

SANDRICK LAW FIRM LLC

A DIVISION OF KOVITZ SHIFRIN NESBIT

September 29, 2026

Village of Homewood Village President and Board of Trustees
c/o Noah Schumerth
Director of Economic and Community Development
Village of Homewood
2020 Chestnut Rd
Homewood, IL 60430

Re: Request for Class 8 Property Tax Incentive
Address: 18215 Dixie Highway, Homewood, IL
PIN(s): 29-31-409-073
Applicant: Planning 4 Life, Inc.

Dear Mr. Schumerth:

On behalf of our client, Planning 4 Life, Inc., we are respectfully requesting that the Village of Homewood issue a Resolution of Support and Consent for a Class 8 Property Tax Incentive for the 2,457 square foot commercial building located at 18215 Dixie Highway based on occupancy of a vacant property. Note this is an updated request from our original request sent in December 2025.

Property Background

The subject property is a 2,457 square foot commercial storefront that had suffered from long-term vacancy for at least 4 years prior to our client's purchase. This duration significantly exceeds the eligibility guidelines required for the Class 8 Incentive.

This acquisition represents a direct partnership in blight reduction. A commercial storefront sitting dark on Dixie Highway for several years is a detriment to the corridor's image and vitality. Our client has taken on this challenging asset with the specific commitment to reactivate it into a two-unit storefront space. To make the space suitable for modern occupancy, they have already commenced significant buildout work spending approximately \$100,000 in rehabilitation costs, including:

- Install a dividing wall between the two units.
- Office interior buildout.
- Critical HVAC upgrades and repairs.
- Essential plumbing and electrical infrastructure work.

SLF

1005 175TH STREET
HOMEWOOD, IL 60430
(312) 867-1515 • FAX: (312) 867-1616

ONE OVERLOOK POINT, SUITE 590
LINCOLNSHIRE, IL 60069-4331
(847) 537-0500 • FAX: (847) 537-0550

KSN

Request for Class 8 Property Tax Incentive
Address: 18215 Dixie Highway, Homewood, IL
PIN(s): 29-31-409-073
Applicant: Planning 4 Life, Inc.
Page 2

Company Profile and Economic Impact

Our client will occupy the property to operate **Planning 4 Life, Inc.**, a financial services and insurance agency in the larger unit occupying approximately 1,600 square feet of the building. The second unit occupying approximately 857 square feet will be occupied by a State Farm Insurance Agency.

The reactivation of this site brings stable, professional service anchors to the corridor. It will create immediate local employment (starting with 2 full time and 2 part-time employees as well as 1 or more independent contractors) and serve as a destination for residents seeking financial planning and insurance services. Unlike high-traffic retail, this professional use provides stability and brings consistent, daytime professional foot traffic to the area.

Tax Analysis

While our client is committed to Homewood, the current tax environment is prohibitive for small, financial and insurance agencies. With the upcoming reassessment we expect the assessed market value of the property to be \$200,000 based on the prior reassessment and the rehabilitation budget creating an annual liability exceeding \$24,000 per year.

Carrying nearly \$10 per square foot in taxes drives the gross occupancy cost to an unsustainable level for a small office. This reality places the Homewood site at a severe economic disadvantage against comparable properties in Northwest Indiana and Will County, which benefit from significantly lower fixed operating costs.

Conclusion

Without the Class 8 Incentive, the cost of operating this facility would exceed the business's projected margins. The Incentive is the necessary stabilizer that allows a small business to absorb the costs of renovating a building that has been neglected for four years.

We have attached a copy of the Class 8 Eligibility Application filed with the Cook County Assessor's office. We are, therefore, respectfully requesting that the Village of Homewood issue a Resolution supporting a Class 8 Property Tax Incentive for the subject property, and that without the incentive, the purchase and subsequent re-occupancy are not viable.

Request for Class 8 Property Tax Incentive

Address: 18215 Dixie Highway, Homewood, IL

PIN(s): 29-31-409-073

Applicant: Planning 4 Life, Inc.

Page 3

Should you need any additional information or documentation, please feel free to give me a call. I thank you for your help and cooperation with this matter.

Sincerely,

SANDRICK LAW FIRM, LLC

A handwritten signature in black ink, appearing to read 'Michael J. Pyrchalla', written over the printed name.

Michael J. Pyrchalla

Attorney

Tax Projections

18215 Dixie Highway, Homewood, IL

MODEL ASSUMPTIONS & VARIABLES

Assumed Assessed Value (TAV) Standard: \$50,000 | Incentive: \$20,000

Assumed Assessment Ratio Class 5: 25% | Incentive: 10%

Effective Tax Rate 48.716% (Based on last available)

As of 9/29/2026

Triennial Reassessment Impact

Please note that the **Base Year (2026)** is a designated reassessment year for this property.

To accurately forecast the tax burden over the 10-year term, subsequent reassessment intervals at **Year 4 (2029)**, **Year 7 (2032)**, and **Year 10 (2035)** have been modeled and are highlighted below to demonstrate the anticipated stepped increases in assessed value.

Projection Year	Estimated Calendar Year	Standard Class 5 (No Incentive)	Proposed Incentive Taxes
Base Year REASSESSMENT	2026	\$24,358	\$9,743
Year 2	2027	\$24,967	\$9,987
Year 3	2028	\$25,591	\$10,236
Year 4 REASSESSMENT	2029	\$30,709	\$12,284
Year 5	2030	\$31,477	\$12,591
Year 6	2031	\$32,264	\$12,906
Year 7 REASSESSMENT	2032	\$38,717	\$15,487
Year 8	2033	\$39,685	\$15,874
Year 9	2034	\$40,677	\$16,271
Year 10 REASSESSMENT	2035	\$48,812	\$19,525

SANDRICK LAW FIRM LLC

A DIVISION OF KOVITZ SHIFRIN NESBIT

December 9, 2025

Ira Horwitz
Cook County Assessor's Office
Incentive Program
118 North Clark Street
Chicago, IL 60602

Re: Class 8 Application
PIN: 29-31-409-073
Address: 18215 Dixie Highway, Homewood
Planning 4 Life, Inc.

Dear Ira:

Enclosed, please find a Class 8 Application along with a check in the amount of \$500.00 for the above-referenced parcel. We will forward the resolution as soon as we receive it.

Should you need any additional information or documentation, please feel free to give me a call. Thank you for your help and cooperation with this matter.

Sincerely,

SANDRICK LAW FIRM LLC



Adam E. Dotson
Director of Economic Development
AED/nrb

Enclosure

SLF

1005 175TH STREET
HOMWOOD, IL 60430
(312) 867-1515 • FAX: (312) 867-1616

KSNLAW.COM

ONE OVERLOOK POINT, SUITE 590
LINCOLNSHIRE, IL 60069-4331
(847) 537-0500 • FAX: (847) 537-0550

KSN

COOK COUNTY ASSESSOR'S OFFICE
118 NORTH CLARK STREET, CHICAGO, IL 60602
PHONE: 312.443.7550 FAX: 312.603.6584
WWW.COOKCOUNTYASSESSOR.COM

CLASS 8

ELIGIBILITY APPLICATION

CONTROL NUMBER

Carefully review the Class 8 Eligibility Bulletin before completing this Application. For assistance, please contact the Assessor's Office, Development Incentives Department (312) 603-7529. This application, **a filing fee of \$500.00**, and supporting documentation (*except drawings and surveys*) must be filed as follows:

This application must be filed **PRIOR TO** the commencement of New Construction or **PRIOR TO** the commencement of Substantial Rehabilitation Activities or **PRIOR TO** the commencement of Reoccupation of Abandoned Property.

Applicant Information

Name: Armand McCarroll Telephone: (,
Company: Planning 4 Life, Inc.
Address: _____
City: Homewood State: IL Zip Code: 60430
Email: _____

Contact Person (if different than the Applicant)

Name: Adam E. Dotson Telephone: (312) 867-1515
Company: Sandrick Law Firm
Address: 1005 W. 175th Street
City: Homewood State: IL Zip Code: 60430
Email: adotson@ksnlaw.com

Property Description (per PIN)

If you are applying for more than three different PINs, please submit the additional PIN information in an attachment.

Street Address: (1) 18215 Dixie Highway
Permanent Real Estate Index Number: 29-31-409-073
(2) _____
Permanent Real Estate Index Number: _____
(3) _____
Permanent Real Estate Index Number: _____

City: Homewood ZIP: 60430
Township: Thornton Existing Class: 5-17

Class 8 application is based upon the location of the property in:

- ____ 1) An area which has been certified for Class 8
X ____ 2) One of the following townships: Bloom, Bremen, Calumet, Rich, or Thornton
____ 3) Property obtained through the Cook County Tax Reactivation Program

Identification of Person Having an Interest in the Property

Attach a complete list of all owners, developers, occupants and other interested parties (*including all beneficial owners of a land trust*) identified by names and addresses, and the nature and extent of their interest.

Property Use

Type of Development: ☐ Industrial or ☒ Commercial (**Please circle one**)

General Description of Proposed Property Usage Financial Services Insurance Agency

Attach a detail description of the precise nature and extent of the intended use of the subject property, specifying in the case of the multiple uses the relative percentages of each use.

Attach legal description, site dimensions and square footage and building dimensions and square footage.

Include copies of materials, which explain the occupant's business, including corporate letterhead, brochures, advertising material, leases, photographs, etc.

Employment Opportunities

How many construction jobs will be created as a result of this development? 6

How many new permanent full-time and part-time employees do you now employ in Cook County?

Full-time: _____ Part-time: _____

How many new permanent full-time jobs will be created by this proposed development? TBA

How many new permanent part-time jobs will be created by this proposed development? TBA

Nature of Development

Indicate nature of proposed development by checking the appropriate space:

- ☐ New Construction (**Read and Complete Section A**)
☐ Substantial Rehabilitation (**Read and Complete Section A**)
Incentive only applied to the market value attributable to the rehabilitation
☒ Occupation of Abandoned Property - No Special Circumstance
(**Read and Complete Section B**)
☐ Occupation of Abandoned Property - With Special Circumstance
(**Read and Complete Section C**)
☐ Occupation of Abandoned Property - (**CEERM**)
(**Read and Complete Section C AND CEERM Supplemental Application**)

SECTION A (NEW CONSTRUCTION/SUBSTANTIAL REHABILITATION)

If the proposed development consists of *New Construction* or *Substantial Rehabilitation*, provide the following information:

Estimated date of construction

Commencement (*excluding demolition, if any*): _____

Estimated date of construction completion: _____

Attach copies of the following:

1. Specific description of the proposed *New Construction* or *Substantial Rehabilitation*
2. Current Plat of Survey for subject property
3. 1st floor plan or schematic drawings
4. Building permits, wrecking permits and occupancy permits (*including date of issuance*)
5. Complete description of the cost and extent of the *Substantial Rehabilitation* or *New Construction* (*including such items as contracts, itemized statements of all direct and indirect costs, contractor's affidavits, etc*)

SECTION B (ABANDONED PROPERTY WITH NO SPECIAL CIRCUMSTANCES)

If the proposed development consists of the reoccupation of abandoned property, purchased for value, complete (1) and (2) below:

1. Was the subject property vacant and unused for at least 12 continuous months prior to the purchase for value?



YES



NO

When and by whom was the subject property last occupied prior to the purchase for value?

Property was vacant for approximately 4 years before purchase

Attach copies of the following documents:

- (a) Sworn statements from person having personal knowledge attesting to the fact and the duration of vacancy and abandonment
 - (b) Information (*such as statements of utility companies*) which demonstrate that the property was vacant and unused and indicate duration of such vacancy
2. Application must be made to the Assessor prior to occupation:

Estimated date of reoccupation:	First quarter of 2026
Date of Purchase:	08/22/2025
Name of purchaser:	Planning 4 Life, Inc.
Name of seller:	Care Cleaners, Inc.
Relationship of purchaser to seller:	None

Attach copies of the following documents:

- (a) Sale Contract
- (b) Closing Statement
- (c) Recorded Deed
- (d) Assignment of Beneficial Interest
- (e) Real Estate Transfer Declaration

SECTION C (SPECIAL CIRCUMSTANCES)

If the applicant is seeking special circumstances to establish that the property was abandoned for purposes of the Incentive where there was a **purchase for value**, but the period of **abandonment prior to purchase was less than 12 months**, complete section (1).

If the applicant is seeking special circumstances to establish that the property was abandoned for purposes of the Incentive where there was **no purchase for value**, but the period of **abandonment prior to the application 12 continuous months or greater**, complete section (2).

1. How long was the period of abandonment prior to the purchase for value? _____

When and by whom was the subject property last occupied prior to the purchase for value?

Attach copies of the following documents:

- (a) Sworn statements from persons having personal knowledge attesting to the fact and the duration of the vacancy and abandonment
- (b) Information (*such as statements of utility companies*) which demonstrate that the property was vacant and unused and indicate duration of vacancy
- (c) Include the finding of special circumstances supporting "abandonment" as determined by the municipality, or the County Board, if located in an unincorporated area. *Also include the ordinance or resolution from the Board of Commissioners of Cook County stating its approval for less than 12-month abandonment period.*

Application must be made to the Assessor prior to the commencement of reoccupation of the abandoned property.

Estimated date of Reoccupation: _____
Date of purchase: _____
Name of purchaser: _____
Name of seller: _____
Relationship of purchaser to seller: _____

Attach copies of the following documents:

- (a) Sale Contract
- (b) Closing Statement
- (c) Recorded Deed
- (d) Assignment of Beneficial Interest
- (e) Real Estate Transfer Declaration

2. How long has the subject property been unused?

- ☐ 12 or greater continuous months (*Eligible for Special Circumstance*)
- ☐ 3 continuous months and maintain/create 250 Employees (*Eligible for Special Circumstance under CEERM*) - **Complete CEERM Supplemental Application**
- ☐ **Not Eligible for Special Circumstance if No purchase and less than 12 continuous months vacant, or not a CEERM**

When and by whom was the subject property last occupied prior to the filing of this application?

Attach copies of the following documents:

- (a) Sworn statements from persons having personal knowledge attesting to the fact and the duration of the vacancy and abandonment
- (b) Information (*such as statements of utility companies*) which demonstrate that the property was vacant and unused and indicate duration of vacancy
- (c) Include the finding of special circumstances supporting "abandonment" as determined by the municipality, or the County Board, if located in an unincorporated area. Also include the ordinance or resolution from the Board of Commissioners of Cook County stating its approval for lack of a purchase for value.

Application must be made to Assessor prior to the commencement of reoccupation of the abandoned property.

Estimated date of reoccupation: _____

LOCAL APPROVAL

A certified copy of a resolution or ordinance from the municipality in which the real estate is located *(or the County Board, if the real estate is located in an unincorporated area)* should accompany this Application. *The ordinance or resolution must expressly state that the municipality supports and consents to this Class 8 Application and that it finds Class 8 necessary for development to occur on the subject property.* If a resolution is unavailable at the time the application is filed, a letter from the municipality or the County Board, as the case may be, stating that a resolution or ordinance supporting the Incentive has been requested may be filed with this application instead. If the applicant is seeking to apply based on the reoccupation of abandoned property and will be seeking a finding of "special circumstances" from the municipality, in addition to obtaining a letter from the municipality confirming that a resolution or ordinance supporting the Incentive has been requested, the applicant must file a letter from the County Board confirming that a resolution validating a municipal finding of special circumstances has been requested. If, at a later date, the municipality or the County Board denies the applicant's request for a resolution or ordinance, the applicant will be deemed ineligible for the Class 8 Incentive, whether or not construction has begun. In all circumstances, the resolution must be submitted by the time the applicant files an "Incentive Appeal".

FINALIZING THE INCENTIVE PROCESS

In order to finalize the class change you will need to file an **Incentive Appeal** with supporting documentation (including **Proof of Occupancy**) in the year that the property has been substantially occupied. It is advised that you access our website (www.cookcountyassessor.com) to determine the allowable filing dates for such action.

When filing an appeal requesting an Incentive Class Change a **\$100.00 filing fee** (made out to the **Cook County Assessor**) must be included. The property cannot receive Class 8 designation until you file an Incentive Appeal, AND this office grants reclassification for the parcel(s).

I, the undersigned, certify that I have read this Application and that the statements set forth in this Application and in the attachments hereto are true and correct, except as those matters stated to be on information and belief and as to such matters, the undersigned certifies that he/she believes the same to be true.



Signature

Adam E. Dotson

Print Name

12/09/2025

Date

Agent for Applicant

Title

**Note: If title to the property is held in trust or by a corporation or a partnership, this Class 8 Eligibility Application must be signed by a beneficiary, officer or general partner.*

Revised 4/1/22

CEERM SUPPLEMENTAL APPLICATION

(This form will ONLY be utilized for applicants who specifically elect for CEERM)

This supplemental eligibility application is for properties that have been abandoned (due to special circumstances) where there has been no purchase for value and the buildings and other structures have been vacant and unused for at least three continuous months and applicant has provided sufficient documentation to establish that such applicant will create or maintain at least 250 jobs for employees at the subject location.

The CEERM Program shall be limited to the party who is the initial applicant of the Class 8 Incentive under the CEERM Program and the subject of the municipal Resolution or Ordinance.

Under the CEERM Program, qualifying industrial real estate would be eligible for the Class 8 level of assessment from the date of substantial re-occupancy of the abandoned property. Properties receiving Class 8 will be assessed at 10% of market value for the first 10 years, 15% in the 11th year and 20% in the 12th year. The terms of this program are Not Renewable.

I _____ applicant/representative hereby specifically elect to submit this **Supplemental Application** for the **CEERM** program.

Further affiant sayeth not.

Agent's Signature

Agent's Name & Title

Agent's Mailing Address

Agent's Telephone Number

Applicant's Name

Applicant's Mailing Address

Applicant's e-mail address

Subscribed and sworn before me this _____ day of _____, 20 _____

Signature of Notary Public

Revised 4/1/22