



SEPTEMBER MEETING

Tuesday, September 17, 2019

Service and Companion Animals

Guest Speakers: **AJ Young and Jennifer Cuevas** with
"Prairie State Legal Services"

Join us as AJ and Jennifer explain existing and newly enacted state laws regarding service and companion animals. Find out how this affects your pet policy?

Networking 6:30 P.M.
General Meeting 7:00 P.M.

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

Meeting Location

RAAR

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Letter from the President

It's that time of year again! Time to swing back into action and get our new year started. I hope you all had a wonderful summer filled with great vacations and lots of relaxation. We ended last year in April 2019 with a program dealing with lead issues. Thank you to the Winnebago County Health Department, Ryan Kerch Supervisor-Environmental Health, and Lesley Meyer Lead Program Coordinator who spoke with the group. The Spring Annual banquet was great a usual. At least that is what I was told! Unfortunately I was not in town and missed it. Always love the Famous Daves food! Thanks again to Muffy and all the volunteers that made it happen! Such a wonderful event for members to meet and share with other members their experience and knowledge, and to just have a fun and relaxing time.

This year promises to be information packed with some new subjects and some familiar ones as well. Our membership is diverse, made up of new Landlords who have one or two units, to the seasoned landlord who has 50 or more units. For that reason we will cover the basic meat and potato subjects once every year mixing in more complex subjects and then covering issues that might pop up such as new laws either on the state level or new ordinances on the local level. One subject that we cover often is the eviction process. We usually try to cover that once a year but this year we might go over that subject more than a couple times this year because of the new requirement to efile. If you haven't filed a forcible eviction on line I can tell you it is a steep learning curve. Also remember that we will try every meeting to have 15 minutes at the end of each program for a question and

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Forms are available at the following locations.

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Meeting Location

*Rockford Area
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answer session which allows members to ask about subjects that are not being covered that particular night. No question is a dumb one.

Our season opening Program is going to cover Service and comfort animals. AJ Young and Jennifer Cuevas from Prairie State Legal Services will present information on requirements that tenants must provide for a service or companion animals, what your responsibilities are as a landlord, and how this affects your individual pet policies. There have been some state legislation passed recently that deals with the service and comfort animal issues. Join us Tuesday September 17th at 6:30pm to hear what changes have been made. Our meetings are always the 3rd Tuesday of the month and unless otherwise stated they are held at the Rockford Area Association of Realtors building located at 6776 East State Street, Rockford IL.

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



Maintenance Corner

How to get rid of pet odors:

- ✓ Vacuum, sprinkle with baking soda, repeat
- ✓ Expose to sunlight and fresh air
- ✓ Find and treat the source (use black light to find stains in carpet)
- ✓ Wash the floors and walls (3 parts vinegar, 1 part water/ wet, wring, wipe)



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Meet Jeff Varble

by Jerri Cole

I think there are a lot of us in the RAA that know Jeff Varble. But do we really know the real Jeff Varble? He comes in and does his job (a very professional job at that) and he leaves. I don't know of anyone who has been unhappy with his work. He has a great sense of humor and a contagious laugh. Getting back to: "Do we really know him?" --- Would anyone have guessed that he used to work on the Chicago Board of Trade? Or that he used to be a truck driver? He calls himself an old man but having utilized the YMCA for 30 years + and being an avid golfer he is probably in better shape than most of the old men I know. I say, "You are only as old as you feel!" Jeff is honest and trustworthy and is an excellent example for those in the trades.

I am a happy, divorced, old man. I live with my 25-year-old daughter, Haley, and my three pug dogs, Sande, Ecco, and Willie.

I like to play golf everyday during the summer. This year made it a little difficult since I broke my arm. I was putting an addition onto my garage and the ladder fell while I was working on it.

I like working around my house doing home improvements and remodeling and gardening.

I've had a variety of jobs throughout my life. I spent four years as a bond trader at the Chicago Board of Trade. I worked eleven years for the Amerock Corporation starting out in the shop and working my way into the office for the Marketing Department. From there I worked for the Rock River Water Reclamation District. I did industrial waste surveillance. Basically I was a sewer cop making sure the industry wasn't polluting. I worked there for five years and when I left I started a business in 1995 called J.V. Technologies. I do industrial flo-meter calibrations that are meters that businesses use and they get their sewer bill based on what that meter says. Also, in 1995, I started to work at the Chicago Board of Trade trading commodities and then from there I got a job driving a semi. I have a buddy whose family owned a HVAC business and he bought the business from his dad and asked if I would help him out. He knew I would be able to pick up the trade quickly. I would help him during the day and I was a truck driver for Roadway at night. Eventually things got slow with Roadway and I just worked with my friend and his family business from then on until the beginning of 2018 when I went into business for myself. So the name of my business is J.V. Technologies and I still do flo-meters and HVAC and I am licensed for mechanical, boilers, gas lines and electrical.

My business is all on referrals and I've been lucky enough to meet a ton of people the last twenty years and they all have been very supportive with me going out on my own and creating my own business. I've done a lot of work for members of the Rockford Apartment Association and I appreciate all the work they have given me.

I became a landlord in 1999. I got divorced and fought a two-family and moved into half of it and rented the other half. I then bought another two-family across the street. Those two buildings were next to the University Club and at that time that's where the RAA meetings were held and that's where I joined the RAA around 2001.

The best part of being a landlord is that I am good at fixing things and don't have to call a lot of people to come out and fix things. I don't like people's excuses and the amount of time it takes to evict someone from your building.

I had one lady leave town and leave 5 pounds of raw chicken out on the counter and it stunk up the entire 4-family building and we thought someone had died in the apartment building.

One lady got her electricity shut off, so she cooked meals on a BBQ grill inside the apartment. When she moved out she left the grill inside with hot dogs on it.

I belong to the YMCA. I go six days a week to start my day and I've done that for 30+ years. I also belong to the Alfa-Romeo Owners Club and I own an Alfa Romeo Spider that I bought in 1987 and still own today. I also belong to the Ramaga-Rockford area men's amateur golf association where I play in local golf tournaments. Kruger-Haskell Men's Club is another golf association I belong to.

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One of my pet peeves is people who drive and text.

I have been in the heating and cooling business for twenty years and felt like it was time to go on my own. Things were slowing down with the family owned business and things were going in different directions. I felt like I had enough connections and wanted to set my own hours.

I like getting to know the customers and having people call me a couple times a year to make sure the equipment is running correctly. I enjoy getting to know the people and their pets and sharing stories and experiences with them. This also makes it the most difficult as well when the customers pass away - that makes it hard.

If I could change anything, I would change the city's application process. It was very difficult to get approved and it took a very long time to get a license.



5 KEY REASONS WHY REAL ESTATE ROCKS

Excerpted from a longer article at: <https://www.capablewealth.com/5-key-reasons-real-estate-investing-awesome/>

There is a simple acronym to remember. Just think to yourself that Real Estate investing is I.D.E.A.L. Those letters stand for Income, Depreciation, Equity, Appreciation, and Leverage. Let's explore each one and why they are so beneficial.

#1. Income The first point is that Real Estate can help create a stream of income.

I'm sure most of you are familiar with the concept of paying rent. I own several multi-family buildings. Each one of the units is creating an income stream from the current tenants. They pay rent each month, and that monthly income flows to the owner. In this case it's me, but it could be you.

The reason I think this point is so crucial is because of what it represents in the long-term. Most people are focused on saving for retirement. But what does that mean, fundamentally? It means that you are trying to save up enough money so one day you can replace your current income from your job, and then stop working. Each time you purchase Real Estate that pays you an income you move one step closer to your goal of income replacement. You just have to get to a point where the income your properties are paying you is enough that you don't have to work anymore. And then boom, you're retired!

One of the biggest issues people face when they are doing retirement planning is how to create a stream of income so they don't have to work. People work for

years to build up a retirement "nest-egg" and then they aren't sure of the best way to turn that "nest-egg" into an actual income stream. Real Estate helps to alleviate this issue.

#2. Depreciation is an accounting method that allows you to deduct the value of an asset over its useful life.

As an example, imagine if a farmer bought a tractor for their business. That tractor is only going to last for a certain number of years until the farmer needs to purchase another tractor. So, the IRS allows the farmer to deduct a percent of the cost of the tractor from their taxes each year as a business expense.

The magic of Real Estate is that you also get to depreciate the value of the property, but over time Real Estate tends to go up in value; not become worthless like a tractor. Because of this, you get to take a tax deduction to offset the income the property is producing for you, helping to save money over time. How awesome is that!?

#3. Equity Each time you make a mortgage payment a part of it goes toward paying interest on the loan and a part goes toward paying down the principal value of the property. With each payment, you own more and more of the property.

If you own rental properties and have properly purchased a good investment, the income from the rentals will pay the mortgage payment, and there will be left

over money for repairs, maintenance, and more. At the end of the mortgage period you will own the entire property, and your tenants will have paid for the majority of the cost. Score another “win” for Real Estate!

#4. Appreciation On top of the build-up in equity from paying down the mortgage, you will also benefit from the increase in property value. Over time, Real Estate prices tend to go up in value. From the 1960’s through the early 2000’s there wasn’t a single year of decline in the median home price in the U.S.

Every region of the country is a little different, but regardless of high-appreciating areas like major cities, inflation alone pushes up the costs of most things over time, including Real Estate. Personally, when I’m evaluating a potential investment I’ll look at the appreciation potential, but I think of that as “icing on the cake.” I don’t plan for it as a certainty. This way, even if the property doesn’t go up as much as I “planned” the investment should still be a good one.

#5. Leverage This is the final part of the acronym, and what allows for anyone to get in the game.

Leverage is the concept that you can pay for something without coming up with the full cost. For Real Estate, you can use leverage by taking out a mortgage to buy a property and only put down a fraction of the total cost. Even though you only put down a small portion of the purchase price, you are still entitled to ALL of the benefits. You get to keep all of the income generated, all of the equity build up, all of the appreciation of the property, and you get to utilize all of the tax write-offs.

You simply cannot do this with most other investments. There aren’t many ways to buy financial investments with leverage outside of using a margin account, and there are other issues to worry about when using those. But we’re not going to get into that right now. The accessibility of leverage in the Real Estate industry is what helps you start investing before amassing a fortune. You can even use an FHA loan to buy a 4-unit building with only 3.5% of the total purchase price. I’ll walk you through that strategy in the future.

Investing in Real Estate isn’t for everyone. To do it properly, you do need to put in some extra effort. But for anyone interested in building wealth, I think investing in Real Estate is one of the best ways to do it.

If this article has peaked your interest in Real Estate, stay tuned, I’ll be diving into the proper ways to evaluate an investment deal and how you can increase your chances of success.

10 Reasons Why I Love Being a Landlord

by Jimmy Moncrief

Long-term Wealth

Retirement Income

Cash-Flow

Family Time

Family Vacations

Experiential Learning

Growth as a Leader

Income Diversification

Friendships

Resume Builder

www.landlordology.com/why-i-love-being-a-landlord/



RAA members are encouraged to submit reasons they love being a landlord for publication in future issues.

Ken Becker

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Pet Policies vs. Companion Animals

<https://www.american-apartment-owners-association.org/property-management/latest-news/pet-policies-vs-companion-animals/>

HUD has issued new rules clarifying the responsibilities landlords shoulder regarding companion animals in rental properties.

The newly released a "Notice on Service Animals and Assistance Animals for People with Disabilities in Housing and HUD-Funded Programs discusses how the Fair Housing Act and the Americans with Disabilities Act (ADA) intersect regarding the use of service or assistance animals by persons with disabilities.

The Fair Housing Act prohibits landlords from discriminating based on disability, race, color, national origin, religion, sex, and familial status. The ADA prohibits discrimination against people with disabilities in employment, transportation, public accommodations, communications, and state and local government activities.

Both laws contain provisions which address the use of service or assistance animals by people with disabilities. While the Fair Housing Act covers nearly all types of housing, some types of housing, such as public housing, are covered by both laws.

John Trasv, HUD Assistant Secretary for Fair Housing and Equal Opportunity, says a "Disability-related complaints, including those that involve assistance animals, are the most common discrimination complaint we receive."

HUD's new notice explains housing providers obligations under the Fair Housing Act, including the requirement to provide reasonable accommodations to people with disabilities who require assistance animals. Pet restrictions cannot be used to deny or limit housing to people with disabilities who require the use of an assistance animal because of their disability. Housing providers must grant reasonable accommodations in such instances, in accordance with the law.

According to the notice, two threshold questions must be addressed when a tenant asks for a companion animal:

1. Does the person seeking to use and live with the animal have a disability " i.e., a physical or mental impairment that substantially limits one or more major life activities?

continued on page 7

Brent Versendaal
President



brent@allseasonscarpetcleaning.com

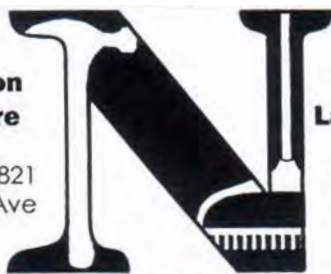
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2. Does the person making the request have a disability-related need for an assistance animal? In other words, does the animal work, provide assistance, perform tasks or services for the benefit of a person with a disability, or provide emotional support that alleviates one or more of the identified symptoms or effects of a person's existing disability?

If the answer to question (1) or (2) is "no," then the law does not require a modification of an existing "no pets" policy, and the reasonable accommodation request may be denied.

However, if the answer to these questions is "yes", the landlord must modify or provide an exception to a "no pets" policy to permit a person with a disability to live with and use an assistance animal(s) in all areas of the premises where persons are normally allowed to go, unless doing so would impose an undue financial and administrative burden or would fundamentally alter the nature of the housing provider's services.

A request for companion animal also may be denied if: (1) the specific assistance animal in question poses a direct threat to the health or safety of others that cannot be reduced or eliminated by another reasonable accommodation, or (2) the specific assistance animal in question would cause substantial physical damage to the property of others that cannot be reduced or eliminated by another reasonable accommodation. Breed, size, and weight limitations may not be applied to an assistance animal.

A determination that an assistance animal poses a direct threat of harm to others or would cause substantial physical damage to the property of others must be based on an individualized assessment that relies on objective evidence about the specific animal's actual conduct " not on mere speculation or fear about the types of harm or damage an animal may cause and not on evidence about harm or damage that other animals have caused. Conditions and restrictions that housing providers apply to pets may not be applied to assistance animals. For example, while housing providers may require applicants or residents to pay a pet deposit, those rules cannot be applied to companion animals.

Landlord cannot deny a reasonable accommodation request because they're not certain whether the person seeking the accommodation has a disability or a disability-related need for an assistance animal. Housing providers may ask individuals who have

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disabilities that are not readily apparent or known to the provider to submit reliable documentation of a disability and their disability-related need for an assistance animal.

If the disability is readily apparent or known but the disability-related need for the assistance animal is not, the housing provider may ask the individual to provide documentation of the disability-related need for an assistance animal. For example, the housing provider may ask persons who are seeking a reasonable accommodation for an assistance animal to provide emotional support to provide documentation from a physician, psychiatrist, social worker, or other mental health professional that the animal provides emotional support that alleviates one or more of the identified symptoms or effects of an existing disability. Such documentation is sufficient if it establishes that an individual has a disability and that the animal in question will provide some type of disability-related assistance or emotional support.

However, a landlord may not ask a tenant or applicant to provide documentation showing the disability or disability-related need for an assistance animal if the disability or disability-related need is readily apparent or already known to the provider.

A housing provider also may not ask an applicant or tenant to provide access to medical records or medical providers or provide detailed or extensive information or documentation of a person's physical or mental impairments.

While HUD makes it clear that private landlords have a legal duty under the Fair Housing Act to accept any qualifying companion animal into a rental property, the Department of Justice has narrowed its definition of service animals allowed into government and educational facilities under the ADA, to "any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability. Emotional support animals are expressly precluded.



Assistance Animals

<http://fhco.org/index.php/discrimination-in-oregon/protected-classes/disability/assistance-animals>

Housing providers, including landlords and home owner associations, have the right to prohibit pets. Housing providers also must provide a reasonable accommodation to their policies in order to permit an animal recommended for a disability. Under fair housing law, such animals are regarded as tools to aid individuals with disabilities, similar to wheelchairs.

The animal may be a trained service animal or may be a companion or therapy animal recommended for a mental or emotional disability. The law in housing is different from the law in public accommodations (restaurant, stores, etc.) where only trained service animals are permitted.

Animals may be recommended for a variety of conditions, including:

- | | |
|-------------------------|----------------------------|
| Sight | Hearing |
| Balance | Fetching things |
| Managing sugar levels | Seizures |
| Migraines | Anxiety |
| PTSD | Depression |
| Lowering blood pressure | Regulating heart rates |
| Autism | Attention Deficit Disorder |

The landlord has the right to ensure that the animal is necessary for the disability and may require a written verification from the medical or mental health provider treating the individual.

Landlords may require licensing and vaccinations for assistance animals if that is what is required by local law for domestic animals.

Landlords may not apply size, weight, or breed restrictions to an assistance animal. The only exception would be if the particular animal has a history of problem behavior. Likewise, insurance companies with weight and/or breed restrictions need to provide accommodations for assistance animals.

Dogs are the most common assistance animals, but other animals may be recommended as well.

It is possible that a resident will request an accommodation for more than one animal. In this case, the landlord can request verification that both animals are necessary because of a person's disability.

Landlords can charge a deposit for pets, but not for assistance animals.

Landlords may ask residents with an assistance animal to sign an agreement. The agreement would typically say that the resident is responsible for the animal's care and waste pickup and that the animal must not disturb other residents or damage property.



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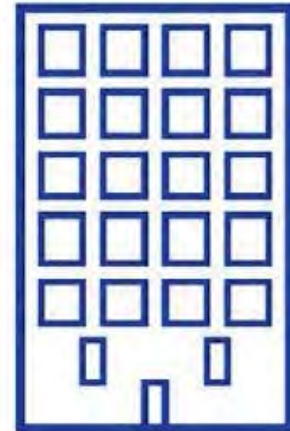
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April 2019 Meeting



↑ Vendor *Chris Peshek* from *Franklin Energy Solutions*

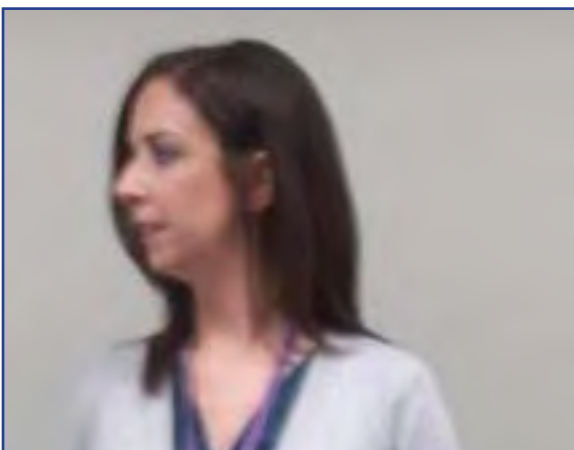


↑ Realtor *Jean Crosby* Spoke to the group about ethics in business and fair housing issues



↑ *Paul Arena* RAA Government and Public Affairs Director Update the membership on State Issues

↓ Vendors *Rick Davis* and crew, *Greg Dent*, and *Larry Shields* from *Stateline flooring*



Leslie Meyer from the *Winnebago County Health Dept.* speaks to the membership about the "Lead Safe Rockford" Program

Welcome New Members!

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

- Miguel Manriquez
- Rebecca Manriquez
- Jesus Lopez
- Carolina Villafuerte
- Javalyn Taylor
- Macthaun Jonkins
- Richard Raskow
- Calvin Hancock
- Selena Hancock
- Julie Ann Ferraro
- Brian Braden
- A Cazanigo



EVICCTIONS

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

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Stateline Property Consultants	815-680-5216
Tidy Clean	779-970-4645
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	815-289-7309
Treasurer	Mike Cavataio	815-397-3320
Nominating Com.	Ken Becker	815-399-8000
Newsletter Advertising	Lynn Olsen	815-222-0606
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Banquet & Christmas	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
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	Lynn Olsen	815-222-0606
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Newsletter Editor	Karl Fauerbach	815-877-6077
	Jerri Cole	779-537-4257

Government and Public Affairs Director

	Paul Arena	815-243-2924
IRPOA Rep	Paul Arena	815-243-2924
	Rockford Neighborhood Standards, Jeff Sturtecky	815-514-0775

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.