Neighborhood Resource Guide

12th Precinct Neighborhood Coalition Vacant House Task Force



Not shown: Blackstone, Fitzgerald, MacDowell, Pilgrim Village and Schaefer 7/8 Lodge

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Message from 12th Precinct Neighborhood Coalition (TPNC)

We hope you find this resource guide a tool you can use year after year as we grow and sustain each of our neighborhoods, our local businesses and our city. Our own Vacant House Task Force has worked with each neighborhood and local real estate companies, Michigan Community Resources and the city to ensure the information present is as accurate as possible. We hope to distribute this resource guide to as many of our Coalition members as possible!

The 12th Precinct Neighborhood Coalition is proud to bring you the Neighborhood Resource Guide. This resource guide is designed by the community for the community, to create strategies for engaging all members of your neighborhood as you work toward common goals. Using these resources, you can begin to build a healthy and resilient community.

Please give us your comments! We are always open to suggestions for improvement. Let us know if you like the resource guide and find it useful. Your comments will help us continue to provide valuable information and beneficial materials to the communities of the TPNC.

We look forward to building on past efforts to ensure the neighborhoods of the Coalition will continue to be a great asset to Detroit's neighborhoods. The goal of healthy and sustainable communities cannot be accomplished without a partnership between the City of Detroit and our neighborhood block clubs and associations and our local businesses. Detroit needs your continued involvement, commitment, and support.

If your block is not yet organized, please contact the City's Community Access Centers at (313) 224-3450 to obtain a "How to Start a Block Club" starter kit. If you have an existing block club, the Community Access Centers (C.A.C.) encourages you to register and join the C.A.C. mailing list so that you can stay engaged and informed of city services and events.

Please visit our Coalition blog to learn more about our activities and to download this resource guide or contact us at 12THPNC@GMAIL.COM

Our web site/blog http://12thprecinctneighborhoodcoalition.blogspot.com

History of Organization

The 12th Precinct Neighborhood Coalition (TPNC) was formed in 1996 on the premise that there is power, effectiveness and efficiency in addressing common challenges and issues in a collaborative fashion. We work to:

- Maintain clean and safe neighborhoods;
- Preserve and maintain the environment of our neighborhoods;
- Ensure an effective working relationship with the City of Detroit and other public and private entities;
- Provide desired retail services.

We provide an internal linkage between member organizations that fosters the sharing of perspectives, ideas and resources. We also provide an external linkage to local and state officials, local businesses and local institutions (including Detroit Public Schools). And, we provide the power of numbers—our geographic area contains over 50,000 residents.

Our boundaries are Woodward on the east, the Lodge on the west, Eight Mile on the north, and Fenkell on the south. Member organizations are:

Bagley Community Council
Blackstone Park Association
Detroit Golf Club Property Owners Association
Fitzgerald Community Association
Greenacres-Woodward Civic Association
Greenwich Park Community Association
MacDowell Community Council
Martin Park District Association
Palmer Woods Association
Pilgrim Village Community Council
Schaefer 7/8 Lodge Association
Sherwood Forest Community Association
University Commons Economic Development
University District Community Association

12th Precinct Neighborhood Coalition Vacant House Task Force

The Vacant House Task Force was created to specifically address the challenges of vacant and blighted homes:

We help neighborhoods by offering to

• Keep a listing of known vacant properties

- Share resources, strategies and procedures to keep homes within community standards
- Educate current and future residents on home maintenance
- Educate homeowners who need assistance, ranging from foreclosure to home sales
- Monitor local, State and Federal legislation and make recommendations to elected officials
- Provide educational forums, resources (such as this resource guide) and services to the Coalition members.

Present and Future:

We work to educate and encourage groups of residents while protecting and preserving physical assets. The common thread of neighborhoods, communities and associations that make up the 12th Precinct Neighborhood Coalition (TPNC), is the diversity of people. A diverse village is created within each community and association. As more and more people move into our community for the first time, it is our priority to nurture a sense of belonging and ownership for each new member, educating them from the start, thereby planting the seeds for a long term positive relationship within the community.

How to Use the Resource Guide

This Neighborhood Resource is our gift to you. As a resident, you are always welcomed as a vital part of the neighborhood! Your safety and security, your standard of living, and preserving all our area's cohesiveness and uniqueness are our focus.

The resource guide is meant to be used as a directory, resource and guide. Have a question regarding "bulk garbage" pick up dates? Need to know where to take your recyclables? See some suspicious activity in your neighborhood? Have a vacant house near you? The TPNC **Neighborhood Resource Guide** has some of the answers.

We all want a great place to live and raise our families. Knowing these resources are available is half the battle! It's the first step to strengthening community.

Benefits of Neighborhood Association Membership

Neighborhood associations are a vital part of creating and maintaining stable communities in Detroit. Associations provide a forum for discussing local and citywide issues. They often plan activities and projects in which your family can participate. They represent a valuable tool in helping residents come together to preserve and enhance the livability of a neighborhood.

Neighborhood Profiles

Bagley Community Council

Founded: 1966

Boundaries: W. Outer Drive (N), W. McNichols (S), Livernois (E), Wyoming (W)

Web: http://bagleycommunity.blogspot.com E-Mail: bagleycommunitycouncil@yahoo.com

Blackstone Park Association

Founded: 1923

Boundaries: W. 8 Mile Rd. (N), Pembroke (S), Steel, (E) Schaefer (W) Web: http://www.neighborhoodlink.com/Blackstone Park Assn 6

Detroit Golf Club Property Owners Association

Founded: 1899

Boundaries: W. 7 Mile Rd. (N), W. McNichols (S), Hamilton Rd./Pontchartrain (E), Fairway Dr. (W)

Web: http://www.detroitgolfclubestates.com

Fitzgerald Community Council

Founded: 1962

Boundaries: Fenkell (S), W. McNichols (N), Livernois (E), Meyers/Lodge FWY. (W)

Greenacres-Woodward Civic Association - GWCA

Founded: 1936

Boundaries: W. 8 Mile Rd. (N), Pembroke (S), Woodward Ave., (E) Livernois (W)

Web: http://www.greenacreswoodward.org

Greenwich Park Community Association

Founded: 1923 Boundaries: W. 7 Mile Rd. (S), Pembroke (N), Schaefer (W), Meyers (E)

E-Mail: Greenwichparkdet@aol.com

MacDowell Community Council

Founded: Boundaries:

Martin Park District Association

Founded: 1915

Boundaries: W. McNichols (N), Puritan (S), Highland Park (E), Livernois (W)

Palmer Woods Association

Founded: 1931

Boundaries: Strathcona (N and W), 7 Mile Rd. (S), Woodward (E)

Web: http://www.palmerwoods.org/

E-Mail: communications@palmerwoods.org

Pilgrim Village Community Council

Founded: 1968

Boundaries: Puritan (N) Lodge FWY. (S), Highland Park (E), Livernois (W)

Web: http://pilgrimvillageassociation.org E-Mail Info@pilgrimvillageassociation.org

Schaefer 7/8 Lodge Association

Founded:

Boundaries: 7mile (S), 8mile (N), Lodge (W), Schaefer (E)

Sherwood Forest Community Association

Founded: 1929 -

Boundaries: Pembroke (N), W. 7 Mile Rd. (S), Parkside (E), Livernois (W)

Web: http://www.sherwoodforestdetroit.org/ E-Mail: info@sherwoodforestdetroit.org

University Commons

Founded: 2002-

Boundaries: commercial development of Livernois from 8 Mile to the Lodge and McNichols from

Livernois to Wyoming.

Web: http://www.universitycommonsdetroit.org

University District Community Association

Founded: 1920

Boundaries: W. 7 Mile Rd. (N), W. McNichols (S), Parkside (E), Livernois (W)

Web: http://www.udcaonline.com/

E-Mail: communications@udcaonline.com

What to Do About:

There may come a time when you, as a resident, may need help. A question or problem arises which requires prompt action. In some cases, finding the right resource to answer the question or resolve the problem is difficult. The next sections cover some of those issues. They also provide you with action steps and resource suggestions to begin the resolution process.

Section 1: Reporting Vacant Buildings

Detroit ranks among the top cities with the highest foreclosure rates in the United States. Vacant properties present a challenge to our communities that approach crisis levels. Since July, 2010 Detroit has had an ordinance requiring the registration of vacant property (see Appendix G), including information for authorities to reach the property owner.

Vacant Property Watch

Forming a property watch committee will help you monitor vacant property in your neighborhood (see Appendix G). If you spot other properties in a similar condition, assign committee members to watch the properties on each block. Report acts of vandalism and unlawful entry into the premises to the authorities immediately. With a lower priority assigned to break-ins at vacant homes, and the difficulty in getting complaints signed by owners, a call to the police may not get the result you want. Community groups can, however, work with the police department on a general problem solving, not a case-by-case basis and get good results. If a break-in occurs, call 911 (and owners if known), then request to have the house placed on **special attention**. This simply means calling the 12th Precinct, 313-596-1200, and asking to have a house placed on special attention. You will need to provide the street address and the reason for concern. The officer can tell you how long the house will be on special attention, so you will know whether you need to call back to extend the time period if incidents continue.

How to Identify Vacant Properties

If you see the following signs, chances are high, the property is vacant:

- Neglected lawns,
- Accumulated trash on lawns,
- Accumulated mail, handbills, etc.
- Damaged doors or windows,
- Damage that compromises structural integrity (collapsing roofs etc.),
- Boarding of doors and windows,
- Fire damage
- Foreclosure notice, winterization notice, property preservation announcement posted on the front door or a window

What to Do?

Preventing vandalism and unlawful entry is just as important as maintaining the home. The first step is to determine who is responsible for the property. See their recommendations listed under Michigan Community Resources to assist in finding owners. Many neighbors have found it necessary both to track the owner and demand that the property be maintained to standard and to take some interim steps to minimize the risks of deterioration.

There are laws and ordinances against trespassing. In general, a person on the property of another without permission runs the risk of being held responsible for damage to the property. Anyone taking responsibility for maintaining another's property should keep that in mind. Risks increase greatly if the trespasser is told to stay off the property by the owner. On the other hand, many neighbors have assessed the risks of allowing properties to fall into ruin, increasing safety risks, and further depressing the value of property, and have decided that the better course of action is to get involved. Countless numbers of our neighbors continue the efforts to preserve our neighborhoods on a daily

basis. Taking the additional low-risk, high reward steps below can help reduce the number of eyesores in our communities:

- Clear debris and mow the lawn. With limited energy, concentrate on the front.
- Address seasonal issues: Plant flowers, clear weeds, rake leaves, remove snow(or stomp the sidewalks, drive back and forth in the driveway)
- Put exterior lights on the property and/or solar powered motion detector(s)
- ❖ Remove graffiti
- Contact the police if you suspect that there are squatters (see Appendix C information on squatters)
- Speak to the postal carrier to stop delivery of mail and ads
- Enlist the cooperation of the city in ticketing.
- See that the vacant property is registered. (see Detroit Vacant Property Registration Ordinance Appendix G).

Incorporating these few steps into your own home maintenance routines will go a long way to reducing the unpleasant features and inconveniences of vacant properties (Berg-Lasher Community Association & Andrews, others).

Who to Contact?

Get help. You do not have to maintain a vacant property on your own. Below are suggestions to enlist support from others when the owner abdicates responsibility:

- Ask your neighborhood association for assistance.
- Update brokers, the bank or foreclosure attorneys, on the conditions of the vacant homes, insisting they keep them in a better condition to be sold to future home owners. Utilize local law enforcement agencies to help control crime resulting from vacant properties.
- Keep a written record of all your efforts. Include details—who, what, when, where, why, how....Identify an assigned property maintenance company which is often posted on the property

(Andrews, 2008 and others)

Section 2: Maintaining and Securing Vacant Properties

As Benjamin Franklin so aptly stated, "An ounce of prevention is worth a pound of cure." The simple steps below, from the Detroit Vacant Property Campaign, will not only secure a vacant property, but keep it well maintained:

Problem Prevention for owners:

- Register the vacant property (see Appendix G)
- Keep a system in place once the property is abandoned or vacated
- Secure and re-key the property
- Clean out the property as soon as possible after occupants move and owner is legally entitled to enter.
- Conform to dumpster regulations, and remove dumpster promptly
- Provide emergency contact information to neighbors
- Adjust utility services and prepare the building for winter
- Setup lawn/walkway maintenance

Exterior Maintenance

- Secure the exterior to prevent unlawful entry and weatherize the premises against the elements
- Replace broken windows and doors
- Make sure the roof is supported and free from damage
- Repair holes and cracks in the foundation to keep from experiencing water damage or rodent entry

Interior Maintenance

- Maintain plumbing; consider turning off water in conjunction with the Water Department; winterize as needed
- Ensure that all structural supports are in good condition
- Secure exit doors with deadbolt locks

(Vacant Property Toolbox, 2011)

Coordinated Community Effort

Join us in our coordinated community effort to maintain the stability of our neighborhoods by complying with the City of Detroit Nuisance Abatement policies. Join your neighborhood homeowners association.

City of Detroit Nuisance Abatement Compliance

Grass should not be higher than 8 inches

- Snow should be removed within 24 hours.
- Garbage should be removed in a timely manner

Coordination

- Know who your block captains are and get their contact information
- Join the neighborhood homeowners association (Vacant Property Toolbox, 2011)

Register with your neighborhood's 24hr Community Alert System with the Detroit Police Department. With your participation, our communities will continue to thrive and serve as a model for other Detroit neighborhoods.

Section 3: Zoning and Ordinance Violations

The City of Detroit enforces zoning, solid waste and illegal dumping, and property maintenance ordinance violations through the Buildings, Safety Engineering and Environmental Department (BSE&ED). They also perform the period inspections and issue the blight tickets for violations.

The Department of Administrative Hearings (DAH) expedites hearings, resolutions and levies the penalties for blight violations. Should you receive a blight violation, the contact information for the administrative suite and hearing rooms are below:

Department of Administrative Hearings Coleman A. Young Municipal Center 2 Woodward Avenue Administration, Suite 103 Detroit, Michigan 48226

HEARING ROOMS: Coleman A. Young Municipal Center 2 Woodward Avenue - Suite 1004 Detroit, Michigan 48226

Phone: 313 224-0098

TTY: 311 or 313 224-INFO (4636)

Hours of Operation: 8:30 am to 4:30 pm, weekdays

Blight Violation Policy

Solid waste contributes to blight and the City of Detroit enforces the ordinance to keep Detroit clean. Solid waste violations for items such as "furniture, tires, chunks of concrete, carpet, stoves or piles,"

can compound into massive penalties. (Greenacres-Woodward Civic Association, 2010) Violation tickets start at \$200 and cap out at \$10,000 per day.

The violations cover Courvilles (refuse containers), inoperable vehicles, and bulk trash sitting by the curb too long. "More than half the violations in the 12th precinct hearing docket for July 29, 2009 were for 'Courville' time limits." (Greenacres-Woodward Civic Association, 2010) Please maintain your grass and keep inoperable vehicles in your garage. Additionally, do not place your bulk trash on the curb too early.

Blight violations extend to rental property owners and tenants. This situation can be corrected easily though. Tenants should call **313-224-2733** to receive blight inspections. Rental property owners must register their property and obtain a certificate of compliance. The compliance certificate shows that the property meets city wide guidelines and is safe and habitable.

Vacant Property Ordinance (see Appendix G)

Over 95,000 vacant property owners will be notified of their requirement to adhere to existing property maintenance regulations in Detroit. The Vacant Property Registration Ordinance was approved in July, 2010 and is in full effect.

- The owner of a vacant structure must register the property with Buildings, Safety, Engineering and Environment Department within 30 days of the structure becoming vacant.
- 2. Owner will receive a certificate of registration and must get a Certificate of Compliance from the Department.
- 3. Call 313-628-2451 to have your property registered; or go to Room 412 of Coleman A Young Municipal Center, or access the website at www.detroitmi.gov The form can be emailed, mailed or faxed to you.
- 4. The ordinance's penalties double from the first to second ticket written. The Property Maintenance Division will send any overdue amount in tickets to a collection agency, which adversely affects the owner's credit report.

City Ordinances

Detroit ordinances and zoning code are available on line at www.municode.com On the website, select by state and then city to access the code.

Section 4: Squatters

As our neighborhoods continue to experience a rise in the number of vacant and foreclosed homes, squatters attempt to illegally occupy and consume electricity in these properties. Squatters generally do not maintain the premises. Often times, they use the property as a place to conduct criminal activities.

As a concerned neighbor, keep watch for squatters and suspicious activity at vacant homes in your neighborhood. We all need to be vigilant. Based upon recent incidents of squatter activity, the Palmer Woods Association, Berg-Lasher Community, and University District Community Association offer some helpful suggestions for identifying and resolving issues with squatters.

How to Identify Squatters in Your Neighborhood

In observing your neighborhood, watch for the following signs:

- ❖ Removing of the "For Sale" or "For Rent" sign
- Coming in late at night and leaving early in the morning
- ❖ Backing their car into the driveway so you cannot see the license plate
- Avoiding interaction with neighbors
- Refusing to answer the door
- Keeping the storm door locked, preventing mail delivery
- Moving into the house without furniture or utilities
- Telling stories to neighbors that do not make sense
- Failing to cut the grass and otherwise maintain the property

In some cases, legitimate homeowners display some of the above traits. If you suspect that an unconcerned neighbor is a squatter, the next sections provide some tips to help you.

Safety Techniques – Approaching Suspected Squatters

Start with the owner of the home in question. Research the home's status to identify the true owner. Once identified, contact the owner to advise of the squatter in their home. If the owners don't express any interest, remind them that they could be held liable for the squatter's actions. Follow up with the owners on a regular basis.

Whenever you see someone at the house, visit. Take someone with you, such as another neighbor, committee person or board member. Ask the suspected squatters about their presence and the house purchase.

- Monitor the property on a daily basis.
- Contact the neighbors on each side of the house the squatter occupies. Alert them of the trespasser and get their cooperation.
- Notify the listing realtor. Demand to know the contact information of the bank in ownership.
- Call the local police precinct as often as necessary.
- Call Social Services if you suspect neglected children are on the premises, or if you suspect the utilities are not fully functioning.
- Call the utility companies if you suspect illegal connections.
- Consistently, politely and continually contact the responsible owner.
- * Record the license plate numbers of all vehicles that visit the home.

- ❖ Alert private security or radio patrol of the squatter problem.
- ❖ Get the realtor or responsible bank to start legal action to evict the squatter.

(Palmer Woods, 2009)

The most important point is to take action. Complacency only makes moving the squatter out more difficult. If you confirm that your suspicions are correct, the next section has ideas on who to contact.

Who to Contact?

When squatters are living in a vacant house in your area, contact any of those listed below. Be prepared to give a good description of the people in the house and the car, including its license plate number.

- Neighbors: alert them to watch/record squatting activity.
- Realty company, realtor:
- Verify a rental/sale as soon as a property becomes occupied.
- Owner and/or realtor: Verify a rental/sale as soon as a property becomes occupied.
- Owner and/or realtor: have them file a police report with the appropriate police precinct, as needed.
- 911: Call to report squatting activity. The police can act if squatters have just broken in. It is more difficult if people have been in a house long enough to establish mail delivery.
- ❖ 911 Call: if you see anyone taking things out of the house.
- ❖ Ask your neighbors to call 911, too. Exert some pressure!
- Owner and/or realtor: Coordinate to be on call when the police arrive.

(Palmer Woods, 2009)

Check to see that the owner or realtor has secured the property after the eviction. Do not give up if you get conflicting information from the police about what they can or cannot do. Persist until the problem is addressed. (See Appendix C)

Section 5: Dogs

With ownership, comes responsibility. As a Detroit resident, you must comply with Detroit City Dog Ordinances.

In 2011 the focus at Animal Control changed. Director Harry Ward concluded that there were two major issues with dogs. One set arises from the economic factors which have produced hardships for people and their pets. The other set of problems arises from people who have no regard for rules. That includes those involved in dog or cock fighting, both increasing in frequency. In 2010 there were 1,025 reported dog bites requiring medical treatment. 90% of the dogs involved were "owned", not stray.

Detroit is seeking penalties for serious safety violations and has begun enforcing the state law (stronger than Section 6-1-6 below) which attaches penalties when a dog bites any mammal. (Such dogs often bite other dogs first then go on to bite people.) Nuisance barking or stepping in animal waste is not conducive to comfortable neighborhoods, and may be addressed by Animal Control.

In 2010 a Wayne County resident died of rabies contracted from a bat. Rabies inoculations, therefore, are crucial in preventing transmission of the disease.

In Detroit, only the three state licensed facilities: Detroit Animal Control (313-224-6356), Michigan Humane Society (313-872-3400), and Michigan Anti-Cruelty (313-891-7188) are authorized to shelter animals. [All About Animals in Warren (586-879-1745, www.allaboutanimals.org) can also be a useful resource in spaying/neutering rescued animals].

How to Report Dangerous, Vicious and Nuisance Dogs

TO REPORT A DANGEROUS DOG, CALL **313-224-6356** 8AM-3PM MONDAY-FRIDAY. CALL 911 TO REPORT DANGEROUS DOGS AT ANY OTHER TIME. If neighbors can find a safe way to confine a dangerous dog until it can be picked up, good results are accomplished more rapidly.

To report stray, vicious or nuisance dogs call Animal Control with the animal's location at 313-224-7128.

To adopt an animal or to obtain more information call Animal Control at 313-224-7133.

Applicable Detroit City Dog Ordinances

For your convenience, the applicable ordinances for our community are below. **Violators are subject to a \$500 fine or 90 days in jail:**

6-1-5 FAILURE TO ABATE PUBLIC NUISANCE IS UNLAWFUL.

This of section of the ordinance includes stray animals, waste, digging, biting and repeated howling, yelping or barking as a public nuisance.

6-1-6 TO HARBOR OR OWN A VICIOUS ANIMAL IS UNLAWFUL.

A vicious dog is a dog that chases, bites or attempts to do so, without provocation, a person or another domesticated animal or exhibits unprovoked aggression.

6-1-7 FAILURE TO VACCINATE DOG MORE THAN FOUR (4) MONTHS OF AGE AGAINST RABIES OR FAILURE TO PRODUCE PROOF OF VACCINATION IS UNLAWFUL.

Proof of vaccination against rabies consists of a written certificate or statement signed by a licensed veterinarian. It must state the owner's name and address, a description of the dog, including the breed, sex, and age of the dog, the date of vaccination, the type of vaccine used, and the date re-vaccination is due.

6-1-9 ANY DOG DETERMINED TO BE DANGEROUS MAY BE SEIZED AND IMPOUNDED BY D.A.C. FALURE TO COMPLY IS UNLAWFUL.

When the animal is on the owner's property, the animal must be confined securely indoors or securely outdoors within a locked enclosure, pen, or structure that prevents the entry of any person and the escape of the confined animal.

6-2-1 FAILING TO OBTAIN LICENSE FOR DOG MORE THAN (4) MONTHS OF AGE IS UNLAWFUL.

Animal Control is authorized to impound, sell, euthanize or otherwise dispose of any unlicensed dog.

6-2-5 FAILUE TO HAVE COLLAR OR HARNESS, WITH LICENSE TAG ATTACHED, IS UNLAWFUL.

The dog license issued by the Animal Control Division shall consist of a metal tag which shall have stamped or engraved thereon the year issued, together with the words "Detroit License."

6-2-6 FAILURE TO KEEP DOG ON OWNER'S PROPERTY OR TO ALLOW DOG TO STRAY ON PUBLIC PROPERTY, UNLESS HELD BY LEASH OR UNDER RESTRAINT IS UNLAWFUL.

It shall be the duty and the responsibility of the owner of any dog to keep the dog on the owner's property.

(City of Detroit, 2004)

Be considerate of your neighbors. Comply with the Detroit City Dog Ordinance so that we can all enjoy you as well as your four-legged friend.

Safety Techniques

Should you encounter a vicious stray or an aggressive dog, knowing how to react can keep you from serious injury or worse. Follow these tips suggested Kristy Leong, DVM, a veterinarian

Avoid eye contact with a strange dog.

An aggressive dog can interpret direct eye contact as a challenge. If the perceived challenger happens to be a big male, the dog is likely to back down. Unfortunately, a small child is seen as being weak, which further promotes aggression on the part of the dog and can cause the dog to attack.

Avoid making abrupt movements.

When you're around a strange dog, move slowly and avoid jerky movements. If a vicious dog approaches you, one of the worst things you can do is turn your back

and run. This will almost certainly provoke a dog attack. The best response is to slowly and quietly back away from the dog.

Avoid approaching strange dogs even if they're on a leash.

Once you have the owner's permission to approach the dog, approach them slowly with soft words. Allow to the dog to smell your hand before attempting to touch the dog in any way. Look for signs that the dog feels friendly towards you. This might include a wagging tail and a relaxed body. If the dog stiffens or growls, move slowly away from him. Be particularly cautious when allowing a young child to approach a strange dog.

Stay as calm as possible.

Dogs can sense anxiety and this can provoke aggressive behavior. To avoid a dog attack, avoid showing anxiety or fear.

If not raised properly, certain breeds are more likely to attack. Because of in-breeding, more care is required around Pit Bulls, Rottweilers, and German Shepherds; especially around young children. Based on history of breeding, they are more prone to be nervous and aggressive. (E Leong, 2011)

Section 6: Utility Theft

With so many Detroiters watching their budgets, we all are searching for creative ways to stretch our dollar. When someone steals energy service to save money, tampers with lines to steal copper, or impersonates a utility worker to collect cash; we all feel the effects of the theft. Unsuspecting homeowners experience a spike in utility bills. Illegal connections and damaged energy lines cause property destruction, physical injury or death. The community begins to distrust utility representatives, and utility rates rise to offset the cause of theft and fraud.

The crime of utility theft should be reported when you see it. The information below from the DTE website will help you spot and report illegal gas or electric service connections, as well as protect you from fraud.

How to Prevent Utility Fraud

DTE provides the following tips on its website, to protect you and your family from utility fraud:

When Answering Your Door

- Always ask for identification. DTE employees and contractors carry photo identification badges, and are required to display their badge if asked;
- ❖ If you are still unsure, call the utility company at (800) 477-4747.
- ❖ Remember DTE does not engage in door-to-door activities that involve monetary transactions. DO NOT open your door if the supposed utility representative claims to:
 - Have a refund or rebate;

- Sell utility products or services;
- Collect bill payments; or
- Wants to see your statement (bill); or
- Offer tree trimming around power lines for a price.
- If you think the person at your door is a utility imposter, call the police.

On the Phone

- If you think the person on the other end of the line is an imposter, ask for identification. A true utility representative:
 - Can tell you the account number and the amount due on your bill, and
 - Will display DTE Energy on Caller-ID.
- ❖ If you are still unsure, call the utility company at (800) 477-4747 and ask them for your account number and the amount due on your bill.
- Contact the police if you think you have been the victim of fraud.

(DTE Energy Company, 2011)

...Knowing and taking these extra steps before fraud occurs can save you a lot of time and headaches later.

Contact: Information and Complaints

Call the DTE theft hotline at (800) 441-6698 to report utility theft. Additionally, you may report suspected utility theft online at www.dteenergy.com. DTE accepts complaints through their Customer Service at (800) 477-4747, and online via their Customer Assistance Center at www.dteenergy.com. You may file a complaint as well as express dissatisfaction with the resolution of a prior complaint.

Section 7: Crimes: Ideas and Resources

Crime is an issue in every neighborhood. Approximately 60-75% of burglaries [reported] are committed between the hours of 6am and 2pm: arming yourself with knowledge and initiative will help cut down on crimes.

Narcotics

As of 2009, Detroit had a total 25,762 total emergency department visits reported, related to substance abuse. Of those substances reported, Alcohol (11,653), Cocaine (9,563), Marijuana (7,308) and Heroin (6,584) were the most misused or abused. Alcohol remains the most widely abused substance. Heroin has made a comeback in the Detroit area. You can help combat the negative impact narcotics has within our communities:

- ❖ Take steps to involve your children in after school programs and stay involved with their school work.
- Encourage known or suspected substance abusers to seek counseling.
- Dare to stage an intervention if other encouragement does not work.
- When you see suspected dealers, report them to the police. Call (313-224- DOPE (3673).
- Call Wayne County tip line (313-833-3190)
 Note identifying markings such as tattoos, scars, piercings, and haircuts when you contact the authorities.

(Transformations Drug and Alcohol Treatment Center, 2011)

Any citizen wishing methadone treatment services may contact the City of Detroit's, Department of Health and Wellness Promotion at **313-876-4000**, or call **1-800-467-2452** for more information. Additionally, you may obtain information on other programs such as Project FAIR (Families achieving Independence through Recovery) and find out how to get more involved, at www.drugfreedetroit.org.

Gambling

All gambling, unless conducted by the Michigan Lottery or licensed as a charitable gaming operation regulated by the Michigan Lottery, occurring in a Native American casino, or occurring at the three Detroit casinos, is illegal." You can report illegal gambling anonymously by phone at **1-888-314-2681**, or email MiGamblingTip@michigan.gov. (State of Michigan, 2011)

Charitable Gaming

Specific non-profit organizations may obtain licenses for charitable gaming to host bingos, millionaire parties, and raffles, and to sell charity game tickets. (State of Michigan, 2011) The following non-profit organization types can obtain PDF documents from the MGCB website which lists the documents needed for licensing:

- Educational
- Educational Subordinate
- Fraternal
- Local Civic
- Religious
- Religious Subordinate
- Senior Citizens
- Service
- Veterans'

Organization representatives may call 517-335-5780 to obtain additional information on qualification.

Gangs/Graffiti and Tagging

When gangs use graffiti, the graffiti is used to check the resistance of a neighborhood to gang presence. The graffiti, also called tags or tagging, is used to mark territory claimed by a gang, to establish gang dominance, to warn rival gangs to go elsewhere and to identify locations for drug sales.

This marking is frequently done as a first step, as a gang begins to expand its territory. Early on, just painting over the tagging sends the message that the gang is not welcome. Keeping gangs from claiming a neighborhood can sometimes be as simple as consistently painting over the gang tags. It is always worth the effort.

Gang graffiti is sometimes most easily identifiable by what it is not. It is not "Joe loves Mary". It is not the beautifully painted 12' elephant completely covering a security gate. Those may not be additions you tolerate, but they don't mean "gang". It is names from movies and TV, like "Bloods" and "Crips, along with names of many local area streets—7 Mile, Six Mile, Puritan, Schoolcraft, Plymouth to name a few—that are gang tags.. Tags that include the dollar sign (\$) also mark locations where drugs are sold.

No More Broken Windows (NMBW), an organization established in the 12th Precinct to fight graffiti placed by local gangs, is an effective resource in identifying and obliterating gang graffiti.

NMBW provides information on its website <u>www.nomorebrokenwindows.com</u> so neighborhoods learn more and participate in paint outs.

Whether working individually or in groups it is very important to

- ❖ Talk to your neighbors. Acting together produces better information and greater prospects for success.
- ❖ When possible, photograph the graffiti. Check with NMBW or 12th Precinct Community Relations (313-596-1221) to see whether they need your photo to document new developments. (NMBW works closely with the police department in this effort.)
- Call the Gang Squad (313-237-1555) after 4:00pm
- Remove or paint over the graffiti as soon as possible. Once is rarely enough. If a gang thinks your neighborhood is a really good place to be, the gang will keep trying. Outlast them. Many neighborhoods have successfully done so.

If there is any question of safety for the painters, definitely work with No More Broken Windows and the police department

Home Invasion

When a home invasion occurs, we often feel violated. The effects are sometimes devastating. Our home is a sanctuary, the one place we like to feel secure. Take the following steps, from the Detroit Police Department, to maintain the safety and security of your home:

Don't be quick to broadcast your new purchases

Dumping your trash and leaving it open to viewing is advertising to would be thieves. You should keep containers closed and use opaque trash bags.

- Some people that would commit home invasion are the very people that know you well. Generally, you should be wary about who you tell about your new expensive television. (Don't leave the shipping carton at the curb on trash day; break it down and put it in the Courville, or better yet, recycle.) Caution is the key to your safety.
- Check your house

When you are going out, you should take extra precautions and check the streets to see if there are out of place characters. Be suspicious. Leave time before you are going out to drive back around your house to see if someone approached it.

Look out for your neighbor

Burglars do not like witnesses. If you see suspicious activity at your neighbor's house then report the information to the proper authorities.

Patrol the neighborhood

Develop a neighborhood watch team.

(Officer Roach, 2009)

Loitering

Loitering is an offense. If you notice loitering in your neighborhood, contact the authorities. Use your 24hr Community Alert System to notify your neighbors of loitering activity in the area.

Sec. 38-1-3. - Loitering—Generally.

- (a) It shall be unlawful for any person to loiter on any street, sidewalks, overpass or public place. For the purpose of this section, **loitering** is defined as the act of standing or idling in or about any street, sidewalk, overpass or public place so as to hinder or impede or tend to hinder or impede the passage of pedestrians or vehicles.
- (b) A person who violates this section shall be responsible for a civil infraction and subject to a civil fine of not more than one hundred dollars (\$100.00) plus costs as set forth in section 55-2-31.

(Code 1964, § 58-1-10; Ord. No. 337-H, § 1, 7-27-79)

(City of Detroit, 1964)

Dumping

Some construction companies bring their waste to Detroit neighborhoods to avoid paying the fees associated with the proper disposal of their waste. Dumping is not limited to just construction companies. Detroit residents or residents from nearby cities often do the same.

The Department of Public Works (DPW) Solid Waste Division handles illegal dumping reports. Call **311** or **313-224-4636.** Be certain to note the date, time and location of the dumping. Also record the description of the vehicle and the license plate number. (City of Detroit, 2010)

Some neighborhoods have received good results by posting "No Dumping" signs or signs with watching eyes.

Mail and Delivery Theft

To ensure the safe delivery of your mail and packages, take these few easy steps:

- If you are suspicious about a vehicle or person trailing a truck, gather all the identifying evidence, and report it to the authorities.
- * Request that your package or delivered mail require a signature for delivery.
- If you won't be home, consider other options for delivery. Can you receive a package at work? Do you have a neighbor who could accept delivery?
- Refrain from leaving mail containing personal information at the door for the postman to pick up.

(University District Community Association, 2011)

Know the date of your package's delivery. Keep track of the package. If there are any problems or interference with the mail, report the incident to the post office.

Create a Neighborhood Watch Group

Neighborhood Watch is a nationally recognized community based program. Neighbors share contact information and agree to contact one another and notify the police when appropriate. To enroll, neighbors sign an agreement with their contact information.

- Hold meetings so residents get to know each other, and begin to work together.
- Contact 12th Precinct Community Relations, 313-596-1221 to get the latest information available and suggested wording for the signature page. Door-to-door recruitment will garner members. Ask everyone to sign the agreement to notify police and to provide their contact information.
- Get copies of the list to all the signatories. Provide a copy to 12th Precinct Community Relations to officially register.
- Consider additional actions like those listed below.
- Ask people that don't leave their house often to be "window watchers", keeping an eye out for children and unusual activity in the neighborhood
- Start cleanup projects for the neighborhood. Abandoned cars and overgrown vacant lots add to crime.

- Start block management programs to help children deal with emergencies while going to and from school.
- Watch groups should not try to fill the role of the police. Their duty is to be observant and report suspicious and overt criminal activity.

Personal safety Tips

1. Walking

- Bring friends and neighbors along for walking and jogging
- Understand the environment of your neighborhood.
- Carry wallets and purses with safety. Protect your belongings.
- Carry whistles and sound making devices for emergencies.

2. Driving

- Lock your car even while you're at home, or if you're only leaving the car for a short amount of time.
- Park in well-lit areas.
- Be alert in parking garages.
- Check around your car before getting inside. Check the interior, underside, and behind it.
- Don't leave valuables in your vehicle

3. Home Safety

- Stay alert. Know your neighbors and your surroundings
- ❖ Lock up the house while at home or even if you're just going out for a few minutes.
- Secure sliding glass doors with broom handles, commercial locks, or commercial bars
- Keep your porch and entrances to your home well lit. Light home exterior at night.
- Trim bushes and trees to eliminate hiding places around your home.
- Ask police to do a survey of your home's safety.
- ❖ Do not leave your garage door opener inside your car if you leave it outside.
- Reduce alley growth
- Light home exterior; Standard recommendations include keeping a front light on, and having motion detector lights on sides and rear of the home.

Police Contact Info

Contacting the police is a natural first thought when reporting instances of crime. We need to support our local police departments to help them serve us more effectively. Use the guide below to determine which number to call when requesting police assistance or emergency services (Detroit Police Department, 2010):

1. GENERAL INFORMATION

If you want to obtain general information on city services, call the **311** Call Center. The center operates Monday – Friday, 7:30am – 9pm; and Saturdays from 9:30am – 5pm.

2. NON-EMERGENCY SITUATIONS

The Detroit Police Department asks that we use Telephone Crime Reporting Unit (T.C.R.U.) for all non-emergency situations. The TCRU number is **313-267-4600**. This number is best used to make a police report on an incident which has already happened

- break-ins
- drag racing
- illegal dumping

Vehicle owners filing a stolen vehicle report for incidents occurring within the city must file in person at any Detroit police station (district or precinct). Auto theft reports can now be initiated with a TCRU call. Don't be surprised if a call is transferred to or from 911.

While other non-emergency transactions may be handled at the TCRU number, sometimes the volume of calls makes other action more effective.

Other options can include:

- ❖ Abandoned vehicle report—12th Precinct desk, 313-596-1200
- Complaints after the incident, especially with ongoing patterns—noise, barking dogs, neighborhood problems, etc. 12th Precinct Community Relations, 313-596-1221
- Open fire hydrant, 311, the precinct desk (313-596-1200) or 911, especially if flooding and low water pressure result
- Utility theft—the utility company

To get information on someone in police custody, calling the precinct where the arrest was made can aid you in tracking the information (Detroit Police Department, 2010)

3. EMERGENCY SITUATIONS

It is worth noting that inconsistent information has left many people confused as to the correct call to place to request police response. Be certain in any emergency to call 911. Do not be surprised if a call you think is a low priority gets transferred to 911. When in doubt, make the call. 911 operators are trained to assign priorities to calls, and they are better positioned to assess the next steps.

EMERGENCY SITUATIONS

CALL 911 IMMEDIATELY! Always call 911 for emergency response when you want to:

- Report crimes in progress
- Get immediate medical assistance
- Report a fire
- * Report a downed electrical wire or lighting pole fire
- Report illegal dumping in progress; report a suspected hazardous material

❖ Report a dangerous dog outside office hours @Animal Control (8-3, M-F)

When you witness a crime, remember the **Crime Stoppers Tipline**. By dialing **1-800-SPEAK-UP (773-2587)**, you can provide information related to unsolved crimes anonymously. The line operates 24x7 days a week. Citizens with information leading to a felony arrest are eligible for a \$1000 reward. (Police, 2011)

Always alert your neighbors.

Speaking up and drawing attention to crime is an effective deterrent. It sends the message that residents in your community refuse to tolerate illegal behavior.

Section 8: Tax assessment

When Should I Appeal my Property's Assessed Value?

Dates are important when contesting a property assessment. You should receive the notice of assessment sometime in January or February from the City. It should contain information about the assessed State Equalized Value (S.E.V) and taxable values as well as information about appeal. Most cities' or townships' Boards of Review meet in March. Once the Board of Review adjourns, the taxable value is set for the year, and you cannot change it.

<u>Note</u>: Detroit is an exception to the March timetable because it adds an additional level to review/appeal process. If the property owners miss the February window, they are out of luck. The Board of Assessors Review meets in the first half of February. This is when the property owner appeals. Detroiters who do not agree with the conclusion of the Board of Assessors, can appeal to the Board of Review in March as in other Michigan communities.

Assessment Review Dates

Board of Assessors Review, Assessment rolls are open for

Detroit inspection February 1-15. An appeal of

property values must be made during

this time

Board of Review (after appeal to Begins the Friday following the first

Board of Assessors Review) Monday in March and ends the first

Monday in April

Homestead Exemption Affidavits must be filed by March 1 each year Personal Property Statements must be filed not later than February 20.

Michigan Tax Tribunal (requires Appeals must be filed before June 30 appeal to Board of Review)

July Board of Review Tuesday following the third Monday in

July

December Board of Review Tuesday following the second Monday

in December

How to Appeal Your Tax Assessment

Tax Assessment procedures require the taxpayer to appeal to Board of Assessors Review first. The Board of Assessors Review takes into account such circumstances as structural defects of the property, fire damage, or demolition before the beginning of the New Year. To appear before the Board of Review, an appeal must be made during the February Assessors Review, February 1st - 15th.

If you are not satisfied with the February Assessors Review decision, you must send written notice to:

Board of Review 824 Coleman A. Young Municipal Center Detroit, MI 48226

Notice must be received by the second Monday of March. You will then receive an appointment to appear before the Board of Review.

March Board of Review begins the Tuesday following the first Monday in March and ends the first Monday in April.

Protest at the Board of Review is necessary to protect your right to further appeals to the Michigan Tax Tribunal for valuation and exemption appeals, and/or State Tax Commission for classification appeals. To appeal a decision of the Board of Review, you must write to:

Michigan Tax Tribunal P.O. Box 30232 Lansing, MI 48909

Appeals must be received before June 30 each year.

Section 9: Foreclosure

Foreclosure is a long legal process. A borrower who defaults on a mortgage risks losing the mortgaged property. Usually there is a "forced sale" at a public auction for the bank to recoup its losses. (Andrews, 2008)

Reaching the point of foreclosure does not happen overnight. Usually, a series of events places the homeowner in that situation. Below is a timeline which explains what happens at each stage of the foreclosure process.

Foreclosure Timeline

Initiate communications with your lender!

First Month Missed Payment

- Loan is in default after 30 days of non-payment.
- Late fees accrue.
- Lenders call.
- ❖ In this stage you should make a partial payment if you can.

Second Month Missed Payment

- The lender may stop accepting partial payments. You may receive calls from Collections or Loss Mitigation.
- Still keep communications with your lender.
- Late fees continue to accrue.

Third Month Missed Payment

- ❖ You may receive a "Demand Letter" or "Notice to Accelerate".
- ❖ You may still be able to make arrangements with the lender through Loss Mitigation.
- This may be your first opportunity to make arrangements, if there is a 90 day delinquency requirement.
- Foreclosure proceedings are started with notification in the local courthouse, local paper, and at your home (Foreclosure Detroit).

Fourth Month Missed Payment

- Lenders contact attorneys to begin a Sheriff's sale. The date is four to six weeks after attorneys file.
- Sheriff's sale must be advertised for four consecutive weeks before the court proceeding.
- You do not have to move now.

During Redemption Period

- You have six months until the redemption period is complete.
- You should begin looking for a new place to live.
- If you leave before the redemption period ends, that may limit your opportunity to redeem the property

❖ To redeem the property you must pay the amount due, including missed payments on the loan, interest, late fees, attorney fees, etc.

After the redemption period

- ❖ You will now receive an eviction notice and a legal notice of court proceedings.
- You can fight the eviction.
- The sheriff can move your belongings to the curb after a court order.
- Homeowner has the legal right to recover their property placed at curb for 24 hours.

Who to contact?

❖ A Housing Counselor

The Michigan State Housing Development Authority works with various counseling agencies to provide foreclosure counseling prevention services. Using the Michigan State Housing Development Authority should be your first step. See section 11

❖ Your Local Church

Sometimes faith based agencies assist active members of their faith who fall behind on mortgage payments.

The Department of Human Services (DHS)

DHS has an Emergency Relief Program (ERP), if you are behind in your payments. Should you qualify, you will receive a onetime grant. You may also qualify for food stamps, medical, or other forms of assistance that will allow you to get current with payments.

Section 10 Home Improvement for Landlords and Homeowners

Landlords:

The Property Improvement Program (PIP) helps landlords improve investment properties in the state of Michigan. Here is a breakdown of allowable improvements under the program and how.

Improvements Covered:

- Install insulation
- Install ramps, handicap accessible bathrooms
- Replacing the heating system
- New siding
- Paint
- Taking care of roof damage
- Placing new windows

- Upgrading a kitchen or bathroom
- Completing an attic or basement

Applying

Start by asking for a MSHDA Property Improvement Program loan. You can request the applications from participating banks, savings and loan associations, and community housing offices.

Qualifying

- You own or are buying a 1-24 unity property
- You have decent credit and can show ability to repay the loan
- The improvements are permanent or increase energy efficiency and living standards in the building

Documents you need

- MSHDA Credit Application
- ❖ Proof of the number of units (Local property assessor's card, rental license etc.)
- Paycheck stubs
- ❖ Past income tax returns both federal and state along with W-2's
- ❖ A photocopy of hazard insurance policy page showing limits of coverage
- Estimate from contractors (state licensed)

Homeowners:

- Senior Emergency Home Repair Program and Minor Home Repair Program: 313-628-2565
- ❖ Lead Hazard Reduction, Child Help Lead Reduction: 313-628-2565

Section 11: Resources

Local Resources (313 area code)

Abandoned Homes Phone: 313-224-3215
Building Complaints/Inspections Phone: 313-224-2733

Complaints/Service Requests

Phone: 313-224-6000 or 311 or 313-224-

INFO (4636)

Courville Replacement Phone: 311 or 313-224-INFO (4636)

Demolition of Vacant/Abandoned Buildings Info Phone: 313-628-2660

Detroit City Clerk's Office Phone: 313-224-3260 Fax: 313-224-1466

Detroit Fire Department Phone: 313-596-2900

Detroit H.U.D. Office/ Property

Detroit Vacant Property Campaign, /Michigan
Community Resources
Maintenance Complaints
Detroit Health Department

Phone: 313-962-3171
www.MCRonline.org
Phone: 313-226-6280
Phone: 313-876-4300

Drug Activity Complaints Phone: 313-224-DOPE (3673)

Financial Assistance- Foreclosure Prevention:

ACCESS & Phone: 313-842-7010 DHS- Detroit Phone: 313-396-0200

ForeclosureDetroit.org Phone 313-949-3195

Handicap Sign Request Phone: 313-628-2451

Home Inspections Phone: 313-224-3400

Mayor's Office Phone: 313-224-3400

Michigan Foreclosure Prevention Project 866-946-7432 or miforeclosure.mplp.org

Planning and Development Department Phone: 313-224-6380

Pre-Sale Inspection Phone: 313-224-3121

Property Tax Assessment Phone: 313-224-3011 Fax: 313-224-4270

Property Tax Information Phone: 313-224-3560
Purchasing Detroit Vacant Lots Phone: 313-628-0900
Recreation Shelter Rentals at Belle Isle Phone: 313-628-2081

Report Inoperable Vehicles Phone: 311 or 313-224-INFO (4636)

Water and Sewage Department Phone: 313-267-8000 Wayne County Treasurer Taxpayer Assistance Program Phone: 313-224-6105

Community Access Centers

Central District

Coleman A. Young Municipal Center 2 Woodward Avenue - Suite 106, 48226

Office: 313- 224-2989 Fax: 313- 224-4334

TTY: 311 or 313- 224-INFO

Northwest District

19180 Grand River, 48223 Office: 313- 870-0649

Fax: 313- 935-4433

TTY: 311 or 313-224-INFO

East District

7737 Kercheval, 48214 Office: 313- 628-2170 Fax: 313- 579-7135

TTY: 311 or 313- 224-INFO

Southwest District

7744 W. Vernor, 48209 Office: 313- 628-2180 Fax: 313- 842-0993

TTY: 311 or 313-224-INFO

Phone: 313-833-9912

Housing Counselors: MSHDA certified

Not limited to residents within the zip code.

48201 Center for Community Justice Phone: 313-832-4788

Green Path Incorporated Phone: 313-961-1018 www.Greenpath.com Phone: 313-833-8100

Jewish Vocational Services www.jvsdet.org

48202 Bethel Housing Counseling Agency

www.bethelhousing.org bhca5050@gmail.com

Detroit Alliance for Fair Banking Phone: 313-871-9050

Detroitalliance.org

inquiries-comments@detroitalliance.org

Detroit Non-Profit Housing Corporation Phone: 313-972-1111

48208 Michigan Neighborhood Partnership Phone: 313-361-4530

www.mnpartnership.org info@mnpartnership.org

48216	Phoenix Housing and Counseling Non-profit Incorporated phoenixhousing@sbcglobal.net	Phone: 313-964-4207
	Southwest Housing Solutions Corporation www.swsol.org	Phone: 313-841-9641
48219	Abayomi Community Development Corporation www.abayomicdc.org/info@abayomicdc.org	Phone: 313-541-9828
	National Faith Homebuyers www.nationalfaith.org/ dina@nationalfaith.org	Phone: 313-255-9500
	New Hope Community Development www.newhopedetroit.org	Phone: 313-255-6275
48224	U-SNAP-BAC Nonprofit housing corporation www.usnapbac.org/info@usnapbac.org	Phone: 313-640-1100
48226	Family Tree	Phone: 313-962-2329
	Mission of Peace www.missionofpeace.com mopc@aol.com	Phone: 313-967-0140
	Neighborhood Legal Services Michigan	Phone: 313-964-1975
48235	Amandia Community Development Corporation	Phone: 313-347-2829
	Looking for My Sister http://www.lookingformysister.org/ info@lookingformysister.org	Phone: 313-861-3221
48342	Light House Community Development http://www.lighthouseoakland.org	Phone: 248-920-6200

Other Resources

Fannie Mae Regional Offices: 312-368-6200

www.fanniemae.com/

regional offices@fanniemae.com

FHA Home Office: 888-297-8685

www.fha.com

assistance@fha.com

Mortgage Guaranty Insurance Corporation (MGIC): 800-272-4071

www.mgic.com/

MSHDA: 517-373-8370 www.michigan.gov/mshda

Rural Development: 800-793-8861

Veterans Administration Central Office: 800-827-1000

www.va.gov

Bureau of Alcohol, Tobacco and Firearms and Explosives (ATF): 800-800-3855

Phone: 313-224-5777

Phone: 313-456-0240

www.atf.gov/

Drug Enforcement Administration (DEA): 313-234-4000

www.dea.gov/

Fannie Mae Home Office: 202-752-7000

www.fanniemae.com/

Wayne County Prosecutor's Office

www.waynecounty.com/prosecutor

prosecutor@co.wayne.mi.us

Michigan Attorney General www.michigan.gov/ag/

miag@michigan.gov

About Crime Stoppers

Crime Stoppers of Mid-Michigan, founded in 1989, is a non-profit community organization that raises funds for rewards encouraging citizen witnesses to call an anonymous tip line to solve felony crimes in the Tri-County area. Crime Stoppers is an alliance of the community, the media and law enforcement with the goal of creating a safer place to live and work by getting felons off the streets and into the judicial system.

Since Crime Stoppers of Mid-Michigan was founded in 1989, they have had over 5,000 tips which have led to 866 warrants and 1,043 arrests (Crime Stoppers Monthly Statistics). Crime Stoppers of Mid-Michigan is advantageous to the community. They help provide a safe environment by making sure anonymous tips are reported to the police. They have taken initiative to partner with the police and media to create awareness in the community. They are a necessary non-profit organization that helps maintain security and integrity. (Police, 2011)

Crime Stoppers History

Crime Stoppers was the brainchild of a young Albuquerque detective who was concerned by the number of unsolved cases he and fellow detectives were working, and was particularly frustrated that all possible leads had been exhausted regarding the murder of a young college student. He felt information that would solve the crime was available from someone other than the criminal. That principle led to the major factors that needed to be addressed so individuals would come forward.

Members of the local community, media and law enforcement, came together in partnership to begin the effort to provide crime-solving assistance to law enforcement, and the first Crime Stoppers program was born on September 8, 1976.

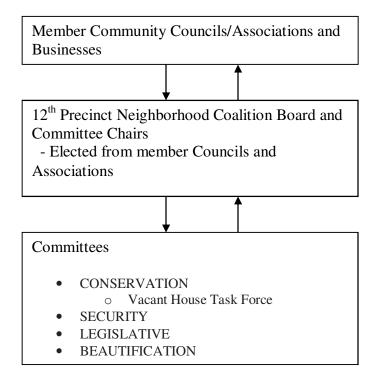
A cash reward was offered to individuals who provided anonymous tips to Crime Stoppers with information which would lead to the arrest of the person(s) responsible for the crime. The local media publicized the first "Crime of the Week" and the phone number to call with the information. A call received by the program resulted in the arrest of three men, within 72 hours, who had been involved in the homicide of the young college student that had occurred 4 months earlier.

Today, community and student Crime Stoppers programs reach around the world and are represented by the Nation/Regions of the United States, Canada, Caribbean and Latin America, Europe, Australia, and the South/Western Pacific.

The Crime Stoppers program has enjoyed great success with the information received which has led to the arrest and indictment of those responsible for committing felony offenses, boasting an average conviction rate of approximately 95% on cases solved by a tip to the program. (Profile: Crime Stoppers USA, 2011

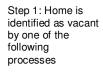
Appendix A

12th Precinct Neighborhood Coalition Organizational Chart



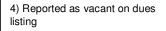
Appendix B

Vacant House Process Flow

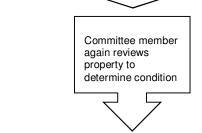




- 2) A member of vacant home committee identifies property
- Reported by another entity







Committee member requests assistance from block captain or board member assigned to block to determine occupancy

Step 3: Identify ownership of property

- Google "Wayne County" and select the search result titled "Welcome to Wayne County, Michigan".
- 2) Once on the site, highlight "Elected Officials" and a drop box appears. Scroll to "Wayne County Treasurer" and enter.
- 3) Click on **Delinquent Property**.
- 4) Click on Tax Listing Inquiry to enter site.
- 5) Accept Disclaimer
- 6) Enter address of property and click "Search Database." This will retrieve the name of individual/entity paying property taxes. Record this information.
- 7) Return to the **Wayne County** home page (Repeat step 1)
- 8) Highlight "Elected Officials" and a drop box appears. Scroll to "Register of Deeds" and enter.
- 9) Enter Land Records Search Engine.
- 10) Enter at Search Real Estate Index.
- 11) Enter name of individual/entity found under step 8 above.
- 12) Enter and all title transactions for that individual/entity will appear.
- 13) Find most recent activity and record whether the property has been deeded, or if there was a mortgage. If mortgage, identify last responsible financial institution. If foreclosed, identify when, and make a note of the current mortgage servicer. Record results.
- 14) If deeded, go to WhitePages.Com to enter name of individual with deed. Do not enter City. Enter state of MI. If a phone number can be found, enter into data base.
- 15) If mortgaged, document financial institute.
- 16) Go to GRDC.org and follow links to property preservation to determine phone number for property maintenance. Enter information to data base. If entity not found at GRDC.org, do internet search for company information. Enter results into data base.
- 17) If after searching ownership information is still not found, and there is a document available for review based on search, purchase if situation is dire. Each search is \$7.00, so only do this when it is critical that owner is identified and there is an indication that the document will provide some additional information. Print results.

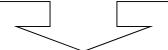
Step 4: request that services be performed

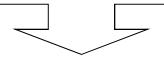
If ownership information is found

Contact property preservation company, financial institute or owner if there are problems that need to be addressed.

If ownership information is not found.

If situation is critical, contact GRDC for additional assistance If there are no issues reported with the property maintenance stop.





Step 5: Follow-up on requested services

If open and dangerous, report conditions to the department of Building and Safety (Dial 311) and follow up as required.

If basic services such as mowing, snow removal, motion light requests are needed,inform your community association. Services can be performed depending on grant availability. Take pictures after work is completed.

Appendix C – Squatters Rights



Legal Lines

Legal Issues for Nonprofits

"Squatters" Rights in Detroit: A Legal Analysis

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I. INTRODUCTION

There is concern within the City of Detroit over "squatters" and what concerned neighbors and community organizations can do about them. It is noteworthy that the term "squatter" is a legal misnomer. Generally, "squatters" fall into two (2) categories. "Squatters" are considered: (1) people who occupy what would otherwise be vacant or abandoned homes without the permission of the owner and (2) people who once had a legal right to occupy a home, but subsequently lost that right by defaulting on their mortgage or lease.

These two types of "squatters" are discussed in Section II and Section III respectively.

Two common questions often arise: (1) what rights, if any, do "squatters" have to occupy these homes and (2) what legal action, if any, may be taken against "squatters"? Answering these questions depends on the squatter's relationship with the property and whether the party seeking to remove the squatter has the ability to do so under the law.

¹ This second category is distinguishable from a "holdover tenant" which is a relationship created after the expiration of a lease whereby the landlord and tenant voluntarily continue the relationship and the default terms are on a month-to-month basis.

II. "SQUATTER" AS A TRESPASSER

What is a "squatter"?

A "squatter" is another term for a trespasser.² A squatter is one who possesses property without right or title.³ One way in which individuals "squat" is by taking up residence in vacant or abandoned property.

What are "squatter's rights"?

Individuals that are squatting may claim they have "squatter's rights" to the property. "Squatter's rights" is a colloquialism for the legal doctrine known as adverse possession. ⁴ A squatter does not have any legal interest in a property just because they have possession. However, if a squatter maintains possession under certain circumstances and for a prescribed length of time, they may gain title to the property. This is known as adverse possession. In order for a squatter to gain title under the doctrine of adverse possession they must openly live in a property as if they own it for an uninterrupted period of fifteen (15) years. ⁵ Because adverse possession, if proven, vests the squatter with title and extinguishes the rights of the former owner, courts strictly construe the requirements and require a high level of proof. ⁶ Most individuals squatting in vacant or abandoned homes will not be able to assert "squatter's rights."

How can a "squatter" be removed from a property?

Although a squatter ordinarily does not have legal right or title to the property, the law forbids a citizen from removing the squatter by force. Instead, there are two possible legal means to remove someone who is residing on a property unlawfully. First, the squatter is guilty of criminal trespass if they enter property after they have been told not to by the owner, responsible party, or occupant, or if they remain on the property after they have been told to leave by the

² Heilwig v. Nybeck, 179 Mich. 292, 297-298, 146 N.W. 141 (Mich. 1914).

³ Grand Rapids Trust Co. v. Doctor, 222 Mich. 248, 254, 192 N.W. 641 (Mich. 1923).

⁴ Rink v. Ratcliff, No. 265517, 2006 Mich. App. LEXIS 806, * 3-4 (Mich. App. 2006) (citing Lawson v. Bishop, 212 Mich. 691, 699, 180 N.W. 596 (Mich. 1920)).

⁵ Mackinac Island Development Company, Ltd. v. Burton Abstract and Title Co., 132 Mich. App. 504, 512, 349 N.W.2d 191 (Mich. App. 1984) ("In order to secure title by adverse possession, the claimant's possession must be actual, visible, open, notorious, exclusive, continuous, uninterrupted for the statutory period and under color or claim of right...[a]cts of ownership which openly and publicly indicate an assumed control or use consistent with the character of the premises are sufficient.").

owner, responsible party, or occupant of the property.⁷ In this instance, the squatter can be removed by the local police and charged with a misdemeanor.

Second, if the police are unwilling to remove the squatter, a civil action may be filed. The action may only be brought by the owner of the property or an occupant. Once an action is filed, the person bringing the action must prove they have a superior right or title to the property and the squatter must be served with a civil complaint. Assuming the squatter cannot prove they have an interest, such as through adverse possession, the owner or occupant can ask the court for a writ of restitution that allows the squatter to be evicted by the sheriff or authorized officer. The owner or occupant should not attempt to remove the squatter themselves because the law disfavors self-help evictions and often the evictor can be sued.

III. "SQUATTER" AS A MORTGAGE HOLDOVER

A. Overview of Foreclosure Process

This section deals with people who once had a legal right to occupy a home, but subsequently lost that right by defaulting on their mortgage, thereby turning into a mortgage holdover or "squatter". In order to understand how and when a mortgage holdover may be removed from a foreclosed home, it is necessary to have a basic understanding of Michigan's foreclosure law. The foreclosure process in Michigan is a heavily regulated statutory process.

⁷ Mich. Comp. Laws § 750.552.

⁸ Mich. Comp. Laws §600.2932(1).

⁹ *Malloy v. Pearson*, No. 222597, 2001 Mich. App. LEXIS 294, *3 (Mich. App. 2001).

¹⁰ Mich. Comp. Laws §600.5744.

¹¹ *Deroshia v. Union Terminal Piers*, 151 Mich. App. 715, 718-719, 391 N.W.2d 458 (Mich. App. 1986) (citing Mich. Comp. Laws §600.2918)).

1. Default

The foreclosure process begins when a mortgagor, also referred to as a borrower, fails to pay their monthly mortgage payment. At first, the mortgagee, or lender, provides the borrower with a notice of default, and provides them with a period of time in which to make-up or cure their missed payments. However, if enough time passes and the borrower fails to make-up the missing payments, the lender will initiate foreclosure proceedings.

2. Foreclosure

Generally, foreclosure proceedings can be initiated in two ways, either by judicial sale or sale by advertisement. While the procedures for both a judicial sale and sale by advertisement are different, when done properly, both result in a sheriff's sale of the property. The most common method of mortgage foreclosure in Michigan is by advertisement.

a. Sheriff's Sale

Sheriff's sales are weekly public auctions where anyone is able to attend and purchase foreclosed homes. The highest bidder at a sheriff's sale, which is often the lender, will receive a sheriff's deed. This deed lists the details of the foreclosure, including the legal description of the premises, the parties, the buyer's name, the amount bid, and the redemption period. This deed makes the successful bidder the "owner" of the foreclosed property, subject to statutory redemption.

b. **Statutory Redemption Period**

Borrowers are permitted a period of time to redeem their property following a sheriff's sale. ¹² This period of time varies depending on the method of foreclosure and other factors including the size of the property, number of dwellings on the property, and whether the property is abandoned. Under the law, the new "owner" or the highest bidder at the sheriff's sale, is not the true owner of a foreclosed property until after the statutory redemption period has expired. At any time after the sheriff's sale and within the statutory redemption period the borrower can redeem his or her property by paying the auction price paid by the new "owner," plus any and all taxes, fees and interest, and regain ownership of the property. Statutory redemption is generally

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¹² MCL 600.3140; MCL 600.3240.

six (6) months for a homeowner in Michigan. However, if abandonment can be proven, the period can be shortened to thirty (30) days.

B. Removing a "Mortgage Holdover"

After the mortgage has been foreclosed and the borrower remains in the home, they are a "mortgage holdover." The ability to evict a mortgage holdover is dependent upon whether the statutory redemption period has expired. Michigan's eviction statute allows a party to maintain a legal proceeding for possession against a mortgage holdover only after the expiration of the statutory redemption period. Once the redemption period has run, a party with a legal right in the property may file a civil action to recover possession.

A third party, however, may not file an action for possession or eviction unless the new "owner" deeds or assigns the property to the third party. This is because MCL 600.5714 requires a party to have a "legal" right in the property before filing a suit against a "mortgage holdover." Therefore, the only way for neighbors or community groups to have standing to file a court action against a "mortgage holdover" would be to have the new "owner", often the bank, deed or assign the property to them, thereby allowing the third party to maintain a legal action for possession or eviction pursuant to MCL 600.5714.

While deeding or assigning a bank's rights to a third party is an option, convincing the bank to agree to this course of action is unlikely. Banks are unlikely to deed or assign its right to a third party because the bank would be exposing itself to potential liability for any torts committed by the third party in the eviction process. Put simply, a bank would rather avoid such liability and conduct its own eviction proceedings if it considered eviction necessary to protect the property.

¹³ Kubczak v. Chemical Bank & Trust Co., 456 Mich 653 (1998); MCL 600.5714(f).

¹⁴ See MCR 2.201; Guardian Depositors' Corp. v. Keller, 286 Mich. 403 (1938).

¹⁵ See MCR 2.201; Guardian Depositors' Corp. v. Keller, 286 Mich. 403 (1938).

IV. CONCLUSION

While third parties, such as neighbors or community organizations, do not have the right to bring a civil action to evict squatters or mortgage holdovers, that does not mean that they have no means to protect the neighborhood. It is unlawful for an individual to enter on the property of another without authority after having been forbidden to enter or notified to leave by the owner or occupant or agent of the owner or occupant. Thus, a neighbor could get in touch with the actual owner of the property to discuss potential actions to take against a squatter. If the owner of the property is unknown, a neighbor may go to the Wayne County Register of Deeds to find out who is the owner of record. One potential action to take against the squatter is for the neighbor, after receiving permission from the owner, to post "No Trespassing" signs on the property. Thereafter, if a squatter remains on the property, the neighbor could call the police and report a criminal trespass. Similarly, a neighbor may contact the police to report a home invasion if he or she witnesses a squatter stealing, vandalizing or committing drug offenses in the home. Finally, another indicator of squatting could be illegal utility connections, so notification to the appropriate utility company may be another course of action.

Another possibility is for a neighbor to contact the owner of the property and see if they will deed or assign the property to them, and thereby acquire a legal interest in the land. The neighbor would then be able to maintain a legal action to have the squatter evicted.

For more information on what you can do, visit Michigan Community Resources' vacant property toolbox and legal manual, available at www.MCRonline.org.

THIS PUBLICATION SHOULD BE USED AS A REFERENCE ONLY.

IT SHOULD NOT BE SUBSTITUTED FOR LEGAL ADVICE.

NONPROFIT ORGANIZATIONS ARE ENCOURAGED TO CONTACT

MICHIGAN COMMUNITY RESOURCES FOR SPECIFIC LEGAL ASSISTANCE.

Appendix D MICHIGAN COMMUNITY RESOURCES (MCR)

MCR is a nonprofit organization, providing pro bono legal assistance to nonprofit organizations in Michigan that serve a disadvantaged community or population. MCR also has an education program providing workshops and publications on issues relevant to nonprofits.

In September 2007 Michigan Community Resources moved into a new range of activities dealing with vacant property when they presented the "Toolbox," a manual for dealing with vacant homes. A second edition has been published. These valuable resources have been supplemented by publication of <u>Vacant Property Legal Manual</u> and <u>Vacant Property Legal Manual II: Taxes as Obstacles and Opportunities for Transforming Vacant Property.</u> A recent "Legal Lines" analyzed the issue of squatters.

As a result of MCR meetings, representatives of neighborhood groups and nonprofit development organizations formed the Detroit Vacant Property Coalition (formerly the Boarding Coalition). The Detroit Vacant Property Coalition has developed an effective working relationship between Detroit Buildings and Safety Engineering and Detroit neighborhoods. As a result, priorities for boarding vacant properties have been established, along with reporting protocols with a way for neighborhoods to monitor progress. The coalition also provided considerable impetus for the passage of the Detroit Vacant Property Registration Ordinance.

MCR serves as the administrator of grant programs designed to stabilize neighborhoods. The first series of grants were designed to address vacant property issues. The second round (SAFE) grants are designed to stabilize neighborhoods, addressing safety and security issues.

In a continuing series of educational programs, MCR is sponsoring a series of "best practices" programs. Topics have included using the "Toolbox," preparing a grant proposal, strengthening neighborhoods, learning how MCR can help your nonprofit, fighting foreclosure and determining property ownership.

MCR served as the coordinating/facilitating organization for Detroit Works and has easy access to information generated through that series of public meetings.

Any neighborhood seeking information or resources to stabilize its area would do well to consult MCR for the many kinds of assistance available. Many publications are available online either through the MCR website, or the Detroit Vacant Property website, directly or through the links. Hard copies may be available upon request. Michigan Community Resources (615 Griswold, Ste 1850, Detroit 48226) 313-969-7297

www.detroitvacantproperty.org or www.MCRonline.org

Appendix E

NEZ (Neighborhood Enterprise Zone) Tax Relief Program

Starting in 2006, the City of Detroit began a program offering tax relief to qualified residents. Many residents have been interested in this program, but are unsure how to go about it. Here are some frequently asked questions:

1: Who is eligible?

If you purchased your home after January 1, 1997, it is your principal residence, and you will complete at least \$500 of improvements to your home within three years, you are likely eligible for a tax cut. Two-family properties are also eligible if it is the owner's principal residence.

2: How much is the reduction?

After re-assessment, it can be up to 22% of your annual tax bill.

3: How long does the tax abatement last?

15 years.

4: How do I apply?

You must apply in person at the City Assessor's Office, which is located in the Coleman A. Young Municipal Center, Two Woodward Avenue, Room 804, Detroit, MI 48226.

5: Is there a deadline:

Yes. If you want to see tax relief for the next year, you must apply by October 1. For example, if you recently purchased your home, you can apply anytime until October, 2008 to be eligible for the 2009 tax year. You do not have to re-apply every year.

6: What documentation do I need to bring?

You will need to bring your driver's license and property deed.

7: My mortgage company pays my taxes through my escrow account. Do I have to inform them of this change?

YES! It is a wise idea to notify your mortgage company of this program, once you have been approved, to transition the change of escrow more smoothly. The first year, and every eligible year thereafter, they will receive four tax bills: one for the land and one for the house (improvements), each summer and winter. The land

on which your house sits is not eligible for this program, just the house itself. Under normal conditions, they would only receive two tax bills: winter and summer. If your mortgage company understands these bills, it may help avoid further mistakes later on.

8: How will I know when my taxes have been reduced?

You can log into the City of Detroit Assessment Department's Online Property Tax Payment and Information System:

http://www.detroitmi.gov/Departments/Finance/AssessmentDivision/tabid/88/Default.aspx

There is no charge for this system as long as you set up an account and verify only your own property. Changes will be noted after the next tax billing cycle.

9: How can I get more information? You can contact the City of Detroit Assessor's Office, 8AM-4PM @ 224-1010

Appendix F

CRIME MAPPING

An important tool in stabilizing neighborhoods is the ability to track crime. The free website at www.crimemapping.com allows those interested to monitor crime in an area up to a one mile radius from a selected point. The Detroit Police Department is one of many police agencies nationwide which provide summaries of police reports to the website.

Many aspects of the report can be specifically tailored to the needs of the neighborhood. There are several options available. You can opt to receive alerts for your selected area, or use the site to track crimes by type, area, and a specified interval of time.

Appendix G Vacant Property Registration Ordinance

City of Detroit
Buildings, Safety Engineering & Environmental Department
Vacant Property Registration Ordinance
Fact Sheet

In 2010, the City of Detroit's Property Maintenance Code was amended with a new ordinance called the Vacant Property Registration Ordinance.

Within thirty (30) days of a building or structure becoming vacant, the Owner of the Vacant Building must register the property with the Buildings, Safety Engineering & Environmental Department. The Owner will receive a Certificate of Registration of Vacant Property and must obtain a Exterior Compliance from the Department.

To receive an Exterior Certificate of Compliance, at a minimum, the Owner must ensure:

- Grass and weeds are not permitted to grow past eight inches;
- All dead or broken tree limbs or shrubbery are cut and removed;
- The interior walkway leading to the main entry and adjoining public sidewalk is kept free from snow;
- Debris, garbage, and rubbish including mail and flyers do not accumulate;
- The foundation, basement or crawlspace is maintained in a sound and watertight condition adequate to support the building and prevent entry;
- Exterior walls are maintained free of holes preventing any interior exposure to the elements:
- Peeling paint is removed from all exterior surfaces;
- Exterior windows and doors are maintained in good repair, or openings secured with commercial quality steel security panels or filled with like kind material as the surrounding wall to prevent trespass;
- Openings less than one foot in area and higher than eight feet off the ground may be boarded with plywood;
- All exit areas have continuous exterior lighting from dusk to dawn, which may be met by battery or solar powered lighting;
- A weather protected notice is posted on the side of the structure indicating the name and telephone number of a local contact person regarding the property.

How to Register:

The Owner obtains a Vacant Property Registration form from the Property Maintenance Division of the Building, Safety Engineering and Environment Department (Rm. 412, Coleman A. Young Municipal Center, 2 Woodward Ave., Detroit MI 48226) or by accessing our website at www.detroitmi.gov or typing

http://71.159.23.2/BSEOnline/division.action?pageId=10018 into your web browser. Call us at 313-628-2451 and a form can be mailed, e-mailed or faxed to you. The structure will be registered in the database and the Owner will be sent a Certificate of Vacant Property Registration.

What Will Happen Next?

The Vacant Building will have an Exterior Inspection conducted by a building inspector. If the Vacant Building is found in compliance with the above requirements, the Owner will be mailed an Exterior Certificate of Compliance and no further action will be necessary for one year, except maintenance of the Vacant Building as set forth above.

What Happens if Violations are Found?

The Owner will be sent a Correction Order with time to come into compliance. For Emergency Violations, the time period is 72 hours. For less urgent violations, the time period is 30 days. After corrections are made, the Owner must call 313-628-2451 to set up a Compliance Reinspection. If the Vacant Building is found in compliance, the Owner will receive an Exterior Certificate of Compliance and no further action will be necessary for one year, except maintenance of the Vacant Building as set forth above. The Owner will be billed for an Exterior Inspection pursuant to the following schedule:

Gross floor area is less than 5,000 sq ft with violations	\$100.00
Compliance Re-inspection	.\$50.00
Gross floor area is greater than 5,000 sq ft less than 50,000 sq ft with	
violations	. \$150.00
Compliance Re-inspection	\$75.00
Gross floor area is greater than 50,000 sq ft with violations	\$200.00
Re-inspection	\$100.00

What happens if there is no Compliance?

Blight Violations will be issued pursuant to Section 9-1-20 of the Property Maintenance Code:

Violation Fine:

- Failure to Comply with an Emergency Order \$500-\$5,000
- Failure to Register Vacant Property \$250-\$500
- Failure to Obtain an Exterior Certificate of Compliance \$250-\$1000
- Failure to maintain Vacant Building as Required \$500-\$3000

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