



ROGERS PARK BUILDER

FALL 2004

www.rpbg.org

RPBG Board, Governmental Officials Discuss Implications of 7% Residential Property Tax Cap

Tax relief in the form of lower property tax bills for the next three years (triennial) is in store for Rogers Park residents, as it is for all Cook County taxpayers, starting with the second payment of 2004. In a presentation given at the July board of directors meeting of the Rogers Park Builders Group, Commissioner Larry Suffredin (13th district, which represents Rogers Park and several North Shore suburbs on the County Board of Commissioners) noted that in the second part of the 2004 property tax bills, scheduled to be mailed out as this issue of *The Builder* goes to press, the jump in property tax assessments will be seven percent for the year, and in each of the following two years, or a total of 21 percent for the triennial. This compares with property tax hikes on residential properties as high as 50 to 70% percent in the past triennial.

As positive as is this news for homeowners, many RPBG members at the meeting were quick to point out that the difference in total property tax income will have to be assumed by taxpayers in the commercial and industrial categories, including Class 3 properties, which include apartment buildings exceeding seven or more units. Suffredin agreed, referring to the residential property tax cap package as merely a "band-aid" since it doesn't do much to remedy the ills and problems of an Illinois tax system which relies too heavily on property taxes.

Representing the city was Myer Blank, Director of the Chicago Tax Assistance Center, who noted that at this time of spiraling prices, the current property tax system is unfair to those who had struggled to purchase their homes. In agreement, Dana Marbury, Community Relations Manager for the Cook County Assessor's office, opined that potential homeowners who want to invest in homes must be able to live in the city and not be overtaxed.

Noting that Cook County is the only one of the 102 Illinois counties opting to lower taxes on homeowners this triennial, Suffredin contended that other counties can juggle around the taxes paid by the various component groups of the property tax – homeowners, business people and industrialists – to come up with the funds needed as their share of the property tax.

He noted that the property tax is the main source of funds for most city and county services, including health care, police and security protection, and schools.

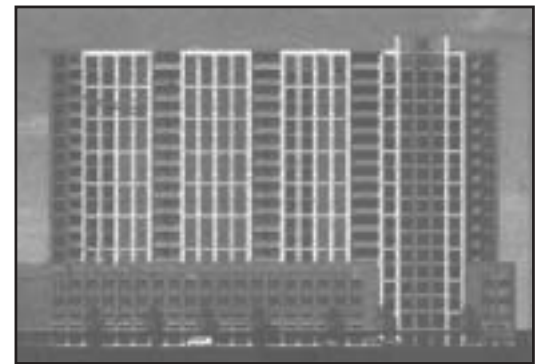
Suffredin suggested that by the next triennial, some other source of income, such as the income or sales tax, would most likely be considered as a revenue source.

New Residential Developments Contribute to Howard Street Revival

With the formal grand opening of the Gateway Centre on Friday, October 1st, followed by a festival in their parking lot the following weekend, the revival of Howard Street continues as developers embark on several new housing developments scheduled to begin in the coming months. These developments are expected to have a profound impact on the Howard Street landscape.

221-Unit Apartment High Rise

Bristol Chicago, a reputable suburban developer, is launching its first urban project with a 17-story, \$45 million high-rise to be built on the north (Evanston) side of the 400 block of Howard Street, opposite the



A photographic replica of the 17-story, \$45 million high-rise building to be built by Bristol Chicago on the Evanston side of Howard Street.

Gateway Centre. The development still awaits Evanston City Council approval, which is expected to be a formality. Construction on the project is expected to commence in March 2005 with completion of the first unit by the end of 2005.

According to William Walsh, Bristol Chicago's president, the building's first four floors will be devoted to parking with the remaining 13 floors consisting of a mixture of efficiency apartments, and one and two-bedroom apartments. Average estimated rental is \$1,525 per month with efficiencies going for \$925 per month and the one and two bedrooms for \$1,250 to \$1,500.

Built in an Evanston based Tax Increment Financing (TIF) district, Walsh listed as primary motivating factors for building the high-rise the site's proximity to the Howard El station and second, its location near the Gateway Shopping Centre.

Walsh noted that the building, one of the tallest in Evanston, will offer an unobstructed view of downtown Chicago from the south side of the building, and Lake Michigan towards its east side.

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RPBG Support Sends Gale Students, Teachers and Parents to Science Camp



Several of the summer camp participants from Gale Academy examining butterflies they have caught. They are (left to right) teacher Jane Elkins, students Stephanie Moore and Angela Bain, and teacher's aide, Ada Clanton. Camp, sponsored by the Academy of Math and Science Teachers, was aimed at showing participants some of the wonders of nature.

A happy group of thirty students, teachers, and parents from several Chicago schools, including Gale Academy, communed with nature and had what was in many cases their first look at woods and other natural settings when they attended a week of summer camp in Southern Illinois near Carbondale this summer.

The camp cost was funded at least partially by a \$2,000 contribution of the Rogers Park Builders Group and the Edgewater/Uptown Builders Association (EUBA) representing the proceeds of their joint fundraising meeting held last June at the Morseland.

The camp, sponsored annually by the Teachers Academy of Mathematics and Sciences, is devoted to instilling in math and science teachers the latest techniques in the teaching of math and sciences and in motivating students to do well in these two subjects.

In addition to the Builders Group and EUBA, camp sponsors include Morton Salt, the Devon Bank and \$450 from an anonymous Rogers Park developer who was so impressed with the June program that he agreed to meet any shortfall under the fundraiser's \$2,000 goal.

(*"Howard Street Revival"* continued from cover)

Forty-three Condo and Townhouse Units at Former Lerner Newspaper Site

Single Site Solutions Corp. will develop 43 units at the site of the Lerner building, across the street from Kiwanis Park. Consisting of ten condo units off of Howard Street and 33 three-story townhouse units off of Ashland and Rogers, the development will offer residents a courtyard entrance on Ashland and Rogers. Included are four affordable units (or ten percent of the development) made possible, in part, by the city of Chicago through the Chicago Partnership for Affordable Neighborhoods, as an incentive for construction of more affordable units by builders.

Units are priced as follows: One bedrooms: \$200,000 and up; three-bedrooms: \$300,000 and up. Affordable units will likely be priced at \$155,000. At a September 2nd meeting at Gale Community Academy, where the development team presented its plans, Alderman Moore noted that Howard-Ashland LLC is negotiating to sell the now vacated Wisdom Bridge Building to the Wisdom Bridge Arts Association. Wisdom Bridge chairman, Tom Rosenfeld, said that they are going ahead in purchasing the building subject to rezoning and appraisal and maintenance of art related use for the site.

Condos and Rental at Former Howard/Clark Building

The Kopley Group, an RPBG director, is proceeding full force to rehabilitate the building on Howard and Clark, formerly known as the Pivot Point Building, to 35 to 40 condo units, and retail space along the first floor, including a significant presence by Washington Mutual. Like the Bristol Building, the southern and eastern top floors of this new development will also offer spectacular city and lake views. Unit prices are projected to start in the \$160,000 to \$180,000 range.

Forty-Unit Condo on Sheridan Road

Just announced at the October directors meeting, is a 40-unit, six-story development at 7640 N. Sheridan. According to Peter Tutera, president of Twin Realty Group, the developer, the project consists of 35 two-bedroom/two-bath units and five one-bedroom/two-bath units priced at \$250,000 and \$210,000 respectively, including four affordable units built with the support of CPAN. There are also 64 indoor parking stalls. Once the necessary approvals are obtained, Tutera said they hope to begin construction in early Spring of 2005.

Condo Developer Takes Long View on Housing

He is dapper and distinguished looking and likes to take the long range view on housing and development – he is George Cyrus, owner and principal of Cyrus Development Group in Evanston and a seven-year member of the Rogers Park Builders Group.

His firm, Cyrus Development, is primarily in the condo conversion business and can point to dozens of projects completed in Evanston, Lincoln Square, Ravenswood, Lakeview and Edgewater. He keeps a close eye on investment opportunities in Rogers Park, which he is considering for future projects, a community that has always stayed close to his heart.

George's father started the firm as a realty company in Evanston in 1923, handling both real estate and property management. He joined the firm in 1967 and later switched over to condo development, which is its primary business today.

George has been active in the Evanston Chamber of Commerce and in numerous civic and commercial activ-

ities including the Mental Health Association of Evanston, and the boards of the McGaw YMCA, Family Focus, Youth Jobs Center, Evanston Historical Society, Evanston Symphony and the Northlight Theater. He is a graduate of Brown University and holds a masters degree in Business Administration from the University of Chicago.



George Cyrus

George joined the Builders Group primarily because of his interest in Rogers Park feeling that the RPBG offered a good chance to learn what was going on in the community. He admires the energy and dedication of the membership in exploring everything from publicity to promoting safety and its efforts to promote property development in the community. RPBG members frequently seek out George's opinion on a variety of development and RPBG organizational issues, and always value his thoughtful input.

Camelot Realty Presents New Developments in Rogers Park

THE PINWOOD 2310 TOUHY AVENUE

The Pinewood offers thirteen spectacular new condominiums in West Ridge including two and three-bedroom/two-bath simplexes and three-bedroom/three-bath duplexes. All units feature spacious Peninsula breakfast areas, microwave hooded ovens, multi-cycle dishwasher and self cleaning oven and broiler, granite countertops, limestone floors and whirlpool tubs among others.

Prices run from \$290,000 for two-bed/two-bath units, to \$350,000 for three-bed/two-bath units, to \$450,000 for two-bed/three-bath duplexes. Occupancy is estimated to be in Spring of 2005.

ESTES ROW TOWNHOUSES 1806 W. ESTES

For the ultimate in spaciousness and design there is the Estes Row Townhouses, 1806 W. Estes. Amenities for these four luxurious townhomes and spacious three-bedroom/three-bath penthouses include solid masonry construction, ten to eleven foot ceilings, Brazilian cherry hardwood floors, gas vent free fireplace, individual controlled heat/air. Prices for the three and four-bedroom/three-bath units run from \$550,000. Occupancy will be in early spring of 2005. For further information on both developments, contact Diane Williams at (630)308-6449.

Mak Browne Proudly Introduces Its Latest Rogers Park Offerings

BIRCHWOOD BEACH CONDOMINIUMS 1421 W. BIRCHWOOD

Birchwood Beach Condominium, 1421-29 W. Birchwood, is an elegant 1920s building with 24 luxury residences. An architectural gem, this pristine structure with its Tudor façade graced by gorgeous terra-cotta ornaments has been meticulously preserved and restored, evoking the beauty of an earlier time. Six 1,200 sq. ft two-bedroom/two-bath units are priced from \$254,900 to \$264,900; 907 sq. ft two-bedroom garden priced at \$174,900; six 920 sq.ft. two-bedroom/one-bath units, from \$214,900 to \$219,900. Phase I delivery is expected to be in January of 2005.

THE ESTES NORTH SHORE CONDOMINIUM 1342-50 W. ESTES

The Estes North Shore Condominium, 1342-50 W. Estes, is a beautiful, turn of the century red brick courtyard building. Standing just a few steps from Lake Michigan, these 43 rehabbed homes retain the vintage charm of yesterday while offering modern amenities. Standard features include central heat/air, separate eating areas, romantic fireplaces, chef's kitchens with 42-inch cabinetry, granite counters and stainless steel appliances. Six 1,200 sq.ft two-bedroom/two-bath units starting from \$224,900 and 750 sq.ft one-bedroom units from \$139,000. Contact Michelle Browne at (773)604-7111 (x227) for information.

MLC Properties Launches Sheridan Road Condo Project

SHERIDAN FARGO BY THE LAKE CONDOMINIUMS 7523-25 N. SHERIDAN AND 1345-53 W. FARGO

This new 28-unit conversion in adjoining buildings is located on the southeast corner of Sheridan and Fargo. The units are all two bedrooms with new hardwood floors, granite countertops, 42-inch maple or cherry kitchen cabinets, stainless steel appliances, marble vanities, jacuzzi tubs, laundry, forced heat/AC and much more. The property also has parking and, of course, the beach! Prices start at \$189,900. Call Marty Max at (773)262-7555 or Haydee Salamanca at (847)338-4037.

RPBG September Meeting Focuses on Public Safety Issues

Nearly every urban community in America deals with the issue of youth violence. Rogers Park is no exception. Earlier this year, a group of local teens perpetrated a spate of "gooning" incidents where they beat up innocent and harmless residents, many of them seniors, with no motive other than to be mean. Late last summer, police arrested several youths who have allegedly perpetrated such acts. These acts have brought heightened media attention to Rogers Park, with much negative publicity painting a poor image of the community.

The focus of the RPBG's September meeting was not so much on the acts of crime, but rather on proactive steps a community such as Rogers Park takes to confront the issue. Among the panelists were State Representative Harry Osterman (14th); Sara Jane Knoy, executive director of the Organization of the Northeast; Vernandez Jones, outreach supervisor with Cease Fire, Paul Chatti, a local resident who in response to the gooning attacks, helped to organize a community group, "Rogers Park Neighbors," and Glen Brooks, Area 3 coordinator of the Chicago Police Department's CAPS program.

First, Osterman dispelled the notion that crime in Rogers Park has increased in recent months. Instead, he said, crime in the form of shootings, a basic barometer of crime, has shown a sharp decline from 70 last year to 40 this year to date, with an accompanying decline in the number of homicides. Osterman noted that crime affects all segments of the community, for example, businesses, which suffer decline in income where there is crime, and schools which witness youngsters dropping out of school or failing to show up in class, but particularly senior citizens, perhaps the most vulnerable of all groups to crime.

Yet the publicity stemming from the gooning incidents, not to mention the tragic personal toll such incidents take on the victims and their families, is reason enough for a community to react strongly and cohesively. Ms. Knoy and Jones described how their groups respond to shootings with rapid, sustained response, speaking to young men often termed "risk teens," both victims and perpetrators, to get them on track to alternative, more positive solutions to crime – including counseling on job preparedness and ways to find jobs.

Paul Chatti, a leader of a newly formed local group, "Rogers Park Neighbors," described the proactive approach they have taken to respond to the gooning attacks. To counter such attacks, Chatti told how the group has organized several neighborhood walks designed to alert neighbors to what is going on and to warn would-be perpetrators that residents were not sitting idly by in the face of criminal assaults. The Neighbors have also formed telephone trees to get information on attacks out to all concerned, and are urging dog walkers to walk their pets in

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(“Public Safety” continued from previous page)

groups of two or three. In past weeks, the Neighbors have been working closely with their local CAPS facilitators to coordinate their efforts with existing community policing strategies.

To highlight strategies developed by the CAPS program, area coordinator Brooks described the activities of the CAPS program, initially launched in Rogers Park nine years ago by Mayor Daley. CAPS sponsors monthly meetings where community residents, headed by a beat facilitator, meet with local police to exchange information and describe public safety strategies. As to the gooning incidents, Brooks noted how CAPS is arranging a series of outreach meetings with local high school students and others in the community to discuss crime and positive alternatives to crime. This initiative is part of an effort of building communication and trust between teens and the rest of the community.

Slight Increase in Price of Natural Gas

There's good news for large users of natural gas. According to Phil Selman, sales manager of Multiut, a broker of natural gas and oil, if conditions stay the same as they have for the past few years, natural gas should see relatively small price hikes.

In a presentation made at the September directors meeting of the Rogers Park Builders Group, Selman noted that the storage levels of natural gas last year at this time were 3% below the five year average. What's more, he said, there is a current 6.8% surplus of natural gas, which he attributed at least in part to the 9/11 terrorist attack in New York. He noted that such large users as General Motors, which formerly worked three shifts, are now operating on two shifts and even one shift due primarily to the economy.

Weather too is a factor. He noted that August, which is typically hot and humid, was much cooler this year, and put an additional brake on natural gas usage. “But usage of natural gas is very volatile,” he noted adding that the recent rash of hurricanes have taken their toll on the number of rigs drilling for oil in the Gulf of Mexico. As a result oil prices have risen dramatically. This in turn can create a further demand for natural gas which would have a price raising effect for natural gas, he added. Currently, natural gas remains at about 60 to 70 cents a therm on a monthly basis. End-users like the RPBG membership are better off “floating with the market” than locking in on a fixed rate. The market is in a flux with the uncertainty of the oil supply coming out of OPEC.

He noted that his company, Multiut, is prepared to work with users on a fixed rate price, which guarantees that the price of natural gas will not exceed a certain level, or at market rate, in which prices can go up or down depending on weather, the economy and other factors.

Wiberg Appointed New Rogers Park Police Commander

Wayne Wiberg is the new commander of the Rogers Park (24th Police) District, replacing retiring commander, David Boggs, who offered six years of valued service to the Rogers Park Community. A veteran of 38 years on the police force, Wiberg spent most of his time on the on Chicago's West Side, working his way up from patrolman to Captain. Under his command, police seized a record high 2,000 kilos of cocaine, the largest seizure of dope until that date. He comes to the 24th district after serving as commander for three years of the Narcotics Section of the Police department and as a trainer of recruits at the Police Academy.

PRESIDENT'S MESSAGE

As I See It . . .

by Mike Glasser
President, Rogers Park Builders Group



My Rap on the 7% Tax Cap

At our September 2004 meeting, Cook County Commissioner Larry Suffredin used an interesting prop to illustrate his message about the recently enacted 7% residential tax cap: setting a carton of Band Aids on the table, he explained to us that the residential tax cap was only a temporary fix to deep and chronic problems that plague the way that those of us in Illinois are taxed.

All three governmental officials whom we invited to this meeting (the other two being Cook County Assessor Houlihan's community relations director, Dana Marbury, and director of the Chicago Tax Assistance Center, Myer Blank) delivered the same message: the 7% cap, though offering homeowners relief, is only a short term fix. The public – including real estate trade organizations such as ours, need to wake up and push our legislative body to action... and complete what many enlightened public officials state needs to be done (if they only had public support), which is to revamp the tax system.

Indeed, property tax increases impose a walloping blow on Chicago area homeowners, especially to homeowners on limited incomes whose primary source of equity is their homes. Huge increases may tempt or even require such homeowners to flee from the City or County, into another county or municipality with a healthier industrial and commercial tax base (and fewer costly social problems), with whom they can share their tax burden.

Yet the 7% residential “solution” is a smoke and mirrors approach to the problem. As welcome as this relief is to homeowners, taxing bodies responsible for generating the revenue to pay its bills must simply reallocate the tax burden from residential to industrial, commercial, and multi-family buildings instead.

Owners of multi-family properties (call them landlords) and the tenants who live in their buildings bear a particularly heavy burden. Even without the tax cap, those of us who own Cook County Class 3 (over five units) apartments already receive a heavy hit. Recent incremental decreases on the tax rate on Class 3 properties are more than erased when assessed values increase as high as 300% in a given triennial! Landlords zapped with huge tax increases (and/or legal fees paid to reduce them!) have three choices: either 1) increase rents, if possible; 2) take the loss, depleting the building of cash needed to maintain the property; 3) or convert the building to condos, further depleting the city of quality rental housing stock.

Owners of industrial and retail based property enduring the brunt of the property tax reallocation might cut jobs or tragically, leave!

As our esteemed speakers said, a tax cap on residential properties does feel good and it partially addresses a problem. But if the status quo of relying on property taxes as a primary source of local tax revenue remains, all public officials are doing is reallocating the burden on commercial, retail and multi-family sectors, with dire consequences to the communities where these properties are located.

The real answer, though painful (and politically untenable), would appear to be implementing fundamental changes in our tax policy, with sales and income tax as legitimate alternatives to property tax.

Yikes! While preparing for future speaking appearances, Mr. Suffredin should consider pulling something else from his medicine cabinet to illustrate our failing tax policy. Like Aspirin!

Palestinian Immigrant's Success Story Reads Like Horatio Alger

*Is the spirit of rags to riches success still alive in America? It is, to hear the tale of success achieved by Ibrahim Shihadeh. He is the founder and guiding spirit of Creative Designs, a multi-million dollar firm which, among others, owns and manages more than 1,700 apartments throughout the Chicago area and which annually supplies kitchen setups and bathrooms to builders and developers, including several RPBG members. Mr. Shihadeh continues to be one of the most active Rogers Park developers, having developed several condominiums there. Shihadeh has also successfully converted office lofts at Casa Blanca Lofts, 1607 W. Howard, and he continues to have major Rogers Park developments involving prominent local properties in his pipeline. To get the story of how Shihadeh, a Palestinian immigrant, who arrived in Chicago in 1969, penniless, not knowing a soul and scarcely able to speak English, climbed the ladder of success, **The Builder** recently spent some time with Mr. Shihadeh in his kitchen design factory and show room at 4355 N. Ravenswood. The results of that conversation follow.*

Builder: How did you get started in your career?

Shihadeh: The first thing I did was to enroll at the University of Illinois Circle Campus in 1969 where I majored in construction engineering. I received a bachelors of science in this area in 1976, doing painting as a summer job and continued working in painting and remodeling in 1976. I then met another immigrant from the middle east, Cameel Halim, who had just started a real estate firm. He offered me a temporary job painting his home in Wilmette. It was a quality job and he offered me the chance to work for him full-time doing painting, drywall, plumbing, electric, carpentry, etc. which gave me a thorough grounding in building construction.

Builder: And then what happened?

Shihadeh: That same year, I bought my first building at 1306 Carmen, a nine-flat, for \$102,000. I got back my investment out of the building when I sold the first apartment as a condo for \$200,000 in 2002. That got me started in real estate development and I bought and sold several buildings in Uptown, on Logan Boulevard, and in Albany Park and about that time bought a twenty-unit building in Wrigleyville for which I paid \$315,000.

The Builder: Do you have any property in Rogers Park?

Shihadeh: Yes. I acquired my first building, a 12-unit building at Ashland and Estes, for which I paid \$200,000 again getting back my complete investment with the first condominium sold. But first, I gutted the apartments, put in new kitchens and bathrooms and kept the rentals reasonable to attract good tenants. I am very proud of the fact that I have a vacancy rate of only 3 percent in my apartments in the past few years.

I also paid \$2 million for a 33-unit building at 7011 N. Paulina, which we are in the process of converting to condos and one at 1469 Fargo which also cost us \$2 million, which we may convert to condos or retain as a rental building.

The Builder: When did you get started in the kitchen cabinet business?



Ibrahim Shihadeh – The man who almost single-handedly built Creative Designs into a multi-million concern, is seen in the office of his North Ravenswood showroom and factory.

Shihadeh: We started importing kitchen cabinets from Italy in 1984. We sell these to builders and developers throughout the area. We prefer that homeowners buy them from our dealers. In 1994, when we were still at 5868 N. Broadway, we opened our showroom on Broadway. We moved into our present offices, warehouse and showrooms on Ravenswood in 2002, and spent nearly a million in fixtures, wiring and other building construction in getting the premises outfitted to our requirements.

The Builder: Does that cover all aspects of your business?

Shihadeh: Not exactly. In 1998 we started doing commercial development when we purchased a 16-unit townhouse site in the west loop at Madison and Bishop. We also developed a 165-unit building at Morgan and Adams, tore it down and built 166 condo units from the ground up. We closed the last unit of this property two days after 9/11.

The Builder: What are your plans for the future?

Shihadeh: We are looking more toward retail development than housing development. We are looking at an office building downtown and own several shopping malls, including one at 147th and Cicero. We find these properties easier to manage than apartment buildings.

The Builder: Of which of your many successes are you most proud?

Shihadeh: I am proud of our track record in employment. We have many longtime employees and I have never had to terminate a single employee. The only ones who have left, have done so on their own. Many of our employees have been here for 25 years or more. We are all like brothers. My secretary, Dora Arana, for instance, has been with me for 20 years. Her husband worked here also for 20 some years.

The Builder: When did you join the Builders Group?

Shihadeh: A few years ago. I was recruited by Alan Goldberg, whom I had known and done business with for years. I enjoy my membership in the Builders Group and all the hard work they do in keeping the organization strong and vibrant. My involvement through the Builders Group has led to my continued investment in important Rogers Park properties.

Anyone interested in learning more about Creative Design's line of kitchen products should call Faruq Schwaib at (312)656-5570.

OUR MISSION

The Rogers Park Builders Group's mission is to encourage and support responsible residential and commercial property investment, development, and ownership in the Rogers Park community. Looking far beyond bricks and mortar, the RPBG initiates and supports collaboration on city and community actions to create a destination community.

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FUN AROUND TOWN!



Fascinating to youngsters and oldsters alike was this painting exhibit, one of several dozen exhibits at the Glenwood Avenue Arts Festival last September. The event featured displays of the work of leading area artists as well as music, food and drink and a special Lifeline Theater Kids Stage featuring puppeteers, story telling, drums and kid's performances.



A hill climbing exhibit at the Gateway Centre official opening proved to be quite an attraction to the hundreds who attended.

Do you have a copy of the updated 12-page Rogers Park brochure? Call Mary Jane Sacks for a complimentary copy or for more information on acquiring more copies: (773)743-7433