.

• **Build a bond ladder, or restructure an existing ladder.** A bond ladder may prove beneficial to you in all interest-rate environments. To construct this ladder, you need to own bonds and other fixed-rate vehicles, such as Treasury securities and certificates of deposit (CDs) of varying maturities. Thus, when market interest rates are low, you’ll still have your longer-term bonds, which typically pay higher rates than short-term bonds, working for you. And when interest rates rise, as may be the case soon, you can reinvest your maturing, short-term bonds and CDs at the higher rates.

It can be unsettling to look at your investment statement and discover that the value of your bonds has fallen. But, as we’ve seen, you do have methods of coping with rising rates and falling bond prices — we encourage you to be proactive, consider your options carefully and make those moves that can help you continue making progress toward your financial goals. **AA**

This article is provided by Christine Solteri, a Financial Advisor at RBC Wealth Management. The information included in this article is not intended to be used as the primary basis for making investment decisions. RBC Wealth Management does not endorse this organization or publication. Consult your investment professional for additional information and guidance.

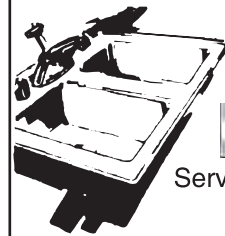
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Financing Real Estate

Using Securities-Based Lending

By Saba Jahanian

Deciding how to finance a real estate transaction can be as important as deciding which property to select. Most people think of mortgages as the way to finance real estate, but that might not always be the right solution. Liquidating financial assets to cover a large purchase such as real estate is another approach, but it can involve costs that are not immediately apparent, including potential tax consequences,¹ the loss of future asset growth and/or an imbalance in your portfolio's asset allocation.²

A DIFFERENT WAY TO BORROW

If one takes an integrated approach to their financial needs, there are various potential solutions for credit and liquidity needs. One strategy is securities-based lending.

When you establish a securities-based loan, you in essence unlock the value of your assets, allowing you quick and efficient access to funds (as long as there is adequate eligible collateral in the investment account). This may help you achieve a variety of real estate investment objectives, such as purchasing or constructing a primary or secondary home, financing a bridge loan to be used between selling one home and buying another, financing an investment in commercial or rental property or renovating your existing property.

A POTENTIAL VIABLE ALTERNATIVE TO HOME EQUITY LINES OF CREDIT

Prior to the financial crisis of 2008 and the subsequent housing market crash, some banks offered clients home equity lines of credit at 100% financing with low introductory interest rates and fees lower than mortgage costs.² It was an inexpensive way to tap the equity in your home without refinancing your first mortgage. Then, when the real estate bubble burst and banks closed most home equity lines, those lines of credit disappeared along with the equity in the home. Some home equity lines of credit have a draw period, but once that period is up you can't borrow more money and you must repay whatever you borrowed within the "repayment period." Other home equity lines charge interest for a set period of time, but then charge an additional fee due at the end of the loan's terms which may be so large that borrowers call it a "balloon amount."³

By comparison, securities-based loans or lines of credit typically offer competitive interest rates that tend to be lower than traditional bank financing options such as mortgages and home-equity lines of credit and other forms of borrowing.⁴

With no origination, maintenance or facility fees paid to the Bank and no down payment required, securities-based loans may be a cost-effective alternative to traditional bank financing.

SECURITIES-BASED LOAN VS. TRADITIONAL REAL ESTATE LOAN - ILLUSTRATIVE EXAMPLE*

What does it look like to purchase real estate with a securities-based loan instead of a traditional real estate loan? This example highlights some of the potential key advantages to this approach for buying a \$5MM property.

	Securities-Based Loan	Traditional Mortgage Loan*
Purchase Price	\$5,000,000	\$5,000,000
Down Payment	\$0	\$1,000,000**
Loan Amount	\$5,000,000	\$4,000,000
Interest Rate***	2.70% (L + 2.50%)	3.20% (L + 3.00%)
Annual Interest	\$135,000	\$128,000
Origination Fee	\$0	varies
Funds Needed to Close	\$135,000****	\$1,128,000*****

*The chart is for educational purposes only. All client situations are unique and all loans are subject to application and approval. For this example, the Traditional Mortgage Loan represents a 1 Month LIBOR adjustable rate mortgage.

**Assumes 20% down payment for bank financing, which is not necessary for securities-based loans.

***The interest calculation for a Securities-Based Loan is based on a LIBOR rate, which changes daily, plus an incremental percentage, which is determined by the approved loan amount. For this example, the LIBOR rate was 0.20% (as of April 3, 2013). The interest rate calculation for the Traditional Mortgage Loan depends not only on the interest rate, but also the outstanding principal balance from the month prior and the term. The calculation illustrated is a simplified estimate. LIBOR rates may be found at <http://www.bankrate.com/rates/interest-rates/libor.aspx>

****For letters of credit, there may be outside counsel costs for items such as the review of complicated trust agreements.

*****Real estate fees required for traditional bank financing are not included in the example. Real estate fees include real estate report fees and outside legal fees. The origination fee represents an upfront facility fee. The specific size of the fee may vary depending on the transaction, and it may also fluctuate. Underwriting requirements may include appraisal, survey and title search fees. Total costs will vary depending on the specific transaction. Some or all fees may not be refundable.

In addition to the benefits illustrated above, securities-based lending may offer other perks:

The process of applying for and closing a securities-based line of credit can be faster than the process for a traditional loan and relatively simple. The applicant can be an individual or a legal entity, such as a family trust, LLC, LLP or General Partnership.

There are flexible repayment options, including capitalizing the interest if you are borrowing for short term needs, paying interest only, or making payments to principal as desired. Many business owners find this helpful in managing seasonal cash flow for their business.

Perhaps the most important benefit is that since your investments are not liquidated, you preserve your potential for the growth of your assets. There are risks associated with using your assets as collateral in a securities-based loan, and doing




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(continued from page 47)

so is not beneficial for all clients. Sufficient collateral must be maintained and you may need to deposit additional eligible securities on short notice.²

For more information on these lending strategies and others, please contact Saba Jahanian, Financial Advisor with the The Jacobus Group for Morgan Stanley, 818-715-1878. **AA**

1 Morgan Stanley and its Financial Advisors do not offer tax advice. Individuals should consult their personal tax advisor before making any tax-related investment decisions.

2 Securities-based Lending Risks: Borrowing against securities may not be suitable for everyone. You should be aware that securities-based loans involve a high degree of risk and that market conditions can magnify any potential for loss. Most importantly, you need to understand that: (1) Sufficient collateral must be maintained to support your loan(s) and to take future advances; (2) You may have to deposit additional cash or eligible securities on short notice; (3) Some or all of your securities may be sold without prior notice in order to maintain account equity at required collateral maintenance levels. You will not be entitled to choose the securities that will be sold. These actions may interrupt your long-term investment strategy and may result in adverse tax consequences or in additional fees being assessed; (4) Morgan Stanley Smith Barney LLC or its affiliates (the "Firm") reserves the right not to fund any advance request due to insufficient collateral or for any other reason except for any portion of a securities-based loan that is identified as a committed facility; (5) The Firm reserves the right to increase your collateral maintenance requirements at any time without notice; and (6) The Firm reserves the right to call your securities-based loan at any time and for any reason.

Asset allocation does not assure a profit or protect against loss in declining financial markets.

3 The Wall Street Journal, "Home Equity Lines and HELOCs – Getting a Good Deal" December 17, 2008

4The Wall Street Journal, "Putting Stocks in Hock: Securities Are Backing for More Big Loans" March 4, 2013.

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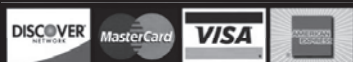
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The Do's and Don'ts

By Michael A. Brennan, Esq. of Brennan Law Firm



As many landlords already know, the single biggest source of litigation between landlords and tenants is the security deposit. It's no surprise, really. Tenants consistently feel they are entitled to a refund of the entire deposit because, they say, they left the apartment in "better shape" than they received it. Additionally, the code makes a relatively simple topic seem confusing and convoluted.

Landlords call my office on a regular basis with questions such as how much they may collect as "security," what it can be used for, and the procedure for returning it to the tenant once they have vacated the unit.

Unlike rent, which belongs to the landlord, security deposits belong to the tenants, and landlords are required to follow a few simple rules with regard to collecting and returning them. According to California law, landlords merely "hold" the deposit for the tenant and may only use it if the tenant vacated the property owing the landlord money for things such as unpaid rent, cleaning fees, or necessary repairs where the damage is caused directly by the tenant or one of his or her guests. There are limits on the amount a landlord may collect as a security deposit. For example, a landlord may collect a maximum of two months' rent for an unfurnished apartment and three months' rent for a furnished apartment.

In order to protect themselves against frivolous lawsuits by unscrupulous tenants, many landlords use strategies such as specific clauses in their leases whereby the tenant acknowledges they received the unit in good condition or a move-in inspection sheet that the tenant signs when he or she receives the keys. In addition, landlords should

consider taking pictures of each room of the unit and having the tenant date and sign the back of them at the move-in inspection.

With regard to using the deposit for "unpaid rent," the law specifically allows landlords to deduct any amount owed for unpaid rent from the security deposit. This applies in several common situations. For example, where the lease requires the tenant to give thirty days' notice of their intent to vacate, yet the tenant pays only half of his rent on the first of the month, claiming he is leaving by the 15th (thereby providing only 15 days' notice), a landlord may withhold from the tenant's deposit the balance of the rent owed for the remaining 15 days. In certain circumstances, landlords may also use the security deposit to recover funds owed by the tenant for "late fees" or "non-sufficient funds" charges.

One of the most common mistakes made by landlords is failing to notify tenants in writing of their right to an inspection of the unit before they vacate.

Where either party notifies the other of their intent to terminate the tenancy (or where the tenancy is ending by the terms of the lease), landlords must provide their tenants a written notice of the tenant's option to request an inspection of the unit. Where the landlord provides the notice, but the tenant fails to request the inspection, the landlord need not conduct one. Keep in mind though,

when the tenant *does* request the inspection, it must occur no earlier than two weeks before the tenancy ends and the landlord must provide the tenant with an itemized list specifying any money the landlord intends to withhold from the deposit and the reason for doing so.

Where the landlord uses money from the deposit to make repairs or clean the unit, the landlord must provide the tenant with copies of invoices or receipts showing the charge incurred. However, this does not apply where the total of repair and cleaning comes to less than \$125.00. In situations where the landlord uses less than \$125.00, the landlord is not required to provide the tenant with documentation.

Where money is withheld from the tenant's security deposit for work done by the landlord or his or her employee, the statement must describe the work done, the time spent on it, and the rate charged (which must be "reasonable"). However, where the work was performed by an outside vendor, such as a handyman or contractor, the landlord must provide the tenant a copy of the bill, invoice, or receipt for the work, which must contain the name, address and telephone number of the individual or company that did the work.

Another frequently asked question is what a landlord should do if they are unable to get the necessary work done to the unit before the 21 days expires. When necessary, a landlord is permitted to deduct a "good faith estimate" of the charges he or she anticipates they will incur and include that estimate in the tenant's itemized accounting. In that situation, the landlord is still required to provide the contact information of those who will perform the work. Furthermore, he or she must then provide the tenant with a "finalized" accounting within 14 days after the work has been completed and/or he has obtained the receipts.

You might be asking yourself, "What happens if I fail to comply with the rules regarding security deposits?" Landlords who fail to comply with the 21-day accounting requirement lose the right to withhold any money from the security deposit. Furthermore, the tenant may bring a civil action against the landlord in small claims court, and the landlord may have to return the entire security deposit, as well as an amount equal to two times the deposit, should the judge find the landlord acted in "bad faith."

Most landlords have faced the situation in which the tenant informs the landlord that they intend to use their security deposit as their last month's rent. Of course, tenants often do so in order to save the money necessary to move. I suggest you never permit a tenant to use their deposit for

SECURITY DEPOSIT \$\$

What it can really be used for

- **Repairs to the unit for damage beyond ordinary wear and tear**
- **Cleaning the unit** (if necessary to return the unit to the same condition in which it existed at the time the tenant moved in.)
- **Unpaid rent**
- **Replacing lost or stolen property such as remote controls, keys, etc.**

the "last month's rent". The unwitting landlord who does so often finds his or her "kindness and understanding" rewarded by a damaged apartment and the need to use money from their own pocket to get the unit fixed, ready, and back on the market.

What does all of that really mean to you as a landlord? Simple—landlords can, and should, collect security deposits from tenants. When the tenant vacates the unit, the landlord is required to account for the deposit within 21 days by providing the tenant with an accounting and receipts for any money withheld. A landlord's failure to follow those rules could be exposed to a lawsuit in which he or she could be required to return the entire deposit to the tenant, along with two times the amount of the security deposit as a punishment. However, landlords can insulate themselves from that situation by implementing a few strategic policies as suggested in this article.

The foregoing information is presented and intended to address the topic(s) covered above in a general nature, and not as specific legal advice. Specific situations and their facts should be presented to your attorney for review. The Brennan Law Firm is one of the premier landlord-tenant law firms in Southern California, representing landlords exclusively in evictions, judgment enforcement, and other landlord-tenant matters. Mr. Brennan is a frequent speaker and contributing author for AOA, and may be reached at (626)294-0500, or toll free at (855)285-2230. Please visit our website at www.MBrennanLaw.com for more information. AA

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Does your net operating income need a lift? Then make plans to attend the Apartment Revenue Management (ARM) Conference, September 23-25 at the Turnberry Isle Resort in Miami.

This isn't your grandfather's revenue management event: the ARM Conference features a radically expanded scope of topics to include ancillary income, expense management, business intelligence and other subject matter designed to help you reach your organization's revenue goals.

There are user conferences for those wishing to learn how to use specific revenue management software. The ARM Conference is something you won't find elsewhere: best practices, benchmarking, networking and bringing ideas from outside the industry. To wit: Keynote speaker Greg Cross, Senior Vice President of Revenue Management for Hyatt Hotels Corporation, who will speak about current trends in lodging and their possible parallels in the rental housing industry.

Register at www.naahq.org/aptrevenue.

REMEMBER TO 'REWIND' THE 2013 NAA EDUCATION CONFERENCE & EXPOSITION

Couldn't attend the 2013 NAA Education Conference & Exposition in San Diego, or missed a great session? Don't despair—you still can enjoy the best education sessions in the apartment industry, including video!

NAA's Education Institute (NAAEI) is once again presenting its "Rewind" program, offering 21 recorded video sessions and 20 PowerPoint-synced audio sessions from the 2013 NAA Education Conference—all for just \$299!

Visit <http://naa.directionsav.com> to purchase your recorded education sessions today.

NEW NAA/NMHC VIDEO MAKES THE CASE FOR APARTMENTS

As part of NAA/NMHC's major multimedia public relations campaign, "Apartments. We Live Here," a new two-minute

video made its debut at the 2013 NAA Education Conference & Exposition. The video reinforces some of the key messages about apartments' economic and job growth contributions and promotes some of the online tools available at the campaign's website, www.WeAreApartments.org.

The video is available on NAA's "Apartments. We Live Here" campaign webpage, which also includes information about the campaign's suite of public relations and advocacy resources.

Affiliates and member firms are encouraged to link to the video from their websites to help spread the word about how apartments help build strong communities. For information about customizing the video for your state (or in some cases, metro area), contact Carole Roper at carole@naahq.org

NETWORK YEAR-ROUND AT NAA CONNECT

Don't miss your opportunity for year-round networking and peer-to-peer education on NAA Connect—www.naahq.org/connect—the new hub for networking and collaboration.

NAA Connect is home to eight industry-related communities—www.naahq.org/public-communities—for you to connect with like-minded professionals and discuss common issues and questions. Connect also features a multitude of topical libraries—www.naahq.org/Connect/Libraries—with ready-to-download materials to help you get things done without having to reinvent the wheel.

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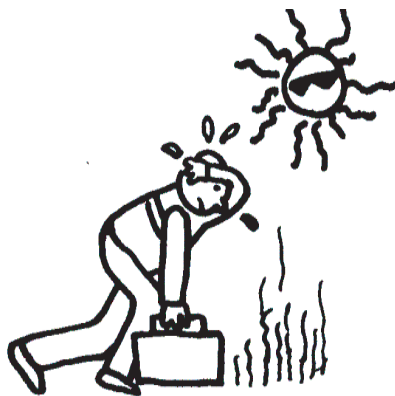
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Rent Stabilization Update

July 2013

ANNUAL ALLOWABLE RENT ADJUSTMENT

The annual allowable rent increase for rental units subject to the Rent Stabilization Ordinance (RSO) for the fiscal year from July 1, 2013 through June 30, 2014 is **3%**. (LAMC 151.07A.6)

INTEREST ON SECURITY DEPOSITS

The interest rate for tenant security deposits in 2013 is **.15%**. Alternatively, the landlord may provide the tenant a copy of the bank statement and pay the actual rate of interest earned.

THE RSO REQUIRES ALTERNATIVE PAYMENT METHODS FOR PAYING RENT

Effective January 26, 2013, the Los Angeles City Council amended the Rent Stabilization Ordinance to conform with state law, which requires landlords to provide an alternative method of paying rent in addition to paying rent online or by electronic fund transfer. This also applies to security deposits, surcharges or other housing related service fees. If a landlord illegally demands a tenant to pay their rent online as the sole method of payment, the tenant can withhold the rent until the landlord provides an alternative means of payment.

FORECLOSURE IS NOT A LEGAL REASON FOR EVICTION

A foreclosure has never been a legal reason for eviction for a rent-stabilized unit. In December 2008, this same rule became applicable to **all** rental units in the City of Los Angeles, regardless of whether or not they are subject to the Rent Stabilization Ordinance (RSO). The Los Angeles City Council extended the Foreclosure Eviction Ordinance, which prohibits lenders who foreclose on any rental unit in the City of Los Angeles from evicting tenants without a legal reason permitted under the RSO, through **December 31, 2013**. Additionally, a new California state law requires that tenants renting a property that is in foreclosure be allowed to maintain possession of their rental unit until the expiration of their lease.

CARBON MONOXIDE DETECTORS REQUIRED BY STATE LAW

As of January 1, 2013, owners of multi-family rental units, such as apartment buildings, are required by State law (Health and Safety Code 17926) to install carbon monoxide (CO) detectors. (Carbon monoxide detectors have been required in all single family dwellings since July 1, 2011.) Carbon monoxide alarms are not required in dwellings that are totally electric-powered, and have no attached garage. The carbon monoxide detectors must be installed in the immediate vicinity of the bedrooms, and there should be one alarm per level, including basements. Alarms may be battery powered in existing buildings, but are required to be hardwired in new construction or new permitted work. Under the Rent Stabilization Ordinance, three programs may be utilized to recover costs for these devices:

- 1) Rehabilitation Work Program
- 2) Capital Improvement Program
- 3) Smoke Detector Program.

The first two programs require an application and LAHD approval of a rent surcharge within 12 months of completion of the work. The third program does not require an application, but may only be utilized if the installation is for a combination smoke-carbon monoxide detector. Tenants must be given a written 30-day notice of the \$3 monthly rent surcharge, within 60 days of the installation of the combination detectors. Before implementing any rent increase, please review the available bulletins and/or application packets available at any LAHD public counter, the LAHD website at <http://lahd.lacity.org>, or by request from the LAHD Hotline at 866-557-RENT-(7368)

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Rent Stabilization Update

July 2013

ADDITIONAL TENANTS

When an additional tenant is added to a tenancy in a RSO unit, resulting in an increase in tenants beyond the number at the inception of the tenancy, the landlord may increase the rent by 10% for each additional tenant. However, the RSO does not allow any rent increase for the first minor dependent added to a tenancy. The landlord must notify the tenant(s) of the rent increase within **60 days**. If the landlord had actual or constructive knowledge of the additional tenant's occupancy for more than 60 days and fails to notify the tenant of the rent increase, the landlord then cannot increase the rent per Ordinance 181744, effective July 15, 2011.

SMOKING IN RENTAL HOUSING

Effective January 2012, landlords may prohibit smoking inside rental units as well as within an apartment complex under state law (Senate Bill 322). However, in Los Angeles RSO properties, this law applies only to new tenancies on or after January 1, 2012, unless any pre-existing leases or rental agreements prohibit current tenants from smoking. The provisions of Senate Bill 322 do not preempt local ordinances in effect on or before January 1, 2012. Because the Los Angeles RSO prohibits evictions based on unilateral changes in the terms of tenancies, a landlord cannot change the terms of tenancy to prohibit smoking and evict a tenant from a RSO unit based on a change in tenancy to which the tenant has not agreed.

UNILATERAL CHANGES IN TERMS OF TENANCIES

Section 151.09.A.2(c) of the RSO prevents landlords from unilaterally changing the terms of tenancy and then evicting a tenant based on a failure to comply with such a change. Landlords of RSO units may not change the terms of tenancy by imposing changes such as requiring existing tenants to obtain renters' insurance or requiring tenants to pay their monthly rent online. Unless the tenant agrees, such new requirements constitute a unilateral change in the terms of tenancy and the landlord **may not** evict a tenant from a RSO unit based on the tenant's failure to comply. Additionally, landlords may not impose new fee payment responsibilities (such as for utilities) on tenants in RSO units or reduce services without a corresponding decrease in the rent. This would be an illegal rent increase under the RSO. For further information, please call LAHD's Hotline at 866-557-RENT-(7368).

TENANT RELOCATION ASSISTANCE AMOUNTS FOR 2013

The amount of required relocation assistance due for no-fault evictions depends on whether the tenant is an eligible or qualified tenant, the length of tenancy, and the tenant's income. In accordance with Sections 151.09.G and 151.06.D of the RSO, the required relocation assistance amounts effective July 1, 2013 through June 30, 2014 are:

	Tenants with Less Than 3 Years	Tenants with 3 or More Years	Income Below 80% of Area Median Income*	Evictions for Owner Occupancy in "Mom & Pop" Properties
Eligible Tenant	\$ 7,600	\$ 10,050	\$ 10,050	\$ 7,350
Qualified Tenant	\$ 16,100	\$ 19,000	\$ 19,000	\$ 14,750

Note: "Qualified tenants" include senior citizens and disabled tenants as well as households with a minor dependent child. All other tenants are "Eligible" tenants.



Rent Stabilization Update

July 2013

*2013 HUD Low Income Limits for Los Angeles

1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
\$46,400	\$53,000	\$59,650	\$66,250	\$71,550	\$76,850	\$82,150	\$87,450

A lower amount of relocation assistance is required for evictions for owner occupancy for **“Mom and Pop” properties**. “Mom and Pop” landlords may own no more than four residential units and a single-family house in the City of Los Angeles. (LAMC 151.30.E) These landlords may pay a lower amount in order to evict for occupancy by the landlord, or the landlord’s spouse, children, parents, grandparents, or grandchildren. Use of this provision is limited to once every three years.

A landlord may appeal a tenant’s eligibility for higher levels of relocation assistance based on the tenant’s income, age, length of tenancy, family status or disability. The fee to file an appeal is \$200 per rental unit to cover the administrative costs of the appeal hearing. (Ordinance 181744)

LANDLORD-TENANT INFORMATION WORKSHOPS CONTINUE!

LAHD’s popular free informational workshops continue, with new dates and locations added for 2013! In response to constituent requests, an evening session has been added on the last Wednesday of the month in downtown Los Angeles, as well as selected sessions in Spanish on Saturdays. Landlords, tenants, property managers, realtors and other interested parties interested in learning about their roles and responsibilities with regard to the Los Angeles Rent Stabilization Ordinance (RSO) and Code Enforcement Programs are encouraged to attend.

“Drop-In” sessions to help landlords and tenants with applications and RSO questions are offered on the first Tuesday of the month, to help with issues such as calculating the annual allowable rent increase, interest on tenants’ security deposits, filing Declarations of Intent to Evict, removing properties from the rental housing market, or filing complaints. The workshop schedule for the remainder of 2013 is provided at the end of this bulletin. All workshops are free of charge; however, to ensure adequate seating, participants should reserve a space at least one week in advance by calling (213) 928-9075 or online at lahd.lacity.org/rsoworkshops.

FAIR HOUSING RIGHTS CLINICS to assist with housing discrimination matters are conducted at LAHD’s West Regional Office on the 2nd Tuesday of every month from 10:00 a.m. to 12:00 noon and at our South Los Angeles Regional Office every Monday from 9:00 a.m. to 12:00 noon.

JOIN OUR E-MAIL LIST - To sign up for our e-newsletter mailing list, enter your email address at <http://lahd.lacity.org/lahdnewsletter>. A variety of RSO bulletins and forms including, an interactive Capital Improvement Application form, are available online at <http://lahd.lacity.org> for download.

Rent Stabilization Update

July 2013

TENANT RELOCATION ASSISTANCE PROGRAM FEES

The following fees must be paid by landlords seeking to evict tenants from RSO units for no-fault reasons, as well as landlords who issue a Notice to Terminate Tenancy for any rental unit in the City of Los Angeles for a condo conversion or demolition. Through the Tenant Relocation Assistance Program, the LAHD contracts with a relocation services consultant to assist displaced tenants in relocating to new housing. No-fault evictions in RSO units also require the filing of a Landlord Declaration of Intent to Evict with the LAHD. The following table summarizes the fees per unit in effect as of July 1, 2013:

TENANT RELOCATION ASSISTANCE PROGRAM FEES			
TYPE OF FEE	AMOUNT PER UNIT	REQUIRED FOR	TYPE OF EVICTION
Relocation Services Application Fee (\$432)	\$432 + \$59 = \$491	Mandatory Relocation Services in Order to evict an "Eligible" tenant for no-fault reasons.	No-fault evictions in RSO units.
Administrative Fee (\$59)			Evictions from ANY Los Angeles rental unit for condo conversions or demolitions, regardless of the rental unit's RSO status.
Relocation Services Application Fee (\$693)	\$693 + \$59 = \$752	Mandatory Relocation Services in order to evict a "Qualified" tenant for no-fault reasons.	No-fault evictions in RSO units.
Administrative Fee (\$59)			Evictions from ANY Los Angeles rental unit for condo conversions or demolitions, regardless of the rental unit's RSO status.
Demolition Monitoring Administrative Fee	\$45	Clearance of a demolition permit.	Evictions from ANY Los Angeles rental unit for condo conversions or demolitions, regardless of the rental unit's RSO status or whether the unit is occupied.
Relocation Assistance Dispute Resolution Fee	\$200	Appeal of tenant relocation amount in order to have the matter adjudicated by a Hearing Officer.	No-fault evictions in RSO units.
			Evictions from ANY Los Angeles rental unit for condo conversions or demolitions, regardless of the rental unit's RSO status.
Owner Occupancy and Resident Manager Eviction Administrative Fee	\$75	Filing Landlord Declaration in order to evict tenants in RSO units.	Eviction for occupancy by owner, family or a resident manager in RSO units.

Rent Stabilization Update

July 2013

2013 INFORMATIONAL WORKSHOP SCHEDULE & TOPICS

PLEASE RSVP AT (213) 928-9075 OR
ONLINE AT LAHD.LACITY.ORG/RSOWORKSHOPS

GARLAND
1200 W. 7th St.
2nd Tuesday
2:00 PM

SOUTH
690 Knox St.
3rd Tues.
10:00 AM

VALLEY
6640 Van Nuys Bl.
3rd Thurs.
10:30 AM

WEST L.A.
1645 Corinth Av.
Room 200
4th Tues.
2:00 PM

GARLAND
1200 W. 7th St.
Last Wednesday
6:30 PM

En Español
3rd SAT.
10:30 AM

JULY: RSO BASICS & Updates Including Calculating the Annual Allowable Rent Increase	7/9	7/16	---	7/23	7/31	7/20 El Sereno Library
RSO & Mobile Home Parks			7/18			
AUGUST: PRIMARY RENOVATION PROGRAM & TENANT HABITABILITY PLANS – Covers requirements for THP's & How to Apply for Passthroughs for Primary Renovation	8/13	8/20	8/15	8/27	8/28	---
SEPTEMBER: SYSTEMATIC CODE ENFORCEMENT PROGRAM (SCEP) Everything you Need to Know to Prepare for a SCEP Inspection	9/10	9/17	9/19	9/24	9/25	---
OCTOBER Seminar on FAIR HOUSING, TENANTS' RIGHTS & LA RSO	10/8	10/15	10/17	10/22	10/30	10/19 El Sereno Library
NOVEMBER: Dealing with Hoarders	11/12	11/19	11/21	11/26	---	---
DECEMBER: SECURITY DEPOSITS & Payment of Interest on Security Deposits	12/10	---	---	---	---	---
YEAR-ROUND: 1ST TUESDAY OF THE MONTH – Assistance with RSO & Applications – Help with Calculating Annual Allowable Rent Increase, Capital Improvement, Rehabilitation, Primary Renovation & Just & Reasonable Rent Increase Applications, Declarations of Intent to Evict, & Filing Complaints.						
Garland Office 2:00 – 4:00 p.m.: February 5, March 5, April 2, May 7, June 4, July 2, August 6, September 3, October 1, November 5, December 3. NOTE: <u>MUST RESERVE IN ADVANCE.</u> Session will not be held if reservations are not received one day prior to workshop. Call (213) 928-9075.						

2ND TUESDAY OF THE MONTH 10:00 a.m. to 12 noon	FAIR HOUSING WALK-IN CLINIC BY HOUSING RIGHTS CENTER LAHD West L.A. Office - 1645 Corinth Ave. Los Angeles 90025 Room 104 July 9, August 13, September 10, October 8, November 12 & December 10.
EVERY MONDAY 9:00 a.m. to 12 noon	HOUSING WALK-IN CLINIC BY HOUSING RIGHTS CENTER LAHD South L.A. Office - 690 Knox St. Torrance 90502 Suite 125

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The Lighter Side of Apartment Management

Stories that are Unbelievable but True!

By Gabriela E. Litov, AAGLA Director

Here's a HAIR RAISING story for you from—where else, Santa Monica, brought to you by our member Robert Kronovet. A funny thing kept happening in Robert's building in the People's Republic—the downstairs tenant frequently reported water leaks from the ceiling, necessitating numerous and expensive trips from the plumber. Upon investigating, Robert found that the upstairs tenant wasn't living in the unit at all—he was running a beauty and barber salon on the premises. The hair that was washed down the drain from the upstairs apartment caused clogging in the drain pipes. The rest of the building's inhabitants didn't object—they found an in-house hairdresser the height of convenience! But Robert didn't think it was one bit funny, and moved to evict this enterprising tenant from what was now the tenant's place of business. However, the Santa Monica Rent Control Board refused to believe that the tenant was, indeed, causing serious damage. It took Robert months of wrangling with the City to get the green light to evict the tenant, even though he had ironclad proof. It just proves the point that some people can get others to believe anything right away, but if you're a landlord, even concrete proof takes a long time to sink in!



AAGLA President Rick Otterstrom has a "tail" from one of his out-of-state properties (in case you think California landlords have the market cornered on dark humor). A few weeks into her tenancy in a no-pet building, a new tenant at Rick's building brought in a dog. When Rick took exception to the new "tenant," she declared that this was no pet but a service animal. To prove her point, the tenant produced a paper signed by a psychologist, to the effect that she suffered from Post-Traumatic Stress Disorder, which necessitated her having a dog. Rick googled the "psychologist" and found an advertisement from him on the internet, saying that for \$114 he would certify that someone had to have a service animal: "send me \$114 and I'll give you the letter." To add insult to injury, the tenant, who worked for a law firm, had her boss call Rick to put further pressure on him. After Rick explained the exact situation, however, a reversal of fortune occurred—the attorney believed Rick! Not long afterward, not only did the tenant comply with Rick's notice to move, the so-called "psychologist" disappeared from the internet!

Gabriela E. Litov is the President of EGL Properties, Inc., a Property Management company doing business in the Greater Los Angeles area. She can be contacted at glitov@eglproperties.com. AA

If you have an interesting landlord/tenant story for this column that you would like to submit, please contact Gabriela at her email above. Your story may be shared with our readers and members in *Apartment Age* magazine.



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1 Bed & 1 Bath	120.00	80.00	60.00
2 Bed & 1 Bath	145.00	90.00	60.00
2 Bed & 2 Bath	145.00	90.00	80.00
3 Bed & 2 Bath	185.00	100.00	80.00

\$60. - Kit. Cabinets - Inside with existing paint	\$15. Each - Closets - Inside
\$60. - Kit. Cabinets - Outside with existing paint	\$20. Each - Linen Closet - Inside
\$70. - Kit. Cabinets - Outside - Re-Varnish	Extra - Walk-in Closet
\$15. Each - Bathroom Vanity In/Out	\$50. - Studio/Loft
\$10. Each - Wood/Metal Window Frames	Extra - Railing

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2 Bed & 2 Bath	80.00	55.00
3 Bed & 2 Bath	90.00	60.00

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\$20. - Studio Apartment	\$10. - Wood Floors - Damp Mop
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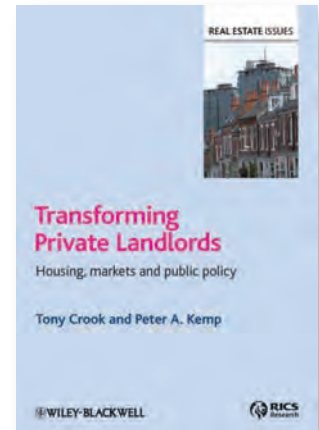
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Transforming Private Landlords: Housing, Markets & Public Policy

by Tony Crook & Peter A. Kemp

An Inside Look at the Government and the Rental Industry

Reviewed by Leonardo V. Wilborn



In my search for relevant and current information on the rental profession, I managed to find a book that may as well be nicknamed ‘the dirty little secret the government doesn’t want you to know’ Or ‘transforming over-reaching governments.’ The writers, who are actually researchers, received funding from the Royal Institution of Chartered Surveyors to help them (in an unbiased fashion) determine the results of a multi-year attempt by the British government to control the rental housing industry.

The book provides a historical overview of landlords and tenants in the United Kingdom. From the Victorian landlord to today’s contemporary landlord, *Transforming Private Landlords* explores the cycle of the real estate market and how making the dream investment at the wrong time can negatively impact one’s personal net worth.

According to the book, the free market move toward aggressive profits motivated the labor, social and public policy groups to link arms and pressure the British government to ‘command and control’ the marketplace. A surprising thing happened on the way to micro-management of the total rental housing market – private landlords could not afford the upkeep on the properties, so they began to walk away, and the larger investors felt there was not enough return-on-capital to make the plunge into the rental housing market. To top it all off, the use of co-operatives and of government workforce-managed housing did not necessarily improve the quality of housing provided nor increase the number of affordable units available.

Crook & Kemp make several important observations in *Transforming Private Landlords*. Here are a few that might entice you to pick up a copy of the book.

First is the concept of the ‘labor aristocracy.’ The ‘labor aristocracy’ in America consists of the ‘Mom and Pop’ landlords. They are your nextdoor neighbors: the licensed

contractors, the skilled plant (factory) workers, the teachers, the master craft persons, the public sector workers, the utility workers, the public safety personnel or the retired military personnel. Just about any person who is now between 60 and 90 years of age who first bought property as a form of investment could be viewed as America’s ‘labor aristocracy.’ “The ownership of rented houses was spread across all levels of wealth ownership, but was particularly important for those owning relatively small amounts of capital. Housing letting (or apartment renting) was popular in part because [of] the available range of investment...” (p.2)

Second is a concept which I refer to as the ‘two roads’ concept, an idea that underscores part of the tension landlords feel in Los Angeles County. The first road is traveled by most economists, property owners and free market advocates. These groups see the open market value of an investment as key to individual owner willingness to enter into a particular segment of the market. The second road is traversed by sociologists, social workers, labor leaders and community-oriented leaders. They advocate for a high volume of decent, affordable and guaranteed housing.

The third concept has to do with the change of government leadership every few years which leads to uncertainty regarding what new laws may be put in place to tie the hands of the property owner. In the United Kingdom, as in Los Angeles, the elected officials for many years believed following the desires of the labor and social housing advocates was good policy because a significant percentage of voting age individuals potentially live in rented properties.

The government did not see a move toward their goal of more affordable housing until laws were created that: 1) provided less heavy-handed oversight, 2) provided greater funding and mortgage options, and 3) encouraged a new generation of ‘labor aristocracy’ to purchase rental property or second homes or to keep inherited property. **AA**

Transforming Private Landlords: Housing, Markets & Public Policy by Tony Crook & Peter A. Kemp is available on Amazon.com for \$120.

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3 Bed & 2 Bath	185.00	100.00	80.00

Closet Inside	\$20.00 each
Service porch	45.00 each
Extra bath	50.00 each
Wood windows	10.00 each
Shutter doors	10.00 each
Studio/Loft	50.00

Kitchen cabinets:	
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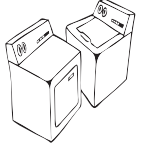
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2014 Destinations

Join Members on an Upcoming Trip

By Mark and Vicki Stewart

This February we have handcrafted a journey by land and river through Vietnam and Cambodia that you will never forget. Filled with cultural experiences, UNESCO World Heritage Sites and off-the-beaten-path experiences, this 17-day trip will feature touring by land and by river in both countries plus stays in beautiful hotels, 39 included meals and is fully hosted!

We'll start in the North with a multi-day visit to historic Hanoi, which includes a venture outside the city to the countryside and a trip to the UNESCO site of Ha Long Bay with an overnight on a 5-star Junk. Following a short flight to Cambodia, we'll visit a second UNESCO site, Angkor Wat. This religious temple is the largest complex in the world and the Buddhist shrine will take your breath away with its beauty and stunning setting. After a multi-day stay in Siem Reap (for Angkor Wat) we venture towards the largest lake in Cambodia, Tonle Sap, to board our 5-star riverboat for a 7-night adventure on the Mekong River.

In June, we stay right here in North America with a grand tour through the deep south.

Thousands of miles of quaint towns and mighty cities dot the shoreline of the Mississippi, captured in the best fiction and home to rich history and the birth of a nation. This Spring, we embark on the largest paddle wheeler ever built, the mighty American Queen. Her steam-powered paddle wheel will transport us back in time as we spend 7 days on a journey from New Orleans to Memphis.

The trip starts with two nights in New Orleans, with a stay right in the heart of the bustling French Quarter – the music, sounds and history surround us as we set off on foot for an amazing look at this city. We will tour both the French Quarter and Garden district including a beautiful lunch at the Commanders Palace. The lunch will even feature an explanation of the cuisine and history. After two nights in New Orleans, we journey to the riverfront to board the grand American Queen. We will spend seven days working our way North through Louisiana, Mississippi, Arkansas and Tennessee. We picked this very special itinerary because it includes TWO full days of just **Steamboatin'** to enjoy the river.



VIETNAM & CAMBODIA – FEBRUARY 2014

Exotic off-the-beaten-path river villages like Sa Dec, Tan Chau, Cai Be and Phnom Penh await exploration with no worries or planning needed, as all your touring, meals and even wine with lunch and dinner is included!

Once reaching the end of our week on the river, beautiful Ho Chi Minh City (Saigon) awaits, with two nights in the heart of the city, including one day of touring and a free day to venture out and explore on your own. A perfect ending to an adventure that allows you to experience the very best of Vietnam and Cambodia. You must see the itinerary to understand the magic and scope of this Southeast Asia adventure.

We'll visit these countries during one of the best times of the year, when the legendary rains have not started and temperatures are pleasant and perfect. Don't miss out - join us Feb 16-Mar 5, 2014. **\$5,699pp** for 17 days. Airfare available from Los Angeles. www.StewartTours.com Call 1.866.944.3036 for a brochure.



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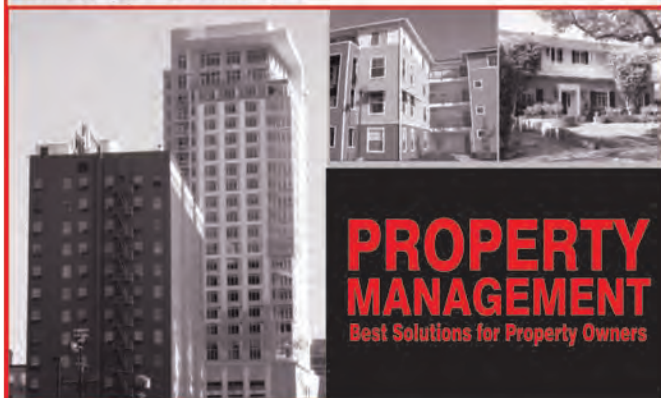
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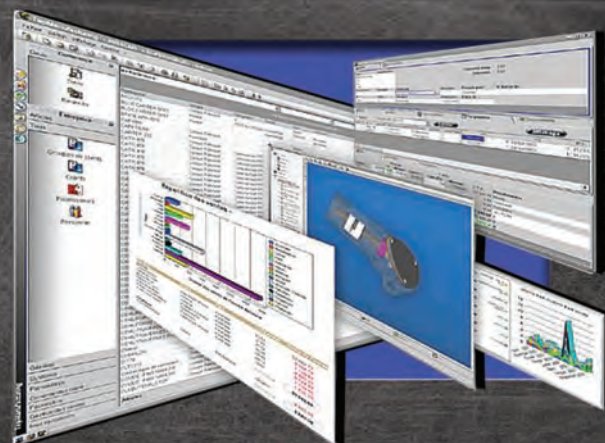
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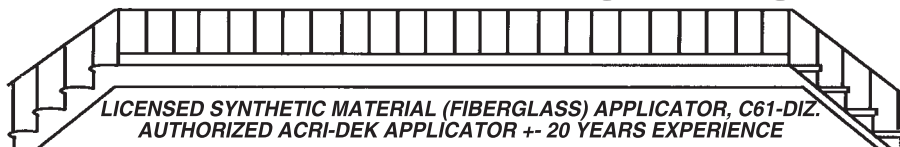


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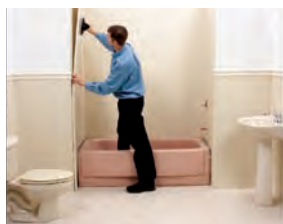
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