

R.E.I.A.

Real Estate Investors Association
Wayne County



WEBSITE: reiaawaynecounty.org
FACEBOOK: Wayne County REIA of Michigan
Wayde Koehler, President
313-819-0919
MAILING: P.O. Box 5341
Dearborn, Michigan 48128

Volume 36

October 2020

Number 5

MONTHLY MEETING

TUESDAY October 6, 2020

NETWORKING & DINNER

* Leon's Family Dining *

23830 Michigan Ave, Dearborn • (313) 563-3713

East of Telegraph on Michigan Ave

6:00 - 7:15Dinner & Networking

7:30Meeting Starts

* Don't forget to tip your waitress *

Speaker/Topic:



**"What Have You Been Doing
or Not Doing Since March."**

**Our fearless leader Wayde Koehler
will be hosting this meeting**

**This open discussion will cover all the
changes we have been going through.**

For any Questions, Call:

Bill Beddoes - (734) 934-9091 or

Wayde Koehler • (313) 819-1919

Next Meetings

MONTHLY MEETING

Tuesday October 6, 2020

BOARD OF DIRECTORS

Tuesday October 13, 2020

you are invited to the MONTHLY INVESTOR GET-TOGETHER!

Hosted by our Vice President, Bill Beddoes
RED LOBSTER • 13999 Eureka Rd • Southgate

3RD TUESDAY MEETING

Tuesday October 20, 2020

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 Call : Mike Sloan (313) 618-5277

Membership Application

New Member () Renewal ()

ANNUAL DUES Family — \$135.00 - (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 to: R.E.I.A. • P.O. Box 5341 • Dearborn, Michigan 48128

Make Check Payable to: REIA — Wayde Koehler, President 313-819-0919

Name _____ Spouse _____

Mailing Address _____

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??

REMINDER!!

Investor Get-Together

RED LOBSTER • 13999 Eureka Rd • Southgate

OCTOBER 20TH

Meeting Starts at 6:00pm

Real Estate Investors Association of Wayne County

P.O. BOX 5341 • Dearborn, Michigan 48128

WEBSITE: www.reiawaynecounty.org

FACEBOOK — WAYNE COUNTY REIA OF MICHIGAN

Next Meetings

Monthly Meeting

Tuesday October 4, 2020

BOARD OF DIRECTORS

Tuesday October 13, 2020

** OFFICERS **

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Treasurer ----- WAYDE KOEHLER(313) 819-0919

Vice President --- BILL BEDDOES(734) 934-9091

Parliamentarian --- BILL BEDDOES(734) 934-9091

Secretary ----- MIKE SLOAN(313) 618-5277

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Linda Kalash 734-250-4826 Maria King 248-259-3268

Michael Gunderson 313-506-7869

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EDITORIAL

Detroiters pay high price for government failure

Detroiters for years felt the sting of over-inflated property values, which led to residents accumulating tax debt they couldn't afford or worse, losing their homes to foreclosure. A Detroit News investigation last week put a number on that burden: \$600 million.

Following a state-mandated review in 2017, Detroit finally reappraised residential properties, bringing values more in line with reality — something that should have happened years ago, in the wake of the Great Recession and plummeting home prices.

But city and Wayne County officials say at this point there isn't more they can do to help ease the weight of past tax debt, other than direct residents to payment plans. During the years residents were over-assessed, they could have challenged their tax bills.

Many property owners, however, didn't know this was an option, nor did many know how to navigate the process.

Detroit News investigative reporter Christine MacDonald, along with Reveal from the Center for Investigative Reporting, dug into the numbers to shed more light on how this major oversight by government officials impacted homeowners in the country's poorest big city.

Some of The News' findings:

- "Of the more than 63,000 Detroit homes with delinquent debt as of last fall, more than 90% were overtaxed — by an average of at least \$3,700 — between 2010 and 2016."
- "Of 173,000 Detroit homes reviewed, more than 92% were over-assessed between 2010 and 2016, and overtaxed by an average total of \$3,800. Nearly 96,000 of those properties were taxed twice as much as they should have been in at least one of those years."

- "At least 59,000 homes that were over-taxed still have back taxes today — a total of \$153 million, which includes interest and fees. Those same homes were overtaxed by at least \$221 million over the seven years, according to the analysis."
- "About 28,000 of the overtaxed homes The News identified have been foreclosed since 2013, the first year those inflated tax bills could have contributed to foreclosures."



ROBIN BUCKSON/THE DETROIT NEWS
This home, on Ashbury Park in Detroit was bought for \$4,800 and taxed the same year as if it was worth \$57,000

City and county officials, including Detroit Mayor Mike Duggan, are encouraging the Legislature to act on

a plan that could allow local governments more leeway in forgiving or easing past tax debt. The legislation, introduced in October, passed by a nearly unanimous vote in the state House in December and now sits in the Senate.

Detroit officials recently raised qualifying income limits for that program to include even more residents. While the legislation is designed with an eye on helping Detroiters, it would apply statewide to other communities, which can choose to participate.

Detroit, not many years removed from bankruptcy, doesn't have the ability to simply wave a wand and forgive all over-assessed debt — and officials rightly say many Detroiters still did pay their inflated bills, and it wouldn't be fair to them to wipe out selective debt.

This is a damning lesson the city must learn from, and the state should make sure past mistakes aren't repeated.

Reprinted from the Detroit Free Press and Submitted by
Wayde Koehler, President R.E.I.A. of Wayne County

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10/20

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10/20

Around Town with Real Estate Investor Groups

(call each group for details)

- **OAKLAND R.E.I.A.**

www.Reiafoakland.com

- **Macomb Property Owners Association**

Cocktails/Dinner 6-6:30 pm • Meeting 7:00 pm -
For More Info Call: 586-977-7372

- **Monroe County Landlord Association**

6:30-7:30 pm Social/Dinner •
7:30 pm Meeting
(734) 457-5758

- **American Landlord Association**

Northwest Activity Center
877-247-3372

- **Real Estate Investors Association of**

★ **Wayne County** (REIA of Wayne Co)

1st Tuesday of every Month

6:00 pm Networking

Leon's • (313) 563-3713

23830 Michigan Ave, Dearborn

7:15 Announcements • 7:30 pm Meeting
(313) 347-1401 • 24 hr Answering Machine

- **Real Estate Investors Association of**

★ **Wayne County** (REIA of Wayne Co)

3rd Tuesday of the Month

Red Lobster • 13999 Eureka Rd • Southgate

- **Jackson Area Landlords**

6:30 pm Meeting
517-596-2592

- **Toledo Real Estate Investors**

Sullivan Hall @Gescu Parish
2049 Parkside @Bancroft
6:45 pm Meeting
(419) 283-8427

- **Southeast Michigan**

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Fx: 313.846.4402

9/20

**HOPE YOU CHECKED OUT
OUR LIBRARY!**

Our Library will be available (for 1/2 hr)
before our meeting

or reserve a book

7:00 pm - 7:30 pm

Top Ten Tips for Landlords

Simple suggestions to help your landlord or property management business run smoothly.

By Beth Dillman

As a landlord, it can be difficult to manage all the different aspects of renting an apartment or a house. Here are the top ten things you can do to ensure your relationships with tenants remain on good terms.

1. Screen tenants.

Don't rent to anyone before checking credit history, references, and background. Haphazard screening and tenant selection too often result in problems, such as a tenant who pays the rent late or not at all, trashes your place, or lets undesirable friends move in. Use a written rental application to properly screen your tenants.

2. Get it in writing.

Be sure to use a written lease or month-to-month rental agreement to document the important facts of your relationship with your tenants—including the basics about rent payment and tenant responsibilities, as well as when and how you handle tenant complaints and repair problems, how much notice you must give to enter a tenant's apartment, and so forth.

3. Handle security deposits properly.

Establish a fair system of setting, collecting, holding, and returning the amounts tenants pay up front as a security deposit. Inspect and document the condition of the rental unit before the tenant moves in, to avoid disputes over security deposits when the tenant moves out. Check our your state's law to ensure you are handling security deposits correctly.

4. Make necessary repairs.

Stay on top of maintenance and repair needs and make repairs when requested. If the property is not kept in good repair, you'll alienate good tenants, and they may be legally entitled to the withhold rent, repair the problem and deduct the cost from the rent, sue for injuries caused by defective conditions, and/or move out without giving notice.

5. Provide secure premises.

Don't let your tenants and property become easy marks for a criminal. Assess your property's security and take reasonable steps to protect it. Often the best measures, such as proper lights and trimmed landscaping, are not terribly expensive. — Continued on page 8

Continued from page 7

6. Provide notice before entering a unit.

Learn about your tenants' rights to privacy; Notify your tenants whenever you plan to enter their rental unit, and provide as much notice as possible, at least 24 hours or the minimum amount required by state law.

7. Disclose environmental hazards.

If there's a hazard such as lead or mold on the property, tell your tenants, either before they move in or as soon as you become aware of the problem. Landlords are increasingly being held liable for tenant health problems resulting from exposure to environmental toxins in the rental premises. Check your state law for other landlord disclosures.

8. Oversee property managers.

Choose and supervise your property manager carefully. If a manager commits a crime or is incompetent, you may be held financially responsible. Do a thorough background check and clearly spell out the manager's duties so as to help prevent problems down the road.

9. Obtain insurance.

Purchase enough liability and other property insurance. A well-designed insurance program can protect you from lawsuits by tenants for injuries or discrimination and from losses to your rental property caused by everything from fire and storms to burglary and vandalism.

10. Resolve disputes.

Try to resolve disputes with your tenants without lawyers and lawsuits. If you have a conflict with a tenant over rent, deposits, repairs, your access to the rental unit, noise, or some other issue that doesn't immediately warrant an eviction, meet with the tenant to see if the problem can be resolved informally.

If that doesn't work, consider mediation by a neutral third party, often available at little or no cost from a publicly funded program.

If your dispute involves money, and all attempts to reach agreement fail, try small claims court, where you can represent yourself. Small claims court is good for collecting unpaid rent or seeking money for property damage after a tenant moves out and the security deposit is exhausted. For more information, consider talking with a landlord-tenant attorney and check your state rules on handling security deposit disputes in small claims court.



Reprinted from JALA News Submitted by Wayde Koehler, President R.E.I.A. of Wayne County



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— MEETING AGENDA —

Leon's Family Dining

23830 Michigan Ave, Dearborn
East of Telegraph on Michigan Ave

6:00 - 7:15 ... Dinner and Networking

7:30 - Meeting — (\$20.⁰⁰FOR GUESTS)

**Please Don't Forget to Tip Your Waitress
For Their TIME and ENERGY FOR US!**



Trowbridge Law Firm, P.C.

7/20

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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!!

RECENT SPEAKERS

- September 2020** . . . 10th Annual Picnic
- April 2020** President Wayde Koehler - Facebook meeting about Corona Virus
- March 2020** Kevin - Noel Selewski Insurance Agency - The Best Investment
- February 2020** Nick Duarte - Relationship Manager - CoreVest Finance
- January 2020** Vicky Schettini - What Finanacial Freedom Looks Like
- December 2019** . . . Annual Christmas Party!
- October 2019** Renee McKarge - Journey To Housing
- September 2019** . . . Wayde Koehler, R.E.I.A. President, How To Survive an Inspection
- August 2019** Angel Vallejo
- June 2019** 9th Annual R.E.I.A. Picnic
- May 2019** Senator Sylvia Santana
- April 2019** Bertha Beach, Kelly Infante, Linda Kalash, Maria King
 - The Wild Wonderful Women of Real Estate!
- March 2019** Wayde Koehler, R.E.I.A. President, Stories from Members
- February 2019** Rob Mendrzycki, from IT Network
- January 2019** Jeff Campeau - Mellen, Smith & Pivoz, PLC Bingham Farms, Michigan.
- October 2018** Katie Pagaduan - Sherwin Williams Paint
- September 2018** . . . Fearless Leader, Wayde Koehler
- June 2018** Annual Picnic





Eric Gunderson
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11/20



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SPEAKERS COMMITTEE

Jerry Kirschner 248-867-0744

If you have any suggestions for speakers,
drop us a line at: www.reiawaynecounty.org
or email him at: gkirsch888@aol.com

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- Michael A. Gunderson, JD
(313) 259-6900 x113

- Gary Segatti
(248) 808-2711

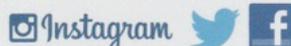
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WEB SITE CORNER

This 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

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- www.irs.gov IRS Website
- www.bendover.com. Govt. Red Tape Help
- www. taxsites.com Tax and Accounting
- www.unclefed.com Online Tax Resource
- www.courts.michigan.gov/ Michigan Courts
- http://www.michigan.gov/taxtrib . Tax Appeals
- http://www.ask-the-rehabber.com**

State Criminal Records:

- 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)

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- www.buyowner.com
- www.fsbo.com
- www.hud.org
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- www.realestate.yahoo.com/realestate/homevalues

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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.



BOARD MEMBERS INFORMATION

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