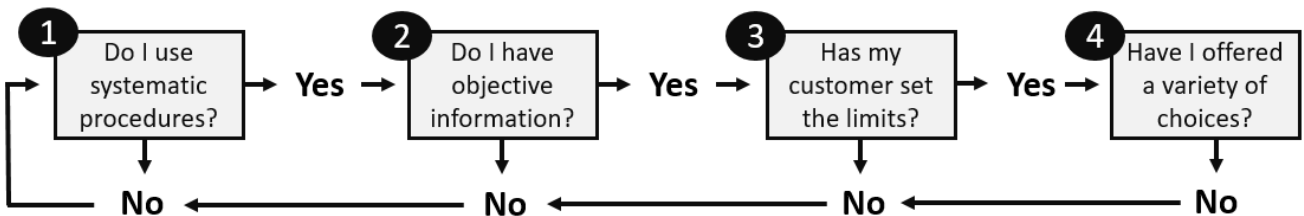


## Equal Professional Service Model

The Equal Professional Service (EPS) model can and should be applied to all areas of marketing housing. The chances of facing charges of fair housing violations with no defense are drastically reduced when a sales associate develops a consistent approach to greeting people, showing homes, qualifying prospects, obtaining listings, conducting open houses, keeping records, and following up with clients and customers.

When sales associates follow EPS models, their level of professionalism tends to increase, their client base expands, they receive more referrals, and they avoid fair housing claims. It is a win-win option. However, everyone has their own particular style. The EPS model is not intended to replace that. It is a structure that can be used to incorporate your own procedures and style:



As the model illustrates, any time a question is answered no, the process returns to the first step. By following the steps of the model, you are forced to apply each step in succession to build and incorporate practices and procedures that allow you to provide equal professional service to everyone.

**1. Systematic Procedures.** Equal professional service means consistently providing the same level of service to all your clients and customers. If you develop a consistent approach to greeting people, qualifying buyers, showing homes, getting listings, conducting open houses, keeping records, and following up with clients and customers, you will find that fair housing practices come naturally to you.

Using forms and checklists as well as asking standard questions of all prospects is an advisable approach to gathering data. When you fill out the same forms for each and every prospect, the goal of equal treatment for all is more likely to be realized. Likewise, using the same form helps you better understand your role regarding fair housing and build your dialogue with respect to these areas.

EPS forms have many names, such as a prospect information checklist or a prospect equal service report. Your broker may provide you with these forms as well. Make it your goal to fill out such a report form the day contact is made with a new prospect. Then, update the form every time you communicate (email, fax, phone, face-to-face) with the prospect. A well-documented file serves both you and the broker in the event any behaviors or actions are called into question.

**2. Obtaining and Using Objective Information.** The requirement of objectivity applies both to the information you provide your prospects and the information you obtain from them. When you provide information that is free of assumptions and biases, and ask for information in a way that does not impose assumptions and biases, you learn much more about your prospect's needs and wants. When you truly listen to the opinions of a prospect in an objective manner, it is more likely that the prospect can determine personal limits and priorities. It is never your job to make choices for prospects. More appropriately, it is your job to provide prospects with choices.

**3. Letting the Customer Set the Limits.** Prospects are satisfied when they find what most closely meets their needs and desires, not what aligns with your assumptions. There are certain questions you can ask to make sure that the prospect is setting the limits of a home search:

- Did the customer identify the necessary and desired features of the home?
- Did the customer indicate the spending limit?
- Did the customer know about meeting the financial qualifications to purchase?
- Did the customer express a preference for one or more communities?
- Did the customer express a lack of preference for one or more communities?
- Did the customer express a preference for any particular type of financing?
- Did you ask the customer for all information necessary to search for a home?

**4. Offering a Variety of Choices.** Providing a variety of choices based on a customer's objective information is good business. People who have been presented a wide variety of choices are the most satisfied with their selections and with their real estate professionals.

The fair housing laws protect all of us from discrimination. They ensure that buyers, sellers, property owners, renters, and the real estate professionals who serve them have full access to housing markets, with no discriminatory barriers.

Thus, customers can expect that all housing in their price range is made available:

- At the most favorable terms and conditions for that housing
- In all communities and locations where that housing exists
- With complete access to all forms of financing and insurance for the housing
- With consistent professional service

## **Steering**

Steering is a term that is used to describe the thoughts and actions that occur when an agent makes choices or assumptions for a buyer because of the buyer's race, color, religion, national origin, disability, or familial status. The agent attempts to guide or "steer" the buyer in a certain direction. For example, the agent may make the decision to show homes in certain neighborhoods where the race or ethnicity matches the race or ethnicity of the

buyer. Buyers might also be steered to cities or school districts with differing racial or socioeconomic composition.

Agents use different approaches to engage in unlawful steering such as:

- Recommending homes to clients for consideration
- Editorializing about areas the client should or should not consider

Often, the agent makes these types of decisions based on personal prejudices or biases about the buyer. Under the Fair Housing Act, as amended in 1974, 1988, and 1995, steering is an illegal activity.

Steering takes place when locational choices are made for a buyer based on:

- The race, color, national origin, religion, familial status, sex, or handicap of the buyer
- Changes in the composition of the community

Agents can avoid steering when their clients and customers, not the agents, set the limits of a home search.