

Municipal vs. Private Violations

Following are the steps necessary to prosecute and ordinance violation versus a violation of covenants and restrictions. It is important to remember that an ordinance violation is a municipal violation and a violation of covenants and restrictions is a private endeavor.

Municipal Code Enforcement

Most violations are civil infractions or misdemeanors. In Saginaw Charter Township, violations of the township's codes are misdemeanors (criminal infractions).

- ◆ The code enforcement officer first contacts the alleged violator (usually the property owner) to start the investigation of a specific complaint.
- ◆ If the violation is verified, the officer will prepare a notice of violation informing the property owner of the infraction and establishing a time frame to correct the problem.
- ◆ If the violation is not corrected, the officer will write an appearance ticket, at which time the prosecuting attorney will start the court action in District Court.
- ◆ There are three stages in the court action, an arraignment (plead guilty or not guilty), a pre-trial (settlement conference with the prosecuting attorney) and a trial (before the judge).
- ◆ If the property owner is found guilty, penalties are assessed.
- ◆ In some instances a matter may be deferred to Circuit Court to gain compliance.

Who to Call

For ordinance (municipal) violations contact Saginaw Charter Township's Community Development Department—Code Enforcement at (989) 791-9865.



UNDERSTANDING AND ENFORCING COVENANTS & RESTRICTIONS



Information about covenants and restrictions for home buyers, as well as information on the enforcement of municipal ordinances and covenants and restrictions.



SAGINAW CHARTER TOWNSHIP
COMMUNITY DEVELOPMENT
4980 SHATTUCK
SAGINAW, MI 48603
989-791-9865

Buying a house can be a very stressful endeavor. Added to the already complicated process is the often confusing issue of covenants and restrictions. This booklet is meant to help clarify the disclosure of covenants and restrictions, as well as provide information on enforcing both covenants and restrictions, and municipal ordinances.

*O*btaining copies of covenants and restrictions if you are buying a new home...

- ◆ Most builders and/or their sales offices provide copies of covenants and restrictions and all other riders (maintenance agreements, etc.) with the purchase agreement.
- ◆ Some builders review these again at pre-construction meetings.
- ◆ Some builders also require the home buyer to sign a letter acknowledging receipt of covenants and restrictions and existence of a homeowners' association.

*I*f you are working with a realtor...

- ◆ Realtors will provide covenants and restrictions *if requested*.
- ◆ The disclosure form does not include and does not require notification of covenants.
- ◆ Buyer's agents use different forms which may include more items, including covenants and restrictions.
- ◆ Some purchase agreements include a contingency or requirement to provide covenants and restrictions.
- ◆ Some realtors amend the purchase agreements to include review of covenants, but most realtors *do not* provide this if it is not specifically requested by the buyer.
- ◆ By-laws of condominiums are generally disclosed due to the nature of condominium associations and the higher amount of maintenance fees required up front.



*T*itle Companies and the closing process

- ◆ Title companies disclose the existence of covenants by listing the recorded documents (Liber and page) on the title commitment.
- ◆ The title company will often only provide a complete copy of the covenants and restrictions ahead of time if it was a condition of the purchase agreement.
- ◆ If the buyer or legal representative requests a copy at closing, the title company will forward a copy with the title insurance after closing.
- ◆ Covenants are requested in about one out of five closings.
- ◆ Title companies will disclose association dues, if known, at the time of closing.
- ◆ It is important that you consult with someone experienced in the law and in real estate transactions to discuss your specific situation.

*E*nforcement of Deed Restrictions

Subdivision restrictions are private, contractual agreements and violations of the covenants and restrictions are civil actions between the homeowners' association or an individual property owner making a complaint and the property owner who is allegedly in violation of the by-laws or covenants and restrictions.

- ◆ The complaining party (association) would normally send a letter to the owner and inform them of the specific violation and provide a time frame for resolution.
- ◆ If the violation is not remedied, a civil action (lawsuit) would be filed in Circuit Court.
- ◆ The action which would normally be requested is for injunctive relief, or causing the violation to stop and be remedied.
- ◆ A trial judge could issue an order which could be a restraint order, a temporary injunction (if immediate risk of injury is present or a dangerous nuisance is found) after a pre-trial, and a permanent injunction and/or after the final hearing.

