

Chapter 22 Answer Key

1. b **Workers' compensation** policies cover medical or hospital payments for injuries sustained by building employees in the course of their employment.
2. b Corrective maintenance corrects problems after they have occurred.
3. d Although a high percentage of occupancy may appear to indicate an effective rental program, it also could mean that rental rates are too low. Any time the occupancy level exceeds 95 percent, serious consideration should be given to raising the rents, but only after a survey of the competitive space available in the neighborhood.
4. c **Public liability insurance** covers the risk an owner assumes when the public enters the building. Claims are used to pay medical expenses should a person be injured in the building as a result of the landlord's negligence.
5. c In selecting residential tenants, the property manager must comply with all federal and local fair housing laws.
6. d The property manager must be able to respond to a variety of environmental problems. Tenant concerns—as well as federal, state, and local regulations—determine the extent of the manager's **environmental responsibilities**.
7. d The management agreement should be in writing and should cover the following points: 1) Description of the property; 2) Time period the agreement will cover; 3) Definition of management's responsibilities; 4) Statement of owner's goals; 5) Extent of manager's authority; 6) Reporting; 7) Management fee; 8) Allocation of costs. A list of previous owners is not relevant to the property manager's duties and responsibilities to the current owner.
8. c Most hazard policies insure against the actual loss of property but do not cover loss of revenue from income property. **Interruption insurance** covers the loss of income that occurs if the property cannot be occupied.
9. a Apartment rental rates are stated in monthly amounts on a unit basis. Commercial and office space rentals are usually stated according to annual or monthly rate per square foot of space occupied by the tenant.
10. a In establishing rental rates, initial concerns are whether the income from rentable space covers the fixed charges and operating expenses and provide a fair return on the investment. In the short term, rental rates are primarily a result of supply and demand and are determined after a detailed survey of the competitive space available in the neighborhood.
11. c Surety bonds cover an owner against financial losses resulting from an employee's criminal acts or negligence while carrying out his or her duties.
12. b The perils of any risk are evaluated in terms of options—**ACTOR**. That is, in considering the possibility of loss, the property manager must decide whether it is better to *Avoid it*, *Control it*, *Transfer it*, by taking out an insurance policy, *Or Retain it*. To avoid rate increases or cancellation of a policy, an owner will frequently pay for small casualty losses out of pocket. The IRS will allow these losses as a deduction as long as they do not exceed the deductible portion of the insurance policy. Some owners, therefore, consider policies with a higher deductible, which also results in a lower insurance premium.

Modern Real Estate Practice Workbook Answer Key

Harold Kahn, James Loeb



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Table of Contents Modern Real Estate Practice Workbook Answer Key

1. Understanding the eBook Modern Real Estate Practice Workbook Answer Key
 - The Rise of Digital Reading Modern Real Estate Practice Workbook Answer Key
 - Advantages of eBooks Over Traditional Books
2. Identifying Modern Real Estate Practice Workbook Answer Key
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Modern Real Estate Practice Workbook Answer Key

- User-Friendly Interface
- 4. Exploring eBook Recommendations from Modern Real Estate Practice Workbook Answer Key
 - Personalized Recommendations
 - Modern Real Estate Practice Workbook Answer Key User Reviews and Ratings
 - Modern Real Estate Practice Workbook Answer Key and Bestseller Lists
- 5. Accessing Modern Real Estate Practice Workbook Answer Key Free and Paid eBooks
 - Modern Real Estate Practice Workbook Answer Key Public Domain eBooks
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 - Interactive Elements Modern Real Estate Practice Workbook Answer Key
- 8. Staying Engaged with Modern Real Estate Practice Workbook Answer Key
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Modern Real Estate Practice Workbook Answer Key
- 9. Balancing eBooks and Physical Books Modern Real Estate Practice Workbook Answer Key
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Modern Real Estate Practice Workbook Answer Key
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Modern Real Estate Practice Workbook Answer Key
 - Setting Reading Goals Modern Real Estate Practice Workbook Answer Key

- Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Modern Real Estate Practice Workbook Answer Key
 - Fact-Checking eBook Content of Modern Real Estate Practice Workbook Answer Key
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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