SPRINGFIELD Business JOURNAL

March 2026

Q&A with Candace Silas of Habitat for Humanity

Residential real estate trends

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Better housing helps the whole community

When I moved to Springfield shortly after college, the first nonprofit I became involved with was Habitat for Humanity – Sangamon County. I later joined the board of directors, which proved to be a valuable experience both in terms of learning the basics of how boards function and making professional connections.

I continue to believe strongly in Habitat's approach to giving families a hand up, rather than a handout. Habitat does not provide free housing, but the zero interest loans and nontraditional financing makes mortgages feasible for low-income families who would not otherwise have the ability to become homeowners.

This month's issue profiles Candace Silas, Habitat's newest executive director (p. 6), along with Malik Simmons, a young commercial real estate broker and developer who has made it his mission to focus on projects that provide affordable opportunities for both renters and home-owners (p. 16). And Springfield Center for Independent Living provides services that help indi-viduals with disabilities live independently in their own homes (p. 31).

"Outcomes Associated with Homeownership," a research series conducted by Habitat at the national level, found that "improving affordable homeownership leads to numerous outcomes that extend beyond the house. In the U.S., these include greater economic stability, access to quality education, increased civic and social engagement, better health and a reduced envi-ronmental footprint."

Even when comparing families with similar demographics and earnings, U.S. homeowners have an average net wealth that is 400% higher than that of renters, and home equity repre-sents the largest proportion of wealth (34.5%) for households. Each year of homeownership is associated with an additional $9,500 in net wealth, on average.

Aside from the financial benefits, homeowners are more likely than renters to vote in elec-tions, even in low-income, urban areas. Homeowners are more likely to participate in neigh-borhood groups and civic associations. Children of low-income homeowners are 11% more like-ly to graduate from high school than children of low-income renters. Homeowners also have the ability to leverage their housing wealth to finance post-secondary education for their chil-dren, raising the probability of college attendance.

In addition to the immediate benefit of providing stable housing, creating pathways to home-ownership for more people provide benefits to families and communities for years to come.

Michelle Ownbey, publisher

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a Q & A with Candace Silas

By David Blanchette

PHOTO BY MR. PICTURE PERFECT

Candace Silas is a Springfield native who has spent her professional career uplifting and empowering others. In September, she was named the new executive director of Habitat for Humanity of Sangamon County. Prior to that, she worked at Lincoln Land Community College, serving as director of the Workforce Empowerment Initiative, the Pipeline for the Advancement of the Healthcare Workforce (PATH) program and several other programs. Silas also spent more than two decades at the Springfield Urban League, where she led key workforce and community empowerment initiatives.

Silas is a certified executive coach in organizational leadership and has more than 30 years of leadership experience in program administration, workforce development and community support services.

Where were you born and raised, and what was your first job?
I was born and raised right here in Springfield and have been here my entire life. My first job was through the Job Training Partnership Act. I was only 14 years old and was placed at the city of Springfield's Department of Personnel. I was a clerk and entered employees' information. It taught me the value of being detail-oriented and consistent.

The Habitat for Humanity ReStore keeps materials out of landfills while offering affordable home materials to the public. *PHOTO BY TABITHA BOCK PHOTOGRAPHY*

How did you develop your passion for programs that empower people?
The opportunity I received through JTPA fueled my passion. I was given an opportunity to do something that would not have been afforded me otherwise. That's what fuels me – giving other people the opportunity to be empowered and the tools they need to change their lives and that of their families.

Does Springfield have enough affordable housing for people who need it?
I would say we are doing our best in Springfield. I believe we are trying to have those programs that can supply some of the demand. But of course, as in a lot of things, supply and demand are not equal. Families are trying to have full-time jobs and stable, safe and affordable housing. I believe we are progressing, but there is still a significant amount of work that can be done.

How is Habitat for Humanity uniquely poised to help with the housing shortage in Springfield?
Habitat is positioned at the table for partnerships. We don't just build houses. We build alongside our families, volunteers, donors and community leaders. We are bridging the gap and connecting the pieces to reduce barriers for home ownership by offering no-interest mortgages and by having families invest in what they are going to own through sweat-equity hours. Our approach really creates long-term stability and not just a short-term fix. We are building legacy.

Does the Springfield community seem to want all affordable housing construction in certain sections of town?
I believe that because of some things that have happened, there may be some "not in my neighborhood" mentality. But I also believe there can be affordable housing construction in every neighborhood. When we introduce people to other people that may not be the same, we can unify some things. It's easier when we join together and embrace affordable housing development citywide.

Is Habitat's ReStore operation one of the best-kept secrets in Springfield?
I believe so. When people walk in for the first time many say, "Wow, I had no idea it was this amazing." Our ReStore is such a win-win. It keeps materials out of landfills and offers the public affordable home materials. Every purchase goes toward us building our next home for a family. I believe there are a lot of hidden gems at ReStore that surprise people in the best possible way.

How does it make you feel when you work with Habitat clients to realize their dreams of home ownership?
That's one of the best parts of what we do at Habitat – hearing from families at our home-ownership sessions about the great things Habitat represents, how the process benefits them and their families and the joy they feel knowing that dreams can come true. Watching a family succeed and thrive never, ever gets old.

Are you pretty handy with carpentry tools, and, if so, what are your favorite ones to use?
I'm probably handy enough not to be dangerous. I love anything that has to do with bringing a house to life. I'm a creative person, so I love painting and that's probably my niche. But I'm not so bad with a hammer, either.

What advice would you give to young people about giving back to their community?
You don't have to wait until you're older or have money or are well-established. You can make a difference at any age. Start where you are, find that place within the community that speaks to your passion. Just volunteer for an hour, help a neighbor, it doesn't have to be something great big. Communities get stronger when everybody gives something of themselves.

What may people be surprised to learn about you?
I wish I could play the piano, keyboard or organ. I love music, but God didn't give me that gift. So maybe lessons might be in my future.

What's in store for 2026 homebuyers

The National Association of REALTORS' forecast summit looks at the year ahead

By Holly A. Whisler

The National Association of REALTORS' economic and real estate summit, held virtually in December, recapped the trends of 2025 and discussed what the coming year has in store for today's homebuyers.

Presenters were NAR's deputy chief economist Jessica Lautz, who analyzes trends for NAR members and consumers; Nadia Evangelou, NAR's senior economist and director of real estate research, who focuses on regional and local market trends and housing affordability; and NAR's chief economist Lawrence Yun, who oversees the research group at NAR and is responsible for a wide range of research activities for the association.

Yun opened with a look at last year's data. He said at the end of December, existing home sales rose 5.1% in month-over-month sales in all regions of the U.S. Year-over-year sales rose in the South, remained flat in the Midwest and West and decreased in the Northeast.

According to Yun, 2025 was another tough year for homebuyers, marked by record-high home prices and historically low home sales. "However, in the fourth quarter conditions began improving with lower mortgage rates and slower home price growth," he said. "December home sales, after adjusting for seasonal factors, were the strongest in nearly three years. The gains were broad-based, with all four major regions improving from the prior month."

"We have a housing shortage," Yun said, but he predicted we will see more inventory coming onto the market as homeowners face major life changes. Events such as growing families, job relocation or a death in the family can cause people to put their homes on the market as they look for a different home to fit their changing needs. At the close of 2025, the U.S. had slightly more than a three-month supply of unsold inventory. Yun said, "An increase in inventory typically happens in February."

While there may be an overall housing shortage, Evangelou said "one of the biggest lessons from 2025 was that more homes on the market does not automatically lead to more home sales. If buyers cannot afford the homes that are listed, then more listings don't create more options for them."

However, Evangelou had a more optimistic outlook when she said that "affordability will improve in 2026 as mortgage rates ease, but affordability only turns into real activity in markets where the homes coming on the market actually match what local incomes can support."

Evangelou highlighted factors that are assessed to determine affordability in a homebuyer's market:

- A high concentration of millennials (ages 35-40)
- Income growth
- Strong job growth
- Migration, or a market that is attracting new residents
- Market response when mortgage rates reach 6%
- Home price cuts indicate that sellers are meeting buyers' demands
- New home construction reflects builder confidence and future inventory

First-time homebuyers are finding "creative ways of entering the market," said Lautz. Her research of the 2025 first-time homebuyer revealed two major converging trends: a continuation of the all-cash buyer trend and buyers who are relying on financial assets, financial gifts or loans from friends or parents or delaying the purchase of a home while waiting for an inheritance.

It used to be that the age of most first-time homebuyers was around 28-30. However, the research now indicates that "we're actually seeing them at the highest age ever recorded, at 40. This means perhaps less moves and it means lost equity gains over one's lifetime.," Lautz said.

Among primary-residence buyers, "we can actually see that the share of first-time homebuyers has essentially been cut in half from what it was before the pandemic or the Great Recession," Lautz said. Historically, she explained that "about 40% of the market would be first-time homebuyers. But now they're being hit with headwinds such as lack of inventory and affordability. She said "headwinds outside of the housing market," such as student loan debt and high rent, are also impacting young people's ability to purchase a home.

Delaying the purchase of a first home means that the median age of repeat homebuyers is also increasing. Historically, it has been as young as 36 years old, but the 2025 data cites a median age of 62 for repeat homebuyers, Lautz said. Buyers today plan on staying in their home for a long period of time, she said.

"We can also see that there are more single women in today's housing market, more unmarried couples and more roommates teaming up to purchase a home together," Lautz said.

While more challenges may exist for today's homebuyers, home ownership is still a vital part of the American dream and people are finding a way to make that dream come true. SBJ

To view the summit and supporting slides, go to https://www.nar.realtor/events/nar-real-estate-forecast-summit

Springfield is an overlooked gem for short-term rentals

by Adrian Dater

How does a $35,000-a-year profit from a side hustle sound? According to AirDNA, a research firm that analyzes data of short-term rental markets in the U.S., that's the average profit margin for property owners of Airbnb, and smaller competitors such as Vrbo, in Springfield. That put the city at No. 5 on its latest list of "Best Places to Invest in Short-Term Rentals in 2026" report.

"For investors looking for reliable returns without the noise, Springfield is a great choice," according to the AirDNA report. "As the capital of Illinois and the longtime home of Abraham Lincoln, Springfield draws steady demand from government-related travel, heritage tourism and educational trips. It's a civic and cultural hub that sees reliable year-round bookings."

Jim VanderLaan and Jen Aholt own and operate three rental properties in Springfield, including a 3,100-square-foot home near the Capitol built in 1890 that has been modernized and can accommodate up to eight people.
PHOTO COURTESY JEN AHOLT

Proof that Springfield is a good Airbnb market is not a surprise to Jim VanderLaan and Jen Aholt, who own and operate three rental properties in the city. While the national occupancy rate for short-term rental units in 2025 was 56%, according to AirDNA, VanderLaan and Aholt said they had an occupancy rate of 77.5%.

It has generated a nice, passive income for the couple, and they both say they have gotten to know a lot of interesting people over the nine years they've been in business. But, they warn, it's not the easy money that potential investors might expect.

"It's not for the faint of heart," said Aholt, who works at SIU School of Medicine. "It's a lot more work than people might think."

VanderLaan, who recently retired after working for the state for 30 years as an economist, said, "Sometimes I'll think, 'We could have taken all our money and put it in the stock market, and where would we be?' I don't want to romanticize it. But when we first started this, I will say I was really surprised at the number of people who come here to see Lincoln and Route 66. With our central location in the Midwest, we also get quite a few people who maybe want to have a girls' weekend or a family reunion, and they use Springfield as a central meeting place."

Bram Gallagher, an economist at AirDNA and a university professor, said the findings on Springfield were based on a number of metrics, especially the number of rentals available in a given market. Springfield, he said, is a hidden gem that many investors probably have overlooked. The average yield of $35,000, he said, is based on the revenue from the short-term rental divided by the sale price for the property.

"There are markets like, say, Orlando, where you see tons and tons of short-term rentals, with lots of tourists going in, but they're not necessarily the best investment because you've got to compete against all those other people," Gallagher said. "One of the things that Springfield does very well is in the seasonality aspect, in that it does well for most of the year. Really high seasonality is difficult to deal with as an operator. If you're only going to be making revenue a handful of months out of the year, that might be great for a second home or part-time (residents), but not necessarily for the investor."

The average sale price of short-term rental properties available in Springfield for 2026, Gallagher said, was $262,000. That is roughly $100,000 higher than the average home price in Springfield, but short-term rental units typically are in higher-end properties.

That is the case for VanderLaan and Aholt's signature property, advertised as the "Big Green House by the Capitol" in rental guides, a 3,100-square-foot home built in 1890 that has been modernized and can accommodate up to eight people. For mid-February one-day availability, a price of $194 was listed, but later summer dates – many of which are already booked – have higher rates.

The rental currently has a 4.95 favorability rating on Airbnb, with 563 guest reviews. The couple have been given the "Superhosts" designation by Airbnb, which is given only to rental owners with a long track record of proven performance and quality reviews.

The couple both say they have become friends with some repeat customers, and that they take pride in having clean furnishings and a concierge mentality for visitors looking for tips on dining and area attractions.

"We get some groups of people who will stay several days, and a lot of people we call "sleep and runs," typically business people or people who want to break up a long trip with a stop and rest here," VanderLaan said. "They usually show up late and leave early."

Springfield will soon see some additional short-term rental units on Peoria Road by the State Fairgrounds. The city council recently granted a zoning variance to a local investor planning to open at least two micro-lodging units, built out of modified shipping containers, called Route 66 Hideaways. Preliminary plans show them to look a bit like modified mobile homes with Route 66-themed décor.

VanderLaan said he wishes sincere good luck to his potential competitors, but with the proviso of his earlier warning.

"You can never really shut your phone off as an Airbnb operator," he said. "I've had to let people in at 1 a.m., or respond to something at a moment's notice, pretty much every hour of the day. But we must both like it because we're both still doing it. You get a lot of great stories to tell your friends about the people you've met, I'll tell you that." SBJ

Adrian Dater, a longtime former sportswriter in Denver and author of seven books, moved to Springfield in 2023 to get his first taste of life in the Midwest.

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 office@buraski.com	18	Jason Buraski Heather Sobieski	50%	50%	1981
2	**Griffitts Construction Co., Inc.** 1501 N. Dirksen Parkway Springfield, IL 62702	217-522-1431	griffitts.net griffittsconstruction@comcast.net	17	Dennis Griffitts Gwen Griffitts	95%	5%	1965
3	**Michael von Behren Builder, Inc.** 3537 S. Douglas Ave. Springfield, IL 62704	217-698-8484	mvbbuilder.com aaron@mvbbuilder.com	15	Aaron Acree Jodi Acree	50%	50%	1982
3	**Zinn Construction, LLC** 4132 N. Peoria Road Springfield, IL 62702	217-496-3112	zinnconstruction.com phil@zinnconstruction.com	15	Phil Zinn	50%	50%	2003
4	**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	100%	0%	1987
5	**Creasey Construction of Illinois** 3540 S. Park Ave. Springfield, IL 62704	217-546-1277	creaseyconstruction.com admin@creaseyconstruction.com	12	Jan Creasey Lisa Creasey Justin Creasey	90%	10%	1983
5	**DreamMaker Bath & Kitchen** 3730 Wabash Ave. Springfield, IL 62711	217-529-9300	dreammakerspringfield.com info@dreammakerspringfield.com	12	Curt and Deb Trampe	100%	0%	1998
6	**Moughan Builders, Inc.** 3140 Cockrell Lane Springfield, IL 62711	217-899-5484	moughanbuilders.com jim@moughanbuilders.com	10	James E. Moughan David P. Moughan	10%	90%	1992

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
7	**All-C Construction, Inc.** P.O. Box 9737 Springfield, IL 62791	217-787-1900	AllCConstruction.com allconstruction@att.net	5	Frank Conder Paula Conder	30%	70%	1999
7	**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
7	**Roth Homes** 350 Williams Lane Chatham, IL 62629	217-483-6086	rothhomesinc.net	5	Terry Roth	25%	75%	1984
8	**Craig Ladage Builders, Inc.** 14915 Kennedy Road Auburn, IL 62615	217-438-9206	clbuilders@royell.org	4	Craig Ladage Debbie Ladage	80%	20%	1977
8	**Hale Construction** 1154 N. Bradfordton Road Springfield, IL 62711	217-891-4645	haleconstruction217.com info@haleconstruction217.com	4	Seth Hale	20%	80%	2023
8	**Howl & Bay** 900 Christopher Lane, Suite 1 Springfield, IL 62712	217-899-9070	howlbay.com info@howlbay.com	4	Nick Weaver	75%	25%	2020
8	**Coady Construction Co., Inc.** 143 Circle Drive Springfield, IL 62703	217-502-0602	adamcoadyconstruction.com coadyconstruction@comcast.net	4	Adam Coady	30%	70%	2006
9	**MBK Construction & Remodeling LLC** 2508 Pebble Beach Drive Springfield, IL 62702	217-553-0455	mbkotner@comcast.net	3	Marcus Kotner	95%	5%	2001
9	**Ryan Davison Builders** 1530 S. 10 1/2th St. Springfield, IL 62703	217-747-8374	rdavisonbuilders.com info@rdavisonbuilders.com	3	Ryan Davison	75%	25%	2023
10	**Cochran Construction** 336 N. Second St. Springfield, IL 62702	217-414-4690	andrewcochranconstruction@gmail.com	2	Andrew Cochran	20%	80%	2008
10	**Paula Ryan Designs** 3149 Hedley Road Springfield, IL 62704	217-523-3976	paularyandesigns.com paula@paularyandesigns.com	2	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	5%	95%	2006

The future of affordable housing

Malik Simmons focuses on "purpose-driven" projects

by Lynn Whalen

One way Illinois is promoting the development of affordable housing is by giving young entrepreneurs a boost.

Fifteen up-and-coming affordable housing developers recently completed the second cohort of the Next Generation Capacity Building Initiative, or Next Gen. The program, sponsored by the Illinois Housing Development Authority and the Local Initiatives Support Corporation, is designed to strengthen the pipeline of affordable housing developers across Illinois.

Malik Simmons in front of an investment property he manages in Springfield.
PHOTO BY ZACH ADAMS

Next Gen participant Malik Simmons says his ultimate goal is "to increase homeownership in the Midwest by developing quality projects that are attainable, sustainable and community-focused."

His company, Simmons Development Group LLC, is virtually based in Springfield, where most of his family lives. He is currently developing a 64-unit affordable housing project in Decatur for residents 55 and older, in partnership with IHDA.

"The project involves new construction and rehab of an existing school building," Simmons said. "I have other deals in the pipeline in Chicago, Granite City, Springfield and Galesburg. I'm working my way through the market to find opportunities to turn them into viable projects."

Simmons says Next Gen provided one-on-one contact with mentors and seasoned developers along with knowledge about acquiring capital for large-scale projects in the Low-Income Housing Tax Credit industry. During the program, he developed a proposal for an affordable housing project in Granite City.

As to why his business is focused on affordable housing, "Most of the work I do is purpose-driven," he said. "You have to feel good about what you do, give back and help others.

"What I hope to accomplish is to make it possible for those who want to make home ownership a reality. Some are opting out of home ownership because of the responsibility involved, but many people want to buy a home. A typical down payment these days is from $15,000-25,000. That's hard and not realistic for most people. I want to make that possible, to help people understand that home ownership is a wealth-building tool and gives you a lot of options in life, including long-term economic wealth for yourself and your family."

"I'm passionate about creating pathways to wealth for the next generation," Simmons said.

In addition to being the founder and CEO of his own business, Simmons is the youngest partner and a commercial broker and property manager with SmartEquity Inc., a commercial real estate and property management firm based in St. Louis, During the pandemic, Simmons was responsible for $10 million in commercial real estate sales. He also partnered with the brokerage firm to create an internship pipeline for students interested in commercial real estate, offering them industry experience and networking opportunities.

Simmons was recently honored as a "40 Under 40 Emerging Leader" by Harris-Stowe University, where he earned a degree in finance. As an alumnus he helped co-develop, and remains a board member of, the Hornet Housing Program – a collaboration with Royal Bank that provides students with $10,000 in down payment assistance, helping them leave college with both a degree and their first home.

Simmons later completed a master's degree in real estate development and audit from St. Louis University. He is licensed in Illinois and Missouri and holds multiple commercial real estate certifications through the Certified Commercial Investment Member Institute. He also completed the Real Estate Diversity Initiative program through the Urban Land Institute.

Simmons said most of his family members work in the trades, and he grew up assisting in construction projects. During college and post-graduation, he was a union apprentice carpenter and acquired two investment properties.

"One was through a city program and the other (was purchased) with creative financing of capital raised from my fraternity Kappa Alpha Psi, Beta Nu Chapter," Simmons said. "The funds to renovate these homes were gathered through scholarships, grants, part-time wages, loans and donations from family and friends, all while building relationships and gaining mentors along the way."

He now considers those experiences as invaluable as he navigates the teamwork involved in developing affordable housing.

"I consider my youth and my experience to be advantages in developing property," he added. "I'm young and can get into the game fresh, but I also have hands-on skills, along with experience as a commercial real estate agent and property manager.

"I used to think they'd look at me as inexperienced, but I realized it's the complete opposite; people are surprised by all my education and experiences. I believe they're my strongest assets, and I have a chance to grow with the market." SBJ

Lynn Whalen has a background in broadcast journalism and higher education public relations, most recently as chief communications officer at Lincoln Land Community College. She serves as president emerita of the National Council for Marketing and Public Relations.

REAL ESTATE FIRMS

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 Wabash Ave. Springfield, IL 62711	217-787-7000	thegroup.com info@thegroup.com	Michael D. Oldenettel designated managing broker 55 individual broker/owners	220	1997
2	**Keller Williams Capital** 3171 Robbins Road Springfield, IL 62704	217-303-8445	kwcapitalrealestate.com info@kwrealtycapital.com	John Kerstein designated managing broker	102	2016
3	**Re/Max Professionals** 2667 Farragut Springfield, IL 62704	217-787-7215	viewspringfieldhomes.com ronduff@remax.net	Ron Duff, managing broker Jim Fulgenzi, owner	65	1986
4	**Century 21 Real Estate Associates** 2030 Timberbrook Springfield, IL 62702	217-789-7200	realestateassociates.c21.com kgraham367@aol.com	Kevin Graham	14	2004
5	**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
6	**The Real Estate Group, Inc.** 1046 W. Morton Ave. Jacksonville, IL 62650	217-245-7800	thegroup.com info@thegroup.com	Michael D. Oldenettel designated managing broker	11	2017
7	**Campo Realty, Inc.** 1213 Carroll St., rear Pawnee, IL 62558	217-625-4663	camporealty.com admin@camporealty.com	Nicholas Campo designated managing broker	9	2001
8	**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 Ave. Jacksonville, IL 62650	217-245-9613	remax.com scotteoff@remax.net	Scott Eoff, managing broker Judy Eoff, owner	8	1996
9	**Curvey Real Estate, Inc.** 611 Springfield Road P. O. Box 677 Taylorville, IL 62568	217-824-4996	curveyrealestate.com curvey@ctitech.com	Joe Curvey, managing broker and owner	5	1984
9	**Welcome Home Realty** 211 N. Main St. Chatham, IL 62629	217-483-5501	welcomehomerealtyil.com welcomehomerealtymail@gmail.com	Jen Chance Whittington	5	2015
10	**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	**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
11	**Do Realty Services, Inc.** 600 S. Sixth St. Springfield, IL 62701	217-391-3636	bpo@dorealty.net	Stephanie L. Do president designated managing broker and owner	2	2002

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Bill to regulate homeowners' insurance rates could reemerge this session

Pritzker called for legislation following State Farm's double-digit rate hike last year

By Peter Hancock

Illinois lawmakers are poised to make a second attempt at passing a bill that would give state regulators more authority to control the rising cost of homeowners insurance.

Gov. JB Pritzker called for the legislation last summer after Bloomington-based State Farm Insurance announced it was raising premiums in Illinois an average 27.2%, citing years of losses in its property casualty line of coverage due to weather-related disasters in the state.

Rep. Robyn Gabel has filed a motion to take a second vote on a bill that would give state regulators authority to review and approve homeowners' insurance rates in Illinois. *CAPITOL NEWS ILLINOIS FILE PHOTO BY JERRY NOWICKI*

A bill to give the Illinois Department of Insurance authority to approve or reject insurance rate increases passed the Senate during last fall's veto session. But when it returned to the House for a vote to concur with changes the Senate had made, the amended bill fell four votes short of the 60 needed for passage. That left many to believe the bill had died.

The following day, however, the bill's chief House sponsor, Rep. Robyn Gabel, D-Evanston, refiled a motion to concur, which is allowed under House rules. And Pritzker has said since the end of the veto session that he still wants the legislation to pass.

"They get a second bite at the apple," Kevin Martin, executive director of the Illinois Insurance Association, said in an interview.

Current environment

The controversy over State Farm's rate hike last year raised attention to the fact that Illinois stands out among states for having exceptionally weak regulations over the insurance industry.

Advocates for the legislation argue that every state in the nation except Illinois has a law that prohibits insurance companies from charging "inadequate, excessive or unfairly discriminatory" premiums. And other states' insurance regulators have authority to review and modify proposed rate increases.

Illinois, however, is known in the insurance industry as a "use-and-file" state, meaning companies can raise their rates at any time and immediately put them into effect before filing the new rate schedule with state regulators.

The Illinois Department of Insurance has authority to license companies and agents to do business in the state. It also has authority to make sure insurance products sold in Illinois comply with state laws and that companies honor the terms of their policies. But it has no other authority to review or approve the rates they charge.

Douglas Heller, director of insurance for the Washington-based Consumer Federation of America, described Illinois' law last year as "among the most toothless in the nation."

In the wake of State Farm's rate increase last year, Pritzker suggested the company was trying to shift the cost of disaster-related losses in other states like California and Florida onto the backs of Illinois consumers, and he said legislation was needed to prevent that practice from happening in Illinois.

State Farm officials firmly denied that allegation, and Martin insisted no insurance companies in Illinois engage in that practice.

"We have never seen anything like that, and we would argue very strongly that that does not happen and cannot happen based on the actuarial data that the companies have to provide in Illinois on Illinois losses," he said.

Proposed changes

Pritzker's call for new legislation to regulate homeowners' insurance rates led to intense negotiations between the governor's office, legislative leaders and the insurance industry. But the final language wasn't unveiled until the final hours of the fall veto session.

It included language prohibiting "excessive, inadequate, or unfairly discriminatory" rates. It also called for banning the practice of "cost-shifting" by requiring companies to use state-specific loss data to develop their rates whenever possible.

The bill also would leave in place the state's "use-and-file" method of setting rates, meaning companies would not have to seek advance clearance from state regulators before implementing rate changes. But it would require them to give consumers at least 60 days' advance notice before raising rates by 10% or more.

The major sticking point for the insurance industry, however, was the provision giving the Department of Insurance authority to review and approve or modify rates after they are put into place.

Under the proposed language, if the agency found a company's rates to be excessive, inadequate or unfairly discriminatory, it would send the company a notice specifying the agency's objections. Companies then would be allowed to defend their rates at an administrative hearing. But after that hearing, if the agency still believed the rates violated standards of the law, it would be authorized to order the company to rebate excess charges back to customers.

According to Martin, the industry's main objection to that language was that there was no limit on how far back in time the agency could look in its rate review process.

"They can go back forever," he said. SBJ

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Urban League has ambitious development plans

Will conduct community surveys of east-side residents

By David Blanchette

The Springfield Urban League, headquartered at 100 N. 11th St., has acquired 19 vacant lots to anchor an urban redevelopment project within the 50 contiguous blocks around the organization's headquarters. *PHOTO BY ZACH ADAMS*

"At a time when it's easy to take a step back, the Urban League is stepping up."

Those were the words of Springfield Urban League President and CEO Dr. Marcus Johnson during a Dec. 2 Springfield City Council meeting. Johnson was trying to convince the alderpersons to sell eight city-owned parcels of land on Springfield's east side for $4,000 to the Urban League for future revitalization.

The City Council tabled the matter that night because the request took many by surprise, including two of the aldermen who represent the area. But the land purchase was approved unanimously by the City Council several weeks later, and now the Urban League is moving forward with an ambitious plan to determine what the community wants to happen with those eight lots plus other Urban League-owned properties in the area. Once those desires are determined, Johnson said work will begin to make things happen.

"We are the architects of our own revitalization, and we have matched our vision with our resources," Johnson told the City Council. "I don't think I have to convince anybody here of the potential in Springfield."

The eight newly acquired properties plus 11 additional vacant lots the Urban League already owns will anchor an urban initiative in the Central East Cultural District within the 50 contiguous blocks around the organization's headquarters at 100 N. 11th St.

"The eight lots are intended to be a catalyst for affordable home ownership, cultural tourism and community-serving spaces that support the Central East Cultural District and help stabilize this historic Black neighborhood," Johnson said. "These lots also sit within a broader vision that links the Urban League with Route History, Lincoln's Colored Home, the Black firehouse and the new transportation hub, creating a walkable story of Black resilience and innovation in Springfield."

Johnson expects funding to come from a mix of public and private sources, including grants, philanthropic support and the Urban League's own reserves. Because the final mix of housing, cultural and community spaces is being driven by ongoing planning and survey data, Johnson said the Urban League will develop cost estimates "once those program decisions are clear, instead of guessing and risking misinformation."

The City Council's initial reluctance to act on the land purchase was led by Ward 2 Ald. Shawn Gregory, in whose ward the eight parcels were located, because "I am the elected official for Ward Two, and this is the first that I am hearing about these great plans," Gregory said when the plan was first brought to the council. "I would like for the community to tell us what they want there first. It seems like there are a lot of steps to go through."

Johnson verified that community input is a critical step in the process and that surveys of residents and business owners in the area will commence in earnest during the next several months.

"We began by supporting a housing stock survey and community needs assessment with our partners, and we will follow that with a neighborhood survey scheduled to launch in the second quarter of this year," Johnson said. "Community input is essential because no single person or organization should decide where and how people live. Our decisions must be grounded in what residents tell us today, and in the resources that are actually available to address those needs, so that development reflects what

WOMEN'S EVENT CALENDAR

International Women's Day: Women's workshop

A workshop for women will be held from 2-6 p.m. on Sunday, March 8, at 5th Street GEM, 221 S. Fifth St., to celebrate International Women's Day.

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residents say they need, not what others assume they need."

Ward 3 Ald. Roy Williams was skeptical, both during the December City Council meeting and later after the land sale was approved, about the need for additional surveys.

"How many times do you need to survey the east side, and who are you surveying?" Williams said. "There have been three or four plans that Sangamon County Regional Planning did over the years – I think I just saw one that was dated in 1992 and another from 2012. This tells me they are just making up plans and never act on them."

Johnson acknowledged that conducting another survey may give people pause, but it's an essential part of the process.

"I completely understand why people feel skeptical when they hear about another survey. In a lot of places surveys were done, reports were written, and then nothing visible changed," Johnson said. "That is a real experience for many communities, and I do not dismiss it."

But Johnson said this process is different. The surveys which will soon begin are tied directly to partners like the Illinois Housing Development Authority (IHDA) and its community revitalization work, which means the results feed into formal plans, funding strategies and tools such as tax credits and grants. "It will not be just a report on a shelf," he said.

Williams appreciated that the community will have input from the surveys, but the fact that IHDA is involved doesn't impress him because "IHDA backed the tiny homes that went there, and they knew very well that the people in those areas didn't support it," he said, referring to another recent development project to build tiny homes on the east side to house homeless veterans. "Because if we are going to survey, I know they are not going to hear 'we want tiny homes.'"

Gregory agreed the community does not want additional tiny homes, and he is confident the Urban League's plans are "definitely very different from tiny homes. There's a moratorium on tiny homes right now in the community, so it won't be that at all," he said.

Johnson said the Urban League is committed to showing residents what they learn from the surveys and how that feedback will shape decisions about housing, investment and priorities going forward.

"When surveys are used this way, they are not just paperwork. They are one of the most effective ways for residents to set the agenda and help us go after the resources to make that agenda real," Johnson said. "We will only talk numbers that the community can bank on. As the vision for these lots is finalized with residents, the dollars and timelines we share will be tied to real plans and real funding, not wishful thinking."

Once the community surveys are completed, analysis, formal reports, approvals and construction will follow in later phases.

"In the meantime, we are already building the kind of ecosystem that responsible developers look for – cultural tourism, preserved historic assets and stronger local businesses," Johnson said. "New homeowners, active cultural destinations and growing small businesses all contribute to a healthier local economy, and those are precisely the conditions that attract mission-aligned developers over time."

Although Gregory was unaware of the Urban League's plans when the matter was first brought before the City Council, he is now an enthusiastic supporter of the organization's vision for the vacant east side parcels of land.

"We are really working hard to change the narrative, and at times that brings about some uncomfortable conversations between the government and the community," Gregory said. "But it's well worth it for the change that this community deserves, and we will accept nothing less."

Amy Rasing, the director of the city's Office of Planning and Economic Development, is also a supporter.

"The city is all for this kind of development project, no matter where it's located in the city," Rasing said. "The city will continue to support the Urban League and their mission."

The Springfield Sangamon Growth Alliance has met with the Urban League to discuss the pros and cons of what could potentially happen on the lots that the organization owns, according to president and CEO Ryan McCrady. He said the Urban League has a track record of thoroughly examining all aspects of a project before proceeding.

"One of the most important things in economic development is understanding the goals and priorities of the community. Any time I talk to community leaders about economic development my first question is, 'What do your constituents want? How would they define success for the development?'" McCrady said. "The Urban League has a great reputation of being very responsible and responsive to constituents in this way."

During 2024, the state of Illinois announced the establishment of 10 "cultural districts" in Chicago, Champaign and Springfield, a designation that opens doors to potential funding through the Illinois Department of Commerce and Economic Opportunity. The Springfield Project is the host entity for the local Southtown Cultural District, while the Springfield Urban League is the host entity for Springfield's Central East Cultural District, in which the Urban League-owned parcels are located. Johnson feels the cultural district's state designation may lead to additional state-local partnerships and funding.

Other partners that Johnson listed for the Urban League development include Route History, neighborhood associations, local businesses and elected officials. Route History helped to develop the Imagine Route History experience on East Cook Street and the Lincoln Colored Home at 427 S. 12th Street as major cultural destinations.

"Each partner plays a specific role, from lifting up resident voices to advancing preservation projects and aligning local, state and federal resources so that the neighborhood truly benefits from investment," Johnson said. "With that being said, if we go against the community as a trusted messenger of 99 years, that goes against who we are. We would never work against the community."

The Springfield Urban League will celebrate its 100th anniversary this year. Since opening its doors in 1926, the organization has worked to advance equity through programs in education, workforce development, health, justice and community empowerment. The Springfield Urban League supports more than 23,000 individuals each year in local neighborhoods through skill-building programs, digital education, economic development efforts, wellness resources and youth-focused services.

Johnson said the Urban League's vision on Springfield's east side aligns with the core values and mission that the organization has had for nearly a century.

"Our vision is a walkable, living cultural district that preserves Black history, grows local jobs and tourism, and creates real pathways to ownership so current residents can stay, build wealth and tell their own story," Johnson said. "We are not simply trying to add buildings, we are working to strengthen our community that has carried this history for generations." SBJ

Deeds and real property transfers

by Thomas C. Pavlik Jr

Transferring ownership of a home is one of the most significant legal transactions the majority of people will ever undertake. In Illinois, real estate transfers are governed by a combination of state statutes, common law principles and local recording practices. Whether you are selling your home, gifting property to a family member, placing property into a trust or inheriting real estate, understanding how deeds work is essential to protecting your rights.

A deed is a written legal instrument that transfers ownership (also known as "title") of real estate from one party (the grantor) to another (the grantee). In Illinois, a deed must meet specific statutory requirements to be valid and recordable.

While consideration (payment) is common in sales transactions, Illinois law does not require a deed to recite a specific purchase price for it to be valid. This is why you often see references to something like "for and in consideration of Ten ($10) dollars in hand paid."

Different types of deeds offer different levels of protection to the buyer. Choosing the correct deed depends on the nature of the transaction.

Warranty deed

A warranty deed provides the highest level of protection to the grantee. The grantor guarantees that:

•The grantor owns the property
•The title is free from undisclosed encumbrances
•The grantor has the legal right to transfer the property
•The grantor will defend the title against lawful claims

In most traditional home sales in Illinois, a warranty deed is used.

Special warranty deed

A special warranty deed typically limits the grantor's guarantees to the time period during which they owned the property. It does not cover title defects arising before their ownership. This type of deed is more common in commercial transactions but may appear in residential transfers under certain circumstances.

Quitclaim deed

A quitclaim deed transfers whatever interest the grantor has in the property – without warranties. It does not guarantee clear title. Sadly, too many people (including some lawyers) refer to this kind of deed as a "quick claim deed."

Quitclaim deeds are frequently used in Illinois for:

•Transfers between family members
•Divorce property settlements
•Adding or removing a spouse from title
•Transferring property into a trust

Because a quitclaim deed provides no title guarantees, buyers in arms-length transactions rarely accept it without title insurance.

Regarding title insurance, almost all residential real estate transactions involve the seller providing the buyer with a title insurance policy. It insures the buyer against most adverse claims against title. The title company searches public records to identify liens, mortgages, judgments, unpaid taxes and other encumbrances. Even when using a warranty deed, title insurance provides additional protection and is standard practice in Illinois home sales.

Illinois law requires a deed to contain an adequate legal description of the property. This is not the same as the street address. The legal description typically includes: lot number, block number, subdivision name and reference to a recorded plat.

An incorrect legal description can render a deed defective, potentially clouding title and requiring corrective action. For your information – using the short version available at the county's website is insufficient.

For a deed to be recorded in Illinois, the grantor's signature must be acknowledged before a notary public. While witnesses are not generally required, notarization is mandatory for recording. Failure to properly notarize a deed can result in rejection by the county recorder's office.

Deeds are recorded with the recorder's office in the county where the property is located. Recording is not strictly required to make a deed valid between grantor and grantee, but it is essential to protect against third-party claims.

In its quest to tax anything that moves, Illinois imposes both state and local transfer taxes on the privilege of transferring real estate. The state charges a transfer tax of 50 cents per $500 of value (effectively 0.1%), while Sangamon County charges 25 cents per $500. In Chicago and some other larger cities, there are also higher local transfer taxes. Generally speaking, the seller is responsible for payment of the transfer taxes, which is calculated and reported to the state via a PTAX form.

Illinois recognizes several forms of co-ownership:

•Joint tenancy (with right of survivorship)
•Tenancy in common
•Tenancy by the entirety (available to married couples for primary residences)

The deed must clearly specify the form of ownership. If it does not, Illinois law generally presumes tenancy in common.

Illinois provides homestead protection for primary residences. Homestead rights are legal protections for a person's or family's primary residence, shielding a specific amount of home equity from creditors during lawsuits or bankruptcy and often reducing property taxes. Both spouses must typically sign a deed conveying homestead property, even if only one spouse is on title. Failure to obtain spousal consent can invalidate the transfer.

As a result of some recent laws, Illinois allows property owners to use a Transfer on Death Instrument under the Illinois Residential Real Property Transfer on Death Instrument Act.

These are known as a TODI, they allow property to pass automatically by operation of law to beneficiaries upon death. A TODI does not transfer ownership during the owner's lifetime. It must be recorded before the owner's death to be effective.

Because real estate transactions carry significant financial and legal consequences, careful attention to Illinois statutes and local recording practices is essential. When in doubt, consulting a qualified Illinois real estate attorney can provide peace of mind and long-term protection.

Thomas C. Pavlik is an attorney with Delano Law Offices in Springfield.

Breaking down barriers

Springfield Center for Independent Living helps create equal access to society

by Janet Seitz

Operations in a low-key building located on South Grand Avenue West help people live their lives without limits. The Springfield Center for Independent Living serves people with disabilities, their families and communities in Sangamon, Christian, Logan, Menard and Montgomery counties by breaking down barriers and prejudices and replacing them with positive attitudes.

The organization's philosophy is that all people, regardless of disability, have the right and responsibility to control and direct their own lives and to fully participate as equal members of society.

Pete Roberts, executive director of Springfield Center for Independent Living, in his office at 330 South Grand Ave. W. *PHOTO BY ZACH ADAMS*

According to SCIL executive director Pete Roberts, "The overarching goal is systemic empowerment. It isn't just about providing help – charity. It is about creating a society where the environment and the law are structured so that a person's disability no longer limits their potential to participate and thrive."

The SCIL was founded in 1984, and Roberts has worked there since a few years after its inception. Roberts recalled that he wanted to move back to Springfield to be near family members and to secure a job in social services after working at a sheltered workshop in southern Illinois. He applied for an independent living specialist position at SCIL, and after another candidate turned the job down because of the low wages, Roberts accepted the position and started on Oct. 1, 1987.

"I will be forever grateful for discovering SCIL and the opportunity to understand the independent living philosophy," Roberts said. "Centers for independent living are unique because they are run by and for people with disabilities."

At least 51% of staff and board of directors must be individuals with disabilities, so the "lived experience becomes a professional asset rather than a limitation," he said. Currently, 80% of SCIL staff have a significant disability and 90% of the board of directors have a significant disability.

In his time at SCIL, Roberts found one of his greatest challenges was "shifting my philosophy from 'patient or client' to 'consumer.' Working at a sheltered workshop, individuals are often viewed as 'clients' or 'patients' who need to be fixed or supervised. All centers for independent living, including SCIL, use the term 'consumer' to emphasize that the individual is the expert on their own needs and is in charge of the services they use."

Anyone who has a disability is eligible for SCIL services, and all services are free. Many programs are offered at SCIL, including assisting individuals on how to navigate federal and state programs to help receive the benefits they need to survive. SCIL also offers information and referrals, independent living skills training, peer support and individual and systems advocacy.

In addition, SCIL provides transition services to assist with moves from nursing facilities into their own homes. Roberts said SCIL can purchase furniture, pay the first month's rent and deposit, cover the first month's groceries and ensure that medication and medical equipment are available when the person moves in.

Beyond working with consumers, SCIL Living trains individuals to become personal assistants and maintains a database of PAs. As consumers need to hire or replace a PA, Roberts added, SCIL offers them a list of PAs who have been trained to understand that they work for the consumer, not SCIL or any other entity.

A contract with the Illinois Network of Centers for Independent Living and the city of Springfield allows SCIL to provide home modifications in its five-county service area. Services such as installing wheelchair ramps allow individuals with disabilities to remain independent in their own homes.

"Unfortunately," said Roberts, "we have 205 families on our waiting list."

One such consumer was Pamela Sanchez, who Roberts said had been on the waiting list for several years. She had been experiencing mobility issues and finding her home's exterior steps to be challenging. Now she can put items such as groceries in her two-wheel cart and pull them up the ramp with ease. Funding for the project was provided by a city of Springfield grant.

Funding is a constant need. "Springfield Center for Independent Living does not have adequate resources to provide every service to all five counties in a meaningful way," Roberts said. "Donations are always helpful and would be used for the programs mentioned. We also need volunteers for a variety of tasks, from helping at the reception desk to clerical work and marketing. Staff at SCIL are all underpaid but stay because of the value of the work they perform each day. Most of us have a significant disability and have personally faced discrimination in our own lives."

Despite funding challenges, Roberts finds satisfaction in "the recurring experience of moving people with disabilities out of nursing homes and into their own homes. This allows people to regain control over their daily routines, such as when to wake up, eat, work or socialize, which is often lost in institutional settings. There is nothing more satisfying than seeing a person move into their own home after being in a nursing home."

For more information or to support, visit https://www.scil.org/services/ SBJ

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

Medical District could see expansion

By Dilpreet Raju

Lawmakers could consider expanding the overall region, and special district powers, of the Mid-Illinois Medical District due to a new bill filed by state Sen. Doris Turner, D-Springfield, last month.

Senate Bill 2829 proposes adjustments to the existing Mid-Illinois Medical District Act by essentially doubling the size of the district's region, extending the southern boundary from Madison Street down to South Grand Avenue. The other boundaries would remain the same, North Grand Avenue to the north, Walnut Street to the west and Ninth Street to the east.

State Sen. Doris Turner is sponsoring legislation that would extend the southern boundary of the Mid-Illinois Medical District to include Springfield Clinic's main campus
PHOTO BY ZACH ADAMS

The expansion would integrate Springfield Clinic's Main Campus, 1025 S. Sixth St., into the Medical District but exclude "all local, state and federal government properties and all properties within the area."

The bill also further specifies the special district "is created to improve the city center of Springfield."

Jen Boyer, acting CEO of Springfield Clinic, welcomed the medical district's expansion to include more Springfield Clinic facilities in a written statement shared with *Illinois Times*.

"Becoming part of the Mid-Illinois Medical District will strengthen collaboration among local health care organizations and physicians, expand access to innovative services and support economic development in the heart of our city," Boyer wrote. "We believe this effort aligns with our ongoing commitment to improving health outcomes, expanding access to care and serving the greater Springfield community with excellence and integrity."

While the existing act allows the Mid-Illinois Medical District Commission to construct hospitals, clinics and laboratories, the proposed legislation would allow the commission to also construct "housing, educational buildings (and) research facilities."

The bill also provides more regulations for the commission itself by removing a requirement that someone appointed by the governor or mayor of Springfield shall serve as the commission's president and vice president.

Instead, SB 2829 would institute a commission election through "a regular meeting on the second Thursday of February in even-numbered years for the election of a president, vice-president, secretary, and treasurer from among its members." If passed during this legislative session, February 2028 would be the next election cycle for the commission.

The bill as it stands suggests no changes to the commission's makeup, which consists of four gubernatorial appointees, four mayoral appointees and one appointee from the Sangamon County Board Chair.

The Downtown and Medical District Master Plan, published in late 2024, suggests the city of Springfield "work with the state of Illinois to conduct a study to determine the impacts of expanding the MIMD boundary. The intent is to incorporate properties closer to the downtown core and encourage redevelopment and residential infill."

About 13 months after the master plan was published, Turner filed SB 2829, which currently sits in the Senate Local Government committee.

Ryan Croke, president of the commission, referenced the master plan when discussing SB 2829 at a Feb. 12 meeting of the Mid-Illinois Medical District Commission.

"That, I think folks will recall, was intended, in part, to strengthen the tie, collaboration and development efforts of our downtown institutions and the Medical District institutions. That, not coincidentally, also allows the Medical District zone to include the headquarters of Springfield Clinic, which we thought everybody agreed just made sense," said Croke, who works for the state as the first assistant deputy governor for health and human services.

"The bill was assigned to the local governments committee in the state Senate. It was moved out of the assignments committee and into a substantive committee, which is a good sign," he said.

Gov. JB Pritzker's proposed budget for the upcoming fiscal year, announced Feb. 18, outlines support for investment in the Mid-Illinois Medical District.

"The administration also supports a new, coordinated investment in the capital city centered on the Mid-Illinois Medical District and adjacent areas surrounding the state Capitol," reads page 51 of the Governor's proposed operating budget.

State funding for the Medical District could come via the Rebuild Illinois Downtown and Main Streets program. Housed in the Department of Commerce and Economic Opportunity, the program "provides grants to revitalize historic buildings and build business incubators, community grocery stores and other infrastructure improvements that help downtowns thrive across Illinois."

Pritzker's office proposed appropriating $35 million to fund the RDMS capital grants program, funding that would come from sales tax revenue bonds.

According to the proposed capital budget, grants to cities such as Joliet and Aledo allowed the municipalities to redevelop streets and public spaces in respective city centers. Grants through this program are capped at $3 million per proposal. SBJ

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PHOTO BY ZACH ADAMS

Jo's Place

By Thomas C. Pavlik Jr.

One of my besties has been crowing to me about Jo's Place in Virden and that I needed to do a review of it. Unfortunately, some timing issues meant that I was unable to do the review with him. Instead, I visited with my wife and mother-in-law – each a critic in their own right.

If you blink while driving through Virden, you might miss Jo's Place, and that would be a mistake. This unassuming local favorite, known simply as Jo's, embodies everything people love about small-town dining: generous portions, friendly faces and comfort food done right. On our recent visit, we dove into a lineup that reads like a Midwestern greatest-hits album: cheese curds to start, followed by a breaded pork tenderloin sandwich with fries, an Italian beef with homemade chips and Deb's salad. By the end, we were full and happy.

Jo's has that welcoming, lived-in feel that can't be manufactured. The exterior is modest, if in need of some curb appeal. Inside, the atmosphere is relaxed and comfortable with simple décor, sturdy tables and the pleasant hum of conversation. It's clear that this isn't just a restaurant; it's a gathering place. We visited on a Saturday and found Jo's filled with families and couples catching up over lunch or lingering over coffee. It was readily apparent that there were quite a few regulars who were greeted by name.

The front half of Jo's is traditional Midwest bar with a separate dining area immediately adjacent. Décor largely consists of some TVs and beer-related promo material.

Jo's menu has most of the traditional pub offerings, but there's also a separate menu available in the evening that consists of more

typical dinner options. We were intrigued enough that we planned to come back in the near future to try some dinner dishes.

We began with an order of cheese curds. They arrived in a generously sized basket. Although each curd had that satisfying gooey interior, we would have appreciated a bit more fry time that would have resulted in a crisp, golden-brown coating. That being said, with as crowded as Jo's was when we visited, we understood that the kitchen was trying to get food out to its hungry visitors.

The breading was light and well-seasoned and didn't overwhelm the cheese itself. We particularly appreciated that the dish came with two servings of ranch.

The breaded pork tenderloin sandwich is a Midwest staple, and Jo's does it proud. The tenderloin itself was impressively large, extending well beyond the bun in classic fashion. The breading was beautifully crisp, providing a satisfying crunch with every bite, while the pork inside remained tender and juicy.

Topped simply with lettuce, tomato, onion and pickles, the sandwich let the quality of the meat shine. I asked that the bun be toasted, which made it sturdy enough to hold everything together without getting in the way.

The accompanying fries were hot and plentiful, salted just enough to complement the sandwich. Like the curds, they could have been fried just a bit more, but they were what you hope for when you order fries at a hometown restaurant. This was comfort food at its finest – unpretentious, hearty and deeply satisfying.

Jo's Place serves Midwest classics such as an impressively large breaded pork tenderloin sandwich and cheese curds. *PHOTO BY ZACH ADAMS*

Next up was the Italian beef, served with a side of homemade chips. The sandwich arrived generously filled with thinly sliced beef piled high on a soft hoagie roll. The meat was flavorful and tender with a distinct beefy taste. All and all, it soaked up its savory juices without turning soggy. Each bite delivered that rich, seasoned depth that makes Italian beef such a beloved classic. It also struck a careful balance: juicy but manageable, hearty but not overwhelming. It's the kind of meal that demands a few napkins and rewards you for the effort.

The homemade chips were a standout in their own right. Crisp, lightly salted and clearly made in-house, they had an appealing rustic quality. Some were curled, others flat, but all of them were tasty. They offered a satisfying crunch and a welcome contrast to the tender sandwich. It's small touches like this – making chips from scratch instead of opening a bag – that elevate a meal.

The Italian beef is generously filled with thinly sliced beef piled high on a soft hoagie roll. *PHOTO FROM FACEBOOK*

For a lighter option, we ordered Deb's salad, and it proved that Jo's isn't just about fried favorites. This was no afterthought side salad. This was a very large salad that featured crisp greens, fresh vegetables, shredded cheese and generous toppings that made it a meal in its own right.

The ingredients tasted fresh and thoughtfully assembled. Each forkful offered crunch and variety and the dressing (which could have used a bit more flavor) complemented the vegetables without overpowering them. In a lineup of hearty sandwiches and fried appetizers, Deb's salad provided a refreshing contrast. It was balanced, satisfying and clearly popular for good reason.

What stands out about Jo's is that there's a sense of pride here. The breaded pork tenderloin celebrates Midwestern tradition. The Italian beef nods to regional favorites. The homemade chips and thoughtfully prepared salad show attention to detail.

In a world much too dominated by chains and trends, Jo's in Virden is a reminder of why local restaurants matter. They carry stories, traditions and a sense of community that can't be replicated. Our meal – from the cheese curds to the oversized pork tenderloin, savory Italian beef, homemade chips and fresh Deb's salad – was cohesive and memorable.

Whether you're a local looking for your next weeknight dinner spot or just passing through Virden, Jo's is worth the stop. Come hungry and order generously. SBJ

Address: 217 East Jackson St., Virden
Phone: 217-965-3442
Website: josplace66.com
Hours: Monday and Tuesday: 4-9 p.m.,
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Beyond shortcuts

AI's role in real-world skill building

by Kelly Gust

In a world where we joke "there's an app for that" every time we face an inconvenient task, it's easy to slip into a mindset where technology exists to help us do less thinking. Need a summary? AI can do it. Need ideas? AI can brainstorm. Need the answer to a question your brain should know? AI to the rescue.

But what if – plot twist – AI could actually help us think more? And not in a dystopian, "Skynet becomes self-aware" kind of way. More like if your GPS helped you become a better driver instead of just telling you where to go.

Enter Eubrics, an AI-powered learning and development tool. Eubrics blends generative AI, behavioral science and gamified skill building to upskill employees in practical, measurable ways. Instead of giving shortcuts, it builds confidence, communication skills and the ability to make decisions under pressure for customer service representatives. Eubrics is certainly not the only tool of its kind out there, but it is one I've had a chance to play with.

Case study: A construction service team levels up

I recently piloted Eubrics with a customer service team in the construction industry. This group's day includes urgent service calls from commercial clients, tight timelines and customers whose frustration levels range from mildly irritated to "OMG, there's water running everywhere."

Historically, the team relied on learning-by-doing. But as projects became more complex and seasoned employees retired, leaders wanted new team members who could navigate tense conversations and high (even unrealistic) expectations and handle issues with the calm confidence of someone who's seen it all before.

First, the Eubrics team loaded my training content into the platform. Then, after the classroom portion of customer service training was completed, employees could practice AI-generated scenarios linked directly to the training material. The bots provided scenarios for employees to explain issues clearly, take ownership and de-escalate tension. Nobody got yelled at. Nothing exploded. But the learning was real. And the feedback linked directly back to the material that participants had been taught.

The feedback highlighted individual strengths and growth opportunities. Some employees needed help with tone. Others needed practice staying concise. Some discovered they were better communicators than they thought. They developed confidence, offered more proactive solutions and felt dramatically less stress in challenging interactions.

The AI wasn't a shortcut. It served as more of a sparring partner – one that helped employees strengthen the exact muscles their jobs demand.

Practice makes progress

I've been a workplace trainer for a long time, and I know no one likes roleplay. But with AI roleplay bots, which act like real customers and simulate challenging conversations, employees can think on their feet, uncover needs, respond empathetically and practice (aka roleplay) what they learned in the classroom without risking embarrassment. The platform analyzes the simulated conversation and gives feedback on tone, clarity and behavior, much like a virtual practice gym. It's one thing to train people using slides. It's another to give them a safe space to practice.

The nudges that make learning stick

Eubrics uses delivers personalized nudges: small, timely prompts that help employees build better habits over time:

"Slow down and gather your thoughts before responding."

"Ask one more clarifying question."

"What can you add to your response to prevent additional emails later?"

Practice makes progress, and these tiny adjustments deliver real impact on the ability to apply what was learned. Responses can be evaluated and scored, providing a measure of learning outcomes.

The takeaway for leaders

AI doesn't have to be the thing that makes humans obsolete. It can be the thing that helps us become better versions of ourselves: more capable, more confident and more adaptable. Tools like Eubrics show how AI can support learning, practice and habit-building in ways traditional classroom training simply can't.

In other words, AI doesn't have to replace the human element. It can help us upgrade our internal software. And if your workforce can learn, adapt and communicate more effectively? That's not a shortcut. It's a competitive advantage. SBJ

Kelly Gust is the CEO of HR Full Circle, a Springfield-based consulting firm that provides talent management and human resources consulting to organizations of all sizes and stages.

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New businesses

Sangamon County new business registrations, Jan.16 - Feb. 15, 2026

Aurea Esthetics, 901 Clocktower Dr., 309-929-9210, TaBreya Spivey

Hugginbutt Creations, 223 Dickinson Road, 217-416-7444, Jonathan H. Edgecomb, Kendra S. Edgecomb

Harvatin Law Offices, P.C., 1100 S. Fifth St., 217-525-0520, Theodore J. Harvatin, Todd M. Goebel

Harvatin & Goebel, 1100 S. Fifth St., 217-525-0520, Theodore J. Harvatin, Todd M. Goebel

DNB Services, 8 Willow Lane, 217-741-5186, Dustin G. Beggs

JC Media, 2501 Chatham Road Suite 6292, 309-309-2793, Joseph C. Hale

Shark Pest Control, 3842 Tuxhorn Road, 217-480-2072, Mark King

Black Dog Lawn Care, 216 Appomattox Drive, 217-741-4148, Jamie L. Sprinkle, Brad L. Sprinkle

Dirty South Inc. dba Unique's Bar & Grill, 1231 E. Cook St., 217-718-0480, April Joiner, Anthony Sims, Debra Pool

Coady's Computer Images, 21 Longview Drive, 217-414-2560, Gregory Alan Coady, Mary Jo Coady

Revive Marketing Springfield, 1914 Keys Ave., 217-503-7273, Austin Evans

Aaron Shane's Property Care, 1005 W. Leland Ave., Apt. C, 309-215-3547, Aaron Shane Stockman

One More Found, 725 Hackberry Drive, Chatham, 217-638-0639, Justin M. Barney, Jessica A. Barney

Marcelo Seminara, 1718 Devonwood Drive, 217-220-1951, Marcelo Seminara

Bailey Contracting & Land Acquisition, 121 N. 8th St., Auburn, 217-306-3936, Theodore Bailey

Paloma Hair Braiding, 2030 Austin Drive, 312-530-4154, Vivian Njein

ReFrame Wellness, 2620 Varsity Court, Apt. B, 309-929-9116, Talon File

Traci Marlow Travels, 2 Ivy Glen Drive, 217-341-8425, Traci Ann Marlow

Sherman Vintage Collectibles, 409 Charter Oak Drive, Sherman, 217-503-5677, Ryan Michael Bolar

Studiolomprez, 2800 Ridge Ave., Lot 114, 217-986-0184, William R. Lomprez, Zachary Tyler Lomprez

Honayz, 2029 E. Lawrence Ave., 217-203-8721, Lamar T. Reese

Moonlight Journey LTL, 3500 N. Dirksen Parkway, Lot 204, 217-725-8453, Jason Richardson

Scrap Metals & Clean Outs, 35 Anchor Road, 217-685-4767, Nathan D. Ahlers

Bang Bang Pressure Washing, 37 Knollwood Drive, Sherman, 217-473-8294, Dylan Landes Bangert

BestBundlesCollections, 1614 S. Spring St., 217-602-4924, Darryl D. Perkins Jr., Dominique Dampier

Gordon&MCAC, 1135 N. Second St., 217-481-4334, Veradene Garrett-Bridgeford

TriLumination, 901 S. Second St., Suite 201, 303-565-0731, Dana Blahnik

DC Pool Service, 3148 Woodward Ave., 217-361-9357, Dalton Cave

Dbgdataworks, 2309 Sylvan Road, 217-836-6066, Darrin Bishop

A.B.E. Cleaning, 217-717-6820, Erick Stapleton

Fun Guy Realty, 499 Blane Court, Dawnson, 217-638-7374, Phillip Anderson

BroadCare Insurance Services, 2604 Tennyson Drive, 217-414-5319, Joel Christopher Andrews

Kindred Heirlooms, 6505 Telstar Road, Riverton, 618-889-5203, Mary Reis

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