

## FEBRUARY 2021

Meetings cancelled.

Continue to network with one another and watch for RAA updates.

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### **Greetings RAA members,**

February 2021 has proven to be one of the coldest months on record along with weeks of snow that has mounted up without any melt off. We are running out of places to shovel and plow snow, limiting the amount of free parking spaces available for tenants and visitors. Mail has been slow and garbage pick up has been altered. Garbage cans and totes are placed in the streets because street sides are piled up with 3' and 4' of snow. Many inoperable cars still sit in the same spot they did a month ago with snow piled up to their roofs. It has caused headaches for us all. Difficult times to say the least. The good news is, weather forecasts show melting temperatures coming and spring is around the corner. We will have to stay on top of poor drainage areas.

Currently we are under a renewed eviction moratorium order from Governor Pritzker until March 6th with a federal CDC eviction moratorium until March 31st. Last month I wrote in my letter to the membership that I had filed an eviction on a tenant who had not provided a declaration form required to be covered under the eviction Moratorium. The tenant showed up in court so Judge Balogh gave him the form and set the case for status 30 days out. He told my tenant that, not only did he need to sign the declaration, but he needed to seek financial help from the City of Rockford Community Action. For those of you who don't know there are funds available through Community Action. If you have a tenant behind have them call Community Action at 844-710-6919. There is a waiting list. We will also be seeing federal funds to the tune of around 8 million dollars available through Winnebago County in the next several weeks. Stay tuned.

In the meantime, landlords are rethinking their application requirements—whether it is higher income levels, higher credit scores, length of time employed, or even larger deposit requirements. Who knows how long this hold on evictions will remain in place? Landlords will also try to cover bad debt by raising rents the same as credit card companies with higher interest rates.

*continued on page 2*



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Other website references will take you to the source.

## **RAA rental forms for members**

*available at all general meetings.*

*Or, call 1-800-RAA-6676.*

*Electronic forms will be available on the website soon.*

### **Come to a meeting!**

**Every 3rd Tuesday at 7pm**

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### **Meeting Location**

*Rockford Area  
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Tuesday February 23rd, 2021 is the primary elections for Winnebago County. There will be a number of new faces on the Rockford City Council after the general election on April 6th 2021. Two candidates that we are supporting through the PAC fund are Mark Stefanic and Bobby Walsh. Mark Stefanic is running in the 14th ward, replacing Joseph Chirelli, and Bobby Walsh is running in the 12th ward, formerly the late John Becks ward. If any of our member have property in those wards please consider front yard signs at those addresses. You can email them to either Paul Arena or myself. Paul and I have met with both candidates a couple of times and believe they would both be favorable alderman for the RAA. Business friendly!!

Thanks for everyone's support through their membership in the RAA!

Karl Fauerbach  
RAA President

## **Support the Candidates!**

**Tuesday February 23th Primary!**

**Mark Stefanic**

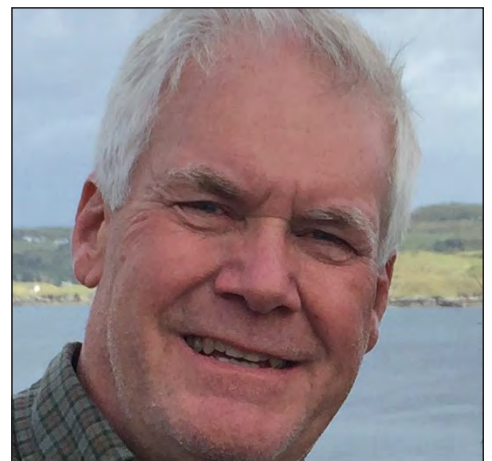
14th ward, replacing Joseph Chirelli

**Bobby Walsh**

12th ward, formerly the late John Beck's

### **Meet an RAA Board Member**

*who makes a difference with his unpaid time and commitment to the Rockford Apartment Association.*



*John Kirschbaum  
General meeting Vendor Table Manager*





## Meet Mike Hammer

by Jerri Cole (reprinted from September 2018)

*Sometimes we meet someone who is a man of few words. Guess what, I just met one. He is a newer member of RAA and a really nice guy, I first met him at my store at 4457 Auburn St. He is kind of new to the landlord business. When I told him about RAA he was very open minded and agreed to try it out. He has been with us ever since and absorbs all information like a sponge. Welcome to RAA, Mike!*

"HI Everyone. I'm 49 and divorced 10 years. I've got a beautiful daughter that is 15 years old :) and learning to drive.

"I like to work on anything with a motor and go on motorcycle rides with my buddies, especially in the fall when the leaves turn.

"I take a lot of pride in taking care of my property and renters. I try to make sure everything works. I feel if I stress out my renter won't care about where they are

living and will not take care of the place." I learned to never ignore my tenants!

"I also learned that when the tenant gets paid, I get paid! LOL

"I don't have any strange or funny stories to tell. So far it has been uneventful. Hope it stays that way!

"I would like to see lower taxes in Rockford."

"If I could change anything, I wouldn't work so many hours so I could spend more time with my daughter.



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**Targeting the Renter’s Journey: A Researcher’s Story**

by Peter Jakel, This article was originally featured in the November 2020 issue of NAA’s Units Magazine.

Renters in the Information Age operate very differently than they did even three years ago, and their behaviors continue to evolve.

Innovative multifamily marketers seek to customize and streamline their initiatives around how renters search for their next home. But it’s easier said than done.

As technology evolved and more ways to communicate emerge, the renter’s journey becomes increasingly complex. In research curated by RentPath, apartment searchers often evaluate a community using multiple sources of information. About 84 percent of prospective renters start with a broad search on a search engine, 70 percent then land on an ILS, and the average apartment searcher uses four ILSs while searching for their next apartment home. Then, they often go back through different channels even after the tour is scheduled, either to show their friends the community, do additional research, or ask follow-up questions.

“While attitudes may vary based on renter persona, the search process really doesn’t,” said Jennifer Anderson, Director of B2B Marketing for RentPath. “It’s a full omnichannel experience. They’re using all of these different channels to search for your community. We need to start measuring our performance based on that.”

Yet, many rental housing operators are still attributing leads to a single source, sometimes even asking residents what source they used.

“Single-source attribution is completely irrelevant,” said Holli Beckman, Vice President of Marketing and Leasing Operations for WC Smith. “If you’re giving credit to one source, you’re completely missing the boat.”

Prospective renters are researching numerous sources of information because it’s the single-most important purchase decisions they’ll make, and they want to discover what it’s really like to live in the apartment community.

“You have to make sure you have different information everywhere they go,” said Beckman. “People expect much more from a property website than they expect from the ILS. How many times do you look at the property website and it has a gallery just like the ILS? They can get all that from the ILS. They want to know more.”

That means prospects will check your ratings and reviews and social media sites to see what residents think about the living experience.

If you don’t have a four star rating or better, you’re in trouble. The study found that 72 percent of renters

*continued on page 5*

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said they didn't even visit a community because of their ratings and reviews. But the ratings aren't all that matter. Prospective renters also consider the total number of reviews, the recency of the reviews, and the quality of the responses to the reviews.

They'll also read through Facebook and other social media sites to get a sense for what residents think about the living experience. Prospective renters expect to see recent content that is specific to the apartment community.

If they find your ratings are strong and your social media accounts tell a compelling story, they just might call your community. Unfortunately, they might not get an answer. According to the RentPath study, more than 40 percent of calls go unanswered and 75 percent of renters report that a community never responded to them after they left a message. Fifty percent of them just moved on to the next option on their list.

"That last stat should upset everyone," Beckman added. "You don't need better leads, you need to treat the leads you have better."

Treating prospective renters better often comes down to understanding their search isn't a single-source journey. It's one that involves an extensive amount of research, time, and energy that has earned them the right to be communicated with at the time and in the way they want.



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## **Eviction Moratoriums May Negatively Impact Affordable Housing Supply**

<https://www.forbes.com/sites/forbesrealestatecouncil/2021/01/12/eviction-moratoriums-may-negatively-impact-affordable-housing-supply/?sh=4b2942006844>

January 12, 2021

2020, perhaps more than any other year, has been a year full of unintended, often dire consequences. Consider the asymptomatic spread of a virus leading to untold numbers of new infections and presumed deaths, or a gender reveal party that led to some of the country's largest wildfires as two prime examples.

There is another looming issue that will soon result in dire, unintended consequences for the affordable housing sector.

I'm speaking about the eviction moratoriums that were enacted earlier this year. On its face, the intent of these policies is admirable—preventing millions from becoming homeless. It helps those in a world of financial hurt and unemployment stemming from the pandemic—which disproportionately hit lower-income households. As someone who works in affordable housing, I agree that sound and sympathetic policies were needed. But I'm also extremely worried about their unintended consequences. Unfortunately, these moratoriums are going to do long-term, significant damage to affordable housing going forward, making housing inaccessible for those most in need of stable opportunities.

### **A Closer Look At What Happened With Moratoriums**

Let's take a look back at the actual policies that were put into place. The first nationwide eviction moratorium was initiated in April and applied to any properties with federal assistance or loans. Though the actual enforcement was a bit of a patchwork in various jurisdictions, by and large this helped many individuals who had lost their jobs or taken a pay cut. This was the onset of the pandemic and a time when no one really knew what was going to happen next. Taking their lead from this federal action, countless municipalities throughout the U.S. also enacted their own moratoriums and courts stopped processing eviction cases.

The additional unemployment benefits and stimulus checks also were available during this time, which significantly helped renters to make more payments than they could have otherwise. I saw this firsthand at my company, which develops affordable

housing. When the unemployment and stimulus checks began to come in, the vast majority of those with balances were able to pay them off. Many even used these funds to pay toward future weeks of rent. The coupling of the eviction moratorium with the added unemployment funds and stimulus check softened the blow for all parties.

The second eviction moratorium—enacted officially through the CDC—was farther reaching and applied across the board. This policy effectively ended the majority of evictions as many courts aren't processing any through the end of this year. Most courts in metropolitan areas are seeing a backlog of eviction cases in the thousands. Millions are currently on the cusp of being evicted and affordable housing is about to get a lot more chaotic.

There are 9 million Americans behind on payments, and many will face eviction when the moratorium is lifted. The current policy—including a recently passed stimulus—has completely ignored the impacts and potential reactions from housing providers who have been essentially asked to house individuals for free. Even before the pandemic, affordable housing was in short supply, and those in the industry consistently faced a situation where providers tried constantly to produce more options. If the ongoing objective is to create more housing options for people in need, our policy solutions should not ignore or provoke the groups that are most likely to actually create said options.

To be clear, I am not advocating for evictions in any way. Evictions themselves are a blunt instrument that leaves both residents and housing providers at a loss. The emotional side of this argument is not lost on me either, and I believe supportive and holistic solutions are far better alternatives to evictions. But structured, supportive solutions, whether stimulus payments to tenants or on their behalf, required mediation and streamlined access to philanthropic and nonprofit support is needed across the country, even more so during Covid-19. With the exception of a smaller than previous unemployment bonus and stimulus check, these structured, support solutions are not here.

*continued on page 7*





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Meanwhile, based on the 2018 Rental Housing Finance Survey from the U.S. Census, almost 20 million rental units of a little over 48 million in the country are owned by individual owners rather than corporations. Many of these are middle-income, hardworking Americans that have real hard costs—mortgages, property taxes, repair and maintenance costs, homeowner association dues—to pay down. Renting out their homes can also be their primary source of income. What would happen if your employer asked you to work without pay for nine months? What business could be expected to survive, much less expand, if forced to produce and sell their product for free for that period?

The answer is obvious. You wouldn't continue working for that employer, and most of those businesses would fail. So if we want to increase the supply of housing options, ultimately resulting in lower costs for residents, then we need to support housing providers.

### What happens next?

The current eviction moratorium ignores the negative impacts on these businesses. The only way for them to recoup lost funds and protect their business operations is to decrease their risks going forward. That means they'll need to evict those who have been unable to make rent payments and potentially charge more, as well as have stricter screening mechanisms in place for future renters.

In the near term, we can expect to see increases in security deposits, required higher credit scores, and more employment and income verifications for all affordable housing. If a prospective renter does in fact have an eviction in rental history, that will likely be a nonstarter.

Furthermore, I fear that the eviction moratoriums muddle all of our primary objectives for affordable housing. We are already facing a massive shortage of housing options for people who need them, and the objective of sound housing policies should seek to relieve this shortage to allow access to housing for everyone seeking it.

This all spells very, very bad news for lower-income tenants in need of better housing options. It's all about to get a lot harder. But going forward, with any policies, industry leaders as well as elected officials must support both residents and housing providers.

Atticus LeBlanc is the CEO of PadSplit, an affordable, shared housing model that creates financial independence for workers.

Mahatma Gandhi often walked barefoot which produced an impressive set of callouses on his feet. He also ate very little making him rather fragile and with his odd diet he often suffered from bad breath.

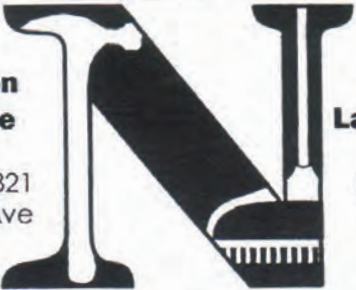
This made him a super calloused fragile mystic hexed with halitosis.

## Eviction Update

A federal eviction moratorium issued by the Centers for Disease Control (CDC) is in effect from September 4, 2020 to March 31, 2021. The temporary moratorium on evictions extends vital protections to tens of millions of renters at risk of eviction for nonpayment of rent during the global pandemic. The federal eviction moratorium, does, however, have significant shortcomings that undermine its public health impacts. Congress should extend the federal eviction moratorium through the duration of the public emergency and address the moratorium's shortcomings by improving and enforcing the order. Congress should also provide additional resources and protections to address the health and housing needs of America's lowest-income resources and people experiencing homelessness.

Updated: February 5

<https://nlihc.org/coronavirus-and-housing-homelessness/eviction-update>



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# **Blast from the Past** *How we miss our Informative and educational meetings!*



*Sept 2019 Fair Housing*



*Oct 2019 efile training Karl F*



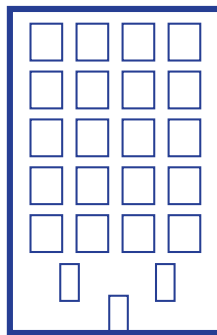
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## EVICCTIONS

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  
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Fees for Enforcement of an Eviction Order  
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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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<b>Eckburg Insurance Group</b>	815-877-4100
<b>Hurd Management Services</b>	815-321-9928
<b>Farmers Insurance</b> , Chris Sherrard	815-316-0370
<b>Ken Becker Realtors</b>	815-399-8000 Cell 815-670-3300
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<b>Northern IL Sewer Service</b>	815-229-1174
<b>Rockford Auto Glass</b>	815-226-0560
<b>Rockford Siding &amp; Windows</b>	815-214-9390
<b>Stateline Carpet &amp; Flooring</b>	815-871-8686
<b>Tidy Clean</b>	779-970-4645
<b>TRI-B Hardware &amp; Supply</b>	815-399-2828
<b>Union Savings Bank</b>	815-297-0970

## RAA BOARD MEMBERS

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Banquet & Christmas	Mary O'Sullivan-Snyder	815-988-2755
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<b>Programs Director</b>	Larry Mills	815-289-1607
<b>Photographer</b>	Todd Johnson	815-519-3819
<b>Marketing</b>	Todd Johnson	815-519-3819
<b>Web Site</b>	Jeff Peterson	815-871-7364
<b>Newsletter Editor</b>	Karl Fauerbach	815-877-6077
	Jerri Cole	815-721-0950

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Paul Arena 815-243-2924

### IRPOA Rep

Paul Arena 815-243-2924

### Board Legal Advisor

Erik Jacobs 815-226-7700

### RKFD 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.