

# CASS STREET TIF TAX INCREMENT FINANCING REDEVELOPMENT PLAN & PROGRAM

City of Joliet, Illinois



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Prepared by Teska Associates, Inc.

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## INTRODUCTION

This report presents the Tax Increment Redevelopment Plan and Program (the “Redevelopment Plan”) for the Cass Street TIF Redevelopment Project Area (the Project Area). The Cass Street corridor is located east of the central core of downtown Joliet, extending eastward from Schultz Drive to the railroad spur leading to the City’s main railyard (just east of Page Avenue). To encourage new investment and redevelopment along the Cass Street corridor and adjacent neighborhoods, the City of Joliet is exploring the potential to utilize tax increment financing (TIF) as a tool to facilitate development. With the recognized goals of conserving the taxable value of land and buildings, and protecting the character and the stability of the commercial, industrial, civic, recreational, and residential areas within Joliet, the City has retained Teska Associates, Inc. (Teska) to evaluate properties along the Cass Street corridor and adjacent neighborhoods to determine if certain properties are TIF eligible.

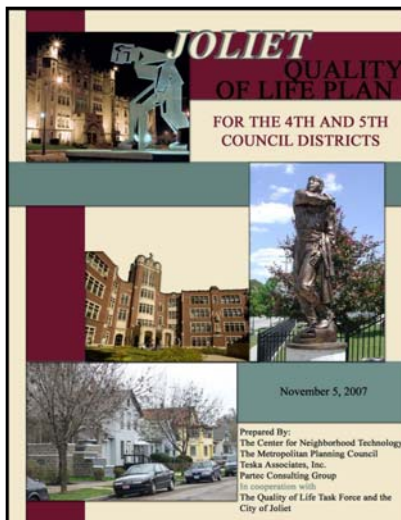
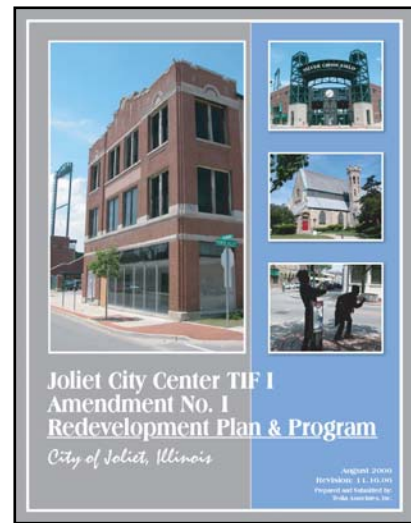
The TIF Eligibility Findings Report (Appendix A) indicated that the Project Area as a whole qualifies as a “**conservation area**” according to the criteria established by the Tax Increment Allocation Redevelopment Act, 65 ILCS 5/11 - 74.4 - 1, et seq., as amended (the “Act”). As a result of the Project Area qualifying as a conservation area, TIF becomes an appropriate tool for the City of Joliet to explore because a TIF can attract redevelopment by eliminating the conditions that inhibit private investment, weaken the City’s tax base, affect the safety of community residents, and hinder the City’s ability to promote a cohesive development of compatible land uses.

**This Redevelopment Plan is indicative of a strong commitment and desire on the part of the City to improve and revitalize the Cass Street corridor and adjacent neighborhoods.** The Redevelopment Plan is intended to provide a framework for improvements and reinvestment within the Project Area over the next 23 years. The goal of the Redevelopment Plan is to encourage the redevelopment of existing obsolete and deteriorating buildings and sites, including the revitalization of vacant and underutilized buildings for uses that will contribute to the economic strength and vitality of the community. Figure 1 illustrates the boundaries of the Project Area.

While some properties have been partially improved or reutilized for various uses, much of the area remains underutilized or holds the potential for redevelopment. With the recognized goals of conserving the taxable value of land and buildings and protecting the character and the stability of the residential, commercial, institutional, and industrial uses along the Cass Street corridor and adjacent neighborhoods, the City has decided to take direct action to encourage redevelopment efforts within the Project Area. City officials have determined that, without direct municipal involvement and financial assistance, the City’s goals and objectives for this area – particularly the community improvement goals identified in the 2007 Joliet Quality-of-Life Plan for Districts 4 and 5 on Joliet’s Southeast, Northeast, and Near West Sides – cannot be met. To encourage new investment in the Project Area, the City of Joliet has created the following Redevelopment Plan to identify an effective approach to facilitate development.

## HISTORY OF REVITALIZING JOLIET’S HISTORIC CORE & EAST SIDE

The revitalization of Joliet’s historic core began in 1990, with the adoption of the City Center Plan, which laid out a comprehensive development strategy for the downtown area. The City Center Development Plan recommended numerous public and private development activities to arrest and reverse these trends. Acknowledging the deteriorated condition of the City Center, and to encourage revitalization of a community focal point and central business district, City officials determined that, without direct municipal involvement and financial assistance, planning objectives for this area could not be met. To encourage new investment in the City Center, the City in 2000 approved the City Center Tax Increment Financing (TIF) district as the financial tool to facilitate redevelopment. This decision was based in part on a recommendation contained in the City Center Development Plan, which identified TIF as a valuable tool for implementation of the City’s goals. This district was later expanded in 2006.



With the plan for the City Center in place, the City turned its attention to the neighborhoods surrounding the downtown, and in 2007 commissioned a comprehensive strategic Quality-of-Life Plan for all of the neighborhoods within Districts 4 and 5 of Joliet (Southeast, Northeast, and Near West Sides). This Plan recognizes the importance of strong and healthy neighborhoods as a key element to a successful downtown. Several long term economic development opportunities and recommendations are addressed in this Plan to provide residents with enhanced services as well as new employment opportunities. Specifically, the Cass Street corridor was recognized as a key element of the larger revitalization efforts, both due to its role as a gateway to the downtown, as well as having significant development potential through redevelopment of vacant and under-utilized properties and obsolete businesses. However, properties within the Cass Street corridor have not experienced the same level of investment and revitalization as experienced in the

City Center. To further encourage new investment in the Cass Street area, the City has determined it necessary to explore the establishment of a TIF District.

## DESCRIPTION OF THE PROJECT AREA

The boundaries of the Project Area have been carefully established to include those properties that will gain an immediate and substantial benefit from the Redevelopment Plan. Due to various factors, substantial private investment has not occurred in the Project Area. The Project Area is located along the Cass Street corridor extending eastward from the central core of downtown Joliet. The Project Area generally includes parcels located one block north and south of Cass Street, east of Schultz Drive, and west of the railroad spur leading to the City's main railyard (just east of Page Avenue). Silver Cross Field and Joliet Central High School are located south of the Project Area. A wide diversity of land uses comprise the Project Area, including commercial and industrial uses, and residential dwellings (predominately multiple family units). Covering approximately 79 acres, the Project Area contains 254 structures on 298 parcels, and covers 22 blocks or parts thereof. Figure 1 illustrates the boundaries of the Project Area.

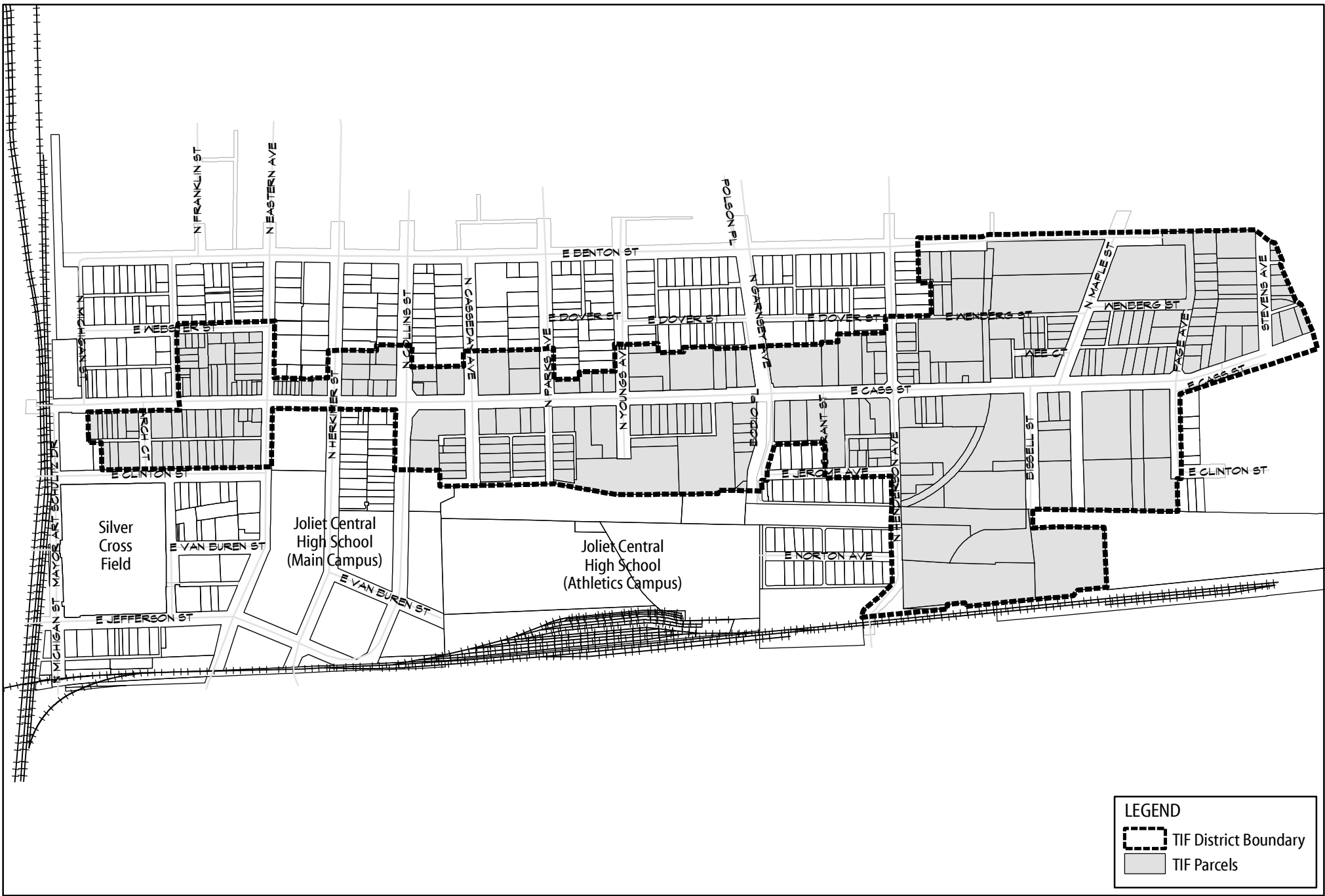


Commencing in November 2010, a study was undertaken, consistent with the Act and related procedural guidelines, to determine the eligibility of the proposed redevelopment Project Area. Determination of eligibility of the Project Area for TIF was based on a comparison of data gathered through field observation by Teska, document and archival research, and information provided by the City of Joliet and Will County, against the eligibility criteria set forth in the Act. As detailed in Appendix A of this Redevelopment Plan, the Project Area is eligible for designation as a “conservation area” due to the predominance and extent of the following factors:

1. **Age of structure**
2. **Obsolescence**
3. **Deterioration**
4. **Excessive vacancies**
5. **Lack of community planning**
6. **Decline in equalized assessed value (EAV)**

## LEGAL DESCRIPTION

See Appendix B



MAP 1  
**Project Area Boundary**

Cass Street TIF | City of Joliet, Illinois

Last Revised: July 25, 2011

GIS data provided by the City of Joliet; map prepared by Teska Associates, Inc.



## REDEVELOPMENT GOALS & OBJECTIVES

The Redevelopment Plan seeks to respond to a number of issues and market conditions within the Project Area that have contributed to the inability to achieve the vision for community development established by the City, particularly as outlined in the 2007 Joliet Quality-of-Life Plan. Consistent with the City's planning efforts, this Redevelopment Plan is indicative of a strong commitment on the part of the City to revitalize the Cass Street corridor and adjacent neighborhoods by capitalizing on redevelopment opportunities.

The primary goals of the Redevelopment Plan are to:

1. Strengthen the employment, commercial, residential, civic, and recreational components of the Project Area through the improvement of existing utilities, facilities, and infrastructure.
2. Induce the rehabilitation or redevelopment of existing deteriorated, underutilized, and vacant buildings and sites for new and/or improved uses.
3. Promote the Cass Street corridor as the eastern gateway to the Joliet City Center, providing a mix of businesses and residential opportunities that impact local and regional economic growth and enhance the vitality of Joliet's neighborhoods.
4. Acquire new and expand and upgrade existing municipal facilities within the Project Area to provide the necessary infrastructure for redevelopment as well as encourage private investment.
5. Encourage private investment to upgrade existing deteriorated structures and sites, as well as encourage public/private partnerships where appropriate.
6. Encourage private investment to redevelop vacant and underutilized structures and sites, as well as encourage public/private partnerships where appropriate.
7. Explore carefully selected and positive financial and regulatory incentives that support the retention, expansion, and relocation of businesses to and within Joliet.
8. Promote, retain, and attract businesses that provide a diverse base of employment opportunities.
9. Provide the necessary beautification improvements to attract and encourage private investment.
10. Emphasize action and tangible results through specific short-term, highly visible projects that help demonstrate the commitment of the public sector to revitalize the Cass Street corridor.
11. Create a more appealing environment for pedestrians and bicyclists by improving the visual character, comfort, and convenience of the Cass Street corridor to make it more accessible and attractive to alternative modes of transportation.

## REDEVELOPMENT PLAN & PROGRAM

The revitalization of the Project Area is a large and complex undertaking that presents many challenges and opportunities for the City. The success of this effort will depend on the cooperation between the private property owners and the local government. Public and private development efforts have not, as yet, been able to stimulate the comprehensive revitalization of the designated Project Area. The adoption of this Redevelopment Plan will aid in the implementation of the goals and objectives of the City and will assist in stimulating redevelopment and rehabilitation in this area which otherwise could not reasonably be anticipated to develop without the adoption of this Plan. Through public investment, the Cass Street corridor and adjacent neighborhoods will become an environment and setting that will attract private investment.

The Act describes the Redevelopment Plan as:

*“the comprehensive program of the municipality for development or redevelopment intended by the payment of redevelopment project costs to reduce or eliminate those conditions, the existence of which qualified the redevelopment Project Area as a blighted area or conservation area, and thereby serves to enhance the tax bases of the taxing districts which extend into the redevelopment Project Area.”*

The successful implementation of the Redevelopment Plan requires that the City take full advantage of the real estate tax increment attributed to the Project Area as provided for by the Act. The Project Area would not reasonably be developed and improved without the use of such incremental revenues.

### **Purpose of the Redevelopment Plan**

Pursuant to the Act, the purpose of a Redevelopment Plan for a Project Area is to promote the health, safety, morals, and welfare of the general public by:

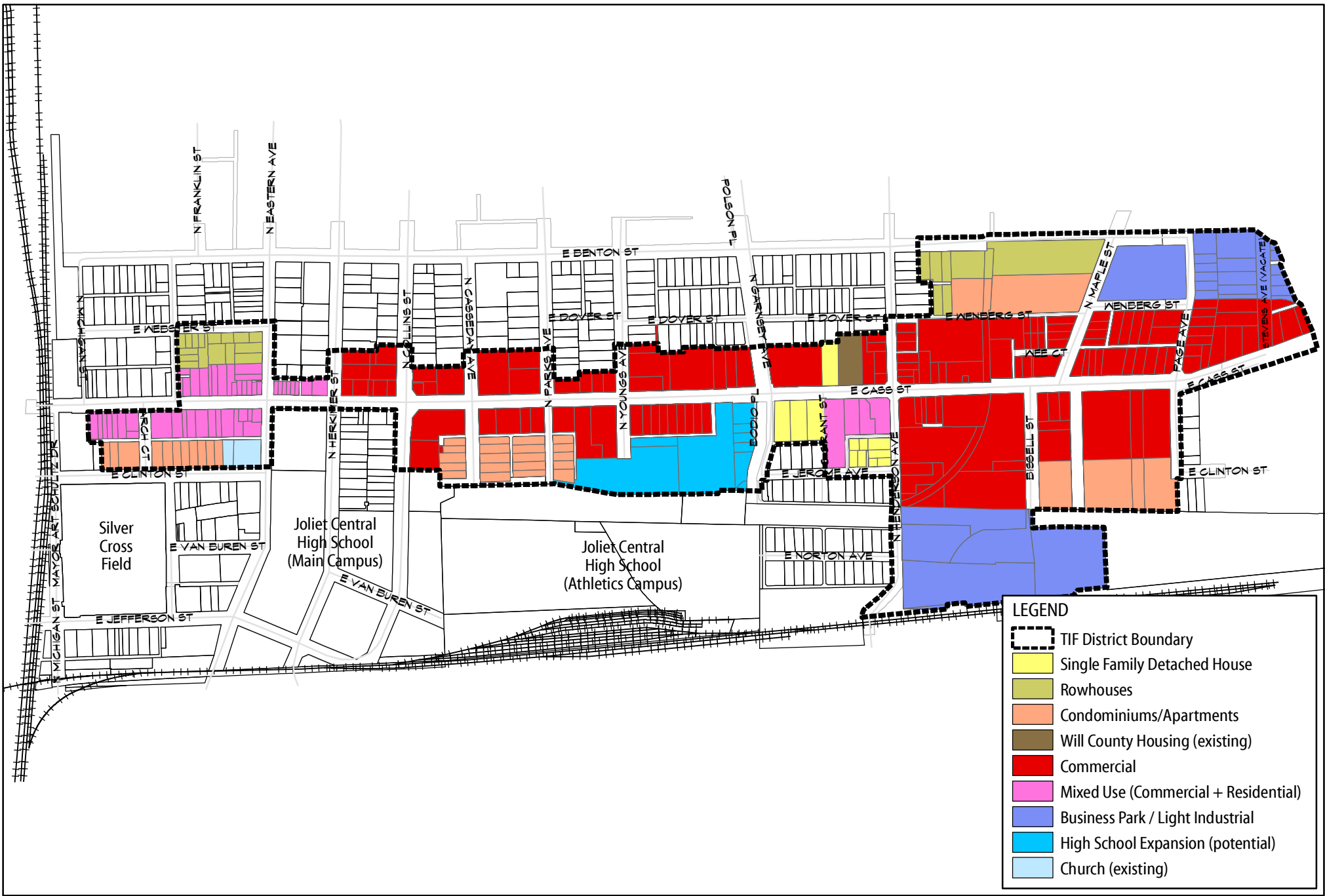
1. Eradicating blighting conditions and instituting conservation measures;
2. Removing and alleviating adverse conditions by encouraging private investment of underutilized and vacant properties which will strengthen the economy, tax base, business environment, and living environment;
3. Improving existing public utilities within the area; and
4. Enhancing the overall quality of the Cass Street corridor and adjacent neighborhoods.

### **Redevelopment Land Use Plan**

The aim of the Redevelopment Plan is the revitalization of the Project Area as a vibrant corridor providing a mix of uses that offer diverse housing options, a variety of goods and services, employment opportunities, and improvements to the health, vitality, and quality-of-life of the Cass Street corridor and the City of Joliet. Figure 3 illustrates the proposed Future Land Use Plan for the Project Area, which was based on discussions between City officials and Teska to determine the optimal configuration of land uses for the long-term redevelopment and revitalization of the Cass Street corridor and adjacent neighborhoods. Figure2 illustrates the Existing Land Use Map.







MAP 3  
**Future Land Use Plan**

Cass Street TIF | City of Joliet, Illinois



Last Revised: July 25, 2011

GIS data provided by the City of Joliet; map prepared by Teska Associates, Inc.

The Future Land Use Plan shown in Figure 3 indicates a configuration of land uses that are anticipated to create the optimal scenario for long-term growth and redevelopment of the Cass Street corridor. Below is a brief description of each land use type:

- Single Family Residential. Single family residential development, which includes detached houses and rowhouses, is intended to maintain the low density environment of the neighborhoods adjacent to the Cass Street corridor. In some cases, new single family residential development will occur to redevelop underutilized properties to uses that are more compatible with the surrounding neighborhood. In other cases, rehabilitation of existing single family residential structures will allow viable properties to remain with modest improvements, particularly for those structures that have historic qualities which enhance the character of the Cass Street corridor and adjacent neighborhoods.

One particular parcel designated for single family residential use is the abandoned pre-1900's house at 609 E. Cass Street (located east of Garnsey Avenue between Merchants and Manufacturers Bank and the Catholic Charities Daybreak Center housing complex). While this pre-1900's house could be renovated to restore it for habitation, it could also be refurbished to benefit the overall community, perhaps transitioning into a museum or bed-and-breakfast.

- Multi-Family Residential. Multi-family residential development, which includes condominiums, duplexes, and apartments, is intended to provide residents with housing options that require less self-maintenance (e.g. no or smaller yards, shared common areas, etc.) than a single family residential house or townhouse. Multi-family housing options also provide the opportunity for denser residential development to serve as a transition between less dense single family residential homes and more intensive commercial/mixed use areas. A few existing multi-family residential complexes are retained due to their viability and the architectural appeal of the structures.
- Commercial. The Cass Street corridor is presently characterized by a prominent commercial character, including a mix of local and national businesses and diversity of retail and service businesses. This commercial character is encouraged to continue along Cass Street, with the potential for more intensive commercial uses at the far eastern end of the corridor, which may include larger format businesses such as a grocer, garden center, hardware store, or other big box retailers. The intensity of commercial uses should lessen as the corridor extends west, particularly mirroring the types and sizes of businesses within and around the Joliet City Center.
- Mixed Use (Commercial and Residential). Mixed use development is anticipated to include commercial businesses at ground level with residential units or offices above, depending on market demand. There are two general areas designated for mixed use. One area is along both sides of Cass Street at the far western end of the corridor, which would help carry over the mixed use character of the Joliet City Center. The other area is at the southwest corner of Cass Street and Henderson Avenue, which would provide a more compatible transition between the residential homes along Jerome Avenue and the more intensive commercial uses proposed on the far eastern end of the Cass Street corridor.
- Business Park/Light Industrial. Business park/light industrial development is generally concentrated at the far eastern end of the corridor, particularly located beyond the commercial uses proposed immediately along Cass Street. Locating the business park/light industrial uses

away from Cass Street allows prime commercial tenants to have immediate frontage along the street for maximum visibility, while offices and light industrial uses can still have close access to Cass Street without the critical need for visibility along a major road. Business park/light industrial uses will also serve as strong employment centers for the community.

- **Potential High School Expansion.** The cluster of parcels located south of Cass Street between Parks Avenue and Bodie Place have the potential to be included in future expansion of the Joliet Central High School campus, particularly the athletics campus to the immediate south. The high school presently has demolition permits for the western section of the area designated for potential high school expansion. The high school has also shown interest in the eastern section, particularly indicating potential plans for a new access point to the athletics campus via Cass Street.

A few specific existing land uses remain as is on the Future Land Use Plan, including the New Canaanland Christian Church (northwest corner of Clinton Street and Eastern Avenue), the Catholic Charities Daybreak Center housing complex (northwest corner of Cass Street and Henderson Avenue), retail businesses that are considered to have long-term viability, and structures that hold the potential for rehabilitation (rather than complete redevelopment).

### **Redevelopment Plan Activities**

The focus of the Project Area redevelopment is to provide the necessary infrastructure for redevelopment, utilize financial and regulatory incentives that support the retention, expansion, and relocation of businesses to and within Joliet, and encourage private investment in the Project Area in order to encourage redevelopment of underutilized and vacant buildings and parcels. In addition, to encourage private investment of underutilized and vacant building and sites, as well as a reinvestment into the existing building stock, this Plan will allow for the use of funds to reduce private interest costs.

The TIF will allow for the continued redevelopment of the Project Area by stimulating the creation of new private development, as well as reinvestment to the existing building stock, and vacant property. Overall, the following redevelopment activities will contribute to the long-term economic health and vitality of the Project Area and City of Joliet. This redevelopment shall be consistent with City's plans and goals for community development.

Figure 4 illustrates the key redevelopment opportunity sites in the Project Area. The key redevelopment opportunity sites are those parcels or clusters of parcels that offer a high likelihood of being redeveloped over the 23-year life of the TIF, primarily due to factors such as the presence of vacant or underutilized parcels, City-owned parcels, or existing plans for redevelopment (for example, Site J, which the high school has potential plans for expansion). Additional redevelopment activity may also occur on other parcels not specifically highlighted on Figure 4 over the life of the TIF and would also be eligible for potential TIF funding assistance. For example, renovation of the abandoned pre-1900's house at 609 E. Cass Street (located



east of Garnsey Avenue between Merchants and Manufacturers Bank and the Catholic Charities Daybreak Center housing complex) would be advantageous to the Cass Street corridor and appropriate for TIF funding assistance.

It must be noted that the Future Land Use Plan and Redevelopment Opportunity Sites maps contained in this document shall each serve as a guideline for the Project Area. They are not meant to establish specific requirements and should not be rigidly interpreted. Adjustments may be made in response to market conditions and other key factors as long as they remain consistent with the City's overall goals and objectives. Designation of a property as a redevelopment opportunity site merely suggests future potential that may be realized through site improvements to better accommodate existing uses or through more significant redevelopment efforts.

These redevelopment opportunities include projects that may require assembly of properties, the demolition of existing structures, rehabilitation of existing structures, and/or the construction of new structures. Below are detailed descriptions of the 25 redevelopment opportunity sites:

Site A: Condos/Apartments (New)

Site A is located along the north side of Clinton Street between the fire station along Schultz Drive and Eastern Avenue. A mix of commercial, residential, and parking uses currently exist on the site, which spans two full and partial blocks. Site A is anticipated to be redeveloped with multi-family residential development as either condominiums, apartments, or a mix (depending on market demand). Underground parking would be provided.

Site B: Mixed Use Development (New & Rehabbed)

Site B is located directly north of Site A along the south side of Cass Street between the fire station along Schultz Drive and Eastern Avenue. A mix of commercial uses, parking, and vacant lots currently exist on the site, which spans two full and partial blocks. Most of Site B is anticipated to be redeveloped with mixed use development with commercial uses at the ground floor and condominiums or apartments above. A few existing structures will be retained for rehabilitation to maintain their present uses (see example photo to the right). Above-ground structured parking would be provided.



Site C: Rowhouses (New)

Site C is located along the south side of Webster Street between McRoberts Street and Eastern Avenue. Residential uses and vacant lots currently exist on the site. Site C is anticipated to be redeveloped with rowhouses.



Site D: Mixed Use Development (New)

Site D is located along the north side of Cass Street between Eastern Avenue and Herkimer Street. Commercial uses and parking currently exist on the site. Site D is anticipated to be redeveloped with mixed use development with commercial uses at the ground floor and condominiums or apartments above. Surface parking would be provided.

Site E: Commercial Development (New)

Site E is located on the eastern part of the block along the north side of Cass Street between Herkimer Street and Collins Street. Commercial uses and parking currently exist on the site. Site E is anticipated to be redeveloped with commercial use, likely small format retail (less than 20,000 sq ft) as a single business or a multi-tenant center. Surface parking would be provided.

Site F: Commercial Development (New)

Site F is located along the south side of Cass Street between Casseday Avenue and Parks Avenue. The Prayer Tower Church of God and its parking currently exist on the site (see photo to the right). The church is known to be seeking a sale of its property for redevelopment. Site F is anticipated to be redeveloped with commercial use, likely small format retail (less than 20,000 sq ft) as a single business or a multi-tenant center. Surface parking would be provided.



Site G: Condos/Apartments (New)

Site G is located south of Cass Street between Collins Street and Youngs Avenue. Residential uses and vacant lots currently exist on the site, which spans three full and partial blocks. Site G is anticipated to be redeveloped with multi-family residential development as either condominiums, apartments, or a mix (depending on market demand). Underground parking would be provided.

Site H: Commercial Development (New)

Site H is located at the northeast corner of Cass Street and Parks Avenue. An auto dealer, auto glass business, and two multi-family residential structures currently exist on the site. Site H is anticipated to be redeveloped with commercial use, likely small format retail (less than 20,000 sq ft) as a single business or a multi-tenant center. Surface parking would be provided.

Site I: Commercial Development (New or Rehab)

Site I is located at the northeast corner of Cass Street and Youngs Avenue. A gas station currently exists on the site. Site I is anticipated to retain the gas station either as a rehabbed or redeveloped business. Surface parking would be provided.

Site J: High School Expansion (New)

Site J is located along south of Cass Street between Parks Avenue and Garnsey Avenue. Industrial uses, residential uses, and vacant lots currently exist on the site. Site J is anticipated to be redeveloped as future expansion of the Joliet Central High School campus, particularly the athletics campus to the immediate south. The high school presently has demolition permits for the western

section of the area designated for potential high school expansion. The high school has also shown interest in the eastern section, particularly indicating potential plans for a new access point to the athletics campus via Cass Street. A potential trail opportunity also runs east of Site J along Bodie Place and Garnsey Avenue.

Site K: Commercial Development (New)

Site K is located along the south side of Cass Street between Youngs Avenue and Garnsey Avenue. Residential uses currently exist on the site. Site K is anticipated to be redeveloped with commercial use, likely small format retail (less than 20,000 sq ft) as a single business or a multi-tenant center. Surface parking would be provided.



Potential new commercial development would supplement existing businesses, including the recently built multi-tenant retail center at the southeast corner of Cass Street and Youngs Avenue (see photo above).

Site L: Commercial Development (New)

Site L is located at the northwest corner of Cass Street and Garnsey Avenue. Vacant lots currently exist on the site (see photo below). Site L is anticipated to be redeveloped with commercial use, likely small format retail or restaurant (less than 20,000 sq ft). Surface parking would be provided.

Site M: Single-Family Detached Houses (Rehab)

Site M is located at the southeast corner of Cass Street and Garnsey Avenue. Three houses currently exist on the site. Site M is anticipated to retain the houses for rehabilitation.

Site N: Mixed Use Development (New & Rehabbed)

Site N is located along the west side of Henderson Avenue between Cass Street and Jerome Avenue. A mix of commercial and residential uses currently exists on the site. The northern part of Site N is anticipated to be redeveloped with mixed use development with commercial uses at the ground floor and condominiums or apartments above. The existing laundromat may be retained either as its present use or another use. The southern part of Site N is anticipated to include a mix of new and rehabbed single-family detached houses. Surface parking would be provided.





Site O: Single-Family Detached Houses (Rehab)

Site O is located along the north side of Cass Street and directly west of the Catholic Charities Daybreak Center housing complex. The abandoned pre-1900's house at 609 E. Cass Street currently exists on the site (see photo to the right). Site O is anticipated to retain the house for rehabilitation and potential reuse for residential or non-residential purposes (e.g. museum, bed-and-breakfast, etc).



Site P: Commercial Development (New)

Site P is located at the northwest corner of Cass Street and Henderson Avenue. Commercial uses, residential uses, and a vacant lot currently exist on the site. Site P is anticipated to be redeveloped with commercial use, likely small format retail (less than 20,000 sq ft) as a single business or a multi-tenant center. Surface parking would be provided.

Site Q: Rowhouses (New)

Site Q is located along the south side of Benton Street between Henderson Avenue and Maple Street. Commercial uses, residential uses, and vacant lots currently exist on the site. Site Q is anticipated to be redeveloped with rowhouses.

Site R: Condos/Apartments (New)

Site R is located along the north side of Wenberg Street between Henderson Avenue and Maple Street. Commercial/industrial uses and vacant lots currently exist on the site (see photo to the right). Site R is anticipated to be redeveloped with multi-family residential development as either condominiums, apartments, or a mix (depending on market demand). Underground parking would be provided.



Site S: Business Park/Light Industrial (New)

Site S is located along the north side of Wenberg Street between Henderson Avenue and Maple Street. Commercial/industrial uses and vacant lots currently exist on the site. Site S is anticipated to be redeveloped as an office complex, light industrial uses, or a mix. Surface and above-ground structured parking would be provided.

Site T: Commercial Development (New)

Site T is located along the north side of Cass Street between Henderson Avenue and Maple Street. Commercial uses, residential uses, parking, and vacant lots currently exist on the site. Site T is anticipated to be redeveloped with commercial use, likely large format retail (20,000 sq ft or more). A general merchandise store such as Target or Wal-Mart could be a possible tenant. Surface parking would be provided.

Site U: Commercial Development (New)

Site U is located along the north side of Cass Street between Maple Street and Page Avenue. Commercial uses, residential uses, vacant lots, and a public park (Gottschlag Park) currently exist on the site. Site U is anticipated to be redeveloped with commercial use, likely large format retail (20,000 sq ft or more). A grocery store and multi-tenant center could be possible tenants. Surface parking would be provided. Gottschlag Park could be retained, expanded, or replaced with another public park to continue providing a park facility for the community.

Site V: Commercial Development (New)

Site V is located along the south side of Cass Street between Henderson Avenue and Page Avenue. Commercial/industrial uses, public works facilities, parking, and vacant lots currently exist on the site. Site V is anticipated to be redeveloped with commercial use, likely large format retail (20,000 sq ft or more). Businesses such as a hardware store, garden center, office supply store, restaurants, and other multi-tenant centers could be possible tenants. Surface parking would be provided.

Site W: Condos/Apartments (New)

Site W is located south of Cass Street between Bissell Street and Page Avenue. Commercial uses, public works, and parking currently exist on the site. Site W is anticipated to be redeveloped with multi-family residential development as either condominiums, apartments, or a mix (depending on market demand). Underground parking would be provided.



Site X: Business Park/Light Industrial (New)

Site X is located east of Henderson Avenue and south of Cass Street along the railroad. Industrial uses and vacant lots currently exist on the site. Site X is anticipated to be redeveloped as an office complex, light industrial uses, or a mix. Surface and above-ground structured parking would be provided. As the photo above shows, some existing buildings may be worth retaining for the redevelopment of Site X for offices or light industrial uses.

Site Y: Commercial & Business Park/Light Industrial (New)

Site Y is located north of Cass Street and east of Page Avenue. Commercial uses, residential uses, and vacant lots currently exist on the site. The southern portion of Site Y is anticipated to be redeveloped with commercial use, likely large format retail (20,000 sq ft or more). Surface parking would be provided for the retail use. The northern portion of Site Y is anticipated to be redeveloped as an office complex, light industrial uses, or a mix. Surface and above-ground structured parking would be provided for the business park/light industrial uses. To accommodate the proposed uses for Site Y, it may be necessary to vacate Stevens Avenue to enable the assembly of parcels for redevelopment. Although Site Y is



unique in that it has limited usable frontage along Cass Street (eastbound Cass Street ramps onto a bridge that travels over Stevens Avenue and the railroad tracks), the proposed commercial uses will still maintain high visibility from Cass Street and access via Page Avenue. The photo above illustrates how Cass Street ramps onto an eastbound bridge along Site Y's southern boundary.

Undertaking these redevelopment activities will generate increased tax revenues, diversify housing options, expand the availability of high quality retail, residential, and office space in Joliet, and stimulate additional development in surrounding areas.

Property Improvements

Additional property improvements including building maintenance and repair, demolition, and façade enhancement will also occur within the Project Area throughout the 23-year life of the TIF. However, it is difficult to accurately predict on a parcel-by-parcel basis which of these properties will be improved. As a result, we have not included specific properties that will be improved with simple property improvements and maintenance. The City should continue to enforce property maintenance requirements and encourage property improvements within the Project Area. While property maintenance must be sensitive to property owners' circumstances, it must also be cognizant of the greater good of the community to protect property values and eliminate health and safety hazards. Programs that combine early warnings and consistent enforcement of property maintenance codes are extremely important to prevent long-term neglect of properties that may lead to issues relating to habitability and the need to raze older properties.





## **Eligible Project Costs**

Redevelopment project costs mean and include the sum total of all reasonable or necessary costs incurred or estimated to be incurred, and any such costs incidental to a redevelopment plan and a redevelopment project, as allowed by Statute. Such costs may include, without limitation, the following:

1. 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.
2. The cost of marketing sites within the Project Area to prospective businesses, developers, and investors.
3. Property assembly costs including, but not limited to, acquisition of land and other property, real or personal, or rights or interests therein, demolition of buildings, site preparation and 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.
4. Costs of rehabilitation, reconstruction, repair, or remodeling of existing private or public 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.
5. Costs of the construction of public works or improvements.
6. Costs of job training and retraining projects, including the cost of “welfare to work” programs implemented by businesses located within the Project Area, and costs of 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, as provided in the Act.
7. Financing costs, including but not limited to, all necessary and incidental expenses related to the issuance of obligations and which may include payment of interest on any obligations issued under the Act accruing during the estimated period of construction of any redevelopment project for which such obligations are issued, and not exceeding 36 months thereafter and including reasonable reserves related thereto.
8. To the extent the City by written agreement accepts and approves the same, all or a portion of a taxing district’s capital costs resulting from the Redevelopment Project necessarily incurred or to be incurred within a taxing district in furtherance of the objectives of the Redevelopment Plan.
9. An elementary, secondary, or unit school district’s increased costs attributable to assisted housing units as provided in the Act.

10. Relocation costs to the extent that the City determines that relocation costs shall be paid or is required to make payment of relocation costs by Federal or State law.
11. Payment in lieu of taxes.
12. Interest cost incurred by a redeveloper related to the construction, renovation or rehabilitation of a redevelopment project, as provided by the Act.
13. Up to 50% of the cost of construction, renovation, and/or rehabilitation of all low- and very low-income housing units as defined in Section 3 of the Illinois Affordable Housing Act, as provided by the Act.

### **Acquisition & Clearance**

To meet redevelopment objectives, it may be necessary for the City of Joliet to acquire properties in the Project Area. Ideally, redevelopment or rehabilitation can be encouraged by the private market. The City will help market and promote such redevelopment opportunities. The City may elect to acquire property through a direct market transaction. However, under exceptional circumstances, the City Council may choose to exercise its power of eminent domain, including appropriate compensation for property acquisition. It is not the intent of the City to acquire properties unless, on a site-by-site basis, the City Council determines acquisition to be necessary to implement this Redevelopment Plan. Such determination may be made without further amendment to this Plan.

### **Land Disposition**

Property, which may be acquired by the City, may be assembled into appropriate redevelopment or rehabilitation sites. These properties may be sold or leased by the City to other public bodies or to private developers, in whole or in part. Terms of conveyance may be incorporated into appropriate disposition documents or agreements, and may include more specific restrictions than contained in this Redevelopment Plan or in other municipal codes and ordinances governing the use of the land. The City reserves the right to sell or lease any property acquired within the TIF District during the 23-year duration of the TIF. Any future modifications to the stated disposition actions of this Plan will be in accordance with the objectives of this Redevelopment Plan and Program, and will not require any amendment to the Plan.

No conveyance, lease, mortgage, disposition of land or other property, or agreement relating to the development of property will be made except upon the adoption of an ordinance by the City. Furthermore, no conveyance, lease, mortgage, or other disposition of land or agreement relating to the development of property shall be made without providing reasonable opportunity for the submission of alternative proposals or bids.

### **Public Improvements**

The City of Joliet will provide public improvements in the Project Area to facilitate redevelopment, support the Redevelopment Plan, and serve the needs of Joliet residents. Appropriate public improvements may include, but are not limited to, the following:

1. Vacation, removal, resurfacing, widening, reconstruction, and other improvements to rights-of-way, streets, alleys, pedestrianways, and pathways;
2. Development of or improvements to public open space;
3. Construction of off-street parking facilities and structures;
4. Improvement of public utilities such as sewer and water lines, sidewalks, curbs and gutters, and stormwater detention facilities;
5. Demolition and rehabilitation of obsolete structures;
6. Beautification improvements, including streetscape, lighting, signage, and landscaping within the Project Area;
7. Grants or loans to private property owners for eligible property improvements, including building rehabilitation, façade restoration or enhancements; and
8. Relocation expenses.

Recommended public improvements anticipated to be undertaken include certain improvements to existing facilities; however, other improvements might include streetscape and other infrastructure improvements, as well as assistance to property owners for façade improvements and building rehabilitation. The City of Joliet and individual developers, pursuant to an agreement between the parties, may share the costs associated with these improvements. The City may determine at a later date that certain listed improvements are no longer needed or are appropriate and may remove them from the list, or may add new improvements to the list that are consistent with the objectives of this Redevelopment Plan. In addition to illustrating key redevelopment opportunity sites, the map in Figure 4 also indicates recommended public improvements in the Project Area.

### **Phasing of Projects**

The redevelopment projects anticipated in this Plan may commence immediately. All projects will be completed within the 23-year life of the TIF. Façade improvements, building rehabilitations, and other activities on individual properties may occur throughout the life of the TIF. The City may also undertake additional public improvements as necessary throughout the life of the TIF.



## Estimated Project Costs

Estimated costs for public projects are listed in Table 1 below:

**Table 1: Estimated Redevelopment Project Costs**

<b>Expense Categories</b>	<b>Amount</b>
Property assembly, acquisition of land and other property, demolition of buildings, site preparation and site improvements	\$25,000,000
Environmental, Market and Planning Studies, Surveys, Development of Engineering and Architectural Plans, Specifications, Implementation and Administration Fees	\$12,800,000
Rehabilitation, Reconstruction, Repair, or Remodeling of Existing Public or Private Buildings and Fixtures	\$125,000,000
Streetscape Improvements, Including but Not Limited to Landscaping, Street Furniture, Trash Receptacles, Bike Racks, Banners, and Bollards	\$700,000
Cost of Marketing Sites	\$500,000
ROW Improvements/Infrastructure	\$700,000
Construction of Parking Structure and Parking Lot Improvements/Enhancements	\$33,900,000
<b>Total Estimated Project Costs</b>	<b>\$198,600,000</b>

(1) Over the lifetime of the TIF, redevelopment project costs may fluctuate and necessitate a change to the individual line items; however, such changes will not result in an increase of the total estimated project costs. Such modifications may be made without further amendment to this Plan so long as there is not an overall increase in the total estimated project costs.

(2) Total redevelopment project costs exclude any additional financing costs, including any interest expenses, capitalized interest, and costs associated with optional redemptions. These costs are subject to prevailing market conditions and are in addition to the total project costs.

(3) Total project costs are inclusive of redevelopment project costs in contiguous Project Areas or those separated by only a public right-of-way that are permitted under the Act to be paid from incremental property taxes generated in the Project Area, but do not include redevelopment project costs incurred in the Project Area which are paid from incremental property taxes generated in contiguous Project Areas or those separated only by a public right-of-way. The amount of revenue from the Project Area made available to support such contiguous Project Areas, or those separated only by a public right-of-way, when added to all amounts used to pay eligible redevelopment project costs within the Project Area, shall not at any time exceed the total redevelopment project costs described in the Redevelopment Plan.

(4) Public improvements may also include capital costs of taxing districts and other costs allowable under the Act. Specifically, public improvements as identified in the Redevelopment Plan and as allowable under the Act may be made to property and facilities owned or operated by the City or other public entities. As provided in the Act, Redevelopment Project Costs may include, to the extent the City by written agreement accepts and approves the same, all or a portion of a taxing district's capital costs resulting from the redevelopment project necessarily incurred or to be incurred within a taxing district in furtherance of the objectives of the Redevelopment Plan.

## Sources of Funds

The Act provides a way for municipalities to finance public redevelopment costs with incremental real estate tax revenues. Incremental tax revenue is derived from the increase in the current equalized assessed valuation (EAV) of real property within the Project Area over and above the certified initial EAV of the real property. Any increase in EAV is then multiplied by the current tax rate, resulting in the tax increment revenue.

Funds necessary to pay redevelopment project costs may be derived from a number of authorized sources. These may include, but are not limited to, the following:

1. Real property tax increment revenues from the Project Area;
2. Tax revenues resulting from the establishment of any Special Service Area districts within the Project Area;
3. Interest earned on temporary investments;
4. Gifts, grants, and contributions;
5. Bond proceeds;
6. Sale or lease of land proceeds;
7. User fees;
8. Municipal sales taxes; and
9. The City's general revenue fund.

The principal source of funds will be the incremental increase in real property taxes attributable to the increase in the equalized assessed value of each taxable lot, block, tract or parcel of real property in the Project Area over the initial equalized assessed value of each such lot, block, tract or parcel. It is estimated that the incremental increase in property taxes over the term of the TIF District in 2010 dollars will be **\$198,715,965**. There may be other eligible local sources of revenue that the City determines are appropriate to allocate to the payment of redevelopment project costs.

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

In the event that adequate funds are not available as anticipated from aforementioned sources, the City

may utilize its taxing power to sustain the redevelopment projects or repay obligations issued in connection therewith, to be reimbursed over time, if possible, from tax increment revenues.

### **Nature & Term of Obligations to be Issued**

The financial plan of this Redevelopment Plan is intended to establish a conservative public expenditure approach. Revenues will be accumulated in the special tax allocation fund to pay for public purpose expenditures identified in this Redevelopment Plan, and whenever practical, expenditures will be made on a cash basis. This method of financing shall not preclude the City from undertaking initiatives designed to stimulate appropriate private investment in the Project Area.

Certain redevelopment projects may be of a certain scale or on a certain timetable as to preclude financing on a cash basis. These projects may be funded by the use of tax increment revenue obligations issued pursuant to the Act for a term not to exceed December 31<sup>st</sup> of the year after the 23<sup>rd</sup> year. Consistent with the conservative nature of the financial plan for this Redevelopment Plan, the highest priority for the issuance of tax increment revenue obligations shall occur when the commitment is in place for private sector investment necessary to fund the amortization of such obligations.

All obligations are to be covered after issuance by projected and actual tax increment revenues and by such debt service reserved and sinking funds as may be provided by ordinance. Revenues not required for the retirement of obligations providing for reserves, sinking funds, and anticipated redevelopment project costs may be declared surplus and become available for distribution annually to the taxing districts in the Project Area.

One or more issues of obligations may be sold at one or more times in order to implement this Plan, as now or hereafter amended, in accordance with law.

The City may, by ordinance, in addition to obligations secured by the special tax allocation fund provided by law, pledge for a period not greater than the term of the obligations any part or any combination of the following:

1. Net revenues of all or part of a redevelopment project;
2. Taxes levied and collected on any or all property in the municipality;
3. The full faith and credit of the municipality;
4. A mortgage on part or all of the redevelopment projects; or
5. Any other taxes or anticipated receipts that the municipality may lawfully pledge.

### **Equalized Assessed Valuation**

The total 2010 equalized assessed valuation of the Project Area is **\$10,341,320**. A detailed listing of the EAV of individual parcels within the TIF is provided in Appendix C. Upon the completion of the redevelopment projects, it is estimated that the equalized assessed valuation of real property within the Project Area will be in excess of **\$342,858,596** in 2010 dollars, which represents an approximate

**3215%** increase in the total equalized assessed valuation. This figure is based upon estimates of value for the rehabilitation and redevelopment projects that are anticipated.

### **Payments in Lieu of Taxes**

No payments in lieu of taxes are anticipated as part of the Redevelopment Plan and Program.

### **Provisions for Amending the Redevelopment Plan & Program**

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

## **FINDINGS OF NEED FOR TAX INCREMENT FINANCING**

On the basis of the preceding TIF Eligibility Findings Report and this Redevelopment Plan, the Joliet City Council can adopt the following findings pursuant to Section 11-74.4-3(n) of the Act.

### **Project Area Not Subject to Growth**

The City finds that the Project Area on the whole has not been subject to growth and redevelopment through investment by private enterprise, based on physical conditions and the lag in growth in property values as follows:

- As described in the TIF Eligibility Findings Report (see Appendix A), the physical conditions of the Project Area testify to the lack of maintenance and improvement activities. In particular, the Eligibility Findings Report identifies a prevalence of deterioration of surface improvements, which are consequences of a lack of investment in the Project Area. While each individual property may not be deteriorated, the Project Area as a whole is characterized by a reasonable extent and meaningful distribution of this lack of investment.
- The Project Area exhibits the condition of obsolescence. While each individual property may not be obsolete, the Project Area is characterized by large structures covering expansive amounts of land that contain characteristics or deficiencies that limit the re-use and marketability of such structures for their original intended purpose. Also, obsolescence is generally difficult to correct, particularly for larger structures that tend to limit the types of tenants that can re-occupy the spaces if they become available.
- The Project Area exhibits a several instances of structures with vacant units and vacant parcels, which either have become vacant due to demolition of former structures or have never been developed. This distribution of vacancies exerts significant blighting affect throughout the Project Area to the point that it will have a negative impact on adjacent properties and uses. The continued dispersal of vacancies could begin to indicate that a significant portion of the Project Area is underutilized, and the appearance of vacancies would exert a further drain upon the vitality of the community. Given the propensity of this characteristic and its potential to spread further throughout the Project Area, this characteristic is a major contributing factor to the conservation area designation of the Project Area.

- The annual rate in change in equalized assessed value (EAV) of the Project Area has been less than the City's rate for 3 of the past 5 years in which complete EAV data is available.

Therefore, the City of Joliet finds that the Project Area is not subject to appropriate growth and development, and is not reasonably anticipated to be developed without adoption of this Redevelopment Plan.

### **Conformance with Comprehensive Plan/Special Area Plan**

This Redevelopment Plan and Program is consistent with the community improvement goals identified in the 2007 Joliet Quality-of-Life Plan for Districts 4 and 5 on Joliet's Southeast, Northeast, and Near West Sides.

### **Date of Completion**

The estimated year of completion of the redevelopment projects and retirement of obligations issued to finance redevelopment project costs under no circumstances shall extend beyond December 31, 2035 (The year after the 23<sup>rd</sup> year from the date of adoption of the ordinance approving the Project Area).

## **FINANCIAL IMPACT OF REDEVELOPMENT**

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

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

Specifically, the following taxing districts cover the Project Area:

1. Will County Forest Preserve District
2. Will County Public Building Commission
3. Joliet Township Town Funds
4. Joliet Township Road Funds
5. Joliet Public School District #86
6. Joliet Township High School District #204
7. Joliet Junior College District #525
8. City of Joliet Fire Department

9. City of Joliet
10. City of Joliet Road and Bridge Fund
11. Joliet Park District
12. Joliet Public Library District
13. Will County

### **Impact on the Will County Forest Preserve District**

Any increased demands for recreational services resultant from redevelopment should not have substantial impacts on the Will County Forest Preserve District. While some new residential development is anticipated, the Forest Preserve District should not experience a substantial increase in demand for services. In addition it is anticipated that the recreational opportunities within close proximity to the Project Area will meet the general recreational needs for any new residents. No redevelopment projects or direct mitigations are set forth in the Redevelopment Plan.

### **Impact on the Will County Public Building Commission**

The Will County Public Building Commission owns public facilities throughout Will County; however, none are located within the Project Area. There are also no existing plans for the Building Commission to build and own new facilities in the Project Area; however, the potential for such occurrences is possible over the 23-year life of the TIF. New and expanded development in the Project Area may increase demand for facilities owned by the Building Commission beyond the Project Area. Moreover, such increased demand may actually improve the revenue position of the Building Commission. No redevelopment projects or direct mitigations are set forth in the Redevelopment Plan.

### **Impact on Joliet Township Town Funds**

Joliet Township provides services such as animal control, mosquito abatement, and limited social services. New and expanded development in the Project Area may minimally increase demand for these services. However, it is likely that many potential new residents already reside in Joliet Township, and this increase in population is only a small percentage of the total population served. No redevelopment projects or direct mitigations are set forth in the Redevelopment Plan.

### **Impact on Joliet Township Road Funds**

The Joliet Township Road Fund maintains township roads. No new township roads are anticipated as a result of this Redevelopment Plan, and therefore, no redevelopment projects or direct mitigations are set forth in the Redevelopment Plan.

### **Impact on Joliet Public School District #86**

Although some new residential development is anticipated in the TIF, it is not anticipated that this type of development will generate a large increase in school age children, thus having a nominal impact on Joliet Public School District #86. No redevelopment projects or direct mitigations are set forth in the Redevelopment Plan. Section 11-74.4-3(q)(7.5) of the Act specifies that school districts will collect distributions from funds generated by the TIF, provided that the TIF district generates school children eligible to attend that particular school district.

### **Impact on Joliet Township High School District #204**

Similar to School District #86, it is anticipated that any new residential will not generate a large increase in high school age children, thus having a nominal impact on Joliet Township High School District #204. No redevelopment projects or direct mitigations are set forth in the Redevelopment Plan. Section 11-74.4-3(q)(7.5) of the Act specifies that school districts will collect distributions from funds generated by the TIF, provided that the TIF district generates school children eligible to attend that particular school district.

### **Impact on Joliet Junior College District #525**

With new residential development anticipated in the TIF, some of the new residents may seek educational opportunities at Joliet Junior College. The impact will be incidental, as it is likely that most of these residents already reside in the jurisdiction of Joliet Junior College District #525, and this increase in population is only a small percentage of the total population served. No redevelopment projects or direct mitigations are set forth in the Redevelopment Plan. Section 11-74.4-3(q)(7.5) of the Act specifies that school districts will collect distributions from funds generated by the TIF, provided that the TIF district generates school children eligible to attend that particular school district.

### **Impact on City of Joliet Fire Department**

New and expanded development in the Project Area may increase demand for fire protection. As a result, the Joliet Fire Department may experience increased demand for fire protection services. However, this increased demand should not be so substantial that, on its own, warrants the hiring of additional fire fighters or the hiring of additional staff. However, the increased demand for services will be balanced by the rehabilitation of hazardous structures which are currently characterized by deterioration and code violations. No redevelopment projects or direct mitigations are set forth in the Redevelopment Plan.

### **Impact on City of Joliet**

As a result of new and expanded development in the Project Area, the City of Joliet may experience increased demand for services such as police protection, permitting, and development review. However, this increased demand should not be so substantial that, on its own, warrants the hiring of additional police officers or the hiring of additional staff. Therefore, no redevelopment projects or direct mitigations are set forth in the Redevelopment Plan.

### **Impact on City of Joliet Road and Bridge Fund**

The Road and Bridge Fund is responsible for the construction, maintenance, and improvement of roads and bridges in the City of Joliet. No new roads or bridges are contemplated by this Redevelopment Plan; however, small local streets such as Bodie Place, Bissel Street, and Wee Court may potentially be vacated to accommodate redevelopment. Street reconstruction, streetscape enhancements, and circulation improvements anticipated by the Redevelopment Plan will be undertaken using TIF revenues. No additional redevelopment projects or direct mitigations are set forth in the Redevelopment Plan.



### **Impact on Joliet Park District**

New and expanded residential development may occur in the Project Area, with some of the residents of these new dwellings seeking recreational opportunities in Joliet Park District facilities. The impact on the Park District will be incidental, as it is likely that most of these residents already reside within the jurisdiction of the Park District, and this increase in population is only a small percentage of the total population served. The proposed trail along Bodie Place and Garnsey Avenue is the only redevelopment or direct mitigations specified in the Redevelopment Plan.

### **Impact on Joliet Public Library District**

New commercial and residential development may increase demand for facilities and programs offered by the Joliet Public Library District. However, the main Joliet library branch is located in the adjacent City Center TIF, which generates TIF revenues that benefit the Library District. No redevelopment or direct mitigations are set forth in the Redevelopment Plan.

### **Impact on Will County**

With new residential development anticipated in the TIF, some of the potential new residents may take advantage of programs offered by the County and may generate increased demand for such services. However, it is likely that many of these residents already live in the County, and these new residents are not a significant increase in the total population of the County. In addition, this increased demand should not be so substantial that, on its own, warrants the hiring of additional staff or the need to increase services. Therefore, there will be nominal increased demand for services from or financial impact upon Will County. No redevelopment or direct mitigations are set forth in the Redevelopment Plan.

## **HOUSING IMPACT**

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

The Project Area contains 160 inhabited residential units. The Plan provides for the development or redevelopment of several portions of the Project Area that may contain occupied residential units. As a result, it is possible that by implementation of this Plan, the displacement of residents from 10 or more inhabited residential units could occur.

The results of the housing impact study section are described in a separate report which presents certain factual information required by the Act. The report, prepared by Teska, is entitled "Cass Street TIF Redevelopment Plan Housing Impact Study" and is attached as Appendix D to this Plan.

**APPENDIX A:**

**CASS STREET TIF  
TAX INCREMENT FINANCING  
REDEVELOPMENT PLAN & PROGRAM**

ELIGIBILITY FINDINGS

**City of Joliet, Illinois**

October 2011

Prepared by Teska Associates, Inc.

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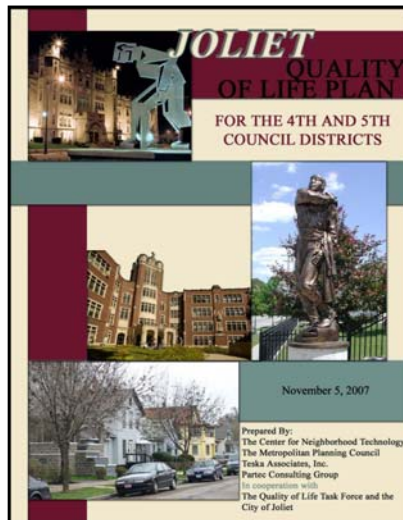
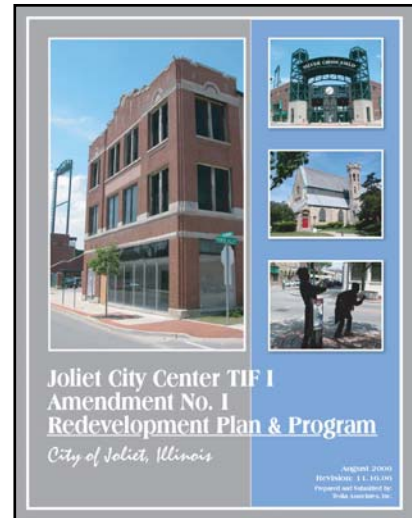
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## INTRODUCTION

The revitalization of Joliet's historic core began in 1990, with the adoption of the City Center Plan, which laid out a comprehensive development strategy for the downtown area. The City Center Development Plan recommended numerous public and private development activities to arrest and reverse these trends. Acknowledging the deteriorated condition of the City Center, and to encourage revitalization of a community focal point and central business district, City officials determined that, without direct municipal involvement and financial assistance, planning objectives for this area could not be met. To encourage new investment in the City Center, the City in 2000 approved the City Center Tax Increment Financing (TIF) district as the financial tool to facilitate redevelopment. This decision was based in part on a recommendation contained in the City Center Development Plan, which identified TIF as a valuable tool for implementation of the City's goals. This district was later expanded in 2006.



With the plan for the City Center in place, the City turned its attention to the neighborhoods surrounding the downtown, and in 2007 commissioned a comprehensive strategic Quality-of-Life Plan for all of the neighborhoods within Districts 4 and 5 of Joliet (Southeast, Northeast, and Near West Sides). This Plan recognizes the importance of strong and healthy neighborhoods as a key element to a successful downtown. Several long term economic development opportunities and recommendations are addressed in this Plan to provide residents with enhanced services as well as new employment opportunities. Specifically, the Cass Street corridor was recognized as a key element of the larger revitalization efforts, both due to its role as a gateway to the downtown, as well as having significant development potential through redevelopment of vacant and under-utilized properties and obsolete businesses. However, properties within the Cass Street corridor have not experienced the same level of investment and revitalization as experienced in the

City Center. To further encourage new investment in the Cass Street area, the City has determined it necessary to explore the establishment of a TIF District.

Tax Increment Financing can be used to make the Cass Street area attractive for redevelopment by eliminating the conditions which inhibit private investment, weaken the City's tax base, affect the safety of community residents, and hinder the City's ability to promote a cohesive development of compatible land uses. In accordance with the Joliet Quality-of-Life Plan, public improvements may be constructed and incentives provided to encourage the type of private investment that will allow the City to achieve its goals for this area. These goals include:

- Assemble land and issue RFP for mixed-income and mixed-use development
- Pursue adaptive reuse of vacant and historic structures

- Zone for additional housing that allows for higher density around commercial corridors and other target redevelopment areas
- Acquire more park space in underserved areas
- Expand the trail system to enhance accessibility and create additional recreation options
- Provide streetscaping, signage, and lighting improvements on retail corridors
- Provide major gateway improvements along major road corridors
- Provide identity signs, public art, banners, landscaping, lighting, and other streetscape improvements to each neighborhood
- Increase the number of residents who obtain good jobs through existing training and employment programs
- Enhance screening, buffering, and landscaping between industrial and residential areas
- Prepare a specific corridor plan for Cass Street
- Remove incompatible uses, where practical
- Expand the City's capital improvements plan by tying to a long-term comprehensive development plan linking private and public funding to key redevelopment areas
- Establish a complete sidewalk system

Establishing the Cass Street TIF District can help the City meet these goals by facilitating physical improvements, removing blighted conditions, and providing funding sources for improvement projects, both physical (redevelopment, for example) and social (job training, for example). These improvements will not only help improve the physical conditions and economic development of the Cass Street corridor, but also enhance the quality-of-life in Joliet's neighborhoods.

## TAX INCREMENT FINANCING

The Tax Increment Allocation Redevelopment Act, 65 ILCS 5/11 - 74.4 - 1, et seq., as amended (the “Act”), stipulates specific procedures which must be adhered to in determining the eligibility of a Project Area. A Redevelopment Project Area is defined as:

*“..an area designated by the municipality, which is not less in the aggregate than 1 ½ acres and in respect to which the municipality has made a finding that there exist conditions which cause the area to be classified as an industrial park conservation area, or a blighted area or a conservation area, or a combination of both blighted areas and conservation areas” (65 ILCS 5/11-74.4-3(p)).*

Section 5/11-74.4-3(a) defines a “conservation area” as:

*“...any improved area within the boundaries of a Redevelopment Project Area located within the territorial limits of the municipality in which 50% or more of the structures in the area have an age of 35 years or more. Such an area is not yet a blighted area, but because of a combination of three or more of the following factors is detrimental to the public safety, health, morals, or welfare and such an area may become a blighted area: dilapidation; obsolescence; deterioration; presence of structures below minimum code standards; illegal use of individual structures; excessive vacancies; lack of ventilation, light, or sanitary facilities; inadequate utilities; excessive land coverage and overcrowding of structures and community facilities; deleterious land use or layout; lack of community planning; need for environmental remediation; or declining total equalized assessed value.”*

Determination of eligibility of the Cass Street TIF Redevelopment Project Area for tax increment financing is based on a comparison of data gathered through field observations by Teska Associates, Inc. (Teska), document and archival research, and information provided by the City of Joliet against the eligibility criteria set forth in the Act.



This report summarizes the analyses and findings of the consultant’s work, which is the responsibility of Teska. Teska has prepared this report with the understanding that the City would rely on: (1) the findings and conclusions of this report in proceeding with the designation of the Study Area as a Redevelopment Project Area under the Act; and (2) the fact that Teska has obtained the necessary information to conclude that the Study Area can be designated as a Redevelopment Project Area in compliance with the Act.

The Cass Street TIF Redevelopment Project Area (“Project Area”) is eligible for designation as a conservation area based on the predominance and extent of parcels exhibiting the following characteristics:

1. **Age of structure**
2. **Obsolescence**
3. **Deterioration**
4. **Excessive vacancies**
5. **Lack of community planning**
6. **Decline in equalized assessed value (EAV)**

Each of these factors contributes significantly towards the decline of the Project Area as a whole.

## **DESCRIPTION OF THE PROJECT AREA**

The Project Area is located along the Cass Street corridor extending eastward from the central core of downtown Joliet. The Project Area generally includes parcels located one block north and south of Cass Street, east of Schultz Drive, and west of the railroad spur leading to the City's main railyard (just east of Page Avenue). Silver Cross Field and Joliet Central High School are located south of the Project Area. A wide diversity of land uses comprise the Project Area, including commercial and industrial uses, and residential dwellings (predominately multiple family units). Covering approximately 79 acres, the Project Area contains 254 structures on 298 parcels, and covers 22 blocks or parts thereof. Figure 1 illustrates the boundaries of the Project Area.

## **EXISTING CONDITIONS**

Overall, the present condition and mix of land uses within the Project Area inhibits redevelopment potential. Many of the residential areas are now isolated from other residential neighborhoods of the City, and were built prior to most of the more contemporary commercial uses that have encroached into residential areas, contributing to their decline. Declining and mostly vacant industrial structures have had a blighting influence on nearby residential and commercial areas. While a few structures have successfully been restored and maintain the historic integrity of the original architecture, many structures are deteriorated and fall well below modern building code standards. Very costly rehabilitation is required for these structures. Further, the appearance of vacant lots, some on large sites and in visible locations, contribute to an overall poor image and have a negative impact on nearby properties. These conditions have created an overall trend of decline, which further inhibits investment in a self-reinforcing cycle. The next section elaborates further on the nature and extent of the specific conditions which contribute to the decline of the area.





## ELIGIBILITY FINDINGS

Teska Associates, Inc. conducted a field survey of every property in the Project Area. Based on an inspection of the exteriors of structures and grounds, field notes and photographic images were taken to record the condition for each parcel. This survey occurred on November 9, 2010, and the findings cited in this report reflect the existing conditions on this date. Field observations were supplemented with information provided by City officials on building code violations, age, utilities, and property assessed value. A second field survey was conducted on April 6, 2011, to inspect additional parcels that were later added to the Project Area.

The designation of the Cass Street Project Area as a conservation area, requires that at least 50% of the structures must be 35 years or more in age. Additionally, a combination of at least three of the remaining thirteen blighting factors must be present to a meaningful extent and reasonably distributed throughout the Project Area. The following is a summary of the findings for each of the factors established by the TIF Act as qualifying an area as a Redevelopment Project Area.

### Age of Structures

The characteristic of age presumes the existence of problems or limiting conditions resulting from normal and continuous use of structures and exposure to the elements over a period of many years. As a rule, older structures typically exhibit more problems than structures constructed in later years because of longer periods of active usage (wear and tear) and the impact of time, temperature and moisture. Additionally, older structures tend not to be well suited for modern-day uses because of contemporary space and development standards.

**Based on historical records provided by the City of Joliet, 171 out of 254 (67%) of the structures in the Project Area are more than 35 years old.** Figure 2 illustrates the distribution of structures that are more than 35 years old. About two-thirds of the older structures were built before 1970 (167 out of 254 structures, or 66%), with over one-quarter (67 out of 254 structures, or 26%) built on or before 1900. Therefore, **the age factor is present to a significant extent, meeting the essential or base requirement for designation as a conservation area.**



### Dilapidation

Dilapidation refers to an advanced state of disrepair of structures or improvements or the neglect of necessary repairs, causing the building or improvement to fall into a state of decay. At a minimum, dilapidated structures should be those with critical defects in primary structural components (roof, bearing walls, floor structure, and foundation), building systems (heating, ventilation, lighting, and plumbing), and secondary structural components in such combination and extent that major repair is

required or, the defects are so serious and so extensive that the structures must be removed.

Currently, 14 structures in the Project Area display this extreme physical state. As illustrated in Figure 3, these structures are characterized by severe deficiencies in structural or mechanical systems, such that re-use is possible only if the interior of the structures were gutted. However, this factor is generally concentrated on the eastern end of the Project Area rather than distributed throughout; therefore, **dilapidation does not contribute to the designation of the Project Area.**

### Obsolescence

Structures are typically built for certain uses or purposes with design, location, height and space arrangement each intended for a specific occupancy at a given time. Structures are obsolete when they contain characteristics or deficiencies that limit the re-use and marketability of such structures for their original intended purpose. These characteristics may include an inherent deficiency existing from poor or out-dated design or layout, improper orientation of building on site, inability to accommodate contemporary amenities or facilities, etc., which detract from the overall usefulness or desirability of a property. Obsolescence in such structures is typically difficult and expensive to correct.



Within the Project Area, 20 out of 298 parcels (7%) and 7 of 22 blocks (32%) include structures that were observed to be functionally obsolete. These structures were generally found to no longer have the capacity to function effectively for their original intended use (or potentially lose that capacity if the existing use were to vacate the structure). **While the number of parcels with structures that are obsolete is relatively low, obsolescence is difficult to correct. It is also more prominent in the industrial area on the eastern end of the Project Area. Obsolescence can exacerbate blighted conditions of a block or neighborhood, especially if an obsolete structure sits vacant due to the inability to find a new user that fits the design, location, or dimensions of the structure. As such, the existence of this factor and the potential for additional instances indicate that obsolescence makes a contribution towards the Project Area being designated as a conservation area.** Figure 4 illustrates the presence and distribution of the obsolescence eligibility factor.

### Deterioration

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



### Deterioration of Structures

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

Deterioration of structures occurs on 44 of 254 structures (15%), and is found throughout the Project Area, including 13 of 22 blocks (59%). The age of the structure is a primary factor in the deterioration of many structures, as the effects of time have not been arrested by private investment in maintenance. While the lack of property maintenance has contributed to deterioration of certain structures, vacancies in some structures also contribute to the deteriorated state, as tenants are not available to effect improvements.

### Deterioration of Surface Improvements

The conditions of roadways, alleys, curbs, gutters, sidewalks, off-street parking and surface storage areas may also evidence deterioration through surface cracking, crumbling, potholes, depressions, loose paving materials, and weeds protruding through the surface. Deteriorated surface improvements are apparent on 187 of 298 parcels (63%) and 17 of 22 blocks (77%). Broken and cracked sidewalks are the most frequent occurrence. Deterioration of surface improvements also occurs on individual properties, particularly parking lots with degraded pavement and drainage systems.



As illustrated in Figure 5, the widespread extent and distribution of deterioration of both structures and surface improvements creates a significant blighting effect upon the entire Project Area. **Deterioration is therefore a major contributing factor towards designation of the Project Area as a conservation area.**

### Presence of Structures Below Minimum Code Standards

Structures below minimum code standards include all structures which do not meet the standards of zoning, subdivision, building, housing, property maintenance, fire, or other governmental codes applicable to the property. The principal purposes of such codes are to require structures to be

constructed in such a way as to sustain safety of loads expected from this type of occupancy, to be safe for occupancy against fire and similar hazards, and/or establish minimum standards essential for safe and sanitary habitation. Structures below minimum code are characterized by defects or deficiencies which presume to threaten health and safety.

According to information provided by the Building Department of the City of Joliet, 13 of 254 structures (4%) and 6 of 22 blocks (27%) in the Project Area are not in compliance with City codes. Figure 6 illustrates the location and distribution of this factor. Most non-compliant structures contain significant mechanical or electrical deficiencies, or do not conform to the requirements of the Americans with Disabilities Act. **The extent and distribution of structures below minimum code standards do not make a major contribution to the designation of the Project Area as a conservation area.**

### **Illegal Use of Individual Structures**

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

- Illegal home occupations;
- Conduct of any illegal vice activities such as gambling, drug manufacture or dealing, prostitution, sale and/or consumption of alcohol by minors;
- Uses not in conformance with local zoning codes and not previously grandfathered in as legal nonconforming uses;
- Uses in violation of national, state or local environmental and occupational safety and health regulations;
- Uses involving manufacture, sale, storage or use of dangerous explosives and firearms.

According to information provided by the City, **the illegal use factor does not significantly contribute to the designation of the Project Area as a conservation area.**

### **Excessive Vacancies**

Establishing the presence of this factor requires the identification, documentation, and mapping of the presence of vacant structures and vacant portions of structures. Excessive vacancy refers to the presence of structures which are unoccupied or underutilized and which represent an adverse influence on the area because of the frequency, extent, or duration of such vacancies. It includes properties which evidence no apparent effort directed toward their occupancy or utilization and vacancies within structures.

Within the Project Area, 5 of 298 parcels (2%) and 3 of 22 blocks (14%) include structures that are presently vacant or partially vacant. Deterioration, code violations, and the age of structures are often associated with vacant structures. Continued vacancies are often related to the expense and difficulty of renovations that would be required in order to occupy these structures again. The current down economy also plays a role in structures or units within structures becoming and remaining vacant.



In addition to the presence of vacant structures and vacant portions of structures, 34 of 298 parcels (11%) and 10 of 22 blocks (46%) within the Project Area have parcels that are categorized as vacant lots, which include undeveloped properties, agricultural land, wooded areas, and conservation/private open spaces. Some of the undeveloped properties also have deteriorated site conditions.



**The presence of vacant buildings and vacant lots and the potential for additional instances indicate that vacancies are an eligibility factor that contributes towards the Project Area being designated as a conservation area.**

Although the presence and distribution of vacant lots do not contribute to TIF eligibility, the conditions of many of the vacant lots help qualify the Project Area as a conservation area by way of site deterioration, as noted above. If left untended, other vacant lots could deteriorate like the others. Figure 7 illustrates the presence and distribution of the vacancy eligibility factor.

#### **Lack of Ventilation, Light, or Sanitary Facilities**

Many older structures fail to provide adequate ventilation, light or sanitary facilities as required by local building or housing codes. This is also a characteristic often found in illegal or improper building conversions. The criterion used for determining the presence of this factor can be found in local codes and ordinances, or in locally adopted national codes such as the Uniform Building Code, International Code Council, and the Model Housing Code of the American Public Health Association (APHA). Lack of ventilation, light, or sanitary facilities is presumed to adversely affect the health of building occupants, e.g., residents, employees, or visitors.

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

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

**This factor does not significantly contribute to blighting conditions within the Project Area as a whole.**

### Inadequate Utilities

This factor relates to all underground and overhead utilities, including, but not limited to, storm sewers and storm drainage, sanitary sewers, water lines, and gas, telephone, and electric service which may be shown to be inadequate. Inadequate utilities would include those which are: (1) of insufficient capacity to serve the uses in the redevelopment project and surrounding areas, (2) deteriorated, antiquated, obsolete, or are in disrepair or are lacking.

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

### Excessive Land Coverage and Overcrowding of Structures and Community Facilities

This factor may be documented by showing all instances where building coverage is excessive. Zoning ordinances commonly contain standards for residential, commercial, and industrial properties which relate floor area to lot area. In residential districts a lower ratio is usually required. Excessive land coverage and overcrowding refers to the over-intensive use of property and the crowding of structures and accessory facilities onto a site. Problem conditions include structures either improperly situated on the parcel or located on parcels of inadequate size and shape in relation to present-day standards of development for health and safety, and multiple structures on a single parcel.



The resulting inadequate conditions include such factors as insufficient provision for light and air, increased threat of spread of fires due to close proximity to nearby structures, lack of adequate or proper access to a public right-of-way, lack of required off-street parking, and inadequate provision for loading and service. Excessive land coverage and overcrowding conditions are presumed to have an adverse or blighting effect on nearby development. This characteristic is viewed relative to its urban context, common practice, and contemporary development standards.

Excessive land coverage and overcrowding of structures is apparent on 15 of 298 parcels (5%) and 9 of 22 blocks (41%) in the Project Area. Figure 8 illustrates the location and distribution of these parcels. These overcrowding conditions include the following:

1. Two unrelated structures on one parcel at the northwest corner of Arch Court and Clinton Street
2. Two unrelated structures on one parcel at the southeast corner of Arch Court and Cass Street
3. Three separate and unrelated auto dealers: (1) one at the northeast corner of Parks Avenue and Cass Street, (2) a second at the southwest corner of Henderson Avenue and Cass Street, and (3) a third at the northwest corner of Maple Street and Cass Street
4. Almost complete land coverage of the East Side Greenhouse near the northwest corner of Henderson Avenue and Cass Street

5. Three industrial/commercial sites with excessively large structures located at the far northeast section of the Project Area at Maple Street and Wenberg Street
6. Another industrial/commercial sites with an excessively large structure located east of the T-intersection where Henderson Avenue meets Norton Avenue
7. Structures relating to the Berlinsky Scrap business near the northeast corner of Page Avenue and Cass Street.

Although there are these few cases of overcrowding conditions, **excessive land coverage and overcrowding is not a significant concern for the Project Area as a whole.**

### **Deleterious Land Use or Layout**

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

Within the Project Area, only 22 of 298 parcels (7%) display deleterious land uses or layouts. While each of these properties may pose potential risks in its immediate area, the limited extent of this problem diminishes the level of impact it has on the overall Project Area. The Berlinsky Scrap business near the northeast corner of Page Avenue and Cass Street might be an exception, though, as the scrap yard covers a large area and is adjacent to residential homes. As a result, **deleterious land use or layout does not make a significant contribution to the classification of the entire Project Area as a conservation area.**

### **Lack of Community Planning**

Lack of community planning may be a significant factor if the proposed Project Area developed prior to or without the benefit or guidance of a community plan. This means that no community plan existed or it was considered inadequate, and/or was virtually ignored during the time of the area's development. This, of course, may be documented by establishing the date of adoption of the City's master plan (or other plans which may be relevant) and determining whether the area developed before or after that date. This finding may be amplified by other evidence which shows the deleterious results of the lack of community planning, including cross-referencing other factors cited in the blight finding. This may include, but is not limited to, adverse or incompatible land-use relationships, inadequate street layout, improper subdivision, and parcels of inadequate size or shape to meet contemporary development standards.



As shown in the Existing Land Use Map in Figure 9, the Project Area is characterized by a prominent mix of uses, including some that are incompatible with adjacent uses. For example, large format industrial sites were developed adjacent to residential neighborhoods. The irregular platting in the industrial areas at the far southeastern section of the Project Area also points to the lack of logical planning. **Given these factors, lack of community planning is a contributing factor to the conservation area designation of the Project Area.**

#### **Environmental Remediation Cost Impeding Development**

This factor may be documented by determining if any requirements by the Illinois Environmental Protection Agency (IEPA), the United States Environmental Protection Agency (EPA), or any study conducted by a recognized independent expert consultant has resulted in the need to incur remediation costs for a site that have resulted in impeding further site redevelopment. Such remediation costs may be related to the need for the clean-up of hazardous waste, hazardous substances, or underground storage tanks as required by State or Federal law.

Based on limited available data, there does not appear to be any environmental remediation projects required within the Amendment Area. Furthermore, City records are not sufficient to determine if environmental remediation is required, or if costs associated with a remediation project would impede the redevelopment of a site. **Environmental remediation is not considered to be a significant contributing factor to the status of the Project Area as a conservation area.**



**Decline or Minimal Marginal Increase in the Equalized Assessed Value**

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

Overall, the EAV of the Project Area did not decline 3 of the past 5 years. However, the annual rate in change in EAV of the Project Area was less than the City for 3 of the past 5 years. **Thus, decline in equalized assessed value is a contributing factor towards designation as a conservation area.**

**Table 1: City of Joliet EAV Data: Years 2005-2010**

Year	2005	2006	2007	2008	2009	2010
Total EAV of the Project Area	\$7,346,983	\$7,976,921	\$7,891,553	\$8,537,572	\$9,280,054	\$10,341,320
% Change in Project Area EAV from Prior Year		8.6%	-1.1%	8.2%	8.7%	11.4%
EAV of the City of Joliet (excluding the Project Area)	\$1,920,882,673	\$2,201,830,786	\$2,464,106,120	\$2,759,064,720	\$2,975,078,937	\$3,014,869,643
% Change in City EAV from Prior Year		14.6%	11.9%	12.0%	7.8%	1.3%
Growth in Project Area less than the City?		Yes	Yes	Yes	No	No

Source: City of Joliet; Will County Supervisor of Assessments.

## CONCLUSION

Based on the findings contained herein, **the Project Area as a whole qualifies as a conservation area according to the criteria established by the Act, based on the predominance and extent of parcels exhibiting the following characteristics:**

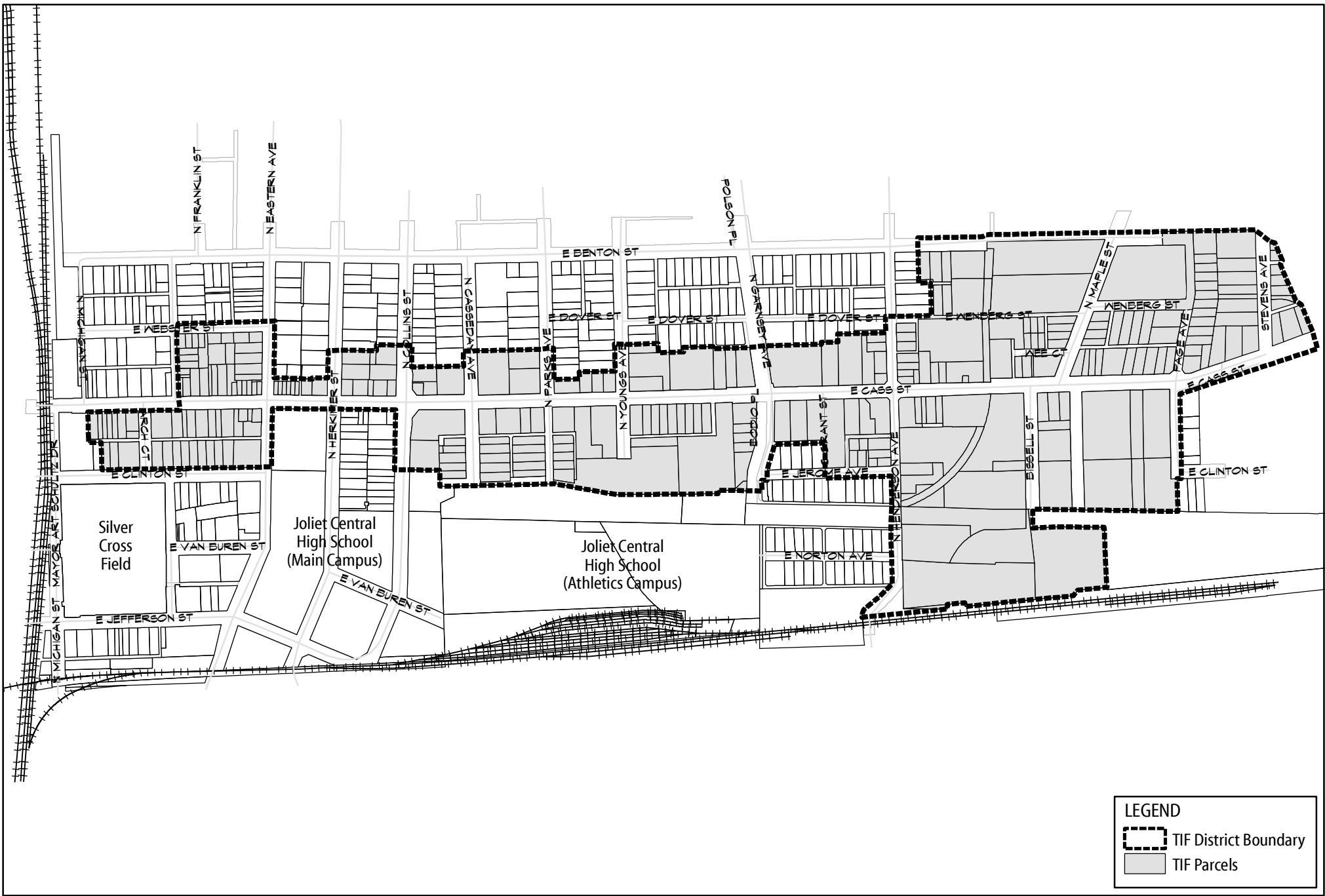
1. **Age of structure**
2. **Obsolescence**
3. **Deterioration**
4. **Excessive vacancies**
5. **Lack of community planning**
6. **Decline in equalized assessed value (EAV)**

Each of these factors contributes significantly to the eligibility of the Project Area as a conservation area. In addition, 238 of 298 parcels (80%) in the Project Area exhibit at least one defect as defined by the criteria established in the Act. Further, these factors act in combination with one another, reinforcing the negative effects of the other factors. For example, a property owner may be less likely to invest in maintenance for an obsolete building, which may lead to deterioration, which further inhibits investment. In turn, investment in neighboring properties is inhibited in this environment of decay.

Therefore, while not every parcel or block exhibits every factor, the combination of the factors throughout the Project Area has a significant impact. Due to the negative effect on the public safety and welfare caused by some of these factors, the Project Area is eligible as a conservation area with the intent to follow up with public intervention in order that redevelopment might occur.

The conservation designation is particularly appropriate for the Project Area, given the substantial historic resources contained in the building stock of the Cass Street area, and the need to conserve and restore these structures. The conservation designation, coupled with the increased investment that will be encouraged by TIF, will ensure that the historic resources can be maintained and rehabilitated in order to capitalize upon their inherent value to the community.

**Since the Project Area exhibits 6 criteria established by the Act, it also qualifies as a blighted area, which requires fulfillment of 5 or more criteria. However, the conservation area designation is sufficient for the purposes of establishing the Project Area as a TIF district.**

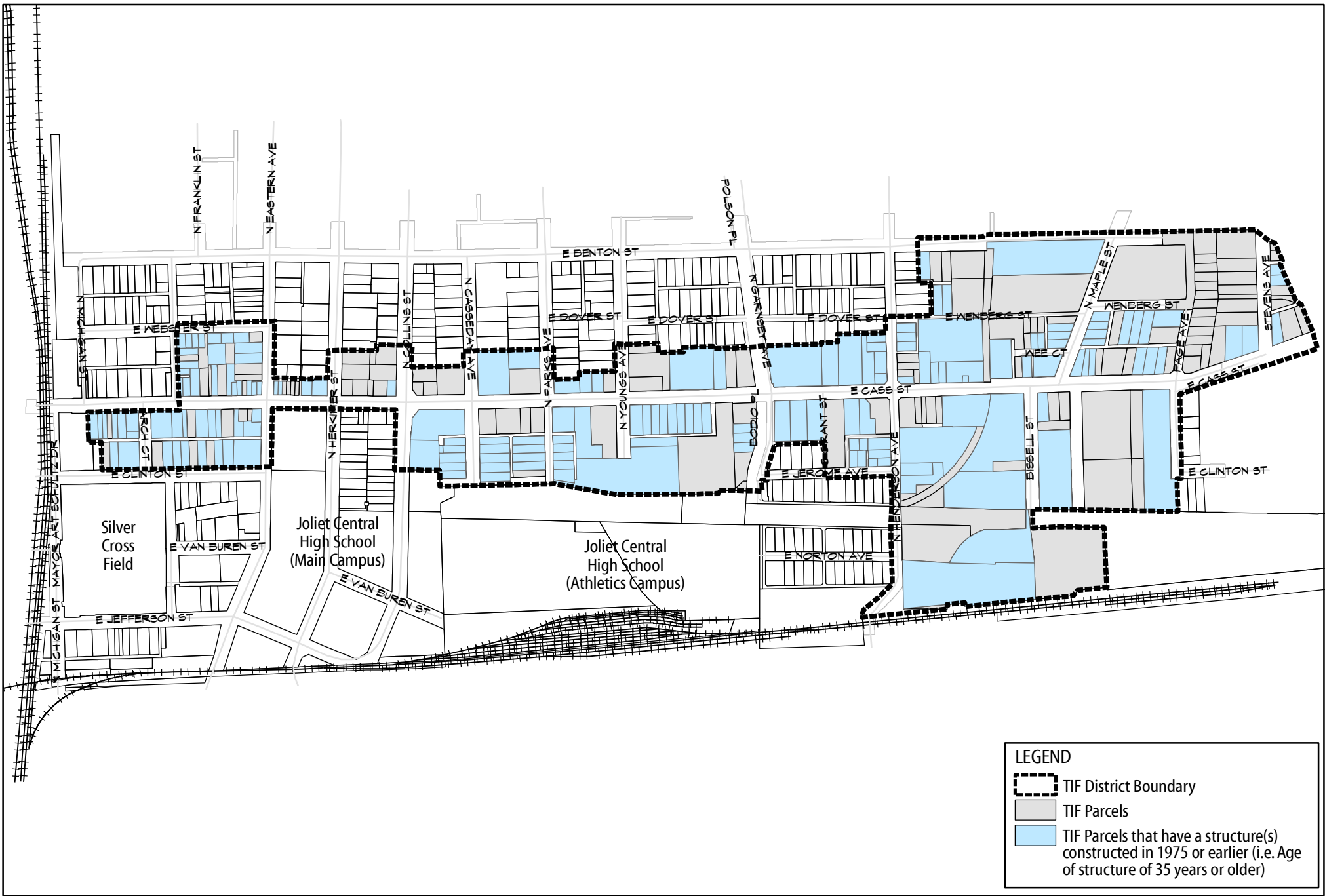


MAP 1  
**Project Area Boundary**




Cass Street TIF | City of Joliet, Illinois

Last Revised: July 25, 2011

GIS data provided by the City of Joliet; map prepared by Teska Associates, Inc.



**LEGEND**

-  TIF District Boundary
-  TIF Parcels
-  TIF Parcels that have a structure(s) constructed in 1975 or earlier (i.e. Age of structure of 35 years or older)

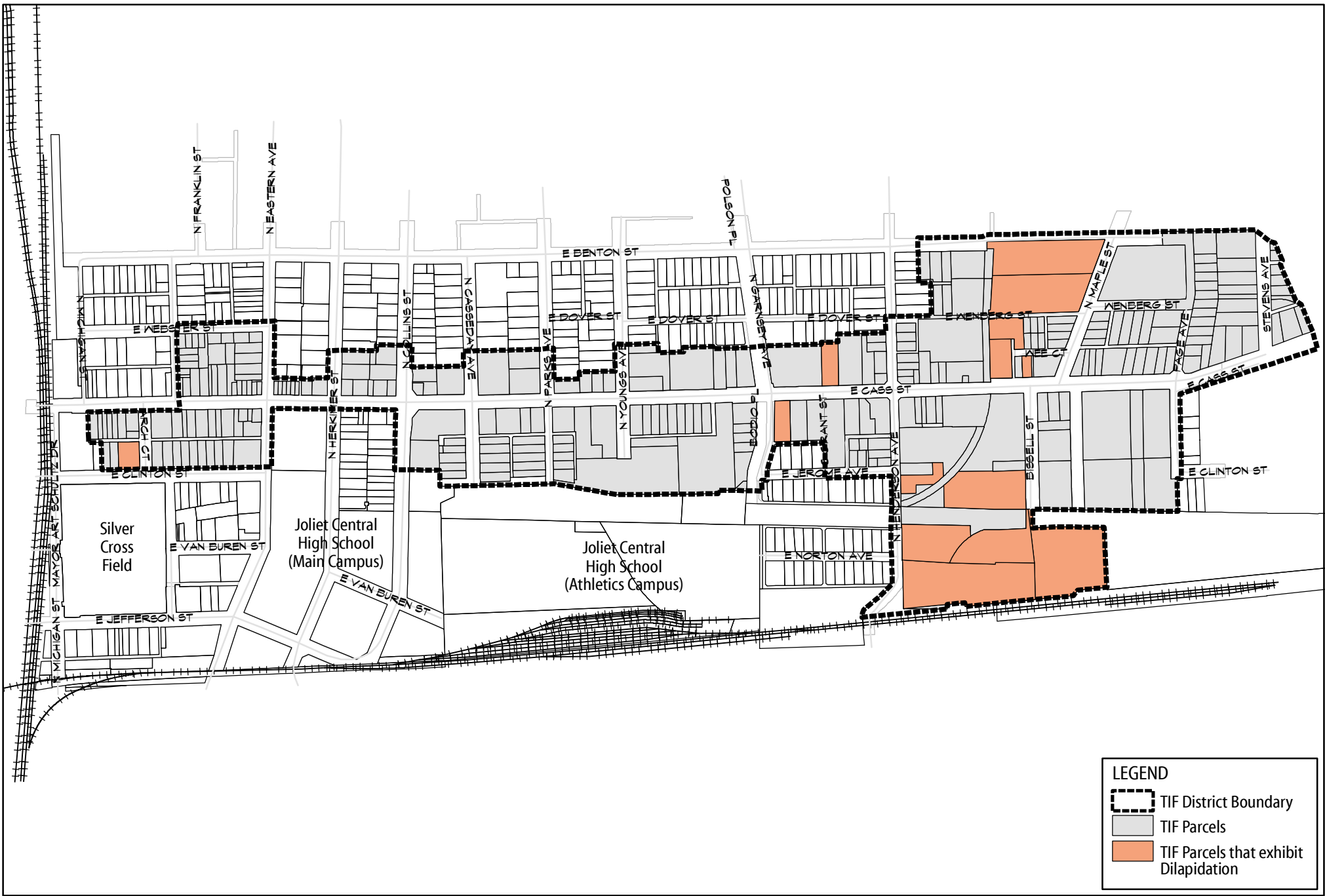


MAP 2  
**TIF Eligibility Factor: Age of Structures**




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**LEGEND**

-  TIF District Boundary
-  TIF Parcels
-  TIF Parcels that exhibit Dilapidation

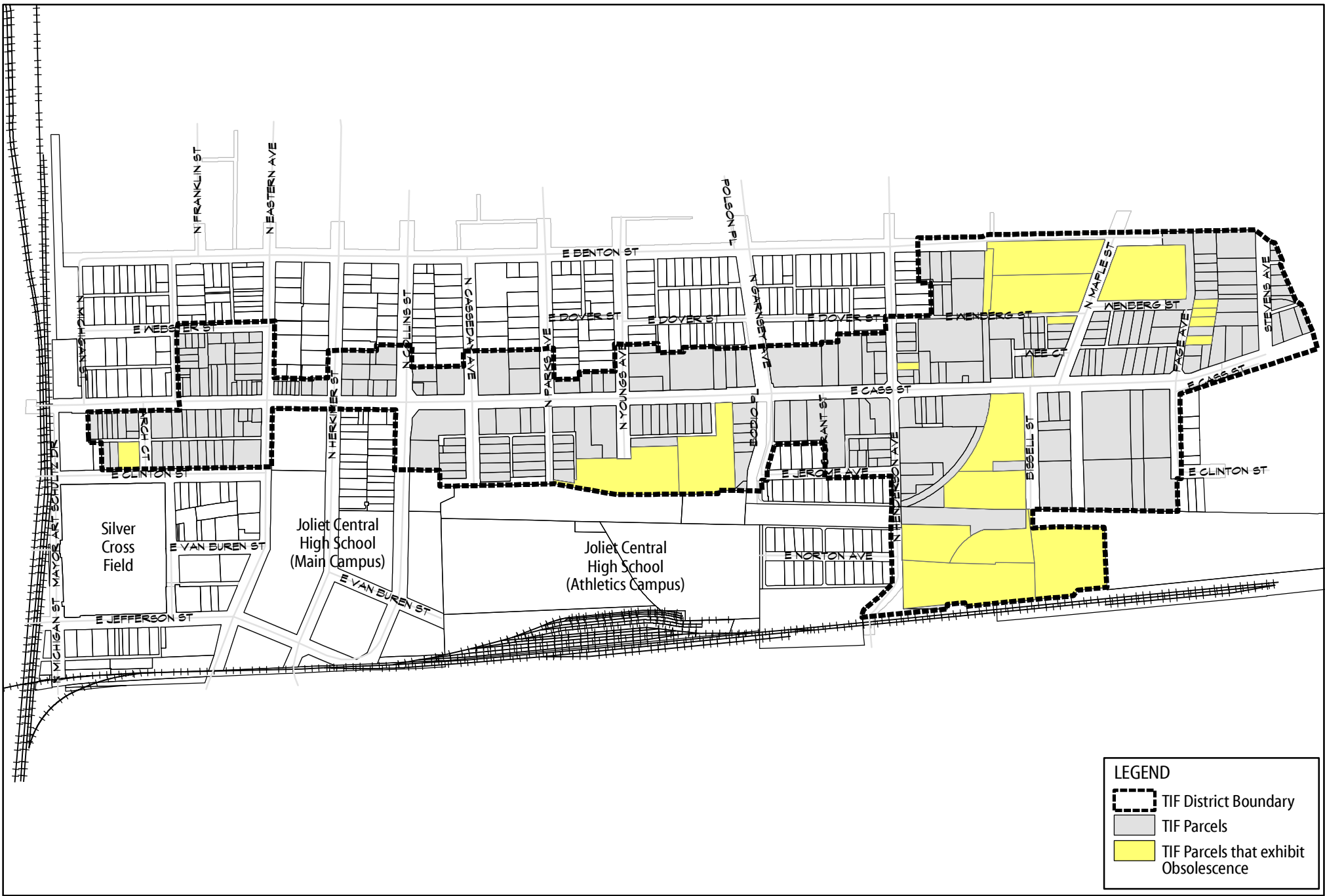


MAP 3  
**TIF Eligibility Factor: Dilapidation**

Cass Street TIF | City of Joliet, Illinois

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
GIS data provided by the City of Joliet; map prepared by Teska Associates, Inc.

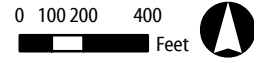


MAP 4  
**TIF Eligibility Factor: Obsolescence**

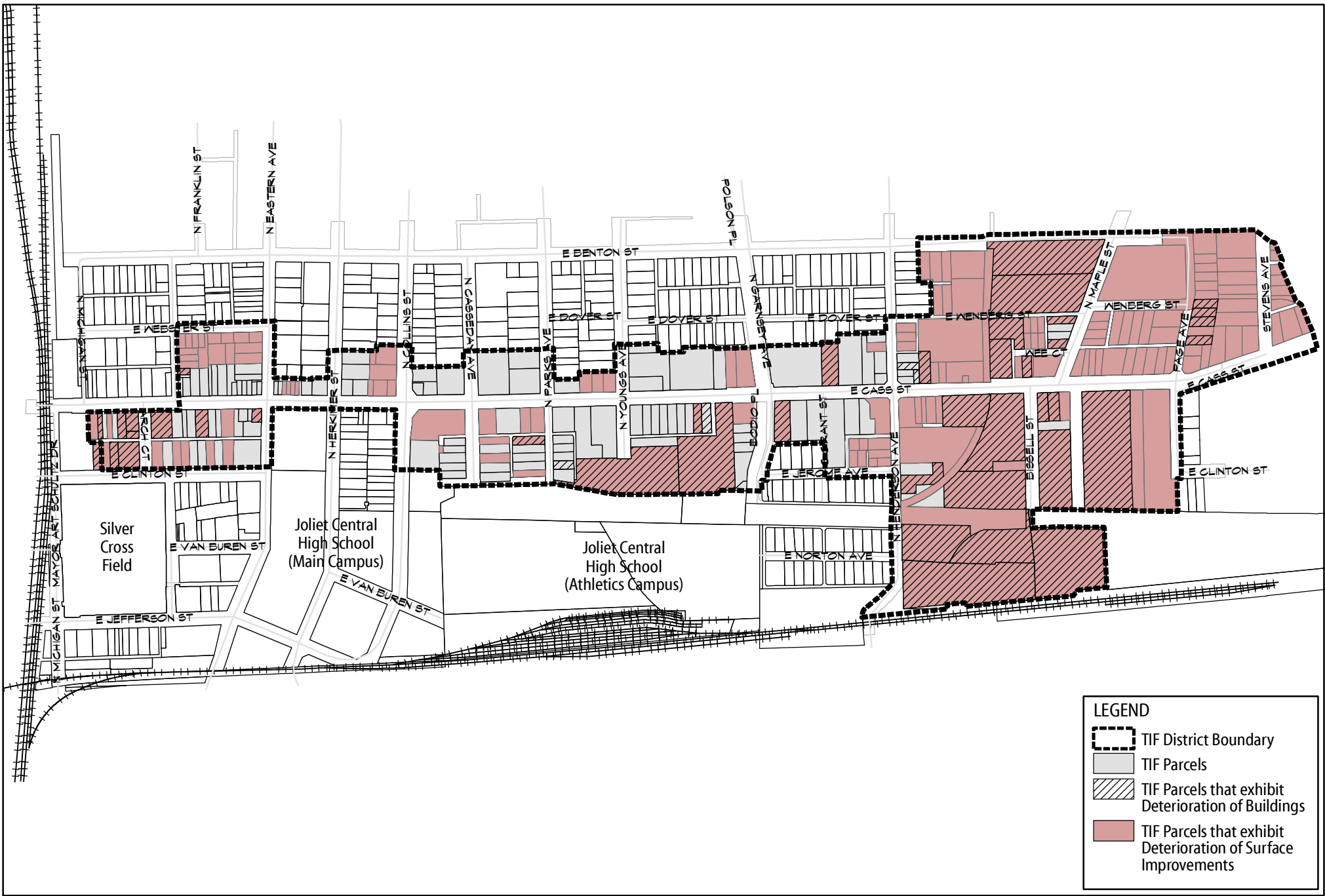
Cass Street TIF | City of Joliet, Illinois

**LEGEND**

-  TIF District Boundary
-  TIF Parcels
-  TIF Parcels that exhibit Obsolescence



Last Revised: July 25, 2011

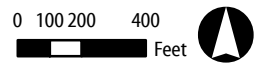


MAP 5  
**TIF Eligibility Factor: Deterioration**

Cass Street TIF | City of Joliet, Illinois

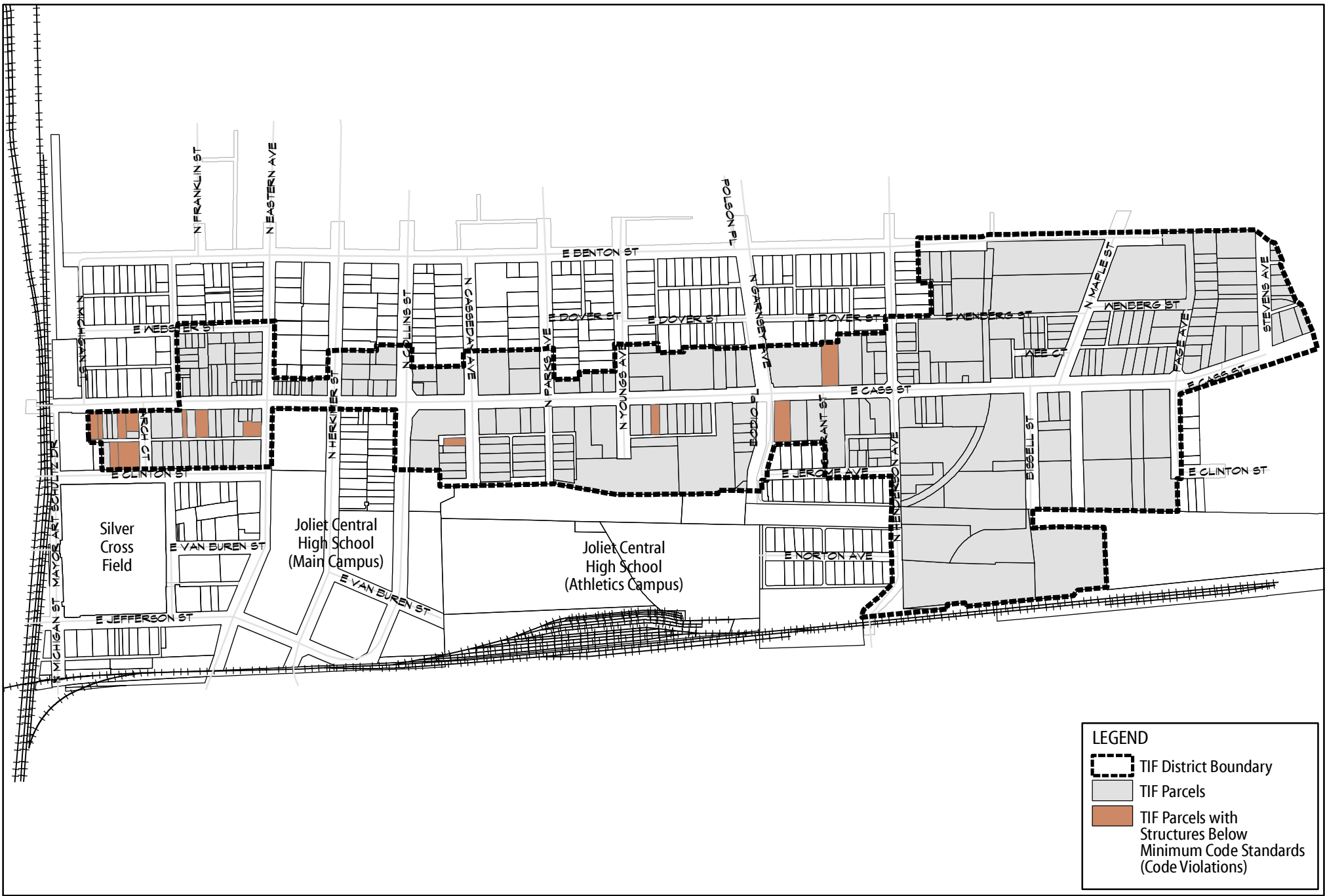
**LEGEND**

- TIF District Boundary
- TIF Parcels
- TIF Parcels that exhibit Deterioration of Buildings
- TIF Parcels that exhibit Deterioration of Surface Improvements



Last Revised: July 25, 2011

GIS data provided by the City of Joliet; map prepared by Teska Associates, Inc.



MAP 6

# TIF Eligibility Factor: Structures Below Minimum Code Standards (Code Violations)

Cass Street TIF | City of Joliet, Illinois

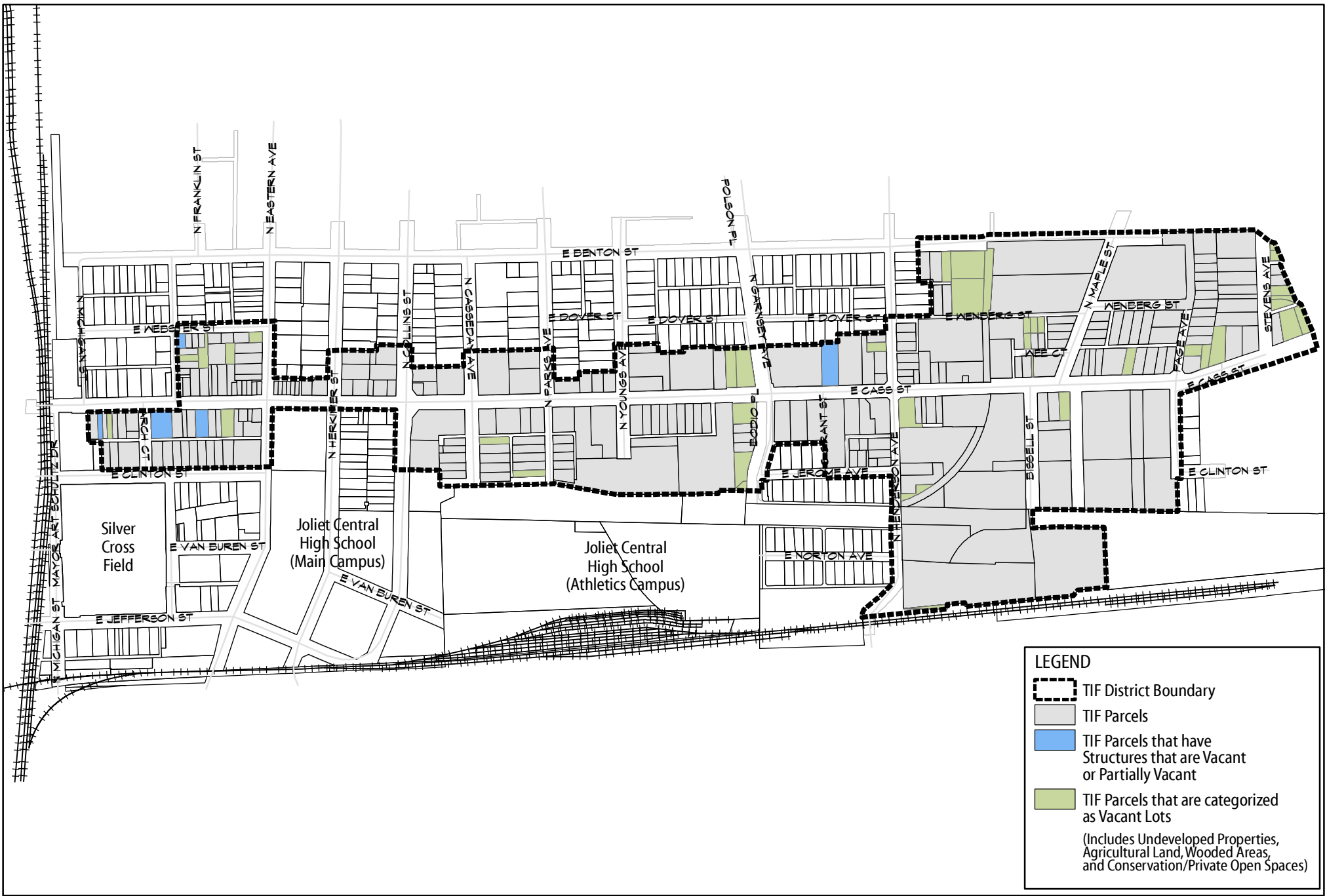
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Feet



Last Revised: July 25, 2011

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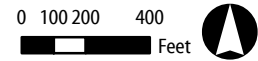


MAP 7  
**TIF Eligibility Factor: Vacancies**

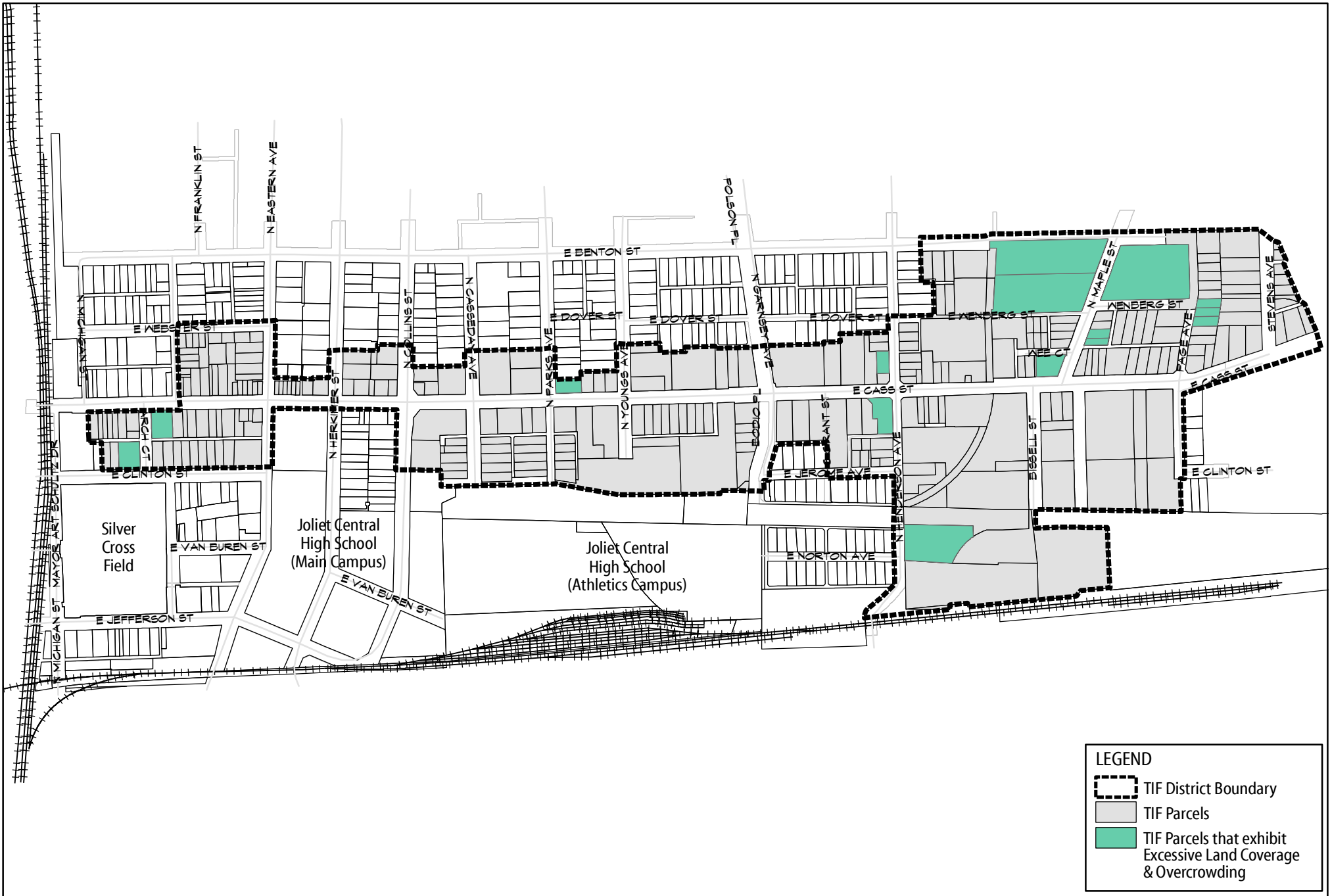
Cass Street TIF | City of Joliet, Illinois

**LEGEND**

-  TIF District Boundary
-  TIF Parcels
-  TIF Parcels that have Structures that are Vacant or Partially Vacant
-  TIF Parcels that are categorized as Vacant Lots  
 (Includes Undeveloped Properties, Agricultural Land, Wooded Areas, and Conservation/Private Open Spaces)



Last Revised: July 25, 2011



MAP 8

## TIF Eligibility Factor: Excessive Land Coverage & Overcrowding

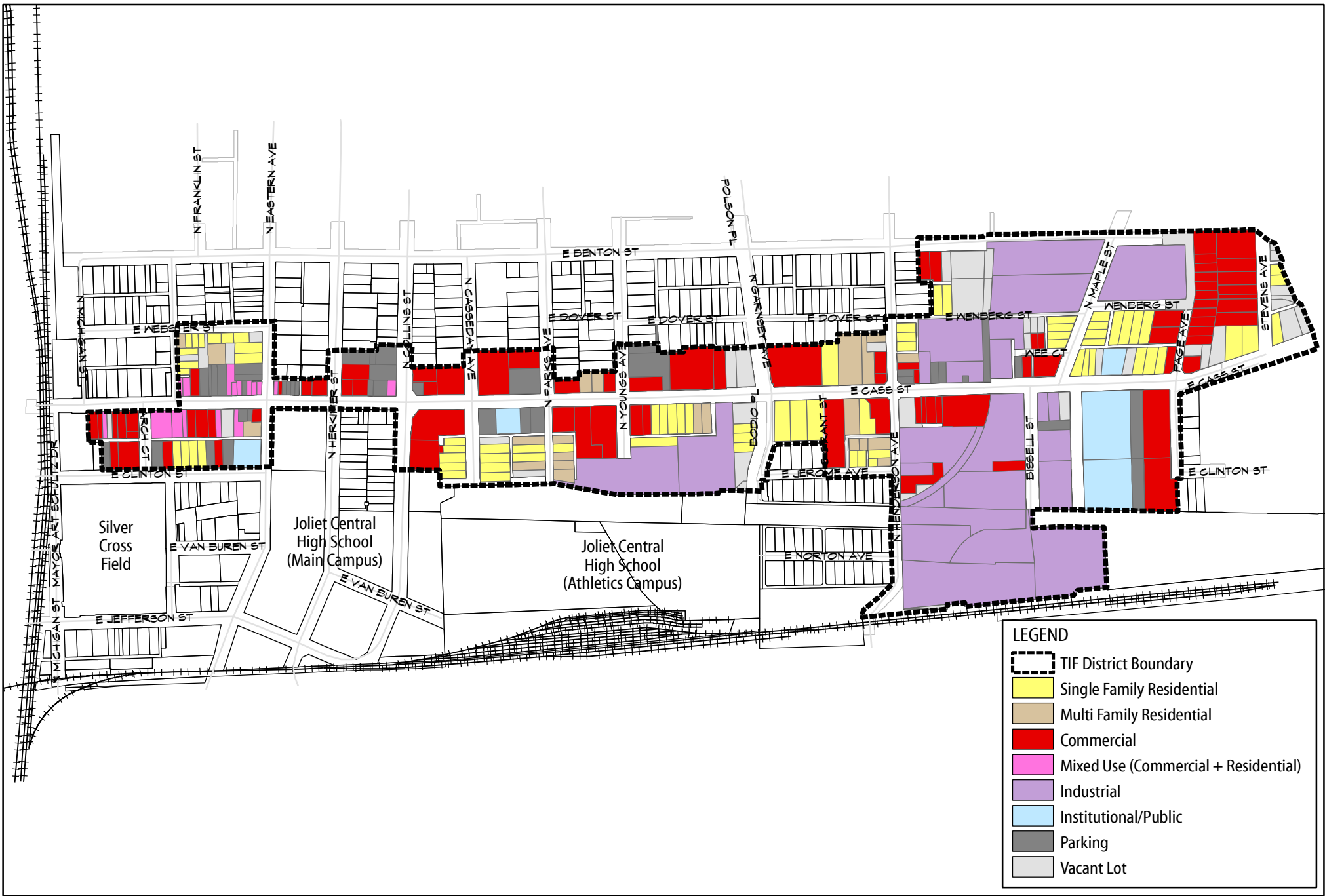
Cass Street TIF | City of Joliet, Illinois

0 100 200 400  
Feet



Last Revised: July 25, 2011

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**LEGEND**

- TIF District Boundary
- Single Family Residential
- Multi Family Residential
- Commercial
- Mixed Use (Commercial + Residential)
- Industrial
- Institutional/Public
- Parking
- Vacant Lot



MAP 9  
**Existing Land Use**  
 Cass Street TIF | City of Joliet, Illinois

Last Revised: July 25, 2011

GIS data provided by the City of Joliet; map prepared by Teska Associates, Inc.



APPENDIX B:

**CASS STREET TIF  
TAX INCREMENT FINANCING  
REDEVELOPMENT PLAN & PROGRAM**

LEGAL DESCRIPTION

**City of Joliet, Illinois**

October 2011

Prepared by Teska Associates, Inc.

## LEGAL DESCRIPTION

The legal description of the Project Area for the Cass Street TIF is as follows:

### CASS STREET TIF LEGAL DISTRICT DESCRIPTION

THAT PART OF SECTION 10, AND SECTION 11, ALL IN TOWNSHIP 35 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS BEGINNING AT THE INTERSECTION OF THE WEST LINE OF LOT 4 IN J.L. ELWOOD'S SUBDIVISION, AND THE SOUTH LINE OF CASS STREET; THENCE SOUTH ON THE WEST LINE OF SAID LOT 4 TO THE SOUTH LINE OF AN EAST-WEST ALLEY IN SAID J.L. ELWOOD'S SUBDIVISION; THENCE EAST ON SAID SOUTH LINE, TO THE EAST LINE OF LOT 9 IN SAID J.L. ELWOOD'S SUBDIVISION; THENCE SOUTH ON SAID EAST LINE TO THE NORTH LINE OF CLINTON STREET; THENCE EAST ON SAID NORTH LINE TO THE EAST LINE OF EASTERN AVENUE; THENCE NORTH ON SAID EAST LINE TO THE SOUTH LINE OF CASS STREET; THENCE EAST ON THE SOUTH LINE OF CASS STREET TO THE WEST LINE OF COLLINS STREET; THENCE SOUTH ON THE WEST LINE OF COLLINS STREET TO THE WESTERLY EXTENSION OF THE NORTH LINE OF LOT 15 IN BLOCK 43 IN A.W. BOWEN'S ADDITION TO JOLIET; THENCE EAST ON SAID WESTERLY EXTENSION, AND ON THE NORTH LINE OF SAID LOT 15 TO THE EAST LINE OF SAID LOT 15; THENCE SOUTH ON SAID EAST LINE TO THE SOUTH LINE OF KNOWLTON AVENUE; THENCE EAST ON SAID SOUTH LINE OF KNOWLTON AVENUE TO THE WEST LINE OF LOT 2 IN H.K. STEVEN'S SUBDIVISION; THENCE SOUTH TO THE SOUTH LINE OF DOCUMENT NO. R2010-027544; THENCE EAST ON SAID SOUTH LINE AND THE EASTERLY EXTENSION THEREOF TO THE WEST LINE OF LOT 14 IN STEVEN'S AND MUNROE'S SUBDIVISION OF PART OF LOT 8 OF ASSESSOR'S SUBDIVISION; THENCE NORTH ON SAID WEST LINE TO THE SOUTH LINE OF JEROME AVENUE; THENCE EAST ON SAID SOUTH LINE 25.00 FEET; THENCE NORTH TO THE SOUTHWEST CORNER OF LOT 4 IN SAID STEVEN'S AND MUNROE'S SUBDIVISION; THENCE NORTHEAST ON THE WEST LINE OF SAID LOT 4 TO THE SOUTH LINE OF AN EAST-WEST ALLEY; THENCE EAST ON THE SOUTH LINE OF SAID EAST-WEST ALLEY TO THE CENTERLINE OF GRANT STREET; THENCE SOUTH ON THE CENTERLINE OF GRANT STREET AND THE SOUTHERLY EXTENSION THEREOF TO THE SOUTH LINE OF JEROME AVENUE; THENCE EAST ON SAID SOUTH LINE TO THE WEST LINE OF HENDERSON AVENUE; THENCE SOUTHERLY ON SAID WEST LINE AND SOUTHWESTERLY OF THE WEST LINE OF HENDERSON AVENUE AS OCCUPIED TO THE WESTERLY EXTENSION OF THE SOUTH LINE OF THE PARCEL DESCRIBED IN R75-34602; THENCE EASTERLY ON SAID WESTERLY EXTENSION TO THE EAST LINE OF VACATED HENDERSON AVENUE; THENCE EASTERLY ON THE NORTHERLY RIGHT OF WAY LINE OF FORMER CHICAGO, ROCK ISLAND AND PACIFIC RAILWAY TO THE EAST LINE OF THE PARCEL AS DESCRIBED IN DOCUMENT R72-7735; THENCE NORTH ON SAID EAST LINE TO THE NORTH LINE OF SAID DOCUMENT R72-7735; THENCE WEST ON SAID NORTH LINE TO THE SOUTHERLY EXTENSION OF THE CENTERLINE OF BISSELL STREET; THENCE NORTH ON SAID SOUTHERLY EXTENSION TO THE NORTH LINE OF THE CHICAGO, ROCK ISLAND AND PACIFIC RAILROAD, SAID NORTH LINE BEING THE SOUTH LINE OF THE NEW CHURCH SUBDIVISION; THENCE EASTERLY ON SAID NORTH LINE TO THE WEST LINE OF LOT 22 IN COUNTY CLERK'S SUBDIVISION OF PART OF STEVEN'S AND PAGE'S SUBDIVISION; THENCE NORTH ON SAID WEST LINE TO THE SOUTH LINE OF CLINTON STREET; THENCE EAST ON SAID SOUTH LINE TO THE SOUTHERLY EXTENSION OF THE EAST LINE OF PAGE AVENUE; THENCE NORTH ON SAID SOUTHERLY EXTENSION AND ON SAID EAST LINE OF PAGE AVENUE TO THE SOUTHERLY LINE OF CASS STREET; THENCE NORTHEASTERLY ON SAID SOUTHERLY LINE TO THE SOUTHERLY EXTENSION OF THE

WESTERLY LINE OF THE E.J.&E. RAILROAD NORTHERLY OF CASS STREET; THENCE NORTHERLY ON SAID SOUTHERLY EXTENSION, AND ON SAID WESTERLY LINE TO THE NORTH LINE OF BENTON STREET; THENCE WEST ON SAID NORTH LINE TO THE NORTHERLY EXTENSION OF THE WEST LINE OF LOT 4 IN MUNROE'S SUBDIVISION OF LOT 5; THENCE SOUTH ON SAID NORTHERLY EXTENSION AND ON THE WEST LINE OF LOT 4 TO THE SOUTH LINE OF AN EAST-WEST ALLEY IN SAID MUNROE'S SUBDIVISION; THENCE EAST ON SAID SOUTH LINE TO THE WEST LINE OF A NORTH-SOUTH ALLEY IN SAID MUNROE'S SUBDIVISION; THENCE SOUTH ON SAID WEST LINE TO THE NORTH LINE OF AN EAST-WEST ALLEY IN SAID MUNROE'S SUBDIVISION; THENCE WEST ON SAID NORTH LINE AND ON THE WESTERLY EXTENSION OF SAID NORTH LINE TO THE WEST LINE OF HENDERSON AVENUE; THENCE SOUTH ON SAID WEST LINE TO THE SOUTH LINE OF AN EAST-WEST ALLEY IN WEEKS AND MUNROES SUBDIVISION OF LOT 4 AND PART OF LOT 5 OF ASSESSOR'S SUBDIVISION; THENCE WEST ON SAID SOUTH LINE TO THE EAST LINE OF LOT 2 IN SAID WEEKS AND MUNROES SUBDIVISION; THENCE SOUTH ON SAID EAST LINE 36.00 FEET TO THE SOUTH LINE OF THE NORTH 36.00 FEET OF SAID LOT 2; THENCE WEST ON SAID SOUTH LINE TO THE EAST LINE OF SUBLOT 1 IN EVA W. MUNROE'S SUBDIVISION; THENCE SOUTH ON SAID EAST LINE TO THE SOUTH LINE OF THE NORTH 114.00 FEET OF SAID SUBLOT 1; THENCE WEST ON SAID SOUTH LINE TO THE SOUTHWEST CORNER OF LOT 7 IN GRINTON ETAL SUBDIVISION; THENCE WEST TO THE NORTHEAST CORNER OF LOT 3 IN SAID GRINTON ETAL SUBDIVISION, SAID POINT BEING ON THE SOUTH LINE OF AN EAST-WEST ALLEY IN SAID GRINTON ETAL SUBDIVISION; THENCE WEST ON THE SOUTH LINE OF SAID ALLEY, TO THE EAST LINE OF LOT 2 IN COUNTY CLERK'S SUBDIVISION OF PART OF OLIN'S SUBDIVISION; THENCE NORTH ON SAID EAST LINE TO THE NORTH LINE OF SAID LOT 2; THENCE WEST ON SAID NORTH LINE AND ON THE NORTH LINE OF LOT 6 TO THE NORTHWEST CORNER OF SAID LOT 6; THENCE SOUTH ON THE WEST LINE OF SAID LOT 6 TO THE SOUTH LINE OF THE NORTH 132 FEET OF LOT 8 IN SAID COUNTY CLERK'S SUBDIVISION OF PART OF OLIN'S SUBDIVISION; THENCE WEST ON SAID SOUTH LINE AND ON THE SOUTH LINE OF LOT 9 TO THE EAST LINE OF THE WEST 10 FEET OF THE EAST 64.9 FEET OF SAID LOT 9; THENCE NORTH ON SAID EAST LINE TO THE EASTERLY EXTENSION OF THE NORTH LINE OF LOT 11 IN SAID COUNTY CLERK'S SUBDIVISION OF PART OF OLIN'S SUBDIVISION; THENCE WEST ON SAID EASTERLY EXTENSION, AND ON THE NORTH LINE OF LOT 11 AND ON THE WESTERLY EXTENSION OF SAID NORTH LINE TO THE WEST LINE OF YOUNG'S AVENUE; THENCE SOUTH ON SAID WEST LINE TO THE NORTH LINE OF THE SOUTH 100 FEET OF LOT 4 IN W.S. DILLMAN'S SUBDIVISION; THENCE WEST, ON SAID NORTH LINE, TO THE EAST LINE OF LOT 3 IN SAID W.S. DILLMAN'S SUBDIVISION; THENCE SOUTH, ON SAID EAST LINE TO THE NORTH LINE OF THE SOUTH 65 FEET OF SAID LOT 3; THENCE WEST ON SAID NORTH LINE TO THE EAST LINE OF PARKS AVENUE; THENCE NORTH ON SAID EAST LINE TO THE EASTERLY EXTENSION OF THE NORTH LINE OF LOT 5 IN BLOCK 8 IN YOUNG AND CAGWIN'S SUBDIVISION; THENCE WEST ON SAID EASTERLY EXTENSION AND ON THE NORTH LINE OF SAID LOT 5 AND THE NORTH LINE OF LOT 6 IN SAID YOUNG AND CAGWIN'S SUBDIVISION AND THE WESTERLY EXTENSION THEREOF TO THE WEST LINE OF CASSEDAY'S AVENUE; THENCE SOUTH ON SAID WEST LINE TO THE SOUTHEAST CORNER OF LOT 7 IN SAID YOUNG AND CAGWIN'S SUBDIVISION; THENCE WEST ON SAID SOUTH LINE TO THE SOUTHEAST CORNER OF LOT 7 IN BLOCK 43 IN A.W. BOWEN'S ADDITION TO JOLIET; THENCE WEST ON THE SOUTH LINE OF SAID LOT 7 TO THE EAST LINE OF COLLINS STREET; THENCE NORTH ON SAID EAST LINE TO THE EASTERLY EXTENSION OF THE SOUTH LINE OF THE NORTH 37.85 FEET OF LOT 1 IN ASSESSOR'S SUBDIVISION OF BLOCK 37 IN A.W. BOWEN'S ADDITION TO JOLIET; THENCE WEST ON SAID EASTERLY EXTENSION AND ON SAID SOUTH LINE TO THE EAST LINE OF THE WEST 165 FEET OF SAID LOT 1; THENCE SOUTH ON SAID EAST LINE TO THE NORTH LINE OF LOT 2 IN SAID



ASSESSOR'S SUBDIVISION OF BLOCK 37 IN BOWEN'S ADDITION; THENCE WEST ON SAID NORTH LINE AND ON THE WESTERLY EXTENSION OF SAID LINE TO THE WEST LINE OF HERKIMER STREET; THENCE SOUTH ON SAID WEST LINE TO THE NORTH LINE OF THE SOUTH 5 FEET OF LOT 4 IN BLOCK 30 OF A.W. BOWEN'S ADDITION TO JOLIET; THENCE WEST ON SAID NORTH LINE AND THE NORTH LINE OF THE PARCEL DESCRIBED IN DOCUMENT NO. R2001-012952 AND ON THE NORTH LINE OF AN EAST-WEST ALLEY IN McDERMETT , SWIGGART AND MUNROE'S SUBDIVISION TO THE EAST LINE OF EASTERN AVENUE; THENCE NORTH ON SAID EAST LINE TO THE EASTERLY EXTENSION OF THE NORTH LINE OF WEBSTER STREET; THENCE WEST ON SAID EASTERLY EXTENSION AND ON THE NORTH LINE OF SAID WEBSTER STREET TO THE EAST LINE OF McROBERT'S STREET; THENCE SOUTH ON THE EAST LINE OF McROBERTS STREET AND THE SOUTHERLY EXTENSION THEREOF TO THE SOUTH LINE OF CASS STREET; THENCE WEST ON THE SOUTH LINE OF CASS STREET TO THE POINT OF BEGINNING, ALL IN WILL COUNTY, ILLINOIS.

APPENDIX C:

**CASS STREET TIF  
TAX INCREMENT FINANCING  
REDEVELOPMENT PLAN & PROGRAM**

EAV BY PIN

**City of Joliet, Illinois**

October 2011

Prepared by Teska Associates, Inc.

## EAV BY PIN

Equalized assessed valuation (EAV) for each PIN within the Cass Street TIF

PIN	2010 EAV
3007103150240000	\$ -
3007113230050000	\$ 136,697
3007103150290000	\$ 1,911
3007103150300000	\$ 25,356
3007103150230000	\$ -
3007103150280000	\$ 16,635
3007104150220000	\$ 8,757
3007103160170000	\$ 2,539
3007103170290000	\$ 4,047
3007103150160000	\$ 3,926
3007103150170000	\$ 1,973
3007104170130000	\$ 46,700
3007104160070000	\$ 41,132
3007103170120000	\$ 13,005
3007104160080000	\$ 33,462
3007103210140000	\$ 46,227
3007104170030000	\$ -
3007104170040000	\$ -
3007103160320000	\$ 34,992
3007113080200000	\$ 23,155
3007104170010000	\$ -
3007103220150000	\$ 66,960
3007104180020000	\$ 45,284
3007104160050000	\$ 38,787
3007104170020000	\$ -
3007103210070000	\$ 28,993
3007113080100000	\$ 24,962
3007103150220000	\$ -
3007104180030000	\$ 39,959
3007103170350000	\$ 37,908
3007104180130000	\$ 236,919
3007103220160000	\$ 12,857
3007103220180000	\$ 28,089
3007103220210000	\$ 32,437

3007104190070000	\$	36,150
3007104190150000	\$	31,264
3007104170090000	\$	38,347
3007103160130000	\$	27,481
3007113160030000	\$	4,489
3007104170050000	\$	-
3007103180140000	\$	10,237
3007103220090000	\$	9,002
3007103170260000	\$	19,763
3007103220130000	\$	68,250
3007103210060000	\$	8,604
3007104160060000	\$	36,540
3007103220010000	\$	130,189
3007104150310000	\$	46,598
3007104220050000	\$	75,005
3007104150270000	\$	6,465
3007104150190000	\$	-
3007104150260000	\$	7,211
3007103220040000	\$	54,378
3007104190060000	\$	40,302
3007103220220000	\$	11,592
3007103150310000	\$	15,714
3007104190090000	\$	44,966
3007103160140000	\$	2,539
3007104090060000	\$	107,575
3007103220030000	\$	31,947
3007104150230000	\$	3,160
3007104220160000	\$	4,408
3007103220200000	\$	31,704
3007113080080000	\$	7,819
3007104150290000	\$	1,673
3007113080120000	\$	31,068
3007104160040000	\$	33,658
3007103210120000	\$	28,419
3007103280030000	\$	85,328
3007103220270000	\$	28,642
3007103210150000	\$	82,634
3007103220280000	\$	51,033

3007103220080000	\$	49,344
3007103170280000	\$	13,353
3007103210050000	\$	3,645
3007113080140000	\$	4,715
3007113160010000	\$	74,887
3007103220260000	\$	-
3007113160020000	\$	4,489
3007104190160000	\$	36,198
3007104090150000	\$	143,296
3007103220070000	\$	33,244
3007113080020000	\$	2,700
3007104190210000	\$	6,978
3007104190030000	\$	35,221
3007104220100000	\$	25,970
3007104150350000	\$	1,034
3007103150270000	\$	16,407
3007104190010000	\$	158,549
3007103180120000	\$	215,684
3007104140180000	\$	49,631
3007103220020000	\$	37,364
3007103220230000	\$	52,134
3007103160280000	\$	28,794
3007104090160000	\$	36,250
3007103220170000	\$	108,323
3007104140190000	\$	42,842
3007103180130000	\$	10,237
3007104220040000	\$	59,213
3007104140200000	\$	1,012
3007103220120000	\$	1,467
3007103210090000	\$	10,912
3007104120160000	\$	260,752
3007104170060000	\$	31,361
3007104190260000	\$	48,340
3007104180060000	\$	38,054
3007103170340000	\$	4,348
3007104170110000	\$	38,884
3007104150200000	\$	-
3007113080070000	\$	7,819

3007113160040000	\$	4,348
3007113080040000	\$	2,718
3007103210130000	\$	52,709
3007104140170000	\$	-
3007104220110000	\$	3,383
3007103220240000	\$	-
3007113080030000	\$	2,700
3007103170300000	\$	9,868
3007103170310000	\$	47,997
3007103160150000	\$	2,539
3007104150210000	\$	7,116
3007103210020000	\$	20,422
3007104190020000	\$	34,244
3007113080110000	\$	25,548
3007104190040000	\$	38,104
3007103150320000	\$	30,636
3007104170140000	\$	-
3007104140210000	\$	23,462
3007104190080000	\$	40,936
3007103170130000	\$	24,184
3007104170100000	\$	57,105
3007104150070000	\$	16,532
3007104190170000	\$	34,585
3007103160120000	\$	27,481
3007113080060000	\$	2,700
3007104190320000	\$	-
3007103160160000	\$	2,447
3007113080090000	\$	20,569
3007104140220000	\$	26,419
3007104100150000	\$	40,326
3007104180040000	\$	36,979
3007103170270000	\$	160,233
3007104180140000	\$	44,285
3007104170120000	\$	39,568
3007104180050000	\$	35,465
3007103220110000	\$	2,938
3007104120140000	\$	149,308
3007113060020000	\$	89,092

3007103210080000	\$	39,074
3007104190290000	\$	65,808
3007103220190000	\$	32,046
3007104190050000	\$	39,226
3007104300070000	\$	12,257
3007113080150000	\$	19,905
3007104170080000	\$	37,712
3007104220150000	\$	5,535
3007104120030000	\$	5,655
3007104220200000	\$	60,014
3007103210110000	\$	-
3007104120170000	\$	10,405
3007104220090000	\$	30,660
3007104120130000	\$	31,469
3007104120180000	\$	18,465
3007113170040000	\$	194,158
3007104120150000	\$	264,084
3007104150250000	\$	25,213
3007104150340000	\$	1,227
3007113170010000	\$	-
3007113160050000	\$	72,689
3007104190220000	\$	-
3007104220170000	\$	52,949
3007113080190000	\$	1,348
3007104080110000	\$	37,216
3007104220140000	\$	12,567
3007104190300000	\$	117,925
3007103150180000	\$	31,655
3007104170070000	\$	44,600
3007113150170000	\$	91,641
3007113170050000	\$	20,232
3007104270080000	\$	24,674
3007103150260000	\$	26,526
3007104220190000	\$	96,657
3007104160110000	\$	205,855
3007113060010000	\$	184,603
3007104140160000	\$	48,654
3007104200240000	\$	125,442



3007104180010000	\$	99,990
3007113150160000	\$	71,123
3007104270090000	\$	34,151
3007104200030000	\$	48,801
3007104200020000	\$	53,100
3007104150330000	\$	17,378
3007104200050000	\$	45,822
3007104200250000	\$	41,279
3007113080130000	\$	27,741
3007104150320000	\$	45,604
3007104220120000	\$	6,245
3007105070170000	\$	-
3007113080210000	\$	15,950
3007104270120000	\$	271,640
3007113070030000	\$	-
3007104140260000	\$	230,871
3007104200010000	\$	45,187
3007103150210000	\$	-
3007104200260000	\$	31,052
3007103150190000	\$	23,526
3007103150200000	\$	46,847
3007103150250000	\$	7,090
3007103150330000	\$	43,330
3007103150340000	\$	3,957
3007103150020000	\$	30,385
3007103150050000	\$	26,624
3007103150140000	\$	56,128
3007113090010000	\$	38,983
3007113090030000	\$	47,580
3007103150120000	\$	4,000
3007113090020000	\$	29,505
3007113090230000	\$	27,104
3007103150060000	\$	3,713
3007104150160000	\$	29,993
3007104150170000	\$	42,499
3007103150150000	\$	28,431
3007103150030000	\$	42,744
3007104150110000	\$	26,819

3007103150090000	\$	29,114
3007103150010000	\$	35,661
3007104150060000	\$	6,839
3007113090200000	\$	43,379
3007104150180000	\$	37,468
3007104150040000	\$	23,368
3007113090040000	\$	34,391
3007113090050000	\$	8,885
3007113090130000	\$	32,241
3007103150040000	\$	29,848
3007113090190000	\$	6,937
3007113090070000	\$	38,054
3007113090060000	\$	37,761
3007113090220000	\$	39,226
3007103150110000	\$	34,928
3007113090160000	\$	5,227
3007113090210000	\$	38,787
3007113090150000	\$	34,292
3007104150300000	\$	6,387
3007103150070000	\$	28,186
3007104150120000	\$	33,707
3007103150100000	\$	36,833
3007104200190000	\$	33,023
3007113090140000	\$	37,468
3007103150080000	\$	5,178
3007113090260000	\$	-
3007113090080000	\$	38,054
3007104200180000	\$	48,020
3007104200220000	\$	26,282
3007113090240000	\$	39,925
3007104200210000	\$	36,833
3007104200160000	\$	29,603
3007104200200000	\$	33,121
3007113090250000	\$	35,376
3007104200170000	\$	33,609
3007104200230000	\$	31,557
3007113110040000	\$	27,015
3007113110070000	\$	3,126

3007113110110000	\$	3,517
3007113110080000	\$	17,342
3007113100230000	\$	40,887
3007113100250000	\$	7,008
3007113110060000	\$	1,368
3007113110050000	\$	3,810
3007113100240000	\$	39,471
3007113110030000	\$	21,738
3007113100260000	\$	1,125
3007113110120000	\$	5,920
3007113100190000	\$	1,661
3007113100200000	\$	5,383
3007113100210000	\$	5,032
3007113100170000	\$	5,278
3007113100180000	\$	3,029
3007113100160000	\$	3,810
3007113100060000	\$	2,962
3007113100220000	\$	4,201
3007113100110000	\$	2,962
3007113100080000	\$	2,962
3007113100070000	\$	2,962
3007113110020000	\$	3,126
3007113100140000	\$	3,029
3007113100150000	\$	7,328
3007113110010000	\$	2,540
3007113100020000	\$	2,962
3007113100040000	\$	2,962
3007113100010000	\$	7,405
3007113100090000	\$	2,962
3007113100030000	\$	2,962
3007113100050000	\$	2,962
3007113100100000	\$	46,758
3007113070020000	\$	7,658
3007104100310000	\$	22,352
3007104100290000	\$	46,016
3007104100300000	\$	46,603
TOTAL 2010 EAV	\$	10,341,320



APPENDIX D:

**CASS STREET TIF  
TAX INCREMENT FINANCING  
REDEVELOPMENT PLAN & PROGRAM**

HOUSING IMPACT STUDY

**City of Joliet, Illinois**

October 2011

Prepared by Teska Associates, Inc.

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## INTRODUCTION

Teska Associates, Inc. (Teska) has been retained to conduct a Housing Impact Study for the City of Joliet (the “City”) Cass Street Tax Increment Financing Redevelopment Plan and Project (the “Redevelopment Plan”) pursuant to the Illinois Tax Increment Allocation Redevelopment Act (65 ILCS 5/11 - 74.4 - 1, et seq.) (the “Act”). This report summarizes the analyses and findings of the consultants’ work, which is the responsibility of Teska Associates, Inc.

The Cass Street TIF Redevelopment Project Area (“Project Area”) is located along the Cass Street corridor extending eastward from the central core of downtown Joliet. The Project Area generally includes parcels located one block north and south of Cass Street, east of Schultz Drive, and west of the railroad spur leading to the City’s main railyard (just east of Page Avenue). Silver Cross Field and Joliet Central High School are located south of the Project Area. A wide diversity of land uses comprise the Project Area, including commercial and industrial uses, and residential dwellings (predominately multiple family units).

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

The number and type of residential buildings in the Project Area potentially affected by the Redevelopment Plan were identified during the survey of building condition and land use conducted as part of the eligibility analysis for the Project Area. An estimate of the number of residential units within each such building, and whether such residential units were inhabited or uninhabited, was based on a number of analytical tools including, where appropriate, physical building surveys, Will County tax assessment records, and U.S. Census data. As of April 6, 2011 the Project Area contained 161 residential units, all of which were inhabited except for one (609 E. Cass Street).



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

- Part I herein identifies the residential units in number and type, indicating whether they are inhabited or uninhabited, and the racial and ethnic composition of the residents. Specifically, the housing impact study shall provide the following:
  - Data as to whether the residential units are single family or multi-family units;
  - The number and type of rooms within the units, if that information is available;
  - Data as to whether the units are inhabited or uninhabited; and
  - Data as to the racial and ethnic composition of the residents in the inhabited residential units (this data requirement shall be deemed to be fully satisfied by data from the most recent federal census).
  
- Part II herein identifies the inhabited residential units in the proposed project area that may be removed, including:
  - The number and location of those units that may be removed;
  - The City's plans for relocation assistance for those residents in the proposed redevelopment project area whose residences may be removed;
  - The availability of replacement housing for those residents whose residences may be removed, and the type, location, and cost of the housing; and
  - The type and extent of relocation assistance to be provided.

## **PART I: RESIDENTIAL UNITS**

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

### **Type & Number of Residential Units**

Field studies were conducted by Teska on November 9, 2010, and April 6, 2011, to inspect the physical conditions and characteristics of parcels within the Project Area. The findings from the field studies indicate that the Project Area contains 165 residential units. There are 67 single family homes, 55 units in multi-family buildings, and 43 units in mixed use buildings (typically, upper story apartments above commercial uses).

### **Type & Number of Rooms in Residential Units**

Tables D-1, D-2, and D-3, respectively, describe the distribution of the 165 residential units in the Project Area by number of rooms, by number of bedrooms, and by kitchen and plumbing facilities.

For purposes of this study, data has been gathered from the 2005-2009 American Community Survey (ACS) 5-Year Estimates, as prepared by the U.S. Census. The data is represented in census tracts (Note: data from the 2010 Census is still being compiled, particularly at the census tract level, and has yet to be released by the U.S. Bureau of the Census). A census tract is a combination of block groups, which in turn is a combination of census blocks (a census block is the smallest entity for which the Bureau of the Census collects and tabulates 100% data). The census tract is the lowest level of geography for which data was tabulated for the 2005-2009 ACS 5-Year Estimates. In this study, we have relied on the 2005-2009 census estimates because they represent the best available information regarding the structures and residents of the Project Area. We have obtained information for the 3 census tracts that represent the Project Area. These 3 census tracts contain a total of 3,613 residential units.

The number of residential units in the Project Area (165) represents 4.57% of the total residential units within the 3 census tracts. Therefore, that percentage has been consistently applied to estimate the distributions of rooms, number of bedrooms, and kitchen and plumbing facilities as presented in the tables below. For example, the number of three-room units in all 3 census tracts is 16. Multiplying 4.57% by the 349 total units determines that there are 16 three-room units in the Project Area ( $349 \times 0.0457 = 15.95$ , or rounding up to 16).

Table D-1 shows the estimated number (rounded to the nearest whole number) of conventional residential units in the Project Area, by number of rooms. As defined by the Census Bureau, a room includes living rooms, dining rooms, kitchens, bedrooms, finished recreation rooms, enclosed porches suitable for year-round use, and lodger's rooms. Excluded are 'strip' or Pullman kitchens, bathrooms, open porches, balconies, halls or foyers, half-rooms, utility rooms, unfinished attics or basements, or other unfinished space used for storage. A partially divided room is a separate room only if there is a partition from floor to ceiling, but not if the partition consists solely of shelves or cabinets.

**Table D-1 Estimated Number of Rooms per Dwelling Unit**

Number of Rooms	Number of Units within All Census Tracts	Number of Units within Project Area
1	61	3
2	106	5
3	349	16
4	831	38
5	796	36
6	784	36
7	339	15
8	208	10
9 or more	139	6
Total	3,613	165

Source: 2005-2009 American Community Survey (ACS) 5-Year Estimates, U.S. Bureau of the Census  
Note: Numbers may not add due to rounding

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

**Table D-2 Estimated Number of Bedrooms per Dwelling Unit**

Number of Bedrooms	Number of Units within All Census Tracts	Number of Units within Project Area
0	61	3
1	497	23
2	1,357	62
3	1,197	54
4	354	16
5 or more	147	7
Total	3,613	165

Source: 2005-2009 American Community Survey (ACS) 5-Year Estimates, U.S. Bureau of the Census  
Note: Numbers may not add due to rounding

Table D-3 describes the estimated number of conventional residential units in the Project Area with kitchen facilities and with plumbing facilities. As defined by the Census Bureau, a unit has complete

kitchen facilities when it has all of the following: (1) an installed sink with piped water, (2) a range, cook top and convection or microwave oven, or cookstove, and (3) a refrigerator. All kitchen facilities must be located in the structure. They need not be in the same room. Portable cooking equipment is not considered a range or cookstove. An ice box is not considered to be a refrigerator. As defined by the Census Bureau, complete plumbing facilities include hot and cold piped water, a flush toilet, and a bathtub or shower. All three facilities must be located inside the house, apartment, or mobile home, but not necessarily in the same room. Housing facilities are classified as lacking complete plumbing facilities when any of the three facilities are not present.

**Table D-3 Estimated Number of Units with Kitchen & Plumbing Facilities**

Facility	Number of Units within All Census Tracts which have Facility	Number of Units within All Census Tracts which do not have Facility	Number of Units within Project Area which have Facility	Percentage of Project Area Total
Kitchen	3,515	98	161	97.6%
Plumbing	3,591	22	164	99.4%

Source: 2005-2009 American Community Survey (ACS) 5-Year Estimates, U.S. Bureau of the Census

### **Inhabited Units**

Field surveys were completed on a building-by-building basis by Teska to determine the total number of inhabited and uninhabited residential units within the Project Area. As required by the Act, this information was ascertained on November 9, 2010, and April 6, 2011, which are not less than 45 days before the date that the resolution required by subsection (a) of Section 11-74.4-5 of the Act is or will be passed.

The Project Area contains 165 residential units, including 164 inhabited units and 1 uninhabited unit. The only uninhabited unit is a single-family house at 609 E. Cass Street.

**Table D-4 Types of Dwelling Units**

Type of Unit	Inhabited	Vacant	Total
Single Family Home	67	1	66
Units in Multiple Family Buildings	55	0	55
Units in Mixed Use Buildings	43	0	43
Total	165	1	164

Source: Field Survey conducted by Teska Associates, Inc.

## Demographics

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

First, the estimated number of persons in the Project Area is calculated. The U.S. Department of Housing and Urban Development (HUD) has determined a family size adjustment rate based on the number of bedrooms in a unit. This rate is applied to the estimated number of units in the Project Area, in order to estimate the number of persons living in the Project Area. Estimates are shown in Table D-5 below. Currently, an estimated 616 persons reside in the Project Area.

**Table D-5 Estimated Number of Residents**

<b>Number of Bedrooms</b>	<b>Number of Units within Project Area (see Table D-2)</b>	<b>HUD Family Size Adjustment Rate (persons per unit)</b>	<b>Estimated Number of Persons within Project Area</b>
0	3	1.0	3
1	23	1.5	35
2	62	3.0	186
3	54	4.5	243
4	16	6.0	96
5 or more	7	7.5	53
Total	165	-	616

Source: U.S. Department of Housing and Urban Development, 2000

Second, racial and ethnic composition is available from the 2005-2009 American Community Survey (ACS) 5-Year Estimates for the 3 census tracts which contain residential units in the Project Area. These census tracts contain a total of 11,975 residents. Table D-6 identifies the residents of the 3 census tracts by their racial and ethnic composition, and estimates the racial and ethnic composition of the estimated 616 residents of the Project Area. For example, census data indicates that 49.8% of the total number of residents within the 3 census tracts is white. By applying this percentage to the estimated Project Area population of 616 and rounding to the nearest whole number, we estimate that there are 307 white persons among the 616 residents of the Project Area ( $616 \times 0.498 = 307$ ).

**Table D-6 Estimated Racial and Ethnic Composition of Residents**

	<b>2005-2009 ACS Census Percentage in All Census Tracts</b>	<b>Estimated Number of Residents within Project Area</b>
White Alone	49.8%	307
Black or African American Alone	18.3%	113
American Indian and Alaska Native Alone	0.2%	1
Asian Only	0.5%	3
Native Hawai'ian and Other Pacific Islander Only	0.0%	0
Some Other Race Alone	27.2%	168
Two or More Races	4.0%	24
<b>Total</b>	<b>100%</b>	<b>616</b>
Hispanic or Latino (of any race)	55.9%	344

Source: 2005-2009 American Community Survey (ACS) 5-Year Estimates, U.S. Bureau of the Census

Note: Totals may not add due to rounding

## **PART II: RELOCATION PLANS**

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

### **Residential Units Which May Be Removed**

The Redevelopment Plan indicates that 102 of the 165 inhabited residential units may be redeveloped. While certain residential units may be redeveloped, the implementation of the goals and policies of the Redevelopment Plan will actually result in a net increase in the number of residential units within the Project Area. This includes units within stand-alone residential structures and commercial/residential mixed use structures.

### **Relocation Program**

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

### **Availability of Replacement Housing**

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

To promote development of affordable housing, the Redevelopment Plan requires that developers who receive tax increment financing assistance for market-rate housing are to set aside at least 20% of the units to meet affordability criteria established by the City. Generally, this means the affordable for-sale units should be priced at a level that is affordable to households earning no more than 100% of the area median income (adjusted for family size), and affordable rental units should be affordable to households earning no more than 80% of the area median income (adjusted for family size).

Samples of the type, location, and cost of possible replacement housing units currently located in Joliet are listed in Table D-7. The information presented is based on the online classified advertisements from the *Herald News* newspaper listings and apartment listings on Rent.com, as compiled during the period from May 25 to June 2, 2011.



**Table D-7: Housing Listings in Joliet**

Housing type	Location	Rent/Price
<b>Housing for Rent</b>		
One bedroom apartment	947 Lois Pl	\$690
One bedroom apartment	2355 White Birch Ln	\$825
One bedroom apartment	1 Bradford Rd	\$650
One bedroom apartment	22 Clinton St	\$790
Two bedroom apartment	947 Lois Pl	\$795
Two bedroom apartment	2355 White Birch Ln	\$975
Two bedroom apartment	1 Bradford Rd	\$750
Two bedroom apartment	22 Clinton St	\$940
Three bedroom apartment	947 Lois Pl	\$999
Three bedroom apartment	1 Bradford Rd	\$910
<b>Housing for Purchase</b>		
Two bedroom condo	925 Raynor Ave	\$39,900
Two bedroom house	1214 Kelly Ave	\$95,000
Two bedroom house	26 Berkley Ave	\$118,000
Two bedroom condo	628 Big Timber Dr	\$142,500
Two bedroom house	2318 Westnedge Ln	\$169,900
Two bedroom house	1228 Riverview Dr	\$184,900
Three bedroom condo	240 Algonquin St	\$49,900
Three bedroom house	417 Leach St	\$89,900
Three bedroom house	1307 Marion St	\$120,000
Three bedroom house	1212 Kenmore Ave	\$146,900
Three bedroom condo	1120 Colonial Dr	\$174,900
Three bedroom house	22425 Camelot Ct	\$200,000
Four bedroom condo	97 Bradford Rd	\$37,900
Four bedroom condo	1315 Broadway St	\$85,000
Four bedroom condo	1005 Elizabeth St	\$124,500
Four bedroom house	1714 Delrose St	\$144,900
Four bedroom house	820 John St	\$170,000
Four bedroom house	715 Buell Ave	\$199,900

Source: Herald New; Rent.com; period from May 25 to June 2, 2011.

**Type & Extent of Relocation Assistance**

In the event that the implementation of the Redevelopment Plan results in the removal by the City of residential housing units in the Project Area occupied by low-income households or very low-income households, the occupants of such units shall be provided relocation assistance not less than that which would be provided under the Federal Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and the regulations there under, including the eligibility criteria. The City shall make a good faith effort to ensure that affordable replacement housing for the aforementioned households is located in or near the Redevelopment Project Area.

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

An estimate of the number of low and very low-income households in the Project Area is based on the 2005-2009 American Community Survey (ACS) 5-Year Estimates data for the census tracts which contain the residential units in the Project Area and an estimate of the percentage low, very-low, and 30 percent of the median income of the area as provided by HUD. The average of the HUD income category percentages for the census tracts was used to determine the number of household within the Project Area (See Table D-8).

**Table D-8 Estimated Number of Households by Income Category**

<b>Income Category</b>	<b>Percentage of Census Tract Households</b>	<b>Number of Project Area Households</b>	<b>Annual Income (Based on average 4 person household)</b>
Affordable Housing (Less than 30% MHI)	12.3%	21	\$0 - \$9,919
Very Low Income (Less than 50% MHI)	7.5%	12	\$9,919 - \$16,532
Low Income (between 50% & 80% MHI)	27.3%	45	\$16,532 - \$26,451
Above Low Income (80% or higher)	52.9%	87	\$26,451 +
Total	100.0%	165	-

Source: 2005-2009 American Community Survey (ACS) 5-Year Estimates, U.S. Bureau of the Census

Notes: MHI = Median Household Income; MHI for the 3 Census Tracts is \$33,064