
**VILLAGE OF WESTCHESTER
ROOSEVELT AND MANNHEIM ROAD TAX INCREMENT
FINANCE DISTRICT
REDEVELOPMENT PLAN AND PROJECT**

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The Village of Westchester, Illinois

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I. INTRODUCTION

The Village of Westchester (the “Village”) is a mature community located in Cook County, Illinois, bordered on the north by the Villages of Hillside and Bellwood, on the east by the Village of Broadview and the Cook County Forest Preserve, on the south by the Village of LaGrange Park and the Cook County Forest Preserve and on the west by the Village of Oak Brook and unincorporated Cook County.

The Village was incorporated in 1925. The municipality has a population of 16,892 according to the 2020 U.S. Census. The Village has accessibility via highway, rail, and air transportation. The Eisenhower Expressway (I-290) runs along the northern border of the Village and the Tri-State Tollway (I-294) runs just west of the Village. A full interchange with the Eisenhower expressway is on the northern border of the Village and a partial interchange with the Tri-State Tollway is just west of the border of the Village. The Village is crossed by several major arterial roads including Roosevelt Road, Cermak Road/22nd Street, 31st Street, Mannheim Road, and Wolf Road. Chicago’s O’Hare International airport is located approximately 15 miles north of the Village along the Tri-State Tollway. Commuter rail service is provided by METRA, a division of the Regional Transportation Authority, which maintains a commuter rail station north of the border of the Village in the Village of Bellwood and a commuter rail station south of the border of the Village in the Village of LaGrange.

The Village contains a diverse mix of industrial, commercial and residential uses. The Village is essentially landlocked by bordering municipalities. Given limited opportunities for redevelopment, the Village is focusing attention on areas that can increase the local tax base and provide non-residential revenues (including sales taxes) to the community. These conditions highlight the need to address redevelopment needs through appropriate planning processes.

The Village currently utilizes its Comprehensive Plan adopted in 2014, as amended (the “Comprehensive Plan”) to coordinate economic development within the area. The Comprehensive Plan provides for an ongoing evaluation of Village efforts as market conditions and trends have changed.

The Comprehensive Plan notes: ...there are several parcels along major commercial corridors such as Roosevelt Road and Cermak Road that are too narrow to redevelop. This has contributed to an increase in vacancy rates as well as a high turn-over rate among businesses... the condition and appearance of existing retail areas vary from fair to poor. Building facades, signage, and streetscape conditions are in need of much improvement in order to attract locals to shop within the community.” Also, “Westchester is crossed by several major arterial roads including Roosevelt Road, Cermak Road/22nd Street, 31st Street, Mannheim Road, and Wolf Road. According to IDOT, these roadways accommodate vehicular traffic ranging from 15,800 to 42,400 vehicles on a daily basis. When combined with high travel speeds, these arterials become barriers to safe movement within the community. In most cases, street intersections are difficult to cross due to the wide rights-of-way (ROWs) and poorly timed pedestrian lights that do not allow sufficient time for pedestrians to cross safely.

Source: Comprehensive Plan, June, 2014, as amended.

The Village intends to redevelop and encourage mixed residential use, retail, commercial and institutional uses to locate, upgrade, expand and/or modernize their facilities within the Village as part of its ongoing economic development planning, including but not limited to, tax increment financing (“TIF”). A necessary strategy for the Village in pursuing these uses will be to eliminate certain existing adverse conditions within some portions of the community, and to find new means to strengthen and further diversify the Village’s tax base.

The Comprehensive Plan proposes the creation of new mixed-use districts at certain locations including the Village Center and Roosevelt and Mannheim Road to “allow for various housing types and densities, reduce distances between housing, workplaces, retail businesses and other destinations; encourage more compact development; strengthen neighborhood character; and promote pedestrian and bicycle friendly environments.” Furthermore, the Comprehensive Plan identifies an area within the RPA for the development of a Village Center to accommodate retail, office, multifamily, public amenities and community facilities together with a mix of uses along Roosevelt Road between Mannheim Road on the west and Gardner Avenue on the east. The Comprehensive Plan also specifically recommends the establishment of a tax increment finance district along Roosevelt and Mannheim Road as a means of correcting many characteristics which deter investment and prohibit the RPA (as such term is hereinafter defined) from being fully utilized

The area discussed in this Roosevelt and Mannheim Road Tax Increment Finance District Redevelopment Plan and Project (the “Plan” or the “Redevelopment Plan and Project”) is the proposed Roosevelt and Mannheim Road Redevelopment Project Area (the “Redevelopment Project Area”, the “RPA” or the “TIF District”). The RPA is a contiguous area that consists of tax parcels generally located on the north and south side of Roosevelt Road and bordered at the farthest point by the Illinois Central railroad tracks to the north and east, Mannheim Road on the west, and Pelham Street and certain residential properties fronting Pelham Street on the south. Adjacent rights of way are also included. As of the date of this plan, the properties that make up the proposed RPA are located within the Village’s existing Roosevelt Corridor TIF District (the “Roosevelt Corridor TIF”). Prior to such designation of the RPA as a new TIF District, the Village will institute the required actions pursuant to the TIF Act to remove such properties from the Roosevelt Corridor TIF.

According to the data available from Cook County, the RPA includes approximately seventy-six (76) tax parcels including approximately twenty-two (22) buildings. The RPA consists primarily of retail, industrial and commercial uses. Seventy-seven percent (77%) of the structures within the RPA are in excess of thirty-five (35) years in age. A boundary map of the RPA is attached as Exhibit A. The RPA is legally described in Section II.

The age associated with many of these structures and related site improvements, including changing market conditions and surrounding competition, has contributed to the conditions as defined by the Tax Increment Allocation Redevelopment Act, 65 ILCS 5/11-74.4.3 et seq., as amended (the “TIF Act” or the “Act”) such as deleterious land use or layout, lack of community planning, inadequate utilities, deterioration, obsolescence and lagging/declining equalized assessed valuation (EAV).

Additional conditions that impact redevelopment are existing traffic and circulation patterns which are evidenced throughout the area and have been documented pursuant to site visits by Ryan, LLC (Ryan), as well as the Village. The equalized assessed value (EAV) for the RPA has increased at an annual rate that is less than the balance of the municipality for five (5) of the last five (5) calendar years.

On balance, the combination of these factors may limit the opportunities for private reinvestment within and around the RPA. Such factors potentially suppress the value of future development and weaken the potential for redevelopment opportunities and sites, limiting employment and contributing to the lack of future investment in the area.

If there is coordination of redevelopment efforts by the Village, using the TIF Act, the RPA would become better positioned for redevelopment. Accordingly, under this Redevelopment Plan and Project and as part of its comprehensive economic development planning, the Village intends to attract and encourage retail, commercial, and mixed residential use to locate, upgrade, expand and/or modernize their facilities within the Village. Through the establishment of the RPA, the Village would implement a program to continue to redevelop the RPA; in so doing, it would stabilize the area, extend benefits to the community, and assist affected taxing districts over the long term.

A. The Redevelopment Plan

The Village recognizes the need for implementation of a strategy to revitalize existing properties within the boundaries of the RPA and to stimulate and enhance new commercial, retail, industrial and mixed-use development. The ability to respond to marketplace demand is a key component of the strategy to promote private development within strategically critical areas of the Village. The needed private investment in the RPA may only be possible if tax increment financing (TIF) is adopted pursuant to the TIF Act. Incremental property tax revenue generated by the development will play a decisive role in encouraging private development. Existing conditions, such as those associated with properties located within the RPA, that may have precluded intensive private investment in the past will be eliminated. Ultimately, the implementation of the Redevelopment Plan and Project will benefit the Village and all the taxing districts, which encompass the area in the form of a significantly expanded tax base.

The designation of the area as a Redevelopment Project Area will allow the Village to address area deficiencies including (but not limited to):

- Establishing a pattern of land-use activities that will increase efficiency and economic relationships, especially as such uses complement adjacent residential and institutional transitional land uses;
- Allow the redevelopment of certain institutional and Village land uses and properties with non-institutional land uses;

- Provision of roadway and traffic improvements within the area, including a comprehensive review of ingress and egress requirements that satisfy area circulation, parking and connections to major arterials;
- Entering into redevelopment agreements in order to further the redevelopment of underutilized properties;
- Coordinating and providing adequate parking and separation of loading/unloading areas for all redevelopments;
- Improving area appearance through rehabilitation of structures, landscape, streetscape and signage programs;
- Coordinating land assembly in order to provide sites for more modern redevelopment plans; and
- Providing infrastructure that is adequate in relation to redevelopment plans.

The area on the whole would not reasonably be anticipated to be redeveloped in a coordinated manner without the adoption of the Redevelopment Plan and Project, herein. The Village, with the assistance of Ryan, has prepared this Redevelopment Plan and Project to use tax increment financing in order to address local needs and to meet redevelopment goals and objectives.

The adoption of this Redevelopment Plan and Project makes possible the implementation of a comprehensive program for the economic redevelopment of the RPA. By means of public investment, the RPA will become a more viable area that will attract private investment. The public investment will set the stage for the redevelopment of the area with private capital. This in turn will lead to the retention, expansion and attraction of commercial, retail and mixed residential use development into the Village in general and the RPA in particular.

Pursuant to the Act, the RPA includes only those contiguous parcels of real property and improvements thereon substantially benefited by the redevelopment project. Also pursuant to the Act, the area is not less in the aggregate than 1½ acres.

Through this Redevelopment Plan and Project, the Village will serve as the central force for marshaling the assets and energies of the private sector for a unified cooperative public-private redevelopment effort. Ultimately, the implementation of the Redevelopment Plan and Project will benefit the Village and all the taxing districts, which encompass the RPA in the form of a stabilized and expanded tax base, the retention of existing businesses, the creation of new redevelopment sites and the creation of new employment opportunities within the Village as a result of induced private sector investment within the area.

B. Summary

The Village, through legislative actions as required by the Act, finds:

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

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

It is further found, and certified by the Village, in connection to the process required for the adoption of this Plan pursuant to the Act, that the projected redevelopment of the RPA will not result in the displacement of ten (10) inhabited residential units or more, and that the RPA contains less than seventy-five (75) inhabited residential units. Therefore, this Plan does not include a Housing Impact Study as would otherwise be required.

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

II. REDEVELOPMENT PROJECT AREA LEGAL DESCRIPTION

The Redevelopment Project Area legal description is attached in Exhibit B.

III. REDEVELOPMENT PROJECT AREA GOALS AND OBJECTIVES

The following goals and objectives are presented for the RPA in accordance with the Comprehensive Plan.

The RPA will achieve a healthy balance of residential, retail, commercial and mixed-use growth and commercial and industrial redevelopment. Vacant storefronts, offices and industrial buildings will be filled or redeveloped for retail, commercial, industrial or other mixed residential/commercial uses, parking and traffic problems will be alleviated, businesses will thrive, and the sidewalks and public spaces will come alive. The RPA will become a revitalized commercial center for its residents, a focal point for the community, and a destination for the region.

After the Plan is adopted, the Village and its partners will actively respond to community input and comments gathered during the planning process. Together, they will launch a concerted campaign to achieve the goals and objectives of the Plan.

Lacking specific direction and a clear vision, development in the RPA is currently uncoordinated. The RPA will provide better direction for future development and improve coordination between the Village, developers, investors, and business owners.

When the Plan is adopted, the Village will have the opportunity to “allow for a mix of uses along Roosevelt Road, between Mannheim Road on the west and Gardner Avenue on the east.” This future development would accommodate retail, office, multi-family, public amenities, and community facilities.

Source: Comprehensive Plan, as amended

A. General Goals of the Village

- 1) Encourage a complimentary and market driven series of mixed use, office and commercial/retail developments that are organized to provide a variety of housing options and goods and services throughout the community.
- 2) Review the redevelopment of industrial uses in the RPA.
- 2) Encourage aesthetically pleasing and functionally well-designed retail and commercial shopping area environments.
- 3) Expand and maintain a strong employment base in the Village which expands the overall standard of living.
- 4) Strengthen the Village's overall tax base.
- 5) Improve the Village's ability to attract and retain high quality employers.
- 6) Increase tax revenues (property and sales tax revenues) for the Village through the expansion of the tax base rather than through raising current tax rates.
- 7) Maintain the Village's high quality of infrastructure to support existing businesses and residential uses and encourage reinvestment.
- 8) Maintain and determine adequate parking facilities to serve land uses throughout the Village.

B. Specific Objectives for the RPA

- 1) Encourage the redevelopment of obsolete and/or underutilized buildings or sites and encourage the review of alternative sites for institutional or Village uses along Roosevelt Road.
- 2) Allow for the Village government to invest in efficient and environmentally responsible infrastructure and buildings and enhance responsiveness to citizen needs and interests.
- 3) Expand and improve existing roadways and infrastructure, where necessary, to serve parcels located within the RPA.
- 4) Continue to invest in and create a long term capital program for the improvement and expansion of public works, Village Hall, police services and buildings, and support the modernization and relocation of the fire district services.
- 5) Provide for land assembly, site preparation, grading, and excavation, where necessary, of property located within the RPA.

- 6) When Village financial resources are used to support economic development activities ensure that these funds are leveraged to maximize economic benefits for the Village.
- 7) Ensure that new development is financially responsible for the proportionate share of Village funded services and other public investments that are required as a result of the development.
- 8) Coordinate redevelopment activities within the RPA in a manner that conforms to the fiscal and economic development policies of the Village and its common interests with overlapping tax districts.
- 9) Identify viable market opportunities for existing structures and for parcels (including Village owned properties) within the RPA.
- 10) Pursue opportunities for the reconfiguration of off-street parking lots, structures and the establishment of shared parking agreements to meet parking demands within neighborhood commercial areas in a coordinated and efficient manner.
- 11) Require adequate buffering and screening between residential areas and adjacent commercial, or institutional uses, including parking facilities and loading areas.

C. Redevelopment Objectives

The purpose of the RPA designation will allow the Village to:

- 1) Assist in coordinating redevelopment activities within the RPA, including institutional or Village uses and properties, in order to provide a positive marketplace signal and to conform to recent Village planning efforts;
- 2) Reduce or eliminate the negative factors present within the area;
- 3) Accomplish redevelopment over a reasonable time period;
- 4) Provide for high quality private and public improvement projects within the RPA; and
- 5) Provide for an attractive overall appearance of the area.

The implementation of the Redevelopment Plan and Project will serve to improve the overall quality of life within the RPA and contribute to the economic development of the Village as a whole.

IV. EVIDENCE OF THE LACK OF DEVELOPMENT AND GROWTH WITHIN THE RPA AND ASSESSMENT OF FISCAL IMPACT ON AFFECTED TAXING DISTRICTS

A. Evidence of the Lack of Development and Growth Within the RPA

As documented in Exhibit C of this Plan, the RPA would qualify as a conservation area. Properties within the RPA would not likely experience coordinated redevelopment without the designation of the RPA.

The proposed RPA exhibits various conditions which, if not addressed by the Village, would eventually worsen. For example, structures and site improvements reflect obsolescence, deterioration, inadequate utilities; deleterious layout, lack of community planning and experienced a lag in the growth of the EAV when compared with the remainder of the Village for five of the last five years. These various conditions discourage private sector investment in business enterprises or in redevelopment sites.

B. Assessment of Fiscal Impact on Affected Taxing Districts

It is anticipated that the implementation of this Redevelopment Plan and Project will have a minimal financial impact on most of the affected taxing districts. In fact, the action taken by the Village to stabilize and encourage growth of its tax base through the implementation of this Redevelopment Plan and Project will have a positive impact on the affected taxing districts by arresting inflation adjusted declines in assessed valuations.

Given that there is the potential for new retail, commercial, industrial and mixed-use development, the Village has made allowances in this Redevelopment Plan and Project to provide the flexibility for distributions to such taxing districts and will follow the guidelines provided by the Act to compensate the districts at levels dictated by the precise increase in students. Additionally, should the Village achieve success in attracting private investment which, though not anticipated, does result in the demonstrated need for increased services from any other taxing district, the Village would consider declaring sufficient TIF related surpluses, which funds are neither expended nor obligated for redevelopment activities, as provided by the Act, to assist such taxing districts in paying the costs for any increased services.

Any surplus Special Tax Allocation Funds, to the extent any surplus exists, will be proportionately shared, based on the appropriate tax rates for a given year, with the various taxing districts, including the Village, after all TIF eligible costs either expended or incurred as an obligation by the Village have been duly accounted for through administration of the Special Tax Allocation Fund to be established by the Village as provided by the Act. The exception to this provision will be to the extent that the Village utilizes TIF funding to assist in the redevelopment of residential units with the impact described above to the School Districts and Library District. In such cases, the Village will provide funds to offset the costs incurred as prescribed by the Act.

V. TIF QUALIFICATION FACTORS EXISTING IN THE REDEVELOPMENT PROJECT AREA

A. Findings

The RPA was studied to determine its qualifications under the Tax Increment Allocation Redevelopment Act. It was determined that the area as a whole qualifies as a TIF District under Illinois law based upon conservation area factors. Refer to the Qualification Report, (Exhibit C) which is attached as part of this Plan.

B. Eligibility Survey

The RPA was evaluated, from time to time, over a period from December, 2025 through the date of this Redevelopment Plan and Project by representatives of Ryan. Analysis was aided by certain reports obtained from the Village of Westchester and other sources. In Ryan's evaluation, only information was recorded which would directly aid in the determination of eligibility for the proposed RPA.

VI. HOUSING IMPACT STUDY FINDINGS IN THE REDEVELOPMENT PROJECT AREA

Findings

The RPA was studied in order to determine if a housing impact study would need to be conducted pursuant to the TIF Act. The Village has found that the area will not displace ten (10) or more residents and that the RPA contains less than seventy-five (75) inhabited residential units, thus a housing impact study is not required to be completed. If at a later date, the Village does decide to dislocate more than ten (10), then the Village must complete a housing impact study.

VII. REDEVELOPMENT PROJECT

A. Redevelopment Plan and Project Objectives

The Village proposes to realize its goals and objectives of encouraging the redevelopment of the RPA and encouraging private investment through public finance techniques including, but not limited to, Tax Increment Financing:

- 1) By implementing a plan that provides for the retention and expansion of existing businesses, the attraction of users to redevelop existing structures, as well as vacant parcels or underutilized parcels that are, or may become available, and the redevelopment of institutional uses or Village properties/uses within the RPA.
- 2) By constructing public improvements which may include (if necessary):
 - i. Street and sidewalk improvements (including new street construction and widening of current streets);
 - ii. Utility improvements (including, but not limited to, water, storm water management, flood control and sanitary sewer projects consisting of construction and rehabilitation);
 - iii. Signalization, traffic control and lighting;
 - iv. Off-street parking (structured and/or grade);
 - v. Landscaping, streetscape and beautification; and
 - vi. Improve public facilities and institutional uses.
- 3) By entering into redevelopment agreements with developers for qualified redevelopment projects, including (but not limited to) the provision of an interest rate subsidy as allowed under the Act.
- 4) By providing for land assembly, site preparation, environmental remediation (if necessary), clearance, and demolition, including grading and excavation.
- 5) By the redevelopment of certain buildings or sites through necessary rehabilitation and improvement of structures.
- 6) By exploring and reviewing job training programs in coordination with any Village, federal, state, and county programs.
- 7) By entering into agreements with other public bodies for the development or construction of public facilities and infrastructure.

B. Redevelopment Activities

Pursuant to the foregoing objectives, the Village will implement a coordinated program of actions, including, but not limited to, site preparation, clearance, acquisition, demolition, provision of public infrastructure and related public improvements, and rehabilitation of structures, if necessary.

Site Preparation, Clearance, and Demolition

Property within the RPA may be acquired and improved through the use of site clearance, excavation, environmental remediation or demolition prior to redevelopment. The land may also be graded and cleared prior to redevelopment.

Land Assembly and Relocation

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

Public Improvements

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

- Improvements and/or construction of public utilities including extension of water mains as well as flood control and sanitary and storm sewer systems;
- Beautification, identification markers, landscaping, lighting, and signage of public right-of-ways; and
- Construction of new (or rehabilitation of existing) public facilities to allow for the redevelopment of the existing sites for new mixed use or retail/commercial uses, including parking facilities.

Rehabilitation

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

Interest Rate Write-Down

The Village may enter into agreements with owners/developers whereby a portion of the interest cost of a construction, renovation or rehabilitation project is paid for on annual basis out of the Special Tax Allocation fund of the RPA, in accordance with the Act.

Job Training

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

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

School District Tuition and Library District Costs

The Village will provide for the payment of eligible tuition and library district costs as provided for in the TIF Act.

C. General Land Use Plan

Existing land use generally consists of mixed use, commercial/retail uses, institutional, and limited residential uses. Future land use would include mixed uses consisting of residential, institutional, and commercial uses. Existing and future land uses are shown in Exhibits D and E attached hereto and made a part of this Plan. The proposed land uses will conform to the Comprehensive Plan.

D. Additional Design and Control Standards for Community Development in the Village of Westchester

The appropriate design controls, as set forth in the Comprehensive Plan and Zoning Ordinance, shall apply to the RPA.

E. Estimated Redevelopment Project Costs

Redevelopment project costs mean and include the sum total of all reasonable or necessary costs incurred or estimated to be incurred, as provided in the Act, and any such costs incidental to this Redevelopment Plan and Project. Private investments, which supplement “Redevelopment Project Costs”, are expected to substantially exceed such Redevelopment Project Costs. Eligible costs permitted under the Act which may be pertinent to this Redevelopment Plan and Project include:

1. Costs of studies and 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, marketing, financial, planning, or other special services, provided, however, that no charges for professional services may be based on a percentage of the tax increment collected; except that after November 1, 1999, no contracts for professional services, excluding architectural and engineering services, may be entered into if the terms of the contract extend beyond a period of three (3) years. In addition, “redevelopment project costs” shall not include lobbying expenses;
 - 1.1 After July 1, 1999, annual administrative costs shall not include general overhead or administrative costs of the municipality that would still have been incurred by the municipality if the municipality had not designated a redevelopment area or approved a redevelopment plan;
2. The cost of marketing sites within the redevelopment 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 interest therein, demolition of buildings, site preparation, site improvements that serve as an engineered barrier addressing ground level or below ground environmental contamination, including, but not limited to, parking lots and other concrete or asphalt barriers, and the clearing and grading of land;
4. Costs of rehabilitation, reconstruction or repair or remodeling of existing public or private buildings, fixtures and leasehold improvements; and the costs 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; including any direct or indirect costs relating to Green Globes or LEED certified construction elements or construction elements with an equivalent certification;

5. Costs of the construction of public works or improvements, including any direct or indirect costs relating to Green Globes or LEED certified construction elements or construction elements with an equivalent certification, except that on and after November, 1, 1999 redevelopment project costs shall not include the cost of constructing a new municipal public building principally used to provide offices, storage space, or conference facilities or vehicle storage, maintenance, or repair for administrative, public safety, or public works personnel and that is not intended to replace an existing public building as provided under paragraph (3) of subsection (q) of Section 11-74.4-3 unless either (i) the construction of the new municipal building implements a redevelopment project that was included in a redevelopment plan that was adopted by the municipality prior to the effective date of this amendatory Act of the 91st General Assembly or (ii) the municipality makes a reasonable determination in the redevelopment plan, supported by information that provided that basis for that determination, that the new municipal building is required to meet an increase in the need for public safety purposes anticipated to result from the implementation of the redevelopment plan;
6. Costs of job training and retraining projects including the costs of ‘welfare to work’ programs implemented by businesses located within the redevelopment project area;
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 pursuant to the Act accruing during the estimated period of construction of any redevelopment project for which such obligations are issued and for not exceeding 36 months thereafter and including reasonable reserves related thereto;
8. To the extent the municipality by written agreement accepts and approves the same, all or a portion of a taxing district’s capital (and additional student tuition) costs resulting from the redevelopment project necessarily incurred or to be incurred within a taxing district in furtherance of the objectives of the redevelopment plan and project;
9. For redevelopment project areas designated (or redevelopment project areas amended to add or increase the number of tax-increment-financing assisted housing units) on or after November 1, 1999 an elementary, secondary, or unit school district’s increased costs attributable to assisted housing units located within the redevelopment project area for which the developer or redeveloper receives financial assistance through an agreement with the municipality or because the municipality incurs the cost of necessary infrastructure improvements within the boundaries of the assisted housing sites necessary for the completion of that housing as authorized by the Act, and which costs shall be paid by the municipality from the Special Tax Allocation Fund when the tax increment revenue is received as a result of the assisted housing units and shall be calculated annually as follows:

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

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

Any school district seeking payment shall, after July 1 and before September 30 of each year, provide the municipality with reasonable evidence to support its claim for reimbursement before the municipality shall be required to approve or make the payment to the school district. If the school district fails to provide the information during this period in any year, it shall forfeit any claim to reimbursement for that year. School districts may adopt a resolution waiving the right to all or a portion of the reimbursement otherwise required by the Act. By acceptance of this reimbursement the school district waives the right to directly or indirectly set aside, modify, or contest in any manner the establishment of the redevelopment project area or projects;

- 10. For redevelopment project areas designated (or redevelopment project areas amended to add or increase the number of tax-increment-financing assisted housing

units) on or after January 1, 2005, a public library district's increased costs attributable to assisted housing units located within the redevelopment project area for which the developer or redeveloper receives financial assistance through an agreement with the municipality or because the municipality incurs the cost of necessary infrastructure improvements within the boundaries of the assisted housing sites necessary for the completion of that housing as authorized by this Act shall be paid to the library district by the municipality from the Special Tax Allocation Fund when the tax increment revenue is received as a result of the assisted housing units. This paragraph applies only if (i) the library is located in a county that is subject to the Property Tax Extension Limitation Law or (ii) the library district is not located in a county that is subject to the Property Tax Extension Limitation Law but the district is prohibited by any other law from increasing its tax levy rate without a prior voter referendum.

The amount paid to a library district under this paragraph shall be calculated by multiplying (i) the net increase in the number of persons eligible to obtain a library card in that district who reside in housing units within the redevelopment project area that have received financial assistance through an agreement with the municipality or because the municipality incurs the cost of necessary infrastructure improvements within the boundaries of the housing sites necessary for the completion of that housing as authorized by this Act since the designation of the redevelopment project area by (ii) the per-patron cost of providing library services so long as it does not exceed \$120. The per-patron cost shall be the Total Operating Expenditures Per Capita as stated in the most recent Illinois Public Library Statistics produced by the Library Research Center at the University of Illinois. The municipality may deduct from the amount that it must pay to a library district under this paragraph any amount that it has voluntarily paid to the library district from the tax increment revenue. The amount paid to a library district under this paragraph shall be no more than 2% of the amount produced by the assisted housing units and deposited into the Special Allocation Fund.

A library district is not eligible for any payment under this paragraph unless the library district has experienced an increase in the number of patrons from the municipality that created the tax-increment-financing district since the designation of the redevelopment project area.

Any library district seeking payment under this paragraph shall, after July 1 and before September 30 of each year, provide the municipality with convincing evidence to support its claim for reimbursement before the municipality shall be required to approve or make the payment to the library district. If the library district fails to provide the information during this period in any year, it shall forfeit any claim to reimbursement for that year. Library districts may adopt a resolution waiving the right to all or a portion of the reimbursement otherwise required by this paragraph. By acceptance of such reimbursement, the library district shall forfeit any right to directly or indirectly set aside, modify, or contest in any manner whatsoever the establishment of the redevelopment project area or projects;

11. Relocation costs to the extent that the Village determines that relocation costs shall be paid or is required to make payment of relocation costs by federal or state law;
12. Payment in lieu of taxes;
13. Costs of job training, advanced vocational education or career education, including but not limited to courses in occupational, semi-technical or technical fields leading directly to employment, incurred by one or more taxing districts, provided that such costs (i) are related to the establishment and maintenance of additional job training, advanced vocational education or career education programs for persons employed or to be employed by employers located in the redevelopment project area; and (ii) when incurred by a taxing district or taxing districts other than the Village, are set forth in a written agreement by or among the Village and the taxing district or taxing districts, which agreement describes the program to be undertaken, including but not limited to the number of employees to be trained, a description of the training and services to be provided, the number and type of positions available or to be available, itemized costs of the program and sources of funds to pay for the same, and the term of agreement. Such costs include, specifically, the payment by community college districts of costs pursuant to Section 3-37, 3-38, 3-40 and 3-40.1 of the Public Community College Act and by school districts of costs pursuant to Section 10-22.20a and 10-23.3a of the School Code;
14. Interest costs incurred by a redeveloper related to the construction, renovation or rehabilitation of a redevelopment project provided that:
 - a) such costs are to be paid directly from the Special Tax Allocation Fund established pursuant to the Act;
 - b) such payments in any one-year may not exceed 30% of the annual interest costs incurred by the developer with regard to the redevelopment project during that year;
 - c) if there are not sufficient funds available in the Special Tax Allocation Fund to make the payment pursuant to this paragraph then the amounts so due

shall accrue and be payable when sufficient funds are available in the Special Tax Allocation Fund;

- d) the total of such interest payments paid pursuant to the Act may not exceed 30% of the total (i) cost paid or incurred by the redeveloper for the redevelopment project plus (ii) redevelopment project costs excluding any property assembly costs and any relocation costs incurred by a municipality pursuant to the Act;
- e) the cost limits set forth in subparagraphs (b) and (d) shall be modified for the financing of rehabilitated or new housing units for low-income households and very low-income households, as defined in Section 3 of the Illinois Affordable Housing Act and the percentage of 75% shall be substituted for 30% in subparagraphs (b) and (d);
- f) Instead of the eligible costs provided by subparagraphs (b) and (d), as modified by this subparagraph, and notwithstanding any other provisions of the Act to the contrary, the municipality may pay from tax increment revenues up to 50% of the cost of construction of new housing units to be occupied by low-income households and very low-income households as defined in Section 3 of the Illinois Affordable Housing Act. The cost of construction of those units may be derived from the proceeds of bonds issued by the municipality under the Act or other constitutional or statutory authority or from other sources of municipal revenue that may be reimbursed from tax increment revenues or the proceeds of bonds issued to finance the construction of that housing. The eligible costs provided under this subparagraph (f) shall be an eligible cost for the construction, renovation, and rehabilitation of all low and very low-income housing units, as defined in Section 3 of the Illinois Affordable Housing Act, within the redevelopment project area. If the low and very low-income units are part of a residential redevelopment project that includes units not affordable to low and very low-income households, only the low and very low-income units shall be eligible for benefits under subparagraph (f).

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

15. If the redevelopment project area is located within a municipality with a population of more than 100,000, the cost of day care services for children of employees from low-income families working for businesses located within the redevelopment project area and all or a portion of the cost of operation of day care centers established by redevelopment project area businesses to serve employees from low-income families working in businesses located in the redevelopment project area. For the purposes of this paragraph, “low-income families” means families whose annual income does not exceed 80% of the municipal, county, or regional median income, adjusted for family size, as the annual income and municipal, county or regional median income are determined from time to time by the United States Department of Housing and Urban Development.
16. Unless explicitly stated herein the costs of construction of new privately owned buildings shall not be an eligible redevelopment project cost;

17. After November 1, 1999, none of the redevelopment project costs enumerated in this subsection shall be eligible redevelopment projects if those costs would provide direct financial support to a retail entity initiating operations in the redevelopment project area while terminating operations at another Illinois location within 10 miles of the redevelopment project area but outside the boundaries of the redevelopment project area municipality. For purposes of this paragraph, termination means a closing of a retail operation that is directly related to the opening of the same operation or like retail entity owned or operated by more than 50% of the original ownership in a redevelopment project area, but it does not mean closing an operation for reasons beyond the control of the retail entity, as documented by the retail entity, subject to a reasonable finding by the municipality that the current location contained inadequate space, has become economically obsolete, or was no longer a viable location for the retailer or serviceman;

18. No cost shall be a redevelopment project cost in a redevelopment project area if used to demolish, remove, or substantially modify a historic resource, after August 26, 2008, unless no prudent and feasible alternative exists. "Historic Resource" means (i) a place or structure that is included or eligible for inclusion on the National Register of Historic Places or (ii) a contributing structure in a district on the National Register of Historic Places. This restriction does not apply to a place or structure for which demolition, removal, or modification is subject to review by the preservation agency of a Certified Local Government designated as such by the National Park Service of the United States Department of the Interior.

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

Estimated costs are shown on the next page. Adjustments to these cost items may be made without amendment to the Redevelopment Plan and Project.

**VILLAGE OF WESTCHESTER
ROOSEVELT AND MANNHEIM ROAD REDEVELOPMENT PROJECT AREA
ESTIMATED PROJECT COSTS**

<u>Program Actions/Improvements</u>	<u>Estimated Costs (A)</u>
1. Land Acquisition, Assembly and Relocation Costs	\$ 8,500,000
2. Demolition, Site Preparation, Environmental Cleanup and Related Costs	\$12,000,000
3. Public Infrastructure	\$16,250,000
4. Public facilities and improvements (including capital costs for Village Hall and other public improvements and taxing districts)	\$13,250,000
5. Rehabilitation Costs	\$ 6,500,000
6. Interest Costs Pursuant to the Act	\$ 2,500,000
7. Planning, Legal, Engineering, Administrative and Other Professional Service Costs	\$ 2,500,000
8. Job Training	\$ 750,000
9. School District Tuition and Library District Costs Pursuant to the Act	<u>\$ 3,250,000</u>
TOTAL ESTIMATED PROJECT COSTS	\$65,500,000

(A) All project cost estimates are in year 2026 dollars. In addition to the above stated costs, any bonds issued to finance a phase of the Project may include an amount sufficient to pay customary and reasonable charges associated with the issuance of such obligations as well as to provide for annual interest costs, capitalized interest and reasonably required reserves. Adjustments to the estimated line item costs above are expected. Each individual project cost will be reevaluated in light of the projected private development and resulting tax revenues as it is considered for public financing under the provisions of the Act. The line item amounts set forth above are not intended to place a not to exceed limit on the described expenditures as the specific items listed above are not intended to preclude payment of other eligible redevelopment project costs in connection with the redevelopment of the RPA, provided the amount of payments for the Total Estimated Project Costs shall not exceed the combined overall budget amount shown above. Adjustments may be made in line items within the total, either increasing or decreasing line item costs for redevelopment.

Pursuant to the Act, the Village may utilize net incremental property tax revenues received from other existing or future contiguous redevelopment project areas to pay eligible redevelopment project costs or obligations issued to pay such costs in the proposed RPA, and vice versa.

F. Sources of Funds to Pay Redevelopment Project Costs Eligible Under Illinois TIF Act

Funds necessary to pay for public improvements and other project costs eligible under the Act are to be derived principally from property tax increment revenues, proceeds from municipal obligations to be retired primarily with tax increment revenues and interest earned on resources available but not immediately needed for the Redevelopment Plan and Project.

“Redevelopment Project Costs” specifically contemplate those eligible costs set forth in the Act and do not contemplate the preponderance of the costs to redevelop the area. The majority of development costs will be privately financed, and TIF or other public sources are to be used, subject to approval by the Village Board, only to leverage and commit private redevelopment activity.

The tax increment revenues, which will be used to pay debt service on the municipal obligations, if any, and to directly pay redevelopment project costs, shall be the incremental increase in property taxes attributable to the increase in the equalized assessed value of each taxable lot, block, tract or parcel of real property in the RPA over and above the initial equalized assessed value of each such lot, block, tract or parcel in the RPA in the 2024 tax year for the RPA.

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

The Redevelopment Project Area would not reasonably be expected to be developed in a coordinated manner without the use of the incremental revenues provided by the Act.

The Village may also direct incremental revenues from the Redevelopment Project Area to any existing or future contiguous redevelopment project areas for redevelopment activities in conformance with the provisions of the Act and it may also receive incremental revenues from any existing or future contiguous redevelopment project areas in order to further the redevelopment activities described in this Plan.

G. Nature and Term of Obligations to be Issued

The Village may issue obligations secured by the Special Tax Allocation Fund established for the Redevelopment Project Area pursuant to the Act or such other funds as are available to the Village by virtue of its powers pursuant to the Illinois State Constitution and the Illinois State Statutes.

Any and/or all obligations issued by the Village pursuant to this Redevelopment Plan and Project and the Act shall be retired not more than twenty-three (23) years after the year of adoption of the ordinance approving the Redevelopment Project Area. However, the final maturity date of any obligations issued pursuant to the Act may not be later than twenty (20) years from their respective date of issuance. One or more series of obligations may be issued from time to time in order to implement this Redevelopment Plan and Project. The total principal and interest payable in any year on all obligations shall not exceed the amount available in that year or projected to be available in that year, may be payable from tax increment revenues and from bond sinking funds, capitalized interest, debt service reserve funds, and all other sources of funds as may be provided by ordinance.

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

Such securities may be issued on either a taxable or tax-exempt basis, as general obligation or revenue bonds, with either fixed rate or floating interest rates; with or without capitalized interest; with or without deferred principal retirement; with or without interest rate limits except as limited by law; and with or without redemption provisions, and on such other terms, all as the Village may determine.

H. Most Recent Equalized Assessed Valuation (EAV) of Properties in the Redevelopment Project Area

The most recent estimate of equalized assessed valuation (EAV) for tax year 2024 of the property within the RPA is approximately \$5,589,278.

I. Anticipated Equalized Assessed Valuation (EAV)

Upon completion of the anticipated private development of the Redevelopment Project Area over a twenty-three (23) year period, it is estimated that the equalized assessed valuation (EAV) of the property within the RPA will be within a range of approximately \$50,000,000 to \$65,000,000.

VIII. DESCRIPTION AND SCHEDULING OF REDEVELOPMENT PROJECT

A. Redevelopment Project

An implementation strategy will be employed with full consideration given to the availability of both public and private funding. It is anticipated that a phased redevelopment will be undertaken.

The Redevelopment Project will begin as soon as the private entities have obtained financing approvals for appropriate projects and such uses conform to the Village's Comprehensive Plan (including any amendments thereto). Depending upon the scope of the development as well as the actual uses, the following activities may be included in each phase:

Land Assembly and Relocation: Certain properties in the RPA, including Village property, may be acquired and assembled into an appropriate redevelopment site, including relocation activities.

Demolition and Site Preparation: The existing improvements, including Village property, located within the RPA may have to be reconfigured or prepared to accommodate new uses or expansion plans. Demolition of certain parcels may be necessary for future projects. Additionally, the redevelopment plan contemplates site preparation, or other requirements necessary to prepare sites for desired redevelopment projects.

Rehabilitation: The Village may assist in the rehabilitation of private or public facilities, buildings or site improvements located within the RPA.

Landscaping/Buffering/Streetscaping: The Village may fund certain landscaping projects, which serve to beautify public properties or rights-of-way and provide buffering between land uses.

Water, Sanitary Sewer, Storm Sewer and Other Utility Improvements: Certain utilities may be extended or re-routed to serve or accommodate the new development. Upgrading of existing utilities may be undertaken. The provision of necessary detention or retention ponds may also be undertaken by the Village. Utility services may also be provided or relocated in order to accommodate the renovation or expansion of buildings.

Public Infrastructure/Facility Improvements: Widening of existing road improvements and/or vacation of roads may be undertaken by the Village. Certain secondary streets/roads may be extended or constructed. Related curb, gutter, and paving improvements could also be constructed as needed. Public facilities including parking may be constructed that would be available to the general public.

Utility services may also be provided or relocated in order to accommodate the renovation or expansion of buildings.

Traffic Control/Signalization: Traffic control or signalization improvements that improve access to the RPA and enhance its redevelopment may be constructed.

Public Safety Related Infrastructure: Certain public safety improvements including, but not limited to, public signage, public facilities, and streetlights may be constructed or implemented.

Interest Costs Coverage: The Village may fund certain interest costs incurred by a developer for construction, renovation or rehabilitation of a redevelopment project. Such funding would be paid for out of annual tax increment revenue generated from the RPA as allowed under the Act.

Professional Services: The Village may fund necessary planning, legal, engineering, administrative and financing costs during project implementation. The Village may reimburse itself from annual tax increment revenue if available.

Tuition Payments to School and Library District: The Village may fund payments to the school district and library district pursuant to the provisions of the Act.

B. Commitment to Fair Employment Practices and Affirmative Action

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

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

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

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

Finally, the entities will utilize affirmative action to ensure that business opportunities are provided and that job applicants are employed and treated in a nondiscriminatory manner.

Underlying this policy is the recognition by the entities that successful affirmative action programs are important to the continued growth and vitality of the community.

C. Completion of Redevelopment Project and Retirement of Obligations to Finance Redevelopment costs

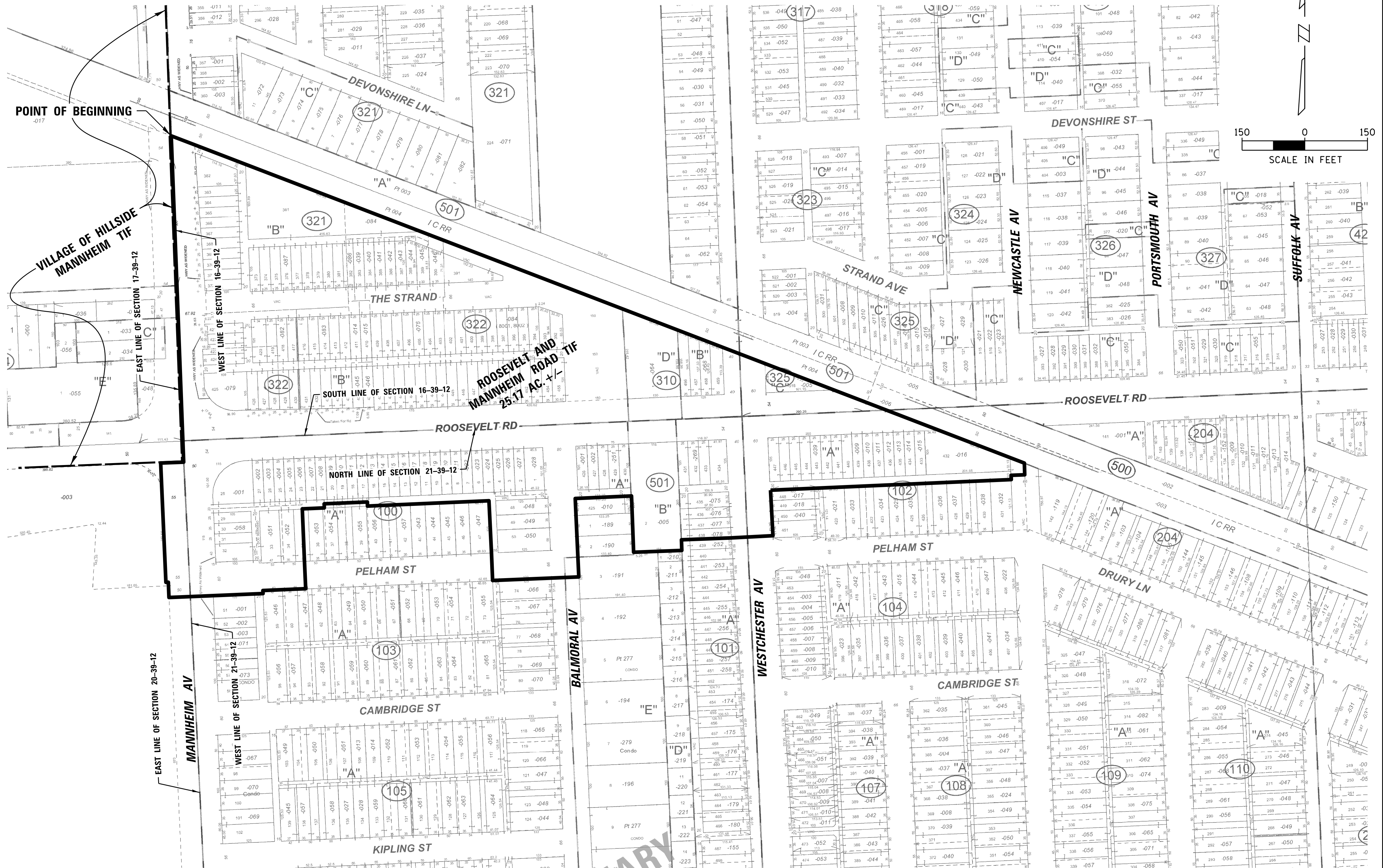
This Redevelopment Project and retirement of all obligations to finance redevelopment costs is estimated to be completed within twenty-three (23) calendar years after the year of adoption of an ordinance designating the RPA. The date for retirement of obligations shall not be later than December 31 of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

IX. PROVISIONS FOR AMENDING THE TAX INCREMENT REDEVELOPMENT PLAN AND PROJECT

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

EXHIBIT A
BOUNDARY MAP

ROOSEVELT AND MANNHEIM ROAD TIF



CHRISTOPHER B. BURKE
 ENGINEERING, LTD.
 9575 West Higgins Road, Suite 600
 Rosemont, Illinois 60018
 (847) 823-0500

ROOSEVELT AND MANNHEIM ROAD TIF
 IN
 VILLAGE OF WESTCHESTER, ILLINOIS
 PREPARED FOR
 VILLAGE OF WESTCHESTER

CALC.	KJR	PROJECT NO.
DWN.	AJK	190433
CHKD.	KJR	SHEET 1 OF 1
SCALE:	1" = 150'	DRAWING NO.
DATE:	04-17-2026	TIF190433A.26

EXHIBIT B
LEGAL DESCRIPTION

LEGAL DESCRIPTION (ROOSEVELT AND MANNHEIM ROAD TIF):

THAT PART OF THE SOUTH HALF OF SECTION 16, THE EAST HALF OF THE NORTHEAST QUARTER OF SECTION 20 AND THE NORTH HALF OF SECTION 21, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS, BEING DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT OF INTERSECTION WITH WEST LINE OF SAID SECTION 16 AND THE SOUTHWESTERLY RIGHT-OF-WAY LINE OF THE CANADIAN NATIONAL RAILROAD (A.K.A. ILLINOIS CENTRAL RAILROAD AND CHICAGO, CENTRAL AND PACIFIC RAILROAD);

THENCE SOUTHEASTERLY ALONG SAID SOUTHWESTERLY RIGHT-OF-WAY LINE OF THE CANADIAN NATIONAL RAILROAD TO A POINT ON THE CENTERLINE OF THE VACATED PORTION OF NEWCASTLE AVENUE;

THENCE SOUTHERLY ALONG SAID CENTERLINE TO A POINT ON THE EASTERLY EXTENSION OF THE CENTERLINE OF THE 20 FOOT EAST-WEST ALLEY ADJOINING LOTS 432 THRU 447 IN GEORGE F. NIXON'S AND COMPANY'S TERMINAL ADDITION TO WESTCHESTER, BEING A SUBDIVISION IN SAID NORTHWEST QUARTER OF SECTION 21;

THENCE WESTERLY ALONG SAID EASTERLY EXTENSION TO A POINT ON THE WEST RIGHT-OF-WAY LINE OF THE SAID VACATED PORTION OF NEWCASTLE AVENUE;

THENCE SOUTHERLY ALONG SAID WEST RIGHT-OF-WAY LINE TO A POINT ON THE SOUTH LINE OF SAID 20 FOOT EAST-WEST ALLEY ADJOINING LOTS 432 THRU 447 IN GEORGE F. NIXON'S AND COMPANY'S TERMINAL ADDITION TO WESTCHESTER;

THENCE WESTERLY ALONG SAID SOUTH LINE TO A POINT ON THE EAST RIGHT-OF-WAY LINE OF WESTCHESTER AVENUE;

THENCE SOUTHERLY ALONG SAID EAST RIGHT-OF-WAY LINE TO THE EASTERLY EXTENSION OF THE SOUTH LINE OF LOT 438 IN SAID GEORGE F. NIXON'S AND COMPANY'S TERMINAL ADDITION TO WESTCHESTER;

THENCE WESTERLY ALONG SAID EASTERLY EXTENSION AND SOUTH LINE AND THE WESTERLY EXTENSION OF SAID SOUTH LINE OF LOT 438 TO A POINT ON THE EAST LINE OF LOT 2 IN DIAMOND SUBDIVISION, BEING A SUBDIVISION IN SAID NORTHWEST QUARTER OF SECTION 21, ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 9, 1957 AS DOCUMENT NO. 16981850;

THENCE SOUTHERLY ALONG SAID EAST LINE TO THE SOUTHEAST CORNER OF SAID LOT 2;

THENCE WESTERLY ALONG THE SOUTH LONE OF SAID LOT 2 TO THE SOUTHWEST CORNER OF SAID LOT 2;

THENCE NORTHERLY ALONG THE WEST LINE OF SAID LOT 2 TO A POINT ON THE SOUTH LINE OF THE 20 FOOT EAST-WEST ALLEY ADJOINING LOTS 426 THRU 430 IN SAID GEORGE F. NIXON'S AND COMPANY'S TERMINAL ADDITION TO WESTCHESTER;

THENCE WESTERLY ALONG SAID SOUTH LINE TO A POINT ON THE EAST RIGHT-OF-WAY LINE OF BALMORAL AVENUE;

THENCE SOUTHERLY ALONG SAID EAST RIGHT-OF-WAY LINE TO A POINT ON THE EASTERLY EXTENSION OF THE SOUTH RIGHT-OF-WAY LINE OF PELHAM STREET;

THENCE WESTERLY ALONG SAID EASTERLY EXTENSION AND SOUTH RIGHT-OF-WAY LINE TO A POINT ON THE SOUTHERLY EXTENSION OF THE EAST LINE LOT 47 IN SAID GEORGE F. NIXON'S AND COMPANY'S TERMINAL ADDITION TO WESTCHESTER;

THENCE NORTHERLY ALONG SAID SOUTHERLY EXTENSION AND EAST LINE THEREOF OF LOT 47 TO A POINT ON THE SOUTH LINE OF THE 20 FOOT EAST-WEST ALLEY ADJOINING LOTS 33 THRU 47 IN SAID GEORGE F. NIXON'S AND COMPANY'S TERMINAL ADDITION TO WESTCHESTER;

THENCE WESTERLY ALONG SAID SOUTH LINE OF THE 20 FOOT ALLEY TO A POINT ON THE EAST LINE OF THE WEST 2 FEET OF LOT 40 IN SAID GEORGE F. NIXON'S AND COMPANY'S TERMINAL ADDITION TO WESTCHESTER;

THENCE NORTHERLY ALONG THE NORTHERLY EXTENSION OF SAID EAST LINE OF THE WEST 2 FEET OF LOT 40 TO A POINT ON THE CENTERLINE OF THE PORTION OF SAID 20 FOOT EAST-WEST ALLEY VACATED BY DOCUMENT NO. 87473101, RECORDED AUGUST 27, 1987;

THENCE WESTERLY ALONG SAID CENTERLINE TO A POINT ON THE NORTHERLY EXTENSION OF EAST LINE OF THE WEST 4 FEET OF LOT 37 IN SAID GEORGE F. NIXON'S AND COMPANY'S TERMINAL ADDITION TO WESTCHESTER;

THENCE SOUTHERLY ALONG SAID NORTHERLY EXTENSION OF THE EAST LINE OF THE WEST 4 FEET OF LOT 37 TO A POINT ON THE SOUTH LINE OF SAID 20 FOOT EAST-WEST ALLEY;

THENCE WESTERLY ALONG SAID SOUTH LINE TO A POINT ON THE EAST LINE OF THE WEST 21 FEET OF LOT 35 IN SAID GEORGE F. NIXON'S AND COMPANY'S TERMINAL ADDITION TO WESTCHESTER;

THENCE SOUTHERLY ALONG SAID EAST LINE OF THE WEST 21 FEET OF LOT 35 AND SOUTHERLY EXTENSION THEREOF TO A POINT ON SOUTH RIGHT-OF-WAY LINE OF PELHAM STREET;

THENCE WESTERLY ALONG SAID SOUTH RIGHT-OF-WAY LINE AND WESTERLY EXTENSION THEREOF TO A POINT ON THE WEST RIGHT-OF-WAY LINE OF MANNHEIM ROAD;

THENCE NORTHERLY ALONG SAID WEST RIGHT-OF-WAY LINE AND NORTHERLY EXTENSION THEREOF TO A POINT ON THE EASTERLY EXTENSION OF THE SOUTH RIGHT-OF-WAY LINE OF ROOSEVELT ROAD, SAID SOUTH RIGHT-OF-WAY LINE BEING 50 FEET SOUTH OF AND PARALLEL WITH THE NORTH LINE OF SAID EAST HALF OF THE NORTHEAST QUARTER OF SECTION 20;

THENCE EASTERLY ALONG SAID EASTERLY EXTENSION TO A POINT ON THE WEST LINE OF SAID NORTHWEST QUARTER OF SECTION 21;

THENCE NORTHERLY ALONG SAID WEST LINE TO THE NORTHWEST CORNER OF SAID NORTHWEST QUARTER OF SECTION 21, SAID NORTHWEST CORNER ALSO BEING THE SOUTHWEST CORNER OF SAID SECTION 16;

THENCE NORTHERLY ALONG THE WEST LINE OF THE SOUTHWEST QUARTER OF SAID SECTION 16 TO THE POINT OF BEGINNING.

EXHIBIT C
TIF QUALIFICATION REPORT

**VILLAGE OF WESTCHESTER, ILLINOIS
ROOSEVELT AND MANNHEIM ROAD
TAX INCREMENT FINANCE DISTRICT ELIGIBILITY
REPORT**

A study to determine whether all or a portion of an area located in the Village of Westchester qualifies as a “conservation area” as set forth in the definition in the Tax Increment Allocation Redevelopment Act, 65 ILCS 5/11-74.4-3, et seq., as amended.

Prepared for: Village of Westchester, Illinois

Prepared by: Ryan LLC

April 2026

**VILLAGE OF WESTCHESTER, ILLINOIS
ROOSEVELT AND MANNHEIM ROAD
TAX INCREMENT FINANCE DISTRICT
ELIGIBILITY REPORT**

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EXECUTIVE SUMMARY

Ryan LLC (Ryan) has been retained by the Village of Westchester (the “Village”) to conduct an analysis of the qualification of an area for the establishment of the Roosevelt and Mannheim Road Tax Increment Finance (TIF) District. The Village is pursuing the creation of the Roosevelt and Mannheim Road TIF District to promote the revitalization of under-utilized properties located within the Village and the overall improvement of the Roosevelt and Mannheim Road commercial corridor.

In the context of planning for the establishment of the Roosevelt and Mannheim Road Redevelopment Project Area (the “TIF District,” the “TIF,” “Redevelopment Project Area,” or “RPA”), the Village has initiated the study of parcels within the RPA to determine whether they qualify separately or in aggregate under the Tax Increment Allocation Redevelopment Act, 65 ILCS 5/11-74.4-1, et seq., as amended (the “TIF Act” or “Act”) for inclusion in the creation of the TIF District. On behalf of the Village, Ryan agreed to undertake the study of the RPA.

Based upon the analysis completed to date, Ryan has reached the following conclusions regarding the potential qualification of the RPA:

1) *The area qualifies as a “conservation area”* – The area in aggregate is in danger of declining toward a blighted condition due to factors identified in this report which the area generally suffers from. These conditions prevent or threaten healthy economic and physical development of the area. The TIF Act states that an area may only qualify as a “conservation area” if 50% or more of the structures are 35 years or older.

Based on the parcel inventory for the Roosevelt and Mannheim Road RPA, the area contains approximately 76 parcels. Of the 22 structures in the RPA, 17 structures—approximately 77%—are 35 years of age or older. Exempt parcels without age data are excluded from the statutory calculation; however, several exempt institutional structures within the RPA are known to pre-date 1991. Accordingly, the percentage of buildings 35 years or older far exceeds the 50% threshold required for designation as a “conservation area,” and the RPA clearly meets the statutory age criterion under the TIF Act.

2) *The current conditions impede redevelopment* – The existence of certain conditions found within the RPA present a barrier to the area’s successful redevelopment. The current conditions in the RPA are impediments to redevelopment, creating an environment where it is reasonable to assume redevelopment would not take place “but for” the use of the TIF Act. The factors present on the ground negatively impact coordinated and substantial private sector investment in the overall area. Without the use of Village planning and economic development resources to mitigate such factors, potential redevelopment projects (along with other activities that require private sector investment) are not likely to be economically feasible.

3) *Viable redevelopment sites could produce incremental revenue* – Within the RPA, the corridor contains multiple commercial, exempt, and vacant parcels—including several large commercial sites along Roosevelt Road and Mannheim Road, as well as clusters of

small vacant lots—that potentially could, with TIF-related assistance, be redeveloped and thereby produce incremental property tax revenue. Such revenue, used in combination with other Village resources for redevelopment incentives or public improvements, would likely stimulate private investment and reinvestment in these sites and ultimately throughout the RPA.

4) *TIF designation is recommended* – To mitigate “conservation area” conditions, promote private sector investment, and foster the economic viability of the RPA, Ryan recommends that the Village proceed with the formal TIF designation process for the entire area.

5) *RPA properties’ removal from Roosevelt Corridor TIF is recommended* – As of the date of this report, the properties that make up the proposed RPA are located in the Village’s existing Roosevelt Corridor TIF District (the “Roosevelt Corridor TIF”). Consistent with the recommendation that the RPA be designated as a new TIF District, it is recommended that prior to such designation the Village institute the required actions pursuant to the TIF Act to remove such properties out of the Roosevelt Corridor TIF.

Because the Village (a) may consider projects that would provide for the redevelopment of residential parcels and (b) can certify that 10 or more residential units would not be dislocated by redevelopment activities within the proposed TIF district, the Village would not conduct a housing impact study pursuant to the TIF Act.

I. INTRODUCTION AND BACKGROUND

The RPA is located in the north central portion of the Village and contains a concentrated segment of two primary commercial corridors—Roosevelt Road and Mannheim Road—serving as key gateways into the Village. Land uses have historically consisted of commercial, institutional, and scattered residential uses, along with several vacant parcels. Land uses have historically consisted of commercial, industrial, institutional and mixed residential uses.

The northern extent of the RPA is defined by commercial and institutional parcels situated just south of the Illinois Central railroad right-of-way; the southern boundary transitions into adjacent residential blocks south of Roosevelt Road. The western boundary follows the Mannheim Road frontage, while the northern and eastern boundary follows the Illinois Central railroad right-of-way. Please see Appendix B for a map of the proposed TIF District.

The RPA consists of approximately seventy-six (76) tax parcels and is nearly twenty-three (22.8) acres in size excluding rights of ways. See Appendix A for a list of the proposed parcels for inclusion in the TIF District.

RPA properties’ removal from the Roosevelt Corridor TIF is recommended. As of the date of this report, the properties that make up the proposed RPA are located in the Village’s existing Roosevelt Corridor TIF. As such, prior to designation as a new TIF District, the Village will impose the required actions pursuant to the TIF Act to remove the RPA properties from the Roosevelt Road Corridor.

In recent years the Village has sought to leverage the area’s aesthetic and favorable location in an effort to revitalize the area, expand the Village’s tax base and achieve certain goals and objectives expressed in the most recent Village of Westchester Comprehensive Plan, as amended (the “Plan” or “Comprehensive Plan”).

Table 1. Comprehensive Plan Goals & Objectives Relevant to RPA

Element	Goals/Objectives
Land Use	<ul style="list-style-type: none"> <li data-bbox="464 1356 1403 1415">- Improve the appearance and competitiveness of retail and commercial shopping areas in existing commercial nodes in the Village <li data-bbox="464 1472 1403 1556">- Create a connected system of pedestrian and bicycle access and circulation that integrates with the existing urban fabric and ensures safe and convenient travel between commercial corridors <li data-bbox="464 1612 1403 1671">- Identify, inventory, and assemble underutilized parcels for redevelopment within the commercial corridors and nodes <li data-bbox="464 1728 1403 1839">- Prioritize the Roosevelt Road Retail District, Future Village Center District at Cermak Road and Mannheim Road, 31st Street Neighborhood Retail area and Roosevelt Road and Wolf Road Retail Area as the Village’s primary mixed-use pedestrian-oriented environments

	- Provide Opportunities for redevelopment in Westchester’s residential neighborhoods and commercial nodes
Housing & Neighborhoods	- Encourage and support the development of diverse housing products at various price points and sizes, including senior and multi-family housing - Support neighborhoods for all ages and abilities that are compact, walkable and connected to major commercial nodes and available transportation
Transportation	- Promote a multi-modal transportation system that maximizes mobility options - Use transportation as a tool to enhance the character of the Village and the quality of life for its residents - Support economic development with transportation strategies that increase access and connectivity to destinations in the Village and prioritize multi-modal improvements

The Comprehensive Plan identifies the RPA in its overarching principles. The Plan’s economic development recommendation addresses the need to redevelop the RPA. The Plan notes,

“...there are several parcels along major commercial corridors such as Roosevelt Road and Cermak Road that are too narrow to redevelop. This has contributed to an increase in vacancy rates as well as a high turn-over rate among businesses... the condition and appearance of existing retail areas vary from fair to poor. Building facades, signage, and streetscape conditions are in need of much improvement in order to attract locals to shop within the community.” Also, “Westchester is crossed by several major arterial roads including Roosevelt Road, Cermak Road/22nd Street, 31st Street, Mannheim Road, and Wolf Road. According to IDOT, these roadways accommodate vehicular traffic ranging from 15,800 to 42,400 vehicles on a daily basis. When combined with high travel speeds, these arterials become barriers to safe movement within the community. In most cases, street intersections are difficult to cross due to the wide rights-of-way (ROWs) and poorly timed pedestrian lights that do not allow sufficient time for pedestrians to cross safely.”

As the above statement indicates, the Plan clearly establishes the importance of the RPA, but the Plan also describes characteristics of the area which deter investment and prohibit the RPA from being fully utilized. Such characteristics include aging infrastructure, persistent commercial vacancy, a growing need for mixed-use housing and retail clustered along key intersections, and inadequate traffic design for pedestrian, bicyclists and automobiles.

The Plan specifically recommends the establishment of a tax increment finance district within the Roosevelt Road and adjacent Mannheim Road commercial frontage corridors as a means of correcting many characteristics which deter investment and prohibit the RPA from being fully utilized.

Objectives- The Village’s general economic and community development objectives are to enhance commercial and mixed-use opportunities within the area, to promote redevelopment in the underused areas, and entice private redevelopment of the RPA to strengthen the Village’s tax base while improving the quality of life for residents.

Given the Village's objectives as well as the conditions described in this report, the Village has made a determination that it is highly desirable to promote the redevelopment of the underutilized areas of the proposed RPA. Without an implementation plan for redevelopment, Village officials believe adverse conditions will worsen. The Village intends to create and implement such a plan in order to restore, stabilize, and increase the economic base associated with the RPA, which will not only benefit the community as a whole but also generate additional tax revenues to support municipal services.

Determination of the “But For”- The Village has determined that planned redevelopment for the RPA is feasible only with public finance assistance. The creation and utilization of a TIF redevelopment plan and redevelopment agreements are intended by the Village to help provide the assistance required to eliminate conditions detrimental to successful redevelopment of the RPA and to improve the tax base and job creation within the Village.

TIF Mechanism- The use of TIF relies upon induced private redevelopment in the RPA to create higher real estate values that would otherwise decline without such investment. By so doing, it would result in increased property taxes compared to the previous land use (and/or absence of use). In this way, the existing tax base for all tax districts would be protected and a portion of future increased taxes pledged to attract the requisite private investment.

Current Land Use- Land uses include retail, commercial, industrial, institutional, limited residential, and mixed-uses. Despite their central location and the presence of a major traffic thoroughfare, many parcels in the area are struggling to stay competitive in a marketplace which has changed since their original development. The area faces challenges due to changed spatial needs for development and changed standards for existing uses. The presence of obsolete and deteriorating buildings and site improvements contribute to the outmoded and “tired” appearance of the RPA. The creation of a TIF District in this area would provide the Village with the opportunity of bringing revitalized development to an area that has become underutilized.

The RPA suffers from a variety of economic development impediments identified in the TIF Act. Specifically, it experiences deterioration, obsolescence, deleterious land use/layout, inadequate utilities, lack of community planning and lagging or declining equalized assessed valuations (EAV). Section V of this report identifies the impediments to redevelopment.

General Scope and Methodology- Ryan formally began its analysis by conducting a series of meetings and discussions with Village staff starting in late 2025 and continuing up to the date of this report’s issuance. The purpose of the meetings was to establish boundaries for initial analysis and to gather data related to the qualification criteria for parcels included in the RPA. These meetings were complemented by a series of field surveys for the entire area to evaluate the condition of the proposed TIF. Ryan made numerous site visits to the area to examine the parcels

and the conditions. Ryan also utilized the Village's most recent comprehensive plan and other Village reports as previously referenced.

For the purpose of the study, properties within the RPA were examined in the context of the TIF Act governing improved areas (separate provisions of the Act address non-improved or vacant areas). The qualification factors discussed in this report qualify the area as a "conservation area," as the term is defined pursuant to the TIF Act.

During the course of its work, Ryan reported to key Village staff its findings regarding TIF qualification and feasibility prospects for the area under study. Based on these findings the Village (a) made refinements to the RPA boundaries and (b) directed Ryan to complete this report and to move forward with the preparation of a Redevelopment Plan and Project for the RPA.

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

II. QUALIFICATION CRITERIA

With the assistance of Village staff, Ryan LLC assessed the RPA to determine the presence or absence of qualifying factors listed in the TIF Act. The relevant sections of the Act are found below.

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

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

Under the Act, “conservation area” means any improved area within the boundaries of a Redevelopment Project Area located within the territorial limits of the municipality where certain conditions are met, as identified below.

TIF Qualification Factors for a “conservation area”- In accordance with the Illinois TIF Act, Ryan performed a two-step assessment to determine if the RPA would qualify as a “conservation area.” First, Ryan analyzed the threshold factor of age to determine if 50% or more of structures were 35 years of age or older.

Based on the parcel inventory, 17 of the 22 structures—approximately 77%—are 35 years of age or older, far exceeding the statutory 50% threshold. Having met the age requirement, the following factors were then evaluated to determine whether the RPA qualifies as a “conservation area” under the Act:

If a “*conservation area*,” industrial, commercial and residential buildings or improvements are detrimental to the public safety, health or welfare because of a combination of three or more of the following factors, each of which is (i) present, with that presence documented to a meaningful extent so that a municipality may reasonably find that the factor is clearly present within the intent of the Act and (ii) reasonably distributed throughout the improved part of the Redevelopment Project Area:

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

(B) Obsolescence: The condition or process of falling into disuse. Structures become ill-suited for their original use.

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

(J) Deleterious Land-Use or Layout: The existence of incompatible land-use relationships, buildings occupied by inappropriate mixed-uses or uses are considered to be noxious, offensive or unsuitable for the surrounding area.

(K) Environmental Clean-Up: The proposed Redevelopment Project Area has incurred Illinois Environmental Protection Agency or United States Environmental Protection Agency remediation costs for (or a study conducted by an independent consultant recognized as having expertise in environmental remediation has determined a need for) the clean-up of hazardous waste, hazardous substances or underground storage tanks required by State or federal law. Any such remediation costs would constitute a material impediment to the development or redevelopment of the Redevelopment Project Area.

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

(M) Lagging or Declining EAV: The total equalized assessed value (EAV) of the proposed Redevelopment Project Area has declined for three (3) of the last five (5) calendar years prior to the year in which the Redevelopment Project Area is designated, or is increasing at an annual rate that is less than the balance of the municipality for three (3) of the last five (5) calendar years, for which information is available or 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 prior to the year in which the Redevelopment Project Area is designated.

III. THE REDEVELOPMENT PROJECT AREA

The RPA contains approximately seventy-six (76) tax parcels located within the boundaries of the area. The RPA is nearly twenty-three (22.8) acres in size excluding right of ways.

The RPA contains improved land designated primarily for commercial, institutional, and limited residential purposes, along with several vacant parcels fronting Roosevelt Road and Mannheim Road. The RPA has been identified as a key asset for the Village and provides an opportunity for significant future growth. However, factors exist which deter development of the area and prevent the RPA from fully contributing to the growth of the Village. The area's potential for redevelopment is challenged by those factors described in detail in Section V of this report.

The Plan identifies the RPA as a top priority and specifically recommends Tax Increment Financing as a tool for encouraging redevelopment. This recommendation aligns with those made in prior plans and reports. Specifically, the Plan envisions that,

“Westchester residents, leaders, and stakeholders have created a vision for the future of Westchester. The Plan outlines that vision and serves as the framework by which Village officials will make deliberate decisions to plan for aging in place, attracting younger generations, and providing better health and vibrancy, particularly in the areas of land use, housing, commercial development, transportation, open space, and the natural environment. It should be used as a tool to help support residential neighborhoods and expand housing options, revitalize commercial areas, further economic development, encourage the development of a “Village Center,” and increase pedestrian-friendly opportunities in an effort to promote physical activity and improve the health of residents.”

A number of adverse conditions exist which prevent the Village from achieving this vision. Within the RPA, the presence of obsolete and deteriorating improvements discourages private investment. The adverse aesthetics of these factors, including high vacancies, further impairs the success of existing area retailers. Lack of adequate planning manifested in a shortage of on-site parking, excessive land coverage, and building configurations incompatible with modern development standards, further contributes to obsolescence within the RPA and discourages redevelopment.

Factors such as these have prevented the RPA from obtaining adequate investment and maintaining a sound contribution to the growth of the Village's tax base. Rather, these factors have slowed growth and endanger the area to blight. Without correction of the factors which impair investment in the area, the RPA will continue to be underutilized and will maintain an unrealized opportunity for the Village.

IV. METHODOLOGY OF EVALUATION

The RPA was examined to assess the applicability of the different factors required for qualification for TIF designation under the Act. Data collected from the RPA, Village and Cook County was used to determine relevance and severity of conditions compared against the statutory factors. Land and buildings within the RPA were examined to determine the applicability of the 13 different factors for qualification for TIF designation under the Act. The following steps were undertaken in this process:

- 1) Site visits to the RPA were undertaken by representatives from Ryan. These site visits required the area to be walked multiple times by the same team while taking notes, filling out site surveys and taking photographs. The purpose of these site visits included parcel counts, address matches, and the identification of current land uses, building conditions, lot conditions, and traffic flow. Ryan documented the area's conditions through site surveys, notes and photography. Site surveys were completed for each parcel within the RPA.
- 2) To determine if the area qualified as a "conservation area" the age of the buildings was ascertained by matching site surveys to Cook County tax and building records. This analysis confirmed that 17 of the 22 structures—approximately 77%—are 35 years of age or older, exceeding the statutory age threshold.
- 3) Ryan conducted evaluations of exterior structures and associated site improvements, noting such conditions relevant to the qualifying factors on the site surveys.
- 4) Ryan reviewed the most recent five-year period of tax information from Cook County, parcel tax maps, site data, and local history (discussions with Village staff) to evaluate area-wide factors that have affected the area's development to determine the presence of qualifying factors.
- 5) Ryan performed an EAV trend analysis to ascertain whether EAV growth in the RPA underperformed relative to EAV growth in the balance of the Village and the Consumer Price Index-All Urban Consumers.

V. QUALIFICATION FINDINGS FOR RPA

Based upon Ryan’s evaluation of parcels in the RPA and analysis of each of the eligibility factors summarized in Section II, the following factors support qualification of the RPA as a “conservation area.” These factors are summarized in Table 1 below and are found to be clearly present and reasonably distributed throughout the RPA, as required under the Act.

Table 1
Summary of Conservation Area Findings

Maximum Possible Factors per Statute	Minimum Factors Needed to Qualify per Statute	Qualifying Factors Present in RPA
13	3	6 <ul style="list-style-type: none"> • Lagging/Declining EAV • Deterioration • Deleterious Land-Use/Layout • Lack of Community Planning • Inadequate Utilities • Obsolescence

Note: In addition to 6 qualifying factors above, the RPA meets the statutory age threshold that 50% or more of the structures are 35 years or older.

Finding as a “conservation area”- The RPA qualifies as a “conservation area” under the statutory criteria set forth in the TIF Act. As indicated in Section II, Ryan performed a two-step assessment, beginning with the statutory age test. Based on Cook County Assessor data and site survey verification, 17 of the 22 structures—approximately 77%—are 35 years of age or older, far exceeding the 50% threshold. See Table 2 below.

Table 2 Conservation Area Findings	
Total Number of Buildings in RPA	22
Total Number of Buildings 35yrs +	17
Percentage of Buildings 35yrs+	77%

“Conservation area” factors- As a second step, Ryan reviewed the criteria needed to qualify an area as a “conservation area,” finding that along with age, six factors were present within the RPA:

- 1) Lagging or Declining EAV: This factor is present if the total equalized assessed value (EAV) of the proposed Redevelopment Project Area has declined for three (3) of the last five (5) calendar years prior to the year in which the Redevelopment Project Area is designated, or is increasing at an annual rate that is less than the balance of the municipality for three (3) of the last five (5) calendar years, or 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 prior to the year in which the Redevelopment Project Area is designated.

The RPA’s EAV lagged behind the balance of the Village for four (4) of the last five years. Additionally, the RPA’s EAV declined in three (3) of the last five (5) years. Finally, the RPA’s EAV lagged behind the Consumer Price Index in five (5) of the last five (5) years. All of these points affirm that the RPA meets the statutory requirement for this factor. (See Table 3 for detailed EAV trends.)

Table 3
EAV Trends for Proposed TIF District

	2024	2023	2022	2021	2020
Total EAV for Proposed TIF District	7,106,606	7,103,611	6,923,263	7,253,552	7,880,988
EAV Change (%)	0.04%	2.60%	-4.55%	-7.96%	-0.93%
Village with EAV (Excluding TIF)	648,130,692	659,034,603	543,735,550	556,155,230	594,258,636
Village EAV Change (%)	-1.65%	21.20%	-2.23%	-6.41%	13.53%
CPI- All Urban Consumers	2.90%	4.10%	8.00%	4.7%	1.2%

Source: Cook County Clerk, Cook County Assessor & U.S. Census Bureau

- 2) Deterioration: The Act defines deterioration as the physical decline of surface improvements, primary building components, and secondary buildings components such as doors, windows, porches or gutters. With respect to surface improvements, deterioration is determined by the condition of roadways, alleys, curbs, gutters, sidewalks, off-street parking and surface storage areas (including but not limited to surface cracking, crumbling, potholes, depressions, loose paving material and weeds protruding through paved surfaces).

Deterioration is evident throughout the RPA in both buildings and surface improvements. Sidewalks, parking lots, and curbs exhibit widespread cracking, crumbling, potholes, and depressions that contribute to poor drainage and water retention. Landscaping is often unmaintained, and parking barriers and pavement markings are worn or missing. Deterioration of surface lots is particularly pronounced on the property located at 1107 Mannheim Road, where loose gravel and debris remain from prior demolition. Any redevelopment of this property would require significant site work to be viable. Building

deterioration is also prevalent and includes rusting roof components, broken fascia, peeling paint, and worn or poorly repaired façades. These conditions are particularly pronounced among the mixed-use buildings with frontage on the south side of Roosevelt Road. Collectively, these deficiencies create an adverse aesthetic environment and diminish the area's ability to attract reinvestment.

- 3) Deleterious Land Use or Layout: The Act states that deleterious land use and layout occurs with the existence of incompatible land-use relationships, buildings occupied by inappropriate mixed-uses or uses are considered to be noxious, offensive or unsuitable for the surrounding area.

The RPA contains several incompatible land-use relationships and problematic site layouts. Commercial uses directly abut single-family residences without adequate buffering or transitional uses, particularly along the Roosevelt Road. In many locations, residential properties back up to commercial alleys used for loading and unloading, creating noise, traffic, and safety conflicts. Irregular parcel sizes and shallow lot depths along Roosevelt Road have resulted in inadequate parking supply, inefficient circulation patterns, and unsafe parking configurations. These conditions collectively demonstrate deleterious land-use and layout patterns as defined under the Act.

- 4) Lack of Community Planning: The Act states that if the proposed Redevelopment Project Area was developed prior to or without the benefit or guidance of a community plan the factor is present. This factor must be documented by evidence of adverse or incompatible land-use relationships, inadequate street layout, improper subdivision, parcels of inadequate shape and size to meet contemporary development standards or other evidence demonstrating an absence of effective community planning. The Evaluation indicates that there are several public parking lots in the RPA with none of the parking lots meeting current design standards for parking lot spaces, aisles, lighting or pedestrian access and that the RPA would benefit from a parking system that met the appropriate current design standards. The Evaluation also indicates that there currently is not a formal street or pedestrian lighting system in the RPA and that the RPA would benefit from the incorporation of a formal and state of the art lighting system for vehicular and pedestrian safety.

Much of the RPA was developed prior to modern planning standards, resulting in a fragmented and outdated development pattern. Public parking lots do not meet current design standards for stall dimensions, lighting, or pedestrian access. The RPA lacks a coordinated pedestrian network, with gaps in sidewalks, missing ADA-compliant features, and no dedicated bicycle infrastructure. Street and pedestrian lighting is inconsistent or absent, contributing to safety concerns. Parcel shapes and sizes in several locations are inadequate for contemporary development needs, and incompatible land-use relationships further illustrate the absence of coordinated planning. The Village Engineer's Evaluation confirms that the RPA would benefit from a modernized parking, lighting, and pedestrian circulation system. These conditions collectively support the presence of this factor.

- 5) Inadequate Utilities: This factor is present if underground and overhead utilities such as storm sewers and storm drainage, sanitary sewers, water lines and gas, telephone and electric services that are shown to be inadequate. Inadequate utilities are those that are: (i) of insufficient capacity to serve the uses in the Redevelopment Project Area; (ii) deteriorated, antiquated, obsolete or in disrepair; or (iii) lacking within the Redevelopment Project Area.

The RPA contains aging and inadequate utility infrastructure that no longer meets modern standards. Water mains serving the area date to 1929 and 1962, many of which are at or beyond their useful life. Several service lines have been confirmed to be made of lead, with others suspected to be the same. Sanitary sewers within the RPA are approximately 90 years old and exhibit significant infiltration and inflow, requiring replacement to meet Metropolitan Water Reclamation District requirements. Storm sewers are undersized by current standards and lack adequate detention or retention capacity, contributing to frequent flooding and property damage. These deficiencies increase redevelopment costs and pose a material impediment to reinvestment.

- 6) Obsolescence: The Act states that obsolescence is the condition or process of falling into disuse or structures that have become ill-suited for their original use. The area exhibits both economic and functional obsolescence. The RPA exhibits area-wide obsolescence in need of investment and redevelopment for attracting new tenants.

The RPA exhibits both functional and economic obsolescence. Many buildings are aging and ill-suited for modern commercial or mixed-use needs. Lagging EAV performance further indicates economic obsolescence, as the area has underperformed relative to the balance of the Village. Deterioration of buildings and lots, outdated infrastructure, and inefficient site layouts all contribute to the area's declining utility. These conditions collectively demonstrate that many structures within the RPA are no longer suitable for their original or intended uses, supporting the presence of obsolescence as a qualifying factor.

VI. SUMMARY OF FINDINGS / GENERAL ASSESSMENT OF QUALIFICATION

The following is a summary of relevant qualification findings as they relate to the Village's potential designation of the RPA.

1. The area is contiguous and is greater than 1½ acres in size.
2. The proposed RPA qualifies as a “conservation area.” The conservation-area factors identified within the RPA are present to a meaningful extent and are reasonably distributed throughout the area. A more detailed analysis of these findings is provided in Section V of this report.
3. All property within the RPA would substantially benefit from the proposed redevelopment project improvements.
4. The sound growth of taxing districts applicable to the area, including the Village, has been impaired by the conditions documented within the RPA.
5. The area would not be subject to redevelopment without the investment of public funds, including the use of tax increment financing.

In the judgment of **Ryan**, these findings provide the Village with sufficient justification to consider designation of the RPA as a Tax Increment Financing District.

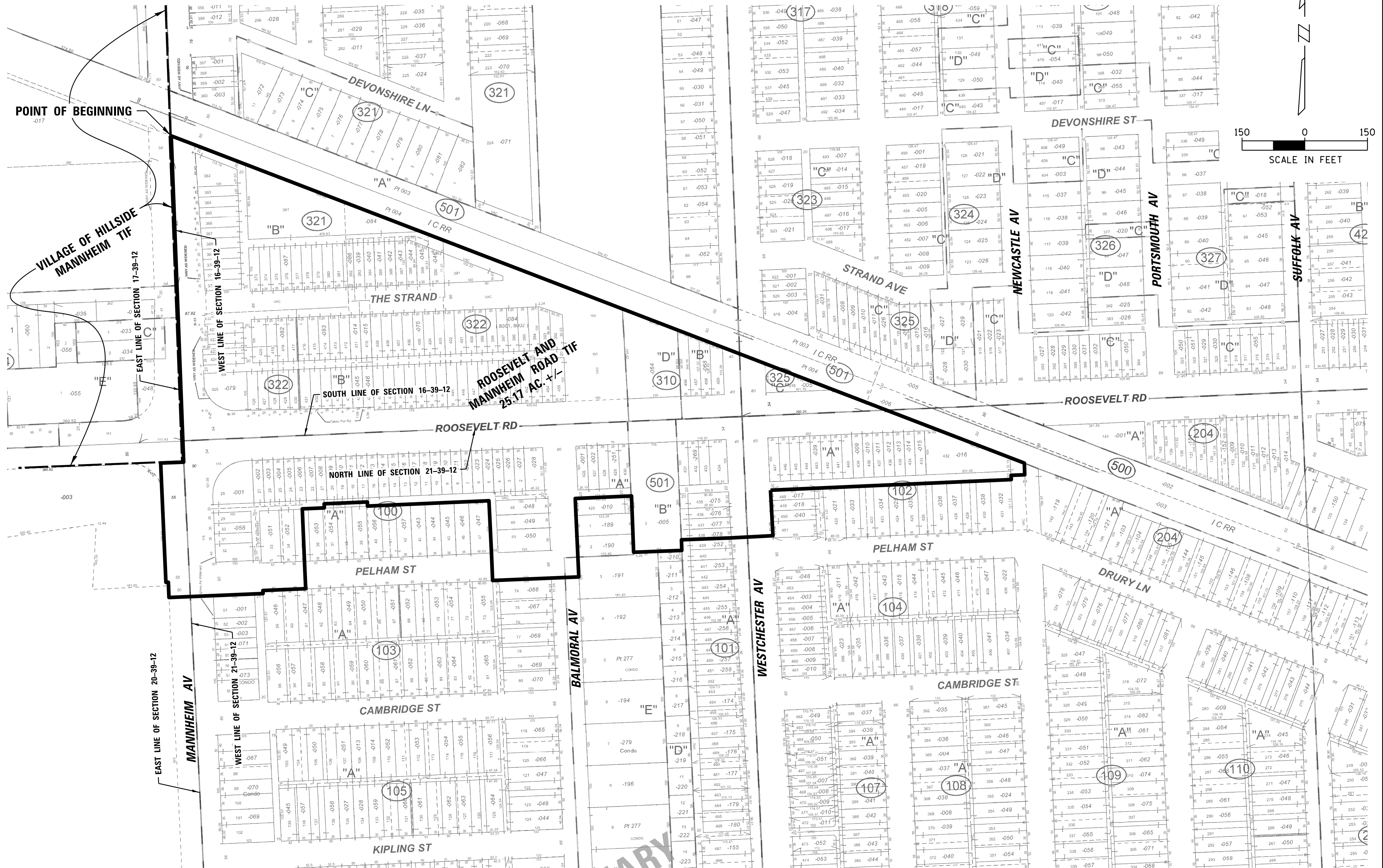
APPENDIX A
Tax Parcels for RPA

Parcel List

15-16-321-039-0000	15-21-100-024-0000
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15-16-321-044-0000	15-21-100-048-0000
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15-16-321-084-0000	15-21-100-051-0000
15-16-321-086-0000	15-21-100-052-0000
15-16-321-087-0000	15-21-100-058-0000
15-16-322-014-0000	15-21-101-001-0000
15-16-322-015-0000	15-21-101-002-0000
15-16-322-045-0000	15-21-101-075-0000
15-16-322-046-0000	15-21-101-076-0000
15-16-322-076-0000	15-21-101-077-0000
15-16-322-079-0000	15-21-101-078-0000
15-16-322-082-0000	15-21-101-251-0000
15-16-322-083-0000	15-21-101-269-0000
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15-16-322-084-8002	15-21-100-021-0000
15-21-100-001-0000	15-21-100-019-0000
15-21-100-002-0000	15-21-100-020-0000
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15-21-100-005-0000	15-16-310-068-0000
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15-21-100-007-0000	
15-21-100-008-0000	
15-21-100-009-0000	
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15-21-100-011-0000	
15-21-100-012-0000	
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15-21-100-014-0000	
15-21-100-015-0000	
15-21-100-016-0000	
15-21-100-017-0000	
15-21-100-018-0000	

APPENDIX B
Boundary Map of RPA

ROOSEVELT AND MANNHEIM ROAD TIF



CHRISTOPHER B. BURKE
 ENGINEERING, LTD.
 9575 West Higgins Road, Suite 600
 Rosemont, Illinois 60018
 (847) 823-0500

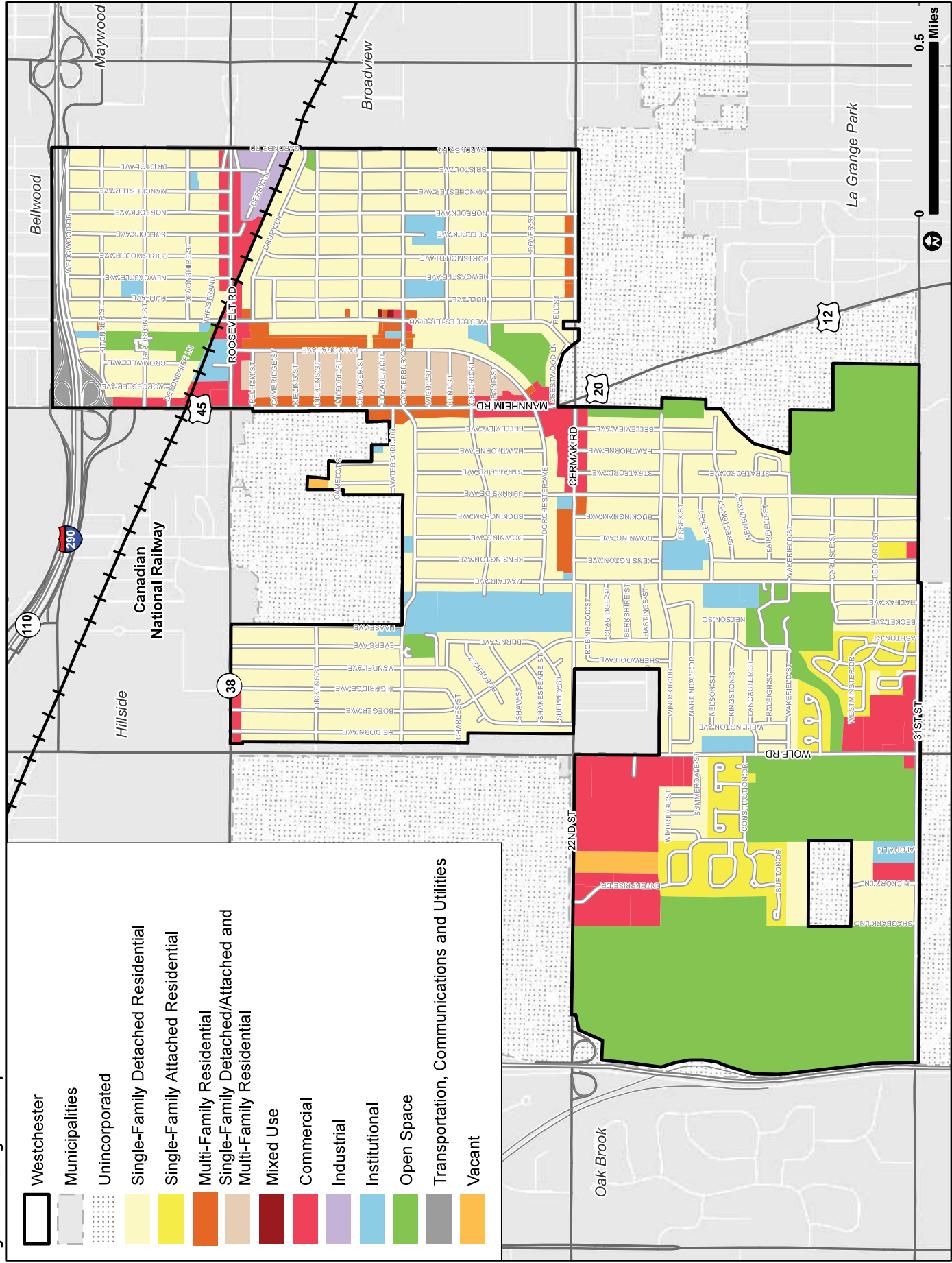
ROOSEVELT AND MANNHEIM ROAD TIF
 IN
 VILLAGE OF WESTCHESTER, ILLINOIS
 PREPARED FOR
 VILLAGE OF WESTCHESTER

CALC.	KJR	PROJECT NO.
DWN.	AJK	190433
CHKD.	KJR	SHEET 1 OF 1
SCALE:	1" = 150'	DRAWING NO.
DATE:	04-17-2026	TIF190433A.26

PRELIMINARY

EXHIBIT D
EXISTING LAND USE MAP

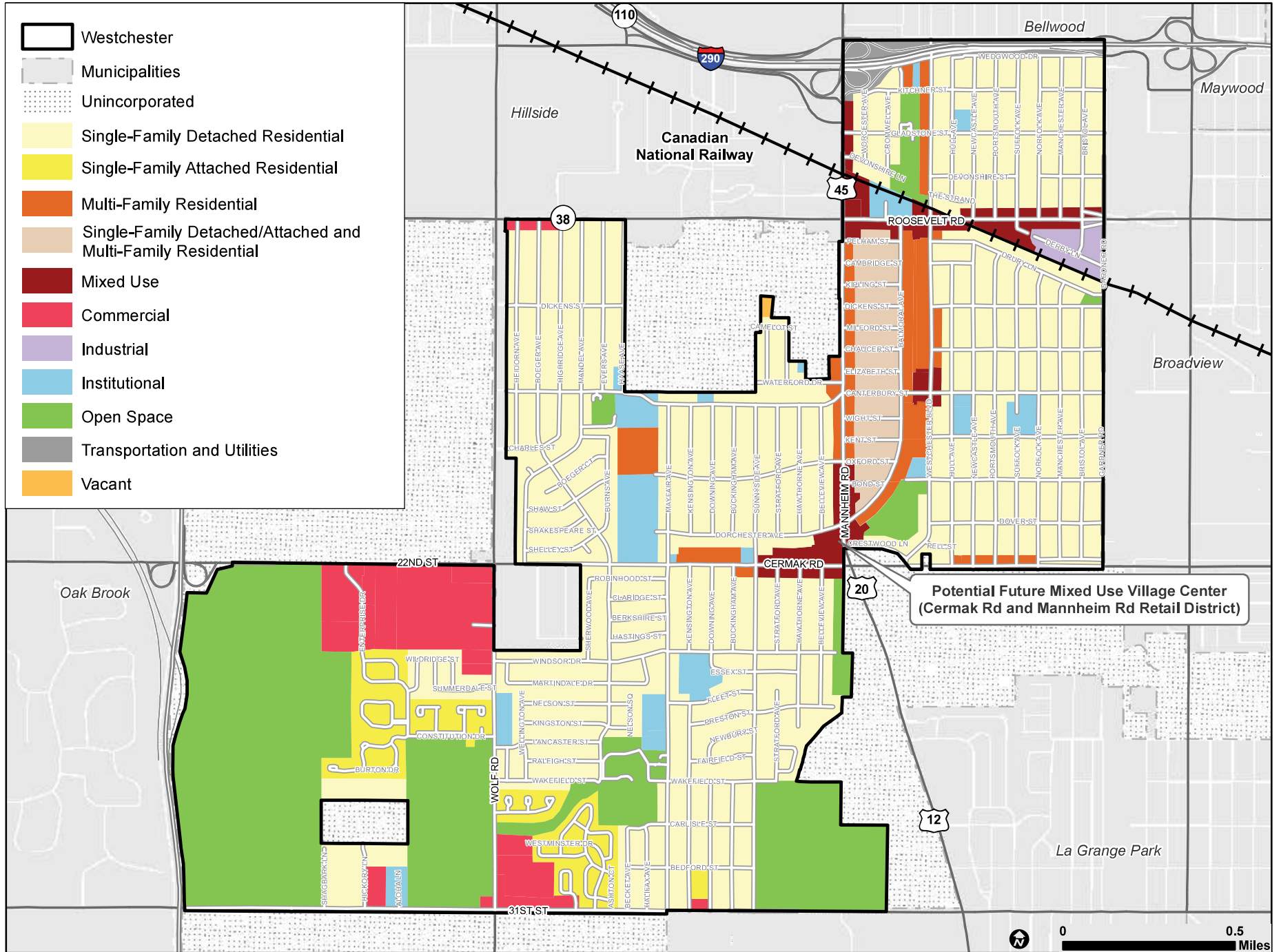
Figure 3. Existing land use plan



Source: Chicago Metropolitan Agency for Planning, 2013.

EXHIBIT E
FUTURE LAND USE MAP

Figure 5. Future land use plan



Source: Chicago Metropolitan Agency for Planning, 2013.