



BOARD OF ZONING APPEALS STAFF REPORT

To: Members of the Board of Zoning Appeals

From: Jennifer Barclay, HWC Engineering

Meeting Date: June 11, 2024

Agenda Item: BZA 24-003

Hearing: PRELIMINARY HEARING

Application Type: Developmental Standards Variance

Summary: Joy Brown is requesting variances to Section 26-6.701 B.5 and Section 26-6.122 D.2.b to expand the sign cabinet.

Applicant: Joy Brown

Property Address: 9245 Calumet Ave

Current Zoning: CD-4A

Adjacent Zoning: North: CD-4A
South: CD-4A
East: CD-4A
West: SD-M

Action Requested: Schedule Public Hearing

Actions Required: Findings of Fact

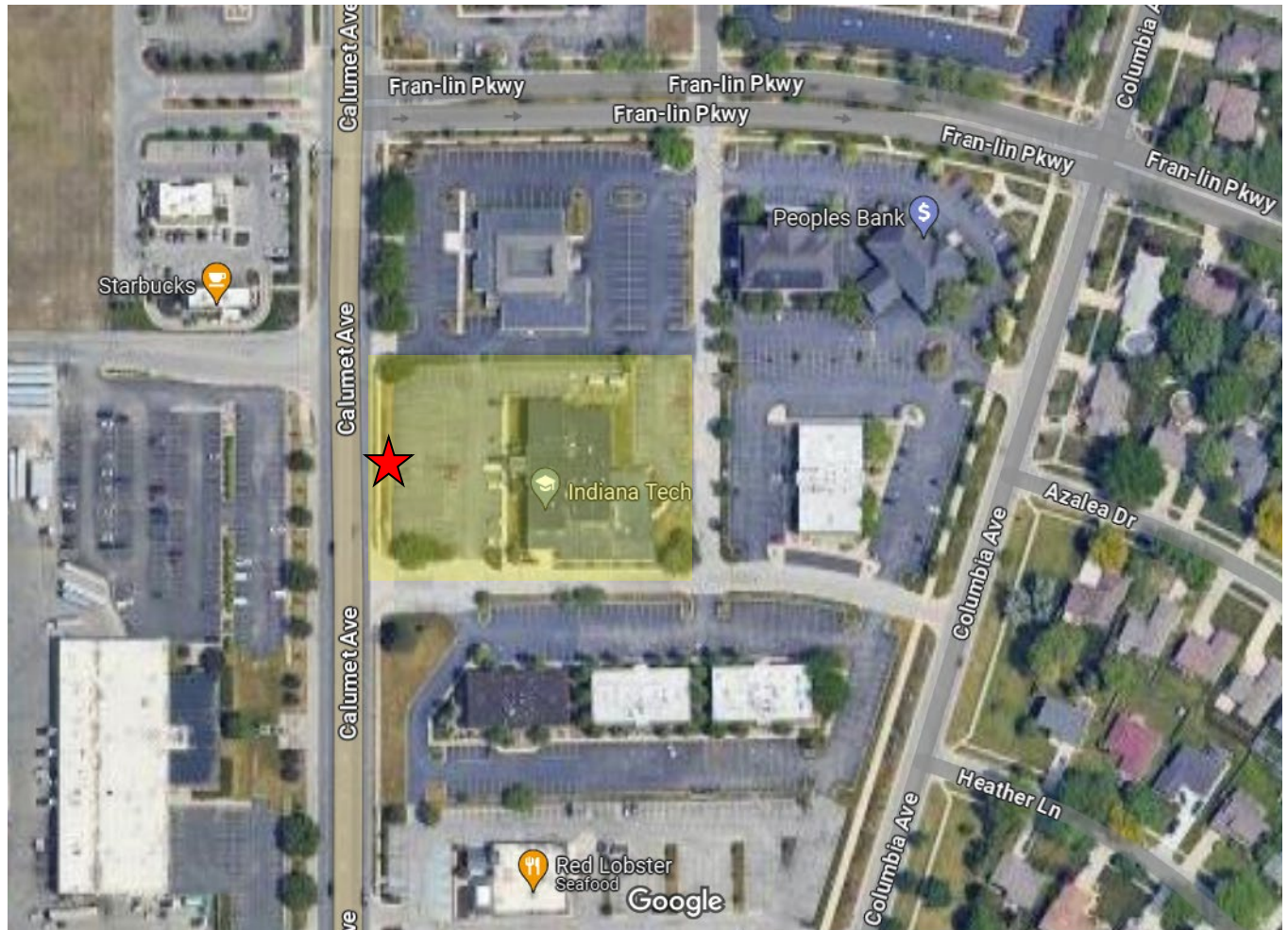
Staff Recommendation: Motion to Revise Application
Review Conditions of Approval Questions
Review of Zoning Code(s)

Attachments:

1. BZA 24-003 Variance Application (pg 7)
2. Conditions of Approval Questions (pg 10)
3. Proposed Sign (pg 17)
4. Existing Sign (pg 20)

PROJECT LOCATION:

9245 Calumet Ave is a multi-tenant (shared entrance) building with parking surrounding it on three sides and an access drive to the south. The monument in question is located along Calumet Ave in the center of the property.



PROJECT BRIEFING:

The applicant desires to update the existing monument sign which is considered legal non-conforming. The applicant desires to keep the existing stone frame and changeout the sign cabinet area that is worn and does not have easy access to change tenants signs out. The sign cabinet will be wider than the overall sign width which is legal non-conforming and therefore increasing its nonconformity which is not permitted.



The sign standards are governed by Chapter 26, Article VI, Division 7 of Munster Municipal Code. The applicant is requesting development standard variances to the following:

- Section 26-6.701(B)(5)t. states "Except as may be expressly permitted in this Article, Neon Signs, Cabinet Signs, and Projection Signs are not permitted."
This code is not applicable to the request.
- Section 26-6.122(D)(2.)b. states "If a Nonconforming Sign is Altered after the date of this Article, any amendment of this Article, or any amendment to the Zoning Map, or if any such Nonconforming Sign is moved in whole or in part to any other land or any other portion of the Lot or parcel of land occupied by such Nonconforming Sign at such time, the legal status of such Nonconforming Sign shall terminate and such Sign must conform to this Article, with the following exception: ***any Nonconforming Sign, except a sign mounted on a pole, may be changed to decrease its nonconformity if the change is in conformity with the relevant standards of this article.***"
This section of code is not a development standard and therefore a variance may not be granted.

Staff recommends if the applicant wishes to pursue variances to bring the sign into compliance the following development standards variances are requested.

DIVISION 7: SIGN STANDARDS

MONUMENT SIGN

TABLE 26-6.701.B SIGN TYPES
SPECIFIC STANDARDS



Permitted Districts

CD-4.A

CD-4.B

CD-5

SD-M

SD-PUD

CZ

Description

A Sign that is erected on a solid base directly on the ground, and that is itself constructed of a solid material.

Dimensions

| | |
|----------------|--------------------------|
| Quantity (max) | 1 per Frontage |
| Area (max) | 18 sf |
| Height (max) | 6 ft, including the base |
| Letter Height | max 12 in. |

Additional Standards

In addition to all other applicable standards, each Monument Sign allowed under this Article:

- shall be located within the 1st Lot Layer and shall be set back at least 10 feet from the public right-of-way;
- shall incorporate a supporting base that is at least 100% of the width of the Sign face at its widest point;
- shall have a supporting base constructed of authentic brick or stone of the same type, color, and scale or that used in the associated Building;
- shall have a Sign face made of authentic brick, stone, or solid metal or wood, with lettering, logo or branding made of solid metal or channel lettering;
- shall have a landscaped area composed of shrubs, flowers and planted groundcover that extends at least 3 feet beyond the supporting base of the Sign on all sides; and
- shall not be allowed if there is a Post Sign on the Lot.

VARIANCE STANDARDS

The variance process is established to provide relief to a property owner when, due to unique circumstances, compliance with the zoning code imposes a hardship or practical difficulty on a property owner. The BZA is under no obligation to grant a variance. It is the petitioner's responsibility to prove a hardship or practical difficulty. The BZA should ask the petition to address the criteria listed below.

Section 26-6.804. I. Deviation from Standards & Requirements (pg 392) of the Munster Zoning Code states that the basis for a variance is as follows:

g. General Standards.

A Variance may be granted only if the Decision-Making Authority has made the following determinations for such Variance:

- i. the practical difficulties or unnecessary hardships that would be incurred by strict application of the Use or Development standard, as applicable, are unique and not shared by all properties in the vicinity and are not self-imposed;
- ii. such Variance is the minimum Variance that will relieve such practical difficulties or unnecessary hardships, as applicable;
- iii. such Variance is in the spirit of the general purposes and intent of this Article as stated in Division 1; and
- iv. such Variance is so designed as to provide reasonable consideration to, among other things, the character of the neighborhood, District, or Civic Zone, the conservation of property values in the vicinity, and the guidance of Development in accordance with the Comprehensive Plan.

h. Specific to Development standards Variances:

A Variance from Development Standards may be approved or approved with conditions only if:

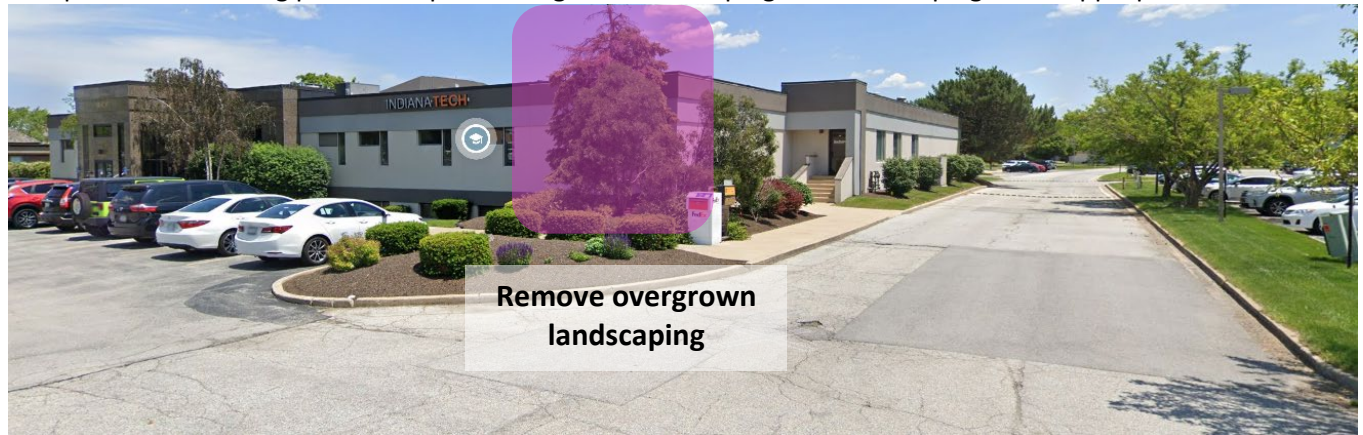
- i. it will not be injurious to the public health, safety, morals, and general welfare of the community;
- ii. the use and value of the area Adjacent to the property included in the Variance will not be affected in a substantially adverse manner; and
- iii. the strict application of the Development standards will result in practical difficulties in the use of the property.

The applicant has addressed these criteria (Conditions of Approval Questions Form) in Exhibit B.

STAFF FINDINGS and RECOMMENDATION

Staff finds the application and supporting documents are in order however the specific code request are not correct. Since the sign is legal non-conforming staff recommend the applicant revise their application applying for the necessary variances to bring the sign into compliance with code.

In addition, staff recommends the applicant include large address numbers on the corner of the building that patrons are driving past and replace overgrown landscaping with landscaping in the appropriate scale.



Example of adjacent property:

**MOTION**

The Board of Zoning Appeals may consider the following motion:

Motion to revise application to request the applicable development standards variances.

1005 Ridge Road • Munster, IN 46321 • (219) 836-8810 • Police/Fire Emergencies 911

Police Non-Emergency (219) 836-6600 • Fire Non-Emergency (219) 836-6960

www.munster.org



Petition BZA 24-003
Date: 5/6/24
Application Fee: \$ 450.00 *pl*
Sign Fee: \$ 25.00

Town of Munster Board of Zoning Appeals Petition Application
OWNER INFORMATION:

Name of Owner Howard Weiss Phone Number 219.741.9970
Street address, City, ST, ZIP Code 3472 W. Lakeshore Dr., Crown Point IN 46307 Email address HOWBUD@AOL.COM

APPLICANT OR PETITIONER INFORMATION (if different than above):

Name of Applicant/Petitioner Joy Brown Phone Number 630.636.1685
Street address, City, ST, ZIP Code 14129 Chicory Trail, Homewood, IL 60491 Email address JOY.BROWN123@GMAIL.COM

PROPERTY INFORMATION:

Business or Development Name (if applicable) The Fairmont
Address of Property or Legal Description 9245 Calumet Ave; Munster Current Zoning Commercial

APPLICATION INFORMATION:

Please select what this Application is for:

☒ **Variance** If yes, select one of the following: ☐ Use ☒ **Developmental Standards**

☐ **Conditional Use**

☐ **Administrative Appeal**

CODE VARIANCES REQUESTED:

SECTION 26-6.701 B.5.t

SECTION 26-6.122 D.2.b

Brief Description of Project and List of Variances or Conditional Uses Being Requested (if applicable):

A-1 Affordable Signs will build (2) lightboxes w/ pan faces and push through acrylic lettering to read: THE FAIRMONT; duranotic/dark bronze aluminum. We will also extend the bottom lightbox 1" past the existing face of the Marble Monument. You will see the lightbox 1" from the side view of the existing monument sign. This portion will house tenant panels, flat cut bronze aluminum with 1/8" acrylic adhered. Each panel will have its own divider bar channel for panel replacement as needed. The existing Marble monument will remain as is, with no additional square footage of the sign structure, and no change in messaging. One bush near the base of the existing sign will be removed.

Not applicable

Name of Registered Engineer, Architect or Land Surveyor

Phone Number

Street address, City, ST, ZIP Code


Email address



Petition BZA _____

Town of Munster Board of Zoning Appeals Application Signature Page

I hereby authorize Joy BROWN to act on my behalf as my agent in this petition and to furnish, upon request, supplemental information in support of this petition application.

 _____ MAY 3 2024
Signature of Owner Date

Joy Brown _____ 5-5-24
Signature of Applicant Date

REQUIRED ATTACHMENTS

Required Attachments for Board of Zoning Appeals Applications

To ensure that adequate information is provided to the BZA, please check off each of these items and provide documentation to the Community Development Department at the time of submittal of the application.

| ALL APPLICATIONS | Included | N/A |
|---|----------|-----|
| Narrative statement describing project | ✓ | |
| Property owner consent (Signature page) | ✓ | |
| Proof of Ownership (e.g. copy of tax bill) | ✓ | |
| Plat of Survey depicting current conditions | | ✓ |
| Site Plan containing the following: | | ✓ |
| Boundary identification | | |
| Fire hydrant locations | | |
| Accessory structures | | |
| Parking lot design | | |
| Utility location | | |
| Building footprints | | |
| Proposed curb cuts | | |
| Drainage/detention plans | | |
| Traffic circulation | | |
| Ingress/egress locations | | |
| Major topographic information | | |
| Infrastructure improvements | | |
| Conditions of Approval Form (Note: complete the form specific to your petition)* | ✓ | |
| Any other information that the BZA may find useful in determining whether the application is merited. | | |

PHOTOS

* Unique conditions have been established for special use permits for public garages, gas filling stations, used car lots, garden centers, massage parlors, adult bookstores, tattoo parlors, adult cabarets, and outdoor dining areas. Community Development staff will advise potential applicants of these at the pre-application meeting.

NOTE: If you checked any exhibits "N/A", please explain:

Plat of Survey and Site Plan not applicable because the monument sign itself will not change, including no changes to size, location, or footprint.

DEVELOPMENTAL VARIANCE CONDITIONS OF APPROVAL

The Munster Board of Zoning Appeals is authorized to hear petitions for developmental standards variances and to approve or deny. The Board of Zoning Appeals may also impose reasonable conditions and restrictions. Indiana Code 36-7-4-918.5 lists the legal criteria for a developmental standards variance:

1. The approval will not be injurious to the public health, safety, morals, and general welfare of the community. Explain why this statement is true in this case:

The approval provides no changes to the messaging of the sign, which only states the name of the building and lists the major tenants.

2. The use and value of the area adjacent to the property included in the variance will not be affected in a substantially adverse manner. Explain why this statement is true in this case:

The approval does not change the size of the sign nor its overall aesthetic. The only changes to the sign will be improved visibility both day and night and an accurate listing of current tenants. It will be a visible improvement without altering the size/location of the sign, which should have a positive effect on the aesthetic of that area of Calumet Ave.

3. The strict application of the terms of the zoning ordinance will result in practical difficulties in the use of the property. Explain why this statement is true in this case:

As the sign currently exists, without the building name being backlit, the building is almost unidentifiable from Calumet Ave. This results in guests often missing the turn into the building and requiring an additional one or two drive-bys to locate the building. Tenants are complaining that it is difficult to provide directions to the building and that their guests have difficulty locating the building.

Attach additional pages if necessary

SPECIAL MESSAGE TO PROPERTY OWNER

Property taxes are constitutionally capped at 1% of property values for homesteads (owner-occupied), 2% for other residential property and agricultural land, and 3% for all other property. The Mortgage Deduction is no longer available beginning with 2023 Pay 2024. Please note that local government unit annual budget notices are now available online at: <https://budgetnotices.in.gov>. Additional information for how to read your current tax bill can be located online at: www.in.gov/dlgf/understanding-your-tax-bill/tax-bill-101.

TAXPAYER AND PROPERTY INFORMATION

| Taxpayer Name | Address | Date of Notice | Parcel Number | Taxing District |
|-----------------------|--|----------------|---|-----------------|
| Fairmont Building LLC | 9223-92 CALUMET AVE MUNSTER, IN 46321 | 04/01/2024 | 45-07-30-154-002.000-027 Real Property | 027-Munster |

Spring installment due on or before May 10, 2024, and Fall installment due on or before November 12, 2024.

TABLE 1: SUMMARY OF YOUR TAXES

| ASSESSED VALUE AND TAX SUMMARY | 2022 Pay 2023 | 2023 Pay 2024 |
|--|---------------|---------------|
| 1a. Gross assessed value of homestead property | \$0 | \$0 |
| 1b. Gross assessed value of other residential property and agricultural land | \$0 | \$0 |
| 1c. Gross assessed value of all other property, including personal property | \$1,723,300 | \$1,727,500 |
| 2. Equals total gross assessed value of property | \$1,723,300 | \$1,727,500 |
| 2a. Minus deductions (see Table 5 below) | \$0 | \$0 |
| 3. Equals subtotal of net assessed value of property | \$1,723,300 | \$1,727,500 |
| 3a. Multiplied by your local tax rate | 3.0460 | 3.0571 |
| 4. Equals gross tax liability (see Table 3 below) | \$52,491.72 | \$52,811.40 |
| 4a. Minus local property tax credits | (\$6,163.96) | (\$7,085.60) |
| 4b. Minus savings due to property tax cap (see Table 2 and footnotes below) | \$0.00 | \$0.00 |
| 4c. Minus savings due to over 65 circuit breaker credit ¹ | \$0.00 | \$0.00 |
| 4d. Minus savings due to county option circuit breaker credit | \$0.00 | \$0.00 |
| 5. Total property tax liability (see remittance coupon for total amount due) | \$46,327.76 | \$45,725.80 |

Please see Table 4 for a summary of other charges to this property.

TABLE 2: PROPERTY TAX CAP INFORMATION

| | | |
|--|--------------------|--------------------|
| Property tax cap (1%, 2%, or 3% depending upon combination of property types) ² | \$51,699.00 | \$51,825.00 |
| Upward adjustment due to voter-approved projects and charges (e.g., referendum) ³ | \$10,353.58 | \$10,211.24 |
| Maximum tax that may be imposed under cap | \$62,052.58 | \$62,036.24 |

TABLE 3: GROSS PROPERTY TAX DISTRIBUTION AMOUNTS APPLICABLE TO THIS PROPERTY

| TAXING AUTHORITY | TAX RATE 2023 | TAX RATE 2024 | TAX AMOUNT 2023 | TAX AMOUNT 2024 | TAX DIFFERENCE 2023-2024 | PERCENT DIFFERENCE |
|------------------|---------------|---------------|--------------------|--------------------|--------------------------|--------------------|
| COUNTY | 0.6484 | 0.6331 | \$11,173.88 | \$10,936.81 | (\$237.07) | (2.12%) |
| TOWNSHIP | 0.0780 | 0.0769 | \$1,344.17 | \$1,328.45 | (\$15.72) | (1.17%) |
| SCHOOL DISTRICT | 1.2958 | 1.3027 | \$22,330.52 | \$22,504.14 | \$173.62 | 0.78% |
| CITY | 0.7009 | 0.6730 | \$12,078.61 | \$11,626.07 | (\$452.54) | (3.75%) |
| LIBRARY | 0.0825 | 0.0824 | \$1,421.72 | \$1,423.46 | \$1.74 | 0.12% |
| TAX INCREMENT | 0.0000 | 0.0000 | \$0.00 | \$0.00 | \$0.00 | 0.00% |
| SPECIAL DISTRICT | 0.2404 | 0.2890 | \$4,142.82 | \$4,992.47 | \$849.65 | 20.51% |
| TOTAL | 3.0460 | 3.0571 | \$52,491.72 | \$52,811.40 | \$319.68 | 0.61% |

TABLE 4: OTHER CHARGES / ADJUSTMENTS TO THIS PROPERTY

| LEVYING AUTHORITY | 2023 | 2024 | % Change |
|--------------------------|-----------------|-----------------|--------------|
| Little Cal River Basin | \$180.00 | \$180.00 | 0.00% |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| TOTAL ADJUSTMENTS | \$180.00 | \$180.00 | 0.00% |

TABLE 5: DEDUCTIONS APPLICABLE TO THIS PROPERTY⁴

| TYPE OF DEDUCTION | 2023 | 2024 |
|-------------------------|------------|------------|
| Homestead / Standard | | |
| Supplemental Standard | | |
| Mortgage | | |
| Blind / Disabled | | |
| Geothermal | | |
| Over 65 | | |
| Veterans | | |
| Abatement | | |
| Enterprise Zone | | |
| Investment | | |
| Other | | |
| TOTAL DEDUCTIONS | \$0 | \$0 |

- A taxpayer can only receive the Over 65 Circuit Breaker Credit or the County Option Circuit, Indiana Code § 6-1.1-49-6 specifies that a taxpayer cannot receive both.
- The property tax cap is calculated separately for each class of property owned by the taxpayer.
- Charges not subject to the property tax caps include property tax levies approved by voters through a referendum. When added to the base property tax cap amount for your property, this creates the effective tax cap. For more information, see the back of this document. Information regarding the referendums proposed during the most recent elections can be located online at: www.in.gov/dlgf/referendum-information.
- If any circumstances have changed that would make you ineligible for a deduction that you have been granted per Table 5 of this tax bill, you must notify the county auditor. If such a change in circumstances has occurred and you have not notified the county auditor, the deduction will be disallowed and you may be liable for taxes and penalties on the amount deducted.

**MINUTES OF THE ANNUAL MEETING OF MEMBERS OF
FAIRMONT BUILDING, LLC**

The annual meeting of members of the above captioned company was held on the date and at a time and place set forth in the written Waiver of Notice signed by the members, fixing such time and place, and prefixed to the minutes of the meeting.

There were present the following members:

| <u>Names of Members</u> | <u>Interest in Company</u> |
|-------------------------|----------------------------|
| Howard B. Weiss | 100% |

The meeting was called to order by Howard B. Weiss. It was moved, seconded and unanimously carried that Howard B. Weiss act as Chairman and act as Secretary.

The Chairman then stated that all of the members of the company were represented.

The Managing Member, Howard B. Weiss, presented his annual report and, after discussion, the report was accepted and ordered filed with the Secretary.


The Chairman noted that it was in order to consider electing managers for the ensuing year. Upon nominations duly made and seconded, the following were unanimously elected managers of the company to serve for the ensuing year and until their successors are elected and qualified:

| | |
|--------------------------------------|-----------------|
| Managing Member-Secretary/Treasurer: | Howard B. Weiss |
|--------------------------------------|-----------------|

There being no further business to come before the meeting, upon motion duly made, seconded and unanimously carried, it was adjourned.

Dated this 6th day of October, 2022.


Howard B. Weiss, Managing Member
and Secretary/Treasurer

Members:

Howard B. Weiss

**WAIVER OF NOTICE OF ANNUAL MEETING OF MEMBERS OF
FAIRMONT BUILDING, LLC**

We, the undersigned, being all of the members of the Company, **FAIRMONT BUILDING, LLC**, hereby agree and consent that the annual meeting members of the company to be held on the date and time and at a place designated hereunder, and do hereby waive all notice whatsoever of such meeting and of any adjournment or adjournments thereof.

We do further agree and consent that any and all lawful business being transacted at such meeting or at any adjournment or adjournments thereof as may be deemed advisable by any member present. Any business transacted at such meeting or at any adjournment or adjournments thereof shall be as valid and legal and of the same force and effect as if such meeting or adjourned meeting were held after notice.

Place of Meeting: Crown Point, Lake County, Indiana

Date of Meeting: October 6, 2022

Time of Meeting: 6:00 P.M.

Dated at Crown Point, Indiana, this 6 day of Oct., 2022.


Howard B. Weiss, Managing Member

Town of Munster SIGN PERMIT APPLICATION

Community Development ~ Building, Zoning & Code Enforcement ~ 1005 Ridge Rd. ~ Munster, IN 46321
Phone 219-836-6990 ~ Fax 836-6542 ~ Email @ communitydevelopment@munster.org

TYPE OR PRINT IN INK

PERMIT #: _____

**A PRE-INSTALLATION INSPECTION IS NOW REQUIRED ON ALL AWNING, BLADE, CANOPY, PROJECTING, PORCH, AND WALL SIGNS, AND ANY WINDOW SIGN THAT WILL BE INSTALLED ABOVE 6 FT FROM GRADE
~PLEASE SCHEDULE INSPECTIONS A MINIMUM OF 24 HOURS IN ADVANCE ~**

The undersigned certifies that the property owner of record authorizes the proposed work and that the undersigned has been authorized by the property owner to make this application as the authorized agent and agrees to conform to all applicable laws of this jurisdiction.

Authorized Signature: X *Raymond Thomas* V.P. Date: 12/14/2023

Applicant's Name: A.I. Affordable Signs Co. Applicant's Title: V.P.

Email: A.I.affordablesigns@gmail.com Phone #: 219-853-1855

Sign Display Address: 9245 Calumet Ave.

Property Owner Name: Howard Weiss Phone #: 219-741-9970

Property Owner Address (if different from above): 3472 W. Lakeshore Dr. Crown Point, IN 46307

Tenant/Business Name: The Fairmont Phone #: 219-741-9970

Tenant/Business Owner Name: Howard Weiss Email: howsbad@aol.com

PROPOSED PROJECT: _____ New Sign(s) ☒ Reface _____ Relocation

SIGN TYPE (CHECK ALL THAT ARE BEING REQUESTED):

_____ Awning _____ Blade _____ Canopy _____ Directory _____ Large Projecting ☒ Monument
_____ Outdoor Display Case _____ Plaque _____ Porch _____ Post _____ Sidewalk _____ Wall _____ Window

DETAILS:

Building Type: _____ Single Tenant ☒ Internally Accessed Multi-Tenant _____ Externally Accessed Multi-Tenant

Building/Tenant Space primary frontage: _____ ft. Secondary frontage (if applicable): _____ ft.

Illumination: ☒ Internal _____ External _____ Backlit _____ Non-Illuminated

Electric (if applicable): ☒ Existing _____ New Circuit

TOTAL ESTIMATED COST OF PROJECT (MATERIAL & INSTALLATION): \$ 9260.18

SUBMITTAL REQUIREMENTS - TO BE INCLUDED WITH PERMIT APPLICATION

- Detailed design drawings or photos of each sign to include: all materials, colors, dimensions, square footage (smallest single rectangle encompassing all lettering, devices or insignia and including any backer)
- Installation specifications to include mounting/hanging device and any electrical, all electrical elements are to be concealed from public view, any damage to the surface of the building must be restored concurrently
- Photo of building/tenant space elevation showing location of sign(s) and clearance
- Contractor agreement(s) that include labor and material cost for entire project

ADDITIONAL SUBMITTAL REQUIREMENTS FOR FREESTANDING SIGNS

- Scaled site plan showing location of sign(s) and distance from right-of-way (10' minimum)
- Landscape plan for monument sign(s), 3 ft perimeter planting required

~ PLEASE PROVIDE CONTRACTOR INFORMATION ON Pg. 2 ~




CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

12/08/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an **ADDITIONAL INSURED**, the policy(ies) must have **ADDITIONAL INSURED** provisions or be endorsed. If **SUBROGATION IS WAIVED**, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

| | |
|---|--|
| PRODUCER  KIM FRY INSURANCE AGENCY INC 3730 W 80TH LANE MERRILLVILLE, IN | CONTACT NAME: KIM FRY PHONE (A/C, No, Ext): 1-219-769-1903 E-MAIL ADDRESS: FAX (A/C, No): INSURER(S) AFFORDING COVERAGE INSURER A : State Farm Fire and Casualty Company INSURER B : State Farm Mutual Automobile Insurance Company INSURER C : INSURER D : INSURER E : INSURER F : NAIC # 25143 25178 |
| INSURED A-1 AFFORDABLE SIGN AND NEON CO INC 534 CONKEY STREET HAMMOND, IN 46324 | |

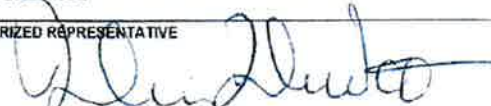
COVERAGES**CERTIFICATE NUMBER:****REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

| INSR LTR | TYPE OF INSURANCE | ADD INSD | SUB WVD | POLICY NUMBER | POLICY EFF (MM/DD/YYYY) | POLICY EXP (MM/DD/YYYY) | LIMITS |
|----------|---|----------|---------|-----------------|-------------------------|-------------------------|--|
| A | <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER | N | N | 94-AP-C799-2 | 05/09/2023 | 05/09/2024 | EACH OCCURRENCE \$ 2,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ 4,000,000 PRODUCTS - COMP/OP AGG \$ 4,000,000 |
| B | AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input checked="" type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS ONLY | | | 421-3056-E19-14 | 11/19/2023 | 05/19/2024 | COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ 250,000 BODILY INJURY (Per accident) \$ 500,000 PROPERTY DAMAGE (Per accident) \$ 100,000 |
| | UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$ | | | | | | EACH OCCURRENCE \$ AGGREGATE \$ |
| A | WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input checked="" type="checkbox"/> (Mandatory in NH) 1 yes describe under DESCRIPTION OF OPERATIONS below | N | N/A | 94-FK-27654F | 05/19/2023 | 05/19/2024 | <input checked="" type="checkbox"/> PER STATUTE E L EACH ACCIDENT \$ 500,000 E L DISEASE - EA EMPLOYEE \$ 500,000 E L DISEASE - POLICY LIMIT \$ 500,000 |
| | BOND | | | 94-L7-2454-1F | 02/18/2023 | 02/18/2024 | 5000 |

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
SIGN BUILDER AND INSTALLER

CERTIFICATE HOLDER**CANCELLATION**

| | |
|---|---|
| TOWN OF MUNSTER 1005 RIDGE RD MUNSTER, IN 46321 | SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE  |
|---|---|

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A-1 AFFORDABLE SIGN & NEON CO., INC
534 CONKEY ST.
HAMMOND, IN. 46324
PH:219-853-1855 FX:219-853-1857

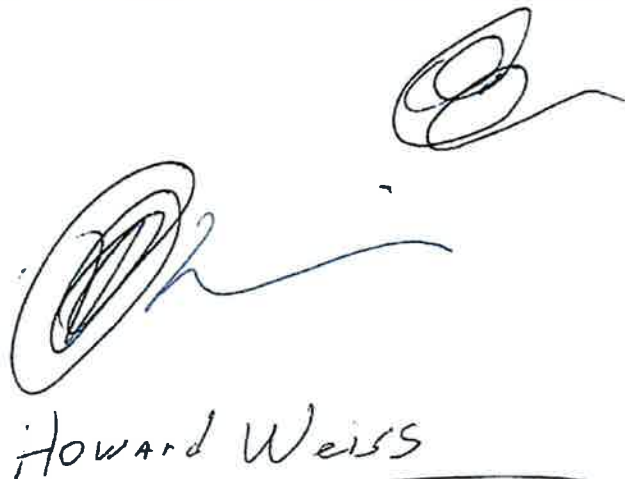
Number E813
Date 12/12/2023

Bill To
THE FAIRMONT
9245 CALUMET AVE.
MUNSTER, IN.
219-741-9970

Ship To
THE FAIRMONT
9245 CALUMET AVE.
MUNSTER, IN.
219-741-9970

| | | | | |
|-----------|-------|------------|-------------|---------|
| PO Number | Terms | Customer # | Service Rep | Project |
|-----------|-------|------------|-------------|---------|

| Description | Quantit | Price/Rat | Tax1 | Amount |
|-------------|---------|-----------|------|--------|
|-------------|---------|-----------|------|--------|



Howard Weiss

SubTotal \$9,059.00

Sales Tax 7.00% on \$2,874.0 \$201.18

DEPOSIT OF 1/2 DOWN BALANCE DUE UPON
COMPLETION

Total \$9,260.18

All statements are due and payable upon receipt. In the event of collection, all sums due and owing will include reasonable attorney fees and cost of collection. You also waive all rights to your sign, if all balances have not been made in 30 days of installation and/or completion of your sign. Affordable Sign Co. has full rights to remove signage if these agreements have not been made



THIS IS A LEGAL NON CONFORMING SIGN, WHICH ALSO MATCHES THE BUILDING FACADE. WE WILL NOT CHANGE ANY SQUARE FOOTAGE ON THE EXISTING LIGHT BOX OR STRUCTURE OF SIGN. WE WILL ONLY ADD ILLUMINATED PAN FACE OVER THE EXISTING WORDING, THE FAIRMONT, AND EXTEND THE LIGHT BOX ON EACH SIDE OF THE SIGN SO THAT WE CAN CHANGE TENANT PANELS WHEN TENANTS CHANGE.

REFER TO PIC PAGE 2

The FAIRMONT

INDIANA TECH

SEEHAUSEN

Companion Care

EnerTronics

Valerie D. Wise

IRENA M. WALTERS

Flores Insurance

Tenant

Tenant

Tenant

Tenant



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REFER TO PIC PAGE 2

The FAIRMONT



SEEHAUSEN
& CO. PC CPA'S

INDIANA**TECH**

VALERIE D. WISE, LCSW, LCAC
LORRI L. GLASS, PhD, LCSW

Law Offices Of
J. DOUGLAS ANGLE
& ASSOCIATES

EnerTronics
ELECTRONIC EQUIPMENT

Flores Insurance
Group

Companion Care



Genesis
Professional Services

MATT MOORADIAN, PSY D
Clinical Psychologist

existing



**LIGHT BOX WOULD EXTEND 1"
PAST THE EXISTING MARBLE**

The FAIRMONT

INDIANA TECH

| | |
|------------------|------------------|
| SEEHAUSEN | Companion Care |
| EnerTronics | Valerie D. Wise |
| IRENA M. WALTERS | Flores Insurance |
| Tenant | Tenant |
| Tenant | Tenant |