

REDEVELOPMENT PROJECT AREA #1 PLAN AND PROGRAM #1



DRAFT REPORT



MARCH 2026

TAX INCREMENT
FINANCING DISTRICT #1
REDEVELOPMENT PLAN & PROGRAM



DRAFT REPORT

March 2026

Prepared by:
Teska Associates, Inc.



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INTRODUCTION

The Village of Carbon Cliff is a community of roughly 1,846 residents (U.S. Census, 2020). Officially incorporated in 1906, it is centrally located within Rock Island County, and roughly one-hundred and sixty (160) miles west of Chicago and one-hundred and eighty-five (185) miles east of Des Moines, IA.

This report documents the Tax Incremental Redevelopment Plan and Program (the “Redevelopment Plan”) for the Village of Carbon Cliff Redevelopment Project Area #1 (the “Project Area”). This Redevelopment Plan has been prepared for use by the Village of Carbon Cliff (the “Village”) by Teska Associates, Inc. This Redevelopment Plan seeks to respond to a number of deficiencies, challenges and needs within the Project Area, and is indicative of a strong commitment and desire on the part of the Village to improve and revitalize the Project Area. This document is intended to provide a framework for improvements and reinvestment within the Project Area over the next 23 years.



The Village of Carbon Cliff is committed to promoting economic development within the community in general, and within the Project Area in particular. To this end, the Village retained the planning consulting firm of Teska Associates, Inc. to assist the Village with the creation of a new Tax Incremental Financing (“TIF”) district encompassing properties adjacent to John Deer Road near Megan Drive, parcels along 2nd Avenue near 3rd Street, and parcels east of 10th Avenue, in the Village of Carbon Cliff, IL. Teska has conducted field surveys, site evaluations, and identified key redevelopment opportunities and necessary public improvements within the Project Area.

This Redevelopment Plan summarizes the analyses and findings of the consultant’s work. The Village is entitled to rely on the findings and conclusions of this Redevelopment Plan in designating the Project Area as a redevelopment project area under the State of Illinois Tax Increment Allocation Redevelopment Act, 65 ILCS 5/11-74.4-1 as amended, the “Act”. Teska has prepared this Redevelopment Plan, and the related Eligibility Report, with the understanding that the Village would rely on: (a) the findings and conclusions of the Redevelopment Plan and associated Eligibility Report in proceeding with the designation of the Project Area and the adoption and implementation of the Redevelopment Plan; and (b) the fact that Teska has obtained the necessary information so that the Redevelopment Plan, and the related Eligibility Report, will comply with the provisions set forth in the Act.



Tax Increment Financing

Tax increment financing is permitted in Illinois under the “Tax Increment Allocation Redevelopment Act” (Chapter 65 ILCS 5/11-74.4-1, et seq.) of the Illinois Statutes, as amended (hereinafter the "Act"). Only areas which meet certain specifications outlined in the Act are eligible to use this financing mechanism. Besides describing the redevelopment objectives, this Redevelopment Area Plan and Program report sets forth in general terms the overall program to be undertaken to achieve these objectives.

The Act permits municipalities to improve eligible “conservation” or “blighted” areas in accordance with an adopted Redevelopment Plan over a period not to exceed 23 years. The municipal cost of certain public improvements and programs can be repaid with the revenues generated by increased assessed values of private real estate within a designated project area. This taxing power is only applied to the increase in equalized assessed valuation generated within the designated project area during the limited term of the Redevelopment Plan and Program, principally increased equalized assessed valuation from new private development.



REDEVELOPMENT PROJECT AREA DESCRIPTION

The boundaries within the Redevelopment Project Area were carefully established in adherence to the eligibility criteria and include only those parcels which would benefit by the proposed Redevelopment Plan and Program. The Project Area generally consists of properties located in the southwest corner of the Village of Carbon Cliff, including parcels adjacent to John Deer Road near Megan Drive, along 2nd Avenue near 3rd Street, and parcels east of 10th Avenue. The exact boundaries of the Project Area are illustrated in 'Figure A – Boundary Map'. The Project Area contains twenty-four (24) structures on a total of fifty (50) parcels. The total Project Area is approximately two-hundred and thirty-eight (238) acres in size.

The predominant land uses within the Project Area are commercial and vacant/undeveloped commercial properties. Existing land uses within the Project Area are illustrated in "Figure B - Existing Land Use Map".

<i>Table 1: Existing Land Use</i>	
Existing Land Use	Approximate Land Area (Acres)
Commercial	16
Institutional	12
Residential	8
Vacant/undeveloped	195
Rights-of-way	7
TOTAL	238

<i>Table 2: Existing Housing Units *</i>	
Type	Units
Single-Family	11
Multi-Family	0
TOTAL	11

** The displacement of 10 or more residential units, or a total of 75 or more residential units within the Project Area requires inclusion of a Housing Impact Study. None (0) of the eleven (11) existing housing units are anticipated to be redeveloped. Therefore a Housing Impact Study is not required or included in this report.*

Figure A – Boundary Map

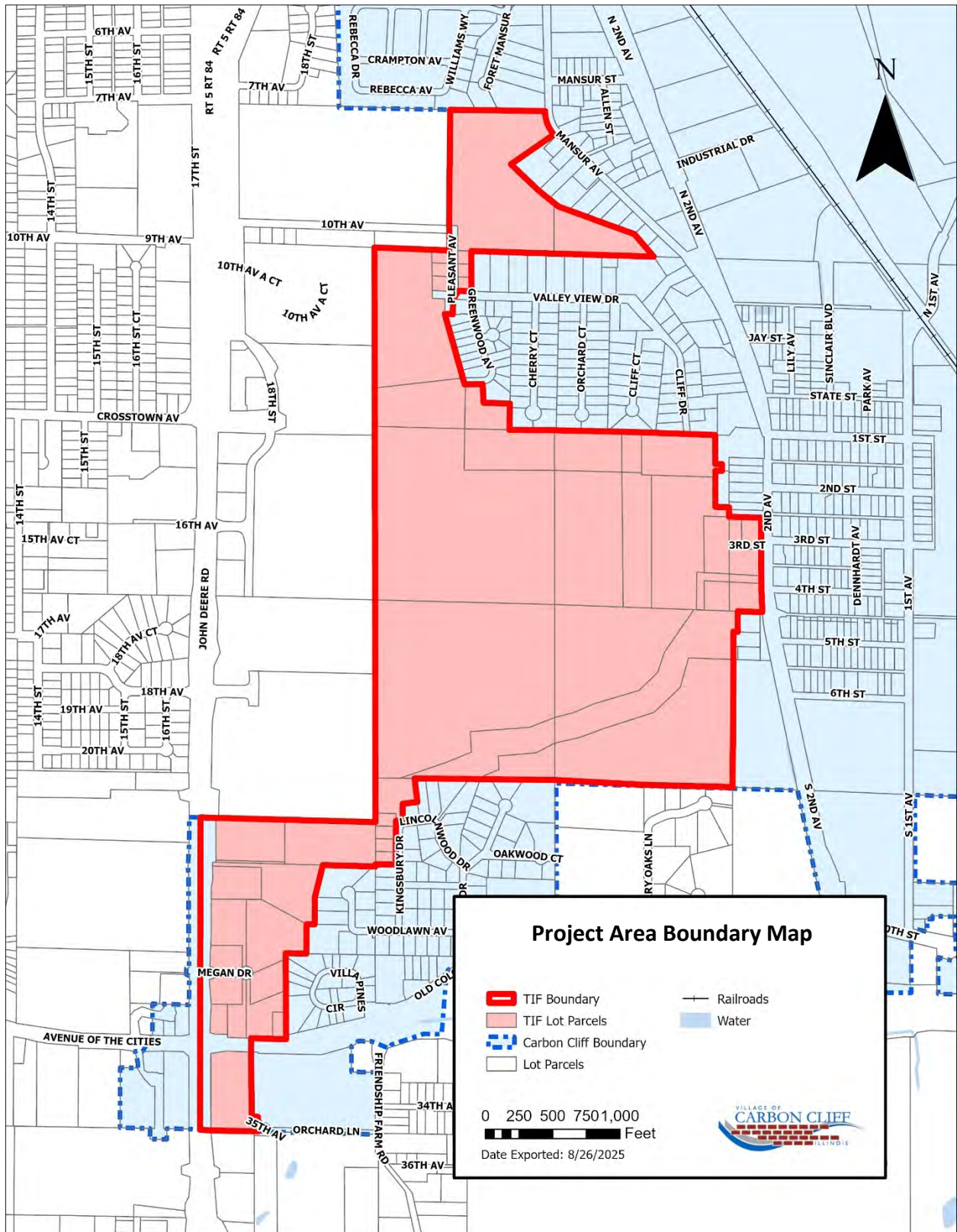


Figure B – Boundary Map Aerial View

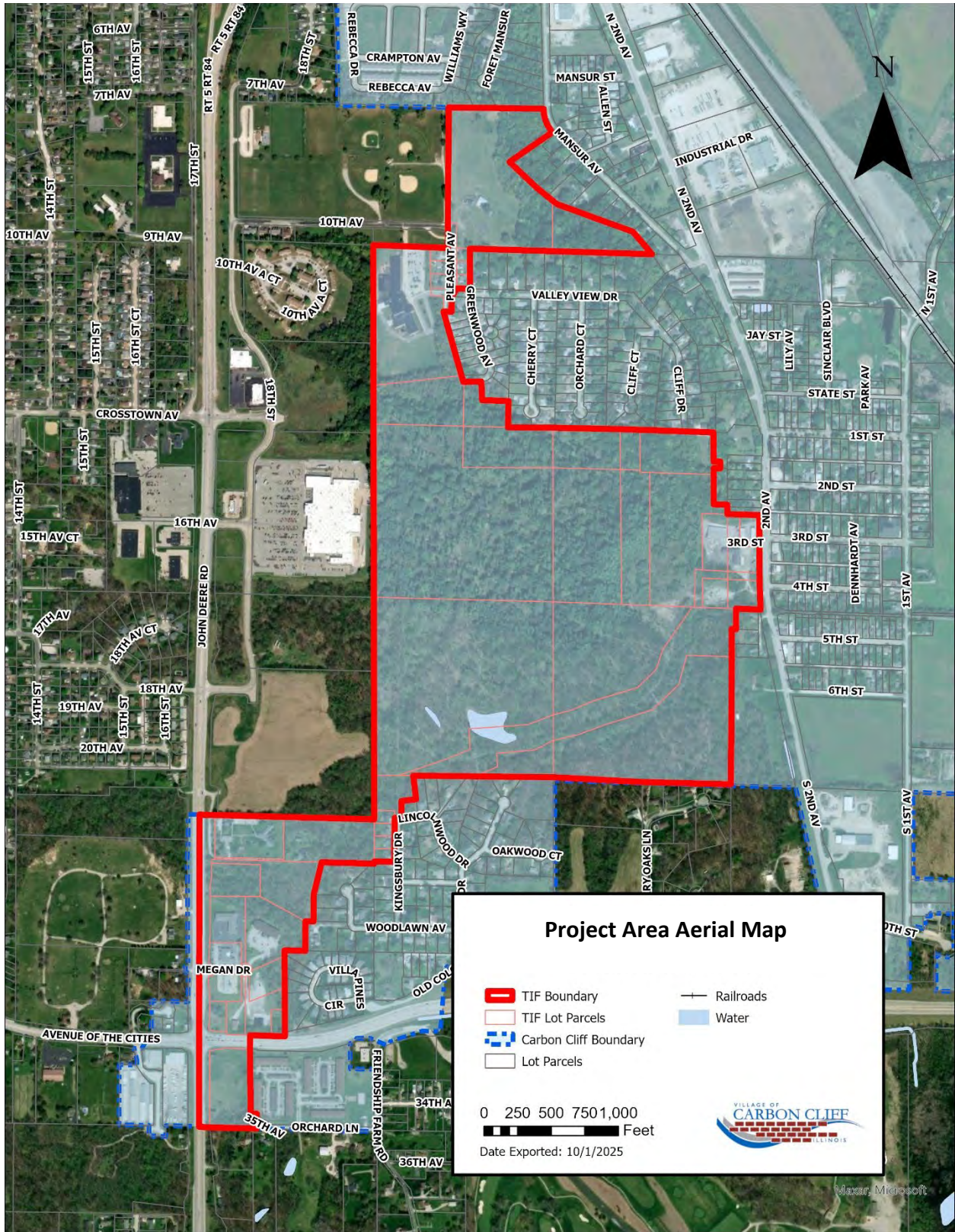
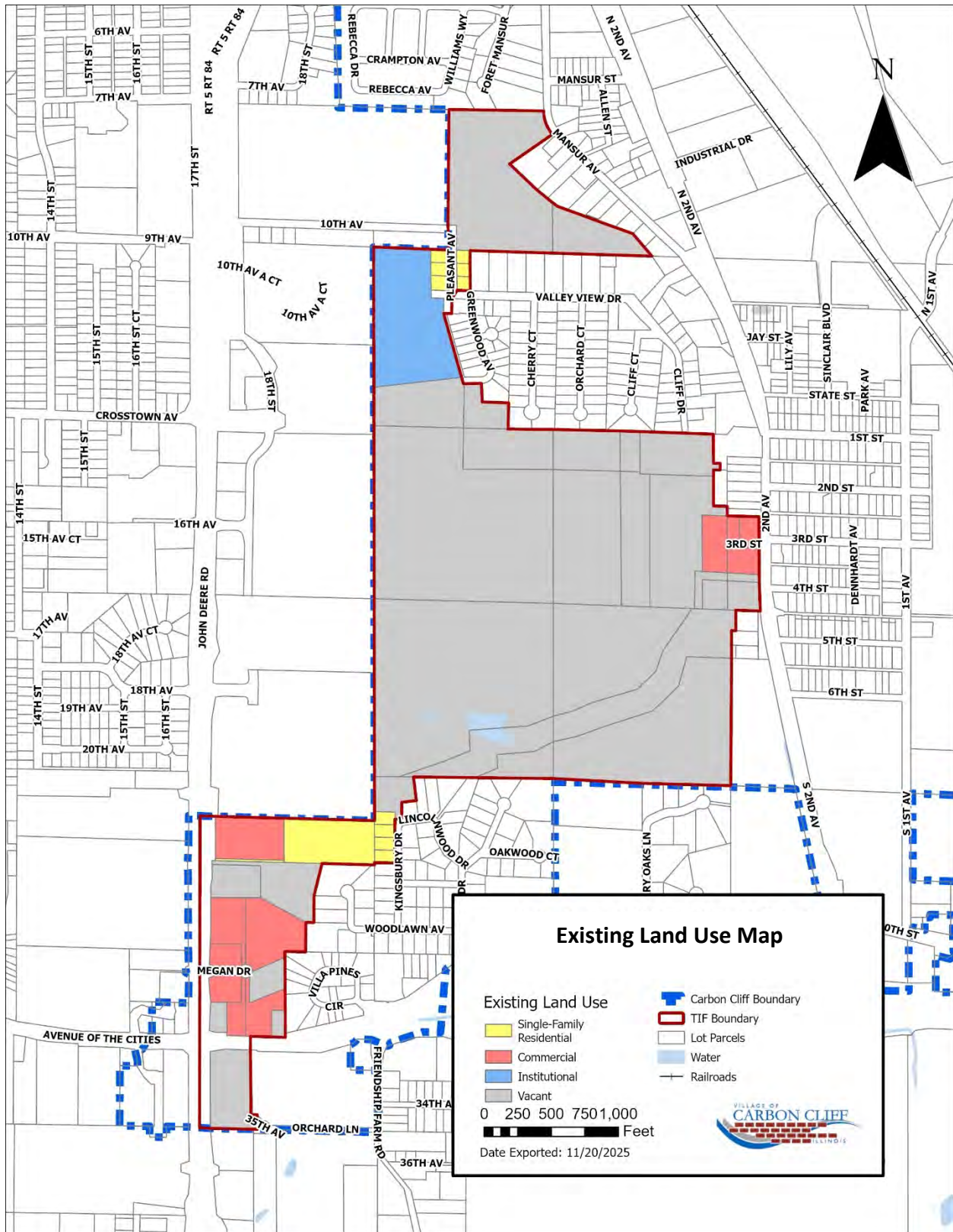


Figure C – Existing Land Use Map



Summary of the Eligibility of the Proposed Project Area TIF District

In the fall of 2025, a study was undertaken, consistent with the Act and related procedural guidelines, to determine the eligibility of the Village of Carbon Cliff Redevelopment Project Area #1. These “Eligibility Findings” indicate that the proposed Project Area meets the statutory requirements of a “conservation area” for the improved/developed areas and as a “blighted area” for the unimproved/undeveloped areas and is therefore eligible for designation as a “Tax Increment Finance Redevelopment Project Area.”

As detailed in Appendix A – Tax Increment Financing Eligibility Report of this Redevelopment Plan, the Project Area is eligible for designation as a “conservation area” and a “blighted area” due to the predominance and extent of improved and unimproved parcels exhibiting the following characteristics:

Improved Land Standard	Project Area
Building Age	Yes
Dilapidation	No
Obsolescence	Yes
Deterioration	Yes
Illegal Uses	No
Below Code Standards	No
Excessive Vacancies	No
Lack of Ventilation	No
Inadequate Utilities	Yes
Excessive Land Coverage	No
Deleterious Land Use	No
Lack of Planning	Yes
Environmental	No
Decline in EAV	Yes
Total	5

Unimproved Land - Requires two (2)

Standard	Project Area
Obsolete Platting	Yes
Diversity of Ownership	No
Tax Delinquencies	No
Adjacent Deterioration	Yes
Environmental Remediation	No
Decline in EAV	Yes
Total	3

Unimproved Land - Requires one (1)

Standard	Project Area
Unused Quarry/Mine	No
Unused Rail Yard	No
Chronic Flooding	Yes
Illegal Disposal	Yes
Designated Town Center	No
Qualified Prior to Vacancy	No
Total	2

Each of these factors contributes significantly towards the eligibility of the Project Area. All of these characteristics point towards the need for designation of the Project Area as a conservation area/blighted area to be followed by public intervention in order that redevelopment might occur.

REDEVELOPMENT PLAN & PROGRAM

The revitalization of the Project Area presents challenges and opportunities for the Village of Carbon Cliff. The success of this effort will depend upon cooperation between private investment and local government. Public and private development efforts have not, as yet, been able to stimulate the revitalization of the Project Area. The adoption of this Redevelopment Area Plan and Program will assist with the implementation of the economic development goals and objectives of Village, which otherwise could not reasonably be anticipated to occur without the adoption of this Redevelopment Area Plan and Program. Through public investment, the area will become attractive to private investment.

The Act describes a Redevelopment Plan as:

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

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

Purpose of the Redevelopment Plan

Pursuant to the "Tax Increment Allocation Redevelopment Act" (Chapter 65 ILCS 5/11-74.4-1, et seq.) of the Illinois Statutes as amended (hereinafter the "Act"), the purpose of a Redevelopment Plan and Program is to promote the health, safety, morals, and welfare of the general public by:

- < Eradicating blighting conditions and instituting conservation measures;
- < Removing and alleviating adverse conditions by encouraging private investment of underutilized and vacant properties which will strengthen the economy, tax base, business environment, and living environment;
- < Improving existing public utilities and infrastructure within the Project Area; and
- < Enhancing the overall quality of the economic and business environment in the Village of Carbon Cliff, IL.

Redevelopment Plan Goals and Objectives

The aim of this Redevelopment Plan is the revitalization of the Project Area as a strong and attractive commercial/residential area, which will contribute to the overall health and vitality of the Village of Carbon Cliff as a whole. The goals and objectives of this Redevelopment Plan are consistent with those articulated in the Illinois Tax Allocation Redevelopment Act. The Village does not have a comprehensive plan. The goals and objectives of this Redevelopment Plan are consistent with the overall goals and objectives of the Village of Carbon Cliff.

Future Land Use Plan

The intent of the Future Land Use Plan is to provide a long-range guide for determining the uses to which the land should eventually be put, and to direct subsequent zoning decisions as redevelopment occurs within the Project Area. The designation of an existing use as a redevelopment site is not intended to suggest any immediate requirement for redevelopment. Rather, these sites are identified as a way of planning for their future redevelopment only if and when a property owner pursues a development project, or an existing business vacates a property.

The Future Land Use Plan (Figure D) shows anticipated land uses at completion of project activities. On identified redevelopment opportunity sites (described in the next section), proposed changes in land use focus on enhancing the commercial and residential character and appearance of the Project Area. General future land use categories include:

Commercial

The commercial category includes commercial (retail and service) uses consistent with current commercial zoning standards established in the C-1 Neighborhood Commercial and C-2 General Commercial zoning districts in the Village of Carbon Cliff Zoning Ordinance.

Residential

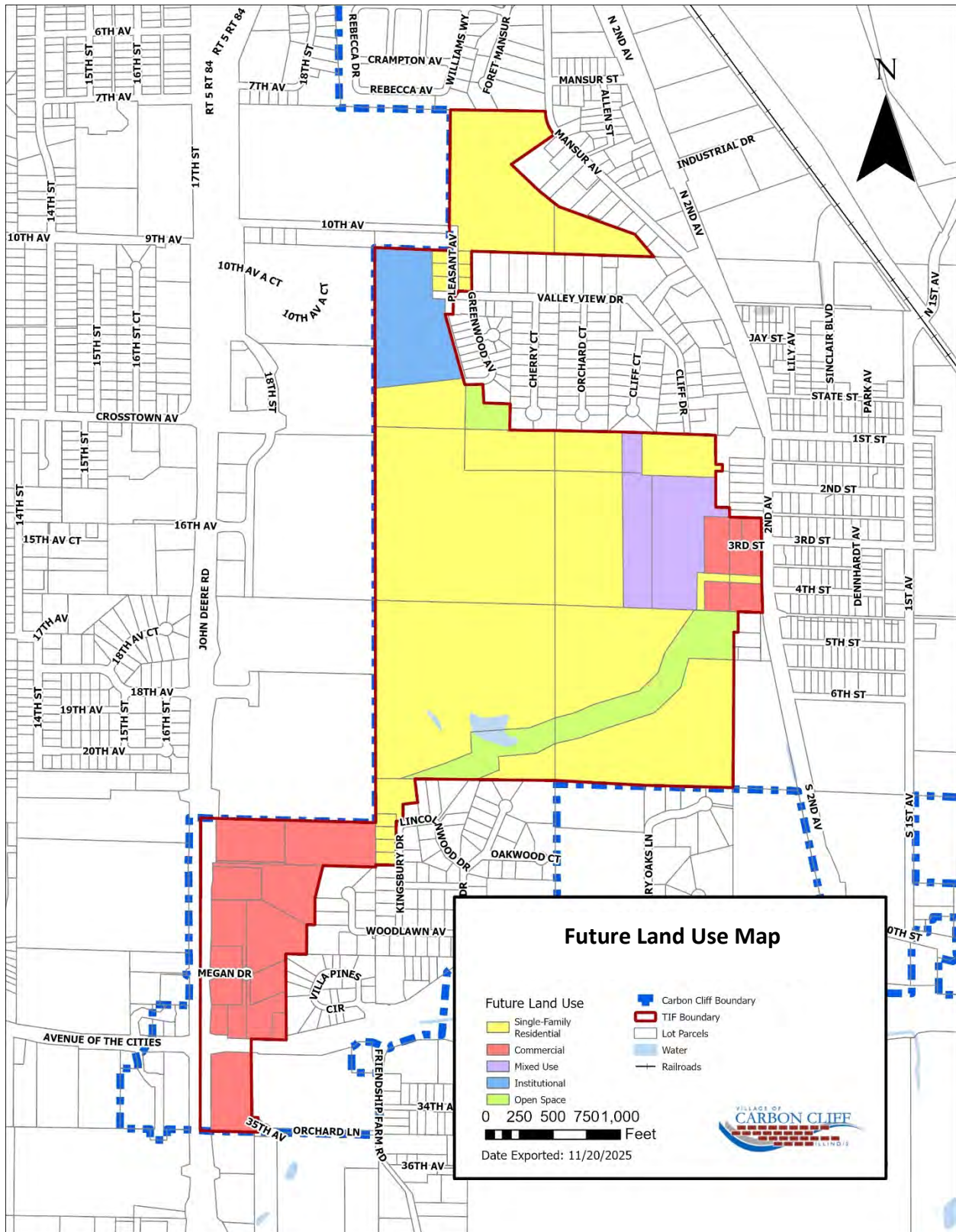
The residential category includes single-family and multi-family residential uses consistent with the current residential zoning standards established in the R-1 Single-Family Residential, R-2 One and Two Family Residential and R-3 General Residential zoning districts in the Village of Carbon Cliff Zoning Ordinance.

Mixed-Use

The mixed-use category includes commercial (retail and service) uses and multi-family (owner-occupied townhomes and condominium) residential uses. Mixed-use development can be horizontal (stand-alone commercial and residential uses) or vertical (first floor commercial uses with residential uses above). Mixed-uses should be consistent with the Village's zoning ordinance and other related planning documents and plans.

Note - Associated parking and open space uses are also anticipated in any/all future land use categories.

Figure D – Future Land Use Map



Redevelopment Opportunity Sites

The Project Area includes seven (7) primary redevelopment opportunity sites (Figure E - Redevelopment Sites). Table 3 indicates these potential future opportunity sites, existing land uses, and potential future land uses. Any land use described in Table 3 is appropriate and within the intent of this Redevelopment Plan.

The Redevelopment Plan shall serve as a guideline for the Project Area but is **not** meant to establish specific requirements. Adjustments may be made in response to market conditions and other key factors as long as they remain faithful to the Village’s overall goals and objectives for the Project Area.

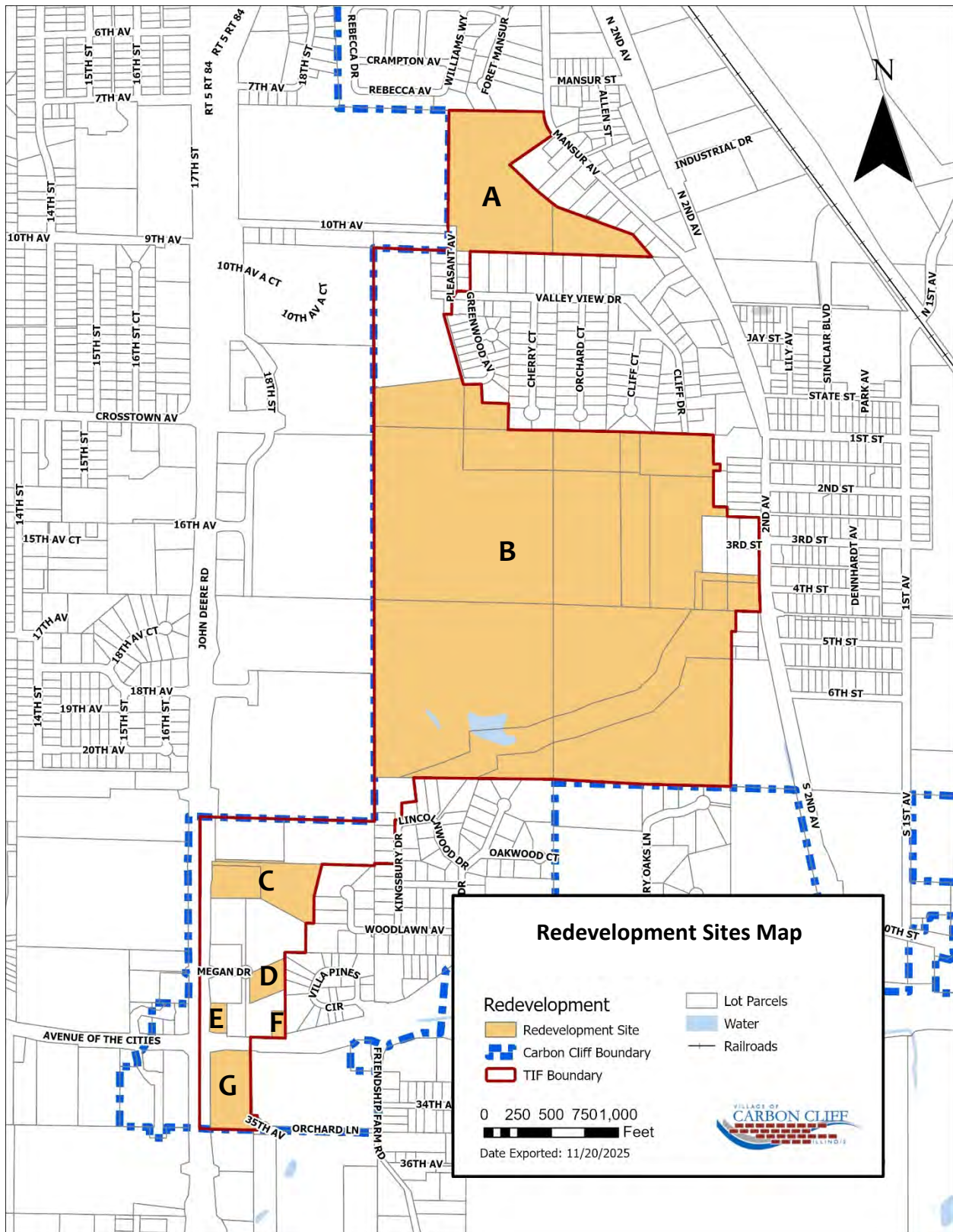
Table 3: Redevelopment Opportunity Sites			
Site	Area (Acres)	Existing Land Use	Future Land Use
A	20	Vacant/undeveloped	Single-family residential
B	165	Vacant/undeveloped	Single/multi family residential
C	6	Vacant/undeveloped	Commercial
D	1.5	Vacant/undeveloped	Commercial
E	0.5	Vacant/undeveloped	Commercial
F	0.5	Vacant/undeveloped	Commercial
G	4	Vacant/undeveloped	Commercial
TOTAL	197		

The Village may determine that other redevelopment opportunities, where consistent with the land use designations on the Future Land Use Plan, are within the intent of this Redevelopment Plan.

As indicated by Figure E, the Project Area parcels are planned for future commercial and/or residential development. In addition to these opportunity sites, the Redevelopment Plan also anticipates activities to be undertaken by the public sector, which are identified in the Public Improvements section of this report (page 18).

Undertaking these redevelopment activities will generate increased tax revenues, create commercial opportunities, upgrade public improvements such as roadways, parking areas, sidewalks, etc., and provide a stimulus for additional development in surrounding areas. Through these improvements, the character and economic viability of the Project Area will be improved over time.

Figure E – Redevelopment Sites Map



Eligible Project Costs

Redevelopment project costs mean and include the sum total of all reasonable or necessary costs incurred or estimated to be incurred, and any such costs incidental to the Redevelopment Plan and Program. As provided by the Act, such costs may include, without limitation, the following:

- < Costs of studies, surveys, development of plans, and specifications, implementation and administration of the Redevelopment Plan including but not limited to staff and professional service costs for architectural, engineering, legal, financial, planning or other services;
- < The cost of marketing sites within the Project Area to prospective businesses, developers, and investors;
- < Property assembly costs including, but not limited to, acquisition of land and other property, real or personal, or rights or interests therein, demolition of buildings, site preparation and site improvements that serve as an engineered barrier addressing ground level or below ground environmental contamination, including, but not limited to parking lots and other concrete or asphalt barriers, and the clearing and grading of land;
- < Costs of rehabilitation, reconstruction, repair, or remodeling of existing public or private buildings, fixtures, and leasehold improvements; and the cost of replacing an existing public building if pursuant to the implementation of a redevelopment project the existing public building is to be demolished to use the site for private investment or devoted to a different use requiring private investment;
- < Costs of the construction of public works or improvements;
- < Costs of job training and retraining projects, including the cost of “welfare to work” programs implemented by businesses located within the Project Area, and costs of advanced vocational education or career education, including but not limited to courses in occupational, semi-technical or technical fields leading directly to employment, incurred by one or more taxing districts, as provided in the Act;
- < Financing costs, including but not limited to, all necessary and incidental expenses related to the issuance of obligations and which may include payment of interest on any obligations issued under the Act accruing during the estimated period of construction of any redevelopment project for which such obligations are issued, and not exceeding thirty-six (36) months thereafter and including reasonable reserves related thereto;
- < To the extent the Village by written agreement accepts and approves the same, all or a portion of a taxing district’s capital costs resulting from the Redevelopment Project necessarily incurred or to be incurred within a taxing district in furtherance of the objectives of the Redevelopment Plan;

- < To the extent the Village by written agreement accepts and approves the same, an elementary, secondary, or unit school district's increased costs attributable to assisted housing units as provided in the Act;
- < Relocation costs to the extent that the Village determines that relocation costs shall be paid or is required to make payment of relocation costs by Federal or State law;
- < Interest cost incurred by a redeveloper related to the construction, renovation or rehabilitation of a redevelopment project, as provided by the Act.



Acquisition and Clearance

In order to facilitate coordinated redevelopment and meet redevelopment objectives, it may be necessary for the Village to assemble individual properties into unified sites which can be developed in their entirety. Any clearance of existing structures will be scheduled to minimize the adverse effects of rehabilitation or clearance activities.

Land Disposition

Property which may be acquired by the Village may be assembled into appropriate redevelopment sites. These properties may be sold or leased by the Village to other public bodies or to private developers, in whole or in part. The Village may in the future modify this disposition plan in accordance with the objectives of this Redevelopment Plan and Program, without amending the Plan. Terms of conveyance may be incorporated into appropriate disposition documents or agreements and may include more specific restrictions than contained in this Redevelopment Plan or in other municipal codes and ordinances governing the use of the land.

No conveyance, lease, mortgage, disposition of land or other property, or agreement relating to the development of property will be made except upon approval of the Village Board.

Public Improvements

The Village of Carbon Cliff will continue to provide public improvements in the Project Area to stimulate development and redevelopment in a manner consistent with this Redevelopment Plan. Some public improvements may be provided in partnership with the Illinois Department of Transportation (IDOT), or Rock Island County, or other governmental agencies as applicable. Public improvements may include, but are not limited to, the following:

- a. Vacation, removal, resurfacing, widening, reconstruction, and other improvements to rights-of-way, streets, alleys, bridges, pedestrian ways, and pathways.
- b. Development of or improvements to public open spaces.
- c. Construction of off-street parking facilities and/or structures.
- d. Improvement of public utilities such as sewer and water lines, electric lines, sidewalks, curbs and gutters, storm water detention facilities. Such improvement may include relocation and/or burial of existing overhead lines.
- e. Demolition and rehabilitation of obsolete structures.
- f. Beautification and safety improvements, including streetscape, lighting, signage, and landscaping of public properties.

Public improvement activities which are planned as part of this Redevelopment Plan are based upon discussions and recommendations with Village staff. A summary of required/recommended public improvements include the following:

- 7,000-9,000 linear feet of water and sewer main installation.
- Construction of a new 100,000-gallon water tower to be located within the Redevelopment Area to facilitate the new homes anticipated to be built within the TIF District.
- 10,000 linear feet of gas lines.
- Construction of a new water pump house located within the Redevelopment Area.
- Approximately 1.5 miles of new streets (this will include sidewalks, curb and gutter, and storm sewers)
- There is a 2,800 linear foot stretch of Argillo Creek that will need to be dredged, stabilized, and widened in areas to account for the additional runoff from the development. This is not in the Redevelopment Area but will be directly affected by future redevelopment.
- Construction of approximately three (3) detention ponds within the wooded areas of the Redevelopment Area to support future development.
- Install a public use bike path that is about 3,100 feet or about 0.6 miles.
- Construction of a public use park off the bike path at some point as well.

The costs associated with the public improvements described in this Redevelopment Plan may be shared by the Village of Carbon Cliff, other governmental agencies, and individual developers and property owners, pursuant to an agreement between the parties. The Village may determine at a later date that certain listed improvements are no longer needed or appropriate and may remove them from the list or may add new improvements to the list which are consistent with the objectives of this Redevelopment Plan. Such additions shall not require plan amendment provided they are for eligible public improvements and will not require an increase to the total estimated project costs in (Table 4).

Phasing of Project

Redevelopment projects anticipated in this Plan may commence immediately. Development and redevelopment projects are anticipated to be completed within twenty-three (23) years. Facade improvements, building rehabilitations, and other activities on individual properties will be encouraged throughout the life of the TIF. The Village may undertake additional public improvements or development projects as appropriate throughout the life of the Redevelopment Plan and Program.

Estimated Project Costs

Estimated public project costs are listed below in Table 4. These costs are based on 2025 dollars and are therefore subject to inflation. Increases in estimated Total Redevelopment Project Costs of more than five percent (5%), after adjustment for inflation from the date of the Redevelopment Plan adoption, are subject to amendment procedures as provided under the Act.

<i>Table 4: Estimated Redevelopment Project Costs</i>	
Category	Estimated Cost
Property Assembly including Acquisition, Site Preparation and Demolition, Environmental Remediation	\$4,500,000
Environmental, market and planning studies, surveys, development of engineering and architectural plans, specifications, implementation and administration fees	\$7,000,000
Rehabilitation, reconstruction, repair, or remodeling of existing public or private buildings and fixtures	\$11,500,000
Construction or improvement of public improvements (1)	\$18,500,000
Job training/retraining and relocation costs	\$1,250,000
Developer Interest Costs, municipal financing costs, taxing districts eligible reimbursements and capital costs	\$3,250,000
Total Estimated Project Costs (2) (3)	\$46,000,000

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

(2) *Actual costs for each category identified above may vary provided that the total estimated project costs may not be exceeded without amendment to this Redevelopment Plan.*

(3) *This table does not include costs associated with the issuance of municipal obligations, capitalized interest, reimbursement for a portion of privately issued obligations, financing costs during construction (not to exceed 36 months), or other eligible project costs. Such additional costs may or may not be incurred and cannot be estimated at this time.*

Sources of Funds

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

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

- < Real property tax increment revenues from the Project Area;
- < Tax revenues resulting from the establishment of any Special Service Area districts within the Project Area;
- < Interest earned on temporary investments;
- < Gifts, grants, and contributions;
- < Sale or lease of land proceeds;
- < User fees;
- < Transfer from a contiguous redevelopment project area created under the Act.

The principal source of funds to undertake redevelopment activities will be the incremental increase in real property taxes attributable to the increase in the equalized assessed value of each taxable lot, block, tract or parcel of real property in the Project Area over the initial equalized assessed value of each such lot, block, tract or parcel. There may also be other eligible local sources of revenue, such as the sale or lease of Village owned property, that the Village determines are appropriate to allocate to the payment of redevelopment project costs.

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

Nature and Term of Obligations to be Issued

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

Certain redevelopment projects may be of such a scale or on such a timetable as to preclude financing on a cash basis. These projects may be funded by the use of tax increment revenue obligations issued pursuant to the Act for a term not to exceed twenty-three (23) years. Consistent with the conservative nature of the financial plan for this Redevelopment Program, the highest priority for the issuance of tax increment revenue obligations shall occur when the commitment is in place for private sector investment necessary to fund the amortization of such obligations.

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

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

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

- < Net revenues of all or part of a Redevelopment Project,
- < Taxes levied and collected on any or all property in the municipality.
- < The full faith and credit of the municipality.
- < A mortgage on part or all of a Redevelopment Project.
- < Any other taxes or anticipated receipts that the municipality may lawfully pledge.

Initial Equalized Assessed Valuation

(Table 5) lists the equalized assessed valuation of all properties within the Project Area. The total 2024 equalized assessed valuation of the Project Area is **(\$3,085,597)**.

Table 5: Project Area Equalized Assessed Valuation (2024)

PIN	EAV	PIN	EAV
0932400010	\$53,892	1805203001	\$0
0933300020	\$36,292	1805203002	\$0
1804100013	\$7,633	1805203003	\$0
1804100014	\$3,128	1805400003	\$21,337
1804100015	\$0	1805400004	\$6,297
1804100017	\$6,482	1805400005	\$0
1804100018	\$15,081	1805400006	\$633
1804100019	\$15,497	1805400007	\$75,419
1804100021	\$13,052	1805400008	\$0
1804100022	\$166,502	1805401001	\$585,897
1804100023	\$6,979	1805401002	\$594,258
1804100033	\$765	1805401003	\$13,308
1804100034	\$446	1805401004	\$185,929
1804100036	\$7,276	1805401005	\$101,355
1804101002	\$47,181	1805401006	\$29,094
1804101003	\$47,201	1805401007	\$65,246
1804101004	\$43,514	1805404001	\$11,492
1804101005	\$36,280	1805404002	\$78,069
1804101006	\$42,464	1805404003	\$55,830
1804101007	\$37,950	1805404004	\$71,377
1804110001	\$176,781	1805404005	\$91,256
1804300001	\$42,321	1808200001	\$64,533
1804300003	\$10,420	1808200002	\$129,904
1805200013	\$35,496	1808200003	\$13,833
1805200014	\$16,875	1808200013	\$21,022
		TOTAL	\$3,085,597



Anticipated Equalized Assessed Valuation

Upon the completion of anticipated redevelopment projects, it is estimated that the equalized assessed valuation of real property within the Project Area will be approximately **\$54,095,426**. This figure is based upon estimates of value for the anticipated rehabilitation and potential redevelopment projects described in this report.

Payment in Lieu of Taxes

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

Provision for Amending the Redevelopment Plan and Program

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

Commitment to Fair Employment Practices and an Affirmative Action Plan

The Village is committed to and will affirmatively implement the assurance of equal opportunity in all personnel and employment actions with respect to this Redevelopment Plan. This includes, but is not limited to: hiring, training, transfer, promotion, discipline, fringe benefits, salary, employment working conditions, termination, etc. without regard to any non-merit factor, including race, national origin, color, religion, sex, sexual orientation, gender identity, disability (physical or mental), age, marital status, status as a parent, or genetic information.

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

FINANCIAL IMPACT OF REDEVELOPMENT

Without the adoption of the Redevelopment Plan and Program, development and redevelopment projects within the Project Area are not reasonably expected to be undertaken by private enterprise. In the absence of Village-sponsored redevelopment, there is a prospect that blighting factors will continue to exist and spread, and the Project Area on the whole and adjacent properties will become less attractive for the maintenance and improvement of existing buildings and sites. Erosion of the assessed valuation of property in the Project Area has already occurred and could lead to further reductions in assessed valuations of nearby properties that would negatively impact on all taxing districts.

Implementation of the Redevelopment Plan and Program is expected to have significant short and long term positive financial impacts on the taxing districts affected by this Redevelopment Plan. In the short term, the Village's effective use of tax increment financing will improve assessed valuations and make the Project Area more attractive for future redevelopment opportunities. In the long term, after the completion of all redevelopment improvements and activities, and the payment of all redevelopment project costs and municipal obligations, the taxing districts will benefit from the enhanced tax base which results from the increase in equalized assessed valuation caused by the Redevelopment Plan and Program.

The following taxing districts cover the Carbon Cliff Redevelopment Project Area #1:

Table 6: Taxing Districts

Taxing District
CARBON CLIFF/BARSTOW 36
EAST MOLINE SCHL 37
UNITED TWP HIGH 30
ROCK ISLAND COUNTY
CARBON CLIFF VILLAGE
BLACKHAWK CC 503
CARBON CLIFF/BARSTOW FPD
METRO MASS TRANSIT DIST
ROCK RIVER LIBRARY
HAMPTON TWP
FOREST PRESERVE
ILLINI HOSPITAL DISTRICT
HAMPTON ROAD & BRIDGE
METRO AIRPORT AUTHORITY

This Redevelopment Plan contemplates redevelopment of the Project Area primarily with commercial and residential uses. Given the size of the Project Area (238 acres) and the anticipated future redevelopment within the Project Area, impact on individual taxing districts and taxing districts in general will be dependent upon the specific nature of any such future redevelopment.

Impact on Carbon Cliff - Barstow School District #36

School District #36 operates one facility and provides educational services in Kindergarten through 8th grade for the residents of Carbon Cliff and Silvis. Redevelopment of underutilized property with mixed-use (commercial and residential) redevelopment will potentially impact the school district through potential new residential units. The Act provides a formula for reimbursement to the school district for any increase in enrollment resulting from redevelopment activities within the redevelopment area.

Impact on East Moline School District #37

School District #37 operates nine facilities and provides educational services in Kindergarten through 8th grade for the residents of Carbon Cliff, Silvis and East Moline. Redevelopment of underutilized property with mixed-use (commercial and residential) redevelopment will potentially impact the school district through potential new residential units. The Act provides a formula for reimbursement to the school district for any increase in enrollment resulting from redevelopment activities within the redevelopment area.

Impact on United Township High School District 30

High School District 30 operates one facility and provides educational services in 9th through 12th grade for the residents of Carbon Cliff, East Moline, Silvis, Barstow, Campbell's Island, and Hampton. Redevelopment of underutilized property with mixed-use (commercial and residential) redevelopment will potentially impact the school district through potential new residential units. The Act provides a formula for reimbursement to the school district for any increase in enrollment resulting from redevelopment activities within the redevelopment area.

Impact on Rock Island County / Forest Preserve

Rock Island County provides a variety of services, including the County court system, health services and maintenance of open space and recreational activities. The replacement of underutilized property with new mixed-use redevelopment will have minimal impact on the demand for services and programs provided by the County. Services provided to residents will likely not be affected, and the impact is anticipated to be insignificant. No program is set forth in this Redevelopment Plan.

Impact on Village of Carbon Cliff

The Village of Carbon Cliff provides a variety of services, including police protection, snow removal, road maintenance, water and sewer service, and building and zoning services. The replacement of underutilized property with new mixed-use redevelopment may cause a minimal increase in demand for the services and programs provided by the Village. As provided in the Act, a portion of Redevelopment Project Costs may be allocated toward capital costs incurred by the Village which are made necessary by development as described in this Redevelopment Plan. The public improvements section of this plan and program (page 18) highlight some of these anticipated capital costs to be incurred by the Village.

Impact on Black Hawk Community College District #503

Black Hawk Community College operates two facilities (in Moline and Kewanee) and provides education and training services to residents of Carbon Cliff and surrounding communities in the County. The replacement of underutilized property with new mixed-use redevelopment may cause a minimal increased demand for the services and programs provided by Black Hawk Community College, including training programs to serve new businesses and educational services for new residents. However, the impact is anticipated to be insignificant given the size of the Project Area as compared to the size of the district. Therefore, no specific program is set forth in this Redevelopment Plan.

Impact on Carbon Cliff - Barstow Fire Protection District

The Fire District provides fire and rescue services to Carbon Cliff and Barstow. The replacement of underutilized property with new mixed-use development and/or redevelopment will have a minimal impact on demand for the services and programs provided by the fire district. However, any potential impact will be dependent upon the specific nature of any potential future redevelopment. No specific program is set forth in this Redevelopment Plan.

Impact on Rock Island County Metropolitan Mass Transit District (MetroLINK)

The Transit District provides bus and transportation services to residents throughout the County, providing approximately 3.5 million rides per year. The replacement of underutilized property with new mixed-use development and/or redevelopment will have a minimal impact on demand for the services and programs provided by the transit district. No specific program is set forth in this Redevelopment Plan.

Impact on Rock River Library District

The Rock River Grove Library provides library services for the residents of Carbon Cliff, Bowlesburg Fire Protection District, Barstow Fire Protection District and that part of the Silvis School District outside of the Cities of Silvis and East Moline. The district does not own a building but contracts with other area library facilities. Increased demand for library services is expected to be minimal. Potential new mixed-use redevelopment will have a minimal net impact in the demand for services provided by the library. No specific program is set forth in this Redevelopment Plan.

Impact on Hampton Township and Hampton Township Road & Bridge

Hampton Township provides a variety of services, including road maintenance and property assessments. The replacement of underutilized property with new mixed-use development and/or redevelopment will have a negligible impact on the demand for the services and programs provided by Hampton Township. All roads within the Project Area are controlled by either the Village of Carbon Cliff or IDOT. No program is set forth in this Redevelopment Plan.

Impact on Illini Hospital District

The replacement of underutilized property with new mixed-use development and/or redevelopment will have a negligible impact on the demand for the services and programs provided by the hospital. No program is set forth in this Redevelopment Plan.

Impact on Metropolitan Airport Authority of Rock Island County

The Airport Authority manages the Quad Cities International Airport, established in 1947 to serve residents of the Quad Cities. The replacement of underutilized property with new mixed-use development and/or redevelopment will have a negligible impact on the demand for the services and programs provided by the airport. No program is set forth in this Redevelopment Plan.

FINDINGS OF NEED FOR TAX INCREMENT FINANCING

On the basis of the findings of this Redevelopment Plan and Program, the Mayor and the Village Board of Carbon Cliff, Illinois, adopt the following findings pursuant to Section 11-74.4-3(n) of the Act.

Project Area Not Subject to Growth

The Project Area on the whole has not been subject to growth and development through investment by private enterprise and would not reasonably be anticipated to be developed without adoption of this Redevelopment Plan. Substantial evidence supports this conclusion.

First, the Village finds that the Project Area on the whole has not been subject to growth and redevelopment through investment by private enterprise, based on the following evidence, as outlined in the Eligibility Findings Report in Appendix A:

1. Developed properties within the Project Area exhibiting building and site deterioration, obsolescence, Lack of planning, and decline in equalized assessed value, as described in Appendix A – Eligibility Report;
2. Undeveloped properties within the Project Area exhibiting decline in equalized assessed value, and proximity to improved areas exhibiting deterioration of buildings and site improvements, as described in Appendix A – Eligibility Report; and
3. Inadequate utilities and public infrastructure to support new commercial and residential development and redevelopment within the Project Area.

Second, the Village finds that the Project Area would not reasonably be anticipated to be developed without adoption of this Redevelopment Plan:

1. Proposed redevelopment sites indicate a likely financial gap without public resources, grants or other incentives to promote future redevelopment;
2. The need for public – private partnerships to support future redevelopment; and
3. The need for future infrastructure improvements to support future redevelopment

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

Conformance with Comprehensive Plan

The Village of Carbon Cliff does not have a comprehensive plan. This Redevelopment Plan was guided primarily by conversations with the Village staff, as well as associated development regulations and Village policies, codes and ordinances.

Date of Completion

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



TAX INCREMENT FINANCING ELIGIBILITY REPORT

Carbon Cliff TIF District #1



DRAFT REPORT

March 2026

Prepared By:
Teska Associates, Inc.



INTRODUCTION

Village of Carbon Cliff (the “Village”) officials have determined that without direct involvement and financial assistance, planning goals and objectives for the study area, the Carbon Cliff TIF #1 Redevelopment Project Area (the “Project Area”), cannot be achieved, and utilization of Tax Increment Financing (“TIF”) in the area is desired.



Tax Increment Financing can be used to make the Project Area more attractive for redevelopment by eliminating the conditions which inhibit private investment, weaken the Village’s tax base, affect the safety of community residents, and hinder the Village’s ability to promote a cohesive development of compatible land uses as articulated in the Village’s Comprehensive Plan. In accordance with the TIF Act, public improvements may be constructed and incentives provided to encourage the type of private investment that will allow the Village to achieve its vision and goals.

Establishing the TIF District can help the Village meet these goals by facilitating physical improvements, removing blighted conditions, and providing funding sources for improvement projects. These improvements will not only help improve the physical conditions and economic development of the Project Area but also enhance the quality-of-life of adjacent neighborhoods and for all residents of Carbon Cliff.

TAX INCREMENT FINANCING OVERVIEW

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

A “Redevelopment Project Area” is defined as:

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

A “blighted area” is defined as:

“... any improved or vacant area within the boundaries of a redevelopment project area located within the territorial limits of the municipality where: (1) If improved, industrial, commercial, and residential buildings or improvements are detrimental to the public safety, health, or welfare because of a combination of 5 or more of the following factors: dilapidation; obsolescence; deterioration; presence of structures below minimum code standards; illegal use of individual structures; excessive vacancies; lack of ventilation, light, or sanitary facilities; inadequate utilities; excessive land coverage and overcrowding of structures and community facilities; deleterious land use or layout; lack of community planning; need for environmental remediation; or declining total equalized assessed value.”

“... (2) If vacant, the sound growth of the redevelopment project area is impaired by a combination of 2 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 vacant part of the redevelopment project area to which it pertains: (A) Obsolete platting of vacant land that results in parcels of limited or narrow size or configurations of parcels of irregular size or shape that would be difficult to develop on a planned basis and in a manner compatible with contemporary standards and requirements, or platting that failed to create rights-of-ways for streets or alleys or that created inadequate right-of-way widths for streets, alleys, or other public rights-of-way or that omitted easements for public utilities. (B) Diversity of ownership of parcels of vacant land sufficient in number to retard or impede the ability to assemble the land for development. (C) Tax and special assessment delinquencies exist or the property has been the subject of tax sales under the Property Tax Code within the last 5 years. (D) Deterioration of structures or site improvements in neighboring areas adjacent to the vacant land. (E) The area has incurred Illinois Environmental Protection Agency or United States Environmental Protection Agency remediation costs for, or a study conducted by an independent consultant recognized as having expertise in environmental remediation has determined a need for, the clean-up of hazardous waste, hazardous substances, or underground storage tanks required by State or federal law, provided that the remediation costs constitute a material impediment to the development or redevelopment of the redevelopment project area. (F) The total equalized assessed value of the proposed redevelopment project area has declined for 3 of the last 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 3 of the last 5 calendar years for which information is available or is increasing at an annual rate that is less than the Consumer Price Index for All Urban Consumers published by the United States Department of Labor or successor

agency for 3 of the last 5 calendar years prior to the year in which the redevelopment project area is designated.”

A “conservation area” is defined as:

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

And finally, “vacant land” is defined as:

“... any parcel or combination of parcels of real property without industrial, commercial, and residential buildings which has not been used for commercial agricultural purposes within 5 years prior to the designation of the redevelopment project area, unless the parcel is included in an industrial park conservation area or the parcel has been subdivided; provided that if the parcel was part of a larger tract that has been divided into 3 or more smaller tracts that were accepted for recording during the period from 1950 to 1990, then the parcel shall be deemed to have been subdivided, and all proceedings and actions of the municipality taken in that connection with respect to any previously approved or designated redevelopment project area or amended redevelopment project area are hereby validated and hereby declared to be legally sufficient for all purposes of this Act. For purposes of this Section and only for land subject to the subdivision requirements of the Plat Act, land is subdivided when the original plat of the proposed Redevelopment Project Area or relevant portion thereof has been properly certified, acknowledged, approved, and recorded or filed in accordance with the Plat Act and a preliminary plat, if any, for any subsequent phases of the proposed Redevelopment Project Area or relevant portion thereof has been properly approved and filed in accordance with the applicable ordinance of the municipality.”

Determination of eligibility of the proposed Project Area is based on a comparison of data gathered through field observations by Teska Associates, Inc. (Teska), document and archival research, and information obtained from the Village of Carbon Cliff and Rock County against the eligibility criteria set forth in the Act.

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



DESCRIPTION OF THE PROJECT AREA

The Project Area includes properties generally located in the western area of Carbon Cliff, including properties adjacent to John Deer Road near Megan Drive, along 2nd Avenue near 3rd Street, and parcels east of 10th Avenue. The Redevelopment Project Area contains a mixture of land uses, including industrial, commercial, residential and vacant parcels. The Project Area includes twenty-four (24) structures on fifty (50) parcels. The total area of the Redevelopment Project Area is approximately two-hundred and thirty-eight (238) acres, more or less.

Exhibit 1 – Aerial Location Map

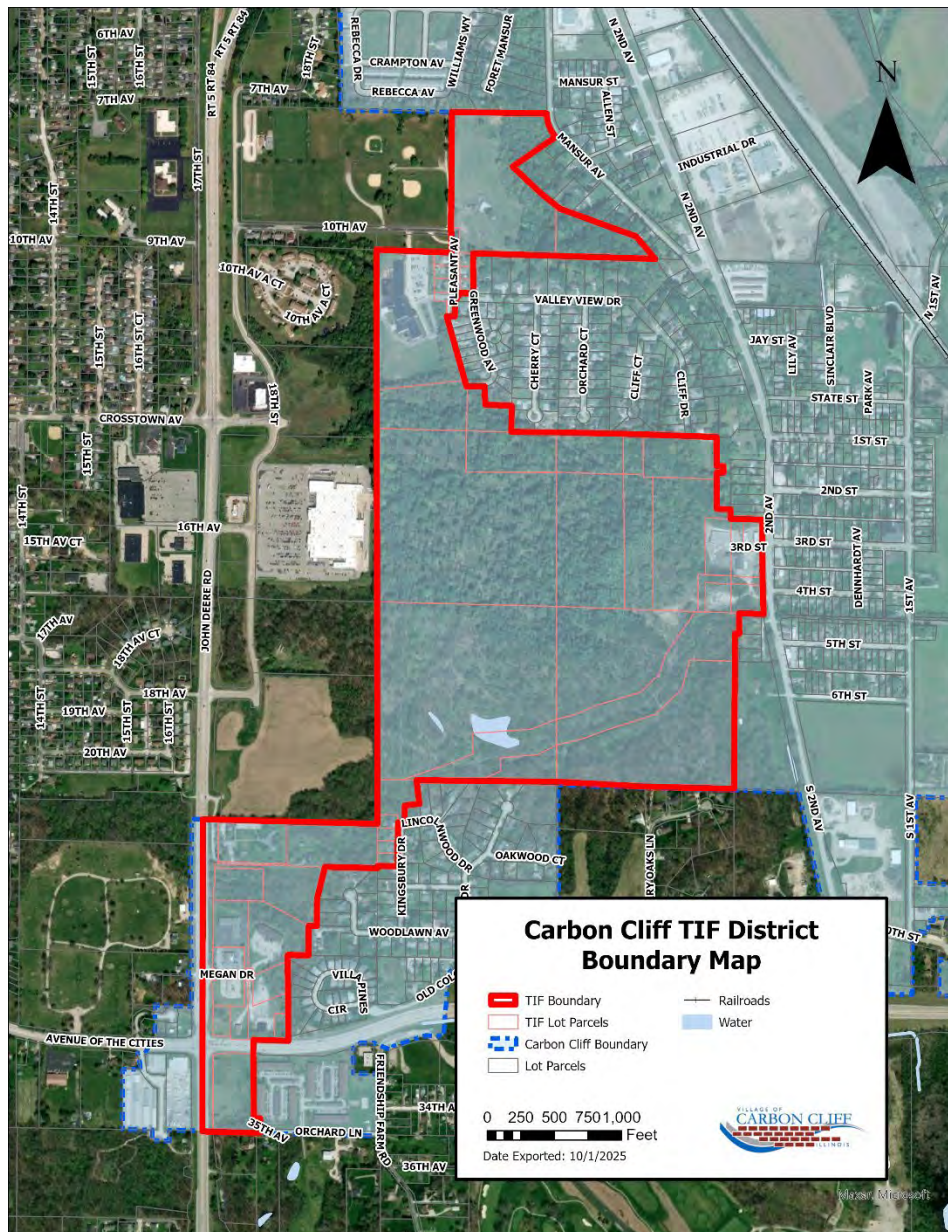
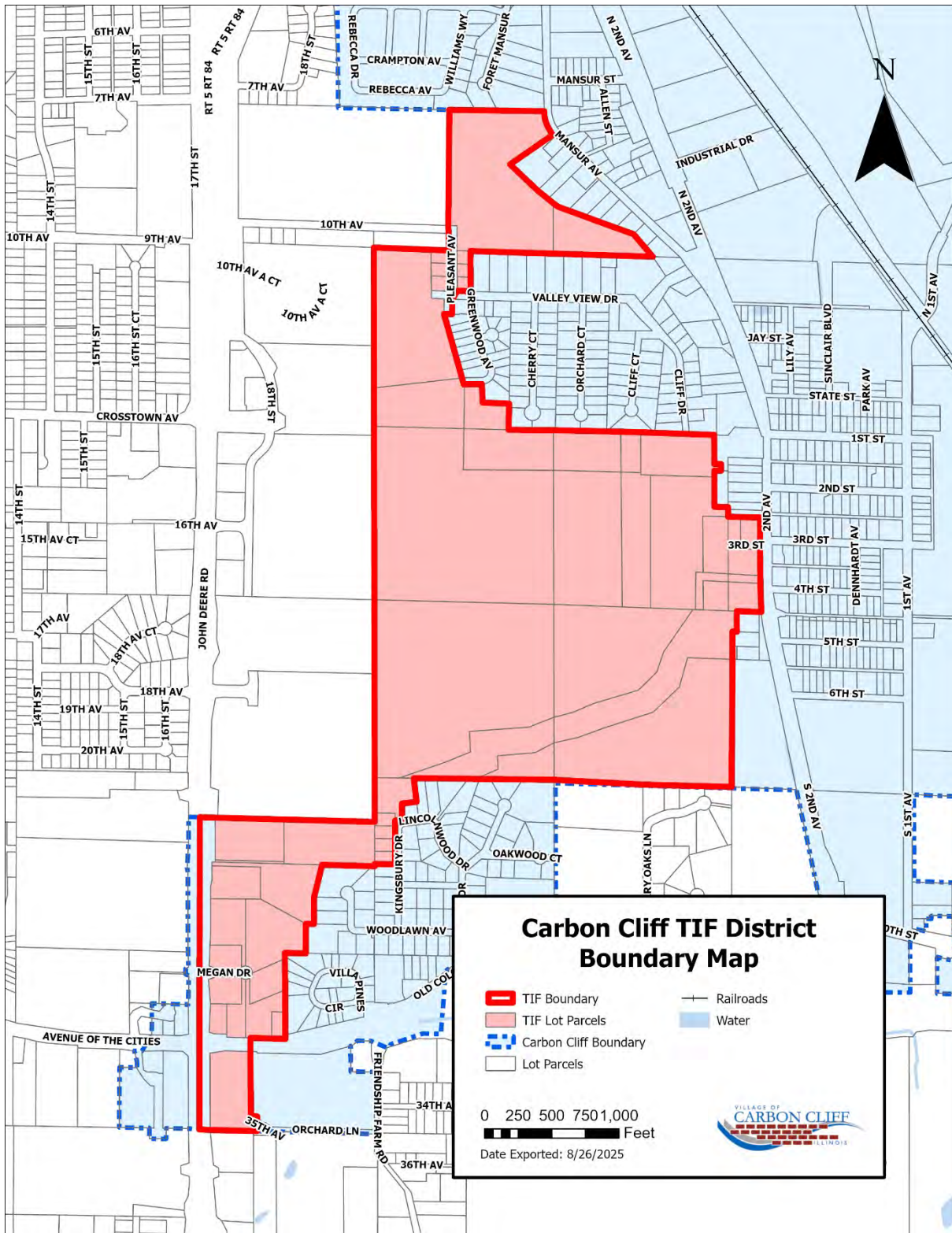


Exhibit 2
TIF Boundary Map



ELIGIBILITY FINDINGS

Teska Associates, Inc. conducted a field survey of every property within the Redevelopment Project Area. Based on an inspection of the exteriors of buildings and grounds, field notes were taken to record the condition for each parcel. This survey occurred on **Wednesday, September 24, 2025**. Photographic evidence further documents the observed field conditions. Field observations were also supplemented with information provided by Village and County officials, and online resources where available.

The Act establishes eligibility requirements for improved parcels differently from eligibility requirements for unimproved parcels. Therefore, the eligibility findings for improved/developed parcels (24 parcels) and unimproved/vacant parcels (26 parcels) are determined separately and in accordance with the provisions of Section 5/11-74.4-3(a) of the Act.

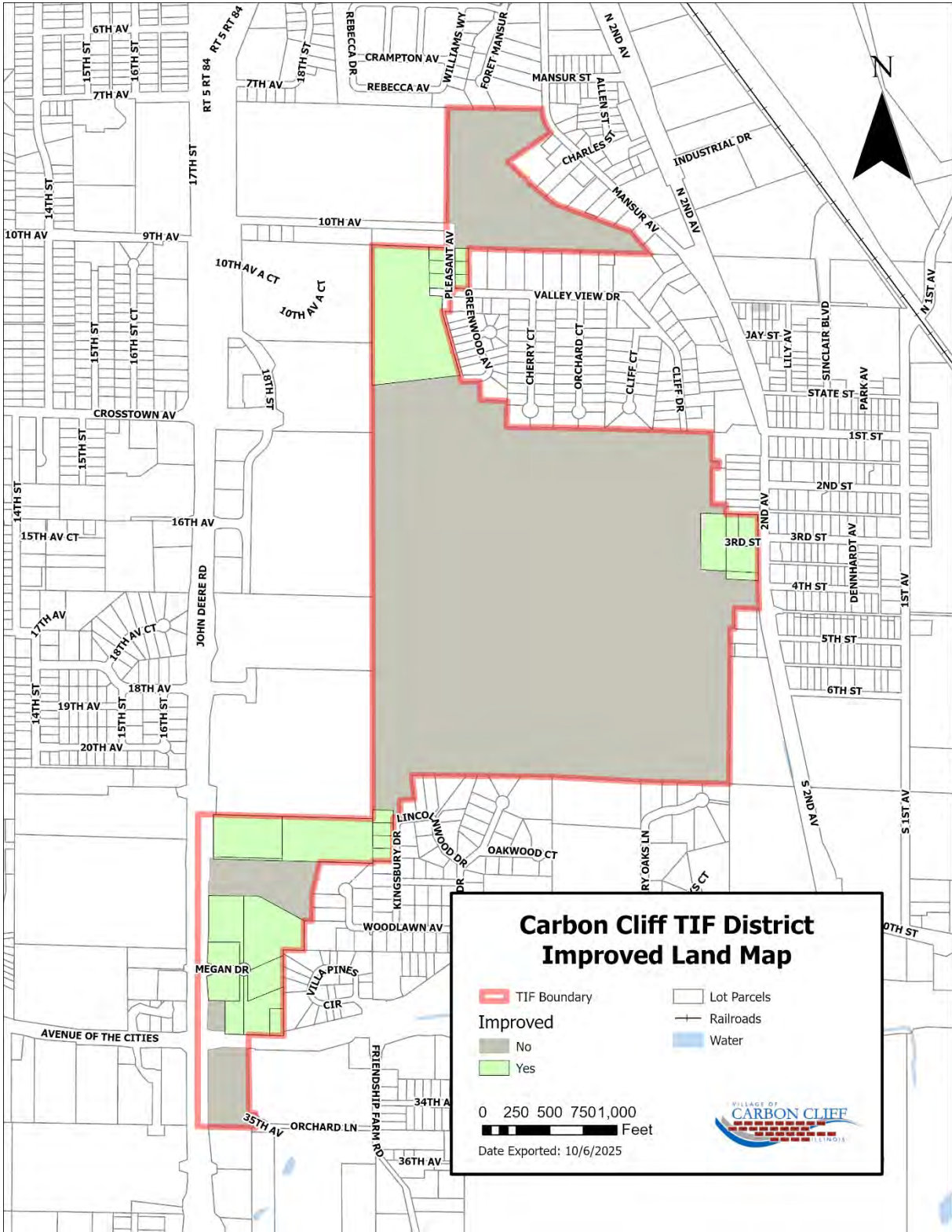
Improved (Developed) Land



Unimproved (Vacant) Land



**Exhibit 3
Improved Land**



ELIGIBILITY FINDINGS – IMPROVED LAND

In order to be designated as a ‘blighted area’, a combination of at least five (5) blighting factors must be present to a meaningful extent and reasonably distributed throughout the Project Area. In order to be designated as a ‘conservation area’, at least 50% of the structures must be 35 years or more in age, and a combination of at least three (3) of the other blighting factors must be present to a meaningful extent and reasonably distributed throughout the Project Area.

Age of Buildings

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

There are a total of twenty-seven (27) structures located within the Project Area, including principal buildings and accessory buildings such as garages, sheds, etc. Precise building construction dates are difficult to determine. However, online commercial real estate websites, field observations of construction methods and materials indicate that a substantial majority of the Project Area was developed prior to 1990 (older than 35 years).

The Project Area generally includes properties located along Megan Dr, as well as 2nd Ave and Pleasant Ave, including industrial and residential areas as well as commercial areas.

Construction dates for some residential and industrial buildings within the Project Area were found online while others are undetermined. Field observations of building materials and construction methods indicate that most buildings were constructed prior to 1990 (35 years +). Field observations were confirmed by online resources, where such data was available.

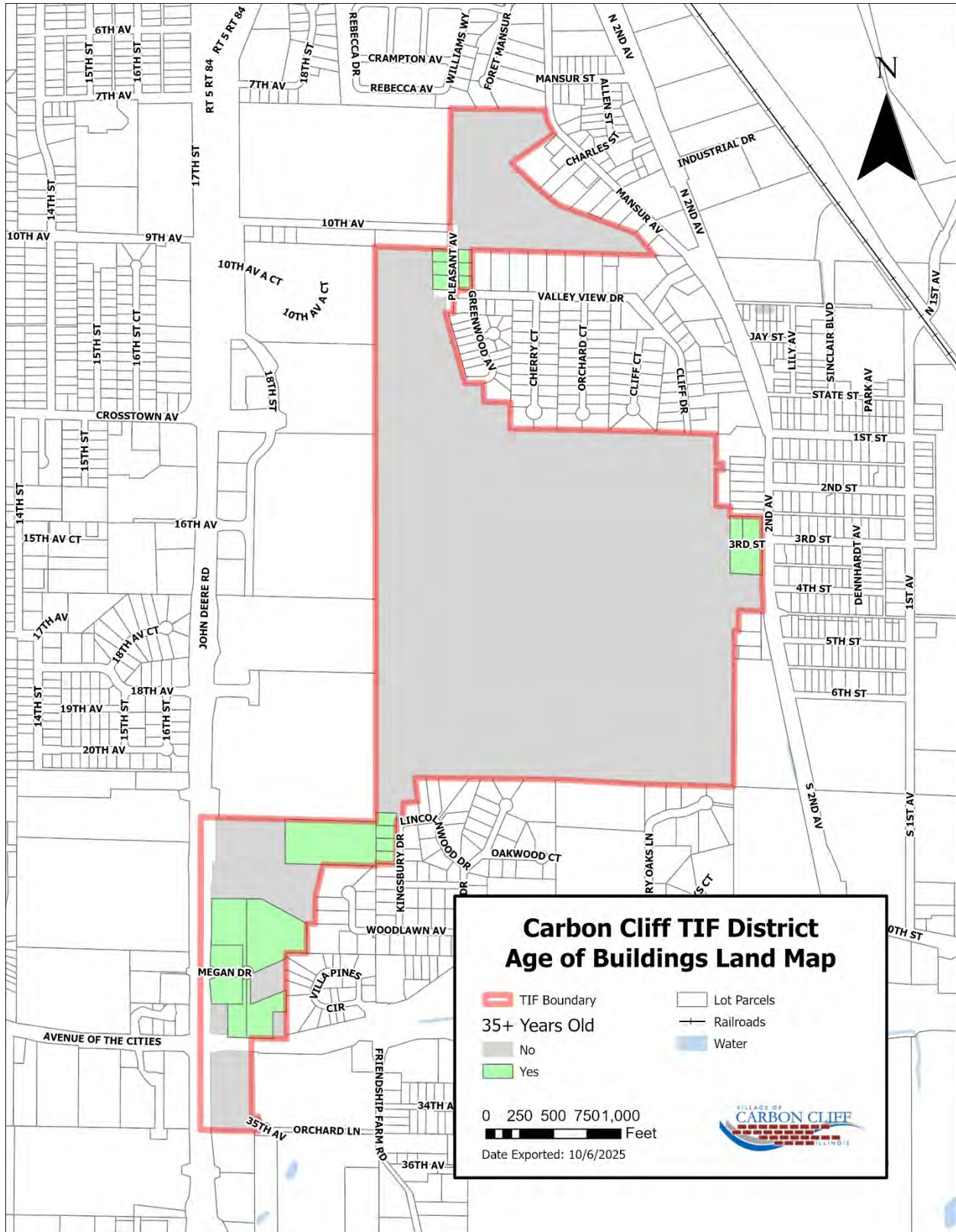
Project Area	# Buildings	*Estimated over 35 Years	
Improved Land	24	92%	22

Exhibit 4 – Building Locations

**Accurate data is not available for all buildings in the Project Area. Field observations were confirmed through extrapolation of available data, and from online real estate websites (Zillow.com and Moody’s CRE).*

Most buildings within the Project Area were constructed well prior to 1990 (over 35 years) as verified by field observations and confirmed by research. Due to this finding, the definition of ‘conservation area’ is utilized in this Eligibility Report for evaluation of eligibility, therefore requiring ‘age of buildings plus three (3) additional eligibility criteria for TIF designation.

**Exhibit 5
Age of Buildings**



Dilapidation

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

Field observations of exterior building conditions within the Project Area indicate isolated structures displaying severe structural defects, these defects generally do not rise to the level of dilapidation and these structures are few in number and not widely distributed throughout the entire Project Area. Therefore, although dilapidation is present, it is not considered to be qualifying factor towards eligibility of the Project Area as a ‘conservation area.’



Obsolescence

Structures are typically built for specific purposes with design, location, height and space intended for a specific occupancy at a given time. Buildings are obsolete when they contain characteristics or deficiencies, which limit the reuse and marketability of such buildings. The characteristics may include loss in value to a property resulting from an inherent deficiency existing from poor or outdated design or layout, improper orientation of building on site, etc., which detracts from the overall usefulness or desirability of a property. Obsolescence in such buildings is typically difficult and expensive to correct. Generally, functional obsolescence relates to the physical utility of a property or structure, and economic obsolescence relates to the ability of a property or building to compete in the marketplace.

Factors to consider when evaluating obsolescence in a downtown environment is conformance with contemporary building code requirements. Both hotels along Megan Dr are aging structures with low occupancy rates, and are likely not equipped with modern/current fire suppression systems, air conditioning, restrooms, etc. These buildings will need to be upgraded to modern building code and safety standards to continue to be economically viable into the future. Obsolescence is also indicated by vacancy or partial use of structures and field work confirmed that several structures within the area show signs of long-term vacancy.





Industrial buildings in the Project Area are of newer construction and are generally well-suited for their current uses (but may not necessarily meet standards for future reuse). Modern industrial building practices and amenities that contemporary users require (high ceilings, loading areas, adequate parking, etc.) may or may not be present within such buildings. However, without access to building interiors, obsolescence is difficult to determine.

Modern industrial building practices emphasize flexibility, energy efficiency, and integration of technology (e.g., EV-ready infrastructure, smart building systems), features that may or may not be present in the Project Area's stock. While a number of buildings appear structurally sound, others show signs that raise questions about their long-term durability. Without direct interior inspections, it is difficult to determine the extent of potential deficiencies—such as compromised structural elements, outdated HVAC systems, insufficient floor loads, or limited office buildouts—that could accelerate obsolescence.



Residential buildings within the Project Area include a small number of single-family homes that do not generally exhibit signs of obsolescence, as well as a rehabilitation facility which is outdated and in need of repair and upgrade in order to compete in the marketplace with more modern recovery facilities.

Instances of both functional and economic obsolescence are present to varying degrees within the Project Area. Significant obsolescence is present predominantly along Megan Dr and has inhibited reuse of aging buildings in this area. Obsolescence is also present to a lesser degree in the remainder of the Project Area. Therefore, obsolescence is present within the Project Area to such a degree as to be considered as a qualifying factor towards designation of the Project Area as a ‘conservation area.’



Deterioration

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

Deterioration of both buildings and site improvements are widespread and evenly distributed throughout the entire improved Project Area. Common building issues include broken doors and windows, sagging roofs, broken or missing gutters and downspouts, deteriorating porches and patios, and cracks in masonry walls. Common issues relating to surface improvements include deterioration of paved parking areas, potholes in roadways, cracks in curbs, and damaged fencing. Since the improved land area is only about 25 parcels, both building and site deterioration were found in the same area and covers well over half of the improved land area.

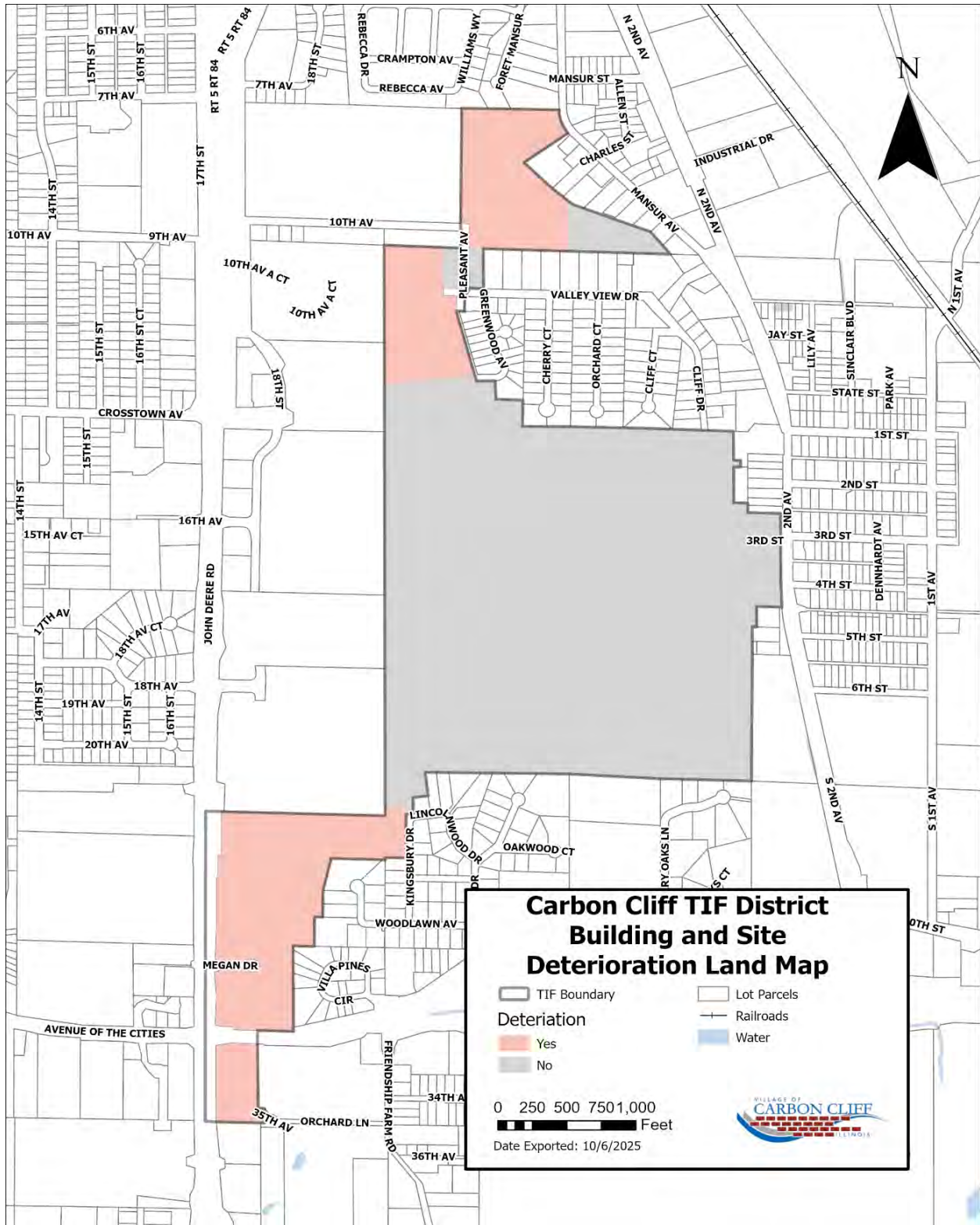
Type	Deterioration	Total Parcels	Percent (%)
Building	18	24	75%
Site	24	24	100%

Exhibit 6 – Deterioration (Improved Land)

The extent and widespread distribution of deterioration, both of buildings and surface improvements, has a negative effect upon neighboring properties. When buildings or improvements on adjacent properties are in a declining state, a property owner has less incentive to maintain or improve his or her own property. Deterioration has the potential to spread which could lead the entire Project Area to become blighted.

Therefore, deterioration of buildings and site improvements is a significant contributing factor towards designation of the Project Area as a ‘conservation area.’

Exhibit 7
Deterioration Map



Examples of Building and Site Deterioration











Illegal Use of Structures

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

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

Field observations did not reveal any obvious instances of illegal uses, and no documented cases of illegal uses were discovered. Although isolated instances of illegal uses may be present within the Project Area, they are likely not widespread or distributed widely throughout the Project Area. Therefore, illegal use of individual structures is not considered as a qualifying factor towards designation of the Project Area as a ‘conservation area.’

Presence of Structures Below Minimum Code Standards

Structures below minimum code standards include all structures which do not meet the standards of zoning, subdivision, building, housing, property maintenance, fire, or other governmental codes applicable to the property. The principal purposes of such codes are to require buildings to be constructed in such a way as to sustain safety of loads expected from this type of occupancy, to be safe for occupancy against fire and similar hazards, and/or establish minimum standards essential for safe and sanitary habitation. Structures below minimum code are characterized by defects or deficiencies, which presume to threaten health and safety.

Field observations revealed potential code violations throughout the Project Area, including zoning, building, safety, and property maintenance issues.

Although obvious instances of potential code violations were documented throughout the Project Area, evidence of official violation citations issued by the Village for properties within the Project Area is not available at the time of this report, and the presence of structures below minimum code standards is therefore not considered as a qualifying factor towards designation of the Project Area as a ‘conservation area.’

Excessive Vacancies

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

Instances of vacant and/or partially vacant structures are present within the Project Area. A total of 3 buildings out of 27 total buildings (11%) exhibit full or partial vacancy. Accessory residential uses (apartments) may also exhibit high levels of vacancy; however, verification of residential occupancy rates is difficult to verify and unavailable at the time of this report.

Although vacant and/or partially vacant buildings are present within the Project Area, they are not present to such a significant degree, or evenly dispersed throughout the entirety of the Project Area, as to be considered as a qualifying factor towards designation of the Project Area as a ‘conservation area.’



Lack of Ventilation, Light, or Sanitary Facilities

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

None of the buildings in the Project Area are known to exhibit a lack of ventilation, light or sanitary facilities. Therefore, a lack of ventilation, light, or sanitary facilities is not widely distributed and does not contribute to the designation of the Project Area as a ‘conservation area.’

Inadequate Utilities

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

Significant infrastructure improvements are required within the Project Area. Discussions with Village staff and the Village engineer indicate the following necessary improvements to support future redevelopment:

- 7,000-9,000 linear feet of water and sewer main installation.
- Construction of a new 100,000-gallon water tower to be located within the Redevelopment Area to facilitate the new homes anticipated to be built within the TIF District.
- 10,000 linear feet of gas lines.
- Construction of a new water pump house located within the Redevelopment Area.
- Approximately 1.5 miles of new streets (this will include sidewalks, curb and gutter, and storm sewers)
- There is a 2,800 linear foot stretch of Argillo Creek that will need to be dredged, stabilized, and widened in areas to account for the additional runoff from the development. This is not in the Redevelopment Area but will be directly affected by future redevelopment.
- Construction of approximately three (3) detention ponds within the wooded areas of the Redevelopment Area to support future development.
- Install a public use bike path that is about 3,100 feet or about 0.6 miles.
- Construction of a public use park off the bike path at some point as well.

Inadequate utilities is therefore a qualifying factor towards designation of the Project Area as a 'conservation area.'



Excessive land Coverage and Overcrowding of Structures and Community Facilities

This factor may be documented by showing all instances where building coverage is excessive. Excessive land coverage refers to the over-intensive use of property and the crowding of buildings and accessory facilities onto a site. Problem conditions include buildings either improperly situated on the parcel or located on parcels of inadequate size and shape in relation to present-day standards of development for health and safety, and multiple buildings on a single parcel. The resulting inadequate conditions include such factors as insufficient provision for light and air, increased threat of spread of fires due to proximity to nearby buildings, lack of adequate or proper access to a public right-of-way, lack of required off-street parking, and inadequate provision for loading and service. Excessive land coverage conditions are presumed to have an adverse or blighting effect on nearby development. This characteristic is viewed relative to its urban context, common practice, and contemporary development standards.

Conditions of excessive land coverage and overcrowding of structures and community facilities are not present within the Project Area and do not contribute towards designation of the Project Area as a ‘conservation area.’

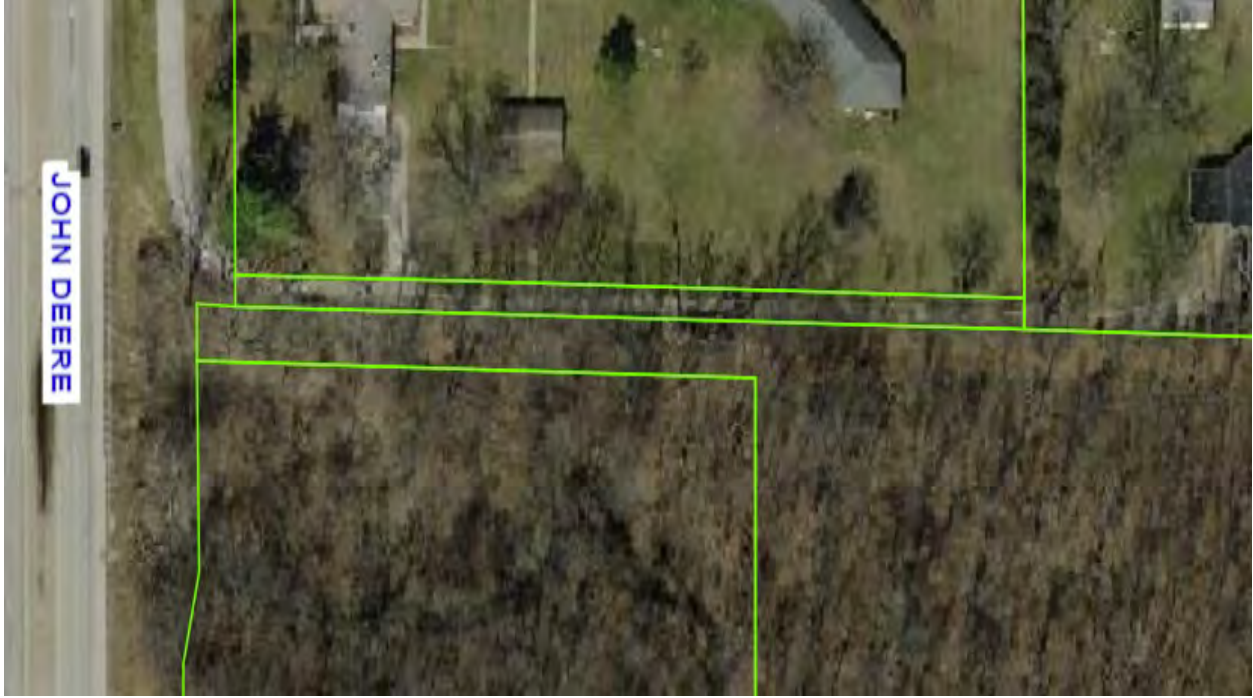
Deleterious Land Use or layout

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

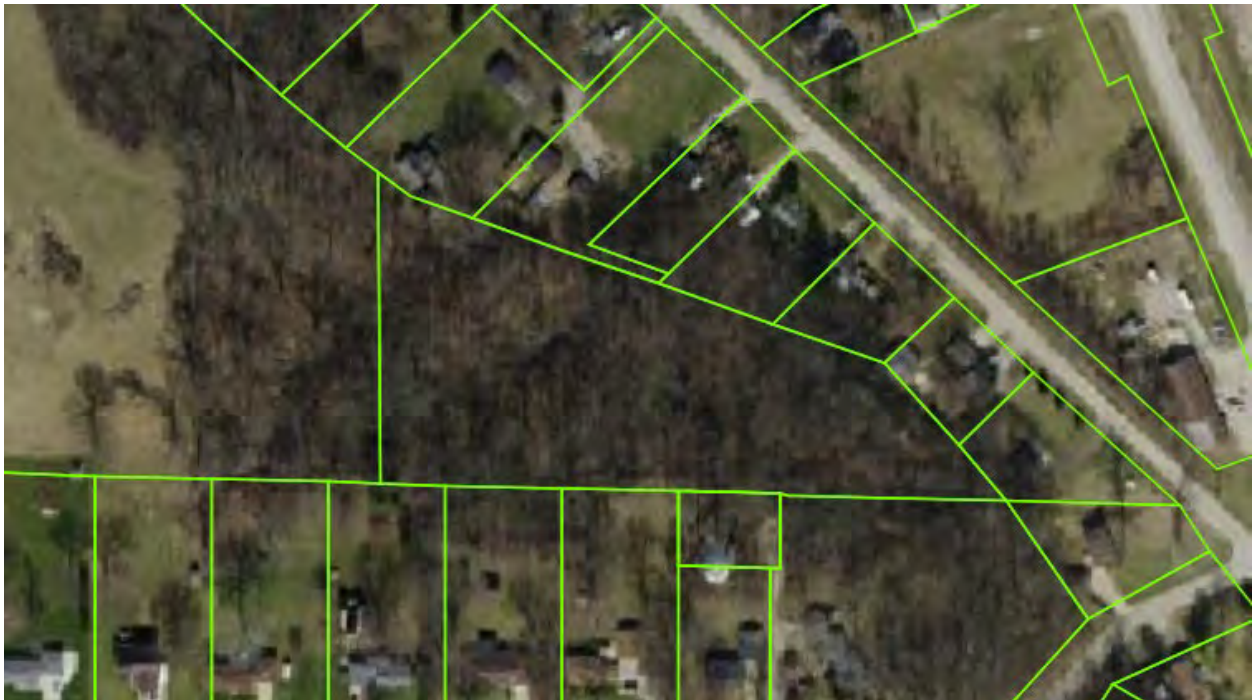
Instances of deleterious land uses and incompatible land use relationships can have a negative impact on property values and inhibit future growth and development. The Project Area contains a mix of residential, commercial, industrial and institutional uses. Inadequate land use relationships are present but isolated and not widespread and therefore do not significantly contribute towards the designation of the Project Area as a ‘conservation area.’

Lack of Community Planning

Lack of community planning may be a significant factor if the proposed Project Area developed prior to or without the benefit or guidance of a community plan. This means that no community plan existed, or it was considered inadequate, and/or was virtually ignored during the time of the area's development. Lack of planning may be documented by establishing the date of adoption of the Village's Comprehensive Plan (or other plans which may be relevant) and determining whether the area developed before or after that date. This finding may be amplified by other evidence which shows the deleterious results of the lack of community planning, including cross-referencing other factors cited in the blight finding, including adverse or incompatible land use relationships, inadequate street layout, improper subdivision, and parcels of inadequate size and shape to meet contemporary development standards.



Oddly shaped parcels and parcels without adequate street access



The Village has not adopted a Comprehensive Plan. This historic lack of planning has resulted in an incongruous road network throughout the Village and the Project Area, and has left large, oddly shaped parcels within the Project Area, buildings situated on multiple parcels, oddly angled road intersections, and multiple lots without adequate (or any) street access.

Therefore, lack of community planning is considered a significant contributing factor towards designation of the Project Area as a ‘conservation area.’



Environmental Remediation Costs Impeding Development

This factor may be documented by determining if any requirements by the Illinois Environmental Protection Agency (IEPA), the United States Environmental Protection Agency (EPA), or any study conducted by a recognized independent expert consultant has resulted in the need to incur remediation costs for a site that have resulted in impeding further site redevelopment.

The presence of a gasoline station and industrial users within the Project Area suggests that environmental issues may be present to some extent on parcels within the Project Area. Floodplains are also present within the Project Area that will restrict or limit development in these areas.

Although some degree of environmental remediation is likely within the Project Area, no specific documentation is available to sufficiently qualify this factor as significantly contributing towards the designation of the Project Area as a ‘conservation area.’

Decline in the Equalized Assessed Value

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

Category	2019	2020	2021	2022	2023	2024
Total Improved Land EAV	\$2,446,465	\$2,491,723	\$2,319,918	\$2,426,628	\$2,519,948	\$2,688,788
% Change	n/a	1.82%	-7.41%	4.40%	3.70%	6.28%
Consumer Price Index	255.657	258.811	270.970	292.655	304.702	313.689
% Change	n/a	1.22%	4.49%	7.41%	3.95%	2.86%

Exhibit 9 – Equalized Assessed Valuation (Improved Land)

As shown in the table above, the equalized assessed value of all improved parcels within the Project Area has decreased in only one (1) of the previous five (5) years (2021). However, the equalized assessed value of all improved parcels within the Project Area has increased at a rate less than that of the Consumer Price Index in three (3) of the previous five (5) years (2021, 2022 and 2023).

Based on the documented equalized assessed value of improved property within the Project Area as compared to the CPI over the previous five (5) years, the decline in the equalized assessed value is a contributing factor towards designation of the Project Area as a ‘conservation area.’

ELIGIBILITY FINDINGS - UNIMPROVED LAND

To qualify unimproved land for designation within a Tax Increment Financing (TIF) district, the Illinois TIF Act requires the presence of specific blighting conditions as outlined under two (2) alternative standards. Under Standard 1, the area must exhibit at least two qualifying factors, such as obsolete platting, diversity of ownership that impedes redevelopment, tax delinquencies, adjacent deterioration, environmental contamination, or a documented decline in equalized assessed value (EAV) compared to the broader municipality. Alternatively, the area may qualify under Standard 2, which requires the presence of at least one (1) qualifying condition such as an unused quarry or rail yard, chronic flooding, illegal dumping, a designated town center, or evidence that the area was blighted prior to becoming vacant. Demonstrating these factors through data, site inspection, and property records establishes the statutory basis that the unimproved land is underperforming and that TIF designation is necessary to stimulate private reinvestment and promote economic growth.

Standard 1 (Need 2)	Vacant Land
Obsolete Platting	Yes
Diversity of Ownership	No
Tax Delinquencies	No
Adjacent Deterioration	Yes
Environmental	No
Decline in EAV	Yes
Total	3

Standard 2 (Need 1)	Vacant Land
Unused Quarry	No
Unused Rail Yard	No
Chronic Flooding	Yes
Illegal Dumping	Yes
Designated Town Center	No
Blighted Prior to Vacancy	No
Total	2

For unimproved (vacant) land to be designated, a combination of at least two (2) of the following blighting factors must be present to a meaningful extent and reasonably distributed throughout the unimproved Project Area.

Obsolete Platting

Obsolete platting of vacant land that results in parcels of limited or narrow size or configurations of parcels of irregular size or shape that would be difficult to develop on a planned basis and in a manner compatible with contemporary standards and requirements, or platting that failed to create rights-of-way for streets or alleys or that created inadequate right-of-way widths for streets, alleys, or other public rights-of-way or that omitted easements for public utilities.

Unimproved parcels within the Project Area exhibit irregular shapes and limited road access, and while some are large in size, these platting constraints are significant enough that they may impede or complicate future development without coordinated site assembly or infrastructure improvements. (see “Lack of Planning” on page 25 – page 27)



Obsolete Platting is present within the Project Area and is widely distributed to such a degree as to qualify as contributing towards the designation of the Project Area as a “conservation area.”

Diversity of Ownership

Diversity of ownership of parcels of vacant land sufficient in number to retard or impede the ability to assemble the land for development.

The unimproved parcels within the Project Area are generally large parcels and owned by a small number of entities. Assembly of land for future development will not likely be impeded by the presence of multiple separate property owners.

Diversity of ownership is not a contributing factor towards the designation of the Project Area as a “conservation area.”

Tax Delinquencies

Tax and special assessment delinquencies exist or the property has been the subject of tax sales under the Property Tax Code over the last 5 years.

No evidence of widespread tax delinquencies or tax sales are present within the unimproved Project Area, and tax delinquencies are not a contributing factor towards designation of the Project Area as a “conservation area.”

Deterioration

Deterioration of structures or site improvements in neighboring areas adjacent to the vacant land.

As documented previously in this report, deterioration of buildings and deterioration of site improvements is widespread and distributed throughout the improved portion of the Project Area. Approximately 75% of all improved parcels within the Project Area exhibit some degree of deterioration and all improved parcels (100%) exhibit some level of deterioration of site improvements. Unimproved vacant parcels are immediately adjacent to, or in close proximity to, improved parcels exhibiting deterioration of buildings and/or site improvements.





Therefore, deterioration of structures or site improvements in neighboring areas adjacent to the unimproved (vacant) land is present throughout the Project Area and is therefore a contributing factor towards designation of the unimproved Project Area as a “conservation area.”

Environmental Remediation Costs Impeding Development

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

As previously noted in this report, no documented environmental issues are present within the Project Area, and therefore this criterion is not a contributing factor towards designation of the Project Area as a “conservation area.”

Decline in Equalized Assessed Value

The total equalized assessed value of the proposed redevelopment project area has declined for 2 of the last 5 calendar years. Both the Project Area and unimproved land is increasing at an annual rate that is less than the Consumer Price Index for All Urban Consumers published by the United States Department of Labor or successor agency for 4 of the last 5 calendar years prior to the year in which the redevelopment project area is designated.

Category	2019	2020	2021	2022	2023	2024
Unimproved Land EAV	\$486,632	\$495,634	\$502,078	\$525,174	\$381,258	\$406,802
% Change	n/a	1.82%	1.28%	4.40%	-37.75%	6.28%
Consumer Price Index	255.657	258.811	270.970	292.655	304.702	313.689
% Change	n/a	1.22%	4.49%	7.41%	3.95%	2.86%

Exhibit 10 – Equalized Assessed Valuation (Unimproved Land)

As shown in the table above, the equalized assessed value of all unimproved parcels within the Project Area has decreased in only one (1) of the previous 5 years (2023). However, the equalized assessed value of all unimproved parcels within the Project Area has increased at a rate less than that of the Consumer Price Index in three (3) of the previous five (5) years (2021, 2022 and 2023).

Based on the documented equalized assessed value of unimproved property within the Project Area over the previous five (5) years, the decline or minimal marginal increase in the equalized assessed value is a contributing factor towards designation of the Project Area as a ‘conservation area.’

For unimproved (vacant) land to be designated, a combination of at least one (1) of the following blighting factors must be present to a meaningful extent and reasonably distributed throughout the unimproved Project Area.

Unused Quarries or Mines

The area consists of one or more unused quarries, mines, or strip mine ponds.

There are no known unused quarries, mines, or strip mine ponds located within the Project Area. Therefore, Unused quarries or mines is not a contributing factor towards designation of the Project Area as a 'conservation area.'

Rail Yards

The area consists of unused rail yards, rail tracks, or railroad rights-of-way.

There are no known unused rail yards, rail tracks, or railroad rights-of-way located within the Project Area. Therefore, unused rail yards and tracks is not a contributing factor towards designation of the Project Area as a 'conservation area.'

Chronic Flooding

The area, prior to its designation, is subject to (i) chronic flooding that adversely impacts on real property in the area as certified by a registered professional engineer or appropriate regulatory agency or (ii) surface water that discharges from all or a part of the area and contributes to flooding within the same watershed, but only if the redevelopment project provides for facilities or improvements to contribute to the alleviation of all or part of the flooding.

There is a creek and associated wetlands running through the central portion of the Project Area that inhibits development within this area. This has resulted in flooding within the Project Area and has affected neighboring properties.

Chronic flooding has been documented by a registered engineer and therefore chronic flooding is a contributing factor towards designation of the vacant portion of the Project Area as a 'conservation area.'



Flood Zones Within the Project Area

2/12/2026



Client: Village of Carbon Cliff
Attn: Nick Gottwalt
Email: n.gottwalt@carboncliff.com>

Owner Name: Village of Carbon Cliff
Project Name: Carbon Cliff TIF Development Area – Flooding
Project Location: Carbon Cliff, Illinois

Dear Nick,

The Village of Carbon Cliff is considering the establishment of a Tax Increment Financing (TIF) district for the proposed development area east of Walmart located in Silvis, IL. The need for TIF assistance is directly related to documented flooding conditions that significantly impact the feasibility of private investment without public partnership support.

Portions of the proposed development area are identified on FEMA Flood Insurance Rate Maps (FIRM) as being within designated flood-prone zones. These mapped areas indicate a history of flooding risk and impose substantial regulatory, engineering, and construction requirements. As a result, development within this area requires additional site preparation, stormwater management infrastructure, elevation adjustments, and flood mitigation measures that would not typically be necessary on non-floodplain properties.

These extraordinary costs create a financial gap that makes redevelopment challenging under normal market conditions. The establishment of a TIF district would provide a mechanism to fund critical public infrastructure improvements, including but not limited to stormwater systems, grading, utility upgrades, and other flood mitigation efforts necessary to make the site safe and developable.

Without TIF support, the additional expenses associated with compliance with FEMA regulations and floodplain construction standards may deter investment and delay redevelopment. With TIF assistance, however, the Village can facilitate responsible development, improve public safety, enhance infrastructure resilience, and promote long-term economic growth within an area that otherwise presents significant barriers to private development.

We can provide the Village with additional documentation, including FEMA mapping references, to support the need for TIF designation.

Sincerely,

Loren R. Rains, PE

Acting Village Engineer for the Village of Carbon Cliff

623 26th Avenue, Rock Island, IL 61201
▶ 309.788.0673 ▶ Fax: 309.786.5967 ▶ irregcorp.com

Illegal Dumping

The area consists of an unused or illegal disposal site containing earth, stone, building debris, or similar materials that were removed from construction, demolition, excavation, or dredge sites.

Illegal dumping of garbage, auto parts, construction materials, and other debris is prevalent within the vacant portion of the Project Area. Therefore, illegal dumping is a contributing factor towards designation of the Project Area as a 'conservation area.'









Town Center

Prior to November 1, 1999, the area is not less than 50 nor more than 100 acres and 75% of which is vacant (notwithstanding that the area has been used for commercial agricultural purposes within 5 years prior to the designation of the redevelopment project area), and the area meets at least one of the factors itemized in paragraph (1) of this subsection, the area has been designated as a town or village center by ordinance or comprehensive plan adopted prior to January 1, 1982, and the area has not been developed for that designated purpose.

The area has not been designated as a town or village center nor been developed for such purposes. Therefore, this factor does not contribute towards designation of the Project Area as a 'conservation area.'

Previous Blighted Area

The area qualified as a blighted improved area immediately prior to becoming vacant, unless there has been substantial private investment in the immediately surrounding area.

The unimproved areas within the Project Area have not previously been developed, and therefore have not qualified as a blighted area prior to becoming vacant. This factor does not contribute towards the designation of the Project Area as a 'conservation area.'

CONCLUSION

Based on the findings contained herein, the improved land within the Project Area qualifies as a ‘conservation area’ in accordance with the criteria established in the Act, based on the predominance of buildings within the Project Area being older than 35 years in age, and the documented extent of improved parcels exhibiting the following characteristics:

Criteria (Developed Land)	Qualify
<i>Age of Buildings</i>	Yes
Dilapidation	No
Obsolescence	Yes
Deterioration	Yes
Illegal Use	No
Code Violations	No
Excessive Vacancies	No
Lack of Ventilation/Light/Sanitary	No
Inadequate Utilities	Yes
Excessive Land Coverage	No
Deleterious Land Use	No
Environmental Remediation	No
Lack of Planning	Yes
Decline in EAV	Yes
TOTAL	5

In addition, the unimproved land within the Project Area qualifies as a ‘blighted area’ according to the criteria established by the Act, based on the extent of vacant parcels exhibiting the following characteristics:

Standard 1 (Need 2)	Vacant Land
Obsolete Platting	Yes
Diversity of Ownership	No
Tax Delinquencies	No
Adjacent Deterioration	Yes
Environmental	No
Decline in EAV	Yes
Total	3

Standard 2 (Need 1)	Vacant Land
Unused Quarry	No
Unused Rail Yard	No
Chronic Flooding	Yes
Illegal Dumping	Yes
Designated Town Center	No
Blighted Prior to Vacancy	No
Total	2

Each of these factors contributes to the eligibility of the Project Area. All of these characteristics point towards the need for the designation of the Project Area as a ‘conservation area’ to be followed by public intervention in order that redevelopment might occur.

EXHIBIT B – LEGAL DESCRIPTION

THAT PART OF THE SOUTHWEST QUARTER AND THE NORTHWEST QUARTER OF SECTION 4, THE SOUTHEAST QUARTER AND NORTHEAST QUARTER OF SECTION 5, AND THE NORTHEAST QUARTER OF SECTION 8, TOWNSHIP 17 NORTH, RANGE 1 EAST OF THE FOURTH PRINCIPAL MERIDIAN, AND THE SOUTHEAST QUARTER OF SECTION 32, AND THE SOUTHWEST QUARTER OF SECTION 33, TOWNSHIP 18 NORTH, RANGE 1 EAST OF THE FOURTH PRINCIPAL MERIDIAN, ALL IN VILLAGE OF CARBON CLIFF, COUNTY OF ROCK ISLAND, STATE OF ILLINOIS, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER THE SOUTH HALF OF THE NORTHWEST QUARTER OF SAID NORTHEAST QUARTER OF SECTION 8; THENCE NORTH ALONG THE WEST LINE OF SAID NORTHEAST QUARTER OF SECTION 8, 1340 FEET, MORE OR LESS, TO THE NORTHWEST CORNER OF SAID NORTHEAST QUARTER OF SECTION 8, BEING ALSO THE SOUTHWEST CORNER OF SAID SOUTHEAST QUARTER OF SECTION 5; THENCE NORTH ALONG THE WEST LINE OF SAID SOUTHEAST QUARTER OF SECTION 5, 1000 FEET, MORE OR LESS, TO THE NORTH LINE OF THE SOUTH HALF OF THE NORTH HALF OF THE SOUTHWEST QUARTER OF SAID SOUTHEAST QUARTER OF SECTION 5; THENCE EAST ALONG SAID NORTH LINE, 1363.92 FEET TO A POINT ON THE WEST LINE OF LOT 58 IN MERRY OAKS THIRD ADDITION IN PART OF SAID SOUTHEAST QUARTER OF SECTION 5; THENCE NORTH ALONG SAID WEST LINE AND THE WEST LINE OF OUTLOT 1 IN SAID MERRY OAKS THIRD ADDITION, 331 FEET TO THE NORTHWEST CORNER OF SAID OUTLOT 1, BEING ALSO THE SOUTHWEST CORNER OF THE NORTHEAST QUARTER OF SAID SOUTHEAST QUARTER OF SECTION 5; THENCE NORTH ALONG THE WEST LINE OF SAID NORTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 5, 1320 FEET TO THE NORTHWEST CORNER OF SAID NORTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 5, BEING ALSO THE SOUTHWEST CORNER OF THE SOUTHEAST QUARTER OF SAID NORTHEAST QUARTER OF SECTION 5; THENCE NORTH ALONG THE WEST LINE OF SAID SOUTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 5, 1320 FEET, MORE OR LESS, TO THE NORTHWEST CORNER OF SAID SOUTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 5, BEING ALSO THE SOUTHWEST CORNER OF THE NORTHEAST QUARTER OF SAID NORTHEAST QUARTER OF SECTION 5 AND THE SOUTHWEST CORNER OF EAGLE RIDGE SCHOOL SUBDIVISION, BEING A REPLAT OF OUTLOT 1 IN CLIFF HEIGHTS ADDITION TO THE VILLAGE OF CARBON CLIFF, ROCK ISLAND COUNTY, ILLINOIS, SITUATED IN PART OF THE EAST HALF OF SAID NORTHEAST QUARTER OF SECTION 5 RECORDED IN PLAT BOOK 47, PAGE 403 IN THE OFFICE OF THE ROCK ISLAND COUNTY RECORDER AS DOCUMENT NUMBER 2006-01827 ON JANUARY 24, 2006; THENCE NORTH ALONG THE WEST LINE OF SAID EAGLE RIDGE SCHOOL SUBDIVISION, 1340.59 FEET TO THE NORTHWEST CORNER THEREOF; THENCE EAST ALONG THE NORTH LINE OF SAID EAGLE RIDGE SCHOOL SUBDIVISION AND THE NORTH LINE OF LOT 33 IN CLIFF HEIGHTS FIRST ADDITION, RECORDED IN PLAT BOOK 29, PAGE 326 IN THE OFFICE OF THE ROCK ISLAND COUNTY RECORDER, 571.82 FEET TO THE NORTHEAST CORNER OF SAID LOT 33, BEING ALSO A POINT ON THE WEST LINE OF PLEASANT AVE; THENCE NORTH ALONG SAID WEST LINE AND ITS NORTH EXTENSION, CROSSING 10TH AVE, 186 FEET, TO THE SOUTHEAST CORNER OF THE TRACT HERETOFORE CONVEYED TO THE BOARD OF EDUCATION OF UNITED TOWNSHIP HIGH SCHOOL, DISTRICT NO. 30, ROCK ISLAND AND HENRY COUNTIES, ILLINOIS; THENCE NORTH ALONG THE EAST LINE OF SAID TRACT CONVEYED TO THE BOARD OF EDUCATION, 862.25 FEET TO THE NORTHEAST CORNER OF SAID TRACT CONVEYED TO THE BOARD OF EDUCATION, BEING ALSO A POINT ON THE SOUTH LINE OF LOT 10 IN MANSUR WOOD ADDITION, AN ADDITION TO SAID VILLAGE OF CARBON CLIFF; THENCE EAST ALONG SAID SOUTH LINE AND THE SOUTH LINE OF LOTS 6 AND 7 IN SAID MANSUR WOOD ADDITION, 761.5 FEET, MORE OR LESS, TO THE WEST LINE OF MANSUR AVENUE (OLD SILVIS-CARBON CLIFF ROAD), A PUBLIC ROAD; THENCE SOUTH ALONG SAID WEST LINE, 149 FEET TO A POINT 1327.06 FEET NORTHWEST FROM THE INTERSECTION BETWEEN SAID WEST LINE AND THE SOUTH LINE OF SAID SOUTHWEST QUARTER OF SECTION 33 (MEASURED ALONG SAID WEST LINE); THENCE ANGLE TO THE RIGHT 105 DEGREES FROM SAID WEST LINE, 358.7 FEET; THENCE

ANGLE TO THE RIGHT 85 DEGREES 8 MINUTES FROM LAST DESCRIBED LINE, 246.6 FEET; THENCE ANGLE TO THE RIGHT 163 DEGREES 40 MINUTES FROM LAST DESCRIBED LINE, 194.5 FEET; THENCE ANGLE TO THE RIGHT 163 DEGREES 5 MINUTES FROM LAST DESCRIBED LINE, 591.4 FEET; THENCE ANGLE TO THE RIGHT 156 DEGREES 53 MINUTES FROM LAST DESCRIBED LINE, 215.54 FEET TO A POINT ON SAID SOUTH LINE OF SAID SOUTHWEST QUARTER OF SECTION 33, 193 FEET WEST OF SAID INTERSECTION, 3397 FEET, MORE OR LESS, EAST OF THE SOUTHWEST CORNER OF SAID SOUTHWEST QUARTER OF SECTION 32; THENCE WEST ALONG SAID SOUTH LINES OF THE SOUTHWEST QUARTER OF SECTION 33 AND THE SOUTHWEST QUARTER OF SECTION 32, 1349.2 FEET TO THE EAST LINE OF LOT 32 IN SAID CLIFF HEIGHTS FIRST ADDITION; THENCE SOUTH ALONG THE EAST LINE OF LOTS 32, 31 AND 30 IN SAID CLIFF HEIGHTS FIRST ADDITION, 312.7 FEET TO THE SOUTH LINE OF SAID LOT 30; THENCE WEST ALONG SAID SOUTH LINE, 100 FEET TO THE SOUTHWEST CORNER OF SAID LOT 30; THENCE SOUTHWEST CROSSING VALLEY VIEW DRIVE, 73 FEET TO THE NORTHWEST CORNER OF LOT 26 IN SAID CLIFF HEIGHTS FIRST ADDITION; THENCE SOUTH ALONG THE WEST LINE OF SAID LOT 26, 115.09 FEET TO THE SOUTHWEST CORNER THEREOF, BEING ALSO A POINT ON THE NORTH LINE OF LOT 24 IN SAID CLIFF HEIGHTS FIRST ADDITION; THENCE WEST ALONG SAID NORTH LINE, 40.82 FEET TO THE WEST LINE THEREOF; THENCE WEST CROSSING A 20 FEET ALLEY, 20 FEET TO WEST LINE OF SAID ALLEY; THENCE SOUTH ALONG THE WEST LINE, 549.09 FEET TO THE SOUTH LINE OF GREENWOOD AVE; THENCE EAST ALONG SAID SOUTH LINE, 134.72 FEET TO THE SOUTHWEST CORNER OF THAT PORTION OF GREENWOOD AVE DEDICATED IN SAID EAGLE RIDGE SCHOOL SUBDIVISION; THENCE SOUTH ALONG THE EASTERLY LINE OF SAID EAGLE RIDGE SCHOOL SUBDIVISION, 142 FEET; THENCE EAST ALONG THE BOUNDARY OF SAID EAGLE RIDGE SCHOOL SUBDIVISION, 195.18 FEET; THENCE SOUTH ALONG THE BOUNDARY OF SAID EAGLE RIDGE SCHOOL SUBDIVISION, 197.06 FEET TO THE SOUTH LINE OF SAID NORTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 5; THENCE EAST ALONG SAID SOUTH LINE, 335 FEET TO THE SOUTHWEST CORNER OF SAID NORTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 5, BEING ALSO THE NORTHWEST CORNER OF THE SOUTHWEST QUARTER OF SAID NORTHWEST QUARTER OF SECTION 4; THENCE EAST ALONG THE NORTH LINE OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 4, 1195.4 FEET TO A POINT ON SAID NORTH LINE, 100 FEET WEST OF THE NORTHEAST CORNER THEREOF; THENCE SOUTH ALONG A LINE 100 FEET WEST OF AND PARALLEL WITH THE EAST LINE OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 4, 214.34 FEET TO A POINT 61 FEET NORTH OF THE WEST EXTENSION OF THE SOUTH LINE OF LOT 2 IN HY-GRADE SUBDIVISION, AS RECORDED IN PLAT BOOK 27 AT PAGE 47 IN THE OFFICE OF THE RECORDER OF ROCK ISLAND COUNTY, ILLINOIS; THENCE EAST PARALLEL WITH SAID WEST EXTENSION OF THE SOUTH LINE OF LOT 2, 50 FEET TO A LINE PARALLEL WITH THE WEST LINE OF SAID LOT 2; THENCE SOUTH ALONG SAID PARALLEL LINE, 50 FEET TO A LINE 11 FEET NORTH AND PARALLEL WITH THE WEST EXTENSION OF SAID SOUTH LINE OF LOT 2; THENCE WEST ALONG WITH THE SAID WEST EXTENSION, 50 FEET TO SAID LINE 100 FEET WEST OF AND PARALLEL WITH THE EAST LINE OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 4; THENCE SOUTH ALONG SAID LINE 100 FEET WEST OF AND PARALLEL WITH THE EAST LINE OF SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 4, 270.66 FEET; THENCE EAST ALONG WITH A LINE PARALLEL WITH SAID NORTH LINE, 100 FEET TO THE SAID EAST LINE; THENCE SOUTH ALONG SAID EAST LINE, 70.2 FEET, MORE OR LESS, TO THE NORTH LINE OF A TRACT OWNED BY GEORGE ARGEROS, BEING ALSO THE SOUTH LINE OF LOT 8 IN SAID HY-GRADE SUBDIVISION; THENCE EAST ALONG SAID SOUTH LINE OF LOT 8, 257.2 FEET TO THE SOUTHWEST CORNER OF SAID LOT 8, BEING ALSO ON THE WEST RIGHT-OF-WAY LINE OF S.B.I. ROUTE 7 (ILLINOIS ROUTE 84); THENCE ALONG SAID WEST RIGHT-OF-WAY LINE OF S.B.I. ROUTE 7 (ILLINOIS ROUTE 84), 712 FEET TO A POINT ON THE SOUTH LINE OF THE SOUTH HALF OF SAID NORTHWEST QUARTER OF SECTION 4, BEING ALSO THE NORTH LINE OF SAID SOUTHWEST QUARTER OF SECTION 4; THENCE WEST ALONG SAID NORTH LINE, 183.5 FEET TO A POINT 32.5 FEET EAST OF THE NORTHWEST CORNER OF THE NORTHEAST QUARTER OF SAID SOUTHWEST QUARTER OF SECTION 4; THENCE SOUTH ALONG A LINE PARALLEL WITH THE WEST LINE OF SAID NORTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 4, 153 FEET TO THE

SOUTH LINE OF THE NORTH 153 FEET OF SAID NORTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 4; THENCE WEST ALONG SAID SOUTH LINE, 32.5 FEET TO THE SAID WEST LINE, BEING ALSO THE EAST LINE OF THE NORTHWEST QUARTER OF SAID SOUTHWEST QUARTER OF SECTION 4; THENCE SOUTH ALONG SAID EAST LINE, 1267 FEET TO THE SOUTH LINE OF SAID NORTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 4; THENCE WEST ALONG SAID SOUTH LINE, 1320 FEET TO THE SOUTHWEST CORNER OF SAID NORTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 4, BEING ALSO THE NORTHEAST CORNER OF SAID SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 4; THENCE WEST ALONG THE NORTH LINE OF SAID SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 4, 1028.4 FEET TO THE EAST LINE OF OUTLOT 1 IN SAID MERRY OAKS THIRD ADDITION; THENCE SOUTH ALONG SAID EAST LINE, 176.4 FEET TO THE NORTH LINE OF LOT 57 IN SAID MERRY OAKS THIRD ADDITION; THENCE WEST ALONG SAID NORTH LINE, 109.46 FEET TO THE WEST LINE OF SAID LOT 57; THENCE SOUTH ALONG SAID WEST LINE, 120.92 FEET TO THE SOUTH LINE OF SAID LOT 57, BEING ALSO THE NORTH LINE LINCOLNWOOD AVE; THENCE WEST ALONG SAID NORTH LINE, 50.5 FEET TO THE EAST LINE OF SAID LOT 58 IN MERRY OAKS THIRD ADDITION; THENCE SOUTH ALONG THE EAST LINE OF LOTS 58 TO 61 IN SAID MERRY OAKS THIRD ADDITION, 325.84 FEET TO THE SOUTH LINE OF SAID LOT 61; THENCE WEST ALONG SAID SOUTH LINE, 150.75 FEET TO THE WEST LINE OF SAID LOT 61, BEING ALSO THE EAST LINE OF THE SOUTHWEST QUARTER OF SAID SOUTHWEST QUARTER OF SECTION 4; THENCE SOUTH ALONG SAID EAST LINE, 17 FEET TO THE SOUTH LINE OF THE SOUTH HALF OF THE NORTH HALF OF SAID SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 4; THENCE WEST ALONG SAID SOUTH LINE, 390 FEET TO THE EAST LINE OF LOT 5 IN MEGAN PARK SUBDIVISION TO THE VILLAGE OF CARBON CLIFF, ROCK ISLAND COUNTY, ILLINOIS, ACCORDING TO THE PLAT THEREOF RECORDED APRIL 16, 1987 IN PLAT BOOK 46, PAGE 203 AS DOCUMENT NO. 87-07008; THENCE SOUTH ALONG SAID EAST LINE, 247.42 FEET TO A BEND POINT; THENCE CONTINUE SOUTH ALONG SAID EAST LINE, 199.79 FEET TO THE SOUTHWEST CORNER OF SAID LOT 5; THENCE WEST ALONG SAID SOUTH LINE, 60 FEET TO THE SOUTHWEST CORNER OF LOT 4 IN SAID MEGAN PARK SUBDIVISION; THENCE SOUTH ALONG THE EAST LINE OF SAID LOT 4, 220 FEET TO THE SOUTH LINE OF SAID LOT 4; THENCE WEST ALONG SAID SOUTH LINE, 155.48 FEET TO THE SOUTHWEST CORNER OF LOT 3 IN SAID MEGAN PARK SUBDIVISION, BEING ALSO THE SOUTHWEST CORNER OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SAID SOUTHWEST QUARTER OF SECTION 4; THENCE SOUTH ALONG THE EAST LINE OF SAID SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 4, 648 FEET TO THE NORTH LINE OF THE PAVED HIGHWAY KNOWN AS 23RD AVENUE OR COLONA ROAD; THENCE WEST ALONG SAID NORTH LINE, 260 FEET, MORE OR LESS, TO THE NORTH EXTENSION OF THE EAST LINE OF THE WEST 386.8 FEET OF THE SOUTH HALF OF SAID SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 4; THENCE SOUTH ALONG SAID EAST LINE, 583 FEET, MORE OR LESS, TO THE NORTH LINE OF THE SOUTH 103.2 FEET OF THE WEST 436.8 FEET OF THE SOUTH HALF OF SAID SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 4; THENCE EAST ALONG SAID NORTH LINE, 50 FEET TO THE EAST LINE OF THE WEST 436.8 FEET OF THE SOUTH HALF OF SAID SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 4; THENCE SOUTH ALONG SAID EAST LINE OF THE WEST 436.8 FEET, 103.2 FEET TO THE SOUTH LINE OF THE SOUTH HALF OF SAID SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 4; THENCE WEST ALONG SAID SOUTH LINE, 436.8 FEET TO THE POINT OF BEGINNING.