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Dearborn, Michigan 48128**

Volume 31

October 2015

Number 9

NEXT MEETING

TUESDAY OCTOBER 6, 2015

**NETWORKING & DINNER
RED LOBSTER**

**13999 Eureka Rd • SOUTHGATE
Next to 7-11, near Trenton Rd.**

6:00 - 7:15 Dinner and Networking
7:30 Meeting

SPEAKER/TOPIC

Mark Fountain

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Mark Fountain
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Welcome!!

New & Returning Members

Alan Stirling

Andrew Sarazin

Noel Selewski

Leonard Martindales

Tyson Herman

O Frank Woosck

Jim Morris

Monica Soltes

Jacqueline Schmitt

Rob Green

Cory Shannon

Jason Batha

**YOU ARE INVITED TO THE
MONTHLY INVESTOR GET-TOGETHER!**

Hosted by our Vice Pres, Bill Beddoes
For More Info: 734-934-9091

**3RD TUESDAY MEETING
OCTOBER 20, 2015 @ 6:00PM**

WHEN 3rd Tuesday of the month

Join us for a casual evening with like-minded individuals to share your stories, discuss your issues and learn more about our investing community!

FREE ADMITTANCE just make sure you pay for your food. ;)
We hope to see many of you there, and feel free to bring a friend or two.

**For Any Questions Please Call:
Wayde Koehler, President 313-819-0919**

Real Estate Investors Association of Wayne County

WWW.REIAWAYNECOUNTY.ORG

Membership Application

New Member () Renewal ()

ANNUAL DUES Family — \$125.00 - (One Address — 2 People)

Single meeting fee for non-members is \$20.00 per person, which will be applied to the annual dues if you join the next month.

(we hope this will encourage people to join)

Fill Out Form and Mail or Fax to: R.E.I.A. • P.O. Box 5341 • Dearborn, Michigan 48128

Make Check Payable to: REIA — 24hr recording (313) 437-2945 • Fax: 313-386-7600

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How did you hear about us??: _____ Referred by a member?? Their Name _____

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EMAIL ADDRESS _____ **Can you volunteer some time, talent or information??**
Tell us the companies you use and see if we can advertise for them.

FOR RENEWING MEMBERS: Any questions/comments on how to better our organization??

NEXT MEETINGS

MONTHLY MEETING

- Tuesday October 6, 2015
- Tuesday November 3, 2015

BOARD OF DIRECTORS

- Tuesday October 13, 2015
- Tuesday November 10, 2015

Investor Get-Together — October 20th
Meeting Starts at 6:00pm

Real Estate Investors Association of Wayne County

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The Handyman

Do homework to avoid improvement scams

Spring and summer are the busiest times for home improvement projects. It is also the season for scam artists and less-than-reputable contractors who try to take your money for a project without delivering the work they promised. That's why it is vital to know what to do when hiring someone to do work around your home so you don't become a victim.

"People want to be trusting when hiring a contractor or they end up rushing to get things done quickly, so they don't always do their homework" said Melanie Duquesnel, president and CEO of the Better Business Bureau-Easter Michigan, (248) 799-0316, eastermichiganbbb.org.

So before signing with any contractor, Duquesnel recommends following the BBB tips that include talking with references from the company's last three jobs; verifying their licensing and liability insurance; getting a written contract that spells out the terms, conditions, warranty and payment schedule; and making sure final payment isn't made until the work is completed satisfactorily. They can also go on the BBB website to check out the company's rating and complaint history.

The Michigan Department of Licensing and Regulatory Affairs (517) 373-1820, michigan.gov/lara, provides ways you can verify a contractor's license and check on any disciplinary actions against a company or individual. You can also call Michigan Attorney General's Consumer Protection Division at (517) 373-1140 to see if they have any actions pending against them.

Licenses for other professional contractors in specialties like electrical, mechanical or plumbing are governed by the Michigan Bureau of Construction Codes Division, (517) 241-9313. You can also do a license search online at w3.lara.state.mi.us/bcclicense. Unfortunately, some trades, such as drywall contractors, don't need to be licensed, so make sure you do additional due diligence, such as finding a contractor through the particular trade association that serves that industry or getting a recommendation from a building supply store.

Warm weather and asphalt go hand in hand. I recently interviewed John Becsey, executive director of the Asphalt Pavement Association of Michigan, apami.org, on my radio show and he warned consumers about door-to-door contractors that push you to make a quick decision and only accept cash. You can listen to the interview at masterhandyman.com/audio and look for "Beware of door-to-door asphalt paving scams."

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Another popular project in the summer is getting a new driveway or walkways, but cement contractors who cut corners can turn your project into a nightmare if they don't do it right.

"I had a lady call us to look at her driveway that was only a year old and it was already cracked everywhere because the contractor didn't prepare the base properly or use the right mix, and unfortunately, we would have to rip it out and do it over to make it right." said Dino Stathopoulos, a crew leader and foreman for SAS Services, (248) 546-2345, sasbasementwaterproofing.com.

He said 30 percent of his work right now is repairing jobs that other contractors didn't do properly. Often these contractors cut the price in half but the cement mix is watered down so that is easier and faster to work with. Unfortunately, that greatly diminishes the quality.

That's why Stathopoulos said it is important to make sure any cement contractor builds a solid base that includes 4 to 6 inches of crushed concrete and uses the proper bag mix and slump rate for the cement. Check my article entitled "Redo driveway with good contractor in mix" at masterhandyman.com.

If you are planning a project now, start doing your homework to make sure that the contractor you hire is reputable. Also remember that the good contractors are very busy, so you may have to wait to get it done. But it is better to wait until fall to have the job done right than to hire someone who isn't busy or will put you to the front of the line if you give them a hefty deposit. As always, if it sounds too good to be true, it usually is.

If you would like to suggest a question for this column, e-mail askglenn@masterhandyman.com. "The Handyman Show" can be heard on more than 130 radio stations. **Reprinted from the Detroit Free Press & submitted by Wayde Koehler, Pres, R.E.I.A. of Wayne County**

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- Aaron D. Cox
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Are Rental Properties the Next Big Investment Opportunity?

Owning a house with a white picket fence is a quintessential part of the American dream. But an increasing number of Americans are deciding that renting a home is a better fit for their families than buying one. "Over the next 15 years, new renters will outnumber new homeowners — causing a sustained surge of rental housing demand," concludes a recent study by the Urban Institute entitled "Headship and Homeownership: What Does the Future Hold?"

This trend could create lucrative investment opportunities in certain geographic markets. Here's a closer look at what's driving the shift and where investors can earn the highest potential return on rental properties.

Study Predicts a Hot Residential Rental Market

Although homeowners will continue to outnumber renters, homeownership rates are expected to decline in the coming decades. The Urban Institute study estimates that 22 million new households will need homes to rent or buy in the next 15 years, but only 9 million of these households will choose homeownership. By 2030, the homeownership rate is expected to drop to 61.3% from 65.1% in 2010. The increase in demand for rental properties is expected to drive up lease rates in markets with a limited supply of rental properties.

Why are more people choosing to rent? Many are skeptical about whether homeownership is a smart investment, after factoring in all of the costs of owning a home. (See "Rent or Buy? A Tough Financial Decision" at right.) Following many years of strong appreciation in the housing market, homeowners received a harsh wake-up call. During the recession that persisted from 2007 through 2009, home values plummeted. Although some markets are recovering, property values generally haven't recovered from their pre-recession peaks.

In addition to having cold feet, some renters simply can't afford to buy a home, especially as interest rates rise. The Freddie Mac Weekly Mortgage Survey shows that the average fixed interest rate on a 30-year mortgage has increased from 3.73% for the first week of 2015 to 3.89% for the week ended September 3.

(continued next page)

Rent or Buy? A Tough Financial Decision

Many young people dream of buying a home of their own. But it may not always be a wise investment, depending on where their lives are headed and how stable their jobs are. It's harder these days to make a short-term profit on real estate, so first-time buyers should generally be in it for the long haul.

Financially savvy young people often wait to make the plunge into homeownership. The Urban Institute study reports that when Millennials have reached their prime home-buying age in 2030, only 38% will own homes, compared to 46% of Baby Boomers in the 1990s.

Total Costs of Owning a Home

Here's a closer look at all of the costs that first-time home buyers should factor into the decision. It's also important for rental property investors to consider all of these costs when estimating a property's potential return on investment or setting lease rates. Besides monthly mortgage and interest payments, consider:

- Property insurance,
- Property taxes,
- Homeowners association (HOA) dues, and
- Property maintenance.

When real property is bought or sold, the parties also may be required to pay closing costs and fees for realtors and attorneys, depending on how the deal is structured and where the property is located. These transaction costs should be factored into the rent vs. buy decision, too.

The Bright Side of Homeownership

Homeownership does offer several upsides, however. Interest costs and property taxes are generally tax-deductible if a home buyer itemizes expenses on his or her federal income tax return. The tax code allows homeowners to deduct:

- Interest on up to \$1 million in "acquisition indebtedness" — debt that's used to buy, build or substantially renovate a home, and
- Interest on up to \$100,000 in home equity debt that's used for any purpose.

The interest deduction limits apply to the combined principal of all loans secured by principal and second homes. If an individual's tax status is married filing separately, the limits are cut in half to \$500,000 and \$50,000, respectively. The IRS has clarified that homeowners who have more than \$1 million in acquisition indebtedness may deduct interest on the excess as home equity debt (subject to the \$100,000 limit). The rules are more restrictive for taxpayers who are subject to the alternative minimum tax. If you have questions, consult your tax adviser.

As an added bonus, homeowners who lock into today's low interest rates can be assured a fixed monthly payment. Conversely, renters are likely to experience rent hikes each year as they renew their leases, especially in markets where the demand for rental units outpaces the supply.

(Continued from Rental Properties the Next Big Investment Opportunity)

And, the mortgage rate is likely to increase even more if the Federal Reserve increases the Fed Funds rate later this year, as many analysts expect will happen.

Saving for a down payment will also be harder for first-time homebuyers if rents rise due to a short supply of rental properties. Even if they have the cash to put down, Millennials with high student loans and people with poor credit may not qualify for affordable mortgages given today's tougher underwriting standards. Individuals who are forced to delay their homebuying plans will likely rent until they can afford to buy their dream homes.

Opportunities Emerge for Investors

Regardless of whether the choice to rent is voluntary or involuntary, the trend is good news for investors. Housing research firm RealtyTrac estimates that the annual gross rental yield averaged 8.94% in the first five months of 2015, based on its buy-to-rent analysis. The rental market also is becoming more stable and predictable as the real estate market improves.

RealtyTrac reports that the low supply of rental properties has caused average rental rates on 3-bedroom properties to increase 3% from last summer. "Buying rentals continues to be a brilliant strategy that allows investors to hedge their bets in a real estate market shifting away from homeownership and toward a shared economy," concluded Daren Blomquist, vice president of RealtyTrac.

Location, Location, Location

When investing in real estate, location is everything. So rental property buyers need to choose their markets carefully. *According to RealtyTrac, the top five counties in which rental rate growth is outpacing home price growth, providing investors with increasing rent-to-buy returns, include:*

*Orange County, Calif. (Los Angeles metro area)
King County, Wash. (Seattle metro area)
Santa Clara County, Calif. (San Jose metro area)
4 Philadelphia County, Pa.
5 Suffolk County, N.Y. (Long Island)
Other cities with hot rental markets include:
Cincinnati, Cleveland and Columbus, Ohio,
Atlanta, Charlotte and Raleigh, N.C.,
Milwaukee,
Jacksonville, Fla., and Denver.*

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When deciding where to buy, it's important to consider both rental rates and property values. Ideally, you want to buy the property at a low price and then rent it out for as much money as possible. You want to buy in a market where the supply of rental properties is low and the demand for rentals is high, based on demographic trends and property values.

How to Become a Real Estate Mogul

The stage is set for a strong residential rental market for the next 15 years. That may be bad news for people with unfulfilled dreams of homeownership. But it's good news for investors with extra cash to purchase single or multi-family rental units. If you're interested in hearing more about rental property investment options, talk to your financial adviser about the tax rules, mortgage alternatives and most advantageous places to invest. Together, you can devise a prudent strategy to minimize your risk and maximize your return.

Reprinted from Number1co.pc Dearborn, MI

Real Estate Investors Association of Wayne County

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HANDLING PROBLEM RESIDENTS TENANT SUBLETS WITHOUT NOTIFYING ME, WHAT CAN I DO?

Subletting can be a big headache for landlords, especially if a tenant sublets a unit without the landlord's knowledge or permission. If you do not allow your tenants to sublet units, make this clear from the start. Including language to this effect in your rental or lease agreement can help avoid any ambiguity, and it may give you legal recourse if a tenant sublets one of your units against your wishes.

If a tenant has sublet a unit without your permission, here are some tips on how to handle the situation.

Determine that a sublease has, in fact, taken place. Make sure that the new "tenant" is not just house-sitting for your original tenant, and that they are indeed subletting the property. Interview both this person and the actual tenant (the person who originally entered into the lease agreement with you). Once you have ascertained that your original tenant is subletting, document when this occurred and under what terms the new tenant is living there.

A tenant who sublets is still responsible for upholding their lease agreement, and the new tenant must also abide by these rules. In most cases, a subletting agreement will be drawn up between the two other parties, leaving the subletting tenant subject to two different landlords.

Contact your original tenant. This may not be easy, particularly if you cannot track him or her down. Check with the new tenant who is subletting for current contact information. If the sublessor is paying rent to your original tenant, the sublessor must have some knowledge of the whereabouts of the original tenant.

Notify your original tenant of his or her breach of your lease agreement. If your lease agreement prohibits subleasing, then your tenant has violated the terms of the lease. Notify your tenant, in writing, of the breach. This notice should state what you plan to do if the situation is not rectified, and give them a specific period of time, such as 30 days, to fix the problem.

Pursue your legal options. If you've not been able to extricate the subletting tenant from your property, you may need to take your original tenant to court or to mediation. If this is simply a misunderstanding, mediation may be the easiest way to resolve the dispute.

Before you take any action, however, research your state laws. Since the original tenant has broken your lease agreement, the subletting tenant may not have the right to remain on your property. Before evicting the subletting tenant, make sure you are within your legal rights to do so.

If your lease agreement does not specifically prohibit subletting, resolving the situation will be stickier. Your state law may offer you a legal remedy, and there are other options that you can implement to rectify this situation. You can call the local housing authority for some assistance.

Your first step, of course, should be to update your lease agreement. If you have included a clause that updates may be made to the lease agreement at the discretion of the landlord, send out a notice to your existing tenants that the terms of the lease agreements are changing. Typically you will need to give 30 days' notice before this change can legally go into effect, which will give your tenants a chance to comply before you take action.

Then inform your tenant of the problem. Although you may not have a clause preventing subletting in your lease agreement, you still may be able to get your tenant to end his or her current subletting agreement by letting them know that you are not comfortable with the situation.

Your actual legal remedies will depend on the state in which your property is located and the terms of the lease. You may have more or fewer rights than what has been stated here. Your best method of protection when looking to prevent a tenant from subletting is to expressly prohibit it in your lease. **www.allbusiness.com/legal/contracts-agreements-real-estate**

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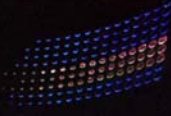
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What You Should
NEVER Bring to an IRS Audit

The most common audit mistake is providing copies of your other years' tax returns. Doing so greatly expands audit risk by giving the auditor many things to look at that he otherwise would not see, like patterns of income and deduction amounts over multiple years.

So why do people bring previous years' returns with them? Because the audit notice asks them to!

But here's something you should know., IRS rules state that you are required to provide only the information relating to the specific tax year listed in the audit notice. You are not required to provide information about any other tax year, except as it might relate to the year under auditas carryover items might.

if the auditor asks you for a previous return, simply say, "I don't believe that this relates to the year or issues being examined." Almost always, that will end the matter.

Reprinted from the Bottom Line/Personal & submitted by Rose Papp



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Court

Race bias in housing need not be blatant to be Illegal

By David G. Savage and Timothy M. Phelps Tribune Washington Bureau (TNS)

WASHINGTON - The Supreme Court up-held the broad reach of a federal law that forbids racial discrimination in housing, ruling the civil rights measure covers more than merely cases of intentional and blatant racial bias.

The 54 decision, with Justice Anthony Kennedy joining the court's liberals, is a victory for civil rights advocates who said the broad application of the law is needed to combat racial segregation in American housing patterns.

The specific facts of the case - Texas Department of Housing and Community Affairs v. Inclusive Communities Project -were considered less important than the potential nationwide impact of the court's decision. The case involved a decision by Dallas officials to make most federal low-income housing vouchers available for poor, minority neighborhoods rather than majority-white suburbs.

The court decided that people using the Fair Housing Act to object to lending, zoning, sales and rental practices can base their legal claim on the discriminatory effect those practices appear to have on blacks, Latinos and other racial minorities.

The decision is a defeat for the mortgage banking industry. Several major banks had been sued by the Obama administration for lending practices that had a discriminatory effect on racial minorities.

Kennedy's opinion was a victory for civil rights advocates. It ended a years-long effort by opponents of the housing law to reduce its effectiveness against policies and practices used by builders, lenders and insurers. Twice before, the justices had agreed to hear a challenge to the law, only to see the cases withdrawn or settled before reaching court.

Kennedy pointed out that the Fair Housing Act was passed by Congress in response to the assassination of Dr. Martin Luther King Jr. in 1968 and the social unrest that followed. "Much progress remains to be made in our nation's continuing struggle against racial isolation," he said, in an opinion joined by Justices Ruth Bader Ginsburg, Stephen G. Breyer, Elena Kagan and Sonia Sotomayor.

The Federal Housing Administration "must play an important part in avoiding the ... grim prophecy that '(o)ur nation is moving toward two societies, one black, one white - separate and unequal.'" Kennedy wrote. "The court acknowledges the Fair Housing Act's continuing role in moving the nation toward a more integrated society."

Justice Clarence Thomas, the court's only African American and a former chairman of the Equal Employment Opportunity Commission, which enforces the civil rights laws, wrote in dissent that the majority opinion was based on false assumptions.

"As best I can tell, the reason for this wholesale inversion of our law's usual approach is the unstated - and unsubstantiated - assumption that, in the absence of discrimination, an institution's racial makeup would mirror that of society," Thomas wrote.

"But the absence of racial disparities in multiethnic societies has been the exception, not the rule." Thomas said. "To presume that these and all other measurable disparities are products of racial discrimination is to ignore the complexities of human existence."

USA TODAY contributed to this report. & reprinted from the Detroit Free Press - & submitted by Wayde Koehler, Pres, R.E.I.A. of Wayne County

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- www.state.mi.us/mdoc/asp/otis2.html Offender Tracking System (OTIS)
- http://apps.michigan.gov/ichat/home.aspx Criminal History Check (ICHAT)
- http://www.oakgov.com/crtsOO04/main Oakland County District Court Case Search
- www.mipsor.state.mi.us/ Michigan Sex Offender: (PSOR)

Are You Looking For Houses To Buy???

- www.realtor.com
- www.buyowner.com
- www.fsbo.com
- www.hud.org
- www.historicproperties.com

Are you looking for comps?

- www.homeradar.com
- www.realestate.yahoo.com/realestate/homevalues

Need to find someone?

- www.555-1212.com
- www.anysho.com

Lead Base Paint Pamphlets?

- www.hud.gov.lea



Need to E-mail any questions or articles or anything for us?? Our web address is ApPrint1@aol.com Send us your email for meeting reminders and to get your newsletter sent to you. Or fax your email address to us at 313-386-7600 or reiaawaynecounty.org or 24hr recording (313) 437-2945

— **MEETING AGENDA** —
RED LOBSTER ON EUREKA • SOUTHGATE
Next to 7-11, near Trenton Rd.
6:00 - 7:15 ... Dinner and Networking
7:30 - Meeting — (\$20.00 FOR GUESTS)