

# REIA

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WAYNE COUNTY

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 24hr recording (313) 437-2945  
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MAILING: **P.O. Box 5341**  
**Dearborn, Michigan 48128**

Volume 30

July 2014

Number 6

## NEXT MEETING

**TUESDAY JULY 1, 2014**

**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



# Thank You!

**For all the cool people who came out and enjoyed the beautiful sunny day at the picnic!!**

Noel Selewski  
 Bob Cousino  
 Jerry Kirschner  
 Jessica Koehler  
 Scott Papp  
 Wayde Koehler  
 Mickey Gilhool  
 Joanne Kuzala  
 Roger Vallejo  
 John & Anna O'Neill  
 Terry & Mike Brandau

Roberta Nied  
 Ann Nagy  
 Richard Nagy  
 Earl Ludwig  
 James Harvey  
 Haley & Mike Dieringer  
 + 2 lil ones  
 Vicky Lasso  
 Mercedes Torres  
 Bill Beddoes  
 Rose Papp

## SPEAKER/TOPIC

**Thomas Moorehead, RealChek LLC**  
 The importance of pre-screening and qualifying rental applicants before you rent to them.

Mr. Moorhead has been a practicing attorney since 1974 and is president and founder of RealChek LLC, a service for landlords and property managers. He is a member of the State Bar and Real Estate Section of Michigan. He is the author of Owner's Manual for Landlords and Property Mangers.

**For Any Questions Please Call:**  
 Wayde Koehler, President 313-819-0919  
 or 24hr recording (313) 437-2945

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

**Hosted by our New Director  
- Bobbi Nied**

**3RD TUESDAY MEETING  
JULY 15, 2014**

**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 Contact:**

**Bobbi (734) 946-6280 or Bill 734-934-9091**

# 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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**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 July 1, 2014
- Tuesday August 5, 2014

**INVESTOR GET-TOGETHER — JULY 15TH**

### BOARD OF DIRECTORS

- Tuesday July 8, 2014
- Tuesday August 12, 2014

## Real Estate Investors Association of Wayne County

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— LIBRARY - Bob Cousino —

# **Solid Strategies = Solid Success**

Success results from a solid strategy. Even the greatest ideas are of little value unless they are backed up by a practical and workable plan of action.

The word strategy comes from an ancient Greek term that literally means to be a general, leading troops into battle. Setting up a good strategic plan involves five steps:

**The first step is to translate your vision into measurable and achievable goals.** You decide specifically what you want to, accomplish during the next five to ten years those are your long-range goals. Next, you break those goals down into intermediate goals-things you want to accomplish during the next six months or year. Then you break them down further into short-term goals covering the next month or six weeks.

**The second step- is to break your goals down into achievable objectives.** Dr. Robert Schuller says, "Yard by yard life is hard, inch by inch it's a cinch." Working by objectives help you concentrate on what's important, instead of spinning your wheels on those things that seem urgent but don't lead to your long-term goals. Objectives add purpose and direction to all your activities.

**The third step is to set up your strategies for accomplishing your objectives.** Strategies are the specific ways you will go about achieving your objectives. The more clearly thought-out they are, the more effective they will be.

**Fourth, you choose each task you must accomplish each day to achieve your goals.**

This is where most planning breaks down. We tend to leave it vague-thinking that, as long as we are working hard all the time, we are achieving our goals. Most people I talk with are extremely busy-and most of them are working hard to do things right. The problem is they are not doing enough of the right things-the things that will help them achieve their goals.

It is not enough to merely list each task you need to do; you need to build the tasks into your schedule. So many hours each day should be dedicated to working on specific actions that will lead to accomplishing your definite objectives.

**And finally, build in the monitoring mechanism that will help you keep track of your progress toward implementing your plan.** It is one thing to have a "gutlevel feeling" that you must be doing something right because you are always working hard. But it is far better to design simple mechanisms to let you know precisely how much progress you are making.

Look for a few key indicators that will help you stay on track, and monitor those like a doctor would monitor the vital signs of a patient. It doesn't matter how much activity is going on.

**What matters is how successful you are in achieving your objectives.**

One good example would be that you would target to connect three people each day to generate new business. At the end of the day, you'd know whether you have achieved that goal. Your plan is not complete until it has been communicated satisfactorily to every person in your organization who must help to implement it.

Source: Dr. Nido Qubein, KI Tech Tips  
Reprinted from MICHIGAN LANDLORD  
and submitted by Rose Papp

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

- *Socializing, Networking, Networking & Networking*
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*(ask and have your membership card.)*

# 11 Mistakes Inexperienced Landlords Make

With the housing market collapse, many investors who have been fortunate enough to preserve their cash or maintain access to credit are snapping up incredible deals on residential properties to try their hand at real estate investing.

While it may sound easy enough-buy a home, make a few renovations and rent it out for more than the monthly mortgage payment-successfully managing your own investment properties requires the mindset of a business professional. Without experience, it can be easy to quickly lose money, time and sleep by making these common new landlord mistakes.

**1. Not running adequate checks on a potential tenant.** As anxious as **you** may be to get a tenant in and paying rent, it's not worth rushing ahead without checking your tenant's credentials first. Use a rental application form that will provide you with adequate information; pay the money necessary to obtain a credit report (to check on a history of late payments, delinquent accounts, etc) and take the time to verify references including employers and former landlords. Even if the tenant is "desperate" to move in and can make the deposit amount immediately, check out their background first. Don't allow yourself to feel rushed or pressured into making a potentially costly mistake.

**2. Thinking the property will always be rented.** Before closing on a property, you need to do your own financial due diligence and ensure that you can pay the mortgage (if you're taking a loan) in the event that you have

months with no tenant paying rent. Don't risk potential foreclosure and financial ruin because You failed to do a simple cash flow analysis and maintain sufficient funds to cover the mortgage payments when renters are few and far between.

**3. Underestimating the cost of repairs or ongoing property maintenance.**

In order to keep tenants interested in (and paying for) the property, you will need to maintain it. Make sure you're charging enough in rent to at least help cover a portion of ongoing maintenance costs (i.e. painting, cleaning and carpet cleaning between tenants). Also, plan on having to pull money either out of the business or your own pocket in the event that you don't have the cash needed to make major one-time repairs such as repairing structural damage or replacing appliances, etc.

**4. Viewing it as a hobby.**

Owning rental properties is a business and in order to turn a profit, you'll need to operate it as such. That means establishing separate bank accounts for deposits and expenses, using a bookkeeping system and consulting a tax professional to ensure you are correctly handling and paying taxes on your business.

**S. Relying on a handshake.**

In business, you can't rely on promises. For your own legal protection, it's essential that your tenants sign a lease agreement to reside in your property and ensure that he or she understands the terms of the contract. If you run into problems with your tenant, you will need written, binding documentation such as a lease in order for the judge to make a ruling. Know your state's laws regarding leases and ensure that you use an appropriate form for your state.

**6. Asking illegal interview questions.**

You don't want to run the risk of giving a potential tenant sufficient grounds to sue you for discrimination by asking the wrong questions during the screening interview. The Fair Housing Act of the Civil Rights Act of 1968 requires that you cannot deny a tenant's application based on race, color, religion, national origin, sex, marital status, handicap or family status, (i.e. if they plan on having children).

(continued next page #7)



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jcampeau@mspcpa.com

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**Stephen M. Guerra**  
Attorney and Counselor at Law  
30140 Orchard Lake Road • Farmington Hills, MI 48334  
Tel: 248 254 7600 • Fax: 248 671 0100  
steve@makowerabbate.com Direct Dial: 248 254 7603

## 7. Neglecting tenants.

The home(s) you are renting out are your responsibility. If you do not regularly check in with your tenants and on the condition of the property, you will have no one to blame but yourself if something goes wrong. However, make sure that you are not violating your state's laws regarding tenant privacy before stopping by the property unannounced. You may inadvertently give them the right to sue you or be released from the terms of your lease agreement.

## 8. Not meeting state and local housing codes.

As a landlord, you're required to make sure the property meets health and safety standards. If you don't take care of your end of the legal bargain, your tenants may have grounds to break the terms of your lease agreement, potentially sue you and even to be legally entitled to compensation for damage or injury due to your neglect.

## 9. Delaying an eviction.

Not beginning eviction proceedings as soon as legally possible can be a very costly mistake. If you run into problems with a tenant and are unsure about your rights or how to proceed, contact an eviction attorney as soon as possible.

**10. Not enforcing lease terms.** If you outlined that late rent payments would incur a penalty, charge it. If you noted that no pets are allowed and your new tenant buys a Great Dane, enforce the penalty. If your tenants realize that you are lax about the terms of the lease, they will likely follow suit. Set and enforce the standard you want upheld.

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## 11. Not writing It down.

It's essential that you keep written documentation of interactions with your tenants in the event that you ever need to take him/her to court. Note phone conversations and keep copies of emails, voicemails or text messages, etc. to be able to support your allegations.

If you are unsure about how to successfully start your career as a landlord or fear that you may not have the time necessary to perform the job well, consider working with a professional property management company. Interview several companies, check out their backgrounds and references and ensure that, like your tenants, you understand and agree to the terms of a contractual relationship.

[Editor's Note: You can't make the same mistake twice. The second time you make it, it's no longer a mistake-it's a choice. — Anonymous.]

*Taken from Michigan Landlord and submitted by Rose Papp*

7/14

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- RealChek, Thomas Moorhead  
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**Section 8 Questions???**  
Call Jane Scarlett

Wayne Metropolitan Community Action Agency  
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[jscarlett@waynemetrol.org](mailto:jscarlett@waynemetrol.org)

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## Your Money FINANCIALLY SPEAKING

Going all-cash can trip you up if you need credit one day

# When Debt Can Be Useful

By Jane Bryant Quinn

Debt is a two-edged sword. Some of us have too much of it. Others-surprisingly-have too little. It might sound prudent to throw away your credit cards and pay for everything by check, debit card and cash. But going all-cash can trip you up, says Gerri Detweiler of Credit.com, a consumer credit website. If you have no debt, you have no credit score. That complicates your life.

Credit scores are created from the monthly reports that lenders send to credit reporting companies. Your score reflects how many creditors you have, how much you owe, how fast you pay, the size of your credit lines and any defaults. It also incorporates information from the courts, such as bankruptcies or tax liens.

Lenders depend on credit scores to measure how likely you are to repay a loan. The most widely used score, from a company known as FICO, ranges from a high of 856 down to 300. With a score of 750-plus, you can generally borrow or get a new credit card on the best possible terms, says John Ulzheimer of the consumer site CreditSesame.com. At 700-plus, loans are still competitively priced. Below 600, don't bother asking. With no score at all, you don't exist.

Your score could vanish. If you ever had loans or credit cards in the past, you might assume that you always have a score, even though you currently operate debt free. But that's not so. Your score could vanish if you've had no activity on at least one credit line in the past six months, says FICO's Anthony Sprauve, a senior consumer credit specialist. No score usually means no loans.

Being "unscorable" might not bother you, if you gladly gave up credit cards and debt. But scores touch your life in many other ways, Detweiler says. Without a score (or a high enough score), you might not get a discount on your auto or homeowner insurance. Utilities might require a higher deposit if you move to another town. If you sell your house and want to rent an apartment, the landlord will probably require a good score before giving you a lease. Credit checks are usually required for cable and cellphone service.

If you're married, you acquire a credit score by having personal debt or by sharing debt with your spouse-for example, by applying jointly for a credit card. If one of you dies, shared cards are usually canceled. To keep them, the survivor needs to reapply. You might be given a lower credit limit if your income has declined. One card is enough. No financial adviser (I hope!) would suggest that you take a mortgage or car loan just to keep your credit score alive. All you need is an active credit card. To get a good score, you don't even need a variety of credit sources, Sprauve says. One card is enough, provided that you've had it for several years, use it once or twice a month-say, for small purchases such as groceries or gas-and pay in full when the bill comes in.

If you have a credit card that you've been keeping in a drawer for emergencies, check to see if it's still good. The lender might lower your credit limit or even close the account if you haven't used it for 12 to 18 months, Ulzheimer says. To reactivate the card, you might have to apply for it all over again.

For those whose problem is too much debt, credit cards are a trickier issue. Should you, or should you not, cut them up? You're at a danger point if your payments exceed 40 percent of your monthly income. Among people 55 and up who carried debt in 2010, 8.5 percent hit that perilous mark, the Employee Benefit Research Institute reports (those are the latest numbers available). A much higher percentage of people 65 and up carry debt-and a larger amount of debt-than was true 15 years ago. Bankruptcy rates have risen, too, especially among those 75 and up.

Cutting up cards makes sense when you're digging out of debt. But save at least one of them and use it once a month. It's your door to good credit when, finally, you're debt-free.

*Jane Bryant Quinn is a personal finance expert and author of Making the Most of Your Money NOW. She writes regularly for the Bulletin. Reprinted from the AARP Bulletin/Real Possibilities and submitted by Rose Papp*

## Credit Scores and You

Your Score	Your Borrowing Power
750+	You can generally borrow or get a new credit card on the best possible terms.
700+	Loans are still competitively priced.
600	Below 600, don't bother asking.
0	You don't exist.

## Without a Score ...



# **IT'S NOT RENTED UNTIL IT'S RENTED**

## **One of the most common mistakes made by a landlord**

*Written By Jeffrey Taylor [www.mrlandlord.com](http://www.mrlandlord.com)*

Recently a landlord shared a very a common mistake on our popular MrLandlord.com Q & A forum. The mistake and follow-up responses pertains to one of the top five most common mistakes involving landlords that most often times costs them hundreds and sometimes thousands of dollars:

“Maybe my story can help others not to make the same mistake. The following is what I did. Please, please tell me what I SHOULD have done: I believed a couple last weekend who said they wanted to rent my house without taking any money other than the \$25 application fee. This house has a \$750 rent and \$700 security deposit. After telling other potential applicants all week the house was rented, the couple, OF COURSE, backed out. How should I routinely handle this situation so it doesn't happen again? The prospective residents said they wanted to move in August 1 st.”

The above scenario is a common mistake among landlords, and it happens countless times daily nationwide. The question is: How do YOU handle it? The bottom line to remember is simply this: “IT AIN'T RENTED UNTIL IT IS RENTED.”

Several experienced landlords responded to the above landlord's initial comments on our forum and shared in an enlightening discussion about how they handle the above scenario.

Some use holding deposits, some don't. But in either case, landlords have learned the hard way to: Keep advertising, showing the rental, and accepting applications until all money is paid and the lease is signed. Until then, it ain't rented.

Reprinted from JALA and submitted by Rose Papp

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# SECTION 8 HOUSING

*By John Stossel, Reprinted From Townhall*

The Obama administration now proposes to spend millions more on handouts, despite ample evidence of their perverse effects. Shaun Donovan, secretary of the Department of Housing and Urban Development, says, “The single most important thing HUD does is provide rental assistance to America’s most vulnerable families -- and the Obama administration is proposing bold steps to meet their needs.” They always propose “bold steps.” In this case, HUD wants to spend millions more to renew Section 8 housing vouchers that help poor people pay rent. The Section 8 program ballooned during the '90s to “solve” a previous government failure: crime-ridden public housing. Rent vouchers allow the feds to disperse tenants from failed projects into private residencies. There, poor people would learn good habits from middle-class people. It was a reasonable idea. But, as always, there were unintended consequences. “On paper, Section 8 seems like it should be successful,” says Donald Gobin, a Section 8 landlord in New Hampshire. “But unless tenants have some unusual fire in their belly, the program hinders upward mobility.”

Gobin complains that his tenants are allowed to use Section 8 subsidies for an unlimited amount of time. There is no work requirement. Recipients can become comfortably dependent on government assistance. In Gobin’s over 30 years of renting to Section 8 tenants, he has seen only one break free of the program. Most recipients stay on Section 8 their entire lives. They use it as a permanent crutch. Government’s rules kill the incentive to succeed. Section 8 handouts are meant to be generous enough that tenants may afford a home defined by HUD as decent, safe and sanitary. In its wisdom, the bureaucracy has ruled that “decent, safe and sanitary” may require subsidies as high as \$2,200 per month. But because of that, Section 8 tenants often get to live in *nicer* places than those who pay their own way.

Kevin Spaulding is an MIT graduate in Boston who works long hours as an engineer and struggles to cover his rent and student loans. Yet all around him, he says, he sees people who don’t work but live better than he does. “It doesn’t seem right,” he says. “I’ll work very hard, but can only afford a lower-end apartment. There are non-working people on my street who live in better places than I do because they are on Section 8.” Spaulding understands why his neighbors don’t look for jobs. The subsidies are attractive; they cover 70 to 100 percent of rent and utilities. If Section 8 recipients accumulate money or start to make more, they lose their subsidy. “Is there a real incentive for the tenants to go to work? No!” says Gobin. “They have a relatively nice house and do not have to pay for it.” Once people are reliant on Section 8 assistance, many do everything in their power to keep it. Some game the system by working under the table so that they do not lose the subsidy. One of Gobin’s lifetime Section 8 tenants started a cooking website. She made considerable money from it, so she went to great lengths to hide the site from her case manager, running it under a different name. “Here’s a lady that could definitely work. She actually showed me how to get benefits and play the system,” says Gobin.

Although Section 8 adds to our debt while encouraging people to stay dependent, it isn’t going away. HUD says it will continue to “make quality housing possible for every American.”

Despite \$20 billion spent on the program last year, demand for more rental assistance remains strong.

There is a long waitlist to receive Section 8 housing in every state. In New York City alone, 120,000 families wait. Some are truly needy, but many recipients of income transfers are far from poor.

America will soon be \$17 trillion in debt, and our biggest federal expense is income transfers and they are justified on the grounds that *some* of that helps the needy. But we don’t help the needy by encouraging dependency. Government grows. Dependency grows.

**Submitted by Robert F. Tulloch**



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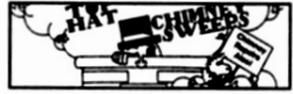
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## TOP 9 ONLINE PROPERTY MANAGEMENT SERVICES

*Top Ten Reviews has rated the following online property management services within the top 10.*

- 1. Propertyware**
- 2. AppFolio Property Manager**
- 3. Buildium Property Manager**
- 4. Rent Manager online**
- 5. Point2 Property Manager**
- 6. Promas Landlord Essentials**
- 7. RenTec PM**
- 8. Smart Property Systems**
- 9. IRealty Manager Essential**

For a complete review and a detailed comparison, go to  
<http://online-property-management-review.toptenreviews.com/>

Taken from MICHIGAN LANDLORD

# SHINOLA CLOCK A GO FOR COBO

By Joe Guillen

Detroit Free: Press Staff writer

The Detroit City Council on Tuesday approved installation at Cobo Center of a clock bearing the name of Shinola, a local luxury goods manufacturer that is putting up four 13-foot tall clocks throughout the city.

The council unanimously passed zoning legislation to approve the first clock's installation. Before that, though, the council discussed whether to charge Shinola a fee for potentially profiting from the clock's exposure at Cobo.

"I support companies like Shinola coming into Detroit, making the investment, growing jobs" said Councilman Gabe Leland, who raised the possibility of charging Shinola some type of fee. "I feel like we have to think about revenue streams in a time of economic instability."

Ultimately, the council did not pursue the fee. The council's policy staff raised questions about whether there would be any revenue stream created by the clock that the city could access. Cobo is operated by the Detroit Regional Convention Facility Authority.

The council instead will explore setting up guidelines for accepting donations intended for a public space that involve corporate branding.

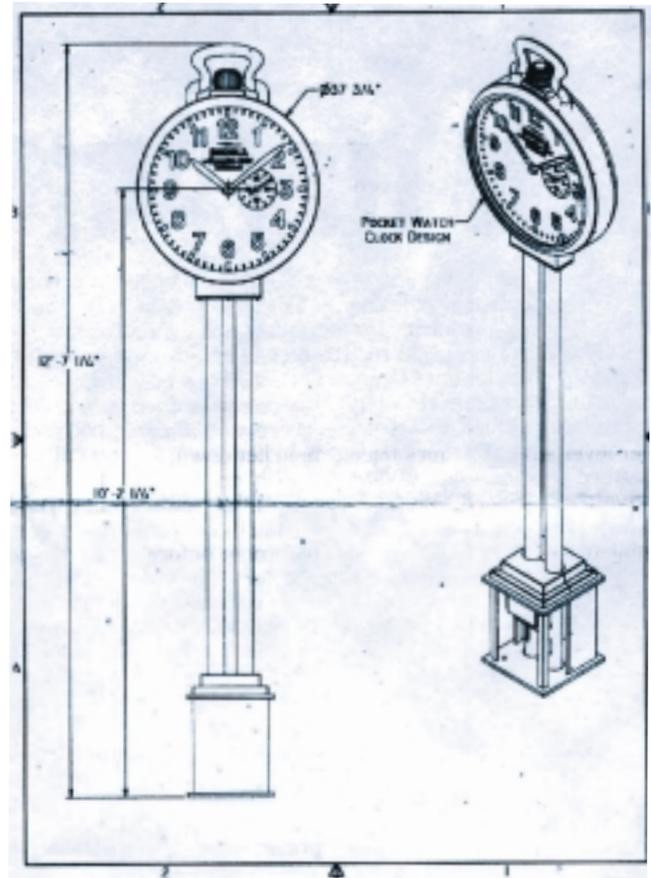
The Shinola clocks are meant to be landmarks and a marketing tool for the company, which sells upscale wristwatches, bicycles and leather goods.

The first of the Shinola clocks is to go outside Cobo Center at a temporary location at the corner of Washington Boulevard and West Lamed sometime before March 9.

The two-faced clock then will move to its permanent home in September in a plaza just east of Cobo on the south side of West Jefferson.

The clocks will have 38 inch-diameter faces and are designed to look like large replicas of the pocket watch Shinola plans to roll out later this year.

It is the second watch in what the company is calling its Great American series, and pays homage to Henry Ford. The first watch design in that series was released last year and was a tribute to the Wright Brothers.



Shinola, the luxury goods maker that has woven Detroit into its marketing narrative, plans to donate and install four docks. SHINOLA

Contact Joe: [jguillen@freepress.com](mailto:jguillen@freepress.com) - Taken from the Detroit Free Press & submitted by Wayde Koehler, Pres, R.E.I.A. of Wayne County

**PROPERTY MAINTENANCE  
I DON'T NEED LEAD-BASED PAINT TRAINING**

Why waste my money and a day of my time sitting in the 8-hour Renovator training class? I'll just hire contractors and let them take care of everything, and that will cover us. While they worry about it, I'll be at the beach or pursuing my hobby (restoring 1920's to 1950's vacuum tube radios, in my case). Yep, owning rental property is easy-why worry? You just hire contractors and turn them loose.

Oops, what is that? - My contractors now want to charge *how much* for that job? Oh wait, I've got a regulator on the phone asking to review my renovation and repair records for the past three years! Egad! I was just told about a lead-poisoned child in rental #3. Now I really wish I was at the beach.

The new EPA Renovation, Repair, and Painting regulation is one of the most significant events of the past 50 years in the rental housing and contracting industries. Why wouldn't you want to understand what it is all about? Why wouldn't you want to save money and manage, rather than react and guess? Why wouldn't you want to know where there is or is not, lead-based paint on your buildings? Why wouldn't you want to have a leg-up on your clueless competitors? Yet only a small percentage of landlords have attended Renovator training classes. The demand for lead-based paint inspections is higher than ever and growing. Yet a very small percent of buildings have been inspected. Does anyone believe that training or inspections will become less expensive as growing demand meets limited supply? As an owner or manager, you may never pick up a tool, but you do want to be able to understand what your contractors are doing, be able to analyze bids, and be able to evaluate their performance. Attending the 8-hour Renovator training class is one of the best ways to enhance your understanding of the tasks and time required to comply with the regulations. Of course, if you are working on your own buildings, or directly supervising work crews, attendance is a must. If you examine the long list of tasks a Renovator must perform, and the times when a Renovator must be present at a job site, it is clear that every on-site work crew supervisor must be trained and certified.



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Remember, all work done on pre-1978 buildings must now be done according to the new regulations, and there could be heavy fines for violations discovered during future audits. The regulators are not standing still. They have already amended the new regulations. Besides taking the class, it is important to keep up with the regulations. The changes effective July 6, 2010 require additional disclosures of records to residents. The EPA is proposing that a consultant check and test all work, rather than allowing Renovators to use wipes and a color chart to check their work. They are also proposing that the regulation be applied to public and commercial buildings.

Stephen Masek, President of Masek Consulting Services, Inc. [MasekConsulting.net](http://MasekConsulting.net)

Taken MR. **LANDLORD**

**BOARD MEMBERS INFORMATION**

<b><u>NAME</u></b>	<b><u>PHONE</u></b>	<b><u>EMAIL</u></b>
. Wayde Koehler .....	313.819.0919 .....	housemgt@comcast.net
. Bill Beddoes .....	734.934.9091 .....	billbeddoes@me.com
. Bill Duftrin .....	517.896.0516 .....	william.duftrin@gmail.com
. Josh Sterling .....	530-314-9586 .....	jsterling20@hotmail.com
. Richard Nagy .....	734.283.1754 .....	ricknagy@wowway.com
. Jerry Kirschner .....	248-867-0744 .....	gkirsch888@aol.com
. Rose Papp .....	313.383.6592 .....	rosep2962@yahoo.com
. Bob Cousino .....	734.782.1847 .....	bojic@att.net
. Roberta Nied-Broderick .....	734.946.6280 .....	rnbroderick@yahoo.com
. Mike Brandau .....	734.231.0400	
. John O'Neil .....	603.848.8689	

— 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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<http://www.oakgov.com/crtsOO04/main> ..... Oakland County District Court Case Search  
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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)**

# Grazed and Confused

Detroit's response to goats exposes bigger problem

By JARRETT SKORUP

## *Idyll Farm goats in Detroit.*

In the midst of the city going through a bankruptcy, talk of a Detroit turnaround is in the air from Gov. Rick Snyder on down.

And while the emergency manager and bankruptcy process are making solid strides toward fixing the city's fiscal mess, it is in the other ways of governing that Detroit needs to improve if it wants to retain and attract residents.

This shows up prominently once again in its recent treatment of a group of goats brought into the Brightmoor neighborhood to clear up weeds and unwanted vegetation. It took only one day for officials to evict the animals with nary an explanation.

This isn't surprising. Detroit has more rules, regulations, mandates and delays preventing people from living their lives than anywhere else in Michigan.

It isn't so much this specific ordinance that is the problem. Detroit joins many municipalities around the state in banning farm animals within the city limits. It is the fact that an insolvent city at the top of several national crime statistics that cannot keep the lights on is spending time and effort focusing on regulatory rules that seemingly result in no harm to anyone.

Detroit has licensing rules well beyond that of other cities. Its permit and inspection costs make it extremely difficult to run a profitable (legal) business. And the infamous "Operation Compliance" where the city looks to shut down 20 companies a week that don't comply with all of these specific rules. Statements from city officials show these are largely a short-term revenue grab.

Enticing people to come and operate businesses is what the city needs to do and it can do so at no cost to taxpayers. That's why a complete overhaul of Detroit's regulatory regime is probably the most important thing it can do now to turn itself around. There has been some promise — like a partial embrace of the ride-sharing services Uber and Lyft — but this is an area where the mayor and council need to use a hatchet, not a scalpel.

In the meantime, it is private enterprise looking to pick up the city's slack. Volunteer "mower gangs" and friendly goats are working to eliminate blight in some of the worst areas. The city doesn't need to do anything but get out of the way.

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*Submitted by Bill Beddoes*

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