



MARCH MEETING

Tuesday, Mar. 15, 2016

Educating Yourself to Stay Profitable

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

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- ✓ Spring Banquet
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- ✓ Monthly newsletter

A one-year membership is \$99.

To join or e-mail RAA, go to

www.rockfordapartmentassociation.org

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Letter from the President

"Knowledge Is Power"

Many of us in the Apartment Association have been through the eviction court, (hopefully as the plaintiff and not the defendant), and we have observed plenty of those cases that have gone before our own with amusement. Many of those cases are *Pro-Se*, which is to say that the plaintiff appears without legal representation. What we observe often is the bewildering look some landlords without representation have when the judge asks them for proof of service, or if they have affidavit of military service, or even if they served the five-day notice. I think we have all been through similar situations when we first started our careers in the rental business. It can be frustrating, embarrassing, and expensive to walk into the Forcible courtroom without any knowledge as to the laws, procedures, and requirements to properly evict someone. If you're daring and you want to try this on your own without any knowledge as to how the system works you find out the hard way what works and what doesn't. That was me 30 years ago. I was daring and I learned the hard way. Today, when I leave the court room I often run into some of those daring landlords and say "Hey, have you heard of the RAA?" I give them the pitch about the association and its benefits. Thirty years ago when I first started buying rentals I had no idea the Rockford Apartment Association existed. I chuckle sometimes when I look back at the way I did things before I joined the RAA.

Fast forward to today! I am working on a website, mainly so people can apply online, not to mention the marketing benefits. I'm tired of standing there waiting for the applicant to fill out the application. I can also tell them by email they do or don't qualify. I am collecting my tenants email addresses so I can do mass email notifications. The phone rings too much so if my tenants can email me maintenance requests or any other type of general questions, I can respond at a convenient time. These are just a couple of things I have learned by educating myself through the RAA. I would have to say I've learned more than I can remember by being a member of the association. I'm still classified as old school and stuck in my ways (just ask my kids), however I am changing the way I do business as the times change. A little behind the curve I will add, but I am changing. The networking and sharing

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RAA rental forms for members only

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following locations.*

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RAA Meetings

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

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of ideas is the most powerful tool I think the apartment association offers and we are all educating ourselves by being members of the RAA. This is however one of many ways we can educate ourselves.

Our meeting coming up Tuesday, March 15 will be "Educating Yourself to Stay Profitable." We will be discussing all the different ways we can educate ourselves in today's information world. The ways are almost endless. Books, seminars, Google, Facebook, Twitter, classes at Rock Valley, libraries, associations, clubs, newsletters, travel adventures, talk radio, audio and video training CDs and DVDs, are all ways we get educated or stay educated. This meeting will be an interactive meeting that draws on the group where we can share ways we as individuals stay educated. Remember the end goal! We want to be as profitable as possible. If you're going to be in the rental business and deal with the headaches and 24/7 aspects of owning your own business it has to be worth it. Be smart, learn as much as you can, and never close your mind to new ideas.

Hope to see you there!

Karl Fauerbach, RAA President

Happy St. Pats Day!!!!

Neil was in a pub, extremely drunk. The barman, Simon, noticed this, and when Neil asked for another whisky, the barman politely told him that he was too drunk to be served another drink.

Neil leaves. He walks out of the pub and in again at the side door and asks Simon for a double whiskey. A little frustrated, Simon repeats the answer he had said earlier.

Neil, again leaves and enter through a further side door, walks up to the barman and asks for a scotch. Simon is now quite annoyed, and tells Neil he is too drunk and to get a ride home and leave the pub.

Once more, Neil leaves. Again he comes in, this time through a back door. Neil walks up to the barman and before he can say a word, Simon explodes at him, "I told you already, you are way too drunk, you cannot have another whiskey. Get out of my bar!!"

Disgruntled, Neil glares at Simon and asks, "Man, how many bars do you work at?"



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RAA Interviews by Jerri Cole

One thing is for sure, we never run out of interesting people in the RAA to interview. When I first started to write these interviews I was, and I still am, impressed with the high morals, the devotion to family, the honesty, the willingness of members to go out of their way to help others and “just being a good person” that we have in this organization. As I read through his interview I was reminded of when I first started and how hard it was trying to work and still keep up the rentals. We didn’t have the resources back then that we have have now. For some of us this is a TRIP TO THE PAST, and for the ones just getting started it is encouragement that YOUR HARD WORK WILL PAY OFF IN THE END.

Meet John Kirschbaum

I was born and raised in the Rockford area. I’ve been married for 30 years to the woman of my dreams (who is sitting next to me as I type this). We have two successful daughters who have finished college, which now means we have some money to do OTHER things with rather than writing checks to universities.



If you ask my family or friends they would describe me as someone who talks to everyone. I have never met a stranger. I like to meet people and learn from their experiences.

I enjoy being around people, socializing, and spending time getting to know who people really are. I look at life as an adventure. If there is something I think would be fun to try, I try it.

My favorite hobbies center around being with family and enjoying the outdoors. We have always been a family that goes fishing and camping. When our girls were young they would

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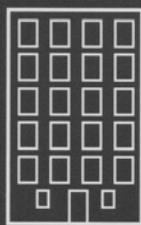


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fish with me and play in the live well with their Barbie's chasing the bait. I bought a lot of bait!!! To this day that is always one thing they make sure we do together is fish.

After a year of dating my wife, I told her parents I had something special for her for Christmas. I bought her a new fishing pole. Her mom thought I had bought her a ring. It was a long Christmas dinner that year!

I also am a skilled cabinet maker. I have made cabinets, entertainment units, mantels, and tables for years for people.

I had been a landlord off and on for over 30 years while working as a project manager for a steel fabrication company. When the steel business fell off with the market crash, I was laid off and put all of my energy into my properties. I now have over 30 units. I have always bought investment properties that need a lot of work. I feel like right now I am at the point where everything is going well and I have reached a level of success after all the hard work. I really believe that anyone who takes this business seriously and applies himself can be successful, but it is not easy.

When I was 23, back in the early 80's, my brother Bill came back from Texas where he had recently flipped a house. Since I had a building construction degree, he suggested that we get together and start investing and rehabbing properties.

It was just a dream back then to own something other than your house. Most people, including our parents, worked in factories and to dream about having your own business was exciting. Our mother had a decorating business that she built up from working in our basement to eventually owning a shop at Edgebrook. Bill and I always thought that it was important to generate income beyond the factory to have more stability for our families. If we could do that, we would not worry about being laid off. It really was about having a more steady income and adding more security for our families. It was not about getting rich—just more security.

By the time I was 25 we owned four 2-families. While working 50-60 hours at the power plant, we used weekends for working on the buildings,

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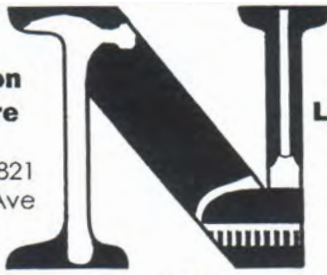
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fixing and upgrading what we had. It was our thing for years to meet on Saturday morning for breakfast and begin our weekend when we would work 12-16 hours a day on our buildings. We would go around on "rubbish days" and collect materials people discarded on the curb. IT WAS A WAY FOR US TO UPGRADE OUR PROPERTIES! We would find toilets, windows, and doors to fit the buildings at the price we wanted to pay.

I sold my first building to the guy who sat at the desk behind me at the nuclear power plant. I think he is doing pretty good for himself.

Being a landlord and having pride in owning well-maintained and presentable properties makes me proud. In my previous profession there was not much of retirement plan so I look at what I have done as my retirement income.

The other piece to this is that being a landlord is different than most small businesses. I am not only getting the chance to share what I know with others and help new investors, but I also get the opportunity to be a part of the RAA, which helps me gain different perspectives. The members help me move to a more professional level and the support we get from each other is inspiring. I CONSIDER THEM MY THERAPY GROUP! My success comes from being associated with other landlords who take time to explain, listen, and problem-solve with me. It also provides a network of individuals who look out for another.

As I said, I really like meeting people and I do think there is good in everyone. Sometimes, though, I get frustrated with tenants who, when you try to work with them and be empathetic to their situation, they never seem to understand that paying rent is not like paying other bills. Even if you try to put them on a payment plan, rent is not their priority. They will go out and buy a new vehicle or big screen TV, but they won't pay the rent. Then you have to go through the eviction process. You never feel good about evicting someone, but sometimes you have no choice. At some point, the landlord has to be paid.

In the first property we owned, heat was included. I went over to do some repairs and I noticed that everyone was stripped down in the middle of winter because the heat was jacked up as high as it would go. My brother and I thought we would outsmart the tenants by putting in a thermostat with a fixed temperature of 68, only to find that the tenant managed to tape a bag of ice cubes over the thermostat to keep the furnace on! The same tenant also liked to skin small animals in the basement which was a little shocking when we went in to do furnace repairs.

Another time I purchased a building on 6th Avenue. I was excited to buy the building because it had survived the 100-year-flood. I fixed the property up with new furnaces, new everything, only to have it flood within the year. I didn't put any more money into that building. The city ended up buying it, and it became part of a park.

I have never been one to belong to many organizations. I belonged to a fishing club for years and have volunteered time for 32 years at the schools to help my wife. I am, of course, part of the RAA. Once I began attending some of the RAA meetings and had so many people supporting me, I learned from so many landlords that I felt like I wanted to give something back. Everyone needs to give something back to help the community, and if we all give a little, it can make a difference. Being part of the RAA is helping me learn to be a better volunteer. I am now on the RAA board, trying to give back and support the good work they do.

I'd like to see the city attract more good paying jobs. If we can set up an environment that will bring companies with better paying jobs to the community, it will raise property value, raise rent levels, and raise expectations for all landlords to maintain their buildings. I am glad to see the city putting a focus on decreasing crime. I think this is an area where we have to focus heavily. We have to work harder on crime in neighborhoods. One of the first questions prospective tenants ask is about a the crime rate in the neighborhood and what extra steps are taken to secure the property? I explain that I take extra steps in screening tenants to secure their safety and the safety of the building. It is important that tenants feel safe.

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I am working on being more proactive with tenants who do not pay on time. I think one of the best ways to help them is to serve 5 day notices. I recently spoke with someone who told me about how much money he has estimated he lost by not serving 5 da notices on time. I am taking more of a stern business approach this year to help me as well as help the tenants manage their money.

My new business logo is: U PAY U STAY RENTALS.🏠

DOJ Settles Another Familial Status Fair Housing Act Case — This Time for \$100,000 by Scott Badami

http://fairhousing.foxrothschild.com/2016/02/articles/discrimination/doj-settles-another-familial-status-fair-housing-act-case-this-time-for-100000/?utm_source=Fox+Rothschild+LLP+++Fair+Housing+Defense&utm_campaign=b5ba0a3fe9-RSS_EMAIL_CAMPAIGN&utm_medium=email&utm_term=0_335b6b6e-af-b5ba0a3fe9-70023097



We have seen this all too often recently. The Department of Justice (DOJ) announced another six figure settlement (this time for an even \$100,000) resolving a familial status Fair Housing Act (FHA) complaint. The lawsuit, filed back in 2014 in U.S. District Court for the Western District of Wisconsin alleged that the owners and operators of a mobile home park had excluded families with children from significant portions of the 230 lot mobile home park.

The investigation started when a single mother (of a two year old child) and former resident attempted to complete the sale of a mobile home in the park. It was asserted that the defendants refused to approve the application of the mother (and child) because the unit was in an area of the park in which children were not

permitted. After conducting an investigation, HUD found reason to believe the FHA had been violated and referred the case to the DOJ.

Under the terms of the settlement, the defendants agreed to pay \$45,000 (cash and rent credits) to the individuals who filed the complaint, \$45,000 to other persons who are later identified through a claims process as well as a \$10,000 civil monetary penalty. The agreement also requires the park to change its policies such that families with children can live throughout the community.

This settlement reinforces what I have written in this space many times: professional apartment leasing office staff members must not direct or steer applicants to certain units in an apartment community. Even if it is done with good intentions. Even if you believe they would be better suited to a different unit. As you go through the process of turning a prospect into a resident: always remember to let the applicant pick any available unit in which he, she, or they qualify. Or you may end up needing to speak with a lawyer like me.

Just A Thought. 🏠

Six retired Irishmen were playing poker in Monaghan's flat in Dungarvan when Sean O'Toole loses \$700.0 on a single hand, clutches his chest and drops dead at the table.

Showing respect for their fallen brother, the other five continue playing standing up. Michael Lennon looks around and asks, "Oh, me boys, someone's got to tell Sean's wife. Who will it be?"

They draw straws. Cavan Colquhoun picks the short one. They tell him to be discreet and gentle

and not to make a bad situation any worse." Discreet? I'm the most discreet Irishman you'll ever meet. Discretion is my middle name. Leave it to me," announces Cavan.

He goes over to O'Toole's house and knocks on the door. Brenda O'Toole answers the door and asks what he wants. Cavan declares, "Your husband just lost \$700.00 and is afraid to come home."

"Tell him to drop dead!" snarls Brenda.

"I'll go tell him." says Cavan.

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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.

Financial statement available upon request to members in good standing.

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