79TH STREET/ SOUTHWEST HIGHWAY TAX INCREMENT FINANCING REDEVELOPMENT PLAN AND PROJECT

City of Chicago, Illinois

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I. Introduction

This report documents the Tax Increment Redevelopment Plan and Project (the "Redevelopment Plan") for the 79th Street/Southwest Highway Redevelopment Project Area (the "Project Area"). The Redevelopment Plan has been prepared for the use of the City of Chicago (the "City") by Teska Associates, Inc. The proposed Redevelopment Plan seeks to respond to a number of problems and needs within the Project Area, and is indicative of a strong commitment and desire on the part of the City to improve and revitalize the Project Area. This document is intended to provide a framework for improvements within the Project Area over the next 23 years. The goals of this Redevelopment Plan are to encourage the development of new housing opportunities (particularly around existing or proposed commuter rail stations, and including housing for senior citizens), and to encourage the revitalization of key commercial areas to serve neighborhoods both in and surrounding the Project Area.

In 2000, the City retained the planning consulting firm of Teska Associates, Inc. ("TAI") along with project team members Mann, Gin, Dubin and Frasier, Inc. (architects), and Valerie S. Kretchmer Associates, Inc. (real estate analysts), to assist the City in the development of a tax increment financing program for the Project Area. TAI and its project team members performed site evaluation and identified necessary public improvements. The consultant team also documented the presence of age, deterioration of structures and surface improvements, presence of structures below minimum code standards, and decline in equalized assessed value. This evidence enabled TAI to conclude in the Eligibility Study, attached hereto as Appendix A (the "Eligibility Study"), that the Project Area meets the statutory requirements for a "conservation area" and could be designated as a "redevelopment project area" under the Illinois Tax Increment Allocation Redevelopment Act, 65 ILCS 5/11-74.4-1, et seq., as amended (the "Act").

TAI has prepared this Redevelopment Plan and the related Eligibility Study and Housing Impact Study with the understanding that the City would rely on: (a) the findings and conclusions of the Redevelopment Plan and the related Eligibility Study and Housing Impact Study in proceeding with the designation of the Project Area and the adoption and implementation of the Redevelopment Plan; and (b) the fact that TAI has obtained the necessary information so that the Redevelopment Plan and the related Eligibility Study will comply with the Act.

Project Area Description

The Project Area is located approximately 9 miles southwest of the central business district of Chicago, in the Ashburn and Auburn Gresham community areas. The Project Area encompasses portions of four major corridors: West 79th Street from Central Park Avenue to Honore Street; the southern side of Southwest Highway (Columbus Avenue) from 79th Street to 87th Street; Kedzie Avenue from 77th Street to 85th Street; and Western Avenue from 79th Street to 83rd Street. Several blocks south of 79th along Hoyne Street are also included (see Figure A)¹.

The boundaries of the Project Area have been carefully established to include only those contiguous parcels of real property and improvements thereon substantially benefitted by the proposed redevelopment project improvements. The Project Area consists of approximately 307 acres within 76 legal blocks or portions thereof. A total of 742 parcels are included, of which 64 are vacant land and 678 are improved with

¹In order to avoid splitting tax parcels, several long and narrow railroad parcels are also included in the Project Area.

buildings, parking facilities or other improvements. There are 331 buildings in the Project Area, many of which are associated with more than one parcel.

Throughout Chicago, major streets have historically served the commercial and service needs of the residential neighborhoods which surround them. Therefore, this Project Area has been designed to include the commercial corridors which have historically contributed to the vitality and attractiveness of the adjacent residential communities. Businesses along the commercial corridors in the Project Area are also linked through membership in the Greater Ashburn Planning Association, an umbrella organization serving residents and businesses in the Project Area and beyond.

However, although their predominantly commercial nature has linked the corridors of the Project Area in the past, the extent of commercial use in the Project Area can no longer be supported. Competition from nearby centers such as the Ford City Mall have weakened the Project Area. Vacancies, deterioration of buildings, declines in property values, and code violations suggest that some commercial properties may be better utilized by other land uses. Therefore, the City and local community organizations hope to replace underutilized commercial properties with new residential uses, while solidifying the remaining key commercial nodes to serve the adjacent neighborhoods.

Existing Land Use and Transportation

All of the corridors in the Project Area are composed of a mix of uses, although each has an identifiable character (see Figure B and Table 1). Western Avenue and 79th Street are both predominantly commercial in nature, although there are some residential uses along 79th Street. Kedzie Avenue is also dominated by a mix of non-residential uses, but also contains a large amount of residential uses in multi-family buildings and in apartments above commercial uses. Currently, Southwest Highway is characterized by industrial and commercial uses. All of these corridors represent the retail and business support areas for local residents who live both in the Project Area and in the neighborhoods which surround and fall between the corridors.

Table 1 Existing Land Use

Land Use	Acres	Percent
Industrial	87.0	28.3%
Office	6.7	2.2%
Retail	22.3	7.3%
Institutional	13.1	4.3%
Multi-Family Residential	5.6	1.8%
Single-Family Residential	0.6	0.2%
Mixed-Use	6.8	2.2%
Parking	10.8	3.5%
Open Space	17.0	5.5%
Vacant Land	8.1	2.6%
Rights-of-way/railroad	129.4	42.1%
Total	307.4	100.0%

There are no Chicago Public Schools in the Project Area. Dawes Park, operated by the Chicago Park District, is the only park in the Project Area (see Figure C).

The land uses are reflective of the zoning of the Project Area. Western Avenue is zoned B2-1, B1-1, and B5-2. The intermodal terminal on the north side of 79th Street is zoned M1-1, the remainder of 79th Street is predominantly zoned B2-1, B4-1, B5-2, and C1-1, and there is a block and a half zoned R-2. Kedzie Avenue is zoned for primarily for business use (B2-1, B4-1 and B4-2), although there are three blocks zoned R-3 and R-4. Southwest Highway is zoned predominantly for manufacturing (M1-1), with some business and commercial uses (B4-1, B2-1, C1-1, and C2-1).

The Project Area is accessible by several modes of transportation. Major truck/rail inter-modal transportation facilities are located in Lander's Yard, between Southwest Highway and 79th Street. Rail lines run north-south and southwest-northeast through the district.

Automobile and truck routes also ensure that the Project Area is well connected to other parts of the City and the region. Kedzie, Western, and Pulaski (just west of the Project Area) are important north-south routes, and Western has been designated a Strategic Regional Arterial by the Illinois Department of Transportation. Such status opens the route to funding for improvements and the establishment of recommended improvements for reducing traffic conflicts. In the east-west direction, 79th Street functions as a major through route. The Dan Ryan Expressway is located approximately 3 miles to the east, and the Stevenson Expressway is located approximately 5 miles to the north. While these routes ensure that the Project Area is well connected, truck transit in the Project Area is hampered by low viaducts and roadways in need of repairs and upgrading.

The Project Area is also served by nearby public transportation. METRA operates two commuter stations, including the Wrightwood station at 79th and Kedzie, and the Ashburn station at 83rd and Central Park. This southwest line operates on a limited schedule (eight trains in each direction, on weekdays only).

The Chicago Transit Authority ("CTA") operates several bus routes which provide connections to rapid transit elevated lines. The #79 bus runs along 79th Street, traveling east of Western to the CTA Elevated Red Line Train at all times, and traveling west of Western from early morning to midnight. The #87 bus operates along 87th Avenue, on a schedule similar to the #79. Several routes run along Western from the CTA terminal located just north of 79th Street. The #49 bus runs north at all times to the Western station on the CTA Elevated Orange Line Train. The #49A bus (weekday rush hours) and Pace bus route #349 (daily from 5am to 11pm) run south from the CTA bus terminal to the southern suburbs. The #52A bus runs north-south along Kedzie between 5am and 9pm, and makes a connection to the CTA Elevated Orange Line Train at the Kedzie station. Finally, the #53A bus runs along Pulaski to the Pulaski station of the CTA Elevated Orange Line Train between 5am and 2am.

Despite this well-connected location and potentially synergistic mix of uses, the Project Area has entered a state of decline. As demonstrated in Section VIII, Findings of Need for Tax Increment Financing, and the Eligibility Study, the Project Area has not been subject to growth and development through investment by private enterprise, and is not reasonably expected to be developed without the direct intervention and leadership of the City. The City believes that tax increment financing will be of substantial benefit, by encouraging the revitalization of key commercial areas, eliminating underutilized commercial uses, and developing new housing. Some new residential development is intended to take advantage of the proximity to existing and planned commuter rail stations, as well as strengthen the market for goods and services in the remaining commercial areas.

Tax Increment Financing

Tax increment financing is permitted in Illinois under the Act. Only areas which meet certain specifications outlined in the Act are eligible to use this financing mechanism. This document has been prepared in accordance with the provisions of the Act and as a guide for public and private development in the Project Area. In addition to describing the redevelopment objectives, the Redevelopment Plan sets forth the overall program to be undertaken to achieve these objectives.

The Act permits municipalities to use tax increment financing to improve eligible "blighted" or "conservation" areas in accordance with an adopted redevelopment plan over a period not to exceed 23 years. The cost of certain public and private improvements and programs can be paid with the revenues generated by taxes paid on the increased equalized assessed values of taxable real estate within a designated redevelopment project area ("incremental property taxes"). The key to this financing tool is that it allows for public and private capital investments that are repaid by the incremental property taxes attributable to those capital investments. Incremental property taxes are taken from the increase in equalized assessed valuation generated within the designated project area during the limited term of the redevelopment project.

The successful implementation of the Redevelopment Plan requires that the City take full advantage of the incremental property taxes generated within the Project Area as provided for by the Act. The Project Area would not reasonably be developed and improved without the use of such incremental revenues.

The use of tax increment financing ("TIF") to stimulate public and private reinvestment is possible only if authorized by the Act. The ability to use incremental property taxes as a financing source will play a major and decisive role in encouraging private development. Through this Redevelopment Plan, the City will utilize this financing source as a catalyst for assembling the assets and energies of the private sector in a unified, cooperative public-private redevelopment effort. Implementation of the Redevelopment Plan and Redevelopment Project (as defined below) will benefit the City, its residents, and all taxing districts in the form of elimination of conditions that could become blighted conditions, improved economic well-being and the improvement of the community living, working, and learning environment.

The Redevelopment Plan

As evidenced in Section VIII, "Findings of Need for Tax Increment Financing," the Project Area as a whole has not been subject to growth and development through private investment. Furthermore, it is not reasonable to expect that the Project Area as a whole will be redeveloped without the use of TIF.

The Redevelopment Plan has been formulated in accordance with the provisions of the Act and is intended to guide improvements and activities within the Project Area in order to stimulate private investment in the Project Area. The goal of the City, through implementation of this Redevelopment Plan, is that the entire Project Area be revitalized through a coordinated public and private enterprise effort of reinvestment, rehabilitation, and redevelopment of uses compatible with a strong, stable neighborhood, and that such revitalization occurs:

- 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;
- On a reasonable, comprehensive, and integrated basis to ensure that the factors leading to blight are eliminated; and

• Within a reasonable and defined time period so that the Project Area may contribute productively to the economic vitality of the City.

This Redevelopment Plan specifically describes the Project Area and summarizes the factors that qualify the Project Area as a "conservation area" as defined in the Act.

The success of this redevelopment effort will depend on cooperation between the public and private sectors. By means of public investment, the Project Area will become a stable environment for area-wide redevelopment by the private sector. The City will help coordinate the assets and energies of the private sector to ensure a unified and cooperative public-private redevelopment effort.

This Redevelopment Plan sets forth the overall "Redevelopment Project" to be undertaken to accomplish the City's above-stated goal. During implementation of the Redevelopment 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, respectively, in order to construct, rehabilitate, renovate or restore private or public improvements on one or several parcels or to carry out other activities permitted under the Act (collectively referred to as "Redevelopment Projects").

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 Project Area. These improvements, activities, and investments will benefit the City, its residents, and all taxing districts having jurisdiction over the Project Area. These benefits are anticipated to include:

- A strengthening of the economic vitality of the community, arising from new residential development and revitalization of key commercial areas.
- An increase in construction and long-term employment opportunities for residents of the Project Area and the City.
- The replacement of deteriorated improvements and vacated properties with viable, high-quality developments.
- The elimination of numerous physical impediments within the Project Area on a coordinated and timely basis so as to minimize costs and promote comprehensive, area-wide redevelopment.
- The construction of public improvements, which may include new road surfaces, utilities, sewers, water lines, sidewalks, street lights, landscaping, etc., intended to make the Project Area more attractive to investment.
- The provision of job training services which make the Project Area more attractive to investors and employers.
- The creation of opportunities for women and minority businesses to share in the redevelopment of the Project Area.

II. LEGAL DESCRIPTION

The legal description of the Project Area can be found in Appendix C.

III. ELIGIBILITY OF THE PROPOSED REDEVELOPMENT PROJECT AREA

During May and June 2000, a study was undertaken, consistent with the Act and related procedural guidelines, to determine the eligibility of the proposed redevelopment project area. The results of the study indicate that the Project Area meets the Act's requirements for a "conservation area" and is eligible to be designated by the City Council of the City as a "Tax Increment Financing Redevelopment Project Area." The detailed findings of this study are described in the Eligibility Study.

The Project Area qualifies as a conservation area under the Act because at least 50% of the structures in the Project Area are at least 35 years old and three of the qualifying conditions are met. These are:

- 1. Deterioration of structures and surface improvements
- 2. Presence of structures below minimum code standards
- 3. Decline in equalized assessed value for three of the last five calendar years

Each of these factors contributes to the eligibility of the Project Area as a conservation area.

IV. REDEVELOPMENT GOALS AND OBJECTIVES

In order to establish a workable Redevelopment Plan for the Project Area, it is important to establish both the general, overall goals and specific objectives of the Redevelopment Plan.

Goals

The overall goals which are specifically directed to this Redevelopment Plan are:

- Creation of new housing opportunities for City residents, including senior citizens.
- Encouragement of new residential uses around existing and proposed commuter rail stations.
- Revitalization of key commercial areas and elimination of underutilized commercial areas, to serve the surrounding residential communities.
- Reduction or elimination of those conditions which qualify the Project Area as a conservation area.
- Contribution to the economic well being of the City.
- Creation of jobs in the Project Area.
- Creation of an environment within the Project Area that will contribute to the health, safety, and general
 welfare of the City, that will maintain or enhance the value of properties in and adjacent to the Project
 Area, and that will stimulate private investment in new construction, expansion, and rehabilitation.

Objectives

- Create strong public and private partnerships to capitalize upon and coordinate all available resources and assets.
- Assemble and prepare sites which are conducive to modern development.
- Encourage the construction of new residential housing in appropriate locations.
- Assist existing community organizations with the provision of new and rehabilitated housing opportunities.
- Rehabilitate, where appropriate, existing commercial, residential, and mixed use structures.
- Enhance the vitality of commercial corridors by recruiting businesses to fill vacant structures and encouraging construction of new commercial buildings on vacant and underutilized lots.
- Repair and replace the infrastructure where needed, including but not limited to roads, sidewalks, public utilities, and other public infrastructure.
- Improve existing utilities and roadways to enhance the potential for development and accessibility of redevelopment sites.

- Study existing and future traffic conditions on arterial and neighborhood side streets; and improve traffic flow, safety and convenience through traffic roadway and intersection improvements, traffic lighting improvements, traffic calming strategies, and viaduct improvements.
- Enhance the appearance of the Project Area by landscaping the rights-of-way.
- Install streetscape elements, such as lighting and street furniture, to enhance the appearance and image
 of the Project Area.
- Undertake appropriate environmental remediation measures on development sites, according to customary procedures.
- Establish job readiness and/or job training programs to provide potential employees with the skills necessary to secure jobs in the Project Area.
- Secure commitments from employers within the Project Area and adjacent project areas to interview graduates of the Project Area's job readiness and/or job training programs.
- Promote women- and minority-owned businesses and affirmative action programs, as detailed on page 28.

V. FUTURE LAND USE AND REDEVELOPMENT ACTIVITIES

Future Land Use

The City intends to encourage the revitalization of stable commercial areas along 79th Avenue, Western Avenue, and Kedzie Avenue. In addition, new residential development is encouraged in appropriate locations, to take advantage of the proximity to commuter rail stations as well as to strengthen the local market for goods and services. To this end, the following land uses are anticipated within the Project Area (see Figure D):

Residential: This category is applied to existing residential buildings and to properties designated for redevelopment to residential uses. New residential may be in the form of single-family homes, townhouses, or multi-family buildings (including senior living facilities), depending upon the characteristics of the site and the surroundings. The height and density should be complementary to surrounding uses, although higher densities may be appropriate in proximity to commuter rail stations. Generally, garages should be to the rear of buildings, to minimize curb cuts along major corridors. Ground floor commercial in multiple family buildings may be considered, depending upon the characteristics of the particular site. Open space may also be considered in areas designated for residential use, particularly west of Hoyne Avenue and south of Dawes Park.

Commercial: This category is applied to the existing commercial areas of Kedzie Avenue, 79th Street, Western Avenue, and certain nodes along Southwest Highway. The category reflects the desire to revitalize commercial corridors which serve and support the surrounding residential areas. Generally, existing uses can be continued and rehabilitated, and new businesses can be encouraged in vacant or underutilized buildings or sites. Retail, office, and institutional uses (such as schools, churches, and child care services) are permitted in this category. Upper floor residential uses are encouraged, and existing residential uses are expressly permitted to remain.

Residential/Commercial Mixed Use: This category is applied to areas which may be suitable for residential or commercial uses or combinations thereof. All land uses permitted in the Residential category and the Commercial category, as described above, are permitted in this category.

Commercial/Industrial Mixed Use: This category is intended for those areas of Southwest Highway and along Hoyne Avenue which are characterized by a mix of industrial and intense commercial uses such as automobile repair. However, other commercial uses (as defined in the Commercial category above) are permitted, particularly in areas close to a commuter rail stop. The inter-modal facility lying north of 79th Street east of Kedzie also falls within this category. New or expanded uses should have minimum off-site impacts. For example, traffic, light, noise, and environmental hazards should be minimized, and should not unreasonably impact adjacent properties. New or expanded uses should also be screened from adjacent residential areas.

Open Space: This category is applied to Dawes Park and any potential open space uses.

Railroad: This category is applied to the railroad rights-of-way throughout the Project Area.

Redevelopment Activities

The redevelopment of the Project Area will be driven by private reinvestment induced through public assistance and support. In the absence of assistance from the City as provided by the Redevelopment Plan, the private sector is not expected to pursue these opportunities.

Numerous sites, some of which are included in the Property Assembly section of this Redevelopment Plan (page 14), have been identified as opportunity sites that the City is interested in marketing for development. With TIF assistance, redevelopment may occur on these sites. Most of the opportunity sites are designated for residential uses, either as in-fill opportunities on vacant lots, or by demolition of existing uses to be followed by new construction. The remaining opportunity sites are intended for in-fill commercial or institutional uses (such as schools), along Kedzie, Western and 79th Street.

Many sites, particularly along the commercial corridors, may be appropriate for rehabilitation activities. Rehabilitation may involve facade improvements and repairs, as well as improvements to the interior of buildings which are structurally sound but require work to address appearance or safety issues.

In addition, public improvements will increase the functionality, appearance, and viability of the Project Area as a strong commercial corridor. Recommended public improvements in the Project Area primarily include streetscape elements along Southwest Highway, Kedzie, and Western, including landscaping and lighting. These elements should complement the on-going streetscape project along 79th Street. Street and sidewalk re-configurations are contemplated on the west side of South Kedzie Avenue in the 8100 and 8200 blocks to add diagonal parking. Viaduct improvements at the intersection of 79th Avenue, Kedzie Avenue, and Southwest Highway will improve the appearance and function of this area. In addition, special gateway treatments would be appropriate at locations that maximize the impact and recognition of important commercial corridor entrances, particularly at 79th and Kedzie Avenue.

VI. REDEVELOPMENT PROJECT

This section describes the public and private improvements and activities anticipated to be made and undertaken to implement the Redevelopment Plan.

Purpose of the Redevelopment Plan

The Act defines a redevelopment plan 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" (65 ILCS 5/11-74.4-3(n), as amended).

Further, the Act states that for such areas, "It is hereby found and declared that in order to promote and protect the health, safety, morals, and welfare of the public, that blighted conditions need to be eradicated and conservation measures instituted, and that redevelopment of such areas be undertaken; that to remove and alleviate adverse conditions it is necessary to encourage private investment and restore and enhance the tax base of the taxing districts in such areas by the development or redevelopment of project areas. The eradication of blighted areas and treatment and improvement of conservation areas and industrial park conservation areas by redevelopment projects is hereby declared to be essential to the public interest" (65 ILCS 5/11-74.4-2(b), as amended).

The Future Land Use Plan in Figure D illustrates proposed land uses. Ultimately, the Redevelopment Plan should help to better integrate the Project Area with adjacent uses, becoming an asset to the community and reversing decay.

Eligible Redevelopment Project Costs

The City may incur, or reimburse a private developer or redeveloper for incurring, redevelopment project costs. Redevelopment project costs include the sum total of all reasonable or necessary costs incurred or estimated to be incurred, and any such costs incidental to the Redevelopment Plan and Redevelopment Project. Such costs may include, without limitation, the following:

- Costs of studies, surveys, development of plans and specifications, implementation and administration
 of the Redevelopment Plan including but not limited to staff and professional service costs for
 architectural, engineering, legal, financial, planning or other services;
- The cost of marketing sites within the Project Area to prospective businesses, developers, and investors;
- 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;
- Costs of rehabilitation, reconstruction, repair, or remodeling of existing public or private buildings, fixtures, and leasehold improvements; and 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;

- Costs of the construction of public works or improvements as provided by the Act;
- Costs of job training, and retraining projects, including the cost of "welfare to work" programs implemented by businesses located within the Project Area, 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 Section 10-22.20a and 10-23.3a of the School Code (as defined in the Act);
- Financing costs, including but not limited to all necessary and incidental expenses related to the
 issuance of obligations under the Act and which may include payment of interest on any obligations
 issued thereunder accruing during the estimated period of construction of any redevelopment project
 for which such obligations are issued, and not exceeding 36 months thereafter and including reasonable
 reserves related thereto;
- 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 within a taxing district in furtherance of the objectives of the Redevelopment Plan and Redevelopment Project;
- An elementary, secondary, or unit school district's increased costs attributable to assisted housing units as provided in the Act;
- Relocation costs to the extent that the City determines that relocation costs shall be paid or is required to make payment of relocation costs by federal or state law;
- Payment in lieu of taxes;
- Interest cost 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; and
 - 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 paragraph 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 costs 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;.
- 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.
- The cost of daycare services for children of employees from low-income families working for businesses located within the Project Area and all or a portion of the cost of operation of day care centers established by Project Area businesses to serve employees from low-income families working in businesses located in the 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.

In the event the Act is amended after the date of the approval of this Redevelopment Plan by the City Council of Chicago to (i) include new eligible redevelopment project costs or (ii) expand the scope or increase the amount of existing eligible redevelopment project costs (such as, for example, by increasing the amount of incurred interest costs that may be paid under 65 ILCS5/1-74.4-3(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 3, or otherwise adjust the line items in Table 3 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 a further amendment to this Redevelopment Plan.

Property Assembly

Property acquisition and land assembly by the private sector in accordance with this Redevelopment Plan will be encouraged by the City. Additionally, the City may encourage the preservation of buildings that are structurally sound and compatible with this Redevelopment Plan.

To meet the goals and objectives of this Redevelopment Plan, the City may acquire and assemble property throughout the Project Area. Land assemblage by the City may be by purchase, exchange, donation, lease, eminent domain or through the Tax Reactivation Program and may be for the purpose 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

Table 2 Acquisition Parcels by Parcel Identification Number

PIN	Address
19-25-317-054	7783 S. Kedzie Avenue
19-25-317-055	3158 W. Columbus
19-25-317-056	3156 W. Columbus
19-26-421-020	7820 S. Kedzie Avenue
19-26-421-021	7822 S. Kedzie Avenue
19-26-421-022	7824 S. Kedzie Avenue
19-26-421-023	7828 S. Kedzie Avenue
19-26-421-024	3200 W. Columbus Avenue
19-26-421-025	3206 W. Columbus Avenue
19-26-421-026	3210 W. Columbus Avenue
19-26-421-027	3212 W. Columbus Avenue
19-26-421-028	3214 W. Columbus Avenue
19-26-421-029	3216 W. Columbus Avenue
19-26-421-030	3218 W. Columbus Avenue
19-26-421-031	3222 W. Columbus Avenue
19-35-205-013	3259 W. 79th Street
19-35-205-014	3255 W. 79th Street
19-35-205-021	3276 W. Columbus Avenue
19-35-205-022	3278 W. Columbus Avenue
19-35-205-023	3280 W. Columbus Avenue
19-35-205-038	3247 W. 79th Street
19-35-206-044	7938 S. Kedzie Avenue
19-35-206-045	7940 S. Kedzie Avenue
19-35-308-001	3710 W. 84 th Street
19-35-308-002	3706 W. 84th Street
19-35-308-003	3700 W. 84 th Street
19-35-309-001	8341 S. Lawndale Avenue
19-35-309-002	3655 W. 83 rd Place
19-35-309-003	3651 W. 83 rd Place
19-35-309-004	3649 W. 83 rd Place
19-35-309-005	3647 W. 83 rd Place
19-35-309-006	3641 W. 83 rd Place
	8347 S. Lawndale Avenue
L	3733 W. 84 th Street
	3745 W. Columbus Avenue
	3727 W. 84 th Street
i	3725 W. 84 th Street
1	3721 W. 84 th Street
	3719 W. 84 th Street
	3717 W. 84 th Street
	3709 W. 84 th Street
19-35-313-025	3726 W. 84 th Place

developers before acquiring any properties. As appropriate, the City may devote acquired property to temporary uses until such property is scheduled for disposition and redevelopment.

Figure E, Acquisition, and Table 2 indicate the parcels authorized to be acquired for site assembly and preparation for redevelopment in the Project Area.

In connection with the City exercising its power to acquire real property not currently on the Acquisition Map (Figure E), including the exercise of the power of eminent domain, under the Act in implementing the Redevelopment 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 this Redevelopment Plan.

For properties described on Figure E, Acquisition, the acquisition of occupied properties by the City shall commence within four years from the date of the publication of the ordinance approving the Redevelopment Plan. Acquisition shall be deemed to have commenced with the sending of an offer letter. After the expiration of this four-year period, the City may acquire such property pursuant to this Redevelopment Plan under the Act according to its customary procedures as described above. The City may determine at a later date that other parcels are also suitable for acquisition. Such acquisition would be conducted in accordance with customary procedures, as described in the immediately preceding paragraph.

PIN	Address
19-35-317-001	3802 W. 85 th Street
19-35-317-002	3800 W. 85th Street
19-35-318-001	8439 S. Hamlin Avenue
19-35-318-002	3753 W. 84th Place
19-35-318-003	3751 W. 84 th Place
19-35-318-004	3749 W. 84th Place
19-35-318-005	3743 W. 84 th Place
19-35-318-019	8449 S. Hamlin Avenue
19-36-106-001	2857 W. 79th Street
19-36-106-002	2853 W. 79th Street
19-36-106-003	2851 W. 79th Street
19-36-106-004	2849 W. 79th Street
19-36-107-054	2825 W. 79th Street
19-36-107-055	2801 W. 79th Street
19-36-200-001	2757 W. 79th Street
19-36-200-002	2753 W. 79th Street
19-36-200-003	2751 W. 79th Street
19-36-200-004	2749 W. 79th Street
19-36-200-005	2747 W. 79th Street
19-36-200-006	2745 W. 79th Street
9-36-202-008	2641 W. 79th Street
9-36-202-009	2639 W. 79th Street
9-36-202-010	2635 W. 79th Street
9-36-202-041	2647 W. 79th Street
9-36-202-042	2643 W. 79th Street
0-31-120-007	8100 S. Hoyne Avenue
0-31-120-010	8130 S. Hoyne Avenue
0-31-120-011	8141 S. Hoyne Avenue
0-31-120-012	8135 S. Hoyne Avenue
0-31-120-013	8124 S. Hoyne Avenue
0-31-120-014	8126 S. Hoyne Avenue
0-31-200-005	1949 W. 79th Street
0-31-200-052	7901 S. Damen Avenue

Property Disposition

Property to be acquired by the City as part of the Redevelopment Project may be assembled into appropriate redevelopment sites. As part of the redevelopment process the City may: (i) sell, lease or convey such property for private redevelopment; or (ii) sell, lease or dedicate such property for construction of public improvements or facilities. Terms of conveyance shall be incorporated into appropriate disposition agreements, and may include more specific restrictions than contained in the Redevelopment Plan or in other municipal codes and ordinances governing the use of land or the construction of improvements.

Rehabilitation of Existing Public or Private Structures

The City of Chicago may provide assistance to encourage rehabilitation of existing public or private structures which will remove conditions which contribute to the decline of the character and value of the Project Area. Appropriate assistance may include but is not limited to:

- Financial support to private property owners for the restoration and enhancement of existing structures within the Project Area.
- Improvements to the facade or rehabilitation of public or private buildings.

Public Improvements

The City of Chicago may install public improvements to enhance the Project Area as a whole, to support the Redevelopment Plan and Redevelopment Project, and to serve the needs of Project Area residents. Appropriate public improvements may include, but are not limited to:

- Vacation, removal, resurfacing, widening, reconstruction, construction, and other improvements to streets, alleys, pedestrian ways, and pathways;
- Installation of traffic improvements, viaduct improvements, street lighting and other safety and accessibility improvements;
- Development of parks, playgrounds, plazas, and places for public leisure and recreation;
- Construction of public off-street parking facilities;
- Installation, reconstruction, improvement or burial of public or private utilities;
- Construction of public buildings;
- Beautification, lighting and signage of public properties;
- Maintenance of public rights-of-way in privately owned properties;
- Demolition of obsolete or hazardous structures;
- Improvements to publicly owned land or buildings to be sold or leased.

Recommended public improvements in the Project Area are listed in Section V, Future Land Use and Redevelopment Activities, on page 10.

The City may determine at a later date that certain listed improvements are no longer needed or appropriate and may remove them from the list, or may add new improvements to the list.

Relocation

Relocation assistance may be provided in order to facilitate redevelopment of portions of the Project Area and to meet 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.

In the event that the implementation of the Redevelopment Plan results in the removal of residential housing units in the Project Area occupied by low-income households or very low-income households, or the permanent displacement of low-income households or very low-income households from such residential housing units, such households 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. The City shall make a good faith effort to ensure that affordable replacement housing for the aforementioned households is located in or near the Project Area.

In the event that the implementation of this Redevelopment Plan results in the removal of businesses by the City, such businesses may also receive relocation assistance in accordance with the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.

Job Training

Separate or combined programs designed to increase the skills of the labor force to meet employers' hiring needs and to take advantage of the employment opportunities within the Project Area may be implemented.

Developer Interest Costs

Funds may be provided to redevelopers for a portion of 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 respect to the redevelopment project during that year (or, in the case of redevelopment projects involving the construction or rehabilitation of new housing for low-income households and very low-income households, 75% of such annual interest costs).

Estimated Project Costs

A range of redevelopment activities and improvements will be required to implement this Redevelopment Plan. Table 3 outlines the estimated costs of the Redevelopment Project. All estimates are based on 2001 dollars. Funds may be moved from one line item to another or to an eligible cost category described in the Plan.

Table 3 Estimated Redevelopment Project Costs

Estimated Redevelopment Project Costs	
Professional Services	\$700,000
Property Assembly	\$7,000,000
Leasehold Improvements and Rehabilitation, Reconstruction or Repair or Remodeling of Existing Public or Private Buildings and Fixtures	\$1,300,000
New Construction as Permitted by the Act	\$500,000
Public Works or Improvements (1)	\$1,000,000
Job Training, Retraining, Welfare-to-Work	\$500,000
Relocation	\$1,500,000
Developer Interest Costs	\$1,500,000
Day Care	\$500,000
Total Redevelopment Project Costs (2) (3)	\$14,500,000

Notes:

- 1. Public improvements may also include capital costs of taxing districts and other costs allowable under the Act. Specifically, public improvements as identified in the Redevelopment Plan and as allowable under the Act may be made to property and facilities owned or operated by the City or other public entities. As provided in the Act, Redevelopment Project Costs may include, 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 within a taxing district in furtherance of the objectives of the Redevelopment Plan.
- The total Estimated Redevelopment Project Costs provides an upper limit on expenditures, and adjustments may be made in line items without amendment to this Redevelopment Plan.
- 3. Total Redevelopment Project Costs exclude any additional financing costs, including any interest expense, capitalized interest and costs associated with optional redemptions. These costs are subject to prevailing market conditions and are in addition to Total Redevelopment Project Costs. Total Redevelopment Project Costs are inclusive of redevelopment project costs in contiguous project areas or those separated by only a public right-of-way that are permitted under the Act to be paid from incremental property taxes generated in the Project Area, but do not include redevelopment project costs incurred in the Project Area which are paid from incremental property taxes generated in contiguous project areas or those separated only by a public right-of-way. The amount of revenue from the Project Area made available to support such contiguous project areas, or those separated only by a public right-of-way, when added to all amounts used to pay eligible Redevelopment Project Costs within the Project Area, shall not at any time exceed the Total Redevelopment Project Costs described in the Redevelopment Plan.

Sources of Funds

The Act provides methods by which municipalities can finance eligible redevelopment project costs with incremental real estate tax revenues. Incremental tax revenue is derived from the increase in the current equalized assessed valuation (EAV) of real property within the Project Area over and above the certified initial EAV of the real property. Any increase in EAV is then multiplied by the current tax rate, resulting in tax increment revenue. A decline in current EAV does not result in a negative real estate tax increment.

Funds necessary to pay Redevelopment Project Costs may be derived from a number of authorized sources. The principal source of anticipated revenues is real property tax increment generated by new private development. There may be other local sources of revenue, including land disposition proceeds, that the City determines are appropriate to allocate to the payment of Redevelopment Project Costs. The City may explore the availability of funds from state and federal programs to assist in financing the Redevelopment Project Costs. The City may incur redevelopment project costs which are paid from funds of the City other than incremental taxes, and the City may be then reimbursed for such costs from incremental taxes.

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

The Project Area may become contiguous to, or be separated only by a public right-of-way from, project areas created under the Industrial Jobs Recovery Law, 65 ILCS 5/11-74.6-1, 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 Project Area, the City may determine that it is in the best interests of the City and in furtherance of the purposes of the Redevelopment Plan that net revenues from the Project 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 Project 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 Project Area and such areas. The amount of revenue from the Project Area so made available, when added to all amounts used to pay eligible redevelopment project costs within the Project Area or other areas as described in the preceding paragraph, shall not at any time exceed the Total Redevelopment Project Costs described in Table 3 of this Redevelopment Plan.

Nature and Term of Obligations to be Issued

Under the Act, the City may issue tax increment revenue obligation bonds and other obligations secured by incremental property taxes generated in the Project Area pursuant to the Act for a term not to exceed twenty years. In addition, all such obligations 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 Project Area is adopted (by December 31, 2025, assuming the ordinance approving this Redevelopment Plan is enacted in 2001).

All obligations may be secured after issuance by projected and actual tax increment revenues and by such debt service reserves and sinking funds as may be provided by ordinance. Revenues not required for the retirement of obligations (providing for reserves and sinking funds) or otherwise earmarked for other Redevelopment Project Costs may be declared surplus and become available for distribution to the taxing districts in the Project Area in the manner provided by the Act.

One or more issues of obligations may be sold at one or more times in order to implement the Redevelopment Plan, as amended, and as it may be amended in the future. Obligations may be issued on a parity or subordinate basis.

Equalized Assessed Valuation

The purpose of identifying the most recent equalized assessed valuation ("EAV") of the Project Area is to provide an estimate of the initial EAV, which the County Clerk of Cook County, Illinois (the "County Clerk") will certify for the purpose of annually calculating the incremental EAV and incremental property taxes of the Project Area. The most recent (1999) equalized assessed valuation of the Project Area is \$36,740,059 (see Appendix D). This EAV is based on 1999 EAV figures collected by Teska Associates, Inc. and is subject to verification by the County Clerk. After verification, the final figure shall be certified by the County Clerk. This certified amount shall become the Certified Initial EAV from which all incremental property taxes in the Project Area will be calculated by Cook County (the "County"). If the 2000 EAV shall become available prior to the date of the adoption of the Redevelopment Plan by the City Council, the City may update the Redevelopment Plan by replacing the 1999 EAV with the 2000 EAV without further City Council action.

Upon completion of anticipated private development of the Project Area, it is anticipated that the equalized assessed valuation will be approximately \$70 million. The calculation assumes that assessments appreciate at a rate of 2% per year. The projection represents a 92% increase in the total equalized assessed valuation. Other new projects, rehabilitation of existing buildings, and appreciation of real estate values may result in substantial additional increases in equalized assessed valuation.

VII. FINANCIAL IMPACT OF REDEVELOPMENT

Without the adoption of the Redevelopment Plan and Project, the Project Area is not reasonably expected to be redeveloped by private enterprise. In the absence of City-sponsored redevelopment, there is a prospect that blighting factors will continue to exist and spread, and the Project Area on the whole and adjacent properties will become less attractive for the maintenance and improvement of existing buildings and sites. Erosion of the assessed valuation of property in and outside of the Project Area could lead to a reduction of real estate tax revenue to all taxing districts.

Implementation of the Redevelopment Project is expected to have significant short and long term positive financial impacts on the taxing districts affected by this Redevelopment Plan. In the short term, the City's effective use of tax increment financing can be expected to stabilize existing assessed values in the Project Area, thereby stabilizing the existing tax base for local taxing agencies. In the long term, after the completion of all redevelopment improvements and activities, the completion of redevelopment projects and the payment of all Redevelopment Project Costs and municipal obligations, the taxing districts will benefit from any enhanced tax base which results from the increase in EAV caused by the Redevelopment Project.

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 areas 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.

Demand on Taxing District Services

The following taxing districts presently levy taxes against properties located within the Project 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 waste water from cities, villages and towns, and for the treatment and disposal thereof.

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.

Board of Education of the City of Chicago and Associated Agencies. 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.

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.

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.

Southwest Home Equity Assurance. The Southwest Home Equity Assurance program guarantees the value of owner-occupied residences of six or less units. If a participating property owner cannot sell the protected property for at least its guaranteed value, the fund will pay the difference. While all residences within the jurisdiction of the program contribute property tax dollars, property owners must specifically enroll, and maintain membership for five years, in order to receive a guarantee on their home value. By guaranteeing home values, this program encourages investment in the area.

The replacement of vacant and underutilized property with new development may cause increased demand for services and/or capital improvements to be provided by these taxing jurisdictions. New housing anticipated for the Project Area may generate approximately 116 new residents, including 11 of school age. The estimated nature of these increased demands for services on these taxing districts, and the activities to address increased demand, are described below.

Cook County. The replacement of vacant and underutilized property with new development may cause increased demand for the services and programs provided by the County. Because many new residents in the Project Area are likely to relocate from other portions of the County, the increase in demand is not anticipated to be significant. A portion of Redevelopment Project Costs may be allocated to assist in the provision of such increased services, as provided in the Act and in this Redevelopment Plan.

Cook County Forest Preserve District. The replacement of vacant and underutilized property with new development may cause increased demand for the services and programs provided by the Forest Preserve District. Because many new residents in the Project Area are likely to relocate from other portions of the County, the increase in demand is not anticipated to be significant. A portion of Redevelopment Project Costs may be allocated to assist in the provision of such increased services, as provided in the Act and in this Redevelopment Plan.

Metropolitan Water Reclamation District of Greater Chicago. The replacement of vacant and underutilized property with new development may cause increased demand for the services and/or capital improvements provided by the Metropolitan Water Reclamation District. However, it is expected that any increase in demand for treatment and sanitary and storm sewage associated with the Project Area will be minimal. A portion of Redevelopment Project Costs may be allocated to assist in the provision of such increased services, as provided in the Act and in this Redevelopment Plan.

City of Chicago. The replacement of vacant and underutilized property with new development may cause increased demand for the services and programs provided by the City, including police protection, fire protection, sanitary collection, recycling, etc. Such increases in demand are not anticipated to be significant. A portion of Redevelopment Project Costs may be allocated to assist in the provision of such increased services, as provided in the Act and in this Redevelopment Plan.

Board of Education of the City of Chicago and Associated Agencies. The replacement of vacant and underutilized properties with new development may result in additional school-aged children in the Project Area, and may affect the demand for educational services and/or capital improvements to be

provided by the Board of Education. The increased number of students is not expected to be significant. A portion of Redevelopment Project Costs may be allocated to assist in the provision of such increased services, as provided in the Act and in this Redevelopment Plan.

Chicago Community College District #508. The replacement of vacant and underutilized properties with new development may result in an increase in population within the Project Area. Therefore, demand for educational services and programs provided by the community college district may increase, although this change is not anticipated to be significant. A portion of Redevelopment Project Costs may be allocated to assist in the provision of such increased services, as provided in the Act and in this Redevelopment Plan.

Chicago Park District. The replacement of underutilized properties with new development may increase the population within the Project Area, so that demand for recreational services and programs provided by the Park District may increased. This increase is not expected to be significant. A portion of Redevelopment Project Costs may be allocated to assist in the provision of such increased services, as provided in the Act and in this Redevelopment Plan.

Southwest Home Equity Assurance. The development of new housing in the Project Area may increase the number of homes which are eligible for assistance from the Southwest Home Equity Assurance program. In the long run, however, it is expected that the investment which is spurred by the use of Tax Increment Financing will stabilize property values in the area, such that the need for equity assurance is actually reduced. No assistance is anticipated for the Southwest Home Equity Assurance program.

This proposed program to address increased demand for services or capital improvements provided by some or all of the impacted taxing districts is contingent upon: (i) the Redevelopment Project occurring as anticipated in the Redevelopment Plan, (ii) the Redevelopment Project resulting in demand for services sufficient to warrant the allocation of Redevelopment Project Costs, and (iii) the generation of sufficient incremental property taxes to pay for the Redevelopment Project Costs listed above. In the event that the Redevelopment Project fails to materialize, or involves a different scale of development than that currently anticipated, the City may revise this proposed program to address increased demand, to the extent permitted by the Act, without amending this Redevelopment Plan.

VIII. FINDINGS OF NEED FOR TAX INCREMENT FINANCING

Project Area Not Subject to Growth

Although the City and its surrounding regional area, as a whole, have evidenced growth, the Project Area has not been subject to growth and redevelopment through investment by private enterprise, and would not reasonably be anticipated to be developed without the adoption of the Redevelopment Plan. The lack of growth is evidenced by the following:

Lack of Building Permit Activity Representing Substantial Investment

An examination of building permit activity for the five year period between 1995 and 2000 shows a lack of appropriate levels of private investment. During this five year period, a total of 86 building permits were issued in the Project Area, or approximately 17 permits per year. In this Project Area of 742 parcels, this represents a rate of 1 permit for every 48 parcels per year. By contrast, in 1998, 25,382 permits were issued throughout the entire City, which contains approximately 687,000 parcels. This represents a rate of 1 permit for every 27 parcels. Therefore, on a proportional basis, the Project Area has been issued far fewer permits than the City as a whole.

In addition, the 86 building permits were issued to 53 individual properties in the Project Area. These properties represent only 7.1% of the 742 parcels. More importantly, as described in the Eligibility Study, violations of City building and other codes are particularly widespread in the Project Area, and 28 of the 53 properties with building permit activity also received citations for code violations within the past five years. It is likely that the vast number of the permits on these properties were issued in order to correct code deficiencies, rather than representing voluntary private investment. In this light, the number of parcels subject to significant private investment over the past five years is approximately 25 of 742 parcels (3.4%). Based on this evidence, private investment as represented by building permit activity is not as substantial, or widespread, as would be anticipated in a strong, stable portion of the City.

Equalized Assessed Values that Fail to Keep Pace with the City as a Whole

As detailed in Appendix A, Eligibility Study, the Project Area has been characterized by a decline in property values, both in nominal terms and in relation to the City as a whole. The Equalized Assessed Value (EAV) of the Project Area declined in 1995, 1996, and 1998. The EAV of the Project Area also grew at a slower rate than the EAV of the balance of the City of Chicago in 1999. Relative to the community, the Project Area has not experienced appropriate growth in the tax base or shown evidence of private investment which increases the value of properties.

One of the years analyzed in the Eligibility Study did see an unusual increase in the Project Area EAV. However, this year was a reassessment year in Lake Township. In the absence of a property sale, building permit activity, demolition, etc., a property in Cook County is reassessed only once every three years. Therefore, an unusual increase in EAV during a reassessment year can be expected, as the assessor attempts to account for natural inflation to property values that has not been accounted for in the years since the last reassessment. By contrast, in non-reassessment years, values are typically unchanged. The decline in Project Area EAV in these years points to an explicit deterioration of values, which the assessor was forced to recognize even in a non-reassessment year.

Presence of Blighting Factors

Lack of investment is also evidenced by the widespread extent and distribution of blighting factors, particularly deterioration and code violations. As elaborated upon in the Eligibility Study (Appendix A), the presence of these factors to such a significant degree illustrates that appropriate private investment, particularly for maintenance and improvements to property, has not been undertaken in the Project Area.

IX. OTHER ELEMENTS OF THE REDEVELOPMENT PLAN

Conformance with Land Uses Approved by the Planning Commission of the City

The Redevelopment Plan and Redevelopment Project described herein include land uses which have been approved by the Chicago Plan Commission.

Date of Completion

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 Project Area is adopted (by December 31, 2025).

Implementation Schedule

A phased implementation strategy will be utilized to achieve comprehensive and coordinated redevelopment of the Project Area. It is anticipated that City expenditures for Redevelopment Project Costs will be carefully staged on a reasonable and proportional basis to coincide with Redevelopment Project expenditures by private developers and the receipt of incremental property taxes by the City. The estimated date for completion of Redevelopment Projects is no later than December 31, 2024.

Provision for Amending the Redevelopment Plan

The Redevelopment Plan may be amended pursuant to provisions of the Act.

Affirmative Action and Fair Employment Practices

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

- 1. The assurance of equal opportunity in all personnel and employment actions, including, but not limited to: hiring, transfer, promotion, discipline, fringe benefits, salary, employment working conditions, termination, etc., without regard to race, color, religion, sex, marital status, age, handicapped status, national origin, creed, ancestry, or source of income.
- 2. Redevelopers will meet City of Chicago standards for participation of Minority Business Enterprises and Woman Business Enterprises, the City Resident Construction Worker Employment Requirement, and the prevailing wage requirements as required in redevelopment agreements.
- 3. This commitment to affirmative action will ensure that all member of the protected groups are sought out to compete for job openings and promotional opportunities.
- 4. Redevelopers will meet City standards for the prevailing wage rate as ascertained by the Illinois Department of Labor to all project employees.

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.

With respect to the public/private development's internal operations, all entities will pursue employment practices which provide equal opportunity to all people regardless of race, color, religion, sex, marital status, age, handicapped status, national origin, creed, ancestry, or source of income. Neither party will countenance discrimination against any employee or applicant because of race, color, religion, sex, marital status, age, handicapped status, national origin, creed, ancestry, or source of income. These nondiscriminatory practices will apply to all areas of employment, including hiring, upgrading and promotions, terminations, compensation, benefit programs and educational opportunities.

Anyone involved with employment or contracting activities for this Redevelopment Plan and Project will be responsible for conformance with this policy and the compliance requirements of applicable city, state, and federal laws and regulations.

The City and the private developers involved in the implementation of the Redevelopment Plan and Project will adopt a policy of equal employment opportunity and will include or require the inclusion of this statement in all contracts and subcontracts at any level for the project being undertaken in the Project Area. Any public/private partnership established for the development project in the Project Area will seek to ensure and maintain a working environment free of harassment, intimidation, and coercion at all sites and facilities at which employees are assigned to work. It shall be specifically ensured that all on-site supervisory personnel are aware of and carry out the obligation to maintain such a working environment, with specific attention to minority and/or female individuals. The partnership will utilize affirmative action to ensure that business opportunities are provided and that job applicants are employed and treated in a nondiscriminatory manner.

The City shall have the right, in its sole discretion, to exempt certain small business, building owners, and developers from items 1, 2, 3, and 4 above.

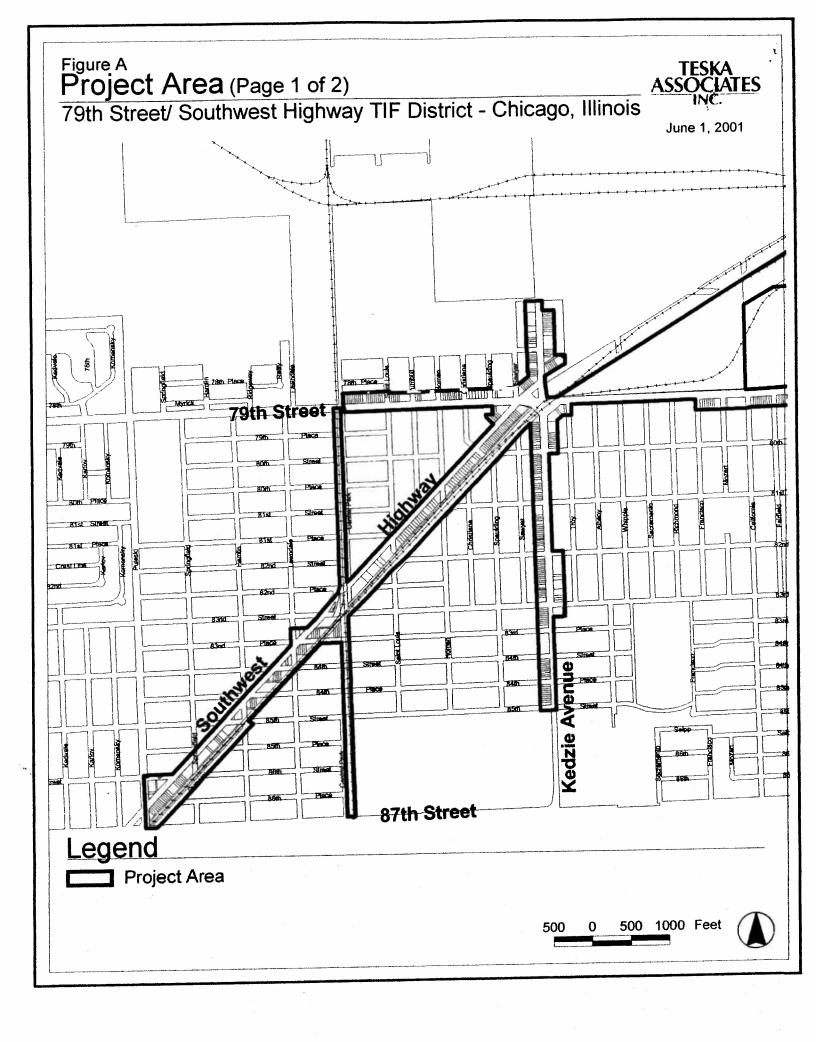
Affordable Housing

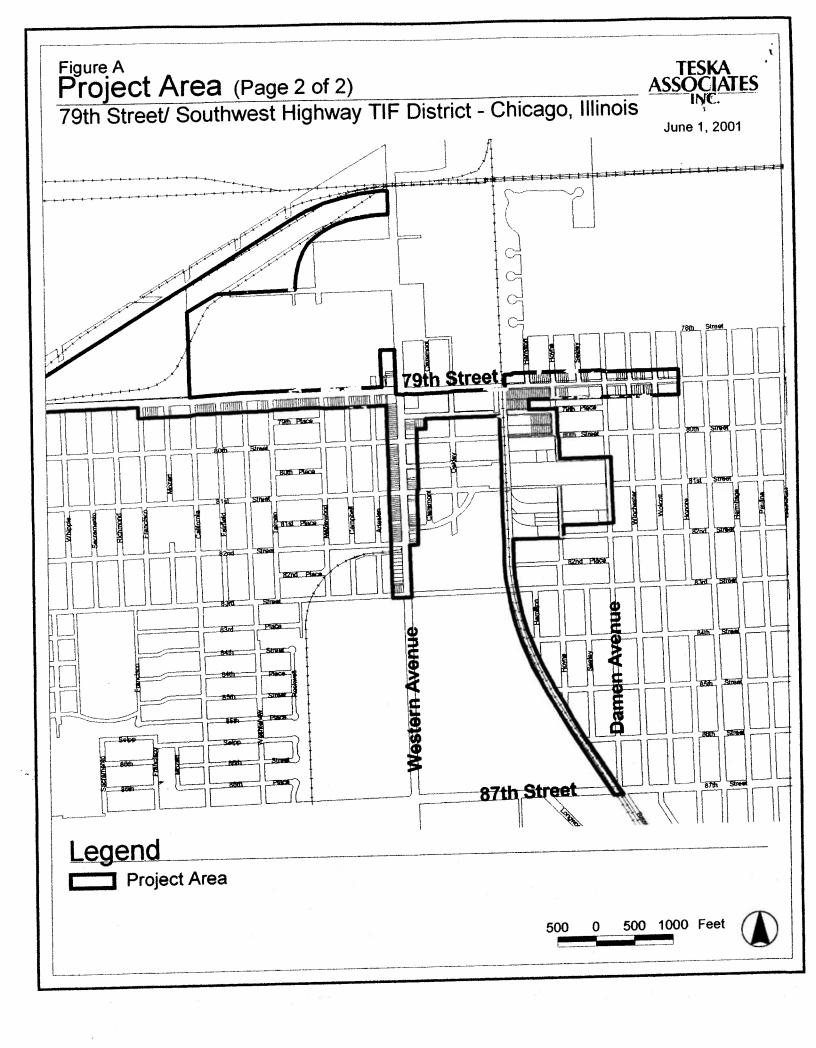
The City requires that developers who receive TIF assistance for market rate housing set aside at least 20% of the units to meet affordability criteria established by the City's Department of Housing. Generally, this means the affordable for-sale units should be priced at a level that is affordable to 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.

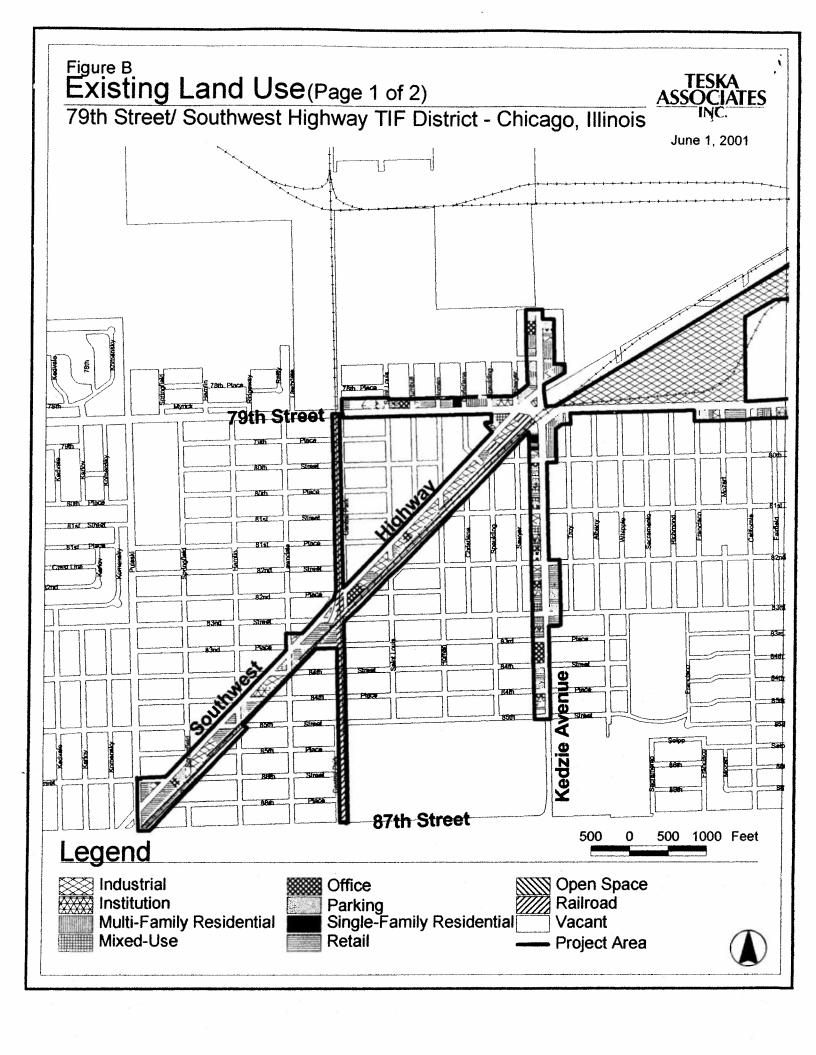
Housing Impact

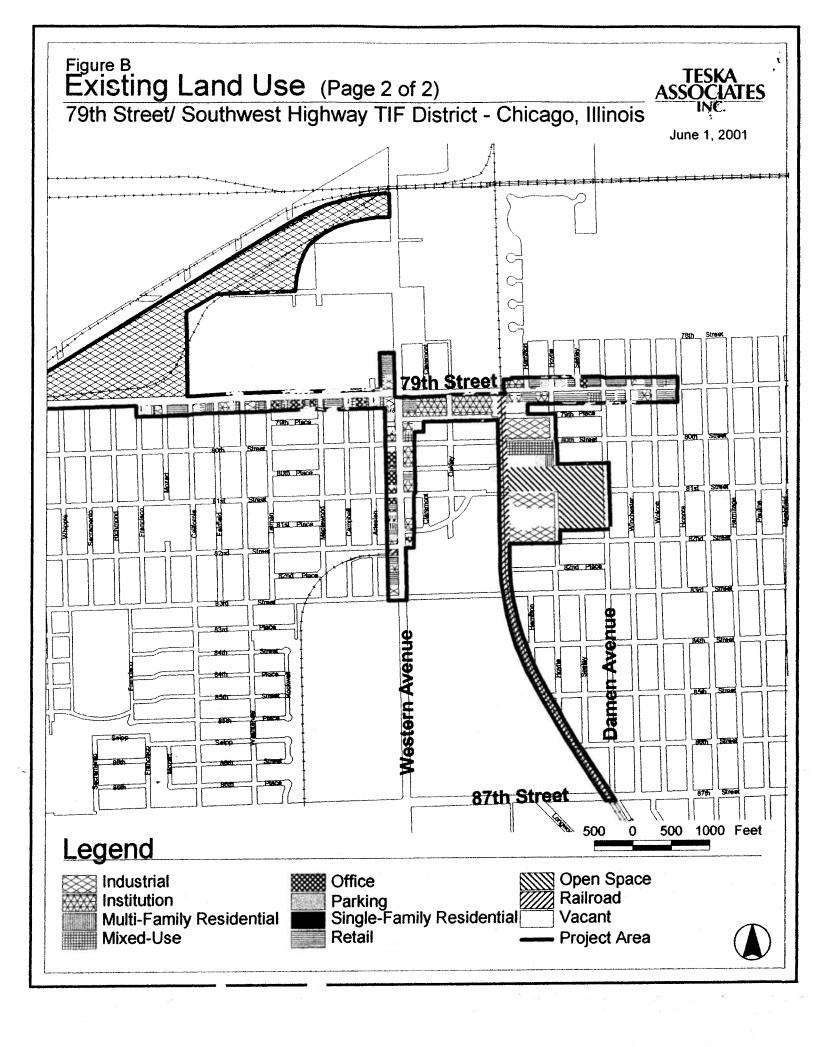
As set forth in the Act, if the redevelopment plan for a redevelopment project area would result in the displacement of residents from 10 or more inhabited residential units, or if the redevelopment project area contains 75 or more inhabited residential units and a municipality is unable to certify that no displacement will occur, the municipality must prepare a housing impact study and incorporate the study in the redevelopment project plan.

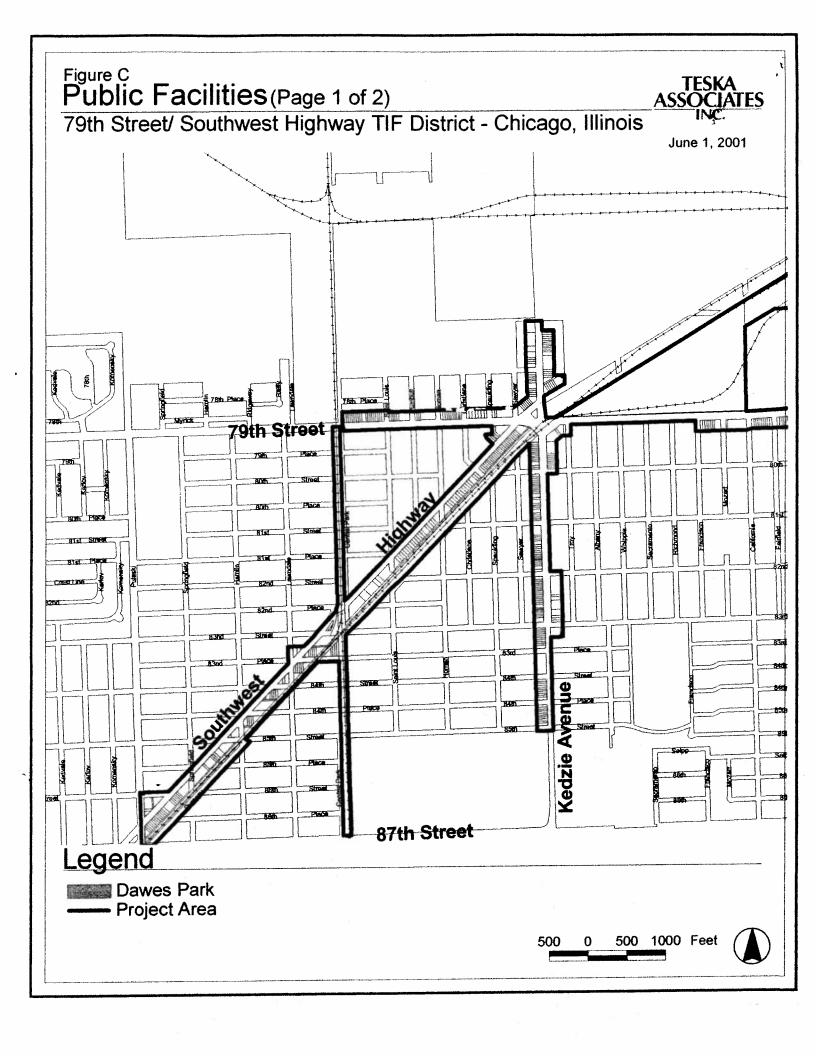
The Project Area contains 295 inhabited residential units and a nursing home with 328 beds. Displacement of residents from 10 or more inhabited residential units may occur. Specifically, a total of 30 residential units may potentially be removed by redevelopment activity. The housing impact study is presented in Appendix B of this redevelopment plan.

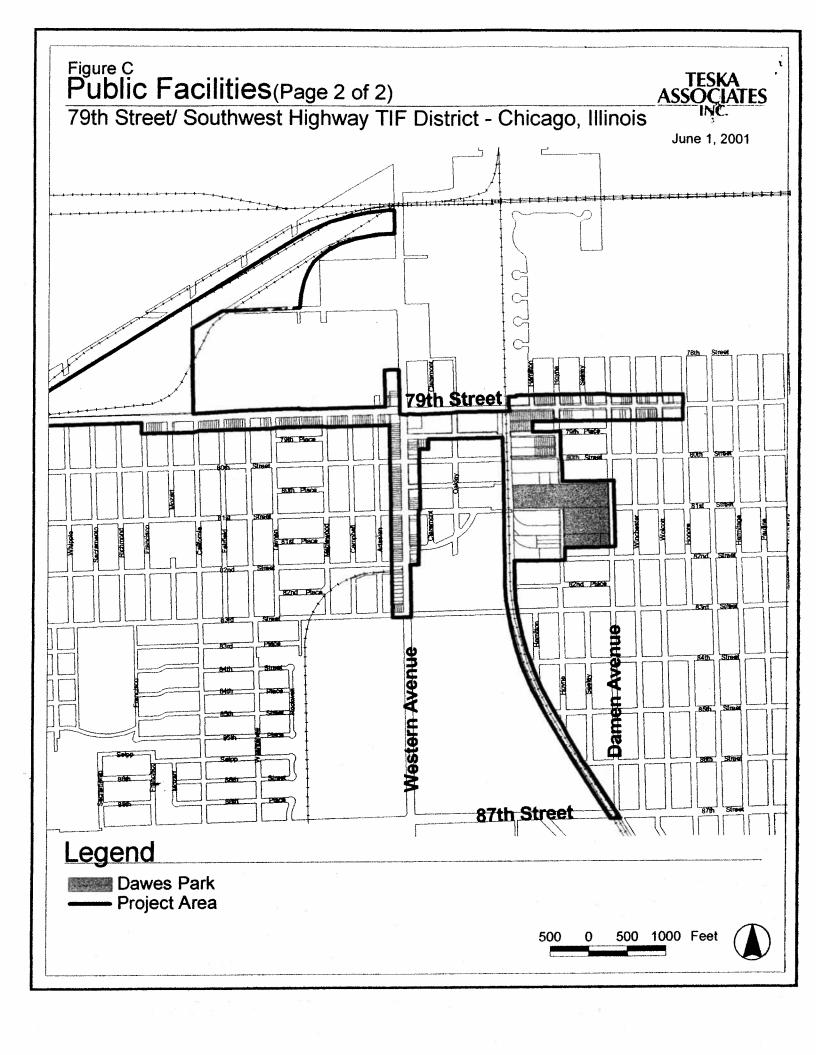


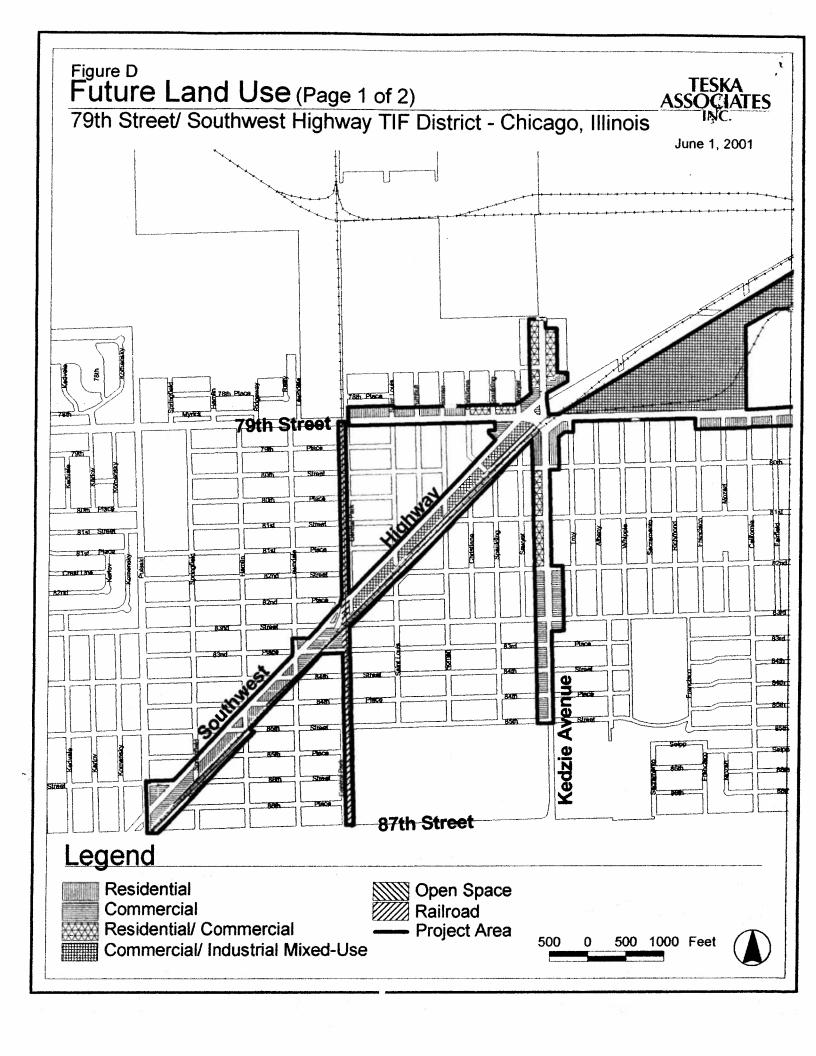


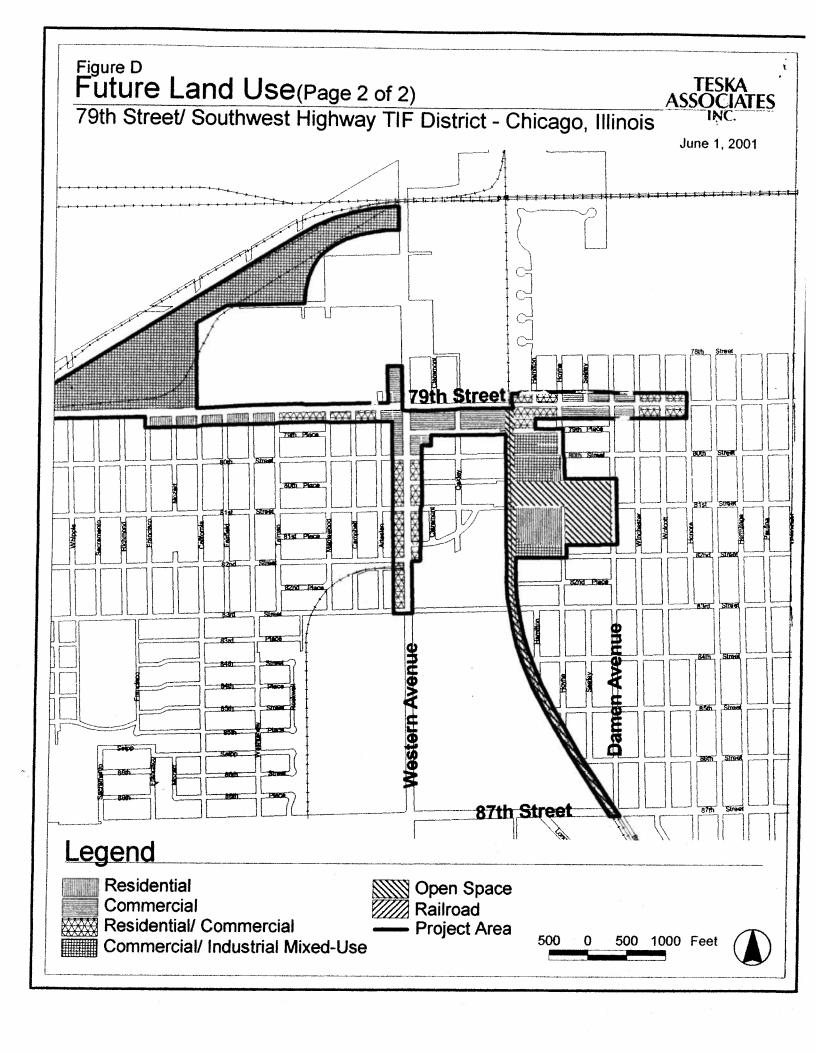


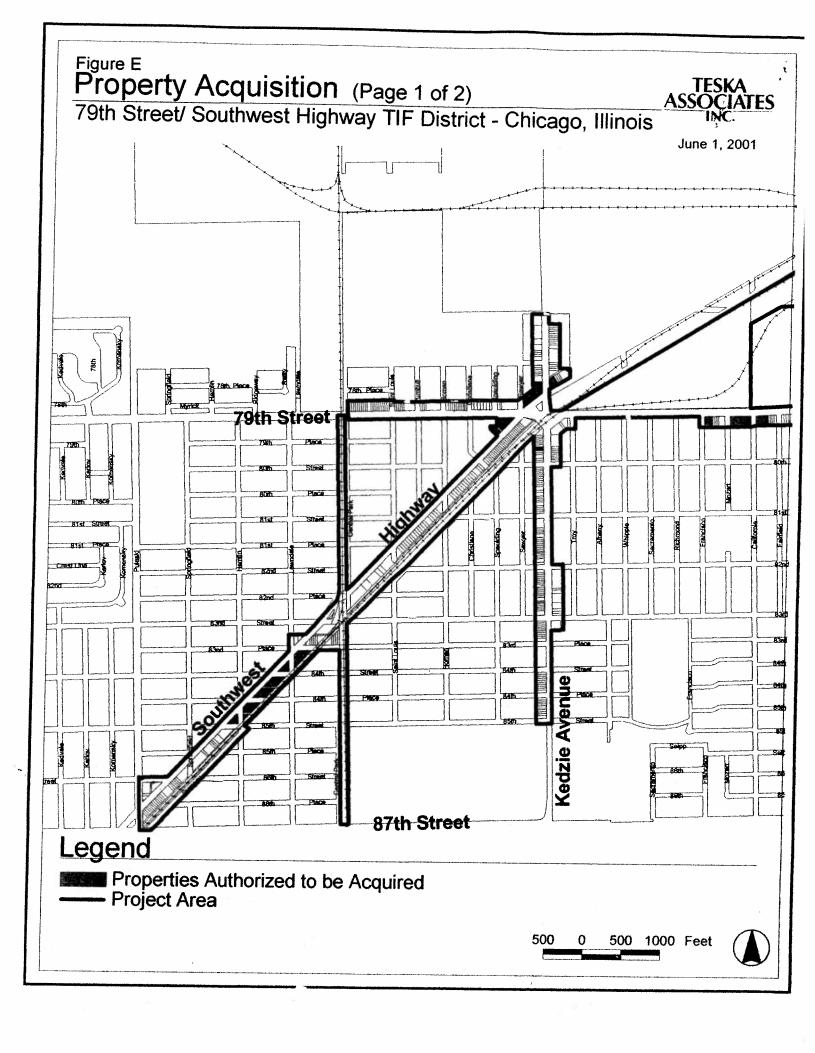


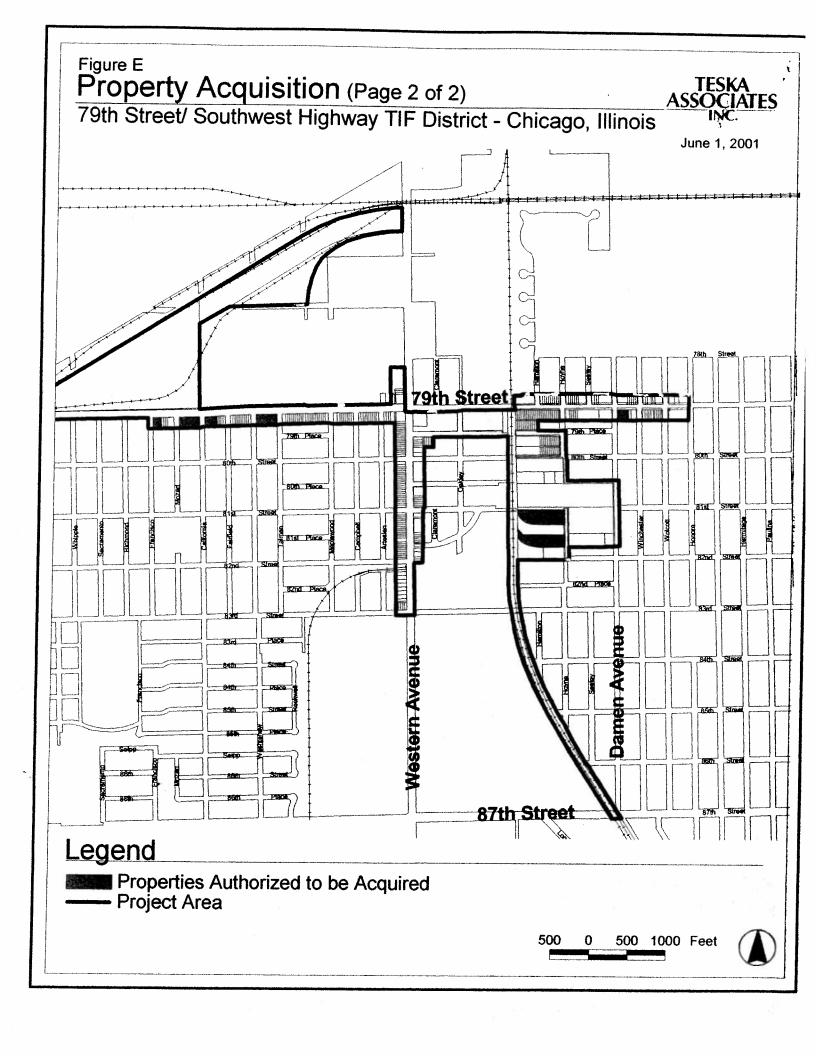


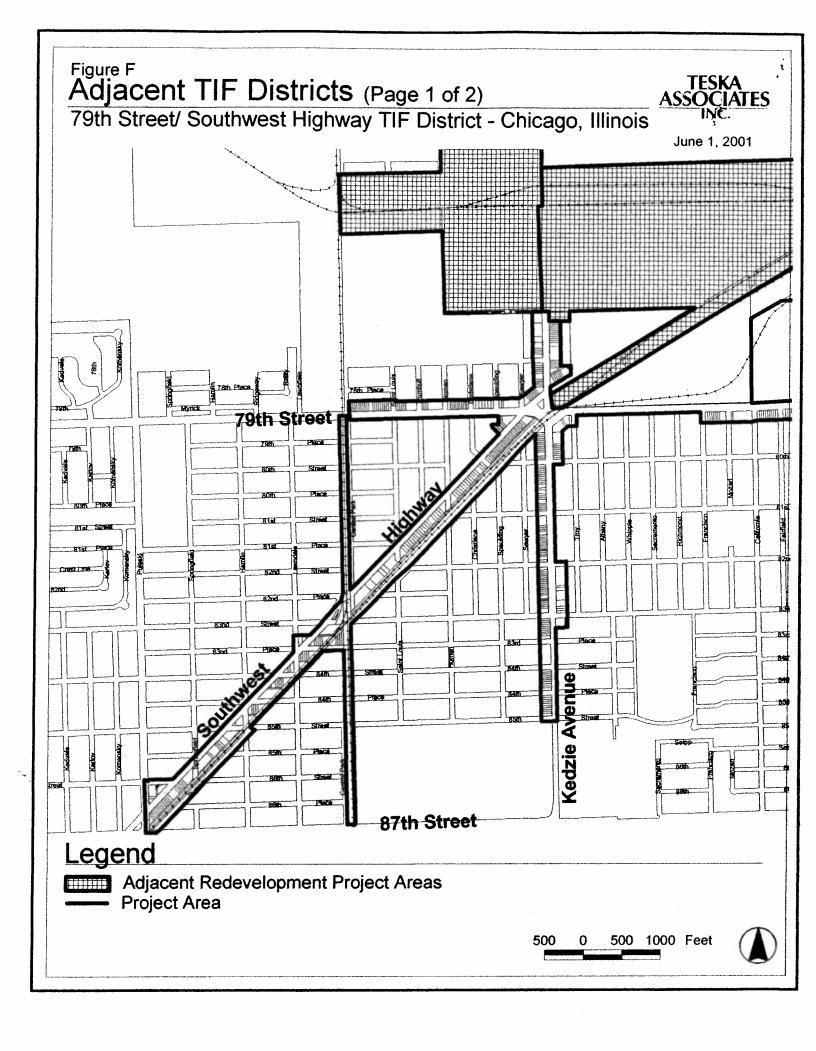


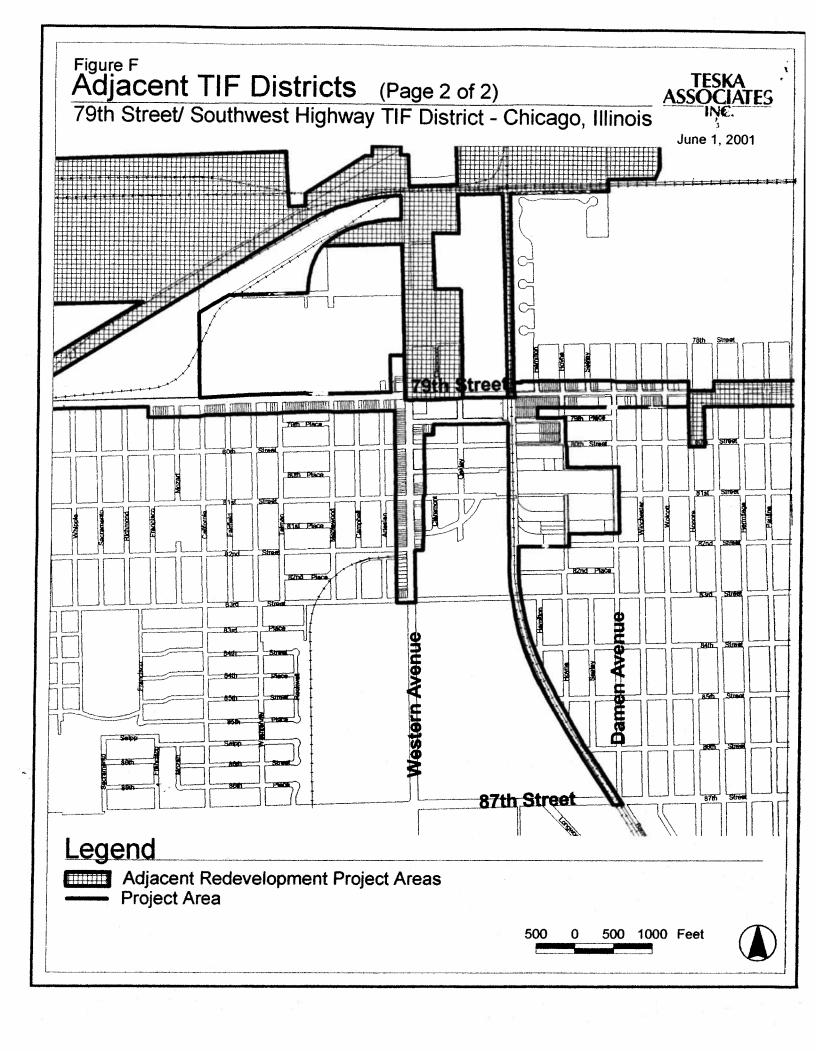












APPENDIX A:

ELIGIBILITY STUDY

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INTRODUCTION

The Tax Increment Allocation Redevelopment Act, 65 ILCS 5/11 - 74.4 - 1, et seq., as amended (the "Act"), stipulates specific procedures which must be adhered to in designating a redevelopment project area. A redevelopment project area is defined as:

"...an area designated by the municipality, which is not less in the aggregate than 1 ½ 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 areas and conservation areas" (65 ILCS 5/11-74.4-3(p)).

Section 5/11-74.4-3(b) defines a "conservation area" as:

"...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 three or more of the following factors is detrimental to the public safety, health, morals, or welfare and such an area may become a blighted area: Dilapidation ...; Obsolescence ...; Deterioration ...; Presence of structures below minimum code standards ...; Illegal use of individual structures ...; Excessive vacancies ...; Lack of Ventilation, Light, or Sanitary Facilities ...; Inadequate utilities ...; Excessive land coverage and overcrowding of structures and community facilities ...; Deleterious land use or layout ...; Lack of community planning ...; [Environmental clean-up; and Decline or lagging rate of growth in equalized assessed value.]"

Determination of eligibility of the 79th Street/Southwest Highway Redevelopment Project Area (the "Project Area") for tax increment financing is based on a comparison of data gathered through field observation, document and archival research, and information provided by Cook County and the City of Chicago (the "City") against the eligibility criteria set forth in the Act. The eligibility criteria identified as part of the Act are the basis for the evaluation.

Teska Associates, Inc. has prepared this report with the understanding that the City would rely on: (i) the findings and conclusions of this report in proceeding with the designation of the Project Area as a Project Area under the Act; and (ii) the fact that Teska Associates, Inc. has obtained the necessary information to conclude that the Project Area can be designated as a redevelopment project area as defined by the Act.

The Project Area is eligible for designation as a "conservation area" based on the age of structures within the Project Area and the predominance and extent of parcels exhibiting the following characteristics: deterioration of structures and surface improvements, presence of structures below minimum code standards, and decline in equalized assessed value. Under the Act, at least 50% of the buildings in the Project Area must be 35 years of age or more, and three of 13 listed conservation area factors must be present in and reasonably distributed throughout the Project Area for it to be considered a conservation area.

DESCRIPTION OF THE PROJECT AREA

The Project Area is located approximately 9 miles southwest of the central business district of Chicago, in the Ashburn and Auburn Gresham community areas. The Project Area encompasses portions of four major corridors: West 79th Street from Central Park Avenue to Honore Street; the southern side of Southwest Highway (Columbus Avenue) from 79th Street to 87th Street; Kedzie Avenue from 77th Street to 85th Street; and Western Avenue from 79th Street to 83rd Street. Several blocks south of 79th along Hoyne Street are also

included. Historically, these commercial corridors have contributed to the vitality and attractiveness of the adjacent residential communities, by providing a local source for goods and services. However, as discussed below, the area has entered a state of decline, and the strength of the commercial corridors has been reduced.

The boundaries of the Project Area have been carefully established to include only those contiguous parcels of real property and improvements thereon substantially benefitted by the proposed redevelopment project improvements. The Project Area contains 331 buildings and 742 parcels, and consists of approximately 307 acres within 76 legal blocks or portions thereof. Figure 1 delineates the precise boundaries of the Project Area.

ELIGIBILITY FINDINGS

TAI, in association with Mann Gin Dubin and Frazier, conducted a field survey of the subject properties in May and June 2000. Based on an inspection of the improvements and grounds, field notes were taken which recorded the condition of each parcel. Photographs further document the observed conditions. Additional research was conducted at the Cook County Treasurer's Office, and the City Department of Buildings.

In order to be designated as a conservation area, at least 50% of the structures must be 35 years or more in age. Additionally, a combination of at least three of the other blighting factors must be present to a meaningful extent and reasonably distributed throughout the Project Area.

Age of Buildings

Based on field analysis and historical records provided by the City of Chicago, 203 out of 331 (61%) of the buildings in the Project Area are more than 35 years old (see Figure 2). These older buildings are distributed on 47 of 76 blocks (62%). This exceeds the statutory requirement that at least 50% of the buildings in a conservation area be 35 years of age or older.

Dilapidation

Dilapidation refers to an advanced state of disrepair or neglect of necessary repairs to the primary structural components of buildings or improvements in such a combination that a documented building condition analysis determines that major repair is required or the defects are so serious and so extensive that the buildings must be removed.

No structures in the Project Area display this extreme physical state. This factor is not distributed throughout the Project Area, and therefore does not contribute to the designation of the Project Area.

<u>Obsolescence</u>

Obsolescence is the condition or process of falling into disuse. Obsolete structures have become ill-suited for the original use.

There are numerous buildings throughout the Project Area which are not up to modern standards for design, parking, loading, and landscaping. However, the buildings have been adapted and are being utilized, whether or not for the originally intended purpose. Therefore, no buildings have fallen into disuse due to

a lack of suitability for the original use. Obsolescence does not contribute towards the designation as a conservation area.

Deterioration

With respect to buildings, deterioration refers to defects including, but not limited to, major defects in the secondary building components such as doors, windows, porches, gutters and downspouts, and fascia. The field survey found approximately one out of every five buildings (69 of 331 buildings, or 21%) is characterized by deterioration. Forty-five percent of all blocks (34 of 76 blocks) in the Project Area contain one or more deteriorated buildings, attesting to the widespread distribution of this factor. In most cases, these defects are highly visible from public rights-of-way and contribute to a negative image of the Project Area. Parcels containing deteriorated structures and/or site improvements are shown in Figure 3.

With respect to surface improvements, the condition of roadways, alleys, curbs, gutters, sidewalks, off-street parking, and surface storage areas may evidence deterioration, including, but not limited to, surface cracking, crumbling, potholes, depressions, loose paving material, and weeds protruding through paved surfaces. Deterioration of surface improvements is found on 362 of 742 parcels (49%), and is meaningfully distributed on 50 of 76 blocks in the Project Area (66%). Paved parking areas and sidewalks in poor condition are the most common example.

The extent and widespread distribution of deterioration, both of buildings and surface improvements, has a powerful negative effect upon neighboring properties. When buildings or improvements on adjacent properties are in a declining state, a property owner has less incentive to maintain or improve his or her own property. Therefore, deterioration has potential to spread, which could lead the entire Project Area to a blighted condition. Deterioration is therefore a contributing factor towards designation as a conservation area.

Presence of Structures Below Minimum Code Standards

Structures below minimum code standards include all structures that do not meet the standards of zoning, subdivision, building, fire, and other governmental codes applicable to property, but not including housing and property maintenance codes.

According to the field survey and information provided by the Department of Buildings of the City of Chicago, 138 of 331 buildings (42%) in the Project Area have been cited for violations by the Department of Buildings between 1995 and April 2000 (see Figure 4). Only five properties have multiple citations, meaning that these violations are not limited to particular problematic buildings. Nearly two out of three blocks in the Project Area (45 of 76 blocks) have at least one building with code violations. The extent and distribution of buildings below minimum code standards contribute to the designation of the Project Area.

Illegal Use of Individual Structures

Illegal use of individual structures refers to the use of structures in violation of applicable federal, state, or local laws, exclusive of those applicable to the presence of structures below minimum code standards.

The exterior field survey conducted by Teska Associates, Inc. found three properties characterized by illegal dumping. There are no known uses in violation of state or federal regulations. This factor does not contribute to the designation as a conservation area.

Excessive Vacancies

Excessive vacancies refers to the presence of buildings that are unoccupied or under-utilized and that represent an adverse influence on the area because of the frequency, extent, or duration of the vacancies.

Forty-six of 331 buildings (14%) are presently vacant or partially vacant. These vacancies are distributed on 18 of 76 blocks (24%). While the visibility of these vacancies is a drain upon the vitality of the area, this vacancy rate is not excessively high, and may be related to normal turnover of businesses. Therefore, despite the potential negative effects of these vacancies, this factor does not currently contribute towards the designation of the Project Area.

Lack of Ventilation, Light, or Sanitary Facilities

Inadequate ventilation is characterized by the absence of adequate ventilation for light or air circulation in spaces or rooms without windows, or that require the removal of dust, odor, gas, smoke, or other noxious airborne materials. Inadequate natural light and ventilation means the absence or inadequacy of skylights or windows for interior spaces or rooms and improper window sizes and amounts by room area to window area ratios. Inadequate sanitary facilities refers to the absence or inadequacy of garbage storage and enclosure, bathroom facilities, hot water and kitchens, and structural inadequacies preventing ingress and egress to and from all rooms and units within a building.

Four structures in the Project Area displays this characteristic, and therefore this factor does not contribute to the designation of the Project Area.

Inadequate Utilities

This factor relates to all underground and overhead utilities such as storm sewers and storm drainage, sanitary sewers, water lines, and gas, telephone, and electrical services that are shown to be inadequate. Inadequate utilities are those that are: (i) of insufficient capacity to serve the uses in the redevelopment project area, (ii) deteriorated, antiquated, obsolete, or in disrepair, or (iii) lacking within the redevelopment project area.

According to information provided by the City, inadequate utilities is not a factor in the designation of the Project Area as a conservation area.

Excessive Land Coverage and Overcrowding of Structures and Community Facilities

This factor relates to the over-intensive use of property and the crowding of buildings and accessory facilities onto a site. Examples of problem conditions warranting the designation of an area as one exhibiting excessive land coverage are: the presence of buildings either improperly situated on parcels or located on parcels of inadequate size and shape in relation to present-day standards of development for health and safety and the presence of multiple buildings on a single parcel. For there to be a finding of excessive land coverage, these parcels must exhibit one or more of the following conditions: insufficient provision for light and air within or around buildings, increased threat of spread of fire due to the close proximity of buildings, lack of adequate or proper access to a public right-of-way, lack of reasonably required off-street parking, or inadequate provision for loading and service.

Two properties display excessive coverage. This factor does not make a contribution to the designation of the Project Area as a conservation area.

Deleterious Land Use or Layout

Deleterious land uses include the existence of incompatible land-use relationships, buildings occupied by inappropriate mixed-uses, or uses considered to be noxious, offensive, or unsuitable for the surrounding area.

Seven of 742 parcels (1%) in the Project Area display deleterious land uses or layouts. Despite the harmful effects of these uses upon neighboring properties, the lack of distribution of this factor means that deleterious land use or layout does not contribute to the designation of the Project Area as a conservation area.

Lack of Community Planning

Lack of community planning occurs when the proposed redevelopment project area was developed prior to or without the benefit or guidance of a community plan. This means that the development occurred prior to the adoption by the municipality of a comprehensive or other community plan or that the plan was not followed at the time of the area's development. This factor must be documented by evidence of adverse or incompatible land-use relationships, inadequate street layout, improper subdivision, parcels of inadequate shape and size to meet contemporary development standards, or other evidence demonstrating an absence of effective community planning.

The Project Area, and indeed the entire City, was developed without the guidance of a comprehensive plan. Particularly along Southwest Highway, this lack of planning has resulted in unusual platting of sites that may be difficult to redevelop. However, the lack of distribution of these negative results is such that this factor does not contribute to the designation of the Project Area as a conservation area.

Environmental Clean-Up

This factor is relevant when the area has incurred Illinois Environmental Protection Agency or United States Environmental Protection Agency remediation costs for, or a study conducted by an independent consultant recognized as having expertise in environmental remediation has determined a need for, the clean-up of hazardous waste, hazardous substances, or underground storage tanks required by state or federal law, provided that the remediation costs constitute a material impediment to the development or redevelopment of the redevelopment project area.

Nine properties were identified with hazardous conditions such as oil storage barrels. However, while the hazards posed by these sites are of great importance, the limited extent of the problem means that environmental clean-up does not contribute to the designation of the Project Area as a conservation area.

Decline in Equalized Assessed Value

This factor can be cited if the total equalized assessed value of the proposed redevelopment project area has declined for 3 of the last 5 calendar years for which information is available; or is increasing at an annual rate that is less than the balance of the municipality for 3 of the last 5 calendar years for which information is available; or is increasing at an annual rate that is less than the Consumer Price Index for All Urban Consumers published by the United States Department of Labor or successor agency for 3 of the last 5 calendar years for which information is available.

The table below illustrates that the Equalized Assessed Value (EAV) of the Project Area declined in 1995, 1996, and 1998. This meets the statutory requirement for this factor.

Table A-1 History of Equalized Assessed Value

	, istory of Equalized Assessed Value					, F. 1
	1999	1998	1997	1996	1995	199
Total Equalized Assessed Value of Project Area	36,740,059	35,983,256	36,029,072	32,635,077	32,903,758	32,990,02
Percent Change in EAV from Prior Year in Project Area	2.10%	-0.13%	10.40%	-0.82%	-0.26%	
Equalized Assessed Value of City of Chicago (Excluding Project Area)	38,411,332,523	37,182,856,957	36,062,830,987	33,424,060,709	33,067,531,554	33,012,733,006
Percent Change in City EAV from Prior Year	3.30%	3.11%	7.89%	1.08%	0.17%	_
CPI for All Urban Consumers	2.70%	1.60%	1.70%	3.30%	2.50%	•

1997 was a reassessment year in Lake Township. In the absence of a property sale, building permit activity, demolition, etc., a property in Cook County is reassessed only once every three years. Therefore, an unusual increase in EAV during a reassessment year can be expected, as the assessor attempts to account for natural inflation to property values that has not been accounted for in the years since the last reassessment. By contrast, in non-reassessment years, values are typically unchanged. The decline in Project Area EAV in 1995, 1996, and 1998 points to an explicit deterioration of values, which the assessor was forced to recognize even in a non-reassessment year.

The Project Area also lagged behind the surrounding City as a whole. The EAV of the Project Area declined in 1995, 1996, and 1998, while the EAV of the balance of the City of Chicago was increasing. In addition, although the Project Area EAV did increase in 1999, the growth lagged that of the balance of the City. Relative to the surroundings, the Project Area has not experienced appropriate growth in the tax base or shown evidence of private investment which increases the value of properties.

Finally, the percent change in EAV of the Project Area was less than the Consumer Price Index for All Urban Consumers in 1999, and the Project Area experienced a negative rate of growth in 1995, 1996, and 1998, even as the Consumer Price Index was positive. Based on this evidence, decline in EAV is a contributing factor toward the designation of the Project Area as a conservation area.

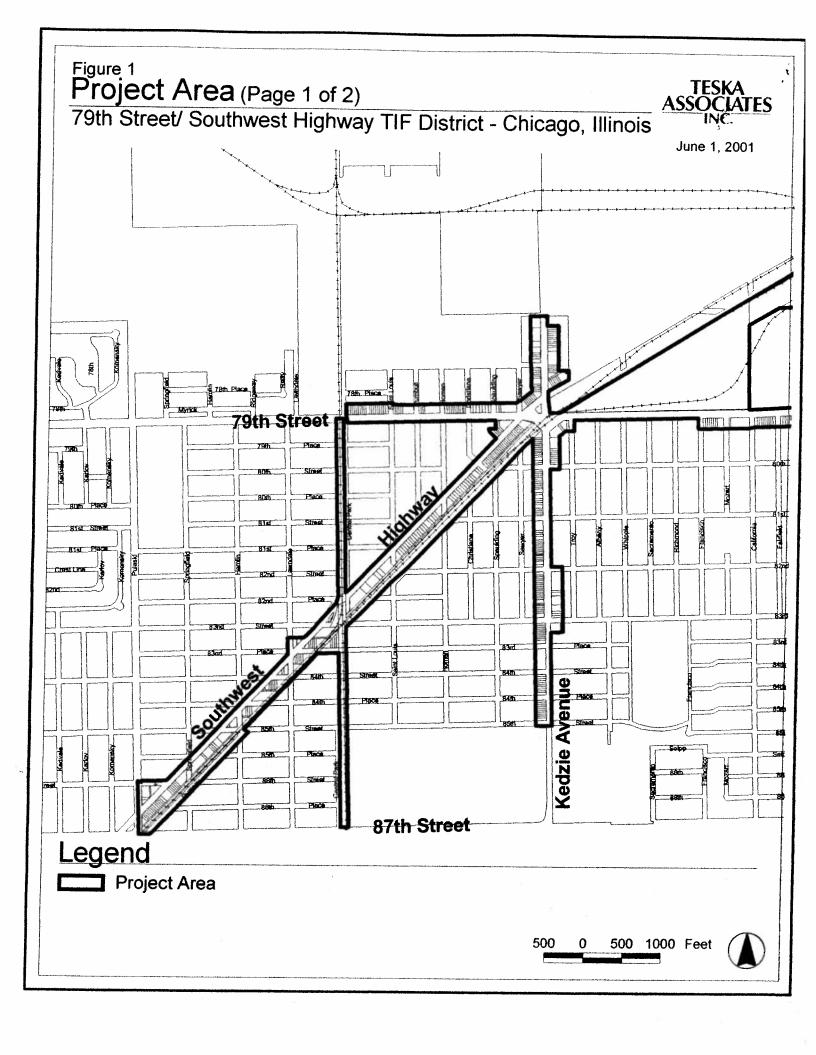
CONCLUSION

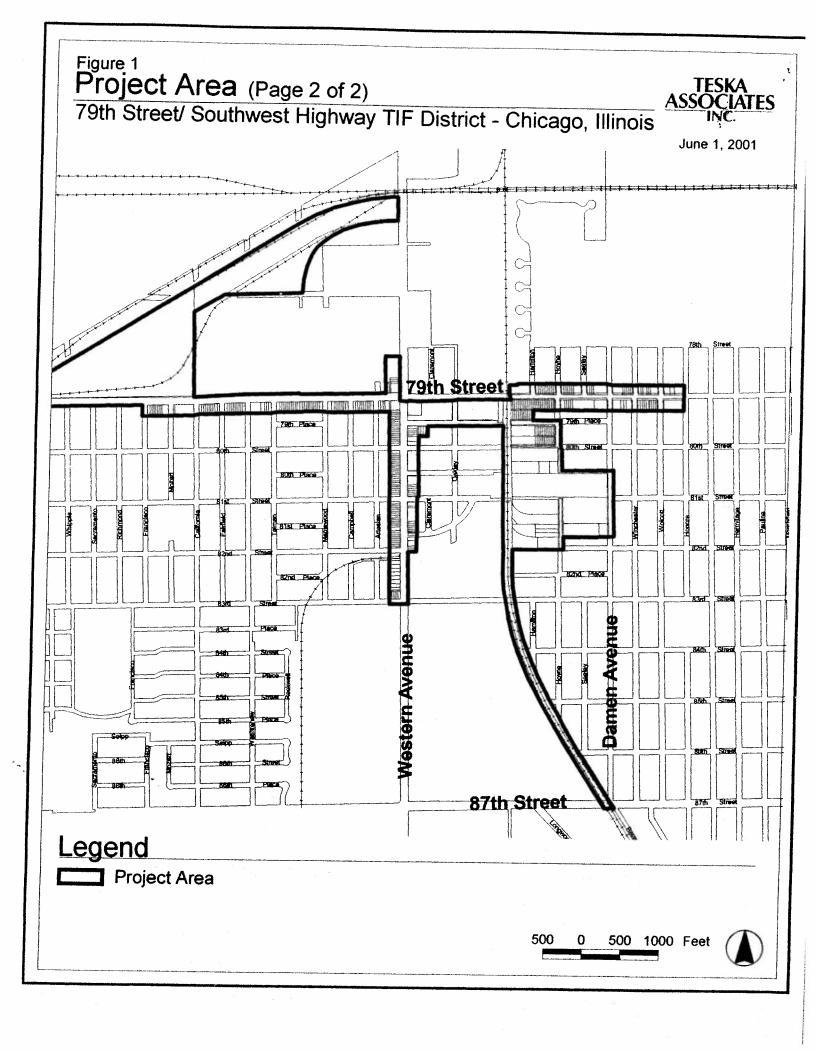
Based on the findings contained herein, the Project Area as a whole qualifies as a conservation area according to the criteria established by the Act, based on the fact that 50% or more of the structures in the Project Area have an age of 35 years or more and based on the predominance and extent of parcels exhibiting the following characteristics:

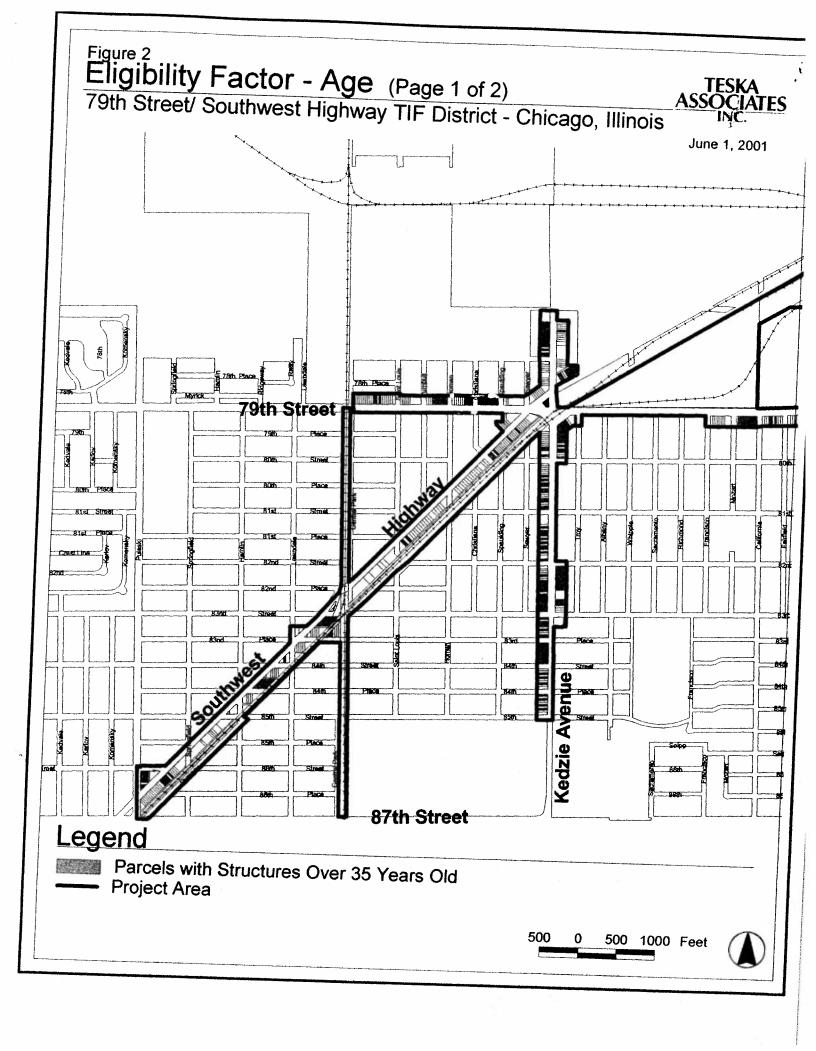
- 1. Deterioration of structures (21%) and surface improvements (49%)
- 2. Presence of structures below minimum code standards (42%)
- 3. Decline in equalized assessed value (3 of last 5 calendar years)

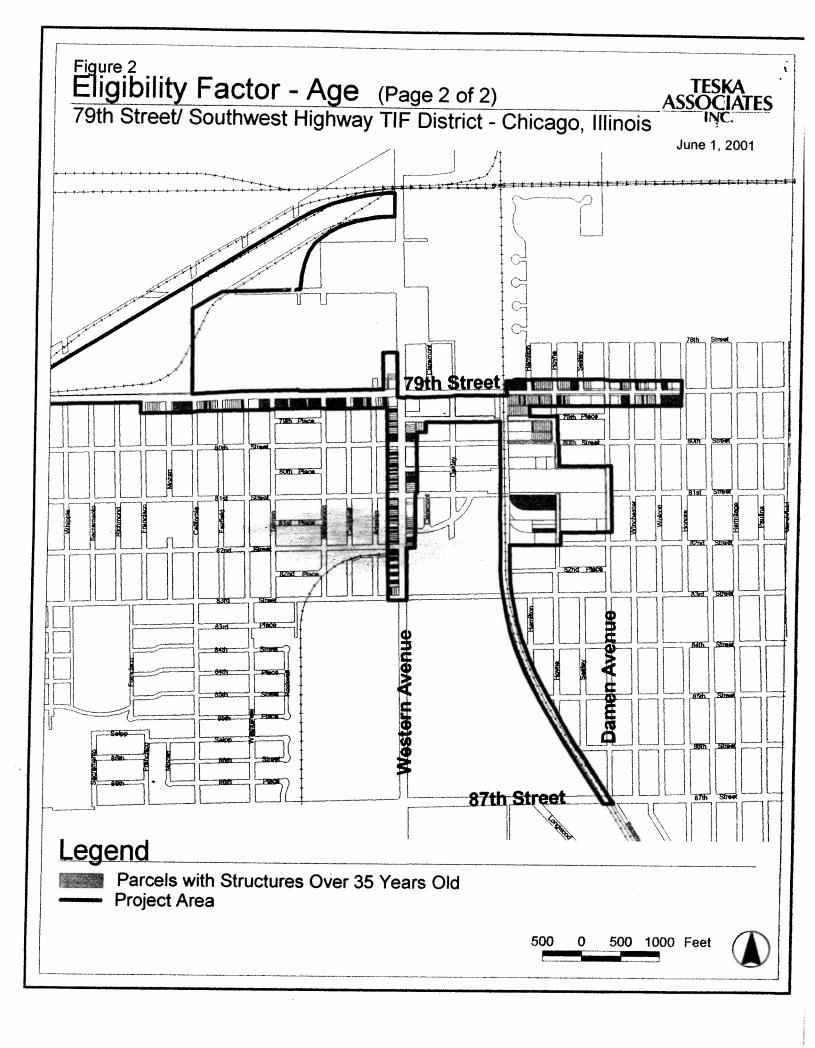
Each of these factors contributes significantly to the eligibility of the Project Area as a conservation area (a summary table is attached). All of these characteristics point to the need for designation of the Project Area, to be followed by public intervention in order that redevelopment might occur.

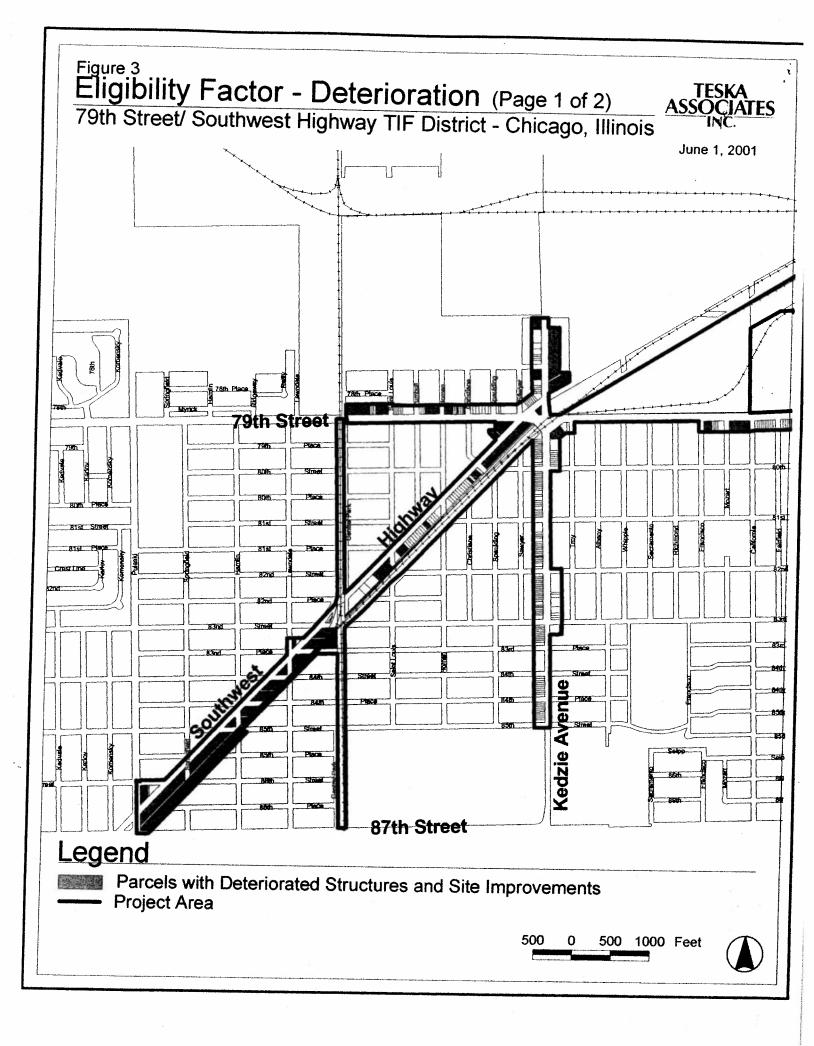
Table A-2 Summary of Eligibility Factors							
Parcels	742						
Buildings	331					•	
Blocks	76						
Residential Units	335						
Occupied Residential Units	295						
	Number of Parcels		Number of Buildings	Percent of	Number of Blocks		
	Displaying	Percent of	Displaying	all	Displaying	Percent of	
	Characteristic	All Parcels	Characteristic	Buildings	Characteristic	All Blocks	
Age			203	61%	47	62%	
Dilapidation			0	0%	0	0%	
Obsolescence		,	0	0%	0	0%	
Deterioration							
Structures			69	21%	34	45%	
Surface Improvements	362	49%			50	66%	
Below Code			138	42%	45	59%	
Illegal Use	3	0%			1	1%	
Excessive Vacancy			46	14%	18	24%	
Lack of Ventilation, etc.	4	1%			2	3%	
Inadequate Utilities	0	0%			0	0%	
Excessive Coverage/Overcrowding	2	0%			1	1%	
Deleterious Use	7	1%	•		3	4%	
Lack of Community Planning		<u>-</u>	see Eligibility	/ Report	-		
Environmental Clean-Up	9	1%	ĺ		4	5%	
EAV Decline			see Eligibility	Report			

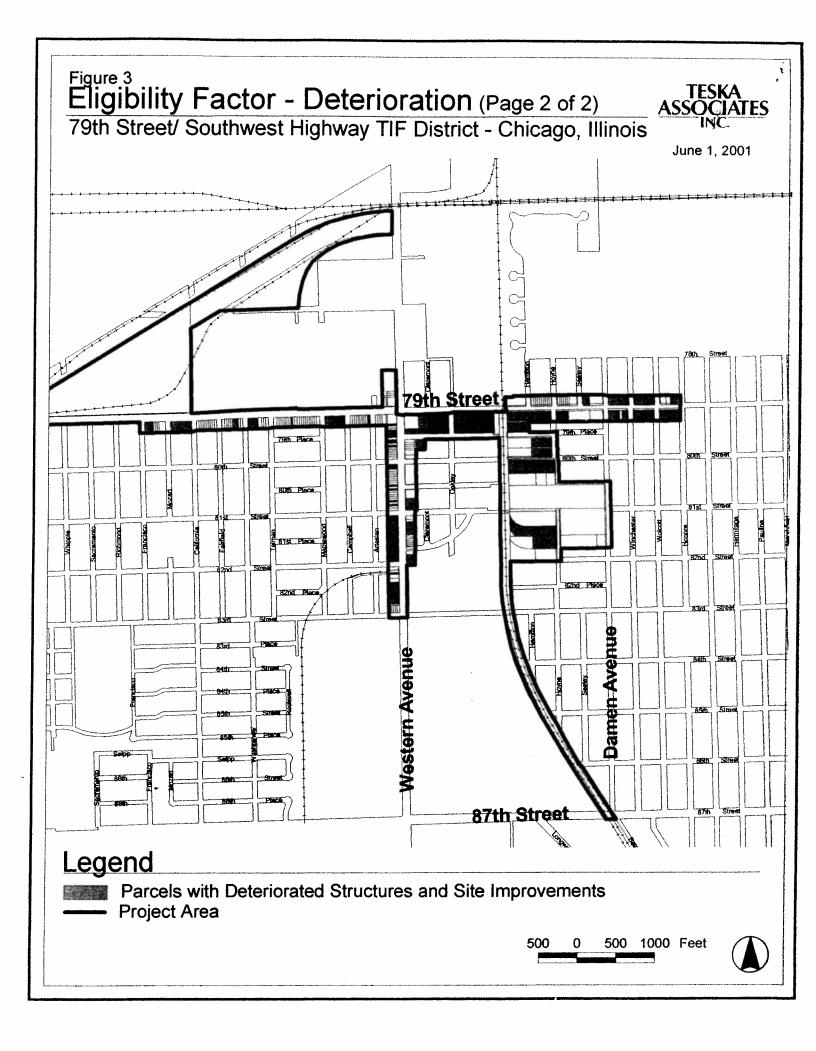


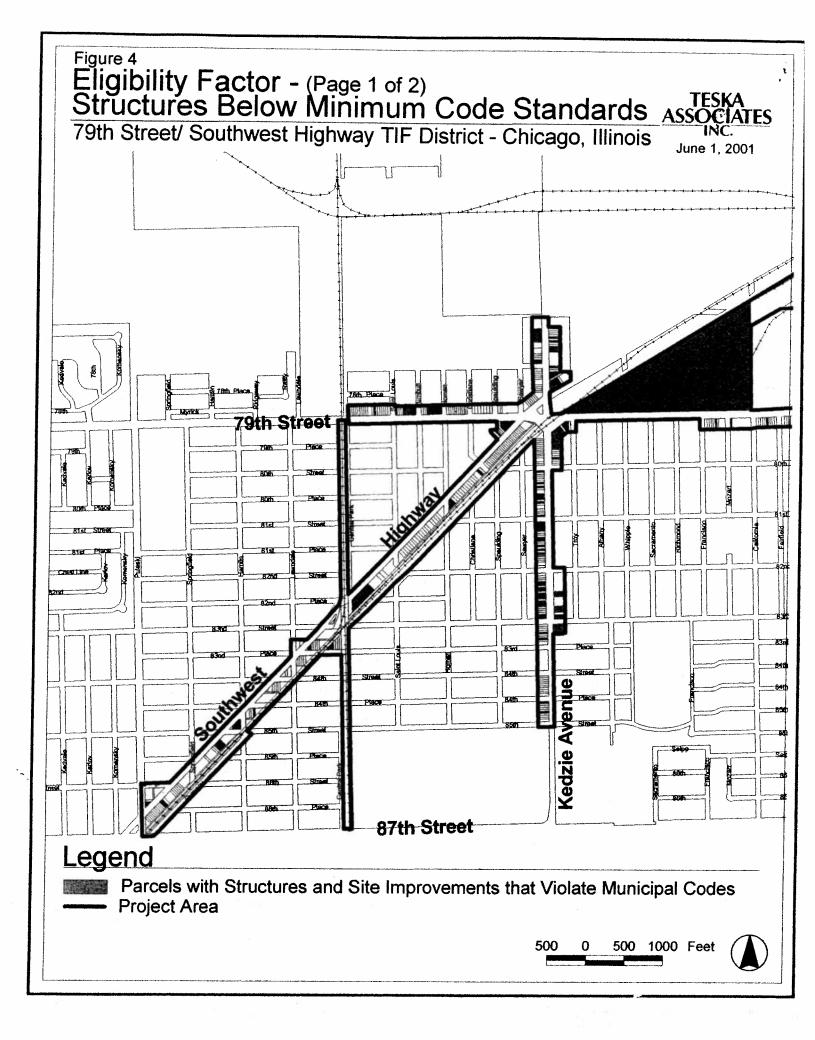


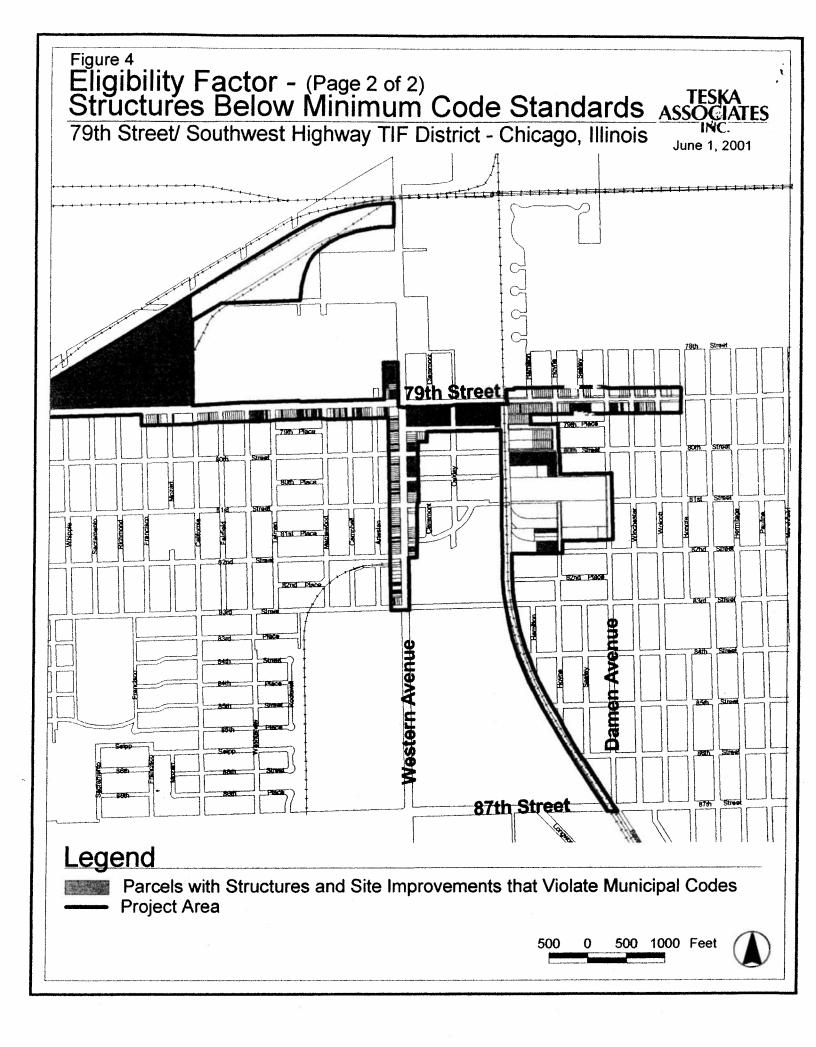












APPENDIX B:

HOUSING IMPACT STUDY

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INTRODUCTION

Teska Associates, Inc. has been retained by the City of Chicago (the "City") to conduct a Housing Impact Study for the 79th Street/Southwest Highway Tax Increment Financing Redevelopment Plan and Project (the "Redevelopment Plan") pursuant to the Illinois Tax Increment Allocation Redevelopment Act (65 ILCS 5/11-74.4 - 1, et seq.) (the "Act"). The 79th Street/Southwest Highway Redevelopment Project Area ("Project Area") is located approximately 9 miles southwest of the central business district of Chicago, in the Ashburn and Auburn Gresham community areas. The Project Area encompasses portions of four major corridors: West 79th Street from Central Park Avenue to Honore Street; the southern side of Southwest Highway (Columbus Avenue) from 79th Street to 87th Street; Kedzie Avenue from 77th Street to 85th Street; and Western Avenue from 79th Street to 83rd Street. Several blocks south of 79th along Hoyne Street are also included.

This report summarizes the analyses and findings of the consultants' work, which is the responsibility of Teska Associates, Inc., Mann, Gin, Dubin and Frasier, Inc., and Valerie S. Kretchmer Associates, Inc.

As set forth in the Act, if the redevelopment plan for a redevelopment project area would result in the displacement of residents from 10 or more inhabited residential units, or if the redevelopment project area contains 75 or more inhabited residential units and the City does not certify at that time that no displacement of residents will occur, the municipality shall prepare a housing impact study and incorporate the study in the Redevelopment Plan.

The number and type of residential buildings in the Project Area potentially affected by the Redevelopment Plan were identified during the survey of building condition and land use conducted as part of the eligibility analysis for the Project Area. An estimate of the number of residential units within each such building, and whether such residential units were inhabited or inhabited, was based on a number of analytical tools including, where appropriate, physical building surveys, Cook County tax assessment records, and United States Census data. As of June 15, 2000, the Project Area contained 335 residential units, of which 295 were inhabited and 40 were uninhabited. In addition, the Wedgewood Nursing Pavilion contains 328 nursing home beds for seniors, all of which are occupied as of June 15, 2000.

The goal of the Redevelopment Plan is not to displace existing residents. The primary goal of the Redevelopment Plan is to increase housing opportunities and strengthen commercial nodes. However, the City is unable to certify that no displacement of residents will occur throughout the 23-year life of the Redevelopment Plan. Therefore, based on the requirements of the Act, this housing impact study contains the following parts:

Part I herein identifies the residential units in number and type, indicating whether they are inhabited or uninhabited, and the racial and ethnic composition of the residents. Specifically, the housing impact study shall provide the following:

- 1. data as to whether the residential units are single family or multi-family units;
- 2. the number and type of rooms within the units, if that information is available;
- data as to whether the units are inhabited or uninhabited, as determined not less than 45 days before the Redevelopment Plan is considered by the Community Development Commission; and
- 4. data as to the racial and ethnic composition of the residents in the inhabited residential units (this data requirement shall be deemed to be fully satisfied by data from the most recent federal census).

Part II herein identifies the inhabited residential units in the proposed project area that may be removed, including:

- 1. the number and location of those units that may be removed;
- the municipality's plans for relocation assistance for those residents in the proposed redevelopment project area whose residences are to be removed;
- the availability of replacement housing for those residents whose residences are to be removed, and the type, location, and cost of the housing; and
- 4. the type and extent of relocation assistance to be provided.

PART I: RESIDENTIAL UNITS

Part I of this study provides the type, size and number of residential units within the Project Area, the number of inhabited and uninhabited units, and the racial and ethnic composition of the residents in the inhabited residential units.

Type and Number of Residential Units

Field studies conducted by Teska Associates, Inc. and Mann, Gin, Dubin and Frasier, Inc. indicate that the Project Area contains 335 residential units. There are 11 single family homes, 242 units in 34 multi-family buildings, and 82 units in mixed use buildings (typically, upper story apartments above commercial uses). In addition, although they are not dwelling units in the conventional sense, the Wedgewood Nursing Pavilion at 8001 S. Western contains 328 beds for seniors. This facility accommodates seniors requiring short or long term care. Therefore, the residents of the facility are considered to be permanent residents of the Project Area, in residential accommodations.

Type and Number of Rooms in Residential Units

Tables B-1, B-2, and B-3, respectively, describe the distribution of the 335 residential units in the Project Area by number of rooms, by number of bedrooms, and by kitchen and plumbing facilities. Where applicable, the characteristics of the 328 nursing beds in the Wedgewood Pavilion are also discussed.

For purposes of this study, data has been gathered from the 1990 United States Census and is represented in Block Groups. A Block Group is a combination of census blocks (a census block is the smallest entity for which the Census Bureau collects and tabulates 100-percent data). The Block Group is the lowest level of geography for which the Census Bureau has tabulated sample, or long-form, data. In this study, we have relied on the 1990 federal census because it is the best available information regarding the structures and residents of the Project Area (housing information from the 2000 Census has not yet been released). We have obtained information for the nine block groups which contain residential units in the Project Area. These nine block groups contain a total of 4,048 residential units.

The number of conventional residential units in the Project Area (335, not including the 328 nursing home beds) represents 8.3% of the total residential units within the nine block groups. Therefore, that percentage has been consistently applied to estimate the distributions of rooms, number of bedrooms, and kitchen and plumbing facilities as presented in the tables below. For example, the number of one-room units in all nine block groups is 11. Multiplying 8.3% by this total determines that there is 1 one-room unit in the Project Area (11 x .083 = 0.913).

Table B-1 shows the estimated number (rounded to the nearest whole number) of conventional residential units in the Project Area, by number of rooms. As defined by the Census Bureau, a room includes living rooms, dining rooms, kitchens, bedrooms, finished recreation rooms, enclosed porches suitable for year-round use, and lodger's rooms. Excluded are strip or Pullman kitchens, bathrooms, open porches,

balconies, halls or foyers, half-rooms, utility rooms, unfinished attics or basements, or other unfinished space used for storage. A partially divided room is a separate room only if there is a partition from floor to ceiling, but not if the partition consists solely of shelves or cabinets.

Table B-1 Estimated Number of Rooms per Dwelling Unit

Number of Rooms	Number of Units within All Block Groups	Number of Units within Project Area
1	11	1
2	55	5
3	147	12
4	509	42
5	1,529	127
6	1,095	91
7	431	36
8	164	14
9 or more	107	9
Total	4,048	335

Source: 1990 Census, US Bureau of the Census Numbers may not add due to rounding

Table B-2 describes the estimated number of bedrooms in the conventional residential units in the Project Area. As defined by the Census Bureau, number of bedrooms includes all rooms intended for use as bedrooms even if they are currently used for some other purpose. A residential unit consisting of only one room, such as a one-room efficiency apartment, is classified by definition as having no bedroom.

Table B-2 Estimated Number of Bedrooms per Dwelling Unit

Number of Bedrooms	Number of Units within All Block Groups	Number of Units within Project Area
0	28	2
1	242	20
2	1,137	94
3	2,035	168
4	525	43
5 or more	81	7
Total	4,048	335

Source: 1990 Census, US Bureau of the Census Numbers may not add due to rounding Table B-3 describes the estimated number of conventional residential units in the Project Area with kitchen facilities and with plumbing facilities. As defined by the Census Bureau, a unit has complete kitchen facilities when it has all of the following: (1) an installed sink with piped water, (2) a range, cook top and convection or microwave oven, or cookstove, and (3) a refrigerator. All kitchen facilities must be located in the structure. They need not be in the same room. Portable cooking equipment is not considered a range or cookstove. An ice box is not considered to be a refrigerator. As defined by the Census Bureau, complete plumbing facilities include hot and cold piped water, a flush toilet, and a bathtub or shower. All three facilities must be located inside the house, apartment, or mobile home, but not necessarily in the same room. Housing facilities are classified as lacking complete plumbing facilities when any of the three facilities are not present. The 328 nursing home beds at the Wedgewood Pavilion do not have individual kitchen or plumbing facilities.

Table B-3 Estimated Number of Units with Kitchen and Plumbing Facilities

Facility	Number of Units within All Block Groups which have Facility	Number of Units within Project Area which have Facility
Kitchen	4,017	332
Plumbing	4,032	334

Source: 1990 Census, US Bureau of the Census

Inhabited Units

Field surveys were completed on a building-by-building basis by Teska Associates, Inc. and Mann, Gin, Dubin and Frasier, Inc. to determine the total number of inhabited and uninhabited residential units within the Project Area. As required by the Act, this information was ascertained as of June 15, 2000, which is not less than 45 days before the date that the resolution required by subsection (a) of Section 11-74.4-5 of the Act is or will be passed.

The Project Area contains 335 residential units, including 295 inhabited units and 40 uninhabited units. All of these uninhabited units are contained in multifamily or mixed use buildings.

Table B-4 Types of Dwelling Units

Type of Unit	Inhabited	Vacant	Total
Single Family Home	11	0	11
Units in Multiple Family Buildings	203	39	242
Units in Mixed Use Buildings	81	1	82
Total	295	40	335

In addition, the 328 nursing home beds at the Wedgewood Pavilion are fully occupied (as established on June 15, 2000).

Demographics

As required by the Act, the racial and ethnic composition of the residents in the inhabited residential units is determined according to the most recent federal census data.

First, the estimated number of persons in the Project Area is calculated. The United Stated Department of Housing and Urban Development (HUD) has determined a family size adjustment rate based on the number of bedrooms in a unit. This rate is applied to the estimated number of units in the Project Area, in order to estimate the number of persons living in the Project Area. Estimates are shown in Table B-5 below. Currently, approximately 1,709 persons reside in the Project Area.

Table B-5 Estimated Number of Residents

Number of Bedrooms	Number of Units within Project Area (see Table B-2)	HUD Family Size Adjustment Rate (persons per unit)	Estimated Number of Persons within Project Area
0	2	1.0	2
1	20	1.5	30
2	94	3.0	282
3	168	4.5	756
4	43	6.0	258
5 or more	7	7.5	53
Total in Conventional Units	335	n/a	1,381
Wedgewood Pavilion	328	1	328
Total Population			1,709

Source: United States Department of Housing and Urban Development, 1990

Second, racial and ethnic composition is available from the 2000 United States Census, for the nine block groups which contain residential units in the Project Area. These block groups contain a total of 12,385 residents. Table B-6 identifies the residents of the nine block groups by their racial and ethnic composition, and estimates the racial and ethnic composition of the estimated 1,709 residents of the Project Area. For example, census data indicates that 18.4% of the total number of residents in the nine block groups are white. By applying this percentage to the estimated Project Area population of 1,709 and rounding to the nearest whole number, we estimate that there are 314 white persons among the 1,709 residents of the Project Area $(1,709 \times .184 = 314)$.

Table B-6 Estimated Racial and Ethnic Composition of Residents

	2000 Census Percentage in All Block Groups	Estimated Number of Residents within Project Area
Race		
White Only	18.4%	314
Black or African American Only	75.2%	1,285
American Indian and Alaska Native Only	0.2%	3
Asian Only	0.5%	9
Native Hawaiian and Other Pacific Islander Only	0.0%	0
Other Single Race	4.3%	73
Two or More Races	1.5%	26
Total	100%	1,711
Ethnic Composition		
Hispanic or Latino (of any race)	9%	154

Source: 2000 Census, US Bureau of the Census

Totals may not add due to rounding

PART II: RELOCATION PLANS

As required by the Act, Part II contains information on any acquisition, relocation program, replacement housing and relocation assistance.

Residential Units Which May be Removed

The Redevelopment Plan includes the following maps: (1) Property Acquisition (Figure E), and (2) Future Land Use (Figure D). These maps indicate parcels of real property on which there are buildings containing residential units that could be removed if the Redevelopment Plan is implemented in this regard. 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 deterioration, excessive vacancies, and code violations which might result in the removal of a building, during the time that this Redevelopment Plan is in place. Hence, there is a possibility over the 23-year life of the Project Area that some inhabited residential units may be removed as a result of the implementation of this plan. The methodology used to estimate the number and location of residential units that may be removed is as follows:

- 1. First, all inhabited residential units previously identified on any underlying acquisition maps are counted. There are no underlying acquisition maps, and therefore, the number of inhabited residential units that may be removed under this step is zero.
- 2. Second, the number of inhabited residential units on properties shown on the Acquisition Map is counted. The number of inhabited residential units that may be removed under this step is 9.
- 3. Third, we count the number of residential units that exist where the future land use indicated by the Redevelopment Plan is different than the current use. Three parcels which currently contain mixed use buildings (with residential units above ground floor commercial uses) are designated for redevelopment to purely residential use (with no commercial use). Therefore, the number of inhabited residential units that may be removed under this step is 1.
- 4. Fourth, the number of inhabited residential units contained in buildings in very poor condition are counted. The Redevelopment Plan includes information on the condition of buildings within the Project Area. Some of the residential buildings exhibit a combination of characteristics such as deterioration, excessive vacancies, and code violations which might result in a building's removal and the displacement of residents during the time that this Redevelopment Plan is in place. The number of inhabited residential units that may be removed under this step is 20.

In total, 30 inhabited residential units may be removed, as described below:

Table B-7 Residential Units Which May be Removed

PIN	Address	Number of Dwelling Units	Type of Building	Reason for Potential Removal	Proposed Future Land Use
19-35-205-021	3276 Southwest Hwy.	1	mixed use	acquisition	commercial
19-36-200-004	2749 W. 79th St.	1	mixed use	acquisition	residential
19-36-202-010	2635 W. 79th St.	3	mixed use	acquisition	residential
19-36-202-044	2643 W. 79th St.	4	mixed use	acquisition	residential
19-36-106-007	2843 W. 79th St.	1	mixed use	change in land use	residential
19-36-223-030	8122 S. Western Ave.	12	multi-family	building condition (deterioration, excessive vacancies, and code violations)	commercial/ residential
19-36-223-036	8138 S. Western Ave.	8	multi-family	building condition (deterioration, excessive vacancies, and code violations)	commercial/ residential

Nine of these units are planned to be replaced by residential land uses as contemplated in the land use plan, which would mitigate the loss of these units.

Relocation Program

If during the life of the 23-year tax increment financing district, the City acquires property which includes residential units, the City's plans for relocation assistance for qualified residents in the proposed Project Area shall be consistent with the requirements set forth in Section 11-74.4-3(n)(7) of the Act. The terms and conditions of such assistance are described under "Type and Extent of Relocation Assistance" below. The City, as of the date of this report, has prepared no specific relocation plan because it is not the intent of the City to acquire any occupied residential units within the Project Area.

Availability of Replacement Housing

In accordance with Section 11-74.4-3(n)(7) of the Act, the City shall make a good faith effort to ensure that affordable replacement housing for any qualified displaced resident whose residence is removed is located in or near the Project Area.

To promote development of affordable housing, the Redevelopment Plan requires that developers who receive tax increment financing assistance for market-rate housing are to set aside at least 20 percent 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 households earning no more than 120 percent of the area median income (adjusted for family size), and affordable rental units should be affordable to households earning no more than 80 percent of the area median income (adjusted for family size).

The location, type, cost, and availability of a sample of possible replacement housing units located in the Ashburn, Auburn Gresham, Chicago Lawn and West Lawn community areas are listed in Table B-8. The information presented is based on classified advertisements and a corresponding telephone survey from the Chicago Sun-Times, Chicago Tribune, and Daily Southtown newspaper and Internet listings (March 28 to April 5, 2001). This information was supplemented by a review of properties posted for rent in and around the Project Area and interviews of local property managers and realtors. It is important to note, however, that Chicago has a rental cycle that turns over in greater volume on May 1 and October 1 of each year. The majority of the apartments in the City that turn over in any given year become available during the months prior to those dates. Therefore, housing ads placed at these times will likely reflect a wider variety of rental rates, unit sizes and locations.

TABLE B-8 APARTMENT LISTINGS IN THE 79th STREET/SOUTHWEST HIGHWAY TIF VICINITY

ster and on the ster of the st	Community Area	Source
aster 1 460 1 500 1 500 1 500 2 690 2 690 1,2 625-725 1 395 1 440 11 500 1 500 1 545 1 550 1 575 1 575 1 575 1 575 1 575 1 570 1 575	Ashburn	Sun-Times
1 500 2 690 2 690 1,2 625-725 1 395 1 440 11 500 1 460 1 500 1 500 1 550 1 545 1 555 1 575 1 575 1 575 1 575 1 575 1 575	Auburn Gresham	Sun-Times
ster 1 460-475 2 690 1,2 625-725 1 395 1 440 II 485 I 500 II 5500 II 5500 II 5500 II 575 II 570 II	Auburn Gresham Auburn Gresham	Marozas R.E.
1 570-600 2 690 1,2 625-725 1 395 1 440 1 440 1 485 1 500 1 500 1 550 1 550 1 565 1 575 1 575 2 645 1 570 1 570		Sun-Times
2 690 1,2 625-725 1 395 1 440 1 460 1 485 1 500 1 500 1 500 1 545 1 575 2 645 1 2 700		Great American Realty
1,2 625-725 1 395 1 440 1 460 1 485 1 500 1 500 1 500 1 545 1 545 1 545 1 545 2 645 2 645	Auburn Gresham	Sun-Times
1 395 1 440 1 460 1 475 1 500 1 500 1 545 1 545 1 545 1 545 2 645 2 645	Auburn Gresham	Tribune
1 440 11 460 11 475 11 485 11 500 11 500 11 545 11 565 11 575 2 575 2 645		:
nto 1 460 1 475 1 485 1 500 1 500 1 545 1 545 1 545 1 575 2 575 2 645 3 700	Cnicago Lawn	Daily Southtown
1 475 1 485 1 500 1 500 1 545 1 545 1 575 2 575 2 645 2 645	Cnicago Lawn	Steadman Realty
1 485 1 500 1 500 1 545 1 545 1 570 1 575 2 575 2 645 3 700	Chicago Lawn	Steadman Realty
1 500 1 500 1 545 1 545 1 570 1 575 2 645 2 645	Culcago Lawn	Sun-Times
1 500 1 545 1 565 1 570 1 575 2 575 2 645 2 645	Chicago Lawn	Erudite Management
1 545 1 565 1 570 1 575 2 575 2 645 1 2 700	Chicago Lawn	Steadman Realty
1 565 1 570 1 575 2 575 2 645 1 2 700	Chicago Lawn	Steadman Realty
1 570 1 575 2 575 2 645 1 2 700	Cnicago Lawn	Cano Properties
1 575 2 575 2 645 1 2 700	Chicago Lawn	Daily Southtown
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ell 2 700	Chicago Lawn	Daily Southtown
4	Chicago Lawn	Tribune
outs S. Nedzie 2 725 heat	Chicago Lawn	Tribune

TABLE B-8 APARTMENT LISTINGS IN THE 79th STREET/SOUTHWEST HIGHWAY TIF VICINITY

Address	Unit Size	Rent	Includes	Commingty Area	Course
	(Bedrooms)	(\$)			92000
1641 W. Marquette	က	635		dyicado Lowe	S. C.
3316 W. 67th St.	က	975	heat, appliances, carpet	Chicago Lawn	Suit-Tilles
6103 S. Kedzie	1,2	525-700	heat	Chicago Lawn	Stoodmon Dock
6232 S. Claremont	Studio	400	heat	Chicago Lawn	Steadinan Realty
3132 W. 67th St.	Studio, 1	400-500	400-500 heat, appliances	Chicago Lawn	Sign on property
3828 W. 67th St.	ဗ	1250	gas, house	West Lawn	Tribune

Source: Valerie S. Kretchmer Associates, Inc. based on newspaper ads, signs on properties and calls to management companies; March 28-April 5, 2001.

Type and Extent of Relocation Assistance

In the event that the implementation of the Redevelopment Plan results in the removal by the City of residential housing units in the Redevelopment Project Area occupied by low-income households or very low-income households, the occupants of such units shall be provided 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. The City shall make a good faith effort to ensure that affordable replacement housing for the aforementioned households is located in or near the Redevelopment Project Area.

As used in the above paragraph, "low-income households," "very low-income households" and "affordable housing" have the meanings set forth in Section 3 of the Illinois Affordable Housing Act, 310 ILCS 65/3. As of the date of this Redevelopment Plan, these statutory terms have the following meaning: (i) "low-income household" means a single person, family or unrelated persons living together whose adjusted income is more than 50 percent but less than 80 percent of the median income of the area of residence, adjusted for family size, as such adjusted income and median income are determined from time to time by the United States Department of Housing and Urban Development ("HUD") for purposes of Section 8 of the United States Housing Act of 1937 ("Section 8"); (ii) "very low-income household" means a single person, family or unrelated persons living together whose adjusted income is not more than 50 percent of the median income of the area of residence, adjusted for family size, as so determined by HUD for purposes of Section 8; and (iii) "affordable housing" means residential housing that, so long as the same is occupied by low-income households or very low-income households, requires payment of monthly housing costs, including utilities other than telephone, of no more than 30 percent of the maximum allowable income for such households, as applicable.

An estimate of the number of low and very low-income households in the Redevelopment Project Area is based on the 1990 United States Census data for the block groups which contain the residential units in the Project Area.

First, the nine block groups which contain residential units in the Project Area contain a total of 4,048 residential units, and the Project Area contains 335 residential units (8.3% of the block group total). Census data also indicates that there are 4,029 households in the nine block groups. Therefore, we estimate that there are 334 households in the Project Area $(4,029 \times .083 = 334)$.

Table B-9 shows the percentage of households in the block groups by household income level.

Table B-9 Estimated Number of Households by Income Level

1989 Household Income	Number of Households within All Block Groups	Percent of Households	Estimated Number of Households within Project Area
up to \$17,499	814	20.2%	68
\$17,500 to \$34,999	1,139	28.3%	95
\$35,000 or more	2,076	51.5%	172
Total	4,029	100.0%	334

Source: 1990 Census, US Bureau of the Census

Second, the number of occupied units by household size is determined, based on the fact that in the Project Area, 295 of 335 residential units are occupied (92.9%). For example, if there are 20 one bedroom residential units in the Project Area, approximately 18 are occupied $(20 \times .929 = 18)$

Table B-10 Estimated Number of Occupied Units by Number of Bedrooms

Number of Bedrooms	Number of Units within Project Area (see Table B- 5)	Estimated Number of Occupied Units within Project Area	HUD Family Size Adjustment Rate (persons per unit)
0	2	2	1.0
1	20	18	1.5
2	94	83	3.0
3	168	148	4.5
4	43	38	6.0
5 or more	7	6	7.5
Total	335	295	n/a

Source: United States Department of Housing and Urban Development, Fiscal Year 1989 Income Limits

Third, since 1990 census household income data were collected in 1989, they are compared to 1989 moderate-, low-, and very low-income threshold limits as determined by HUD. The HUD income limits are based on household size. The following information is determined:

20 occupied residential units (6.8%) have zero or one bedroom. This corresponds to a household size of 1 to 1.5 persons. For comparison to the HUD income thresholds, we assume a household size of 1 to 2 persons. For this household size:

To be considered: A household of this size must have an annual income of not more thans

very low-income \$14,600 (for 1 person) to \$16,700 (for 2 persons)

low-income \$23,350 (for 1 person) to \$26,700 (for 2 persons)

moderate-income \$35,050 (for 1 person) to \$40,050 (for 2 persons)

231 occupied residential units (78.3%) have two or three bedrooms. This corresponds to a household size of 3 to 4.5 persons. For comparison to the HUD income thresholds, we assume a household size of 3 to 5 persons. For this household size:

To be considered: A household of this size must have an annual income of not more than:

very low-income \$18,750 (for 3 persons) to \$22,500 (for 5 persons)

low-income \$30,000 (for 3 persons) to \$35,450 (for 5 persons)

moderate-income \$45,050 (for 3 persons) to \$54,050 (for 5 persons)

44 occupied residential units (14.9%) have four or more bedrooms. This corresponds to a household size of 6 to 7.5 persons. For comparison to the HUD income thresholds, we assume a household size of 6 to 8 persons. For this household size:

To be considered: A household of this size must have an annual income of not more than:

very low-income \$24,200 (for 6 persons) to \$27,500 (for 8 persons)

low-income \$37,500 (for 6 persons) to \$41,700 (for 8 persons)

moderate-income \$58,050 (for 6 persons) to \$66,050 (for 8 persons)

APPENDIX C:

LEGAL DESCRIPTION

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THAT PART OF SECTIONS 25, 26, 35 AND 36, TOWNSHIP 38 NORTH, RANGE 13, AND SECTIONS 30 AND 31, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT THE POINT OF INTERSECTION OF THE NORTH LINE OF 16 FEET WIDE PUBLIC ALLEY, NORTH OF WEST 79th STREET, WITH THE WEST LINE OF SOUTH SAWYER AVENUE IN THE EAST HALF OF THE SOUTHEAST QUARTER OF SAID SECTION 26; THENCE WEST ALONG THE NORTH LINE OF SAID 16 FEET WIDE PUBLIC ALLEY TO THE EAST LINE OF SOUTH ST. LOUIS AVENUE IN THE WEST HALF OF THE SOUTHEAST QUARTER OF SAID SECTION 26; THENCE NORTH ALONG SAID EAST OF SOUTH ST. LOUIS AVENUE TO THE NORTH LINE, EXTENDED EAST, OF ANOTHER 16 FEET PUBLIC ALLEY, NORTH OF SAID WEST 79th STREET; THENCE WEST ALONG NORTH LINE, EXTENDED EAST, OF SAID 16 FEET WIDE PUBLIC ALLEY TO THE EAST LINE OF SOUTH CENTRAL PARK AVENUE; THENCE SOUTH ALONG EAST LINE OF SAID SOUTH CENTRAL PARK AVENUE, ACROSS SAID WEST 79th STREET TO THE SOUTH LINE OF SAID WEST 79th STREET; THENCE EAST ALONG SOUTH LINE OF SAID WEST 79th STREET TO THE EAST LINE OF LOT 5 IN SOUTHWEST HIGHLANDS AT 79TH AND KEDZIE (UNIT NO. 1) IN THE NORTHEAST QUARTER OF SAID SECTION 35, RECORDED JANUARY 24, 1927 AS DOCUMENT NUMBER 9529800; THENCE SOUTH ALONG THE EAST LINE OF SAID LOT 5 TO THE SOUTHEAST CORNER OF SAID LOT 5, SAID CORNER BEING ALSO THE NORTH LINE OF A 16 FEET WIDE PUBLIC ALLEY; THENCE WEST ALONG NORTH LINE OF SAID PUBLIC ALLEY TO THE NORTHWESTERLY LINE OF ANOTHER 16 FEET WIDE PUBLIC ALLEY, NORTHWESTERLY OF WEST COLUMBUS AVENUE; THENCE SOUTHWESTERLY ALONG NORTHWESTERLY LINE OF SAID PUBLIC ALLEY TO THE SOUTHWESTERLY LINE (EXTENDED NORTHWESTERLY) OF LOT 19 IN SAID SOUTHWEST AND HIGHLANDS AT 79TH AND KEDZIE (UNIT NO. 1); THENCE SOUTHEASTERLY ALONG SOUTHWESTERLY LINE OF SAID LOT 19 TO THE NORTHWESTERLY LINE OF SAID WEST COLUMBUS AVENUE; THENCE SOUTHWESTERLY ALONG NORTHWESTERLY LINE OF SAID WEST COLUMBUS AVENUE TO THE WEST LINE OF SOUTH CENTRAL PARK AVENUE IN WEST HALF OF THE NORTHEAST QUARTER OF SAID SECTION 35; THENCE NORTH ALONG WEST LINE OF SAID SOUTH CENTRAL PARK AVENUE TO THE SOUTH LINE OF WEST 79TH STREET; THENCE WEST ALONG SOUTH LINE (EXTENDED WEST) OF SAID WEST 79TH STREET TO THE WEST RIGHT OF WAY LINE OF C. AND G. T. RAILWAY; THENCE SOUTH ALONG SAID WEST RIGHT OF WAY LINE TO THE NORTHWESTERLY LINE (EXTENDED NORTHEASTERLY) OF WEST COLUMBUS AVENUE; THENCE SOUTHWESTERLY ALONG SAID NORTHWESTERLY LINE OF WEST COLUMBUS AVENUE TO THE NORTH LINE OF A 16 FEET WIDE ALLEY, SOUTH OF WEST 83RD STREET IN THE EAST HALF OF THE SOUTHWEST QUARTER OF SAID SECTION 35; THENCE WEST ALONG NORTH LINE (EXTENDED WEST) OF SAID 16 FEET WIDE ALLEY TO THE WEST LINE OF SOUTH LAWNDALE AVENUE; THENCE SOUTH ALONG WEST LINE OF SAID SOUTH LAWNDALE AVENUE TO THE NORTHWESTERLY LINE OF AFORESAID WEST COLUMBUS AVENUE; THENCE SOUTHWESTERLY ALONG NORTHWESTERLY LINE OF SAID WEST COLUMBUS AVENUE TO THE NORTH LINE OF WEST 861H STREET IN WEST HALF OF THE SOUTHWEST QUARTER OF SAID SECTION 35; THENCE WEST ALONG NORTH LINE OF SAID WEST 86TH STREET TO THE WEST LINE OF THE WEST HALF OF THE SOUTHWEST QUARTER OF SAID SECTION 35; THENCE SOUTH ALONG WEST LINE OF THE WEST HALF OF THE SOUTHWEST QUARTER OF SAID SECTION 35 TO THE SOUTH LINE OF THE SAID WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 35; THENCE EAST ALONG SAID SOUTH LINE OF THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 35 TO THE SOUTHEASTERLY LINE (EXTENDED SOUTHWESTERLY) OF SOUTH RUMSEY AVENUE; THENCE NORTHEASTERLY ALONG SOUTHEASTERLY LINE OF SAID SOUTH RUMSEY AVENUE TO THE SOUTH LINE OF WEST 85TH STREET; THENCE NORTHWESTERLY AT A 90 DEGREE ANGLE TO THE RIGHT FROM LAST DESCRIBED COURSE TO THE SOUTHEASTERLY RIGHT OF WAY LINE OF WABASH

RAILROAD; THENCE NORTHEASTERLY ALONG SAID WABASH RAILROAD TO THE SOUTH LINE, OF WEST 83RD PLACE; THENCE EAST ALONG THE SOUTH LINE OF SAID WEST 83RD PLACE TO THE WEST RIGHT OF WAY LINE OF C. AND G. T. RAILROAD; THENCE SOUTH ALONG WEST RIGHT OF WAY LINE OF SAID C. AND G. T. RAILROAD TO THE SOUTH LINE OF THE EAST HALF OF THE SOUTHWEST QUARTER OF SAID SECTION 35; THENCE EAST ALONG THE SOUTH LINE (EXTENDED EAST) OF SAID EAST HALF OF THE SOUTHWEST QUARTER TO THE EAST RIGHT OF WAY LINE OF SAID C. AND G. T. RAILROAD; THENCE NORTH ALONG EAST LINE OF SAID C. AND G. T. RAILROAD TO THE SOUTHEASTERLY RIGHT OF WAY LINE OF AFORESAID WABASH RAILROAD IN THE WEST HALF OF THE NORTHEAST QUARTER OF SAID SECTION 35; THENCE NORTHEASTERLY ALONG SOUTHEASTERLY RIGHT OF WAY LINE OF SAID WABASH RAILROAD TO THE WEST LINE (EXTENDED NORTH) OF A 16 FEET WIDE PUBLIC ALLEY, WEST OF SOUTH KEDZIE AVENUE IN THE EAST HALF OF THE NORTHEAST QUARTER OF SAID SECTION 35; THENCE SOUTH ALONG WEST LINE (EXTENDED SOUTH) OF SAID 16 FEET WIDE PUBLIC ALLEY TO THE SOUTH LINE OF WEST 85TH STREET IN THE EAST HALF OF THE SOUTHEAST QUARTER OF SAID SECTION 35; THENCE EAST ALONG SOUTH LINE OF SAID WEST 85TH STREET TO THE EAST LINE OF SOUTH KEDZIE AVENUE; THENCE NORTH ALONG THE EAST LINE OF SAID SOUTH KEDZIE AVENUE TO A LINE DRAWN 125.00 FEET SOUTH OF AND PARALLEL WITH THE SOUTH LINE OF WEST 83RD STREET; THENCE EAST ALONG SAID LINE DRAWN 125.00 FEET SOUTH TO THE WEST LINE (EXTENDED SOUTH) OF LOT 1 IN MULLEN'S BEVERLY HEIGHTS RESUBDIVISION, RECORDED JANUARY 23, 1953 AS DOCUMENT NUMBER 15532002; THENCE NORTH ALONG WEST LINE OF SAID LOT 1 TO THE SOUTHWEST CORNER OF SAID LOT 1; THENCE EAST ALONG SOUTH LINE OF SAID LOT 1 TO THE SOUTHEAST CORNER OF SAID LOT 1; THENCE NORTH ALONG EAST LINE OF SAID LOT 1 TO THE SOUTH LINE OF WEST 83RD STREET; THENCE NORTHWARD ACROSS SAID WEST 83RD STREET TO THE SOUTHWEST CORNER OF LOT 16 IN A. M. ZIEGLER'S RESUBDIVISION RECORDED JANUARY 22, 1952 AS DOCUMENT NUMBER 15258913, SAID CORNER ALSO BEING THE EAST LINE OF A 16 FEET WIDE PUBLIC ALLEY (EAST OF SOUTH KEDZIE AVNUE); THENCE NORTH ALONG THE EAST LINE OF SAID 16 FEET WIDE PUBLIC ALLEY TO THE NORTH LINE OF WEST 82ND STREET; THENCE WEST ALONG NORTH LINE OF SAID WEST 82^{ND} STREET TO THE EAST LINE OF SOUTH KEDZIE AVENUE; THENCE NORTH ALONG EAST LINE OF SAID SOUTH KEDZIE AVENUE TO THE SOUTH LINE OF WEST 80TH STREET; THENCE EAST ALONG SOUTH LINE OF SAID WEST 80TH STREET TO THE EAST LINE OF A 16 FEET WIDE ALLEY (EAST OF SOUTH KEDZIE AVENUE); THENCE NORTH ALONG EAST LINE (EXTENDED NORTH AND SOUTH) OF SAID 16 FEET WIDE PUBLIC ALLEY TO THE SOUTHEASTERLY LINE OF ANOTHER 16 FEET WIDE PUBLIC ALLEY; THENCE NORTHEASTERLY ALONG SAID SOUTHEASTERLY LINE OF SAID ANOTHER ALLEY TO THE SOUTH LINE OF A 16 FEET WIDE PUBLIC ALLEY (SOUTH OF WEST 79TH STREET); THENCE EAST ALONG SOUTH LINE (EXTENDED EAST) OF SAID 16 FEET WIDE PUBLIC ALLEY TO THE EAST LINE OF SOUTH TROY STREET; THENCE NORTH ALONG SAID EAST LINE OF SOUTH TROY STREET TO THE SOUTH LINE OF WEST 79TH STREET; THENCE EAST ALONG SAID SOUTH LINE OF WEST 79TH STREET TO THE WEST LINE OF SOUTH FRANCISCO AVENUE; THENCE SOUTH ALONG SAID WEST LINE OF SOUTH FRANCISCO AVENUE TO THE SOUTH LINE OF 16 FEET WIDE PUBLIC ALLEY (SOUTH OF WEST 79TH STREET); THENCE EAST ALONG SAID SOUTH LINE (EXTENDED EAST AND WEST) OF 16 FEET WIDE PUBLIC ALLEY TO THE WEST LINE OF 16 FEET WIDE PUBLIC ALLEY, WEST OF SOUTH WESTERN AVENUE; THENCE SOUTH ALONG SAID WEST LINE OF 16 FEET WIDE PUBLIC ALLEY TO THE NORTH LINE OF WEST 81ST STREET; THENCE WEST ALONG NORTH LINE OF SAID WEST 81ST STREET TO THE WEST LINE (EXTENDED NORTH) OF ANOTHER 16 FEET WIDE PUBLIC ALLEY, WEST OF SOUTH WESTERN AVENUE; THENCE SOUTH ALONG SAID WEST LINE OF 16 FEET WIDE PUBLIC ALLEY TO THE NORTH LINE OF ANOTHER 16 FEET WIDE PUBIC ALLEY, NORTH OF WEST 83RD STREET; THENCE EAST ALONG SOUTH LINE OF SAID ALLEY TO THE WEST LINE OF THE EAST 7 FEET OF LOT 16 OF BLOCK 20 IN HAZELWOOD AND WRIGHT'S SUBDIVISION RECORDED DECEMBER 23, 1891 AS DOCUMENT NUMBER 1587871; THENCE SOUTH ALONG SAID WEST LINE OF THE EAST 7 FEET OF LOT 16 TO THE SOUTH LINE OF WEST 83RD STREET; THENCE EAST ALONG

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SOUTH LINE OF SAID WEST 83RD STREET TO THE EAST LINE OF SOUTH WESTERN AVENUE; THE MCE 97 NORTH ALONG SAID EAST LINE OF SOUTH WESTERN AVENUE TO THE SOUTH RIGHT OF WAY LINE 98 OF B. & O. RAILROAD SAID RIGHT OF WAY LINE ALSO BEING THE NORTH LINE OF WEST $m \acute{8}2^{ND}$ 99 STREET; THENCE WEST ALONG SAID NORTH LINE, 50 FEET TO THE WEST LINE OF THE WEST HALF 100 OF THE NORTHWEST QUARTER OF SAID SECTION 31; THENCE NORTH ALONG SAID WEST LINE TO THE SOUTH LINE (EXTENDED WEST) OF LOT 19 OF BLOCK 4 IN FOURTH ADDITION TO HINKAMP AND COMPANY'S WESTERN AVENUE, ACCORDING TO THE PLAT THEREOF RECORDED MARCH 26, 1927 AS DOCUMENT NUMBER 9593488; THENCE EAST ALONG SAID SOUTH LINE (EXTENDED EAST AND WEST) TO THE WEST LINE (EXTENDED SOUTH) OF LOT 14 OF BLOCK 4 AFORESAID; THENCE NORTH ALONG SAID WEST LINE OF LOT 14 OF BLOCK 4 TO THE NORTHWEST CORNER OF SAID LOT 14 OF BLOCK 4; THENCE NORTHWARD ACROSS WEST 81ST PLACE TO THE SOUTHWEST CORNER OF LOT 14 OF BLOCK 3 IN FOURTH ADDITION TO HINKAMP AND COMPANY'S WESTERN AVENUE AFORESAID; THENCE NORTH ALONG WEST LINES OF LOTS 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13 AND 14 OF SAID BLOCK 3 TO THE NORTHWEST CORNER OF LOT 1 OF BLOCK 3 AFORESAID; THENCE NORTHWARD ACROSS WEST 81⁵¹ STREET TO THE SOUTHWEST CORNER OF LOT 25 OF BLOCK 2 IN BEVERLY VIEW, ACCORDING TO THE PLAT THEREOF RECORDED OCTOBER 1, 1926 AS DOCUMENT NUMBER 9420515; THENCE NORTH ALONG WEST LINE (EXTENDED NORTH AND SOUTH) OF LOT 25 AND 14 OF BLOCK 2 AFORESAID TO THE SOUTH LINE OF WEST 80TH PLACE; THENCE NORTHWARD ACROSS SAID WEST 80TH PLACE TO A POINT OF INTERSECTION OF NORTH LINE OF WEST 80TH PLACE AND EAST LINE OF 14 FEET WIDE PUBLIC ALLEY, EAST OF SOUTH WESTERN AVENUE, THENCE NORTH ALONG EAST LINE OF SAID 14 FEET WIDE PUBLIC ALLEY TO THE SOUTH LINE OF WEST 80TH STREET; THENCE NORTHWARD ACROSS SAID WEST 80TH STREET TO A POINT OF INTERSECTION OF THE NORTH LINE OF WEST 80TH STREET AFORESAID AND EAST LINE OF 16 FEET WIDE PUBLIC ALLEY, EAST OF SOUTH WESTERN AVENUE; THENCE NORTH ALONG EAST LINE OF SAID 16 FEET WIDE PUBLIC ALLEY TO THE SOUTH LINE (EXTENDED WEST) OF SOUTH LINE OF ANOTHER 16 FEET WIDE PUBLIC ALLEY, SOUTH OF WEST 79TH PLACE; THENCE EAST ALONG SAID SOUTH LINE OF 16 FEET WIDE PUBLIC ALLEY TO THE WEST LINE (EXTENDED SOUTH) OF LOT 10 IN WESTERN AVENUE AND 80th Street resubdivision, according to the plat thereof RECORDED OCTOBER 29, 1923 AS DOCUMENT NUMBER 8163720; THENCE NORTH ALONG SAID WEST LINE OF LOT 10 TO THE SOUTH LINE OF WEST 79TH PLACE; THENCE EAST ALONG THE SOUTH LINE OF SAID WEST 79TH PLACE TO A LINE DRAWN 50 FEET WEST AND PARALLEL WITH THE EAST LINE OF THE WEST HALF OF THE NORTHWEST QUARTER OF SAID SECTION 31; THENCE SOUTH ALONG SAID PARALLEL LINE TO THE SOUTHEAST CORNER OF LOT 48 OF BLOCK 4 IN LINGLE AND DARLOW'S SUBDIVISION, ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 2, 1873 AS DOCUMENT NUMBER 112406; THENCE CONTINUING SOUTH AND SOUTHEASTERLY ALONG ONE OF THE CURVED LINES OF PENNA. RAILROAD, SAID CURVED LINE BEING THE SOUTHWESTERLY LINE OF RAILROAD PROPERTY HAVING PERMANENT INDEX NUMBER 20-31-500-001 TO THE SOUTH LINE OF THE EAST HALF OF THE SOUTHWEST QUARTER OF SAID SECTION 31; THENCE EAST ALONG SAID SOUTH LINE TO THE NORTHEASTERLY RIGHT OF WAY LINE OF PENNA. RAILROAD; THENCE NORTHWESTERLY AND NORTHERLY ALONG SAID NORTHEASTERLY RIGHT OF WAY LINE TO THE NORTH LINE OF LOT 7 IN HUNTER'S SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED AUGUST. 4, 1866 AS DOCUMENT NUMBER 120538; THENCE EAST ALONG SAID NORTH LINE (EXTENDED EAST) OF LOT 7 TO THE EAST LINE (EXTENDED SOUTH) OF 50 FEET WIDE SOUTH HOYNE AVENUE; THENCE NORTH ALONG SAID EAST LINE TO THE SOUTH LINE OF 16 FEET WIDE ALLEY, NORTH OF 82ND STREET; THENCE EAST ALONG SAID SOUTH LINE, EXTENDED EAST, OF 16 FEET WIDE PUBLIC ALLEY TO THE EAST LINE OF ANOTHER 16 FEET WIDE NORTH-SOUTH ALLEY, WEST OF SOUTH DAMEN AVENUE; THENCE NORTH ALONG SAID EAST LINE OF NORTH-SOUTH ALLEY TO THE SOUTH LINE OF LOT 5 IN ANDREW MUNRO'S SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED JUNE 3, 1926 AS DOCUMENT 9296047; THENCE EAST ALONG SAID SOUTH LINE (EXTENDED EAST) OF LOT 5 TO THE EAST LINE OF SOUTH DAMEN AVENUE; THENCE NORTH

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ALONG SAID EAST LINE OF SOUTH DAMEN AVENUE TO THE NORTH LINE (EXTENDED EAST) OF WEST 80TH PLACE; THENCE WEST ALONG SAID NORTH LINE OF WEST 80TH PLACE TO THE southwest corner of lot 25 in andrew H. Munro's subdivision according to the PLAT THEREOF RECORDED MARCH 18, 1927 AS DOCUMENT NO. 9584788; THENCE NORTH ALONG WEST LINE (EXTENDED NORTH AND SOUTH) OF SAID LOT 25 AND 24 TO THE NORTHWEST CORNER OF SAID LOT 24; THENCE NORTHERLY ACROSS WEST 80TH STREET TO THE SOUTHWEST CORNER OF LOT 25 OF BLOCK 4 IN SWEET, COLE AND BUEL'S SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED OCTOBER 26, 1874 AS DOCUMENT NO. 197575, SAID CORNER ALSO BEING ON EAST LINE OF SOUTH HOYNE AVENUE; THENCE NORTH ALONG SAID EAST LINE OF SOUTH HOYNE AVENUE TO THE NORTH LINE OF WEST 79TH PLACE; THENCE WEST ALONG SAID NORTH LINE (EXTENDED EAST AND WEST) OF WEST 79TH PLACE TO THE WEST LINE OF LOT 37 OF BLOCK 2 IN SAID SWEET, COLE AND BUEL'S SUBDIVISION; THENCE NORTH ALONG SAID WEST LINE (EXTENDED NORTH) OF LOT 37 TO THE SOUTH LINE OF A 14 FEET WIDE EAST-WEST ALLEY, SOUTH OF WEST 79TH STREET; THENCE EAST ALONG SAID SOUTH LINE OF EAST-WEST ALLEY TO THE WEST LINE OF SOUTH DAMEN AVENUE; THENCE EASTWARD ACROSS SAID SOUTH DAMEN AVENUE TO THE NORTHWEST CORNER OF LOT 11 OF BLOCK 4 IN BAIRD AND ROWLAND'S SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED OCTOBER 2, 1889 AS DOCUMENT NO. 1164406, SAID CORNER ALSO BEING ON THE SOUTH LINE OF 16 FEET WIDE EAST-WEST ALLEY; THENCE EAST ALONG SAID SOUTH LINE OF EAST-WEST ALLEY TO THE WEST LINE OF SOUTH HONORE STREET; THENCE NORTH ALONG SAID WEST LINE OF SOUTH HONORE STREET ACROSS WEST 79TH STREET TO THE NORTH LINE OF 16 FEET WIDE EAST-WEST PUBLIC ALLEY, NORTH OF WEST 79TH STREET; THENCE WEST ALONG SAID NORTH LINE OF EAST-WEST ALLEY TO THE EAST LINE OF SOUTH WOLCOTT AVENUE; THENCE WESTWARD ACROSS SAID WOLCOTT AVENUE TO A POINT OF INTERSECTION OF WEST LINE OF SAID SOUTH WOLCOTT AVENUE WITH NORTH LINE OF 16 FEET WIDE EAST-WEST ALLEY, NORTH OF WEST 79TH STREET; THENCE WEST ALONG SAID NORTH LINE OF EAST-WEST ALLEY TO THE EAST LINE OF SOUTH DAMEN AVENUE; THENCE WESTWARD ACROSS SAID SOUTH DAMEN AVENUE TO A POINT OF INTERSECTION OF WEST LINE OF SAID SOUTH DAMEN AVENUE WITH NORTH LINE OF 16 FEET WIDE EAST-WEST ALLEY, NORTH OF WEST 79^{TH} STREET; THENCE WEST ALONG SAID NORTH LINE (EXTENDED WEST) OF SAID EAST-WEST ALLEY TO THE WEST LINE OF ANOTHER 16 FEET WIDE NORTH-SOUTH ALLEY, WEST OF SOUTH HAMILTON AVENUE; THENCE SOUTH ALONG WEST LINE OF SAID NORTH-SOUTH ALLEY TO THE SOUTH LINE OF 16 FEET WIDE EAST-WEST ALLEY AFORESAID, NORTH OF WEST 79th STREET; THENCE WEST ALONG SOUTH LINE (EXTENDED WEST) OF SAID EAST-WEST ALLEY TO THE EAST RIGHT OF WAY LINE OF PENNA. RAILROAD; THENCE SOUTH ALONG SAID EAST RIGHT OF WAY LINE TO THE SOUTH LINE OF WEST 79TH STREET; THENCE WEST ALONG SAID SOUTH LINE OF WEST 79TH STREET TO THE WEST LINE OF SOUTH WESTERN AVENUE; THENCE NORTH ALONG SAID WEST LINE OF SOUTH WESTERN AVENUE TO THE NORTH LINE OF LOT 19 OF BLOCK 1 IN JOHN R. O'CONNOR'S BEVERLY GATEWAY SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED NOVEMBER 13, 1925 AS DOCUMENT NO. 9095138; THENCE WEST ALONG SAID NORTH LINE (EXTENDED WEST) OF LOT 19, 183.18 FEET TO A LINE DRAWN 49.95 FEET WEST AND PARALLEL WITH THE EAST LINE OF VACATED 16 FEET WIDE ALLEY, WEST OF SOUTH WESTERN AVENUE; THENCE SOUTH ALONG SAID PARALLEL LINE TO THE NORTH LINE OF 16 FEET WIDE EAST-WEST ALLEY, NORTH OF WEST 79TH STREET; THENCE SOUTHWARD ACROSS SAID EAST-WEST ALLEY TO THE NORTHWEST CORNER OF LOT 37 OF SAID BLOCK 1; THENCE SOUTH ALONG SAID WEST LINE OF LOT 37 TO THE NORTH LINE OF WEST 79TH STREET; THENCE WEST ALONG SAID NORTH LINE OF WEST 79TH STREET TO THE WEST LINE OF THE WEST HALF OF THE SOUTHEAST QUARTER OF SAID SECTION 25; THENCE NORTH ALONG SAID WEST LINE OF THE WEST HALF OF THE SOUTHEAST QUARTR TO A LINE DRAWN 356 FEET SOUTHEASTERLY AND PARALLEL WITH NORTHWESTERLY RIGHT OF WAY LINE OF WABASH RAILROAD, SOUTHEASTERLY OF WEST COLUMBUS AVENUE; THENCE NORTHEASTERLY ALONG SAID PARALLEL LINE TO THE SOUTH LINE OF WABASH ADDITION TO CHICAGO ACCORDING TO

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THE PLAT THEREOF RECORDED MAY 14, 1890 AS DOCUMENT NO. 1269284, SAID LINE ALSO BEING 197 THE SOUTH LINE OF LOT 39 OF SAID WABASH ADDITION TO CHICAGO; THENCE EAST ALQING 198 SAID SOUTH LINE OF LOT 39 TO THE SOUTHEASTERLY CORNER OF SAID LOT 39; THENCE 199 NORTHEASTERLY ALONG THE SOUTHEASTERLY CURVED LINE (EXTENDED NORTHEASTERLY) TO A 200 POINT 38 FEET SOUTH OF THE SOUTHERLY LINE OF LANDERS YARD AND ON WEST LINE OF SOUTH 201 WESTERN AVENUE; THENCE NORTH ALONG SAID WEST LINE OF SOUTH WESTERN AVENUE TO THE 202 SOUTHEASTERLY RIGHT OF WAY LINE OF WABASH RAILROAD; THENCE SOUTHWESTERLY ALONG 203 204 SAID SOUTHEASTERLY RIGHT OF WAY LINE TO THE NORTH LINE OF WEST 79TH STREET IN WEST HALF OF THE SOUTHWEST QUARTER OF SAID SECTION 25; THENCE WEST ALONG SAID NORTH 205 LINE OF WEST 79TH STREET TO THE EAST LINE OF SOUTH KEDZIE AVENUE; THENCE NORTH ALONG 206 207 SAID EAST LINE OF SOUTH KEDZIE AVENUE TO THE NORTHWESTERLY LINE OF WEST COLUMBUS AVENUE; THENCE NORTHEASTERLY ALONG SAID NORTHWESTERLY LINE OF WEST COLUMBUS 208 AVENUE TO THE WEST LINE OF SOUTH TROY STREET; THENCE NORTH ALONG SAID WEST LINE OF 209 SOUTH TROY STREET TO THE NORTH LINE OF 16 FEET WIDE EAST-WEST ALLEY, NORTH OF WEST 210 211 COLUMBUS AVENUE; THENCE WEST ALONG SAID NORTH LINE OF ALLEY TO THE EAST LINE OF ANOTHER 16 FEET WIDE NORTH-SOUTH ALLEY; THENCE NORTH ALONG SAID EAST LINE 212 (EXTENDED NORTH) OF NORTH-SOUTH ALLEY TO THE CENTER LINE (EXTENDED EAST) OF ANOTHER 213 16 FEET WIDE VACATED ALLEY, SOUTH OF WEST 77TH STREET; THENCE WEST ALONG SAID CENTER 214 LINE TO THE EAST LINE OF SOUTH KEDZIE AVENUE; THENCE NORTH ALONG SAID EAST LINE OF 215 SOUTH KEDZIE AVENUE TO THE SOUTH LINE OF WEST 77TH STREET; THENCE WEST ACROSS SAID 216 SOUTH KEDZIE AVENUE ALONG SAID SOUTH LINE OF WEST 77TH STREET TO THE CENTER LINE OF 217 16 FEET WIDE NORTH-SOUTH ALLEY, WEST OF SOUTH KEDZIE AVENUE; THENCE SOUTH ALONG 218 SAID CENTER LINE TO THE CENTER LINE OF ANOTHER NORTHEAST-SOUTHWEST VACATED ALLEY, 219 NORTHWESTERLY OF WEST COLUMBUS AVENUE; THENCE SOUTHWESTERLY ALONG SAID CENTER 220 LINE OF NORTHEAST-SOUTHWEST ALLEY TO THE EAST LINE OF SOUTH SAWYER AVENUE; THENCE 221 SOUTHWESTERLY, ACROSS SAID SOUTH SAWYER AVENUE TO THE POINT OF BEGINNING, ALL IN 222 223 COOK COUNTY, ILLINOIS.

APPENDIX D:

1999 EQUALIZED ASSESSED VALUATION BY PARCEL

1999 EQUALIZED ASSESSED VALUE BY TAX PARCEL

Exempt properties are shown with an EAV of zero.

	PIN	1999 EAV
1	19-25-317-006	14,005
2	19-25-317-007	11,165
3	19-25-317-008	11,165
4	19-25-31 <i>7</i> -009	11,165
5	19-25-31 <i>7-</i> 010	11,165
6	19-25-31 <i>7-</i> 011	52,182
7	19-25-317-012	6,200
8	19-25-31 <i>7</i> -013	62,854
9	19-25-317-014	37,502
10	19-25-317-015	61,074
11	19-25-317-016	61,074
12	19-25-317-026	36,278
13	19-25-317-027	37,336
14	19-25-317-028	10,616
15	19-25-317-029	67,731
16	19-25-317-030	74,791
17	19-25-317-054	73,958
18	19-25-317-055	63,284
19	19-25-317-056	35,061
20	19-25-317-057	6,189
21	19-25-317-058	30,325
22	19-25-31 <i>7-</i> 059	30,325
23	19-25-317-065	147,721
24	19-25-317-066	119,277
25	19-25-317-067	340,325
26	19-25-324-003	0
27	19-25-406-002	0
28	19-25-406-005	0
29	19-25-421-032	13,708
30	19-25-421-033	13,708
31	19-25-421-034	13,289
32	19-25-421-038	0
33	19-25-421-044	209,904
34	19-25-421-045	642,873
35	19-25-502-003	0
36	19-26-413-038	11,725
37	19-26-413-039	29,974
38	19-26-413-040	11,725
39	19-26-413-043	214,695
40	19-26-413-044	191,740
41	19-26-413-045	210,158
42 .	19-26-413-046	145,666
43	19-26-413-047	30,643
44	19-26-415-018	13,102
45	19-26-415-019	36,546
46	19-26-415-020	61,335
47	19-26-415-021	61,335
48	19-26-415-022	13,998
49	19-26-415-023	13,998
50	19-26-415-024	13,998
51	19-26-415-025	13,998

52	19-26-415-026	13,998
53	19-26-415-027	13,998
54	19-26-415-030	49,074
55	19-26-415-031	49,074
56	19-26-415-032	43,347
57	19-26-415-033	13,998
58	19-26-415-034	13,998
59	19-26-415-035	18,047
60	19-26-415-036	6,808
61	19-26-415-037	12,173
62	19-26-415-038	8,930
63	19-26-415-039	130,912
64	19-26-416-035	45,523
65	19-26-416-036	45,523
66	19-26-416-037	45,523
67	19-26-416-038	45,523
68	19-26-416-039	45,523
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90	19-26-419-047	3 <i>7</i> ,858
91	19-26-419-048	36,748
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635 20-31-102-026	
636 20-31-102-027	0
637 20-31-102-028	2,784
638 20-31-102-029	2,674
639 20-31-102-030	2,674
640 20-31-102-031	2,674
641 20-31-102-032	2,674
	2,674
1-0 302-033	2,674
10.102-034	2,674
644 20-31-102-035	2,674
645 20-31-102-036	2,674
646 20-31-103-001	
647 20-31-103-002	77,001
648 20-31-103-003	37,352
649 20-31-103-004	<i>37,</i> 052
650 20-31-103-005	53,132
651 20-31-103-061	69,219
	393,230
1-3.103-002	198,627
1.07-001	0
654 20-31-104-002	ő
655 20-31-104-003	Ö
656 20-31-104-004	- 0
657 20-31-104-005	0
658 20-31-104-011	
659 20-31-104-012	0
660 20-31-104-013	0
661 20-31-104-014	0
	0
.01071	192,947
663 20-31-104-042	130,196

Divi	
PIN	1999 EAV
664 20-31-106-014	4,150
665 20-31-106-015	4,150
666 20-31-106-016	4,150
667 20-31-106-017	
668 20-31-106-018	4,150
669 20-31-106-019	36,433
6/0 20-31-106-020	31,493
671 20-31-106-021	31,493
6/2 20-31-106-022	28,995
673 20-31-106-023	28,995
674 20-31-106-024	27,735
675 20-31-106-038	27,735
676 20-31-106-039	31,145
677 20-31-106-040	15,083
678 20-31-106-041	8,714
679 20-31-106-042	47,625
680 20-31-106-043	32,763
681 20-31-106-044	24,821
682 20-31-106-045	24,821
683 20-31-106-046	24,947
684 20-31-106-047	24,947
685 20-31-106-048	24,947
686 20-31-106-050	4,980
687 20-31-106-051	167,325
688 20-31-108-044	106,896
689 20-31-110-001	3,889,305
690 20-31-110-004	254,021
691 20-31-110-005	320,282
692 20-31-110-006	34,534
693 20-31-112-005	12,949
694 20-31-112-006	0
695 20-31-112-007	0
696 20-31-112-008	0
697 20-31-112-009	0
698 20-31-112-010	0
699 20-31-112-039	0
700 20-31-114-001	173,275
701 20-31-115-001	0
702 20-31-115-002	11,599
703 20-31-115-010	5,800
L / 04 120-31-115-011	0
/05 20-31-115-012	0
706 20-31-115-013	0
707 20-31-115-014	0
708 20-31-115-015	0
709 20-31-115-016	0
/10 20-31-115-031	0
711 20-31-117-003	0
712 20-31-117-004	0
713 20-31-117-005	0
714 20-31-117-025	0
715 20-31-120-003	79,638
/16 20-31-120-004	298,443
/1/ 20-31-120-007	297,138
718 20-31-120-008	96,427
719 20-31-120-010	11,919
	1,515

	7	20	20-31-120-011	
		21	20-31-120-011	31,788
		22	20-31-120-012	81,185
	72		20-31-120-013	1,724
	72	_	20-31-120-014	18,519
			20-31-121-039	0
	72	_	20-31-122-039	
	72	_	20-31-122-040	
	72	_	20-31-200-005	
	728	_	20-31-200-006	6,439
	729		20-31-200-051	68,906
	730		20-31-200-052	152,235
	731	_12	20-31-201-001	119,295
	732	12	20-31-201-002	22,442
	733	12	0-31-201-003	4,022
	<i>7</i> 34	12	0-31-201-004	20,408
	<i>7</i> 35	2	0-31-201-005	20,408
- [<i>7</i> 36	20	0-31-201-006	17,084
ſ	737		2-31-201-007	5,692
Ī	738	20)-31-201-008	0
r	739		-31-201-008 -31-201-009	0
T	740	20	-31-201-010	0
r	741			0
r		20	-31-202-044	28,451
H		To	-31-500-001	0
<u> </u>	1	101	ldi	36,740,059