

REAL ESTATE LISTINGS

Listings features news and notes about Oakland County real estate. To ask an announcement, write: Listings, Real Estate Editor, Observer & Eccentric Newspapers, 805 E. Maple, Birmingham 48009. Our fax number is (810) 644-1314.

BANKER TURNS REALTOR

Livonia native Karen Thomas has joined Coldwell Banker Schwelizer Real Estate's West Bloomfield office. Previously a second vice president in the investment banking division at Farmington Hills-based Michigan National Bank, Thomas specializes in residential real estate throughout southeast Michigan.



Thomas

ERA'S BEST

Farmington Hills-based Electron's Realty Associates (ERA Real Estate) will host its 17th annual ERA Recognition Rally and Awards Banquet March 2 at the Troy Marriott. Regional awards of excellence will be presented in 20 real estate-related categories. ERA has 350 real estate sales professionals in 20 metro offices.

CONDO FORUM

Eccentric Condo Queries columnist Robert Meisner, a nationally known condominium specialist and lecturer, will speak at a seminar at Northwestern Michigan College in Traverse City from 9 a.m. to noon Saturday, March 18.

The seminar will spotlight changes in condominium law, board and association meetings and association rights vs. co-owners' rights. For information about fees and registration, call the college: (616) 922-1700.

Meisner, a practicing attorney for 25 years, is associated with the Bingham Farms-based law firm, Meisner and Hodgson. He's general legal counsel for United Condominium Owners of Michigan and co-drafts of the Michigan Condominium Act.

MOVING UP

Ron Moore, executive vice president of sales for Jack Christensen Inc. Realtors, Troy, was elected to the North Oakland County Board of Realtors as its Realtor director for a three-year term.

Donna Harbour, who established the Jack Christensen Relocation Group, was appointed executive vice president/sales manager of the Rochester Hills office.

— Becky Burns, special writer

Interest rates up but home sales good

By BECKY BURNS
Special Writer

According to one Livonia Realtor, the recent increase in interest rates by the Federal Reserve Board has focused attention on the nation's housing industry.

Donald Kamen of Better Homes and Gardens Quality Real Estate N.W. said one of the questions raised is whether the rate increase will have a negative effect on what has been a strong trend for the nation's housing industry.

"Rates are not the only reason people buy homes," Kamen said. "There are several other key economic, financial and demographic factors that provide stimulation to what we see as a very bright outlook for housing as a homeownership."

Jack Christensen, of Jack Christensen Inc. Realtors in Troy, does not think the higher interest rates will have much of an impact on the industry.

"If anything, what we're seeing right now seems to be a heated-up market. Housing is still very affordable," he said. "Obviously, it makes some houses not so affordable — it makes all houses not so affordable. But there are so many programs available that there's really no impact on the marketplace."

When looked at over the last 20 years, it is evident that today's interest rates compare favorably for consumers, Kamen said. Even competition between lenders in helping keep rates attractive, and there is a continuing trend toward adjustable rate mortgages and creative financing options.

There are several key indicators that point to continued strength for the nation's housing sectors, Kamen said.

The National Association of Realtors' Housing Affordability Index re-

mains high. The index measures affordability factors for all home buyers. Latest figures show that 60 percent of the nation's families have at least 128 percent of the income required to buy a home with a median price of \$111,000. And the typical family can afford a home costing \$141,900.

In the United States, 63.8 percent of households own their homes — a number that has remained nearly unchanged from the years of the country's recent economic recession.

Despite recent increases in mortgage rates, the after-tax cash cost of operating a starter home, including mortgage payments, property taxes and maintenance costs, is about 31 percent of income — down from 37 percent, according to the Joint Center for Housing Studies at Harvard University.

Other indicators include: consumer confidence, as measured by the Con-

ference Board, recently recorded its highest level since 1990, consumer borrowing is up 14 percent from one year ago and Fannie Mae, one of the nation's largest suppliers of mortgage funds, reported that most people still believe owning a home is better than renting.

Christensen said 11 percent seems to be the magic number. In the early 1980s, at the onset of the recession in the United States, when interest rates got up to and surpassed 11 percent, people stopped buying as many houses as.

"Once they got down to 11 again, the market started to pick up," he said.

Christensen agreed with Kamen and said every indication points to now being a good time for the housing industry. He said that even though rates are expected to go up another quarter to a half percent, he does not foresee any problems.

Board must cite misconduct but maybe not salaries

CONDO QUERIES



ROBERT M. MEISNER

Our management company has not allowed us to review its records in connection with the costs being incurred by the association for certain contractors. The management company apparently has a deal going with us to the effect that it receives certain compensation for doing work allocated to a particular area such as landscaping and/or snow removal and then apparently, subcontracts out the work to someone else.

Apparently, the management company is making money at this, but several members of the board don't realize what the management company is doing. I found out about it through a third party, who

spoke about this management company doing this as another project. What should I do as a board member?

A As a board member, you owe a fiduciary responsibility to advise your other board members of what you consider to be improper and/or perhaps illegal conduct on the part of the management company. At the least, it may be deemed a breach of contract and of the fiduciary duty owed by the management company to the association if its activities have not been fully disclosed.

To the extent that the management company is, indeed, holding a real estate license, it may constitute a basis for a complaint against the management company with the state agency regulating real estate brokers. Also, it may be a basis for termination of your management agreement that the board should seriously consider.

Q We are often asked whether or not we need to turn over various records of the association, including salary information, of some of our employees. Is there an obligation to do so in Michigan?

A Michigan statute requires that co-owners are entitled to review the books and records of the association. Included within that obligation is presumably to make financial information available to co-owners. However, whether that financial information includes salaries is not totally clear.

The Virginia Supreme Court has indicated that salary information of employees is obtainable by co-owners and that may well be in the result in Michigan. Other commentators have suggested that salary information should be classified by category as opposed to specific persons on your

records, which may make it more difficult, if that is the desire of the board, to protect the confidentiality of salaries for the benefit of its employees for associations.

You should get a legal opinion from your association attorney in regard to the specifics of your condominium association as your bylaws may also have an effect on this question.

Robert M. Meisner is an Oakland County attorney who concentrates his practice in condominium, real estate and corporate law. Submit questions by writing: Robert M. Meisner, 30200 Telegraph Road, Suite 467, Bingham Farms, MI 48025. This column provides general information and should not be construed as legal opinion. To leave a voice-mail message for Robert M. Meisner, dial (313) 953-2047, mailbox 1871. Hear his radio show, "The Law of the Land," 1-2 p.m. Wednesdays on WCAR-AM 1090.

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Observer & Eccentric Community Classifieds

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EQUAL HOUSING OPPORTUNITY

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