

R.E.I.A.

Real Estate Investors Association
Wayne County

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

Volume 36

September 2021

Number 12

MONTHLY MEETING

TUESDAY September 7, 2021

NETWORKING & DINNER

* Leon's Family Dining *

23830 Michigan Ave, Dearborn • (313) 563-3713
East of Telegraph on Michigan Ave

MEETING STARTS PROMPTLY... 6:00 PM

MEETING ENDS..... 9:00 PM

* Don't forget to tip your waitress *



Speaker:
Cory Moore
MetroAgency Inc.

Knowledge is Power:

Learn How to Decipher and Speak Insurance

Cory will present on concerns relevant to Landlords and Property Investors. He will cover such topics as: landlord policies DF-3 DF-1 and Condo rental to others, Common exclusions or restrictions, Insuring to value, Market value vrs. replacement cost, Limiting Liability Exposure, Seasonal and Short term rental, Air BNB etc., and Requiring Renters Insurance from tenants

Next Meetings

DIRECTORS BOARD
Tuesday September 14, 2021

MONTHLY MEETING
Tuesday October 5, 2021

DIRECTORS BOARD
Tuesday October 12, 2021

SPEAKERS COMMITTEE
Jerry Kirschner 248-867-0744
If you have any suggestions for speakers, drop us a line at: www.reiawaynecounty.org

For any Questions, Call:

Wayde Koehler • (313) 819-1919 or Maria King • (248) 259-3268

Real Estate Investors Association of Wayne County

WWW.REIAYWAYNECOUNTY.ORG

R.E.I.A. Membership-Benefits

- Socializing, Networking, Networking & Networking
- Strong focus on Landlord needs including specific rehab and rental presentations
- Monthly Newsletter and Guest Speakers
- Opportunities to personally meet and talk with local business owners/contractors
- Free 3 month subscription to Mr. Landlord newsletter.

Investors can build a rehab and investment team through referrals from other investors

Contractors get a great source on which to build long term repeat customer business

- Access to Court-Approved forms
- Liaisons with Local and State Government through RPOA
- Discounts with Sherwin Williams Paint, & Office Max and strategies to maximize saving at several big box chains

Real Estate Investors Association of Wayne County

P.O. BOX 5341 • Dearborn, Michigan 48128

WEBSITE: www.reiawaynecounty.org

FACEBOOK — WAYNE COUNTY REIA

** OFFICERS **

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

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

** BOARD MEMBERS **

Jerry Kirschner248-867-0744

Michael Gunderson313-506-7869

Maria King 248-259-3268

Bev Luhtanen 248-919-8532

Jeremy Paul..... 734-770-1455

Kevin Jenkins
Agent - CISR ELITE
Kevin@noelselewskiagency.com



NOEL SELEWSKI
AGENCY INC.

Phone: (313) 886-6857

15206 Mack Ave
Grosse Pointe, MI 48230

**Noel Selewski Insurance
Agency Inc.**



Fax: (313) 886-6106

ATTORNEYS AT LAW

Free Simple Legal Advice

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

- Gary Segatti
(248) 808-2711

- RealChek, Thomas Moorhead
(800) 955-2435
(CHEK)

R.E.I.A. Membership

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.

FOR RENEWING MEMBERS:

Any questions/comments on how to better our organization??

SELEWSKI SPECIALTY UNDERWRITING, LLC **For All Your Landlord REO Insurance Needs**

Program Highlights:

1. Insure unlimited properties on one policy
2. Easy online access to your policy to add/change/remove properties
3. Insure vacant/rehab/new builds/tenant occupied homes on the same policy
4. One easy monthly bill for all properties insured
5. Insure multiple entities on one policy
6. Replacement Cost or Actual Cash value available
7. Simple Property Reporting form
8. Insure Property in any of the 48 continental states

Call today for your free quote, whether you have one property or one hundred, we can help.

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Email: nselewski@yahoo.com www.noelselewskiagency.com

Noel Selewski Agency, Inc.

Ph: 855-50-INSURE (855-50-467873)

Email: nselewski@yahoo.com www.noelselewskiagency.com

Lead Classes

10/20



Loren Romain
Senior Instructor

Training Facility:
3205 Boardwalk, Ann Arbor, MI 48108
Mail To:
PO Box 3816, Ann Arbor, MI 48106

Toll Free: 877.755.2121
Facsimile: 248.247.2723
Mobile: 734.216.1822
Loren@RealEstateTrainingForU.com

OUR WEBSITE!!!
www.reiawaynecounty.org
24hr recording (313) 437-2945

Wayne County REIA
LOOK FOR US ON FACEBOOK!

Identify yourself as a member of Real Estate Investors Association of Wayne County, for a Free 3 month subscription to Mr. Landlord.

Call 800-950-2250 MEMBERS ONLY

*Mr. Landlord
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Mr. Landlord
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P.O. Box 64442 • Virginia Beach, VA 23467

Also for an annual subscription, send \$29.00 (reg price \$79) to same address and identify yourself as a member.

Weichert Realtors
Select
7285 Orchard Lake Rd
West Bloomfield, MI 48322
Cell: 248-867-0744
Office: 248-419-3999
Fax: 248-419-3397
Gkirsch888@aol.com
weichertselect.com





Jerry Kirschner
Sales Associate

Each Office is Independently Owned and Operated

FREE ADVERTISING

The Commercial Segment is just before the regular meeting.

This is your opportunity to tell everyone what you want to:

BUY • SELL • TRADE • GIVE AWAY

COME ON UP TO THE MICROPHONE!
(THIS IS A SHY FRIENDLY SETTING)

PROFESSIONAL SERVICE PROVIDERS:
Tell everyone what Professional Service or skilled trade you offer; specifically for the Real Estate Investor. (Bring your flyers and business cards)

NEED HELP?

Come on up and introduce yourself. Ask for a little help on your project. (This may be why we are all here???)

The Right Place at the Right Time!!

THIS IS NETWORKING!

JOURNEY TO HOUSING
A new way forward for our most vulnerable families...



A New Way Forward for the Hidden Homeless in Western Wayne County

Journey To Housing
6613 Wayne Road
Westland, Michigan 48185

(734) 756-0219
journeytohousing@svdpdetroit.org

04/21

Using a Key Word Helps You Get the Right Tenant - by Scott Aubrey

With summer finally here, I look forward to slipping on my waders and casting my fly rod in search of that trophy fish. But before I do, I always go through a list of things to prepare me for success. I check the local regulations and consult the local guides and experts to see where the fish are and what they are biting. Armed with this knowledge, it is left up to me to identify the specific fish (usually german brown or rainbow trout) I want to cast to and catch.

Landlords across the country are hoping to be facing a similar situation this summer as the eviction moratorium looks to be ending soon. You will be casting into an ever-expanding pool of potential tenants and, as a landlord, you want a tenant that wants YOUR house, not just any house. A tenant who just wants any house, in a year when the lease is up, will be ready for any another house. A tenant who wants YOUR house will become a valuable business partner and stay there for years.

One of the best methods for helping you find the perfect tenant for your property sounds mysterious but is quite simple and straight-forward; a key word, which might be a specific word or phrase you place in your listings that you request they use when they respond to your listing. With the increased number of online rental platforms available to you, using a key word in your listings will help you in the following ways:

What is a 'Key Word'?

Your key word should be something that you use to emphasize specific features or requirements of your property. They may include things like the property characteristics, availability date, smoking policy, length of lease, or anything else anything else you want to highlight as important to you. A word of caution to avoid any words or phrasing that would indicate discrimination or violation of protected classes. A phrase like ..please acknowledge in your showing request that you understand this property does not allow pets” is a perfect example of a key word.

Where Do I Place a Key Word?

David Pickron, President of Rent Perfect, discussed this at length on a recent podcast (which can be found on RealEstateInvestingToday.com). He advises that landlords place their key word in one of the last two sentences of the listing to find candidates that are responsible enough to read the entire listing, and not just hit “apply” to every possible property that comes across their view. When fishing it is critical to present your fly to the fish you are trying to catch, otherwise you are just fishing water. By having the right fly presented in the right way to attract the attention of the fish you exponentially increase the odds of attracting the fish you want to catch. The same reasoning applies as you are trying to identify a responsible, attentive tenant for your property. If you have a potential tenant that reads an entire listing and sees your key word that says, “I will not respond to your request to view the property unless you acknowledge that this property is not available until July 1.” When 20 potential tenants request a showing of the property and only two of them respond with required key word/phrase, I am only going to show the property to those two people. This attention to detail from a tenant signals that they will also read the entire lease and understand the relationship we are creating, which saves me a lot of time in showing the property to the 18 other people who would be happy with any property.

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A Key Word Saves you Time!

Whether you are a full-time landlord or have a single property, time equals money and showing the property and reviewing applications can be extremely time-consuming. Using a key word is just one way to prescreen applicants and free your time up for those individuals that are truly interested specifically in your property. With several of the rental property platforms in the market today, an applicant can pay a monthly fee and submit their application as many times as they want to as many properties as they want. If you've ever found yourself responding to an applicant inquiry only to have the applicant, ask, "now which property is yours", chances are they have applied all over town and will take any property that comes along. This person doesn't want your house, they want a house, and they are not the business partner you are looking to have for the next five years.

Imagine how frustrated you would be if you planned a trip to catch cutthroat trout and showed up only to find that in addition to trout, the game warden had also stocked catfish, carp and bluegill. In the next few months, the places we go to find potential tenants will be flooded with all sorts of applicants, and likely many of them will have been recently evicted. By using a key word, along with the other tools we train on, you can make sure that the tenant you put into your property is the business partner worth \$120,000 that you are fishing for.

Scott Aubrey is Vice-president of Rent perfect, a private investigator and fellow landlord who manages short-term rentals. Subscribe to the weekly Rent Perfect podcast (available on YouTube, Spotify and Apple Podcasts) to stay up to date on the latest industry news and for expert tips on how to manage your properties.

Rent Perfect is a preferred vendor of National Real Estate Investors Association. They offer the most accurate and thorough credit & background screening available. Members of NREIA receive a discounted set up fee. Learn more at www.rentperfect.com

Reprinted from the Real Estate Journal and Submitted by Maria King, Board Trustee - R.E.I.A. of Wayne County

CALLING ALL MEMBERS

Election Time!



We will be holding our annual Board of Director elections at our monthly meeting in November. In preparation of the election, we are requesting nominations from the membership. There are currently 5 trustees on the board and 1 open trustee position. You may nominate yourself or any other member. If interested, you must attend the Board of Directors meeting on September 14th or October 12, 2021 at 6:00pm at LEON's Family Dining

Details of Trustee position:

To qualify you must be a General Member having paid one year of annual dues.

- Term of Office is 1 year.
- Must be able to attend monthly board meetings and monthly membership meetings with no more than 2 missed per year.
- Need basic computer skills including MSWord to draft articles and documents, and be able to receive and draft email and have Internet search capability.
- Must be able to communicate in person, by phone, by text and be able to post in social media applications particularly in Facebook.
- Must be comfortable working with a team and contributing time (outside of meetings), possess creativity and good problem-solving skills.
- Experience assembling an ongoing newsletter would be helpful but not essential.

Benefits Offered to Directors:

- You will be able to contribute your knowledge and experience to the REIA Association and other property investors and landlords.
- You get to make significant impact along with the Board of Directors and Officers to the field of property investing and mentor others seeking to learn.
- As part of the Board of Directors you will be on the front lines of networking and developing relationships with members, vendors/contractors and agency professionals from which you and your business can benefit.

Timothy P Kingsbury
Renovation Loan Consultant
NMLS# 159365

Tim.Kingsbury@nafinc.com
newamericanagent.com/TimKingsbury

☎ 313.516.2115 ☎ 248.829.7245 ☎ 800.450.2010x3030



CPA's & ADVISORS

Jeffrey A. Campeau, CPA/ABV
Member
jcampeau@mspcpa.com

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www.mspcpa.com



Trowbridge Law Firm, P.C.

01/21

Michael A. Gunderson, JD
1380 E. Jefferson Avenue
Detroit, MI 48207
313.259.6900 x113
313.259.3474 Fax
313.506.7869 Cell
www.trowbridgelaw.com
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Coming Soon!

Julie Piesz Interiors Inc.

Julie will be presenting at our October 5th meeting. She has a background in interior design and will present on bath and kitchen remodeling along with cost saving strategies for Landlords.

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!!

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DON'T DENY, ASK THEM TO PROVE IT!

The following tip was shared by one of the regular contributors to the popular MrLandlord.com Q&A Forum. — Thanks

Listen up New Landlords. People who fill out applications will put down ANYTHING needed to get into your rental property. --- Verify!

- *Pay Stubs*
- *Award letters from Social Security*
- *Award letters from Welfare*
- *Bank statements showing deposits*
- *W2's*
- *W9's*



Never accept their word for how much they make. I had an unmarried couple apply. Together their stated income would qualify. So I called her up and told them I would need verification of income. She started telling me that her award letter didn't reflect her actual amount on her check - that her check was more - Yeah right. She said that her check was direct deposited so she couldn't show me the check. And that he didn't have pay stubs because his pay was put directly on a Walmart card. Do I smell a fib here?

There was dead silence when I told her to bring me her bank statements showing the deposits for her checks and that he must get some proof of the amount he was paid. Told her that when she got the proof of income she could contact my property manager and I would proceed with processing her application.

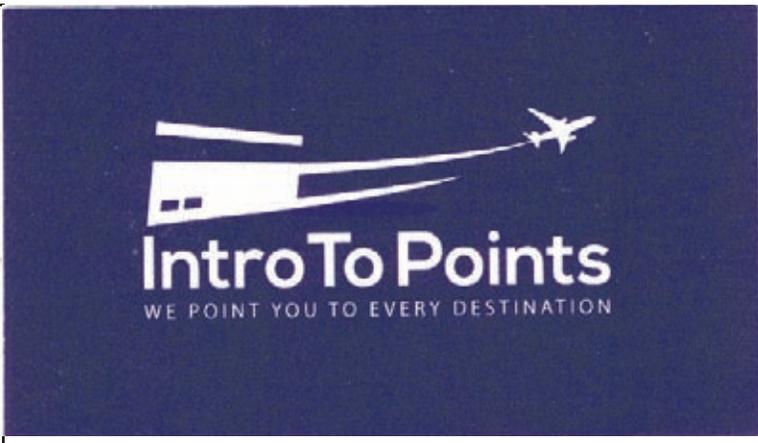
THIS LESSON'S SPONSOR – DOCUMENT SCREENING

Many landlords are not aware that more than half of all evictions are with renters who were accepted unknowingly with application fraud. More and more rental applicants are falsifying rental documents and using them to apply to your rentals. Use the MrLandlord new Document Screening tool to detect fake documents.

Reprinted from Mr. Landlord and Submitted by Maria King, Board Trustee - R.E.I.A. of Wayne County

RECENT SPEAKERS

- August 2021** Preparing your unit for rental, and online advertising pirates!
- June 2021** 11th Annual R.E.I.A. Picnic at Millward Park in Allen Park
- May 2021**. Mike Sloan - Part 2 - Maintenance, Remodeling & Rental Upkeep
- April 2021** Mike Sloan - Ins and Outs of Repairs, Maintenance, Remodeling & Rental Upkeep
- March 2021**. President Wayde Koehler - "How to Handle Maintenance & Repairs during Covid"
- October 2020** President Wayde Koehler - "What Have You Been Doing or Not Doing?"
- 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



Ad Rates

Business Card Size

\$100.00 for 6 months

\$160.00 for 1 year

Post Card & 1/2 page

\$85.00 per month

\$350.00 for 6 months

\$550.00 for 1 year

Full Page

\$150.00 per month

\$600.00 for 6 months

\$1000.00 for 1 year

To advertise with us, send a copy or information w/check to:

R.E.I.A.

P.O. BOX 5341

Dearborn, Michigan 48128

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Home Appliance Outlet

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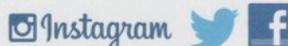
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www.freshwatervacationrentals.com

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 & Meeting Starts



Meeting Ends at 9:00 pm

Leon's • (313) 563-3713

23830 Michigan Ave, Dearborn

(313) 347-1401 • 24 hr Answering Machine

• 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

Real Estate Investor Association

39555 Orchard Hill Place

Novi, Michigan

(248) 692-1100

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

- www.reiafoakland.com REIA of Oakland.
- www.nationalreia.com National Headquarters
- 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)

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.lead

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9/17

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Howard--313-215-4889-can text
Fax-313-551-4526
Howard@PollardHeating.com

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

NAME	PHONE	EMAIL
• Wayde Koehler-	313.819.0919..	housemgt@comcast.net
• Bill Beddoes	734.934.9091..	billbeddoes@me.com
• Mike Sloan-	313-618-5277	mikesloan19@gmail.com
• Jerry Kirschner	248-867-0744	gkirsch888@aol.com
• Michael Gunderson	313-506-7869	mgunderson@trowbridgehouse.com
• Maria King-	248-259-3268	kingm625@yahoo.com
• Bev Luhtanen	248-919-8532	bev@lbphones.com
• Jeremy Paul-	734-770-1455	pauljer9my@gmail.com

RESOURCES FOR YOU AND YOUR TENANTS

Does this New Moratorium Protect Me?

This moratorium protects you from eviction for nonpayment of rent if all the following are true:

- You live in a county with substantial or high levels of COVID-19 transmission;
- You fit into at least one of these three categories:
 - You received an Economic Impact Payment (stimulus check) under the CARES Act;
 - You expect to make \$99,000 or less in 2021 (or \$198,000 or less if you are filing taxes jointly with your spouse) or earned \$99,000 or less (or \$198,000 or less if filed jointly with your spouse) in 2020;
 - You were not required to report any income in 2020 to Internal Revenue Service (IRS);
- You're unable to pay your rent because of substantial loss of household income, loss of work or wages (such as being laid off), or unreimbursed medical expenses likely to exceed 7.5% of your adjusted gross income (look at your most recent tax return for your adjusted gross income);
- You are making your best effort to make timely, partial rent payments based on your circumstances;
- You would likely be homeless or need to “double-up” if you were evicted. This includes having nowhere to live, having to move into a homeless shelter or other shelter, or having to move in with another family because you have no other housing options;
- You have tried to get help paying your rent from government agencies such as HARA, MDHHS (through State Emergency Relief (SER) or other), or MSHDA. These resources can also help prevent an eviction; to learn more about how to get this help, read COVID Emergency Rental Assistance Program (CERA). It's important to learn both about the CDC moratorium and CERA; and
- You have given your landlord a declaration, signed by all adults on the lease, saying these things are true. Keep reading to learn how to make a declaration.

Source: <https://michiganlegalhelp.org>

Submitted by Maria King, Board Trustee - R.E.I.A. of Wayne County