
**CITY OF BERWYN
TIF REDEVELOPMENT PLAN
HARLEM TIF DISTRICT**

"Redevelopment 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 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 as set forth in the Tax Increment Allocation Redevelopment Act, 65 ILCS 5/11-74.4-3, et. seq., as amended.

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in conjunction with

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I. INTRODUCTION

The City of Berwyn (the "City") is an established community located in western Cook County, Illinois. The City blends old and new: historical development in the post-Civil War era, a strong mix of architecturally significant homes built in the early 20th century, and more recently, a dynamic influx of new residents and new businesses reinvesting in the community. The City is centrally located within the metropolitan area, with easy access to downtown Chicago and proximity to suburbs further to the west.

In this report, the City proposes a Tax Increment Financing Redevelopment Plan to assist a strategically important commercial area in overcoming a number of redevelopment barriers. Kane, McKenna and Associates, Inc. ("KMA") has been retained by the City of Berwyn to conduct an analysis of the potential qualification and designation of the area as a Tax Increment Financing ("TIF") District, and to assist the City in drafting this TIF Redevelopment Plan.

TIF Plan Requirements. The City is preparing this Plan as required by the Tax Increment Allocation Redevelopment Act, (the "Act") 65 ILCS 5/11-74.4-3, et. seq., as amended. To establish a TIF district (also known as a Redevelopment Project Area ("RPA")), Illinois municipalities must adopt several documents, including a TIF Redevelopment Plan and Eligibility Report.

The Act enables Illinois municipalities to establish TIF districts, either to eliminate the presence of blight or to prevent its onset. The Act finds that municipal TIF authority serves a public interest in order to: "promote and protect the health, safety, morals, and welfare of the public, that blighted conditions need to be eradicated and conservation measures instituted, and that redevelopment of such areas be undertaken; that to remove and alleviate adverse conditions it is necessary to encourage private investment and restore and enhance the tax base of the taxing districts in such areas by the development or redevelopment of project areas" (65 ILCS 5/11-74.4-2(b)).

By definition, a TIF "Redevelopment 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 qualify the redevelopment project area as a "blighted area," "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 as set forth in the Tax Increment Allocation Redevelopment Act.

Community Background. The City of Berwyn was incorporated in 1908, the successor to several settlements that were developed in the 19th century. In the early 20th century, the municipality became a vibrant, fast growing suburban community, nearly reaching its current population level as early as 1930. Since then

the population has stabilized and was at an estimated 49,664 based upon a 2009 U.S. Census estimate. Recent decennial censuses have fluctuated, with 1990 and 2000 censuses indicating a population of 45,426 and 54,016, respectively.

The City has a number of important assets that contribute to a competitive businesses environment and desirable location for residents. Because of its proximity to Chicago and transportation assets, it features an excellent location and access to important amenities. Harlem Avenue, one of the oldest arterial roads in the region, acts as an important gateway to the community. Aside from providing excellent transportation access to I-290 and I-55, Harlem serves as an important entry point for visitors entering Berwyn either from the north or the south.

The City possesses a number of other transportation assets, in addition to the Harlem corridor. Cermak Road is an important east/west arterial road that intersects with Harlem; the intersection of the two roads has one of the highest traffic counts in western Cook County. In addition to the network of roadways, residents and businesses benefit from a network of railways; the City features a Metra commuter rail line and is closely situated to several CTA train stations.

In addition to physical assets, the City has benefited in recent years from a dynamic environment for demographic change. A diverse set of demographic groups have relocated to the City, bolstering the housing market, adding to the roster of business owners, adding cultural amenities, and creating new draws to the community.

In summary, the proposed Harlem RPA has a number of important advantages that can be potentially leveraged via TIF establishment:

- Harlem Avenue is a major arterial road and, in conjunction with Cermak Road (the major intersecting road) generates the vehicular traffic necessary to support commercial and retail uses;
- The proposed RPA is close to Interstates I-55 and I-290; and
- Public institutions such as Morton West High School and Berwyn Public Library stabilize the area and, in economic terms, attract the purchasing power of students, patrons and employees that benefit nearby businesses.

Regarding Cermak Plaza shopping center within the proposed RPA, its operators have made partial but insufficient investments to modernize the site. For example, the center management has worked to locate a new Walgreens pharmacy (adjacent to the TIF but not in the proposed TIF District) and repaved the parking lot on the north side (the south side has not been repaved and is in deteriorated condition). However, portions of the plaza are still underutilized, have vacancies, and exhibit signs of physical and/or economic obsolescence.

Despite its potential advantages, many parcels in the area are underutilized. Cermak Plaza has several vacancies (including one comparatively large vacant space

that, pending City action, could be occupied with TIF assistance or a combination of TIF and other municipal assistance). Moreover, the area as a whole has a number of vacancies, particularly east of Cermak Plaza among smaller businesses.

The proposed TIF District generally suffers from a variety of economic development impediments as identified in the TIF Act, such as obsolescence and the aforementioned excessive vacancies. In comparison to the balance of City EAV, the proposed TIF district property valuations have lagged behind the City's annual EAV growth rates. The TIF Qualification Report (Section V) identifies other impediments to redevelopment.

The Harlem TIF area has the potential for redevelopment of certain underutilized properties. Such redevelopment would build upon locational advantages and established commercial uses. As such, the City has identified a number of objectives for redevelopment, with tax increment financing acting as a tool to achieve them. Please refer to Section III of this report for additional information about the goals, objectives and activities to support redevelopment.

The Proposed TIF District. The proposed RPA consists of approximately 222 tax parcels. A major portion of the proposed TIF District area (in terms of land and building space) is at or near the intersection of Harlem Avenue and Cermak Road where both the Cermak Plaza and Morton West High School are located. Further south along Harlem are additional businesses as well as certain non-commercial uses such as the Berwyn Public Library. In the eastern portion of the TIF District are a number of mixed use and commercial buildings.

The proposed TIF District suffers from a variety of economic development impediments, as defined in the TIF Act. For example, it suffers from obsolescence and excessive vacancies. Section V of the *TIF Qualification Report* (see Appendix 5) identifies the following impediments to redevelopment:

- Obsolescence
- Excessive vacancies
- Lagging growth in EAV, in comparison to the City as a whole
- Deterioration
- Inadequate Utilities
- Deleterious Layout.

On balance, the combination of these factors limits the opportunities for private reinvestment within and around the proposed RPA. Such factors potentially suppress the value of future development and weaken the potential for business growth – limiting employment and contributing to the lack of sustained investment in the area.

The RPA would be suitable for new development if there is coordination of uses and redevelopment activity by the City. Through this TIF Redevelopment Plan and as part of its comprehensive economic development planning, the City intends to attract and encourage commercial and retail/mixed uses to locate, upgrade, expand and/or modernize their facilities within Berwyn. Through the establishment of the RPA, the City would implement a program to redevelop key areas within the new TIF District and in so doing, it would stabilize the area, extend benefits to the community, and assist affected taxing districts over the long run.

Rationale for Redevelopment Plan. The City recognizes the need for a strategy to revitalize properties and promote development within the boundaries of the RPA. The needed private investment would only be possible if a TIF district is adopted pursuant to the terms of the Act. Incremental property tax revenue generated by the development will play a decisive role in encouraging private development. Site conditions and diverse ownership that has discouraged intensive private investment in the past will be eliminated. Ultimately, the implementation of the Plan will benefit both the City and surrounding taxing districts, by virtue of the expected expansion of the tax base.

The City has determined that the area as a whole would be developed in a coordinated manner without the adoption of the TIF Redevelopment Plan. The City, with the assistance of KMA, has therefore commissioned this Plan to use tax increment financing in order to address local needs and to meet redevelopment goals and objectives.

The adoption of this Plan makes possible the implementation of a comprehensive program for the economic redevelopment of the area. By means of public investment and land assembly, the RPA will become a more viable area that will attract private investment. The public investment and land assembly will lay the foundation for the redevelopment of the area with private capital. This in turn will set the stage for future retail, commercial and retail/residential/mixed use opportunities surrounding the area.

The designation of the area as an RPA will allow the City to pursue the following beneficial strategies:

- Assembling land in order to provide sites for redevelopment;
- Entering into redevelopment agreements in order to redevelop property and/or to induce new development to locate within the RPA;
- Establishing a pattern of land-use activities that will increase efficiency and economic inter-relationships, especially as such uses complement adjacent current and/or future commercial opportunities and City redevelopment projects within the RPA and/or surrounding area;

- Providing infrastructure that supports subsequent redevelopment plans for the RPA; and
- Enhancing area appearance through improvements to landscape, streetscape and signage;

Through this Plan, the City will direct the coordination and assembly of the assets and investments of the private sector and establish a unified, cooperative public-private redevelopment effort. Several benefits are expected to accrue to the area: entry of new businesses; new employment opportunities; and physical and aesthetic improvements. Ultimately, the implementation of the Plan will benefit (a) the City, (b) the taxing districts serving the RPA, (c) residents and property owners within the RPA, and (d) existing and new businesses.

City Findings. The City, through legislative actions as required by the Act, finds:

- That the RPA as a whole has not been subject to growth and development through investment by private enterprise;
- That in order to promote and protect the health, safety, and welfare of the public, certain conditions that have adversely affected redevelopment within the RPA need to be addressed, and that redevelopment of such areas must be undertaken;
- To alleviate the adverse conditions, it is necessary to encourage private investment and enhance the tax base of the taxing districts in such areas by the development or redevelopment of certain areas;
- That public/private partnerships are determined to be necessary in order to achieve development goals;
- That without the development focus and resources provided for under the Act and as set forth in this Plan, growth and redevelopment would not reasonably be expected to be achieved;
- That the use of incremental tax revenues derived from the tax rates of various taxing districts in the RPA for the payment of redevelopment project costs is of benefit to the taxing districts, because the taxing districts would not derive the benefits of an increased assessment base without addressing the coordination of redevelopment; and
- That the TIF Redevelopment Plan conforms to the Berwyn Comprehensive Plan, as detailed in Section III of this report.

Additionally, the City finds that it is useful, desirable, and necessary for the City to assemble land into parcels of sufficient size to encourage development consistent with current standards.

It is further found, and certified by the City, in connection to the process required for the adoption of this Plan pursuant to the Act, that the projected redevelopment of the RPA may result in the displacement of ten (10) inhabited residential units or more, and that the RPA contains over seventy-five (75) inhabited residential units. Therefore, *this Plan includes a Housing Impact Study.*

The redevelopment activities that will take place within the RPA will produce benefits that are reasonably distributed throughout the RPA. Redevelopment of the RPA area is tenable only if a portion of the improvements and other costs are funded by TIF.

Pursuant to the Act, the RPA includes only those contiguous parcels of real property and improvements thereon substantially benefited by the redevelopment project. Also pursuant to the Act, the area in the aggregate is more than 1½ acres. A boundary map of the RPA is included in Appendix 2 of this Plan.

II. RPA LEGAL DESCRIPTION

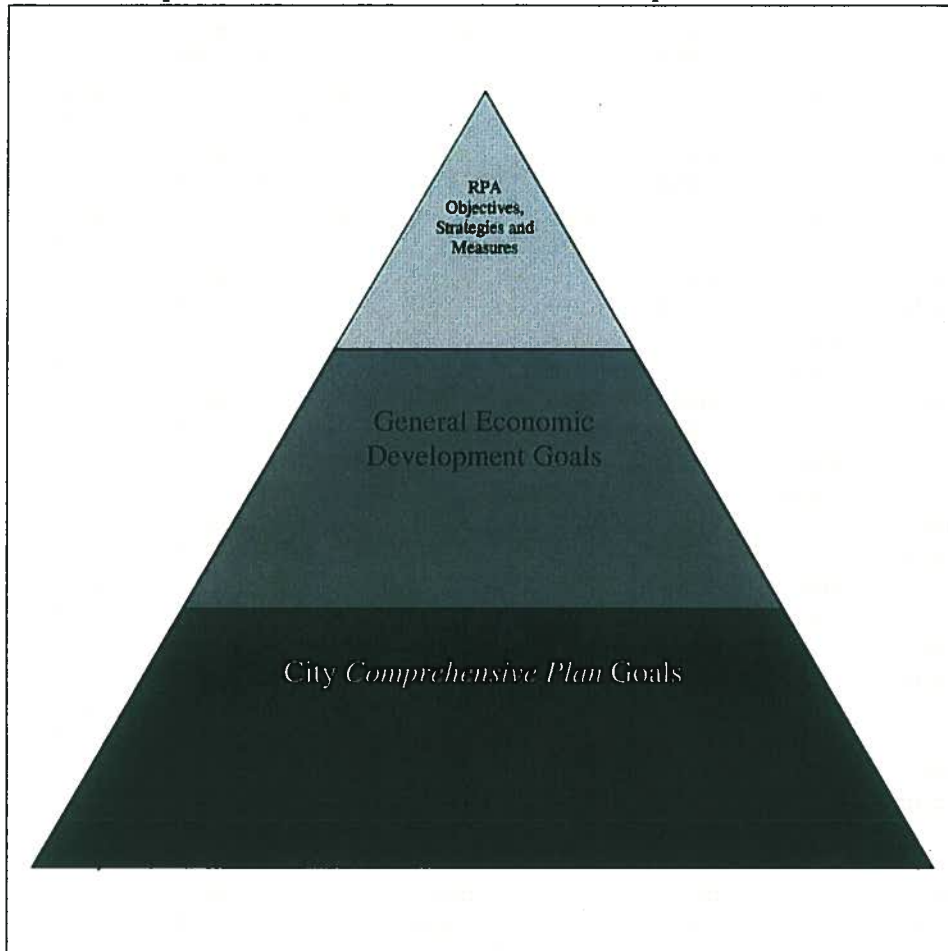
The Redevelopment Project Area legal description is attached in Appendix 1.

III. RPA GOALS AND OBJECTIVES

The City has established a number of economic development goals, objectives, and strategies which would determine the kinds of activities to be undertaken within the proposed Harlem TIF District. These efforts would conform to and promote the achievement of land use objectives in the City's *Comprehensive Plan*.

Exhibit 1

Relationship of Land Use and Economic Development Plans



As indicated in the exhibit above, the City's primary planning document is the *Comprehensive Plan* which describes the overall vision for the City and is the foundation for City initiatives such as the proposed Harlem TIF District. This overarching planning document determines future land uses and influences all other City planning efforts such as the TIF planning process.

General Economic Development Goals of the City. Establishment of the proposed Harlem RPA supports the following City-wide objectives enunciated in the

Comprehensive Plan that would directly determine future economic development activities and influence the parameters of future redevelopment projects.

Exhibit 2

Components of *Comprehensive Plan* Applicable to Harlem RPA

Objectives

- Maintain and expand the range of retail and commercial services activities available within the City
- Encourage corrective maintenance of older commercial and industrial properties in poor condition
- Minimize any negative impact of commercial or industrial activities on neighboring land-use areas
- Initiate long-range improvement and development programs for the various commercial corridors within the community
- Promote new commercial, office and light industrial development in selected locations
- Ensure safe and convenient vehicular access to, and adequate parking in, all commercial and industrial areas
- Encourage safe and convenient pedestrian access to shopping and service areas
- Improve the image and appearance of all existing commercial and industrial areas
- Maintain, improve and upgrade signage within and around commercial areas
- Promote creative and innovative approaches to site design and building development that will achieve high quality in all commercial and industrial areas

Source: City of Berwyn *Comprehensive Plan and Economic Development Strategy*

TIF designation would allow the City to pursue the following objectives within the RPA:

- Reduce or eliminate blight or other negative factors present within the area;
- Coordinate redevelopment activities within the RPA in order to provide a positive marketplace signal to private investors;
- Accomplish redevelopment over a reasonable time period;
- Create an attractive overall appearance for the area; and
- Further the goals and objectives of the Comprehensive Plan.

Ultimately, the implementation of the Redevelopment Project would contribute to the economic development of the area and provide new employment opportunities for City residents.

The RPA-specific objectives would be fulfilled by the execution of certain strategies, including but not limited to the following:

- Facilitating the preparation of improved and vacant sites, by assisting private developers to assemble suitable sites for modern development needs or by exercising the City's power of eminent domain to assemble parcels for disposition for public or private development;
- Coordinate site preparation to provide additional land for new development, as appropriate;
- Fostering the replacement, repair, and/or improvement of infrastructure, including (as needed) sidewalks, streets, curbs, gutters and underground water and sanitary systems to facilitate the construction of new development within the RPA;
- Facilitating the provision of adequate on- and off-street parking within the RPA; and/or
- Coordinating development in tandem with any transportation system upgrades to make the area more accessible.

Additionally, in 2010 the City commissioned a Cermak Road corridor study to develop additional redevelopment strategies. The geographic scope of the study covers the entire Cermak corridor as well as Cermak Plaza; the portion of the study for the western portion of Cermak Road as well as Cermak Plaza directly affects the TIF Plan in three ways. First, the boundaries of the corridor study west of Wesley Street were used to help formulate the Harlem TIF District boundaries. Secondly, the corridor study promotes certain automotive-based strategies for the western portion of Cermak and Cermak Plaza (versus the eastern Cermak portion, which is seen as a mix of automotive and pedestrian-oriented commerce along a walkable "boulevard"). Third, the corridor study recommends specific measures such as (a) private and public gateway enhancements at the Cermak/Harlem intersection that would result in a more "welcoming" presence for commuters and visitors (e.g., better quality signage and more vertical structures at the northeastern and southeastern corners of the intersection); (b) green space that would meld the high school and shopping center into a more cohesive whole; and (c) coordinated redevelopment of certain blocks such as those on the north side of Cermak Road facing the shopping center (e.g., "controlled and modulated urban design" per the corridor study).

To track success in meeting RPA-specific objectives and strategies, the City may wish to consider establishing certain performance measures that would help the City monitor the projects to be undertaken within the proposed RPA. The Government Finance Officers Association recommends that municipalities adopting TIF districts evaluate actual against projected performance (e.g., using metrics such

as job creation or tax revenue generation). Exhibit 3 below identifies the types of performance measures the City may consider to track the performance of projects within the RPA. (Section VI of this report discusses the types of projects that the City may pursue within the RPA, with the caveat that specific projects at this point are only conceptual in nature.)

Exhibit 3

Examples of TIF Performance Measures

Measure	Examples
Input	Public investment (\$) Private investment (\$) Acres of land assembled for TIF Bond proceeds
Output/Workload	Jobs created or retained Number of streetscaping fixtures installed Commercial space created (square feet)
Efficiency	Leverage ratio (private investment / public investment) Cost per square foot of commercial space Public subsidies per job created/retained
Effectiveness	% change in assessed value (AV) in TIF versus AV in rest of City % change in AV within TIF before and after TIF creation Municipal sales taxes before and after TIF creation
Risk	Debt coverage ratio Credit ratings of anchor tenants Tenant diversification (e.g., percent of total TIF EAV attributable to top 10 tenants in commercial development)

Source: *An Elected Official's Guide to Tax Increment Financing*, Government Finance Officers Association, 2005.

IV. EVIDENCE OF THE LACK OF DEVELOPMENT AND GROWTH; FISCAL IMPACT ON TAXING DISTRICTS

Evidence of the Lack of Development and Growth within the RPA. As documented in Appendix 5 of this Plan, the RPA has suffered from the lack of development and would qualify as a Conservation Area. In recent years, the area has not benefited from sustained private investment and/or development, instead suffering economic decline. Absent intervention by the City, properties within the RPA would not be likely to gain in value.

The proposed RPA exhibits various conditions which, if not addressed by the City, would eventually result in blight. Those conditions include structures and public improvements reflecting lagging EAV and obsolescence. These various conditions discourage private sector investment in business enterprises.

Assessment of Fiscal Impact on Affected Taxing Districts. It is not anticipated that the implementation of this Plan will have a negative financial impact on the affected taxing districts. Instead, action taken by the City to stabilize and cause growth of its tax base through the implementation of this Plan will have a *positive impact* on the affected taxing districts by arresting the potential decline or lag in property values, as measured by assessed valuations (AV). In short, the establishment of a TIF district would protect other taxing districts from the potential downside risk of falling AV.

Should the City achieve success in attracting private investment which results in the need for documented increased services from any taxing districts, the City will consider the declaration of “surplus funds,” as defined under the Act. Such funds which are neither expended nor obligated for TIF-related purposes can be used to assist affected taxing districts in paying the costs for increased services.

Any surplus Special Tax Allocation Funds (to the extent any surplus exists) will be shared in proportion to the various tax rates imposed by the taxing districts, including the City. Any such sharing would be undertaken after all TIF-eligible costs – either expended or incurred as an obligation by the City – have been duly accounted for through administration of the Special Tax Allocation Fund to be established by the City as provided by the Act.

An exception to the tax-sharing provision relates to the City’s utilization of TIF funding to mitigate the impact of residential redevelopment upon school and library districts. In such cases, the City will provide funds to offset the costs incurred by the eligible school and the library districts in the manner prescribed by 65 ILCS Section 5/11-74.4.3(q)(7.5) of the Act. (Refer to Section VI of this Report, which describes allowable TIF project costs.)

V. TIF QUALIFICATION FACTORS PRESENT IN THE RPA

Findings. The RPA was studied to determine its qualifications under the Tax Increment Allocation Redevelopment Act. It was determined that the area as a whole qualifies as a TIF district under the Act. Refer to the *TIF Qualification Report*, attached as Appendix 5 in this Plan.

Eligibility Survey. Representatives of KMA and City staff evaluated the RPA from August 2010 to the date of this Plan. Analysis was aided by certain reports obtained from the City, reports from City engineering consultants, on-site due diligence, and other sources. In KMA's evaluation, only information was recorded which would help assess the eligibility of the proposed area as a TIF District.

VI. REDEVELOPMENT PROJECT

Redevelopment Plan and Project Objectives. As indicated in Section III of this Report, the City has established a planning process which guides economic development and land use activities throughout the City. Consistent with the established planning process, the City proposes to achieve economic development goals and objectives through the redevelopment of the Harlem RPA, pursuit of projects within the RPA, and the promotion of private investment via public financing techniques (including but not limited to tax increment financing).

The project-specific objectives envisioned for the Harlem RPA are as follows:

- 1) Implementing a plan that provides for the attraction of users to redevelop underutilized land and buildings that are available within the RPA.
- 2) Constructing public improvements which may include (if necessary):
 - Street and sidewalk improvements (including new street construction and widening of current streets; any street widening would conform with City standards for context-sensitive design);
 - Utility improvements (including, but not limited to, water, stormwater management, and sanitary sewer projects consisting of construction and rehabilitation);
 - Signalization, traffic control and lighting;
 - Off-street parking and public parking facilities; and
 - Landscaping, streetscaping, and beautification.
- 3) Entering into Redevelopment Agreements with developers for qualified redevelopment projects, including (but not limited to) the provision of an interest rate subsidy as allowed under the Act.
- 4) Providing for site preparation, clearance, environmental remediation, and demolition, including grading and excavation (any demolition activities would conform to City criteria for allowing demolition).
- 5) Exploration and review of job training programs in coordination with any City, federal, state, and county programs.
- 6) Entering into agreements with other public bodies for the development and/or construction of public facilities and infrastructure.

Redevelopment Activities. Pursuant to the project objectives cited above, the City will implement a coordinated program of actions. These include, but are not limited to, land acquisition, land disposition, site preparation, clearance, demolition, provision of public infrastructure and related public improvements, construction of

new public facilities, and rehabilitation of structures, if necessary. Such activities conform to the provision of the TIF Act that define the scope of permissible redevelopment activities.

Site Preparation, Clearance, Relocation and Demolition

Property within the RPA may be improved through the use of site clearance, excavation, environmental remediation or demolition prior to redevelopment. The land may also be graded and cleared prior to redevelopment. Residents and those displaced by condemnation may be relocated and the relocation costs reimbursed in accordance with the requirements of Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and its regulations.

Land Assembly and Disposition

Certain properties or interests in properties in the RPA may be acquired by purchase or the exercise of eminent domain. Properties owned by or acquired by the City may be assembled and reconfigured into appropriate redevelopment sites. It is expected that the City would facilitate private acquisition through reimbursement of acquisition and related costs as well as through the write-down of its acquisition costs. Such land may be held or disposed of by the City on terms appropriate for public or private development, including the acquisition of land needed for construction of public improvements.

Public Improvements

The City may, but is not required to, provide public improvements in the RPA to enhance the immediate area and support the Plan. Appropriate public improvements may include, but are not limited to:

- Improvements and/or construction of public utilities including extension of water mains as well as sanitary and storm sewer systems, roadways, and traffic-related improvements;
- Parking facilities (on grade and parking structures); and
- Beautification, identification markers, landscaping, lighting, and signage of public right-of-ways.

Rehabilitation/Taxing District Capital Costs

The City may provide for the rehabilitation of certain structures within the RPA in order to provide for the redevelopment of the area and conform to City code provisions. Improvements may include exterior and facade-related work as well as interior-related work.

The City may construct or provide for the construction and reimbursement for new facilities to be owned or used by units of local government. The City does not expect that locally designated landmarks or properties listed on or eligible for listing on the National Register of Historic Places (or properties significantly contributing to districts listed on the National Register of Historic Places) will be demolished or modified in connection with the Plan.

Interest Rate Write-Down

The City may enter into agreements with for-profit or non-profit owners/developers whereby a portion of the interest cost for construction, renovation or rehabilitation projects are paid for out of the Special Tax Allocation fund of the RPA, in accordance with the Act.

Job Training

The City may assist facilities and enterprises located within the RPA in obtaining job training assistance. Job training and retraining programs currently available from or through other governments include, but are not limited to:

- Federal programs;
- State of Illinois programs;
- Applicable local vocational educational programs, including community college sponsored programs; and
- Other federal, state, county or non-profit programs that are currently available or will be developed and initiated over time.

School and Library District Costs

The City may provide for payment of school district and library district costs as provided for in the Act relating to residential components assisted through TIF funding.

General Land Use Plan. As noted in Section I of this report, the proposed RPA currently contains primarily commercial and mixed uses.

Existing land uses are shown in Appendix 3 attached hereto and made a part of this Plan. Appendix 4 designates intended land uses in the Redevelopment Project Area. Future land uses will conform to the Zoning Ordinance and the *Comprehensive Plan* as either may be amended from time to time.

Additional Design and Control Standards. The appropriate design standards (including any Planned Unit Developments) as set forth in the City's Zoning Ordinance and/or *Comprehensive Plan* shall apply to the RPA.

Eligible Redevelopment Project Costs. Under the TIF statute, redevelopment project costs mean and include the sum total of all reasonable or necessary costs incurred or estimated to be incurred as well as any such costs incidental to the Plan. (Private investments, which supplement "Redevelopment Project Costs," are expected to substantially exceed such redevelopment project costs.) Eligible costs permitted by the Act and pertaining to this Plan include:

- (1) *Professional Service Costs* – Costs of studies, surveys, development of plans, and specifications, implementation and administration of the redevelopment plan including but not limited to staff and professional service costs for architectural, engineering, legal, financial, planning or other services, provided however that no charges for professional services may be based on a percentage of the tax increment collected; except that on and after November 1, 1999 (the effective date of Public Act 91-478), no contracts for professional services, excluding architectural and engineering services, may be entered into if the terms of the contract extend beyond a period of 3 years. After consultation with the municipality, each tax increment consultant or advisor to a municipality that plans to designate or has designated a redevelopment project area shall inform the municipality in writing of any contracts that the consultant or advisor has entered into with entities or individuals that have received, or are receiving, payments financed by tax increment revenues produced by the redevelopment project area with respect to which the consultant or advisor has performed, or will be performing, service for the municipality. This requirement shall be satisfied by the consultant or advisor before the commencement of services for the municipality and thereafter whenever any other contracts with those individuals or entities are executed by the consultant or advisor;
 - The cost of marketing sites within the redevelopment project area to prospective businesses, developers, and investors;
 - Annual administrative costs shall *not* include general overhead or administrative costs of the municipality that would still have been incurred by the municipality if the municipality had not designated a redevelopment project area or approved a redevelopment plan;

- In addition, redevelopment project costs shall *not* include lobbying expenses;
- (2) *Property Assembly Costs* – 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) *Improvements to Public or Private Buildings* – Costs of rehabilitation, reconstruction, repair, or remodeling of existing public or private buildings, fixtures, and leasehold improvements; and the cost of replacing an existing public building if pursuant to the implementation of a redevelopment project the existing public building is to be demolished to use the site for private investment or devoted to a different use requiring private investment;
- (4) *Public Works* – Costs of the construction of public works or improvements, except that on and after November 1, 1999, redevelopment project costs shall not include the cost of constructing a new municipal public building principally used to provide offices, storage space, or conference facilities or vehicle storage, maintenance, or repair for administrative, public safety, or public works personnel and that is not intended to replace an existing public building as provided under paragraph (3) of subsection (q) of Section 11-74.4-3 unless either (i) the construction of the new municipal building implements a redevelopment project that was included in a redevelopment plan that was adopted by the municipality prior to November 1, 1999 or (ii) the municipality makes a reasonable determination in the redevelopment plan, supported by information that provides the basis for that determination, that the new municipal building is required to meet an increase in the need for public safety purposes anticipated to result from the implementation of the redevelopment plan;
- (5) *Job Training* – Costs of job training and retraining projects, including the cost of "welfare to work" programs implemented by businesses located within the redevelopment project area;
- (6) *Financing Costs* – 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 hereunder including (a) interest accruing during the estimated period of construction of any redevelopment project for which such obligations are issued and for a period not exceeding 36 months thereafter and (b) reasonable reserves related thereto;

- (7) *Capital Costs* – To the extent the municipality by written agreement accepts and approves the same, all or a portion of a taxing district's capital costs resulting from the redevelopment project necessarily incurred or to be incurred within a taxing district in furtherance of the objectives of the redevelopment plan and project;
- (8) *School-Related Costs* – For redevelopment project areas designated (or redevelopment project areas amended to add or increase the number of tax-increment-financing assisted housing units) on or after November 1, 1999, an elementary, secondary, or unit school district's increased costs attributable to assisted housing units located within the redevelopment project area for which the developer or redeveloper receives financial assistance through an agreement with the municipality or because the municipality incurs the cost of necessary infrastructure improvements within the boundaries of the assisted housing sites necessary for the completion of that housing as authorized by the Act, and which costs shall be paid by the municipality from the Special Tax Allocation Fund when the tax increment revenue is received as a result of the assisted housing units and shall be calculated annually.¹ Certain library district costs may also be paid as provided for in the Act.
- (9) *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 or in order to satisfy subparagraph (7) of subsection (n) of the Act;

¹ The calculation is as follows: (A) for foundation districts, excluding any school district in a municipality with a population in excess of 1,000,000, by multiplying the district's increase in attendance resulting from the net increase in new students enrolled in that school district who reside in housing units within the redevelopment project area that have received financial assistance through an agreement with the municipality or because the municipality incurs the cost of necessary infrastructure improvements within the boundaries of the housing sites necessary for the completion of that housing as authorized by the Act since the designation of the redevelopment project area by the most recently available per capita tuition cost as defined in Section 10-20.12a of the School Code less any increase in general State aid as defined in Section 18-8.05 of the School Code attributable to these added new students subject to the following annual limitations: (i) for unit school districts with a district average 1995-96 Per Capita Tuition Charge of less than \$5,900, no more than 25% of the total amount of property tax increment revenue produced by those housing units that have received tax increment finance assistance under the Act; (ii) for elementary school districts with a district average 1995-96 Per Capita Tuition Charge of less than \$5,900, no more than 17% of the total amount of property tax increment revenue produced by those housing units that have received tax increment finance assistance under the Act; and (iii) for secondary school districts with a district average 1995-96 Per Capita Tuition Charge of less than \$5,900, no more than 8% of the total amount of property tax increment revenue produced by those housing units that have received tax increment finance assistance under the Act. (B) For alternate method districts, flat grant districts, and foundation districts with a district average 1995-96 Per Capita Tuition Charge equal to or more than \$5,900, excluding any school district with a population in excess of 1,000,000, by multiplying the district's increase in attendance resulting from the net increase in new students enrolled in that school district who reside in housing units within the redevelopment project area that have received financial assistance through an agreement with the municipality or because the municipality incurs the cost of necessary infrastructure improvements within the boundaries of the housing sites necessary for the completion of that housing as authorized by the Act since the designation of the redevelopment project area by the most recently available per capita tuition cost as defined in Section 10-20.12a of the School Code less any increase in general state aid as defined in Section 18-8.05 of the School Code attributable to these added new students subject to the following annual limitations: (i) for unit school districts, no more than 40% of the total amount of property tax increment revenue produced by those housing units that have received tax increment finance assistance under the Act; (ii) for elementary school districts, no more than 27% of the total amount of property tax increment revenue produced by those housing units that have received tax increment finance assistance under the Act; and (iii) for secondary school districts, no more than 13% of the total amount of property tax increment revenue produced by those housing units that have received tax increment finance assistance under the Act. (C) For any school district in a municipality with a population in excess of 1,000,000, additional provisions apply.

- (10) *Payment in lieu of taxes;*
- (11) *Other Job Training*– 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; and (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 and by school districts of costs pursuant to Sections 10-22.20a and 10-23.3a of The School Code;
- (12) *Developer Interest Cost* – Interest cost incurred by a redeveloper related to the construction, renovation or rehabilitation of a redevelopment project provided that:
- (A) such costs are to be paid directly from the special tax allocation fund established pursuant to the Act;
 - (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 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;
 - (E) the cost limits set forth in subparagraphs (B) and (D) of paragraph shall be modified for the financing of rehabilitated or new housing units for low-income households and very low-income households, as defined in Section 3 of the Illinois Affordable Housing Act. The percentage of 75% shall be substituted for 30% in subparagraphs (B) and (D).

(F) Instead of the eligible costs provided by subparagraphs (B) and (D), as modified by this subparagraph, and notwithstanding any other provisions of the Act to the contrary, the municipality may pay from tax increment revenues up to 50% of the cost of construction of new housing units to be occupied by low-income households and very low-income households as defined in Section 3 of the Illinois Affordable Housing Act. The cost of construction of those units may be derived from the proceeds of bonds issued by the municipality under the Act or other constitutional or statutory authority or from other sources of municipal revenue that may be reimbursed from tax increment revenues or the proceeds of bonds issued to finance the construction of that housing. The eligible costs provided under this subparagraph (F) shall be an eligible cost for the construction, renovation, and rehabilitation of all low and very low-income housing units, as defined in Section 3 of the Illinois Affordable Housing Act, within the redevelopment project area. If the low and very low-income 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 benefits under subparagraph (F).²

The TIF Act prohibits certain costs. Unless explicitly stated herein the cost of construction of new privately-owned buildings shall not be an eligible redevelopment project cost. In addition, the statute prohibits costs related to retail development that results in the closing of nearby facilities of the same retailers. Specifically, none of the redevelopment project costs enumerated in the Act shall be eligible redevelopment project costs if those costs would provide direct financial support to a retail entity initiating operations in the redevelopment project area while terminating operations at another Illinois location within 10 miles of the redevelopment project area but outside the boundaries of the redevelopment project area municipality.³

Additionally, the TIF Act prohibits cost reimbursement for the demolition, removal, or substantially modification of a historic resource, unless no prudent and feasible

² The standards for maintaining the occupancy by low-income households and very low-income households, as defined in Section 3 of the Illinois Affordable Housing Act, of those units constructed with eligible costs made available under the provisions of this subparagraph (F) of paragraph (11) shall be established by guidelines adopted by the municipality. The responsibility for annually documenting the initial occupancy of the units by low-income households and very low-income households, as defined in Section 3 of the Illinois Affordable Housing Act, shall be that of the then current owner of the property. For ownership units, the guidelines will provide, at a minimum, for a reasonable recapture of funds, or other appropriate methods designed to preserve the original affordability of the ownership units. For rental units, the guidelines will provide, at a minimum, for the affordability of rent to low and very low-income households. As units become available, they shall be rented to income-eligible tenants. The municipality may modify these guidelines from time to time; the guidelines, however, shall be in effect for as long as tax increment revenue is being used to pay for costs associated with the units or for the retirement of bonds issued to finance the units or for the life of the redevelopment project area, whichever is later.

³ Termination means a closing of a retail operation that is directly related to the opening of the same operation or like retail entity owned or operated by more than 50% of the original ownership in a redevelopment project area, but it does not mean closing an operation for reasons beyond the control of the retail entity, as documented by the retail entity, subject to a reasonable finding by the municipality that the current location contained inadequate space, had become economically obsolete, or was no longer a viable location for the retailer or serviceman.

alternative exists. "Historic resource" means (i) a place or structure that is included or eligible for inclusion on the National Register of Historic Places or (ii) a contributing structure in a district on the National Register of Historic Places. This paragraph does not apply to a place or structure for which demolition, removal, or modification is subject to review by the preservation agency of a Certified Local Government as designated by the National Park Service of the U.S. Department of the Interior.

Projected Redevelopment Project Costs. Estimated project costs are shown in Exhibit 4 below. Adjustments to estimated line-item costs below are expected and may be made without amendment to the Redevelopment Plan. Each individual project cost will be reevaluated in light of the projected private development and resulting tax revenues as it is considered for public financing under the provisions of the Act.

Further, the projected cost of an individual line-item as set forth below is not intended to place a limit on the described line-item expenditure. Adjustments may be made in line-items, either increasing or decreasing line-item costs for redevelopment. The specific items listed below are not intended to preclude payment of other eligible redevelopment project costs in connection with the redevelopment of the RPA, provided the *total amount* of payment for eligible redevelopment project costs (the "Total Estimated TIF Budget" in Exhibit 4) shall not exceed the amount set forth below, as adjusted pursuant to the Act.

**Exhibit 4
RPA Project Cost Estimates**

Program Actions/Improvements	Estimated Costs
Land Acquisition, Assembly, and Relocation	\$17,500,000
Site Preparation, Including Environmental Remediation, Demolition, and Site Grading	\$4,000,000
Utility Improvements (Including Water, Storm, Sanitary Sewer, Service of Public Facilities, and Road Improvements)	\$20,000,000
Environmental Remediation	\$5,000,000
Rehabilitation of Existing Structures	\$10,000,000
Public Facilities (including Parking Facilities and Streetscaping)	\$15,000,000
Interest Costs Pursuant to the Act	\$1,000,000
Professional Service Costs (Including Planning, Legal, Engineering, Administrative, Annual Reporting, and Marketing)	\$1,500,000
Job Training	\$1,000,000
Statutory School and Library District Payments; Agreements with Other Taxing Districts	\$5,000,000
TOTAL ESTIMATED TIF BUDGET	\$80,000,000

Notes:

- (1) All project cost estimates are in 2011 dollars. Costs may be adjusted for inflation per the TIF Act.
- (2) In addition to the costs identified in the exhibit above, any bonds issued to finance a phase of the Project may include an amount sufficient to pay (a) customary and reasonable charges associated with the issuance of such obligations, (b) interest on such bonds, and (c) capitalized interest and reasonably required reserves.

(3) Adjustments to the estimated line-item costs above are expected. Adjustments may be made in line-items within the total, either increasing or decreasing line-items costs for redevelopment. Each individual project cost will be reevaluated in light of the projected private development and resulting tax revenues as it is considered for public financing under the provisions of the Act. The totals of the line-items set forth above are not intended to place a total limit on the described expenditures, as the specific items listed above are not intended to preclude payment of other eligible redevelopment project costs in connection the redevelopment of the RPA – provided the total amount of payment for eligible redevelopment project costs shall not exceed the overall budget amount outlined above.

As explained in the following sub-section, incremental property tax revenues from any contiguous RPA may used to pay eligible costs for the Harlem RPA.

Sources of Funds to Pay Redevelopment Project Costs. Funds necessary to pay for public improvements and other project costs eligible under the Act are to be derived principally from incremental property tax revenues, proceeds from municipal obligations to be retired primarily with such revenues, and interest earned on resources available but not immediately needed for the Plan. In addition, pursuant to the TIF Act and this Plan, the City may utilize net incremental property tax revenues received from other contiguous RPAs to pay eligible redevelopment project costs or obligations issued to pay such costs in contiguous project areas. This would include contiguous TIFs that the City may establish in the future. (Conversely, incremental revenues from the Harlem TIF may be allocated to any contiguous TIF Districts.)

Redevelopment project costs as identified in Exhibit 4 specifically authorize those eligible costs set forth in the Act and do not address the preponderance of the costs to redevelop the area. The majority of development costs will be privately financed. TIF or other public sources are to be used, subject to approval by the City Council, only to leverage and commit private redevelopment activity.

The incremental tax revenues which will be used to pay debt service on the municipal obligations (if any) and to directly pay redevelopment project costs shall be the incremental increase in property taxes. The property tax increment would be attributable to the increase in the equalized assessed value of each taxable lot, block, tract or parcel of real property in the RPA – over and above the initial equalized assessed value of each such lot, block, tract or parcel in the RPA in the 2009 tax year for the RPA.

Among the other sources of funds which may be used to pay for redevelopment project costs and debt service on municipal obligations issued to finance project costs are the following: certain local sales or utility taxes, special service area taxes, the proceeds of property sales, certain land lease payments, certain Motor Fuel Tax revenues, certain state and federal grants or loans, certain investment income, and such other sources of funds and revenues as the City may from time to time deem appropriate.

Nature and Term of Obligations to Be Issued. The City may issue obligations secured by the Special Tax Allocation Fund established for the Redevelopment Project Area pursuant to the Act or such other funds as are available to the City by virtue of its power pursuant to the Illinois State Constitution.

Any and all obligations issued by the City pursuant to this Plan and the Act shall be retired not more than twenty-three (23) years from the date of adoption of the ordinance approving the RPA, or as such a later time permitted pursuant to the Act and to the extent such obligations are reliant upon the collection of incremental property tax revenues from the completion of the twenty-third year of the TIF, with taxes collected in the twenty-fourth year. However, the final maturity date of any obligations issued pursuant to the Act may not be later than twenty (20) years from their respective date of issuance.

One or more series of obligations may be issued from time to time in order to implement this Plan. The total principal and interest payable in any year on all obligations shall not exceed the amount available in that year or projected to be available in that year. The total principal and interest may be payable from tax increment revenues and from bond sinking funds, capitalized interest, debt service reserve funds, and all other sources of funds as may be provided by ordinance.

Certain revenues may be declared as surplus funds if not required for: principal and interest payments, required reserves, bond sinking funds, redevelopment project costs, early retirement of outstanding securities, or facilitating the economical issuance of additional bonds necessary to accomplish the Redevelopment Plan. Such surplus funds shall then become available for distribution annually to taxing districts overlapping the RPA in the manner provided by the Act.

Securities may be issued on either a taxable or tax-exempt basis, as general obligation or revenue bonds. Further, the securities may be offered on such terms as the City may determine, with or without the following features: capitalized interest; deferred principal retirement; interest rate limits (except as limited by law); and redemption provisions. Additionally, such securities may be issued with either fixed rate or floating interest rates.

Most Recent Equalized Assessed Valuation for the RPA. The most recent equalized assessed valuation for the RPA is based on the 2009 EAV, and is estimated to be approximately \$42,224,511. It is anticipated the estimated base EAV for establishment of the RPA will be the 2009 EAV.

Anticipated Equalized Assessed Valuation for the RPA. Upon completion of the anticipated private development of the RPA over a twenty-three (23) year period, it is estimated that the EAV of the property within the RPA would increase to approximately \$95 million depending upon market conditions and the scope of the redevelopment projects.

VII. DESCRIPTION AND SCHEDULING OF REDEVELOPMENT PROJECT

Redevelopment Project. The City will implement a strategy with full consideration given to the availability of both public and private funding. It is anticipated that a phased redevelopment will be undertaken.

The Redevelopment Project will begin as soon as the private entities have obtained financing approvals for appropriate projects and such uses conform to City zoning and planning requirements, or if the City undertakes redevelopment activities pursuant to this Plan. Depending upon the scope of the development as well as the actual uses, the following activities may be undertaken by the City:

- **Land Assembly and Relocation:** Certain properties in the RPA may be acquired and assembled into an appropriate redevelopment site, with relocation costs undertaken as provided by the Act. It is expected that the City would facilitate private acquisition through reimbursement or write-down of related costs, including without limitation the acquisition of land needed for construction of public improvements.
- **Demolition and Site Preparation:** The existing improvements located within the RPA may have to be reconfigured or prepared to accommodate new uses or expansion plans. Demolition of certain parcels may be necessary for future projects. Additionally, the redevelopment plan contemplates site preparation, or other requirements including environmental remediation necessary to prepare the site for desired redevelopment projects.
- **Rehabilitation:** The City may assist in the rehabilitation of buildings or site improvements located within the RPA.
- **Landscaping/Buffering/Streetscaping:** The City may fund certain landscaping projects, which serve to beautify public properties or rights-of-way and provide buffering between land uses.
- **Water, Sanitary Sewer, Storm Sewer and Other Utility Improvements:** Certain utilities may be extended or re-routed to serve or accommodate the new development. Upgrading of existing utilities may be undertaken. The City may also undertake the provision of necessary detention or retention ponds.
- **Roadway/Street/Parking Improvements:** The City may widen and/or vacate existing roads. Certain secondary streets/roads may be extended or constructed. Related curb, gutter, and paving improvements could also be constructed as needed. Parking facilities may be constructed that would be available to the public. Utility services may also be provided or relocated in order to accommodate redevelopment activities.

- **Traffic Control/Signalization:** Traffic control or signalization improvements that improve access to the RPA and enhance its redevelopment may be constructed.
- **Public Safety-Related Infrastructure:** Certain public safety improvements including, but not limited to, public signage, public facilities, and streetlights may be constructed or implemented.
- **School District and Library District Costs:** The payment of such costs may be provided pursuant to the requirements of the TIF Act.
- **Interest Costs Coverage:** The City may fund certain interest costs incurred by a developer for construction, renovation or rehabilitation of a redevelopment project. Such funding would be paid for out of annual tax increment revenue generated from the RPA as allowed under the Act.
- **Professional Services:** The City may fund necessary planning, legal, engineering, administrative and financing costs during project implementation. The City may reimburse itself from annual tax increment revenue if available.

Commitment to Fair Employment Practices and Affirmative Action. As part of any Redevelopment Agreement entered into by the City and any private developers, both parties will agree to establish and implement an honorable, progressive, and goal-oriented affirmative action program that serves appropriate sectors of the City. The program will conform to the most recent City policies and plans.

With respect to the public/private development's internal operations, both entities will pursue employment practices which provide equal opportunity to all people regardless of sex, color, race, creed, or sexual orientation. Neither party will discriminate against any employee or applicant because of sex, marital status, national origin, age, sexual orientation, or the presence of physical handicaps. These nondiscriminatory practices will apply to all areas of employment, including: hiring, upgrading and promotions, terminations, compensation, benefit programs, and education opportunities.

All those involved with employment activities will be responsible for conformance to this policy and compliance with applicable state and federal regulations.

The City and private developers will adopt a policy of equal employment opportunity and will include or require the inclusion of this statement in all contracts and subcontracts at any level. Additionally, any public/private entities will seek to ensure and maintain a working environment free of harassment, intimidation, and coercion at all sites, and in all facilities at which all employees are assigned to work. It shall be specifically ensured that all on-site supervisory personnel are aware of and carry out the obligation to maintain such a working environment, with specific attention to minority and/or female individuals.

Finally, the entities will utilize affirmative action to ensure that business opportunities are provided and that job applicants are employed and treated in a nondiscriminatory manner. Underlying this policy is the recognition by the entities that successful affirmative action programs are important to the continued growth and vitality of the community.

Completion of Redevelopment Project and Retirement of Obligations to Finance Redevelopment Costs. This Redevelopment Project and retirement of all obligations to finance redevelopment costs will be completed within twenty-three (23) years after the adoption of an ordinance designating the Redevelopment Project Area. The actual date for such completion and retirement of obligations shall not be later than December 31 of the year in which the payment to the municipal treasurer pursuant to the Act is to be made with respect to ad valorem taxes levied in the twenty-third calendar year after the ordinance approving the RPA is adopted.

**VIII. PROVISIONS FOR AMENDING THE TIF PLAN
AND PROJECT**

This Plan may be amended pursuant to the provisions of the Act.

APPENDIX 1

Legal Description of Project Area

LEGAL DESCRIPTION:

THAT PART OF SECTIONS 19 AND 30, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS, BEING DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWEST CORNER OF SAID SECTION 30;

THENCE SOUTHERLY ALONG THE WEST LINE OF SAID SECTION 30 TO A POINT ON THE WESTERLY EXTENSION OF THE NORTH LINE OF THE SOUTH 17 FEET OF LOT 28 IN BLOCK 9 OF KIRCHMAN AND JEDLAM'S WESTERN AGENCY AND LOAN CORPORATION SUBDIVISION, BEING A SUBDIVISION IN THE SOUTHWEST QUARTER OF SAID SECTION 30;

THENCE EASTERLY ALONG SAID WESTERLY EXTENSION AND NORTH LINE AND THE EASTERLY EXTENSION THEREOF TO A POINT ON THE EAST RIGHT-OF-WAY LINE OF THE NORTH-SOUTH ALLEY IN SAID BLOCK 9;

THENCE NORTHERLY ALONG SAID EAST RIGHT-OF-WAY LINE TO A POINT ON THE SOUTH RIGHT-OF-WAY LINE OF 30TH STREET;

THENCE NORTHERLY ALONG A STRAIGHT LINE TO A POINT ON THE NORTH RIGHT-OF-WAY LINE OF SAID 30TH STREET AND THE EAST RIGHT-OF-WAY LINE OF THE NORTH-SOUTH ALLEY IN BLOCK 5 OF SAID KIRCHMAN AND JEDLAM'S WESTERN AGENCY AND LOAN CORPORATION SUBDIVISION;

THENCE NORTHERLY ALONG SAID EAST RIGHT-OF-WAY LINE TO A POINT ON THE SOUTH RIGHT-OF-WAY LINE OF 29TH STREET;

THENCE NORTHERLY ALONG A STRAIGHT LINE TO A POINT ON THE NORTH RIGHT-OF-WAY LINE OF SAID 29TH STREET AND THE EAST RIGHT-OF-WAY LINE OF THE NORTH-SOUTH ALLEY IN BLOCK 4 OF SAID KIRCHMAN AND JEDLAM'S WESTERN AGENCY AND LOAN CORPORATION SUBDIVISION;

THENCE NORTHERLY ALONG SAID EAST RIGHT-OF-WAY LINE AND ALONG THE EAST RIGHT-OF-WAY LINE OF THE NORTH-SOUTH AND NORTHEASTERLY-SOUTHWESTERLY ALLEY IN KOMAREK'S RIVERSIDE DRIVE SUBDIVISION, BEING A SUBDIVISION IN SAID SOUTHWEST QUARTER OF SECTION 30, TO AN ANGLE POINT IN SAID NORTH-SOUTH AND NORTHEASTERLY-SOUTHWESTERLY ALLEY;

THENCE NORTHEASTERLY ALONG THE SOUTHERLY LINE OF SAID ALLEY TO A POINT ON THE SOUTHEASTERLY EXTENSION OF THE SOUTHWESTERLY LINE OF LOT 8 IN SAID KOMAREK'S RIVERSIDE DRIVE SUBDIVISION;

THENCE NORTHWESTERLY ALONG SAID SOUTHEASTERLY EXTENSION AND SOUTHWESTERLY LINE AND NORTHWESTERLY EXTENSION THEREOF TO A POINT ON THE NORTHWESTERLY RIGHT-OF-WAY LINE OF RIVERSIDE DRIVE;

THENCE NORTHEASTERLY ALONG SAID NORTHWESTERLY RIGHT-OF-WAY LINE AND NORTHEASTERLY EXTENSION THEREOF TO A POINT ON THE NORTHEASTERLY RIGHT-OF-WAY LINE OF THE ILLINOIS CENTRAL RAILROAD;

THENCE NORTHWESTERLY ALONG SAID NORTHEASTERLY RIGHT-OF-WAY LINE TO A POINT ON THE SOUTHWESTERLY EXTENSION OF THE SOUTHEASTERLY RIGHT-OF-WAY LINE OF THE

NORTHEASTERLY-SOUTHWESTERLY ALLEY IN RIVERSIDE PARK SUBDIVISION, BEING A SUBDIVISION IN SAID SOUTHWEST QUARTER OF SECTION 30;

THENCE NORTHEASTERLY ALONG SAID SOUTHWESTERLY EXTENSION AND SOUTHEASTERLY RIGHT-OF-WAY LINE TO A POINT ON THE EASTERLY EXTENSION OF THE SOUTH LINE OF THE HARLEM AND 26TH STREET SUBDIVISION, BEING A SUBDIVISION IN SAID SOUTHWEST QUARTER OF SECTION 30;

THENCE WESTERLY ALONG SAID EASTERLY EXTENSION AND SOUTH LINE TO THE SOUTHWEST CORNER OF LOT 5 IN SAID HARLEM AND 26TH STREET SUBDIVISION;

THENCE NORTHERLY ALONG THE WEST LINE OF SAID LOT 5 AND THE NORTHERLY EXTENSION THEREOF TO A POINT ON THE NORTH LINE OF SAID SOUTHWEST QUARTER OF SECTION 30;

THENCE EASTERLY ALONG SAID NORTH LINE TO A POINT ON THE CENTERLINE OF RIVERSIDE DRIVE;

THENCE NORTHEASTERLY ALONG SAID CENTERLINE TO A POINT ON THE EAST LINE OF THE WEST HALF OF THE NORTHWEST QUARTER OF SAID SECTION 30;

THENCE NORTHERLY ALONG SAID EAST LINE TO A POINT ON THE WESTERLY EXTENSION OF THE SOUTH RIGHT-OF-WAY LINE OF THE EAST-WEST ALLEY LYING NORTH OF AND ADJOINING THE NORTH LINE OF LOTS 23 AND 126 IN THE 22ND STREET LAND ASSOCIATION SUBDIVISION, BEING A SUBDIVISION IN SAID NORTHWEST QUARTER OF SECTION 30;

THENCE EASTERLY ALONG SAID WESTERLY EXTENSION AND SOUTH RIGHT-OF-WAY LINE AND EASTERLY EXTENSION THEREOF TO A POINT ON THE EASTERLY RIGHT-OF-WAY LINE OF CLINTON AVENUE AND THE SOUTH RIGHT-OF-WAY LINE OF THE EAST-WEST ALLEY LYING NORTH OF AND ADJOINING LOTS 127 AND 197 IN SAID 22ND STREET LAND ASSOCIATION SUBDIVISION;

THENCE EASTERLY ALONG SAID SOUTH RIGHT-OF-WAY LINE AND EASTERLY EXTENSION THEREOF TO A POINT ON THE EAST RIGHT-OF-WAY LINE OF KENILWORTH AVENUE AND THE SOUTH RIGHT-OF-WAY LINE OF THE EAST-WEST ALLEY LYING NORTH OF AND ADJOINING LOTS 99 AND 52 IN OAK PARK AVENUE AND 22ND STREET SUBDIVISION, BEING A SUBDIVISION IN SAID NORTHWEST QUARTER OF SECTION 30;

THENCE EASTERLY ALONG SAID SOUTH RIGHT-OF-WAY LINE AND EASTERLY EXTENSION THEREOF TO A POINT ON THE CENTER LINE OF GROVE AVENUE;

THENCE SOUTHERLY ALONG SAID CENTER LINE TO A POINT ON THE WESTERLY EXTENSION OF THE SOUTH LINE OF THE NORTH HALF OF LOT 50 IN SAID OAK PARK AVENUE AND 22ND STREET SUBDIVISION;

THENCE EASTERLY ALONG SAID WESTERLY EXTENSION AND SOUTH LINE TO A POINT ON THE WEST RIGHT-OF-WAY LINE OF THE NORTH-SOUTH ALLEY LYING EAST OF AND ADJOINING SAID LOT 50;

THENCE SOUTHERLY ALONG SAID WEST RIGHT-OF-WAY LINE TO A POINT ON THE WESTERLY EXTENSION OF THE SOUTH LINE OF LOT 22 IN SAID OAK PARK AVENUE AND 22ND STREET SUBDIVISION;

THENCE EASTERLY ALONG SAID WESTERLY EXTENSION AND SOUTH LINE AND EASTERLY EXTENSION THEREOF TO A POINT ON THE WEST LINE OF THE NORTHEAST QUARTER OF SAID SECTION 30;

THENCE SOUTHERLY ALONG SAID WEST LINE TO A POINT ON THE WESTERLY EXTENSION OF THE NORTH LINE OF LOT 23 IN BLOCK 1 IN KLIMA'S SUBDIVISION, BEING A SUBDIVISION IN SAID NORTHEAST QUARTER OF SECTION 30;

THENCE EASTERLY ALONG SAID WESTERLY EXTENSION AND NORTH LINE AND EASTERLY EXTENSION THEREOF TO A POINT ON THE SOUTHEASTERLY RIGHT-OF-WAY LINE OF THE NORTHEASTERLY-SOUTHWESTERLY ALLEY IN SAID BLOCK 1;

THENCE NORTHEASTERLY ALONG SAID SOUTHEASTERLY RIGHT-OF-WAY LINE TO THE SOUTH RIGHT-OF-WAY LINE OF THE EAST-WEST ALLEY IN SAID BLOCK 1;

THENCE EASTERLY ALONG SAID SOUTH RIGHT-OF-WAY LINE AND EASTERLY EXTENSION THEREOF TO A POINT ON THE CENTER LINE OF WESLEY AVENUE;

THENCE NORTHERLY ALONG SAID CENTER LINE TO A POINT ON THE EASTERLY EXTENSION OF THE NORTH RIGHT-OF-WAY LINE OF THE EAST-WEST ALLEY LYING NORTH OF AND ADJOINING LOT "G" IN BERWYN MANOR SUBDIVISION;

BEING A SUBDIVISION IN THE SOUTHEAST QUARTER OF SAID SECTION 19;

THENCE WESTERLY ALONG SAID EASTERLY EXTENSION AND NORTH RIGHT-OF-WAY LINE AND WESTERLY EXTENSION THEREOF TO A POINT ON THE WEST RIGHT-OF-WAY LINE OF EUCLID AVENUE AND THE NORTH RIGHT-OF-WAY LINE OF THE EAST-WEST ALLEY LYING NORTH OF AND ADJOINING LOT "H" IN SAID BERWYN MANOR SUBDIVISION;

THENCE WESTERLY ALONG SAID NORTH RIGHT-OF-WAY LINE AND WESTERLY EXTENSION THEREOF TO A POINT ON THE WEST RIGHT-OF-WAY LINE OF OAK PARK AVENUE AND THE NORTH RIGHT-OF-WAY LINE OF THE EAST-WEST ALLEY LYING NORTH OF AND ADJOINING LOT "A" IN BERWYN GARDEN'S SUBDIVISION, BEING A SUBDIVISION IN THE SOUTHWEST QUARTER OF SAID SECTION 19;

THENCE WESTERLY ALONG SAID NORTH RIGHT-OF-WAY LINE AND WESTERLY EXTENSION THEREOF TO A POINT ON THE WEST RIGHT-OF-WAY LINE OF GROVE AVENUE AND THE NORTH RIGHT-OF-WAY LINE OF THE EAST-WEST ALLEY LYING NORTH OF AND ADJOINING LOT "B" IN SAID BERWYN GARDEN'S SUBDIVISION;

THENCE WESTERLY ALONG SAID NORTH RIGHT-OF-WAY LINE AND WESTERLY EXTENSION THEREOF TO A POINT ON THE WEST RIGHT-OF-WAY LINE OF KENILWORTH AVENUE AND THE NORTH RIGHT-OF-WAY LINE OF THE EAST-WEST ALLEY LYING NORTH OF AND ADJOINING LOT "C" IN SAID BERWYN GARDENS SUBDIVISION;

THENCE WESTERLY ALONG SAID NORTH RIGHT-OF-WAY LINE AND WESTERLY EXTENSION THEREOF TO A POINT ON THE WEST RIGHT-OF-WAY LINE OF CLINTON AVENUE AND THE NORTH RIGHT-OF-WAY LINE OF THE EAST-WEST ALLEY LYING NORTH OF AND ADJOINING LOT "D" IN SAID BERWYN GARDENS SUBDIVISION;

THENCE WESTERLY ALONG SAID NORTH RIGHT-OF-WAY LINE AND WESTERLY EXTENSION THEREOF TO APOINT ON THE WEST RIGHT-OF-WAY LINE OF HOME AVENUE AND THE NORTH

RIGHT-OF-WAY LINE OF THE EAST-WEST ALLEY LYING NORTH OF AND ADJOINING LOT "E" IN SAID BERWYN GARDENS SUBDIVISION;

THENCE WESTERLY ALONG SAID NORTH RIGHT-OF-WAY LINE AND WESTERLY EXTENSION THEREOF TO A POINT ON THE WEST RIGHT-OF-WAY LINE OF WENONAH AVENUE AND THE NORTH RIGHT-OF-WAY LINE OF THE EAST-WEST ALLEY LYING NORTH OF AND ADJOINING LOT "F" IN SAID BERWYN GARDENS SUBDIVISION;

THENCE WESTERLY ALONG SAID NORTH RIGHT-OF-WAY LINE AND WESTERLY EXTENSION THEREOF TO A POINT ON THE WEST RIGHT-OF-WAY LINE OF WISCONSIN AVENUE AND THE NORTH RIGHT-OF-WAY LINE OF THE EAST-WEST ALLEY LYING NORTH OF AND ADJOINING LOT "G" IN SAID BERWYN GARDENS SUBDIVISION;

THENCE WESTERLY ALONG SAID NORTH RIGHT-OF-WAY LINE AND WESTERLY EXTENSION THEREOF TO A POINT ON THE WEST RIGHT-OF-WAY LINE OF MAPLE AVENUE AND THE NORTH RIGHT-OF-WAY LINE OF THE EAST-WEST ALLEY LYING NORTH OF AND ADJOINING LOT "H" IN SAID BERWYN GARDENS SUBDIVISION;

THENCE WESTERLY ALONG SAID NORTH RIGHT-OF-WAY LINE AND WESTERLY EXTENSION THEREOF TO A POINT ON THE WEST LINE OF SAID SOUTHWEST QUARTER OF SECTION 19;

THENCE SOUTHERLY ALONG SAID WEST LINE TO THE POINT OF BEGINNING.

EXCEPTING THEREFROM, LOTS 295, 296, 351, 352 AND 353 IN SAID BERWYN GARDENS SUBDIVISION;

ALSO EXCEPTING,

THAT PART OF LOT 1 IN THE CIRCUIT COURT PARTITION OF THE WEST HALF OF SAID NORTHWEST QUARTER OF SECTION 30, DESCRIBED AS FOLLOWS: COMMENCING AT THE INTERSECTION OF THE SOUTH RIGHT-OF-WAY LINE OF CERMAK ROAD AND WITH THE WEST RIGHT-OF-WAY LINE OF HOME AVENUE;

THENCE NORTH 89 DEGREES 37 MINUTES 40 SECONDS WEST ON AN ASSUMED BEARING ALONG SAID SOUTH RIGHT-OF-WAY LINE 286.00 FEET;

THENCE SOUTH 00 DEGREES 22 MINUTES WEST, A DISTANCE OF 5.0 FEET ALONG SAID SOUTH RIGHT-OF-WAY LINE;

THENCE NORTH 89 DEGREES, 37 MINUTES 40 SECONDS WEST, 321.70 FEET ALONG SAID SOUTH RIGHT-OF-WAY LINE;

THENCE SOUTH 00 DEGREES 22 MINUTES 20 SECONDS WEST, 61.50 FEET TO THE POINT OF BEGINNING;

THENCE CONTINUING SOUTH 00 DEGREES 22 MINUTES 20 SECONDS WEST, 161.00 FEET;

THENCE NORTH 89 DEGREES 37 MIUNUTES 40 SECONDS WEST, 160.00 FEET;

THENCE NORTH 00 DEGREES 22 MINUTES 20 SECONDS EAST, 161.00 FEET;

THENCE SOUTH 89 DEGREES 37 MINUTES 40 SECONDS EAST, 160.00 FEET TO THE POINT OF BEGINNING.

ALSO EXCEPTING,

THAT PART OF SAID LOT 1 IN THE CIRCUIT COURT PARTITION OF THE WEST HALF OF SAID NORTHWEST QUARTER OF SECTION 30, DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWEST CORNER OF SAID NORTHWEST QUARTER;

THENCE SOUTH 89 DEGREES 38 MINUTES 08 SECONDS EAST, 243.02 FEET ALONG THE NORTH LINE OF SAID NORTHWEST QUARTER;

THENCE SOUTH 00 DEGREES 21 MINUTES 52 SECONDS WEST, 65.00 FEET TO THE SOUTH RIGHT-OF-WAY LINE OF CERMAK ROAD, (DEDICATED AS PER DOCUMENT NO. 19198042, RECORDED JULY 28, 1964) SAID POINT BEING THE POINT OF BEGINNING;

THENCE SOUTH 00 DEGREES 14 MINUTES 16 SECONDS EAST, 91.26 FEET;

THENCE SOUTH 61 DEGREES 14 MINUTES 31 SECONDS WEST, 67.86 FEET;

THENCE SOUTH 89 DEGREES 30 MINUTES 06 SECONDS WEST, 59.37 FEET;

THENCE SOUTH 57 DEGREES 39 MINUTES 48 SECONDS WEST, 87.41 FEET TO A POINT ON THE EAST RIGHT-OF-WAY LINE OF HARLEM AVENUE;

THENCE NORTH 00 DEGREES 00 MINUTES 00 SECONDS EAST, 107.00 FEET ALONG SAID EAST RIGHT-OF-WAY LINE TO A 65.00 FEET RADIUS CURVE, CONCAVE SOUTHEASTERLY; THENCE NORTHEASTERLY ALONG SAID CURVE 102.51 FEET (THE CHORD BEARS NORTH 45 DEGREES 10 MINUTES 56 SECONDS EAST TO A POINT ON SAID SOUTH RIGHT-OF-WAY LINE OF CERMAK ROAD;

THENCE SOUTH 89 DEGREES 38 MINUTES 08 SECONDS EAST, 127.19 FEET ALONG SAID SOUTH RIGHT-OF-WAY LINE TO THE POINT OF BEGINNING.

APPENDIX 2

Boundary Map of RPA

CITY OF BERWYN, ILLINOIS

PROPOSED HARLEM TIF DISTRICT MAP

MAYOR - ROBERT J. LOVERO
CITY CLERK - THOMAS J. PAVLIK



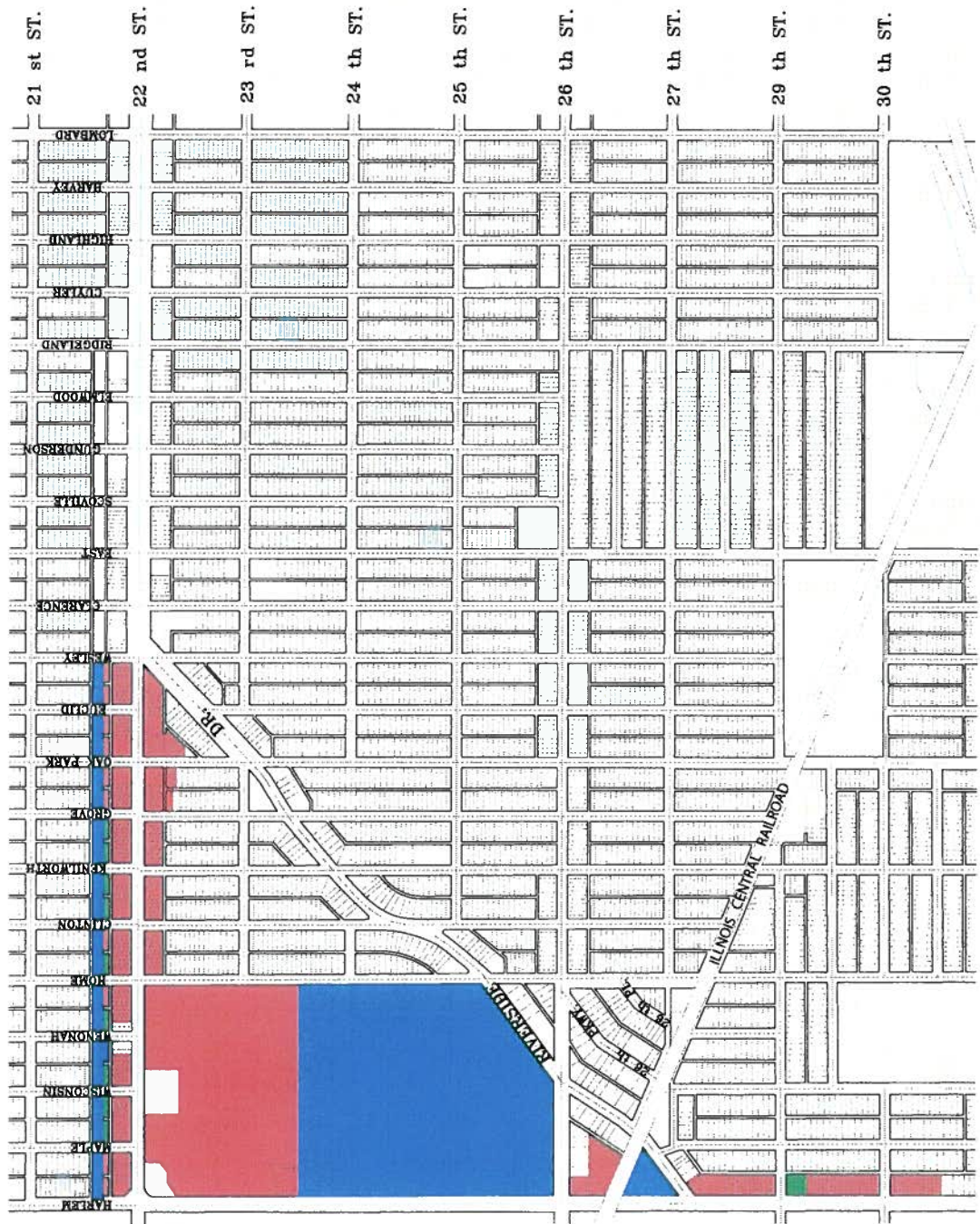
APPENDIX 3

Existing Land Use Map of RPA

CITY OF BERWYN, ILLINOIS

PROPOSED HARLEM TIF DISTRICT CURRENT LAND USE MAP

PUBLIC
 COMMERCIAL
 RESIDENTIAL



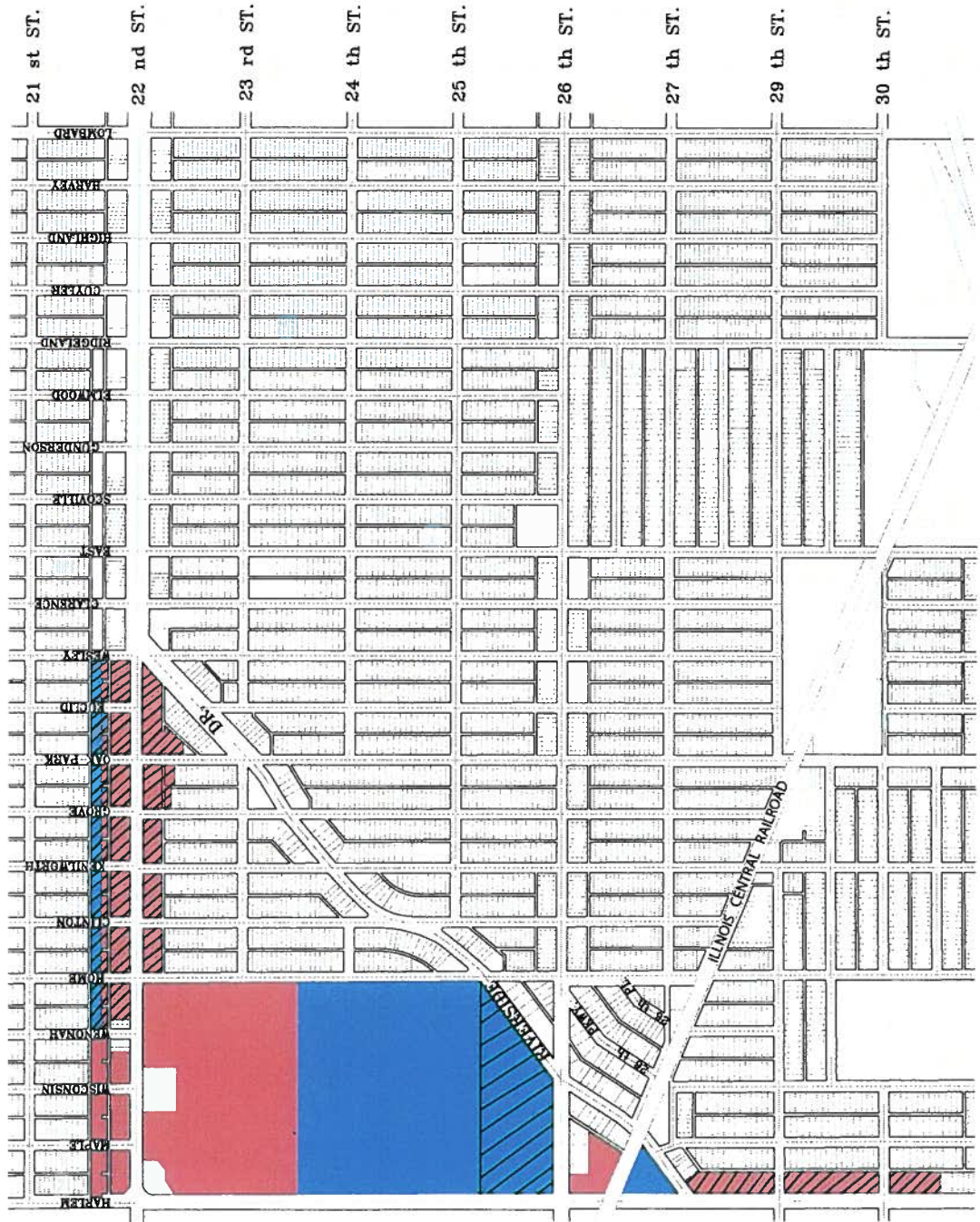
APPENDIX 4

Future Land Use Map of RPA

CITY OF BERWYN, ILLINOIS

PROPOSED HARLEM TIF DISTRICT FUTURE LAND USE MAP

- PUBLIC
- COMMERCIAL
- MIXED-USE



APPENDIX 5

TIF Qualification Report

Prepared by Kane, McKenna and Associates

**CITY OF BERWYN, ILLINOIS
TIF QUALIFICATION REPORT
HARLEM REDEVELOPMENT PROJECT AREA**

An analysis to assess the likelihood that all or a portion of an area located in the City of Berwyn would qualify as a Conservation Area as defined in the Tax Increment Allocation Redevelopment Act, 65 ILCS 5/11-74.4-3, et seq., as amended.

Prepared for: City of Berwyn, Illinois

**Prepared Jointly by: Kane, McKenna and Associates, Inc.
and
The City of Berwyn**

July 2011

**HARLEM REDEVELOPMENT PROJECT AREA
TIF QUALIFICATION ASSESSMENT**

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V.	Summary of Findings; Overall Assessment of Qualification	16

EXECUTIVE SUMMARY

Kane, McKenna and Associates, Inc. (KMA) has been retained by the City of Berwyn, Illinois (the "City") to conduct an analysis of the potential qualification and designation of certain property located in the City, to be addressed herein as the proposed Redevelopment Project Area (the "RPA" or "TIF District").

The City is pursuing the RPA designation as part of its strategy to promote the revitalization of the property and thereby assist the City in achieving its public policy goal of promoting economic redevelopment. By undertaking the designation, the City will help strengthen the RPA as a significant contributor to the City's overall economic base.

Based upon the analysis completed to date, KMA has reached the following conclusions regarding the potential qualification of the RPA as a TIF District:

- 1) *The proposed TIF District meets the criteria for a "Conservation Area," as the term is defined under the TIF Act* – Overall, the parcels within the proposed TIF District either have declined, or are in danger of declining, toward a blighted condition. This condition prevents, or threatens to prevent, the healthy economic and physical development of properties in a manner that the community deems essential to its overall economic health. Because the majority of structures are over 35 years of age, the proposed TIF District is especially vulnerable to potential physical decline and would likely meet statutory criteria as a Conservation Area TIF.
- 2) *Current conditions impede redevelopment* – The conditions found within the proposed TIF District present a barrier to the area's successful redevelopment. Without the use of City planning and economic development resources to mitigate such conditions, potential redevelopment activities are not likely to be economically feasible.
- 3) *Viable redevelopment sites could produce incremental revenue* – Within the proposed TIF District, there are parcels which potentially could be redeveloped or rehabilitated and thereby produce incremental property tax revenue. Such revenue, used in combination with other City resources for redevelopment incentives or public improvements, would likely stimulate private investment and reinvestment in these sites and ultimately throughout the TIF District.
- 4) *Pursuit of TIF designation is recommended* – To mitigate the existing conditions (thereby promoting the improved physical condition of the proposed RPA) and to leverage the City's investment and redevelopment efforts, KMA recommends that the City pursue the formal TIF designation process for the RPA.

Because the City may consider the redevelopment of residential parcels that could potentially dislocate 10 or more residential units within the proposed TIF district, the City will conduct a housing impact study pursuant to the TIF Act.

I. BACKGROUND

In the context of planning for the proposed Redevelopment Project Area, the City has initiated a study of the area to determine whether it would potentially qualify as a TIF District. Kane, McKenna and Associates, Inc. agreed to undertake the study of the proposed RPA or TIF District on the City's behalf.

Current Land Use. The proposed RPA is an "L" shaped TIF District, situated along Harlem and then turning east at Cermak Road. At the intersection of Harlem and Cermak, there are several important commercial structures, including Cermak Plaza and stores in the vicinity of the plaza. East of this intersection is a number of commercial retail, office, and mixed uses along Cermak. The eastern edge of the TIF District is at the intersection of Cermak and Wesley Avenue.

Certain recently completed redevelopment projects, including the Walgreens on Cermak (adjacent to the Cermak Plaza parcel), Jimmy Johns, and an orthodontist, have all been removed from the proposed TIF District boundaries. Additionally, certain end users such as McDonalds have been kept out of the proposed TIF District. Other buildings along Harlem and Cermak within the TIF District are generally older.

In addition to the commercial and mixed uses along Cermak, there are two large institutional uses along Harlem: Morton High School District #201 and the City of Berwyn Public Library. These two institutional uses draw traffic to the area which supports the commercial businesses along the two roads. Additional small-scale commercial, mixed and residential uses are also located along Harlem Avenue.

Overall, the area faces a number of redevelopment impediments as described in Section IV of this report. Lagging equalized assessed valuations ("EAV"), obsolescence, inadequate utilities, excessive vacancies, and deleterious layout are the principal impediments that reduce the competitiveness of the area.

General Redevelopment Objectives. The redevelopment of the proposed RPA is consistent with the City's overarching land use objectives, which are contained in its *Comprehensive Plan*, zoning ordinance and other land use planning elements. In the *Comprehensive Plan* adopted in 1993, the City has articulated a number of public policy objectives which would be supported by the City's adoption of the proposed RPA as a TIF District (see exhibit below).

Exhibit 1

General Redevelopment Objectives in the Berwyn Comprehensive Plan

Objectives

- Maintain and expand the range of retail and commercial services activities available within the City
- Encourage corrective maintenance of older commercial and industrial properties in poor condition
- Minimize any negative impact of commercial or industrial activities on neighboring land-use areas
- Initiate long-range improvement and development programs for the various commercial corridors within the community
- Promote new commercial, office and light industrial development in selected locations
- Ensure safe and convenient vehicular access to, and adequate parking in, all commercial and industrial areas
- Encourage safe and convenient pedestrian access to shopping and service areas
- Improve the image and appearance of all existing commercial and industrial areas
- Maintain, improve and upgrade signage within and around commercial areas
- Promote creative and innovate approaches to site design and building development that will achieve high quality in all commercial and industrial areas

Source: 1993 Berwyn Comprehensive Plan and Economic Development Strategy

Given the gap between the City's goals for the area versus the current conditions described in this report, the City has determined that the redevelopment of the proposed RPA would be highly beneficial to the community. With a redevelopment strategy in place, the economic base of the RPA would be stabilized and increased – thereby benefiting the community as a whole. Without such a redevelopment strategy, the adverse conditions identified in this report would likely worsen.

General Scope and Methodology. KMA performed its analysis by conducting a series of meetings and discussions with City staff, starting in August 2010 and continuing periodically up to the date of this report. The purpose of the meetings was to gather data related to the qualification criteria for properties included in the study area. These meetings were complemented by a series of field surveys for the entire area to evaluate the condition of the proposed RPA, on a parcel-by-parcel basis. The field surveys and data collected have been utilized to test the likelihood that the proposed RPA would qualify for TIF designation.

The qualification factors discussed in this report would qualify the proposed RPA as a Conservation Area, as the term is defined pursuant to the TIF Act.

For additional information about KMA's data collection and evaluation methods, refer to Section III of this report.

II. QUALIFICATION CRITERIA

With the assistance of City staff, Kane, McKenna and Associates, Inc. assessed the proposed RPA to determine the likelihood that qualifying factors listed in the Act would be present. The relevant provisions of the Act are cited below.

The Act sets out specific procedures which must be adhered to in designating a redevelopment project area (RPA). By definition, a “redevelopment project area” is:

“An area designated by the municipality, which is not less in the aggregate than 1½ acres and in respect to which the municipality has made a finding that there exist conditions which cause the area to be classified as a blighted area or a Conservation Area, or a combination of both blighted areas and Conservation Areas.”

Under the Act, “Conservation Area” means any improved or vacant area within the boundaries of a redevelopment project area located within the territorial limits of the municipality where certain conditions are met, as identified below.

TIF Qualification Factors for a Conservation Area. In accordance with the Illinois TIF Act, KMA performed a two-step assessment to determine if the proposed RPA qualified as a Conservation Area. First, KMA analyzed the threshold factor of age to determine if a majority of structures were 35 years of age or older.

Secondly, the area was examined to determine if a combination of three (3) or more of the following factors were present. Per the TIF Act, such an area is not yet a blighted area but because of a combination of the following factors is detrimental to the public safety, health, morals or welfare and such an area may become a blighted area.

- (A) **Dilapidation.** An advanced state of disrepair or neglect of necessary repairs to the primary structural components of building or improvements in such a combination that a documented building condition analysis determines that major repair is required or the defects are so serious and so extensive that the buildings must be removed.
- (B) **Obsolescence.** The condition or process of falling into disuse. Structures become ill-suited for the original use.
- (C) **Deterioration.** With respect to buildings, defects include but are not limited to, major defects in the secondary building components such as doors, windows, porches, gutters, downspouts, and fascia. With respect to surface improvements, that the condition of roadways, alleys, curbs, gutters, sidewalks, off-street parking and surface storage areas evidence deterioration, including, but limited to, surface cracking, crumbling, potholes, depressions, loose paving material and weeds protruding through paved surfaces.

- (D) Presence of Structures Below Minimum Code Standards. All structures that do not meet the standards of zoning, subdivision, building, fire and other governmental codes applicable to property, but not including housing and property maintenance codes.
- (E) Illegal Use of Individual Structures. The use of structures in violation of applicable federal, State, or local laws, exclusive of those applicable to the presence of structures below minimum code standards.
- (F) Excessive Vacancies. The presence of buildings that are unoccupied or under-utilized and that represent an adverse influence on the area because of the frequency, extent or duration of the vacancies.
- (G) Lack of Ventilation, Light, or Sanitary Facilities. The absence of adequate ventilation for light or air circulation in spaces or rooms without windows, or that require the removal of dust, odor, gas, smoke or other noxious airborne materials. Inadequate natural light and ventilation means the absence of skylights or windows for interior spaces or rooms and improper window sizes and amounts by room area to window area ratios. Inadequate sanitary facilities refers to the absence or inadequacy of garbage storage and enclosure, bathroom facilities, hot water and kitchens and structural inadequacies preventing ingress and egress to and from all rooms and units within a building.
- (H) Inadequate Utilities. Underground and overhead utilities such as storm sewers and storm drainage, sanitary sewers, water lines and gas, telephone and electrical services that are shown to be inadequate. Inadequate utilities are those that are: (i) of insufficient capacity to serve the uses in the redevelopment project area; (ii) deteriorated, antiquated, and obsolete or in disrepair; or (iii) lacking within the redevelopment project area.
- (I) Excessive Land Coverage and Overcrowding of Structures and Community Facilities. The over-intensive use of property and the crowding of buildings and accessory facilities onto a site. Examples of problem conditions warranting the designation of an area as exhibiting excessive land coverage are: (i) the presence of buildings either improperly situated on parcels or located on parcels of inadequate size and shape in relation to present-day standards of development for health and safety and (ii) the presence of multiple buildings on a single parcel. For there to be a finding of excessive land coverage, these parcels must exhibit one or more of the following conditions: insufficient provision for light and air within or around buildings, increased threat of spread of fire due to the close proximity of buildings, lack of adequate or proper access to a public right-of-way, lack of reasonably required off-street parking or inadequate provision for loading service.
- (J) Deleterious Land-Use or Layout. The existence of incompatible land-use relationships, buildings occupied by inappropriate mixed-uses, or uses considered to be noxious, offensive or unsuitable for the surrounding area.

- (K) Environmental Clean-Up. The proposed redevelopment project area has incurred Illinois Environmental Protection Agency or United States Environmental Protection Agency remediation costs for (or a study conducted by an independent consultant recognized as having expertise in environmental remediation has determined a need for) the clean-up of hazardous waste, hazardous substances or underground storage tanks required by State or federal law. Any such remediation costs would constitute a material impediment to the development or redevelopment of the redevelopment project area.
- (L) Lack of Community Planning. The proposed redevelopment project area was developed prior to or without the benefit or guidance of a community plan. This means that the development occurred prior to the adoption by the municipality of a comprehensive or other community plan or that the plan was not followed at the time of the area's development. This factor must be documented by evidence of adverse or incompatible land-use relationships, inadequate street layout, improper subdivision, parcels of inadequate shape and size to meet contemporary development standards or other evidence demonstrating an absence of effective community planning.
- (M) "Stagnant" EAV. The total equalized assessed value (EAV) of the proposed redevelopment project area has declined for three (3) of the last five (5) calendar years, or is increasing at an annual rate that is less than the balance of the municipality for three (3) of the last five (5) calendar years, or is increasing at an annual rate that is less than the Consumer Price Index for All Urban Consumers published by the United States Department of Labor or successor agency for three (3) of the last five (5) calendar years. The finding is based on the last 5 years for which information is available.

III. EVALUATION METHODOLOGY

In evaluating the proposed RPA's potential qualification as a TIF District, the following methodology was utilized:

- 1) Site surveys of the RPA were undertaken by representatives from Kane, McKenna and Associates, Inc., supplemented with photographic analysis of the sites. Site surveys were completed for each parcel of land within the proposed RPA.
- 2) KMA conducted evaluations of exterior structures and associated site improvements, noting such conditions as overcrowding and obsolescence. Additionally, KMA reviewed the following data: 2004-2009 tax information from Cook County, Sidwell parcel tax maps, historical aerial photos, site data, local history (including discussions with City and Berwyn Development Corporation staff), and an evaluation of area-wide factors that have affected the area's development (e.g., lack of community planning, deleterious land-use and layout, etc.).
- 3) Existing structures and site conditions were initially surveyed only in the context of checking, to the best and most reasonable extent available, TIF Act factors applicable to specific structures and site conditions of the parcels.
- 4) The RPA was examined to assess the applicability of the different factors required for qualification as a TIF district. Examination was made by reviewing the information and determining how each measured when evaluated against the relevant factors. The RPA was evaluated to determine the applicability of the thirteen (13) different factors, as defined under the Act, which would qualify the area as a TIF district.

IV. QUALIFICATION FINDINGS FOR PROPOSED RPA

Based upon KMA's evaluation of parcels in the proposed RPA and analysis of each of the eligibility factors summarized in Section II, the following factors are presented to support qualification of the proposed RPA as a Conservation Area under the TIF Act. These factors are summarized in the table below.

Exhibit 2

Summary of TIF-Qualifying Factors

Maximum Possible Factors per Statute	Minimum Factors Needed to Qualify per Statute	Qualifying Factors Present in Proposed RPA
13	3	6 <ul style="list-style-type: none">• Lagging EAV• Inadequate Utilities• Deleterious Layout• Excessive Vacancies• Obsolescence• Deterioration

Findings for RPA: Conservation Area Factors. The proposed RPA meets the qualifications for a Conservation Area under the statutory criteria set forth in the TIF Act. As indicated in Section II, KMA performed a two-step assessment, first finding that a majority of buildings within the Conservation Area were over 35 years of age. Based upon Cook County Assessor and property manager-provided data (for the high school and Cermak Plaza), KMA determined that approximately 92 of the estimated 109 structures (84%) within the RPA exceed the age threshold.

As a second step, KMA reviewed the criteria needed to qualify the area as a Conservation Area, determining that 6 factors were likely to be present:

1. Lagging or Declining EAV. The EAV of the TIF District has grown at a rate slower than the City-wide EAV for three (3) of the last five (5) years (refer to chart below). Therefore, a finding of lagging EAV is made pursuant to the TIF Act.

Exhibit 3
EAV Trends for Proposed TIF District

	2009	2008	2007*	2006	2005	2004*
Total EAV for TIF District	\$42,224,511	\$49,772,142	\$43,143,821	\$41,744,497	\$42,074,366	\$31,835,753
EAV Change (%)	-15.2%	15.4%	3.4%	-0.8%	32.2%	
City-wide EAV (Excluding TIF)	\$873,267,378	\$870,068,820	\$793,353,682	\$759,668,861	\$760,173,669	\$615,531,986
City EAV Change (%)	0.4%	9.7%	4.4%	-0.1%	23.5%	
CPI	-0.4%	3.8%	2.8%	3.2%	3.4%	

Notes:

(1) Figures in **bold** for those years in which City EAV exceeded growth rate of EAV within proposed TIF District.

(2) Reassessment years asterisked.

Source: Cook County and U.S. Bureau of Labor Statistics

2. Inadequate Utilities. The Act states that overhead or underground utilities that are deteriorated, antiquated, obsolete or in disrepair are considered inadequate. Also, those utilities that lack the capacity to meet future development demands are considered inadequate. Utilities would include: storm sewers, storm drainage, sanitary sewers, water lines and gas, telephone and electrical services.

Based on the City Engineer's November 2010 utilities analysis, the existing public utilities in the area are antiquated and obsolete, and certain components reflect deterioration/disrepair. In particular, aged water mains and combined sewers demonstrate obsolescence and require frequent repair, while stormwater capacity is inadequate. The City Engineer's analysis shows the following conditions:

Water mains – “The existing water mains along Harlem Avenue and Cermak Road are nearly 100 years old and are quickly approaching their life expectancy. The existing mains are constructed out of cast iron pipe, which is an obsolete material that is no longer used in water main construction.” PVC and ductile pipe are modern materials currently used for newly constructed water mains. Obsolescence is further evidenced by the fact that water mains are undersized relative to today's standards for newly constructed water mains, (in particular, the undersized mains are not adequate in the commercial areas for fire flow requirements). Additionally, the deteriorated condition of certain building components has caused water main leaks or failures.

Combined sewers – “The existing combined sewers along Harlem Avenue and Cermak Road are approximately 90 years old and are quickly approaching their life expectancy. The existing sewers range in size from 12” to 20”, and are constructed with vitrified clay (an obsolete material) tiles and mortar joints.” PVC is the material used for construction of modern combined sewers. In addition, the City Engineer reports that combined sewer lines have either broken, collapsed, or have been infiltrated by tree roots or other debris, causing an interruption of flow, street pavement failures, and sewer back-up – even without necessarily being triggered by significant rainfall.

Stormwater detention – Stormwater detention capacity is inadequate in relation to modern stormwater standards of the Metropolitan Water Reclamation District. The City Engineer indicates that redevelopment of the area would require underground or above ground facilities. Since the area is primarily commercial, a range of underground facilities would be desirable. The City Engineer reports that “Although underground detention is more expensive, it allows the use of the land at the surface for parking and other limited uses. Therefore, these improvements [should] include construction of underground stormwater detention systems complete with underground piping, flood control structures, and discharge piping.”

In addition to the City Engineer’s report, a separate facilities study by Morton West High School’s architectural consultants indicates certain utility infrastructure problems.

- The existing water main is currently routed through the basement at the south end of the existing building. Any leaks or damage to this main would result in significant flooding to the existing facility.
- The electrical conduit for exterior parking lot lights is deteriorated and, due to leaks, retains water.
- Exterior telecommunication conduits between the main building and the adjacent stadium provide telecommunication network connections but they are not in operation.
- Additionally, the aforementioned stormwater/combined sewer deficiencies of the City result in “backflows into the basement of the school”. Water mains within the school campus have leaks and create an exposure to flooding.

3. Deleterious Layout. As noted in Section II, a municipality can make a finding of deleterious layout or land use when there exists (a) incompatible land-use relationships, (b) buildings occupied by inappropriate mixed-uses or uses considered to be noxious, or (c) uses offensive or unsuitable for the surrounding area. Most of the problems in the area reflect incompatible land use relationships. The area reflects piece-meal, uncoordinated development, in which competing land uses abut each other -- e.g., office uses are situated next to residential uses within the TIF District, and residential uses outside the TIF District abut commercial uses within the TIF District. Additionally, there is minimal buffering between a large high school and Cermak Plaza.

A major land use issue is the coordination of ingress/egress. Examples of ingress/egress problems include the following:

- Cermak Plaza has, in essence, an outlot placed immediately in front of the Plaza’s front entrance, interfering with traffic flow and requiring cars to navigate around the outlot building’s “bump out”;

- Entering Cermak Plaza from north-bound Harlem is difficult to execute because as soon as the right turn (into the plaza) is executed, drivers must navigate around the aforementioned outlot as well as wait on pedestrian traffic; KMA observed automobile traffic backing-up onto Harlem Avenue during an off-peak time;
- Parking behind Cermak Plaza is not coordinated with the traffic from the high school (the high school students/personnel use the rear of Cermak Plaza as parking) nor with the traffic from the adjacent car wash;
- Many mixed commercial/residential buildings along Cermak have angled parking that “sticks out” into the right-of-away; and
- There are no frontage roads/turn lanes for retailers on Cermak or Harlem, the public library or the high school.

Additionally, there appears to be an overall lack of parking, particularly off-street parking, among retail/office uses along Cermak. Many of these retail/office structures appear to be converted to mixed use residential structures (e.g., ground level retail, upstairs residential) whereby the land uses are more intensive and parking requirements are greater.

High school parking is also limited and consequently the high school uses the adjacent Cermak Plaza parking (behind the plaza’s in line buildings) for overflow parking. The High School parking lot is deteriorated and in need of repair or replacement. In addition, the overflow parking lot is in very poor condition and in need of repair or replacement. Both parking lots are in need of improved lighting for enhanced security.

Lastly, the exterior athletic facilities, including tennis courts, football stadium, and track, are in poor condition. The tennis courts are in very poor condition and have been deemed unusable for competitive play. The surface of the track is in poor condition and in need of replacement. The stadium is in need of interior and exterior upgrades to meet current standards.

4. Excessive Vacancies. The TIF Act states that this finding is characterized by the presence of unoccupied or underutilized buildings that represent an adverse influence on the area. The proposed Harlem TIF District has numerous vacant or partially vacant structures, including structures with the following addresses/users:

Because of (a) the reduced economic activity associated with vacancies and (b) the prominent location along regional arterial roadways, the vacant structures represent an adverse influence on the overall TIF District.

Exhibit 4
Vacant Structures

List of Vacant Buildings

7000 Block

- 7091 Cermak Plaza*
- 7083 Cermak Plaza*

- 7099 Cermak Plaza*
- 7055 Cermak Plaza (former Italian Foods)
- 7045 Cermak Plaza

6900 Block

- 6929 Cermak
- 6917 Cermak
- 6913 Cermak
- 6907 Cermak

6800 Block

- 6847 Cermak
- 6841/6843 Cermak
- 6835 Cermak
- 6801 Cermak (former bank, "Superblock")

*Note: The above structures were vacant and then demolished, predicated on a project that would go forward with municipal assistance. Additionally, the former Service Merchandise building within Cermak Plaza was vacant and also demolished for the same project. In anticipation of the provision of public incentives (TIF cost reimbursement or other municipal subsidies), it would be occupied by a new retailer, Meijer.

5. Obsolescence. The Act states that obsolescence is the condition or process of falling into disuse or structures that have become ill-suited for their original use. Overall, the RPA exhibits both functional and economic obsolescence.

On an area-wide basis, several factors contribute toward functional obsolescence such as overall building age (as mentioned, a majority are over 35 years in age), deleterious layout, and public utility inadequacies. As stated by the City Engineer, the water mains and combined sewers are nearly at the end of their useful lives and need to be replaced with infrastructure constructed with modern materials (e.g., PVC pipes instead of clay).

Additionally, the outmoded layout of certain buildings, conversion of buildings to residential or mixed residential/commercial uses, and lack of adequate parking, all contribute to obsolete land use practices. Functional obsolescence is further evidenced by the deficiencies of certain building components in the two largest buildings within the proposed TIF District, Morton West High School and Cermak Plaza.

Regarding the high school, the following building components are at the end of their service life, according to an August 2010 study by the high school architects, and are a first priority for repair:

Roofing – The majority of the “existing roofs are in poor condition and/or are approaching the end of their service life” with more than a dozen areas that have regular leaks during rain;

- Pavement - The existing asphalt pavement in the parking areas located on the north and west sides of the school and associated cast-in-place concrete curbs and gutters are in varying states of condition from fair to good. Several of the storm drainage structures are deteriorated or have collapsed and are in need of replacement.
- Exterior Walls – The existing exterior walls are in fair condition but several areas require tuckpointing to address deterioration. The exterior horizontal and vertical sealant joints are also in need of replacement due to their age.
- Electrical Distribution System - The primary and secondary electrical service for the buildings is original to the facility and at the end of its service life. Upgrades and/or replacement of systems and components are required.
- Mechanical Systems – The existing heating and ventilation system including boilers, air-handling units, fan coil units, and unit ventilators is original to the facility and at the end of its service life. Upgrades and/or replacement of systems and components are required.
- Plumbing System: The existing fixtures are operating correctly, but are near the end of their normal life expectancy. The supply and waste piping have been failing over the past years and are at the end of their life expectancy. Upgrades and/or replacement of systems and components are required.
- Fire Protection System: Automatic fire sprinklers are located in two newer additions. There is no automatic fire sprinkler system in the remainder of the facility.
- Fire Alarm System – The existing fire alarm system is original to the facility, at the end of its service life, and is in need of complete replacement to meet current health and life safety codes. Parts are no longer available for this system, which is critical to the occupancy of the building;
- Swimming Pool – The swimming pool and related systems are original to the facility and in need of repair. The existing concrete floor has been damaged due to leaks underneath diving boards and is in need of repair. In addition, there are many damaged or missing tiles, leaking windows and light fixtures, and non-compliance with Illinois Department of Public Health regulations for pools (e.g., depth markers). Lastly, the existing water filter system is at the end of its service life, and is in need of complete replacement

A separate study prepared for Cermak Plaza operators in March 2008 makes the following findings:

- Outmoded building infrastructure - New building components, including HVAC and sprinkler systems, would “need to be added to the infrastructure of the shopping center....to accommodate big box retail”
- Outmoded signage for tenants – Signage was limited in visibility and size
- Inadequately configured loading bays – Loading bays on the south side of the shopping center are inefficiently configured and the “perpendicular placement of the dock-bays constricts the tenants’ ability to receive several shipments at one time”
- Suboptimal traffic flow – The report (like KMA on-site observations) indicates certain problems with automobile traffic flow, such as the previously discussed traffic back-ups onto Harlem and poor placement of a building (occupied by an optometrist) in front of the main plaza.

Economic obsolescence is reflected principally by the overall lag in EAV for the area as a whole. As noted in finding #1 above, the area has lagged City-wide growth rates in three of the past five years. Secondly, the numerous vacancies described above reflect obsolescence as defined in the Act (literally “falling into disuse”).

Moreover, the largest private sector tax parcel (Cermak Plaza) has seen a reduction in its equalized assessed valuation from \$16,102,949 in tax year 2008 to \$11,204,673 in 2009, a 30% reduction in one year. Although it is possible that a combination of private and public sector reinvestments could reverse the assessor valuations in 2010,¹ this is not possible to determine as of this date. 2010 valuations will not be finalized until late 2011. Moreover, the City has determined that certain public sector incentives will be necessary to promote future private investments at Cermak Plaza (e.g., future projects such as a proposed re-use of the vacant Service Merchandise space). Heretofore, Cermak Plaza has not received any TIF incentives to encourage redevelopment.

Finally, the commercial uses are obsolete with respect to modern life safety standards. As noted by City/BDC officials, many commercial buildings in the corridor do not possess updated fire alarm and sprinkler systems. The City follows the NFPA 101 Life Safety Code for occupation of commercial buildings. City staff have stated that many commercial buildings in the proposed RPA are in need of up-to-date fire alarm and/or fire sprinkler systems to ensure compliance with NFPA standards.

6. Deterioration. Various degrees of deterioration were identified throughout the area ranging from minor to severe. Per the TIF Act, deterioration can be evidenced in building

¹ It should be stated that non-subsidized investments could possibly reverse assessor valuations in tax year 2010. However, in the case of Walgreens, this will be “carved out” of Cermak Plaza tax parcel PIN in tax year 2010, receive its own PIN, and will not be included in the proposed TIF District.

defects as well as deterioration of surface improvements. For example, such building defects include, but are not limited to, defects in primary components such as roofs or secondary components such as windows, gutters and doors.

With respect to surface improvements, deterioration was found throughout the area related to driveways, parking lots, and alleys evidenced by: surface cracking, potholes, depressions, weed growth, and loose paving materials. Larger parking lots including the rear-side parking of Cermak Plaza and the adjoining high school parking lot were particularly deteriorated. These indicators of deterioration were found distributed throughout the proposed TIF District.

It was also determined that the site improvements and the structures contained the following signs of deterioration:

- Siding in need of corrective maintenance (e.g., tuck pointing for brick, and replacing/repair of warped wood siding);
- Degraded building components such as doors, door frames, and windows (particularly larger garage doors);
- Pervasive rust along certain building components (gutters, roof-mounted HVAC units, metal trim along roof lines);
- Previously cited deficiencies with the high school (e.g., roof, pool and HVAC system); and
- Deteriorated loading bays and rear doors of Cermak Plaza.

These findings of deterioration can be expected in a Conservation Area where the majority of structures (and related infrastructure) are well over 35 years old.

V. SUMMARY OF FINDINGS; GENERAL ASSESSMENT OF QUALIFICATION

The following is a summary of relevant qualification findings as it relates to the City potentially designating the proposed RPA as a TIF District.

- The area is contiguous and is greater than 1½ acres in size;
- The proposed RPA meets the criteria for a Conservation Area TIF District, if the City pursues this course of action. The qualifying factors found in the proposed RPA are present to a meaningful extent and are evenly distributed throughout the proposed RPA. A more detailed analysis of the qualification findings is outlined in Section IV of this report;
- All property in the area would substantially benefit by the proposed redevelopment project improvements;
- The sound growth of taxing districts applicable to the area, including the City, has been impaired by the factors found present in the area; and
- The area would not be subject to redevelopment without the investment of public funds, including property tax increments.

In the judgment of KMA, these findings support the case for the City to initiate a formal process to consider the proposed RPA as a TIF District.

APPENDIX 6

Housing Impact Study

**CITY OF BERWYN
HOUSING IMPACT STUDY
HARLEM TIF DISTRICT**

A study undertaken by the City of Berwyn pursuant to the requirements of the Tax Increment Allocation Redevelopment Act 65 ILCS 5/11-74.4-3, et. seq. (as amended).

Prepared by: The City of Berwyn

in conjunction with

Kane, McKenna and Associates, Inc.

July 2011

**CITY OF BERWYN
HOUSING IMPACT STUDY
HARLEM TIF DISTRICT**

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I. **RESIDENTIAL UNIT DATA**

A. **Introduction and Background**

Pursuant to the Tax Increment Allocation Redevelopment Act, 65 ILCS, Section 5/11-74.4-3 et seq. of the Illinois Compiled Statutes as amended (the "TIF Act"), if a redevelopment plan would result in the displacement of residents from ten (10) or more inhabited residential units, or if the redevelopment project contains seventy-five (75) or more inhabited residential units and no certification stating that displacement will not occur, then the City of Berwyn (the "City") must prepare a housing impact study.

Based upon site survey and City information as of January 7, 2011, the City has identified approximately 152 residential units located in approximately 30 structures in the Redevelopment Project Area (RPA) that it may displace during the overall redevelopment of the area.

The City proposes to redevelop the area promoting mixed uses, including commercial, retail, and residential uses.

The City has jointly prepared this document with Kane, McKenna and Associates, Inc. in order to conform to the provisions of the TIF Act.

B. **Type of Units**

The TIF Act requires that data regarding the nature of the housing, whether single-unit or multi-unit, be examined and a finding be placed in the Study.

Kane, McKenna and Associates, Inc. and City officials have identified approximately 7 single-unit residential structures (both detached and attached) and 23 multi-unit structures. There are 30 residential structures in total. These structures are located throughout the proposed Redevelopment Project Area (RPA). See attached map for the location of said structures.

The residential structures were identified by performing exterior site surveys and reviewing City data.

C. **Unit Breakdown**

The TIF Act requires that a municipality provide a breakdown of the number and type of housing units, if available.

Exhibit 1 provides an analysis showing the breakdown of units, with the number of housing units broken down by the number of rooms. Information regarding the type of rooms specific to the proposed RPA was not available. Instead, U.S. Census Bureau data was used for an area that, while covering the RPA, was not coterminous with the RPA.

The data in Exhibit 1 is based on Census “Block Group” data compiled by the U.S. Census Bureau. The Census Block Group data covers all parcels within the proposed RPA. However, because the Census Block Group data is not coterminous with the proposed RPA and covers a larger “footprint” than the RPA, the RPA necessarily encompasses only a portion of the Census Block Groups listed below.¹

Please note that 2000 Census has not been updated as of January, 2011. 2010 Census data has not been published or posted to the Census.gov website.

**Exhibit 1
Housing Analysis by Room Size**

	Block Group 2, Census Tract 8148	Block Group 3, Census Tract 8148	Block Group 5, Census Tract 8148	Block Group 3, Census Tract 8149	Block Group 2, Census Tract 8153	Block Group 4, Census Tract 8154
Rooms						
1	10	0	12	59	0	0
2	71	25	9	76	0	25
3	77	54	32	244	26	132
4	148	82	40	260	36	172
5	135	63	57	226	122	84
6	71	64	73	117	78	102
7+	129	107	42	80	96	161
Total	641	395	265	1062	358	676

Source: U.S. Census Bureau (2000 Census)

D. Status of Units

The TIF Act requires that a determination be made regarding the status of each unit’s habitation no less than forty-five (45) days before the date that the ordinance or resolution establishing the public hearing is adopted.

Based upon City of Berwyn data, the City has made a determination as of January 7, 2011 that 100% of the 30 residential structures within the area are inhabited. The

¹The Census Bureau measures data at the block, block group, and census tract levels (from smallest to largest unit of measure). A census tract would cover several block groups which in turn covers multiple blocks.

area contains 7 single-unit structures and 30 multi-unit structures. Note that habitation status was determined at a fixed point in time (January 7, 2011), was estimated based on City assessment, and is subject to change. This information will be updated as required by the TIF Act.

E. Ethnic Composition of Residents

The TIF Act requires that the ethnic composition of the residents in the inhabited residential units be identified. Under the TIF Act, the data requirement as to the racial and ethnic composition of the residents in the inhabited residential units shall be deemed to be fully satisfied by data from the most recent federal Census. Accordingly, the most recent (2000) Census data was used to identify the racial and ethnic makeup of the area.

The 2000 Census units that encompass the RPA are comprised of three (3) Census blocks groups. Listed below is the ethnic breakdown of the residents living in these three block groups. As noted, the RPA encompasses only a portion of the Census block groups listed below. **As a result, the block group data cover an area that is larger than the RPA.**

Exhibit 2
Demographic Profile of Area Covering Proposed RPA

	Block Group 2, Census Tract 8148	Block Group 3, Census Tract 8148	Block Group 5, Census Tract 8148	Block Group 3, Census Tract 8149	Block Group 2, Census Tract 8153	Block Group 4, Census Tract 8154						
White	740	52.3%	618	57.0%	476	61.6%	988	49.0%	634	70.7%	1,101	76.2%
African American	14	1.0%	-	0.0%	55	7.1%	119	5.9%	6	0.7%	15	1.0%
American Indian/Alaska Native	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Asian	31	2.2%	-	0.0%	26	3.4%	74	3.7%	-	0.0%	39	2.7%
Native Hawaiian/Pacific Islander	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Other Race	-	0.0%	12	1.1%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Two or More Races	58	4.1%	8	0.7%	14	1.8%	115	5.7%	-	0.0%	14	1.0%
White (Hispanic)	116	8.2%	195	18.0%	39	5.0%	165	8.2%	71	7.9%	227	15.7%
Other Race (Hispanic)	418	29.5%	234	21.6%	163	21.1%	523	25.9%	186	20.7%	39	2.7%
Two or More Races (Hispanic)	39	2.8%	17	1.6%	-	0.0%	34	1.7%	0	0.0%	10	0.7%
TOTAL	1,416		1,084		773		2,018		897		1,445	

Source: U.S. Census Bureau (2000 Census)

Note: Geographic Units Defined by U.S. Census Bureau

II. REDEVELOPMENT PLAN REQUIREMENTS AND RELOCATION ASSISTANCE

Pursuant to the TIF Act, part two of the Housing Impact Study must contain four components as indicated below.

A. Identification of Units That May Be Slated for Displacement

The TIF Act requires that the housing impact study identify those units, by location and number that will or may be removed as a result of the redevelopment plan.

There are 152 total housing units which may be slated for displacement. Please refer to Appendix A for the location and description of these units. Please note that the City does not contemplate any displacement as of April 2011, but it is possible that the City could pursue redevelopment that results in displacement at a future point in time. Accordingly, Appendix A lists 152 units as subject to displacement.

B. City's Plans for Relocation Assistance

The TIF Act requires that the municipality outline a plan for relocation assistance for those units, if any, that may be removed as a result of the redevelopment of the RPA.

Pursuant to the TIF Act, the City will provide relocation assistance pursuant to regulations promulgated under the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA). Said regulations will serve as the basis for its relocation plan for any residents who would be displaced as a result of the redevelopment effort.

C. Identification of Replacement Housing Alternatives

The TIF Act states that the municipality shall identify the availability of replacement housing for those residents whose residences are to be removed and shall identify the type, location and costs of the housing.

Utilizing information from the Multiple Listing Service (MLS) maintained by the National Association of Realtors as a preliminary roster of available housing units, the City identified a range of residential units and locations that are within the price range of units located within the RPA. Specifically, Berwyn housing for sale as of January 2011 was reviewed. Units within single- or multi-family structures listed at prices between \$100,000 and \$300,000 were reviewed. It is expected that the data would be updated as needed by the City.

Appendix B includes sales data for single-unit housing derived from National Association of Realtors data for Berwyn.

For information about rental units, median rents were derived from the 2000 Census median rent data and then adjusted for inflation. Based upon this information, a listing of replacement rental housing was generated to determine the types and costs of units that would be available to displaced residents. Refer to Appendix C.

The information contained in Appendix B and C are not meant to be exhaustive, but serves as an example of alternative housing available within the City in price ranges similar to the RPA.

D. Relocation Assistance to Be Provided

In addition to relocation plan as identified in Section II.B above, the TIF Act states that the type and extent of relocation assistance to be provided by the municipality must be identified. The City plans on providing relocation assistance to those individuals who qualify under the TIF Act. As stated, the City will utilize URA guidelines as the basis for its relocation assistance where appropriate.

III. REQUIREMENTS FOR VERY LOW AND LOW-INCOME RESIDENTS

Per the TIF Act, no redevelopment plan shall remove residential housing units that are occupied by households of low-income and very low-income persons unless the plan provides, with respect to inhabited housing that are to be removed for households of low-income and very low-income persons, 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, as amended, and the regulations under the Act. The municipality shall make a good faith effort to ensure that this affordable housing is located on or near the redevelopment project area within the municipality.

If the City does displace residents within the RPA, the City will need to determine if those residents fall into the low-income and very low-income category. At that point, the City will act appropriately and provide relocation assistance to those residents that would be displaced pursuant to the requirements of the TIF Act.

Appendix A
Location of Housing Units Subject to Potential Displacement

Address	Street	Number of Units	
2133	Wenonah	1	single-family detached
2133	Home	1	single-family detached
2135	Kenilworth	6	
2135	Maple	1	single-family detached
2135	Wisconsin	1	single-family detached
2136	Kenilworth	3	
2136	Wisconsin	1	single-family detached
2137	Clinton	1	single-family detached
2139	Clinton	25	
2140	Kenilworth	18	
2140	Grove	1	single-family detached
2202	Grove	18	
2901	Harlem	12	
2909	Harlem	6	
2929	Harlem	3	
6712	Cermak	1	
6735	Cermak	4	
6738	Cermak	1	
6833	Cermak	3	
6835	Cermak	1	
6840	Cermak	1	
6850	Cermak	12	
6905	Cermak	2	
6908	Cermak	4	
6913	Cermak	10	
6917	Cermak	1	
6919	Cermak	1	
6925	Cermak	10	
7010	Cermak	2	
7036	Cermak	1	
Total		152	

Source: Berwyn Development Corporation

Appendix B
Replacement Housing for Sale

**City of Berwyn
Housing Analysis
Replacement Housing for Sale as of January 6, 2011**

Address	City	Zip Code	Bed/Bath	Price
6513 West 41st Street	Stickney	60402	3/2	\$150,000
1800 South Lombard Avenue	Berwyn	60402	3/1	\$150,000
1226 Oak Park Avenue	Berwyn	60402	4/3	\$150,000
4436 South Wisconsin Avenue	Stickney	60402	3/2	\$150,000
6510 West 41st Street	Stickney	60402	3/2	\$150,000
2731 South Oak Park Avenue	Berwyn	60402	3/1	\$153,127
1409 South Scoville Avenue	Berwyn	60402	4/2	\$154,000
7140 32nd Street Unit 1	Berwyn	60402	2/1	\$154,900
1525 Harvey Avenue	Berwyn	60402	3/2	\$154,900
2414 South Elmwood Avenue	Berwyn	60402	3/2	\$155,000
7035 West 43rd Street	Stickney	60402	3/1	\$156,000
3214 South Kenilworth Avenue	Berwyn	60402	3/2	\$158,900
1218 South Cuyler Avenue	Berwyn	60402	5/2	\$159,000
3826 South Grove Avenue	Berwyn	60402	3/1	\$159,500
4533 South Clinton Avenue	Forest View	60402	3/2	\$159,900
3806 Highland Avenue	Berwyn	60402	3/1	\$159,900
No address listed	Berwyn	60402	3/2	\$159,900
3831 South Wesley Avenue	Berwyn	60402	2/1	\$159,900
1842 East Avenue	Berwyn	60402	2/2	\$159,900
1811 Clarence Avenue	Berwyn	60402	2/2	\$159,900
7025 26th Place	Berwyn	60402	2/1	\$159,900
3828 Clarence Avenue	Berwyn	60402	3/1	\$159,900
7132 West 32nd Street Unit 2	Berwyn	60402	2/1	\$159,900
No address	Berwyn	60402	2/2	\$159,900
2413 Scoville Avenue	Berwyn	60402	2/1	\$160,000
4624 South Maple Avenue	Forest View	60402	3/3	\$164,900
1306 South Wesley Avenue	Berwyn	60402	4/3	\$164,900
1314 Scoville Avenue	Berwyn	60402	3/2	\$165,000
2646 South Clarence Avenue	Berwyn	60402	3/1	\$165,900
3135 South Cuyler Avenue	Berwyn	60402	3/2	\$169,000
2824 South Harvey Avenue	Berwyn	60402	3/2	\$169,000
1629 South Highland Avenue	Berwyn	60402	4/1	\$169,000
3856 South Kenilworth Avenue	Berwyn	60402	3/2	\$169,900
6915 43rd Street	Stickney	60402	3/3	\$169,900
3303 Grove Avenue Unit 208	Berwyn	60402	2/2	\$169,900
2115 South Maple Avenue	Berwyn	60402	3/2	\$170,000
1429 South Clinton Avenue	Berwyn	60402	3/2	\$172,900
3741 South Kenilworth Avenue	Berwyn	60402	4/3	\$174,900
3300 South Grove Avenue Unit 2N	Berwyn	60402	2/2	\$174,900

2315 South East Avenue	Berwyn	60402	3/2	\$175,000
1937 South Cuyler Avenue	Berwyn	60402	4/3	\$175,000
2222 South Clinton Avenue	Berwyn	60402	4/3	\$177,987
1420 South Lombard Avenue	Berwyn	60402	3/1	\$179,000
1603 South Ridgeland Avenue	Berwyn	60402	3/2	\$179,000
1303 West Elmwood Avenue	Berwyn	60402	3/2	\$179,000
4136 Maple Avenue	Stickney	60402	2/1	\$179,000
3522 South Lombard Avenue	Berwyn	60402	2/2	\$179,900
2115 Wenonah Avenue	Berwyn	60402	3/2	\$179,900
6912 West Riverside Drive	Berwyn	60402	2/1	\$179,900
2104 South Wisconsin Avenue	Berwyn	60402	3/2	\$179,900
4441 South Clinton Avenue	Stickney	60402	2/1	\$179,900
4012 Clarence Avenue	Stickney	60402	3/2	\$179,900
3421 South Cuyler Avenue	Berwyn	60402	4/1	\$179,900
1218 South Wisconsin Avenue	Berwyn	60402	6/2	\$179,900
6950 Riverside Drive	Berwyn	60402	3/1	\$180,000
3704 South Ridgeland Avenue	Berwyn	60402	2/1	\$180,000
1308 Wesley Avenue	Berwyn	60402	3/1	\$184,000
1505 Clarence	Berwyn	60402	2/2	\$184,919
3629 Scoville Avenue	Berwyn	60402	4/2	\$185,000
3303 South Grove Street Unit 512	Berwyn	60402	2/2	\$185,000
4204 South Maple Avenue	Stickney	60402	4/2	\$185,500
3138 Oak Park Avenue Unit 2N	Berwyn	60402	2/2	\$189,000
1931 South Ridgeland Avenue	Berwyn	60402	4/2	\$189,000
3710 South Kenilworth Avenue	Berwyn	60402	3/2	\$189,900
1913 South Ridgeland Avenue	Berwyn	60402	4/2	\$189,900
2714 South Cuyler Street	Berwyn	60402	2/2	\$189,900
4235 South Wenonah Avenue	Stickney	60402	4/2	\$189,999
2614 Lombard Avenue	Berwyn	60402	2/1	\$189,999
1819 South Wisconsin Avenue	Berwyn	60402	4/2	\$190,000
4503 South Maple Avenue	Forest View	60402	3/1	\$191,500
No address	Berwyn	60402	3/2	\$192,750
4028 Elmwood Avenue	Stickney	60402	4/2	\$194,900
3725 South Cuyler Avenue	Berwyn	60402	3/2	\$194,900
6725 Riverside Drive	Berwyn	60402	3/2	\$195,000
2243 Euclid Avenue	Berwyn	60402	3/2	\$198,955
3731 Cuyler Avenue	Berwyn	60402	4/2	\$199,000
3608 South East Avenue	Berwyn	60402	3/2	\$199,000
No address	Berwyn	60402	4/2	\$199,000
No address	Stickney	60402	4/1	\$199,500
3138 South Cuyler Avenue	Berwyn	60402	3/1	\$199,500
3324 South Wisconsin Avenue	Berwyn	60402	3/2	\$199,894
6913 West 30th Place	Berwyn	60402	3/2	\$199,900
2103 South Ridgeland Avenue	Berwyn	60402	5/3	\$199,900
3727 Kenilworth Avenue	Berwyn	60402	3/2	\$199,900
2824 South Wisconsin Avenue	Berwyn	60402	3/2	\$199,900
3442 South Lombard Avenue	Berwyn	60402	3/2	\$199,900
4118 South Maple Avenue	Stickney	60402	3/3	\$199,900
4605 South Wisconsin Avenue	Forest View	60402	3/2	\$199,900
4016 South Clarence Avenue	Stickney	60402	4/3	\$200,000

2418 South Lombard Avenue	Berwyn	60402	4/2	\$209,000
6411 West Sinclair Avenue	Berwyn	60402	4/3	\$209,000
4325 Clinton Avenue	Stickney	60402	3/2	\$209,500
6632 West 26th Street	Berwyn	60402	3/2	\$209,500
3303 West Grove Ave Unit 601	Berwyn	60402	2/2	\$209,900
3920 Wesley	Stickney	60402	4/2	\$209,900
3506 South Gunderson Avenue	Berwyn	60402	4/3	\$209,900
6928 West Pershing Road	Berwyn	60402	3/2	\$215,000
2446 Oak Park Avenue	Berwyn	60402	5/3	\$218,900
4117 South Wisconsin Avenue	Stickney	60402	3/2	\$219,500
3825 South Grove Avenue	Berwyn	60402	3/1	\$219,800
3303 South Grove Street Unit 612	Berwyn	60402	2/2	\$219,900
3513 South Wisconsin Avenue	Berwyn	60402	3/2	\$219,900
4139 South Wisconsin Avenue	Stickney	60402	3/2	\$220,000
2319 South Oak Park Avenue	Berwyn	60402	4/3	\$222,500
3233 Cuyler	Berwyn	60402	3/1	\$224,000
3818 South Euclid Avenue	Berwyn	60402	3/2	\$224,500
7040 West 40th Place	Stickney	60402	3/3	\$224,900
3520 South Lombard Avenue	Berwyn	60402	4/3	\$224,900
3502 South Grove Avenue	Berwyn	60402	4/2	\$225,000
6832 West 13th Street	Berwyn	60402	4/2	\$225,000
7108 28th Street	Berwyn	60402	2/2	\$225,000
3638 South Wesley Avenue	Berwyn	60402	3/2	\$229,000
4004 South Ridgeland Avenue	Stickney	60402	3/2	\$229,500
3600 South Wesley Street	Berwyn	60402	3/2	\$229,900
6605 West 31st Street	Berwyn	60402	3/1	\$229,900
3628 South Wisconsin Avenue	Berwyn	60402	3/3	\$229,900
4520 South Maple Avenue	Forest View	60402	4/2	\$229,900
2534 South Clinton Avenue	Berwyn	60402	2/2	\$230,000
3920 Clinton Avenue	Stickney	60402	3/2	\$230,000
1401 South Kenilworth Avenue	Berwyn	60402	4/3	\$234,000
2635 Home Avenue	Berwyn	60402	5/2	\$234,900
7008 West 35th Street	Berwyn	60402	3/2	\$234,900
1610 South Harvey Avenue	Berwyn	60402	4/2	\$235,900
3636 South Gunderson Avenue	Berwyn	60402	3/1	\$239,900
1532 Oak Park Avenue	Berwyn	60402	3/2	\$239,900
4621 Grove Avenue	Forest View	60402	3/4	\$239,900
2724 South Wesley Avenue	Berwyn	60402	3/2	\$247,900
3525 South Gunderson Avenue	Berwyn	60402	4/3	\$248,000
1812 South Wenonah Avenue	Berwyn	60402	4/2	\$249,000
2107 South Maple Avenue	Berwyn	60402	4/2	\$249,000
1811 South Wenonah Avenue	Berwyn	60402	4/3	\$249,500
6956 29th Place	Berwyn	60402	2/1	\$249,900
4128 Maple	Stickney	60402	3/3	\$249,900
1923 Clinton Avenue	Berwyn	60402	3/2	\$249,900
6906 West 30th Place	Berwyn	60402	4/2	\$250,000
1526 South Wisconsin Avenue	Berwyn	60402	3/2	\$257,000
2114 South East Avenue	Berwyn	60402	4/3	\$259,000
1930 Wisconsin Avenue	Berwyn	60402	4/2	\$259,900
3520 South Wisconsin Ave	Berwyn	60402	3/1	\$259,900

1214 South Wisconsin Ave	Berwyn	60402	4/2	\$259,900
6624 West Windsor Avenue	Berwyn	60402	3/1	\$260,000
3200 South Oak Park Ave Unit 304	Berwyn	60402	2/2	\$260,000
1322 South Wesley Avenue	Berwyn	60402	2/2	\$260,000
1824 South Lombard Ave	Berwyn	60402	5/3	\$264,900
1324 South Highland Avenue	Berwyn	60402	4/3	\$265,000
7134 West 41st Street	Stickney	60402	3/2	\$267,000
2511 Harvey Street	Berwyn	60402	4/3	\$269,000
3836 South Clinton	Berwyn	60402	5/2	\$269,900
4327 South Wenonah	Stickney	60402	3/3	\$275,000
1221 South Ridgeland Avenue	Berwyn	60402	4/2	\$280,000
3029 South Maple Avenue	Berwyn	60402	3/2	\$289,000
3542 South Maple Avenue	Berwyn	60402	3/3	\$289,900
4018 East Avenue	Stickney	60402	3/3	\$295,000
7014 West 34th Street	Berwyn	60402	3/3	\$299,000
3548 South Cuyler Avenue	Berwyn	60402	3/2	\$299,900

Source: Realtor.com

Appendix C
Replacement Housing for Rent

**City of Berwyn
Housing Analysis
Replacement Housing for Rent as of January 10, 2011**

Address	City	Bedrooms	Minimum Rental	Maximum Rental
479 N. Harlem	Oak Park	S	\$ 1,230	\$ 1,375
479 N. Harlem	Oak Park	1	\$ 1,405	\$ 2,040
479 N. Harlem	Oak Park	2	\$ 1,995	\$ 2,865
6060 Laurel Ln	Willowbrook	1	\$ 875	\$ 1,284
6060 Laurel Ln	Willowbrook	2	\$ 1,021	\$ 1,532
675 Lake	Oak Park	S	\$ 1,270	
675 Lake	Oak Park	1	\$ 1,405	\$ 1,500
675 Lake	Oak Park	2	\$ 1,805	\$ 2,260
16w571 Mockingbird Ln	Willowbrook	1	\$ 779	\$ 809
16w571 Mockingbird Ln	Willowbrook	2	\$ 879	\$ 939
16w571 Mockingbird Ln	Willowbrook	3	\$ 1,083	\$ 1,113
16w450 Honeysuckle Rose Ln	Willowbrook	1	\$ 705	
16w450 Honeysuckle Rose Ln	Willowbrook	2	\$ 870	\$ 880
16w450 Honeysuckle Rose Ln	Willowbrook	3	\$ 1,100	\$ 1,182
2121 S Wolf Rd	Hillside	S	\$ 765	\$ 825
2121 S Wolf Rd	Hillside	1	\$ 895	
2121 S Wolf Rd	Hillside	2	\$ 1,350	
175 Kenilworth	Oak Park	1	\$ 1,000	
175 Kenilworth	Oak Park	2	\$ 1,250	
175 Kenilworth	Oak Park	3	\$ 1,400	\$ 1,500
1000 Pleasant St	Oak Park	1	\$ 1,150	\$ 1,250
1000 Pleasant St	Oak Park	2	\$ 1,450	\$ 1,550
305 S Oak Park Ave	Oak Park	S	\$ 660	\$ 680
305 S Oak Park Ave	Oak Park	1	\$ 860	\$ 880
305 S Oak Park Ave	Oak Park	2	\$ 1,000	\$ 1,400
41 W Chicago	Oak Park	S	\$ 665	\$ 800
41 W Chicago	Oak Park	1	\$ 775	\$ 950
1 Ovaltine Court	Villa Park	1	\$ 1,000	\$ 1,541
1 Ovaltine Court	Villa Park	2	\$ 1,275	\$ 1,795
100 Forest Pl	Oak Park	S	\$ 1,136	\$ 1,313
100 Forest Pl	Oak Park	1	\$ 1,141	\$ 1,731
100 Forest Pl	Oak Park	2	\$ 1,483	\$ 2,660
417 S Blvd	Oak Park	S	\$ 720	
417 S Blvd	Oak Park	1	\$ 825	
2115 S Fourth Ave	Maywood	1	\$ 650	
810 S Oak Park Ave	Oak Park	1	\$ 1,395	
720 Washington	Oak Park	1	\$ 800	
915 Ontario	Oak Park	2	\$ 1,300	
7200 Oak Ave	River Forest	1	\$ 750	
No address	Berwyn	3	\$ 1,600	
No address	Berwyn	3	\$ 1,295	
1427 Wenonah	Berwyn	3	\$ 1,100	
No address	Berwyn	2	\$ 925	

18th/Clarence	Berwyn	2	\$	850		
No address	Berwyn	2	\$	850		
No address	Berwyn	2	\$	850		
2103 S Harlem	Berwyn	2	\$	850		
19th/Harlem	Berwyn	2	\$	825		
No address	Berwyn	1	\$	750		
6908 Cermak	Berwyn	1	\$	730		
No address	Berwyn	1	\$	725		
___ S. Ridgeland	Berwyn	1	\$	700		
No address	Berwyn	1	\$	700		
No address	Berwyn	2	\$	700		
6408 W. 18th St	Berwyn	1	\$	700		
No address	Berwyn	1	\$	700		
19th/Oak Park Ave	Berwyn	1	\$	690		
No address	Berwyn	1	\$	685	\$	715
6346 W. 28th	Berwyn	2	\$	675		
Maple/Stanley	Berwyn	1	\$	670		
3234 S. Home	Berwyn	1	\$	650		
3125 S Harlem	Berwyn	1	\$	650		
No address	Berwyn	1	\$	650		
1907 S Euclid	Berwyn	1	\$	650		
Near MacNeal Hospital	Berwyn	1	\$	650		
No address	Berwyn	1	\$	650		
No address	Berwyn	1	\$	650		
No address	Berwyn	1	\$	625		
12th/Scoville	Berwyn	1	\$	625		
32nd/Highland	Berwyn	1	\$	600		
Oak Park/Cermak	Berwyn	1	\$	575		
Cermak/Cuyler	Berwyn	1	\$	575		
3120 S Oak Park	Berwyn	S	\$	575		
Oak Park/Cermak	Berwyn	S	\$	575		

Source: Chicago Tribune

Census 2000 – Median Contract Rent

	Block Group 2, Census Tract 8148	Block Group 3, Census Tract 8148	Block Group 5, Census Tract 8148	Block Group 3, Census Tract 8149	Block Group 2, Census Tract 8153	Block Group 4, Census Tract 8154
Median Contract Rent	\$585	\$512	\$525	\$508	\$523	\$533
Rent Adjusted for Inflation	\$810	709	\$727	\$703	\$724	\$738

Note: Rent adjusted for estimated 3.0% inflation

Source: Census 2000 and Bureau of Labor Statistics