The Belmont/Central
Tax Increment Financing
Redevelopment Plan and Project

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

Amendment No. 1
February 16, 2011

City of Chicago
Richard M. Daley, Mayor

S. B. Friedman & Company
Real Estate Advisors and Development Consultants

Belmont/Central Tax Increment Financing
Redevelopment Project Area

Amendment No. 1

To induce redevelopment pursuant to the Tax Increment Allocation Redevelopment Act, 65 ILCS 5/11-74.4-1 *et seq.*, as amended from time to time (the "Act"), the City Council of the City of Chicago (the "City") adopted three ordinances on January 12, 2000, approving The Belmont/Central Tax Increment Financing Redevelopment Plan and Project (the "Original Plan"), designating the Belmont/Central Redevelopment Project Area (the "RPA") as a redevelopment project area under the Act, and adopting tax increment allocation financing for the RPA. Pursuant to an ordinance adopted on May 17, 2000, the City approved certain revisions to the Original Plan (the Original Plan, as revised, shall be referred to herein as the "Revised Plan" or "Plan").

The Revised Plan is being amended to increase the district budget. The amendments to the Revised Plan are outlined below following the format of the Revised Plan.

Section I: Introduction and Executive Summary

In Section I, the last sentence in Subsection F: Redevelopment Plan and Project Activities and Costs is to be replaced with the following sentence:

The total estimated costs for the activities listed in Table Three are $64,000,000.

Section II: Legal Description and Property Boundary

No Changes.

Section III: Statutory Basis for Tax Increment Financing

No Changes.

Section IV: Redevelopment Goals and Objectives

No Changes.

Section V: Basis for Eligibility of the Area and Findings

No Changes.

Section VI: Redevelopment Plan and Project

In Section VI, under Subsection C: Redevelopment Projects, 2. Public Redevelopment Investment, the last sentence in paragraph three is to be replaced with the following sentence:

In no instance, however, shall such additions or adjustments result in any increase by more than 5% after adjustment for inflation from the date the Redevelopment Plan was adopted without

following the procedures for amendment set forth in the Act.

Under Subsection C, Table Three: Estimated Redevelopment Project Costs and associated footnotes are to be replaced with the following table and associated footnotes:

TABLE THREE:
Estimated Redevelopment Costs

Activity	Cost
Planning, Legal, Marketing, Professional Services, Administrative	$1,500,000
Property Assembly, Site Clearance, Environmental Remediation & Site Preparation	$10,500,000
Rehabilitation of Existing Buildings, Fixtures, and Leasehold Improvements and Rehabilitation Cost	$15,500,000
Affordable Housing	$5,000,000
Public Works and Improvements, including streets and utilities, parks and open space, public facilities (schools & other public facilities) (1)(2)	$22,500,000
Job Training, Retraining, & Welfare to Work	$2,500,000
Relocation Costs	$500,000
Interest Subsidy	$5,500,000
Daycare	$500,000
Total Redevelopment Project Costs (3)(4)(5)(6)(7)	**$64,000,000**

(1) This category may also include paying for or reimbursing (i) an elementary, secondary, or unit school district's increased costs attributed to assisted housing units, and (ii) capital costs of taxing districts impacted by the redevelopment of the Area. As permitted by the Act, to the extent the City by written agreement accepts and approves the same, the City may pay, or reimburse all, of a portion of a taxing district's capital costs resulting from a redevelopment project necessarily incurred within a taxing district in furtherance of the objectives of the Redevelopment Plan.

(2) Public improvements may also include capital costs of taxing district. 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, 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.

(3) The total Estimated Redevelopment Project Costs provides an upper limit on expenditures and adjustments may be made in line items without amendments to this Redevelopment Plan.

(4) 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.

(5) The amount of Total Redevelopment Project Costs that can be incurred in the Area will be reduced by the amount of redevelopment project costs incurred in contiguous redevelopment project areas, or those separated from the Area only by a public right-of-way, that are permitted under the Act to be paid, from incremental property taxes generated in the Area, but will not be reduced by the amount of redevelopment project costs incurred in the Area which are paid from incremental property taxes generated in contiguous redevelopment project areas or those separated from the Area only by a public right-of-way.

(6) If a special service area has been established pursuant to the Special Service Area Tax Act or Special Service Area Tax Law, then any tax increment revenues derived from the tax imposed pursuant to the Special Service Area Tax Act or Special Service Area Tax Law may be used within the redevelopment project area for the purposes permitted by that Act or Law as well as the purposes permitted by this Act.

(7) Increases in estimated Total Redevelopment Project Costs of more than five percent, after adjustment for inflation reflected in the Consumer Price Index (CPI) for All Urban Consumers for All Items for the Chicago-Gary-Kenosha, IL-IN-WI CMSA, published by the U. S. Department of Labor from the date of the Plan adoption, are subject to the Plan amendment procedures as provided in under the Act.

Section VII: Statutory Compliance and Implementation Strategy

In Section VII, Subsection B. Redevelopment Valuation, paragraphs 1 and 2 are to be replaced by the following paragraph:

The 2023 EAV for the Area is projected to be approximately $193,741,600. This estimate is based on several key assumptions, including an inflation factor of 2% per year on the EAV of all properties within the Area, with its cumulative impact occurring in each triennial reassessment year, and an equalization factor of 3.3701. Other new projects, rehabilitation of existing buildings, and appreciation of real estate values may result in substantial additional increases in equalized assessed valuation.

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

City of Chicago • Richard M. Daley, Mayor

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

PGAV **URBAN CONSULTING**

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

TABLE OF CONTENTS

SECTION

TABLES

MAP

APPENDIX

Attachment One - Eligibility Study

Attachment Two – Maps and Plan Exhibits

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

Attachment Three – Legal Description

Attachment Four – 1998 Estimated EAV by Tax Parcel

SECTION I - INTRODUCTION AND EXECUTIVE SUMMARY

A. Area Location

The Belmont/Central Redevelopment Project Area (hereafter referred to as the "Area") is located on the northwest side of the City of Chicago ("City"), approximately 9 miles northwest of the central business district. A location map is provided on the following page indicating the general location of the Area within the City. The Area covers approximately 190 acres and includes 81 (full and partial) city blocks. The Area is linearly shaped and follows commercial corridors along several major streets. The Area includes properties adjacent to the following roadways:

- Central Avenue from Berenice Avenue on the north to Fullerton Avenue on the south;
- Belmont Avenue from Meade Avenue on the west to LeClaire Avenue on the east; and
- Fullerton Avenue from Mango Avenue on the west to Lamon Avenue on the east;

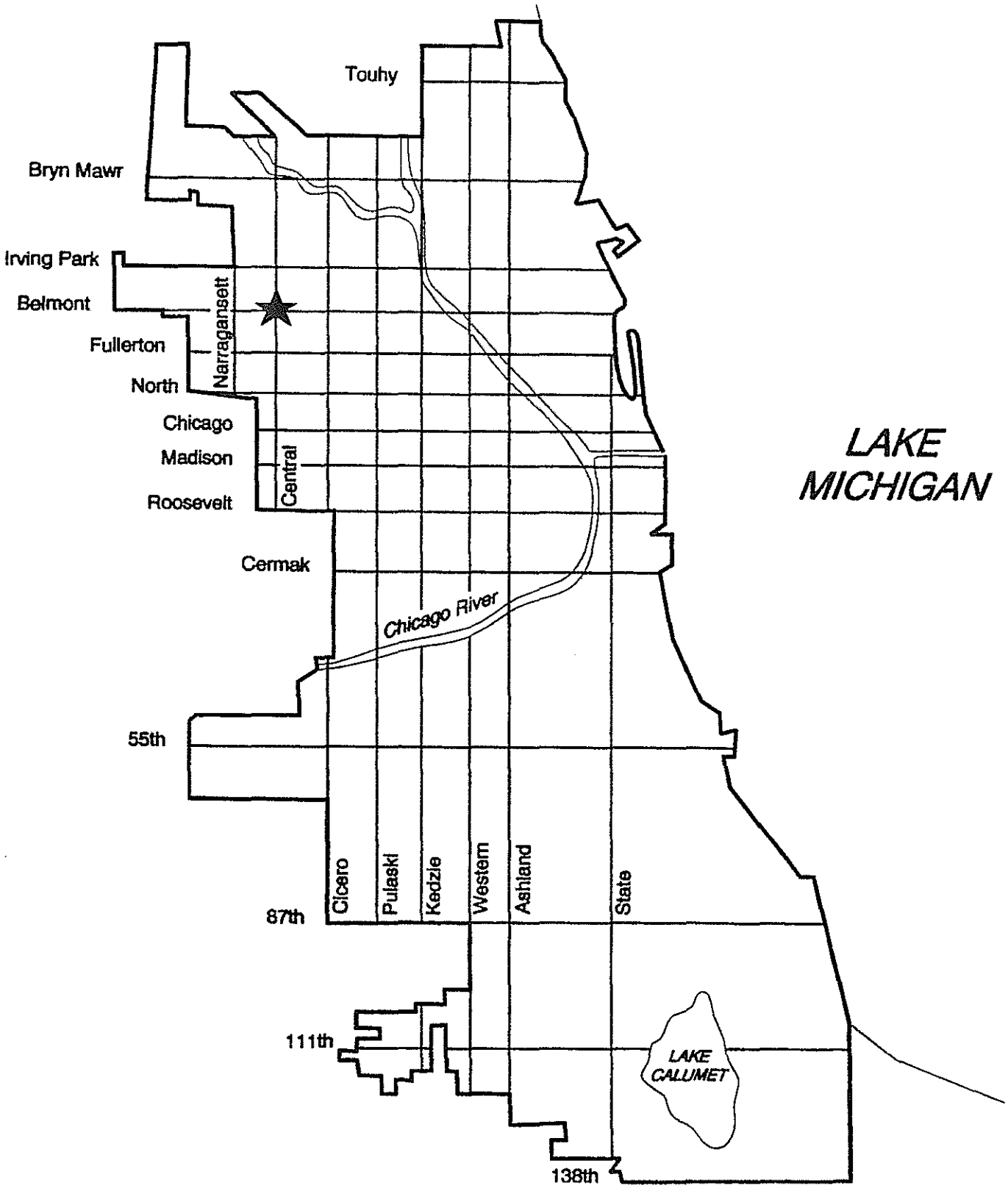
Within these corridors, the block face on both sides of the street (to the respective parallel alley) is generally included. (see **Exhibit A, Boundary Map of TIF Area** included in **Attachment Two** of the **Appendix.**)

B. Existing Conditions

The Area consists primarily of older commercial properties located along the commercial corridors formed by the streets noted above (See **Exhibit B, Existing Land Use Assessment Map** included in **Attachment Two** of the **Appendix).** Many structures in the Area are in need of repair due to depreciation of physical maintenance and other conditions as documented in the **Eligibility Study** included as **Attachment One** of the **Appendix**. Zoning classifications in the Area include commercial, business and residential categories as shown on **Exhibit D, Generalized Existing Zoning Map** included in **Attachment Two** of the **Appendix.** Eighty four percent (84%) of the buildings in the Area are or exceed 35 years of age.

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

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



AUGUST 1, 1999

The Area is characterized by the following conditions:

- the predominance (84%) of structures that are 35 years old or older;
- obsolescence (66% of buildings or parcels);
- excessive land coverage (66% of buildings or site improvements);
- depreciation of physical maintenance (80% of buildings or site improvements);
- lack of community planning (67% of buildings or parcels).

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

C. *Business & Industry Trends*

The age of many of the buildings and the inability of Area properties to provide contemporary commercial building sites and buildings has contributed to a gradual decline of the commercial corridors in the Area. Some Area buildings are vacant and/or in need of maintenance and repair to deteriorating portions of the structures. Approximately 59,000 square feet of commercial space is vacant. The possibility exists that some businesses in the Area may need to relocate if they are unable to expand at their current location. Some commercial operations may be discouraged from locating in the Area due to an inability to find suitable locations.

The Area represents the commercial core of a neighborhood that exhibits strong residential viability. Because the contemporary commercial market is directed to big-box and strip mall development, older commercial corridors suffer due to an inability to provide appropriately sized lots for new construction and limited space for existing businesses to expand. This inability to provide contemporary development sites is common throughout the Area.

The Area is comprised of older commercial corridors that developed during a time when residents shopped in the neighborhood where they lived and reached their shopping destination on foot or by public transit. The automobile and "big box" retailer with vast parking lots are more attractive to retailers and consumers in the contemporary retail market. Limited off-street parking, narrow commercial buildings and second floor residential uses are common throughout the Area. This type of building stock is less

marketable in a contemporary commercial development market. The possibility exists that existing Area commercial businesses may look outside the Area to expand their operations. Loss of commercial tenants, due to an inability to meet contemporary commercial space needs, would be an adverse impact to the Area's viability as an employment center and a shopping alternative within the residential neighborhoods adjacent to the Area.

There have been efforts, meeting with limited success, to check the decline of the Area by public and private entities. The State designated a portion of the extreme southern section of the Area as a Enterprise Zone and minor streetscape improvements have recently been undertaken near the Belmont Avenue/Central Avenue intersection. Despite these efforts, improved commercial sites in the Area are gradually becoming obsolete and underutilized. Some of these sites may become blighted and lose the ability to generate jobs and tax revenue if these conditions are not reversed.

D. Redevelopment Plan Purpose

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

E. Plan Objectives & Strategies

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

The Plan represents an opportunity for the City to implement a program that can achieve a number of Citywide goals and objectives, as well as some that are specifically directed at the Area. These goals and objectives include:

- support and retain the existing tax base of the Area;
- retain the existing employment base and provide new employment opportunities in the Area;
- expand the tax base through reuse and rehabilitation of existing commercial properties that are presently vacant or underutilized;
- develop new commercial buildings on vacant and/or underutilized properties in the Area;
- establish a program of planned public improvements designed to enhance the retention of existing business to promote the Area as a place to do business;
- improve of the condition and appearance of properties within the Area; and
- eliminate the conditions that have caused the Area to exhibit signs of blight and that qualify the Area as a conservation area.

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

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

In implementing this Plan, the City is acting to facilitate the revitalization of the entire Area. The majority of the Area should be maintained as a series of commercial corridors that provide services to the Area and surrounding residential neighborhoods. This Plan is intended to build on the City's previous actions to stabilize commercial land uses, support business expansion and attract new commercial uses to the Area. The City recognizes that blighting influences will continue to weaken the Area and that

the Area may become blighted if the decline is not reversed. Consequently, the City wishes to encourage private development activity by using TIF as a prime implementation tool to complete various public projects.

F. Redevelopment Plan and Project Activities and Costs

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

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

The anticipated activities and associated costs are shown on **Table Three, Estimated Redevelopment Project Costs**. The total estimated cost for the activities listed in Table Three are $16,720,000.

G. Summary & Conclusions

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

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

SECTION II - LEGAL DESCRIPTION AND PROJECT BOUNDARY

The boundaries of the Area include only those contiguous parcels of real property and improvements thereon substantially benefited by the activities to be undertaken as a part of the Plan. Since the boundaries of the Area include approximately 190 acres of land, the statutory minimum of 1.5 acres is exceeded. The boundaries represent an area that is a connected series of commercial corridors that serve adjacent residential neighborhoods. These commercial corridors contain common characteristics that influence the viability of the entire Area:

- the corridors along Belmont, Central and Fullerton Avenues represent a commercial core for the adjacent residential neighborhoods;

- occupancy rates, building age, building conditions and streetscape conditions are relatively similar throughout the entire Area;

The corridors included in the Area are also similar in that together they provide a complete range of shopping alternatives for residents. The Belmont Avenue/Central Avenue area is home to several large retail stores. The remainder of Belmont, Central and Fullerton Avenues is a mix of neighborhood commercial and service uses. This mix of uses spans these corridors and serves a large residential population. Because the corridors are in close proximity to one another and intersect each other, all of the corridors together act as a cohesive commercial environment providing services to residents. Each corridor and therefore all property in the Area will benefit from a strategy that addresses the deteriorating streetscapes and building conditions throughout the Area.

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

SECTION III - STATUTORY BASIS FOR TAX INCREMENT FINANCING

A. *Introduction*

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

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

(a) net revenues of all or part of any redevelopment project;

(b) taxes levied and collected on any or all property in the municipality;

(c) the full faith and credit of the municipality;

(d) a mortgage on part or all of the redevelopment project; or

(e) any other taxes or anticipated receipts that the municipality may lawfully pledge.

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

erty taxes received exceed principal and interest obligations for that year and redevelopment project costs necessary to implement the redevelopment plan have been paid. Taxing districts also benefit from the increased property tax base after redevelopment project costs and obligations are paid.

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

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

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

1. That there exists in many municipalities within the State blighted and conservation areas; and

2. That the eradication of blighted areas and the treatment and improvement of conservation areas by redevelopment projects are essential to the public interest and welfare.

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

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

- a blighted area (both "improved" and "vacant" or a combination of both); or

- a conservation area; or

- a combination of both blighted areas and conservation areas within the definitions for each set forth in the Act.

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

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

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

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

1. On a coordinated rather than piecemeal basis to ensure that land use, access and circulation, parking, public services and urban design are functionally integrated and meet present-day principles and standards;

2. On a reasonable, comprehensive and integrated basis to ensure that blighting factors are eliminated; and

3. Accomplish objectives within a reasonable and defined period so that the Area may contribute productively to the economic vitality of the City.

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

undertake or cause to be undertaken public improvements and activities; and (ii) enter into redevelopment agreements or intergovernmental agreements with private entities or public entities to construct, rehabilitate, renovate or restore private improvements on one or several parcels (collectively referred to as "Redevelopment Projects").

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

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

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

- An increased property tax base arising from new commercial and residential development and the rehabilitation of existing buildings.

- An increased sales tax base resulting from new and existing development.

- A increase in construction and employment opportunities for residents of the City.

- Improved roadways, utilities and other infrastructure that better serve existing businesses, residents, institutions and recreational facilities and accommodate desired new development.

SECTION IV – REDEVELOPMENT GOALS AND OBJECTIVES

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

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

A. *General Goals for Belmont/Central Redevelopment Area*

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

1. Improve the quality of life in the City by revitalizing the Area. This can be accomplished through assisting the Area and its series of commercial districts to have secure, functional, attractive, marketable and competitive business environments.

2. Within the Area, create commercial environments that will contribute more positively to the health, safety and general welfare of the City.

3. Stabilize and enhance the real estate and sales tax base of the City and other taxing districts having jurisdiction over the Area.

4. Retain and enhance sound and viable existing businesses within the Area.

5. Attract new business and development within the Area.

6. Improve the appearance of the commercial corridors that comprise the Area. This should be accomplished through: building facade renovation/restoration; removal of signage clutter; restoration of deteriorated signage; other public and private improvements that will have a positive visual impact and provide an identity for each commercial district.

7. Create new job opportunities within the Area.

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

B. Redevelopment Objectives

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

1. Reduce or eliminate those conditions that qualify the Area as a "conservation area". These conditions are described in detail in the **Eligibility Study** (see **Attachment One** of the **Appendix**).

2. Create an environment that stimulates private investment in the upgrading and expansion of existing businesses and the construction of new business that will create jobs and increase the property tax base.

3. Create a coherent overall urban design and character for each commercial corridor in the Area. Individual developments should be visually distinctive and compatible.

4. Encourage visually attractive buildings, rights-of-way and open spaces incorporating sound building and property design standards including signage and off-street parking.

5. Provide or reinforce necessary public improvements and facilities in proper relationship to the projected demand for such facilities and in accordance with modern design standards for such facilities.

6. Maximize the existing transportation network of the Area and ensure that the Area is served by a street system and public transportation facilities that provide safe and convenient access to and circulation within the Area.

7. Assemble or encourage the assembly of land into parcels of appropriate shape and sufficient size for redevelopment in accordance with this Plan and contemporary development needs and standards.

8. Facilitate business retention, rehabilitation and new development.

9. Assist in the establishment of job training and job readiness programs to provide residents from within and surrounding the Area with the skills necessary to secure jobs within the Area.

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

C. *Development and Design Objectives*

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

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

1. Land Use

- Promote new commercial development, where appropriate, and integrate new development with existing businesses throughout the Area to create a planned mix of commercial uses.

- To the extent possible, facilitate rehabilitation and development of commercial, retail, and commercial service uses where appropriate. However, the Plan recognizes the need for and existence of institutional and residential uses to a limited extent given the Area's current boundaries and existing land use and zoning patterns.

- Promote amenities such as shared parking in selected locations that support the needs of the Area's residents, employees and business patrons.

- Protect areas designated for a particular land use from development that may be detrimental through implementation of the generalized land use plan for the Area.

2. Building and Site Development

- Repair, rehabilitate and reuse existing commercial buildings in poor condition, when feasible.

- Promote the use of consistent themed architectural treatments (including lighting, signage and landscaping) around buildings to add visual interest and promote a unique identity within each commercial corridor.

- Locate building service and loading areas away from front entrances and major streets where possible.

- Encourage parking, service and support facilities that can be shared by multiple businesses.

3. Transportation and Infrastructure

- Provide safe and convenient access to the Area for trucks, autos and public transportation.

- Improve the street surface conditions, street lighting, curbs, sidewalks and traffic signalization.

- Promote developments that will take advantage of the ease of access to the City's mass transit network.

- Provide well-defined, safe pedestrian connections between developments within the Area, and between the Area and nearby destinations.

- Upgrade public utilities and infrastructure throughout the Area as required.

4. Urban Design

- Establish a comprehensive streetscape system to guide the design and location of light fixtures, sidewalks, paving materials, landscaping, street furniture and signage within each commercial/ district in the Area.

- Restore vintage signage where it can help to establish the Area's identity (along Belmont and Central, for example). Replace signage that is deteriorated and unattractive.

- Discourage proliferation of building and site signage and restrict off-premises advertising (particularly billboards) to the extent permitted by law.

- Provide distinctive design features, including landscaping and signage, at the major entryways into the Area to create a unified identity.

- Preserve and promote buildings with historic and architectural value, where appropriate.

5. Landscaping and Open Space

- Provide landscaped buffer areas around the periphery of and within the commercial portions of the Area to reduce the adverse impact of commercial activities on adjacent residential neighborhoods.

- Promote the use of landscaping and attractive fencing to screen dumpsters, waste collection areas, loading areas, service areas and the perimeter of parking lots and other vehicular use areas.

- Ensure that all landscaping and design materials comply with the City of Chicago Landscape Ordinance.

- Promote the development of shared open spaces within the commercial corridors, including courtyards, outdoor eating areas, recreational areas, etc.

- Ensure that all open spaces are designed, landscaped and lighted to achieve a high level of security.

SECTION V – BASIS FOR ELIGIBILITY OF THE AREA & FINDINGS

A. *Introduction*

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

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

B. *Area Background Information*

1. Location and Size of Area

The Area is located nine miles northwest of downtown Chicago. The northern limits of the Area along Central Avenue are approximately two miles south of the Kennedy Expressway. The Area contains approximately 190 acres and consists of 81 (full and partial) blocks.

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

2. Description of Current Conditions

The Area consists of 81 (full and partial) city blocks, 446 buildings and 864 parcels covering approximately 190 acres. The gross land use percentage breakdown of the Area's acreage is provided on the following page:

Land Use	Percentage of Gross Land Area
Residential	2.1%
Industrial	0.4%
Commercial	44.2%
Institutional and Related	12.6%
Vacant/Undeveloped Land	0.4%
Public Right-Of-Way	40.3%

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

Obsolescence

66% of buildings or parcels exhibited evidence of obsolescence. Obsolescence identified in the Area includes: structures containing vacant space, structures with design and space layouts that are no longer suitable for their current use, parcels of limited and narrow size and configuration and obsolete site improvements including limited provisions for on-site parking.

Excessive Land Coverage

66% of buildings or site improvements exhibited evidence of excessive land coverage. Examples of excessive land coverage identified in the Area include: building or site improvements exhibiting nearly 100% lot coverage, lack of required off-street parking and inadequate provision for loading or service areas.

Depreciation of Physical Maintenance

Depreciation of physical maintenance was identified on 80% of buildings and site improvements in the Area. Examples observed in the Area include: unpainted or unfinished surfaces, peeling paint, loose or missing materials, cracks in masonry construction, broken windows, loose gutters and downspouts, and damaged building areas still in disrepair. Trash and debris was also observed on several sites and several parking lots and paved areas exhibited cracks and potholes in need of repair.

Lack of Community Planning

The presence of a lack of community planning was observed on 67% of

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

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

- Dilapidation (1% of buildings and site improvements)
- Deterioration (9% of buildings and site improvements)
- Illegal Use of Individual Structures (2% of buildings)
- Presence of Structures Below Minimum Code Standards (11% of buildings)
- Excessive Vacancy (14% of buildings)
- Lack of Ventilation, Light or Sanitary Facilities (less than 1% of buildings)
- Deleterious Land Use and Layout (4% of buildings and site improvements)

The Area on the whole has not been subject to growth and development through investment by private enterprise and would not reasonably be anticipated to be developed without the adoption of this Plan. Age and the requirements of contemporary commercial tenants have caused portions of the Area and its building stock to become obsolete and may result in further disinvestment in the Area. Some businesses have relocated out of the Area as indicated by a number of vacant commercial storefronts. Within the Area, 21% of the blocks contain one or more vacant storefronts.

Limited improvement efforts to provide minimal streetscape improvements in the area near the Belmont Avenue/Central Avenue intersection have been made by the City. However, these efforts have not been wide spread. In addition, these efforts have not resulted in occupancy and beneficial use of some vacant sites and large vacant buildings. The City is developing this Plan in an attempt to attract new growth and development. The City has begun to implement capital improvements for street and alley repair and repaving and minor streetscape improvements are being completed near the Belmont Avenue/Central Avenue intersection.

The City and the State of Illinois ("State") have designated a portion of this section of the community as Enterprise Zone 5 **(Exhibit F, Enterprise Zone Map** included in **Attachment Two** of the **Appendix)**. This initiative may be responsible, in part, for creating some stabilized "pockets" in a portion of the Area, but has not eliminated further decline. In addition, the Enterprise Zone designation only covers a small portion of the Area along Fullerton Avenue. The remaining portion of the Area will not benefit from the Enterprise Zone program. However, in the future, the Enterprise Zone, in conjunction with the components of this Plan, will assist in addressing Area problems by providing additional incentives for attracting new businesses and retaining existing ones.

From 1994 through 1998, the City of Chicago equalized assessed value increased from $30.1 billion to $33.9 billion according to Cook County records. This represents a gain of $3.8 billion (annual average of 2.7%) during this five-year period. In 1994 the equalized assessed value of Cook County was $67.8 billion and grew to $78.5 billion in 1998. This represents a gain of $10.7 billion (annual average of 2.8%) during this five-year period. In 1998, the E.A.V. of the Area was $81.4 million. This represents an average annual growth rate of approximately 1.7% during the five-year period between 1994 and 1998. Therefore, the Area grew approximately 39% slower than Cook County and the City of Chicago between 1994 & 1998. Further, approximately ten properties in the Area are delinquent in the payment of 1997 real estate taxes and 188 building code violations have been issued on buildings since January of 1994.

Of the approximately 446 buildings and 190 acres in the Area, only seven major new buildings have been built since January of 1994 according to building permit information provided by the City of Chicago Department of Buildings. All seven of these buildings were commercial buildings. Approximately 84% of the buildings in the Area are or exceed 35 years of age.

There is approximately 59,000 square feet of vacant commercial floor space. A significant portion of the vacant floor space in the Area is located in buildings that are obsolete in terms of contemporary business requirements and layout. As part of the documentation of existing conditions in the Area, a separate analysis looked at development opportunities in the Area.

According to information provided by the Goodman Williams Group, large-scale retail opportunities are limited in the Area. The main factor limiting development in the Area is the lack of sites capable of accommodating the space and site requirements of contemporary retail development. Several large retailers are located in shopping centers near the Area. These shopping centers are on large sites that provide adequate parking and large building footprints more suited for contemporary retail use. Retail demand for large building footprints and on-site parking may be causing some Area

properties to be less desirable for commercial uses. For many Area properties, building size, building layout and limited on-site parking is not suited for large contemporary commercial tenants. The result is that a narrower mix of commercial uses will seek to occupy the existing commercial buildings in the Area and thereby limit demand for some properties.

Many buildings are now occupied by "start up" businesses. As buildings become available, other such businesses move in. As might be expected, some of the businesses fail thereby creating an ongoing level of turnover in the Area. Once some buildings are vacated, it may be extremely difficult to attract contemporary tenants that generate economic activity comparable with the commercial uses that were lost. This adds significantly to the view that the Area has experienced additional blight and that private market acceptance of portions of the Area is not favorable and likely will not be favorable in the future.

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

C. Area Data and Profile

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

As noted in the Introduction, the Area is generally a series of connected linear commercial corridors located along major transportation routes. These corridors contain numerous commercial businesses and provide employment opportunities to residents in surrounding neighborhoods. However, age, size, condition and layout of many existing structures are not suited for con-

temporary commercial development. Deteriorating buildings, small lots, inadequate or non-existent on-site parking, buildings that are obsolete in terms of contemporary retail space needs and declining streetscapes are present throughout the Area. If the Area is to be revitalized, these conditions must be addressed.

The primary purpose of the Plan is to establish a program of addressing those factors that cause the Area to qualify under the Act. Further, the tax increment financing identified in this Plan is designed to lead to retention of existing business and promote the Area for new commercial, residential and limited development and private investment.

D. Existing Land Use and Zoning Characteristics

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

Table One
Tabulation of Existing Land Use

Land Use	Land Area Gross Acres	% of Gross Land Area	% of Net Land Area[1]
Residential	4.0	2.1%	3.5%
Industrial	0.8	0.4	0.7
Commercial	83.9	44.2	74.1
Institutional	23.9	12.6	21.1
Undeveloped Land	0.7	0.4	0.6
Sub total – Net Area	113.3	59.6%	100.0%
Public Right-Of-Way	76.7	40.3	N/A
Total	**190.0 Ac.**	**100.0%**	**N/A**

Note:
[1] Net land area exclusive of public right-of-way.

The existing land uses itemized in Table One are predominantly commercial in nature, as 74.1% of the net Area (exclusive of public right-of-way) is commercial. Several public and private institutional uses (Reinberg School, St. Patrick High School and Weber High School), one recreational use (Blackhawk Park), and single-family and multi-family residential uses are scattered throughout the Area. The majority of property within the Area is zoned in commercial or business categories. (see **Exhibit D, Generalized Existing Zoning Map** included in **Attachment Two** of the **Appendix**).

There are no large retail shopping centers in the Area. The pockets of residential use existing in the Area contain single-family and multi-family buildings or commercial buildings containing upper floor residential uses. These residential areas are typically small and are adjacent to commercial land uses located along the commercial corridors of the Area. Approximately 2.1% of the total gross land area or 3.5% of the net land area (exclusive of public right-of-way) is residential. The boundary separating adjacent residential and commercial uses is usually an alley.

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

Most arterial streets have parking restrictions that limit on-street parking during peak periods. In addition, several zones have been created adjacent to the Area that limits on street parking in residential areas through a parking permit program. However, these areas are small in number. Within the commercial corridors, limited on-street parking is available. Individual businesses along these streets have narrow street frontage and many buildings cover 100% of their lots, thereby preventing any on-site parking or loading. The exception to the condition of limited parking is in the area of the Belmont Avenue and Central Avenue intersection. In this portion of the Area, a public parking garage is located on Central Avenue immediately south of Belmont Avenue. The garage is located for customers of businesses located near the Belmont Avenue and Central Avenue intersection and contains adequate capacity to accommodate increased business activity in the central portion of the Area. With the exception of the parking garage at the Belmont/Central intersection, much of the Area's residents, employees and patrons of Area businesses must park on adjacent streets to access the Area.

E. Investigation and Analysis of Conservation Factors

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

identified on the following page:

1. Contacts with local individuals knowledgeable of Area conditions and history, age of buildings and site improvements, methods of construction, real estate records and related items.

2. Aerial photographs, Sidwell block sheets, etc.

3. Inspection and research as to the condition of local buildings, streets, utilities, etc.

4. On-site field inspection of Area conditions by experienced property inspectors of the Consultant and others as previously noted. Personnel of the Consultant are trained in techniques and procedures of determining conditions of local properties, utilities, streets, etc. and determining eligibility of designated areas for tax increment financing.

5. Use of accepted definitions and guidelines to determine area eligibility as established by the Illinois Department of Revenue manual in conducting eligibility compliance review for State of Illinois Tax Increment Finance Areas in 1988.

6. Adherence to basic findings of need as established by the Illinois General Assembly in establishing the Act. These are:

   a. There exists in many Illinois municipalities, areas that are conservation or blighted areas, within the meaning of the Act.

   b. The eradication of blighted areas and the treatment of conservation areas by redevelopment projects are essential to the public interest.

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

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

The Act sets forth 14 separate factors that are to be used to determine if an area qualifies as a "conservation area". In addition, two thresholds must be met. For an area to qualify as a conservation area 50% or more of the

structures in the area must have an age of 35 years or more and a combination of 3 or more of the 14 factors must be found to exist such that although the area is not yet a blighted area, it is detrimental to the public safety, health, morals or welfare and may become a blighted area.

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

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

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

Table Two, Conservation Factors Matrix, provided on the following page, tabulates the condition of all improved properties in the approximately 190-acre, 81 full and partial block Area. **Table Two** documents the conditions of improved portions of the Area. The data contained in **Table Two** indicate that four blighting factors associated with improved land are present to a meaningful extent and generally distributed throughout the Area. These four factors were summarized previously and are further described in the **Eligibility Study** contained as **Attachment One** of the **Appendix.**

F. Summary of Findings/Area Qualification

It was determined in the investigation and analysis of conditions in the Area that the Area qualifies as a "conservation area" under the Act. Those

Table Two
Conservation Factors Matrix
Belmont/Central Redevelopment Plan and Project

*	**	1	2	3	4	5	6	7	8	9	10	11	12	13	14			
Sub-Area	Buildings 35 Years of Age and Older	Dilapidation	Obsolescence	Deterioration	Illegal Use of Individual Structures	Presence of Structures Below Min. Code Standards	Abandonment	Excessive Vacancy	Overcrowding of Structures and Community Facilities	Lack of Ventilation, Light or Sanitary Facilities	Inadequate Utilities	Excessive Land Coverage	Deleterious Land Use and Layout	Depreciation of Physical Maintenance	Lack of Community Planning	Total Number of Blighting Factors Present	Area Has 3 or More Factors	Number of Buildings
1A	43	0	31	7	0	9	0	8	0	0	0	31	6	30	31	8	Yes	54
1B	56	1	38	20	9	21	0	20	0	0	0	36	7	66	38	10	Yes	77
2A	65	0	62	0	0	2	0	17	0	0	0	58	4	60	63	7	Yes	78
2B	70	1	62	2	0	1	0	7	0	1	0	64	1	67	63	10	Yes	83
3A	12	0	9	0	0	0	0	7	0	0	0	9	0	14	9	5	Yes	16
3B	128	4	94	12	0	17	0	5	0	0	0	95	2	120	95	9	Yes	138
Total Number of Buildings or Parcels Exhibiting Factors	374	6	296	41	9	50	0	64	0	1	0	293	20	357	299	11	Yes	446
Percent of Total Number of Buildings or Parcels Exhibiting Factors	84%	1%	66%	9%	2%	11%	0%	14%	0%	Less Than 1%	0%	66%	4%	80%	67%			100%

Notes:

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

qualifying factors that were determined to exist in the Area are summarized in **Table Two, Conservation Factors Matrix**. The Plan includes measures designed to reduce or eliminate the deficiencies that cause the Area to qualify. This is consistent with the strategy of the City in other redevelopment project areas.

The loss of businesses from this Area further documents the trend line and deteriorating conditions of the Area. There is in excess of 59,000 square feet of vacant commercial floor space in approximately 25 buildings scattered throughout the Area. Some of these properties have been available in the real estate market for some time.

The City and the State have designated a portion of the Area as State of Illinois Enterprise Zone No. 5 as a further response to deteriorating conditions in the Area. This designation also recognizes the significant needs of the Area and reinforces that financial incentives are required to attract private investment. (see **Exhibit F, Enterprise Zone Map** included in **Attachment Two** of the **Appendix)**.

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

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

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

The table presented on the following page shows the status of the Area with respect to the age threshold and eligibility factors documented in the Area. The analysis presented in this Plan is based upon field review and data assembled by the Consultant. The conclusions presented in this report are those of the Consultant. The local governing body should review this report. If satisfied with the summary of findings contained herein, the governing body may adopt a resolution making a finding of a conservation area for the Area and make this report a part of the public record. The study and survey of the Area indicate that requirements necessary for designation as a "conservation area" are present.

1. Improved Land Statutory Factors

ELIGIBILITY FACTOR[1]		EXISTING IN AREA
	Age[2]	**85% of bldgs. are or exceed 35 years of age.**
1	Dilapidation	Minor Extent
2	**Obsolescence**	**Major Extent**
3	Deterioration	Minor Extent
4	Illegal use of individual structures	Minor Extent
5	Presence of structures below minimum code standards	Minor Extent
6	Abandonment	Not Present
7	Excessive vacancies	Minor Extent
8	Overcrowding of structures and community facilities	Not Present
9	Lack of ventilation, light or sanitary facilities	Minor Extent
10	Inadequate utilities	Not Present
11	**Excessive land coverage**	**Major Extent**
12	Deleterious land use or layout	Minor Extent
13	**Depreciation of physical maintenance**	**Major Extent**
14	**Lack of community planning**	**Major Extent**

Notes:

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

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

Therefore, the Area meets the requirements for designation as a conservation area and is eligible to be designated as a redevelopment project area and eligible for Tax Increment Financing under the Act (see full text of **Attachment One, Eligibility Study** included in the **Appendix**).

SECTION VI - REDEVELOPMENT PLAN AND PROJECT

A. Introduction

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

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

B. Proposed Generalized Land Use Plan

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

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

The commercial corridors that comprise the Area should be revitalized through improvement of the existing streetscape and infrastructure and through redevelopment of small-scale individual properties with the primary focus being a series of planned commercial retail/service corridors. In addition, provisions for existing land uses, including, residential, open space, public and institutional uses are included. The various land uses should be arranged and located to minimize conflicts between neighboring land use activities. The intent of this land use plan is also to enhance and

support the existing, viable commercial businesses in the Area through providing opportunities for financial assistance for expansion and growth.

The generalized land use plan is focused on maintaining and enhancing sound and viable existing businesses, and promoting new business development at selected locations. The generalized land use plan highlights areas for use as commercial business that will enhance existing development and promote new development within the Area. The generalized land use plan designates five (5) land use categories within the Area:

i. Residential
ii. Commercial/Residential
iii. Commercial
iv. Institutional
v. Public Use/Open Space

These five categories, and their location on the map on **Exhibit C, Generalized Land Use Plan** included as **Attachment Two** of the **Appendix**, were developed from several factors: existing land use, the existing underlying zoning district and the land use anticipated in the future.

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

C. Redevelopment Projects

To achieve the objectives proposed in the Plan, a number of projects and activities will need to be undertaken. While no private projects are proposed at this time, an essential element of the Plan is a combination of private projects, public projects and infrastructure improvements. The City may enter into redevelopment agreements or intergovernmental agreements with private entities or public entities to construct, rehabilitate, renovate or restore private or public improvements on one or several parcels (collectively referred to as "Redevelopment Projects") Projects and activities necessary to implement the Plan may include the following:

1. Private Redevelopment Investment:

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

2. Public Redevelopment Investment:

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

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

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

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

TABLE THREE
Estimated Redevelopment Project Costs

Activity	Cost
1. Planning, Legal, Marketing, Professional Services, Administrative	$ 500,000
2. Property Assembly, Site Clearance, Environmental Remediation & Site Preparation	$ 2,450,000
3. Rehabilitation Costs & Leasehold Improvements	$ 2,400,000
4. Public Works or Improvements	$ 3,500,000
5. Job Training, Retraining, Welfare to Work & Day Care	$ 750,000
6. Taxing Districts' Capital Costs	$ 5,500,000
7. Relocation Costs	$ 100,000
8. Interest Subsidy	$ 1,520,000
***Total Redevelopment Project Costs**	**$ 16,720,000**

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

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

3. Property Assembly:

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

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

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

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

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

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

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

D. Assessment of Financial Impact on Taxing Districts

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

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

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

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

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

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

Board of Education of the City of Chicago. General responsibilities of the Board of Education include the provision, maintenance and operations of educational facilities and the provision of educational services for kindergarten through twelfth grade. Peter A. Reinberg Elementary School and the recently acquired Weber High School are located within the Area. These schools as well as other Chicago Public Schools near the Area are shown on **Exhibit A, Boundary Map of TIF Area** included as **Attachment Two** of the **Appendix**.

Chicago Park District. The Park District is responsible for the provision, maintenance and operation of park and recreational facilities throughout the City and for the provision of recreation programs. Black Hawk Park is located within the Area. This park, as well as, other parks near the Area are located on **Exhibit A, Boundary Map of TIF Area** included in **Attachment Two** of the Appendix.

Chicago School Finance Authority. The Authority was created in 1981 to exercise oversight and control over the financial affairs of the Board of Education.

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

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

City of Chicago Library Fund. The Chicago Library District operates and maintains 79 libraries throughout the City of Chicago. Two libraries, the Austin-Irving Branch and the Portage-Cragin Branch, are located in near-by neighborhoods outside of the Area. These facilities as well as several other branches in the environs of the Area provide library services for residents of the Area.

In some limited instances, it may be appropriate (and most feasible from a market standpoint) for commercial uses to replace residential uses. The extent of such land use changes are not likely to result in significant new service demands from the City and other taxing districts given that the majority of property within the Area is already developed and receiving services.

The City finds that the financial impact on taxing districts of the City implementing the Plan and establishing the Area is not significant and that the Plan and Area will not result in significant increased demand for facilities or services from any taxing district. The replacement of vacant and underutilized properties with new development may cause some increased demand for services and/or capital improvements. These services are provided by the Metropolitan Water Reclamation District (M.W.R.D.) and the City (fire and police protection as well as sanitary collection, recycling, etc.). However, given the very limited amount of vacant land (one acre) in the Area it is not anticipated that the demand for increased services and facilities will be significant because nearly all of the Area is currently developed

and currently receiving services via the existing infrastructure. Any increase in demand can be adequately handled by existing facilities of the M.W.R.D. Likewise, services and facilities of the City of Chicago are adequate to handle any increased demand that may occur.

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

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

The Area represents a very small portion (less than one-quarter of one percent – 0.24%) of the total tax base of the City. In recent years, E.A.V. in the Area has grown slower than the City as a whole. Hence, the taxing bodies will benefit from a program designed to stabilize the tax base in the Area, check the declining tax revenues that are the result of deterioration in the Area and attract new growth and development in the future.

E. Prior Efforts

Activities initiated by the City, such as the Belmont-Central Streetscape Project, are designed to revitalize portions of the Area. These prior efforts involved area residents, elected officials, businesses and neighborhood groups. In addition, several community meetings were held in the Area and have elicited comments and input from those residing in or doing business in the Area with respect to this Plan. However, continued and broader efforts that address the factors causing decline of the Area are needed. The community leaders and businesses point to the need for expanded concerted efforts to:

- Eliminate blighting factors;
- Redevelop abandoned sites;

- Reduce crime;

- Improve transportation services, including provision of or improvement to centralized parking areas, and incorporation of vehicular traffic and safety measures;

- Initiate employment training programs so as to better prepare the labor force in the Area for employment opportunities;

- Undertake physical improvements to improve the appearance, image and marketability of the Area; and

- Encourage other proposals that can create long-term economic life and stability.

SECTION VII - STATUTORY COMPLIANCE AND IMPLEMENTATION STRATEGY

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

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

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

1. Costs of studies, surveys, development of plans and specifications, implementation and administration of the Plan including but not limited to staff and professional service costs for architectural, engineering, legal, financial, planning, and marketing sites within the Area to prospective businesses, developers and investors or other services.

2. Property assembly costs, including but not limited to acquisition of land and other property, real or personal or rights or interests therein, demolition of buildings, site preparation, site improvements that serve as an engineered barrier addressing ground level or below ground environmental contamination, including, but not limited to, parking lots and other concrete or asphalt barriers, and the clearing and grading of land.

3. Costs of rehabilitation, reconstruction or repair or remodeling of existing public or private buildings, fixtures, and leasehold improvements.

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

5. Cost of job training and retraining projects including the costs of "welfare to work" programs implemented by businesses located within the redevelopment project area.

6. Financing costs, including but not limited to all necessary and incidental expenses related to the issuance of obligations and which may include payment of interest on any obligations issued thereunder including interest accruing during the estimated period of construction of any redevelopment project for which such obligations are issued and for not exceeding thirty-six (36) months thereafter and including reasonable reserves related thereto.

7. To the extent the City by written agreement accepts and approves the same, all or a portion of a taxing district's capital costs resulting from the redevelopment project necessarily incurred or to be incurred (consistent with statutory requirements) within the taxing district in furtherance of the objectives of the Plan and Project.

8. Relocation costs to the extent that a municipality determines that relocation costs shall be paid or is required to make payment of relocation costs by Federal or State law.

9. Payments in lieu of taxes.

10. Costs of job training, retraining, advanced vocational education or career education, including but not limited to courses in occupational, semi-technical or technical fields leading directly to employment, incurred by one or more taxing districts, provided that such costs: (i) are related to the establishment and maintenance of additional job training, advanced vocational education or career education programs for persons employed or to be employed by employers located in a Redevelopment Project Area; (ii) when incurred by a taxing district or taxing districts other than the municipality, are set forth in a written agreement by or among the municipality and the taxing district or taxing districts, which agreement describes the program to be undertaken, including but not limited to the number of employees to be trained, a description of the training and services to be provided,

the number and type of positions available or to be available, itemized costs of the program and sources of funds to pay for the same, and the term of the agreement. Such costs include, specifically, the payment by community college districts of costs pursuant to Sections 3-37, 3-38, 3-40 and 3-40.1 of the Public Community College Act (as defined in the Act) and by school districts of costs pursuant to Sections 10-22.20a and 10-23.3a of the School Code (as defined in the Act).

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

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

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

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

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

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

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

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

benefit under the Act.

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

A. Most Recent Equalized Assessed Valuation

The purpose of identifying the most recent equalized assessed valuation (EAV) of the Area is to provide an estimate of the initial EAV which the Cook County Clerk will certify for the purpose of annually calculating the incremental EAV and incremental property taxes of the Area. The 1998 EAV of all taxable parcels in the Area is approximately $81.4 million. This total EAV amount, by PIN, is summarized in **1998 E.A.V. by Tax Parcel** included as **Attachment Four** of the **Appendix.** The EAV is subject to verification by the Cook County Clerk. After verification, the final figure shall be certified by the Cook County Clerk, and shall become the Certified Initial EAV from which all incremental property taxes in the Area will be calculated by Cook County. If the 1998 EAV shall become available prior to the date of the adoption of the Plan by the City Council, the City may update the Plan by replacing the 1997 EAV with the 1998 EAV without further City Council action.

B. Redevelopment Valuation

Contingent on the adoption of this Plan, it is anticipated that several major private developments and/or improvements may occur within the Area.

The private redevelopment investment and anticipated growth that will result from redevelopment and rehabilitation activity in this Area is expected to increase the equalized assessed valuation by approximately $5 million to $10 million. This is based, in part, upon an assumption that the vacant buildings and vacant land in the Area will be improved and increase in assessed value. These actions will stabilize values in the remainder of the Area and further stimulate rehabilitation and expansion of existing viable businesses.

C. *Sources of Funds*

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

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

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

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

The Area may become contiguous to, or be separated only by a public right-of-way from, redevelopment project areas created under the Industrial Jobs Recovery Law (65 ILCS 5/11-74.61-1, et seq., as amended). If the City finds

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

D. Nature and Term of Obligation

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

E. Completion of Redevelopment Project and Plan

The redevelopment project shall be completed, and all obligations issued to finance redevelopment costs shall be retired, no later than December 31 of the year in which the payment to the City treasurer as provided in the Act is to be made with respect to ad valorem taxes levied in the twenty-third calendar year following the year in which the ordinance approving this redevelopment project area is adopted (By December 31, 2024).

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

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

1. The assurance of equal opportunity in all personnel and employment actions, including, but not limited to: hiring, training, transfer, promotion, discipline, fringe benefits, salary, employment working conditions, termination, etc., without regard to race, color, religion, sex, age, handicapped status, national origin, creed or ancestry.

2. Redevelopers will meet City of Chicago standards for participation of Minority Business Enterprises and Woman Business Enterprises and the City Resident Construction Worker Employment Requirement as required in redevelopment agreements.

3. This commitment to affirmative action will ensure that all members of the protected groups are sought out to compete for all job openings and promotional opportunities.

4. The City requires that developers who receive TIF assistance for market rate housing set aside 20% of the units to meet affordability criteria established by the City's Department of Housing. Generally, this means the affordable for-sale units should be priced at a level that is affordable to persons earning no more than 120% of the area median income, and affordable rental units should be affordable to persons earning no more than 80% of the area median income.

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

G. Amending the Redevelopment Plan

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

In the event the Act is amended after the date of the approval of this Redevelopment Plan by the City Council of Chicago to (a) include new eligible redevelopment project costs (for example, to include the cost of construction of residential housing), or (b) expand the scope or increase the amount of

existing eligible redevelopment project costs (such as, for example, by increasing the amount of incurred interests costs that may be paid under 65 ILCS 5/1-74.4-3(q)(11)), this Redevelopment Plan shall be deemed to incorporate such additional, expanded or increased eligible costs as eligible costs under the Redevelopment Plan. In the event of such amendment(s), the City may add any new eligible redevelopment project costs as a line item in **Table Three** (which sets forth the TIF eligible costs for the Redevelopment Plan), or otherwise adjust the line items in **Table Three** without amendment to this Redevelopment Plan. In no instance, however, shall such additions or adjustments result in any increase in the total redevelopment project costs without further amendment to this Redevelopment Plan.

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

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

I. Housing Impact & Related Matters

The Area contains 14 single-family buildings, 18 multi-family buildings, and 120 mixed-use buildings with upper story residential for a total of 398 units. 367 of the 398 residential units in the Area are inhabited. Because the Area includes a significant number of residential units, information is provided regarding this Plan's potential impact on housing.

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

The number and type of residential buildings in the Area potentially affected by this Plan were identified during the building condition and land use survey conducted as part of the eligibility analysis for the Area. A good

faith estimate and determination of the number of residential units within each such building, whether such residential units were inhabited and whether the inhabitants were low-income or very low-income households were based on a number of research and analytical tools including, where appropriate, physical building surveys, data received from building owners and managers and data bases maintained by the City's Department of Planning and Development, Cook County tax assessment records and census data.

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

Map and Survey Overview

As noted, based on the Plan's land use map shown in Exhibit C, Generalized Land Use Plan, included as Attachment Two of the Appendix, when compared to Exhibit B, Existing Land Use Assessment Map, also included in Attachment Two of the Appendix, there are certain parcels of property currently containing residential uses and units that, if the Plan is implemented in accordance with the Generalized Land Use Plan, could result in such buildings being removed. There are 367 occupied residential units reflected on the Existing Land Use Assessment Map that would be removed if the Generalized Land Use Plan were implemented. Of this number, 88 are estimated to be occupied by residents classified as low-income, and 118 are estimated to be occupied by residents classified as very low-income.

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

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

###

Appendix

Attachment One

Eligibility Study

Eligibility Study
Revision #2

Belmont/Central Tax Increment Financing

Redevelopment Plan and Project

City of Chicago
Richard M. Daley
Mayor

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

Prepared By
PGAV Urban Consulting

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

Eligibility Study
Belmont/Central Tax Increment Financing
Redevelopment Plan and Project
Table of Contents

TABLES

I. INTRODUCTION

PGAV Urban Consulting (the "Consultant") has been retained by the City of Chicago (the "City") to prepare a Tax Increment Financing Redevelopment Plan and Project for the proposed redevelopment project area known as the Belmont/Central Redevelopment Area (the "Area"). Prior to preparation of the Plan, the Consultant undertook various surveys and investigations of the Area to determine whether the Area, containing all or part of 81 full or partial City blocks and approximately 190 acres, qualifies for designation as a tax increment financing district, pursuant to the Illinois Tax Increment Allocation Redevelopment Act, 65 ILCS 5/11-74.4-1 et seq., as amended ("the Act"). This report summarizes the analyses and findings of the Consultant's work. This assignment is the responsibility of PGAV Urban Consulting who has prepared this Eligibility Study with the understanding that the City would rely: 1) on the findings and conclusions of this Eligibility Study in proceeding with the designation of the Area as a redevelopment project area under the Act, and 2) on the fact that PGAV Urban Consulting has obtained the necessary information to conclude that the Area can be designated as a redevelopment project area in compliance with the Act.

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

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

II. BACKGROUND INFORMATION

A. Location and Size of Area

The Area is located approximately 9 miles northwest of downtown Chicago. The Area contains approximately 190 acres and consists of 81 (full and partial) blocks. The Area is irregularly shaped and is adjacent to several existing and proposed redevelopment areas. The boundaries of the Area generally follow commercial corridors along several major streets. The Area includes property that flanks Central Avenue from Berenice Avenue to Fullerton Avenue, Belmont Avenue from Meade Avenue to Leclaire Avenue and Fullerton Avenue from Mango Avenue to Lamon Avenue. The Area generally includes the block face to the respective parallel alley on both sides of the streets listed above.

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

B. Description of Current Conditions

As noted previously, the Area consists of 81 (full and partial) city blocks and 190 acres. The Area contains 446 buildings and 864 parcels. Of the estimated 190 acres in the Area, the land use breakdown (shown as a percentage of gross land area within the Area) is as follows:

Land Use	Percentage of Gross Land Area
Residential	2.1%
Industrial	0.4%
Commercial	44.2%
Institutional and Related	12.6%
Vacant/Undeveloped Land	0.4%
Public Right-Of-Way	40.3%

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

- obsolescence (66% of buildings or parcels);

- excessive land coverage (66% of buildings or site improvements);
- depreciation of physical maintenance (80% of buildings or site improvements; and
- lack of community planning (67% of buildings or parcels).

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

Prior efforts by the City, Area leaders and residents, businesses and neighborhood groups have met with limited success. The City has developed a plan to provide minor streetscape improvements to the core (Belmont/Central intersection) of the Area. However, additional assistance is needed to revitalize the corridors adjacent to this core.

The City and the State of Illinois ("State") have also included a portion (Fullerton Ave.) of the Area in Enterprise Zone Number Five as shown on **Exhibit F, Enterprise Zone Map** included in **Attachment Two** of the **Appendix** of the Redevelopment Plan. However, this initiative only covers a small portion of the Area and cannot reverse the decline seen in the majority of the Area. It is anticipated that in the future, the Enterprise Zone in conjunction with components of the Plan will greatly assist in addressing problems throughout the Area.

From 1994 through 1998, the City of Chicago equalized assessed value increased from $30.1 billion to $33.9 billion according to Cook County records. This represents a gain of $3.8 billion (annual average of 2.7%) during this five-year period. In 1994 the equalized assessed value of Cook County was $67.8 billion and grew to $78.5 billion in 1998. This represents a gain of $10.7 billion (annual average of 2.8%) during this five-year period. In 1998, the E.A.V. of the Area was $81.4 million. This represents an average annual growth rate of approximately 1.7% during the five-year period between 1994 and 1998. Therefore, the Area grew approximately 39% slower than Cook County and the City of Chicago between 1994 & 1998. Further, approximately ten properties in the Area are delinquent in the payment of 1997 real estate taxes and 188 building code violations have been issued on buildings since January of 1994.

Of the 446 buildings in the Area, only seven major new buildings have been built in the past decade according to building permit information provided by the City of Chicago Department of Buildings. All of these buildings were commercial buildings. Approximately 84% of the buildings in the Area are 35 years old or older.

A small percentage of buildings have been vacant for more than one year and have not generated private development interest. There is approximately 59,000 square feet of vacant commercial floor space in the Area which suggest that the Area may experience additional decline and that market acceptance of portions of the Area is not favorable.

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

C. Area Data and Profile

Public Transportation

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

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

- *North-South Routes*
  - **Route 91:** Austin Avenue
  - **Route 85:** Central Avenue

- *East-West Routes*
  - Route 152: Addison Street
  - Route 77: Belmont Avenue
  - Route 76: Diversey Avenue
  - Route 74: Fullerton Avenue

Route 152 (Addison Street) and Route 77 (Belmont Avenue) both have direct connection to the CTA Blue Line to the east. All of the north/south Routes have direct connection to the CTA Green Line to the south and Route 85 (Central Avenue) connects with the Blue Line north of the Area.

Access to Metra commuter rail is provided through direct connecting bus routes. To the south access to the Metra Milwaukee District West Line to Elgin and the Metra North Central Line to Antioch is provided at the Hanson Park station. To the north access to the Metra Union Pacific Northwest Line to Harvard is provided at the Jefferson Park station and access to the Metra Milwaukee District North Line to Fox Lake is provided at the Grayland and Healy stations to the east.

Street System

Region

Access to the regional street system is primarily provided via the Kennedy Expressway (I-90/94) located approximately two miles to the north of the northern portion of the Area.

Street Classification

Arterial streets in the Area generally have one or two travel lanes in each direction and curbside parking lanes. Arterial class streets are signalized at intersections with other arterial and collector streets. The corridors that make up the Area carry large amounts of through and local traffic.

Parking

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

A 300-space public parking garage is located on Central Avenue immediately south of Belmont Avenue. While this facility is centrally located relative to

the Central Avenue corridor segment of the Area, it does not provide a significant benefit to the properties on Belmont east and west of Central Avenue or to the businesses on Fullerton Avenue. Overall there is still a deficiency of off-street parking in the Area.

Pedestrian Traffic

Pedestrian traffic is prevalent along the major arterial streets in the Area. The area near the Belmont Avenue and Central Avenue intersection has the largest concentration of pedestrian traffic. The higher concentrations are likely the result of commercial uses and commuters utilizing the CTA bus lines along these routes.

Historic Structures

There were two (2) buildings identified as significant in a survey of historic resources undertaken by the City located in the Area:

- Belmont-Central Building (5600 W. Belmont Avenue)
- 5551 W. Belmont

In addition, the commercial district located at the intersection of Belmont and Central Avenue is generally intact from an urban design and streetscape perspective. This portion of the Area also contains many structures that exhibit unique architectural detail and design elements that should be preserved where possible.

Area Decline

The Area has experienced a gradual decline in its visual image and viability as a commercial corridor. Within the commercial corridors of the Area the effects of age and reuse of many of the commercial structures have resulted in the depreciation of physical maintenance of the building stock of the Area.

Along the highly developed commercial corridors of the Area existing buildings are suffering from a lack of maintenance. In some instances, property uses and appearances are not up to the standards of contemporary commercial development.

The combination of overall parcel size and depth and the age and design of the building stock has meant that many properties generally have limited use for modern commercial operations of any type. Even assembly of sites would

mean that any new commercial use would have to conform to a long and narrow parcel configuration – something not generally acceptable to commercial businesses today. Therefore, these conditions hamper large-scale commercial redevelopment of the parcels and have resulted in vacancy or underutilization of some of the buildings.

Near the Belmont Avenue and Central Avenue intersection, vacancies, deferred maintenance of buildings and signs and excessive and uncoordinated signage contribute to the Area's declining visual image. In addition, numerous building facades have been altered from their original design and refitted with inappropriate building materials given the architectural character of the buildings and the overall Area. In some instances the refitted facades exhibit depreciation of maintenance and deterioration. Commercial signage in this area is large scale and the number of signs is almost overwhelming.

Along Fullerton Avenue several vacant structures and buildings exhibiting depreciation of maintenance and excessive land coverage are present. The early stages of decline that are present in the Area are evidence that the Area is in need of assistance. If assistance is not provided, the factors that are present may influence other portions of the Area and thereby cause the entire Area to become blighted.

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

D. Existing Land Use and Zoning Characteristics

Table One provided on the following page provides a tabulation of land area by land use category.

At the present time, the existing land uses itemized in Table One are predominantly commercial in nature, as 74.1% of the net area (exclusive of public right-of-way) is commercial. There are no large multi-tenant retail shopping centers in the Area.

The majority of property within the Area is zoned for commercial or business uses as shown on **Exhibit D, Generalized Existing Zoning Map** included in **Attachment Two** of the **Appendix** of the Redevelopment Plan.

Table One
Tabulation of Existing Land Use

Land Use	Land Area Gross Acres	% of Gross Land Area	% of Net Land Area[1]
Residential	4.0	2.1%	3.5%
Industrial	0.8	0.4	0.7
Commercial	83.9	44.2	74.1
Institutional	23.9	12.6	21.1
Undeveloped Land	0.7	0.4	0.6
Sub total – Net Area	113.3	59.6%	100.0%
Public Right-Of-Way	76.7	40.3	N/A
Total	**190.0 Ac.**	**100.0%**	**N/A**

Note:
[1] Net land area exclusive of public right-of-way.

There are also several pockets of residential uses in the Area. Residential structures in the Area are a mixture of single-family and multi-family buildings. Approximately 2.1 % of the total gross land area or 3.5% of the net land area (exclusive of public right-of-way) in the Area is residential. Along the flanks of the Area residential uses are in close proximity to the commercial corridors that comprise the Area. The boundary separating residential and commercial uses is usually an alley. The lack of parking for customers of commercial uses and limited parking in residential areas has prompted the creation of several permit-parking zones adjacent to some commercial areas. In addition, institutional and recreational uses are also scattered throughout the Area.

III. QUALIFICATION OF THE AREA

A. Illinois Tax Increment Allocation Redevelopment Act

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

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

(b) "Conservation area" means any improved area within the boundaries of a redevelopment project area located within the territorial limits of the municipality in which 50% or more of the structures in the area have an age of 35 years or more. Such an area is not yet a blighted area but because of a combination of 3 or more of the following factors: dilapidation; obsolescence; deterioration; illegal use of in

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

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

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

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

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

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

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

not been developed for that designated purpose." (65 ILCS 5/11-74.4-3(a)(1996 State Bar Edition), as amended.

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

B. Survey, Analysis and Distribution of Eligibility Factors

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

A building-by-building analysis of the 81 blocks was conducted to identify the eligibility factors for the Area (see **Conservation Area Factors Matrix, Table Two,** on the following page). Each of the factors relevant to making a finding of eligibility is present as stated in the tabulations.

C. Building Evaluation Procedure

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

Table Two
Conservation Factors Matrix
Belmont/Central Redevelopment Plan and Project

*	**	1	2	3	4	5	6	7	8	9	10	11	12	13	14			
Sub-Area	Buildings 35 Years of Age and Older	Dilapida-tion	Obsoles-cence	Deterio-ration	Illegal Use of Individual Structures	Presence of Structures Below Min Code Standards	Abandon-ment	Excessive Vacancy	Over-crowding of Structures and Community Facilities	Lack of Ventilation, Light or Sanitary Facilities	Inadequate Utilities	Excessive Land Coverage	Deleterious Land Use and Layout	Depreciation of Physical Maintenance	Lack of Community Planning	Total Number of Blighting Factors Present	Area Has 3 or More Factors	Number of Buildings
1A	43	0	31	7	0	9	0	8	0	0	0	31	6	30	31	8	Yes	54
1B	56	1	38	20	9	21	0	20	0	0	0	36	7	66	38	10	Yes	77
2A	65	0	62	0	0	2	0	17	0	0	0	58	4	60	63	7	Yes	78
2B	70	1	62	2	0	1	0	7	0	1	0	64	1	67	63	10	Yes	83
3A	12	0	9	0	0	0	0	7	0	0	0	9	0	14	9	5	Yes	16
3B	128	4	94	12	0	17	0	5	0	0	0	95	2	120	95	9	Yes	138
Total Number of Buildings or Parcels Exhibiting Factors	374	6	296	41	9	50	0	64	0	1	0	293	20	357	299	11	Yes	446
Percent of Total Number of Buildings or Parcels Exhibiting Factors	84%	1%	66%	9%	2%	11%	0%	14%	0%	Less Than 1%	0%	66%	4%	80%	67%			100%

Notes:

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

D. Investigation and Analysis of Conservation Area Factors

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

1. Contacts with local individuals knowledgeable as to Area conditions and history, age of buildings and site improvements, methods of construction, real estate records and related items, as well as examination of existing studies and information related to the Area. In addition, aerial photographs, Sidwell block sheets, etc. were utilized.

2. Inspection and research as to the condition of local buildings, streets, utilities, etc.

3. On-site field inspection of the proposed Area conditions by experienced property inspectors of the Consultant and others as previously noted. Personnel of the Consultant are trained in techniques and procedures of determining conditions of properties, utilities, streets, etc. and determination of eligibility of designated areas for tax increment financing.

4. Use of accepted definitions and guidelines to determine area eligibility as established by the Illinois Department of Revenue manual in conducting eligibility compliance review for State of Illinois Tax Increment Finance Areas in 1988.

5. Adherence to basic findings of need expressed in the Act:

   i. There exists in many Illinois municipalities areas that are conservation or blighted areas, within the meaning of the Act.

   ii. The eradication of blighted areas and the treatment of conservation areas by redevelopment projects are essential to the public interest.

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

E. Analysis of Conditions in the Conservation Area

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

Age Of Structures - Definition

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

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

Summary of Findings Regarding Age:

The Area contains a total of 446 main[1] buildings, of which 84%, or 374 buildings are 35 years of age or older as determined by field surveys and local research.

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

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

1. Dilapidation – Definition

Dilapidation refers to an "advanced" state of disrepair of buildings or improvements, or the lack of necessary repairs, resulting in the building or improvement falling into a state of decay. Dilapidation as a factor is based upon the documented presence and reasonable distribution of buildings and improvements that are in an advanced state of disrepair. At a minimum, dilapidated buildings should be those with critical defects in primary structural components (roof, bearing walls, floor structure and foundation), building systems (heating, ventilation, lighting, and plumbing) and secondary structural components in such combination and extent that:

a. major repair is required; or

b. the defects are so serious and so extensive that the buildings must be removed.

Summary of Findings Regarding Dilapidation:

Of the 446 buildings in the Area, 6 buildings, or 1%, were found to be in an advanced state of disrepair. The exterior field survey of main buildings in the Area found structures with critical defects in primary structural components such as roofs, bearing walls, floor structure and foundations and in secondary structural components to an extent that major repair or the removal of such buildings is required.

2. Obsolescence – Definition

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

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

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

b. **Economic Obsolescence:** Economic obsolescence is normally a result of adverse conditions that cause some degree of market rejection, and hence, depreciation in market values. Typically, buildings classified as dilapidated and buildings that contain vacant space are characterized by problem conditions, which may not be economically curable, resulting in net rental losses and/or depreciation in market value.

c. **Obsolete platting:** Obsolete platting would include parcels of limited or narrow size and configuration or parcels of irregular size or shape that would be difficult to develop on a planned basis and in a manner compatible with contemporary standards and requirements. Plats that created inadequate right-of-way widths for streets, alleys and other public rights-of-way or which omitted easements for public utilities should also be considered obsolete.

d. **Obsolete site improvements:** Site improvements, including sewer and water lines, public utility lines (gas, electric and telephone), roadways, parking areas, parking structures, sidewalks, curbs and gutters, lighting, etc., may also evidence obsolescence in terms of their relationship to contemporary development standards for such improvements. Factors of this obsolescence may include inadequate utility capacities, outdated designs, etc.

Summary of Findings Regarding Obsolescence:

The field survey of main buildings and parcels in the Area found that certain buildings and parcels exhibit characteristics of obsolescence. Obsolete buildings or site improvements comprised 66% or 296 of the 446 buildings in the Area. Obsolete site improvements in the form of secondary structures exist throughout the Area.

3. Deterioration – Definition

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

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

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

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

Summary of Findings Regarding Deterioration:

Throughout the Area, deteriorating conditions were recorded on 9% or 41 of the 446 buildings. The exterior field survey of main buildings in the Area found structures with major defects in the secondary structural components, including windows, doors, gutters, downspouts, porches, chimneys, fascia materials, parapet walls, etc. There were also numerous secondary structures exhibiting deterioration on exterior building facades.

In addition, sidewalks along Fullerton Avenue from Leclaire Avenue to Lavergne Avenue are deteriorated and exhibit cracked and broken surfaces.

4. Illegal Use of Individual Structures – Definition

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

a. illegal home occupations;

b. conduct of any illegal vice activities such as gambling or drug manufacture;

c. uses not in conformance with local zoning codes and not previously grandfathered in as legal nonconforming uses;

d. uses involving manufacture, sale, storage or use of dangerous explosives and firearms.

Summary of Findings Regarding Illegal Use of Individual Structures:

Illegal use of individual structures was recorded in 2% or 9 of the 446 buildings in the Area.

5. Presence of Structures Below Minimum Code Standards – Definition

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

Summary of Findings Regarding Presence of Structures Below Minimum Code Standards

Throughout the Area, structures below minimum code were recorded in 11% or 50 of the 446 buildings in the Area. The exterior field survey of main buildings in the Area found structures not in conformance with local zoning and building codes and structures not safe for occupancy because of fire and similar hazards.

6. Abandonment – Definition

Abandonment usually refers to the relinquishing of all rights, title, claim and possession with intention of not reclaiming the property or resuming its ownership, possession or enjoyment. However, in some cases a determination of abandonment is appropriate if the occupant walks away without legally relinquishing title. For example, a structure not occupied for 12 months should probably be characterized as abandoned.

Summary of Findings Regarding Abandonment:

The field investigation did not indicate the presence of this factor.

7. Excessive Vacancies – Definition

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

Summary of Findings Regarding Excessive Vacancies:

The field investigation indicates that 64 buildings, 14% of the total 446 buildings, exhibited excessive vacancy of floor space. There is in excess of 59,000 square feet of vacant commercial floor space in the Area. In some instances this vacant floor space has not been utilized for extended time periods.

8. Overcrowding of Structures and Community Facilities –Definition

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

Summary of Findings Regarding Overcrowding of Structures and Community Facilities:

The field survey did not indicate the presence of this factor.

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

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

Typical requirements for ventilation, light and sanitary facilities include:

a. adequate mechanical ventilation for air circulation in spaces/rooms without windows (i.e., bathrooms, dust, odor or smoke-producing activity areas);

b. adequate natural light and ventilation by means of skylights or windows for interior rooms/spaces, and proper window sizes and amounts by room area to window area ratios;

c. adequate sanitary facilities (i.e., garbage storage/enclosure, bathroom facilities, hot water, and kitchen); and

d. adequate ingress and egress to and from all rooms and units.

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

The exterior field survey of main buildings in the Area found structures without adequate mechanical ventilation, natural light and proper window area ratios in the Area. Structures exhibiting a lack of ventilation, light or sanitary facilities were recorded in less than 1% or 1 of the 446 main buildings.

10. Inadequate Utilities – Definition

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

Summary of Findings Regarding Inadequate Utilities:

No evidence of this factor is documented in the Area.

11. Excessive Land Coverage – Definition

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

Summary of Findings Regarding Excessive Land Coverage:

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

Numerous commercial businesses are located in structures that cover 100% of their respective lots. Other businesses are utilizing 100% of their lot for business operations. These conditions typically do not allow for off-street loading facilities for shipping operations or do not provide parking for patrons and employees. The impact of this is that often parking occurs on adjacent residential streets or patrons are discouraged from shopping in some areas due to the lack of adequate parking. In addition, delivery trucks were observed off-loading goods at the curb or in travel lanes on the street.

In the Area, 66% or 293 of the 446 structures revealed some evidence of excessive land coverage.

12. Deleterious Land Use or Layout-Definition

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

Summary of Findings Regarding Deleterious Land Use or Layout:

As in many communities which evolved over the years, commercial uses have merged with residential uses in the Area. It is not unusual to find small pockets of isolated residential buildings within a predominantly commercial area. Although these areas may be excepted by virtue of age ("grandfather") clauses as legal non-conforming uses, they are, nonetheless, incompatible land uses inasmuch as the predominant character of the Area is commercial. As noted previously, 74.1% of the net acreage of the Area (minus streets and public rights-of-way) is used for commercial purposes. The Area contains approximately 38 single-family and multi-family residential structures. Along portions of Cicero and Belmont Avenue, 2nd floor residential uses are present in some of the commercial buildings that are more than one story. This is indicative of building designs during the period in which many of the Area buildings were built. In urban centers, commercial buildings were typically designed so shop owners could live above their stores. In addition, there are commercial uses that are inappropriate for this type of commercial corridor. Examples would include locations with outside storage, truck deliveries or operations that are deleterious to the residential neighbor

hoods that border the corridors. The combination of limited on-site parking and high density commercial and residential development in close proximity causes conflicts in traffic, parking and environmental conditions that has promoted deleterious use of land in some portions of the Area. 4% or 20 of the 446 structures in the Area were considered to be deleterious uses.

13. Depreciation of Physical Maintenance – Definition

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

a. **Buildings:** unpainted or unfinished surfaces; paint peeling; loose or missing materials; sagging or bowing walls, floors, roofs, and porches; cracks; broken windows; loose gutters and downspouts; loose or missing shingles; damaged building areas still in disrepair; etc. This information may be collected as part of the building condition surveys undertaken to document the existence of dilapidation and deterioration.

b. **Front yards, side yards, back yards and vacant parcels:** accumulation of trash and debris; broken sidewalks; lack of vegetation; lack of paving and dust control; potholes, standing water; fences in disrepair; lack of mowing and pruning of vegetation, etc.

c. **Public or private utilities:** Utilities that are subject to interruption of service due to on-going maintenance problems such as leaks or breaks, power outages or shut-downs, or inadequate levels of service, etc.

d. **Streets, alleys and parking areas:** potholes; broken or crumbling surfaces; broken curbs and/or gutters; areas of loose or missing materials; standing water, etc.

Summary of Findings Regarding Depreciation of Physical Maintenance:

Depreciation of physical maintenance is widespread throughout the Area. A majority of the parcels in the Area exhibit characteristics that show a depreciation of physical maintenance. Of the 446 main build-

ings in the Area, 80% or 357 of the buildings are impacted by a depreciation of physical maintenance, based on the field surveys conducted. These are combined characteristics in building and site improvements.

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

14. Lack of Community Planning - Definition

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

1. One-way street systems that exist with little regard for overall systematic traffic planning.

2. Street parking existing on streets that are too narrow to accommodate two-way traffic and street parking.

3. Numerous commercial properties exist that are too small to adequately accommodate appropriate off-street parking and loading requirements.

Summary of Findings Regarding Lack of Community Planning:

The field investigation indicates that 67% or 299 of the 446 main buildings in the Area exhibit a lack of community planning.

The majority of the property within the Area developed during a period when on-site parking was not a priority. Patrons of commercial businesses generally walked to their destination from adjacent neighborhoods or utilized public transportation. This situation often conflicts with contemporary use of the automobile for a means of transportation and the increase in patrons utilizing shopping alternatives outside of their local shopping area. Because parking is generally not provided on-site, patrons are limited to utilizing on-street parking. Given that the majority of commercial uses exist on one or two narrow lots, parking is also limited to one or two spaces in front of a commercial use. Often

the commercial operation is of a nature that would require significantly more spaces than are available in front of their respective building. If the spaces are being utilized patrons are forced to utilize parking spaces on adjacent residential streets or move further up the block thus infringing on the availability of parking for another business. In addition, on-street parking provides no provisions for handicapped access or handicapped reserved spaces thereby limiting the accessibility of some segments of the population.

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

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

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

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

The underutilization of commercial store-fronts and lower levels of economic activity mirror the experience of other large urban centers and further illustrates the trend line and deteriorating conditions of the neighborhood. Vacancies in commercial buildings and depreciation of physical maintenance are further evidence of declining conditions in the Area. The lack of significant private investment throughout the Area and limited evidence of business reinvestment in the Area are further evidence of the need for the assistance provided by tax increment financing. To some degree, this lack of private in-

vestment may also be related to the inability of existing property owners to acquire adjacent properties and developers to assemble the properties due to the cost of acquisition of developed property.

The City and the State of Illinois have designated 22.8% of the Area as the State of Illinois Enterprise Zone No. 5. This will provide an added benefit to preserve one of the commercial corridors within the Area and to offset the deteriorating conditions in the Area. Establishment of the Enterprise Zone also recognizes the significant needs of the Area and is evidence that financial incentives are required to attract private investment.

IV. SUMMARY AND CONCLUSION

The conclusion of PGAV Urban Consulting is that the number, degree and distribution of conservation area eligibility factors in the Area as documented in this Eligibility Study warrant the designation of the Area as a conservation area.

The summary table below highlights the factors found to exist in the Area, which cause it to qualify as a conservation area.

A. Conservation Area Statutory Factors

	FACTOR[1]	EXISTING IN AREA
	Age[2]	**85% of bldgs. are or exceed 35 years of age.**
1	Dilapidation	Minor Extent
2	**Obsolescence**	**Major Extent**
3	Deterioration	Minor Extent
4	Illegal use of individual structures	Minor Extent
5	Presence of structures below minimum code standards	Minor Extent
6	Abandonment	Not Present
7	Excessive vacancies	Minor Extent
8	Overcrowding of structures and community facilities	Not Present
9	Lack of ventilation, light or sanitary facilities	Minor Extent
10	Inadequate utilities	Not Present
11	**Excessive land coverage**	**Major Extent**
12	Deleterious land use or layout	Minor Extent
13	**Depreciation of physical maintenance**	**Major Extent**
14	**Lack of community planning**	**Major Extent**

Notes:

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

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

While it may be concluded that the mere presence of the stated eligibility factors noted above may be sufficient to qualify the Area as a conservation area, this evaluation was made on the basis that the factors must be present to an extent that would lead reasonable persons to conclude that public interven-

tion is appropriate or necessary. Secondly, the conservation area eligibility factors must be reasonably distributed throughout the Area so that a non-eligible area is not arbitrarily found to be a conservation area simply because of proximity to an area which exhibits conservation area factors.

Research indicates that the Area on the whole has not been subject to growth and development as a result of investment by private enterprise and will not be developed without action by the City. These have been previously documented. All properties within the Area will benefit from the Plan.

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

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

###

Attachment Two

Maps and Plan Exhibits

Boundary Map of TIF Area
Belmont / Central Redevelopment Area
City of Chicago, Illinois

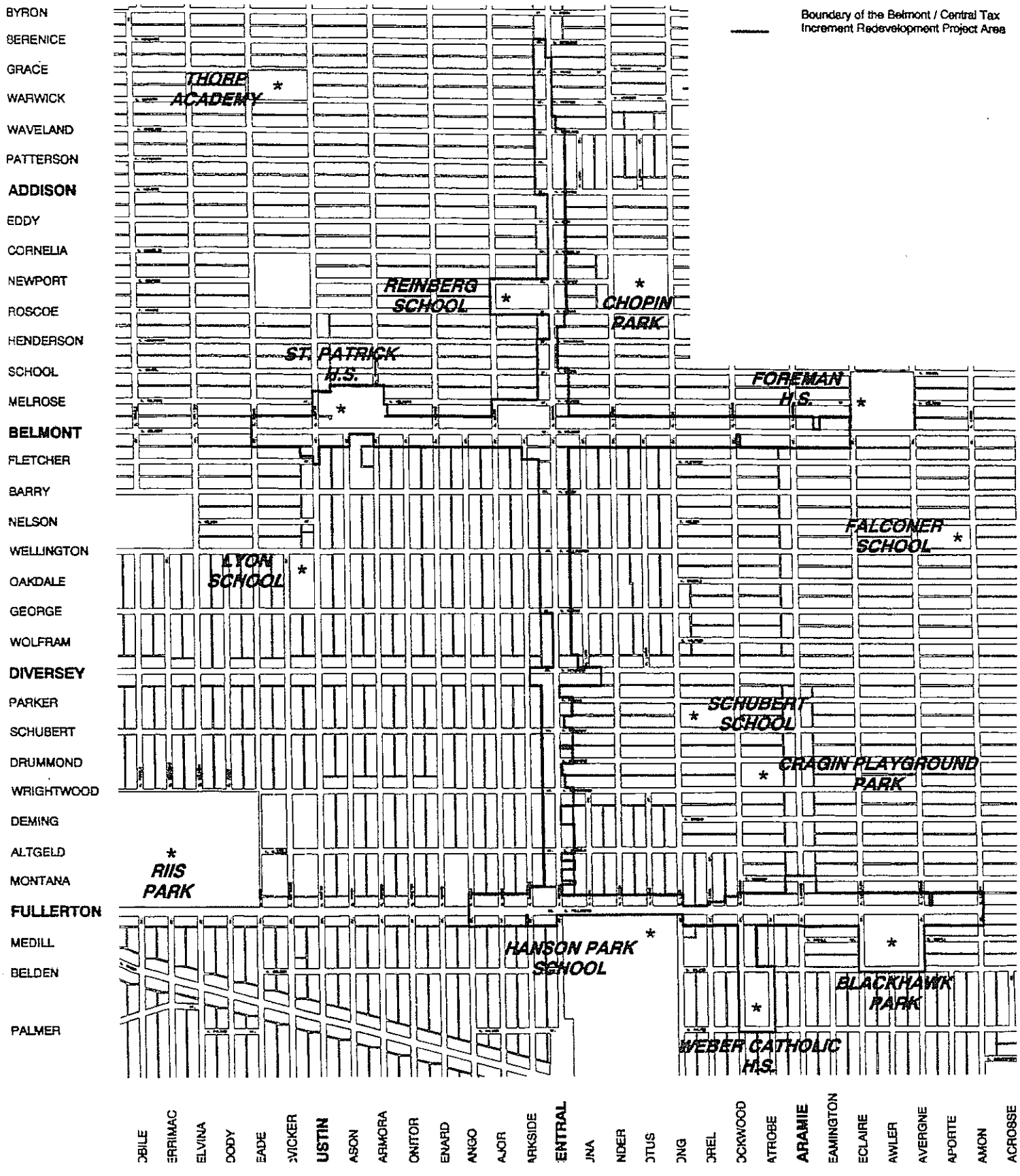
Exhibit A

JULY 7, 1999

0 400 800 1200

NORTH

PGV Urban Consulting



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

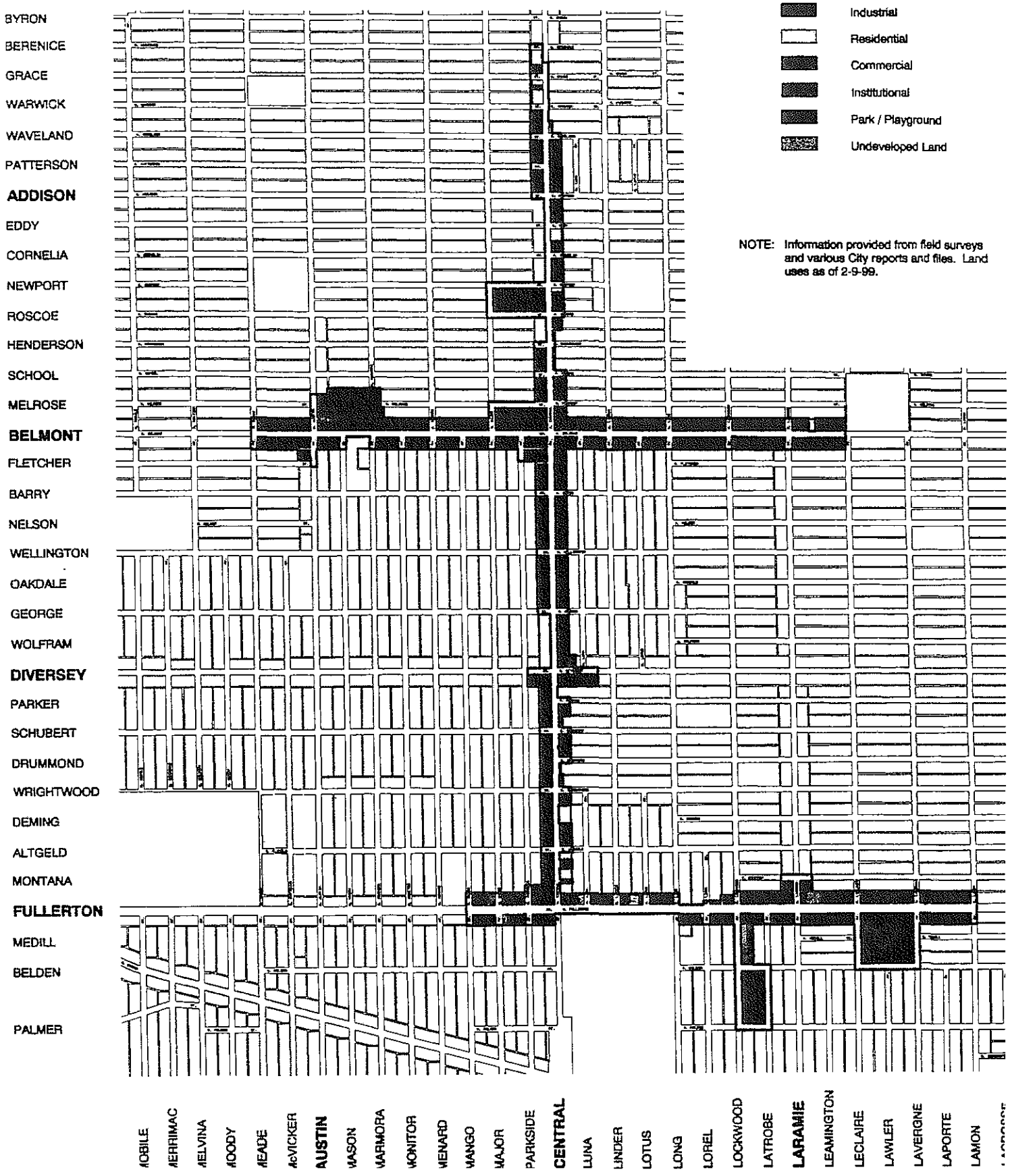
Exhibit B

JULY 7, 1999

0 400 800 1200

NORTH

PGV Urban Consulting



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

Exhibit C

JULY 7, 1999

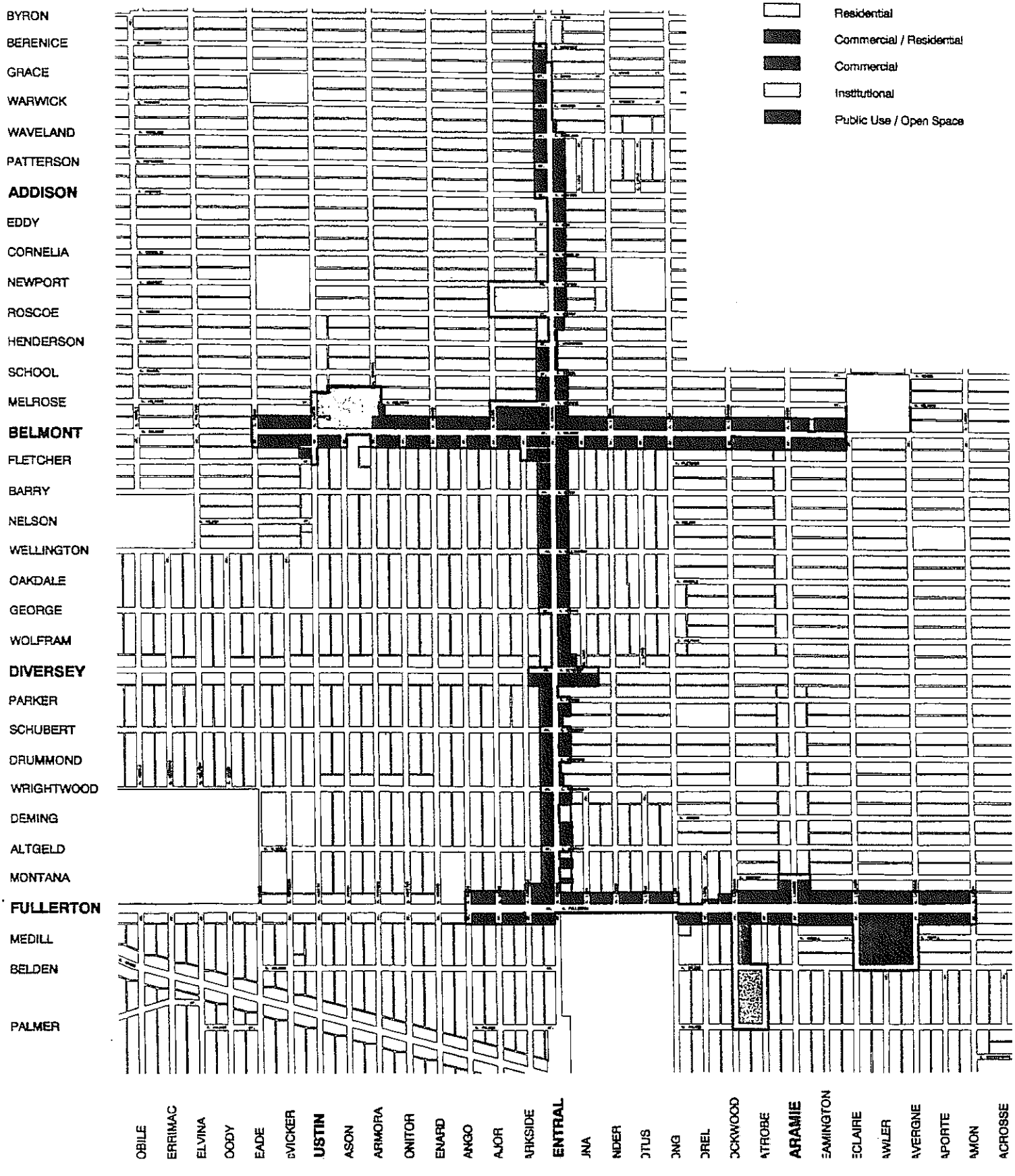
0 400 800 1200

NORTH

PGV Urban Consulting

LEGEND

- Residential
- Commercial / Residential
- Commercial
- Institutional
- Public Use / Open Space



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

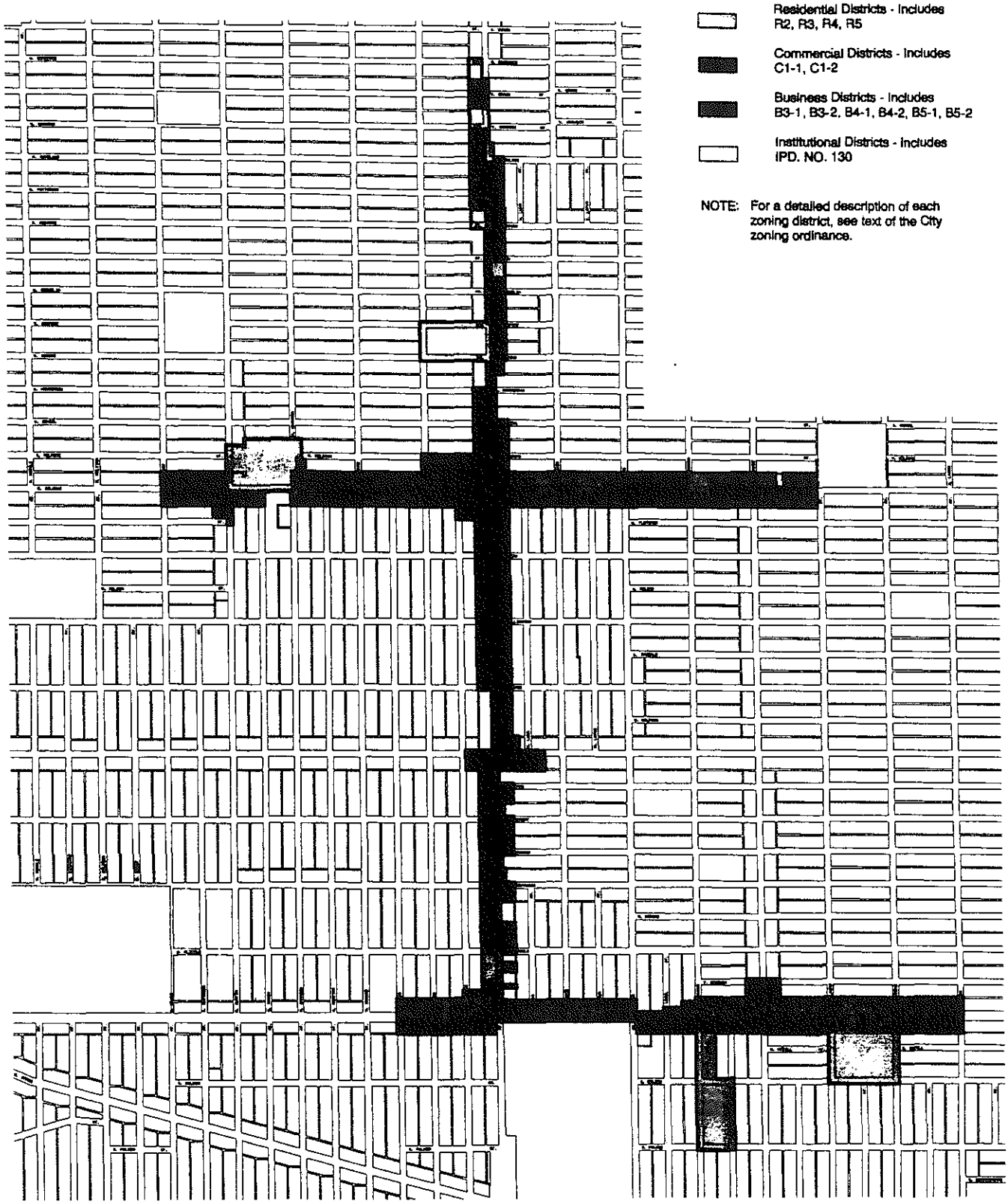
Exhibit D

JULY 7, 1999

0 400 800 1200

NORTH

PGV Urban Consulting



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

Exhibit E

JULY 7, 1999

0 400 800 1200

NORTH

RGV Urban Consulting

LEGEND

3B Sub-Area Identification Number

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

1A
2A
2B
3A
3B

JSTIN
:NTRAL
RAMIE

Enterprise Zone Map
Belmont / Central Redevelopment Area
City of Chicago, Illinois

Exhibit F

JULY 7, 1999

0 400 800 1200

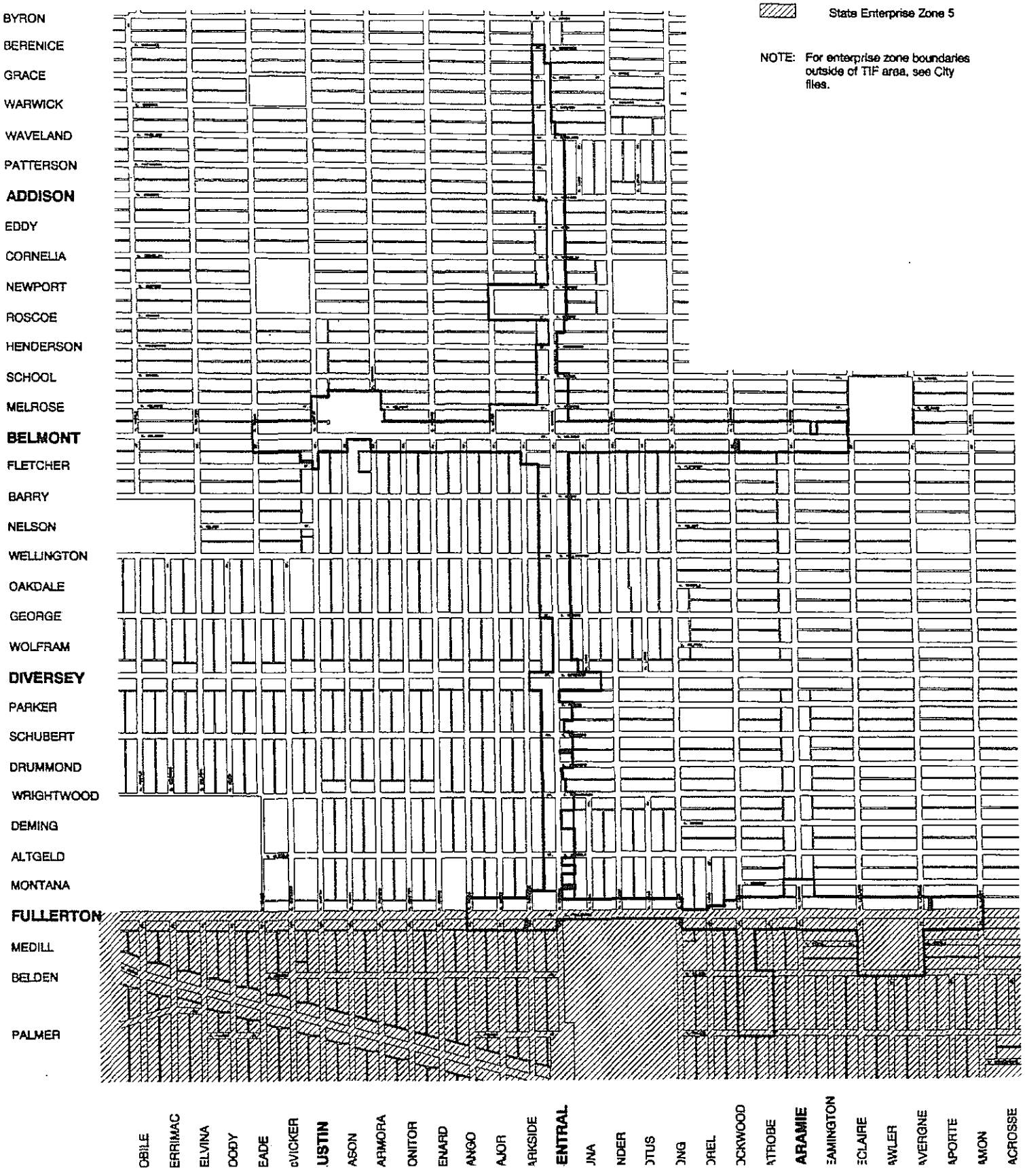
NORTH

PGAV Urban Consulting

LEGEND

State Enterprise Zone 5

NOTE: For enterprise zone boundaries outside of TIF area, see City files.



Attachment Three

Legal Description

Belmont/Central Redevelopment Area

ALL THAT PART SECTIONS 20, 21, 28, 29, 32 AND 33 TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT THE POINT OF INTERSECTION OF THE WEST LINE OF N. CENTRAL AVENUE WITH THE NORTH LINE OF W. BERENICE AVENUE;

THENCE SOUTH ALONG SAID WEST LINE OF N. CENTRAL AVENUE TO THE WESTERLY EXTENSION OF THE NORTH LINE OF LOT 18 IN BLOCK 1 IN FRED BUCK'S SUBDIVISION IN THE NORTH THREE QUARTERS OF THE WEST HALF OF THE WEST HALF OF THE NORTHWEST QUARTER OF SECTION 21, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID NORTH LINE OF LOT 18 BEING ALSO THE SOUTH LINE OF THE ALLEY NORTH OF W. GRACE AVENUE;

THENCE EAST ALONG SAID WESTERLY EXTENSION OF THE NORTH LINE OF LOT 18 IN BLOCK 1 IN FRED BUCK'S SUBDIVISION TO THE EAST LINE OF N. CENTRAL AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF N. CENTRAL AVENUE TO THE SOUTH LINE OF LOT 18 IN BLOCK 3 IN SAID FRED BUCK'S SUBDIVISION IN THE NORTH THREE QUARTERS OF THE WEST HALF OF THE WEST HALF OF THE NORTHWEST QUARTER OF SECTION 21, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID SOUTH LINE OF LOT 18 BEING ALSO THE NORTH LINE OF THE ALLEY NORTH OF WAVELAND AVENUE;

THENCE EAST ALONG SAID NORTH LINE OF THE ALLEY NORTH OF WAVELAND AVENUE TO THE NORTHERLY EXTENSION OF THE EAST LINE OF LOT 19 IN SAID BLOCK 3 IN FRED BUCK'S SUBDIVISION IN THE NORTH THREE QUARTERS OF THE WEST HALF OF THE WEST HALF OF THE NORTHWEST QUARTER OF SECTION 21, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN;

THENCE SOUTH ALONG SAID NORTHERLY EXTENSION AND THE EAST LINE OF LOT 19 IN SAID BLOCK 3 IN FRED BUCK'S SUBDIVISION TO THE NORTH LINE OF W. WAVELAND AVENUE;

THENCE EAST ALONG SAID NORTH LINE OF W. WAVELAND AVENUE TO THE NORTHERLY EXTENSION OF THE WEST LINE OF LOT 39 IN KOESTER AND ZANDER'S NORTH CENTRAL AVENUE SUBDIVISION OF THE SOUTH QUARTER OF THE WEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 21, TOWNSHIP

40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID WEST LINE OF LOT 39 BEING ALSO THE EAST LINE OF THE ALLEY EAST OF N. CENTRAL AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF THE ALLEY EAST OF N. CENTRAL AVENUE TO THE SOUTH LINE OF W. ROSCOE AVENUE;

THENCE WEST ALONG SAID SOUTH LINE OF W. ROSCOE AVENUE TO THE EAST LINE OF LOT 7 IN STOLTZNER'S CENTRAL AVENUE SUBDIVISION OF BLOCK 4 IN THE SUBDIVISION OF LOTS D, E AND F IN THE PARTITION OF THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 21, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN

THENCE SOUTH ALONG SAID EAST LINE OF LOT 7 IN STOLTZNER'S CENTRAL AVENUE SUBDIVISION AND ALONG THE SOUTHERLY EXTENSION THEREOF TO THE NORTH LINE OF LOTS 14 AND 15 IN SAID STOLTZNER'S CENTRAL AVENUE SUBDIVISION, SAID NORTH LINE OF LOTS 14 AND 15 BEING ALSO THE SOUTH LINE OF THE ALLEY SOUTH OF W. ROSCOE AVENUE;

THENCE WEST ALONG SAID SOUTH LINE OF THE ALLEY SOUTH OF W. ROSCOE AVENUE TO THE EAST LINE OF LOT 11 IN SAID STOLTZNER'S CENTRAL AVENUE SUBDIVISION;

THENCE SOUTH ALONG SAID EAST LINE OF LOT 11 IN STOLTZNER'S CENTRAL AVENUE SUBDIVISION AND ALONG THE SOUTHERLY EXTENSION THEREOF, AND ALONG THE EAST LINE OF LOT 30 AND 31 IN SAID STOLTZNER'S CENTRAL AVENUE SUBDIVISION TO THE NORTH LINE OF W. SCHOOL STREET;

THENCE EAST ALONG SAID NORTH LINE OF W. SCHOOL STREET TO THE NORTHERLY EXTENSION OF THE EAST LINE OF LOT 1 IN WM. S. FRISBY'S SUBDIVISION OF LOT 1 IN BLOCK 1 IN HIELD AND MARTIN'S SUBDIVISION OF BLOCKS 5 AND 6 IN THE SUBDIVISION OF LOTS D, E AND F IN THE PARTITION OF THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 21, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN;

THENCE SOUTH ALONG SAID NORTHERLY EXTENSION AND THE EAST LINE OF LOT 1 IN WM. S. FRISBY'S SUBDIVISION AND ALONG THE SOUTHERLY EXTENSION THEREOF, AND ALONG THE WEST LINE OF THE EAST 150 FEET OF LOT 2 IN BLOCK 1 IN HIELD AND MARTIN'S SUBDIVISION OF BLOCKS 5 AND 6 IN THE SUBDIVISION OF LOTS D, E AND F IN THE PARTITION OF THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 21, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN AND ALONG THE SOUTHERLY EXTENSION OF SAID WEST LINE OF THE EAST 150 FEET OF LOT 2 IN BLOCK 1 IN

HIELD AND MARTIN'S SUBDIVISION AND ALONG THE WEST LINE OF THE EAST 150 FEET OF LOT 1 IN BLOCK 2 IN SAID HIELD AND MARTIN'S SUBDIVISION TO THE SOUTH LINE OF SAID LOT 1 IN BLOCK 2, SAID SOUTH LINE OF LOT 1 BEING ALSO THE NORTH LINE OF THE ALLEY NORTH OF W. BELMONT AVENUE;

THENCE EAST ALONG SAID NORTH LINE OF THE ALLEY NORTH OF W. BELMONT AVENUE TO THE NORTHERLY EXTENSION OF THE EAST LINE OF LOT 68 IN R. A. CEPEK'S SUBDIVISION OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 21, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN;

THENCE SOUTH ALONG SAID NORTHERLY EXTENSION AND THE EAST LINE OF SAID LOT 68 IN R. A. CEPEK'S SUBDIVISION TO THE NORTH LINE OF W. BELMONT AVENUE;

THENCE EAST ALONG SAID NORTH LINE OF W. BELMONT AVENUE TO THE EAST LINE OF LOT 71 IN SAID R. A. CEPEK'S SUBDIVISION;

THENCE NORTH ALONG SAID EAST LINE OF LOT 71 IN R. A. CEPEK'S SUBDIVISION AND ALONG THE NORTHERLY EXTENSION THEREOF TO THE SOUTH LINE OF LOT 51 IN SAID R. A. CEPEK'S SUBDIVISION, SAID SOUTH LINE OF LOT 51 BEING ALSO THE NORTH LINE OF THE ALLEY NORTH OF W. BELMONT AVENUE;

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

THENCE SOUTH ALONG SAID WEST LINE OF N. LECLAIRE AVENUE TO THE NORTH LINE OF LOT 44 IN STEVEN'S BELMONT & LARAMIE AVE. SUBDIVISION OF BLOCK 16 IN FALCONER'S ADDITION TO CHICAGO, A SUBDIVISION OF THE NORTH HALF OF THE NORTHEAST QUARTER OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID NORTH LINE OF LOT 44 BEING ALSO THE SOUTH LINE OF THE ALLEY SOUTH OF W. BELMONT AVENUE;

THENCE WEST ALONG SAID SOUTH LINE OF THE ALLEY SOUTH OF W. BELMONT AVENUE TO THE SOUTHERLY EXTENSION OF THE EAST LINE OF LOT 22 IN THE HULBERT FULLERTON AVENUE HIGHLANDS SUBDIVISION NO. 33, A SUBDIVISION IN THE EAST HALF OF THE NORTHWEST QUARTER OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN;

THENCE NORTH ALONG SAID SOUTHERLY EXTENSION AND THE EAST LINE OF LOT 22 IN THE HULBERT FULLERTON AVENUE HIGHLANDS SUBDIVISION NO. 33 TO THE SOUTH LINE OF W. BELMONT AVENUE;

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

THENCE SOUTH ALONG SAID EAST LINE OF N. LOCKWOOD AVENUE TO THE NORTH LINE OF LOT 15 IN THE HULBERT FULLERTON AVENUE HIGHLANDS SUBDIVISION NO. 32, A SUBDIVISION IN THE EAST HALF OF THE NORTHWEST QUARTER OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID NORTH LINE OF LOT 15 BEING ALSO THE SOUTH LINE OF THE ALLEY SOUTH OF W. BELMONT AVENUE;

THENCE WEST ALONG SAID SOUTH LINE OF THE ALLEY SOUTH OF W. BELMONT AVENUE TO THE WEST LINE OF LOT 43 IN BLOCK 1 IN KENDALL'S BELMONT & 56TH AVENUE SUBDIVISION OF THE WEST HALF OF THE NORTHWEST QUARTER OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID WEST LINE OF LOT 43 IN BLOCK 1 IN KENDALL'S BELMONT & 56TH AVENUE SUBDIVISION BEING ALSO THE EAST LINE OF THE ALLEY EAST OF N. CENTRAL AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF THE ALLEY EAST OF N. CENTRAL AVENUE TO THE SOUTH LINE OF LOT 15 IN BLOCK 3 IN J. E. WHITE'S FIRST DIVERSEY PARK ADDITION, A SUBDIVISION OF THE WEST HALF OF THE SOUTH 30 ACRES OF THE WEST HALF OF THE NORTHWEST QUARTER OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID SOUTH LINE OF LOT 15 IN BLOCK 3 IN J. E. WHITE'S FIRST DIVERSEY PARK ADDITION BEING ALSO THE NORTH LINE OF THE ALLEY NORTH OF W. DIVERSEY AVENUE;

THENCE EAST ALONG SAID NORTH LINE OF THE ALLEY NORTH OF W. DIVERSEY AVENUE TO THE NORTHERLY EXTENSION OF THE WEST LINE OF LOT 17 IN SAID BLOCK 3 IN J. E. WHITE'S FIRST DIVERSEY PARK ADDITION;

THENCE SOUTH ALONG SAID NORTHERLY EXTENSION AND THE WEST LINE OF LOT 17 IN BLOCK 3 IN J. E. WHITE'S FIRST DIVERSEY PARK ADDITION TO THE NORTH LINE OF W. DIVERSEY AVENUE;

THENCE EAST ALONG SAID NORTH LINE OF W. DIVERSEY AVENUE TO THE NORTHERLY EXTENSION OF THE EAST LINE OF LOT 5 IN BLOCK 8 IN C. N. LOUCK'S RESUBDIVISION OF BLOCKS 1, 2, 3, 7 AND 8 IN WRIGHTWOOD AVENUE ADDITION TO CHICAGO, A SUBDIVISION OF THE NORTHWEST QUARTER OF THE

SOUTHWEST QUARTER OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN;

THENCE SOUTH ALONG SAID NORTHERLY EXTENSION AND THE EAST LINE OF LOT 5 IN BLOCK 8 IN C. N. LOUCK'S RESUBDIVISION, AND ALONG THE SOUTHERLY EXTENSION THEREOF, TO THE NORTH LINE OF LOT 44 IN SAID BLOCK 8 IN C. N. LOUCK'S RESUBDIVISION, SAID NORTH LINE OF LOT 44 IN BLOCK 8 IN C. N. LOUCK'S RESUBDIVISION BEING ALSO THE SOUTH LINE OF THE ALLEY SOUTH OF W. DIVERSEY AVENUE;

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

THENCE SOUTH ALONG SAID EAST LINE OF N. CENTRAL AVENUE TO THE NORTH LINE OF W. PARKER AVENUE;

THENCE EAST ALONG SAID NORTH LINE OF W. PARKER AVENUE TO THE NORTHERLY EXTENSION OF THE WEST LINE OF LOT 6 IN KEENEY'S RESUBDIVISION OF LOTS 1 TO 24 OF BLOCK 7 IN C. N. LOUCK'S RESUBDIVISION;

THENCE SOUTH ALONG SAID NORTHERLY EXTENSION AND THE WEST LINE OF LOT 6 IN KEENEY'S RESUBDIVISION AND ALONG THE SOUTHERLY EXTENSION THEREOF TO THE NORTH LINE OF LOT 30 IN BLOCK 7 IN AFORESAID C. N. LOUCK'S RESUBDIVISION, SAID NORTH LINE OF LOT 30 IN BLOCK 7 IN C. N. LOUCK'S RESUBDIVISION BEING ALSO THE SOUTH LINE OF THE ALLEY NORTH OF W. SCHUBERT AVENUE;

THENCE WEST ALONG SAID SOUTH LINE OF THE ALLEY NORTH OF W. SCHUBERT AVENUE TO THE EAST LINE OF N. CENTRAL AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF N. CENTRAL AVENUE TO THE NORTH LINE OF W. SCHUBERT AVENUE;

THENCE EAST ALONG SAID NORTH LINE OF W. SCHUBERT AVENUE TO THE NORTHERLY EXTENSION OF THE WEST LINE OF LOT 19 IN FOREMAN AND LANNING'S RESUBDIVISION OF BLOCK 6 IN WRIGHTWOOD AVENUE ADDITION TO CHICAGO IN THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN;

THENCE SOUTH ALONG SAID NORTHERLY EXTENSION AND THE WEST LINE OF LOT 19 IN FOREMAN AND LANNING'S RESUBDIVISION AND ALONG THE SOUTHERLY EXTENSION THEREOF TO THE EASTERLY EXTENSION OF THE NORTH LINE OF LOT 1 IN THE RESUBDIVISION OF LOTS 25 TO 32 IN FOREMAN AND

LANNING'S RESUBDIVISION OF BLOCK 6 IN WRIGHTWOOD AVENUE ADDITION TO CHICAGO, SAID NORTH LINE OF LOT 1 BEING ALSO THE SOUTH LINE OF THE ALLEY SOUTH OF W. SCHUBERT AVENUE;

THENCE WEST ALONG SAID EASTERLY EXTENSION AND THE NORTH LINE OF LOT 1 IN THE RESUBDIVISION OF LOTS 25 TO 32 IN FOREMAN AND LANNING'S RESUBDIVISION OF BLOCK 6 IN WRIGHTWOOD AVENUE ADDITION TO CHICAGO TO THE EAST LINE OF N. CENTRAL AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF N. CENTRAL AVENUE TO THE SOUTH LINE OF LOT 2 IN SAID RESUBDIVISION OF LOTS 25 TO 32 IN FOREMAN AND LANNING'S RESUBDIVISION OF BLOCK 6 IN WRIGHTWOOD AVENUE ADDITION TO CHICAGO;

THENCE EAST ALONG SAID SOUTH LINE OF LOT 2 IN SAID RESUBDIVISION AND ALONG THE EASTERLY EXTENSION THEREOF TO THE WEST LINE OF LOT 6 IN SAID RESUBDIVISION , SAID WEST LINE OF LOT 6 BEING ALSO THE EAST LINE OF THE ALLEY EAST OF N. CENTRAL AVENUE;

THENCE SOUTH ALONG SAID THE EAST LINE OF THE ALLEY EAST OF N. CENTRAL AVENUE AND ALONG THE SOUTHERLY EXTENSION THEREOF TO THE SOUTH LINE OF W. DRUMMOND PLACE;

THENCE WEST ALONG SAID SOUTH LINE OF W. DRUMMOND PLACE TO THE WEST LINE OF LOT 23 IN BLOCK 5 IN WRIGHTWOOD AVENUE ADDITION TO CHICAGO, A SUBDIVISION OF THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN;

THENCE SOUTH ALONG SAID WEST LINE OF LOT 23 IN BLOCK 5 IN WRIGHTWOOD AVENUE ADDITION TO CHICAGO, TO THE SOUTH LINE OF LOT 23, SAID SOUTH LINE OF LOT 23 BEING ALSO THE NORTH LINE OF THE ALLEY NORTH OF W. WRIGHTWOOD AVENUE;

THENCE EAST ALONG SAID NORTH LINE OF THE ALLEY NORTH OF W. WRIGHTWOOD AVENUE TO THE NORTHERLY EXTENSION OF THE EAST LINE OF LOT 26 IN SAID BLOCK 5 IN WRIGHTWOOD AVENUE ADDITION TO CHICAGO;

THENCE SOUTH ALONG SAID NORTHERLY EXTENSION AND THE EAST LINE OF LOT 26 IN SAID BLOCK 5 IN WRIGHTWOOD AVENUE ADDITION TO CHICAGO TO THE NORTH LINE OF W. WRIGHTWOOD AVENUE;

THENCE EAST ALONG SAID NORTH LINE OF W. WRIGHTWOOD AVENUE TO THE NORTHERLY EXTENSION OF THE EAST LINE OF LOT 6 IN BLOCK 4 IN HOWSER'S SUBDIVISION OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN;

THENCE SOUTH ALONG SAID NORTHERLY EXTENSION AND THE EAST LINE OF LOT 6 IN BLOCK 4 IN HOWSER'S SUBDIVISION-AND ALONG THE SOUTHERLY EXTENSION THEREOF TO THE EASTERLY EXTENSION OF THE NORTH LINE OF LOT 11 IN SAID BLOCK 4 IN HOWSER'S SUBDIVISION, SAID NORTH LINE OF LOT 11 BEING ALSO THE SOUTH LINE OF THE ALLEY SOUTH OF W. WRIGHTWOOD AVENUE;

THENCE WEST ALONG SAID SOUTH LINE OF THE ALLEY SOUTH OF W. WRIGHTWOOD AVENUE TO THE EAST LINE OF N. CENTRAL AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF N. CENTRAL AVENUE TO THE SOUTH LINE OF LOT 18 IN SAID BLOCK 4 IN HOWSER'S SUBDIVISION;

THENCE EAST ALONG SAID SOUTH LINE OF LOT 18 IN BLOCK 4 IN HOWSER'S SUBDIVISION AND ALONG THE EASTERLY EXTENSION THEREOF TO THE WEST LINE OF LOTS 38 AND 39 IN SAID BLOCK 4 IN HOWSER'S SUBDIVISION, SAID WEST LINE OF LOTS 38 AND 39 BEING ALSO THE EAST LINE OF THE ALLEY EAST OF N. CENTRAL AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF THE ALLEY EAST OF N. CENTRAL AVENUE TO THE SOUTH LINE OF W. ATGELD STREET;

THENCE WEST ALONG SAID SOUTH LINE OF W. ATGELD STREET TO THE EAST LINE OF N. CENTRAL AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF N. CENTRAL AVENUE TO THE SOUTH LINE OF LOT 44 IN BLOCK 5 IN SAID HOWSER'S SUBDIVISION;

THENCE EAST ALONG SAID SOUTH LINE OF LOT 44 IN BLOCK 5 IN SAID HOWSER'S SUBDIVISION AND ALONG THE EASTERLY EXTENSION THEREOF TO THE WEST LINE OF LOTS 3 AND 4 IN SAID BLOCK 5 IN HOWSER'S SUBDIVISION, SAID WEST LINE OF LOTS 3 AND 4 BEING ALSO THE EAST LINE OF THE ALLEY EAST OF N. CENTRAL AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF THE ALLEY EAST OF N. CENTRAL AVENUE TO THE EASTERLY EXTENSION OF THE SOUTH LINE OF LOT 40 IN SAID BLOCK 5 IN HOWSER'S SUBDIVISION;

THENCE WEST ALONG SAID EASTERLY EXTENSION AND THE SOUTH LINE OF LOT 40 IN SAID BLOCK 5 IN HOWSER'S SUBDIVISION TO THE EAST LINE OF N. CENTRAL AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF N. CENTRAL AVENUE TO THE SOUTH LINE OF LOT 35 IN SAID BLOCK 5 IN HOWSER'S SUBDIVISION;

THENCE EAST ALONG SAID SOUTH LINE OF LOT 35 IN BLOCK 5 IN HOWSER'S SUBDIVISION AND ALONG THE EASTERLY EXTENSION THEREOF TO THE WEST LINE OF LOTS 12 AND 13 IN SAID BLOCK 5 IN HOWSER'S SUBDIVISION, SAID WEST LINE OF LOTS 12 AND 13 BEING ALSO THE EAST LINE OF THE ALLEY EAST OF N. CENTRAL AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF THE ALLEY EAST OF N. CENTRAL AVENUE TO THE EASTERLY EXTENSION OF THE SOUTH LINE OF LOT 33 IN SAID BLOCK 5 IN HOWSER'S SUBDIVISION;

THENCE WEST ALONG SAID EASTERLY EXTENSION AND THE SOUTH LINE OF LOT 33 IN SAID BLOCK 5 IN HOWSER'S SUBDIVISION TO THE EAST LINE OF N. CENTRAL AVENUE;

THENCE SOUTH ALONG SAID THE EAST LINE OF N. CENTRAL AVENUE TO THE SOUTH LINE OF LOT 29 IN SAID BLOCK 5 IN HOWSER'S SUBDIVISION, SAID SOUTH LINE OF LOT 29 BEING ALSO THE NORTH LINE OF THE ALLEY NORTH OF W. FULLERTON AVENUE;

THENCE EAST ALONG SAID NORTH LINE OF THE ALLEY NORTH OF W. FULLERTON AVENUE AND ALONG THE EASTERLY EXTENSION THEREOF TO THE EAST LINE OF N. LONG AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF N. LONG AVENUE TO THE NORTH LINE OF W. FULLERTON AVENUE;

THENCE EAST ALONG SAID NORTH LINE OF W. FULLERTON AVENUE TO THE WEST LINE OF N. LOREL AVENUE;

THENCE NORTH ALONG SAID WEST LINE OF N. LOREL AVENUE TO THE WESTERLY EXTENSION OF THE SOUTH LINE OF LOT 23 IN BLOCK 1 IN DICKEY AND BAKER'S ADDITION TO CRAGIN, A SUBDIVISION OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN;

THENCE EAST ALONG SAID WESTERLY EXTENSION AND THE SOUTH LINE OF LOT 23 IN BLOCK 1 IN DICKEY AND BAKER'S ADDITION TO CRAGIN TO THE EAST LINE OF SAID LOT 23, SAID EAST LINE OF LOT 23 BEING ALSO THE WEST LINE OF THE ALLEY WEST OF N. LOCKWOOD AVENUE;

THENCE NORTH ALONG SAID WEST LINE OF THE ALLEY WEST OF N. LOCKWOOD AVENUE TO THE WESTERLY EXTENSION OF THE SOUTH LINE OF LOT 16 IN SAID BLOCK 1 IN DICKEY AND BAKER'S ADDITION TO CRAGIN;

THENCE EAST ALONG SAID WESTERLY EXTENSION AND THE SOUTH LINE OF LOT 16 IN SAID BLOCK 1 IN DICKEY AND BAKER'S ADDITION TO CRAGIN TO THE WEST LINE OF N. LOCKWOOD AVENUE;

THENCE NORTH ALONG WEST LINE OF N. LOCKWOOD AVENUE TO THE WESTERLY EXTENSION OF THE SOUTH LINE LOT 16 IN THE HULBERT FULLERTON AVENUE HIGHLANDS SUBDIVISION NO. 12, A SUBDIVISION IN THE EAST HALF OF THE SOUTHWEST QUARTER OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID SOUTH LINE LOT 16 IN THE HULBERT FULLERTON AVENUE HIGHLANDS SUBDIVISION NO. 12 BEING ALSO THE NORTH LINE OF THE ALLEY NORTH OF W. FULLERTON AVENUE;

THENCE EAST ALONG SAID NORTH LINE OF THE ALLEY NORTH OF W. FULLERTON AVENUE TO THE EAST LINE OF LOT 30 IN SAID HULBERT FULLERTON AVENUE HIGHLANDS SUBDIVISION NO. 12, SAID EAST LINE OF LOT 30 BEING ALSO THE WEST LINE OF THE ALLEY WEST OF N. LARAMIE AVENUE;

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

THENCE EAST ALONG SAID NORTH LINE OF W. MONTANA STREET TO THE NORTHERLY EXTENSION OF THE WEST LINE OF LOT 36 IN HULBERT FULLERTON AVENUE HIGHLANDS SUBDIVISION NO. 2, A SUBDIVISION IN THE WEST HALF OF THE SOUTHEAST QUARTER OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID WEST LINE OF LOT 36 IN HULBERT FULLERTON AVENUE HIGHLANDS SUBDIVISION NO. 2 BEING ALSO THE EAST LINE OF THE ALLEY EAST OF N. LARAMIE AVENUE;

THENCE SOUTH ALONG SAID NORTHERLY EXTENSION AND ALONG THE EAST LINE OF THE ALLEY EAST OF N. LARAMIE AVENUE TO THE SOUTH LINE OF SAID LOT 36 IN HULBERT FULLERTON AVENUE HIGHLANDS SUBDIVISION NO. 2, A SUBDIVISION IN THE WEST HALF OF THE SOUTHEAST QUARTER OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID

SOUTH LINE OF LOT 36 BEING ALSO THE NORTH LINE OF THE ALLEY NORTH OF W. FULLERTON AVENUE;

THENCE EAST ALONG SAID NORTH LINE OF THE ALLEY NORTH OF W. FULLERTON AVENUE TO THE NORTHERLY-EXTENSION OF THE EAST LINE OF LOT 26 IN BLOCK 15 IN E. F. KENNEDY'S RESUBDIVISION OF PAUL STENSLAND'S SUBDIVISION OF THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN;

THENCE SOUTH ALONG SAID NORTHERLY EXTENSION AND THE EAST LINE OF LOT 26 IN BLOCK 15 IN E. F. KENNEDY'S RESUBDIVISION TO THE NORTH LINE OF W. FULLERTON AVENUE;

THENCE EAST ALONG SAID NORTH LINE OF W. FULLERTON AVENUE TO THE EAST LINE OF THE WEST 10 FEET OF LOT 28 IN SAID BLOCK I5 IN E. F. KENNEDY'S RESUBDIVISION;

THENCE NORTH ALONG SAID EAST LINE OF THE WEST 10 FEET OF LOT 28 IN SAID BLOCK I5 IN E. F. KENNEDY'S RESUBDIVISION AND ALONG THE NORTHERLY EXTENSION THEREOF TO THE SOUTH LINE OF LOT 21 IN SAID BLOCK I5 IN E. F. KENNEDY'S RESUBDIVISION, SAID SOUTH LINE OF LOT 21 BEING ALSO THE NORTH LINE OF THE ALLEY NORTH OF W. FULLERTON AVENUE;

THENCE EAST ALONG SAID NORTH LINE OF THE ALLEY NORTH OF W. FULLERTON AVENUE TO THE EAST LINE OF N. LAMON AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF N. LAMON AVENUE TO THE EASTERLY EXTENSION OF THE NORTH LINE OF LOT 25 IN BLOCK 1 IN McAULEY AND ELLIOTS SUBDIVISION OF THE NORTH HALF OF THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 33,TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID NORTH LINE OF LOT 25 IN BLOCK 1 IN McAULEY AND ELLIOTS SUBDIVISION BEING ALSO THE SOUTH LINE OF THE ALLEY SOUTH OF W. FULLERTON AVENUE;

THENCE WEST ALONG SAID EASTERLY EXTENSION AND ALONG THE SOUTH LINE OF THE ALLEY SOUTH OF W. FULLERTON AVENUE TO THE EAST LINE OF N. LAVERGNE AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF N. LAVERGNE AVENUE TO THE SOUTH LINE OF W. BELDEN AVENUE;

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

THENCE NORTH ALONG SAID WEST LINE OF N. LECLAIRE AVENUE TO THE NORTH LINE OF LOT 48 IN BLOCK 2 IN CHICAGO HEIGHTS SUBDIVISION OF THE NORTH HALF OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 33, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID NORTH LINE OF LOT 48 IN BLOCK 2 IN CHICAGO HEIGHTS SUBDIVISION BEING ALSO THE SOUTH LINE OF THE ALLEY SOUTH OF W. FULLERTON AVENUE;

THENCE WEST ALONG SAID SOUTH LINE OF THE ALLEY SOUTH OF W. FULLERTON AVENUE TO THE WEST LINE OF LOT 1 IN THE RESUBDIVISION OF LOTS 26 TO 46 IN BLOCK 8 IN FOSS & NOBLE'S SUBDIVISION OF PART OF THE EAST HALF OF THE NORTHWEST QUARTER OF SECTION 33, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID WEST LINE OF LOT 1 IN THE RESUBDIVISION OF LOTS 26 TO 46 IN BLOCK 8 IN FOSS & NOBLE'S SUBDIVISION BEING ALSO THE EAST LINE OF THE ALLEY EAST OF N. LOCKWOOD AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF THE ALLEY EAST OF N. LOCKWOOD AVENUE TO THE NORTH LINE OF W. BELDEN AVENUE;

THENCE EAST ALONG SAID NORTH LINE OF W. BELDEN AVENUE TO THE EAST LINE OF N. LATROBE AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF N. LATROBE AVENUE TO THE SOUTH LINE OF W. PALMER STREET;

THENCE WEST ALONG SAID SOUTH LINE OF W. PALMER STREET TO THE WEST LINE OF N. LOCKWOOD AVENUE;

THENCE NORTH ALONG SAID WEST LINE OF N. LOCKWOOD AVENUE TO THE NORTH LINE OF LOT 1 IN PULASKIS SUBDIVISION OF LOTS 29 TO 45 IN BLOCK 1 IN DICKEY & BAKER'S SUBDIVISION OF PART OF THE WEST HALF OF THE EAST HALF OF THE NORTHWEST QUARTER OF SECTION 33, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID NORTH LINE OF LOT 1 IN PULASKIS SUBDIVISION BEING ALSO THE SOUTH LINE OF THE ALLEY SOUTH OF W. FULLERTON AVENUE;

THENCE WEST ALONG SAID SOUTH LINE OF THE ALLEY SOUTH OF W. FULLERTON AVENUE TO THE EAST LINE OF N. LONG AVENUE;

THENCE NORTH ALONG SAID EAST LINE OF N. LONG AVENUE TO THE SOUTH LINE OF W. FULLERTON AVENUE;

THENCE WEST ALONG SAID SOUTH LINE OF W. FULLERTON AVENUE TO THE WEST LINE OF N. CENTRAL AVENUE;

THENCE SOUTH ALONG SAID WEST LINE OF N. CENTRAL AVENUE TO THE NORTH LINE OF LOT 43 IN CEPEK'S SUBDIVISION OF BLOCK 1 IN COMMISSIONER'S SUBDIVISION OF THAT PART OF THE EAST HALF OF THE NORTHEAST QUARTER OF SECTION 32, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID NORTH LINE OF LOT 43 IN CEPEK'S SUBDIVISION BEING ALSO THE SOUTH LINE OF THE ALLEY SOUTH OF W. FULLERTON AVENUE;

THENCE WEST ALONG SAID SOUTH LINE OF THE ALLEY SOUTH OF W. FULLERTON AVENUE TO THE WEST LINE OF N. PARKSIDE AVENUE;

THENCE NORTH ALONG SAID WEST LINE OF N. PARKSIDE AVENUE TO THE SOUTH LINE OF W. FULLERTON AVENUE;

THENCE WEST ALONG SAID SOUTH LINE OF W. FULLERTON AVENUE TO THE WEST LINE OF LOT 1 IN BLOCK 1 IN GRAND AVENUE SUBDIVISION OF BLOCKS 2, 3 AND 4 IN COMMISSIONER'S SUBDIVISION OF THAT PART OF THE EAST HALF OF THE NORTHEAST QUARTER OF SECTION 32, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN;

THENCE SOUTH ALONG SAID WEST LINE OF LOT 1 IN BLOCK 1 IN GRAND AVENUE SUBDIVISION AND ALONG THE SOUTHERLY EXTENSION THEREOF TO THE NORTH LINE OF LOT 46 IN SAID BLOCK 1 IN GRAND AVENUE SUBDIVISION, SAID NORTH LINE OF LOT 46 BEING ALSO THE SOUTH LINE OF THE ALLEY SOUTH OF W. FULLERTON AVENUE;

THENCE WEST ALONG SAID SOUTH LINE OF THE ALLEY SOUTH OF W. FULLERTON AVENUE TO THE WEST LINE OF N. MANGO AVENUE;

THENCE NORTH ALONG SAID WEST LINE OF N. MANGO AVENUE TO THE WESTERLY EXTENSION OF THE SOUTH LINE OF LOT 245 IN THE SECOND ADDITION TO FULLERTON CENTRAL MANOR, A SUBDIVISION IN THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID SOUTH LINE OF LOT 245 IN THE SECOND ADDITION TO FULLERTON CENTRAL MANOR BEING ALSO THE NORTH LINE OF THE ALLEY NORTH OF FULLERTON AVENUE;

THENCE EAST ALONG SAID THE NORTH LINE OF THE ALLEY NORTH OF FULLERTON AVENUE TO THE WEST LINE OF PARKSIDE AVENUE;

THENCE NORTH ALONG SAID WEST LINE OF PARKSIDE AVENUE TO THE WESTERLY EXTENSION OF THE SOUTH LINE OF LOT 51 IN FULLERTON CENTRAL MANOR, A SUBDIVISION IN THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID SOUTH LINE OF LOT 51 IN FULLERTON CENTRAL MANOR BEING ALSO THE NORTH LINE OF THE ALLEY NORTH OF W. FULLERTON AVENUE;

THENCE EAST ALONG SAID WESTERLY EXTENSION AND ALONG THE SOUTH LINE OF LOT 51 IN FULLERTON CENTRAL MANOR TO THE EAST LINE THEREOF, SAID EAST LINE OF LOT 51 BEING ALSO THE WEST LINE OF THE ALLEY WEST OF N. CENTRAL AVENUE;

THENCE NORTH ALONG SAID WEST LINE OF THE ALLEY WEST OF N. CENTRAL AVENUE TO THE NORTHEASTERLY LINE OF LOT 6 IN BLOCK 1 IN DIVERSEY HIGHLANDS, A SUBDIVISION OF THE NORTH HALF OF THE NORTH HALF OF THE NORTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN;

THENCE NORTHWESTERLY ALONG SAID THE NORTHEASTERLY LINE OF LOT 6 IN BLOCK 1 IN DIVERSEY HIGHLANDS TO THE NORTH LINE OF SAID LOT 6, SAID NORTH LINE OF LOT 6 BEING ALSO THE SOUTH LINE OF THE ALLEY SOUTH OF W. DIVERSEY AVENUE;

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

THENCE NORTH ALONG SAID EAST LINE OF N. PARKSIDE AVENUE TO THE NORTH LINE OF W. DIVERSEY AVENUE;

THENCE EAST ALONG SAID NORTH LINE OF W. DIVERSEY AVENUE TO THE WEST LINE OF N. CENTRAL AVENUE;

THENCE NORTH ALONG SAID WEST LINE OF N. CENTRAL AVENUE TO THE SOUTH LINE OF W. GEORGE STREET;

THENCE WEST ALONG SAID SOUTH LINE OF W. GEORGE STREET TO THE SOUTHERLY EXTENSION OF THE EAST LINE OF LOT 25 IN BLOCK 3 IN J. E. WHITE'S SECOND DIVERSEY PARK ADDITION A SUBDIVISION OF LOTS 8, 9 AND THE EAST HALF OF 10 IN KING AND PATTERSON'S SUBDIVISION IN THE EAST HALF OF THE NORTHEAST QUARTER OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID EAST LINE OF LOT 25

IN BLOCK 3 IN J. E. WHITE'S SECOND DIVERSEY PARK ADDITION BEING ALSO THE WEST LINE OF THE ALLEY WEST OF N. CENTRAL AVENUE;

THENCE NORTH ALONG SAID WEST LINE OF THE ALLEY WEST OF N. CENTRAL AVENUE TO THE SOUTH LINE OF THE NORTH 16 FEET 8 INCHES OF LOT 17 IN BLOCK 1 IN SCHERENBERG'S SUBDIVISION OF LOT 1 IN KING AND PATTERSON'S SUBDIVISION OF THE NORTHEAST QUARTER OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN;

THENCE WEST ALONG SAID SOUTH LINE OF THE NORTH 16 FEET 8 INCHES OF LOT 17 IN BLOCK 1 IN SCHERENBERG'S SUBDIVISION AND ALONG THE WESTERLY EXTENSION THEREOF TO THE WEST LINE OF N. PARKSIDE AVENUE;

THENCE NORTH ALONG SAID WEST LINE OF N. PARKSIDE AVENUE TO THE NORTH LINE OF LOT 30 IN REGAN'S RESUBDIVISION OF LOTS 11 TO 46 IN BLOCK 2 IN SCHERENBERG'S SUBDIVISION IN THE EAST HALF OF THE NORTHEAST QUARTER OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID NORTH LINE OF LOT 30 IN REGAN'S RESUBDIVISION BEING ALSO THE SOUTH LINE OF THE ALLEY SOUTH OF W. BELMONT AVENUE;

THENCE WEST ALONG SAID SOUTH LINE OF THE ALLEY SOUTH OF W. BELMONT AVENUE TO THE WEST LINE OF N. MARMORA AVENUE;

THENCE NORTH ALONG SAID WEST LINE OF N. MARMORA AVENUE TO THE SOUTH LINE OF W. BELMONT AVENUE;

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

THENCE SOUTH ALONG SAID EAST LINE OF N. MASON AVENUE TO THE EASTERLY EXTENSION OF THE NORTH LINE OF LOT 40 IN BLOCK 2 IN DR. WALTER GOGOLINSKI SUBDIVISION OF BLOCKS 1 AND 2 IN WLADISLAUS DYNIEWICZ SUBDIVISION OF LOT 4 IN KING AND PATTERSON'S SUBDIVISION OF THE NORTHEAST QUARTER OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID NORTH LINE OF LOT 40 IN BLOCK 2 IN DR. WALTER GOGOLINSKI SUBDIVISION BEING ALSO THE SOUTH LINE OF THE ALLEY SOUTH OF W. BELMONT AVENUE;

THENCE WEST ALONG SAID EASTERLY EXTENSION AND ALONG THE SOUTH LINE OF THE ALLEY SOUTH OF W. BELMONT AVENUE TO THE EAST LINE OF N. AUSTIN AVENUE;

THENCE SOUTH ALONG SAID EAST LINE OF N. AUSTIN AVENUE TO THE EASTERLY EXTENSION OF THE NORTH LINE OF LOT 1 IN BLOCK 2 IN JAVORAS AND JOHNSON'S WESTFIELD MANOR SUBDIVISION OF THE EAST HALF OF THE NORTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID NORTH LINE OF LOT 1 IN BLOCK 2 IN JAVORAS AND JOHNSON'S WESTFIELD MANOR SUBDIVISION BEING ALSO THE SOUTH LINE OF W. FLETCHER STREET;

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

THENCE NORTH ALONG SAID WEST LINE OF N. AUSTIN AVENUE TO THE SOUTH LINE OF THE NORTHERLY 3.00 FEET OF LOT 40 IN BLOCK 1 IN SAID JAVORAS AND JOHNSON'S WESTFIELD MANOR SUBDIVISION;

THENCE WEST ALONG SAID SOUTH LINE OF THE NORTHERLY 3.00 FEET OF LOT 40 IN BLOCK 1 IN JAVORAS AND JOHNSON'S WESTFIELD MANOR SUBDIVISION AND ALONG THE WESTERLY EXTENSION THEREOF TO THE EAST LINE OF LOT 36 IN BLOCK 1 IN SAID JAVORAS AND JOHNSON'S WESTFIELD MANOR SUBDIVISION, SAID EAST LINE OF LOT 36 BEING ALSO THE WEST LINE OF THE ALLEY WEST OF N. AUSTIN AVENUE;

THENCE NORTH ALONG SAID EAST LINE OF LOT 36 IN BLOCK 1 IN SAID JAVORAS AND JOHNSON'S WESTFIELD MANOR SUBDIVISION TO THE NORTH LINE OF SAID LOT 36, SAID NORTH LINE OF LOT 36 BEING ALSO THE SOUTH LINE OF THE ALLEY SOUTH OF W. BELMONT AVENUE;

THENCE WEST ALONG SAID SOUTH LINE OF THE ALLEY SOUTH OF W. BELMONT AVENUE TO THE WEST LINE OF N. MEADE AVENUE;

THENCE NORTH ALONG SAID WEST LINE OF N. MEADE AVENUE TO THE WESTERLY EXTENSION OF THE SOUTH LINE OF LOT 76 IN CHARLES BOOTH'S BELMONT AVENUE ADDITION TO CHICAGO, A SUBDIVISION OF THE SOUTH TEN ACRES OF THE NORTH HALF OF THE SOUTH HALF OF THE SOUTHWEST QUARTER AND THE SOUTH HALF OF THE SOUTH HALF OF THE SOUTHWEST QUARTER OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID SOUTH LINE OF LOT 76 IN CHARLES BOOTH'S BELMONT AVENUE ADDITION TO CHICAGO BEING ALSO THE NORTH LINE OF THE ALLEY NORTH OF W. BELMONT AVENUE;

THENCE EAST ALONG SAID WESTERLY EXTENSION AND ALONG THE NORTH LINE OF THE ALLEY NORTH OF W. BELMONT AVENUE TO THE WEST LINE OF N. AUSTIN AVENUE;

THENCE NORTH ALONG SAID WEST LINE OF N. AUSTIN AVENUE TO THE WESTERLY EXTENSION OF THE SOUTH LINE OF LOT 6 IN BLOCK 2 IN JOHNSON BROTHERS FIRST ADDITION TO WESTFIELD MANOR, A SUBDIVISION IN THE WEST THIRD OF THE WEST HALF OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID SOUTH LINE OF LOT 6 IN BLOCK 2 IN JOHNSON BROTHERS FIRST ADDITION TO WESTFIELD MANOR BEING ALSO THE NORTH LINE OF THE ALLEY SOUTH OF W. SCHOOL STREET;

THENCE EAST ALONG SAID WESTERLY EXTENSION AND ALONG THE SOUTH LINE OF LOT 6 IN BLOCK 2 IN JOHNSON BROTHERS FIRST ADDITION TO WESTFIELD MANOR TO THE EAST LINE OF SAID LOT 6, SAID EAST LINE OF SAID LOT 6 BEING ALSO THE WEST LINE OF THE ALLEY EAST OF N. AUSTIN AVENUE;

THENCE NORTH ALONG SAID WEST LINE OF THE ALLEY EAST OF N. AUSTIN AVENUE TO THE WESTERLY EXTENSION OF THE SOUTH LINE OF LOT 9 IN SAID BLOCK 2 IN JOHNSON BROTHERS FIRST ADDITION TO WESTFIELD MANOR, SAID SOUTH LINE OF LOT 9 BEING ALSO THE NORTH LINE OF THE ALLEY SOUTH OF W. SCHOOL STREET;

THENCE EAST ALONG SAID NORTH LINE OF THE ALLEY SOUTH OF W. SCHOOL STREET TO THE NORTHERLY EXTENSION OF THE WEST LINE OF LOT 16 IN THE SUBDIVISION OF LOT 7 IN OWNER'S PARTITION OF LOTS 6, 7, 8, 9 AND 10 IN VOSS PARTITION OF THE EIGHTY ACRES WEST OF AND ADJOINING THE EAST FORTY ACRES OF THE SOUTHEAST QUARTER OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN;

THENCE SOUTH ALONG SAID NORTHERLY EXTENSION AND THE WEST LINE OF LOT 16 IN THE SUBDIVISION OF LOT 7 IN OWNER'S PARTITION AND ALONG THE SOUTHERLY EXTENSION OF SAID WEST LINE OF LOT 16 TO THE SOUTH LINE OF W. MELROSE STREET;

THENCE EAST ALONG SAID SOUTH LINE OF W. MELROSE STREET TO THE EAST LINE OF LOT 17 IN SAID SUBDIVISION OF LOT 7 IN OWNER'S PARTITION;

THENCE SOUTH ALONG SAID EAST LINE OF LOT 17 IN THE SUBDIVISION OF LOT 7 IN OWNER'S PARTITION TO THE SOUTH LINE THEREOF, SAID SOUTH LINE OF LOT 5 BEING ALSO THE NORTH LINE OF THE ALLEY NORTH OF W. BELMONT AVENUE;

THENCE EAST ALONG SAID NORTH LINE OF THE ALLEY NORTH OF W. BELMONT AVENUE TO THE WEST LINE OF N. MAJOR AVENUE;

THENCE NORTH ALONG SAID WEST LINE OF N. MAJOR AVENUE TO THE NORTH LINE OF W. MELROSE STREET;

THENCE EAST ALONG SAID NORTH LINE OF W. MELROSE STREET TO THE EAST LINE OF LOT 15 IN THE SUBDIVISION OF THE SOUTH HALF OF THE NORTH HALF OF THE SOUTH TEN ACRES OF THE EAST FORTY ACRES IN THE SOUTHEAST QUARTER OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID EAST LINE OF LOT 15 BEING ALSO THE WEST LINE OF THE ALLEY WEST OF N. CENTRAL AVENUE;

THENCE NORTH ALONG SAID WEST LINE OF THE ALLEY WEST OF N. CENTRAL AVENUE TO THE NORTH LINE OF W. HENDERSON STREET;

THENCE EAST ALONG SAID NORTH LINE OF W. HENDERSON STREET TO THE WEST LINE OF N. CENTRAL AVENUE;

THENCE NORTH ALONG SAID WEST LINE OF N. CENTRAL AVENUE TO THE SOUTH LINE OF W. ROSCOE STREET;

THENCE WEST ALONG SAID SOUTH LINE OF W. ROSCOE STREET TO THE WEST LINE OF N. MAJOR AVENUE;

THENCE NORTH ALONG SAID WEST LINE OF N. MAJOR AVENUE TO THE NORTH LINE OF W. NEWPORT AVENUE;

THENCE EAST ALONG SAID NORTH LINE OF W. NEWPORT AVENUE TO THE WEST LINE OF N. CENTRAL AVENUE;

THENCE NORTH ALONG SAID WEST LINE OF N. CENTRAL AVENUE TO SOUTH LINE OF W. ADDISON AVENUE;

THENCE WEST ALONG SAID SOUTH LINE OF W. ADDISON AVENUE TO THE SOUTHERLY EXTENSION OF THE EAST LINE OF LOT 176 IN KOESTER AND ZANDER'S ADDITION TO WEST IRVING PARK, A SUBDIVISION OF THE SOUTH HALF OF THE NORTHEAST QUARTER OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID EAST LINE OF LOT 176 IN KOESTER AND ZANDER'S ADDITION TO WEST IRVING PARK BEING ALSO THE WEST LINE OF THE ALLEY WEST OF N. CENTRAL AVENUE;

THENCE NORTH ALONG SAID SOUTHERLY EXTENSION AND ALONG THE WEST LINE OF THE ALLEY WEST OF N. CENTRAL AVENUE TO THE NORTH LINE OF W. BERENICE AVENUE;

THENCE EAST ALONG SAID NORTH LINE OF BERENICE AVENUE TO THE POINT OF BEGINNING AT THE WEST LINE OF N. CENTRAL AVENUE.

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

Attachment Four

1998 Estimated EAV By Tax Parcel

1998 Estimated EAV by Tax Parcel

COUNT	ASSESSEE PIN #	1998 EAV	TAX DELINQUENT	RESIDENTIAL BUILDING / UNIT (1)
1	1320215035	117,427		*
2	1320215036	158,437		*
3	1320215037	60,745		
4	1320215038	64,165		
5	1320215039	67,187		*
6	1320215040	49,987		*
7	1320215041	47,714		*
8	1320215042	57,161		*
9	1320219027	163,013		*
10	1320219028	90,666		
	1320219037	CONDO		*
11	1001	18,198		*
12	1002	15,556		*
13	1003	14,908		*
14	1004	18,198		*
15	1005	18,198		*
16	1006	14,908		*
17	1007	15,556		*
18	1008	18,198		*
19	1009	18,808		*
20	1010	16,208		*
21	1011	15,556		*
22	1012	18,808		*
23	1013	18,808		*
24	1014	15,556		*
25	1015	16,208		*
26	1016	18,808		*
27	1017	18,198		*
28	1018	15,556		*
29	1019	14,908		*
30	1020	18,198		*
31	1021	18,198		*
32	1022	14,908		*
33	1023	15,556		*
34	1024	18,198		*
35	1320223026	227,405		
36	1320223028	57,353		
37	1320223029	46,933		
38	1320223032	83,941		
39	1320223033	163,952		
40	1320227026	182,523		*
41	1320227027	62,445		
42	1320227028	17,208		
43	1320227029	114,706		
44	1320227030	197,841		
45	1320227031	105,592		
46	1320231023	44,747		
47	1320231024	37,614		

1998 Estimated EAV by Tax Parcel

COUNT	ASSESSEE PIN #	1998 EAV	TAX DELINQUENT	RESIDENTIAL BUILDING / UNIT (1)
48	1320231025	Exempt		
49	1320231026	Exempt		
50	1320231027	1,205,576		
51	1320331015	223,658		
52	1320331019	107,264		
53	1320331020	76,148		
54	1320331021	165,720		
55	1320331030	Exempt		
56	1320415001	Exempt		
57	1320424034	132,252		
58	1320424035	117,913		
59	1320424036	146,415		
60	1320424037	270,260		
61	1320425007	Exempt		
62	1320425008	Exempt		
63	1320425017	Exempt		
64	1320425047	Exempt		
65	1320425048	Exempt		
66	1320429027	36,025		
67	1320429028	52,764		
68	1320429029	85,605		*
69	1320429030	69,166		*
70	1320429031	26,152		
71	1320429032	26,152		
72	1320429033	15,377		
73	1320429034	14,387		
74	1320429035	20,362		
75	1320430009	88,465		
76	1320430010	39,927		
77	1320430011	96,336		
78	1320430012	Exempt		
79	1320430013	Exempt		
80	1320430014	Exempt		
81	1320430023	Exempt		
82	1320430030	Exempt		
83	1320430031	Exempt		
84	1320430032	Exempt		
85	1320430034	Exempt		
86	1320431004	Exempt		
87	1320431026	252,382		
88	1320431030	249,821		
89	1320431031	499,106		
90	1320431032	499,106		
91	1320431033	35,646		
92	1320431034	Exempt		
93	1320432025	78,542		
94	1320432026	79,268		
95	1320432028	82,738		*

COUNT	ASSESSEE PIN #	1998 EAV	TAX DELINQUENT	RESIDENTIAL BUILDING / UNIT (1)
96	1320432029	231,340		
97	1320432030	316,814		
98	1320432038	106,730		
99	1320432039	135,801		
100	1320432040	195,890		
101	1320432041	259,517		
102	1320432042	61,423		
103	1320432043	59,886		
104	1320433011	559,160		
105	1320433015	349,002		
106	1320433018	289,271		
107	1320433019	192,594		
108	1320433020	455,597		
109	1320433021	266,196		
110	1320433022	458,838		
111	1321100001	33,087		
112	1321100002	51,241		
113	1321100003	51,241		
114	1321100004	52,193		
115	1321100005	18,431		
116	1321100006	31,929		
117	1321100007	28,055		
118	1321100008	56,204		
119	1321100009	5,567		
120	1321100010	20,482		
121	1321100011	632,938		
122	1321100012	96,554		
123	1321100013	86,854		
124	1321100014	86,854		
125	1321100015	86,854		
126	1321100016	86,854		
127	1321100017	86,854		
128	1321100018	86,854		
129	1321100019	58,428		
130	1321100020	38,724		
131	1321100021	116,060		
132	1321100022	78,723		
133	1321100041	182,486		
134	1321101001	23,743		
135	1321101002	21,725		
136	1321101003	21,725		
137	1321101004	21,725		
138	1321101005	21,725		
139	1321101006	21,725		
140	1321101007	21,725		
141	1321101008	21,725		
142	1321101009	21,725		
143	1321101010	20,849		

1998 Estimated EAV by Tax Parcel

COUNT	ASSESSEE PIN #	1998 EAV	TAX DELINQUENT	RESIDENTIAL BUILDING / UNIT (1)
144	1321101011	20,849		
145	1321101012	20,849		
146	1321101013	20,849		
147	1321101014	78,328		
148	1321101015	135,548		
149	1321101016	24,160		
150	1321101017	21,138		
151	1321101018	43,402		
152	1321104041	154,505		
153	1321104042	164,705		
154	1321104043	216,562		
	1321104045	CONDO		
155	1001	18,394		
156	1002	22,981		
157	1003	22,981		
158	1004	22,981		
159	1005	22,981		
160	1006	22,981		
161	1321108001	Exempt		
162	1321108002	Exempt		
163	1321108003	Exempt		
164	1321108004	Exempt		
165	1321108005	Exempt		
166	1321108006	Exempt		
167	1321108007	Exempt		
168	1321108008	Exempt		
169	1321108009	Exempt		
170	1321108010	Exempt		
171	1321112001	170,863		
172	1321120019	28,659		*
173	1321124040	1,780,019		
174	1321219032	68,896		
175	1321219034	60,741		
176	1321219035	22,592		
177	1321219036	205,355		
178	1321219037	33,930		
179	1321219038	17,984		
180	1321223014	233,504		
181	1321223015	131,603		
182	1321223016	75,124		
183	1321223018	80,015		
184	1321223019	119,984		
185	1321223020	80,430		
186	1321223021	40,437		
187	1321227030	295,315		
188	1321227031	132,782		
189	1321227032	127,110		
190	1321227037	114,809		

1998 Estimated EAV by Tax Parcel

COUNT	ASSESSEE PIN #	1998 EAV	TAX DELINQUENT	RESIDENTIAL BUILDING / UNIT (1)
191	1321227038	135,337		
192	1321231027	Exempt		
193	1321231028	94,468		
194	1321231029	144,966		
195	1321231030	41,832		
196	1321231031	45,741		
197	1321231032	70,358		
198	1321300001	64,776		
199	1321300002	48,241		
200	1321300003	48,243		
201	1321300004	48,239		
202	1321300005	24,635		
203	1321300006	20,794		
204	1321300007	20,794		
205	1321300008	112,786		
206	1321300009	117,154		
207	1321300010	58,199		
208	1321304001	85,408		*
209	1321304002	173,989		*
210	1321304003	83,475		*
211	1321304004	109,071		*
212	1321304005	87,545		*
213	1321304006	94,390		
214	1321304007	93,230		
215	1321308001	27,717		
216	1321308002	28,877		
217	1321308003	28,783		*
218	1321308004	Exempt		
219	1321308005	Exempt		
220	1321308006	Exempt		
221	1321308007	70,753		
222	1321308008	69,593		
223	1321312004	41,370		
224	1321312005	80,656		
225	1321312006	372,153		
226	1321312007	23,303		
227	1321312008	22,041		
228	1321312038	65,360		*
229	1321312039	89,241		*
230	1321315020	93,516		*
231	1321315040	223,627		
232	1321319001	80,133		*
233	1321319021	106,761		
234	1321323001	286,962		
235	1321323016	309,520		
236	1321327001	316,083		
237	1321327017	339,705		
238	1321327018	174,370		

COUNT	ASSESSEE PIN #	1998 EAV	TAX DELINQUENT	RESIDENTIAL BUILDING / UNIT (1)
239	1321327019	125,556		*
240	1321327020	182,813		
241	1321327023	109,307		
242	1321327024	174,163		
243	1321327025	223,444		
244	1321327026	168,181		
245	1321327027	61,122		
246	1321327028	61,122		
247	1321327029	62,777		
248	1321327032	150,005		
249	1321327033	68,994		
250	1321327034	49,030		
251	1321327035	109,387		*
252	1321328022	58,999		
253	1321328023	29,540		
254	1321328024	29,540		
255	1321328025	52,318		
256	1321328026	52,318		
257	1321328030	25,367		
258	1321328031	25,367		
259	1321328032	51,341		
260	1321328033	51,341		
261	1321328034	72,728		
262	1321328035	72,728		
263	1321328036	57,458		
264	1321328037	57,458		
265	1321328038	27,526		
266	1321328039	82,091		
267	1321328040	82,091		
268	1321328041	28,038		
269	1321328042	198,807		
270	1321328043	114,698		
271	1321329021	436,259		
272	1321329022	152,517		
273	1321329023	141,467		*
274	1321329026	104,548		
275	1321329027	85,138		
276	1321329028	18,592		
277	1321329029	18,592		
278	1321329030	483,630		
279	1321329031	19,567		
280	1321329032	22,895		
281	1321329033	29,743		
282	1321329034	96,447		
283	1321330018	25,208		
284	1321330019	38,233		
285	1321330020	143,052		
286	1321330021	23,035		

1998 Estimated EAV by Tax Parcel

COUNT	ASSESSEE PIN #	1998 EAV	TAX DELINQUENT	RESIDENTIAL BUILDING / UNIT (1)
287	1321330022	26,514		
288	1321330025	125,573		
289	1321330026	98,906		*
290	1321330027	110,272		*
291	1321330028	120,503		*
292	1321330029	84,537		
293	1321330030	99,249		*
294	1321330031	32,583		
295	1321330032	28,788		
296	1321330033	117,307		
297	1321330034	122,316		*
298	1321330035	52,895		
299	1321330036	71,431		
300	1321330037	71,852		
301	1321330038	217,678		*
302	1321417025	55,317		
303	1321417026	16,077		
304	1321417027	95,680		
305	1321417028	95,680		
306	1321417032	72,174		
307	1321417033	88,327		
308	1321417041	Exempt		
309	1321417042	311,394		
310	1321417046	3,357		
311	1321417047	97,544		
312	1321417048	Exempt		
313	1328100001	137,323		
314	1328100002	81,060		
315	1328100003	105,862		
316	1328100005	139,514		
317	1328100006	139,514		
318	1328100007	279,029		
319	1328100008	56,196		
320	1328100009	56,196		
321	1328100012	84,896		
322	1328100013	84,896		
323	1328100014	152,591		
324	1328100015	152,591		
325	1328100016	65,656		
326	1328100017	65,656		
327	1328100018	77,796		
328	1328100019	77,796		
329	1328100041	117,893		
330	1328100042	204,765		
331	1328100043	242,427		
332	1328100044	110,351		
333	1328100045	100,866		
334	1328101004	156,541		

1998 Estimated EAV by Tax Parcel

COUNT	ASSESSEE PIN #	1998 EAV	TAX DELINQUENT	RESIDENTIAL BUILDING / UNIT (1)
335	1328101005	179,334		
336	1328101006	67,097		
337	1328101007	67,097		
338	1328101008	327,020		*
339	1328101039	215,370		
340	1328102001	221,879		
341	1328102006	121,580		
342	1328102042	842,791		
343	1328102044	97,873		
344	1328103007	77,452		
345	1328103008	77,452		
346	1328103009	226,143		
347	1328103042	198,609		
348	1328103043	106,996		
349	1328104001	272,688		*
350	1328104002	114,002		
351	1328104007	82,784		*
352	1328104008	82,784		*
353	1328104009	103,460		
354	1328104010	53,730		*
355	1328104011	113,566		*
356	1328104012	175,615		
357	1328104013	48,971		*
358	1328104017	124,117		
359	1328104018	18,913	Y	
360	1328104019	22,638	Y	
361	1328104040	172,049		*
362	1328104041	113,207		*
363	1328104042	64,468		*
364	1328105002	90,575		
365	1328105003	67,097		
366	1328105004	248,670		*
367	1328105005	75,688		
368	1328105009	85,003		
369	1328105010	115,652		*
370	1328105011	91,979		*
371	1328105012	171,100		*
372	1328105013	69,404		*
373	1328105014	86,357		
374	1328105015	56,058		*
375	1328105016	56,871		
376	1328105019	511,771		
377	1328105038	56,132		
378	1328105039	39,561		
379	1328108011	126,870		
380	1328108016	80,349		
381	1328108017	58,790		
382	1328108018	67,246		

1998 Estimated EAV by Tax Parcel

COUNT	ASSESSEE PIN #	1998 EAV	TAX DELINQUENT	RESIDENTIAL BUILDING / UNIT (1)
383	1328108019	59,167		
384	1328108042	134,073		
385	1328108044	232,384		
386	1328108045	231,941		
387	1328108046	212,109		
388	1328116001	273,399		
389	1328116002	Exempt		
390	1328116003	Exempt		
391	1328116004	Exempt		
392	1328116005	Exempt		
393	1328116008	25,163		
394	1328116009	85,596		
395	1328116017	141,883		*
396	1328116018	92,517		
397	1328116042	49,989		
398	1328116044	123,112		
399	1328116045	Exempt		
400	1328116046	128,932		
401	1328116047	24,591		
402	1328124001	34,094		
403	1328124002	25,171		
404	1328124003	25,171		
405	1328124004	44,252		
406	1328124005	62,110		
407	1328124006	62,110		
408	1328124007	62,110		
409	1328124008	62,110		
410	1328124009	100,707		*
411	1328124017	95,179		
412	1328124047	79,296		*
413	1328124048	104,707		
414	1328124049	150,019		
415	1328124050	47,977		
416	1328124051	40,300		
417	1328124052	33,843		*
418	1328124053	278,803		
419	1328200001	186,767		
420	1328200002	112,640		
421	1328200041	120,668		
422	1328200042	122,973		
423	1328200043	64,545		
424	1328200044	631,260		
425	1328300007	184,332		
426	1328300008	32,452		
427	1328300009	17,437		
428	1328300010	17,437		
429	1328300011	17,437		
430	1328300012	17,437		

1998 Estimated EAV by Tax Parcel

COUNT	ASSESSEE PIN #	1998 EAV	TAX DELINQUENT	RESIDENTIAL BUILDING / UNIT (1)
431	1328300013	151,760		
432	1328300014	151,760		
433	1328300015	47,759		
434	1328300016	47,759		
435	1328300017	47,759		
436	1328300018	47,759		
437	1328300019	147,012		
438	1328300058	332,280		
439	1328304001	48,795		
440	1328304002	48,527		
441	1328304003	48,527		
442	1328304004	48,527		
443	1328304005	48,527		
444	1328308024	54,602		
445	1328308025	138,895		
446	1328308050	246,287		
447	1328312001	7,697		
448	1328312022	130,188		
449	1328316001	362,132		
450	1328316002	18,387		
451	1328316015	16,138		
452	1328316016	16,192		
453	1328316017	16,192		
454	1328316018	45,039		
455	1328316019	45,039		
456	1328316020	45,957		
457	1328316021	45,327		
458	1328316051	49,468		
459	1328316052	90,758		
460	1328324004	52,640		*
461	1328324005	24,273		*
462	1328324006	5,258		*
463	1328324007	28,432		*
464	1328324012	29,797		*
465	1328324013	5,258		*
466	1328324035	253,640		
467	1328324036	47,768		
468	1328324037	47,768		
469	1328324045	111,829		
470	1328324046	89,751		
471	1328324048	11,233		
472	1328324049	55,274		
473	1328325031	110,623		
474	1328325032	80,076		
475	1328325033	13,066		
476	1328325034	54,997		
477	1328325035	76,761		*
478	1328325036	74,550		

COUNT	ASSESSEE PIN #	1998 EAV	TAX DELINQUENT	RESIDENTIAL BUILDING / UNIT (1)
479	1328325037	7,021		
480	1328325038	49,968		
481	1328325039	46,053		
482	1328326030	142,688		*
483	1328326031	67,261		*
484	1328326032	65,816		*
485	1328326033	65,737		
486	1328326034	29,786		*
487	1328326035	29,385		*
488	1328326036	34,673		*
489	1328326037	62,258		
490	1328326038	79,765		
491	1328327031	122,831		*
492	1328327032	62,210		*
493	1328327033	74,095		
494	1328327034	39,190		
495	1328327035	70,908		
496	1328327036	129,589		
497	1328327037	173,884		
498	1328329019	70,308		
499	1328329020	30,207		
500	1328329037	64,122		*
501	1328329038	86,117		*
502	1328329039	131,792		
503	1328331020	206,480		
504	1328331021	79,185		
505	1328331022	82,315		
506	1328331023	107,312		
507	1328331024	92,299		
508	1328331025	7,793	Y	*
509	1328331026	179,744		*
510	1328331027	63,732		*
511	1328331028	109,353		*
512	1328331029	15,414		*
513	1328331030	15,414		
514	1328331031	17,409		
515	1328331032	15,414		
516	1328331033	15,414		
517	1328331043	72,972		
518	1328331046	1,372,319		
519	1328428018	78,228		
520	1328428019	58,962		*
521	1328428020	14,806		
522	1328428021	13,862		
523	1328428022	14,666		
524	1328428023	43,147		
525	1328428028	264,091		*
526	1328428029	133,440		*

COUNT	ASSESSEE PIN #	1998 EAV	TAX DELINQUENT	RESIDENTIAL BUILDING / UNIT (1)
527	1328428030	65,802		*
528	1328428031	68,434		*
529	1328428034	189,553		*
530	1328428035	149,314		
531	1328428036	174,819		
532	1328429021	103,016		
533	1328429022	82,976		
534	1328429023	69,576		*
535	1328429024	82,350		*
536	1328429025	78,668		
537	1328429026	56,414		
538	1328429027	67,904		
539	1328429028	13,585		
540	1328429029	13,585		
541	1328429030	13,585		
542	1328429031	13,585		
543	1328429032	34,974		
544	1328429033	35,672		
545	1328429034	34,974		
546	1328429035	130,583		*
547	1328429036	13,829		
548	1328429037	13,829		
549	1328429038	42,822		*
550	1328429039	35,929		
551	1328429040	78,119		
552	1328429041	61,419		
553	1328430020	63,688		
554	1328430021	63,688		
555	1328430027	261,926		
556	1328430028	55,457		
557	1328430029	6,851		*
558	1328430030	6,851		
559	1328430031	63,126		
560	1328430032	29,714		
561	1328430033	29,714		
562	1328430034	20,461		
563	1328430035	79,869		
564	1328430036	83,981		
565	1328430037	38,517		
566	1328430038	14,355		
567	1328430040	207,853		
568	1329103001	72,153		
569	1329103002	70,306		
570	1329103003	112,407		
571	1329103004	99,403		
572	1329103005	86,060		
573	1329103006	86,060		
574	1329103007	18,832		

1998 Estimated EAV by Tax Parcel

COUNT	ASSESSEE PIN #	1998 EAV	TAX DELINQUENT	RESIDENTIAL BUILDING / UNIT (1)
575	1329103008	112,581		
576	1329103009	67,097		*
577	1329103010	81,916		*
578	1329103011	60,754		
579	1329103014	33,300		
580	1329103015	33,300		
581	1329103016	9,910		
582	1329103017	74,123		*
583	1329103018	68,835		*
584	1329103019	61,774		
585	1329103020	61,774		
586	1329103021	119,118		
587	1329103037	109,274		*
588	1329103038	111,565		*
589	1329103041	136,178		
590	1329103042	96,079		*
591	1329200005	87,220		
592	1329200006	127,727		*
593	1329200007	34,793		
594	1329200008	73,096		*
595	1329200039	149,883		
596	1329202006	27,179		
597	1329202007	59,051		
598	1329202008	101,718		
599	1329202009	131,066		*
600	1329202038	24,038		
601	1329203001	295,435		
602	1329203002	104,871		
603	1329203004	51,151		
604	1329203005	51,151		
605	1329203006	61,750		
606	1329203015	29,187		
607	1329203036	211,350		
608	1329204008	247,931		
	1329204039			
609	8001	Exempt		
610	8002	2,455		
	1329204040			
611	8001	Exempt		
612	8002	1,840		
	1329204041			
613	8001	Exempt		
614	8002	1,840		
615	1329204042	Exempt		
616	1329204043	Exempt		
617	1329204044	Exempt		
618	1329204045	Exempt		
619	1329205006	53,700		

1998 Estimated EAV by Tax Parcel

COUNT	ASSESSEE PIN #	1998 EAV	TAX DELINQUENT	RESIDENTIAL BUILDING / UNIT (1)
620	1329205007	53,700		
621	1329205008	54,197		
622	1329205009	65,665		
623	1329205010	98,318		
624	1329205039	100,668		
625	1329205040	165,675		
626	1329205041	136,765		
627	1329206006	137,177	Y	
628	1329206007	137,177	Y	
629	1329206008	137,177	Y	
630	1329206009	137,177	Y	
631	1329206010	150,106	Y	
632	1329206041	343,875		
633	1329206042	250,791		
634	1329207004	109,621		
635	1329207005	125,028		
636	1329207006	122,826		
637	1329207007	462,594		
638	1329207012	Exempt		
639	1329207013	29,701		
640	1329207021	Exempt		
641	1329207022	Exempt		
642	1329207023	Exempt		
643	1329207024	Exempt		
644	1329207025	Exempt		
645	1329207026	191,323		
646	1329207027	90,721		*
647	1329207028	90,721		*
648	1329207029	231,078		
649	1329207030	103,785		*
650	1329207031	68,392		
651	1329207032	82,932		
652	1329207033	47,971		
653	1329207034	48,675		
654	1329207040	270,475		
655	1329207044	Exempt		
656	1329207045	Exempt		
657	1329207046	Exempt		
658	1329215023	13,108		
659	1329215024	69,964		
660	1329215025	83,968		
661	1329215026	83,968		*
662	1329215027	111,942		
663	1329215028	38,911		
664	1329215029	35,620		
665	1329215030	35,620		
666	1329215031	108,027		
667	1329215032	94,272		

COUNT	ASSESSEE PIN #	1998 EAV	TAX DELINQUENT	RESIDENTIAL BUILDING / UNIT (1)
668	1329215033	86,150		
669	1329215034	26,076		
670	1329215035	24,598		
671	1329215036	99,436		
672	1329215037	99,436		
673	1329215040	13,108		
674	1329215041	13,108		
675	1329215042	286,847		*
676	1329215044	212,368		
677	1329223033	115,118		
678	1329223038	174,392		
679	1329223039	174,392		
680	1329223041	Exempt		
681	1329223042	207,644		
682	1329223043	503,941		
683	1329407001	47,269		
684	1329407002	38,242		
685	1329407003	20,975		
686	1329407004	11,089		
687	1329407005	11,089		
688	1329407006	174,978		
689	1329407022	22,961		
690	1329407023	45,630		
691	1329407024	22,398		
692	1329407029	27,471		
693	1329407030	27,471		
694	1329407031	40,121		
695	1329407032	40,121		
696	1329407033	54,944		
697	1329407034	27,471		
698	1329407035	19,591		
699	1329407036	19,591		
700	1329407040	267,022		
701	1329407041	62,341		
702	1329415021	180,603		
703	1329415022	18,664		
704	1329415023	18,610		
705	1329415024	18,664		
706	1329415025	140,451		
707	1329415026	42,870		*
708	1329415027	42,870		*
709	1329415028	40,592		*
710	1329415029	40,592		*
711	1329415030	103,702		*
712	1329415043	355,801		
713	1329424045	704,095		
714	1329429043	242,492		
715	1329429044	65,879		

COUNT	ASSESSEE PIN #	1998 EAV	TAX DELINQUENT	RESIDENTIAL BUILDING / UNIT (1)
716	1329430039	289,739		
717	1329431013	136,684		*
718	1329431014	337,874		*
719	1329431015	337,874		*
720	1329431016	337,874		*
721	1329431017	337,874		*
722	1329431018	337,874		*
723	1329431019	337,874		*
724	1329431020	268,668		
725	1329431021	16,260		
726	1329431022	17,404		
727	1329431023	28,668		
728	1329431024	28,668		
729	1329431025	15,743		
730	1329431026	15,796		
731	1329431028	38,438		
732	1329431029	861,821		
733	1332205001	118,013		
734	1332205002	7,290		
735	1332205003	45,329		*
736	1332205008	35,659		
737	1332205009	35,659		
738	1332205010	39,417		
739	1332205045	75,839		*
740	1332205046	7,128		
741	1332205047	41,957		
742	1332206001	133,081		*
743	1332206002	104,337		
744	1332206003	77,578		
745	1332206004	7,560		
746	1332206005	7,560		
747	1332206006	58,659		*
748	1332206007	53,137		*
749	1332206008	131,424		*
750	1332206009	131,424		*
751	1332207001	129,115		*
752	1332207002	14,987		
753	1332207003	14,987		
754	1332207004	63,987		
755	1332207005	63,987		
756	1332207006	63,987		
757	1332207007	63,987		
758	1332207008	63,987		
759	1333101001	171,037		
760	1333101002	161,844		
761	1333101003	161,844		
762	1333101004	42,521		
763	1333101005	16,306		

1998 Estimated EAV by Tax Parcel

COUNT	ASSESSEE PIN #	1998 EAV	TAX DELINQUENT	RESIDENTIAL BUILDING / UNIT (1)
764	1333101006	13,334		
765	1333101007	13,334		
766	1333101008	13,334		
767	1333101009	13,334		
768	1333101010	159,074	Y	*
769	1333102001	151,285		
770	1333102002	18,250		
771	1333102003	70,191		*
772	1333102004	36,417		
773	1333102005	61,835		*
774	1333102006	79,002		*
775	1333102007	123,256		*
776	1333102008	91,120		*
777	1333102009	97,697		
778	1333103001	186,985		*
779	1333103002	157,583		*
780	1333103003	43,997		
781	1333103004	43,997		
782	1333103005	27,447		
783	1333103006	98,824		*
784	1333103007	62,814		
785	1333103008	34,113		
786	1333103009	27,077		
787	1333103010	31,360		
788	1333103011	28,637		
789	1333103012	34,970		
790	1333103013	21,973		
791	1333103014	21,751		
792	1333103015	23,070		
793	1333103016	22,039		
794	1333103017	21,875		
795	1333103018	21,764		
796	1333103019	31,776		
797	1333103020	27,550		
798	1333103021	31,868		
799	1333103022	32,409		
800	1333103023	38,190		
801	1333104041	837,289		
802	1333107001	Exempt		
803	1333200001	103,748		
804	1333200002	7,717		
805	1333200003	56,250		*
806	1333200008	49,187		
807	1333200013	41,874		*
808	1333200014	13,827		
809	1333200015	15,083		
810	1333200016	16,842		
811	1333200017	16,622		

1998 Estimated EAV by Tax Parcel

COUNT	ASSESSEE PIN #	1998 EAV	TAX DELINQUENT	RESIDENTIAL BUILDING / UNIT (1)
812	1333200018	14,536		
813	1333200019	14,536		
814	1333200020	14,536		
815	1333200021	61,074		
816	1333200022	90,562		
817	1333200023	61,074		
818	1333200024	61,074		
819	1333200045	220,220		
820	1333200046	349,309		
821	1333200047	74,330		
822	1333202001	78,391		
823	1333202002	109,176		*
824	1333202003	69,593		*
825	1333202004	328,491		*
826	1333202005	12,251		
827	1333202006	12,251		
828	1333202007	12,251		
829	1333202008	147,145		
830	1333202009	147,145		
831	1333202010	51,637		*
832	1333202011	69,053		*
833	1333202012	95,105		
834	1333202013	96,840		*
835	1333202014	36,899		*
836	1333202015	65,299		*
837	1333202016	70,627		*
838	1333202017	37,198		*
839	1333202018	37,198		*
840	1333202019	38,698		
841	1333202020	38,698		
842	1333202021	Exempt		
843	1333202022	Exempt		
844	1333203003	13,655		
845	1333203004	13,655		
846	1333203005	59,511		
847	1333203006	59,511		
848	1333203007	38,126		
849	1333203008	56,329		
850	1333203009	65,428		
851	1333203010	65,428		
852	1333203011	11,828		
853	1333203012	11,828		
854	1333203013	142,574		*
855	1333203014	54,454		
856	1333203015	54,454		
857	1333203016	34,617		*
858	1333203017	34,650		*
859	1333203018	34,650		*

1998 Estimated EAV by Tax Parcel

COUNT	ASSESSEE PIN #	1998 EAV	TAX DELINQUENT	RESIDENTIAL BUILDING / UNIT (1)
860	1333203019	147,228		*
861	1333203020	79,307		*
862	1333203021	79,307		*
863	1333203041	91,660		
864	1333203042	127,191		*
	TOTALS	81,423,339		

(1) Indicates the P.I.N.'s associated with residential buildings / units that would be removed if the Plan is implemented according to Exhibit C (Generalized Land Use Plan) included in Attachment Two of the Appendix.