95th STREET and STONY ISLAND AVENUE

Tax Increment Redevelopment Project and Plan

City of Chicago Eugene Sawyer, Acting Mayor

March, 1989

This plan is subject to review and may be revised after the public hearing



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INTRODUCTION

Economic development is a fundamental part of plans prepared by the City, including the Comprehensive Plan of Chicago completed in 1966, the Far Southeast Development Area Plan completed in 1967, and the Chicago Development Plan, Chicago Works together, completed in 1984. Although all departments are involved to varying degrees in implementing economic development policies, the City's Department of Economic Development has primary responsibility for establishing and administering programs and assists designed to stimulate provide investment in maintaining existing businesses, and in development of new businesses which strengthen and expand the tax and employment base of the City.

The 95th Street and Stony Island Avenue Tax Increment Redevelopment Project is located on the southeast side of the City of Chicago. Beginning around the turn of the century and continuing into the 1970's, the southeast side was part of one of the world's great industrial districts and served as a symbol of the economic strength and vitality of the City. In addition to three major steel producers, the area was home to a large number of related industries and service centers that constituted a critical part of the employment and tax base of the City and region.

Today, the southeast side of the City is an economically distressed area. The closing of Wisconsin Steel, dramatic cut backs in operations at U.S. Steel and LTV Steel, the decline in shipping and port operations, and the attendant job loss are a great concern to the community and to the City as a whole. There is an urgent need for comprehensive economic and community development within this important part of the City.

The Redevelopment Project Area which encompasses property along the north side of 95th Street and the southeast corner of 95th Street and Stony Island Avenue is a predominantly vacant and underutilized area in need of redevelopment. A large portion of the Redevelopment Project Area consists of unused railroad rights-of-way.

The Courtesy Home Center is located on the southeast corner of 95th Street and Stony Island Avenue on a site of approximately 235,000 square feet. Four buildings are located on this site. The principal buildings used for retail sales purposes contains approximately 80,000 square feet of floor area. All of the remaining buildings are of marginal construction quality and are in a deteriorating condition.

The Clearview Plastics building is located on the northside of 95th Street, approximately 375 feet east of Stony Island Avenue. This building is in basically sound condition and used for industrial purposes. The building occupies nearly 60 percent of its site.

The goal of the City of Chicago is that the entire Redevelopment Project Area be redeveloped on a comprehensive and planned development basis in order to ensure that new development occurs:

- On a coordinated rather than a piecemeal basis to ensure that the land-use, pedestrian access, vehicular circulation, parking, service and urban design systems will functionally come together, meeting modern-day principles and standards.
- 2. On a reasonable, comprehensive and integrated basis to ensure that blighting factors are eliminated.
- 3. Within a reasonable and defined time period so that the area may contribute productively to the economic vitality of the City.

TAX INCREMENT FINANCING

The Redevelopment Project Area has not been subject to growth and development by private enterprise. An analysis of conditions within this area indicate that it would be appropriate for designation as a redevelopment project, utilizing the State of Illinois tax increment financing legislation.

This analysis disclosed that the area was originally developed without the benefit or guidance of overall community planning, and the area does not meet basic standards and guidelines for contemporary development. As a result of the lack of community planning, adequate development controls and other factors, the area is characterized by conditions which warrant the designation of the entire area as a "blighted area" within the definitions set forth in the Tax Increment Allocation Redevelopment Act of the State of Illinois (hereinafter referred to as the "Act".) The Act is found in Illinois Revised Statutes, Chapter 24, Section 11-74.4-1 et seq., as amended.

In January, 1977, tax increment financing ("TIF") was made possible by the Illinois General Assembly through passage of 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 public redevelopment costs with incremental real estate tax revenues. Incremental real estate tax revenue ("tax increment revenue") is derived from the increase in the current equalized assessed valuation ("EAV") of real property within the TIF redevelopment area over and above the certified initial EAV (the "initial value") of the real property. Any increase in EAV is then multiplied by the current tax rate which results in tax increment revenue. A decline in current EAV does not result in a negative real estate tax increment.

To finance redevelopment costs a municipality may issue obligations secured by the anticipated tax increment revenue generated within the TIF redevelopment area. In addition, a municipality may pledge towards 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.

The 95th Street and Stony Island Avenue Tax Increment Area Redevelopment Project and Plan (hereinafter referred to as the "Redevelopment Plan") has been formulated in accordance with the provisions of the Act. It is a guide to all proposed public and private actions in the Redevelopment Project Area.

In addition to describing the objectives of redevelopment, the Redevelopment Plan sets forth the overall program to be undertaken to accomplish these objectives. This program is the "Redevelopment Project".

This Redevelopment Plan also specifically describes the 95th Street and Stony Island Avenue Tax Increment Redevelopment Project Area (hereinafter referred to as the "Redevelopment Project Area"). This area meets the eligibility requirements of the Act. The Redevelopment Project Area boundaries are described in Section 2 of the Redevelopment Plan and shown on the Boundary Map, Figure 1.

After its approval of the Redevelopment Plan, the City Council then formally designates the Redevelopment Project Area.

Revitalization of the Redevelopment Project Area is a large and complex undertaking, and it presents challenges and opportunities commensurable to its scale. The success of this effort will depend to a large extent on the cooperation between the private sector and agencies of local government. Planning and development efforts to date have not been capable of stimulating this comprehensive and coordinated public and private effort. In addition, the Redevelopment Project Area as a whole has not been subject to growth and development by private enterprise. The adoption of this Redevelopment Plan will make possible the implementation of a logical program to stimulate redevelopment in the Redevelopment Project Area—an area which is not anticipated to develop without the adoption of this Redevelopment Plan. Through public investment, the area will become a stable environment to attract properly scaled new private investment to set the stage for the rebuilding of the area with private capital.

Successful implementation of the Redevelopment Plan and Project requires that the City of Chicago take full advantage of the real estate tax increments attributed to the Redevelopment Project as provided for in accordance with the Act. The Redevelopment Project Area would not reasonably be developed without the use of such incremental revenues. Incremental revenues will be exclusively utilized for the development of the Redevelopment Project Area.

REDEVELOPMENT PROJECT AREA LEGAL DESCRIPTION

Boundaries of the Redevelopment Project area are shown on Exhibit 1, Boundary Map. The legal description of the Redevelopment Project Area is as follows:

THAT PART OF THE SOUTHEAST 1/4 OF SECTION 2, SOUTHWEST 1/4 OF SECTION 1, NORTHWEST 1/4 OF SECTION 12, AND NORTHEAST 1/4 OF SECTION 11, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN DESCRIBED AS FOLLOWS: BEGINNING AT A POINT 220.00 FEET NORTH OF THE SOUTH LINE AND 499.81 FEET WEST OF THE EAST LINE OF SAID SOUTHEAST 1/4 OF SECTION 2;

THENCE EAST, PARALLEL WITH SOUTH LINE OF SAID SOUTHEAST 1/4, 499.81 FEET TO THE EAST LINE OF SAID SOUTHEAST 1/4:

THENCE EAST, PARALLEL WITH THE SOUTH LINE OF SAID SOUTHWEST 1/4 OF SECTION 1, 578.54 FEET;

THENCE NORTH, PARALLEL WITH THE WEST LINE OF SAID SOUTHWEST 1/4 OF SECTION 1, 33.00 FEET TO A LINE 253.00 FEET NORTH OF AND PARALLEL WITH THE SOUTH LINE OF SAID SOUTHWEST 1/4 OF SECTION 1:

THENCE EAST, PARALLEL WITH THE SOUTH LINE OF SAID SOUTHWEST 1/4, 3385.99 FEET TO THE WEST LINE OF S. PAXTON AVENUE:

THENCE SOUTH, ALONG THE WEST LINE OF S. PAXTON AVENUE 303.00 FEET TO THE SOUTH LINE OF E. 95TH STREET;

THENCE WEST, ALONG THE SOUTH LINE OF E. 95TH STREET, 2374.55 FEET TO A BEND IN SAID SOUTH LINE OF E. 95TH STREET.

THENCE WEST, ALONG THE SOUTH LINE OF E. 95TH STREET, 503.01 FEET TO A LINE PERPENDICULAR TO A LINE 50 FEET SOUTH OF AND PARALLEL WITH THE NORTH LINE OF SAID NORTHWEST 1/4 OF SECTION 12, AT A POINT WHERE SAID PARALLEL LINE INTERSECTS A LINE 1,200 FEET NORTHEASTERLY OF AND PARALLEL WITH THE NORTHEASTERLY LINE OF ORIGINAL 66 FOOT RIGHT OF WAY OF CHICAGO AND WESTERN INDIANA RAILROAD COMPANY:

THENCE SOUTH, ALONG SAID PERPENDICULAR LINE, 966.05 FEET TO ITS INTERSECTION WITH A LINE 662.50 FEET NORTHEASTERLY OF AND PARALLEL WITH NORTHEASTERLY LINE OF SAID ORIGINAL 66 FOOT RIGHT OF WAY;

THENCE SOUTHEASTERLY, ALONG SAID LINE 662.50 FEET NORTH-EASTERLY OF AND PARALLEL WITH THE NORTHEASTERLY LINE OF ORIGINAL 66 FOOT RIGHT OF WAY, 397.52 FEET TO SOUTHEASTERLY LINE OF LAND CON-VEYED BY DOCUMENT 24 881 682:

THENCE NORTHEASTERLY, ALONG SAID SOUTHEASTERLY LINE OF LAND CONVEYED BY DOCUMENT 24 881 682, 537.50 FEET TO SAID LINE 1,200 FEET NORTH EASTERLY OF AND PARALLEL WITH NORTHEASTERLY LINE OF ORIGINAL 66 FOOT RIGHT OF WAY:

THENCE SOUTHEASTERLY, ALONG SAID LINE 1200 FEET NORTHEASTERLY OF AND PARALLEL WITH NORTHEASTERLY LINE OF ORIGINAL 66 FOOT RIGHT OF WAY 1,877.24 FEET TO THE NORTH LINE OF E. 99TH STREET:

THENCE NORTHWESTERLY 1,692.20 FEET TO A POINT IN A LINE 59.00 FEET NORTHEASTERLY OF AND PARALLEL WITH THE NORTHEASTERLY LINE OF ORIGINAL 66 FOOT RIGHT OF WAY:

THENCE NORTHWESTERLY, ALONG SAID LINE 59.00 FEET NORTH-EASTERLY OF AND PARALLEL WITH THE NORTHEASTERLY LINE OF ORIGINAL 66 FOOT RIGHT OF WAY, 254.35 FEET TO A LINE 373.23 FEET SOUTHEASTERLY OF THE SOUTHWESTERLY EXTENSION OF THE SOUTHEASTERLY LINE OF LAND CONVEYED BY DOCUMENT 24 881 682.

THENCE NORTHEASTERLY, ALONG LINE 373.23 FEET SOUTHEASTERLY OF AND PARALLEL WITH SAID SOUTHWESTERLY EXTENSION, 40.00 FEET, TO A LINE 99.00 FEET NORTHEASTERLY OF AND PARALLEL WITH NORTHEASTERLY LINE OF ORIGINAL 66 FOOT RIGHT OF WAY:

THENCE NORTHWESTERLY, ALONG SAID LINE 99.00 FEET NORTH-EASTERLY OF AND PARALLEL WITH THE NORTHEASTERLY LINE OF 66.00 FOOT RIGHT OF WAY 1,550.00 FEET;

THENCE SOUTHWESTERLY, ALONG A LINE PERPENDICULAR TO SAID NORTHEASTERLY LINE OF ORIGINAL 66.00 FOOT RIGHT OF WAY, 35.00 FEET;

THENCE NORTHWESTERLY, ALONG A LINE 64.00 FEET NORTHEASTERLY OF AND PARALLEL WITH THE NORTHEASTERLY LINE OF ORIGINAL 66.00 FOOT RIGHT OF WAY, 72.64 FEET;

THENCE NORTHWESTERLY, 415.26 FEET TO A POINT ON THE WEST LINE OF S. STONY ISLAND, SAID POINT BEING 295.00 FEET SOUTH OF THE NORTH LINE AND 100.00 FEET WEST OF THE EAST LINE OF SAID NORTHEAST 1/4 OF SECTION 11;

THENCE WEST 14.03 FEET;

THENCE NORTHWEST, 113.42 FEET TO A POINT 175.15 FEET WEST OF THE EAST LINE OF SAID NORTHEAST 1/4;

THENCE NORTHWEST, ALONG AN ARC CONVEX TO THE NORTHEAST HAVING RADIUS OF 1,210.53 FEET. 113.42 FEET:

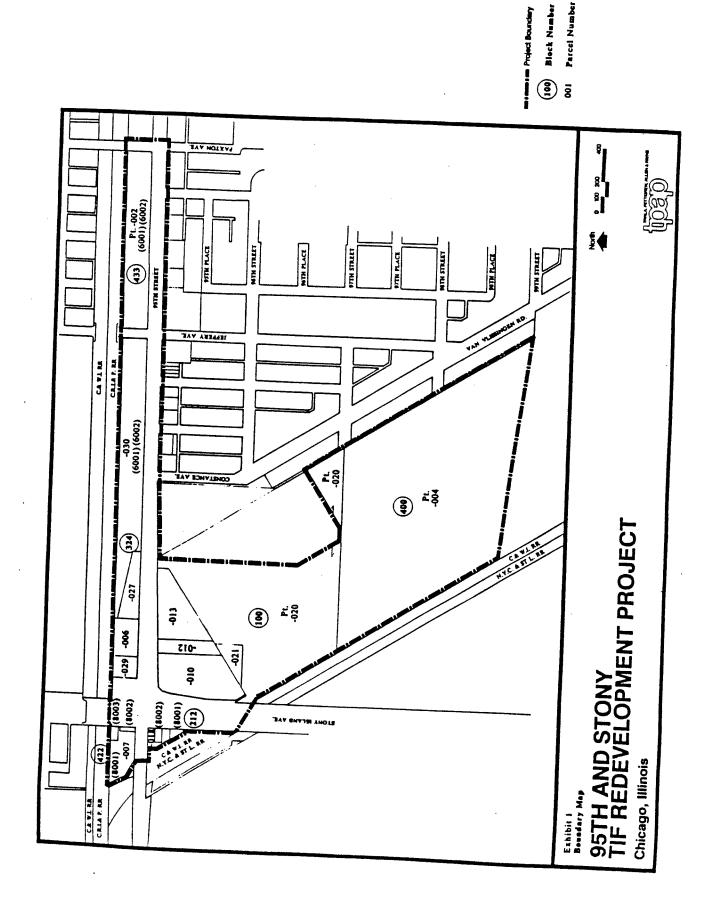
THENCE NORTH, ALONG A LINE PERPENDICULAR TO THE SOUTH LINE OF E. 95TH STREET 63.84 FEET TO A POINT ON THE SOUTH LINE OF E. 95TH STREET, SAID POINT BEING 50.00 FEET SOUTH OF THE NORTH LINE AND 235.50 FEET

WEST OF THE EAST LINE OF SAID NORTHEAST 1/4;

THENCE NORTHWEST 164.96 FEET TO A POINT ON THE NORTH LINE OF E.
95TH STREET, SAID POINT BEING 50.00 FEET NORTH OF THE SOUTH LINE AND
366.00 FEET WEST OF THE EAST LINE OF SAID SOUTHEAST 1/4 OF SECTION 2;

THENCE NORTHWEST, 97.74 FEET TO A POINT 98.28 FEET NORTH OF THE SOUTH LINE OF SAID SOUTHEAST 1/4:

THENCE NORTHWEST, 132.22 FEET, MORE OR LESS, TO THE POINT OF BEGINNING IN COOK COUNTY, ILLINOIS.



REDEVELOPMENT PROJECT AREA GOALS AND OBJECTIVES

Managed growth in the form of investment in new development and facilities is essential in the Redevelopment Project Area, as it is in the entire City. Redevelopment efforts in the Redevelopment Project Area will strengthen the entire City through environmental improvements, increased tax base and additional employment opportunities.

The Act encourages the public and private sectors to work together to address and solve the problems of urban growth and development. The joint effort between the City and the private sector to redevelop parts of the Redevelopment Project Area will receive significant support from the financing methods made available by the Act.

This section of the Redevelopment Plan identifies the goals and objectives of the Redevelopment Project Area. A latter section of this Redevelopment Plan identifies the more specific programs (the Redevelopment Project) which the City plans to undertake in achieving the redevelopment goals and objectives which have been identified.

General Goals

- Improve the quality of life in Chicago by eliminating the influences as well as the manifestations of, physical and economic deterioration and obsolescence within the Redevelopment Project Area.
- Provide sound economic development in the Redevelopment Project Area.
- Revitalize the Redevelopment Project Area to establish it as a major community center that serves the southeast area of the City.
- Create an environment within the Redevelopment Project Area which will contribute to the health, safety, and general welfare of the City, and preserve or enhance the value of properties to remain adjacent to the Area.

Redevelopment Objectives

- Reduce or eliminate those conditions which qualify the Redevelopment Project Area as a blighted area. Section 4 of this document, Blighting Existing in the Redevelopment Project Area, describes the conditions of decline.
- Strengthen the economic well-being of the Redevelopment Project Area and the City by increasing business activity, taxable values, and job opportunities
- Assemble land into parcels functionally adaptable with respect to shape and size for disposition and redevelopment in accordance with contemporary development needs and standards.
- Create an environment which stimulates private investment in new construction, expansion, and rehabilitation.
- Achieve development which is integrated both functionally and aesthetically with nearby existing development.
- Encourage a high-quality appearance of buildings, rights-of-way, and open spaces, and encourages high standards of design.

• Provide sites for needed public improvements or facilities in proper relationship to the projected demand for such facilities and in accordance with accepted design criteria for such facilities.

Development and Design Objectives

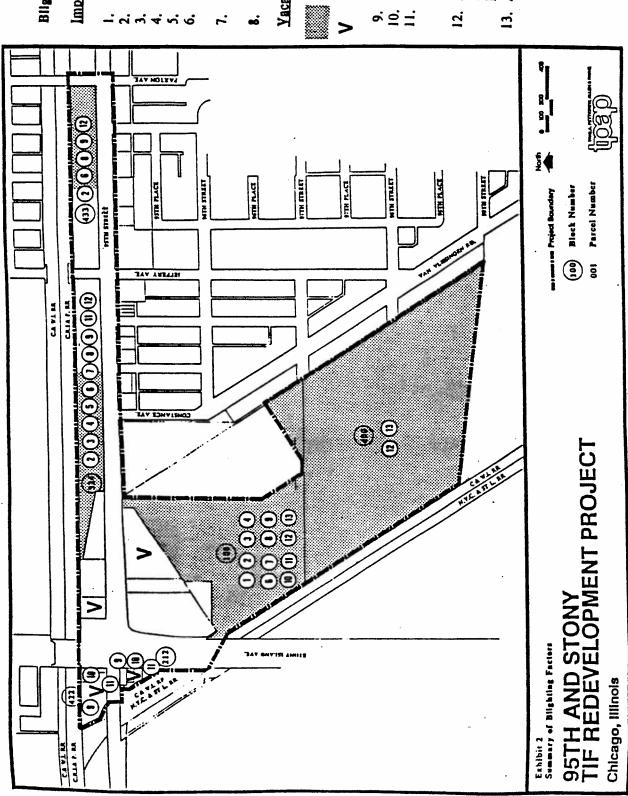
- Establish a pattern of land-use activities arranged in compact, compatible groupings to increase efficiency of operation and economic relationships.
- Provide safe and efficient vehicular access to the project area from major arterial routes, from neighborhoods and communities throughout the region.
- Ensure safe and adequate vehicular and pedestrian circulation patterns and capacity in the project area.
- Encourage coordinated development of parcels and structures in order to achieve efficient building design; multipurpose use of sites; unified offstreet parking, trucking and service facilities; and internal pedestrian connections.

BLIGHTED AREA CONDITIONS EXISTING IN THE REDEVELOPMENT PROJECT AREA

As set forth the in the "Act," "blighted area" means any improved or vacant area within the boundaries of a redevelopment project area located within the territorial limits of the municiality 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; or 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 rightsof-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 five 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 or more than 100 acres and 75 percent of which is vacant, notwithstanding the fact that such area has been used for commercial agricultural purposes within five 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.

Based upon surveys, inspections and analyses of the area, the Redevelopment Project Area which encompasses an area of approximately 76 acres, qualifies as a "blighted area" as defined by the Act. Specifically:

- The area encompasses two areas of unused railroad rights-of-way totaling 54.65 acres which is approximately 71.9 percent of the Redevelopment Project Area.
- Improved non-railroad rights-of-way areas are characterized by the presence of a combination of five or more of the blighting factors as listed in the Act.
- Vacant parcels are characterized by the presence of two or more of the blighting factors as listed in the Act.
- The blighting factors present are reasonably distributed throughout the area.
- All blocks within the area show the presence of blighting factors.



Blight Factors by Block

Improved Area Factors

- Obsolescence Dilapidation
- Deterioration
- Excessive Vacancies
- Excessive Land Coverage Deleterious Land-Use/
 - Depreciation of Physical Layout
- Maintenance Lack of Community Planning

Vacant Area Factors

Unused Railroad R-O-W

Vacant Parcels

- Obsolete Platting
- Diversity of Ownership
- Improvements in Adjacent Deterioration of Site Areas
 - Area Consists of Unused Railyards, Tracks, or R-O-W
- Area Subject to Flooding

 The area includes only those contiguous parcels of real property and improvements thereon substantially benefited by the proposed redevelopment project improvements.

The Redevelopment Project area includes all or portions of five blocks as defined for real estate tax assessment puroses and illustrated in Exhibit 2, Summary of Blighting Factors. Unused railroad rights-of-way cover portions of Blocks 100, 400, 324 and 433 contained within the Redevelopment Project area. The unused railroad rights-of-way encompasses 54.65 acres which is approximately 86.9 percent of the net land area (not including street rights-of-way) contained within the Redevelopment Project area.

The non-railroad rights-of-way areas encompasse approximately 17.25 acres, of which 14.61 acres or 84.69 percent is improved with buildings or site improvements. The following blighting factors are present in these areas.

1. Dilapidation

Dilapidation as a factor is present to a limited extent. This factor is present in the Courtesy Home Center property where three of the accessoary storage buildings are in substandard (dilapidated) condition.

2. Obsolescence

Obsolescence as a factor is present to a major extent. Conditions contributing to this factor include obsolete platting resulting in the presence of parcels of irregular shape and size for development purposes, and obsolete, single purpose buildings.

3. Deterioration

Deterioration as a factor is present to a major extent. Deteriorating conditions include off-street parking and site surface areas, street pavement, curbs and sidewalks and three secondary structures, and to a limited degree in one large building.

4. Excessive Vacancies

Excessive Vacancies as a factor is present to a major extent in the irregularly shaped parcel on the south side of 95th Street, and within Blocks 422 and 212 on the southwest and northwest quadrants of the 95th Street and Stony Island intersection.

5. Excessive Land Coverage

Excessive land coverage as a factor is present on the north side of 95th Street where the existing industrial building occupies close to 60 percent of the site resulting in inadequate provision for set-backs, parking, access, loading and service.

Deleterious Land-Use or Layout

Deleterious land-use or layout as a factor is present to a major extent. Conditions contributing to this factor include the irregular and varied sizes of parcels, improper layout of buildings, and the existence of railroad embankment areas.

7. Depreciation of Physical Maintenance

This factor exists to a major extent and includes vacant properties, parking areas, site conditions, streets, curbs and sidewalks.

Lack of Community Planning 8.

Lack of community planning is present to a major extent throughout the entire area. Conditions contributing to this factor include lack of consistent subdivision design standards resulting in parcels of limited or irregular size for development in accordance with current day needs and standards, and lack of reasonable development standards for building setbacks, off street parking and loading.

Currently vacant sites, including the unused railroad rights-of-way, are characterized by obsolete platting, diversity of ownership, and are located adjacent to deteriorating site improvements. Moreover, the large vacant, unused railroad right-of-way south of 95th Street contains a "Wetlands" area with swamp like conditions and standing water.

The above findings area based upon surveys and analyses conducted by qualified members of the firm of Trkla, Pettigrew, Allen & Payne. The surveys and analyses conducted in-

- Exterior survey of the condition and use of each building; 1.
- Field survey of environmental conditions covering streets, sidewalks, curbs 2. and gutters, lighting, traffic, parking facilities, landscaping, fences and walls, and general property maintenance; 3.
- Analysis of existing uses and their relationships;
- Comparison of current land use to current zoning ordinance and the current 4. zoning map;
- Comparison of surveyed buildings to property maintenance and other codes 5.
- Analysis of original and current platting and building size and layout; 6. 7.
- Analysis of vacant sites;
- Analysis of building floor area and site coverage; 8.
- Review of previously prepared plans, studies and data; and 9.
- Analysis of real estate assessment data. 10.

95TH STREET AND STONY ISLAND AVENUE REDEVELOPMENT PROJECT

Redevelopment Plan and Project Objectives

The City proposes to achieve its redevelopment goals and objectives for the 95th Street and Stony Island Avenue Redevelopment Project through public financing techniques, including tax increment financing, and by undertaking some or all of the following actions:

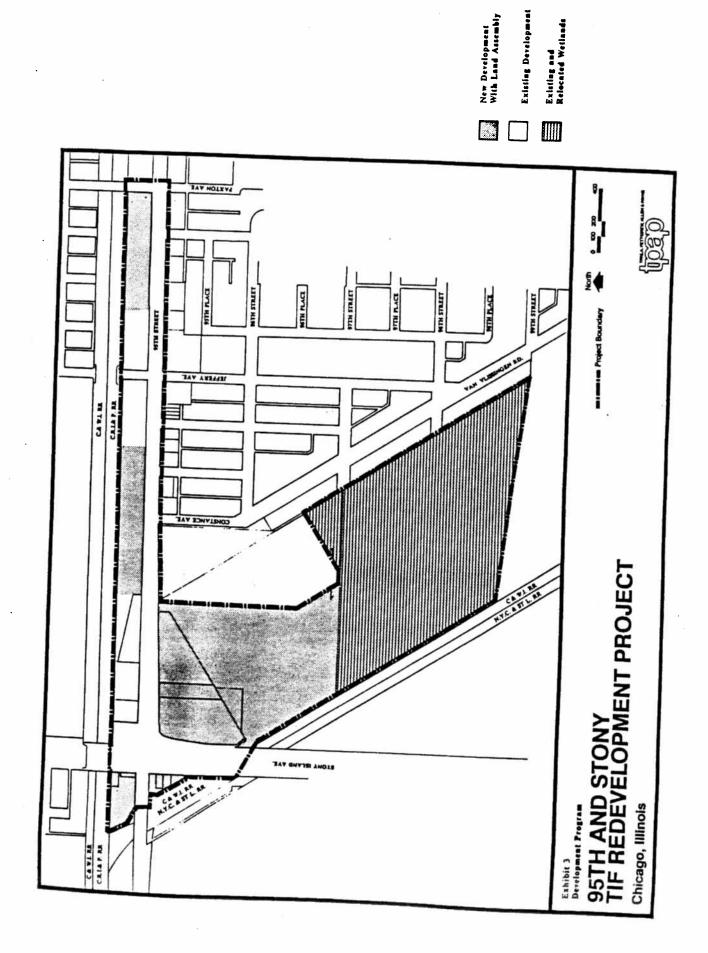
- 1. Assembling sites for redevelopment through appropriate land assemblage techniques, including: (a) acquiring and removing deteriorated and/or obsolete buildings and buildings so situated as to interfere with replatting of the land into parcels suitable for redevelopment in accordance with this Redevelopment Plan; (b) vacating, where necessary, existing public rights-of-way and making them a part of one or more redevelopment sites; and c) assisting relocation of businesses where necessary to achieve objectives of the Redevelopment Plan.
- 2. Providing for the conservation and preservation of basically sound buildings.
- 3. Providing public improvements and facilities which may include: (a) parking facilities, (b) new utilities and utility adjustments, (c) surface right-of-way improvements, (d) pedestrian walkways; (e) landscape buffer improvements, and (f) restorations of wetland areas.
- 4. Entering into redevelopment agreements for the construction of private improvements in accordance with this Redevelopment Plan.

Redevelopment Activities

i. Assemblage of Sites

To achieve the renewal of the Redevelopment Project Area, property identified in *Development Program*, Exhibit 3, attached hereto and made a part hereof, may be acquired by purchase, exchange or long-term lease by the City of Chicago and cleared of all improvements and either (a) sold or leased for private redevelopment, or (b) sold, leased or dedicated for construction of public improvements or recreational facilities. The City may determine that to meet the objectives of this Redevelopment Plan, properties in the Redevelopment Project Area not scheduled for acquisition may be acquired, and properties shown as scheduled for acquisition may be exempted from acquisition, without amendment to this plan.

Clearance and demolition activities will, to the greatest extent possible, be timed to coincide with redevelopment activities so that tracts of land do not remain vacant for extended periods and so that the adverse effects of clearance activities may be minimized. Clearance and demolition activities will include demolition of buildings, breaking-up and removal of old foundations, excavation and removal of soil and other materials to create suitable sites for new development and to provide for storm drainage.



2. Relocation

Active businesses that are displaced by the acquisition of property will be relocated and may be provided with assistance payments, comparable and suitable relocation space, and advisory services.

As an incidental but necessary part of the redevelopment process, the City may devote property which it has acquired to temporary uses until such property is scheduled for disposition and redevelopment.

3. Provision of Public Improvements and Facilities

Adequate public improvements and facilities will be provided to service the entire Redevelopment Project Area. Public improvements and facilities may include, but are not limited to:

- a. Adjustments and modifications to sewer and water lines as may be necessary to facilitate and serve redevelopment in accordance with the objectives and provisions of this Redevelopment Plan.
- b. The vacation, removal, resurfacing, widening, reconstruction and other improvements of streets, and other public rights-of-way.
- c. Repair and/or construction of pedestrian walkway improvements and beautification improvements.
- d. Construction of open space and landscape buffer improvements.
- e. Construction of retaining walls.
- f. Preservation and/or restoration of designated "wetland" areas.

In the event the City determines that construction of certain improvements is not financially feasible, the City may reduce the scope of the proposed improvements.

4. Redevelopment Agreements

Land assemblage which may be by purchase, exchange or long-term lease shall be conducted for (a) sale, lease or conveyance to private developers, or (b) sale, lease, conveyance or dedication for the construction of public improvements or facilities. Terms of conveyance shall be incorporated in appropriate disposition agreements which may contain more specific controls than those stated in this Redevelopment Plan.

GENERAL LAND-USE PLAN

This Redevelopment Plan and the proposed projects described herein conform to the landuse development policies for the municipality as a whole as currently provided by the Comprehensive Plan of Chicago, and the Development Area Plan for southeast Chicago.

The Land-Use Plan, Exhibit 4, attached hereto and made a part hereof, identifies land-uses and public rights-of-way to be in effect upon adoption of this Plan. The major land-use categories included within the Redevelopment Project Area are Business-Planned Development, Commercial, Industrial, and Open Space.

All major thoroughfares and street rights-of-way are shown on the Land-Use Plan map. Their locations are subject to minor modification.

The Land-Use Plan as designated in Exhibit 4, provides a guide for future land-use improvements and developments within the Project Area. It identifies which lands should be used for commercial, and industrial land uses. It describes interrelationships between land-use areas, and the types of projects and improvements desirable in each area.

Recommendations for specific land-use areas are presented below.

Business-Planned Development

The Business-Planned Development Area is intended to serve as a location for a community-related general merchandise and convenience retail center to cater to the greater southeast Chicago area. Permitted uses include:

- 1. General and specialty retail uses which cater to the residents of the southeast Chicago area, including men's, women's and children's fashion and casual shops; shoe stores; jewelry stores; gift shops; greeting card shops; toy stores; electronic and video shops; appliance, television, and record shops, toy stores, and other similar and compatible general and specialty retail uses.
- 2. Convenience retail uses which cater to the daily convenience needs of employees, visitors, and residents in the southeast Chicago area, including such uses as photographic and reproduction shops; computer services; travel services; newspaper, candy, tobacco and ice cream shops; notions and sundries shops; and other similar and compatible convenience retail uses.
- 3. Super-market food stores, delicatessens, bakeries, and other similar and compatible retail food uses.
- 4. Restaurants and eating and drinking establishments.
- 5. Offices and financial institutions.
- 6. Off-street parking.
- Private and public open spaces.
- 8. Similar and compatible uses.

• Commercial

The northwest, northeast and southwest corners of 95th Street and Stony Island Avenue are proposed for small-scale commercial use consistent with the limited size of the development parcels. One or all of the development parcels may be improved as attractively landscaped open space.

• Industrial

The existing industrial use on the north side of 95th Street should be maintained. Permitted uses for this site are those specified for the M1-1 district in the Chicago Zoning Ordinance. In the event that industrial use of the building in discontinued in the future, the building and/or site should be used or either industrial or commercial use that is compatible with adjacent and nearby development.

Open Space

All or portions of the southern portion of the Redevelopment Project Area will be retained and improved as open space. Designated Wetland Areas located within this area will be retained or expanded as may be required.

Design and Development Objectives

It is intended that the Project Area be improved and developed as an economically viable and aesthetically pleasing environment. The following design and development objectives should be used to guide all improvements and new development within the Project Area.

- All new development should complement existing surrounding uses in terms of size, scale, intensity and appearance.
- The massing and interrelationship of new buildings and open space areas should help create a distinct and attractive visual identity for specific development districts and for the overall Project Area.
- All new development should be characterized by high-quality building construction and site design.
- Attractive and well-landscaped frontages should be provided along all streets.
- Safe and efficient vehicular circulation systems should be provided which enable adequate access to, movement within, and connections between, development areas.
- An adequate supply of conveniently located short-term patron and long-term employee parking spaces should be provided within all development areas; consolidation and joint-use of parking areas should be encouraged where possible.
- All parking areas should be paved, striped, lighted, well maintained, and be designed to allow for proper drainage.
- Adequate screening and buffering should be provided around all new parking areas.
- Off-street loading and service facilities should be consolidated where possible, and should be screened and buffered from adjacent development areas and public streets.
- An overall, comprehensive pedestrian circulation system should be provided which facilitates pedestrian movement between buildings, parking and building destinations.
- Adequate screening and buffering should be provided between different land-use areas, particularly between residential and non-residential development areas.
- An overall system of signage should be provided which will establish visual continuity and promote a positive overall image for the Project Area.

Business-Planned Development Commercial Open Space Industrial MIN PLACE WITH STREET BTH PLACE TALKET HTTO STH STREET PWTH STREET ------ Project Boundary BYA YASSES Carre 95TH AND STONY TIF REDEVELOPMENT PROJECT Chicago, Illinois CALAP. RE

ESTIMATED REDEVELOPMENT PROJECT COSTS

Redevelopment project costs mean and include the sum total of all reasonable or necessary costs incurred or estimated to be incurred, and any such costs incidental to this Redevelopment Plan and Redevelopment Project. Such costs may include, without limitation, the following:

- 1. Costs of studies and surveys, plans and specifications, and professional service costs including but not limited to architectural, engineering, legal, marketing, financial, planning and special 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, and the clearing and grading of land;
- 3. Relocation costs to the extent that the City determines that relocation costs shall be paid or that the City is required to make payment of relocation costs by Federal or State law;
- 4. Costs of rehabilitation, construction, repair or remodeling of existing buildings and fixtures;
- Costs of the construction of public works or improvements;
- 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 obligation issued under the Act accruing during the estimated period of construction of any redevelopment project for which such ing reasonable reserves related thereto; and
- 7. All or a portion of a taxing district's capital costs resulting from the Redevelopment Project necessarily incurred or to be incurred in furtherance written agreement, accepts and approves such costs.
- 8. Relocation costs to the extent that the City determines that relocation costs shall be paid or that the City is required to make payment or relocation costs by federal or state law.
- 9. Payment in lieu of taxes.
- Cost of job training, advanced vocational education or career education, etc., incurred by one or more taxing districts in accordance with specified conditions.
- 11. Eligible cost incurred by a developer related to the construction, renovation or rehabilitation of a redevelopment project in accordance with specified conditions.

Estimated costs are shown in Table 1. To the extent that municipal obligations have been issued to pay for such Redevelopment Project costs in anticipation of the adoption of tax increment financing, the City shall be reimbursed for such redevelopment costs. The total

redevelopment project costs are intended to provide an upper limit on expenditures. Within this limit, adjustments may be made in line items without amendment of this Redevelopment Plan.

Table 1
ESTIMATED REDEVELOPMENT PROJECT COSTS

Program Action/Improvement

Acquisition, Relocation and Demolition	\$5,845,000
Site Work (Including soil removal and replacement)	4,325,000
Public Improvements (Including street and sidewalk improvements, utility adjustments, wetland relocation, traffic signal, lighting and landscaping)	2,462,500
Architect and Engineer Fees	72,000
Issuance Costs* (Including TIF appraisal, capitalized interest, discount points, debt service reserve, administrative expense)	2.500.000
TOTAL COST	\$15,204,500

^{*}Issuance costs include ordinary, reasonable and accustomed charges and out-of-pocket disbursements associated with the issuance of obligations.

SOURCES OF FUNDS TO PAY REDEVELOPMENT PROJECT COSTS

The Act provides a means for municipalities to finance public redevelopment costs with incremental real estate tax revenues. Incremental real estate tax revenue ("tax increment revenue") is derived from the increase in the current equalized assessed valuation ("EAV") of real property within the TIF redevelopment area over and above the certified initial EAV (the "initial value") of the real property. Any increase in EAV is then multiplied by the current tax rate which results in tax increment revenue. A decline in current EAV does not result in a negative real estate tax increment.

To finance redevelopment costs a municipality may issue obligations secured by the anticipated tax increment revenue generated within the TIF redevelopment area. In addition, a municipality may pledge towards 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. To further secure the issuance of obligations a municipality may permit the utilization of guarantees, deposits and other forms of security made available by private sector developers.

A municipality's own ad valorem tax arising from levies on taxable real property must be included in the determination of incremental revenue. If the municipality does not extend such a tax, it shall annually deposit in the municipality's Special Tax Increment Fund an amount equal to 10% of the total contributions to the fund from all other taxing districts in that year. This payment shall be in lieu of a contribution of ad valorem taxes on real property. If no such payment is made, any redevelopment project area of the municipality shall be dissolved.

ISSUANCE OF OBLIGATIONS

All obligations issued by the City pursuant to this Redevelopment Plan and the Act shall be retired within twenty-three (23) years from the adoption of the ordinance approving the Redevelopment Project Area, such ultimate retirement date occurring in the year 2012. Also, the final maturity date of any such obligations which are issued may not be later than twenty (20) years from their respective dates of issue. One or more series of obligations may be sold at one or more times in order to implement this Redevelopment Plan. The amounts payable in any year as principal of and interest on all obligations issued by the City pursuant to the Redevelopment Plan and the Act shall not exceed the amounts available, or projected to be available, from tax increment revenues and from such bond sinking funds or other sources of funds (including ad valorem taxes) as may be provided by ordinance. Obligations may be of a parity or senior/junior lien natures. Obligations issued may be serial or term maturities, and may or may not be subject to mandatory, sinking fund, or optional redemptions.

Revenues shall be used for the scheduled and/or early retirement of obligations, and for reserves, bond sinking funds and redevelopment project costs, and, to the extent that real property tax increment is not used for such purposes, shall be declared surplus and shall then become available for distribution annually to taxing districts in the Redevelopment Project Area in the manner provided by the Act.

MOST RECENT EQUALIZED ASSESSED VALUATION OF PROPERTIES IN THE REDEVELOPMENT PROJECT AREA

Table 2 lists the most recent (1987) equalized assessed valuations of properties in the Redevelopment Project Area. The total estimated equalized assessed valuation for the Redevelopment Project Area is \$1,964,709. This amount is subject to final verification and certification by the County Clerk of Cook County, Illinois. This amount includes the entire value of parcel 25-12-400-004 which will undergo subdivision upon filing the adopted plan with the County, resulting in a different value.

Table 2
SUMMARY OF 1987 EQUALIZED ASSESSED VALUATIONS

Permanent Index Number	Equalized Assessed Valuation
25-01-324-006	80.00
-027	\$360,000
-029	235,436
-030	21,224
25-01-433-002-6001	•
-002-6002	RR.
25-02-422-007-8001	•
	•
-007-8002	•
-007-8003	•
25-11-212-018-8001	Exempt
-018-8002	•
25-12-100-010	1,352
-012	756,816
-013	55,972
-020	70,579
-021	RR.
25-12-400-004**	18,265
	<u>445.065</u>
TOTAL	-
TOTAL	1,964,709

^{*}Not listed on tax rolls.

ANTICIPATED EQUALIZED ASSESSED VALUATION

By the year 1991, when it is estimated that all the anticipated private development will be completed and fully assessed, the estimated equalized assessed valuation of real property within the Redevelopment Project Area is estimated at approximately \$13,340,000. By the year 1994, the equalized assessed value of real property within the Redevelopment Project is estimated at approximately \$14,650,000. These estimates are based on several key assumptions, including: 1) Redevelopment for the uses specified in this Redevelopment Plan will occur in a timely manner; 2) the market value of the recommended commercial developments will increase following completion of the redevelopment activities described in the Redevelopment Project and Plan; 3) the most recent State Multiplier of 1.8916 as applied to 1987 assessed values will remain unchanged; and 4) for the duration of the project that are the redevelopment Area will remain unchanged from the 1987 level of 9.681% for tax code 70002.

^{**}This entire parcel is not within the proposed redevelopment project area; however, the entire value of 25-12-400-004 is shown. This parcel will undergo subdivision upon the filing of the adopted Redevelopment Plan with the County. The result of this subdivision will produce a different PIN number and value for this property.

PHASING AND SCHEDULING OF REDEVELOPMENT PROJECT

A phased implementation strategy will be utilized to achieve a timely and orderly redevelopment of the project area.

It is anticipated that City expenditures for redevelopment project cost will be carefully staged on a reasonable and proportional basis to coincide with expenditures in redevelopment by private developers.

The Redevelopment Project is anticipated to be complete at the end of 1990.

PROVISIONS FOR AMENDING THE REDEVELOPMENT PLAN AND PROJECT

This 95th Street and Stony Island Avenue Tax Increment Redevelopment Project and Plan may be amended pursuant to the provisions of the Act.

AFFIRMANTIVE ACTION PLAN

In implementing this Redevelopment Plan the City of Chicago is committed to fair employment practices and will follow its affirmative action plan.

95th STREET and STONY ISLAND AVENUE

Tax Increment Redevelopment Project Area Eligibility Study

> City of Chicago Richard M. Daley, Mayor

95th STREET and STONY ISLAND AVENUE

Tax Increment Redevelopment Project Area Eligibility Study

> City of Chicago Richard M. Daley, Mayor

> > August, 1989

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EXECUTIVE SUMMARY

The purpose of this study is to determine whether all or any part of an area known as the proposed 95th Street and Stony Island Avenue Tax Increment Redevelopment Project qualifies for designation as a "blighted area" within the definitions set forth in the Real Property Tax Increment allocation Redevelopment Act (The "Act"). The Act is found in Illinois Revised Statutes, Chapter 24, Section 11-74.4-1 et. seq., as amended.

The findings presented in this report are based on surveys and analyses conducted for an area that includes property located along the north side of 95th Street from the Chicago and Western Indiana Railroad (C&WIRR) on the west to Paxton Avenue on the east, and property located at the southwest and southeast corners of 95th Street and Stony Island Avenue. This area, hereafter, shall be referred to as the "study area."

As set forth the in the "Act," "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; or 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 rightsof-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 five 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 or more than 100 acres and 75 percent of which is vacant, notwithstanding the fact that such area has been used for commercial agricultural purposes within five 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.

While it may be concluded that the mere presence of the minimum number of the stated factors may be sufficient to make a finding of blight, this evaluation was made on the basis that the blighting factors must be present to an extent which would lead reasonable persons to conclude that public intervention is appropriate or necessary. Secondly, the distribution of blighting factors throughout the study area must be reasonable so that basically good areas are not arbitrarily found to be blighted simply because of their proximity to areas which are blighted.

The proposed project area is found to consist of a combination of built-up areas, unused railroad right-of-way, and vacant land areas as defined in the "Act." See Figure 1, Project Boundary. Therefore, the number, extent and distribution of factors must be shown to demonstrate eligibility for any and all parts of the study area.

On the basis of this approach, all or any part of the study area is found to be eligible within the definitions set forth in the "Act." Specifically:

- The area encompasses two areas of unused railroad rights-of-way totaling 54.65 acres which is approximately 71.9 percent of the Redevelopment Project Area.
- Improved non-railroad rights-of-way areas are characterized by the presence of a combination of five or more of the blighting factors as listed in the Act.
- Vacant parcels which are not part of unused railroad rights-of-way are characterized by the presence of two or more of the blighting factors as listed in the Act.
- The area includes only those contiguous parcels of real property and improvements thereon substantially benefited by the proposed redevelopment project improvements.

The Redevelopment Project area includes all or portions of five blocks as defined for real estate tax assessment purposes. Unused railroad rights-of-way cover portions of Blocks 100, 400, 324 and 433 contained within the Redevelopment Project area. The unused railroad rights-of-way encompasses 54.65 acres which is approximately 86.9 percent of the net land area (not including street rights-of-way) contained within the Redevelopment Project Area.

The non-railroad rights-of-way areas encompasses approximately 17.25 acres, of which 14.61 acres or 84.69 percent is improved with buildings or site improvements. The following blighting factors are present in these areas.

1. Dilapidation

Dilapidation as a factor is present to a limited extent. This factor is present in the Courtesy Home Center property where three accessory storage buildings are in substandard (dilapidated) condition.

2. Obsolescence

Obsolescence as a factor is present to a major extent. Conditions contributing to this factor include obsolete platting resulting in the presence of parcels of irregular shape and size for development purposes, and obsolete, single purpose buildings.

3. Deterioration

Deterioration as a factor is present to a major extent. Deteriorating conditions include off-street parking and site surface areas, street pavement, curbs and sidewalks, three secondary structures, and to a limited degree one large building.

4. Excessive Vacancies

Excessive Vacancies as a factor is present to a major extent in the irregularly shaped parcel on the south side of 95th Street and within Blocks 422 and 212 on the southwest and northwest quadrants of the intersection of 95th Street and Stony Island Avenue.

- 5. Excessive Land Coverage

 Excessive land coverage as a factor is present on the north side of 95th Street where the existing industrial building occupies close to 60 percent of the site resulting in inadequate provision for set-backs, parking, access, loading and service.
- 6. Deleterious Land-Use or Layout
 Deleterious land-use or layout as a factor is present to a major extent. Conditions
 contributing to this factor include the irregular and varied sizes of parcels, improper layout of buildings, and the existence of railroad embankment areas.
- 7. Depreciation of Physical Maintenance
 This factor exists to a major extent and includes vacant properties, parking areas, site conditions, streets, curbs and sidewalks.
- Lack of Community Planning
 Lack of community planning is present to a major extent throughout the entire area.
 Conditions contributing to this factor include lack of consistent subdivision design standards resulting in parcels of limited or irregular size for development in accordance with current day needs and standards, and lack of reasonable development standards for building setbacks, off street parking and loading.

Vacant areas which are not a part of unused railroad rights-of-way are characterized by obsolete platting of the vacant land, diversity of ownership of such land, and deterioration of structures or site improvements in neighboring areas adjacent to the vacant land.

The conclusion of the consultant team engaged to conduct the study of project eligibility is that the number, degree and distribution of blighting factors as documented in this report warrant designation of all or parts of the study area as a "blighted area" as set forth in the "Act."

The local governing body should review this report and, if satisfied with the findings contained herein, may adopt a resolution making a finding of blight and making this report a part of the public record.

BASIS FOR REDEVELOPMENT

The Illinois General Assembly made two key findings in adopting the Real Property Tax Increment Allocation Redevelopment Act:

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

These findings were 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.

To ensure that the exercise of these powers is proper and in the public interest, the Act also specifies certain requirements which must be met before a municipality can proceed with implementing a redevelopment project. One of these requirements is that the municipality must demonstrate that each prospective redevelopment project qualifies either as a "blighted area" or as a "conservation area" within the definitions for each set forth in the Act (in Section 11-74.4-3). These definitions are paraphrased below:

Eligibility of a Blighted Area A.

Improved Area

A blighted area may be either improved or vacant. If the area is improved (e.g., with industrial, commercial and residential buildings or improvements), a finding may be made that the area is blighted because of the presence of a combination of five or more of the following fourteen 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 lay-out
- Depreciation of physical maintenance
- Lack of community planning

Vacant Area

If the area is vacant, it may be found to be eligible as a blighted area based on the finding that the sound growth of the taxing districts is impaired by:

- A combination of two or more of the following factors:
 - Obsolete platting of the vacant land; 0
 - Diversity of ownership of such land; 0
 - Tax and special assessment delinquencies of such land; 0 0
 - Flooding on all or part of such vacant land; or
 - 0 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 im-
- The area consists of an unused quarry or unused quarries, or 3.
- 4. The area consists of unused railyards, rail tracks or railroad rights-of-way,
- The area, prior to its designation, is subject to chronic flooding which ad-5. versely 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 five years, or
- The area consists of an unused disposal site, containing earth, stone, building 6. 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 percent of which is vacant, notwithstanding the fact that such area has been used for commercial agricultural purposes within five 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. Eligibility of a Conservation Area

Conservation areas are those areas which are rapidly deteriorating and declining and may soon become blighted areas if their decline is not checked. Such areas are

To qualify as a conservation area, it must be shown that 50 percent or more of the structures in the area have an age of 35 years or more and that there is a presence of a combination of three or more of the following fourteen 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 lay-out
- Depreciation of physical maintenance
- Lack of community planning

While the Act defines a blighted area and a conservation area, respectively, it does not define the various factors for each, nor does it describe what constitutes presence or the extent of presence necessary to make a finding that a factor exists. Therefore, reasonable and defensible criteria should be developed to support each local finding that an area qualifies as either a blighted area or as a conservation area. The following basic rules have been followed:

- 1. The minimum number of factors must be present and the presence of each must be documented;
- 2. Each factor to be claimed should be present to a meaningful extent so that a local governing body may reasonably find that the factor is clearly present within the intent of the Act; and
- 3. The effect of the factors should be reasonably distributed throughout the redevelopment project area.

It is also important to note that the test of eligibility is based on the conditions of the area as a whole; it is not required that eligibility must be established for each and every property in the project area.

2. THE STUDY AREA

The study area is comprised of six full and partial blocks around the intersection of 95th Street and Stony Island Avenue on the southeast side of the city. The area is dominated by vacant railroad property along the north side of 95th Street and within a larger area south of 95th Street between the Chicago and Western Indiana Railroads and the residential area along Van Vlissingen Road.

The study area covers approximately 75.9 acres of which 54.6 acres or 71.9 percent is vacant land. Built-up areas include the Courtesy Home Center on the southeast quadrant of the intersection of 95th Street and Stony Island Avenue, Clearview Plastics Company along the north side of 95th Street, across from the Courtesy Home Center, a restaurant and two small strip convenience commercial buildings north of 95th Street at the Jeffrey Avenue intersection. These developments represent only 8.2 acres or slightly over 10 percent of the entire study area. The vacant land areas contain remains of previous structures, debris, dumpings and are overgrown with weeds, creating an overall poor appearance and negative impact on the entire area.

Access to the area is provided by 95th Street and Stony Island Avenue which are major access roads. Both of these major thoroughfares connect to the nearby expressway and regional highway system. Boundaries of the 95th Street and Stony Island Avenue Redevelopment Project Area are shown on Figure 1, Project Boundary.

3. ELIGIBILITY SURVEY AND ANALYSIS FINDINGS

An analysis was made of each of the blighting factors listed in the Act to determine whether each or any are present in the study area, and if so, to what extent and in what locations. Surveys and analyses included:

1. Exterior survey of the condition and use of each building;

2. Field survey of environmental conditions covering lighting, parking facilities, landscaping, fences and walls, and general property maintenance, 3.

Analysis of existing uses and their relationships;

- Comparison of current land use to current zoning ordinance and the current 4.
- Comparison of surveyed buildings to property maintenance and other codes 5.
- Analysis of original and current platting and building size and layout; 6.

7. Analysis of vacant sites.

- Analysis of building floor area and site coverage; and 8. 9.
- Review of previously prepared plans, studies and data.

10. Analysis of real estate assessment data.

The following statement of findings is presented for each category of project eligibility, and each blighting factor listed in the "Act." The conditions that exist and the relative extent to which each factor is present are described.

A factor noted as not present indicates either that no information was available or that no evidence could be documented as part of the various surveys and analyses. A factor noted as present to a limited extent indicates that conditions exist which document that the factor is present, but the distribution or impact of the blighting condition is limited. Finally, a factor noted as present to a major extent indicates that conditions exist which document that the factor is present throughout major portions of the block, and that the presence of such conditions have a major adverse impact or influence on adjacent and nearby develop-

Figure 2 identifies existing land-uses in the study area, Figure 3 is a copy of the form used

BUILDING CONDITION ANALYSIS

This section summarizes the process used for assessing building conditions in the study area, the standards and criteria used for evaluation, and the findings as to the existence of dilapidation or deterioration of structures.

The building condition analysis is based on an November, 1987 exterior inspection of all buildings in the study area. Noted during the inspection were structural deficiencies in individual buildings and related environmental deficiencies in the study area. The Building Condition Survey Form is shown in Figure 3. A complete description of the survey form and detailed survey methodology and criteria is contained in Appendix 1.

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	LIVAC		Fublication of the state of the
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	SOUND	- -	B. Basement 1. Fust floor
INCIMPLETE SURVEY. TEXPLAIN:	DEFICIENT - MINOR REPAIR	SECONDARY COMPONENTS	2, Second floor, etc. U. Upper floors
	DEFICIENT - MAJOR REPAIR	MECHANICAL SYSTEMS	RATING
TIP IN, 10 CLIFFER, B. BERTE, 1162, 1-82	STRUCTURALLY SUBSTANDARD	TUTAL	0. Sound 1. Minor repair
			2. Major repair 3. Critical

Building Components Evaluated

During the field survey, each component of a subject building was examined to determine whether it was in sound condition or had minor, major, or critical defects. Building com-

Primary Structural.

These include the basic elements of any building: foundation walls, load bearing walls and columns, roof and roof structure.

Secondary Components.

These are components generally added to the primary structural are necessary parts of the building, including porches and steps, windows and window units, doors and door units, chimneys, and gutters and downspouts.

Criteria for Classifying Defects for Building Components. Each primary and secondary component was evaluated separately as a basis for determining the overall condition of individual buildings. This evaluation considered the relative importance of specific components within a building and the effect that deficiencies in components will have on the remainder of the building.

Building Component Classifications.

The four categories used in classifying building components and systems and the criteria used in evaluating structural deficiencies are described below.

Sound.

Building components which contain no defects, are adequately maintained, and require no treatment outside of normal ongoing maintenance.

Deficient - Requiring Minor Repair.

Building components which contain defects (loose or missing material or holes and cracks over a limited area) which often may be corrected through the course of normal maintenance. Minor defects have no real effect on either primary or secondary components and the correction of such defects may be accomplished by the owner or occupants, such as pointing masonry joints over a limited area or replacement of less complicated components. Minor defects are not considered in rating a building as

Deficient - Requiring Major Repair.

Building components which contain major defects over a widespread area and would be difficult to correct through normal maintenance. Buildings in the major deficient category would require replacement or rebuilding of components by people skilled

Critical.

Building components which contain major defects (bowing, sagging, or settling to any or all exterior component causing the structure to be out-of-plumb, or broken, loose or missing material and deterioration over a widespread area) so extensive that

Final Building Rating.

After completion of the exterior building condition survey, each individual building was placed in one of four categories based on the combination of defects found in various primary and secondary building components. Each final rating is described below.

Sound.

Sound buildings can be kept in a standard condition with normal maintenance. Buildings so classified have less than one minor defect.

Desicient.

Deficient buildings contain defects which collectively are not easily correctable and cannot be accomplished in the course of normal maintenance. The classification of major or minor reflects the degree or extent of defects found during the survey of the building.

- Minor.

Buildings classified as deficient - requiring minor repairs - have more than one minor defects, but less than one major defect.

- <u>Ma ior</u>.

Buildings classified as deficient - requiring major repairs - have at least one major defect in one of the primary components or in the combined secondary components, but less than one critical defect.

-- Substandard.

Structurally substandard buildings contain defects which are so serious and so extensive that the building must be removed. Buildings classified as structurally substandard have two or more major defects.

Minor deficient and major deficient buildings are considered to be the same as deteriorating buildings as referenced in the Act; substandard buildings are the same as dilapidated buildings. The words building and structure are presumed to be interchangeable.

IMPROVED AREA

The Redevelopment project area includes three subareas containing improved properties. These areas encompass approximately 17.25 acres. The following is an analysis and summary of each factor and a finding with respect to the presence and extent of presence of each factor in the improved portions of the area.

1. AGE

Age as a blighting factor presumes the existence of problems or limiting conditions resulting from normal and continuous use of structures over a period of years. Since building deterioration and related structural problems are a function of time, temperature and moisture, structures which are 35 years or older typically exhibit more problems than buildings constructed over the last ten to twenty years.

Of the eight buildings in the area, none appear to be 35 years or older. Accordingly, the factor of age is not found to be present to an extent to warrant a finding that it is a contributing factor to a finding of blight.

2. DILAPIDATION

Dilapidation refers to an advanced state of disrepair of buildings and improvements. This is reflected in the Websters New Collegiate Dictionary, which defines "dilapidate," and "dilapidation" as follows:

- <u>Dilapidate</u>, "...to become or cause to become partially ruined and in need for repairs, as through neglect."
- <u>Dilapidated</u>, "...falling to pieces or into disrepair; broken down; shabby and neglected."
- <u>Dilapidation</u>, "...a dilapidating or becoming dilapidated; a dilapidated condition.

The condition of all buildings was determined based on findings of an exterior survey of each building within the area, as described earlier in this report. Of the total of eight buildings:

- 4 buildings were classified as structurally sound;
- -- 1 building was classified as minor deficient (deteriorating); and
- -- 3 buildings were classified as structurally substandard (dilapidated).

Conclusion

The results of the analysis of dilapidation are shown in Figure 4. The summary indicates that three buildings are shown to be dilapidated. Dilapidation as a factor exists to a limited extent.

3. OBSOLESCENCE

Webster's New Collegiate Dictionary defines "obsolescence" as "being out of use; obsolete." "Obsolete" is further defined as "no longer in use; disused" or "of a type or fashion no longer current." These definitions are helpful in describing the general obsolescence of buildings or site improvements in a proposed redevelopment project area. In making findings with respect to buildings, it is important to distinguish between functional obsolescence, which relates to the physical utility of a structure, and economic obsolescence, which relates to a property's ability to compete in the market place.

Functional Obsolescence

Structures historically have been built for specific uses or purposes. The design, location, height and space arrangement are intended for a specific occupancy at a given time. Buildings become obsolescent when they contain characteristics or deficiencies which 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.

Economic Obsolescence.

Economic obsolescence is normally a result of adverse conditions which cause some degree of market rejection and, hence, depreciation in market values. Typically, buildings classified as dilapidated and buildings which 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.

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.

Obsolescence, as a factor, should be based upon the documented presence and reasonable distribution of buildings and site improvements evidencing such obsolescence.

Obsolete Building Types

Obsolete buildings contain characteristics or deficiencies which limit their long-term sound use or reuse. Obsolescence in such buildings is typically difficult and expensive to correct. Obsolete building types have an adverse affect on nearby and surrounding development and detract from the physical, functional and economic vitality of the area.

Of the eight buildings in the study area, three are considered obsolete single-purpose structures not suitable for conversion or other long term use. These include the accessory storage structures to and associated with the Courtesy Home Center property

Obsolete Platting/Layout

Within the improved portions of the study area two parcels are of small size and irregular shape with limited potential for development according to present-day standards. Three larger parcels have limited utility for development purposes because of their irregular configuration.

Conclusion

The results of the analysis of obsolescence is shown in Figure 5. The analysis indicates that obsolete building types and obsolete platting is present to a major extent within the improved portion of the study area.

Figure 5 OBSOLESCENCE

4. DETERIORATION

Deterioration refers to any physical deficiencies or disrepair in buildings or site improvements requiring treatment or repair.

- Deterioration may be evident in basically sound buildings containing minor defects, such as lack of painting, loose or missing materials, or holes and cracks over limited areas. This deterioration can be corrected through normal maintenance.
- Deterioration which is not easily correctable and cannot be accomplished in the course of normal maintenance may also be evident in buildings. Such buildings may be classified as minor deficient or major deficient buildings, depending upon the degree or extent of defects. This would include buildings with defects in the secondary building components (e.g., doors, windows, porches, gutters and downspouts, fascia materials, etc.), and defects in primary building components (e.g., foundations, frames, roofs, etc.), respectively.
- All buildings and site improvements classified as dilapidated are also deteriorated.

Deterioration of Buildings

The analysis of building deterioration is based on the survey methodology and criteria described in the preceding section on "Dilapidation", and detailed in Appendix 1. Of eight buildings, four (or 50 percent) are deteriorating, three of which are dilapidated.

Deterioration of Streets, Parking and Surface Areas

Field surveys were conducted to identify the condition of streets, parking and surface storage areas. Street classified as deteriorating include cracked and broken asphalt surfaces, surfaces with depressions and irregular pavement along a section of 95th Street. The asphalt surface parking lot of the Courtesy Home Center and the Plastics Company are cracked and deteriorated.

Conclusion

The results of the analysis of deterioration are shown in Figure 6. Deterioration is present to a major extent within improved portions of the area.

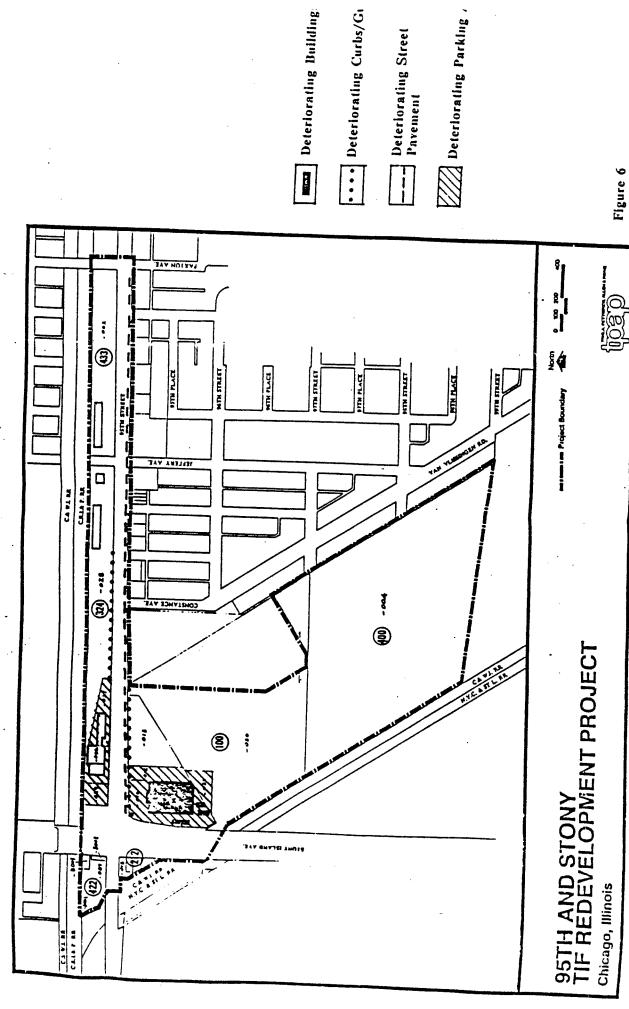


Figure 6 DETERIORATION

5. ILLEGAL USE OF INDIVIDUAL STRUCTURES

The results of the survey and analyses of illegal uses or individual structures has shown that this factor is not found to be present.

PRESENCE OF STRUCTURES BELOW MINIMUM CODE STANDARDS

Structures below minimum code standards include all structures which do not meet the standards of zoning, subdivision, building, housing, fire, property maintenance or other governmental codes applicable to the property. 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 the type of occupancy, to be safe for occupancy against fire and similar hazards, and/or to establish minimum standards essential for safe and sanitary habitation. Structures below minimum code are characterized by defects or deficiencies which threaten health and safety.

Exterior surveys did not provide sufficient basis to document the existence of structures below minimum code standards.

Conclusion

A finding on the presence of structures below minimum code standards as a contributing factor cannot be made at this time.

EXCESSIVE VACANCIES

Excessive vacancies refers to the presence of buildings or sites which are unoccupied or unutilized and which represent an adverse influence on the area because of the frequency of vacancies, or the duration of vacancies. Excessive vacancies include abandoned properties which evidence no apparent effort directed toward their occupancy or utiliza-

Within the improved portion of the study area four parcels have remained vacant for an

Conclusion

The results of the analysis is indicated in Figure 7. Excessive vacancies exist to a major extent within the improved partion of the area.

Figure 7
EXCESSIVE VACANCIES

8. OVERCROWDING OF STRUCTURES AND COMMUNITY FACILITIES

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 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.

Conclusion

Overcrowding of structures and community facilities cannot be documented based on completed surveys and analyses.

LACK OF VENTILATION, LIGHT, OR SANITARY FACILITIES

Lack of ventilation, light, or sanitary facilities refers to substandard conditions which adversely affect the health and welfare of building occupants, e.g., residents, employees, or

Typical requirements for ventilation, light, and sanitary facilities include:

- Adequate mechanical ventilation for air circulation in spaces/rooms without windows, i.e., bathrooms, and dust, odor or smoke producing activity areas;
- 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
- Adequate sanitary facilities, i.e., garbage storage/enclosure, bathroom facilities, hot

Conclusion

No conditions of the lack of ventilation, light, or sanitary facilities have been documented as part of the exterior surveys and analyses undertaken within the study area.

10. INADEQUATE UTILITIES

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

The improved portions of the study area are served by existing utility system in 95th Street and Stony Island Avenue. The adequacy of existing utilities has not been determined.

Conclusion

No conditions of inadequate utilities within improved portions of th area have been docu-

11. EXCESSIVE LAND COVERAGE

Excessive land 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 are located on parcels of inadequate size and shape in relation to present-day standards of development or of health and safety. The resulting inadequate conditions include such factors as insufficient provision for light and air, and increased threat of spread of fires 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 and service. Excessive land coverage conditions have an adverse or blighting effect on nearby development.

The Clearview Plastics Company building occupies over 60 percent of the site, limiting the land available for off-street parking, loading and service.

Conclusion

Excessive land coverage as indicated in Figure 8 is present on one of the four sites containing buildings. This factor is present to a limited extent.

12. DELETERIOUS LAND-USE OR LAYOUT

Deleterious land-uses include all instances of incompatible land-use relationships, singlepurpose buildings, converted and added onto accommodate other activity or occupied by inappropriate mixed uses, or uses which may be considered noxious, offensive or environ-

The entire study area is impacted by irregular and improperly platted parcels, improper set back and location of structures and the existence of railroad embankment areas and vacant areas used for dumping. This condition is having a negative effect on the proper develop-

Conclusion

The results of the analysis of deleterious land-use layout are shown in Figure 9. This factor exists to a major extent within improved portions of the study area.

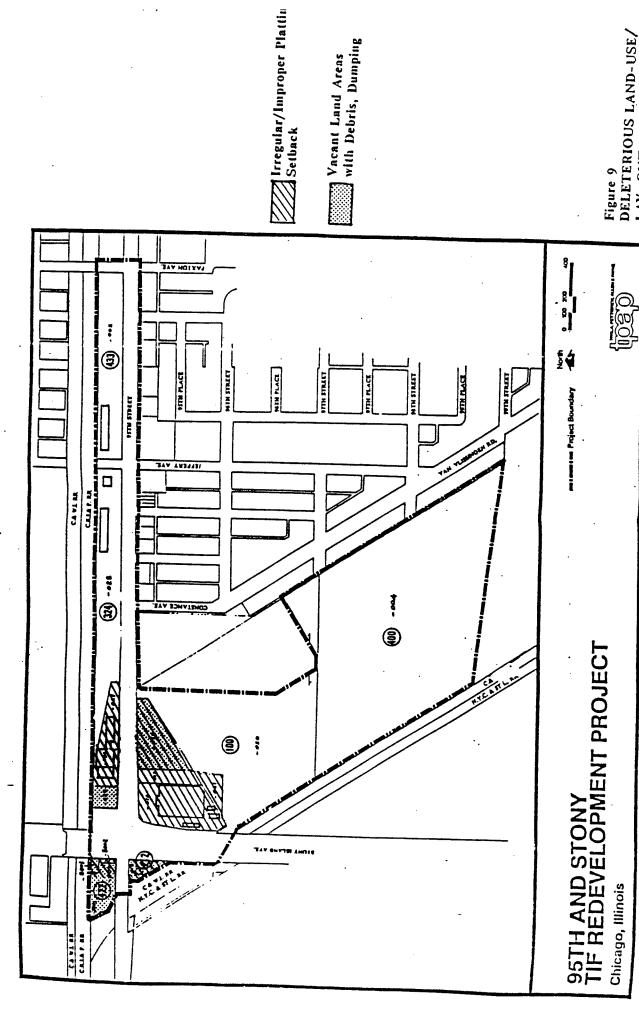


Figure 9
DELETERIOUS LAND-USE/LAY-OUT

13. DEPRECIATION OF PHYSICAL MAINTENANCE

Depreciation of physical maintenance refers to the effects of deferred maintenance and the lack of maintenance of the buildings, improvements, and grounds. The presence of this factor includes:

- Buildings. Four of the eight buildings (50 percent) evidences deterioration. Three
 of the buildings are classified as substandard (dilapidated).
- deteriorated fencing along the rear of the property around the open storage areas. The parking areas on this site and also on the Clearview Plastics Company consists of uneven asphalt, worn speed bumps, and gravel surface in a deteriorating condition with depressions, related water ponding and debris. Curbs and gutters and sidewalks are broken, missing and deteriorated along both of these development high weeds. Traffic lanes along the southside of 95th Street consist of worn asphalt surface with cracks and depressions.

Conclusion

Depreciation of physical maintenance is present to a major extent within improved portions of the area and indicated on Figure 10.

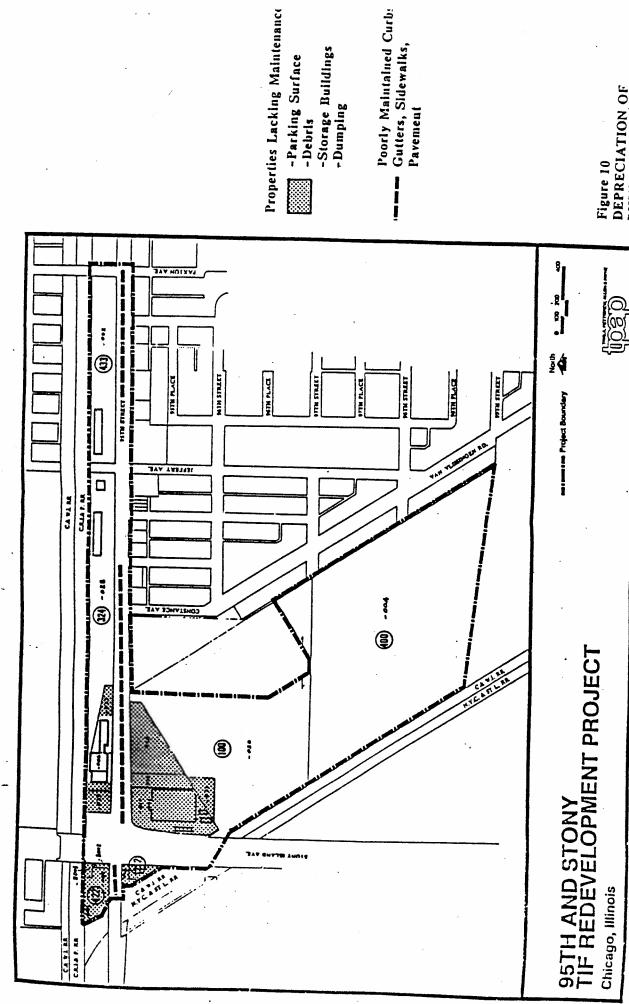


Figure 10 DEPRECIATION OF PHYSICAL MAINTENANCE

14. LACK OF COMMUNITY PLANNING

The study area developed long before the benefit or guidance of overall community planning. Patterns of ownership and parcel configuration was essentially the result of the early industrial development in surrounding areas and the vast rail lines serving what was once the major heavy industrial district in the city. While the City's 1968 Comprehensive Plan discusses the need for developing large tracts of vacant land areas along the rail lines and other improvements, no specific recommendations are indicated for the study area. Since the Comprehensive Plan was prepared, the entire economic condition of this area and surroundings have changed as a result of the loss of heavy industry and related supporting ac-

The present pattern, arrangement of sites and buildings are not consistent with current standards for redevelopment. The area was developed without the benefit of an overall development plan and both the overall area and the individual sites do not conform to con-

Conclusion

Lack of community planning is present to a major extent throughout the study area.

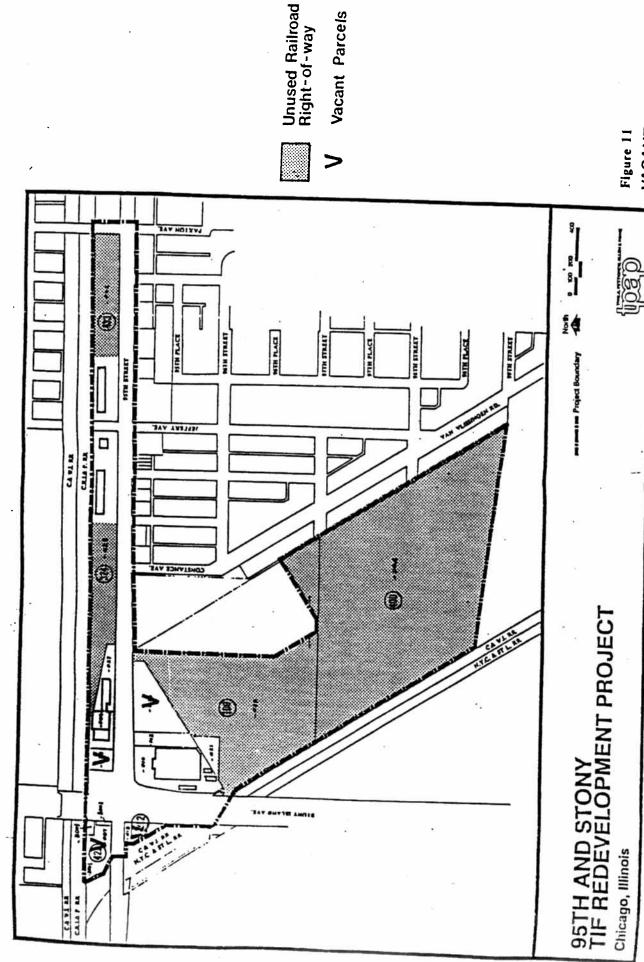


Figure 11
VACANT AREAS

VACANT AREA

The study area includes three areas of unused railroad rights-of-way and scattered vacant parcel totaling approximately 57.1 acres which is approximately 75.2 percent of the Redevelopment Project Area. The following is an analysis and summary of each factor and a finding with respect to the presence and extent of each factor in the vacant portion of the area.

1. UNUSED RAILROAD RIGHTS-OF-WAY

Unused railroad rights-of-way cover portions of Blocks 100, 400, 324 and 433 contained within the Redevelopment Project Area. The unused railroad rights-of-way encompass 54.65 acres which is approximately 71.9 percent of the gross land area contained within the Redevelopment Project Area. The location of unused railroad rights-of-way acres are shown in Figure 11.

2. VACANT PARCELS

Non-railroad rights-of-way areas consists of four parcels. These parcels are included within the improved portion of the area.

- Two of the four parcels are characterized by obsolete platting because of their irregular shapes and sizes and the associated difficulty of developing these sites in a manner consistent with contemporary standards.
- The vacant parcels are characterized by diversity of ownership. Each parcel is in separate ownership. Three of the vacant parcels are separated from other areas by basis.
- All vacant parcels are adjacent to streets or developed property that is characterized by deteriorating conditions.

4. DETERMINATION OF STUDY AREA ELIGIBILITY

The study area meets the requirements of the Act for designation as a "blighted area." Within the improved portion of the area, there is a reasonable presence and distribution of eight of the fourteen factors listed in the Act.

- 1. Dilapidation,
- 2. Obsolescence,
- 3. Deterioration,
- 4. Excessive Vacancies,
- Excessive Land Coverage, 5.
- Deleterious Land-Use or Layout, 6.
- 7. Depreciation of Physical Maintenance, and 8.
- Lack of Community Planning.

The distribution of blighting factors is shown in Table 1. All of the parcels evidence the

The vacant land area, not included within the improved area, qualifies as a blighted area as unused railroad rights-of-way. The distribution of vacant area factors is shown in Table

The eligibility findings indicate that the study area is in need of revitalization and guided growth to ensure that it will contribute to the long-term physical, economic, and social well-being of the City. All factors indicate that the area, on the whole, has not been subject to sound growth and development through investment by private enterprise.

BLOCK NUMBERS

ADTAI			BLOCK NUM	IBERS	
AREA I BLIGHT FACTORS	100	212	324	422	43
1. Age					.3
2. Dilapidation	•				
3. Obsolescence	•	•	_		
4. Deterioration	•	•	•	•	0
5. Illegal Use of Individual Structures		•	•	•	
6. Structures below minimum code					
7. Excessive vacancies	•	•	_		
8. Overcrowding of structures and community facilities		· .	•	•	
 Lack of ventilation, light and sanitary facilities 					
10. Inadequate utilities					
11. Excessive land coverage					
12. Deleterious land-use/	•	•	•	• .	
13. Depreciation of physical maintenance	•	•			
14. Lack of community			•	•	
planning		•	•	•	•
Not present o Present to a limited ex Present to a major exte	tent ent				
	. •				