

OF

Thursday, May 2, 2002

## Be careful of religious decorations

We are concerned about decorating our community facility but wonder if we are potentially running into any problems with discrimination. Do you have any comments?

### REAL ESTATE QUERIES



ROBERT M. MEISNER

If, during the holiday season, you throw a party for your members or you decorate your community, you must be careful not to give the impression that you favor one religious holiday over another.

If you create that impression, a member may claim that you are discriminating on the basis of religion, which is a violation of the Fair Housing Act.

To avoid potential liability, it's recommended that you follow this advice:

- Don't refer to specific religious holiday.
- Use non-religious decorations.
- If using religious decorations, give all religions equal billing.
- Throw non-religious holiday parties.
- Offer equal access to all religions when renting common grounds.
- Don't distribute religious cards or gifts.

You are best advised to ask your association attorney any questions you have regarding this type of activity.

Robert M. Meisner, a lawyer, concentrates his practice in the areas of condominiums, real estate, corporate law and litigation. This column provides general information and shouldn't be construed as legal advice.

## Sign crackdown irks Realtors

By DOUG FUNKE  
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The controversy resurfaces periodically. Realtors who host open houses on weekends say they need temporary directional signs to get visitors to the homes.

"Realistically, you can't take a house and bring it out to the corner of the street," said Marge Whetstone, a Realtor with Keller Williams in Northville.

And the most visible, effective place to put those signs are in right-of-ways, between the sidewalk and the street, along major roads.

Municipal officials, charged with maintaining a safe, attractive environment for everyone, say signs in the right-of-way are potential hazards and promote clutter.

"They're considered obstructions," said Leo Blizman, zoning division supervisor in Farmington Hills. "We could be sued and have been for things in right-of-ways."

"There's the aesthetic component, also," she added.

Most communities have laws banning signs between the sidewalk and street.

Realtors say that thwarts their marketing efforts.

"April is when the weather starts getting better and people seriously look around," said Fuhad Waquad, affiliated with Real Estate One in Bloomfield Hills.

He's chairman of the political affairs committee for both the Metro Consolidated Association of Realtors and the state association.

"If there are no signs and a house is deep in the subdivision unless you drive every street ... you can't get to the houses," he said.

Waquad knows that when he puts signs in the right-of-way, he risks confiscation and a fine to retrieve them. "But what are you going to do?" he asks rhetorically.

David Woodcox, director of inspection for the city of Livonia, knows exactly what he has to do - periodically remove the signs.

"It helps to get a handle on things by working an occasional weekend and if we're successful in finding the people responsible, we issue a violation to cease and desist," he said.

Lou Ronayne, chairman of the government affairs committee for the Western Wayne Oakland County Association of Realtors, sees both sides of the coin.

"The problem from the city's standpoint is they've got a lot of bandit signs - lose weight quickly, work from home," he said.

But there are a couple of differences with the directional signs Realtors use, Ronayne said.

"Our signs aren't permanent. They're up for a three hour period, then down, on Saturday or Sunday.

"Residential sales tend to an increase in the tax base," he added. "For that reason alone, it would



Point of contention: Lou Ronayne poses with a temporary open house sign that would be illegal in the right-of-way where the permanent welcome to Livonia sign is located.

■ Residential sales lead to an increase in the tax base. For that reason alone, it would make you think they would want to work with us."

**Lou Ronayne**  
— chairman of the government affairs committee for county association of Realtors

make you think they would want to work with us."

Ronayne also puzzles as to why churches are allowed to have signs in the right-of-way of some communities, but Realtors can't set out temporary signs.

Then there's the permanent welcome-to signs some municipalities allow in right-of-ways and small or signs at city or township limits promoting service clubs and school sports champions.

"What I'm finding is that cities pretty much copy each other's sign ordinances," Whetstone said.

"The verbiage is pretty much the same. 'We've had complaints in Farmington Hills, Novi, Northville, Northville Township and Livonia,'" Ronayne said of his members.

Ronayne and Waquad believe that a compromise is possible so that Realtors and municipal officials don't have to play cat-and-mouse, wink-wink or roll the dice on defying the law to continue a traditional form of advertising.

"Make it acceptable one day a week from sunrise to sunset," Waquad said.

"Most signs have a name and phone number. If they're not down, have a \$50 fine or whatever they think is appropriate."

Waquad would also allow signs with similar hourly restrictions for garage sales, estate sales, fund-raisers and special community events from the general public.

"Everyone could have it without people saying, 'Who do Realtors think they are?' It would be the same for everybody," he said.

Cities generally are responsible for residential streets, counties for major

mile roads and township public roads, the state for major trunk lines like Telegraph, M-59 and Ford.

Ronayne is upbeat about a political solution. "I think it can be resolved," he said.

David Rzyzi, permit engineer for Wayne County, isn't as optimistic.

"The county would not endorse any kind of law to allow for private advertising to be placed in the county right-of-way. Who are you going to pick and choose? Where are you going to draw the line?"

"I can't imagine the state would allow Realtors to place signs," Rzyzi added.

Dick MacIntosh, an independent Realtor in Waterford and chairman of the government affairs committee for the North Oakland County Association of Realtors, has ambivalent feelings.

"I personally don't think there's a problem (with signs) for three hours. I'm a big promoter of right-of-way (safety). I don't think anybody will give permission."

So for him and probably most Realtors, the game probably will continue.

## Buying down interest rate saves money

If you are planning to remain in your next home - or more accurately, your next mortgage, for more than five years, it may make sense for you to discount your mortgage's interest rate. There are certain times when discount points can really make sense for some borrowers. Right now may be one of those times.

### MORTGAGE BITS



TIM TIMBO-PHILLIPS

With mortgage rates remaining near their thirty-year lows, adding discount points to your loan - or "buying down" your interest rate - can yield some profound financial results in the long run. Be careful though. There are times when discounting is a huge waste of money.

### Here's the point

In the mortgage world, one "point" equals one percent of your loan amount. Accordingly, one point on a \$100,000 mortgage would cost \$1,000. On a 30-year fixed-rate mortgage, that discount point will typically reduce your interest rate about one-quarter percent. For example, your 7.5 percent rate should drop to about 7.25 percent with one discount point.

Where's the benefit? Consider that one discount point on a \$150,000 mortgage costs \$1,500 and will save you about \$25 per month at today's rates. Not accounting for inflation, it will take you 60 months, or five years, to make back the cost of your discount point. Stay in the loan for ten years, and you have recouped twice your original investment.

"Rolling" your discount points into your mortgage during a refinancing will give you an immediate reduction in your monthly mortgage payment. Best of all, you will not "pay" for your points until you sell your property or refinance again many years in the future.

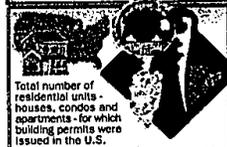
### Improve cash flow

Fixed-income borrowers stand to gain the most from discounting their mortgage rates. Using discount points to drive down their monthly mortgage payments will result in more money left over at the end of the month. The improved cash flow means a better lifestyle.

Still not sure if discounting is right for you? Have questions about discounting shorter-term mortgages? Put the monkey on your loan officer's back to do the math for you. The show may be worth your money.

For free e-newsletters, credit assessments or mortgage pre-qualifications, go to [www.blender.com/1p/philippsig](http://www.blender.com/1p/philippsig) or call (734) 707-5522 (24 hours). Tim Phillips is a mortgage loan officer serving all of Michigan. Homebuyers should always consult a professional for guidance specific to their situation.

## 10-YEAR LOOK



YEAR	MILLION	% CHG
2001	1.81	+2%
2000	1.79	+4%
1999	1.66	+3%
1998	1.61	+12%
1997	1.44	+1%
1996	1.42	+7%
1995	1.33	+3%
1994	1.31	+14%
1993	1.19	+10%
1992	1.09	+15%

Source: U.S. HOUSING MARKETS  
BANKERS MORTGAGE & TRUST ASSOCIATION

[www.observandecentric.com](http://www.observandecentric.com)

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## HOME Of The WEEK

This is the best value on any of Oakland counties all sports lakes. Move in to Upper Straits Lake's finest estate with 169 ft. of sandy beach and sunset views. This newer home is built to perfection with European craftsmanship and unprecedented detail. Adjacent lot available for a complete 2 acre retreat.

For further information or a private showing please contact:

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