



# OCTOBER MEETING

## Tuesday, October 16, 2017

### Tenant Screening

Presenter, **Paula Arena**

Cost: FREE for members, \$15.00 for 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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## **Letter from the President**

I hope everyone enjoyed the September meeting topic of "Insurance." A big "Thank You!" to Jeff Eckberg from Eckberg Insurance Agency for speaking to our membership. We had great member participation with many questions for Jeff. It was a very informative discussion that went well past 9:00 pm. Thank you to our members for bringing such good questions.

This month for our October 17th 2017 meeting our topic is going to be "Screening". Paul Arena will be doing the presentation and talking about best practices for screening potential Tenants. Many of us use the same techniques to screen applicants even though we are all in different segments of the rental market. We will be learning what questions you should ask before you set up a showing. How many of you have set up a show only to find out that the person looking at your rental has a large dog and you don't accept pets. Do you have an applicant call you or do you call an applicant an hour before the showing to confirm the appointment? How many of us have gone to a showing and the applicant doesn't show up and doesn't bother to call ahead of time to let you know they won't make it. When should you turn someone down who has applied for your rental and what kinds of negative background are red flags? What kind of income level should an applicant have to qualify for a certain rental rate? Do you do credit checks and if so what is considered a bad credit rating and how much weight should you put on the credit check? Do you use the Winnebago County web site to search backgrounds? How can you decipher whether or not an applicant has changed his or her behavior from the past. If an applicant has been evicted before should you deny that applicant no matter what the circumstances? I like it when all the answers to the questions I ask make sense and are reasonable responses. If the story doesn't add up ask more questions. If an applicant is lying to you about questions you ask or information on the application you should learn how to recognize that. Many years of experience is the best education but learning

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what to ask can be a tremendous help. Every applicant has his or her own unique background that we as landlords have to scrutinize and determine if that applicant would be an acceptable tenant. We will also talk about fair housing laws and the kinds of things you can or cannot ask or use to deny an applicant. It is very important to be consistent within the screening process between all applicants and to avoid any discrimination. You can deny an applicant for behavior but there are several types of protected classes that you cannot turn an applicant down for. We will be discussing those as well. What is a good tenant? A good tenant to me is one who pays their rent on time, doesn't bother the other tenants, and who keeps the unit clean! Pretty simple hey!

Join us for another educational round table discussion on how to save time and money and headaches through the screening process. Even the veterans in our membership will benefit from this meeting. It will be sharing of ideas and methods used by us all to find the very best tenant possible. Hope to see you there!

Thank you,

—Karl Fauerbach, RAA President

## **Meet PAUL ARENA**

by Jerri Cole

(Reprinted from February 2013)

*To quote Albert Schweitzer, "Example is not the main thing in influencing others, it is the only thing." And what an example Paul has set! And to quote Humpry Osmond, "There is no one else who can ever fill your roll in the same way, so it's a good idea to perform it as well as possible." It would never occur to Paul not to perform every thing he does as well as possible. He has a strong sense of justice, morality and righteousness, and has pushed himself relentlessly fighting for the rights of all of us. He knows what is right and doesn't stop until it is right! !! He is our sincere, wise, strong, protector. I think I can speak for all of us in RAA when I say we are very blessed to have this great man as our president! !!*



*Family I live in NE Winnebago County with my wife of 22 years, Georgine (Gigi) and my son Jon. Jon is a student at RockValley and works with me part time on our properties. Our daughter, Erica, recently moved near Austin, Texas where she is employed by Dell.*

*What is something people would be surprised to learn about you? I did not plan my career. When I was in high school my goal was a career in wildlife management. I chose to get my degree in manufacturing because I thought it was more likely I would find work. ended up working in manufacturing for only four*

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years after college. I had an investment property at the time. I left work early one Friday to check on a faulty furnace. I got fired the following Monday and that was my motivation to start a career investing in rental property.

I was born in NJ and attended grade school and junior high there. I graduated from Waubonsie Valley HS in Aurora. I then attended junior college at College of DuPage and transferred to NIU where I received a degree in Manufacturing Technology.

I have been a member of the Rockford Apartment Association for about 18 years and have served as president for the past eight. I am also a Regional VP of the Illinois Rental Property Owners Association and serve as that organization's Director of Legislative Affairs.

I have always been interested in politics and have decided to run for for the Harlem Township Board of Trustee's as in Independant. I enjoy looking for ways to solve problems. I think it is important to respect the opinions of everyone who may be affected by a proposed law and include them in the discussion.

Serving as Township trustee would give me an opportunity to learn about issues from the perspective of those who govern. Township government is the smallest branch of government in the area where I live and was the best possible choice for a person like myself who has never held an elected office before.

My experience in politics has been representing the interests of housing providers and tenants on a local and state level. I think that regulation of our business should be balanced and promote a stable relationship between the property owner and the tenant. I believe the ordinance that Rockford has just adopted accomplishes that goal and I consider that a success. Through my work with the Illinois rental Property Owners Association, we have proposed and passed legislation to allow small inverstors to engage in three transactions per year involving private lending and with the help of Senator Syverson we passed legislation to provide better communication in the code enforcement process.

***Would you go through the issues and your stand on each one of them?***

First and foremost I believe that govern- ment should be as transparent as possible. Elected of- ficials must respect the opinion of citizens and ensure that citizens are included in the legislative process. Secondly, public officials must be fiscally responsible and recognize that tax dollars are the people's money, collected for

the purpose of serving the public interest. Government should only borrow money when no other option is available and when clear and necessary reason exists to do so.

***What do you have to offer as a trustee?***

Trustees are the stewards of the township budget and are a liason between the public and other branches of government. Helping citizens deal with problems by connecting them with whichever agency or office that can best address their needs is very similar to what I do for RAA members now. I think this is an important function of trustee's that many citizens are not aware of.

As trustee, the two things I intend to focus on are making sure the public is aware of how their tax dollars are utilized and that I am available to assist them in working with other branches of government.

***What are some of the things you would like to change?***

Government needs to be fiscally responsible. The public should not be viewed as an endless source for revenue. I think we have a divide between government and citizens. It would be my priority to make sure the public feels that government exists to serve the citizens and not the other way around.

***What do you consider to be your greatest accomplishments and which ones are you the most proud of?***

Personally, I am proud of the fine adults my children have grown to be. I heard a quote once that the most important work anyone does is as a parent. I agree with that completely and feel family should always come before business.

Professionally, I am proud to be President of RAA.

The success of this organization is not based on what I have done, but what we have done together. I followed a strong leader in Jerry Glawe. He served as a mentor to many members: myself included, and always stressed the importance of providing education to our members. I view our association as a group of people who care about each other and the community where we invest. The strong attendance at our meetings, the networking that occurs online, and the participation by members when we need to stand up for our rights makes me confident that RAA will effectivley meet the needs of our membership for years to come.

***What is the best ways we can help you?***

I will need help walking neighborhoods and getting

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my message out to citizens. Also, it would help if members can introduce me to friend, neighbors or community groups in Harlem Township so that I can connect with voters.

**From Paul's friends:**

**Jeff Sturtecky:** Paul is dedicated to looking into issues from all sides, then working tirelessly for a resolution that has ALL sides meeting in the middle for a solution that satisfies the needs of ALL.

Paul works on projects that benefit large groups of people with more effort than the average person does when working on something for themselves.

Paul is a normal working person who takes civic pride to a new level. He truly cares about the good of all, working solutions to problems, and the long term viability of the City of Rockford. I generally appreciate the fact that we have someone like this working for us and amongst us.

**Tom Wartowski:** Paul Arena is bright and insightful. He has a strong sense for detail, but doesn't lose sight of the big picture. He's idealistic, but has his feet firmly planted on the ground. He's pragmatic and willing to make compromises in favor of achieving the important things. He is a sensitive businessman who cares about the people whom he serves. He isn't just a landlord, he considers himself a housing provider. Paul sees himself as a team player but it is clear that he is a natural leader. The kind we need.

**Ken Opperman:** Paul has been priceless for me in the advise he has given me through the years. He may not realize it, but he is a mentor to me and his leadership if far more reaching than just Rockford as many of his philosophy's have made it to Freeport also.

**And from me:** Thank you, Paul, for being you. We all love you and words alone cannot express how much we appreciate all you do. I am proud to be one of your biggest fans.

A wealthy man went on safari to Africa, taking his faithful dog along for company. one day the dog started chasing butterflies and before long realized that he was hopelessly lost. As he wandered around in circles, he saw a leopard sizing him up for lunch. Just then he noticed some bones on the ground and immediately began chewing on the bones with his back to the approaching leopard. Just as the big cat was about to pounce, the dog announced loudly: "Hmmm. That leopard was delicious! I wonder if there are any more around here?"

Hearing this, the leopard stopped his attack in mid-stride and slunk away from the trees. The dog, he reasoned, was not an animal to be messed with.

The incident had been watched from a nearby tree by a monkey who he reckoned he could put his inside information to good use and trade it for protection from the leopard. So he headed off in pursuit of the leopard, closely watched by the dog who feared that his cunning ruse had been exposed. The monkey soon caught up with the leopard, spilled the beans and struck a deal for himself with the big cat. The leopard was furious at being fooled and said: Here, monkey, hop on my back and we'll sort out that cunning canine."

Seeing the leopard approaching with the monkey on his back, the dog knew he had to think fast. Instead of running, the dog sat down with his back to the attackers, pretending that he hadn't yet seen them. And just as they got near enough to hear, the dog wondered aloud: "Where's that monkey? I can never trust him. I sent him off half an hour ago to bring me another leopard, and he's still not back!"



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**The Importance of Tenant Screening**

<https://www.rentprep.com/landlord-tips/the-importance-of-tenant-screening/>

There quite possibly is nothing more important to your property management business than properly screening your potential tenants. In years past, it was acceptable to get a couple of references and a credit check. Nowadays, however, there are many more pitfalls that could derail your rental real estate business. Fortunately, there are more tools at your disposal now, too.

**What Credit Checks Can Tell You**

Your main concern when a tenant rents an apartment or rental unit from you is that he pays his rent in full and on time. This is where a credit check proves immensely powerful. You can find out how many times and how delinquent—if at all—a tenant is on his payment obligations. Nowadays, most stores, vendors, and merchants report to at least one credit bureau.

There are three main credit bureaus: TransUnion, Experian, and Equifax. Since not all merchants report to all three bureaus, you need to get reports from each of the bureaus to get a complete picture of your potential tenant's credit history. However, you will usually get a very good idea with just one bureau report.

A couple late payments on a credit report does not necessarily mean anything horrible about your applicant. However, a persistent and consistent history of late payments or failures to pay are a good sign that your applicant may have difficulty paying his rent.

You have every right to protect yourself by mitigating the risk that you will have payment issues.

**In-Depth Reference Checks**

Personal references count for a lot, too. You can learn a lot about a rental property applicant by talking to people who know him. You should seek out references who are friends of the applicant as well as past landlords. This is often a better source of rent payment history than a credit report.

You should also ask the potential tenant about his sources of income and verify his employment and income. Even if a person has a flawless credit history, having always paid his bills on time, it does not mean

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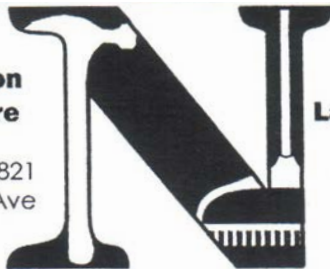
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that he can afford to rent a unit at your property. For example, a person just moving away from home for the first time will have had very little in the way of bills. Now that she is on her own, she may incur multiple bills all at once and those bills may overcome her income, in which case she will have to choose which bills she pays and which ones she doesn't.

You, obviously, want your rent to be paid!

### Document Everything

It is vitally important that you not only keep written documentation of your rental application process but also that you keep detailed written records of each and every applicant and why you rejected their application. Doing so will make it far easier to defend yourself in cases (not if, but when) of alleged discrimination.

Lastly, be one hundred percent consistent in the application of your rental application processes. If you are consistent, it is far more difficult to challenge you in a court of law.

For all of your tenant screening, background check, and credit check needs, turn to RentPrep.com. 🏠

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## 10 Basic Tenant Screening Questions

<https://www.thebalance.com/questions-for-prospective-tenants-2124996>

When prospective tenants call to view your rental, you should have a set of questions to ask that will help screen the good renters from the bad immediately. It can save you the time of having to show your property to tenants who will not be a good fit. It is important that you ask the same qualifying questions to all tenants so that you are not accused of discrimination. Learn ten of the most basic things you should ask a renter.

### Question # 1: Why Are You Moving?

This question can tell you a lot about the tenant, so listen closely. You want to look for legitimate reasons for moving, such as changing jobs or wanting more room. Beware of red flags for moving, such as being evicted, suing former landlord or the tenant keeps getting into arguments with their landlord/superintendent/neighbor.

### Question # 2: What Is Your Move-In Date?

This can tell you a lot about the tenant as well. If the tenant wants to move-in tomorrow, they may not be the most responsible person. Most landlords require 30 days notice to terminate a lease, and if this tenant wants to move-in tomorrow, something may be off. Obviously special circumstances do apply, such as a pay cut, a sudden job transfer or domestic abuse, but in general, responsible tenants will start their search for an apartment well in advance, at least a month, of their anticipated move-in date.

### Question # 3: What Is Your Monthly Income?

This question can help you determine if the prospective tenant will be able to afford the apartment. You will want to look for a tenant whose monthly income is no less than two and a half times the monthly rent. For example, if the monthly rent is \$1,000, you will want the tenant to make no less than \$2,500 a month.

Keep in mind that the monthly income may not tell the whole story. Additional information, such as how much debt they have will impact their ability to pay on time. The amount of debt can be discovered by running a credit check.

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**Question # 4: Will You Have the Security Deposit and First Month's Rent Available Upon Move- In?**

This will speak to their financial situation. If they do not have enough money up front and ask to pay the security deposit a week after move-in, a little each week or similar, this trend will continue down the line until they can no longer afford their monthly rent. You do not want to start a tenant relationship where the tenant already owes you money.

You should never allow a tenant to move-in who does not pay you this full amount before they move-in. Do not negotiate or make exceptions to this rule. Always require the full amount before move-in. The security deposit is essential to you in case the tenant becomes a problem or causes damage.

**Question # 5: How Many People Will Be Living in the Apartment?**

You will want to look for a maximum of two people per bedroom. The fewer people in the apartment, the less wear and tear there will be on your property. Additionally, most municipalities and fire departments limit the number of people that can legally rent and reside in an apartment.

Overcrowding can be a health and safety risk.

**Question # 6: Can You Provide References From Your Employer and Former Landlord?**

If the prospective tenant hesitates or makes excuses as to why they cannot provide references, they most likely have something to hide. References from an employer will help verify income and stable employment. You will want references from a former landlord because their current landlord may not tell you the whole truth because they may just be trying to get the tenant off of their hands. It is often useful to obtain this information on your own to prevent forgery by the tenant.

**Question # 7: Will You Agree to a Credit and Background Check?**

If you require these checks and the prospective tenant will not consent to them, this will eliminate them from your prospective tenant pool immediately.

You must have the prospective tenant sign a form giving their permission to run these checks. Verbal consent is not binding.

**Question # 8: Have You Ever Been Evicted?**

While the prospective tenant may not tell the truth, it is still worth asking. Directly asking the prospective tenant if they have been evicted will give the tenant an opportunity to explain the situation. Good people can fall on hard times and the eviction may be one blip in their lives and not a measure of who they truly are financially. If the eviction was for causing damage or excessive noise, these behaviors are not likely to change.

**Question # 9: Do You Have Any Pets?**

If you have a "no pets" policy, a prospective tenant with a pet will be a deal breaker. It is best to know right away, so you do not waste any more of your time interviewing them.

**Question # 10: Do You Have Any Questions?**

This will give the tenant their chance to ask questions about the apartment, location, screening process, or anything else that comes to mind. This is important because even if the tenant has answered all of your qualifying questions to your satisfaction, the tenant also has to be satisfied to want to live in your property. If there is a feature of your property or something that is unappealing to them about the screening process, you do not want to be wasting your time showing them the property. 🏠

When a farmer was sent to jail, his wife struggled to keep the farm going until his release. It was no easy task for she knew nothing about farming and had to write frequent letters to her incarcerated spouse seeking his advice. One day he received a letter from her, which read: "My dearest darling, I want to plant the potatoes. When is the best time to do it?"

The farmer wrote back: "Honey, don't go near that field. That is where the proceeds from the robbery are buried."

But, because he was in jail, all of his mail was censored. So when the sheriff and his deputies read the letter, they rushed out to the farm and dug up the entire potato field looking for the buried loot. After two days of solid digging, they didn't find anything.

The farmer then wrote back to his wife: "Now is the time to plant the potatoes!"

### 3 Tenant Screening Questions That Are Off Limits by Erin Eberlin

<https://www.thebalance.com/questions-you-cannot-ask-a-prospective-tenant-2124997>

As a landlord, you have the right to screen prospective tenants. While you want to be as thorough as possible, you need to know that certain questions are off limits. Asking a tenant about their race or religion are big nos, as are questions about their arrest record. Here are three main topics you should avoid when interviewing tenants.

#### 1. Questions That Violate Fair Housing Laws

The first type of question you should avoid asking during tenant screening is any question that could seem discriminatory towards a certain class of people. Never ask anything that could be interpreted as discrimination under the Federal Fair Housing Law or under your State's Fair Housing Law.

The Federal Fair Housing Act protects seven classes: race, color, religion, sex, national origin, disability and familial status. In addition, many States have additional protected classes such as marital status and sexual orientation.

Examples of questions/statements that could violate the Federal Fair Housing Act:

*Race:* What race are you? Are you Chinese or Japanese? You look Italian. You should consider renting in the next town over, there are a lot of pizza places around there. You would love the area, a lot of minorities live here.

*Color:* You have very dark skin, are you white or Hispanic? You're very pale, I don't know if you'd fit in here. You have dark skin, I don't know if you'd feel comfortable in the neighborhood.

*Religion:* I'm not Christian, so I don't want you to put up any Christmas decorations in my building. There aren't a lot of temples around here, I don't know if you'd fit in. Are you Buddhist? Don't go turning one of the rooms into one of those meditation places.

*Sex (Includes Gender and Sexual Harassment):* Having someone who looks like you as a tenant would definitely make me check on the building more often. I don't feel safe renting to a woman on the first floor.

*National Origin:* In what country were you born? Where were your parents born? What is your first language? Are you disabled? I don't allow animals, so I will not allow your service dog. Are you an alcoholic?

*Familial Status:* I don't rent to people with kids. Are you pregnant? I don't want a screaming baby disturbing the other tenants.

To be safe, you should also avoid questions about marital status, sexual orientation, source of income, age or any other possible protected class in your State: Are you married? Are you divorced? Are you gay? (To a man:) I think having your boyfriend visit will make the other tenants uncomfortable. You're going to have to pay a higher security deposit because your income is from unemployment and I'm afraid I might have to evict you in the future.

#### 2. Have You Ever Been Arrested?

You cannot ask a prospective tenant if they have ever been arrested. There is a big difference between being arrested and being convicted of a crime.

You can ask the prospective tenant if they have ever been convicted of a crime. This is something that can be readily discovered by running a background check. Keep in mind that in many states, such as California, you cannot discriminate against a person because they have been convicted of a crime.

The crime would have to influence their ability to be a good tenant, such as an illegal drug conviction or a history of violent offenses which could put other tenants at risk.

#### 3. Any Question That Is Not Part of Your Normal Qualifying Standards

You must have the same qualifying standards for all prospective tenants. You should set a list of questions that you will ask all prospective tenants to "qualify" them as potential tenants. If you do not follow the exact same procedures for all tenants, you could be accused of discrimination.

For example, while it is legal to perform credit checks on tenants as long as they consent to it, if you only perform credit checks on African American tenants, this would be considered discriminatory. Another example would be if you asked people who were not necessarily well-dressed, questions about their eviction history or criminal convictions, but ignored such questions for people who were well-dressed, this would also be discriminatory. 🏠



## September Meeting



*Dan Peterson from Baney Construction*



*Brent Versendaal from All Seasons Carpet Cleaning*



*Jeff Eckberg from Eckberg Insurance Agency Speaks to the Membership*



*Paul Arena updates the membership on new smoke detector law*



*Jeff Eckberg speaks to Large Audience*

# Rockford Apartment Association Directory

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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:

- 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.