

# W.I.B.A. Punch List



## Board Members

**President:**  
Scott Howe

**Vice President:**  
Tammy Lufkin

**Treasurer:**  
Amy Schwartz

**Past President:**  
Wayne Allen

**Directors:**  
Greg Davis

**Steve Hawkinson**  
**Zack Thiel**  
**Neil Thomas**

**Life Director:**  
Bill Johnson

**Executive Director:**  
Kaylee Johnson

March 2018

## WIBA Membership Meeting March 21, 2018 6:30p.m. Kensington Garden Room Ken Springer Knox County Area Partnership for Economic Development



Our speakers were Carrie McKillip & WIBA Member, Michelle Hoffman, First Mid-Illinois Bank & Trust. They talked about Project Rebound.

Project Rebound has a Board and 3 committees; Underwriting, Project Identification, and Marketing. WIBA has a Member on the Board and several WIBA Members on all of the committees.

The Underwriting Committee reviews applications, looks at credit reports, and scores applications. The typical borrower doesn't qualify for a traditional home loan. They have a good work record but usually can't save enough for the down payment on a home loan. The Underwriting Committee looks at is rent & utilities are paid and what is their work record. If they don't have a good credit history, they are given advice to help them improve their credit history. The Project Identification Committee looks at properties to qualify to sell for no more than \$50,000. It is set up this way to make the house payments affordable under \$460 monthly with taxes and insurance also. The Marketing Committee promotes the program to the community and especially to realty offices and banks through flyers, brochures, presentations, Facebook page, and the WIBA Home Show.

The challenges of the program are to find; properties, buyers, and contractors.

The homes are affordable but not fancy. They are clean, refreshed and remodeled. They pass the city inspections.

Homeowners must occupy the home as their residence. They can build equity and can sell their home at any time to purchase a bigger home. The goal of the program is to get homes repaired way before they are condemned and get families living in them which in turn puts the home back on the tax rolls. It's a win/win situation for everyone!

Project Rebound has been given a home on Harrison St. donated by Wells Fargo.

They have two homes finished and sold. The third home is completed and ready. The Harrison St. home will be the fourth home in the program.

The Galesburg Community Foundation is working on getting involved with Project Rebound by loaning the 20% down to minimize the risk for the lending bank and to help continue the program. The home owner would secure 100% financing.

Buyers can submit applications to become home owners. Buyers will pay for one year of home owner's insurance at the closing. Contractors can submit applications and possible homes within the city limits to be identified for the program. The buyer will have a one-year home warranty with the contractor.

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## President's Letter



Dear WIBA Members,

The WIBA Home Show plans are all coming

Together and it is going to be bigger and better than ever!

I hope you can join us there! Register soon while



we still have some spots.

The weather has been so nice! Soon, we will be having our WIBA Golf Outing before you know it and we can have that one special day to relax and enjoy all the hard work that has gotten us here.

Please post the flyer on the next page to help spread the word and add it to your social media. Have a fantastic month!



Sincerely,  
Scott Howe,

WIBA Board President

**“Light  
tomorrow  
with today.”**



**Elizabeth Barrett  
Browning**

## W.I.B.A. Board Highlights

- ◆ Welcome new member, Extreme Home Improvement!
- ◆ A New Welcome to the WIBA Home Show banner, new WIBA Home Show this weekend at the Knights of Columbus yard signs, & pens have been ordered to get ready!



## WIBA 41st Annual Home Show

We have 21 vendors. There is still room for you.

Please send in your registration soon so we can be ready!



## Congratulations!



Dee Spivey,  
First Midwest Bank  
won the 50/50 Drawing. She won \$18.50.  
Congratulations, Dee!

Bob Franey, Sherwin  
Williams, was drawn  
for the \$50 Cash  
Drawing but was not  
present so it will roll  
over to \$75 for the  
March WIBA Member-  
ship Meeting.



## Congratulations on Your Newborn Baby Girls!



Gina Martin, Gina Martin Agency– Farmers Insurance gave birth to Sylvie Faylene Martin on February 22 at 8:19a.m. Congratulations to Gina, Adam, and Big Sister, Alera! Sylvie was 7lbs. 7oz. And 19 “ long. We are so happy for you! Congratulations!

Former WIBA Member, Clinton Masters & Ashley and Big Sisters; Emma & Hannah have a newborn baby, Ava Rose Masters. She was born on February 6th at 5:235 am. at 4lbs. 3oz. and 17” long. Ava was in a hurry to get here! Congratulations! We are very happy for all of you!



# WIBA Home Show

## Treasure your Home!

April 28<sup>th</sup> 10a.m.-6p.m. & April 29<sup>th</sup> 12-6p.m.

Knights of Columbus 1556 E. Fremont St. Galesburg

Meet and Greet.

Questions

New Products

Special Deals



Enter to win door prizes or a Grand Prize.

Grand Prize on Saturday– Yeti 20 qt. Roadie Cooler

Grand Prize on Sunday– Stihl Cordless leaf Blower #BGA45

\$1



Blue Raspberry or  
Strawberry Slushies

## Free Children's Activities

## Free Children's Activities

Enter the WIIBA Coloring Contest.

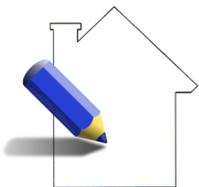
Free Child ID Program from Thrivent Financial

Take a selfie in our photo board

Check out the Cement Truck in the parking lot!

Build a Home at the WIBA Home Show.

Great hot, food  
available for purchase



# WIBA 41st ANNUAL HOME SHOW

**April 28<sup>th</sup> 10a.m.-6p.m. & April 29<sup>th</sup> 12-6p.m.**

Western Illinois Builders Association is sponsoring a Home Show at the **Knights of Columbus** at 1556 E. Fremont St. in Galesburg the last weekend in April. It's a great location with plenty of room for all the booths, a full menu available for purchase, and a nice parking lot. Vendor parking in the back.

It is a great advertising tool as well as a way to show the public your specialty and promote any new ideas in your specific field. In order to participate, **you must be a member of Western Illinois Builders Association.** Yearly membership fee is \$150. Membership fees & final booth rental must be paid by Wednesday, April 4, 2018.

First time participants receive **\$100 off** booth rental. WIBA Members who have attended 5 meetings during the past year can deduct **\$100 off** booth rental. (One per exhibitor please). **Any member who brings a new exhibitor for the Home Show gets \$25 off their booth.**

Each Booth Space Indoors is 8'X8'. Each Booth Outside is 10'X10' and can be inside a tent. Set Up is on Friday, April 27<sup>th</sup> from 6-9p.m. or on Saturday from 8a.m.-10a.m. A Full Service Menu is available for purchase during the WIBA Home Show.



## 2018 HOME SHOW RESERVATION

**NAME** \_\_\_\_\_ **COMPANY** \_\_\_\_\_

**TYPE of BUSINESS** \_\_\_\_\_

**ADDRESS** \_\_\_\_\_

**PHONE** \_\_\_\_\_ **FAX** \_\_\_\_\_ **E-MAIL DRESS** \_\_\_\_\_

Please check one or number if more than one space needed.

Fees = \$275 for Inside \_\_\_\_\_ I need electricity. \_\_\_\_\_ I need a table. \_\_\_\_\_ I need a tablecloth. \_\_\_\_\_

\$250 for Outside \_\_\_\_\_ I need a table. \_\_\_\_\_ I need a tablecloth. \_\_\_\_\_

I need to park a truck & a trailer. \_\_\_\_\_

**\*Note Change of location, date, and schedule this year.**

**Please mail form with FEES payable to WIBA:**

**WIBA**

**PO BOX 565**

**Galesburg, IL. 61402-0565**

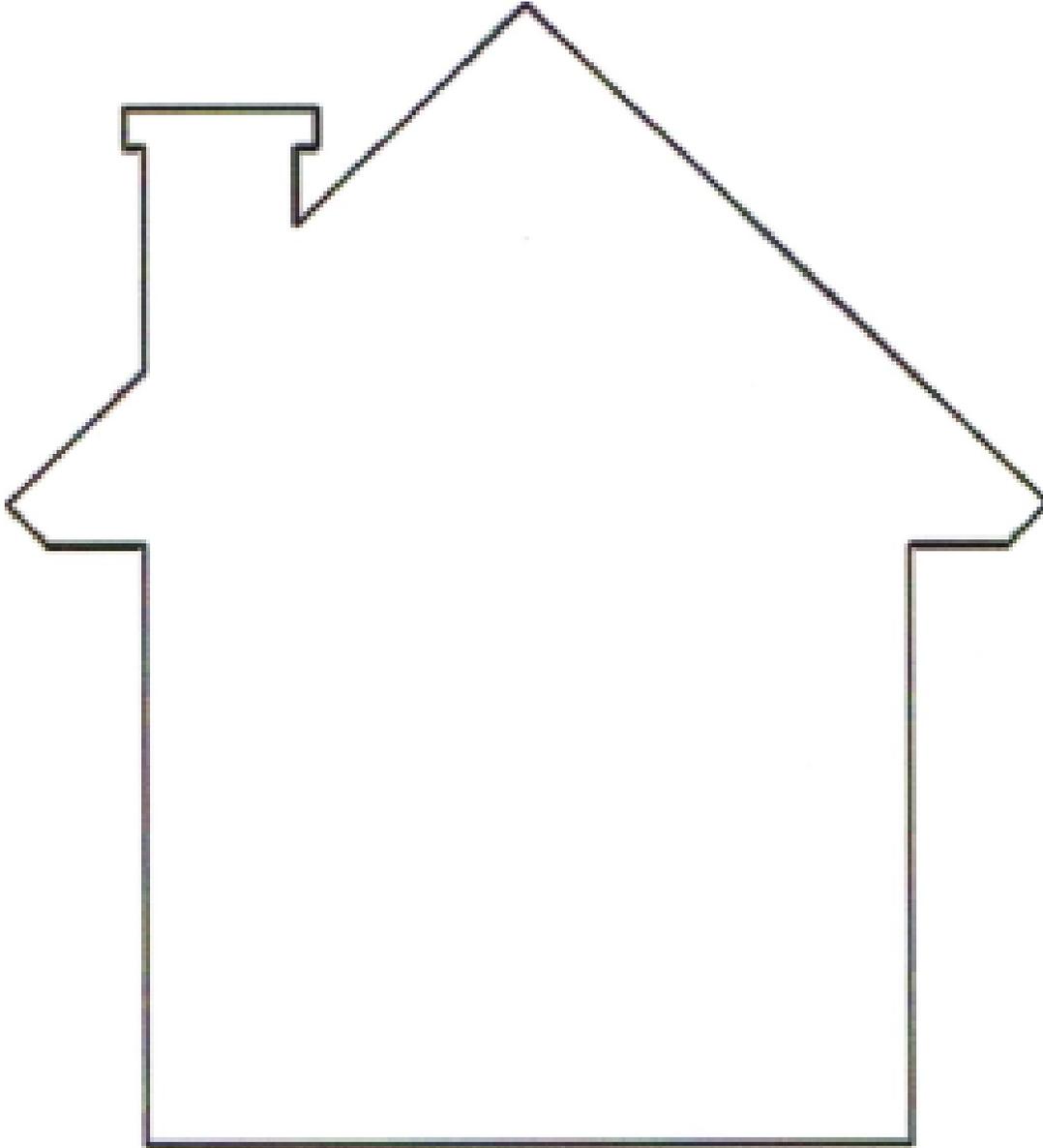
**Questions? PHONE: 309-343-2116**



## WIBA Coloring Contest

Color and bring to the WIBA Home Show held at the Knights of Columbus Hall 1556 E. Fremont St. Galesburg on  
April 28th 10a.m.-6p.m. and Sunday April 29th 12p.m.-6p.m. Pictures will be displayed.

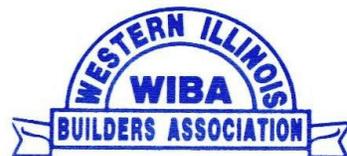
Name \_\_\_\_\_ Age \_\_\_\_\_



Address \_\_\_\_\_

City \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_



This artwork becomes the property of Western Illinois Builders Association after submission to the WIBA Coloring Contest. This private information will not be seen on display. It is only collected to notify winners and will be shredded after the contestants have claimed their prizes. Only winners will be contacted.



**Project  
Rebound,  
Inc.**

**Have questions?  
We will be at the  
WIBA Home Show**



**Guidelines for Project houses:**

- 1) Must be within Galesburg city limits;
- 2) Must be able to rehab for sale value of \$50,000 or less, and
- 3) Must be able to pass city inspections as to current codes, (electric, plumbing, heating, and building inspection if there is an addition).
- 4) Need clear title to the house prior to rehab.
- 5) All taxes currently paid.
- 6) Properties can come to Project Rebound in 2 ways:
  - 6 a.) Pre-Renovation - If Contractor brings a property to Project Rebound, the committee will walk through, approve the property, and then renovation can take place.
  - 6 b.) Post Renovation - If a property has already been rehabbed and fits in the Project Rebound above guidelines, the contractor will pay for a Project Rebound Home Inspector's report and follow his recommendations for safety hazards repairs before subsequent Project Rebound approval on the property.

**Investor guidelines:**

- 1) Provide a 1st year home warrantee –commitment,
- 2) General Investor be registered or use registered or licensed sub-contractors and identify them,
- 3) Complete the project application and be approved by the Project ID committee (company name, and license number).
- 4) Provide the company/individual background – a local address as rehab reference house)
- 5) Investor be insured/bonded,
- 6) Investor must have past experience in rehab projects,
- 7) Property must pass city inspection at the project end,
- 8) Evidence of sufficient funds to do the project or a letter of credit from Bank is sufficient, and
- 9) Complete the project within a specific timeline.

**Contractor guidelines:**

- 1) Provide a 1st year home warrantee – contractor commitment,
- 2) General contractor be registered or use registered or licensed sub-contractors and identify them,
- 3) Complete the project application and be approved by the Project ID committee (company name, and license number).
- 4) Provide the company/individual background – a local address as rehab reference house)
- 5) Contractor be insured/bonded,
- 6) Contractor must have past experience in rehab projects,
- 7) Property must pass city inspection at the project end,
- 8) Evidence of sufficient funds to do the project or a letter of credit from Bank is sufficient, and
- 9) Complete the project within a specific timeline: 4 months unless special circumstances.



# PROJECT REBOUND

## Project Application

(Please Print)

Proposed Property

Address: \_\_\_\_\_

Current Property Owner: \_\_\_\_\_

Name of Contractor/Investor: \_\_\_\_\_

SS #/EIN# \_\_\_\_\_

Home/Cell Phone: \_\_\_\_\_ Work phone: \_\_\_\_\_

Email: \_\_\_\_\_

### Previous Renovations

Address 1: \_\_\_\_\_

City \_\_\_\_\_ State: IL Zip: \_\_\_\_\_

Purchase Price \_\_\_\_\_ Sale Price/Appraisal Value \_\_\_\_\_

Address 2: \_\_\_\_\_

City: \_\_\_\_\_ State: IL Zip: \_\_\_\_\_

Purchase Price \_\_\_\_\_ Sale Price/Appraisal Value \_\_\_\_\_

### Proposed Project Details

Purchase Price \$ \_\_\_\_\_ Estimated Renovation Expenditure \$ \_\_\_\_\_

Renovation  
summary \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Projected Sale Price: \_\_\_\_\_

### Project Finances

Does the contractor/investor have a documented line of credit equal/cash reserves or exceeding the project house purchase price plus renovation estimate? (documentation required)

\_\_\_\_\_

Insurance Does the contractor/investor have a performance bond? (documentation required)

\_\_\_\_\_  
\_\_\_\_\_



**Western Illinois  
Builders Association**

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PO Box 565  
Galesburg, Il. 61402-0565  
Phone: 309-343-2116  
Fax: 309-343-1114  
E-mail: wiba@grics.net

«First Name» «Last Name»

«Company»

«Newsletter Mailing Address»

«City», «State» «Zip»



**“Support Your Local  
Communities, Where  
Professionals do Professional  
Work”**

W.I.B.A. Membership Meeting

March 21, 2018 6:30 p.m.

Kensington Garden Room

Speaker: Ken Springer



Knox County Area Partnership  
for Economic Development

Follow Us,

We're Connected:

[www.wibaweb.org](http://www.wibaweb.org)



**Our Website, <http://WWW.wibaweb.org>, feature:**

**This Month**



Gina Martin Agency  
- Farmers Insurance

Neil Thomas Plumbing & Heating

Spoon River Landscaping

**Next Month**

Extreme Home  
Improvement

Klingner & Associates

Peoria Radon Mitigation

