ROCKFORD APARTMENT ASSOCIATION

January Meeting

Tuesday, January 15, 2019

Tax Laws

CPA David Lindgren w/ Wipfli LLP CPA's

Join us as David discusses every aspect of tax laws and how they are used in the real estate investment world including deductible expenses, capital gains from a sale, depreciation, expensing vs. capitalizing, 1031 tax deferred like kind exchanges (also known as the Starker Exchange), and finally new 2018 tax law changes and how they will impact you!

Networking 6:30 P.M.

General Meeting 7:00 P.M.

Cost: FREE for members, $15.00 for non-members

Meeting Location → ***RAAR***

6776 East State Street
Rockford, IL 61108

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www.rockfordapartmentassociation.org

1-800-RAA-6676

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Letter from the President

Happy New Year to all! Again welcome to members that have recently joined the RAA. We are a volunteer organization that strives to educate and inform its membership advocating for them on the state and local level. We always welcome more help and volunteer work from any members that are willing to give some of their time. Catch any board member at our general meeting or send us an email. Thanks in advance!

As we have said good bye to 2018 we embrace 2019 hoping that the expanding economy brings more good paying jobs to our region. Good paying jobs means more people renting and more people renting means positive pressure on the real estate market ultimately raising property values. For those of us who have weathered the last ten years of first rapidly declining, and then stagnant property values, the economic upswing is a welcome sight. Property values for most of us in the business are key to our retirement plans. Fortunately cash flows remained level and allowed us to make a living along the way. The greater Rockford area has been slow in recovery lagging well behind the rest of the country. We can debate the reasons why but the more important message is this! No matter what the economic conditions anyone willing to work hard can be successful in the residential rental market and if you're just starting out there are always deals to be had. The beauty of the residential rental business is that you can start small and build your portfolio has large as your ambition. A few pieces of advice; your success in any business relies on work ethic and sweat equity. Starting out sweat equity is the key but it is it remains your friend forever. Always pay down any mortgage debt in 15 years or less. Principle pay down equal's equity, equity equals leverage, and lever-

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.

During General Meetings

Asset Protection Insurance
124 North Water St., Suite 208
1-815-708-7445

Come to a meeting!

Every 3rd Tuesday September through May

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$15 non-members

Meeting Location

Rockford Area Association Of Realtors

6776 East State Street

Rockford, IL

age equals buying power! You can keep your rentals filled in any neighborhood if you make them look nice. Always keep in mind vacancies don't add to cash flow so keep your rents fair and finally I prefer to hold assets as rentals vs flipping because the wealth building is greater and easier to defer capital gains tax. This is the strategy that has worked for me.

Last month was our Christmas party and it was wonderful as usual! Thank you Muffy and all the volunteers that pitched in to make a great event. It's a great way to enjoy good food and meet other members sharing experiences and ideas.

Our January 15th meeting topic is "Tax Laws" with David Lindgren who is a CPA Wipfli LLP CPA's. Among many things David will be discussing the 2018 tax law changes presenting information on the benefits to being a corporation verses a sole proprietor. With the corporate tax rate change does it make sense for Sole proprietors to incorporate? He will also cover 1031 tax deferred exchanges, deductible expenses, when do you capitalize an expense, record keeping and many other topics. Come and join us as this will be an opportunity for you to ask questions and get answers. The timing on this topic is perfect as many of us are gearing for filing.

Hope to see you all Tuesday evening!
—Karl Fauerbach, RAA President

Welcome New Members!

Please be sure to introduce yourselves and welcome members who have recently joined our ranks:

Jeff Brace	**Deanna Lindblade**
Adam Carlson	**Neal Lindblade**
Michelle Carlson	**Jeff Oberts**
Tyson Erdelac	**Bonnie Whitmer**

ROCKFORD APARTMENT ASSOCIATION

Meet Jody Bolstad

by Jerri Cole

As I have said before so many times, we have some of the greatest people I know in the Rockford Apartment Association. We now have a new member who is going to fit right into the best of them. We want to wish him the best of luck as he makes his decisions. Welcome, Jody Bolstad!

I recently joined the RAA in 2018, after attending a few meetings as a guest over the past few years. I do not own any rental properties, but I have been giving this some consideration, thus I have been trying to educate myself on the challenges and rewards thereof. My background seems to be a good fit for this endeavor, as I have been managing Business Operations, and Commercial Real Estate for over 30 years. I do have a profile setup on LinkedIn (*https://www.linkedin.com/in/jodybolstad*), if you would like to know more about my past experiences. Currently, I work for JLL (Jones Lang LaSalle) as a Facilities Manager, and the client I support is BNSF (Burlington Northern Santa Fe) Railroad. In this role I oversee the repairs and maintenance of "Large Train Sets," just the buildings and land parcel components, not the trains and tracks. I get plenty of practice on trouble-shooting concerns (urgent and emergency requests as well). These experiences should be useful if I become a landlord in the near future.

I also have experience with rentals as I worked in the self-storage industry for 15 years. I worked for three of the top ten operators in the United States including Public Storage who is #1. During this time frame, I was an active member of national and state self-storage associations. As a regional manager, I oversaw approximately 10,000 self-storage units in scattered metropolitan areas in multiple states (CA, IL, MO, MI). At one time there were five A-American Self-Storage facilities in Rockford, which are now CubeSmart, these were part of my region as well. Some self-storage facilities also have homes or apartments for the manager to reside, thus a lease is utilized for the term of their employment, so I did receive some exposure to apartment rentals, and the turnover process. Self-storage unit rentals are similar to apartments, since they do rent on a thirty day cycle, but the lease is a month-to-month, not long term.

Evictions are much easier with self-storage units than apartments as you just auction off the contents in the unit (all at once). It is the dark side of the business, but a necessary evil. Each state varies, but usually you can sell around the 75-day past due mark, once proper notifications have been rendered. Personally, I have conducted over 1,000 live auctions, this can now be done online.

Some apartment owners have used self-storage (not legally) as an outlet for evicting tenants. They just haul everything to a storage facility, get the "Move-In Special" (maybe $1), sign the lease, and never make another payment. Unfortunately, the owner of the goods doesn't have much say so since the apartment landlord is the tenant of record. The unit eventually gets sold at auction. This is not a recommended approach, but there are some work arounds.

I also have experience as a "Live-On" Apartment Manager. I moved to Los Angeles in 1987 for a job opportunity at Universal Studios, Hollywood. While looking for an apartment, I met the owner of an upscale 12-unit apartment building in Studio City. I told him I couldn't afford the rent, so he asked me if I would manage the site for him if he gave me a rent discount and I did. Kenny "G" the famous saxophonist was one of my tenants. I did meet and interact with a lot of celebrities when working in Hollywood but never asked anyone for their autograph, it just wasn't my style to do so. I lived in California for 16 years, returning to Illinois in 2003.

Summary: I was an investor in eight self-storage facilities over a twelve-year period of time, some were very lucrative, and others very painful (LTV, Cash Calls). Overall it was a priceless experience.

If I end up purchasing an apartment building, I think my first one will be a four family (just below commercial status), but I am also exploring vacation rentals as well (*airbnb.com*, *vrbo.com*). A few years ago I looked at several apartments, and met with three lenders, but no one would give me a loan. My resume and assets were worthless. I needed a double income to debt ratio, and three years of continuous income. Since I was transitioning between employers at the time, no one was willing to assist.

If you would like to share your wisdom and education in the apartment industry, I certainly would be willing to hear your thoughts and unique stories. Thank-you for this opportunity to get better acquainted.

Tax Benefits of Sole Proprietorship Vs. Sub S Corporation

https://smallbusiness.chron.com/compare-tax-benefits-sole-proprietorship-vs-sub-s-corporation-12920.html

by Ronald Kimmons

Sub S corporations enjoy tax advantages over sole proprietorships because everything that a shareholder acquires is considered part of his taxable income. This includes self-employment taxes, which a sole proprietor has to pay separately. In other words, a Sub S corporation structure prevents double taxation, which a sole proprietorship owner must endure.

Sole Proprietorship Taxation

The sole proprietorship business structure places strict requirements on how business owners pay taxes. An owner must file Schedule C with the Form 1040. Schedule C declares the profit or loss of a business. If the business concerns farming, the owner files Schedule F or Profit or Loss from Farming. According to *IRS.gov*, in a sole proprietorship setting, an income tax return comprises net business income or loss, other earnings and deductibles taxed at individual rates. In addition, a business owner must also pay a self-employment tax. However, an owner may subtract one-half of the self-employment tax from Form 1040.

Sub S Corporation Taxation

A Sub S corporation is the same as a standard corporation in the sense that it is a separate and distinct entity from its shareholders. In other words, it has the same structure as a typical corporation. However, a Sub S corporation is exempt from federal corporate tax. Taxes are not charged on a corporate level, but rather individually. Each shareholder files Schedule K-1 with the Form 1120S. Schedule K-1 declares a shareholder's share of corporate income and deductions.

Sub S vs. Sub C

Shareholders of Sub C corporations experience double taxation. This happens because the corporation pays federal corporate income tax and then shareholders must pay taxes on their dividends. On the other hand, in a Sub S corporation, the government taxes profits and losses only once. Since Sub S corporations do not have to pay income taxes on the corporate level, taxation is simpler, and it may lead to less total money paid in taxes on corporate revenue.

Sub S vs. Sole Proprietorship

Unlike sole proprietors, owners of Sub S corporations can avoid paying self-employment tax. For example, if a shareholder is also an employee in a Sub S corporation, a shareholder can declare the self-employment wage as money that comes out of the corporation itself. Since this person is technically an employee of the corporation, he does not have to pay self-employment tax. Thus, neither this person's employment wages nor his dividends are subject to self-employment tax, though they are subject to normal income tax.

Maintenance Corner

Routine Maintenance Duties to Save $$

- ✔ Exterminate Monthly
- ✔ Check for Water Damage and Leaks
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New Tax Bill's Impact on Landlords & Real Estate Investors

http://resources.hemlane.com/new-trump-tax-plan-real-estate/

by Hemlane

President Donald Trump signed the GOP tax bill into law on December 22, 2017. News has speculated how the new legislation impacts rental properties and investments in real estate.

Brandon Hall, the founder and CEO at The Real Estate CPA, breaks down the actual details for us. This article is for real estate investors, landlords, and property managers on the new tax bill.

IMPACT ON RENTALS AND REAL ESTATE

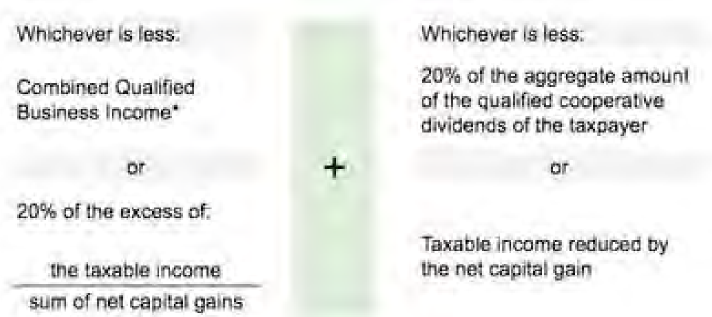
Rental Income: No Change to Self-Employment Tax Rules

This earlier clause from the House bill was considered a mistake. Rental income is not subject to self-employment taxes. Landlords are not required to pay an additional 15.3 percent in taxes on their net rental income.

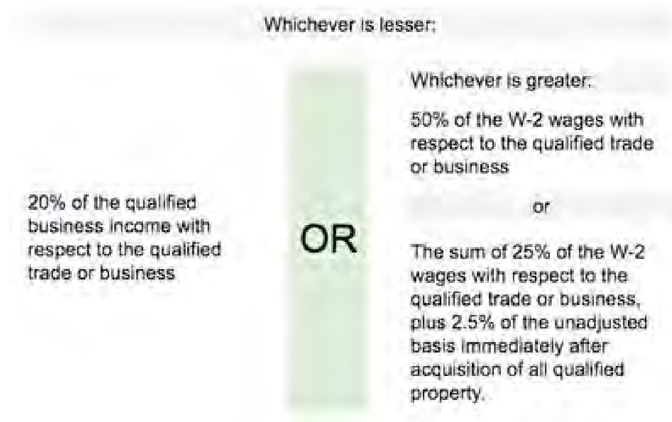
Pass-Through Deduction: Added a New Freebie Deduction

The pass-through deduction will truly benefit landlords. It is a calculation after AGI (adjusted gross income) and is given to sole proprietors, LLCs, and S-Corps generating qualified business income. For partners in a business, the deduction is based on your specific ownership.

Brandon has provided the exact calculation below, where you can run your own scenario. In general, rental properties with net income after amortization and depreciation will receive a 20 percent deduction on net income or a 2.5 percent deduction on your property's unadjusted basis (which does not include the value of the land). The 20 percent deduction appears to be on the total rental income for your business portfolio, but it is applied on a business-by-business basis. The deduction is calculated as follows:



*Combined qualified business income is calculated as follows:



Note that this deduction does not apply to service businesses, unless the taxpayers who own the service businesses have total taxable income less than $157,500 if single or $315,000 if married filing joint. If this is the case, then they receive a 20% deduction on combined qualified business income. A service business is defined as "any trade or business where the principal asset is the reputation or skill," excluding engineers and architects.

Domestic Production Activity Deduction (DPAD): Eliminated

The DPAD was a deduction based on wages paid through the ordinary course of business. Flippers, developers, and builders cannot take advantage of the DPAD any longer. However, you can use the new pass-through deduction above to counter the elimination of DPAD.

Itemized Deductions: No Change on Rentals but Change for Primary and Secondary Residences

Rental property owners can still deduct business expenses from the rental properties, and there is no change here.

Primary and secondary residences have the largest impact. Beginning December 15, 2017, owners can deduct mortgage interest on the initial $750,000 of a newly acquired debt. But unless the proceeds are used to purchase or improve rental properties, home equity debt cannot be deducted. A property owner cannot de-

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duct the interest on home equity debt, refinancing, or HELOCs (home equity line of credit). If the residence is in a higher income state, the limit is most likely to be exceeded as State and local income and property tax deductions are limited to $10,000 annually.

While an owner can still allocate tax preparation fees to Schedule C and E, tax preparation fees and unreimbursed employee expenses cannot be claimed as miscellaneous itemized deductions.

Property Depreciation: No Change

While there was a proposal to reduce the useful life of residential and commercial property to 25 years, there is no change to property depreciation in this bill. The useful life of residential rentals and commercial property is 27.5 and 39 years respectfully.

Bonus Depreciation: Change for Assets with Less than 20 Years

The useful life of a rental property is listed at 27.5 years. Beginning September 29. 2017, assets with a useful life of less than 20 years will qualify to be 100% expensed through bonus depreciation. Examples within a property include:

Appliances	Computers and software
Carpet	Equipment and tools
Land improvements (landscaping, driveways)	

While you cannot 100% expense a rental property, due to a higher useful life, you can expense these assets within and on the property.

What is Bonus Depreciation? Since this is bonus depreciation, you pay depreciation recapture tax when you sell the asset. In other words, you have to pay it back someday, even if you are not paying the taxes on it today.

Rehabilitation Tax Credit: Eliminated 10 % Credit

For real estate investors who are developing older buildings, the 10 percent credit for pre-1936 buildings has been eliminated. It is only available for certified historic structures, where a 20 percent credit is applied.

1031 Exchange: Changed to Only Allow Real Property

The 1031 exchange allows real estate investors to exchange a property for a "like-kind" property without paying taxes immediately on the gain. The tax is deferred until the last "like-kind" property is sold.

The good news is that real estate investors you can still leverage the 1031 exchanges. The bad news is that it can only be applied to real property. For those who perform a cost segregation study, where personal property components are depreciated over a shorter time, it is unclear whether or not the personal property components within the study are still eligible to be included in the 1031 exchange.

Section 179: Doubled in Amount and Available to Commercial Owners

Section 179 allows the write off the cost of certain property. The total amount that can be expensed has doubled, from $500 thousand to $1 million. For commercial and some short-term rental owners, their non-residential properties can take advantage of Section 179 for fire systems, security systems, roofs, and HVACs. For NNN property and AirBnB, many of these will qualify for immediate expensing of large improvements.

Section 121 Exclusion: No Change

Section 121 allows an owner to exclude a certain amount on the capital gains on the sale of a primary residence. This amount is $250,000 for single taxpayers and $500,000 for married filing jointly, with the provision that the owner must live in the residence for the past two of five years. The length was proposed to be changed to the past five of eight years, but this proposal did not pass.

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Lifetime Gift Exclusion: Doubles

The lifetime gift exclusion is the amount of wealth that you can pass onto someone else, tax-free. The change benefits those with large estates, as the lifetime gift exclusion has doubled from $5 million to $10 million per person.

It is important to note that this is the lifetime gift exclusion. The annual gift limit remains at $14,000, where any amount over it must be report a gift tax return of any amount of that, which is reduced from the lifetime exclusion.

OTHER IMPORTANT TAX PLAN CHANGES

Tax Brackets: Revised

Here are the new income tax brackets:

New Tax Bracket	Single	Married, Filing Jointly
10%	$0 – $9,525	$0 – $19,050
12%	$9,526 – $38,700	$19,051 – $77,400
22%	$38,701 – $82,500	$77,401 – $165,000
24%	$82,501 – $157,500	$165,001 – $315,000
32%	$157,501 – $200,000	$315,001 – $400,000
35%	$200,001 – $500,000	$400,001 – $600,000
37%	$500,000+	$600,000+

Standard Deduction: Nearly Doubles but Personal Exemptions are Eliminated

Single and married taxpayers can claim $12,000 and $24,000, respectively. This is nearly double the existing standard deduction. These changes will make it where the majority of taxpayers will not opt to itemize their deductions.

Historically, taxpayers could take a personal exemption deduction of $4,050 per person on the tax return. This personal exemption has been eliminated and will be a disadvantage to those with multiple dependents.

529 Plans: Expanded for Education

529 plans can now be used to pay for private, public, and religious elementary and secondary schools. In addition, you can use these plans towards qualified education expenses.

Alternative Minimum Tax (AMT): Exemption Amounts Increased

While there was discussion of eliminating the AMT, it did not go through. Exemption amounts increased to $109,400 for married filing jointly and $70,300 for all other taxpayers. The phaseout thresholds, indexed for inflation, increased to $1,000,000 for married taxpayers filing a joint return, $500,000 for other taxpayers.

Obamacare: Eliminated Penalty for Non-enrollment

Obamacare had a penalty for those who opted to not enroll in healthcare. Effective in 2019, individuals can select to not enroll in health insurance. Healthcare premiums are expected to increase as healthier folks will be less likely to enroll in health insurance.

C-Corporations: Reduced Tax Rate

C-Corporations will have a tax rate of 21 percent, providing over $1 Trillion in money back to large companies. While most real estate investors have their properties in LLCs, they may be affected, depending on how the corporations choose to use their savings.

For most of the tax bill changes, they are effective from January 1, 2018 to 2025.

For the length of the bill, nearly 1,000 pages of text, the implementation process was incredibly fast. It took seven weeks from development to ink on the paper for a $1.456 trillion tax bill. Compare this to the Tax Reform Act of 1986, which took nearly two years. The speed that this bill went through legislative leaves questions on whether there is opportunity for loopholes. The extent to which loopholes could exist will not be known until someone analyzes and reviews corner cases in more detail.

Who benefits from corporate tax cuts? Evidence from local US labour markets

http://microeconomicinsights.org/benefits-corporate-tax-cuts-evidence-local-us-labour-markets/

by Juan Carlos Suárez Serrato (Duke University), Owen Zidar (University of Chicago, Booth School of Business)

Taxing corporate profits is generally viewed by the public as a progressive and relatively harmless way to raise government revenue. But economists have long argued that when firms face higher tax rates, the owners are likely to respond by reducing investment, lowering employment or simply relocating to lower-tax locations. As a result, some of the burden of the corporate tax will be shifted onto workers in the form of lower wages, consumers in the form of higher prices or others, such as landowners.

How much of the burden is shifted away from the owners of firms will depend on features of the market, such as how willing they are to move locations relative to workers. Some economists argue that most of the burden falls on owners (Gravelle, 2013; and Clausing, 2013), while others find that a substantial part is shifted onto workers (see, for example, Arulampalam et al, 2012; and Fuest et al, forthcoming) and is harmful to economic growth.

Understanding who bears the costs of corporate taxation is crucial to determine who will benefit from corporate tax cuts and whether they will exacerbate income inequality. Our research reassesses this central question both theoretically and empirically.

We first develop a model showing that the answer can be determined empirically through careful identification of the effects of tax cuts on the local economy. We then provide new empirical evidence documenting the effects of business tax changes in US states on the locations of workers and firms, and on local wages and living costs.

Our analysis suggests that the largest beneficiaries from a tax cut would be the owners of firms (40%), with landowners and workers splitting the remaining 60% of the economic gains. This implies that cuts to corporate taxes are likely to increase inequality.

A key factor driving this result is that the owners of firms may be unwilling to leave high tax locations if there are especially profitable investment opportunities in those places.

A spatial equilibrium approach to corporate taxation

The question of who bears the economic cost—or incidence—of corporate taxation goes back to the seminal model of Harberger (1962). The classic Harberger intuition is that the more that a factor of production (such as workers or capital) is able to shift to lower-tax alternatives, the less it will bear the economic incidence of taxation.

While Harberger's original analysis was for a closed economy and suggested that capital bears all of the corporate tax, his logic has shaped how economists view corporate taxation in open economies. If we think that land is immobile and that workers are relatively less mobile than the owners of capital, then the burden of corporate taxation will fall on immobile land and relatively immobile workers, and not on the mobile owners of capital.

But this conclusion depends crucially on the assumptions we make about the relative mobility of the factors of production. Gravelle (2010) shows how conclusions from various studies hinge on their modelling assumptions, while Fullerton and Metcalf (2002) note that 'few of the standard assumptions about tax incidence have been tested and confirmed.'

Our research develops a new framework in which empirical estimates rather than assumptions determine factor mobility. We build a model of the location decisions of workers and firms to analyse how corporate taxation will affect workers, landowners, and the owners of firms.

We start with a standard spatial equilibrium model in which workers live in the location that maximizes their utility when considering local wages, living costs and amenities. The idea is that as more workers move into a location, house prices and wages will adjust until it no longer makes sense for people to move in.

Similarly, we consider how changes in local productive amenities, costs of production and business taxes affect the location decisions of firms. Equilibrium in the labour market connects the choices of workers and firms.

Local business tax cuts affect workers and firms. A cut in local business taxes means that more firms move to this location, which shifts the demand for labour to the right and puts upward pressure on wages. Wage increases are determined in the local labour market as workers move in, house prices increase, each establishment hires fewer workers and some marginal establishments leave.

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Firms move to this area until the lower tax rate is no longer justified by the combination of the location's productivity and the higher wage. As wages increase, workers relocate to this area until the increase in living costs and the local amenities no longer make this move desirable. The change will be determined by the shift in labour demand following the tax cut and the effective labour supply elasticity, incorporating indirect housing market effects.

New evidence of the impact of corporate tax changes

Quantifying the incidence of the corporate tax requires credible estimates of the effects of taxes on the local economy and on the location decisions of firms and workers. To get these estimates, we analyse every change in state business taxes in the United States since 1980.

The effects of a tax change on firm location can be estimated. When the owners of firms keep a larger fraction of their profits (through lower taxes), the number of firms in a given area increases over the following ten years. Importantly, we also show that tax changes are not related to any trends in firm entry before the tax change, something that would be a concern because it would suggest that changes in economic activity could be due to factors other than the tax changes.

Lessons for tax policy

The benefits of corporate tax cuts ultimately depend on how mobile firms and workers actually are. We highlight that many factors besides the tax rate can be key in shaping mobility and, in the case of state taxation, these factors are important enough that the gains are shared between firms, workers and landowners in roughly equal proportion.

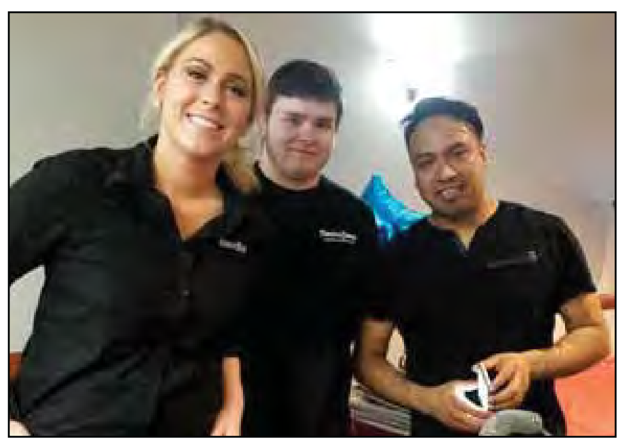
There are a few lessons for tax policy from our analysis. Our evidence suggests the possibility that financing improvements in education, infrastructure and firm productivity might do more to attract businesses and increase growth than a reduction in the corporate tax rate. But it is also important to recognise that the gains from increasing the attractiveness of a location via productivity enhancements, rather than cuts to tax rates, are likely to vary across locations and to be context-specific.

Our work also highlights that many other policy parameters govern the tax base, such as investment and loss provisions, and these also affect the incidence of business taxes and firm location.

Finish reading this artcle online:
http://microeconomicinsights.org/benefits-corporate-tax-cuts-evidence-local-us-labour-markets/

2018 Christmas Party

2018 Christmas Party



EVICTIONS

The first step towards obtaining an eviction is to have a "Landlord's Notice." There are various types of landlord notices depending on the particular situation. The Winnebago County Law Library has self-help manuals available that can explain the different types of notices and what steps must be taken in the eviction process.

Once the Sheriff's Office receives the signed sealed Order from the Judge, a date and time can be set for Sheriff's personnel to meet the plaintiff at the eviction address. The Sheriff's Office will set the eviction date within three (3) business days after your possession date. This date can be set further out if requested since the eviction order is valid for one hundred-twenty (120) days from the date it is signed by the Judge. The Sheriff's role at the eviction address is to enforce the Order and keep the peace.

The plaintiff is responsible for the manpower along with things like garbage bags and boxes that may be necessary to move the possessions to the nearest public property (normally the curb).

Fees for Service of Civil Papers
$18.50 per service plus $1.00 per mile

Fees for Enforcement of an Eviction Order
EFFECTIVE AUGUST 1, 2011

Sheriff's fee for serving or attempting to serve an order of judgment for the possession of real estate in an action of ejectment or in any other action, or for restitution in an action of forcible entry and detainer without aid in the County are as follows:

$74.00 Fee for restoring possession
$ 5.00 Return
$79.00**

Fee payable in advance, prior to scheduling.

**Mileage will be charged and added to the total, from the place of holding court to the place of residence of the defendant or witness, $.50 per mile each way. Additional Civil Process Fee Information

If an eviction is cancelled by notifying the Sheriff's Civil Process no less than one hour prior to the date and time set, a $5.00 non-refundable fee will be charged and the remaining eviction order fees will be refunded.

All requests for service shall be paid in advance.
Make checks payable to the Winnebago County Sheriff.

If you have any questions regarding the eviction process or fee schedule; or to cancel an eviction please call 815-319-6150.

Rockford Apartment Association Directory

RAA Service Directory

Abby Pest Elimination	815-207-9255
All Seasons Carpet Cleaning	815-399-8690
Anthony's Pest Control	815-988-3803
Asset Protection Ins.	815-708-7445
Eckburg Insurance Group	815-877-4100
Elite Gutter Service	815-397-5933
G.W. Porter, Process Service	815-961-8100
Hurd Management Services	815-321-9928
IL Bank & Trust, Dennis Roop	815-637-7008
Ken Becker Realtors	815-399-8000
Lonnie's Carpet Max	815-282-5454
Lonnie's Stone Crafters	815-316-6565
Nicholson Hardware	815-963-4821
Northern IL Sewer Service	815-229-1174
SKV Construction	815-245-6098
Stateline Property Consultants	815-680-5216
TRI-B Hardware & Supply	815-399-2828
Union Savings Bank	815-397-6880

RAA Board Members

President	Karl Fauerbach	815 877-6077
Vice President	Mary O'Sullivan-Snyder	815-988-2755
Secretary	Ken Opperman	815-248-4248
Treasurer	Mike Cavataio	815-397-3320
Nominating Com.	Ken Becker	815-399-8000
Newsletter Advertising	Lynn Olsen	815-222-0606
Vendor Table		
Spring Banquet	Mary O'Sullivan-Snyder	815-988-2755
General Meeting	John Kirschbaum	815-871-0696
	Todd Johnson	815-519-3819
Bus. Forms	Allen Much	815-963-4123
Membership	Debbie Chamberlain	815-871-4713
Programs Director	Larry Mills	815-289-1607
Events Photographer	Jerri Cole	779-537-4257
	Lynn Olsen	815-222-0606
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Web Site	Jeff Peterson	815-871-7364
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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 a and alone, agreeing that, so long as we remain members of the RAA and so long as nothing contained herein shall be unlawful, we shall:

1. Promote, employ and maintain a high standard of integrity in the performance of all rental obligations and services in the operation of our apartment communities.
2. Maintain and operate our apartment communities in accordance with fair and honorable standards of competition, ever mindful of the purposes of the Rockford Apartment Association and in compliance with the bylaws thereof.
3. Strive continually to promote the education and fraternity of the membership and to promote the progress and dignity of the apartment industry in creating a better image of itself in order that the public may be better served.
4. Seek to provide better values, so that an even greater share of the public may enjoy the many benefits of apartment living.
5. Establish high ethical standards of conduct within the apartment industry in the business relationship between the owner, managers and suppliers of products and services to the apartment industry.
6. Maintain property standards of the appropriate governmental authority.
7. Ensure that every qualified individual, regardless of that individual's race, color, religion, gender, disability, familial status or national origin is afforded the same opportunity to rent an apartment and enjoy the benefits of apartment living.

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.