

# REIA

REAL ESTATE INVESTORS ASSOCIATION  
**WAYNE COUNTY**

WEBSITE: [reiaawaynecounty.org](http://reiaawaynecounty.org)  
FACEBOOK: Wayne County REIA of Michigan  
24hr recording (313) 437-2945  
Fax: 313-386-7600

MAILING: **P.O. Box 5341**  
**Dearborn, Michigan 48128**

Volume 31

February 2015

Number 1

## NEXT MEETING

**TUESDAY FEBRUARY 3, 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

**Matt Bezanson of Sherlock Homes Inspection, Ltd.**

Matt's previous sessions have been on crawlspaces, property tax, mold and roofing. This year, he will present an "Environmental Update Briefing" on a wide range of issues affecting real estate. Your questions will be answered on lead, asbestos, mold, radon.

A professional home inspector since 1984, Matt has formal training in lead and asbestos. He has held every available credential for radon, and is listed as a Certified Residential Mold Inspector

Anyone who has heard one of Matt's presentations knows that this won't be a doom-and-gloom session, nor will it be a sales pitch for products or services. The format is loose and the emphasis is pragmatic: What practical steps you can take now to minimize risk, both from the health and liability standpoints.

Bring your questions, and be ready for a very informative evening!  
Sherlock Homes Inspection, Ltd. - Matt Bezanson • 248-585-8584

**For Any Questions Please Call:**

**Wayde Koehler, President 313-819-0919**  
**or 24hr recording (313) 437-2945**

# Welcome

## New & Returning Members

**Leonard Martindale**  
**Michael Gunderson**  
**Adrea Fox Jr.**  
**Noel Selewski**  
**Tim Patrick**  
**Matt Bezanson**  
**Ken Pumford**  
**William Pinnell**

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

**Hosted by our New Director**

**- Bobbi Nied-Broderick**

**3RD TUESDAY MEETING  
FEBRUARY 17, 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 More Info: Bobbi (734) 946-6280 or Bill 734-934-9091**

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

Name \_\_\_\_\_ Spouse \_\_\_\_\_

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City/State/Zip \_\_\_\_\_

Phone No.: Home \_\_\_\_\_ Work \_\_\_\_\_

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

Business Name(if applicable) \_\_\_\_\_

**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 February 3, 2015
- Tuesday March 3, 2015

### BOARD OF DIRECTORS

- Tuesday February 10, 2015
- Tuesday March 10, 2015

**Investor Get-Together — February 17th**  
**Meeting Starts at 6:00pm**

## **Real Estate Investors Association of Wayne County**

P.O. BOX 5341 • Dearborn, Michigan 48128

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Rose Papp	313-383-6592	Bobbi Neid-Broderick	734-946-6280
Mike Brandau	734-231-0400	John O'Neil	603-848-8689

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## ATTORNEYS AT LAW

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- John Payne  
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- Gary Segatti  
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- Aaron D. Cox  
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- RealChek, Thomas Moorhead  
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## Latest on Dodd-Frank and Land Contracts in Michigan

**Since January 2014, the Dodd-Frank Act and SAFE Act have thrown a wrench into the common use of land contracts.**

Land contracts have often been used as an unconventional financing mechanism for buyers that cannot get financing through conventional means, i.e. banks.

**How did Dodd-Frank and SAFE Act change that?** The Acts, in a nutshell, make three huge changes related to land contracts. The Michigan Department of Financial and Insurance Services is responsible for how the Act is applied in Michigan:

Due to the changes required within the Act, the Michigan Department of Financial and Insurance Services invoked a new requirement that certain individuals offering mortgages/land contracts and/or qualifying buyers for mortgages/land contracts must be licensed mortgage loan originators-if they execute more than three (3) land contracts per year for residential/owner-occupied pied housing. So, if you're using land contracts as the mechanism to sell your real estate, you're very limited on how many deals you can do each year without becoming a licensed mortgage loan originator.

2. Due to the Act, the Department also stipulated new rules for qualifying buyers. Basically, the new rules make it impossible for a seller to sell a land contract to someone that doesn't already qualify for conventional bank financing. This significantly limits the pool of potential buyers. And, frankly, is bad news for those that can't qualify for conventional financing.

3. The Department also ruled that balloon payments could not be less than six (6) years. Under many land contracts in the past, a three or five year balloon payment was put in place so that the buyers could pay off the contract sooner and become conventional home buyers. This also enabled the investor to do more deals. The move to six or more years makes land contracts less desirable for many investors.

Even though the Act doesn't specifically say that land contracts are included, HUD, the regulating agency for the Act, says that land contract deals are included even though they aren't mortgages. (But, wait a minute; I thought a land contract wasn't a mortgage? HUD decided-after the Act passed and the rules were promulgated-that they meant to include land contracts. Unfortunately, it's going to take a legislative change or court ruling to counter HUD's opinion. Organizations across the country, including the RPOA, are trying to get the law changed! If you get a chance, contact your Congressman.)

What if you don't comply? Under Dodd-Frank, the buyer can cancel the transaction and has the option to get his or her money back.

Note: The new laws do not apply to land contracts or other seller financing sales to other investors.

*Reprinted from THE MICHIGAN LANDLORD  
- WHERE LANDLORDS GO FOR HELP  
& submitted by Wayde Koehler, Pres, R.E.I.A. of Wayne County*

## BRIGHT IDEAS FOR WINTER SAFETY

Keep your units safe, secure and profitable through the winter months.

The winter holidays are one of the busiest times of year. With all the shopping, cooking and family visits, it can be easy to get distracted even though the risks of property damage and injuries can be significantly higher during these months.

What should you watch out for? Keep the following areas of concern on your holiday to-do list, and you can help your investment continue to be the gift that keeps on giving.

### GENERAL WINTER HAZARDS

#### HEATING

If your property has a fireplace and a chimney, ensure that both are in good working condition, and make sure tenants know how to safely use them. Fireplaces also need mesh or glass screens to be installed.

#### APPLIANCES

Your property's dryer vents will probably need to be cleaned more often due to a buildup of excess lint from heavier winter clothing. Vacuum or wipe down refrigerator condenser coils on the bottom or back of the machine. And remind tenants not to use ovens as a heating source for the house.

#### GAS AND ELECTRIC

Talk to tenants about what they should do if they ever smell a gas odor in their rentals. Step one is to exit the property and then call the gas company or 911. Check your property's switch plates and outlets to make sure they're in good condition. Put ground fault circuit interrupters on any outlets near water.

#### WATER

Check water heaters for leaks, and provide adequate water at the appropriate temperature neither too hot nor too cold. Maintain heat of at least 55 degrees, and properly insulate pipes on exterior walls to keep them from freezing. When temperatures get really cold, tenants should also keep faucets on a slow drip, which could help prevent pipes from freezing and bursting.

In vacant properties, winterize the plumbing, and shut off the water at the house and the street.

Speaking of vacant properties  
(continued next page - SECURITY)

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12/15

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## SECURITY

Vacant properties can present problems of their own during the cold season, attracting those looking for shelter from the elements. If you board up the property, use longer screws, and board up properties according to current municipal standards. Ample motion-sensor lighting, clean lawns, and well-secured windows and doors will encourage intruders to move down the block.

## WINDOWS AND DOORS

Seal any cracks, and make sure the locks are in good working condition.

## PATHWAYS AROUND THE HOUSE

Secure any loose steps or handrails on decks and entrances, both at the front and back of the house. Fix any cracks and fill any holes in sidewalks and driveways. Have a plan for who will be responsible for putting down salt and removing snow.

## GUESTS AND PARKING

Holiday guests should not obstruct the flow of traffic. Make sure tenants know where their guests can park. Be sure tenants don't exceed maximum occupancy with long-term house guests visiting from out of town.

## TREES

Keep up with trimming and maintenance to

prevent damage from the weight of snow and ice.

## HOLIDAY DECORATIONS

The National Fire Protection Association shares the following advice about holiday decorations.

### *Pass it on to your tenants.*

>> When using an artificial Christmas tree, make sure that it's fire retardant.

>> When using a natural tree, be sure to add water to its tree stand every day. If a tree dries out, pitch it.

>> Beware of putting trees and other decorations too close to fireplaces and other heat sources. The NFPA recommends a distance of three feet or more.

>> Get rid of light strings with exposed wires or other signs of deterioration.

>> Double-check your lights to make sure they're being used correctly. You don't want to use outdoor-only lights indoors, or vice versa.

>> Avoid linking too many strings of lights together. Three is the maximum for most mini-string sets. For strings with screw-in bulbs, the maximum is 50 bulbs.

>> Don't leave candles burning unattended, and never use them on a tree. Use battery-powered candles whenever possible.

## **NEW Member Application**

***Please fill out our form when you come to the meeting. We need your email address so we can send you the newsletter & alerts and updates!!***

BreAnn Stephenson is the assistance vice president of Affinity Loss Prevention Services  
breann@affinityLPS.com

- Article compliments of Community Investor magazine  
- Reprinted from [www.communitybuyinggroup.com/blog/](http://www.communitybuyinggroup.com/blog/)  
& submitted by Wayde Koehler, Pres, R.E.I.A. of Wayne County

## R.E.I.A. Membership Benefits

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### **Section 8 Questions???**

**Call Jane Scarlett**



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## **BOARD MEMBERS INFORMATION**

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. Mike Brandau .....	734.231.0400 .....	mbrandau55@gmail.com
. John O'Neil .....	603.848.8689 .....	jr_oneill@yahoo.com

# High court may clarify free speech vs. threats

## 2 people say rants not meant to harm

By Sam Nananel - Associated Press

WASHINGTON - Messages posted on Facebook and Twitter or sent in e-mails can be tasteless, vulgar and even disturbing. But when do they cross the line from free speech to threats that can be punished as a crime?

As the Internet and social networks allow people to vent their frustrations with the click of a mouse, the Supreme Court is being asked to clarify the First Amendment rights of people who use violent or threatening language on electronic media where the speaker's intent is not always clear.

The justices could decide as early as Monday whether to hear appeals in two cases in which defendants were convicted and sent to jail for making illegal threats, despite their claims that they never meant any harm.

In one case, a Pennsylvania man ranted on Facebook in the form of rap lyrics about his estranged wife, blowing up an amusement park, slitting the throat of an FBI agent and committing "the most heinous school shooting ever imagined."

The other case involves a Florida woman who e-mailed a conservative radio talk show host about "second amendment gun rights" and said she was planning "something big" at a Broward County government building or school.

"I'm going to walk in and teach all the government hacks, working there what the 2nd Amendment is all about," the e-mail said. Her comments triggered a lockdown affecting more than a quarter-million students.

In both cases, the defendants were prosecuted under a federal statute that makes it a crime to transmit a "threat to injure the person of another." Those laws apply only to "true threats" that are not protected by the First Amendment under a doctrine established by the Supreme Court in 1969. The high court has said laws prohibiting threats must not infringe on constitutionally protected speech that includes "political hyperbole" or "vehement," "caustic," or "unpleasantly sharp attacks" that fall shy of true threats.

Most lower courts say determining a true threat depends on how an objective person would understand the message. But lawyers for the defendants, along with some free-speech groups, say it should depend on the speaker's state of mind. They say the rise of new forms of social media and the freedom of political discourse can lead people to misinterpret comments that are colorful political tirades or coarse rap lyrics not meant to threaten harm.

Those who support a subjective standard say the threat law should be governed by the Supreme Court's 2003 ruling in *Virginia v. Black*. In that case, the court invalidated Virginia's law against cross-burning because it did not include a crucial component: whether the Ku Klux Klan intended to intimidate someone by burning the cross. The Obama administration says the crossburning case does not require a specific intent to threaten. Justice Department attorneys say requiring proof of a subjective threat would undermine the law's purpose.

The wife of the Bethlehem, Pa., man, Anthony Elonis, testified at his trial that the postings made her fear for her life. One post about his wife said, "There's one way to love you but a thousand ways to kill you. I'm not going to rest until your body is a mess, soaked in blood and dying from all the little cuts."

FBI agents visited Elonis at home after the amusement park that fired him contacted law enforcement officials about his posts. After the agents left, Elonis wrote: "Little agent lady stood so close, took all the strength I had not to turn the (woman) ghost. Pull my knife, flick my wrist and slit her throat."

Elonis says he never meant to carry out the threats. He claims he was depressed and made the online posts in the form of rap lyrics as a way to vent his frustration after his wife left him. Samuel Randall, attorney for Ellisa Martinez in the Florida case, said his client was attempting to make a mocking political point about the dangers of gun violence when she e-mailed the radio station. He said Martinez, of New Port Richey, Fla., never intended to cause such a big problem or harm anyone.

### **SPEAKERS COMMITTEE**

*Jerry Kirschner*

*248-867-0744*

*If you have any suggestions for speakers, drop us a line at: [www.reiawaynecounty.org](http://www.reiawaynecounty.org)*

Reprinted from the Detroit Free Press

& submitted by Wayde Koehler, Pres, R.E.I.A. of Wayne County

Real Estate Investors Association of Wayne County

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# U.S. HOME PRICES APPROACH PRE-CRISIS LEVELS

Even if you include distressed sales, 27 states and the District of Columbia recorded average home prices that were within 10 percent of their pre-2008 highs, CoreLogic reports.

And the company believes that prices will hit or pass the previous peak by mid-2015.

“The gradual recovery of the housing market continues to be propelled by improving employment, more buyer and seller confidence, continued low rates and, in certain parts of the country, investor demand,” said Anand Nallathambi, president and CEO of CoreLogic. “The continued actual and projected rise in home prices confirms that fact.”

In October, home prices were up 6.1 percent compared to October 2013, and up 0.5 percent compared to September of this year. Michigan (10.5 percent), South Dakota (10.4 percent), Montana (9.1 percent), Texas (8.7 percent) and Colorado (8.6 percent) had the biggest gains in home prices in October.

Of special interest to investors, distressed sales should increase by 4.7 percent over the next year, CoreLogic predicted.

“Home price growth is moderating as we head into the late fall and is currently running at half the pace it was in the spring of 2014,” said Sam Khater, deputy chief economist at CoreLogic. “However, there are still pockets of strength, especially in several Texas markets, as well as Seattle, Denver and other markets with strong economic fundamentals.”

Article Compliments of Community Investor Magazine

See more at: <http://www.communitybuyinggroup.com/blog/>

& submitted by Wayde Koehler, Pres, R.E.I.A. of Wayne County

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7/14

23062 Columbia Street  
Dearborn, MI 48124

But office, industrial and retail will see higher rents, lower vacancies in 2015.

Multifamily vacancy rates are expected to tick up over the next 12 months—from 4 to 4.3 percent—but this type of commercial real estate is still performing strongly, the National Association of Realtors reported.



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Vacancies are still below 5 percent, after all. (Sacramento and Orange County, Calif., had the lowest multifamily vacancy rate at 2.2 percent.) That will help support projected rent increases of 4 percent this year and 3.9 percent in 2015.

“Low housing inventory and the sizable demand for rentals will continue to spur multifamily construction as well as keep rents rising above inflation through next year,” said Lawrence Yun, the NAR’s chief economist.

Office, retail and industrial real estate will all see declines in their vacancy rates, but they also have higher numbers to begin with. By the end of 2015, they’re expected to have rates of 15.7, 9.5 and 8.4 percent, respectively.



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These other three types of commercial properties will also see higher average rent increases in 2015: 3.3 percent for offices, compared to 2.4 percent this year; 2.9 percent for industrial, compared to 2.4 percent in 2014; and 2.5 percent for retail, up from 2 percent this year.

Yun cautioned that slowdowns in other parts of the world could eventually affect commercial real estate in the United States, but for now, the strengthening U.S. economy means employers need extra space for their new hires and families have more money to go shopping.

“Solid economic growth in the third quarter proved that the second quarter wasn’t an anomaly, as business spending increased, commercial construction rose and the labor market continued to make positive strides,” he said. “Job growth is the catalyst to improved demand for commercial real estate leasing and new construction projects.”

Article compliments of Community Investor Magazine.

- See more at: <http://www.communitybuyinggroup.com/blog> & submitted by Wayde Koehler, Pres, R.E.I.A. of Wayne County

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— WEB SITE CORNER —

This new column of useful website addresses is a new addition to our newsletter format. If you wish to have a website featured in this column please email [reianews@aol.com](mailto:reianews@aol.com)

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— **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.<sup>00</sup> FOR GUESTS)**

## THE 8 MOST EFFECTIVE RENTAL INCENTIVES

### How to Attract and Retain Renters with Creative Offers

by Lucas Hall

I'm a firm believer that landlords should treat their rental units like a business. As any business owner knows, sometimes you have to provide incentives to acquire and keep customers.

The same principle applies to landlords. There is a rental property on every block, and though your unit is special, it's not that special.

To find and keep great renters, landlords will often have to provide incentives.

### Understanding the Mind of a Renter

There are four factors that all renters consider before signing or renewing a lease: *location, price, condition and you.*

Since you can't change the location but (obviously) still want to command a higher price, you have to provide incentives that improve the condition, convenience or level of customer service. If the location and property condition are not ideal, and you're not willing to do anything about it, you'll then have to provide financial incentives to spark interest. Realistically, most people would live anywhere, and in less-than-favorable conditions, if the rent is low enough.

### Types of Incentives

Whether you are trying to convince an applicant to sign a lease or encourage a great renter to renew, incentives act as the carrot at the end of the proverbial stick. With that said, I believe that no one should get a prize for doing the bare minimum or fulfilling what is expected of them in the lease.

**Early payment discount** — A landlord should never discount the rent if a renter pays it on time, which usually means the absolutely last possible day. However, a small discount might be in order if the renter pays rent 10 or even 15 days early.

**Rent decrease** — Rent decreases are a great way to convince excellent renters to sign another long-term lease. For this to be profitable, you really need to run the numbers. A \$50 discount for 12 months would cost \$600 per year. Considering vacancy and upkeep, you must ask yourself "Will keeping these renters for another year save me \$600?"



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(continued from 8 Effective Rental Incentives)

**Property upgrades** — Benefiting both the landlord and renter, anything that is a permanent change to the dwelling would be considered an upgrade. Renters who view the property as their “home” will often ask for an upgrade.

If an appliance is near the end of its life, I’ll usually entertain the request, especially if it gets the renter to renew. Other simple upgrades can include painting, new carpet, additional parking or even a bathroom or kitchen remodel.

**Flexible lease terms** — The ability to break a lease with 30 days notice, or the approval to have pets might be valuable to a renter. Again, you have to weigh the risk versus reward. Sometimes it’s worth it. Further, allowing other flexible terms, such as the ability to sublet, will entice a new renter or keep a current one. Student renters often travel home for the summer and want the ability to sublet their room.

**Online rent payments** — For many people, their rent payment is the only check they write all month. They would jump at the opportunity to pay their rent online and finally ditch their checkbook. This added convenience can make a huge difference when marketing to new renters and instantly makes your property more appealing.

**First month free** — Larger apartment complexes have the additional cash flow to cushion a free month of rent. However, oftentimes, rent during the 11 other months is increased by 1/11th to make up for it. Without realizing it, this incentive allows renters to spread the first month’s payment over the term of the lease, but gives the impression that they are getting something for free. For better or worse, this incentive appeals to renters with little or no cash liquidity.

**Zero or partial security deposit** — Waiving the deposit requirement is popular with large apartment complexes as a means to reduce vacancies, but it’s not feasible for an independent landlord. A landlord needs the deposit as security against unpaid rent and physical damages to the unit. Without it, the landlord has no leverage or protection. Alternatively, spreading the deposit payments over the first three months will lighten the financial blow to the renter who often cannot afford to pay for first month’s rent and the deposit at the same time. However, it might not be wise to rent to someone who can’t pay the deposit in full.

**Anything they want (within reason)** — Last but not least, perhaps it’s best to let the renters request the incentive. You just never know what they are thinking. For example, if they don’t have transportation, perhaps you could let them borrow your bike for the year. Or maybe providing a partially furnished unit or an early move-in date would convince them to sign a lease. At the end of the day, every landlord needs to market creatively to attract the best possible renters, to keep the ones who care for the property and pay rent on time.

Many times, it’s the incentives that provide the extra push needed to seal the deal.

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Lucas Hall is chief landlordologist at Cozy, which offers free online rent collection and tenant screening tools, and is the founder of Landlordology.  
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## ASSET PROTECTION

# BARBECUE GRILL FIRES

Your tenants want to grill with a small flame in their balcony fire pit. Sounds reasonable. So, what's the big deal? The Big Deal: A recent \$2 million claim paid by Fireman's Fund involved an apartment resident who used a gas grill on his balcony but forgot to turn it off after cooking. The grill continued to operate on low heat for about 15 hours when the gas line from the propane tank finally melted causing the tank to rupture and explode. Fire spread up the unit wall and into the attic. A number of other tenants lost their belongings and became homeless that night. The apartment complex sustained substantial damage and financial losses.

A severe fire in Michigan killed a pregnant woman and three children when a fire believed to have started with their barbecue grill engulfed their home. The husband pulled from the fire was burned over 85 percent of his body.

Fires such as these are not a rare occurrence. A small propane leak in the fuel line or valve can result in a raging fire that can destroy a building. A grill left on can overheat, damaging key components such as the rubber fuel line or supply valves causing the fuel to ignite. This exposure to fire coupled with the generally smaller decks found with apartments can be a dangerous combination.

Although tenants want to enjoy some of the same amenities of a detached, single-family home - and apartment complex owners and managers may want to provide these amenities to attract and keep tenants - fire safety makes this practice impractical.

**Solutions** How should apartment owners and managers approach this issue? Many already have the choice made for them because local codes may not allow the use of grills and other flame-producing equipment within a predetermined distance. This is usually 10-25 feet from the building - and definitely not on balconies, decks or under overhangs. Unfortunately, sometimes jurisdictions may have codes against

grills and flame-producing equipment - but do not readily enforce them.

If you choose to allow grills in safe areas at least 25 feet from structures, provide tenants with written grilling safety information. Also, provide written information about your management team's "zero tolerance" for tenants breaking these rules because of the lifesafety and fire-damage potential to your property.

**Enforcement** The key to protecting your property is to enforce your rules. Although some rules are more important than others, fire-protection and life-safety rules such as these must be strictly enforced. Grills and other openflame devices used on decks and balconies do risk other tenant's lives as well as their belongings. Once you establish rules they should be provided in writing to tenants, conspicuously posted and fully enforced.

**Silent Leases** What if your lease is silent on the issue of grills or outdoor fires? The landlord has a duty in most jurisdictions to ensure the safety of their tenants and guests. This extends to protecting against fire and life-safety hazards such as those that grilling may create. Consider working with legal counsel to draft a letter to all tenants explaining grill safety rules and why you are enacting them.

**Fire-Safe Grilling Season** Outdoor grilling is an important part of summer for many families, including those who live in multi-family dwellings. If your organization chooses to allow grilling, recognizing the risks, establishing guidelines and working with your tenants to assure that these guidelines are enforced should reduce the potential for a fire so we can all experience a fire safe summer grilling season. CMR Risk & Insurance Services, [www.cmris.com](http://www.cmris.com)

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**Wayde Koehler, Pres, R.E.I.A. of Wayne County**