

# The Belmont/Cicero Avenue Tax Increment Financing Redevelopment Plan and Project Revision #2



**City of Chicago • Richard M. Daley, Mayor**

---

SEPTEMBER 1, 1999  
REVISED AS OF OCTOBER 29, 1999  
REVISED AS OF JANUARY 6, 2000

**PGA** URBAN CONSULTING

with assistance from  
ERNEST R. SAWYER ENTERPRISES, INC. & GOODMAN WILLIAMS GROUP

TABLE OF CONTENTS

SECTION

I.	Introduction and Executive Summary.....	1
A.	Area Location .....	1
B.	Existing Conditions.....	1
C.	Business & Industry Trends .....	3
D.	Redevelopment Plan Purpose.....	4
E.	Plan Objectives & Strategies.....	4
F.	Redevelopment Plan and Project Activities and Costs .....	6
G.	Summary & Conclusions .....	7
II.	Legal Description and Project Boundary.....	8
III.	Statutory Basis for Tax Increment Financing .....	9
A.	Introduction.....	9
B.	The Redevelopment Plan and Project for the Belmont/Cicero Avenue Tax Increment Financing Redevelopment Project Area ...	11
IV.	Redevelopment Goals and Objectives.....	13
A.	General Goals for the Belmont/Cicero Avenue Redevelopment Area .....	13
B.	Redevelopment Objectives.....	14
C.	Development and Design Objectives .....	15
V.	Basis for Eligibility of the Area & Findings .....	18
A.	Introduction.....	18
B.	Area Background Information .....	18
C.	Area Data and Profile.....	22
D.	Existing Land Use and Zoning Characteristics .....	23
E.	Investigation and Analysis of Conservation Factors .....	24
F.	Summary of Findings/Area Qualification.....	26
VI.	Redevelopment Plan and Project .....	30
A.	Introduction.....	30
B.	Proposed Generalized Land Use Plan .....	30
C.	Redevelopment Projects.....	31
D.	Assessment of Financial Impact on Taxing Districts .....	35
E.	Prior Efforts.....	37

<b>VII.</b>	Statutory Compliance and Implementation Strategy.....	39
A.	Most Recent Equalized Assessed Valuation.....	42
B.	Redevelopment Valuation .....	42
C.	Sources of Funds .....	43
D.	Nature and Term of Obligation.....	44
E.	Completion of Redevelopment Plan .....	44
F.	Commitment To Fair Employment Practices, Affordable Housing and Affirmative Action Plan.....	45
G.	Amending the Redevelopment Plan.....	45
H.	Conformity of the Plan for the Area To Land Uses Approved by the Planning Commission of the City .....	46
I.	Housing Impact and Related Matters .....	46

**TABLES**

One	Tabulation of Existing Land Use .....	23
Two	Conservation Factors Matrix .....	27
Three	Estimated Redevelopment Project Costs.....	33

**MAP**

City of Chicago, Location Map – Cicero Avenue TIF Area .....	2
--	---

## APPENDIX

### Attachment One - Eligibility Study

### Attachment Two – Maps and Plan Exhibits

- Exhibit A - Boundary Map of TIF Area
- Exhibit B - Existing Land Use Assessment Map
- Exhibit C - Generalized Land Use Plan
- Exhibit D - Generalized Existing Zoning Map
- Exhibit E - Sub-Area Key Map
- Exhibit F - Enterprise Zone Map

### Attachment Three – Legal Description

### Attachment Four – 1998 Estimated EAV by Tax Parcel

## SECTION I - INTRODUCTION AND EXECUTIVE SUMMARY

### *A. Area Location*

The Belmont/Cicero Redevelopment Project Area (hereafter referred to as the "Area") is located on the northwest side of the City of Chicago ("City"), approximately 8 miles northwest of the central business district. A location map is provided on the following page that indicates the general location of the Area within the City. The Area covers approximately 99 acres and includes 49 (full and partial) city blocks. The Area is of linear shape and encompasses the property along Cicero Avenue from Grace Avenue on the north to Montana Avenue on the south. In addition, an east/west linear section follows Belmont Avenue from Cicero Avenue on the east to LeClaire Avenue on the west. The boundary of the Area is identified on **Exhibit A, Boundary Map of TIF Area** included in **Attachment Two** of the **Appendix**. The Area is adjacent to the Northwest Industrial Corridor Redevelopment Project Area on the south and the Irving Cicero Redevelopment Project Area on the north.

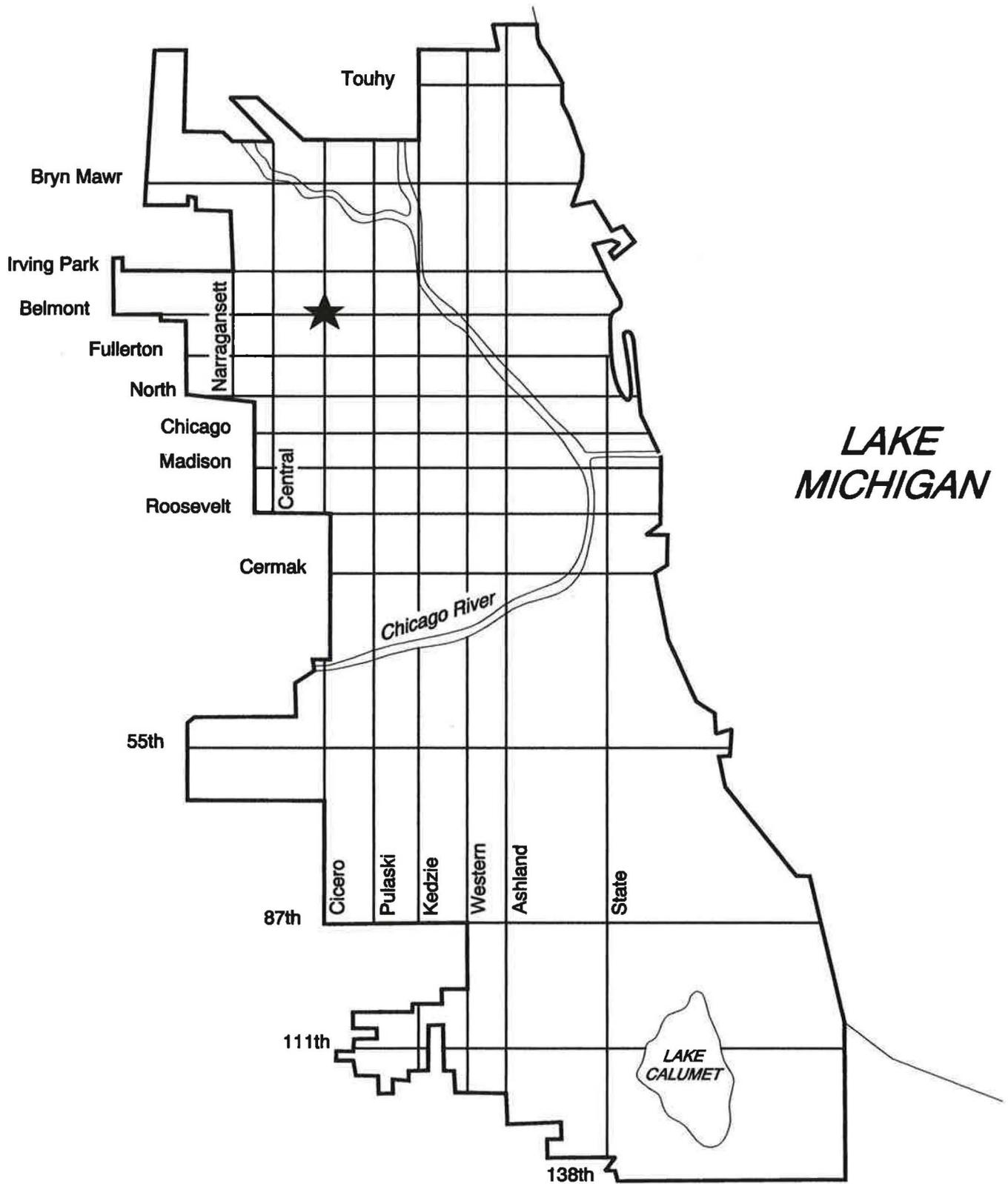
Within these two corridors, the block face on both sides of the street (to the respective parallel alley) is generally included.

### *B. Existing Conditions*

The Cicero Avenue corridor between Grace Avenue on the north and Montana Avenue on the south is a continuous commercial corridor. A significant number of uses along this corridor are auto related. However, additional retail and service uses provide a wide range of services to adjacent residential neighborhoods. The Cicero Avenue and Belmont Avenue intersection is at the core of the Area and forms a central commercial node from which commercial uses stretch to the north and south along Cicero Avenue and to the west along Belmont Avenue. Belmont Avenue west of Cicero Avenue is an arterial street that exhibits a compact commercial character similar to Cicero Avenue. The commercial character extends to the west along Belmont Avenue for several blocks ending at Foreman High School.

The Area consists primarily of older commercial properties located along Cicero Avenue and Belmont Avenue (see **Exhibit B, Existing Land Use Assessment Map** included in **Attachment Two** of the **Appendix**). Many structures in the Area are in need of repair due to depreciation of physical maintenance and other conditions as documented in the **Eligibility Study** included as **Attachment One** of the **Appendix**. Zoning classification in the Area is predominately "commercial" and "business" district with a small portion of the Area designated for residential uses mainly associated with

**Location Map**  
**Belmont / Cicero Redevelopment Project Area**  
City of Chicago, Illinois



AUGUST 1, 1999



Foreman High School. Zoning classifications in the Area are shown on **Exhibit D, Generalized Existing Zoning Map** included in **Attachment Two** of the **Appendix**. Seventy-seven percent (77%) of the buildings in the Area are or exceed 35 years of age.

Declining public and private investment is evidenced by deterioration and depreciation of maintenance of some of the public infrastructure components (principally streets and sidewalks) and deterioration of private properties as documented in the **Eligibility Study**. (See **Attachment One** of the **Appendix**).

The Area is characterized by the following conditions:

- the predominance (77%) of structures that are 35 years old or older;
- obsolescence (60% of buildings or parcels);
- excessive land coverage (71% of buildings or site improvements);
- depreciation of physical maintenance (75% of buildings or site improvements);
- lack of community planning (71% of buildings or parcels).

In addition, the Area exhibits other characteristics to a lesser extent which are set forth in the Eligibility Study including some streets, sidewalks, curbs and street lighting requiring repair and maintenance.

### ***C. Business & Industry Trends***

The age of many of the buildings and the inability of Area properties to provide contemporary commercial building sites and buildings has contributed to a gradual decline in the overall conditions of properties along Cicero Avenue and Belmont Avenue within the Area. Some Area buildings are vacant and/or in need of maintenance and repair to deteriorating portions of the structures. Approximately 60,000 square feet of commercial space is vacant. The Area is characterized by numerous automotive-related businesses. These businesses range from small used car lots covering one or two commercial lots to large automotive sales lots covering nearly entire blocks. In most instances, these larger operations are franchised new car dealerships. The remaining commercial uses are a mix of small service and retail uses and many of these businesses are also automotive-related uses such as general and specialty repair and service facilities, body shops, parts stores, etc.

There is also an inability to provide contemporary development sites throughout the Area. Because so many of the existing uses are located on one or two narrow lots, the availability of off-street parking and room for expansion are limited. The possibility exists that the commercial businesses in the Area may look outside the Area to expand their operations. Loss of additional commercial tenants, due to an inability to meet contemporary commercial space needs, would likely have an adverse impact on the Area's viability as an employment center within the City. Loss of commercial tenants would likely be detrimental to the surrounding residential neighborhoods because residents likely would go outside the Area to find suitable shopping alternatives.

The City has an on-going maintenance program for Area public improvements to repair and improve Area infrastructure. Despite these efforts, improved commercial sites in the Area are gradually becoming obsolete and underutilized. Some of these sites will likely become blighted and lose the ability to generate jobs and tax revenue if these conditions are not reversed.

#### **D. Redevelopment Plan Purpose**

Tax increment financing ("TIF") is permitted by the *Illinois Tax Increment Allocation Redevelopment Act*, 65 ILCS 5/11-74.4-1 *et seq.*, as amended (the "Act"). The Act sets forth the requirements and procedures for establishing a redevelopment project area and a redevelopment plan. This Belmont/Cicero Avenue Tax Increment Financing Redevelopment Plan and Project (hereafter referred to as the "Plan") includes the documentation as to the qualifications of the Area as a conservation area as defined in the Act. The purposes of this Plan are to provide an instrument that can be used to guide the correction of Area problems, attract new private development that will produce new employment and tax increment revenues and to stabilize existing development in the Area. This Plan identifies those activities, sources of funds, procedures and various other necessary requirements in order to implement tax increment financing pursuant to the Act.

#### **E. Plan Objectives & Strategies**

As a part of the City's overall strategy to retain viable businesses, recruit new businesses into the City and check the loss of jobs from the City, the City has chosen to utilize tax increment financing to revive the commercial corridors that make up the Area.

The Plan represents an opportunity for the City to implement a program that can achieve a number of Citywide goals and objectives, as well as some

that are specifically directed at the Area. These goals and objectives include:

- support and retain the existing tax base of the Area with particular emphasis on maintaining the stability of the major auto dealerships;
- retain the existing employment base and provide new employment opportunities in the Area;
- expand the tax base through reuse and rehabilitation of existing commercial properties that are presently vacant or underutilized;
- develop new commercial buildings on vacant and/or underutilized properties in the Area;
- establish a program of planned public improvements designed to enhance the retention of existing business and industries and to promote the Area as a place to do business;
- attract new business that will complement the existing business community and provide expanded goods and services for adjacent neighborhoods and existing businesses;
- improve the condition and appearance of properties within the Area; and
- eliminate the conditions that have caused the Area to exhibit signs of blight and that qualify the Area as a conservation area.

These goals and objectives can be accomplished by utilizing TIF as described in Section III, herein. TIF initiatives and establishment of the Area are designed to arrest the spread of blight and decline of the Area and will help to retain, redevelop and expand the commercial businesses within the Area. In doing so, the use of TIF will help to preserve the adjoining residential neighborhoods that have traditionally been served by the commercial corridors of the Area. In addition, the opportunity exists to revive and enhance these declining commercial corridors that also serve the employees of the businesses located in or nearby the Area.

This Plan will create the mechanism to revitalize these important commercial corridors through the improvement of the physical environment and infrastructure. The City proposes to use TIF, as well as other economic development resources, when available, to address needs in the Area and induce the investment of private capital.

In implementing this Plan, the City is acting to facilitate the revitalization of the entire Area. The majority of the Area should be maintained as a pair of connected commercial corridors that provide services to the Area and surrounding residential neighborhoods. Cicero Avenue has long-standing recognition as an automotive sales and service corridor in the City and it is a goal of this plan to support and improve the Area's image in that regard. This Plan is intended to build on the City's previous actions to stabilize commercial land uses, support business expansion and attract new businesses to the Area. The City recognizes that blighting influences will continue to weaken the Area and that the Area may become blighted if the decline is not reversed. Consequently, the City wishes to encourage private development activity by using TIF as a prime implementation tool to complete various public projects.

***F. Redevelopment Plan and Project Activities and Costs***

The projects anticipated for the Area may include, but are not limited to:

- rehabilitation and improvement to existing properties including streetscape improvements;
- property assembly, site clearance and preparation;
- private developer assistance;
- transportation improvements;
- street, alley and sidewalk reconstruction;
- utility work;
- environmental remediation;
- marketing and promotion; and
- planning studies.

The anticipated activities and associated costs are shown on **Table Three, Estimated Redevelopment Project Costs**. The total estimated cost for the activities listed in Table Three are \$9,625,000.

### *G. Summary & Conclusions*

This Plan summarizes the analyses and findings of the consultant's work, which, unless otherwise noted, is the responsibility of PGAV-Urban Consulting ("Consultant"). The City is entitled to rely on the findings and conclusions of this Plan in designating the Area as a redevelopment project area under the Act (defined herein). The Consultant has prepared this Plan and the related Eligibility Study with the understanding that the City would rely: 1) on the findings and conclusions of the Plan and the related Eligibility Study in proceeding with the designation of the Area and the adoption and implementation of the Plan, and 2) on the fact that the Consultant compiled the necessary information so that the Plan and the related Eligibility Study will comply with the Act.

The study and survey of the Area indicate that the requirements necessary for designation of the Area as a conservation area under the Act are present. Therefore, the Area is qualified under the terms of the definitions in the Act. This Plan and the supporting documentation contained in the **Eligibility Study** (included herein as **Attachment One** of the **Appendix**) indicate that the Area on the whole has not been subject to growth and development through investment by private enterprise, and would not reasonably be anticipated to be developed without the adoption of the Plan.

## SECTION II – LEGAL DESCRIPTION AND PROJECT BOUNDARY

The boundaries of the Area include only those contiguous parcels of real property and improvements thereon substantially benefited by the activities to be undertaken as a part of the Plan. Since the boundaries of the Area include approximately 99 acres of land, the statutory minimum of 1.5 acres is exceeded. The boundaries represent an area that consists of two adjoining commercial corridors that serve adjacent residential neighborhoods and the northwestern part of the City. These commercial corridors contain common characteristics that influence the viability of the entire Area:

- the corridors along Cicero and Belmont Avenues represent an older commercial core for the adjacent neighborhoods;
- occupancy rates, building age, building conditions and streetscape conditions are relatively similar throughout the entire Area;

The boundaries of the Area are shown on **Exhibit A, Boundary Map of TIF Area** included in **Attachment Two** of the **Appendix** and the boundaries are described in the **Legal Description** of the Area included as **Attachment Three** of the **Appendix**. A listing of the permanent index numbers and the 1998 equalized assessed value for all properties in the Area are provided as **1998 Estimated E.A.V. by Tax Parcel** included as **Attachment Four** of the **Appendix**.

## SECTION III - STATUTORY BASIS FOR TAX INCREMENT FINANCING

### A. Introduction

In January 1977, TIF was made possible by the Illinois General Assembly through passage of the *Tax Increment Allocation Redevelopment Act*, 65 ILCS 5/11-74.4-1 *et seq.*, as amended (the "Act"). The Act provides a means for municipalities, after the approval of a redevelopment plan and project, to redevelop blighted, conservation, or industrial park conservation areas and to finance eligible "redevelopment project costs" with incremental property tax revenues. "Incremental property tax" or "incremental property taxes" are derived from the increase in the current E.A.V. of real property within the redevelopment project area over and above the "certified initial E.A.V." of such real property. Any increase in E.A.V. is then multiplied by the current tax rate, which results in incremental property taxes. A decline in current E.A.V. does not result in a negative incremental property tax.

To finance redevelopment project costs, a municipality may issue obligations secured by incremental property taxes to be generated within the project area. In addition, a municipality may pledge toward payment of such obligations any part or any combination of the following:

- (a) net revenues of all or part of any redevelopment project;
- (b) taxes levied and collected on any or all property in the municipality;
- (c) the full faith and credit of the municipality;
- (d) a mortgage on part or all of the redevelopment project; or
- (e) any other taxes or anticipated receipts that the municipality may lawfully pledge.

Tax increment financing does not generate tax revenues by increasing tax rates. It generates revenues by allowing the municipality to capture, for a prescribed period, the new revenues produced by the enhanced valuation of properties resulting from the municipality's redevelopment program, improvements and activities, various redevelopment projects, and the reassessment of properties. Under TIF, all taxing districts continue to receive property taxes levied on the initial valuation of properties within the redevelopment project area. Additionally, taxing districts can receive distributions of excess incremental property taxes when annual incremental property taxes received exceed principal and interest obligations for that year

and redevelopment project costs necessary to implement the redevelopment plan have been paid. Taxing districts also benefit from the increased property tax base after redevelopment project costs and obligations are paid.

As used herein and in the Act, the term "redevelopment project" ("project") means any public and private development project in furtherance of the objectives of a redevelopment plan. The term "area" means an area designated by the municipality, which is not less in the aggregate than 1-1/2 acres and in respect to which the municipality has made a finding that there exist conditions which cause the area to be classified as an industrial park conservation area or a blighted area or a conservation area, or a combination of both blighted area and conservation area. Redevelopment plan ("Plan") means the comprehensive program of the municipality for development or redevelopment intended by the payment of redevelopment project costs to reduce or eliminate those conditions the existence of which qualified the redevelopment project area for utilization of tax increment financing, and thereby to enhance the tax bases of the taxing districts which extend into the redevelopment project area.

This increase or "increment" can be used to finance "redevelopment project costs" such as property assembly, site clearance, building rehabilitation, interest subsidy, construction of public infrastructure, etc. as permitted by the Act.

The Illinois General Assembly made various findings in adopting the Act:

1. That there exists in many municipalities within the State blighted and conservation areas; and
2. That the eradication of blighted areas and the treatment and improvement of conservation areas by redevelopment projects are essential to the public interest and welfare.

These findings were made on the basis that the presence of blight, or conditions which lead to blight, are detrimental to the safety, health, welfare and morals of the public.

To ensure that the exercise of these powers is proper and in the public interest, the Act specifies certain requirements that must be met before a municipality can proceed with implementing a redevelopment plan. One of these requirements is that the municipality must demonstrate that a redevelopment project area qualifies for designation. With certain exceptions, an area must qualify generally either as:

- a blighted area (both “improved” and “vacant” or a combination of both); or
- a conservation area; or
- a combination of both blighted areas and conservation areas within the definitions for each set forth in the Act.

The Act does not offer detailed definitions of the blighting factors used to qualify areas. The definitions set forth in the Illinois Department of Revenue's "Definitions and Explanations of Blight and Conservation Factors (1988)" were used in this regard in preparing this Plan.

**B. The Redevelopment Plan and Project for the Belmont/Cicero Avenue Tax Increment Financing Redevelopment Project Area**

As evidenced herein, the Area as a whole has not been subject to growth and development through private investment. Furthermore, it is not reasonable to expect that the Area as a whole will be redeveloped without the use of TIF.

This Plan has been formulated in accordance with the provisions of the Act and is intended to guide improvements and activities within the Area in order to stimulate private investment in the Area. The goal of the City, through implementation of this Plan, is that the entire Area be revitalized on a comprehensive and planned basis to ensure that private investment in rehabilitation and new development occurs:

1. On a coordinated rather than piecemeal basis to ensure that land use, access and circulation, parking, public services and urban design are functionally integrated and meet present-day principles and standards;
2. On a reasonable, comprehensive and integrated basis to ensure that blighting factors are eliminated; and
3. Accomplish objectives within a reasonable and defined period so that the Area may contribute productively to the economic vitality of the City.

This Plan sets forth the overall Project which are those public and private activities to be undertaken to accomplish the City's above-stated goal. During implementation of the Project, the City may, from time to time: (i) undertake or cause to be undertaken public improvements and activities;

and (ii) enter into redevelopment agreements or intergovernmental agreements with private entities or public entities to construct, rehabilitate, renovate or restore private improvements on one or several parcels (collectively referred to as “Redevelopment Projects”).

This Plan specifically describes the Area and summarizes the factors which qualify the Area as a “conservation area” as defined in the Act. (Also, see the **Eligibility Study** included as **Attachment One** of the **Appendix**).

Successful implementation of this Plan requires that the City utilize incremental property taxes and other resources in accordance with the Act to stimulate the comprehensive and coordinated development of the Area. Only through the utilization of tax increment financing will the Area develop on a comprehensive and coordinated basis, thereby reducing or eliminating the conditions which have precluded development of the Area by the private sector.

The use of incremental property taxes will permit the City to direct, implement and coordinate public improvements and activities to stimulate private investment within the Area. These improvements, activities and investments will benefit the City, its residents, and all taxing districts having jurisdiction over the Area. These anticipated benefits include:

- An increased property tax base arising from new commercial development and the rehabilitation of existing buildings.
- An increased sales tax base resulting from new and existing development.
- A increase in construction and employment opportunities for residents of the City.
- Improved roadways, utilities and other infrastructure that better serve existing businesses, residents, and institutions and accommodate desired new development.

## SECTION IV – REDEVELOPMENT GOALS AND OBJECTIVES

Information regarding the needs of the Area and proposals for the future was obtained from the City of Chicago, various neighborhood groups, comments expressed at neighborhood meetings and field investigations by the Consultant.

The Area boundaries have been established to maximize the development tools created by the Act and its ability to address Area problems and needs. To address these needs, various goals and objectives have been established for the Area as noted in this section.

### A. General Goals for the Belmont/Cicero Avenue Redevelopment Area

Listed below are the general goals adopted by the City for redevelopment of the Area. These goals provide the overall focus and direction of this Plan:

1. Improve the quality of life in the City by revitalizing the Area. This can be accomplished through assisting the Area to have secure, functional, attractive, marketable and competitive business environments that capitalize on the automotive nature of much of the Area.
2. Within the Area, create commercial environments that will contribute more positively to the health, safety and general welfare of the City.
3. Stabilize and enhance the real estate and sales tax base of the City and other taxing districts having jurisdiction over the Area.
4. Retain and enhance sound and viable existing businesses within the Area.
5. Attract new business development within the Area.
6. Improve the appearance of the Cicero Avenue and Belmont Avenue corridors that comprise the Area. This should be accomplished through: building facade renovation/restoration; removal of signage clutter; restoration of deteriorated signage; other public and private improvements that will have a positive visual impact and provide an identity for the commercial district.
7. Create new job opportunities within the Area.

8. Employ residents from within the Area as well as adjacent neighborhoods.

### ***B. Redevelopment Objectives***

Listed below are the redevelopment objectives that will guide planning decisions regarding redevelopment within the Area:

1. Reduce or eliminate those conditions that qualify the Area as a “conservation area”. These conditions are described in detail in the **Eligibility Study** (see **Attachment One** of the **Appendix**).
2. Create an environment that stimulates private investment in the upgrading and expansion of existing businesses and the construction of new business facilities that will create jobs and increase the property tax base.
3. Create a coherent overall urban design and character for the Area. Individual developments should be visually distinctive and compatible.
4. Encourage visually attractive buildings, rights-of-way and open spaces incorporating sound building and property design standards including signage and off-street parking.
5. Provide or reinforce necessary public improvements and facilities in proper relationship to the projected demand for such facilities and in accordance with modern design standards for such facilities.
6. Maximize the existing transportation network of the Area and ensure that the Area is served by a street system and public transportation facilities that provide safe and convenient access to and circulation within the Area.
7. Assemble or encourage the assembly of land into parcels of appropriate shape and sufficient size for redevelopment in accordance with this Plan and contemporary development needs and standards.
8. Facilitate business retention, rehabilitation and new development.
9. Assist in the establishment of job training and job readiness programs to provide residents from within and surrounding the Area with the skills necessary to secure jobs within the Area.

10. Provide opportunities for women-owned and minority-owned businesses to share in the redevelopment of the Area.

### ***C. Development and Design Objectives***

Listed below are the specific development and design objectives which will assist the City in directing and coordinating public and private improvement and investment throughout the Area in order to achieve the general goals and redevelopment objectives for the Area identified previously in this Plan.

The following guidelines are intended to help attract desirable new businesses and employment opportunities, foster a consistent and coordinated development pattern and create an attractive and quality image and identity for the Area.

#### **1. Land Use**

- Promote new commercial development, where appropriate, and integrate new development with existing businesses throughout the Area to create a planned mix of commercial uses.
- To the extent possible, facilitate rehabilitation and development of commercial, retail, and commercial service uses where appropriate. However, the Plan recognizes the need for and existence of institutional and residential uses to a limited extent given the Area's current boundaries and existing land use and zoning patterns.
- Promote amenities such as shared parking in selected locations that support the needs of the Area's residents, employees and business patrons.
- Protect areas designated for a particular land use from development that may be detrimental through implementation of the generalized land use plan for the Area.

#### **2. Building and Site Development**

- Repair, rehabilitate and reuse existing commercial buildings in poor condition, when feasible.
- Promote the use of consistent and visually attractive architectural treatments (including lighting, signage and landscaping) around

buildings to add visual interest and promote a unique identity within the Area.

- Locate building service and loading areas away from front entrances and major streets where possible.
- Encourage parking, service and support facilities that can be shared by multiple businesses.

### 3. Transportation and Infrastructure

- Provide safe and convenient access to the Area for trucks, autos and public transportation.
- Improve the street surface conditions, street lighting, curbs, sidewalks and traffic signalization.
- Promote developments that will take advantage of the ease of access to the City's mass transit network.
- Provide well-defined, safe pedestrian connections between developments within the Area, and between the Area and nearby destinations.
- Upgrade public utilities and infrastructure throughout the Area as required.

### 4. Urban Design

- Establish a comprehensive streetscape system to guide the design and location of light fixtures, sidewalks, paving materials, landscaping, street furniture and signage within the Area.
- Replace signage that is deteriorated and unattractive.
- Discourage proliferation of building and site signage and restrict off-premises advertising (particularly billboards) to the extent permitted by law.
- Provide distinctive design features, including landscaping and signage, at the major entryways into the Area to create a unified identity.
- Preserve and promote buildings with historic and architectural value, where appropriate.

5. Landscaping and Open Space

- Provide landscaped buffer areas around the periphery of and within the commercial portions of the Area to reduce the adverse impact of commercial activities on adjacent residential neighborhoods.
- Promote the use of landscaping and attractive fencing to screen dumpsters, waste collection areas, loading areas, service areas and the perimeter of parking lots and other vehicular use areas.
- Ensure that all landscaping and design materials comply with the City of Chicago Landscape Ordinance.
- Promote the development of shared open spaces including courtyards, outdoor eating areas, recreational areas, etc.
- Ensure that all open spaces are designed, landscaped and lighted to achieve a high level of security.

## SECTION V – BASIS FOR ELIGIBILITY OF THE AREA & FINDINGS

### A. Introduction

**Attachment One** of the **Appendix** (the “Eligibility Study”) contains a comprehensive report that documents all factors required by the Act to make a determination that the Area is eligible under the Act. A brief synopsis of this Eligibility Study is included in this Section.

To designate a redevelopment project area, according to the requirements of the Act, a municipality must find that there exist conditions which cause such project area to be classified as a blighted area, conservation area, combination of blighted and conservation areas, or an industrial park conservation area. The criteria and the individual factors that were utilized in conducting the evaluation of the physical conditions in the Area are outlined under the individual headings that follow.

### B. Area Background Information

#### 1. Location and Size of Area

The Area is located eight miles northwest of downtown Chicago. The northern limit of the Area along Cicero Avenue is approximately one-mile southwest of the Kennedy Expressway. The Area contains approximately 99 acres and consists of 49 (full and partial) blocks.

The boundaries of the Area are described in the **Legal Description** included as **Attachment Three** of the **Appendix** and are geographically shown on **Exhibit A, Boundary Map of TIF Area**, included in **Attachment Two** of the **Appendix**. Existing land uses are identified on **Exhibit B, Existing Land Use Assessment Map**, included in **Attachment Two** of the **Appendix**.

#### 2. Description of Current Conditions

As noted previously, the Area consists of 49 (full and partial) city blocks, 173 buildings and 377 parcels covering approximately 99 acres. The gross land use percentage breakdown of the Area’s acreage is shown on the following page:

Land Use	Percentage of Gross Land Area
Residential	0.4%
Industrial	0.4%
Commercial	46.9%
Institutional and Related	13.4%
Vacant/Undeveloped Land	0.3%
Public Right-Of-Way	38.6%

Much of the Area is in need of redevelopment, rehabilitation and revitalization and is characterized by the conservation area factors that exist to a major extent listed below:

Obsolescence

60% of buildings or parcels exhibited evidence of obsolescence. Obsolescence identified in the Area includes: structures containing vacant space, structures with design and space layouts that are no longer suitable for their current use, parcels of limited and narrow size and configuration and obsolete site improvements including limited provisions for on-site parking.

Excessive Land Coverage

71% of buildings or site improvements exhibited evidence of excessive land coverage. Examples of excessive land coverage identified in the Area include: building or site improvements exhibiting nearly 100% lot coverage, lack of required off-street parking and inadequate provision for loading or service areas.

Depreciation of Physical Maintenance

Depreciation of physical maintenance was identified on 75% of buildings and site improvements in the Area. Examples observed in the Area include: unpainted or unfinished surfaces, peeling paint, loose or missing materials, cracks in masonry construction, broken windows, loose gutters and downspouts, and damaged building areas still in disrepair. Trash and debris was also observed on several sites and several parking lots and paved areas exhibited cracks and potholes in need of repair.

Lack of Community Planning

The presence of a lack of community planning was observed on 71% of

the buildings or parcels in the area. This factor is primarily associated with commercial properties that are located on lots that are too small to adequately accommodate appropriate off-street parking and loading requirements.

In addition to the four factors noted above, the following factors were found to exist to a minor extent:

- Dilapidation (11% of buildings and site improvements)
- Deterioration (23% of buildings and site improvements)
- Illegal Use of Individual Structures (2% of buildings)
- Presence of Structures Below Minimum Code Standards (17% of buildings)
- Abandonment (1% of buildings)
- Excessive Vacancy (8% of buildings)
- Overcrowding of Structures and Community Facilities (2% of buildings)
- Deleterious Land Use and Layout (10% of buildings and site improvements)

The Area on the whole has not been subject to growth and development through investment by private enterprise and would not reasonably be anticipated to be developed without the adoption of this Plan. Age and the requirements of contemporary commercial tenants have caused portions of the Area and its building stock to become obsolete and the growth rate of the EAV of the Area has grown slower than the growth rate for the City as a whole since 1994. These and other factors may result in further disinvestment in the Area. Some businesses have relocated out of the Area and approximately 14 commercial buildings contain vacant floor space.

Previous efforts to check decline in the Area have been limited to on-going maintenance of public improvements by the City. However, these efforts have not prevented further decline. In addition, these efforts have not resulted in occupancy and beneficial use of some vacant buildings. The City is developing this Plan in an attempt to attract new growth and development.

The City and the State of Illinois ("State") have designated a portion of this section of the community as Enterprise Zone 5 (**Exhibit F, Enterprise Zone Map** included in **Attachment Two** of the **Appendix**). However, this designation only covers the right-of-way of Cicero Avenue. The remaining portion of the Area will not benefit from the Enterprise Zone program.

From 1994 through 1998, the City of Chicago equalized assessed value increased from \$30.1 billion to \$33.9 billion according to Cook County records. This represents a gain of \$3.8 billion (annual average of 2.7%) during this five-year period. In 1994 the equalized assessed value of Cook County was \$67.8 billion and grew to \$78.5 billion in 1998. This represents a gain of \$10.7 billion (annual average of 2.8%) during this five-year period. In 1998, the E.A.V. of the Area was \$33.7 million. This figure represents an approximately \$1.5 million increase in E.A.V. since 1994. The average rate of increase in E.A.V. for the Area has only been 1.2% annually since 1994. Further, approximately 2.9 percent of the properties in the Area are delinquent in the payment of 1997 real estate taxes and 104 building code violations have been issued on buildings since January of 1994.

Of the approximately 173 buildings and 99 acres in the Area, only two major new buildings have been built since January of 1994 according to building permit information provided by the City of Chicago Building Department. Both of these buildings were commercial buildings. Approximately 77% of the buildings in the Area are or exceed 35 years of age.

There is approximately 60,000 square feet of vacant commercial floor space. A significant portion of the vacant floor space in the Area is located in buildings that are obsolete in terms of contemporary business requirements and layout. As part of the documentation of existing conditions in the Area, a separate analysis looked at development opportunities in the Area.

According to information provided by the Goodman Williams Group, large-scale retail opportunities are limited in the Area. The main factor limiting development in the Area is the lack of sites capable of accommodating the space and site requirements of contemporary retail development. Several large retailers are located in shopping centers near the Area. These shopping centers are on large sites that provide adequate parking and large building footprints more suited for contemporary retail use. Retail demand for large building footprints and on-site parking may be causing some Area properties to be less desirable for commercial uses. In addition, a major neighborhood retail-shopping node is located just north of the Area at Cicero Avenue and Irving Park Road, outside the Area boundaries.

For many Area properties, building size, building layout and limited on-site parking is not suited for large contemporary commercial tenants. The result is that a narrower mix of commercial uses will seek to occupy the existing commercial buildings in the Area and thereby limit demand for some properties. This adds significantly to the view that the Area has experienced additional blight and that private market acceptance of portions of the Area is not favorable and likely will not be favorable in the future.

The documentation provided in this Plan and the attached Eligibility Study (long-term vacancies, properties that are tax delinquent, absence of new development and declining E.A.V.) indicates that private investment in revitalization and redevelopment has not occurred. These conditions may cause the Area to become blighted in the future. In addition, the Area is not reasonably expected to have increased stability and be redeveloped without the aggressive efforts and leadership of the City, including the adoption of the Plan.

### *C. Area Data and Profile*

The City is proposing an overall strategy to address conditions that qualify the Area as a conservation area. These efforts are directed at increasing property values, retaining viable businesses, recruiting new businesses into the City and reversing the loss of industrial and commercial jobs. Isolated areas within the Belmont/Cicero Avenue Redevelopment Area and surrounding areas have received or will receive funding for planning and capital improvement programs. Funding of these projects is outlined in the 1998-2002 City of Chicago Capital Improvement Program. However, these programs are not sufficient to overcome the factors causing decline in the Area.

As noted in the Introduction, the Area is a pair of connected, linear commercial corridor located along Cicero Avenue and Belmont Avenue. These corridors contain numerous commercial businesses and provide employment opportunities to residents in the surrounding neighborhoods. However, many existing structures are not suited for contemporary commercial development because of age, size, condition and layout. Deteriorating buildings, small lots, inadequate or non-existent on-site parking, buildings that are obsolete in terms of contemporary retail space needs and declining streetscapes are present throughout the Area. If the Area is to be revitalized, these conditions must be addressed.

The primary purpose of the Plan is to establish a program of addressing those factors that cause the Area to qualify under the Act. Further, the tax increment financing identified in this Plan is designed to lead to retention

of existing business and promote the Area for new commercial development and private investment.

**D. Existing Land Use and Zoning Characteristics**

A tabulation of existing land use by category is shown on below:

**Table One  
Tabulation of Existing Land Use**

Land Use	Land Area Gross Acres	% of Gross Land Area	% of Net Land Area <sup>1</sup>
Residential	0.4	0.4%	0.7%
Industrial	0.4	0.4	0.7
Commercial	46.5	46.9	76.4
Institutional	13.3	13.4	21.8
Vacant/Undeveloped Land	0.3	0.3	0.4
Sub total – Net Area	60.9	61.4%	100.0%
Public Right-Of-Way	38.3	38.6	N/A
<b>Total</b>	<b>99.2 Ac.</b>	<b>100.0%</b>	<b>N/A</b>

Notes:

<sup>1</sup> Net land area exclusive of acreage associated with public right-of-way.

The existing land uses itemized in Table One are predominantly commercial in nature, as 76.4% of the net Area (exclusive of public right-of-way) is commercial. One institutional use (Foreman High School) is located in the Area. No public parks are located in the Area and several residential uses are scattered throughout the Area. The majority of property within the Area is zoned in commercial or business categories with the primary exception being Foreman High School, which is in an area zoned residential (see **Exhibit D, Generalized Existing Zoning Map** included in **Attachment Two** of the **Appendix**).

There are no large retail shopping centers in the Area. The pockets of residential use existing in the Area contain single-family and multi-family buildings or commercial buildings containing upper floor residential uses. These residential areas are associated with individual lots located along Cicero Avenue. The overwhelming commercial nature of these corridors makes these residential uses incompatible with the overall character of the Area. Approximately 0.4% of the total gross land area or 0.7% of the net land area (exclusive of public right-of-way) is residential.

The land use survey and map are intended to focus on the uses at street level which usually are the predominant use of the property. It should be recognized, however, that many of the multi-story buildings throughout the corridor are actually mixed-use structures. The upper floors of these buildings are often intended for multi-family use, constructed so that the business owner could live above his shop and maximize the rental income potential of the building. In the overwhelming majority of these instances, these upper floors experience high rates of occupancy even if the first floor commercial space is vacant. The focus on ground floor uses is not intended to minimize the importance of the second floor uses. In fact, maximum use and occupancy of these mixed-use buildings is and should be encouraged.

Cicero and Belmont Avenue have parking restrictions that limit on-street parking during peak periods. In addition, several zones have been created adjacent to the Area that limit on-street parking in residential areas through a parking permit program. However, these areas are small in number. Along Cicero and Belmont Avenues, limited on-street parking is available. Individual businesses along these streets have narrow street frontage and many buildings cover 100% of their lots, thereby preventing any on-site parking or loading. Many Area residents, employees and patrons of Area businesses must park on adjacent streets to access the Area.

### ***E. Investigation and Analysis of Conservation Factors***

In determining whether the proposed Area meets the eligibility requirements of the Act, various methods of research were utilized in addition to the field surveys. The data include information assembled from the sources below:

1. Contacts with local individuals knowledgeable of Area conditions and history, age of buildings and site improvements, methods of construction, real estate records and related items.
2. Aerial photographs, Sidwell block sheets, etc.
3. Inspection and research as to the condition of local buildings, streets, utilities, etc.
4. On-site field inspection of the Area conditions by experienced property inspectors of the Consultant and others as previously noted. Personnel of the Consultant are trained in techniques and procedures of determining conditions of local properties, utilities, streets, etc. and determining eligibility of designated areas for tax increment financing.

5. Use of accepted definitions and guidelines to determine area eligibility as established by the Illinois Department of Revenue manual in conducting eligibility compliance review for State of Illinois Tax Increment Finance Areas in 1988.
6. Adherence to basic findings of need as established by the Illinois General Assembly in establishing the Act. These are:
  - a. There exists in many Illinois municipalities, areas that are conservation or blighted areas, within the meaning of the Act.
  - b. The eradication of blighted areas and the treatment of conservation areas by redevelopment projects are essential to the public interest.
  - c. These findings are made on the basis that the presence of blight or conditions, which lead to blight, are detrimental to the safety, health, welfare and morals of the public.

In making the determination of eligibility, it is not required that each and every property or building in the Area qualifies. It is the Area as a whole that must be determined to be eligible.

The Act sets forth 14 separate factors that are to be used to determine if an area qualifies as a "conservation area". In addition, two thresholds must be met. For an area to qualify as a conservation area 50% or more of the structures in the area must have an age of 35 years or more and a combination of 3 or more of the 14 factors must be found to exist such that although the area is not yet a blighted area, it is detrimental to the public safety, health, morals or welfare and may become a blighted area.

The Act does not define the blight terms, but the Consultant has utilized the definitions for these terms as established by the Illinois Department of Revenue in their 1988 Compliance Manual. The Eligibility Study included in the Appendix defines all of the terms and the methodology employed by the Consultant in arriving at the conclusions as to eligibility.

Conservation Area: A combination of 3 or more of the following factors must exist for an area to qualify as a conservation area under the Act.

1. Dilapidation
2. Obsolescence
3. Deterioration
4. Illegal use of individual structures

5. Presence of structures below minimum code standards
6. Abandonment
7. Excessive vacancies
8. Overcrowding of structures and community facilities
9. Lack of ventilation, light, or sanitary facilities
10. Inadequate utilities
11. Excessive land coverage
12. Deleterious land use or layout
13. Depreciation of physical maintenance
14. Lack of community planning

**Table Two, Conservation Factors Matrix**, provided on the following page, tabulates the condition of all improved properties in the approximately 99-acre, 49 full and partial block Area. **Table Two** documents the conditions of improved portions of the Area. The data contained in **Table Two** indicate that four blighting factors associated with improved land are present to a meaningful extent and generally distributed throughout the Area. These four factors were summarized previously and are further described in the **Eligibility Study** contained as **Attachment One** of the **Appendix**.

#### *F. Summary of Findings/Area Qualification*

It was determined in the investigation and analysis of conditions in the Area that the Area qualifies as a “conservation area” under the Act. Those qualifying factors that were determined to exist in the Area are summarized in **Table Two, Conservation Factors Matrix**. The Plan includes measures designed to reduce or eliminate the deficiencies that cause the Area to qualify. This is consistent with the strategy of the City in other redevelopment project areas.

The loss of business from this Area further documents the trend line and deteriorating conditions of the Area. Vacant buildings, declining E.A.V., lack of private investment and little interest in the Area by the private market are further evidence of decline in the Area. There is approximately 60,000 square feet of vacant commercial floor space in approximately 14 buildings scattered throughout the Area. Some of these properties have been available in the real estate market for an extended time-period.

The City and the State have designated the right-of-way of Cicero Avenue as a portion of State of Illinois Enterprise Zone No. 5. However, this designation can not address problems associated with property along Cicero Avenue and Belmont Avenue. (see **Exhibit F, Enterprise Zone Map** included in **Attachment Two** of the **Appendix**).

**Table Two**  
**Belmont/Cicero Avenue Redevelopment Project Area**  
**Conservation Factors Matrix**

*	**	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Total Number of Blighting Factors Present	Area Has 3 or More Factors	Number of Buildings
Sub Area	Buildings 35 Years of Age and Older	Dilapidation	Obsolescence	Deterioration	Illegal Use of Individual Structures	Presence of Structures Below Min. Code Standards	Abandonment	Excessive Vacancy	Over-crowding of Structures and Community Facilities	Lack of Ventilation, Light or Sanitary Facilities	Inadequate Utilities	Excessive Land Coverage	Deleterious Land Use and Layout	Depreciation of Physical Maintenance	Lack of Community Planning			
Sub Area 1A	50	3	44	23	4	13	0	10	0	0	0	43	4	49	43	10	Yes	59
Sub Area 2A	63	16	38	15	0	17	2	4	4	0	0	57	13	67	57	11	Yes	83
Sub Area 1B	21	0	22	1	0	0	0	0	0	0	0	22	0	13	22	5	Yes	31
<b>Total Number of Buildings or Parcels Exhibiting Factors</b>	134	19	104	39	4	30	2	14	4	0	0	122	17	129	122	12	Yes	173
<b>Percent of Total Number of Buildings or Parcels Exhibiting Factors</b>	77%	11%	60%	23%	2%	17%	1%	8%	2%	0%	0%	71%	10%	75%	71%			100%

**Notes:**

- \* Sub-Area designations are graphically identified on the Sub-Area Key Map contained in Attachment Two of the Appendix.
- \*\* Age is not a factor for designation but rather a threshold that must be met before an area can qualify as a conservation area.

The conclusion of the Consultant is that the number, degree and distribution of eligibility factors as documented in this report warrant the designation of the Area as a conservation area as set forth in the Act. The summary tables contained on the following pages highlight the factors found to exist in the Area that cause it to qualify.

Although it may be concluded that the mere presence of the stated eligibility factors noted herein may be sufficient to make a finding of qualification as a conservation area, this evaluation was made on the basis that the factors must be present to an extent that would lead reasonable persons to conclude that public intervention is appropriate or necessary. Secondly, the conservation area eligibility factors must be reasonably distributed throughout the Area so that a non-eligible area is not arbitrarily found to be a conservation area simply because of proximity to an area that exhibits blighting factors.

In addition to the presence of multiple conservation area factors, trends indicating that Area E.A.V. is declining and the presence of vacant floor space indicates that the Area on the whole has not been subject to growth and development as a result of investment by private enterprise and will not be developed without action by the City. These have been previously documented. All properties within the Area will benefit from the use of TIF and the implementation of the Plan.

The table presented on the following page shows the status of the Area with respect to the age threshold and eligibility factors documented in the Area. The analysis presented in this Plan was based upon field review and data assembled by the Consultant. The conclusions presented in this report are those of the Consultant. The local governing body should review this report. If satisfied with the summary of findings contained herein, the governing body may adopt a resolution making a finding of a conservation area for the Area and make this report a part of the public record. The study and survey of the Area indicate that requirements necessary for designation as a "conservation area" are present. Therefore, the Area meets the requirements for designation as a conservation area and is eligible to be designated as a redevelopment project area and eligible for Tax Increment Financing under the Act (see full text of **Attachment One, Eligibility Study** included in the **Appendix**).

1. Improved Land Statutory Factors

ELIGIBILITY FACTOR <sup>1</sup>		EXISTING IN AREA
	Age <sup>2</sup>	77% of bldgs. are or exceed 35 years of age.
1	Dilapidation	Minor Extent
2	<b>Obsolescence</b>	<b>Major Extent</b>
3	Deterioration	Minor Extent
4	Illegal use of individual structures	Minor Extent
5	Presence of structures below minimum code standards	Minor Extent
6	Abandonment	Minor Extent
7	Excessive vacancies	Minor Extent
8	Overcrowding of structures and community facilities	Minor Extent
9	Lack of ventilation, light or sanitary facilities	Not Present
10	Inadequate utilities	Not Present
11	<b>Excessive land coverage</b>	<b>Major Extent</b>
12	Deleterious land use or layout	Minor Extent
13	<b>Depreciation of physical maintenance</b>	<b>Major Extent</b>
14	<b>Lack of community planning</b>	<b>Major Extent</b>

Notes:

- 1 Only three factors are required by the Act for eligibility. Twelve factors are present in the Area. Four factors were found to exist to a major extent and eight were found to exist to a minor extent.
- 2 Age is not a factor for designation but rather a threshold that must be met before an area can qualify as a conservation area.

## SECTION VI - REDEVELOPMENT PLAN AND PROJECT

### A. Introduction

This section presents the Plan and Project for the Area. Pursuant to the Act, when the finding is made that an area qualifies as a conservation, blighted, combination of conservation and blighted areas, or industrial park conservation area, a redevelopment plan must be prepared. A **redevelopment plan** is defined in the Act at 65 ILCS 5/11-74.4-3 (n) as:

*the comprehensive program of the municipality for development or redevelopment intended by the payment of redevelopment project costs to reduce or eliminate those conditions the existence of which qualified the redevelopment project area as a "blighted area" or "conservation area" or combination thereof or "industrial park conservation area," and thereby to enhance the tax bases of the taxing districts which extend into the redevelopment project area.*

### B. Proposed Generalized Land Use Plan

The generalized land use plan for the Area is presented on **Exhibit C, Generalized Land Use Plan** included in **Attachment Two** of the **Appendix**.

The generalized land use plan for the Area will be in effect upon adoption of this Plan. This land use plan is a generalized plan in that it states land use categories and even alternative land uses that apply to each block in the Area. Existing land uses that are not consistent with these categories may be permitted to exist if they are legal and conform to the underlying zoning. However, TIF assistance will only be provided for those properties in conformity with this generalized land use plan.

The commercial corridors that comprise the Area should be revitalized through improvement of the existing streetscape and infrastructure and through redevelopment of small-scale individual properties with the primary focus being a series of planned commercial retail/service corridors. In addition, provisions for the lone institutional use (Foreman High School) are also included. The land uses should be arranged and located to minimize conflicts between neighboring land use activities. The intent of this land use plan is also to enhance and support the existing, viable commercial businesses in the Area through providing opportunities for financial assistance for expansion and growth.

The generalized land use plan is focused on maintaining and enhancing sound and viable existing businesses, and promoting new business development at selected locations. The generalized land use plan highlights areas for use as commercial business that will enhance existing development and promote new development within the Area. The generalized land use plan designates two (2) land use categories within the Area:

- Commercial
- Institutional

These two categories, and their location on the map on **Exhibit C, Generalized Land Use Plan** included as **Attachment Two** of the **Appendix**, were developed from several factors: existing land use, the existing underlying zoning districts and the land use anticipated in the future (and deemed to be appropriate based on sound urban planning principles and real estate market realities).

It is not the intent of the generalized land use plan to eliminate non-conforming existing uses in this Area except to the extent such elimination would occur as a result of the City's Zoning ordinance provisions. The intent is to prohibit the expansion of non-conforming uses and allow the commercial nature of the Area to remain intact. In some instances, transformation from residential use to commercial use may be desirable. It should be noted that existing residential uses can remain until such time that they are no longer viable for their current use. All redevelopment project activities shall be subject to the provisions of the City's ordinances and applicable codes as may be in existence and may be amended from time to time.

### ***C. Redevelopment Projects***

To achieve the objectives proposed in the Plan, a number of projects and activities will need to be undertaken. While no private projects are proposed at this time, an essential element of the Plan is a combination of private projects, public projects and infrastructure improvements. Projects and activities necessary to implement the Plan may include the following:

#### **1. Private Redevelopment Investment:**

Rehabilitation of existing properties including adaptive reuse of certain existing buildings built for one use but proposed for another use. New construction or reconstruction of private buildings at various locations as permitted by the Plan.

## 2. Public Redevelopment Investment:

Public projects and support activities will be used to induce and complement private investment. These may include, but are not limited to: street improvements; public building rehabilitation; property assembly and site preparation; street work; transportation improvement programs and facilities; public utilities (water, sanitary and storm sewer facilities); environmental clean-up; park improvements; school improvements; landscaping; traffic signalization; promotional and improvement programs; signage and lighting, as well as other programs as may be provided by the City and permitted by the Act.

The estimated costs associated with the eligible public redevelopment investment are presented in **Table Three, Estimated Redevelopment Project Costs** shown on the next page. These projects are necessary to carry out the capital improvements and to address the additional needs identified in preparing this Plan. This estimate includes reasonable or necessary costs incurred or estimated to be incurred in the implementation of this Plan.

Some of the costs listed in **Table Three, Estimated Redevelopment Project Costs** will become eligible costs under the Act pursuant to an amendment to the Act which will become effective November 1, 1999. In no instance, however, shall such additions or adjustments result in any increase in the total redevelopment costs without further amendment to this Redevelopment Plan.

The City proposes to achieve its redevelopment goals and objectives for the Area through the use of public financing techniques including, but not limited to tax increment financing. The City also reserves the right to undertake additional activities and improvements authorized under the Act.

**TABLE THREE**  
**Estimated Redevelopment Project Costs**

<u>Activity</u>	<u>Cost<sup>1</sup></u>
1. Planning, Legal, Marketing Professional, Services, Administrative	\$ 500,000
2. Property Assembly, Site Clearance, Environmental Remediation & Site Preparation	\$ 1,550,000
3. Rehabilitation Costs & Leasehold Improvements	\$ 2,500,000
4. Public Works or Improvements	\$ 2,200,000
5. Job Training, Retraining, Welfare to Work & Day Care	\$ 750,000
6. Taxing Districts' Capital Costs	\$ 1,200,000
7. Relocation Costs	\$ 50,000
8. Interest Subsidy	\$ 875,000
<b>*Total Redevelopment Project Costs</b>	<b>\$ 9,625,000</b>

<sup>1</sup> Further descriptions of costs are provided in Section VII of this Plan. Certain costs contained in this table will become eligible costs as of November 1, 1999 pursuant to an amendment to the Act.

In addition to the above stated costs, each issue of bonds issued to finance a phase of the project may include an amount of proceeds sufficient to pay customary and reasonable charges associated with the issuance of such obligations, including interest. Each individual project cost will be re-evaluated in light of projected private development and resulting incremental tax revenues as it is considered for public financing under the provisions of the Act. The totals of line items set forth above are an upper limit on expenditures. Adjustments may be made in line items within the total and may be made without amendment to the Plan. In no instance, however, shall such additions or adjustments result in any increase in the total redevelopment costs without further amendment to this Redevelopment Plan. The City may incur Redevelopment Project Costs which are paid for from the funds of the City other than incremental taxes, and the City may then be reimbursed for such costs from incremental taxes.

3. Property Assembly:

Property assembly in accordance with this Plan may be undertaken by the private sector. Additionally, the City may encourage the preservation of buildings that are structurally sound and compatible with the overall redevelopment of the Area.

To meet the goals and objectives of the Plan, the City may acquire and assemble property throughout the Area. Land assemblage by the City may be by purchase, exchange, donation, lease, eminent domain or through the Tax Reactivation Program and may be acquired for the purposes of (a) sale, lease, or conveyance to private developers, or (b) sale, lease, conveyance or dedication for the construction of public improvements or facilities. Furthermore, the City may require written redevelopment agreements with developers before acquiring any properties. As appropriate, the City may devote acquired property to temporary uses until such property is scheduled for disposition and development.

The City may demolish improvements, remove and grade soils and prepare sites with soils and materials suitable for new construction. Acquisition, clearance and demolition will, to the greatest extent possible, be timed to coincide with redevelopment activities so that tax-producing redevelopment closely follows site clearance.

The City may (a) acquire any historic structure (whether a designated City or State landmark or on, or eligible for, nomination to the National Register of Historic Places); (b) demolish any non-historic feature of such structure; and (c) incorporate any historic structure or historic feature into a development on the subject property or adjoining property.

In connection with the City exercising its power to acquire real property, including the exercise of the power of eminent domain, under the Act in implementing the Plan, the City will follow its customary procedures of having each such acquisition recommended by the Community Development Commission (or any successor commission) and authorized by the City Council of the City. Acquisition of such real property as may be authorized by the City Council does not constitute a change in the nature of the Plan.

Relocation assistance may be provided in order to facilitate redevelopment of portions of the Redevelopment Project Area, and to meet the other City objectives. Businesses or households legally occupying

properties to be acquired by the City may be provided with relocation advisory and financial assistance as determined by the City.

***D. Assessment of Financial Impact on Taxing Districts***

In 1994, the Act was amended to require an assessment of any financial impact of the redevelopment project area on, or any increased demand for services from, any taxing district affected by the redevelopment plan and a description of any program to address such financial impacts or increased demand. The City intends to monitor development in the Area and with the cooperation of the other affected taxing districts will attempt to ensure that any increased needs are addressed in connection with any particular development.

The following major taxing districts presently levy taxes against properties located within the Area:

Cook County. The County has principal responsibility for the protection of persons and property, the provision of public health services and the maintenance of County highways.

Cook County Forest Preserve District. The Forest Preserve District is responsible for acquisition, restoration and management of lands for the purpose of protecting and preserving open space in the City and County for the education, pleasure and recreation of the public.

Metropolitan Water Reclamation District of Greater Chicago. This district provides the main trunk lines for the collection of wastewater from cities, villages and towns, and for the treatment and disposal thereof.

Chicago Community College District 508. This district is a unit of the State of Illinois' system of public community colleges, whose objective is to meet the educational needs of residents of the City and other students seeking higher education programs and services.

Board of Education of the City of Chicago. General responsibilities of the Board of Education include the provision, maintenance and operations of educational facilities and the provision of educational services for kindergarten through twelfth grade. Edwin G. Foreman High School is located within the Area. This school as well as other Chicago Public Schools near the Area are shown on **Exhibit A, Boundary Map of TIF Area** included as **Attachment Two** of the **Appendix**.

Chicago Park District. The Park District is responsible for the provision, maintenance and operation of park and recreational facilities throughout the City and for the provision of recreation programs. No recreational facilities are located within the Area. Parks near the Area are located on **Exhibit A, Boundary Map of TIF Area** included in **Attachment Two** of the Appendix.

Chicago School Finance Authority. The Authority was created in 1980 to exercise oversight and control over the financial affairs of the Board of Education.

Cook County Health Facility. The Cook County Health Facility provides health care services to residents of Cook County.

City of Chicago. The City is responsible for the provision of a wide range of municipal services, including: police and fire protection; capital improvements and maintenance; water supply and distribution; sanitation service; building, housing and zoning codes, etc.

City of Chicago Library Fund. The Chicago Library District operates and maintains 79 libraries throughout the City of Chicago. No library facilities are located in the Area. Branch library facilities in the environs of the Area provide library services for residents of the Area.

The City finds that the financial impact on taxing districts of the City implementing the Plan and establishing the Area is not significant. In fact, the indication is that the Area is a liability to taxing districts if E.A.V. trends indicating decline are not reversed. This Plan and Area will not result in significant increased demand for facilities or services from any taxing district.

The replacement of vacant and underutilized properties with new development may cause some increased demand for services and/or capital improvements. These services are provided by the Metropolitan Water Reclamation District (M.W.R.D.) and the City (fire and police protection as well as sanitary collection, recycling, etc.). Because no vacant land exists in the Area and no residential development is anticipated to result from activities associated with this Plan, it is not anticipated that the demand for increased services and facilities will be significant. All portions of the Area are currently served via the existing infrastructure. Any increase in demand can be adequately handled by existing facilities of the M.W.R.D. Likewise, services and facilities of the City of Chicago are adequate to handle any increased demand that may occur.

The major goals of this Plan are to: revitalize existing business areas; assist in property assembly; accomplish the planned program of public improvements; and address the needs identified herein which cause the Area to qualify for TIF under the Act. Existing built-up areas are proposed to be revitalized and stabilized. Revitalization is not expected to result in a need for new facilities or expanded services from area taxing bodies.

The costs presented in **Table Three – Estimated Redevelopment Project Costs**, have included a limited portion of costs associated with capital improvement projects for Area taxing jurisdictions. The City will monitor the progress of the Plan and its future impacts on all local taxing bodies. In the event significant adverse impacts are identified that increase demand for facilities or services in the future, the City will consider utilizing tax increment proceeds or other revenues, to the extent they are available to assist in addressing needs that are in conformance with this Plan.

The Area represents a very small portion (less than one-tenth of one percent, or 0.09 %) of the total tax base of the City. In recent years, E.A.V. in the Area has grown slower than the City as a whole. Hence, the taxing bodies will benefit from a program designed to stabilize the tax base in the Area, check the declining tax revenues that are the result of deterioration in the Area and attract new growth and development in the future.

### ***E. Prior Efforts***

As noted previously, efforts to revitalize portions of the Area have been limited to on-going maintenance of public infrastructure. Community meetings held in the Area with respect to this plan have elicited comments and inputs from those residing in or doing business in the Area. However, continued and broader efforts that address the factors causing decline of the Area are needed. The community leaders and businesses point to the need for expanded concerted efforts to:

- Eliminate blighting factors;
- Redevelop abandoned sites;
- Reduce crime;
- Improve transportation services, including provision of or improvement to centralized parking areas, and incorporation of vehicular traffic and safety measures;

- Initiate employment training programs so as to better prepare the labor force in the Area for employment opportunities;
- Undertake physical improvements to improve the appearance, image and marketability of the Area; and
- Encourage other proposals that can create long-term economic life and stability.

## SECTION VII - STATUTORY COMPLIANCE AND IMPLEMENTATION STRATEGY

The development and follow through of an implementation strategy is an essential element in achieving the success of this Plan. In order to maximize program efficiency, take advantage of current developer and existing property owner interest in improving property in the Area, and with full consideration of available funds, a phased implementation strategy will be employed.

A combination of private investments and projects and public improvements and projects is an essential element of the Plan. In order to achieve this end, the City may enter into agreements with public entities, private developers or existing property owners, where deemed appropriate by the City, to facilitate public or private projects. The City may also contract with others to accomplish certain public projects and activities as contained in this Plan.

Costs that may be incurred by the City in implementing this Plan may include, without limitation, project costs and expenses that may be eligible under the Act, as amended from time to time, including those costs that are necessary and related or incidental to those listed below as currently permitted by the Act. Some of the costs listed below will become eligible costs under the Act pursuant to an amendment to the Act which will become effective November 1, 1999:

1. Costs of studies, surveys, development of plans and specifications, implementation and administration of the Plan including but not limited to staff and professional service costs for architectural, engineering, legal, financial, planning, and marketing sites within the Area to prospective businesses, developers and investors or other services.
2. Property assembly costs, including but not limited to acquisition of land and other property, real or personal or rights or interests therein, demolition of buildings, site preparation, site improvements that serve as an engineered barrier addressing ground level or below ground environmental contamination, including, but not limited to, parking lots and other concrete or asphalt barriers, and the clearing and grading of land.
3. Costs of rehabilitation, reconstruction or repair or remodeling of existing public or private buildings, fixtures, and leasehold improvements.
4. The cost of replacing an existing public building if pursuant to the

implementation of a redevelopment project the existing public building is to be demolished to use the site for private investment or devoted to a different use requiring private investment and the cost of construction of public works or improvements.

5. Cost of job training and retraining projects including the costs of “welfare to work” programs implemented by businesses located within the redevelopment project area.
6. Financing costs, including but not limited to all necessary and incidental expenses related to the issuance of obligations and which may include payment of interest on any obligations issued thereunder including interest accruing during the estimated period of construction of any redevelopment project for which such obligations are issued and for not exceeding thirty-six (36) months thereafter and including reasonable reserves related thereto.
7. To the extent the City by written agreement accepts and approves the same, all or a portion of a taxing district's capital costs resulting from the redevelopment project necessarily incurred or to be incurred (consistent with statutory requirements) within the taxing district in furtherance of the objectives of the Plan and Project.
8. Relocation costs to the extent that a municipality determines that relocation costs shall be paid or is required to make payment of relocation costs by Federal or State law.
9. Payments in lieu of taxes.
10. Costs of job training, retraining, advanced vocational education or career education, including but not limited to courses in occupational, semi-technical or technical fields leading directly to employment, incurred by one or more taxing districts, provided that such costs: (i) are related to the establishment and maintenance of additional job training, advanced vocational education or career education programs for persons employed or to be employed by employers located in a Redevelopment Project Area; (ii) when incurred by a taxing district or taxing districts other than the municipality, are set forth in a written agreement by or among the municipality and the taxing district or taxing districts, which agreement describes the program to be undertaken, including but not limited to the number of employees to be trained, a description of the training and services to be provided, the number and type of positions available or to be available, itemized costs of the program and sources of funds to pay for the same,

and the term of the agreement. Such costs include, specifically, the payment by community college districts of costs pursuant to Sections 3-37, 3-38, 3-40 and 3-40.1 of the Public Community College Act (as defined in the Act) and by school districts of costs pursuant to Sections 10-22.20a and 10-23.3a of the School Code (as defined in the Act).

11. Interest costs incurred by a redeveloper related to the construction, renovation or rehabilitation of a redevelopment project provided that:

(A) such costs are to be paid directly from the special tax allocation fund established pursuant to the Act;

(B) such payments in any one year may not exceed 30% of the annual interest costs incurred by the redeveloper with regard to the redevelopment project during that year;

(C) if there are not sufficient funds available in the special tax allocation fund to make the payment pursuant to this provision then the amounts so due shall accrue and be payable when sufficient funds are available in the special tax allocation fund;

(D) the total of such interest payments paid pursuant to the Act may not exceed 30% of the total: (i) cost paid or incurred by the redeveloper for the redevelopment project plus (ii) redevelopment project costs excluding any property assembly costs and any relocation costs incurred by a municipality pursuant to the Act; and

(E) the 30% limitation in (B) and (D) above may be increased to up to 75% of the interest cost incurred by a redeveloper for the financing of rehabilitated or new housing for low-income households and very low-income households, as defined in Section 3 of the Illinois Affordable Housing Act.

12. An elementary, secondary, or unit school district's increased costs attributable to assisted housing units as provided in the Act.

13. Up to 50% of the cost of construction, renovation and/or rehabilitation of all low- and very low-income housing units (for ownership or rental) as defined in Section 3 of the Illinois Affordable Housing Act. If the units are part of a residential redevelopment project that includes units not affordable to low- and very low-income households, only the low- and very low-income units shall be eligible for this benefit under the Act.

14. The cost of daycare services for children of employees from low-income families working for businesses located within the redevelopment project area and all or a portion of the cost of operation of day care centers established by redevelopment project area businesses to serve employees from low-income families working in businesses located in the redevelopment project area. For the purposes of this paragraph, "low-income families" means families whose annual income does not exceed 80% of the City, county or regional median income as determined from time to time by the United States Department of Housing and Urban Development.

***A. Most Recent Equalized Assessed Valuation***

The purpose of identifying the most recent equalized assessed valuation (EAV) of the Area is to provide an estimate of the initial EAV which the Cook County Clerk will certify for the purpose of annually calculating the incremental EAV and incremental property taxes of the Area. The 1998 EAV of all taxable parcels in the Area is approximately \$33.7 million. This total EAV amount, by PIN, is summarized in **1998 E.A.V. by Tax Parcel** included as **Attachment Four** of the **Appendix**. The EAV is subject to verification by the Cook County Clerk. After verification, the final figure shall be certified by the Cook County Clerk, and shall become the Certified Initial EAV from which all incremental property taxes in the Area will be calculated by Cook County. If the 1998 EAV shall become available prior to the date of the adoption of the Plan by the City Council, the City may update the Plan by replacing the 1997 EAV with the 1998 EAV without further City Council action.

***B. Redevelopment Valuation***

Contingent on the adoption of this Plan, it is anticipated that several major private developments and/or improvements may occur within the Area. The private redevelopment investment and anticipated growth that will result from redevelopment and rehabilitation activity in this Area is expected to increase the equalized assessed valuation by approximately \$5 million to \$10 million. This is based, in part, upon an assumption that the vacant buildings and underutilized properties in the Area will be improved and increase in assessed value. These actions will stabilize values in the remainder of the Area and further stimulate rehabilitation and expansion of existing viable businesses.

### *C. Sources of Funds*

The primary source of funds to pay for Redevelopment Project Costs associated with implementing the Plan shall be funds collected pursuant to tax increment allocation financing to be adopted by the City in connection with the Plan. Under such financing, tax increment revenue resulting from increases in the E.A.V. of property in the Area shall be allocated to a special fund each year (the "Special Tax Allocation Fund"). The assets of the Special Tax Allocation Fund shall be used to pay Redevelopment Project Costs and retire any obligations incurred to finance Redevelopment Project Costs.

In order to expedite the implementation of the Plan and construction of the public improvements and projects, the City of Chicago, pursuant to the authority granted to it under the Act, may issue bonds or other obligations to pay for the eligible Redevelopment Project Costs. These obligations may be secured by future revenues to be collected and allocated to the Special Tax Allocation Fund. The City may also incur redevelopment project costs which are paid for from the funds of the City other than incremental taxes, and the City may then be reimbursed for such costs from incremental taxes.

If available, revenues from other economic development funding sources, public or private, will be utilized. These may include City, state and federal programs, local retail sales tax, applicable revenues from any adjoining tax increment financing areas, and land disposition proceeds from the sale of land in the Area, as well as other revenues. The final decision concerning redistribution of yearly tax increment revenues may be made a part of a bond ordinance.

The Area is presently contiguous to the Northwest Industrial Corridor Redevelopment Project Area and the Irving Cicero Redevelopment Project Area, and in the future, may be contiguous to, or be separated only by a public right-of-way from, other redevelopment project areas created under the Act. The City may utilize net incremental property taxes received from the Area to pay eligible redevelopment project costs, or obligations issued to pay such costs, in other contiguous redevelopment project areas, or those separated only by a public right-of-way, and vice versa. The amount of revenue from the Area made available to support such contiguous redevelopment project areas or areas separated only by a public right-of-way, when added to all amounts used to pay eligible Redevelopment Project Costs within the Area, shall not at any time exceed the total Redevelopment Project Costs described in this Plan.

The Area may become contiguous to, or be separated only by a public right-of-way from, redevelopment project areas created under the Industrial Jobs Recovery Law (65 ILCS 5/11-74.61-1, et seq., as amended). If the City finds that the goals, objectives and financial success of such contiguous redevelopment project areas or those separated only by a public right of way are interdependent with those of the Area, the City may determine that it is in the best interests of the City and in furtherance of the purposes of the Plan that net revenues from the Area be made available to support any such redevelopment project areas, and vice versa. The City therefore proposes to utilize net incremental revenues received from the Area to pay eligible redevelopment project costs (which are eligible under the Industrial Jobs Recovery Law referred to above) in any such areas, and vice versa. Such revenues may be transferred or loaned between the Area and such areas. The amount of revenue from the Area so made available, when added to all amounts used to pay eligible Redevelopment Project Costs within the Area or other areas as described in the preceding paragraph, shall not at any time exceed the total Redevelopment Project Costs described in **Table Three** of this Redevelopment Plan.

***D. Nature and Term of Obligation***

Without excluding other methods of City or private financing, a major source of funding will be those deposits made into the Special Tax Allocation Fund of monies received from the taxes on the increased value (above the initial equalized assessed value) of real property in the Area. These monies may be used to repay private or public sources for the expenditure of funds made as Redevelopment Project Costs for applicable public or private redevelopment activities noted above, or may be used to amortize TIF obligations, issued pursuant to this Plan, for a term not to exceed 20 years bearing an annual interest rate as permitted by law. Revenues received in excess of 100% of funds necessary for the payment of principal and interest on the bonds and not needed for other redevelopment project costs or early bond retirements may be declared as surplus and become available for distribution annually to the taxing bodies to the extent that this distribution of surplus does not impair the financial viability of the project or the bonds. One or more bond issues may be sold at any time in order to implement this Plan.

***E. Completion of Redevelopment Project and Plan***

The redevelopment project shall be completed, and all obligations issued to finance redevelopment costs shall be retired, no later than December 31 of the year in which the payment to the City treasurer as provided in the Act is to be made with respect to ad valorem taxes levied in the twenty-third

calendar year following the year in which the ordinance approving this redevelopment project area is adopted (By December 31, 2024).

***F. Commitment To Fair Employment Practices, Affordable Housing and Affirmative Action Plan***

The City is committed to and will affirmatively implement the following principles in redevelopment agreements with respect to this Plan:

1. The assurance of equal opportunity in all personnel and employment actions, including, but not limited to: hiring, training, transfer, promotion, discipline, fringe benefits, salary, employment working conditions, termination, etc., without regard to race, color, religion, sex, age, handicapped status, national origin, creed or ancestry.
2. Redevelopers will meet City of Chicago standards for participation of Minority Business Enterprises and Woman Business Enterprises and the City Resident Construction Worker Employment Requirement as required in redevelopment agreements.
3. This commitment to affirmative action will ensure that all members of the protected groups are sought out to compete for all job openings and promotional opportunities.
4. The City requires that developers who receive TIF assistance for market rate housing set aside 20% of the units to meet affordability criteria established by the City's Department of Housing. Generally, this means the affordable for-sale units should be priced at a level that is affordable to persons earning no more than 120% of the area median income, and affordable rental units should be affordable to persons earning no more than 80% of the area median income.

In order to implement these principles, the City shall require and promote equal employment practices and affirmative action on the part of itself and its contractors and vendors. In particular, parties engaged by the City shall be required to agree to the principles set forth in this section.

***G. Amending the Redevelopment Plan***

This Plan may be amended in accordance with the provisions of the Act. In addition, the City shall adhere to all reporting requirements and other statutory provisions.

In the event the Act is amended after the date of the approval of this Redevelopment Plan by the City Council of Chicago to (a) include new eligible redevelopment project costs (such as, for example, to include the cost of construction of residential housing), or (b) expand the scope or increase the amount of existing eligible redevelopment project costs (such as, for example, by increasing the amount of incurred interests costs that may be paid under 65 ILCS 5/1-74.4-3(q)(11)), this Redevelopment Plan shall be deemed to incorporate such additional, expanded or increased eligible costs as eligible costs under the Redevelopment Plan. In the event of such amendment(s), the City may add any new eligible redevelopment project costs as a line item in **Table Three** (which sets forth the TIF eligible costs for the Redevelopment Plan), or otherwise adjust the line items in **Table Three** without amendment to this Redevelopment Plan.

In no instance, however, shall such additions or adjustments result in any increase in the total redevelopment project costs without further amendment to this Redevelopment Plan.

#### ***H. Conformity of the Plan for the Area To Land Uses Approved by the Planning Commission of the City***

This Plan and the Project described herein include the generalized land uses set forth on the **Generalized Land Use Plan**, as approved by the Chicago Plan Commission prior to the adoption of the Plan by the City of Chicago.

#### ***I. Housing Impact and Related Matters***

The Area contains 1 single-family building, 4 multi-family buildings, and 51 mixed-use buildings with upper story residential for a total of 359 units. 321 of the 359 residential units in the Area are inhabited. Because the Area includes a significant number of residential units, information is provided regarding this Plan's potential impact on housing.

Included in the Plan is Exhibit C, Generalized Land Use Plan, included as Attachment Two of the Appendix. This map, when compared to Exhibit B, Existing Land Use Assessment Map, indicates that there are parcels of real property on which there are buildings containing residential units that could be removed if the Plan is implemented in accordance with the Generalized Land Use Plan, and that to the extent those units are inhabited, the residents thereof might be displaced. The Plan also includes information on the condition of buildings within the Area. Some of the residential buildings exhibit a combination of characteristics such as dilapidation or deterioration, excessive vacancies, and obsolescence which

might result in a building's removal and the displacement of residents, during the time that this Plan is in place.

The number and type of residential buildings in the Area potentially affected by this Plan were identified during the building condition and land use survey conducted as part of the eligibility analysis for the Area. A good faith estimate and determination of the number of residential units within each such building, whether such residential units were inhabited and whether the inhabitants were low-income or very low-income households were based on a number of research and analytical tools including, where appropriate, physical building surveys, data received from building owners and managers and data bases maintained by the City's Department of Planning and Development, Cook County tax assessment records and census data.

Any buildings containing residential units that may be removed and any displacement of residents of inhabited units projected herein are expressly intended to be within the contemplation of the comprehensive program intended or sought to be implemented pursuant to this Plan. To the extent that any such removal or displacement will affect households of low-income and very low-income persons, there shall be provided affordable housing and relocation assistance not less than that which would be provided under the Federal Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and the regulations thereunder, including the eligibility criteria. Affordable housing may either be existing or newly constructed housing and the City shall make a good faith effort to ensure that the affordable housing is located in or near the Area. For the purposes hereof, "low-income households", "very low-income households", and "affordable households" shall have the meanings set forth in the Illinois Affordable Housing Act.

#### Map and Survey Overview

As noted, based on the Plan's land use map shown in Exhibit C, Generalized Land Use Plan, included as Attachment Two of the Appendix, when compared to Exhibit B, Existing Land Use Assessment Map, also included in Attachment Two of the Appendix, there are certain parcels of property currently containing residential uses and units that, if the Plan is implemented in accordance with the Generalized Land Use Plan, could result in such buildings being removed. There are 321 occupied residential units reflected on the Existing Land Use Assessment Map that would be removed if the Generalized Land Use Plan were implemented. Of this number, 72 are estimated to be occupied by residents classified as low-income, and 96 are estimated to be occupied by residents classified as very low-income.

In instances where residential uses on the Existing Land Use Assessment Map (Appendix, Attachment 2, Exhibit B) are identified as a land use designation indicating a combination of residential and other use, as shown on the Generalized Land Use Plan (Appendix, Attachment 2, Exhibit C), the future land use may continue to be residential.

The Appendix contains references to reflect the parcels containing buildings and units of residential housing that are impacted by the discussion presented in the previous paragraphs. In Attachment Four of the Appendix those properties referenced above are identified with an \*.

###

# **Appendix**

# **Attachment One**

## **Eligibility Study**

**Eligibility Study  
“Revision #2”**

**Belmont/Cicero Avenue Tax Increment Financing  
Redevelopment Plan and Project**

**City of Chicago  
Richard M. Daley  
Mayor**

**September 1, 1999  
(Revised as of October 29, 1999)  
(Revised as of January 6, 2000)**

**Prepared By  
PGAV Urban Consulting**

**with assistance from  
Ernest R. Sawyer Enterprises, Inc.  
And  
Goodman Williams Group**

**Eligibility Study  
Belmont/Cicero Avenue Tax Increment Financing  
Redevelopment Plan and Project**

**Table of Contents**

I.	INTRODUCTION.....	1
II.	BACKGROUND INFORMATION.....	2
	A. Location and Size of Area.....	2
	B. Description of Current Conditions.....	2
	C. Area Data and Profile.....	4
	D. Existing Land Use and Zoning Characteristics .....	7
III.	QUALIFICATION OF THE AREA.....	9
	A. Illinois Tax Increment Allocation Redevelopment Act .....	9
	B. Survey, Analysis and Distribution of Eligibility Factors .....	11
	C. Building Evaluation Procedure.....	11
	D. Investigation and Analysis of Conservation Factors .....	11
	E. Analysis of Conditions in the Conservation Area .....	13
	F. Conclusion of Investigation of Conservation Area Factors for the Redevelopment Project Area.....	25
IV.	SUMMARY AND CONCLUSION .....	26

**TABLES**

	<u>Description</u>	<u>Page No.</u>
Table One	Tabulation of Existing Land Use .....	8
Table Two	Belmont/Cicero Avenue Redevelopment Project Area Conservation Factors Matrix .....	12

## I. INTRODUCTION

PGAV Urban Consulting (the “Consultant”) has been retained by the City of Chicago (the “City”) to prepare a Tax Increment Financing Redevelopment Plan and Project for the proposed redevelopment project area known as the Belmont/Cicero Redevelopment Area (the “Area”). Prior to preparation of the Plan, the Consultant undertook various surveys and investigations of the Area to determine whether the Area, containing all or part of 49 full or partial City blocks and approximately 99 acres, qualifies for designation as a tax increment financing district, pursuant to the Illinois Tax Increment Allocation Redevelopment Act, 65 ILCS 5/11-74.4-1 *et seq.*, as amended (“the Act”). This report summarizes the analyses and findings of the Consultant’s work. This assignment is the responsibility of PGAV Urban Consulting who has prepared this Eligibility Study with the understanding that the City would rely: 1) on the findings and conclusions of this Eligibility Study in proceeding with the designation of the Area as a redevelopment project area under the Act, and 2) on the fact that PGAV Urban Consulting has obtained the necessary information to conclude that the Area can be designated as a redevelopment project area in compliance with the Act.

Following this introduction, Section II presents background information of the Area including the geographic location, description of current conditions and area data; Section III documents the building condition assessment and qualifications of the Area as a conservation area under the Act. Section IV, Summary and Conclusions, documents the findings of the Eligibility Study.

This Eligibility Study is a part of the overall tax increment redevelopment plan (the “Plan”) for the Area. Other portions of the Plan contain information and documentation as required by the Act for a redevelopment plan.

## II. BACKGROUND INFORMATION

### *A. Location and Size of Area*

The Area is located approximately 8 miles northwest of downtown Chicago. The Area contains approximately 99 acres and consists of 49 (full and partial) blocks. The Area consists of two linear commercial corridors connected at Cicero and Belmont Avenues and is adjacent to the Northwest Industrial Corridor Redevelopment Project Area on the south and the Irving Cicero Redevelopment Project Area on the north. The Area includes property that flanks Cicero Avenue from Grace Street on the north to Montana Avenue on the south and Belmont Avenue from Cicero Avenue on the east to Leclaire Avenue on the west. The Area generally includes the block face to the respective parallel alley on both sides of the streets noted above.

The boundaries of the Area are described in the **Legal Description** included as **Attachment Three** of the **Appendix** of the Redevelopment Plan and are geographically shown on **Exhibit A, Boundary Map** included in **Attachment Two** of the **Appendix** of the Redevelopment Plan. Existing land uses are identified on **Exhibit B, Existing Land Use Assessment Map** included as **Attachment Two** of the **Appendix** of the Redevelopment Plan.

### *B. Description of Current Conditions*

As noted previously, the Area consists of 49 (full and partial) city blocks and 99 acres. The Area contains 173 buildings and 377 parcels. Of the estimated 99 acres in the Area, the land use breakdown (shown as a percentage of gross land within the Area) is as follows:

Land Use	Percentage of Gross Land Area
Residential	0.4%
Industrial	0.4%
Commercial	46.9%
Institutional and Related	13.4%
Vacant/Undeveloped Land	0.3%
Public Right-Of-Way	38.6%

Much of the Area is in need of redevelopment, rehabilitation or revitalization and is characterized by:

- obsolescence; (60% of buildings or parcels)
- excessive land coverage; (71% of buildings or site improvements)
- depreciation of physical maintenance; (75% of buildings or site improvements) and
- lack of community planning. (71% of buildings or parcels)

The Area on the whole has not been subject to growth and investment and is not expected to do so without the adoption of the Plan. Age and the requirements of contemporary commercial tenants have caused portions of the Area and its building stock to decline and may result in further disinvestment in the Area. Along Cicero Avenue and Belmont Avenue, vacancies in commercial buildings and depreciation of physical maintenance are present and evidence a need to revitalize the area through the Plan.

Prior efforts by the City, Area leaders and residents, businesses and neighborhood groups have met with limited success. The City has continued ongoing maintenance on public infrastructure. However, these efforts have not been able to address the needs of the Area properties.

The City and the State of Illinois ("State") have also included a portion (Cicero Avenue) of the Area in Enterprise Zone Number Five as shown on **Exhibit F, Enterprise Zone Map** included in **Attachment Two** of the **Appendix** of the Redevelopment Plan. However, this initiative only covers the right-of-way of Cicero Avenue and cannot reverse decline in Area properties.

From 1994 through 1998, the City of Chicago equalized assessed value increased from \$30.1 billion to \$33.9 billion according to Cook County records. This represents a gain of \$3.8 billion (annual average of 2.7%) during this five-year period. In 1994 the equalized assessed value of Cook County was \$67.8 billion and grew to \$78.5 billion in 1998. This represents a gain of \$10.7 billion (annual average of 2.8%) during this five-year period. In 1998, the E.A.V. of the Area was \$33.7 million. This figure represents an approximately \$1.5 million increase in E.A.V. since 1994. The average rate of increase in E.A.V. for the Area has only been 1.2% annually since 1994. Further, approximately 2.9 percent of the properties in the Area are delinquent in the payment of 1997 real estate taxes and 104 building code violations have been issued on buildings since January of 1994 according to information provided by the City of Chicago Department of Buildings.

Of the 173 buildings in the Area, only two major new buildings have been built since January of 1994 according to building permit information provided by the City of Chicago Department of Buildings. Both of these buildings were commercial buildings. Approximately 77% of the buildings in the Area are 35 years old or older.

A small percentage of buildings has been vacant for more than one year and has not generated private development interest. There is approximately 60,000 square feet of vacant commercial floor space in the Area which suggest that the Area may experience additional decline and that market acceptance of portions of the Area is not favorable.

It is clear from the study of this Area and documentation in this Eligibility Study (commercial vacancies, properties that are tax delinquent, absence of significant new development, E.A.V. growth lagging behind surrounding areas, etc.) that private revitalization and redevelopment is not occurring and may cause the Area to become blighted. The Area is not reasonably expected to experience significant development without the aggressive efforts and leadership of the City, including the adoption of the Plan.

### ***C. Area Data and Profile***

#### **Public Transportation**

A description of the transportation network of the Area is provided to document the availability of public transportation at the present and for future potential needs of the Area. The frequent spacing of CTA bus lines and direct connection service to various CTA train and Metra station locations provides the Area with adequate commuter transit alternatives.

The Belmont/Cicero Redevelopment Area is served by several CTA bus routes. These routes include:

- *North-South Routes*
  - Route 54: Cicero Avenue
  
- *East-West Routes*
  - Route 152: Addison Street
  - Route 77: Belmont Avenue
  - Route 76: Diversey Avenue

Route 152 (Addison Street) and Route 77 (Belmont Avenue) both have direct connection to the CTA Blue Line to the east. Route 54 (Cicero Avenue) has

direct connection to the CTA Blue Line to the south at the Cicero station and to the north at the Montrose station.

Access to Metra commuter rail is provided through direct connecting bus routes. The Cicero Avenue (Route 54) route provides a direct connection to the Metra Milwaukee District North Line to Fox Lake at the Mayfair station and the Addison bus (Route 152) provides a direct connection route to this line at the Grayland station east of the Area.

## **Street System**

### **Region**

Access to the regional street system is primarily provided via the Kennedy Expressway (I-90/94) located approximately one mile to the north of the northern portion of the Area. Cicero Avenue is designated as State Highway 50.

### **Street Classification**

Cicero Avenue has two travel lanes in each direction. Signalized intersections along Cicero Avenue are located at intersections with arterial class streets. Cicero Avenue carries a large amount of through and local traffic. Truck traffic, both through and local, is common along Cicero Avenue. Belmont Avenue has one travel lane in each direction and a curbside lane that can be used for parking during certain periods.

### **Parking**

Cicero Avenue and Belmont Avenue have peak-period parking restrictions, which can increase street capacity and improve efficiency. In addition, several zones have been created adjacent to the Area that limit on-street parking in residential areas through a parking permit program. However, these areas are not widespread. Along Cicero Avenue and Belmont Avenue, limited on-street parking is available. Individual businesses along these streets have narrow street frontage and many buildings cover 100% of the lot thereby preventing any on-site parking. In some instances, businesses have acquired adjacent or nearby property in order to increase parking for customers and employees in the Area

## **Pedestrian Traffic**

Pedestrian traffic is prevalent along both Cicero and Belmont Avenues with the heaviest concentrations located near intersections with arterial class streets.

## Historic Structures

No buildings in the Area were identified as significant in a survey of historic resources undertaken by the City.

## Area Decline

The Area has experienced a gradual decline in its visual image and viability as a commercial corridor. Along Cicero Avenue and Belmont Avenue the effects of age and reuse of many of the commercial structures have resulted in the depreciation of physical maintenance of the building stock of the Area. In addition, the E.A.V. of the Area has declined since 1994.

Along Cicero and Belmont Avenue existing buildings are suffering from a lack of maintenance. In some instances, property uses and appearances are not up to the standards of contemporary commercial development. As can be said for much of the Cicero Avenue corridor through the City, this segment of the street is populated almost exclusively by auto-related uses including new and used car dealerships, auto parts and repair operations and other similar uses.

Along Cicero Avenue, several of the existing commercial uses generally consume entire block frontages with sales lots or buildings covering nearly every square foot of the parcels. In many cases, the structures being used to support these uses were not designed for such uses. In some instances, sales offices are being operated out of buildings that are intended to be temporary structures or were otherwise never intended to support the commercial uses currently present on the sites. Many of the commercial uses along Cicero Avenue generally abut residential property with only an alley acting as the separation. This proximity of uses has a deleterious effect on the livability and value of adjacent residential property. In addition, off-street parking for employees and customers is nearly non-existent.

The combination of overall parcel size and depth and the age and design of the building stock has meant that these properties generally have limited use for modern commercial operations of any type. Even assembly of sites would mean that any new commercial use would have to conform to a long and narrow parcel configuration – something not generally acceptable to commercial businesses today. Therefore, these conditions hamper large-scale commercial redevelopment of the parcels and have resulted in vacancy of some of the buildings. In addition, existing businesses in the Area have had difficulty expanding. The departure of any of the commercial businesses in the Area will result in the loss of significant tax revenue to the City.

The physical appearance of some uses along Cicero Avenue also creates a negative image for the Area. Overly large signage, streamers, banners, and other attention-grabbing visibility gimmicks create a carnival-like atmosphere along some segments of the Cicero corridor. The combination of this visual clutter, the mix of uses, and the marginal image portrayed by some of the uses, results in a streetscape image that is one of clutter and congestion and general decline.

In general, the other structures along Cicero Avenue are also located on narrow lots with limited depth. Narrow lots with limited depth prevent large-scale reuse of the sites for modern commercial development and have resulted in vacancies in commercial buildings.

Along Belmont Avenue, age, obsolete site layouts and excessive site coverage have resulted in limited new commercial development and/or reinvestment in existing development. The early stages of decline that are present in the Area are evidence that the Area is in need of assistance. If assistance is not provided, the factors that are present may influence other portions of the Area and thereby cause the entire Area to become blighted.

The City proposes to use tax increment financing, as well as other economic development resources, when available, to address needs in the Area and induce the investment of private capital. The Area on the whole has not been subject to growth and development through investment by private enterprise and is not likely to do so without the adoption of the Plan.

This Eligibility Study includes the documentation on the qualifications of the Area for designation as a redevelopment project area. The purpose of the Plan is to provide an instrument that can be used to guide the correction of Area problems that cause the Area to qualify, attract new growth to the Area and stabilize existing development in the Area.

#### ***D. Existing Land Use and Zoning Characteristics***

At the present time, the existing land uses itemized in Table One are predominantly commercial in nature, as 78.9% of the net area (exclusive of public right-of-way) is commercial. There are no large multi-tenant retail shopping centers in the Area.

Table One, presented on the following page contains a tabulation of land area by land use category:

**Table One**  
**Tabulation of Existing Land Use**

Land Use	Land Area Gross Acres	% of Gross Land Area	% of Net Land Area <sup>1</sup>
Residential	0.4	0.4%	0.7%
Industrial	0.4	0.4	0.7
Commercial	46.5	46.9	76.4
Institutional	13.3	13.4	21.8
Vacant/Undeveloped Land	0.3	0.3	0.4
Sub total – Net Area	60.9	61.4%	100.0%
Public Right-Of-Way	38.3	38.6	N/A
<b>Total</b>	<b>99.2 Ac.</b>	<b>100.0%</b>	<b>N/A</b>

Notes:

<sup>1</sup> Net land area exclusive of acreage associated with public right-of-way.

The majority of property within the Area is zoned for commercial or business uses as shown on **Exhibit D, Generalized Existing Zoning Map** included in **Attachment Two** of the **Appendix** of the Redevelopment Plan. The only significant section of the Area not zoned in a business or commercial category is Foreman High School.

There are also several isolated residential uses in the Area. Residential structures in the Area are a mixture of single-family and multi-family buildings located along Cicero Avenues. Approximately 0.4% of the total gross land area or 0.7% of the net land area (exclusive of public right-of-way) in the Area is residential. Along the flanks of the Area residential uses are in close proximity to the commercial corridors that comprise the Area. The boundary separating residential and commercial uses is usually an alley. The lack of parking for customers of commercial uses and limited parking in residential areas has prompted the creation of several permit-parking zones adjacent to some commercial areas. In addition, one institutional use (Foreman High School) is located in the Area.

### III. QUALIFICATION OF THE AREA

#### *A. Illinois Tax Increment Allocation Redevelopment Act*

The Act authorizes Illinois municipalities to redevelop locally designated deteriorated areas through tax increment financing. In order for an area to qualify as a tax increment financing district, it must first be designated as a blighted area, a conservation area (or a combination of the two) or an industrial park conservation area as defined in Section 5/11-74.4-3(a) of the Act:

- (a) "Blighted area" means any improved or vacant area within the boundaries of a redevelopment project area located within the territorial limits of the municipality where, if improved, industrial, commercial and residential buildings or improvements, because of a combination of 5 or more of the following factors: age; dilapidation; obsolescence; deterioration; illegal use of individual structures; presence of structures below minimum code standards; excessive vacancies; overcrowding of structures and community facilities; lack of ventilation, light or sanitary facilities; inadequate utilities; excessive land coverage; deleterious land use or layout; depreciation of physical maintenance; or lack of community planning, is detrimental to the public safety, health, morals or welfare, or if vacant, the sound growth of the taxing districts is impaired by, (1) a combination of 2 or more of the following factors: obsolete platting of the vacant land; diversity of ownership of such land; tax and special assessment delinquencies on such land; flooding on all or part of such vacant land; deterioration of structures or site improvements in neighboring areas adjacent to the vacant land, or (2) the area immediately prior to becoming vacant qualified as a blighted improved area, or (3) the area consists of an unused quarry or unused quarries, or (4) the area consists of unused railyards, rail tracks or railroad rights-of-way, or (5) the area, prior to its designation, is subject to chronic flooding which adversely impacts on real property in the area and such flooding is substantially caused by one or more improvements in or in proximity to the area which improvements have been in existence for at least 5 years, or (6) the area consists of an unused disposal site, containing earth, stone, building debris or similar material, which were removed from construction, demolition, excavation or dredge sites, or (7) the area is not less than 50 nor more than 100 acres and 75% of which is vacant, notwithstanding the fact that such area has been used for commercial agricultural purposes within 5 years prior to the designation of the redevelopment project area, and which area meets at least one of the factors itemized in provision (1) of this subsection (a), and the area has been designated as a town or village center by ordinance or comprehensive plan adopted prior to January 1, 1982, and the area has not been developed for that designated purpose.
- (b) "Conservation area" means any improved area within the boundaries of a redevelopment project area located within the territorial limits of the municipality in which 50% or more of the structures in the area have an age of 35 years or more. Such an area is not yet a blighted area but because of a combination of 3 or more of the following factors: dilapidation; obsolescence; deterioration; illegal use of individual structures; presence of structures below minimum code standards;

abandonment; excessive vacancies; overcrowding of structures and community facilities; lack of ventilation, light or sanitary facilities; inadequate utilities; excessive land coverage; deleterious land use or layout; depreciation of physical maintenance; lack of community planning, is detrimental to the public safety, health, morals or welfare and such an area may become a blighted area.”

The Act also states at 65 ILCS 5/11-74.4-3(n) that:

“\*\*\*. No redevelopment plan shall be adopted unless a municipality . . . finds that the redevelopment project area on the whole has not been subject to growth and development through investment by private enterprise, and would not reasonably be anticipated to be developed without the adoption of the redevelopment plan.”

Vacant areas may also qualify as blighted. In order for vacant land to qualify as blighted, it must first be found to be vacant. Vacant land as described in the statute is:

“any parcel or combination of parcels of real property without commercial, agricultural and residential buildings which has not been used for commercial agricultural purposes within five years prior to the designation of the redevelopment area unless the parcel is included in an industrial park conservation area or the parcel has been subdivided”. (65 ILCS 5/11-74.4-3(v)(1996 State Bar Edition), as amended

As vacant land, the property may qualify as blighted if the:

“sound growth of the taxing districts is impaired by (1) a combination of two or more of the following factors: obsolete platting of the vacant land; diversity of ownership of such land; tax and special assessment delinquencies on such vacant land; flooding on all or part of such land; deterioration of structures or site improvements in neighboring areas adjacent to the vacant land, or (2) the area immediately prior to becoming vacant qualified as a blighted improved area, or (3) the area consists of an unused quarry or unused quarries, or (4) the area consists of unused railyards, rail tracks or railroad rights-of-way, or (5) the area, prior to its designation, is subject to chronic flooding which adversely impacts on real property in the area and such flooding is substantially caused by one or more improvements in or in proximity to the area which improvements have been in existence for at least 5 years, or (6) the area consists of an unused disposal site, containing earth, stone, building debris or similar material which were removed from construction, demolition, excavation or dredge sites, or (7) the area is not less than 50 nor more than 100 acres and 75% of which is vacant, notwithstanding the fact that such area has been used for commercial agricultural purposes within 5 years prior to the designation of the redevelopment project area and which area meets at least one of the factors itemized in provision (1) of this subsection (a), and the area has been designated as a town or village center by ordinance or comprehensive plan adopted prior to January 1, 1982, and the area has not been developed for that designated purpose.” (65 ILCS 5/11-74.4-3(a)(1996 State Bar Edition), as amended.

On the basis of these criteria, the Area is considered eligible and qualifies as a conservation area within the requirements of the Act as documented below.

### ***B. Survey, Analysis and Distribution of Eligibility Factors***

Exterior surveys of observable conditions were conducted of all of the properties located within the Area. An analysis was made of each of the conservation area eligibility factors contained in the Act to determine their presence in the Area. This survey examined not only the condition and use of buildings but also included conditions of streets, sidewalks, curbs, gutters, lighting, vacant land, underutilized land, parking facilities, landscaping, fences and walls, and general maintenance. In addition, an analysis was conducted on existing site coverage, parking and land uses, and their relationship to the surrounding Area. It was determined that the Area qualifies as a conservation area under the Act

A building-by-building analysis of the 49 blocks was conducted to identify the eligibility factors for the Area (see **Conservation Area Factors Matrix, Table Two**, on the following page). Each of the factors relevant to making a finding of eligibility is present as stated in the tabulations.

### ***C. Building Evaluation Procedure***

During the field survey noted above, all components of and improvements to the subject properties were examined to determine the presence and extent to which conservation area factors exist in the Area. Field investigators from the staff of the Consultant included a registered architect and professional planners. They conducted research and inspections of the Area to ascertain the existence and prevalence of the various factors described in the Act and Area needs. These inspectors have been trained in TIF survey techniques and have vast experience in similar undertakings. The Consultant's staff was assisted by information obtained from the City of Chicago and various neighborhood groups. Based on these investigations and qualification requirements and the determination of needs and deficiencies in the Area the qualification and the boundary of the Area were determined.

### ***D. Investigation and Analysis of Conservation Area Factors***

In determining whether the proposed Area meets the eligibility requirements of the Act, various methods of research were used in addition to the field surveys. The data include information assembled from the sources below:

**Table Two**  
**Belmont/Cicero Avenue Redevelopment Project Area**  
**Conservation Factors Matrix**

*	**	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Total Number of Blighting Factors Present	Area Has 3 or More Factors	Number of Buildings
Sub Area	Buildings 35 Years of Age and Older	Dilapidation	Obsolescence	Deterioration	Illegal Use of Individual Structures	Presence of Structures Below Min. Code Standards	Abandonment	Excessive Vacancy	Over-crowding of Structures and Community Facilities	Lack of Ventilation, Light or Sanitary Facilities	Inadequate Utilities	Excessive Land Coverage	Deleterious Land Use and Layout	Depreciation of Physical Maintenance	Lack of Community Planning			
Sub Area 1A	50	3	44	23	4	13	0	10	0	0	0	43	4	49	43	10	Yes	59
Sub Area 2A	63	16	38	15	0	17	2	4	4	0	0	57	13	67	57	11	Yes	83
Sub Area 1B	21	0	22	1	0	0	0	0	0	0	0	22	0	13	22	5	Yes	31
<b>Total Number of Buildings or Parcels Exhibiting Factors</b>	134	19	104	39	4	30	2	14	4	0	0	122	17	129	122	12	Yes	173
<b>Percent of Total Number of Buildings or Parcels Exhibiting Factors</b>	77%	11%	60%	23%	2%	17%	1%	8%	2%	0%	0%	71%	10%	75%	71%			100%

**Notes:**

\* Sub-Area designations are graphically identified on the Sub-Area Key Map contained in Attachment Two of the Appendix.

\*\* Age is not a factor for designation but rather a threshold that must be met before an area can qualify as a conservation area.

1. Contacts with local individuals knowledgeable as to Area conditions and history, age of buildings and site improvements, methods of construction, real estate records and related items, as well as examination of existing studies and information related to the Area. In addition, aerial photographs, Sidwell block sheets, etc. were utilized.
2. Inspection and research as to the condition of local buildings, streets, utilities, etc.
3. On-site field inspection of the proposed Area conditions by experienced property inspectors of the Consultant and others as previously noted. Personnel of the Consultant are trained in techniques and procedures of determining conditions of properties, utilities, streets, etc. and determination of eligibility of designated areas for tax increment financing.
4. Use of accepted definitions and guidelines to determine area eligibility as established by the Illinois Department of Revenue manual in conducting eligibility compliance review for State of Illinois Tax Increment Finance Areas in 1988.
5. Adherence to basic findings of need expressed in the Act:
  - i. There exists in many Illinois municipalities areas that are conservation or blighted areas, within the meaning of the Act.
  - ii. The eradication of blighted areas and the treatment of conservation areas by redevelopment projects are essential to the public interest.
  - iii. These findings are made on the basis that the presence of blight or conditions, which lead to blight, is detrimental to the safety, health, welfare and morals of the public.

### *E. Analysis of Conditions in the Conservation Area*

In making the determination of eligibility, each and every property or building in the Area is not required to be blighted or otherwise qualify. It is the Area as a whole that must be determined to be eligible. The following analysis details conditions which cause the Area to qualify under the Act, as a conservation area, per surveys and research undertaken by the Consultant in February and March of 1999:

## Age Of Structures - Definition

Age, although not one of the 14 blighting factors used to establish a conservation area under the Act, is used as a threshold that an area must meet to qualify. In order for an Area to qualify as a conservation area the Act requires that “50% or more of the structures in the area have an age of 35 years or more.” In a conservation area, according to the Act, the determination must be made that the Area is, “not yet a blighted area”, but because of the presence of certain factors, “may become a blighted area.”

Age presumes the existence of problems or limiting conditions resulting from normal and continuous use of structures and exposure to the elements over a period of many years. As a rule, older buildings typically exhibit more problems than buildings constructed in later years because of longer periods of active usage (wear and tear) and the impact of time, temperature and moisture. Additionally, older buildings tend not to be ideally suited for meeting modern-day space and development standards. These typical problematic conditions in older buildings can be the initial indicators that the factors used to qualify the Area may be present.

### *Summary of Findings Regarding Age:*

*The Area contains a total of 173 main<sup>1</sup> buildings, of which 77%, or 134 buildings are 35 years of age or older as determined by field surveys and local research.*

Thus the Area meets the threshold requirement for a conservation area in that 50% or more of the structures in the Area are or exceed 35 years of age.

### **1. Dilapidation – Definition**

Dilapidation refers to an “advanced” state of disrepair of buildings or improvements, or the lack of necessary repairs, resulting in the building or improvement falling into a state of decay. Dilapidation as a fac-

---

<sup>1</sup> Main buildings are defined as those buildings presently located on each parcel that were constructed to accommodate the principal land uses currently occupying the buildings (or prior uses in the case of buildings that are vacant). Accessory structures such as freestanding garages for single-family and or multi-family dwellings, storage sheds, communications towers, etc. are not included in the building counts. However, the condition of these structures was noted in considering the overall condition of the improvements on each parcel.

tor is based upon the documented presence and reasonable distribution of buildings and improvements that are in an advanced state of disrepair. At a minimum, dilapidated buildings should be those with critical defects in primary structural components (roof, bearing walls, floor structure and foundation), building systems (heating, ventilation, lighting, and plumbing) and secondary structural components in such combination and extent that:

- a. major repair is required; or
- b. the defects are so serious and so extensive that the buildings must be removed.

***Summary of Findings Regarding Dilapidation:***

*Of the 173 buildings in the Area, 19 buildings, or 11%, were found to be in an advanced state of disrepair. The exterior field survey of main buildings in the Area found structures with critical defects in primary structural components such as roofs, bearing walls, floor structure and foundations and in secondary structural components to an extent that major repair or the removal of such buildings is required.*

**2. Obsolescence – Definition**

An obsolete building or improvement is one which is becoming obsolete or going out of use -- not entirely disused, but gradually becoming so. Thus, obsolescence is the condition or process of falling into disuse.

Obsolescence, as a factor, is based upon the documented presence and reasonable distribution of buildings and other site improvements evidencing such obsolescence. Examples include:

- a. **Functional Obsolescence:** Structures are typically built for specific uses or purposes and their design, location, height and space arrangement are each intended for a specific occupancy at a given time. Buildings are obsolete when they contain characteristics or deficiencies that limit the use and marketability of such buildings. The characteristics may include loss in value to a property resulting from an inherent deficiency existing from poor design or layout, improper orientation of building on site, etc., which detracts from the overall usefulness or desirability of a property. Obsolescence in such buildings is typically difficult and expensive to correct.

- b. **Economic Obsolescence:** Economic obsolescence is normally a result of adverse conditions that cause some degree of market rejection, and hence, depreciation in market values. Typically, buildings classified as dilapidated and buildings that contain vacant space are characterized by problem conditions, which may not be economically curable, resulting in net rental losses and/or depreciation in market value.
- c. **Obsolete platting:** Obsolete platting would include parcels of limited or narrow size and configuration or parcels of irregular size or shape that would be difficult to develop on a planned basis and in a manner compatible with contemporary standards and requirements. Plats that created inadequate right-of-way widths for streets, alleys and other public rights-of-way or which omitted easements for public utilities should also be considered obsolete.
- d. **Obsolete site improvements:** Site improvements, including sewer and water lines, public utility lines (gas, electric and telephone), roadways, parking areas, parking structures, sidewalks, curbs and gutters, lighting, etc., may also evidence obsolescence in terms of their relationship to contemporary development standards for such improvements. Factors of this obsolescence may include inadequate utility capacities, outdated designs, etc.

***Summary of Findings Regarding Obsolescence:***

*The field survey of main buildings and parcels in the Area found that certain buildings and parcels exhibit characteristics of obsolescence. Obsolete buildings or site improvements comprised 60% or 104 of the 173 buildings in the Area. Obsolete site improvements in the form of secondary structures exist throughout the Area.*

**3. Deterioration – Definition**

Deterioration refers to physical deficiencies or disrepair in buildings or site improvements requiring treatment or repair. While deterioration may be evident in basically sound buildings (i.e., lack of painting, loose or missing materials, or holes and cracks over limited areas), such deterioration can be corrected through normal maintenance. Such deterioration would not be sufficiently advanced to warrant classifying a building as being deteriorated or deteriorating within the purposes of the Act.

Deterioration, which is not easily correctable in the course of normal maintenance, may also be evident in buildings. Such buildings may be classified as deteriorating or in an advanced stage of deterioration, depending upon the degree or extent of defects. This would include buildings with major defects in the secondary building components (i.e., doors, windows, porches, gutters and downspouts, fascia materials, etc.), and major defects in primary building components (i.e., foundations, frames, roofs, etc.), respectively.

The conditions of roadways, alleys, curbs, gutters, sidewalks, off-street parking and surface storage areas may also evidence deterioration in the form of surface cracking, crumbling, potholes, depressions, loose paving materials, weeds protruding through the surface, etc.

Deterioration is the presence of structural and non-structural defects which are not correctable by normal maintenance efforts, but which require rehabilitation.

#### ***Summary of Findings Regarding Deterioration:***

*Throughout the Area, deteriorating conditions were recorded on 23% or 39 of the 173 buildings. The exterior field survey of main buildings in the Area found structures with major defects in the secondary structural components, including windows, doors, gutters, downspouts, porches, chimneys, fascia materials, parapet walls, etc. There were also numerous secondary structures exhibiting deterioration on exterior building facades.*

*In addition, several sections of streets, sidewalks and curbs in the Area also exhibit signs of deterioration. These include:*

- *Sidewalks and sections of curb along Cicero Avenue and Belmont Avenue were observed to be broken or cracked to an extent that would require replacement.*

#### **4. Illegal Use of Individual Structures – Definition**

This factor applies to the use of structures in violation of applicable national, state or local laws, and not to legal, nonconforming uses. Examples of illegal uses may include, but not be limited to, the following:

- a. illegal home occupations;

- b. conduct of any illegal vice activities such as gambling or drug manufacture;
- c. uses not in conformance with local zoning codes and not previously grandfathered in as legal nonconforming uses;
- d. uses involving manufacture, sale, storage or use of dangerous explosives and firearms.

***Summary of Findings Regarding Illegal Use of Individual Structures:***

*Illegal use of individual structures was recorded in 2% or 4 of the 173 buildings in the Area.*

**5. Presence of Structures Below Minimum Code Standards – Definition**

Structures below minimum code standards include all structures that do not meet the standards of zoning, subdivision, and State building laws and regulations. The principal purposes of such codes are to require buildings to be constructed in such a way as to sustain safety of loads expected from various types of occupancy, to be safe for occupancy against fire and similar hazards, and/or establish minimum standards essential for safe and sanitary habitation. Structures below minimum code are characterized by defects or deficiencies that threaten health and safety.

***Summary of Findings Regarding Presence of Structures Below Minimum Code Standards***

*Throughout the Area, structures below minimum code were recorded in 17% or 30 of the 173 buildings in the Area. The exterior field survey of main buildings in the Area found structures not in conformance with local zoning and building codes and structures not safe for occupancy because of fire and similar hazards.*

**6. Abandonment – Definition**

Abandonment usually refers to the relinquishing of all rights, title, claim and possession with intention of not reclaiming the property or resuming its ownership, possession or enjoyment. However, in some cases a determination of abandonment is appropriate if the occupant

walks away without legally relinquishing title. For example, a structure not occupied for 12 months should probably be characterized as abandoned.

***Summary of Findings Regarding Abandonment:***

*The field investigation indicated 2 buildings or 1% of the total 173 buildings were abandoned. These buildings appeared to have been vacant for more than 12 months. It should be noted that these buildings represent a portion of the total vacant floor space in the Area.*

**7. Excessive Vacancies – Definition**

Establishing the presence of this factor requires the identification, documentation and mapping of the presence of vacant buildings which are unoccupied or underutilized and which represent an adverse influence on the Area because of the frequency, extent, or duration of such vacancies. It includes properties which evidence no apparent effort directed toward occupancy or utilization and partial vacancies.

***Summary of Findings Regarding Excessive Vacancies:***

*The field investigation indicates that 14 buildings, 8% of the total 173 buildings, exhibited excessive vacancy of floor space. There is in excess of 60,000 square feet of vacant commercial floor space in the Area. In some instances this vacant floor space has not been utilized for extended time periods.*

**8. Overcrowding of Structures and Community Facilities – Definition**

Overcrowding of structures and community facilities refers to utilization of public or private buildings, facilities, or properties beyond their reasonable or legally permitted capacity. Overcrowding is frequently found in buildings and improvements originally designed for a specific use and later converted to accommodate a more intensive use of activities without adequate provision for minimum floor area requirements, privacy, ingress and egress, loading and services, capacity of building systems, etc.

### ***Summary of Findings Regarding Overcrowding of Structures and Community Facilities:***

*Throughout the Area, overcrowding of structures was observed in 2% or 4 of the 173 buildings in the Area.*

#### **9. Lack of Ventilation, Light or Sanitary Facilities – Definition**

Many older structures fail to provide adequate ventilation, light or sanitary facilities. This is also a characteristic often found in illegal or improper building conversions and in commercial buildings converted to residential usage. Lack of ventilation, light or sanitary facilities is presumed to adversely affect the health of building occupants (i.e., residents, employees or visitors).

Typical requirements for ventilation, light and sanitary facilities include:

- a. adequate mechanical ventilation for air circulation in spaces/rooms without windows (i.e., bathrooms, dust, odor or smoke-producing activity areas);
- b. adequate natural light and ventilation by means of skylights or windows for interior rooms/spaces, and proper window sizes and amounts by room area to window area ratios;
- c. adequate sanitary facilities (i.e., garbage storage/enclosure, bathroom facilities, hot water, and kitchen); and
- d. adequate ingress and egress to and from all rooms and units.

### ***Summary of Findings Regarding Lack of Ventilation, Light or Sanitary Facilities:***

*No evidence of this factor was documented in the Area.*

#### **10. Inadequate Utilities – Definition**

Inadequate utilities refers to deficiencies in the capacity or condition of utilities which service a property or area, including, but not limited to, storm drainage, water supply, electrical power, sanitary sewers, gas and electricity.

***Summary of Findings Regarding Inadequate Utilities:***

*No evidence of this factor was documented in the Area.*

**11. Excessive Land Coverage – Definition**

This factor may be documented by showing instances where building coverage is excessive. Excessive coverage refers to the over-intensive use of property and the crowding of buildings and accessory facilities onto a site. Problem conditions include buildings either improperly situated on the parcel or located on parcels of inadequate size and/or shape in relation to present-day standards of development for health and safety, and multiple buildings on a single parcel. The resulting inadequate conditions include such factors as insufficient provision for light and air, increased threat of fire due to close proximity to nearby buildings, lack of adequate or proper access to a public right-of-way, lack of required off-street parking, and inadequate provision for loading or service. Excessive land coverage has an adverse or blighting effect on nearby development as problems associated with lack of parking or loading areas impact adjoining properties.

***Summary of Findings Regarding Excessive Land Coverage:***

*Structures exhibiting 100% lot coverage with party or firewalls separating one structure from the next is a historical fact of high-density urban development. This is a common situation found throughout the Area.*

*Numerous commercial businesses are located in structures that cover 100% of their respective lots. Other businesses are utilizing 100% of their lot for business operations. These conditions typically do not allow for off-street loading facilities for shipping operations or do not provide parking for patrons and employees. The impact of this is that often parking occurs on adjacent residential streets or patrons are discouraged from shopping in some areas due to the lack of adequate parking. In addition, delivery trucks were observed off-loading goods at the curb. In addition, trucks associated with delivery of vehicles to the auto-related uses along Cicero Avenue were observed off-loading vehicles in the middle of Cicero Avenue as part of what appeared to be normal delivery operations.*

*In the Area, 71% or 122 of the 173 structures revealed significant evidence of excessive land coverage.*

## 12. Deleterious Land Use or Layout-Definition

Deleterious land uses include all instances of incompatible land-use relationships, buildings occupied by inappropriate mixed uses, or uses which may be considered noxious, offensive or environmentally unsuitable.

### *Summary of Findings Regarding Deleterious Land Use or Layout:*

*As in many communities which evolved over the years, commercial uses have merged with residential uses in the Area. It is not unusual to find small pockets of isolated residential buildings within a predominantly commercial area. Although these areas may be excepted by virtue of age ("grandfather") clauses as legal non-conforming uses, they are, nonetheless, incompatible land uses inasmuch as the predominant character of the Area is commercial. As noted previously, 76.4% of the net acreage of the Area (minus streets and public rights-of-way) is used for commercial purposes. The Area contains approximately 4 residential structures. Along Cicero Avenue, 2<sup>nd</sup> floor residential uses are present in some of the commercial buildings that are more than one story. This is indicative of building design during the period in which many of the Area buildings were built. In urban centers, commercial buildings were typically designed so that shop owners could live above their stores. In addition, there are commercial uses that are inappropriate for this type of commercial corridor. Examples would include locations with outside storage, truck deliveries or operations that are deleterious to the residential neighborhoods that border the corridors. The combination of limited on-site parking and high density commercial and residential development in close proximity causes conflicts in traffic, parking and environmental conditions that has promoted deleterious use of land in some portions of the Area. 10% or 17 of the 173 structures in the Area were considered to be deleterious uses.*

## 13. Depreciation of Physical Maintenance – Definition

This factor considers the effects of deferred maintenance and the lack of maintenance of buildings, improvements and grounds comprising the Area. Evidence to show the presence of this factor may include, but is not limited to, the following:

- a. **Buildings:** unpainted or unfinished surfaces; paint peeling; loose or missing materials; sagging or bowing walls, floors, roofs, and

porches; cracks; broken windows; loose gutters and downspouts; loose or missing shingles; damaged building areas still in disrepair; etc. This information may be collected as part of the building condition surveys undertaken to document the existence of dilapidation and deterioration.

- b. **Front yards, side yards, back yards and vacant parcels:** accumulation of trash and debris; broken sidewalks; lack of vegetation; lack of paving and dust control; potholes, standing water; fences in disrepair; lack of mowing and pruning of vegetation, etc.
- c. **Public or private utilities:** Utilities that are subject to interruption of service due to on-going maintenance problems such as leaks or breaks, power outages or shut-downs, or inadequate levels of service, etc.
- d. **Streets, alleys and parking areas:** potholes; broken or crumbling surfaces; broken curbs and/or gutters; areas of loose or missing materials; standing water, etc.

***Summary of Findings Regarding Depreciation of Physical Maintenance:***

*Depreciation of physical maintenance is widespread throughout the Area. A majority of the parcels in the Area exhibit characteristics that show a depreciation of physical maintenance. Of the 173 main buildings in the Area, 75% or 129 of the buildings are impacted by a depreciation of physical maintenance, based on the field surveys conducted. These are combined characteristics in building and site improvements.*

*Many parking and yard areas in the Area exhibit signs of depreciation of physical maintenance due to deteriorating paving or lack of sealing; debris storage, abandoned vehicles, and lack of mowing and pruning of vegetation.*

**14. Lack of Community Planning – Definition**

This may be counted as a factor if the Area developed prior to or without the benefit or guidance of a community plan. This means that no community plan existed or it was considered inadequate, and/or was virtually ignored during the time of the Area's development. Indications of a lack of community planning include:

1. One-way street systems that exist with little regard for overall systematic traffic planning.
2. Street parking existing on streets that are too narrow to accommodate two-way traffic and street parking.
3. Numerous commercial/industrial properties exist that are too small to adequately accommodate appropriate off-street parking and loading requirements.

***Summary of Findings Regarding Lack of Community Planning:***

*The field investigation indicates that 71% or 122 of the 173 main buildings in the Area exhibit a lack of community planning.*

*The majority of the property within the Area developed during the 1920's and 1930's. During this period the majority of property was developed with limited on-site parking. Patrons of commercial businesses generally walked to their destination from adjacent neighborhoods or utilized public transportation. This situation often conflicts with contemporary use of the automobile for a means of transportation and the increase in patrons utilizing shopping alternatives outside of their local shopping area. Because parking is generally not provided on-site, patrons are limited to utilizing on-street parking. Given that the majority of commercial uses exist on one or two narrow lots, parking is also limited to one or two spaces in front of a commercial use. Often the commercial operation is of a nature that would require significantly more spaces than are available in front of their respective building. If the spaces are being utilized patrons are forced to utilize parking spaces on adjacent residential streets or move further up the block thus infringing on the availability of parking for another business. In addition, on-street parking provides no provisions for handicapped access or handicapped reserved spaces thereby limiting the accessibility of some segments of the population.*

*Loading requirements for commercial businesses have also changed over time. Several instances were observed where goods were being off loaded at the curb or in a travel lane of one of the streets that comprise the Area. In previous eras, delivery vehicles were often smaller and utilized access to properties via alleys. However, given the nature of some of the uses in the Area, unloading of goods is often done at the curb because delivery trucks are too large to access narrow alleys at the rear of commercial uses. One example of this condition is in regard to*

*the automotive sales lots that line Cicero Avenue. In several instances, tractor-trailers were unloading vehicles in travel lanes of Cicero Avenue due to an inability to access the alley.*

*In addition, there are several billboards and large signs located throughout the area. The presence of billboards is unsightly and conflicts with the neighborhood commercial nature of the Area. The profusion, size and deteriorated quality of Area signage detracts from the Area's visual character.*

#### ***F. Conclusion of Investigation of Conservation Area Factors for the Redevelopment Project Area***

The Area is impacted by a number of conservation area factors. As documented herein, the presence of these factors qualifies the Area as a conservation area. The Plan includes measures designed to reduce or eliminate the deficiencies which cause the Area to qualify consistent with other redevelopment project areas that the City of Chicago has implemented to revitalize commercial corridors.

The underutilization of commercial store-fronts and lower levels of economic activity mirror the experience of other large urban centers and further illustrates the trend line and deteriorating conditions of the neighborhood. Vacancies in commercial buildings and depreciation of physical maintenance are further evidence of declining conditions in the Area. The lack of significant private investment throughout the Area and limited evidence of business re-investment in the Area are further evidence of the need for the assistance provided by tax increment financing. To some degree, this lack of private investment may also be related to the inability of existing property owners to acquire adjacent properties and developers to assemble the properties due to the cost of acquisition of developed property.

The City and the State of Illinois have designated 18.5% of the Area as the State of Illinois Enterprise Zone No. 5. However, this designation only covers the right-of-way of Cicero Avenue and does not cover any of the real property within the Area.

## IV.SUMMARY AND CONCLUSION

The conclusion of PGAV Urban Consulting is that the number, degree and distribution of conservation area eligibility factors in the Area as documented in this Eligibility Study warrant the designation of the Area as a conservation area. The summary table below highlights the factors found to exist in the Area which cause it to qualify as a conservation area.

### A. Conservation Area Statutory Factors

FACTOR <sup>1</sup>		EXISTING IN AREA
	Age <sup>2</sup>	77% of bldgs. are or exceed 35 years of age.
1	Dilapidation	Minor Extent
2	<b>Obsolescence</b>	<b>Major Extent</b>
3	Deterioration	Minor Extent
4	Illegal use of individual structures	Minor Extent
5	Presence of structures below minimum code standards	Minor Extent
6	Abandonment	Minor Extent
7	Excessive vacancies	Minor Extent
8	Overcrowding of structures and community facilities	Minor Extent
9	Lack of ventilation, light or sanitary facilities	-
10	Inadequate utilities	-
11	<b>Excessive land coverage</b>	<b>Major Extent</b>
12	Deleterious land use or layout	Minor Extent
13	<b>Depreciation of physical maintenance</b>	<b>Major Extent</b>
14	<b>Lack of community planning</b>	<b>Major Extent</b>

**Notes:**

1 Only three factors are required by the Act for eligibility. Twelve factors are present in the Area. Four factors were found to exist to a major extent and eight were found to exist to a minor extent.

2 Age is not a blighting factor for designation but rather a threshold that must be met before an area can qualify as a conservation area.

While it may be concluded that the mere presence of the stated eligibility factors noted above may be sufficient to qualify the Area as a conservation area, this evaluation was made on the basis that the factors must be present to an extent that would lead reasonable persons to conclude that public intervention is appropriate or necessary. Secondly, the conservation area eligibility factors must be reasonably distributed throughout the Area so that a non-

eligible area is not arbitrarily found to be a conservation area simply because of proximity to an area which exhibits conservation area factors.

Research indicates that the Area on the whole has not been subject to growth and development as a result of investment by private enterprise and will not be developed without action by the City. In addition, the E.A.V. growth rate of the Area has grown slower than the City as a whole since 1994. These have been previously documented. All properties within the Area will benefit from the Plan.

The conclusions presented in this Eligibility Study are those of the Consultant. The local governing body should review this Eligibility Study and, if satisfied with the summary of findings contained herein, adopt a resolution making a finding of a conservation area and making this Eligibility Study a part of the public record.

The analysis continued herein was based upon data assembled by PGAV Urban Consulting. The study and survey of the Area indicate that requirements necessary for designation as a conservation area are present. Therefore, the Area qualifies as a conservation area to be designated as a redevelopment project area and eligible for Tax Increment Financing under the Act.

###

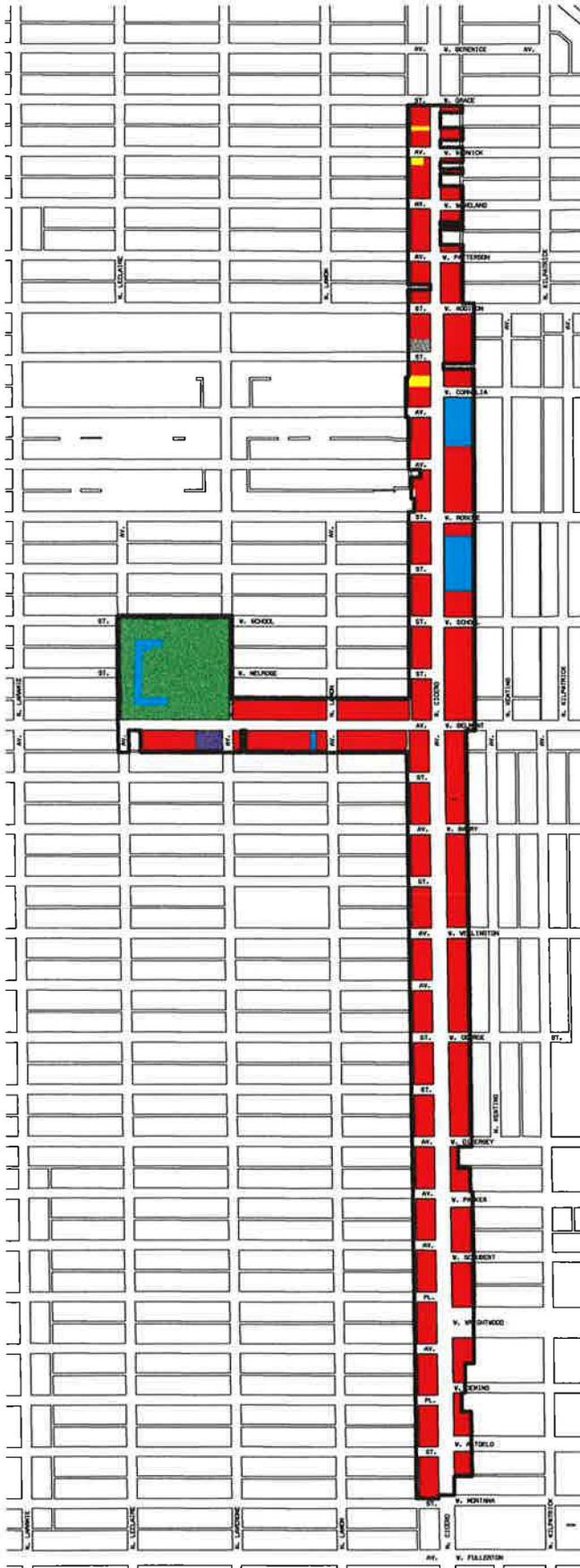
**Attachment Two**

**Maps and Plan Exhibits**



**Existing Land Use Assessment Map**  
**Belmont / Cicero Redevelopment Area**  
 City of Chicago, Illinois

BERENICE  
 GRACE  
 WARWICK  
 WAVELAND  
 PATTERSON  
**ADDISON**  
 EDDY  
 CORNELIA  
 NEWPORT  
 ROSCOE  
 HENDERSON  
 SCHOOL  
 MELROSE  
**BELMONT**  
 FLETCHER  
 BARRY  
 NELSON  
 WELLINGTON  
 OAKDALE  
 GEORGE  
 WOLFRAM  
**DIVERSEY**  
 PARKER  
 SCHUBERT  
 DRUMMOND  
 WRIGHTWOOD  
 DEMING  
 ALTGELD  
 MONTANA  
**FULLERTON**



**LEGEND**

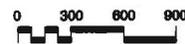
-  Industrial
-  Residential
-  Commercial
-  Institutional
-  Park / Playground
-  Undeveloped Land

**NOTE:** Information provided from field surveys and various City reports and files. Land uses as of 2-09-99.

**LARAMIE**  
**LEAMINGTON**  
**LECLAIRE**  
**LAWLER**  
**LAVERGNE**  
**LAPORTE**  
**LAMON**  
**LACROSSE**  
**CICERO**  
**KEATING**  
**KILPATRICK**

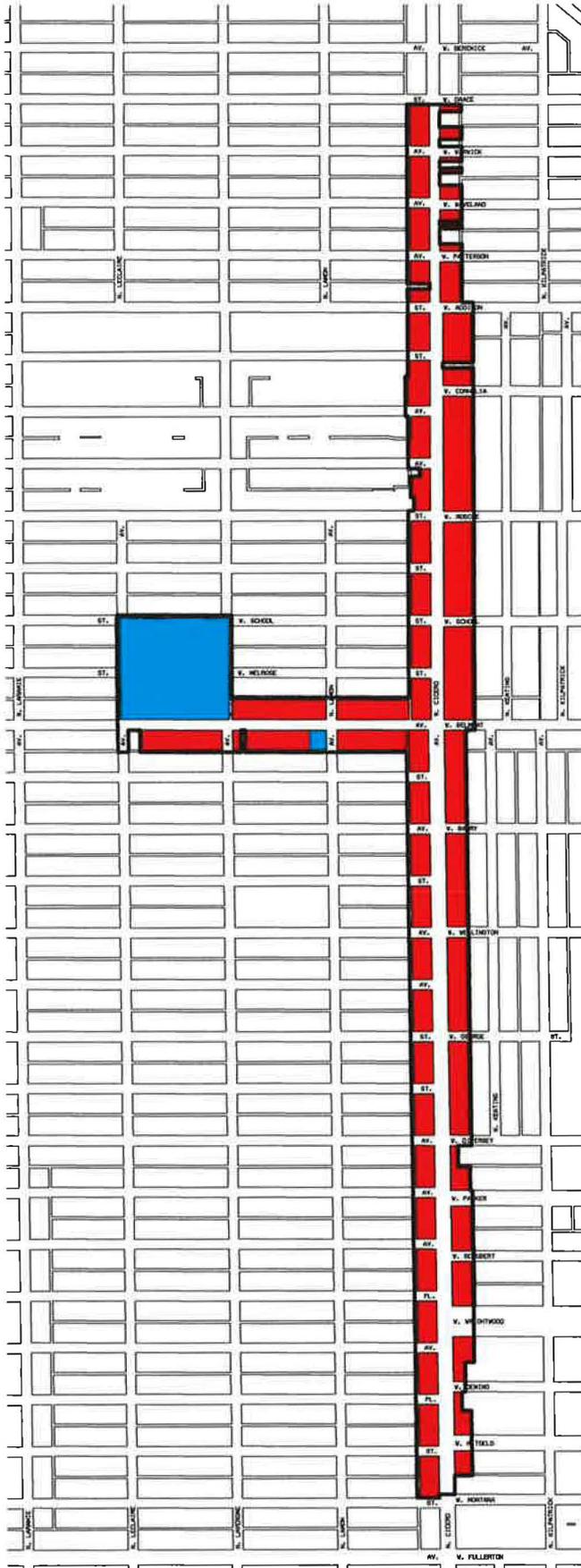
Exhibit B

JULY 7, 1999



**Generalized Land Use Plan  
Belmont / Cicero Redevelopment Area  
City of Chicago, Illinois**

BERENICE  
GRACE  
WARWICK  
WAVELAND  
PATTERSON  
**ADDISON**  
EDDY  
CORNELIA  
NEWPORT  
ROSCOE  
HENDERSON  
SCHOOL  
MELROSE  
**BELMONT**  
FLETCHER  
BARRY  
NELSON  
WELLINGTON  
OAKDALE  
GEORGE  
WOLFRAM  
**DIVERSEY**  
PARKER  
SCHUBERT  
DRUMMOND  
WRIGHTWOOD  
DEMING  
ALTGELD  
MONTANA  
**FULLERTON**



**LEGEND**

- Commercial
- Institutional

**LARAMIE**  
**LEAMINGTON**  
**LECLAIRE**  
**LAWLER**  
**LAVERGNE**  
**LAPORTE**  
**LAMON**  
**LACROSSE**  
**CICERO**  
**KEATING**  
**KILPATRICK**

Exhibit C

JULY 7, 1999



**Generalized Existing Zoning Map  
Belmont / Cicero Redevelopment Area**  
City of Chicago, Illinois

BERENICE  
GRACE  
WARWICK  
WAVELAND  
PATTERSON  
**ADDISON**  
EDDY  
CORNELIA  
NEWPORT  
ROSCOE  
HENDERSON  
SCHOOL  
MELROSE  
**BELMONT**  
FLETCHER  
BARRY  
NELSON  
WELLINGTON  
OAKDALE  
GEORGE  
WOLFRAM  
**DIVERSEY**  
PARKER  
SCHUBERT  
DRUMMOND  
WRIGHTWOOD  
DEMING  
ALTGELD  
MONTANA  
**FULLERTON**



**LEGEND**

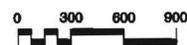
- Residential Districts - Includes R3
- Commercial Districts - Includes C1-1, C2-1
- Business Districts - Includes B3-1, B4-1

**NOTE:** For a detailed description of each zoning district, see text of the City zoning ordinance.

**LARAMIE**  
**LEAMINGTON**  
**LECLAIRE**  
**LAWLER**  
**LAVERGNE**  
**LAPORTE**  
**LAMON**  
**LACROSSE**  
**CICERO**  
**KEATING**  
**KILPATRICK**

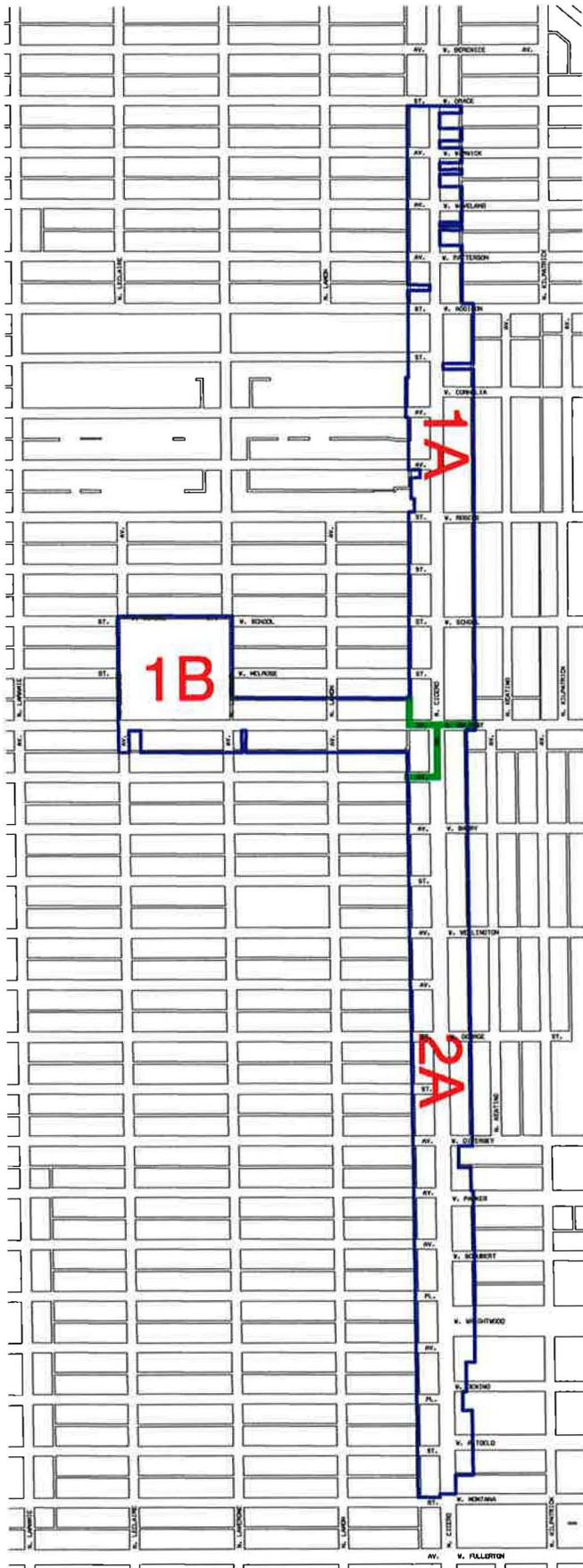
Exhibit D

JULY 7, 1999



**Sub-Area Key Map**  
**Belmont / Cicero Redevelopment Area**  
 City of Chicago, Illinois

BERENICE  
 GRACE  
 WARWICK  
 WAVELAND  
 PATTERSON  
**ADDISON**  
 EDDY  
 CORNELIA  
 NEWPORT  
 ROSCOE  
 HENDERSON  
 SCHOOL  
 MELROSE  
**BELMONT**  
 FLETCHER  
 BARRY  
 NELSON  
 WELLINGTON  
 OAKDALE  
 GEORGE  
 WOLFRAM  
**DIVERSEY**  
 PARKER  
 SCHUBERT  
 DRUMMOND  
 WRIGHTWOOD  
 DEMING  
 ALTGELD  
 MONTANA  
**FULLERTON**



**LEGEND**

**2A**

Sub-Area Identification Number

**LARAMIE**  
**LEAMINGTON**  
**LECLAIRE**  
**LAWLER**  
**LAVERGNE**  
**LAPORTE**  
**LAMON**  
**LACROSSE**  
**CICERO**  
**KEATING**  
**KILPATRICK**

Exhibit E

JULY 7, 1999



**RGV** Urban Consulting

**Attachment Three**

**Legal Description**

## Belmont/Cicero Redevelopment Area

ALL THAT PART SECTIONS 21, 22, 27 AND 28 IN TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT THE POINT OF INTERSECTION OF THE WEST LINE OF N. LECLAIRE AVENUE WITH THE NORTH LINE OF W. BELMONT AVENUE;

THENCE NORTH ALONG SAID WEST LINE OF N. LECLAIRE AVENUE TO THE NORTH LINE OF W. SCHOOL STREET;

THENCE EAST ALONG SAID NORTH LINE OF W. SCHOOL STREET TO THE EAST LINE OF N. LAVERGNE AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF N. LAVERGNE AVENUE TO THE SOUTH LINE OF LOT 24 IN BLOCK 5 IN EDWARD'S SUBDIVISION OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 21, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID SOUTH LINE OF LOT 24 IN BLOCK 5 IN EDWARD'S SUBDIVISION BEING ALSO THE NORTH LINE OF THE ALLEY NORTH OF W. BELMONT AVENUE;

THENCE EAST ALONG SAID NORTH LINE OF THE ALLEY NORTH OF W. BELMONT AVENUE TO THE EAST LINE OF LOT 46 IN BLOCK 4 IN EDWARDS SUBDIVISION OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 21, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID EAST LINE OF LOT 46 BEING ALSO THE WEST LINE OF THE ALLEY WEST OF N. CICERO AVENUE;

THENCE NORTH ALONG SAID WEST LINE OF THE ALLEY WEST OF N. CICERO AVENUE TO THE NORTH LINE OF W. ROSCOE AVENUE;

THENCE EAST ALONG SAID NORTH LINE OF W. ROSCOE AVENUE TO THE EAST LINE OF LOT 1 IN MORRIS RIFKIN'S SUBDIVISION OF LOT 36 (EXCEPT THE EAST 125 FEET OF THE NORTH 60 FEET AND EXCEPT THAT PART OF THE EAST 110 FEET SOUTH OF THE NORTH 60 FEET) IN FRED H. BARTLETT'S SUBDIVISION OF THE SOUTH TWO THIRDS OF THE NORTH HALF OF THE SOUTHEAST QUARTER SECTION 21, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN;

THENCE NORTH ALONG THE EAST LINE OF SAID LOT 1 IN MORRIS RIFKIN'S SUBDIVISION TO A NORTH LINE OF SAID LOT 1, SAID NORTH LINE OF LOT 1

BEING ALSO THE SOUTH LINE OF THE NORTH 60 FEET OF LOT 36 IN FRED H. BARTLETT'S SUBDIVISION;

THENCE WEST ALONG SAID NORTH LINE OF LOT 1 IN MORRIS RIFKIN'S SUBDIVISION TO THE NORTH MOST EAST LINE OF SAID LOT 1, SAID EAST LINE OF LOT 1 BEING ALSO THE WEST LINE OF THE EAST 125 FEET OF THE NORTH 60 FEET OF LOT 36 IN FRED H. BARTLETT'S SUBDIVISION;

THENCE NORTH ALONG SAID WEST LINE OF THE EAST 125 FEET OF THE NORTH 60 FEET OF LOT 36 IN FRED H. BARTLETT'S SUBDIVISION AND ALONG THE EAST 125 FEET OF LOT 35 IN SAID FRED H. BARTLETT'S SUBDIVISION TO A LINE 77 FEET SOUTH OF AND PARALLEL WITH THE SOUTH LINE OF W. NEWPORT AVENUE;

THENCE EAST ALONG SAID LINE 77 FEET SOUTH OF AND PARALLEL WITH THE SOUTH LINE OF W. NEWPORT AVENUE TO A LINE 57 FEET EAST OF AND PARALLEL WITH THE WEST LINE OF THE RESUBDIVISION OF LOT 35 IN F. H. BARTLETT'S SUBDIVISION;

THENCE NORTH ALONG SAID LINE 57 FEET EAST OF AND PARALLEL WITH THE WEST LINE OF THE RESUBDIVISION OF LOT 35 IN F. H. BARTLETT'S SUBDIVISION TO THE SOUTH LINE OF NEWPORT AVENUE;

THENCE WEST ALONG SAID SOUTH LINE OF NEWPORT AVENUE TO THE SOUTHERLY EXTENSION OF THE WEST LINE OF THE EAST 125 FEET OF LOTS 33 IN SAID FRED H. BARTLETT'S SUBDIVISION;

THENCE NORTH ALONG SAID SOUTHERLY EXTENSION AND ALONG THE WEST LINE OF THE EAST 125 FEET OF LOTS 33 AND 34 IN SAID FRED H. BARTLETT'S SUBDIVISION AND ALONG THE NORTHERLY EXTENSION THEREOF TO THE NORTH LINE OF W. CORNELIA AVENUE;

THENCE WEST ALONG SAID NORTH LINE OF W. CORNELIA AVENUE TO THE WEST LINE OF LOTS 1 THROUGH 6, INCLUSIVE, IN MIONSKE'S RESUBDIVISION OF LOT 1 IN FRED H. BARTLETT'S SUBDIVISION OF THE SOUTH TWO THIRDS OF THE NORTH HALF OF THE SOUTHEAST QUARTER SECTION 21, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN;

THENCE NORTH ALONG SAID WEST LINE OF LOTS 1 THROUGH 6, INCLUSIVE, IN MIONSKE'S RESUBDIVISION TO THE SOUTH LINE OF LOT 1 IN BLOCK 4 IN HIELD AND MARTIN'S ADDISON AVENUE SUBDIVISION OF THE

NORTH ONE THIRD OF THE NORTH HALF OF THE SOUTHEAST QUARTER OF SECTION 21, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN;

THENCE WEST ALONG SAID SOUTH LINE OF LOT 1 IN BLOCK 4 IN HIELD AND MARTIN'S ADDISON AVENUE SUBDIVISION TO THE WEST LINE OF SAID LOT 1;

THENCE NORTH ALONG SAID WEST LINE OF SAID LOT 1 IN BLOCK 4 IN HIELD AND MARTIN'S ADDISON AVENUE SUBDIVISION AND THE NORTHERLY EXTENSION THEREOF AND ALONG THE WEST LINE OF LOTS 1, 2 AND 3 IN BLOCK 1 IN SAID HIELD AND MARTIN'S ADDISON AVENUE SUBDIVISION, AND ALONG THE NORTHERLY EXTENSION THEREOF TO THE NORTH LINE OF W. ADDISON STREET;

THENCE EAST ALONG SAID NORTH LINE OF W. ADDISON STREET TO THE EAST LINE OF LOT 114 IN KOESTER AND ZANDER'S WEST IRVING PARK SUBDIVISION OF LOTS 3 AND 4 IN THE CIRCUIT COURT PARTITION OF SECTION 21, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID EAST LINE OF LOT 114 IN KOESTER AND ZANDER'S WEST IRVING PARK SUBDIVISION BEING ALSO THE WEST LINE OF THE ALLEY WEST OF N. CICERO AVENUE;

THENCE NORTH ALONG SAID WEST LINE OF THE ALLEY WEST OF N. CICERO AVENUE TO THE WESTERLY EXTENSION OF THE NORTH LINE OF THE SOUTH 30 FEET OF LOT 61 IN SAID KOESTER AND ZANDER'S WEST IRVING PARK SUBDIVISION;

THENCE EAST ALONG SAID WESTERLY EXTENSION AND THE NORTH LINE OF THE SOUTH 30 FEET OF LOT 61 IN KOESTER AND ZANDER'S WEST IRVING PARK SUBDIVISION TO THE WEST LINE OF N. CICERO AVENUE;

THENCE NORTH ALONG SAID WEST LINE OF N. CICERO AVENUE TO THE NORTH LINE OF THE SOUTH 60 FEET OF SAID LOT 61 IN KOESTER AND ZANDER'S WEST IRVING PARK SUBDIVISION;

THENCE WEST ALONG SAID NORTH LINE OF THE SOUTH 60 FEET OF LOT 61 IN KOESTER AND ZANDER'S WEST IRVING PARK SUBDIVISION AND ALONG THE WESTERLY EXTENSION THEREOF TO THE EAST LINE OF LOT 114 IN SAID KOESTER AND ZANDER'S WEST IRVING PARK SUBDIVISION, SAID EAST LINE OF LOT 114 BEING ALSO THE WEST LINE OF THE ALLEY WEST OF N. CICERO AVENUE;

THENCE NORTH ALONG SAID WEST LINE OF THE ALLEY WEST OF N. CICERO AVENUE TO THE SOUTH LINE OF W. GRACE AVENUE;

THENCE EAST ALONG SAID SOUTH LINE OF W. GRACE AVENUE TO THE WEST LINE OF LOT 19 IN BLOCK 4 IN GROSS' MILWAUKEE AVENUE ADDITION, A SUBDIVISION OF PARTS OF BLOCKS 19 AND 22 AND ALL OF 18 AND 23 TO 25 IN GRAYLAND, A SUBDIVISION IN THE NORTHWEST QUARTER OF SECTION 22, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID WEST LINE OF LOT 19 IN BLOCK 4 IN GROSS' MILWAUKEE AVENUE ADDITION BEING ALSO THE EAST LINE OF THE ALLEY EAST OF N. CICERO AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF THE ALLEY EAST OF N. CICERO AVENUE TO THE EASTERLY EXTENSION OF THE SOUTH LINE OF LOT 20 IN SAID BLOCK 4 IN GROSS' MILWAUKEE AVENUE ADDITION;

THENCE WEST ALONG SAID EASTERLY EXTENSION AND THE SOUTH LINE OF LOT 20 IN SAID BLOCK 4 IN GROSS' MILWAUKEE AVENUE ADDITION TO THE EAST LINE OF N. CICERO AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF N. CICERO AVENUE TO THE SOUTH LINE OF LOT 24 IN SAID BLOCK 4 IN GROSS' MILWAUKEE AVENUE ADDITION;

THENCE EAST ALONG SAID SOUTH LINE OF LOT 24 IN BLOCK 4 IN GROSS' MILWAUKEE AVENUE ADDITION AND ALONG THE EASTERLY EXTENSION THEREOF TO THE WEST LINE OF LOT 30 IN SAID BLOCK 4 IN GROSS' MILWAUKEE AVENUE ADDITION, SAID WEST LINE OF LOT 30 BEING ALSO THE EAST LINE OF THE ALLEY EAST OF N. CICERO AVENUE;

THENCE SOUTH ALONG SAID THE EAST LINE OF THE ALLEY EAST OF N. CICERO AVENUE TO THE EASTERLY EXTENSION OF THE SOUTH LINE OF LOT 27 IN SAID BLOCK 4 IN GROSS' MILWAUKEE AVENUE ADDITION;

THENCE WEST ALONG SAID EASTERLY EXTENSION AND THE SOUTH LINE OF LOT 27 IN SAID BLOCK 4 IN GROSS' MILWAUKEE AVENUE ADDITION TO THE EAST LINE OF N. CICERO AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF N. CICERO AVENUE TO THE NORTH LINE OF W. WARWICK AVENUE;

THENCE EAST ALONG SAID NORTH LINE OF W. WARWICK AVENUE TO THE NORTHERLY EXTENSION OF THE WEST LINE OF LOT 19 IN BLOCK 5 IN GROSS' MILWAUKEE AVENUE ADDITION, SAID WEST LINE OF LOT 19 BEING ALSO THE EAST LINE OF THE ALLEY EAST OF N. CICERO AVENUE;

THENCE SOUTH ALONG SAID NORTHERLY EXTENSION AND THE EAST LINE OF THE ALLEY EAST OF N. CICERO AVENUE TO THE EASTERLY EXTENSION OF THE SOUTH LINE OF LOT 20 IN SAID BLOCK 5 IN GROSS' MILWAUKEE AVENUE ADDITION;

THENCE WEST ALONG SAID EASTERLY EXTENSION AND THE SOUTH LINE OF LOT 20 IN SAID BLOCK 5 IN GROSS' MILWAUKEE AVENUE ADDITION TO THE EAST LINE OF N. CICERO AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF N. CICERO AVENUE TO THE SOUTH LINE OF LOT 21 IN SAID BLOCK 5 IN GROSS' MILWAUKEE AVENUE ADDITION;

THENCE EAST ALONG SAID SOUTH LINE OF LOT 21 IN BLOCK 5 IN GROSS' MILWAUKEE AVENUE ADDITION AND ALONG THE EASTERLY EXTENSION THEREOF TO THE WEST LINE OF LOT 19 IN SAID BLOCK 5 IN GROSS' MILWAUKEE AVENUE ADDITION, SAID WEST LINE OF LOT 19 BEING ALSO THE EAST LINE OF THE ALLEY EAST OF N. CICERO AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF THE ALLEY EAST OF N. CICERO AVENUE TO THE EASTERLY EXTENSION OF THE SOUTH LINE OF LOT 23 IN SAID BLOCK 5 IN GROSS' MILWAUKEE AVENUE ADDITION;

THENCE WEST ALONG SAID EASTERLY EXTENSION AND THE SOUTH LINE OF LOT 23 IN SAID BLOCK 5 IN GROSS' MILWAUKEE AVENUE ADDITION TO THE EAST LINE OF N. CICERO AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF N. CICERO AVENUE TO THE SOUTH LINE OF LOT 26 IN SAID BLOCK 5 IN GROSS' MILWAUKEE AVENUE ADDITION;

THENCE EAST ALONG SAID SOUTH LINE OF LOT 26 IN BLOCK 5 IN GROSS' MILWAUKEE AVENUE ADDITION AND ALONG THE EASTERLY EXTENSION THEREOF TO THE WEST LINE OF LOT 30 IN SAID BLOCK 5 IN GROSS' MILWAUKEE AVENUE ADDITION, SAID WEST LINE OF LOT 30 BEING ALSO THE EAST LINE OF THE ALLEY EAST OF N. CICERO AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF THE ALLEY EAST OF N. CICERO AVENUE TO THE EASTERLY EXTENSION OF THE SOUTH LINE OF LOT 22 IN BLOCK 6 IN SAID GROSS' MILWAUKEE AVENUE ADDITION;

THENCE WEST ALONG SAID EASTERLY EXTENSION AND THE SOUTH LINE OF LOT 22 IN SAID BLOCK 6 IN GROSS' MILWAUKEE AVENUE ADDITION TO THE EAST LINE OF N. CICERO AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF N. CICERO AVENUE TO THE SOUTH LINE OF LOT 23 IN SAID BLOCK 6 IN GROSS' MILWAUKEE AVENUE ADDITION;

THENCE EAST ALONG SAID SOUTH LINE OF LOT 23 IN BLOCK 6 IN GROSS' MILWAUKEE AVENUE ADDITION AND ALONG THE EASTERLY EXTENSION THEREOF TO THE WEST LINE OF LOT 19 IN SAID BLOCK 6 IN GROSS' MILWAUKEE AVENUE ADDITION, SAID WEST LINE OF LOT 19 BEING ALSO THE EAST LINE OF THE ALLEY EAST OF N. CICERO AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF THE ALLEY EAST OF N. CICERO AVENUE TO THE EASTERLY EXTENSION OF THE SOUTH LINE OF LOT 24 IN SAID BLOCK 6 IN GROSS' MILWAUKEE AVENUE ADDITION;

THENCE WEST ALONG SAID EASTERLY EXTENSION AND THE SOUTH LINE OF LOT 24 IN SAID BLOCK 6 IN GROSS' MILWAUKEE AVENUE ADDITION TO THE EAST LINE OF N. CICERO AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF N. CICERO AVENUE TO THE SOUTH LINE OF LOT 28 IN SAID BLOCK 6 IN GROSS' MILWAUKEE AVENUE ADDITION;

THENCE EAST ALONG SAID SOUTH LINE OF LOT 28 IN BLOCK 6 IN GROSS' MILWAUKEE AVENUE ADDITION AND ALONG THE EASTERLY EXTENSION THEREOF TO THE WEST LINE OF LOT 30 IN SAID BLOCK 6 IN GROSS' MILWAUKEE AVENUE ADDITION, SAID WEST LINE OF LOT 30 BEING ALSO THE EAST LINE OF THE ALLEY EAST OF N. CICERO AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF THE ALLEY EAST OF N. CICERO AVENUE TO THE NORTH LINE OF W. ADDISON STREET;

THENCE EAST ALONG SAID NORTH LINE OF W. ADDISON STREET TO THE NORTHERLY EXTENSION OF THE WEST LINE OF LOT 7 IN BLOCK 2 IN WIRTH AND GILBERT'S SUBDIVISION OF THE WEST HALF OF THE SOUTHWEST QUARTER OF

SECTION 22, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THE EAST 40 ACRES THEREOF), SAID WEST LINE OF LOT 7 IN BLOCK 2 IN WIRTH AND GILBERT'S SUBDIVISION BEING ALSO THE EAST LINE OF THE ALLEY EAST OF N. CICERO AVENUE;

THENCE SOUTH ALONG SAID NORTHERLY EXTENSION AND ALONG THE EAST LINE OF THE ALLEY EAST OF N. CICERO AVENUE TO THE EASTERLY EXTENSION OF THE SOUTH LINE OF LOT 58 IN KOESTER AND ZANDER'S SUBDIVISION OF BLOCKS 1, 3, 4, 5, 6, 7, AND THE WEST HALF OF BLOCK 2 IN WIRTH & GILBERT'S SUBDIVISION OF THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 22, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN;

THENCE WEST ALONG SAID EASTERLY EXTENSION AND THE SOUTH LINE OF LOT 58 IN KOESTER AND ZANDER'S SUBDIVISION TO THE EAST LINE OF N. CICERO AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF N. CICERO AVENUE TO THE SOUTH LINE OF THE NORTH 37.5 FEET OF LOT 59 IN SAID KOESTER AND ZANDER'S SUBDIVISION;

THENCE EAST ALONG SAID SOUTH LINE OF THE NORTH 37.5 FEET OF LOT 59 IN SAID KOESTER AND ZANDER'S SUBDIVISION AND ALONG THE EASTERLY EXTENSION THEREOF TO THE WEST LINE OF LOT 30 IN BLOCK 2 IN WIRTH & GILBERT'S SUBDIVISION OF THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 22, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID WEST LINE OF LOT 30 BEING ALSO THE EAST LINE OF THE ALLEY EAST OF N. CICERO AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF THE ALLEY EAST OF N. CICERO AVENUE TO THE SOUTH LINE OF W. BELMONT AVENUE;

THENCE WEST ALONG SAID SOUTH LINE OF W. BELMONT AVENUE TO THE WEST LINE OF LOT 45 IN KOESTER AND ZANDER'S SECTION LINE SUBDIVISION IN THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 27, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID WEST LINE OF LOT 45 IN KOESTER AND ZANDER'S SECTION LINE SUBDIVISION BEING ALSO THE EAST LINE OF THE ALLEY EAST OF N. CICERO AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF THE ALLEY EAST OF N. CICERO AVENUE TO THE SOUTH LINE W. DIVERSEY AVENUE;

THENCE WEST ALONG SAID SOUTH LINE W. DIVERSEY AVENUE TO THE WEST LINE OF LOT 16 IN NEIL'S BUCK & COMPANY RESUBDIVISION OF LOTS 1 TO 38 IN BUCHANAN'S RESUBDIVISION OF LOTS 1 TO 21 AND 24 TO 38 AND THE PRIVATE ALLEY IN BLOCK 4 IN S. S. HAYES KELVYN GROVE ADDITION TO CHICAGO, A SUBDIVISION OF THE SOUTHWEST QUARTER OF SECTION 27, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN;

THENCE SOUTH ALONG SAID WEST LINE OF LOT 16 IN NEIL'S BUCK & COMPANY RESUBDIVISION TO THE SOUTH LINE OF SAID LOT 16, SAID SOUTH LINE OF LOT 16 BEING ALSO THE NORTH LINE OF THE ALLEY SOUTH OF W. DIVERSEY AVENUE;

THENCE EAST ALONG SAID NORTH LINE OF THE ALLEY SOUTH OF W. DIVERSEY AVENUE TO THE NORTHERLY EXTENSION OF THE WEST LINE OF LOT 30 IN SAID NEIL'S BUCK & COMPANY RESUBDIVISION;

THENCE SOUTH ALONG SAID NORTHERLY EXTENSION AND THE WEST LINE OF LOT 30 IN SAID NEIL'S BUCK & COMPANY RESUBDIVISION TO THE NORTH LINE OF W. PARKER AVENUE;

THENCE EAST ALONG SAID NORTH LINE OF W. PARKER AVENUE TO THE NORTHERLY EXTENSION OF THE WEST LINE OF LOT 39 IN VOGNILD AND JENISCH RESUBDIVISION OF BLOCK 5 IN S. S. HAYES KELVYN GROVE ADDITION TO CHICAGO, A SUBDIVISION OF THE SOUTHWEST QUARTER OF SECTION 27, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID WEST LINE OF LOT 39 IN VOGNILD AND JENISCH RESUBDIVISION BEING ALSO THE EAST LINE OF THE ALLEY EAST OF N. CICERO AVENUE;

THENCE SOUTH ALONG SAID NORTHERLY EXTENSION AND ALONG THE EAST LINE OF THE ALLEY EAST OF N. CICERO AVENUE AND ALONG THE SOUTHERLY EXTENSION THEREOF TO THE SOUTH LINE OF W. WRIGHTWOOD AVENUE;

THENCE WEST ALONG SAID SOUTH LINE OF W. WRIGHTWOOD AVENUE TO THE WEST LINE OF THE EAST 19 FEET OF LOT 9 IN BLOCK 13 IN S. S. HAYES KELVYN GROVE ADDITION TO CHICAGO, A SUBDIVISION OF THE SOUTHWEST QUARTER OF SECTION 27, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN;

THENCE SOUTH ALONG SAID WEST LINE OF THE EAST 19 FEET OF LOT 9 IN BLOCK 13 IN S. S. HAYES KELVYN GROVE ADDITION TO CHICAGO AND ALONG THE SOUTHERLY EXTENSION THEREOF TO THE NORTH LINE OF LOT 17 IN SAID

BLOCK 13 IN S. S. HAYES KELVYN GROVE ADDITION TO CHICAGO, SAID NORTH LINE OF LOT 17 BEING ALSO THE SOUTH LINE OF THE ALLEY SOUTH OF W. WRIGHTWOOD AVENUE;

THENCE WEST ALONG SAID SOUTH LINE OF THE ALLEY SOUTH OF W. WRIGHTWOOD AVENUE TO THE EAST LINE OF LOT 14 IN SAID BLOCK 13 IN S. S. HAYES KELVYN GROVE ADDITION TO CHICAGO;

THENCE SOUTH ALONG SAID EAST LINE OF LOT 14 IN SAID BLOCK 13 IN S. S. HAYES KELVYN GROVE ADDITION TO CHICAGO AND ALONG THE SOUTHERLY EXTENSION THEREOF TO THE SOUTH LINE OF W. DEMING PLACE;

THENCE WEST ALONG SAID SOUTH LINE OF W. DEMING PLACE TO THE EAST LINE OF LOT 22 IN BLOCK 20 IN SAID S. S. HAYES KELVYN GROVE ADDITION TO CHICAGO;

THENCE SOUTH ALONG SAID EAST LINE OF LOT 22 IN BLOCK 20 IN S. S. HAYES KELVYN GROVE ADDITION TO CHICAGO TO THE SOUTH LINE THEREOF, SAID SOUTH LINE OF LOT 22 IN BLOCK 20 IN SAID S. S. HAYES KELVYN GROVE ADDITION TO CHICAGO BEING ALSO THE NORTH LINE OF THE ALLEY NORTH OF W. ATGELD STREET;

THENCE EAST ALONG SAID NORTH LINE OF THE ALLEY NORTH OF W. ATGELD STREET TO THE NORTHERLY EXTENSION OF THE EAST LINE OF THE WEST HALF OF LOT 26 IN SAID BLOCK 20 IN S. S. HAYES KELVYN GROVE ADDITION TO CHICAGO;

THENCE SOUTH ALONG SAID NORTHERLY EXTENSION AND THE EAST LINE OF THE WEST HALF OF LOT 26 IN SAID BLOCK 20 IN S. S. HAYES KELVYN GROVE ADDITION TO CHICAGO AND ALONG THE SOUTHERLY EXTENSION THEREOF TO THE SOUTH LINE OF W. ATGELD STREET;

THENCE WEST ALONG SAID SOUTH LINE OF W. ATGELD STREET TO THE WEST LINE OF LOT 30 IN JOHN J. HAVERKAMPT JR.'S RESUBDIVISION OF BLOCK 21 IN S. S. HAYES KELVYN GROVE ADDITION TO CHICAGO;

THENCE SOUTH ALONG SAID WEST LINE OF LOT 30 IN JOHN J. HAVERKAMPT JR.'S RESUBDIVISION TO THE SOUTH LINE THEREOF, SAID SOUTH LINE OF LOT 30 IN JOHN J. HAVERKAMPT JR.'S RESUBDIVISION BEING ALSO THE NORTH LINE OF THE ALLEY NORTH OF W. MONTANA STREET;

THENCE WEST ALONG SAID THE NORTH LINE OF THE ALLEY NORTH OF W. MONTANA STREET TO THE EAST LINE OF N. CICERO AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF N. CICERO AVENUE TO THE NORTH LINE OF W. MONTANA STREET, AS SAID W. MONTANA STREET IS LAID OUT IN THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 27, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN;

THENCE WEST ALONG THE WESTERLY EXTENSION OF SAID NORTH LINE OF W. MONTANA STREET TO THE WEST LINE OF N. CICERO AVENUE;

THENCE SOUTH ALONG SAID WEST LINE OF N. CICERO AVENUE TO THE NORTH LINE OF W. MONTANA STREET; AS SAID W. MONTANA STREET IS LAID OUT IN THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN;

THENCE WEST ALONG SAID NORTH LINE OF W. MONTANA STREET TO THE EAST LINE OF LOT 47 IN BLOCK 13 IN E. F. KENNEDY'S RESUBDIVISION OF PAUL STENSLAND'S SUBDIVISION OF THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID EAST LINE OF LOT 47 IN BLOCK 13 IN E. F. KENNEDY'S RESUBDIVISION BEING ALSO THE WEST LINE OF THE ALLEY WEST OF N. CICERO AVENUE;

THENCE NORTH ALONG SAID WEST LINE OF THE ALLEY WEST OF N. CICERO AVENUE TO THE NORTH LINE OF LOT 11 IN BLOCK 1 IN HIELD'S SUBDIVISION OF BLOCK 1 TO 6 AND 9 TO 12 IN FALCONER'S ADDITION TO CHICAGO, A SUBDIVISION OF THE NORTH HALF OF THE NORTHEAST QUARTER OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID NORTH LINE OF LOT 11 BEING ALSO THE SOUTH LINE OF THE ALLEY SOUTH OF W. BELMONT AVENUE;

THENCE WEST ALONG SAID SOUTH LINE OF THE ALLEY SOUTH OF W. BELMONT AVENUE TO THE SOUTHERLY EXTENSION OF THE WEST LINE OF LOT 20 IN BLOCK 8 IN FALCONER'S ADDITION TO CHICAGO, A SUBDIVISION OF THE NORTH HALF OF THE NORTHEAST QUARTER OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN;

THENCE NORTH ALONG SAID SOUTHERLY EXTENSION AND THE WEST LINE OF LOT 20 IN BLOCK 8 IN FALCONER'S ADDITION TO CHICAGO TO THE SOUTH LINE OF W. BELMONT;

THENCE WEST ALONG SAID SOUTH LINE OF W. BELMONT TO THE WEST LINE OF LOT 21 IN SAID BLOCK 8 IN FALCONER'S ADDITION TO CHICAGO;

THENCE SOUTH ALONG SAID WEST LINE OF LOT 21 IN SAID BLOCK 8 IN FALCONER'S ADDITION TO CHICAGO AND ALONG THE SOUTHERLY EXTENSION THEREOF TO THE NORTH LINE OF LOT 25 IN SAID BLOCK 8 IN FALCONER'S ADDITION TO CHICAGO, SAID NORTH LINE OF LOT 25 BEING ALSO THE SOUTH LINE OF THE ALLEY SOUTH OF W. BELMONT AVENUE;

THENCE WEST ALONG SAID SOUTH LINE OF THE ALLEY SOUTH OF W. BELMONT AVENUE TO THE SOUTHERLY EXTENSION OF THE WEST LINE OF LOT 20 IN BLOCK 9 IN HIELD'S SUBDIVISION OF BLOCKS 9, 10, 11 AND 12 IN FALCONER'S ADDITION TO CHICAGO A SUBDIVISION OF THE NORTH HALF OF THE NORTHEAST QUARTER OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN;

THENCE NORTH ALONG SAID SOUTHERLY EXTENSION AND THE WEST LINE OF LOT 20 IN BLOCK 9 IN HIELD'S SUBDIVISION TO THE SOUTH LINE OF W. BELMONT AVENUE;

THENCE WEST ALONG SAID SOUTH LINE OF W. BELMONT AVENUE TO THE EAST LINE OF N. LECLAIRE AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF N. LECLAIRE AVENUE TO THE EASTERLY EXTENSION OF THE NORTH LINE OF LOT 44 IN STEVEN'S BELMONT AND LARAMIE AVENUE SUBDIVISION OF BLOCK 16 IN AFORESAID FALCONER'S ADDITION TO CHICAGO, SAID NORTH LINE OF LOT 44 BEING ALSO THE SOUTH LINE OF THE ALLEY SOUTH OF W. BELMONT AVENUE;

THENCE WEST ALONG SAID EASTERLY EXTENSION TO THE WEST LINE OF N. LECLAIRE AVENUE;

THENCE NORTH ALONG SAID WEST LINE OF N. LECLAIRE AVENUE TO THE POINT OF BEGINNING AT THE NORTH LINE OF W. BELMONT AVENUE.

ALL IN THE CITY OF CHICAGO, COOK COUNTY, ILLINOIS.

**Attachment Four**

**1998 Estimated EAV By  
Tax Parcel**

### 1998 Estimated EAV by Tax Parcel

COUNT	ASSESSEE PIN #	1998 EAV	TAX DELINQUENT	RESIDENTIAL BUILDING / UNIT (1)
1	1321219032	68,896		
2	1321219034	60,741		
3	1321219035	22,592		
4	1321219036	205,355		
5	1321219037	33,930		*
6	1321219038	17,984		
7	1321223014	233,504		*
8	1321223015	131,603		
9	1321223016	75,124		
10	1321223018	80,015		
11	1321223019	119,984		*
12	1321223020	80,430		
13	1321223021	40,437		
14	1321227030	295,315		
15	1321227031	132,782		
16	1321227032	127,110		
17	1321227037	114,809		*
18	1321227038	135,337		*
19	1321231027	Exempt		
20	1321231028	30,235		
21	1321231029	144,966		
22	1321231031	45,741		
23	1321231032	70,358		
24	1321401053	146,664		
25	1321401054	77,881		
26	1321401055	72,377		
27	1321401056	67,256		
28	1321403023	70,840		
29	1321403055	35,918		*
30	1321403056	35,537		*
31	1321403057	108,130		*
32	1321403079	89,498		
33	1321403080	105,616		
34	1321405066	299,780		*
35	1321405069	16,785		
36	1321405070	216,357		*
37	1321405073	118,445		*
38	1321405076	5,088	Y	
39	1321407072	45,111		*
40	1321407073	64,111		*
41	1321407074	90,501		*
42	1321407077	111,676		

**1998 Estimated EAV by Tax Parcel**

COUNT	ASSESSEE PIN #	1998 EAV	TAX DELINQUENT	RESIDENTIAL BUILDING / UNIT (1)
43	1321411032	367,961		
44	1321415033	29,616		
45	1321415034	22,928		
46	1321415035	21,598		
47	1321415036	21,598		
48	1321415037	22,928		
49	1321415038	47,267		
50	1321415039	47,267		
51	1321415040	22,928		
52	1321415041	29,725		
53	1321418001	Exempt		
54	1321420036	190,120		
55	1321420037	21,128		
56	1321420038	21,917		
57	1321420039	22,813		
58	1321420040	28,925		
59	1321421021	77,404		
60	1321421022	77,038		
61	1321421023	17,908		
62	1321421024	16,955		
63	1321421025	17,975		
64	1321421026	41,752		*
65	1321421027	39,203		*
66	1321421028	57,968		*
67	1321421029	168,107		*
68	1321421033	92,881		
69	1321421034	92,881		
70	1321421035	100,249		
71	1321421036	58,247		
72	1321421037	51,380		
73	1321421038	51,071		
74	1321421039	26,178		
75	1321421043	116,655		
76	1321421045	145,691		*
77	1321422035	25,119		
78	1321422036	206,720		*
79	1321422037	76,811		*
80	1321422038	76,811		*
81	1321422039	298,524		*
82	1321422041	538,544		
83	1321422042	649,671		
84	1322112001	104,330		
85	1322112006	62,849		

**1998 Estimated EAV by Tax Parcel**

COUNT	ASSESSEE PIN #	1998 EAV	TAX DELINQUENT	RESIDENTIAL BUILDING / UNIT (1)
86	1322112007	85,681		
87	1322112008	85,681		
88	1322112009	28,578		
89	1322112010	26,736		
90	1322114001	27,970		
91	1322114003	24,934		
92	1322114004	124,254		
93	1322114008	5,694		
94	1322114009	Exempt		
95	1322114010	Exempt		
96	1322114011	Exempt		
97	1322121003	60,233		
98	1322121005	45,793		
99	1322121009	104,576		
100	1322121043	45,146		
101	1322123001	23,079		
102	1322123002	45,076		
103	1322123003	74,350		
104	1322123004	21,869		
105	1322123005	21,088		*
106	1322123006	21,869		
107	1322123007	21,869		
108	1322123008	74,077		
109	1322300001	302,662		
110	1322300002	81,600		
111	1322300003	49,909		
112	1322300004	67,819		
113	1322300005	115,142		*
114	1322300007	116,298		
115	1322300008	616,615		*
116	1322307001	Exempt		
117	1322307002	Exempt		
118	1322307003	Exempt		
119	1322307004	Exempt		
120	1322307005	Exempt		
121	1322307006	Exempt		
122	1322307035	235,750		
123	1322307036	1,145,049		
124	1322307037	90,632		
125	1322312001	77,766		
126	1322312002	17,191		
127	1322312003	Exempt		
128	1322312004	Exempt		

**1998 Estimated EAV by Tax Parcel**

COUNT	ASSESSEE PIN #	1998 EAV	TAX DELINQUENT	RESIDENTIAL BUILDING / UNIT (1)
129	1322312005	Exempt		
130	1322312006	Exempt		
131	1322312007	Exempt		
132	1322312008	Exempt		
133	1322312009	Exempt		
134	1322312010	Exempt		
135	1322312011	40,385		
136	1322312012	35,419		
137	1322312013	74,919		
138	1322319003	71,594		
139	1322319004	47,243		
140	1322319007	190,096		*
141	1322319008	334,946		*
142	1322319024	378,753		*
143	1322319025	278,519		*
144	1322319026	910,592		
145	1327100001	113,383		*
146	1327100002	49,150	Y	*
147	1327100003	20,426	Y	
148	1327100004	19,562	Y	
149	1327100005	19,530	Y	
150	1327100006	91,238		
151	1327100007	91,238		
152	1327100008	19,556		
153	1327100009	19,556		
154	1327100010	100,836		*
155	1327100011	115,685		
156	1327100012	16,031		
157	1327100013	16,031		
158	1327100014	143,154		*
159	1327100015	16,718		
160	1327100016	51,186		
161	1327100017	16,718		
162	1327100018	94,898		*
163	1327100019	175,046		*
164	1327108001	17,108		
165	1327108002	57,412		
166	1327108003	75,573		
167	1327108004	75,573		
168	1327108005	148,909		*
169	1327108006	51,404		*
170	1327108007	157,696		
171	1327108008	17,348		

**1998 Estimated EAV by Tax Parcel**

COUNT	ASSESSEE PIN #	1998 EAV	TAX DELINQUENT	RESIDENTIAL BUILDING / UNIT (1)
172	1327108009	65,489		
173	1327108010	48,396	Y	
174	1327108011	180,753	Y	
175	1327108012	79,632	Y	
176	1327108013	61,484	Y	
177	1327108014	17,537	Y	
178	1327108015	19,092	Y	
179	1327108016	85,280		
180	1327108040	60,211		
181	1327115001	157,397		*
182	1327115002	102,150		
183	1327115003	4,791		
184	1327115004	16,548		
185	1327115005	51,978		
186	1327115006	16,493		*
187	1327115007	38,427		*
188	1327115008	16,445		
189	1327115009	16,511		
190	1327115010	177,649		
191	1327115011	206,620		*
192	1327115012	8,639		
193	1327115013	80,364		*
194	1327115014	57,937		*
195	1327115015	71,823		*
196	1327115016	8,639		
197	1327115017	78,226		*
198	1327115018	18,326		
199	1327115019	16,506		
200	1327122001	119,145		
201	1327122002	119,552		
202	1327122003	33,941		
203	1327122004	16,528		
204	1327122007	20,282		
205	1327122008	19,310		
206	1327122009	18,913		
207	1327122018	15,998		
208	1327122019	15,998		
209	1327122020	15,484		
210	1327122021	47,417		
211	1327122022	105,392		
212	1327122023	105,394		
213	1327122024	104,871		
214	1327122045	9,398		

**1998 Estimated EAV by Tax Parcel**

COUNT	ASSESSEE PIN #	1998 EAV	TAX DELINQUENT	RESIDENTIAL BUILDING / UNIT (1)
215	1327122046	241,446		
216	1327300001	29,021		
217	1327300002	26,821		
218	1327300040	203,439		
219	1327300041	1,441		
220	1327304001	35,508		
221	1327304002	40,705		
222	1327304003	42,255		
223	1327304004	40,701		
224	1327304005	71,546		
225	1327304006	20,330		
226	1327304007	18,366		
227	1327304008	20,330		
228	1327304009	20,330		
229	1327304010	22,536		
230	1327308001	137,521		
231	1327308002	18,309		
232	1327308003	18,309		
233	1327308004	18,309		
234	1327308005	48,017		
235	1327308006	58,857		
236	1327308007	21,084		
237	1327312018	158,435		
238	1327312035	33,847		*
239	1327312036	137,015		*
240	1327312037	85,129		
241	1327316001	76,865		*
242	1327316037	41,061		
243	1327316038	82,834		
244	1327320037	126,395		
245	1327320038	73,663		
246	1327320039	104,380		
247	1328201004	70,755		
248	1328201005	60,965		
249	1328201006	17,189		
250	1328201007	8,728		
251	1328201010	63,376		
252	1328201014	83,362		*
253	1328201015	95,392		*
254	1328201016	111,838		*
255	1328201017	38,562		*
256	1328201018	38,076		
257	1328201019	38,076		

**1998 Estimated EAV by Tax Parcel**

COUNT	ASSESSEE PIN #	1998 EAV	TAX DELINQUENT	RESIDENTIAL BUILDING / UNIT (1)
258	1328201020	38,076		
259	1328201021	95,000		
260	1328201022	95,000		
261	1328201023	98,547		
262	1328201040	32,794		
263	1328201042	74,688		
264	1328201044	39,378		
265	1328201045	98,150		
266	1328202001	57,872		
267	1328202002	23,467		
268	1328202004	204,688		
269	1328202005	204,688		
270	1328202006	204,688		
271	1328202007	75,959		
272	1328202008	16,162		
273	1328202009	52,457		
274	1328202010	52,052		
275	1328202011	52,052		
276	1328202014	55,908		
277	1328202015	55,908		
278	1328202016	89,093		
279	1328202017	89,093		
280	1328202018	Exempt		
281	1328202019	17,350		
282	1328202020	17,350		
283	1328202021	17,530		
284	1328202022	18,510		
285	1328202040	46,792		
286	1328202041	17,389		
287	1328203001	65,962		
288	1328203002	65,574		
289	1328203003	38,057		
290	1328203004	38,057		
291	1328203005	38,057		
292	1328203006	38,057		
293	1328203007	16,657		
294	1328203009	16,591		
295	1328203010	16,591		
296	1328203011	16,591		
297	1328203012	16,489		
298	1328203013	16,944		
299	1328203014	16,482		
300	1328203015	17,003		

**1998 Estimated EAV by Tax Parcel**

COUNT	ASSESSEE PIN #	1998 EAV	TAX DELINQUENT	RESIDENTIAL BUILDING / UNIT (1)
301	1328203016	28,474		
302	1328203031	125,536		
303	1328203032	426,255		
304	1328203033	1,057,777		
305	1328203034	292,211		
306	1328203035	26,863		
307	1328203036	86,682		*
308	1328203037	11,822		
309	1328203038	22,333		
310	1328207027	139,433		*
311	1328207028	117,065		*
312	1328207029	205,312		
313	1328207030	79,307		*
314	1328207031	82,912		*
315	1328207032	251,188		*
316	1328211030	10,130		
317	1328211031	9,040		
318	1328211032	9,040		
319	1328211033	110,227		*
320	1328211034	60,157		
321	1328211035	53,606		
322	1328211036	190,861		
323	1328215024	141,292		*
324	1328215025	165,315		
325	1328215026	165,060		*
326	1328219033	296,462		
327	1328219034	258,506		
328	1328223027	241,997		
329	1328223028	251,796		
330	1328223029	107,689		
331	1328223030	17,428		
332	1328223031	40,073		
333	1328223032	40,073		
334	1328223033	45,008		
335	1328227031	86,712		
336	1328227032	73,264		*
337	1328227033	222,559		
338	1328227038	268,330		
339	1328231036	92,434		
340	1328231040	337,300		
341	1328403038	201,152		
342	1328403039	37,152		
343	1328403042	235,482		

