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RAAR

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JOIN THE RAA!

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- ✓ 8 monthly meetings with guest speakers covering a variety of property management topics
- ✓ Winter Member Mixer
- ✓ Spring Banquet
- ✓ A Web link or page advertising your units on the RAA Web site
- ✓ Member networking with current tips, bargains and referrals
- ✓ Knowledge of State and local political issues affecting property managers and owners
- ✓ Monthly newsletter

A one-year membership is \$99.

To join or e-mail RAA, go to

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WELCOME

new members:

Amanda Mackey

Mike & Julie England

Traci & Jason Bender

Matthew & Lori Hevrin

Jen & Steve Ferris

JANUARY MEETING

Tuesday, Jan. 20, 2015

Tenant Screening

by Tom Klein

Winnebago County Clerk of the Circuit Court

Tues - Jan. 20 at 7pm

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

Networking 6:30 P.M.

General Meeting 7:00 P.M.

RAA begins 2015 continuing in our mission to educate members on business practices that will make your investments profitable. Our January meeting will address one of the most critical functions of property management, tenant screening.

Think of the monetary value of what you are offering for rent. Renting a unit is like handing a stranger a stack of money equivalent to the value of your property and saying "you can use this and give it back in a year." Sometimes when I am helping a property owner with a tenant issue I will ask how they screened the tenant who is causing them trouble. Often the decision to accept the tenant was based on how nice the tenant seemed when they viewed the apartment. Imagine that the key you're handing to a new tenant is actually thousands of dollars in cash. How much would you want to know about a person before trusting them with your money?

There are various criteria that should be evaluated when screening prospective tenants. These include credit history, income, rental history and criminal record. Important information on past evictions and criminal history can be obtained through court records. In Winnebago County we are fortunate to have a user friendly system to access court records. This month we welcome Winnebago County Clerk of the Circuit Court Tom Klein who will discuss the tools available through his office for screening rental applications.

I hope you can all join us to learn more about tenant screening and share your experiences with tenant selection.

—Paul Arena, RAA President

Meet Tom & Mary O'Sullivan Snyder by Jerri Cole (reprinted from March 2012)



I am so glad that I get to choose who I get to interview. It gives me the chance to pick two of my favorite people, **Tom and Mary (Muffy) O'Sullivan Snyder**. You can't have one without the other. They are a team who have been happily married to each other for 22 years. They still hold hands. Muffy has a very enthusiastic, bubbly, and personal personality and Tom is her soft spoken dependable rock. They have what most people yearn for, good marriage and good business partners, and they know how to have fun!! Tom says: "I have been married to Muffy for 22 years and my life is never dull!!! Together we have 7 kids (6 boys and 1 girl) the Brady Bunch. I enjoy laughter and teasing. I love a good joke!"

Muffy enjoys traveling, scuba diving, dominos, casinos, but most of all being with family and friends. Do you remember the lady who goes around giving out those flashing rings at the Christmas parties? You are right, that's Muffy. Tom enjoys traveling (especially Mexico), watching T.V. Documentaries and reading the newspaper.

Muffy is an EPA Accredited Trainer for Lead Safety as many of you know. Muffy is on the Rockford Apartment Association board and is also the Academy speaker for the state of Illinois. Muffy also is the founder and president of the Kids for Kids Program for Lydia Safe Families (a 22-year-old work program for kids & their parents). Muffy and Tom both are on the Welcoming Committee for Holy Family Church. Tom was secretary for two years and then president for the Kiwanis Club years ago in West Chicago.

Muffy and Tom would like people to know:

Muffy: "I am Christian with a strong faith system. I know my success is a blessing from God. I believe we all came from someplace, and we are going back someday. Every one of us will have to stand before our Maker and explain what we did with the talents He gave us. What did we do to make his world better? My main philosophy in life is to..... GIVE BACK."

Tom: "I am honest, sincere and a bit philanthropic. I am a Christian man, husband, and father."

They became landlords in 2006 when their retirement went south with the stock market and a Ponzi scheme took the rest.

Muffy: "Plus Tom, who is able to do almost anything, was running out of projects around the house (side note: we have 7 bathrooms in our house, plus an elevator!)"

What do you like best about being a landlord?

Muffy: "I love seeing people's faces when they see our units. I also love the lifetime income we are creating for ourselves and our kids."

Tom: "Satisfaction in giving people a new

start or helping them in the progress of life.

And.....THE MONEY!!!!!!!"

What do you like least about being a landlord?

Muffy: "Being taken advantage of and having to go to court.

Tom: Sloppy tenants that disrespect the work we have put into our units.

Funny stories:

Muffy: We are now known as Miss Muffy and Mr. Tom.

Tom: "While remodeling a house that had mold, we had to take down the some drywall. A squirrel had gotten into the insulation, got stuck, and died. One of the workers unknowingly reached up and grabbed the leg of the petrified squirrel. The screaming and dancing around was as funny as any comedy routine!!!!

What are your pet peeves?

Muffy: "People who live on a "Pity Potty".

People who are always mad about something or putting others people down." I hate "constructive criticism" It is like an impersonal fist fight.

It becomes very personal after the first blow! There is nothing constructive about criticism.

Tom: "People who know nothing but think they do. Also people who stand around with their hands in their pockets and yawn when you are talking to them. And lastly, it drives me crazy when people correct me when I am trying to teach them. (I am always right, just ask my wife!!!!) How do I handle it you say? I just say, "If you are wrong then you have to bring the donuts tomorrow." I have had way too many donuts! Ha Ha.

What can Rockford do to help landlords?

Muffy: 'MAKE PEOPLE RESPONSIBLE FOR THEIR ACTIONS. If tenants trash a unit they should be charged with criminal destruction!"

Tom: "Give landlords a 5-year reprieve on the real estate taxes when they come into and improve a dilapidated property.

Best advice for new landlords:

Muffy: "Charge enough rent. Be kind, be friendly, but be firm. Do little things for tenants, but make sure they pay on time or charge them late fees. (I am still working on that.)"

Tom: "Be cautious, be fair, screen tenants thoroughly, and charge enough rent to make a good profit. Of course, join, and be an active member of the RAA.

Wasp Spray

I know some of you own GUNS but this is something to think about . . .

If you don't have a gun, here's a more humane way to wreck someone's evil plans for you: Wasp Spray.

A friend who is a receptionist in a church in a high risk area was concerned about someone coming into the office on Monday to rob them when they were counting the collection. She asked the local police department about using pepper spray and they recommended to her that she get a can of wasp spray instead.

The wasp spray, they told her, can shoot up to twenty feet away and is a lot more accurate, while with the pepper spray, they have to get too close to you and could overpower you. The wasp spray temporarily blinds an attacker until they get to the hospital for an antidote. She keeps a can on her desk in the office and it doesn't attract attention from people like a can of pepper spray would. She also keeps one nearby at home for home protection. Thought this was interesting and might be of use.

On the heels of a break in and beating that left an elderly woman in Toledo dead, self defense experts have a tip that could save your life. Val Glinka teaches self-defense to students at Sylvania Southview High School . For decades, he's suggested putting a can of wasp and hornet spray near your door or bed. Glinka says, "This is better than anything I can teach them." Glinka considers it inexpensive, easy to find, and more effective than mace or pepper spray. The cans typically shoot 20 to 30 feet; so if someone tries to break into your home, Glinka says "spray the culprit in the eyes". It's a tip he's given to students for decades. It's also one he wants everyone to hear. If you're looking for protection, Glinka says look to the spray. "That's going to give you a chance to call the police; maybe get out." Maybe even save a life.

Did you also know that wasp spray will kill a snake? And a mouse! It will! Good to know, huh? It will also kill a wasp!!!!

Homestead Exemption - 2015

The 2015 Homestead Exemption form is now available. You can download the form from the County Assessors website:

https://wincoil.us/media/91571/wcsa_2015_r-00-app_rev_12-14.pdf

You need to fill out the form (Pin, Address, Annual Property Tax, Tenants Name (s), Management / Owner) and have your tenants sign and date it. The owner / manager also needs to sign and date the form as well. Once all this is completed and signed, you need to make a copy of the lease and turn both the Exemption Form and the lease in to the assessors office BEFORE April 1, 2015.

In order to qualify for this exemption the tenant had to be in the property as of January 1, 2015. If the home is vacant on January 1st, you are not able to apply for this exemption.

If you have any questions you can contact the assessors office at 815-319-4460. Please be nice to them. They are awesome people doing a thankless job and have no control over the tax rate and do not make decisions about your properties assessment. Use the protest system for those issues. You can also contact me, Tim Hoffman, with general questions at 815-988-4004.

Happy New Year and Good luck in 2015.

Tim Hoffman, VP

Rockford Apartment Association

MISSING WIFE

Sergeant: What is her height?

Husband: Oh, 5 something

Sergeant: Build?

Husband: Not slim, not really fat

Sergeant: Color of eyes?

Husband: Never really noticed.

Sergeant: Color of hair?

Husband: Changes according to season.

Sergeant: What was she wearing?

Husband: Dress/bluejeans. I don't remember exactly.

Sergeant: Did she go in a car?

Husband: Yes

Sergeant: What kind of car was it?

Husband: 2015 Corvette Stingray 3LT with the Z51 Performance Package. Shark gray metallic paint with the 6.2 litre V8 engine with Direct Injection generating 460 HP 8-speed paddle-shift automatic transmission and GT bucket seats, and has a very thin scratch on the front left door..... at this point the husband started crying.

Sergeant: Don't worry sir.....We'll find your car!!!!

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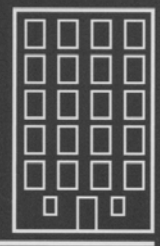
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Recover Costs for Appeal of Code Hearing

Beginning January 1st of 2015 a new law took effect that allows for the recovery of court costs and attorney fees under certain circumstances when the decision of a hearing officer is overturned by a circuit court. This new law was an initiative of the Illinois Rental Property Owners Association (IRPOA), of which RAA is a member. It is an example of the value our members receive when housing providers work together on a state-wide level.

As many RAA members have experienced, code hearings are structured so that when the city makes an accusation of a code violation against a property owner the city also serves as judge to determine guilt. The guilty pay a fine to the city so there is an inherent conflict of interest in the code hearing system. In order for a person wrongly fined for a code violation to defend themselves they must file a law suit in circuit court for administrative review. In that procedure an impartial judge determines if the hearing officer followed the law when imposing the fine.

The bill that IRPOA initiated created 735 ILCS 5/5-120.5. This is a new section of Illinois law. The circumstances allowing for recovery of costs are met if either of the following exists:

1. The decision of a code hearing officer imposes a fine or penalty against the owner of a single-family or multi-family residential dwelling for a violation related to the condition or use of that residential property and the decision of the hearing officer was arbitrary and capricious, or;
2. The code hearing officer failed to file a record of the code hearing proceedings that is sufficient to allow the court to determine whether the decision of the hearing officer was arbitrary and capricious.

Arbitrary and capricious is a legal standard that the judge handling the administrative review case must determine exists. According to Wikipedia, "arbitrary and capricious is a legal ruling wherein an appellate court determines that a previous ruling is invalid because it was made on unreasonable grounds or without any proper consideration of circumstances."

While this new law will not result in the recovery of fees in all cases, the most significant benefit will be the attention that now must be given to the proceedings of code hearings. Your evidence must be considered and included in the record. Prior to this new law there was little motivation to carefully review the facts because the property owners would have to absorb a significant

expense in order to defend themselves.

This bill was the second step taken by IRPOA in an effort to make the code enforcement procedure reasonable. Several years ago, IRPOA worked to pass legislation that required a code violation notice to cite the code that is alleged to be in violation and the conditions on the property which cause the violation of the code. That law now requires clear communication of the problem.

Illinois law provides the following defense for property owners in code hearings where building codes are alleged to be in violation:

(65 ILCS 5/11-31.1-9) (from Ch. 24, par. 11-31.1-9) Sec. 11-31.1-9. Defenses to code violations. It shall be a defense to a code violation charged under this Division if the owner, his attorney, or any other agent or representative proves to the hearing officer's satisfaction that:

- (a) The code violation alleged in the notice does not in fact exist, or at the time of the hearing the violation has been remedied or removed;
- (b) The code violation has been caused by the current property occupants and that in spite of reasonable attempts by the owner to maintain the dwelling free of such violations, the current occupants continue to cause the violations;
- (c) An occupant or resident of the dwelling has refused entry to the owner or his agent to all or a part of the dwelling for the purpose of correcting the code violation.

(Source: P.A. 89-372, eff. 1-1-96.)"

After the past change in the law, property owners should be aware of exactly what the alleged violation is. The existing defenses within the law determine when the accused property owner should or should not be fined and with this new law property owners are provided some protection if the structure of the law is not followed by the hearing officer.

Many factors can be considered in the determination of guilt for code violations with various parts of the law having relevance. Members should consult their own attorney on the law regarding code enforcement to ensure you respond properly when a violation notice is received. Please keep us informed of your experience with the code enforcement procedure and what further steps we can take to ensure fair treatment of our members.

—Paul Arena, RAA President

Dean Impey

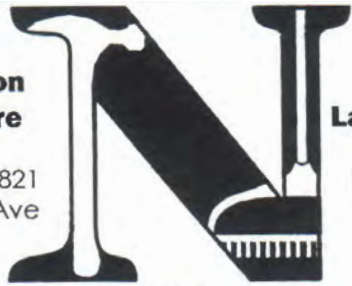
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Rockford Apartment Association Code of Ethics

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:

- 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.
- 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 bylaws thereof.
- 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.
- Seek to provide better values, so that an even greater share of the public may enjoy the many benefits of apartment living.
- 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.
- Maintain property standards of the appropriate governmental authority.
- 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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State Line Rentals	920 22nd Street	1-815-398-8886
Terra Creek Apartments	375 Bienterra Trail	1-815-397-3320