



# JANUARY MEETING

Tuesday, Jan. 19, 2016

## Land Lording on Autopilot

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

**Networking 6:30 P.M.**

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

Meeting Location

**RAAR**

6776 East State Street  
Rockford, IL 61108

### JOIN THE RAA!

*Members enjoy . . .*

- ✓ 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**

[www.rockfordapartmentassociation.org](http://www.rockfordapartmentassociation.org)

**Follow RAA  
on Facebook!**



### Letter from the President

Welcome to the New Year all Rockford Apartment Association members! Where does the time go? If you didn't make it to the Christmas party you missed a great event. Thank you again to Muffy and all the volunteers that made it happen. The food, provided by Famous Dave's, was outstanding. Thanks also to all the vendors for attending the event. Some nice raffle prizes were given out. I Hope you all had a wonderful Christmas Holiday. As we begin the New Year I would like to share with you some secrets to success which have served me well over the years.

When we think about the business of being a landlord our first goal should be to get the best tenant possible and keep that tenant for as long as possible. Someone that's going to pay the rent on time, treat our property with respect, keep it clean, and finally not disturb the other tenants and or neighbors. To achieve this goal you need to remember one thing! The best tenants want to rent the best places. This is true regardless of the neighborhood your rental is located in. The best places are super clean, smell good, in good working order, well lite at night, secure with deadbolts and security doors, and generally appealing to the eye. Remember also, that "first impressions" are most important and what stick in the minds of prospective tenants. Well maintained lawns, flower pots, trimmed bushes, entry doors that aren't beat up, no broken windows or torn screens, window treatments all uniform and in good shape, clean hallways that smell good, and even an American flag out front work well. Curb appeal! Everybody has a different idea of clean, but the cleaner the better! Make your rental stand out from the rest. I can't tell you how many times I've heard people say "this is the cleanest place we've seen"!

Now that you have done what you can to attract the best prospective tenants, do your homework to find out whether or not they will be the best possible tenants. You must at a minimum do a civil and criminal background check. Landlord references are the best but not always available. How long have they been at their job or how stable is their

*continued on page 2*

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

*Forms are available at the following locations.*

*Please call in advance to be sure someone will be available to help you.*

### **RAA Meetings**

6776 E. State St.  
1-800-RAA-6676

### **Hurd Properties II LLC**

124 Water Street, Suite 204  
1-815-519-5583

### **State Line Rentals**

920 22nd Street  
1-815-398-8886

### **Terra Creek Apartments**

375 Bienterra Trail  
1-815-397-3320

## **Come to a meeting!**

*Join and save!*

*Free to RAA members  
\$15 non-members*

## **Rockford Area Association Of Realtors**

*6776 East State Street  
Rockford, IL*

income. Credit checks are also important however there are different rental markets that will require more or less stringent requirements. The size of your investment is usually the key factor in deciding what your minimum requirements are for, income, credit score, or background. If you've done your due diligence your chances of finding the right tenant are much better.

Price your rental right! Usually you will find the market rent when you first rent it. I will typically test the market and start with a higher price. If I don't get many calls it either means that I'm priced too high or the time of month or year is not conducive for renting at all. If you get many calls and applicants you can safely assume you're not overpriced, however trying to get the highest rents by giving annual increases is not always the most profitable. You have to keep in the mind the cost of a turnover. Lost rents and the cost of cleaning and preparing a rental for a new tenant can not be made up with a \$10 or \$20 increase. A \$20 increase only creates \$240 in additional revenue per year and a vacancy can easily cost you one month of rent and \$100 to several hundred dollars for turnover. I do not raise rents annually. I will however raise rents after two or three years into a lease. You do have to keep up with the increasing cost that you incur to operate. There is a balancing act that one must perform to be the most profitable and there has to be value for the tenant if they're going to stay. If they really love where they are, market rents are fine, but the minute a rent increase comes they are evaluating other options. I tend not to want to give them a reason to evaluate other options.

Finally great customer service goes a long way. It not only retains good tenants it brings them back. You will also get referrals from either existing or past tenants. Great customer service come in many ways. Prompt maintenance service and repairs, maintaining the exterior and common areas of a rental, treating your tenants with respect and finally honesty and integrity, doing what you said you would do. Strive to give your tenants a safe, clean, and quiet environment to call their home and you will be rewarded

—Karl Fauerbach, RAA President

A big game hunter went on safari with his wife and mother-in-law. One evening a week later, while they were still deep in the jungle, the wife woke to find her mother gone. Rushing over to her husband, she insisted that he try to find her mother.

The husband picked up his rifle, took a swig of whiskey, and started to look for his mother-in-law. In a clearing not far from camp, he and his wife came on a chilling sight. The mother-in-law was backed up against thick, impenetrable brush. A large male lion stood facing her.

The wife asked, "What are we going to do?"

The husband said, "Nothing. The lion got himself into this mess. Let him get out of it!!!"





## Meet Alderman Linda McNeely

by Jerri Cole

Sometimes we landlords get so upset with the city of Rockford's issues that affect us that we feel we have to go to the meetings to stand up for our rights. We pray our voices will be heard. Sometimes we feel we are heard and sometimes we feel the city

has deserted us. We should be heard. We pay a huge share of the property taxes and sometimes feel we still get pushed under the rug. Our jobs are not easy. On a daily basis we work with mortgages, insurance, taxes, trashed units, late rents, renter's problems, maintenance, court dates, city issues, vacancies, Code Enforcement and many other issues.

One Alderman we have really come to appreciate is Ald. Linda McNeely. When she feels she is right she is willing to stand alone in the crowd and do the right thing. She is able to look at the situation and see it as it really is. That is a gift. We need more people like her. Get to know Alderman Linda McNeely.

"I am much more relaxed now that say ten years ago. I have been a caretaker of both my parents for over fifteen years. My mother passed on last year, 2014. I am blessed to still have my 89-years-old Dad. Over the years, I have learned to slow down and be understanding. I've learned that there are many angles to a matter and it is wise to measure all the angles before deciding. I've learned to enjoy life and people and most of all GOD and JESUS CHRIST.

I enjoy being with family and friends. My family is blessed to have four generations living. I enjoy being with every generation. We may go shopping or to a restaurant or visiting with family or friends. It is important to me to share my love with all and to receive their love for me. I also enjoy reading, shopping, and theaters.

My commitments do not allow me to join and be active in a lot of organizations. I do assist organizations with various activities throughout the year but I do not have a membership with them.

I like people. I like helping people. This job allows me to help people. There are some truly great people in this city and my area has a huge share of them. Our society has evolved into a less open-friendly atmosphere. However, a smile and a hello usually allow one to see that pleasant and friendly Rockfordian."

Dean Impey

Hours:  
Mon. - Sat. 7:30-6 & Sun. 9-3

### TRI-B Hardware & Supply

*A Veteran Owned / Full Service Hardware Store  
Big enough to serve you, small enough to care.*

2811 Charles Street  
Rockford, IL 61108

Phone 815-399-2828  
Fax 815-399-8717

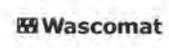
Visit us at: [www.facebook/tribhardware](http://www.facebook/tribhardware)  
[www.tribhardware.doitbest.com](http://www.tribhardware.doitbest.com)



Jason Dable

12705 Robin Lane  
Brookfield, WI 53005  
[jdable@greatlakeslaundry.com](mailto:jdable@greatlakeslaundry.com)

Phone (262) 790-5885  
Toll Free (800) 236-5599  
Mobile (262) 327-0573  
Fax (262) 790-5886



STAN VORGIAS

*General Contractor Since the '60s*

**Foundation & Structural Repairs**  
CONCRETE RESTORATION / CRACKS REPAIRED  
10005 Fair Lane  
Union, Illinois 60180  
[skvconst@foxvalley.net](mailto:skvconst@foxvalley.net)  
[www.skv-construction.com](http://www.skv-construction.com)

UNION: (815) 923-2521  
ELK GROVE: (847) 364-0161  
Fax: (815) 923-4590  
Cell: (815) 245-6098

**ILLINOIS  
BANK & TRUST**

**Dennis Roop**  
Senior Vice President  
[droop@illinoisbank.com](mailto:droop@illinoisbank.com)

815.637.7008 | 815.637.7010 | 815.621.6885  
6855 East Riverside Boulevard | Rockford, IL 61114  
[www.illinoisbank.com](http://www.illinoisbank.com)

**Bruce Bridges**  
Owner / Operations Manager

p: 815-543-6244  
e: [Bruce@BridgesFlooring.com](mailto:Bruce@BridgesFlooring.com)  
[www.bridgesflooring.com](http://www.bridgesflooring.com)

## The 5 Real Estate Trends That Will Shape 2016

by Jonathan Smoke

It's almost the new year. Get ready to break out the Cristal: We had a great 2015—the best year for housing since 2007. And our forecast here at [realtor.com](http://realtor.com)® projects an even better year in 2016.

How so? Well, with economic growth chugging along, employment will continue to increase, meaning that people will have more money coming in and they'll be able to buy their first home or upgrade to a new one. Here's a closer look at the trends that will have the greatest impact on the housing market in 2016.

### 1. We'll return to normal (Anyone remember normal?)

The year ahead will see healthy growth in home sales and prices, but at a slower pace than in 2015. This slowdown is not an indication of a problem—it's just a return to normalcy. We've lived through 15 years of truly abnormal trends, and after working off the devastating effects of the housing bust, we're finally seeing signs of more normal conditions. Distress sales will no longer be playing an outsized role, new construction is returning to more traditional levels, and prices rise at more normal rates consistent with a more balanced market.

### 2. Generational shuffle will make 2016 the best year to sell in the near future

Millennials emerged as a dominant force in 2015, representing almost 2 million sales, which is more than one-third of the total. This pattern will continue in 2016 as their large numbers combined with improving personal financial conditions will enable enough buyers between ages 25 and 34 to move the market—again. The majority of those buyers will be first-timers, but that will require other generations to also play larger roles.

Two other generations will also affect the market in 2016: financially recovering Gen Xers and older boomers thinking about or entering retirement. Since most of these people are already homeowners, they'll play a double role, boosting the market as both sellers and buyers. Gen Xers are in their prime earning years and thus able to relocate to better neighborhoods for their families. Older boomers are approaching (or already in) retirement and seeking to downsize and lock in a lower cost of living. Together, these two generations will provide much of the suburban inventory that millennials desire to start their own families.

Assuming that most of these households will both sell and buy, it is important to recognize that 2016 is shaping up to be the best year in recent memory to sell. Supply remains very tight, so inventory is moving faster. Given the forecast that price appreciation will slow in 2016 to a more normal rate of growth, delaying will not produce substantially higher values, and will also see higher mortgage rates on any new purchase.



**Nicholson Hardware**  
(815)963-4821  
1131 2nd Ave  
Rockford, IL + Since 1945

**Nicholson Lawn & Garden**  
(815)963-5150  
1009 3rd Ave

GARY W. PORTER Private and Confidential  
Process Service



**G. W. Porter & Associates**  
SUBURBAN PATROL SERVICE  
Corporation Of Rockford

1015 5th Avenue  
Rockford, Illinois 61104

Phone 815-961-8100

**Asset Protection Insurance**  
Business - Personal - Life



Bryce H Davis  
Business and Commercial  
Bdavis@Assetpin.com

6019 Fincham Drive P: 815.708.7445  
Rockford, IL 61108 www.assetpin.com F: 815.708.7736

**Ken Becker**  
Broker - GRI, CRS, CRB  
Closed Over 100 Million Dollars




Residential Investments Commercial  
1720 Rural St. • Rockford, IL 61107  
E-Mail: KBecker39@aol.com

Office (815) 399-8000  
Eves. (815) 226-4800  
Cell. (815) 670-3300  
Fax (815) 399-7733

*We're the Best, flush the Rest!*

**NORTHERN ILLINOIS  
SEWER SERVICE, INC.**

Your Drain Cleaning Specialist  
Industrial • Residential • Commercial  
P.O. Box 6332 • Rockford, IL 61125

Free Estimates  
24-Hour Emergency Service  
229-1174 or 389-3280

DOUG M. ROGERS  
Owner

### 3. Builders will focus on more affordable price points

One aspect of housing that has not recovered yet has been single-family construction. Facing higher land costs, limited labor, and worries about depth of demand in the entry-level market, builders have shifted to producing more higher-priced housing units for a reliable pool of customers. That focus caused new-home prices to rise much faster than existing-home prices. Builders were able to be profitable and grow by following this move-up and luxury strategy, but their growth potential was limited by avoiding the entry level. That should begin to change in 2016.

We are already seeing a decline in new-home prices for new contracts signed this fall. In addition, credit access is improving enough to make the first-time buyer segment more attractive to builders. We're looking for the strong growth in new-home sales and single-family construction as builders offer more affordable product in the year ahead. Consumers of all types should consider new homes, but availability will be highly dependent on location.

### 4. Higher mortgage rates will affect high-cost markets the most

We told you mortgage rates would go up in 2015, and they did—but they also went back down. We expect similar volatility in 2016, but the move by the Federal Reserve to guide interest rates higher should result in a more reliable upward trend in mortgage rates.

Thirty-year fixed rates will likely end 2016 about 60 basis points higher than they are today. That level of increase is manageable, as consumers will have multiple tactics to mitigate some of that increase. However, higher rates will drive monthly payments higher, and, along with that, debt-to-income ratios will also go higher. Markets with the highest prices will see that higher rates will result in fewer sales; however, across the U.S., the effect will be minimal as the move to higher rates will spur more existing homeowners to sell and buy before rates go even higher.

### 5. Already unaffordable rents will go up more than home prices

The housing crisis that politicians are ignoring is that the cost of rental housing has become crushing in most of the country. More than 85% of U.S. markets have rents that exceed 30% of the income of renting households. Furthermore, rents are accelerating at a more rapid pace than home prices, which are moderating. We've been seeing asking rents on vacant units increase at a double-digit pace in the second half of this year.

Because of this, it is more affordable to buy in more than three-quarters of the U.S. However, for the majority of renting households, buying is not a near-term option due to poor household credit scores, limited savings, and lack of documentable stable income of the kind necessary to qualify for a mortgage today.

This trend does not bode well for the health of the housing market in the future. It will only improve if we see more construction of affordable rental housing as well as more of a pathway for renters to become homeowners.

*Jonathan Smoke is the chief economist of realtor.com, where he analyzes real estate data and trends to develop market insights for the consumer.*

*Follow @SmokeonHousing*

Reprinted from realtor.com.

Mrs. Johnson and her friend went to the police to let them know that Mr. Johnson has disappeared. Mrs. Johnson described him as being six-feet-two, one hundred eighty pounds, wide shouldered, brown-haired, and the closest thing to a forty-year-old lifeguard. As they walk out, her friend says, "What kind of description is that? Your husband is seventy-two. He's bald. He doesn't have a hair on his head." Mrs. Johnson says, "Who wants that one back?"

## The 7 Weirdest, Wackiest Real Estate Stories of the Year

by Judy Dutton (realtor.com)

It's been a strange year for real estate: From Google employees living in vans to cabbies kicking back in swanky hotels, stories abounded in 2015 that made us scratch our heads and go "huh?" Take a stroll down Strange Lane with us as we recap the year's best real estate tales.

### 1. San Francisco shack lists for \$350,000—and sells for over asking

San Francisco's housing prices are beyond ridiculous, and few listings prove this quite like the \$350,000 shack. Located in the city's transitioning Outer Mission neighborhood, this dilapidated place no doubt will be torn down. Yet the agents who listed this hovel say almost 100 people showed up at their first open house, resulting in six offers—and a sale price well over asking at \$408,000.

### 2. Cabbies kick back in posh NYC hotel for \$225/month

In New York City, affordable housing is drying up and driving out all but the richest of the rich. So we were puzzled in August to hear about two cab drivers who were living at the swanky Chelsea Highline Hotel for a mere \$226 per month. Similarly sized apartments in that neighborhood go for \$3,200. It was all due to an arcane provision in the city's rent stabilization laws that allows residents in buildings that were once single-room occupancies to get permanent residency at low rates if they request a lease of at least six months—which can be renewed indefinitely. Talk about streetwise.

### 3. Church of Bacon tries to buy Penn Jillette's home

In October, the United Church of Bacon, an atheist community started by friends of magicians Penn & Teller, announced a lofty new mission: to crowdfund \$500,000 to buy Penn Jillette's Las Vegas home. If it can cough up the money, Jillette is all for it since he shares the group's views.

"Yes, worshipping bacon is ridiculous, but at least bacon is real," head fryer John Whiteside told HuffPost. "Praise the lard."

Update: The church has raised nearly \$24,000 to date. With a deadline of Dec. 9, we're guessing it will take a lot of faith for the church to hit its goal.

### 4. Google worker lives in truck on company's parking lot

Here's yet more evidence of San Francisco's real estate insanity: A 23-year-old Google employee revealed he was living in a truck on the company's parking lot to avoid the area's exorbitant rent. As "Brandon" pointed out, he could eat, shower, and use the gym for free on the Google campus. So why pay the average \$2,500 a month for a one-bedroom apartment when he's rarely there?

continued on page 7

**SUPERIOR FIRE & SECURITY**

**CHRIS BIQUE**  
FIRE ALARM SPECIALIST SINCE 1988 /  
MANAGING MEMBER LLC



PO BOX 431  
HAMPSHIRE, IL 60140  
P: 815-299-FIRE (3473)  
C: 224-343-3479  
F: 815-975-9586  
CBIQUE@SUPERIORFIRELLC.COM  
WWW.SUPERIORFIRELLC.COM

**J & J CEMENT**  
**JEREMY HARTSFIELD**

Retaining Walls, Additions  
and Flat Work  
(stamped & colored)  
**No Job Too Small**

Phone: 815-519-4795  
Rockford, IL 61107



**RICKY L. DAVIS**  
PROPERTY MANAGER  
LICENSED MANAGING BROKER CENTURY 21 AFFILIATED



MANAGEMENT  
PLACEMENTS  
LEASING  
MAINTENANCE

WWW.STATELINERENTALPROPERTIES.COM  
920 22ND STREET, ROCKFORD, IL 61108  
MONDAY - FRIDAY 9AM - 5PM  
ROCKFORD & SURROUNDING AREAS  
C: 815-690-5288 O: 815-398-8886 F: 815-231-8459



**Stateline Realty**  
Residential/Commercial  
Investment Property  
Property Management  
Maintenance

**Ricky L. Davis, Managing Broker**  
Call: 815-690-5288  
Office: 815-398-8899 eFax: 815-231-8459  
920 22nd St., Rockford, IL 61108

Rick@RickDavisRealtor.com  
www.StatelineRealtyGroup.com



**Appliance Repair & Building Services**

allenmuch@gmail.com 815-963-4123

Keep in mind, the average Silicon Valley tech employee makes a \$200,000 salary—and while as a new college grad Brandon might not be at that level, he's keeping 90% of his take-home pay.

#### 5. Vegetarian landlord charges meat-eating tenants more

In an effort to promote his vegetarian views, Bothell, WA, landlord Jinesh Varia announced that he's offering a \$200 discount on the \$2,200 monthly rent to tenants who vow not to eat meat. Varia compared this to other landlords' no-smoking policies, although we'd say that's a stretch. Suffice it to say we're not sure if cheaper rent is worth sacrificing a double cheeseburger, but vegetarians may enjoy the discount—that extra cash could buy a whole lot of organic tofu.

#### 6. Spiders take over Tennessee town

News from North Memphis, TN, sent chills up our spines in November when thousands of spiders reportedly moved into the area, building a half-mile-long web. Experts chalked up the phenomenon to "ballooning," where young spiders spin a parachute of sorts to carry them off in the wind. However, this time they happened to land all in the same place. While these "sheet web spiders" weren't dangerous and would eventually dissipate on their own, it was still as creepy as a pest infestation could get.

#### 7. Chinese try to sell Michael Jackson's Neverland Ranch

In May, Sotheby's listed Michael Jackson's Neverland Ranch for \$100 million. No one bit, even in spite of its new name of Sycamore Valley Ranch. Then in October, Chinese auction site Taobao Pamei tried yet again to drum up a buyer for the property with a one-day auction. The opening bid was 500 million yuan, or \$78.6 million. Only one bidder signed up for the auction and, in the end, didn't bother to bid. Can you blame him or her?

*Judy Dutton is a writer and editor who has covered a variety of topics, from the science of swatting flies for Wired to why Santa scares kids for The Wall Street Journal. She lives in a converted milk factory with her husband and daughter in Brooklyn, NY.*

Follow @judy\_dutton

Reprinted from realtor.com.



*Paul Arena explains to the membership during our November 2015 meeting how we will use Rental Housing Professionals to provide member services to the RAA.*

# Rockford Apartment Association Directory

## RAA SERVICE DIRECTORY

<b>Allen Much</b> Appliance Repair	815-963-4123
<b>Asset Protection Ins.</b>	815-708-7445
<b>Bridges flooring</b>	815-543-6244
<b>Coin Laundry Appliances</b>	800-242-5453
<b>Great Lakes Laundry</b>	800-236-5599
<b>G.W. Porter</b> , Process Service	815-961-8100
<b>IL Bank &amp; Trust</b> , Dennis Roop	815-637-7008
<b>J &amp; J Cement</b>	815-519-4795
<b>Ken Becker Realtors</b>	815-399-8000
<b>Nicholson Hardware</b>	815-963-4821
<b>Northern IL Sewer Service</b>	815-229-1174
<b>SKV Construction</b>	815-245-6098
<b>Stateline Realty</b> , Ricky L. Davis	815-690-5288
<b>Stateline Rental Properties</b>	815-398-8886
<b>Superior Fire &amp; Security</b>	815-299-3473
<b>TRI-B Hardware &amp; Supply</b>	815-399-2828

## RAA BOARD MEMBERS

<b>President</b>	Karl Fauerbach	815 877-6077
<b>Vice President</b>	Tim Hoffman	815 988-4004
<b>Secretary</b>	Ken Opperman	815-248-4248
<b>Treasurer</b>	Mike Cavataio	815-397-3320
<b>Nominating Com.</b>	Ken Becker	815-399-8000
<b>Vendor Advertising</b>	Jeff Sturtecky	847-514-0775
<b>Vendor Table</b>	Mary O'Sullivan-Snyder	815-988-2755
	John Kirschbaum	815-871-0696
<b>Bus. Forms</b>	Terra Creek Apts	815-397-3320
<b>Membership</b>	Alan Much	815-963-4123
<b>Programs Director</b>	Jeff Sturtecky	847-514-0775
	Tim Hoffman	815 988-4004
<b>Marketing/Public Relations</b>		
	Rick Davis	815-690-5288
	Mary O'Sullivan-Snyder	815-988-2755
<b>IRPOA Rep</b>	Paul Arena	815-243-2924
	Greg Osen	815-601-8008
<b>Web Site</b>	Steve Lantow	815-543-9992
<b>Newsletter Editor</b>	Greg Osen	815-601-8008
	Jerri Cole	779-770-8521
<b>Board Members</b>	Jerri Cole	779-770-8521
	Jeff Sturtecky	847-514-0775
*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:

- 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.

Financial statement available upon request to members in good standing.

The content and opinions expressed in the RAA newsletter do not necessarily reflect the views of, nor are they necessarily endorsed by, the Rockford Apartment Association or its board.