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Business

JOURNAL

Paula Ryan Designs

Best Places To Work 2023

Residential real estate trends

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In this issue:

SBJ articles



8 2023 Best Places to Work
by Janet Seitz



16 Opening doors to home ownership
By Don Howard



20 Realtors reveal area trends in residential real estate
By Amy Figueroa

18 Home Builders and Remodelers List • **22** Real Estate Firms List • **28** Appraisers List



Cover story
Q&A Paula Ryan

Columns

34 Ask an attorney

By Sarah Delano Pavlik

40 Professional development

By Kristina Barbee

38 Medical news

42 Restaurant review

By Thomas C. Pavlik Jr.

36 Philanthropy

By Janet Seitz

48 New businesses

6

If you build it, they will come

Rising interest rates and inflation haven't done much to cool off the residential real estate market, which continues to struggle with low inventory. It becomes a vicious cycle, as homeowners looking for a change are reluctant to sell their current house for fear of not being able to find a new one.

While some homebuyers turn to new construction, the recent increase in mortgage rates has decreased buyers' purchasing power, and homebuilders nationally are seeing an uptick in canceled contracts as many would-be buyers no longer qualify for their mortgages (p. 24). Springfield-area real estate agents report the greatest demand is for homes in the \$150,000-\$300,000 range, well below the cost of most newly constructed single-family homes (p. 20).

But what if new construction didn't have to mean a five-bedroom home on a one-acre lot with a three-car garage? What if you could build bungalows and shotgun-style houses on the 40 x 150-foot lots that are typical in most of Springfield's older neighborhoods? What if you combined multiple vacant lots to build rowhouses or townhouses that would blend with the historic character of these older neighborhoods, while also making it more cost-efficient to build?

Current city zoning codes don't allow for this type of infill new construction without a variance, but there are options. Steven Simpson-Black, who serves on the city's Planning & Zoning Commission, explains how zoning overlay districts can not only expedite the process for potential developers, but help lenders feel more secure about investing in an area, knowing that minimum standards will protect the overall character of the neighborhood (p. 30).

The city of Springfield currently holds nearly 400 vacant lots, most of them residential. The Sangamon County Trustee controls others. The upfront cost to acquire a lot would be nominal, compared to the tens of thousands of dollars a buyer might spend for a lot in a new subdivision, plus the utilities and infrastructure are already in place.

Having a streamlined process that makes redevelopment of vacant lots as achievable as new construction might go a long way toward addressing both the availability and affordability of our area's housing inventory.



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a Q & A

with
Paula Ryan

By David Blanchette



Paula Ryan is a Springfield native who graduated from Illinois State University with a degree in recreational therapy after originally starting out as an art major. Her interest in art and design has served her well, first working with her husband through his construction company, Ryan Homes and Development, and later when she launched her own company in 2011, Paula Ryan Designs. Her background in construction helps her guide clients through the maze of design decisions long before construction begins and keep things running smoothly.

Paula and her husband, Mike, live in Springfield in the Tara Hill subdivision they developed. Paula has two children, son Chris who lives in Chicago, and daughter Elle, who recently moved back home to attend nurse anesthetist school, plus five stepchildren. She enjoys working out with her Carpe Diem CrossFit group, reading with her book club, walking her dog, Willow, and traveling to see family.

How did you get started in the design business?

I started out as an art major in college before switching my major, so I kind of have an art mind, and I love working with people. I married my husband in 1990. He was a contractor, and I was going to be a stay-at-home mom. I had my son in September and by January I was like, 'Ooh, I can't handle this.' So, I started working with my husband one day a week.

Most contractors' wives run the business part of it, but that is not my forte at all. I slowly began helping our customers, running the jobs, doing marketing and the creative end of it.

I worked with my husband for more than 28 years, but I always had friends who would ask me on the side, 'Hey, can you help me do this or that,' and then I finally decided to get paid for it.

What special skills do you bring to each design job?

It helps so much that I know how things get built; how the process works. I can run a job very smoothly because I know how it all works and how it should be scheduled.

Then there's the business aspect, which nobody ever talks about with design. There is so much that goes into the business part of it: putting the bid together, talking to clients about what they are willing to spend, educating people about the cost and the process.

One of my biggest skills is listening. I always say I'm a part-time marriage counselor, part-time psychologist and a part-time babysitter. I manage all of the trades as well.

What is your design philosophy?

I'm big on design and function. I want your house to look timeless. I don't know if you've ever been in somebody's house where they've seen something on HGTV, and they'll do their bathroom in a style that clashes with their mid-century modern home? So I love to make sure the house flows and that it functions well for the client.

I always start with a consultation; I like to listen to what is bothering the client. Most of the time people can't articulate what is bothering them, so I'll listen while I'm walking around the house and looking. Probably 90% of the time I'll pick up on things that they don't notice that's feeding into what is not working for them. I will educate them, tell them what I see. Then we talk about budget.

With current real estate prices, are people buying homes and remodeling them to suit their tastes, or staying in their own homes and updating them?

I am seeing more people staying in their houses. They realize if they sell their house at a high price, there's a dilemma. They think, 'if we sell this house at a high price, how do we turn



Paula Ryan and husband Mike.
PHOTOS COURTESY PAULA RYAN

around and buy another house with the same issues, the same out-datedness, and then not have the money to update it?' So, many homeowners have decided to stay in their homes and update what they have.

People are looking for casual living and more timeless finishes. They aren't looking for something trendy, they are looking for something that's going to last a while. Like white cabinets, people have moved away from the grays and are going into the creamy neutrals and then doing pops of color on the wall, like with pieces of art. Permanent finishes

are what you spend money on, but you can change out your rugs, you can change your artwork.

Where do you get design inspiration?

I used to go to the National Homebuilders Convention in Las Vegas, they always had the latest trends and educational classes and I always took advantage of those. When HGTV debuted, I watched some of those design shows, but often they don't equate to the real world. Occasionally, I'll snag an idea or two from someone.

I follow Maria Killam, a color expert, and she offered a two-day class on colors, undertones and understanding permanent and soft-finish colors. Permanent finishes are flooring, cabinets, countertops and tile. You add in your soft finishes like window treatments, art and furniture. The day following the two-day class she showed how she runs her business and that was a huge help to me. She said you have to charge enough so you can make money to stay in business.

Do you sometimes have to practice tough love with clients?

I'm pretty gentle about it, but yes, I have to. Typically, the people who want to work with me have followed me on Instagram or Facebook and kind of know my design aesthetics. I've had a few customers that I had a difficult time helping them make the right decision. But by the time I get to know people I can be kind of funny about it too, and jokingly say something or show them a really bad picture, kind of try to make it fun.

I have had many clients who have said, 'Oh my gosh, I wish I had hired you earlier.' Because they either don't realize how long the process takes, or they have made bad decisions, and I have to come in and fix things for them.

What advice would you give to those entering your career field?

There are so many different avenues you can take. Talk to people, job shadow them to see what it's really like before you invest in college or jump into the career.

What may people be surprised to learn about you?

I have five stepchildren and two children of my own, which is a lot. I don't even know how many grandkids I have (laughs).

I am very active in CrossFit. I was a member of the original gym here, so I've been doing that at least 10 years.



Springfield Business Journal holds a variety of awards programs throughout the year, but Best Places to Work is unique because it requires employees to nominate their own company for recognition. Instead of simply trading their time for a paycheck, these employees realize that their work is serving a larger purpose and they feel valued and appreciated for it, thanks to the culture created by the company's leadership.

As you peruse the profiles of this year's Best Places to Work on the following pages, you are bound to notice some common themes. From new employees to seasoned ones, entry level to management, there is a shared purpose and vision. Perhaps hearing their stories will inspire you to think about how you might improve upon your own workplace culture.

Our event sponsor, United Community Bank, hosts a reception and awards ceremony that is open to the business community. We hope you will join us in recognizing the 2023 Best Places to Work.

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American Metals Supply Company



PHOTO BY JOSH CATALANO

American Metals Supply Company is a family-owned business founded by Al Hassebrock in 1962. Hassebrock left his sales job at a building materials distribution company in order to begin his own sheet metal sales company. After a year, his former employer began sending sheet metal business to him, even going so far as to pen a letter to their customers endorsing Hassebrock and his company for sheet metal needs. Hassebrock framed that letter, and it hangs on the wall in the lobby of the home office to this day.

In 1971, Al's son, Steve Hassebrock, entered the family business and currently serves as the company's chief strategy officer. In 1990, Steve Hassebrock opened a second location in St. Louis, thus expanding the footprint of American Metals Supply into new markets outside of central Illinois.

Steve's daughter, Chrissy Nardini, ushered in the third generation when she was named the company's chief financial officer in 1997.

In 2006, Nardini became president of the company, and since that time, American Metals Supply has added seven locations in the Midwest and Southwest, now employing 150 people in 12 states.

"We are a leading wholesale distributor of sheet and coil steel, prefabricated duct and fittings and a complete line of HVAC products," Nardini said. "Since 1962, we have focused on providing top-quality products and service to our customers."

American Metals Supply operates on four core values. According to Nardini, the company's No. 1 core value is a commitment to improving employees' lives. "We care deeply about our employees and care about creating a culture they can thrive in," she said. Other core values are best-in-class performance, striving to be a partner to customers and vendors, and being disciplined and numbers-driven.

The company boasted a number of accomplishments in 2022, including an

anniversary for a branch in Texas. "We had our first full year of being open with a branch in Austin, Texas, and that branch was one of our quickest branches to achieve profitability," said Nardini.

Looking into the future, American Metals Supply Company plans to continue expanding geographically while staying in its niche of galvanized steel and HVAC supplies.

Nardini is proud to work for American Metals Supply, and feels the employees and customers are the most important focus. "Helping solve our customers' needs and knowing we are making a difference for our employees is very rewarding," she said. "We had two long-term employees, one of more than 40 years and one 20-plus years, who both retired at the end of 2022. When they describe their careers at American Metals as life-changing, and they retire with over \$1 million in their 401(k), it is the best reward I could ask for."



Conn's Hospitality Group



PHOTO BY JOSH CATALANO

Conn's Hospitality Group started in 1948 with Roy Conn's first Springfield restaurant, Roy's Café. More than seven decades and many ventures later, Roy's son, Court, his wife, Karen, and Court's sons, Casey and Adam, are now in charge.

The family runs operations that include the Inn at 835, Conn's Catering & Events, Obed & Isaac's Microbrewery & Eatery, Wm. Van's Coffee House, Merchant House, Li'l Willy's Smokehouse BBQ, Elkhart Hill Farm & Vineyard, Elkhart Station General Store and Vinegar Hill Mall. Each business is in a different historic home or building that has been restored by the Conn family in Springfield, Peoria and Elkhart.

The Conn's Hospitality Group corporate offices are located in the DeWitt Wickliffe Smith Mansion at the corner of Second and Cook streets. The building was constructed in 1865 and has been home to offices and other entities. "It has been many different restaurants through the years, and renovations have started to bring this building back to its former glory," Karen Conn said.

Court Conn began to oversee most aspects of his father's businesses during the late 1970s, eventually becoming primary owner of Conn's

Catering in 1985. Karen joined him in 1986 and became a primary owner in 1996. The new partnership soon found a historic downtown apartment building that they converted to a bed and breakfast and named the Inn at 835.

"The Inn houses 11 beautiful guest rooms with the charm of a former era but with all the amenities of a 21st-century hotel," Conn said. The Inn at 835 is on the National Register of Historic Places as well as being a designated Springfield landmark by the city of Springfield.

On Feb. 12, 2012, after several months of renovation, the Conns opened Obed and Isaac's Microbrewery and Eatery. "This date was significant because it was Abe Lincoln's birthday. The microbrewery has since exceeded all expectations," Conn said. The menu for Obed and Isaac's was developed through thoughtful research by all members of the family and their travel around the United States. "Some old family recipes grace the menu, like Papa Conn's famous chili. The family's philosophy toward all our businesses begins with attention to detail and excellence in service," she said.

In June 2018, the Conn family purchased 30 acres of the Old Gillett Farm in Elkhart. The 1868

home, seven barns, water tower and caretaker house have been transformed into a working orchard, vineyard, apiary and event barn, all in the legacy of the Conn family.

Even the pandemic didn't slow the Conns down as during the summer of 2020 they entered the smoked meat industry. Li'l Willy's Smokehouse BBQ came to life on the corner of South Grand Avenue and MacArthur Boulevard in Springfield. "This former filling station is now a bright spot on the iconic corner in town," Conn said. All meat is smoked on site daily, and a wide range of traditional sides are offered.

Next came the purchase of the old Vinegar Hill Mall complex during the summer of 2021. "Vinegar Hill Mall is unique in that it offers many different business opportunities in a historic setting a block away from our state Capitol," Conn said. With the Conn family's recent purchase of this property, clean up has begun on the exterior of the building as they work to revitalize the space.

Conn said the company believes in setting their team up to be the best they can be, and they are always looking for ways to make things better for their team and the company.

Kuhn & Trello Consulting Engineers



PHOTO BY JOSH CATALANO

Kevin Kuhn and Michael Trello began Kuhn & Trello Consulting Engineers in 2013. They are principal engineers of a veteran-owned small business that partners with other companies who have the same values.

"We started this company with the intention of creating a working space that we wanted to go to every day," Kuhn said. "A place that cultivated team work, allowed for creativity and mistakes, and allowed for some fun." The company has the collective expertise to fulfill a myriad of roles in the areas of structural engineering, working with municipalities, surveying, transportation, land development and hydrology.

Along the way, Kuhn & Trello Consulting Engineers has been fortunate to attract like-minded people who believe in the culture of the business. "We started the company with four employees and we have grown to 20," stated Kuhn. "And we would like to continue to add to that total."

Kuhn & Trello Consulting Engineers is committed to providing exceptional, quality work while remaining professional and ethical. Employees are highly engaged in the community by fostering health, education and safety. "We strive to make decisions that benefit the team members. A happy team is a good team," Kuhn said. "Today we have a business that is family-oriented, team-based and is as fun as work can be."

Kuhn is proud to be recognized as one of Springfield's best places to work. "The team took it upon themselves to nominate us. What more can be said?" Kuhn said. The team is by far the greatest part about working for the company. "We allow the team members as much responsibility as they want to carry and the freedom to make decisions. It's got an easy-going vibe."

Over the past year, Kuhn & Trello Consulting has achieved a number of accomplish-

ments. "We celebrated 10 years of being in business," Kuhn said. "We have also landed several projects that will help our long-term sustainability." The company has goals for the future in order to keep moving forward and remain successful. But none is more important than maintaining a quality workforce. "We want to hire people who can thrive in a team environment with lots of personal freedom," he said.

Kuhn & Trello is proud to enjoy a high volume of repeat business and satisfied clients, and according to Kuhn, that is the direct result of the exceptional group of people who work for the company. "We are small enough that a client effectively gets our whole team, which means the skill set of each team member impacts a lot of projects," he said. "The workplace vibe is energized, collegial and – best of all – far removed from a buttoned-down, corporate office."



MJ Kellner Foodservice



PHOTO BY JOSH CATALANO

MJ Kellner Foodservice is a locally-owned broadline foodservice distributor, founded in 1920 by Maurice J. Kellner. The company currently employs 100 individuals in the Springfield area, and delivers more than 23 truckloads of product each day.

"We have everything a commercial kitchen needs to operate," said Christine Novaria, director of human resources. "Our foodservice division sells to restaurants, nursing homes, hospitals and schools within a 125-mile radius of Springfield. We also have a contract division that focuses on providing foodservice goods and services to prisons, mental health and veteran's facilities on a contract basis in multiple states."

Bill Kellner, the company's third-generation owner, didn't have a fourth generation to carry on the family legacy, so he initiated an Employee Stock Ownership Plan in 2021. "This is at no cost to our employees and is a very generous retirement benefit for us to look forward to and work hard for every day," Novaria said. "Bill Kellner trusted his employees so much that he made us the fourth generation of owners."

MJ Kellner is a family-oriented company that believes each individual makes a difference.

"Employees are provided with opportunities to shadow different departments, sit with different individuals and gain insight into how operations flow from desk to desk, to warehouse, to trailer, to customer and finally to your plate," Novaria said. "Our foundation provided by the Kellner family is one of stability and trust. It is hard to put into words how great of a benefit being an ESOP-owned company is for the employees, our families and our community. Knowing we each have a second form of retirement that doesn't cost us a dime of our take-home pay is truly a gift."

One key element that keeps employees happy is knowing they are working as an integral part of the supply chain that provides food to the community. Whether it is nourishing patients at local hospitals, providing healthy lunches to students, being at the center of a milestone event like catered weddings or simply an evening out with friends or family, MJ Kellner employees are proud to be part of each moment.

For Novaria, celebrating personal and work victories is one of the best parts of the job. "I also get to support them when things don't go as planned or when life takes an unfortunate turn,"

she said. "I love seeing how departments can turn on a dime, pivot to serve the customer and work together to exceed the customer's expectations."

Over the past three years, MJ Kellner has experienced a vast amount of success. During the pandemic, the company had no lay-offs, maintained its business, supported the customers and also had exceptional growth. The company became 100% employee-owned in 2021 with the Employee Stock Ownership Plan. The next year, the company's brand identity was refreshed with a new logo and tagline to solidify its place in the community, and MJ Kellner also experienced a record year in sales.

The future of MJ Kellner is bright, according to Novaria. "We have been ramping up the next generation of leaders to learn from our long-tenured employees," she said. "There is much institutional knowledge in the food industry, and it is certainly a relationship business. Yes, we sell food, but our No. 1 focus is our service. We work every day to ensure our people are cross-trained, given the opportunity to see how the entire operation flows, and most importantly, to understand our values and instill what has made and continues to make our business successful."

Kerber, Eck & Braeckel



PHOTO BY JOSH CATALANO

Kerber, Eck & Braeckel LLP (KEB) was founded in 1931 by Louis J. Kerber and Albert O. Eck Sr., certified public accountants who opened offices in Springfield and St. Louis, Missouri. In 1938 Walter E. Braeckel joined the firm, and the company now has five office groups in three states.

"KEB cares deeply about its employees and the community that has contributed to its success," said Travis Davis, senior manager. "The core values of KEB are not just lip service or posters hanging on a wall. They truly represent the culture of the firm."

Recently, KEB wrapped up its 90th Anniversary Give Back Campaign. One of the goals of this anniversary year was to give back to the community. "To celebrate, employees were encouraged to volunteer our time, resources and talents to support nonprofit organizations of our choosing," Davis said. "Whether it's sponsoring recreation-league sports teams, providing time and resources for professional development or hosting happy hours to celebrate our accomplishments, the firm does its best to support and grow its employees."

KEB management understands that an organization's culture is crucial in both serving customers and serving each other. The culture at KEB is one of service and appreciation. "Employees

all know what is expected of them and know that their work is recognized and rewarded," said Drew Thomason, consulting manager. "That attitude carries over into every interaction with each other and with customers."

The company understands that the employees play a major role in what makes KEB successful. They have various office events throughout the year, ranging from baseball games to golf outings and visits to local wineries.

"My favorite part of working for KEB is the people, both my co-workers and the customers we serve. It is obvious that my co-workers are united in our purpose and take joy in being the best team we can be. Our customers can see that and put their trust in us," Thomason said.

"KEB is focused on providing great services to its clients and knows that it needs to focus on maintaining a healthy and happy workplace for its employees," said Sara Jaeger, manager of accounting services. "I also enjoy the variety of client services that we provide. This ranges from payroll, to monthly bookkeeping, to just answering client questions when they come up."

There is a team culture at KEB. Jaeger constantly sees how her department plays an integral part with the audit and tax departments. They rely on

each other for information and can discuss and share their thoughts and ideas with each other to better serve their clients.

In 1999, KEB added asset management to the list of services provided with the creation of an affiliated entity, KEB Asset Management.

"KEB is a great place to work because it is the perfect mix between a big and small firm," said Nathan Townsend with KEB Wealth Advisors. "The partners know who you are, and everyone knows the names of everyone else. However, KEB has the resources and capabilities of bigger firms, where the partners may not know everyone's name," he said.

"I enjoy the fact that everyone at KEB wants to give back to the Springfield community, from the longest tenured partner to the newest employee," Townsend said.

KEB's goals are to continue to increase client base, both bringing in new clients and providing new services to existing clients. The company is also focused on recruiting the future generation of KEB and retaining the current staff by maintaining a diversified and positive work environment.

"KEB wants to continue doing what it has been for over 90 years – help guide our clients to success," Townsend said.



United Community Bank's Best Places to Work in Central Illinois

United Community Bank is pleased to bring our community the Best Places to Work awards program. Since 2008, in partnership with the Springfield Business Journal, UCB has presented over fifty companies with this honor and hundreds more have been nominated by their employees. Included on these pages is a look back at a decade of distinction.

2023



2022



2021



2020



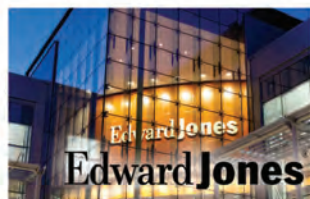
2019



2018



2017



2016



2015



2014



For a full list of past recipients please visit: ucbbank.com/bptw

Opening doors to home ownership

Down payment assistance helps renters become buyers

By Don Howard

Down payment assistance is on its way to low-income homebuyers through the Illinois Housing Development Authority. The program will be part of \$75 million in federal funds designated for IHDA by the Illinois General Assembly in legislation which went into effect Jan. 24. The money will allow IHDA to resume the popular "Opening Doors" program, which provides a forgivable down payment loan of up to \$6,000 to qualified buyers. The loan is forgiven over the course of five years.

The program is rooted in the concept that increased home ownership leads to healthier neighborhoods and healthier neighbors.

In a 2018 study for the U.S. Census Bureau, professors William M. Rohe and Mark Lindblad at the University of North Carolina Chapel Hill found that high rates of home ownership lead to lower crime rates, greater involvement in civic activities, better psychological health and better performance by children in school. The study also found that low home ownership rates correlate with low marriage rates.

Fred Weber, a mortgage broker at Flat Branch Home Loans in Springfield, sees a lot of renters who want to become homeowners. He spends much of his time educating renters about how they can change from paying a landlord's mortgage to paying their own.

"Many people who qualify for mortgages don't realize that they do," he says. "In fact, many renters face stricter financial requirements from landlords than they would from a mortgage lender." He emphasizes that potential buyers don't need perfect credit, they don't need a lot of money for a down payment, and they don't need to be in the same job for an extended period of time. "We have a policy of never saying 'no' to someone who wants to buy a home. If they don't qualify today, we give them guidance about what they need to do in order to qualify in the future." Weber says he's closed many loans for clients who didn't qualify initially.

One of the biggest benefits of home ownership is the ability to pass along generational wealth. The Federal Reserve Board concluded in a 2019 report that for most families, a home is by far the most valuable asset that they own. On average, equity in the home amounts to about 90% of family wealth for those households with a mortgage and less than \$100,000 in income. As a result, the median net worth of renters nationwide is \$6,300 while the median for homeowners



is \$255,000. This disparity disproportionately affects communities of color. According to the 2019 report, the median net worth of white families was \$188,200 in 2019, while Black families, who are about 60% less likely to own a home, have a median net worth of \$24,100.

The United States Census Bureau pegs average rent in Springfield at \$861 per month, a monthly payment that will support a 30-year, fixed-rate mortgage at 7.0% for about \$90,000, taxes and insurance included, with about \$120 a month set aside for maintenance. Most days there are dozens of homes available in Sangamon County at this price or less. Many renters have the financial means to service a mortgage, but lack a down payment.

IHDA (<https://www.ihda.org/lenders-realtors/lending-programs>) manages a number of programs that include loans and grants up to \$10,000 with the goal to "finance the creation and preservation of affordable housing in Illinois." They also provide home ownership counseling to potential borrowers, since for many, home ownership is a new experience.

The city of Springfield also offers programs to help rehabilitate homes through Community Development Block Grant Funds from the U.S. Department of Housing and Urban Development. The money is available to correct "building code deficiencies and other minor repairs of single-family, owner-occupied dwellings" such as "condemned furnaces, faulty wiring or actively

leaking roofs." Money is also available to low- to moderate-income families for major home repairs in the form of zero percent loans (<https://www.springfield.il.us/Departments/OPED/Documents/HmOwnerRehabProgram.pdf>).

Down payment assistance is fundamentally different from the mortgage interest deduction, which allows homeowners to deduct mortgage interest payments from their taxable income. The interest deduction is only available to taxpayers who itemize deductions, and the biggest chunk of that benefit goes to high-income taxpayers with large mortgages. It doesn't benefit low-income first-time buyers, and in 2019 the Federal Reserve Board estimated that taxpayers subsidized these loans to higher-income taxpayers with an estimated \$196 billion in tax deductions.

In order to qualify for IHDA down payment assistance, borrowers must have decent credit and meet income and purchase price limits. IHDA states that almost 10% of all first-time homebuyers in Illinois receive down payment assistance. For Weber, that number is bigger. "I think about 15% of our borrowers receive IHDA down payment assistance. I'm glad the program has received funding again." SBJ

Don Howard is an intern at Illinois Times while completing his master's degree in Public Affairs Reporting at the University of Illinois Springfield. He can be reached at dhoward@illinoistimes.com or 336-455-6966.

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HOME BUILDERS AND REMODELERS

Sources: The builders and remodelers.
Listed by number of full time employees.

	NAME/ADDRESS	PHONE	WEBSITE / EMAIL	#OF FULL-TIME EMPLOYEES	PARTNERS/PRINCIPALS	% REMODEL RENOVATION	% NEW HOME CONSTRUCTION	YEAR EST'D
1	Buraski Builders, Inc. 3757 S. Sixth St. Springfield, IL 62703	217-529-5172	buraski.com buraskibuilders@yahoo.com	22	Jason Buraski Heather Sobieski	50%	50%	1981
2	Michael von Behren Builder, Inc. 3537 S. Douglas Ave. Springfield, IL 62704	217-698-8484	mvbbuilder.com aaron@mvbbuilder.com	19	Aaron Acree Jodi Acree	50%	50%	1982
3	Zinn Construction, LLC 1323 Hawthorne Chase Sherman, IL 62684	217-496-3112	zinnconstruction.com phil@zinnconstruction.com	16	Phil Zinn	50%	50%	2003
3	DreamMaker Bath & Kitchen 3730 Wabash Ave. Springfield, IL 62711	217-529-9300	dreammakerspringfield.com info@dreammakerspringfield.com	16	Curt and Deb Trampe	100%	0%	1998
4	Griffitts Construction Co., Inc. 1501 N. Dirksen Parkway Springfield, IL 62702	217-522-1431	griffitts.net griffitts@griffitts.net	15	Dennis Griffitts Gwen Griffitts Vicky Griffitts-Runyon	95%	5%	1953
5	Bobby Shaw Building and Remodeling 2466 Glencoe Drive Springfield, IL 62704	217-546-3973 217-306-1410	bobbyshawmaintenance.com bobby@bsmaint.com	13	Bobby Shaw	90%	10%	1987
6	Moughan Builders, Inc. 3140 Cockrell Lane Springfield, IL 62711	217-899-5484	moughanbuilders.com jim@moughanbuilders.com	12	James E. Moughan David P. Moughan	10%	90%	1992
6	Creasey Construction of Illinois 3450 S. Park Ave. Springfield, IL 62704	217-546-1277	creaseyconstruction.com info@creaseyconstruction.com	12	Jan Creasey Lisa Creasey	90%	10%	1983



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Sources: The builders and remodelers.
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7	Craig Ladage Builders, Inc. 14915 Kennedy Road Auburn, IL 62615	217-438-9206	clbuilders@royell.org	7	Craig Ladage Debbie Ladage	40%	60%	1977
8	All-C Construction, Inc. P.O. Box 9737 Springfield, IL 62791	217-787-1900	AllCConstruction.com allcconstruction@att.net	6	Frank Conder Paula Conder	30%	70%	1999
9	Coady Construction Co., Inc. 143 Circle Drive Springfield, IL 62703	217-502-0602	adamcoadyconstruction.com coadyconstruction@comcast.net	5	Adam Coady	50%	50%	2006
9	D & S Builders 30 White Road Glenarm, IL 62536	217-529-6288	todd@d-sbuilders.com dan@d-sbuilders.com	5	Todd Dudley Dan Schrage	30%	70%	1995
9	Stites Development, Inc. 125 E. Main St. Rochester, IL 62563	217-498-1472	stitesdevelopmentinc.com j.stites@comcast.net	5	John H. Stites, Jr.	5%	95%	1976
9	Roth Homes 350 Williams Lane Chatham, IL 62629	217-483-6086	rothhomesinc.net	5	Terry Roth	25%	75%	1984
10	Cochran Construction 336 North Second Street Springfield, IL 62702	217-414-4690	Andrewcochranconstruction@gmail.com facebook.com/AndrewCochranConstruction	3	Andrew Cochran	20%	80%	2008
11	Paula Ryan Designs 3149 Hedley Road Springfield, IL 62704	217-523-3976 217-341-4501	paularyandesign.com paularyandesigns@gmail.com	1	Paula Ryan	100%	n/a	2010
11	Montgomery Home Builders Inc. PO Box 13122 Springfield, IL 62791	217-891-0852 217-971-7225	Montgomeryhomebuilders.com dmontgomerys@msn.com	1	Dan Montgomery Dave Montgomery	100%	n/a	2006

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Realtors reveal area trends in residential real estate

By Amy Figueroa

Rising interest rates and inflation are taking their toll on the economy, but that's not what's driving changes in the local residential real estate market. Banks are seeing fewer mortgage applications and home prices continue to impact the market, but it's low inventory that's fanning the flames of a hot market.

Becky Lober Hendricks, longtime real estate agent, broker and partner at The Real Estate Group, said that low inventory has carried over from the COVID-related industry boom.

"We haven't really seen buyer demand slow down very much, even with the higher interest rates," she explained. She expects this trend to continue for the next three to five years and expressed optimism that Springfield will remain an affordable place to buy a home, even as sale prices continue to trend upward.

Dominic Campo, president-elect of Capital Area Realtors and managing broker of Campo Realty, agreed. "In both 2022 and 2023, there's been an extreme shortage of homes for sale, so it is still a seller's market, but what we're seeing is an extremely strong real estate market overall." He credited this phenomenon to a major increase in first-time homebuyers, predominantly millennials and members of Gen Z, eagerly entering the market spurred on by rising rent prices.

Michael Castleman, a broker and real estate agent with RE/MAX Professionals, concurs with that assessment. "People have figured out that they can buy a house cheaper than they can rent, and that's having an effect on the market. It's driving demand up much higher than inventory," he stated. "Demand exceeds supply by a long way, and first-time homebuyers aren't able to buy as much house as they used to," he said.

Castleman recommends checking with banks for federal grant monies that may be available to help offset higher costs. "It's too expensive to build, and no one is selling," he said, lamenting the anticipated continued trend of extremely low inventory, rising prices and multiple offers vying for each home on the market.

With the median home price in



Becky Lober Hendricks, a broker and partner at The Real Estate Group, with a listing for a house at 305 Garvey Road in Chatham she recently sold. She says buyer demand hasn't slowed down much, even as interest rates have increased.

PHOTO BY LEE MILNER

Springfield coming in at \$149,500, an increase of more than 35% from 2020, the market can be tough for buyers but may be especially enticing for sellers.

Advice for sellers

Price, condition and location remain the key factors in attracting multiple offers. Hendricks advises sellers to "speak with a real estate professional at least two months before listing your property so they can give you the right advice for preparing and pricing your property." She added, "Make it easy for people to buy your house; get it cleaned up, have it pre-inspected and make it easy for buyers to offer the price you want."

While sale prices are not exceeding the list prices like they were in 2021 and 2022, homes are still spending very few days on the market. According to Campo, "This is a great time to tap into the extremely high demand and enlist the help of a real estate professional to help you get the best price possible for your property."

Advice for buyers

The greatest demand is for homes in the \$150,000-\$300,000 range, so it's best to begin your search prepared for a possible bidding war. "If looking to buy, your first step is always to be pre-approved [for a mortgage]. It's a very tough market out there, so the first thing you need to do is make sure you have everything ready," Campo counseled. "Secondly, be prepared to make a strong offer. Now is not the time to weaken your offer," he cautioned.

With no signs of a major housing downturn on the horizon, area real estate agents anticipate yet another sharp rise in the market this spring, but maintain a positive outlook.

Hendricks said, "Springfield is still a good place to buy a home; it's still a good value. You can get a really nice house for a reasonable price." **SBJ**

Amy Figueroa is a freelance sales and conversion copywriter and a 20-plus year resident of Springfield who is passionate about bringing new business to central Illinois.



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Sources: The real estate agencies; Illinois Realtors website (illinoisrealtor.org). Ranked by number of licensed agents.

	NAME / ADDRESS	PHONE	WEBSITE/EMAIL	MANAGING PARTNER(S)/ OWNER(S)	NUMBER OF LICENSED AGENTS	YEAR EST'D
1	The Real Estate Group, Inc. 3701 W. Wabash Ave. Springfield, IL 62711	217-787-7000	thegroup.com info@thegroup.com	Michael D. Oldenettel designated managing broker 55 individual broker/owners	225	1997
2	Keller Williams Capital 3171 Robbins Road Springfield, IL 62704	217-303-8445	YourKWteam.com info@kw.com	John Kerstein designated managing broker	96	2016
3	Re/Max Professionals 2475 W. Monroe St. Springfield, IL 62704	217-787-7215	viewspringfieldhomes.com ronduff@remax.net	Ron Duff, managing broker Jim Fulgenzi, owner	63	1986
4	Coldwell Banker Springfield 4205 W. Wabash Ave. Springfield, IL 62711	217-547-6655	coldwellhomes.com	Diana Foltz designated managing broker	25	2000
5	Century 21 Real Estate Associates 2030 Timberbrook Springfield, IL 62702	217-789-7200	realestateassociates.c21.com kgraham367@aol.com	Kevin Graham	14	2004
6	Craggs REALTORS, Inc. 650 N. Webster, P.O. Box 109 Taylorville, IL 62568	217-824-8131	craggsrealtors.com steve@craggsrealtors.com	Stephen B. Craggs	12	2011
7	Campo Realty, Inc. 1213 Carroll St., rear Pawnee, IL 62558	217-625-4663	camporealty.com admin@camporealty.com	Nicholas Campo designated managing broker	8	2001
7	Kennedy Real Estate LLC 400 W. Market, P.O. Box 764 Taylorville, IL 62568	217-824-8888	kennedyrealestatellc.com jford@kennedyrealestatellc.com	Helen Kennedy managing broker	8	2011
8	Re/Max Results Plus 1610 W. Lafayette St. Jacksonville, IL 62650	217-245-9613	jacksonvilleillinois-homes.com	Scott Eoff, managing broker Judy Eoff, owner	7	1996
9	Curvey Real Estate, Inc. 611 Springfield Road P.O. Box 677 Taylorville, IL 62568	217-824-4996	curveyrealestate.com curvey@ctitech.com	Bernard A. Curvey, owner/broker Joe Curvey, managing broker	6	1985
10	Welcome Home Realty 211 N. Main St. Chatham, IL 62629	217-483-5501	welcomehomerealtyil.com welcomehomerealtymail@gmail.com	Jen Chance	5	2015
11	Snelling-Chevalier Real Estate, Inc. 621 Seventh St. Pawnee, IL 62558	217-625-2411	snelling-chevalier.com gail@family-net.net	Gail Chevalier Zini managing broker	3	1986
11	Steve Hills REALTORS 900 S. Main St. Jacksonville, IL 62650	217-245-9589	hills@jinc.net	Dianne Steinberg	3	1965
12	River Birch Realty LLC 1228 S. Seventh St. Springfield, IL 62703	217-572-1225	riverbirchrealty.managebuilding.com riverbirchrealtyrbr@gmail.com	Phillip Anderson, managing broker Isaac Anderson, owner	2	2019
12	Do Realty Services, Inc. 600 S. Sixth St. Springfield, IL 62703	217-391-3636	bpo@dorealty.net	Stephanie L. Do president designated managing broker	2	2002
13	Grojean Real Estate 360 W. State St. Jacksonville, IL 62650	217-245-4151	grojeanagency.com cgrojean@grojeanagency.net	Charles Grojean	1	1947

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Residential real estate normalizing after hot pandemic market

By Holly A. Whisler

The astounding housing market that picked up steam in July 2020 and continued strong until January 2022 finally showed signs of cooling in the latter half of the year. This slowing continues and is being fueled by rising inflation, increased mortgage rates and increased home prices. These were a few of the topics discussed at the National Association of Realtors' fourth annual year-end Real Estate Forecast Summit held virtually Dec. 13, 2022. Economists, demographic experts and real estate professionals summarized year-end highlights and forecasted market expectations for 2023.

Lawrence Yun, NAR's chief economist and senior vice president for research, opened with his national forecast highlights: 4.78 million

existing homes will be sold, prices will remain stable and Atlanta will be the top real estate market to watch. Yun predicts home sales will decline by 6.8% and the median home price will reach \$385,800 – an increase of just 0.3% from \$384,500.

Yun moderated the residential real estate panel comprised of the following four experts: Danielle Hale, chief economist for Realtor.com; Danushka Nanayakkara-Skillington, assistant vice president of forecasting and analysis for the National Association of Home Builders; Lisa Sturtevant, chief economist at Bright MLS; and Selma Hepp, chief economist for CoreLogics.

Hale forecasts price growth in the housing market for 2023, but estimates it will be only

half as much as we saw in 2022. Sturtevant predicts great variability in market adjustments and resetting of expectations as sellers may still expect high demand and multiple offers as seen previously. She said 40% of sellers have already adjusted their prices downward with concessions being offered; however, she warned, this will not yet bring market prices down to the pre-pandemic levels of 2019. Hepp called this a crisis of consumer confidence where sellers don't want to reduce prices, and buyers don't want to pay a higher price now that their purchasing power has been diminished by higher mortgage rates. She stated that home prices will vary across the country, but will level off and remain flat in 2023.

It's anticipated that more homeowners will

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participate in the market, according to Hale, but this will not be enough to ease the existing inventory shortage. Homes may take longer to sell this year as buyers have more homes to view, are less likely to encounter multiple offer situations and will overall be more cautious when making an offer to purchase. These factors will put upward pressure on the market, contends Hale. On the whole, she said, home sales are expected to grow the second half of the year as mortgage rates decrease and get back to a state of stability.

"The demand for housing continues to outpace supply," stated Yun. Single-family home starts have declined by 25%, according to Nanayakkara-Skillington. Continued disruptions in the supply chain cause delays that affect builders, and the cost of materials are still high. Although lumber prices have come down, other components such as gypsum, steel and concrete are higher than pre-COVID levels, which has caused the aggregate cost

of construction to be up 14% as compared to 2021.

Yun asked Nanayakkara-Skillington if the increased number of canceled contracts for new homes has caused a panic among home builders. Since homes take about nine months to build and 2022 saw a significant increase in mortgage rates, many would-be home buyers no longer qualified for their mortgages. Nanayakkara-Skillington said that publicly traded companies are likely not feeling this pinch, but since 75% of building is done by smaller builders, they are more affected by canceled contracts. She reported that 59% of builders are using incentives such as paying points for buyers and reducing the sale price of homes in order to compensate for factors beyond their control.

Yun posed a hypothetical scenario: Would the inventory shortage be solved if the demand side of the equation increased greatly? Nanayakkara-Skillington said the supply side

could not ramp up quickly enough to meet such demand. Unfortunately, the construction industry needs more than 2 million skilled workers as new hires to come into the trades, building materials are costly for the unforeseen future and lending requirements for builders are tightening. All of these factors impact the building of new inventory, which means the shortage of inventory could not be solved quickly.

On a high note, it is expected that 2023 will see historically low foreclosure rates, less than 1% of all mortgages, according to Yun. Sturtevant added that the data collected by Bright MLS's Housing Demand Index show an uptick in pre-sales activities such as showings, agent views, public views and new listings. These signs, along with lower mortgage rates, make a case for more normal days ahead. **SBJ**

Holly Whisler is a freelance writer from Springfield who previously worked in the real estate industry.



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Sources: Capital Association of Realtors, the appraisers.
Ranked by number of certified appraisers.

	NAME / ADDRESS	PHONE WEBSITE / EMAIL	NUMBER CERTIFIED APPRAISERS	OWNER/ PRESIDENT	% COMMERCIAL % RESIDENTIAL	YEAR EST'D
1	Taft Appraisal, Inc. 1999 Wabash Ave., Suite 205A Springfield, IL 62704	217-787-5533 barrytaft@aol.com taftappraisalinc.com	4	Barry Taft	90% 10%	1989
1	Field Level Agriculture, Inc. 400 Chatham Road, Suite 200 Springfield, IL 62704	217-498-9660 fieldlevelag.com seth@fieldlevelag.com	4	Seth M. Baker	98% 2%	1996
2	Zeigler Appraisal Group 528 West Vine Springfield, IL 62704	217-725-0196 zeiglerappraisal@aol.com	3	Mark Zeigler	0% 100%	1978
3	Elder Valuation Services 3000 Professional Drive Suite 200 Springfield, IL 62703	217-414-2201 michael.elder@eldervaluationservices.com eldervaluationservices.com	2	Michael D. Elder, MAI	95% 5%	2013
4	Williams Appraisals 881 Meadowbrook Road Springfield, IL 62711	217-793-9234 john.williams50@comcast.net	1	John Williams	0% 100%	1993
4	Green Appraisal Service 3624 Wexford Drive Springfield, IL 62704	217-698-1277 greenappraisalservice@comcast.net	1	Angela K. Chiaro	0% 100%	1994
4	Kienzler Appraisal Service 2131 Lindsay Rd Springfield, IL 62704	217-525-6050 greg@apraze1.com	1	Gregory Kienzler, SRA	95% 5%	1973
4	Michael J. Call Appraisal Service 837 South Grand Ave. West Springfield, IL 62704	217-741-9790 callappraisals@comcast.net callappraisals.com	1	Michael J. Call	0% 100%	1987
4	Phillips Appraisal, Inc. 6305 Wind Tree Road Springfield, IL 62712	217-529-3929 217-341-5999 rjp01@comcast.net phillipsappraisal.com	1	Randall J. Phillips, SRA	0% 100%	2000

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Incentivize redevelopment of vacant lots

By Steven Simpson-Black

Illinois' mechanism for funding education is a bit quirky and problematic. We primarily rely on property taxes to fund K-12 education and community colleges. However, school districts and community college districts are not equipped to intervene in areas of revitalization, infill development and infrastructure. In other words, they are unable to broaden the tax base that they depend upon.

Meanwhile, municipalities receive a portion of the state income tax to help finance their operations. They rely on the property tax much less to fund day-to-day spending, such as police and fire departments. However, municipalities, such as the city of Springfield, have the tools necessary to intervene in matters involving broadening the property tax base.

The incentives are rather mixed up. Herein lies one of the supporting arguments for having a liaison between city hall and the school districts, but that is an entirely different topic.

If you want our children to be well-educated and if you want a well-educated workforce, you need a school district that is financially secure. One way to do this is to broaden the property tax base. Because school districts cannot expand, Springfield School District 186 is heavily reliant upon successfully improving the property values within its defined boundaries.

This is where some urban planning tools come into play: tax increment financing (TIF), land banks and zoning overlay districts. We have some experience with TIF in Springfield, though it is not without its critics. To an extent, the critics are correct when they say we use TIF too much, or in ways that are not effective at creating increment. That's where the other two planning tools come into play. Land banks and zoning overlay districts are strategic tools that help make TIF districts more effective.

The city of Springfield recently enacted a land bank ordinance. It would have a commission of community members with a wide array of professional backgrounds work on finding productive uses for the hundreds of empty parcels owned by the city. Rather than just selling them to the lowest bidder, the school district needs a higher assessed value for these parcels to support its operations. In other words, we really need infill new construction on these lots. One problem with these lots is that they tend to be narrow and highly urbanized, and many of our zoning codes, including parking minimums,



There are more than 75 vacant lots scattered throughout the Enos Park neighborhood and the vast majority would be appropriate for infill new construction. The Enos Park Master Plan recommended creating a zoning overlay to streamline future development. PHOTO BY MICHELLE OWNBEY

create challenges for developers.

Of course, developers are welcome to submit petitions for variances. However, this is a 90- to 120-day process with no certainty at the end. City leaders regularly deny variances to developers, which has a chilling effect on those who may ultimately be approved but choose to not take the risk. A developer may not want to absorb the financial risk of investment in a property to find out three months later that their variances are denied.

This is where zoning overlay districts come into play. Codes, such as parking minimums, or minimum lot widths, may not work in some of these areas. Rather than loosening our zoning codes city-wide, we can use a targeted code for specific areas to help expedite the process. The overlay district might outright allow developers to do what only variances would allow elsewhere, or perhaps give staff the ability to green-light a project without going through the city council.

More importantly, though, zoning overlay districts can also be used to provide some economic security. If the character of a neighborhood is a walkable, urban district, such as Enos Park, a zoning overlay can help developers and lenders feel more secure in investing in the area, knowing that some minimum standards will protect the overall character

of the neighborhood. Contrary to prevailing wisdom, this actually draws in investment, not the other way around. When an investor looks at an urban neighborhood, they are not just investing in the lot. The investment is also in the overall character of the neighborhood. The restrictions on architectural style secures the character and draws in investment from people looking for that type of urban environment. Of course, instead of enacting those restrictions citywide, targeting them to a district could achieve an objective while still retaining flexibility elsewhere.

We do have some experience with overlay districts, in a way. We have a historic district in downtown Springfield with very specific criteria for developers. This has helped protect at least some of the historic character around the Lincoln Home National Historic Site and the Old State Capitol. Enos Park, and other parts of the city, could benefit from scaled-down and specific zoning overlay districts. Such districts protect neighborhood character, expedite redevelopment and give developers a clear idea of the preferred types of development in an area. **SBJ**

Steven Simpson-Black is a student of community planning and serves on the City of Springfield Planning & Zoning Commission. He can be reached at steven@transitspringfield.com.



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Money from recording fees should be reinvested in communities

By Josh Langfelder

In 2005 the Illinois General Assembly passed legislation to establish a Rental Housing Support Program (RHSP). By definition, this program promotes permanent housing through the funding of rent subsidies for "rent burdened" extremely and severely low-income households. Funding for rental assistance was identified as a significant need under the 2005 "Building for Success: Illinois' Comprehensive Affordable Housing Plan."

This program was created to provide rental assistance to Illinois households below 30% of the area median income.

To help coordinate the program, IHDA will contract with agencies around the state to manage the program in their area. These agencies are identified as Local Administering Agencies (LAAs), which can be local governments, nonprofits or housing authorities established within the area. Not all counties have a LAA within their own county. If that is the case, the LAA generally is from the adjacent county. For example, Sangamon County's LAA is the Springfield Housing Authority.

The LAA will identify landlords that meet the criteria to participate in this program and contract with landlords to provide the RHSP units and monitor the funding and compliance of the rules for the program. Landlords will have the responsibilities such as assisting with the processing of potential tenant applications and reporting on the assistance needed. Agencies submit applications to the Illinois Housing Development Authority for grant funding through this program.

The funding source for the Rental Housing Support Program comes from documents that are recorded with the county recorder's office. The \$10 surcharge, collected by all 102 recorders across the state, is included in every recording fee for documents relating to real estate. The

surcharge, also known as the RHSP fee, is broken down into two parts - \$9 to the state to fund the program and \$1 stays with the county for administering the RHSP fee. By the 15th of each month, the money collected for the Rental Housing Support Program is then transferred to the Illinois Department of Revenue (IDOR). The money collected by IDOR is then transferred to

Chicago Metro, each county has submitted their monies to IHDA but have seen less-than-equitable support for their county residents with rental assistance. Lack of equity, transparency and proper documentation has been an ongoing issue for recorders with the Rental Housing Support Program.

A new bill, HB3878, is a step in the right direction to bring those monies back to our communities. This house bill will create a 12-member task force to review the distribution of these monies so that all communities that collect these funds will be receiving grants back to assist the residents in need. Outreach is a huge part of this program, to inform landlords as well as renters that there is an option out there to provide rental assistance.

Since being elected in 2008, I have spoken to the Springfield Housing Authority, state legislators, the local landlord association and lobbyists for the Realtor association to make them aware of the Rental Housing

Support Program as well as to express the interest of recorders across the state to help with implementing changes to this program to make it equitable for all counties. With the establishment of the task force in HB3878, it will be an opportunity to review the procedures and suggest changes to IHDA and the state legislature to improve the Rental Housing Support Program.

Today, landlords and renters should inquire with their assigned LAA on the availability of these grants through the Rental Housing Support Program. This is the first step to ensure that these dollars collected through the RHSP fee are brought back to our community to assist with rent subsidies and promote permanent housing within our counties. Further information on this program can be found at IHDA's website, www.ihda.org. **SBJ**

Josh Langfelder has been the Sangamon County Recorder since 2008.



IHDA to administer grants for the Rental Housing Support Program. Projected funding for this program is approximately \$26 million a year.

Recently, the Illinois State Legislature modified the Rental Housing Support Program. HB3878 was passed on Jan. 6, 2023, and increases the overall fee collected by recorders by an additional \$10, bringing the total collected for this program to \$20. The new fee will have \$18 going to IHDA to administer grants for the program and \$2 will stay with the county.

Since the inception of this program in 2005, Sangamon County has submitted \$5.5 million to IHDA and has only received \$750,000 in grants for the program. Excluding Cook County and



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Beneficial ownership: What business owners need to know

By Sarah Delano Pavlik

After Sept. 11, 2001, the federal government passed the Patriot Act with the intention of deterring and punishing terrorist acts in the United States and around the world, enhancing law enforcement investigatory tools and other purposes, some of which include:

- To strengthen U.S. measures to prevent, detect and prosecute international money laundering and financing of terrorism;
- To subject to special scrutiny foreign jurisdictions, foreign financial institutions and classes of international transactions or types of accounts that are susceptible to criminal abuse;
- To require all appropriate elements of the financial services industry to report potential money laundering;
- To strengthen measures to prevent use of the U.S. financial system for personal gain by corrupt foreign officials and facilitate repatriation of stolen assets to the citizens of countries to whom such assets belong.

As you have likely noticed since the Act was passed, you are now required to provide very detailed information to banks when you open accounts so that they can monitor your activity and report anything suspicious to the government. One of the things you are required to provide to the bank is information regarding the beneficial owners of any entity such as a corporation or a trust.

Building on the Patriot Act, the Corporate Transparency Act was passed in 2022. To help enforce the CTA, the U.S. Treasury's Financial Crimes Enforcement Network (FinCEN) issued a final rule requiring most corporations, limited liability companies and other entities registered to do business in the United States to report information about their beneficial owners. The rule was originally intended to go

into effect on Jan. 1, 2023, but was extended to Jan. 1, 2024.

Simply put, the rule requires most corporations, limited liability companies, and other entities created in or registered to do business in the United States to report information about their beneficial owners – the persons who ultimately own or control the company, to FinCEN.

Under the rule, a beneficial owner includes any individual who, directly or indirectly, either (1) exercises substantial control over a reporting company, or (2) owns or controls at least 25% of the ownership interests of a reporting company. Both of these standards are defined in the rule.

Companies that must report under the final rule must provide information relating to the company, including the full legal name of the company; the corporate address; the location of the company's initial registration; and its Internal Revenue Service Taxpayer Identification Number.

For the company's beneficial owners, information that must be reported includes: the owner's full name, date of birth and address; a unique identifying number and issuing jurisdiction from a current photo identification document issued by the U.S. government or a non-expired foreign passport, and an image of the same identification document.

Failure to comply with these reporting requirements can result in penalties ranging from \$25,000 to approximately \$250,000 and also criminal liability.

In addition to beneficial owners, applicants of reporting companies formed after Jan. 1, 2024, must be reported. An example of an applicant is the organizer named on the articles of organization for an Illinois corporation or

limited liability company. It is possible that for convenience your attorney or another party filed for your articles of organization as the organizer. Under the final rule, for newly formed entities, you will now be required to provide that person's information to FinCEN as well.

Updated and corrected reports to report any change to information previously reported concerning a reporting company or its beneficial owners must be filed within 30 days of when the change occurred. For example, if your attorney was your organizer and changes his or her information, you will be required to file an updated report within 30 days. Therefore, it may be advantageous to have an owner named as the organizer.

Reporting companies will have one year (or until Jan. 1, 2025) in which to file their initial reports once the rule becomes effective. Any reporting companies created or registered after Jan. 1, 2024, will have 30 days to file their initial reports.

FinCEN estimates that 32,556,929 entities will have to file reports in the initial year and that 4,998,468 entities will have to file reports every year after the first year. The total costs for filing reports is estimated to be \$21.7 billion in the initial year and \$3.3 billion in each subsequent year. SBJ

This article is for informational and educational purposes only and does not constitute legal advice.



Sarah Delano Pavlik is an attorney with Delano Law Offices in Springfield.

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Helping Hands of Springfield – working to end homelessness

By Janet Seitz

Homelessness in Springfield is a long-running issue, especially for those left out in the cold. As described on the Helping Hands of Springfield website, there was a time when those without a home would huddle together for warmth under awnings of buildings in downtown Springfield and sleep until services would reopen the next morning. As awareness was raised for the need of shelter, action was taken in 1989 under the leadership of Mayor Ossie Langfelder by a team of concerned citizens, the Interfaith Coalition and Ministerial Alliance, and as a result, Helping Hands of Springfield was born.

Helping Hands of Springfield is a nonprofit that provides emergency and transitional shelter, supportive housing and support services to those without a home. It employs 22 staff members and depends on thousands of volunteers each year to operate as it strives to be a safe, low-barrier, trauma-informed organization that connects people to housing and resources with compassion and care. Helping Hands is a member of the Heartland Continuum of Care, the umbrella organization designated by the U.S. Department of Housing and Urban Development to meet the needs of homeless people in Sangamon County.

Helping Hands offers four key programs to address the needs of persons without a home. An emergency shelter offers a place to sleep for adult men and a day center that offers meals, on-site access to mental and physical health services and case management. The representative payee program assists those who receive social security but lack the skills to manage their finances. Permanent supportive housing serves chronically homeless people who have a documented disability that prevents them from holding sustainable employment. The program provides individual apartments and intensive case management to help stabilize people who would otherwise likely return to homelessness. Rapid rehousing helps individuals regain housing and provides necessary support services to sustain housing.

Helping Hands Executive Director Laura Davis has been with the organization for five years. She learned as she worked her way up the ranks, beginning as a part-time case manager, then director of payee services and



Left to right: Laura Davis, executive director; Annie Lantgen, administrative director; Richard Meriweather, shelter specialist; and Tom Girard, housing specialist, at a Celebration in the Park held at Comer Cox Park in August 2022.

PHOTO BY ANDY JONES

later director of housing programs before becoming the executive director in 2022.

"My biggest challenge while working at Helping Hands," said Davis, "has been seeing how the system is so inefficient and almost seems designed to keep people from moving forward. I am thrilled to see our community working together through the Heartland Housed strategic plan to identify service gaps and redundancies to improve the efficiency of the system and help people obtain the appropriate level of supports to meet their needs."

Heartland Housed is Springfield and Sangamon County's strategic plan to provide everyone who becomes homeless with suitable and safe housing within 30 days. That includes shelter usage, new housing units, temporary apartments and a collaboration of services with health care, public safety and workforce partners. The intention is to create a community where homelessness is rare, brief and nonrecurring.

"My greatest joy has been walking housing clients into their new homes," said Davis, "and handing them their own set of keys. Many of the people we serve have been living on the streets for years and had lost hope of ever

being housed. The smiles, tears and hugs that come when you tell someone, 'This is your new home,' are the greatest rewards anyone can ask for in this industry. While it can feel like the challenges are overwhelming, I love what I do and am blessed to work with an amazing team of professionals that bring their passion and love for our clients with them each day."

That passion and love goes far. Davis related a story about a client named John, who stayed in emergency shelters on and off for seven years. "When he was released from Illinois Department of Corrections in September," said Davis, "he chose to come to Helping Hands of Springfield, recalling the care and tenacity of the staff to see clients build their savings and get established in ways that will promote their future stability. John worked hard, taking a job as a dishwasher and increasing his hours to full time. He connected with Alcoholics Anonymous and Narcotics Anonymous, obtained a membership at the YMCA and connected with an area church's study group. He enrolled in our rapid rehousing program and his shelter and housing case managers assisted him with finding an apartment downtown, in close proximity to his workplace and community supports, within two weeks. John keeps his apartment meticulously clean and takes pride in cooking for himself and his previously estranged daughter. He continues to prioritize his personal and financial health and is setting new goals to purchase a vehicle and seek employment that will allow him to give back to his community."

Davis hopes stories like this serve as an example to those who say they understand the importance of what Helping Hands does but do not want housing participants in their neighborhoods.

"I have seen firsthand how many lives have positively changed with access to safe housing and appropriate supports. (The) Housing First (model) is a cost-effective, proven intervention to ending homelessness, and providing the case management and wraparound services that participants need helps to ensure they do not return to homelessness." **SBJ**

Janet Seitz is a local communications professional, writer and artist. To share your story, contact her at janetseitz1@gmail.com.



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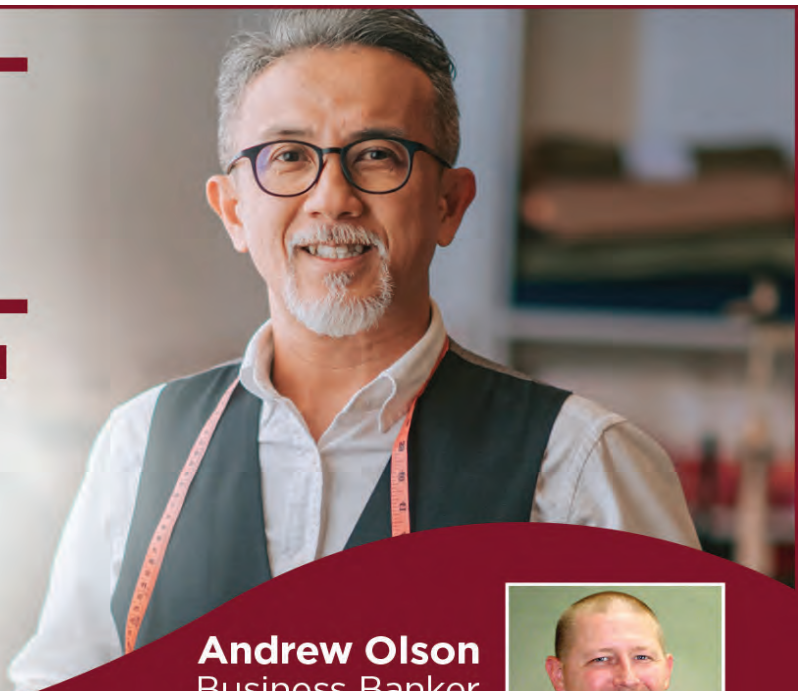
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Firefighters push for municipal ambulance service

By Dean Olsen

The union representing Springfield firefighters wants to see the city move into the ambulance business, transporting patients to the hospital in the most urgent situations to reduce waits for care.

"We'd like to grow our department," said Kainan Rinaberger, president of Springfield Fire Fighters Local 37. "We have the resources. We have the people. We have the paramedics on the job, and we want to provide that service because that's what people expect of us."

City officials are studying a fully or partially municipally operated ambulance service as one option for improving emergency medical services. The concept was discussed in a January analysis of fire department operations done by the nonprofit Center for Public Safety Management in Washington, D.C.

Since 1996, Springfield code has restricted the transport of patients to hospitals to up to three state-licensed, private organizations. The current three are for-profit America Ambulance and Life-Star Ambulance and nonprofit MedicsFirst.

The Dec. 18 death of Springfield resident Earl Moore Jr., allegedly related to improper treatment by a LifeStar paramedic and an emergency medical technician, has prompted more public discussion of potential improvements in EMS.

Mayor Jim Langfelder has appointed an advisory group to study all the issues raised in the center's 219-page report regarding EMS, firefighting and other fire department services and report back to the City Council. No timeline has been set.

Municipally operated ambulance services in the state include those in Chatham, Rockford, Bloomington and Chicago.

City Treasurer Misty Buscher, who is challenging Langfelder's reelection bid in the April 4 election, said she supports a fire department-operated service that would handle only the most dire EMS calls and supplement services provided by the three private ambulance providers.

The firefighters' union would like to discuss a potential municipally operated service as part of talks to resolve a complaint filed by the union. The complaint came after the city in December 2021, in consultation with local ambulance providers and hospitals, began to require fire personnel, rather than ambulance employees, to act as



America Ambulance Service emergency medical technicians Vincent Eazelle (left) and Grace Pasbrig load a gurney into one of the Springfield company's vehicles. PHOTO BY JOSH CATALANO

chief medical providers in certain circumstances when private ambulances transport patients to hospitals.

The city isn't paid for medical services performed by its firefighters.

Firefighters, all of whom are either EMTs or paramedics, have ridden in the back of ambulances for years to assist private ambulance paramedics when the need arose, Rinaberger said.

The new ride-along requirement to become the chief care provider for certain patients was related to ambulance service staffing challenges and an ongoing growth in requests for emergency medical services, according to Robert Bajier, operations director for America Ambulance.

The city doesn't believe it needs to bargain over the new requirement, but the union disagrees. The Illinois Labor Relations Board has sided with the union thus far, but Springfield Corporation Counsel James Zerkle said the dispute is "currently on review" with the board.

"These issues will be fully addressed through the regular hearing process or by mutual settlement of the parties," Zerkle said.

Firefighters want extra pay and the right to bargain other details associated with the new requirement, such as a startup of a city-operated

ambulance service to improve responses, Rinaberger said.

"There have been times that people have died on-scene, or their condition got worse, because we didn't have an ambulance available to take them to the hospital," he said.

However, Susan Zappa, owner and president of America Ambulance, said, "We don't know of any of those cases."

Firefighters ride in the back of a private ambulance at least once a day now, Rinaberger said, though Bajier and Zappa said information America has received indicates the frequency is less than half of the union's estimate.

Fire Chief Brandon Blough said more data need to be collected, and the issue needs to be studied in-depth, before the city decides whether to operate an ambulance service.

The study estimated such a service could cost \$2 million to \$2.8 million in startup expenses for ambulances and equipment, and between \$3 million and \$4.5 million per year in base personnel costs, not including pension liabilities.

Rinaberger said bills to patients, as well as state and federal grants, could be used to pay for a municipally operated ambulance service, but the study didn't make such a conclusion.

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Better talent for your business: To build or to buy?

By Kelly Gust

With unemployment hovering around 4%, many businesses are asking: Should we build great talent internally or buy it? In this article, we take a he-said, she-said approach to comparing two strategies: building talent, which involves techniques such as training, upskilling or succession planning; versus buying talent through recruiting or the use of contract labor to fill specific gaps.

Build: Kelly Gust, training and leadership development specialist

Let's face it – talent pools are sparse. Beyond the struggle to actually find qualified leaders who do not need training, there are numerous benefits to developing talent internally. Open positions can be filled faster and at a lower cost because a trained high-performer is ready and waiting to step up. Another benefit of developing existing employees is faster onboarding. An internally promoted candidate already knows the organization's core values, key policies and procedures. Organizational culture is preserved when core values and behaviors are taught, then rewarded. Finally, training supervisors and managers in essential skills sends a message that you belong here.

One of our key clients recently said, "We can't find qualified supervisors and managers fast enough for our rapidly-growing company. Even if we could, we'd be denying opportunities to our current employees who want to grow with us. We'd lose our top performers if we didn't invest in their development." An inclusive, growth-oriented culture increases job satisfaction and improves retention. Personally, it breaks my heart to see top-performing employees serve as interim managers for six months while a permanent replacement is found. Give me six months to fast-track

the development of that high performer and get them ready to take on more.

Finally, the shiny new applicants don't always deliver results. You could end up going back to the drawing board if your new hire, who sounded great in an interview, doesn't work out. Past performance is the best predictor of future performance. Rather than continuing to fish from a small pond of applicants, it's best to build within and identify top performers who have the capacity to develop into future leadership roles. Do this by having regular performance review conversations, conduct coaching as needed and engage in annual succession planning and talent review conversations.

Rather than investing in costly recruiters and a lengthy search for purple-unicorn candidates who don't exist, reinvest those dollars into training and development programs that will build talent and future leaders internally.

Buy: Jeff Gust, talent acquisition and executive search specialist

There are numerous reasons to recruit talent from the outside versus trying to train a current employee who does not have the experience or skill set needed for your open position. One compelling reason to recruit from the outside is simply capacity. If your organization had the extra time and capacity to train someone how to do the job, you would. Whether you are recruiting someone with a specific skill set (leadership skills, a technical skill, professional certification, etc.) or you just don't have enough people to do the work, the best way to solve your problem is to recruit new talent.

Recycling a current employee also adds risk. It's risky to invest time and organizational

resources to train someone how to do a job they have never done before. It's a safer bet to find an experienced professional with a proven track record who can hit the ground running.

A final reason to recruit new talent is to infuse new ideas into your organization. Recruiting new employees is a great way to level-up your organization's creativity, explore new approaches and avoid the "we've always done it that way" ruts. Are you looking to implement a new technology or process? Then recruit someone experienced who will get it done quickly and avoid rookie mistakes. Are you trying to catch up with your competition? Let's get someone onboard with industry experience who can implement best practices.

Rather than spinning your wheels with costly and time-consuming training that might not even work, do some targeted recruitment to obtain experienced, proven talent who can make a difference immediately.

Summary

Let's be honest, in reality, a healthy approach to ensuring the right talent for your business includes a mix of both approaches. Continuing to add unique skills to fill gaps in your business or speed up innovation is essential. Investing in the talent you have to evolve with your business and take on expanded leadership roles is also essential. Be sure your business is both building and buying talent for the future. **SBJ**



Jeff Gust is a partner at HR Full Circle and life partner of regular columnist Kelly Gust. He leads the talent acquisition practice with over 20 years of experience.



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Join Women Entrepreneurs of Central Illinois (WE-CI) on Wednesday, March 8, for the third annual WE-CI Women's Business Showcase. Celebrate International Women's Day by joining hundreds of other attendees at an event highlighting female-owned businesses. The event will be held from 4:30-7 p.m. at Erin's Pavilion and will include swag bags, drawings and giveaways, plus appetizers and a cash bar.

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International Brotherhood of Electrical Workers Local 193
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Café Fresca

By Thomas C. Pavlik

I wouldn't have known about Café Fresca but for my wife giving me a heads up that she had seen several positive reviews on Facebook for the place. Perhaps that's because it doesn't advertise much or because it's located in the Bicentennial Building, occupied by the Illinois Department of Financial and Professional Regulation. Café Fresca is open to the public and worth a visit.

Café Fresca's space is in the front of the building just as you enter the doors off of Washington Street. It's a relatively small, but comfortable space. Daily specials are posted on the wall – the day we visited was sloppy Joes and soup for \$9.99 – and on the strange piling placed just inside the door.

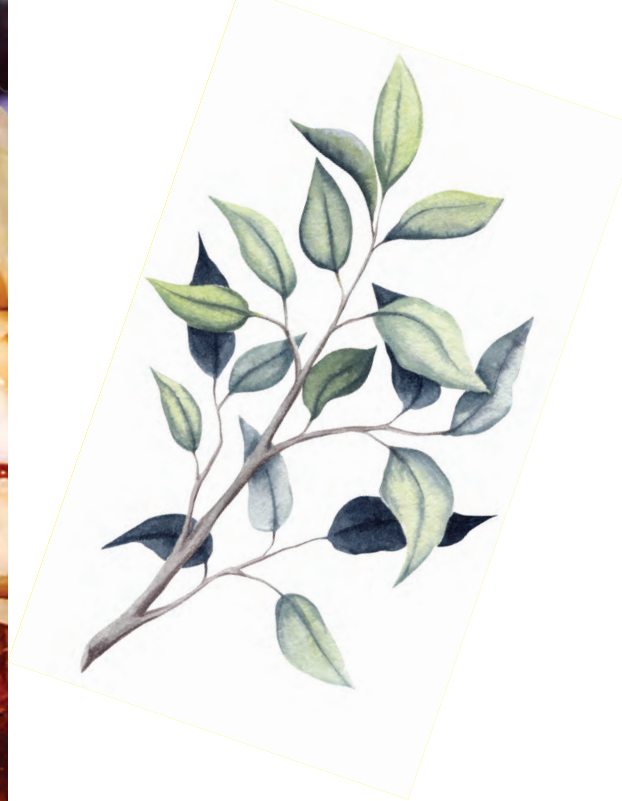
Visitors order at the counter. Paper menus are strategically placed and there's a large sign behind the counter. The compact kitchen behind the counter appeared clean and well-ordered. Drinks, condiments, napkins and utensils are self-service in a neatly kept area adjacent to the counter.

Café Fresca's breakfast menu is comprehensive and available throughout the day. Offerings include pancakes, omelets, breakfast burritos and breakfast pizzas. Prices range from \$6 (biscuits and gravy) to \$9 (three-egg omelet).

Lunch items include hot and cold sandwiches, wraps, burgers, a daily soup and salads. The Facebook page is kept up-to-date and reveals a variety of soups (such as taco soup, potato soup, lobster bisque, gumbo and stuffed pepper soup) and specials (such as shrimp tacos, chicken Philly, shoes and po boys).

Prices are reasonable for the quality and size of the offerings and run mostly \$8-\$9. Drinks are \$1.50 (bottled water) to \$2.25 (soda fountain drinks). All lunches





Top: Crispy chicken Asian fusion wrap
Bottom: Meatball sub



come with chips and a pickle. Fries can be substituted for chips for an additional \$1. There are also baked goods (which appeared homemade) that cost between \$2 and \$3.

We visited on a cold and rainy day just before the lunch hour got going. We saw a few familiar faces who did not work in the building, but the majority of diners appeared to be state employees. Things really got swinging around noon. Despite the lunch rush, Café Fresca was able to keep up, and nobody appeared to have an inordinate wait.

Given that my wife made the suggestion in the first place, I invited her to dine with me. She's a big fan of breakfast, so she

ordered the breakfast burrito. I opted to start with a cup of chicken dumpling soup and the turkey club with fries.

Once food is ready the order number is announced, and guests pick up their food at the counter. Our food came out at the same time, which was greatly appreciated.

The breakfast burrito, called The Paul, was \$8. It was a warm flour tortilla stuffed with chorizo, egg, potatoes and Monterey jack cheese. My wife was pleased with the dish. We both commented favorably that it was generously sized. I managed a few bites and enjoyed it, but thought that it could have been elevated with some salsa. But then again, I think most dishes can be enhanced with a spicy note. She commented that she would order it again.

My soup was obviously homemade, and the dumplings were not overly heavy. It was also well-seasoned and not overly salted, unlike many other places that are afraid to be aggressive with spices. Café Fresca knows that the right amount of salt enhances flavor.

Café Fresca made it hard to choose between the turkey club (\$8) and the BLT (\$8, double it up for \$2 more, add egg for

\$1). After some internal debate that always drives my wife nuts, I went with the turkey. It came on toasted artisanal bread and contained turkey, bacon, lettuce, tomato, mayo and both Swiss and cheddar cheese. I prefer turkey carved from the breast over the lunch meat-style, and the lack of the carved variety was my only real complaint. There are few places that offer up the carved variety of club sandwich, so Café Fresca is far from alone in that regard. The fries were also well-seasoned and crispy. I didn't eat them all, so the offering size was generous.

We had a brief discussion with a friend who was also dining there. He commented that he'd been there before and always enjoyed the food. He also explained that Café Fresca was run by the folks who operate the Carriage House – which goes some way to explaining why we enjoyed our lunch. Good people equals good quality. **SBJ**

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Sangamon County new business registrations, Jan.16 - Feb. 15, 2023

Height Media, 3113 Saint Helens Court. 622-1374. Joshua Catalano.

Phenomenal Hat Care, 2304 E. Griffiths Ave. 691-6045. Lynnette Simmons.

Clark's Generator Maintenance and Repair, 203 Brookside Glen Drive, Sherman. 836-9075. Mitchel L. Clark.

Fryer Doctor, 106 S. Livingston. 341-1964. Charles Williams Jr.

Lucky You Hair Company, 3231 W. Iles Ave. 602-8782. Jaqueline Davis.

Precise Cleaning, 115 S. English Ave. 407-1651, Nancy K Francis.

Reimaginings By Peggy, 1815 S. Fourth St. 494-4848. Peggy Ann Wise

Signature Sign, 560 W. North St. 271-1775. Collin Andrews

Bill Roberts Floors & More, 401 N. Third St. Riverton. 836-1191. Frank W. Roberts

Groovebox LLC, DBA The Dinner Detective, 222 S. Sixth St. 830-385-6568. Dylan Carey

Pabst Electric, 12043 Salisbury Road, Pleasant Plains. 553-7453. Joseph W. Pabst

Crumble Creations, 202 N. State St. 685-0008. Laresa Crumb

M & K Ventures LLC, 217 Patricia St., Dawson. 331-8821. Melissa Derber.

Babies & Tots Home Daycare LLC, 2521 Charlack Ave. 718-0429. Ciera Lashay Kirkham.

Illinois Roofing Solutions Inc., 1710 N. Peoria Road. 416-4660. Frank Sigretto.

Ubu Pullup Transportation, 1459 N. Eighth St. 836-4282. Lamar Reese.

Watches, Coins, Antiques, Etc LLC, Prized Possessions Treasure Tour, 2195 J. David Jones Parkway, Suite 3. 685-9929. Charles Ford.

Alpha Merchandise Superstore, 7600 Cashew Drive, Orland Park. 708-274-9480. Hussein Alalfi.



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BlueWolf Photos, 1640 W. Washington St. 816-6914. Emily McVeigh.

Aria K Properties, LLC. 1845 S. 13th St. 206-0653. Zaid M. Kazali.

Risen Appliance, 2200 E. Clear Lake Ave. 638-9011. Steven E. Risen.

Oxford & Sinovich Ltd, DBA Cheap Tire, 1300 E. Cook St. 670-1596. John M. Sinovich, John A. Oxford.

Crown X Creations, 2417 S. 15th St. 691-0556. Jacob Lee Thompson, Torri Lynn Dodson.

Crown X Productions, 2417 S. 15th St. 691-0556. Jacob Lee Thompson, Torri Lynn Dodson.

Prairieland Independent Wrestling, 410 E. Hickory, Thayer. 319-8824. Troy Gyorkos.

Brown's Fence Company, 2357 S. Eighth St. 768-8982. Christopher Brown.

Saucy Rice Vietnamese Flavors, 1374 Toronto Road. 761-9397. Chuyen Vo.

Loving217Homes LLC, 801 Oxford Drive, Chatham. 622-0777. Lori A. Overmyer, Stanley W. Young.

Pop Muse Apparel, 560 W. North St., Suite 204. 503-997-9831. Four Twenty Pipes LLC.

Charism Mobile Detail, 2206 E. Brown St. 503-5308. Tyrell Benson Martin.

Dabble – A Do It Yourself Arts And Crafts Venue, 301 N. Third St., Riverton. 691-0586. Amanda L. Terry.

Borrowed Books, 726B Rickard Road. 904-0430. Gabrielle Deller.

Workspace, 2144 S. MacArthur Blvd. 793-0775. Mark Patton.

Soul Beef Hut & Gifts, 2636 Beech. 299-5671. Aaron McClendon.

Springfield Stars Baseball, 119 Hawkeye Way. 573-452-4412. Samantha Judd.

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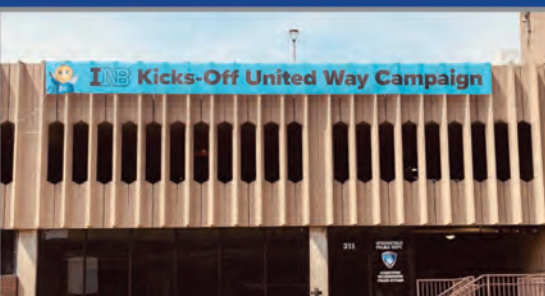
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