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To join or e-mail RAA, go to

www.rockfordapartmentassociation.org

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RAAmembers@yahoo.com

SEPTEMBER MEETING

Tuesday, Sep. 17

The R.A.A. would like to invite you to our

Networking / Vendor Information 6:30 P.M.

General Meeting 7:00 P.M.

Land Trusts Made Simple

Speaker: Randy Hughes "Mr. Land Trusts"

Tues - Sep. 17th at 7pm

Cost: FREE for members, \$15. non-members

I hope all RAA members had a great summer. School has started and it is time for RAA to resume monthly meetings. These meetings are an opportunity to continue educating yourself on how to succeed in the business of rental housing. Your investment in our community is critical to supporting stable neighborhoods. Members of RAA are recovering abandoned property and restoring it to productive use. The RAA board is committed to providing support you need to continue investing in the Rockford region.

Our September meeting is on the topic of land trusts. We will cover what a land trust is, how it might work for you in your business and how to establish land trusts for your properties. This is a topic that RAA has not covered before so it should be a great opportunity to gain understanding of the tools available.

On the subject of tools to help you succeed as an investor, I am happy to report that the Residential Quality Support Ordinance that was passed by the city council in January is close to being implemented. The benefit of this ordinance to you will be communication software that will inform property owners of calls for service by police and eventually you will receive an incident report of property standard complaints. This type of communication between government and the people investing in our community has never been available before. Successful property managers know the value of responding to problems before they escalate to the point the the behavior affects the neighbors.

RAA has been working with the software company over the summer to ensure the product will be easy to use for housing providers. All that remains to be done is for the city to establish the link between police department records and the communication software. Once the software is ready, housing providers will have 90 days to provide their property contact information. RAA will be conducting training on how to operate the software. We will set a date once the software is ready for public use.

I hope you all can join us for the September meeting. I look forward to seeing you then.

—Paul Arena, RAA President



Let's Get to Know **GREG STEELE** by Jerri Cole

ONE OF THE NICEST PEOPLE I KNOW!!!! It isn't often that you meet someone who is so warm and genuine that it makes you feel warm and comfortable just to be in their presence. Greg Steele is one of those individuals. Like a lot of us, he has worked hard to get where he is today. No handouts, just hard work!! In the midst of all of this, he manages to hold down a full time job. He considers himself a "simple person." I personally don't know of any landlord who is a "simple person." I think a better description of him is: very determined, dedicated and accomplished!!! He truly is one of the nicest people I know!

Hi, I am Greg Steele. I am 47 years old. I am in a committed relationship with my girlfriend of 7 years, Kim Xayalath and her 13 year old son, Derreck."

"I consider myself a simple person. I have a Bachelor's in Marketing Degree from Southern Illinois University - Carbondale. I am currently employed full time at Kaney Aerospace as a contracts manager. We also have a real estate division, Kaney Aviation Properties. Part of my job is helping manage and maintain their commercial properties."

"On my days off, I enjoy photography, hiking and airshows. When I am able to combine photography with either hiking or an airshow, I am having a really good day!"

"I was on the Rockford Apartment Association Board over 20 years ago. That was a great experience for me being so young and green, but being allowed to work with so many experienced and seasoned landlords. I say this because a lot of RAA members may want to become more involved in the RAA but may think they don't have enough experience or enough properties. That's not the case. RAA welcomes everyone."

"I began investing in real estate 23 years ago. I was 24 at the time. About 9 months after I bought my first 4-unit building, I took a different job in the Naperville area. That lasted about a year and then I returned to Rockford. Fred Bergman, a family friend and RAA President at the time, asked me to help rehab two foreclosed properties he had just purchased. When those projects were completed I was able to work for a couple of the larger landlords in town. This gave me the opportunity to learn a lot about property management and investing."

"Around the same time Fred Bergman and I attended a Real Estate seminar in Orlando, Florida. It had all the big speakers at the time, like Carlton Sheets and Mr. Landlord, Jeff Taylor. We had already met Mr. Landlord from when he spoke at an annual RAA banquet. While in Florida we met a guy that told us he knew about a large 150 units apartment complex in Rockford that was going into foreclosure. Being highly moti-

vated from the seminar, Fred contacted the bank that was foreclosing and was appointed receivership of the property. This worked out great for me because Fred made me the on site maintenance man which included a free apartment."

"A friend of mine was thinking about buying some rental property and looked at a 4-family near the 4-family I owned. It was in pretty rough condition, but the owner had taken a job out of town and was motivated to sell on contract and at a good price. My friend said the property wasn't for him, but said I would like it. He was right. That was the 2nd property I purchased."

"Shortly after that I heard about a 2-family that had been sold on contract and the owner was taking it back. It was on 10th Avenue near Kishwaukee St. It wasn't the best neighborhood, but Fred owned a 3-family next to it and another up and coming young landlord owned a property around the corner. Some of you may know him, Paul Arena. Actually, the neighborhood was so bad that another nearby property owner formed a landlord neighborhood watch group. You probably know her also, Jerri Cole."

"Through the neighborhood watch group, I was able to meet most of the other landlords in the area. Due in great part to Jerri's efforts the neighborhood watch was successful in cleaning up the neighborhood."

"Currently I have 6 properties (12 units), two four families and 4 single families. "Whenever I say this it always reminds me of the first time I heard Jerry Glawe speak:" "Everybody asks me the same question: How many units do you have? They never ask, how many of my units are occupied or how many of my tenants are current on rent, how many of my units are paid for, or if I have a positive cash flow. They just want to know how many units I have." Jerry Glawe, past RAA president."

"What I like best about being a landlord is ease of entry. Usually you can start investing with a small down payment. As stated earlier, I am a simple person so I also like to be able to see my investment and have control over how well it performs by making proper

management decisions. If you take the same down payment and invest it in the stock market or mutual funds you would have very little ability to control how the investment does. Don't get me wrong, I do believe it is important to have other investments besides real estate, but I believe investing in real estate is a good place to start, especially when you have limited capital and are willing to put in some sweat equity."

"What I like least about being a landlord is probably dealing with the bureaucracy of government and liberal court system. I feel difficult tenants can be expected as part of doing business. However, as landlords, we have similar goals as our elected officials, such as higher property values, lower crime rates, and a stronger community." Therefore, I find it frustrating when our elected officials make landlording more difficult than it needs to be.

"For example, why do judges give tenants 7 days to move after they agree they were already served an eviction notice, summons, and they admit they owe you money? Usually the tenant has about three weeks from the time they are served an eviction notice until they appear in court. Then the judge gives them another 7 days before they need to give you your property back."

"Another example: Some years ago, I once again was doing an eviction. I am at court and instead of my tenant showing up, her grandfather shows up and says his granddaughter can't be there because she was in Indiana and had car problems and was unable to return in time. The judge said, "o.k., we will hold this over until next week. I said, "Your Honor, unless this man is an attorney he shouldn't really be here today." The judge said, "I don't care. I believe him and you can come back next week to get your judgement." I don't feel it was a case of believing the grandfather or not. I am still trying to figure out why she was able to stay an extra week in my house while not paying rent just because she went to Indiana and couldn't return for court in time."

"One strange story I have is of a tenant who would come home late at night and start to cook some dinner and fall asleep. His apartment would fill with smoke and the fire department would come and take care of everything. Fortunately, there weren't any real damages. However, he did this twice in two weeks and the other tenants were getting tired of being woken up in the night and I was afraid he would burn my building down. I gave him an eviction notice and told him he had to go because he was having too many fires. His response was: Too many fires!! I've only had two!!!!

"My best advice for new landlords is: Be prepared to make a commitment of both time and money. There

are a lot of advantages to investing in real estate, but liquidity isn't one of them. Join organizations, like the RAA, attend seminars and read a lot of books. Every RAA member has a ton of knowledge and experiences to share and most are willing to go the extra mile to help you.

Problem properties are easy, problem tenants are not! When facing new challenges, such as evicting a tenant for the first time, don't be afraid to ask a lot of questions. Additionally, don't be afraid to hire an attorney and have him walk you through the process or just handle it for you. I understand paying more money to evict someone who has already cheated you out of money doesn't sound like a good deal, but it is better than getting to court and getting told you have to start over."

"Every tenant has a story, but this is a business so manage with your business sense. Attorney Alberto Altamore gave us this quote at one of our meetings and it is worth repeating here: My investment in real estate is not an attempt by me to provide housing for the poor or disadvantaged. It is my attempt to provide financial security for myself and my family."

7 Fall Maintenance Tips

It is that time of year again. Here is a simple list of items to consider:

1. Clean gutters to minimize or prevent basement flooding and roof system rot or damage.
2. Repair leaking gutters to prevent ice patches on the ground.
3. Repair gable vents and soffits to prevent critters from entering. (ex. bats, birds, squirrels, raccoons)
4. Remove garden hoses from spigots. Remind tenants that they will be held responsible for frozen (busted) water lines when winter arrives.
5. Trim all bushes and trees back away from the unit. Rubbing branches can wreak havoc on a building.
6. Add insulation in the attic, especially near the eave areas. This will help reduce the potential for ice build up causing damage to the roof.
7. Repair all sidewalks or decks. This will insure an easier surface to shovel or sweep, when the snow arrives.

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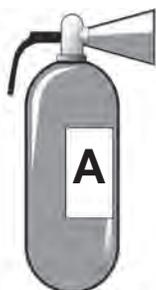
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WELCOME new members:*Chris & Suzanne Hawkins**David Menz**Steven Huenink - Franklin Energy Services**Jan M. Jann, - Trinity House, Inc.**Cedar Pines Apartments**Lawrence Mills, Churchhill Manor Apartments**Louis & Katty Roggensack, Premier Homes, LLC**Christine Vyborny, United Realty Company*

After a tiring day, a commuter settled down in his seat and closed his eyes.

As the train rolled out of the station, the young woman sitting next to him pulled out her cell phone and started talking in a loud voice:

"Hi sweetheart. It's Sue. I'm on the train".

"Yes, I know it's the six thirty and not the four thirty, but I had a long meeting".

"No, honey, not with that Kevin from the accounting office. It was with the boss".

"No sweetheart, you're the only one in my life".

"Yes, I'm sure, cross my heart!"

Fifteen minutes later, she was still talking loudly. When the man sitting next to her had enough, he leaned over and said into the phone, "Sue, hang up the phone and come back to bed."

Only a person in Tennessee could think of this. From the county where drunk driving is considered a sport, comes this true story. Recently a routine police patrol parked outside a bar in Bristol, TN. After last call, the officer noticed a man leaving the bar apparently so intoxicated that he could barely walk. The man stumbled around the parking lot for a few minutes, with the officer quietly observing.

After what seemed an eternity in which he tried his keys on five different vehicles, the man managed to find his car and fall into it. He sat there for a few minutes as a number of other patrons left the bar and drove off. Finally he started the car, switched the wipers on and off-- it was a fine, dry summer night, flicked the blinkers on and off a couple of times, honked the horn and then switched on the lights. He moved the vehicle forward a few inches, reversed a little and then remained still for a few more minutes as some more of the other patrons' vehicles left.

At last, when his was the only car left in the parking lot, he pulled out and drove slowly down the road. The police officer, having waited patiently all this time, now started up his patrol car, put on the flashing lights, promptly pulled the man over and administered a breathalyzer test. To his amazement, the breathalyzer indicated no evidence that the man had consumed any alcohol at all!

Dumbfounded, the officer said, "I'll have to ask you to accompany me to the police station. This breathalyzer equipment must be broken." 'I doubt it,' said the truly proud Redneck. 'Tonight I'm the designated decoy'.

Dean Impey

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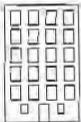
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Creating Lead Safe Rockford

Do you own a property built before 1978? If so, your property may have lead-based paint hazards. If these hazards are left untreated, your tenants' children could be exposed to high levels of lead and may 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 grant program. This program provides free lead inspections and treatment of lead hazards in qualified rental and owner-occupied properties throughout Winnebago County. For full program details or to apply, please contact Ryan Kerch, Program Manager, at 815-720-4347.

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*Legal Counsel (Board Advisor) Tom Wartowski 815 978-1572

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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RAA rental forms for members only

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State Line Rentals	920 22nd Street	1-815-398-8886
Terra Creek Apartments	375 Bienterra Trail	1-815-397-3320