



# MARCH MEETING

Tuesday, April 16

Networking / Vendor Information 6:30 P.M.

General Meeting 7:00 P.M.

**Meeting Location** → **RAAR**

6776 East State Street  
Rockford, IL 61108

## How To Minimize Vacancies

Join us for a panel discussion with local experts  
**Dana Esparza, Winn. Cty. Lead Program Mgr.**  
on how to take advantage of the  
Creating Lead Safe Rockford program

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Last month we had the Department of Veterans Affairs present their Housing and Urban Development - Veterans Affairs Supported Housing (HUD-VASH) program. The program provides case management and community support services to keep Veteran families in permanent safe and decent housing in the community. Similar to Section 8, it is administered through the Rockford Housing Authority. There are many Veterans that are homeless, and this presentation was insightful. There were several of our current members that are using this program and are pleased with the results. If our members are interested in becoming involved with this program they should contact RHA.

This month we will be having a panel discussion with several members about how they minimize vacancies in their properties. Since this is one of the key elements of our industry, and at this time of year many tenants are looking to move for various reasons, this discussion should be very informative. We hope to see you at this meeting and to share your thoughts.

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**RAA Spring Banquet • May 21st • Sam's Ristorante**  
(6075 E. Riverside)

We are still looking for vendors for the event.....  
\$100 per table + two(2) \$25 prizes  
Contact Muffy if you are interested..

## Let's Get to Know **BOB SHIELDS, JR.** by Jerri Cole

One thing I have discovered in writing these interviews is that, out of any other organization I have ever been involved in, RAA seems to have a never ending list of the most incredible, most moral, most responsible, most caring people I have ever met. Great family role models, great care takers, outstanding community leaders. Bob Shields fits right in here with the best of them.



"I am 65 years old and have been married to Pam for 43 years. We have 5 children. Rob is an out-of-town attorney in San Diego with 9 year old triplets in a Spanish classroom. Chris is a State Farm agent and my office partner. He has three girls and the 1st grandchild. Brad is a Dickerson Realtor with 2 boys. Sarah is a dentist with 4 kids (the family record) and Nick is a Rockford fireman with 3 daughters.

That means we have 15 grandchildren, ages 1-10, all very busy in church, sports, music, and school. Pam does babysitting and fill-in pick-ups and we both go to every event or game possible. We do baseball, soccer, basketball, musicals, dance recitals, swim meets, church, scouts, etc. Our home is a kid's play center with swings, pool, pontoon boat, toys, puppy, spare clothes, and outside bikes and trikes. Pam, Bob, and our kids are Harlem grads with grandkids at Harlem schools, Rockford Christian, or San Diego."

"Besides my grandkids, my hobbies are community service and rental property. As a newlywed East High school teacher for 4 years with \$96.00 weekly take home pay, our first house was a 2-family on 16th Ave./9th St.—where a tenant helped with the \$15,000 mortgage payment. Knowing that home prices would never decline, I did the "no cash, refinance multiple times, and buy more property plan—until I had about 50 units ready to pay down and sell for my profit. With the big real estate bust over the past 6 years, my 50% equity shrunk substantially on my 34 current units. I never expected property values to decline, so I missed the sell down timing as I approached retirement age. It has been a real-life monopoly game and a challenge to manage this big hobby, while building a successful State Farm Agency over the years. While some golf, travel, or ride motorcycles, I have really enjoyed the challenge of finding, fixing and renting residential property. My kids have all learned how to repair property and build property investments, while my three local sons now own their own rentals. Most of our units are in the Harlem School District."

"About 20 years ago, I bought a nice 3 bedroom in Loves Park for about \$50,000 and hired my youngest son to side and roof it. We painted and decorated, then rented it for some years before selling at a small profit. The same son bought the house recently as a

foreclosure for less money, lower interest mortgage, and still with my nice siding and roofing. Shouldn't he have to at least rebate the money I paid him years ago, or split the sale profits or rent income on this purchase???? Even with all my training in rentals, these 3 local sons will not buy any more of my properties, but they think they should be giving me rental advice!!!! Timing and location is everything is real estate. I'm happy for him!!!!

"My other interest is community involvement. I have done scouting, been a PTA president, past president of the Harlem school board, past chairman of the Northeast Christian Church Elder board and youth group leader, 30 year member of Ambucs and Lions club, past president of the Huskie Baseball Club, coach or manager of baseball teams and sponsor of over 50 teams, Young at Heart Festival Chairman, project chairman of many fund raising events, Parks Chamber of Commerce board, been a 20 year board member of the Harlem Fans Club, dabble in Conservative politics, and recently finished a "volunteer labor built" baseball building at Harlem High School. I enjoy helping local events, projects and candidates be successful."

"My real job for 39 years has been to build an insurance agency. The difficult part of this career is actually the first 5-10 years when you are doing the 60-70 hour weeks trying to find customers and the commissions grow slowly. I am a 2nd generation agent and have my son Chris as my 3rd generation office partner. That means he gets all the difficult projects. We do get lots of referrals from community members. Our primary insurance products are auto, home, business coverage, life policies, flood, health, bank products, and Chris does financial products. Since State Farm is the largest insurance company on so many products, we benefit from the great advertising of our products. All our staff members are state licensed."

"One property I bought about 6 years ago with two sons was a 9 family in Chicago. That experience is my worst event in landlording. The tenants, local laws, building code enforcement, building inspections, rental rules, and ability to get or lose good tenants has been a nightmare!!! It makes our area really look good!!! I love being an entrepreneur and getting to do many different things each day, rather than the

same repetitive tasks. By combining all the different involvements I have with insurance, rentals, community, church, and grandkids... I keep busy and it's a real challenge. Being self-employed has allowed me to do all these things. If I could change anything about my buying real estate, it would be to pick a better TIME to buy, sell, and finance rentals. I have always tried to have at least 2 lenders, have a close relationship with a realtor or company, and try to have a way to get a little emergency money or credit for unseen problems I am

most proud of the major rehab projects I have completed, even though they might not make sense financially in the short run. My future goals at my senior age are to sell my properties for more than the mortgages, spend lots of quality time with my grandkids, and be the best T-ball 1st base coach in Northern Illinois!!!! I really appreciate the great work of the RAA!!!

Thank you, Bob, for everything you have done to make this a better place to live!!!! Thank you for making education a cornerstone of RAA."

## ***Village of Westmont changed Illinois History Books in 2012***

By voter decision in the November General Election of 2012, the Village of Westmont returned to being a "Non-Home Rule" community and the 5th town to abandon Home Rule in Illinois. The other four towns are Rockford, Lisle, Lombard, and Villa Park. Westmont, Lisle, Villa Park, and Lombard are within a 6 mile radius in DuPage County.

In 2007 the Village Officials spent money from the village money reserves to pay for a special census and submitted that to the State to attain "Home Rule" status upon which the municipality was granted the municipal home rule powers outlined in Article VII of the Illinois Constitution and would no longer be guided by the State Municipal Code.

Home Rule is a form of governance with a shift of State powers to the local government, the Municipality. The impact of this change in governance is not realized immediately by the general public and it wasn't until 2009 that this change became real and visible when the Village of Westmont implemented the "Multi-Family Licensing Ordinance" on Jan 1st, 2010. The "Red Light Camera" installation suddenly appeared with increasing regulation aimed at commercial and rental properties. Residents became aware of increased property taxes they had no say about.

The guidance for all these regulatory changes in Westmont was not necessarily out of need for more regulation but may have actually been under the direction of the DuPage Mayors and Managers Conference "Legislative Action Plan" that was adopted by the Village of Westmont by unanimous vote of the Village Board. The outline of the action plan was prominently posted on the Village website at the time. The Mayor of Westmont signed over "Power of Attorney" to the DuPage Mayors and Managers Conference. Copies of that were sent to the Governor's Office, state and federal legislators, and department heads in the Village of Westmont. At the time, the Mayor of Westmont and the Village Manager were on the Board of Directors

and the Westmont Economic Development Director was on the Legislative Committee of the DuPage Mayors and Managers Conference. This may have influenced the adoption of the action plan from the DuPage Mayors and Managers Conference. In December of 2010 the Westmont Landlord Association made a formal presentation of proposed changes in the Multi-Family Licensing Ordinance to the Village Board which was refused any consideration. This may have been because the Village may not have had the ability to make any changes to the Ordinance.

The 2010 Census population count of Westmont, (below 25,000) forced the issue of "Home Rule" to go to a voting referendum. Certain aspects of Home Rule and utilization of the powers of Home Rule by the Village became visible, and a number of concerned residents formed a community group, Citizens for Westmont, to oppose Home Rule in Westmont. Wearing highlighted T-Shirts and campaign buttons, the Citizens for Westmont group passed out informational flyers at train stations, distributed door knob placards to single family homes, placed outdoor display signs, and published a tri-fold informational brochure that was made available at select stores in the village.

The voting decision by the residents in Westmont to abandon "Home Rule" and return the town to "Non-Home Rule" is a huge win for "Free Democracy" in Illinois and an even bigger win for the community. Non-Home Rule is the most transparent form of governance in Illinois. Westmont is once again a constitutionally governed town and guided by the State Statutes and with that the Multi-Family Licensing Ordinance was removed. Westmont was a well managed and financially sound town before taken under the grip of Home Rule, the Village needs to address their spending and the debt they incurred to the taxpaying residents, who will ultimately be paying the bill.

—Westmont Landlord Association

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*Shana Bakken-Gillen, Becky Cordall, and Leon Black from the Dept. of Veterans Affairs were our presenters at our March meeting. They presented their HUD-VASH program that helps homeless veterans. The program identifies, assesses, and helps get veterans off the streets and back to becoming productive citizens. They assign a case worker to help them, and have vouchers similar to Sec. 8 to help them rent property. The VASH vouchers are provided through Rockford Housing Authority. The VA's goal is to have no homeless Veterans by the end of 2015. The presentation was very informative.*

An Illinois state trooper pulled a car over on I-90. When the trooper asked the driver why he was speeding, the driver said he was a magician and a juggler and was on his way to Chicago to do a show at the Shrine Circus and he didn't want to be late.

The trooper told the driver he was fascinated by juggling and said if the driver would do a little juggling for him then he wouldn't give him a ticket.

He told the trooper he had sent his equipment ahead and didn't have anything to juggle.

The trooper said he had some flares in the trunk and asked if he could juggle them.

The juggler said he could, so the trooper got 5 flares, lit them and handed them to him.

While the man was juggling, a car pulled in behind the patrol car. A drunken good old boy from Arkansas got out, watched the performance, then went over to the patrol car, opened the rear door and got in.

The trooper observed him and went over to the patrol car, opened the door and asked the drunk what he thought he was doing.

THE DRUNK REPLIED, YOU MIGHT AS WELL TAKE MY BUTT TO JAIL, CAUSE THERE AIN'T NO WAY I CAN PASS THAT TEST!!!!!!!!!!!!



### Moldy Lumber?

Periodically I run across people who have mold issues with new construction. I generally find that they used construction lumber that was left outside in the wet weather and did not check to make sure the moisture content (MC) of the lumber was not going to cause a problem. Wood can absorb up to 30% moisture. Construction lumber

must be below 19% MC before being enclosed or it will allow the growth of mold on the drywall. Pressure treated wood comes from the factory at ~16-19% MC, so it will easily allow the growth of mold if not allowed to dry properly. It is recommended to make sure all the wood is below 15% before being enclosed. The best way to check this is to buy a moisture meter, or at least let the wood dry for a week or two before you enclose it.

### **WELCOME new members:**

***Joseph Livingston, Curb Appeal Real Estate***

***Marty Anderson, M. Anderson & Co***

***Michael Anderson, DBA Starline,***

***Zach Shephard, Braddock Investment Group***

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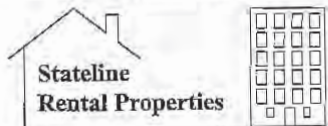
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### Creating Lead Safe Rockford

Summer is almost here, which means windows will soon be opening and children will be playing outside. If you own an older (pre-1978) property, this could mean that your tenants' children will be exposed to high levels of lead and even become lead poisoned. Don't wait until it's too late. Protect your tenants and yourselves. The Winnebago County Health Department is currently accepting applications for the Creating Lead Safe Rockford 2011 program. This program provides free inspections and repair of lead hazards in rental and owner-occupied properties throughout Winnebago County. Apply now and avoid the summer waiting list! For full program details or to apply, please visit our website at [www.wchd.org](http://www.wchd.org) or call Dana Esparza, Program Manager, at 815-720-4130.

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## Rockford Apartment Association Code of Ethics

We, the members of the RAA, recognizing our duty to the public and the intimate nature of the relationship between the apartment resident and the owner, or manager, and being aware of the vastly increasing role of the apartment industry in providing the home of the future, and in order to provide the apartment-residing public with the maximum in quality and service upon the highest standards of honest and integrity, do hereby bind ourselves, with each and every member, together and alone, agreeing that, so long as we remain members of the RAA and so long as nothing contained herein shall be unlawful, we shall:

1. Promote, employ and maintain a high standard of integrity in the performance of all rental obligations and services in the operation of our apartment communities.
2. Maintain and operate our apartment communities in accordance with fair and honorable standards of competition, ever mindful of the purposes of the Rockford Apartment Association and in compliance with the by-laws thereof.
3. Strive continually to promote the education and fraternity of the membership and to promote the progress and dignity of the apartment industry in creating a better image of itself in order that the public may be better served.
4. Seek to provide better values, so that an even greater share of the public may enjoy the many benefits of apartment living.
5. Establish high ethical standards of conduct within the apartment industry in the business relationship between the owner, managers and suppliers of products and services to the apartment industry.
6. Maintain property standards of the appropriate governmental authority.
7. Ensure that every qualified individual, regardless of that individual's race, color, religion, gender, disability, familial status or national origin is afforded the same opportunity to rent an apartment and enjoy the benefits of apartment living.

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# MARCH MEETING

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**General Meeting 7:00 P.M.**

**How To Minimize Vacancies** Join us for a panel discussion with local experts  
**Dana Esparza, Winn. Cty. Lead Program Mgr.** on the Creating Lead Safe Rockford program

### ***Come to a meeting!***

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### ***RAA rental forms for members only***

*Forms are available at the following locations. Please call  
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State Line Rentals	920 22nd Street	1-815-398-8886
Terra Creek Apartments	375 Bienterra Trail	1-815-397-3320