

Seasonal rentals offer options for owners and guests

BY HEATHER JOHNSON DUROCHER
Special to the Record-Eagle

Connie and Tom Richards built their dream home on Lake Leelanau only to end up sharing it with others — and that's just how they like it.

Renting out the four-level, 3,600-square-foot chalet, built on property that's been in Tom Richards' family for at least a century, proved to be a great way for the couple to further delve into the vacation rental business.

"We saw the demand for people who wanted to come here," said Connie, who jumped into the rental business in 1999 when she began managing homes owned by herself and members of her husband's family on the same Lake Leelanau parcel. "I said to my husband, why not move out of our house and rent this out? He kind of laughed, but then I put ads in the Detroit and Chicago papers and got all these calls. So we moved out."

The Richards, who have three children and divide their time between Michigan and Florida, initially rented their place during the summer for \$1,800 a week. Several

years later, it goes for \$3,800 a week.

For northern Michigan residents like the Richards who are willing to rent out their homes, the vacation rental business can prove lucrative — if you have the right kind of home and are willing to work hard at it, Connie Richards said.

"What people need to be aware of is they have to put a lot of time and effort into it themselves," she said. "They can't go put their house on one Web site and think that will take care of it. A lot of people who get into this business have a full-time job and don't have a lot of time to be in this business. It becomes a full-time job."

Pamela Leonard, owner of Resort Rentals and Real Estate in Traverse City, agreed that interested homeowners should think hard before putting their house onto the rental market.

"I know there's a lot of people in the area who are fixing up homes with the idea they'll rent them out," Leonard said. "Initially people think they can pay for the property by virtue of renting out their home on a weekly basis during the summer. [But] I've seen

it over and over again — it will not pay for itself. It will certainly help with holding costs, such as taxes and insurance, and from that point of view it's a good investment.

"If you love land and you find a home that is really close to your heart and enjoy fixing up properties, I'd say it's a very good investment if you have the time to devote to it," Leonard said.

The good news is northern Michigan is a top vacation destination and tourists are in need of quality accommodations, Leonard said.

"People are coming all over the country to vacation here now," she said, adding that this region is now in competition with places on the East Coast.

The majority of people searching her site and who call on rentals are interested in waterfront properties, Leonard said. Sometimes, though, they want acreage for a more private setting.

Something to keep in mind, she said, is that people often expect more out of a home if it's off the water.

As attractive as northern Michigan homes are for owners and tourists, an

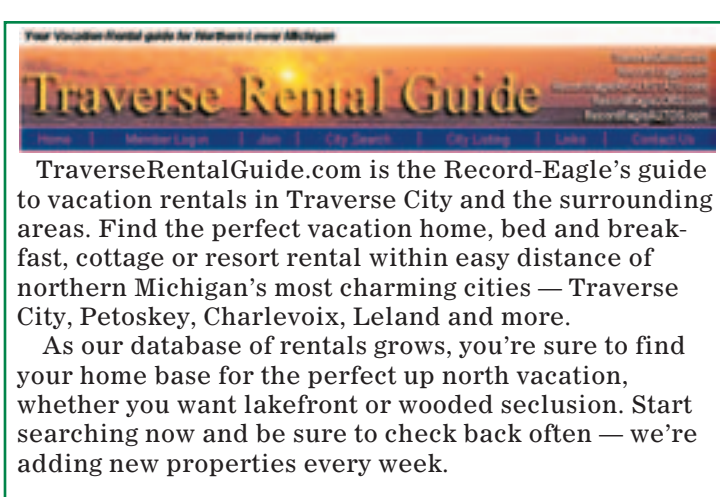
important consideration is how neighborhoods and communities take to them as rental properties. Not all lakefront towns are fond of homeowners renting out their properties; not-so-great renters are a big concern. But those in the vacation rental business say offering up homes to tourists is critical to northern Michigan's economy.

"We are, after all, a big resort market," said Leonard, who has some 20 years experience in the business. "By us saying we don't want weekly resort rentals, we're telling tourists we don't want their business."

Connie Richards, who manages about a dozen properties through her Web sites, isn't convinced the region's hotels can accommodate all the people who visit. Some tourists, she said, want a place that feels more like a home, a place where they can bring their boat.

"Thank God there are people who open their doors," she said of fellow homeowners-turned-landlords. "These renters go into town everyday and spend money."

Thinking about putting your house on the rental



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As our database of rentals grows, you're sure to find your home base for the perfect up north vacation, whether you want lakefront or wooded seclusion. Start searching now and be sure to check back often — we're adding new properties every week.

market? Leonard offered these pointers:

Be careful about misrepresenting your property. This means being honest about everything from the amount of beach you typically have to the size of the home. "If you've got a small cottage and it's just that, a small cottage in the woods, be honest and forthright about it."

"Above all else, the property has to be clean. It has to be impeccable — this is for many people their first impression of northern Michigan."

The general rule is to allow no more than eight people in a two bathroom house.

Provide a furnished home that is flexible enough to accommodate both couples

and individuals vacationing together.

Remember that the summer season lasts about eight to 10 weeks.

Price your property fairly. "During high season, I usually compare it to what local hotels are getting on a nightly basis," Leonard said. "It depends on how many you can sleep, if you're directly on the water, what kind of beach you have. It's really variable. Some lakes command more than others. If people charge too much and people are disappointed, they won't be back."

Heather Johnson Durocher is a local freelance writer.

Building codes ensure home project quality, safety

BY DAVID BRADLEY
The Associated Press

So you think you've thought of all the tools and materials you need for your home improvement project.

Chances are there's a critically important aspect you've overlooked: local building codes.

According to an authority on building codes, do-it-yourselfers are frequently oblivious to code requirements or simply think their project doesn't need an official stamp of approval.

The homeowner could be wrong on both counts, often with unfortunate consequences.

"The consumer needs to know about codes and permits or know someone who does," said Bill Petitta of Lowe's Home Service Store. "They run the risk of injury, poor construction results, and can suffer financially, too."

Building codes usually are administered by local municipalities to create "minimum standards" to "protect life, limb, property and environment for the protection of the consuming public," Petitta said. The bottom line: codes are a series of regulations to limit use of certain materials,

products and construction practices.

It's obvious new construction or major additions must meet code requirements, but the average homeowner should look into codes and subsequent building permits if even minor renovations will affect the structural integrity of the home or create a safety or environmental problem.

Surprisingly, the United States is the one major industrialized nation without a uniform building code. Cities and counties are free to adopt one of four competing code systems. Much of the variation owes to geographic reasons, such as earthquake zones or snow loads in mountains. Petitta said such wide swings in building requirements make it a good practice to call local building departments if the homeowner or contractor has a hint of doubt.

But homeowners should think twice if they perceive codes as nothing but bureaucratic red tape.

"What cities want to do is stop the guy who builds a deck on supports too small for the load or runs wiring that could create a fire hazard," Petitta said. "Codes

protect your property and maintain its value."

Codes are an expense for homeowners. The cost of building permits range from 9 cents per square foot for new construction to \$30 to \$50 for electrical or plumbing permits on existing buildings. Contractors typically tack code costs onto their fees. Permits are valid for one year and must be posted on the job site.

Still, some do-it-yourselfers simply aren't aware they need a permit or try to dodge codes in an effort to save a few bucks. This makes building inspectors frequent visitors to job sites. Most visits are scheduled when permits are issued but others are unannounced.

Inspectors must sign off on various phases of construction. If deficiencies are found, the problem must be corrected and re-inspected. Fines of \$100 or more can be levied, and, in a worse-case scenario, work must be torn out at the homeowner's expense. Evictions of homeowners for glaring errors or obvious abuse of the code system are not unheard of.

Non-code work can haunt a homeowner when they try to sell their home. If prob-

lems are discovered, the would-be home seller must make corrections.

Ghosts' on your ceiling?

BY JAMES AND MORRIS CAREY
The Associated Press

Do you have mysterious lines on your cathedral ceiling? Dark streaks that appear for no reason?

Dark stains that run along cathedral ceiling joists are called "ghosting." Ghosting is a phenomenon caused by temperature differences between the underside of the joist, which is cooler, and the open space between them, which is warmer because it is insulated. The result is a tiny bit of condensation on the drywall just below the joists that grabs dust and airborne particulates. From things such as candles, cigarettes and cooking — over time — it darkens, and lines begin to appear.

The solution? Add more ceiling insulation (which isn't easy in cathedral-type ceilings), or improve warm-air circulation with a ceiling fan. Reducing dust and soot helps, too.

Re-laminate countertops

It is possible to install new laminate over old, but the results will never be quite as good as if it were installed over substrate. Putting new laminate over old is feasible if the countertop has square laminate nosing rather than metal molding.

INSTALLING NEW LAMINATE OVER OLD

1. Lightly sand with 100-grit sandpaper to remove the slick, factory-applied finish.
2. Clean the surface with a rag soaked in mineral spirits to remove dust and any other contaminants.
3. Scribe the new laminate to fit any variations in the wall before installation.
4. Proceed with installation of the new laminate using contact adhesive as if building from scratch.
5. Mark a cutting line on top of the laminate about 1/8 inch beyond the counter's edge.
6. Carefully cut off the excess using a rotary tool with a thin grinding wheel.
7. Finish the edge by using a smooth-cut file to remove the remaining lip and smooth out any rough spots.



First Flower Found!

Betsy Willing wins \$50

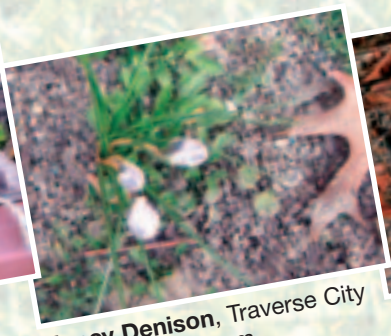
Congratulations Betsy. She spotted the first flower, a crocus on March 21, at 8am winning her a \$50 gift certificate to PlantMasters!



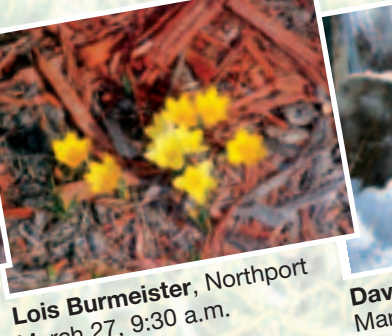
Other early risers...



Linda Keely, Traverse City
March 22, 5 p.m.



Nancy Denison, Traverse City
March 23, 8:30 a.m.



Lois Burmeister, Northport
March 27, 9:30 a.m.



Dave Looman, Alden
March 27, 9:45 a.m.

Fabulous Flowers Win \$50!

Keep an eye out this month for your most tantalizing tulips!

Snap a photo and send it to tantalizing tulip c/o Record-Eagle
120 W Front St. Traverse City MI 48684 or mconway@record-eagle.com

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