



April 25, 2023

BCH1555, LLC
c/o Wilmette Real Estate Group
107 Green Bay Road
Wilmette, Illinois 60091

Re: Zoning Hearing – Rebuttal Report
1566 Oak Avenue
Evanston, Cook County, Illinois

To Whom It May Concern:

This rebuttal report will address the proposed special use (homeless residency) in terms of its impact on adjoining properties and surrounding uses. This report is in compliance with requirements of the Code of Professional Ethics and Standards of Professional Practice of the Appraisal Institute.

The scope of our assignment was to provide a *Rebuttal Report* of the Linberger impact study report by using acceptable methods and techniques pertinent to the special use of the defined property interests. The data considered was obtained from sources deemed reliable (The Valbridge impact study report, Linberger impact study report, Okrent Kisiel land use report, assessor’s records, public records, published sources) and was independently obtained and verified whenever possible. The reader is referred to the “Scope of Assignment” section for a detailed description of the scope of our assignment.

Scope of Assignment-

This appraisal assignment was coordinated by the undersigned with assistance of other well-qualified members of our staff. Our scope of assignment is briefly outlined below:

- Inspection of the subject property and its surrounding area.
- Market research that will provide a basis for current trending.
- Review of the Linberger and Company, LLC consulting report and analyze the reasoning and opinion conclusions.
- Review the land use report prepared by Okrent Kisiel Associates, Inc.
- Review relevant public and/ or confidential information including but not limited to publications, articles, and internet statistics.
- Written preparation of a rebuttal report.



We have reviewed the Linberger and Company, LLC consulting report and have analyzed the reasoning and opinion conclusions. The conclusions of the Linberger report, followed by our rebuttal for each conclusion are outlined below.

- **There is no evidence that this Special Use will interfere with or diminish the value of property in the neighborhood.**
 - It is our opinion that interference and diminished value has occurred due to an increased number of Police, Fire, and EMS calls which brings and increased risk to the surrounding area. The reader is referred to page 5 of this report for more details.
- **This Special Use is consistent with the Margarita's operations for almost a century as a provider of short-term housing.**
 - It is our opinion that the current Special Use is not consistent due to the subject not providing charitable food services when previously classified as a Rooming House. The reader is referred to page 5 and 6 of this report for more details.
- **Under this Special Use, the Margarita will be serving residents of limited means which is also consistent with the properties past operations.**
 - It is our opinion that the current Special Use is not consistent due to the subject previously housing employed women in 1927, and providing short-term rental and student housing in 1974. The reader is referred to page 5 and 6 of this report for more details.
- **There is no evidence that the values of properties surrounding the Margarita have declined as a result of the CFH program that has been operating here since March 2020.**
 - It is our opinion that diminished value has occurred based on the sufficient and relevant evidence provided by the Valbridge Impact Study that the target area has appreciated at a lesser rate than the control area. The reader is referred to page 4 of this report for more details.

This report was prepared in conformity with the requirements of the Code of Ethics and Standards of Professional Practice of the Appraisal Institute and the **Uniform Standards of Professional Appraisal Practice** of the Appraisal Standards Board. This report was prepared for our client and is intended for the specified use of our client.

Respectfully submitted,

RENZI & ASSOCIATES, INC.

Neil J. Renzi, MAI
President
Illinois Certified General
Appraiser No.: 553.000362

CERTIFICATION

We certify that, to the best of our knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are our personal, impartial, unbiased professional analyses, opinions, and conclusions.
- We have no present or prospective interest in the property that is the subject of this report, and no personal interest with respect to the parties involved.
- We have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- Our engagement in this assignment was not contingent upon developing or reporting predetermined results.
- Our compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- The reported analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Code of Professional Ethics & Standards of Professional Appraisal Practice of the Appraisal Institute, which include the *Uniform Standards of Professional Appraisal Practice*.
- The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.
- Neil J. Renzi, MAI made a personal inspection of the subject property on April 24, 2023.
- The appraisers have full knowledge and experience in the nature of this assignment. All necessary and appropriate steps have been taken in order to complete the assignment competently. There is no lack of knowledge or experience that would prohibit this assignment from being completed in a professional and competent manner.
- No one provided significant real property appraisal assistance by way of reviewing the Appraisal Report.
- As of the date of this report, Neil J. Renzi, MAI, completed the Appraisal Institute continuing education program for the five-year cycle that ended December 31, 2021. The next five-year Appraisal Institute continuing education cycle for Neil J. Renzi, MAI, is not due until 2026.
- We have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.



Neil J. Renzi, MAI

President

Illinois Certified General

Appraiser No.: 553.000362

INTERFERENCE AND DIMINISHED VALUE

The Linberger and Company consulting report concluded that there was no evidence that the surrounding area was negatively impacted by CFH's operations in the Margarita. The report came to this conclusion by focusing on a limited number of sale transactions within the immediate vicinity of the Margarita, which included commercial, multi-family, single-family, and a museum building. However, the report states that due to owners finding the location acceptable, no single-family homes, commercial buildings, or rental apartments were sold over their analysis period. The report then uses a "Match Pair Analyses" consisting of two sale transactions within a nearby condominium building and two sale transactions within a nearby co-operative building. Due to the insufficient amount of relevant and comparable data, it is our opinion that Linberger's conclusion is not sufficiently supported statistically by historical data. Our review of the Valbridge report, which will be discussed in the next paragraph, provides a larger data set, which in turn makes it appear that the Linberger report is reliant upon a convenient selection of limited match pair sales to support their opined conclusion.

We have reviewed the Valbridge Impact Study report and have relied upon its supported data for our conclusion. The Valbridge report utilizes a "Target and Control Analysis" to determine an increase or decrease of year-over-year average sale prices. The report presents four target and control areas and five time periods for each area within Evanston. Each target and control area shows evidence of a decrease in both year-over-year simple averages and a comparison between sale figures between 2018-2019 and 2022-2023. The most significant data provided by Valbridge was present in the target vicinity around Margarita Inn, which showed an apparent decrease in the year-over-year sales figures. Due to the sufficient and relevant statistical data established in the analysis provided by Valbridge, we concluded that diminished value has occurred in the subject area.

The Linberger and Company consulting report concluded that there is no evidence that the Margarita's history of providing short-term housing over the past 95 years has caused any harm to the neighborhood. The report presented no relevant statistical historical data to support this conclusion of no diminished value. The report did use the "Match Pair Analysis" sales previously mentioned, which we have already mentioned are insufficient to allowing an expert to provide any accurate conclusion. Due to the lack of relevant statistical historical data along with interpretation and discussion regarding any impact to the neighborhood, it is our opinion that Linberger's conclusion is not supported.

INTERFERENCE AND DIMINISHED VALUE – Continued

We have reviewed the Valbridge Impact Study report and have relied upon its supported data for our conclusion. The Valbridge report includes “Target Vicinity Crime Statistics” which provides information related specifically to the Margarita Inn. The report utilizes a control area located within close proximity to the subject, which provides perspective relative to the target area. Both the target and control area show an increase in Police, Fire and EMS activity over the course of two time periods, 2018-2020 and 2020-2022. However, the evidence shows that Police and Fire/EMS calls increased seventeen times greater than in the control area over the same time period.

Further evidence is provided in the Valbridge report which shows a direct connection since the start of Connections operation within the Margarita Inn. The evidence linking the increase of emergency calls is presented with police reports which includes cases of arson, trespassing, sex offense, sodomy, battery, drug overdosing, and property damage. The report’s conclusion states that the Margarita Inn averages over 90 police incidents annually. It is our opinion that this data demonstrates a definitive association between the recently operated use at the Margarita Inn and increase risk and resources necessary to combat the risk.

The Linberger and Company consulting report concluded that the Special Use as a Rooming House is consistent with the historical operations of the Margarita in 1974. The report provides summaries of the subject's historical uses over several periods, including the original construction purpose in 1927 by the St. Mary's Catholic Church. However, it is our opinion that the Linberger report does not mention pertinent information about the services and amenities of the subject in 1927 and, more specifically, in 1974 with the Margaritas Special Use as a Rooming House.

We have reviewed an article by Evanston Round Table titled History of the Margarita Club: Women's residence became hotel, then shelter. This article provides an in-depth understanding of Margarita's historical uses in 1927 and 1974. In 1927 the then-called "Margarita Club" housed employed women and was considered "a place where they could be surrounded and supported by other women with similar professional goals. It also served as a location from which they could advance their careers and develop their professional skills." During this period, the St. Mary's church did not consider the Margarita Club a charitable institution. This article then explains the history of 1974, when the now-known Margarita Inn was advertised for "hosting men and women who plan to live in Evanston for less than a year, and therefore do not want to rent an apartment for the normal year or two-year lease period." During this period, Northwestern University utilized the Margarita for short-term student housing. It is our opinion that this demonstrates the current Special Use is not consistent with the Margaritas history of providing short-term housing.

INTERFERENCE AND DIMINISHED VALUE – Continued

The Okrent Kisiel land use report provides a detailed evaluation of the Special Use of a Rooming House in the subjects R6 District. This report includes a “Special Use Standards Analysis” which references the Evanston Zoning Ordinance’s definition of a Rooming House, which is defined as “A building or portion thereof containing lodging rooms that accommodate more than three persons who are not members of the keeper’s family, and where lodging, **excluding food service**, is provided for compensation, whether direct or indirect. (Ord. 49-0-09)” However, Okrent explains earlier in the report that Connections provides three meals daily to its residents at no cost. These meals are either donated by the community or purchased by Connections to provide free meals to the residents. It should be noted that the Margarita did not provide free food service in 1974. It is our opinion that this demonstrates definitive evidence that the Margaritas current operations is not in compliance with the Evanston Zoning Ordinance’s classification as a Rooming House.

Based upon our analysis of the reports provided by Linberger and Company, Okrent Kisiel Associates, and Valbridge Property Advisors, it is our opinion that the subject’s Special Use is not consistent with its historical use and will continue to interfere with or diminish the value of property in the neighborhood.

QUALIFICATION SUMMARY

NEIL J. RENZI, MAI

Professional Experience:

- October, 1975 to present -- President of RENZI & ASSOCIATES, INC., a real estate appraisal and consulting firm.
- Has served as an expert witness in Circuit and Federal Court.

Education:

Successfully completed the following courses conducted by the American Institute of Real Estate Appraisers:

- Real Estate Appraisal Principles (1A)
- Capitalization Theory & Techniques (1B)
- Case Studies in Real Estate Valuation (2)
- Case Studies in Investment Analysis (6)
- Case Studies in Residential Appraising (8)
- Standards of Professional Practice (SPP)
- Past instructor for the American Institute of Real Estate Appraisers.
- Past instructor of Real Estate Appraisal for the College of DuPage.

Professional Organizations:

- Member of the Appraisal Institute (MAI Certificate 5451).
- Illinois State Certified Real Estate Appraiser (License Number 553.000362).
- Chair, Admissions Committee for Illinois Chapter of Appraisal Institute (1993-1994).
- Member of the Illinois Coalition of Appraisal Professionals.
- Advisory Committee of Real Estate Education at the College of DuPage.
- Past Regional Representative for Appraisal Institute.
- Ethics and Counseling Committee of the Appraisal Institute.

Appraisals Completed in the States of:

California, Florida, Illinois, Indiana, Kentucky, Maryland, Massachusetts, Michigan, New Mexico, Ohio, St. Croix Virgin Islands, Tennessee, Texas, Utah, Washington, Wisconsin, and Wyoming

Special Projects:

Currently serving as Coordinator for Northwest and Southwest Home Equity Assurance Districts of Chicago, Illinois.

Review Appraiser for O'Hare Expansion Project

April 21,2023

To whom it may concern / Evanston Land Use Commission:

I have been briefed about the conversion project of the Margarita Inn at 1556 Oak Avenue, Evanston to a low-barrier homeless shelter.

I have noticed from the floor plans submitted to me that the project will have rooms ranging in size from 150-180 sq ft in a setting of a common corridor that is organized with most of the rooms next to one another. Also, I am informed that some of the occupants may be sharing rooms. Additionally, there are no spaces dedicated on-site to medical or psychological staff or social workers.

I have studied statistics about the homeless population in general and have found the following documentation:

- A minimum of 25% of homeless population currently suffers from serious mental illness and 45% have had some history of mental illness during their lives. (The Department of Housing and Urban Development's *2015 Annual Homeless Assessment Report (AHAR) to Congress*)
- 33% currently have an alcohol or substance addiction and 66% of those have had this addiction for their entire lives. (Polcin, D. L. (2016). Co-occurring substance abuse and mental health problems among homeless persons: suggestions for research and practice. *Journal of Social Distress and the Homeless*, 25(1), 1–10.)

The prevalence of mental illness and substance abuse in the homeless population has dramatically increased since 1980. This includes instances of Schizophrenia, Depression, Bipolar Disorder and Dual Diagnosis (mental illness + addiction) and an increase in the availability and strength of street drugs like fentanyl. Without proper medication and treatment, these illnesses can result in being out of touch with reality, delusions, hallucinations, confusion, impulsivity, rage, violence, and assault.

In my opinion, the proposed setup of a homeless shelter within the Margarita Inn may pose a danger to self, others and neighbors. I believe there will be increased crime, assault, and vandalism within and around the shelter. Worse yet, without any on-site arrangement for nursing staff to supervise treatment and ensure the proper dispensing of medications, this environment functions as a band aid solution, perpetuating homelessness. My opinion, as a medical professional, is that putting people with different illnesses together, and within this ill-conceived environment, without adequate security or treatment would be unacceptable and dangerous.

At the very least, homeless shelters ought to be adequately staffed by professionals to prevent substance abuse, agitation, assault, and crime. Shelters carry a responsibility both to their residents and their neighbors. Ideally, the mentally ill and addicted should not be mixed and untreated. Anything less than proper treatment with a well thought out plan is an unacceptable solution to this humanitarian crisis.

Respectfully,

L.W. Ibrahim MD, American Board of Psychiatry and Neurology (ABPN)
Psychiatry/Consult liaison
(Residency/Fellowship Loyola University Medical Center 1989)

**“Why Housing First and “Low Barrier” shelters must
be reconsidered.**

A Culture of Prevention

A Climate of Recovery

Prepared by Tom Wolf

President: Pacific Alliance For Prevention And Recovery

Why the “Housing First” and “Low Barrier” shelter system must be reconsidered

While you may think that the application by Connections for the Homeless to use the Margarita Inn as a Low Barrier Homeless Shelter is hyper local news, it is being watched by activists, drug reform specialists, and other homeless prevention specialists around the United States. Certainly, there are massive differences between Evanston, San Francisco, and Portland. However, there are more similarities that you think.

My colleagues and coworkers in San Francisco, Portland, and Denver have been watching the events of the Margarita Inn unfold over the past 2+ years. The history of this application, Connections for the Homeless logic, requests, and well as their relationship with the neighbors are eerily familiar. This is because our towns and cities on the West Coast were in the same meetings a non-profit just like Connections, oftentimes with a partner just like what you call “Interfaith.” We have attended the same meetings, heard the sane requests from governing bodies, and the boilerplate answers given by HUD funded nonprofits in our cities- but that as 30 years ago.

We know and have experienced the situation in front of you, and if you look at our cities, you will see, in real time, what you can expect to find in Evanston if Connections for the Homeless continues to skate through local governments. If you are to fast forward 30 years from now your cities will look like our cities. The federal government embraced Housing First in 2006 under Bush and expanded it in 2008 under Obama. California adopted it as its sole supportive housing model in 2016. This resulted in sober type or “high barrier” housing programs to lose their funding streams. Many shut down, which created a gap in transitional housing that still exists today. Any other type of housing program that did not follow the Housing First model was no longer eligible for state grants or funding. Therefore, we have done the research. We have participated enthusiastically in the “Revolutionary Housing First” experiment, and our cities bear the fruit of what 30 years of Harm Reduction and Housing First policy. Housing First was outlined and put into policy before fentanyl, Trac, and massively addictive and dangerous drugs were easily available on the streets. **There have already been Overdoses of fentanyl in the Margarita Inn.**

I would like you encourage you to be responsible stewards of your city and look beyond the rhetoric surrounding this hotel application. Connections has used a broad brush to label those opposed to a low barrier homeless shelter in their community as NIMBYS who “hate the homeless”- those who lack of inclusivity and are racist. This is **the standard** tried and true technique powerful non-profits use to manipulate communities and detractors into silence and, therefore, compliance. The reality however, is much more complicated.

Low barrier homeless shelters throughout the country are rife with problems. Please see the following data:

- **Untreated Substance use (addiction) and overdose:** Inside SRO’s (Single Resident Occupancy) transitional and permanent housing in San Francisco, 162 people died of drug overdose in 2020/21.-*Source: San Francisco Chronicle; Dec. 15, 2022.*
 - According to the San Francisco Medical Examiner, 65% of all overdose deaths **occurred inside** with many occurring in SRO’s (Permanent Supportive Housing, Transitional Housing/Shelters)

- **Crime and accountability:** Specific to Evanston: *“As we left the meeting, I expressed my deep dismay to Mayor Biss. I made it clear to all, in no uncertain terms, that Connections for the Homeless, though they were astute enough not to overtly refuse our requests, were wholly unwilling to adjust their program. They failed to consider making any important changes regardless of the safety risk to the neighbors, their own staff, the City, Police, or other providers. Their default position was and continues to be that, based on the Homeless Bill of Rights, they are not required, or willing, to cooperate with the Police on any level. I maintain the belief that Connections uses the Homeless Bill of Rights as a shield to deny any meaningful oversight, to hide the lack of management abilities, and to conceal troubling illegal occurrences including violent crimes and drug use.”* - Retired Evanston Police Chief Richard Eddington – Current Evanston Resident

Federal Government data and Harvard data Doesn't Lie

- Efficacy of low or no barrier housing:

According to the AHAR (Annual Homeless Assessment Report) from HUD, under the current “low barrier” Housing First model, **Homelessness has actually increased** since its inception nationwide by 15% despite a \$200 billion increase in spending. This data correlates to the reduction in barriers around drug use and removal of program requirements.

- It has become increasingly clear that arguments supporting low barrier “no requirement” housing and shelter are motivated as much by funding streams as it is by ideology - even data has been manipulated to show specific outcomes.

Example: Most people use data supporting a narrative that Housing First recipients remain housed at a rate of 86% after 2 years. **But, what about in 5 years? That number drops to 38%. 10 years? 12%. Data matters.**

- According to a study conducted by UCSF between 2015-2019, where based on a lottery, they placed 199 people in Permanent Supportive Housing with voluntary services, some positive outcomes were admittedly shown such as fewer trips to the ER. But, the most glaring statistic (even though the study was touted as a success) was this:
 - *Seventy of the 443 participants died during the course of the study, including 19% of those who received housing. People in housing actually were **more likely to die than those without housing.** -(Source: San Jose Mercury News “It works: Groundbreaking data proves success of Santa Clara County Homeless Housing Program -September, 2020”*

To bring this specifically back to Evanston, I would like you to note that Connections for the Homeless, at every option to produce numbers, produces different numbers. How many people are from Evanston? Their application to this very Committee is unclear as to how they determine the criteria of an Evanston Residents, yet their Facebook page recently posted 80% How do they

determine this? What are the criteria? Why will they need an additional 200 beds, as cited in other local press, for a town of ~70,000? These numbers do not make sense.

Their application states that 57 % of the people in at the Margarita Inn secure permanent housing after a 9-10 month stay. However, their social media changes the number to 80%.

There is a woeful lack of data regarding what happens after those people are housed. If they are not able to retain their housing over a long-term period, the model is not working. However, there is no way to determine this.

If they claim to house 80% of their population, but after 1,2,3 years, 80 percent are homeless again, the model is not succeeding. Unfortunately, no Committee will be able to accurately get this data because Connections itself does not have it. Even, if it did have the data, they would not reveal it per the Homeless Bill of Rights.

They rely on the Homeless Bill of Rights to reject 3rd Party audits or examiners. Additionally, all records must stay within the shelter.

Hotel Conversions just don't work

Below are excerpts from an article published in the Federalist in March, 2022: "Why converting hotels into homeless housing doesn't usually work"

Mental Illness and Substance Abuse Left Unaddressed

Most notably exiled from the conversion discussion are the concepts of accountability and treatment to ensure residents' safety and the safety of the surrounding community. A [2019 study by the UCLA Policy Lab](#) found that 78 percent of unsheltered adults struggle with mental illness and 75 percent of adults struggle with substance abuse disorders.

Absent accountability and treatment services, hotel conversions simply warehouse residents. Look no further than Chicago's Cabrini-Green for a glimpse into the likely result of this approach. While Cabrini-Green, at its peak, housed 15,000 residents, the absence of accountability and treatment created a hostile, crime-ridden environment for both the residents and the surrounding community. It ultimately resulted in the demolition of the complex, [whose replacement cost taxpayers \\$2 billion](#). This was an especially troubling development given that a public housing tenant is, on average, less troubled than someone who has spent years living on the street.

Converting hotels into housing for the homeless, in limited circumstances, can be a sensible idea. However, further scrutiny reveals that conversions are not as cost-effective as advertised, the turnover time is not as expeditious; **and they, in and of themselves, do not offer a wholesale solution to homelessness, as they do not work diligently to identify and address to the root causes of a person's homelessness.**

How low barrier homeless shelters affect the community

Venice California Opened the “Bridge Shelter” in a residential area in 2018. A 100-bed shelter directly across from private homes. Over the course of 3 years, the shelter has caused a multitude of problems in the area including encampments directly adjacent to the site and a spike in property crime and overdose deaths.

- “I live directly across the street from the Venice ABH – and while I admire their work and the home it has unhoused people, I am troubled by the lack of management from CD11 regarding the many safety issues that have arisen in our neighborhood. It seems fair to me that before the City extends a lease for a gigantic public housing project, input from neighbors would be at least fair,” [reads a letter to City Council from a Venice resident](#). “Councilmember Bonin and CD11 have refused to acknowledge the concerns of the public as to safety and sanitation, whilst ignoring the fact that these concerns directly affect the guests of the Venice Bridge House. The neighborhood has seen a gigantic spike in crime, and Councilmember Bonin has continually refused to sanitize the streets surrounding the ABH Venice that now contain close to 100 encampment tents.”

This is a direct result of having a “low barrier” shelter with minimal oversight exist in a community that previously was not adversely affected by encampments, theft and drug use. It’s an “inconvenient truth.” And while there are no easy answers to homelessness, placing 60+ chronically homeless people in a hotel with no requirement to participate in services, where drug use is tolerated, allowed and even possibly monitored while at the same time allowing children to reside in the shelter, continues the ongoing trauma that many people experiencing homelessness have to deal with on a daily basis. It also brings unnecessary trauma to the neighboring business and residents who want to only be allowed to live their lives on a daily basis with modicum of public safety. If the shelter must remain, at least implement a climate of recovery inside the facility.

We all support services and housing for people experiencing homelessness. There are no real NIMBYs. There are people looking for real solutions. Evanston has a very generous and caring population, as evidenced by the document the neighbors produced. As mentioned in this document, services can and should include mandatory programming including treatment for substance use disorder, mental health treatment, therapy, and workforce development in a structured and recovery-based environment. I have read the very thoughtful Good Neighbor Agreement proposed by the neighbors. I encourage this commission to incorporate as much of that agreement as possible. It is the template for a very strong resource.

This presentation is a cautionary one to remind you that by allowing the Margarita Inn to continue as a “low barrier” homeless shelter without transparent data reporting and without accountability, you will see the unintended consequences. This is not conjecture – I have

presented facts supported by data. In Mayor Biss' Letter requesting the City Council and constituents vote in favor of Connections for the Homeless proposal he states: "The homelessness crisis is here, and turning Connections away won't change that — it will simply diminish our ability to address it in a compassionate and responsible way." This statement is incorrect. Hammering out a real solution with vested parties who are committed to the long-term health of the homeless residents, as well as those who claim to work and care for them needs time, planning, and a hands-on approach from the whole community, led by real non-partisan data and history.

You should know that although Evanston is a small town it is known nationally as a leader of progressive action. People are watching how this story plays out. I do hope that you learn from the mistakes we have made already in other cities, so you avoid untold and unnecessary suffering. I encourage you to put as much time, thought, and planning into this as possible. Take the time and do it right.