



Planning & Development Division
Planning & Economic Development Department

Room 160
 411 West First Street
 Duluth, Minnesota 55802

218-730-5580

planning@duluthmn.gov

File Number	PL 21-155	Contact	Chris Lee	
Type	Concurrent Use Permit	Planning Commission Date	October 12, 2021	
Deadline for Action	Application Date	September 3, 2021	60 Days	November 2, 2021
	Date Extension Letter Mailed	September 10, 2021	120 Days	January 1, 2022
Location of Subject	802 South Lake Avenue			
Applicant	Thomas & Bridget Reistad	Contact		
Agent		Contact		
Legal Description	See Attached	Sign Notice Date	September 28, 2021	
Site Visit Date	September 28, 2021	Number of Letters Sent	N/A	

Proposal

The applicant is seeking a concurrent use permit to retain a shed and fence and construct erosion control improvements in the right of way.

Staff Recommendation

Staff recommend that the Planning Commission recommend approval of the concurrent use permit to the City Council (via ordinance).

	Current Zoning	Existing Land Use	Future Land Use Map Designation
Subject	R-1	Residential	Traditional Neighborhood
North	R-1	Residential	Traditional Neighborhood
South	R-1	Residential	Traditional Neighborhood
East	R-1	Beach	Traditional Neighborhood
West	R-1	Residential	Traditional Neighborhood

Summary of Code Requirements

UDC Section 50-37.7C. The planning commission shall review the application, and council shall approve the application or approve it with modifications, if it determines that:

1. The proposed concurrent use will not harm or inconvenience the health, safety and general welfare of the city;
2. Any proposed skywalk will significantly improve the circulation of pedestrians in the city without exposure to weather conditions (does not apply in this instance);
3. No portion of a public easement proposed for use is being physically used or occupied by the public.

Comprehensive Plan Governing Principle and/or Policies and Current History (if applicable):

Governing Principle #5 -Promote reinvestment in neighborhoods.

Duluth is strongly defined by its neighborhoods. This system should be supported through land use and transportation that foster neighborhood reinvestment. New development or redevelopment should maximize public investment that strengthens neighborhood commercial centers or diversifies residential opportunities that fit the neighborhood's character.

Future Land Use

Traditional Neighborhood: Characterized by grid or connected street pattern, houses oriented with shorter dimension to the street and detached garages, some with alleys. Limited commercial, schools, churches, and home businesses. Parks and open space areas are scattered through or adjacent to the neighborhood. Includes many of Duluth 's older neighborhoods, infill projects, neighborhood extensions, and new traditional neighborhood areas.

History

This property is a 5 bedroom, 2,900 square foot residential structure built in 1909. It has been reconstructed into a three-unit dwelling based on buildings permits issued in February 2021.

Review and Discussion Items:

- 1) The applicant is seeking a concurrent use permit to retain a shed and fence in the right of way. This proposal also includes erosion controls to protect the home from shoreland erosion. This space will be 33' x 100' and occupy 3,300 square feet.
- 2) Sandy areas of Park Point frequently contain areas of beach grass, which is important to the dune ecosystem. No known beach grass is located within the concurrent use permit area [confirm with aerial photo and street view/site visit] but applicant and contractor should assess the area prior to construction and ensure any beach grass be avoided and undisturbed during improvements.
- 3) Because of the importance of the dune ecosystem, applicant is advised to check with the DNR on any necessary approvals needed for work within this area, including plantings.
- 4) Platted streets on Park Point that abut the beach and waterfront provide important public access. The applicant's exhibit shows the area of the right-of-way that will continue to allow pedestrians to travel to and from the beach area. The area proposed for the concurrent use permit will not take away from the public's ability to use the public right-of-way, nor will it harm or inconvenience the health, safety and general welfare of the city.
- 5) Concurrent use permits are approved by the City Council via an ordinance. Unlike street right-of-way vacations, concurrent use permits are not recorded at with St. Louis County as they are voidable agreements between the City and property owners.
- 6) The City of Duluth requires concurrent use permits to include liability insurance to indemnify the City against all occurrences in the right-of-way. Other protections for the city and the public are typically included in the ordinance that is submitted for the City Council's review. The ordinance will require that the project proposer will locate any underground items in accordance with Gopher State One Call rules, and that the city will bear no responsibility for locating any facility related to the concurrent use permit except as it is legally responsible under the Gopher State One Call rules.
- 7) No comments were received from the public or other government agencies at the time this staff report was written, except for minor comments from engineering on the exhibits.
- 8) Per UDC Sec. 50-37.1.N, approved concurrent use permits lapse if the project or activity authorized by the permit has not begun within one-year.

Staff Recommendation

Based on the above findings, Staff recommends that the Planning Commission recommend to the City Council approval of the concurrent use permit with the following conditions:

- 1) Applicant shall construct and maintain the project as identified in the attached exhibits.
- 2) Applicant shall maintain pedestrian access through the 8th Street right-of-way between Lake Avenue South and the beach along Lake Superior. The pedestrian access shall not be blocked or impeded in any manner whatsoever.
- 3) Applicant shall provide annual proof of liability insurance to indemnify the City against any occurrences in the right of way that are due to items covered under this permit.
- 4) Applicant will remove the obstructions at the applicant's expense if directed to by the City with appropriate notice.
- 5) Applicant and contractor will assess the area for beach grass prior to commencing any work, and will indicate on plans for any City permits the existence of any beach grass in the area. Any beach grass disturbance may also need permits from City Engineering and the DNR.
- 6) The structure shall comply with any applicable engineering standards, or building or fire code requirements.
- 7) Any alterations to the approved plans that do not alter major elements of the plan may be approved by the Land Use Supervisor without further Planning Commission approval; however, no such administrative approval shall constitute a variance from the provisions of Chapter 50.

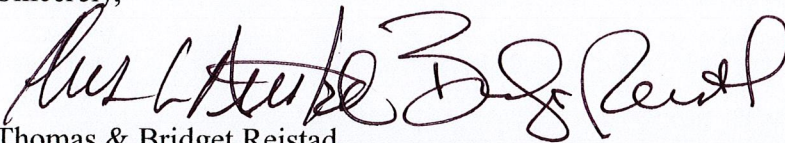
system at the site. A concurrent use permit would allow us the ability to create a safe, private, and secure environment for the tenants and owners of 802 S. Lake Avenue.

3. Sand Retention

As recommended by the St. Louis County Conservation Specialist Ben Carey, we propose planting vegetation in the right-of-way area to help control flow of blowing sand off the beach and eventually into the City sewer system. Our plantings would not restrict pedestrian traffic flow to the beach and would enhance the 30' of right-of-way we are discussing.

Maintenance of this area is a responsibility we are willing to assist in. We currently pick up a significant amount of litter in the right-of-way, especially liquor bottles. Over the past year, we have invested in significantly renovating this highly visible, historic site. We would appreciate the opportunity to continue this work by working to rehabilitate the right-of-way .

Sincerely,



Thomas & Bridget Reistad



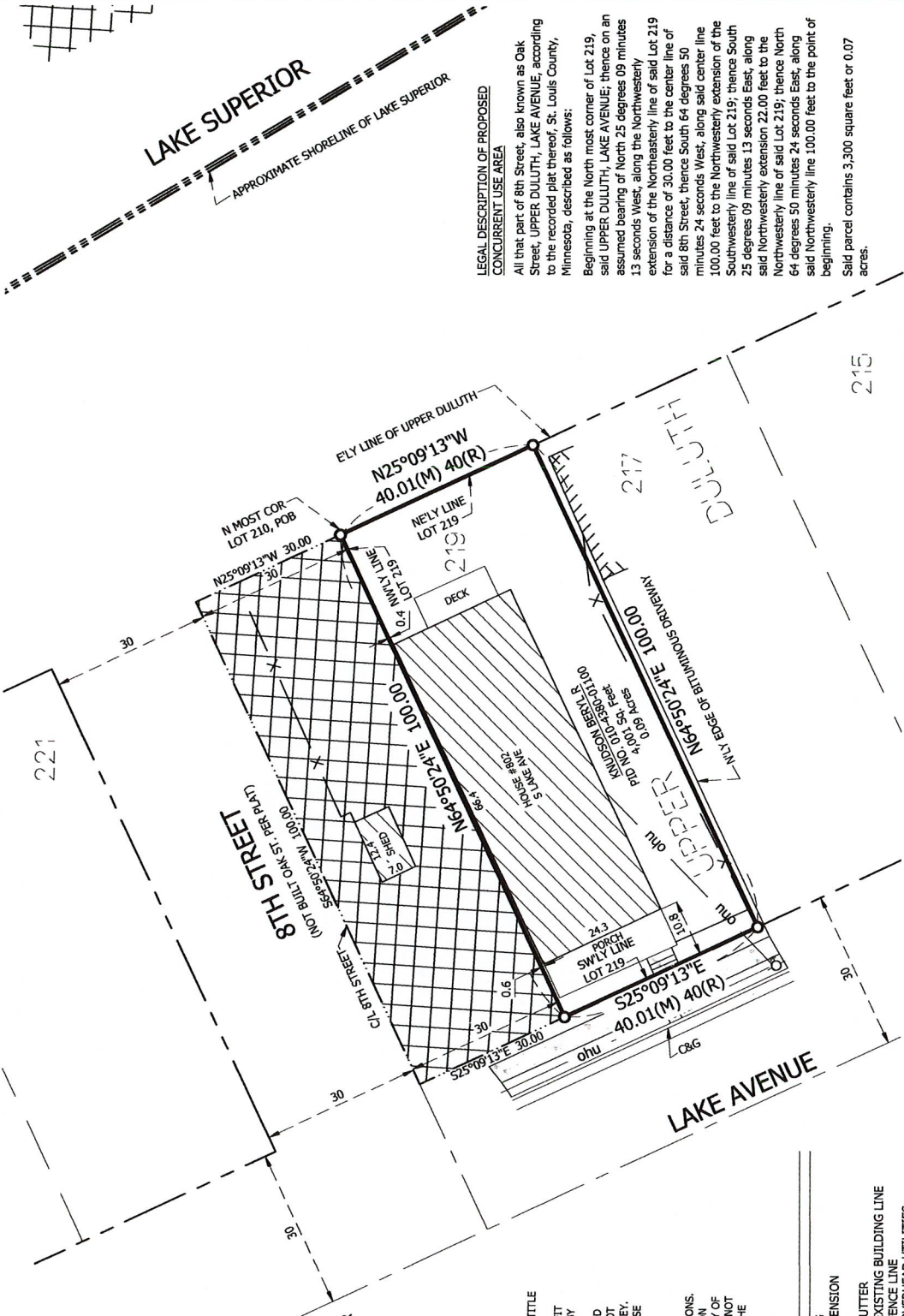
Shoreline Erosion



Right of way when we purchased the property.



Current right-of-way



LAKE SUPERIOR
 APPROXIMATE SHORELINE OF LAKE SUPERIOR

LEGAL DESCRIPTION OF PROPOSED CONCURRENT USE AREA

All that part of 8th Street, also known as Oak Street, UPPER DULUTH, LAKE AVENUE, according to the recorded plat thereof, St. Louis County, Minnesota, described as follows:
 Beginning at the North most corner of Lot 219, said UPPER DULUTH, LAKE AVENUE; thence on an assumed bearing of North 25 degrees 09 minutes 13 seconds West, along the Northwesterly extension of the Northwesterly line of said Lot 219 for a distance of 30.00 feet to the center line of said 8th Street, thence South 64 degrees 50 minutes 24 seconds West, along said center line 100.00 feet to the Northwesterly extension of the Southwesterly line of said Lot 219; thence South 25 degrees 09 minutes 13 seconds East, along said Northwesterly extension 22.00 feet to the Northwesterly line of said Lot 219; thence North 64 degrees 50 minutes 24 seconds East, along said Northwesterly line 100.00 feet to the point of beginning.
 Said parcel contains 3,300 square feet or 0.07 acres.

LEGAL DESCRIPTION PER DOC. NO. 802975
 Lot Two Hundred Nineteen (219), LAKE AVENUE, UPPER DULUTH, according to the recorded plat thereof, SUBJECT to claim of State of Minnesota in and to the riparian rights abutting said lot on the Eastern side thereof, as more particularly shown in Book 670 of Deeds, page 16 thereof, and Book 679 of Deeds, page 185 thereof, respectively, on file in the Office of the County Recorder of St. Louis County, Minnesota.

SURVEYOR'S NOTES

1. THIS SURVEY HAS BEEN PREPARED WITHOUT BENEFIT OF A TITLE COMMITMENT OR TITLE OPINION. A TITLE SEARCH FOR RECORDED OR UNRECORDED EASEMENTS WHICH MAY BENEFIT OR ENCUMBER THIS PROPERTY HAS NOT BEEN COMPLETED BY ALTA LAND SURVEY COMPANY. THE SURVEYOR ASSUMES NO RESPONSIBILITY FOR SHOWING THE LOCATION OF RECORDED OR UNRECORDED EASEMENTS OR OTHER ENCUMBRANCES NOT PROVIDED TO THE SURVEYOR AS OF THE DATE OF THE SURVEY. BEARINGS ARE BASED ON THE ST. LOUIS COUNTY TRANSVERSE MERCATOR COORDINATE SYSTEM OF 1996. (NAD 83 2011)
2. BUILDING COORDINATES SHOWN ARE FOR HORIZONTAL & VERTICAL DIMENSIONS OF STRUCTURE ONLY. SEE ARCHITECTURAL PLAN FOR BUILDING FOUNDATION DIMENSIONS.
3. NO SPECIFIC SOILS INVESTIGATION HAS BEEN COMPLETED ON THIS LOT BY ALTA LAND SURVEY COMPANY. THE SUITABILITY OF SOILS TO SUPPORT THE SPECIFIC STRUCTURE PROPOSED IS NOT THE RESPONSIBILITY OF ALTA LAND SURVEY COMPANY OR THE SURVEYOR.

LEGEND

	CONCRETE SURFACE		POB-POINT OF BEGINNING
	EXISTING BUILDINGS		(M)-FIELD MEASURED DIMENSION
	PROPOSED CONCURRENT USE AREA		(R)-RECORD DIMENSION
	SET CAPPED REBAR		C&G-CONCRETE CURB & GUTTER
	UTILITY POLE		EXISTING BUILDING LINE
			FENCE LINE
			OVERHEAD UTILITIES
			SHORELINE
			CENTER LINE
			RIGHT OF WAY LINE
			BOUNDARY LINE AS SURVEYED
			PROPOSED CONCURRENT USE LINE

CERTIFICATE OF SURVEY

I hereby certify that this survey, plan, or report was prepared by me or under my direct supervision and that I am a duly Licensed Land Surveyor under the laws of the State of Minnesota.
David R. Evans
 David R. Evans
 M.L. No. 49505

CLIENT: THOM AND BRIDGET REISTAD
 ADDRESS: 802 S LAKE AVE,
 DULUTH, MN 55802
 DATE: AUGUST 10, 2020 JOB NO: 20-233 SHEET 1 OF 1

ALTA
 LAND SURVEY COMPANY
 PHONE: 218-727-5111
 LICENSED IN MN & WI
 WWW.ALTLANDSURVEY.COM



Mrs. Bridget Reistad
802 South Lake Avenue
Duluth, MN 55802

August 16, 2021

Dear Mrs. Reistad,

My name is Ben Carey and I am a Conservation Specialist with South St. Louis Soil and Water Conservation District. On June 24th, 2021, a coworker and I visited a site located at 802 South Lake Avenue in Duluth, MN. During the site visit, we met with you about concerns that you had for erosion happening at the site. We discussed reasons why the erosion may be occurring and what could be done in the future to prevent further erosion.

Reasons erosion may be occurring at the site could be from an absence of well-rooted vegetation that would normally stabilize and prevent soil and sand from being carried by wind or water and accumulating elsewhere at the site. Shallow, nutrient poor soil could be causing signs of distress to existing vegetation and trees such as buttressing roots. Allowing native plants to become reestablished at the site may stabilize and add organic matter to the soil. This could add nutrients to the soil and reduce the amount of soil and sand from being carried by wind and water in the future.

If you have additional questions, please don't hesitate to reach out to me for assistance.

Sincerely,

Ben Carey
Conservation Specialist
South St. Louis SWCD
ben.carey@southstlouisswcd.org
(218) 723-4867



Erosion and Sediment Control Application and Permit

(Required For Land Disturbance of 3,000 sq ft or greater**) (See City of Duluth UDC Article 2, Section 50-18.1.E) Revised January 2020

The entire permit application needs to be completed in full or it will be returned to the applicant for completeness.

SITE LOCATION	
Site Address: 802 S Lake Ave	Date: 9/2/2021
Lot: 0219	Plat & Parcel: UPPER DULUTH LAKE AVENUE 010-4380-01100
Nature of Project Erosion Protection	
Est. Start Date: 09/15/2021	Est. Completion Date: 10/15/2021

OWNER / CONTRACTOR			
Thomas & Bridget Reistad		breistad@gmail.com	
Property Owners Name		Email:	
		218-349-3508	
		Telephone No.	
Address 2536 Minnesota Ave, Duluth, MN 55802 City State Zip			
Ryan Dagger		ryan.dagger@amiengineers.com	
Contractors Name		Email:	
		715-718-5722	
		Telephone No.	
Address 91 Main St, Superior, WI 54880 City State Zip			

CITY USE ONLY	
City Engineer Approval:	Date:
Permit Number:	Permit Fee: \$175 \$350

SEE REVERSE SIDE FOR FEE SCHEDULE AND ADDITIONAL REQUIREMENTS

(Attach the Erosion and Sediment Control Plan (ESCP) to this application page)

MS-4 Statement of Compliance (not for permanent stormwater management)

The property owner and the contractor conducting work on the site are responsible for all the construction activities that occur on the site. By signing this permit both parties are required to install and maintain all erosion and sediment control BMPs to ensure that sediment, soil and debris does not leave the construction site. This includes but is not limited to tracking of soil /mud onto public streets and roadways from vehicles leaving the site, soil eroding from the site onto roadways or drainage ditches or onto neighboring property. If sediment, soil/mud and/or debris leaves the site, both parties are responsible for the immediate clean up and all costs and fines associated with it. Both parties are also responsible for the total restoration of vegetation on the site (seed/mulch, sod, gardens...) after construction disturbance is substantially complete, and only after vegetation has been established with vigorous growth can BMPs be cleaned and removed.

Property Owner	/	/
	Telephone #	Date
<i>Ryan Dagger</i>	715 / 718-5722	/ 09/02/2021
Contractor	Telephone #	Date

EROSION CONTROL PERMIT FEES

Size of Project* (*****)	Erosion and Sediment Control Plan / SWPPP ***	Erosion and Sediment Control Permit	FEE
Land Disturbance Area less than 3,000 s.f.**	Specific plan not required, but must follow BMPs	No	No Fee
Land Disturbance Area greater than 3,000 s.f. and less than 10,000 s.f.	Yes	Yes	\$175
Land Disturbance Area greater than 10,000 s.f. and less than 1 acre.	Yes	Yes	\$350
Land Disturbance Area equal to or greater than 1 acre.	Yes	Yes ****	Copy of MPCA CSW Permit

* All projects regardless of area disturbed, will be inspected for compliance with Erosion and Sediment Control Best Management Practices (BMPs), see attached .

** If city engineer determines that the proposed development is in a vulnerable area (steep slopes, erodible soils, adjacent to sensitive areas, etc.) and may cause degradation of the waters connected to the City's storm water system, then the provisions applicable to land disturbance areas between 3,000 and 10,000 sq. ft. shall apply.

*** A site specific Storm Water Pollution Prevention Plan (SWPPP) meeting MPCA NPDES Permit requirements for Construction Activity is required and shall be submitted to the City for review. An individual one-family or two-family residence (that is not part of a common plan of development) with less than 10,000 sq. ft. of disturbance and less than 7,500 sq. ft. of new impervious area does not have to prepare a SWPPP, but shall submit an erosion control plan meeting the requirements of this document and attachments.

**** The MPCA Permit No. MN R 100001 is required (General Permit Authorization to Discharge Stormwater Associated with Construction Activity under the National Pollutant Discharge Elimination), and a copy of permit to be submitted to City. See this page for internet link.

***** Please see the City of Duluth UDC Article Two, Section 50-18.1.E to determine if the proposed project is required to meet permanent stormwater quality and rate control requirements and applicable fees.

NOTE: For projects disturbing one acre or more, the MPCA Stormwater Permit for Construction Activity must be completed AND the City of Duluth's form. There is no charge for the city permit form, the city is responsible for tracking and inspection of all sites.

www.pca.state.mn.us/water/stormwater/stormwater-c.html

**The entire MS4 Permit may also be found at the MPCA:
website:**

www.pca.state.mn.us/water/stormwater/stormwater-ms4.html#requirements

City of Duluth Erosion and Sediment Control Plan Guidelines

Erosion and Sediment Control Plan (ESCP)

The Permit Application should be filled out and the Erosion and Sediment Control Plan should be prepared as follows:

- Complete the attached Narrative form Item No. 1, or use a separate sheet. Fill in **all** areas as completely as possible.
- Complete a Site Map / Plan showing the items listed below in item No. 2 and see Elements of Erosion Control Plan, Site Map Requirements for further guidance to address specific item for each plan. Additionally see example site map / plan.
- Incomplete Narratives or Site Map / Plans will be returned for additional information and will delay permit approval.

Erosion and Sediment Control Methods

Control of sediment is required so that it does not migrate to an adjoining property, roadway, catch basin, or a wetland/watercourse. Diagrams are attached that depict some of the control methods commonly used for erosion and sediment control. Silt fence barriers and crushed rock temporary entrances are common control methods that can be effective for small projects. Additional methods, such as sediment traps and detention structures, are required for some projects and a qualified professional may need to specify the appropriate erosion and sediment control methods. See attached sheet titled Commonly Used Erosion Controls.

Activities Exempt from the Ordinance

Minor land disturbing activities are exempt such as: home gardens, landscaping, repairs and maintenance work, utility work, certain septic tank work, fencing, tilling, planting, or harvesting of agricultural, horticultural, or silviculture crops, and certain emergency repairs.

City Erosion/Sediment Control Permit Narrative -rev 2020

These are the absolute minimum submittal requirements for all projects
- Complete in full:

(1) **NARRATIVE**

A) Provide a description of what you are doing and type foundation/disturbance.
(e.g., constructing a 2,000 sq ft house w/full basement; constructing an attached 24x24 garage on slab; building a 20x15 house addition on frost footings, etc.)

Constructing a small retaining wall on the shoreside property line approximately 110 ft in total length. Approximately 70 ft will impact the beach, the other 40 ft tie back into the property.

B) How much land are you disturbing? **Total:** 1200 **square feet**
Main soil type? Sand Are you importing/exporting any fill? No Amount

C) Describe the slope of the land **and** the slope of the adjacent land.

The land on and around the property is generally flat with a typical grade of 5%. There is a rise on the property where the property line sits, though there is a trough in this rise that allows storm surges to reach the property. Please refer to the attached drawing for a contour map.

D) Describe all temporary erosion control devices you intend to use and show on an attached drawing **where** and **when** you will be installing them. [**At a MINIMUM, you must have** perimeter control such as silt fence and washed rock construction entrance.] **Also, show and protect all stockpiles.**

A silt fence is to be established approx. 30 ft downhill from the proposed retaining wall.
This will be present for the entire duration of the project.

E) Final Stabilization. Date you will sod, or seed & mulch, or otherwise establish vegetation on the disturbed area.

Method: Seeding Target Date: 6/1/2022

If site is not vegetated by October 30th, describe below your selected winter-over methods (mulch, erosion blanket, etc.).

The site is all clean sand so ground does not need to be winterized against erosion.

(2) **DRAWING – Must include these items on the drawing.**

- A) • **Always clearly show** the site grading/disturbance limits.
• Also, show *pre- and post-development* drainage arrows.
- B) **Clearly show** estimated land contours (hand drawn is acceptable for small projects).
- C) **Show any/all** creeks, ditches, wetlands, or other sensitive areas *within 200 feet* of your site.
• **If none, so state:**
- D) **Clearly show** the amount and placement of silt fence, hay bales, construction entrance, etc.
- E) **Clearly show** washed rock construction entrance. [*Minimum: 12' W x 50' L x 6" deep*] **OR** show mud mat reusable mat - *8' x 45' minimum* (see Brock White handout).
- F) • **Show** and label streets and adjacent properties.
• **Show** catch basins/inlets.
• **Clearly show** all protective measures for those areas where sediment could migrate. Protect your neighbor's property from your construction activity and potential erosion and sediment.

****For Large Projects, Commercial Projects, Complex Projects –
Additional information and design are required - refer to City Ordinance 9365****
Technical assistance: Engineering 730-5200; [Tom Johnson 730-5103]

GENERAL NOTES FOR EROSION CONTROL

STRAW BALES or SILT FENCE or BIO-ROLLS

- *Put up before any other work is done
- *Install on downslope side(s) of site with ends extended up sideslopes a short distance
- *Place parallel to the contour of the land
to allow water to pond behind the fence
- *Entrench 4 inches deep (see diagram)
- *Stake (every 3 feet minimum)
- *Leave no gaps/ overlap if necessary
- *Inspect often and maintain
- *Remove sediment when deposits reach half way up fence or bale

ROCK CONSTRUCTION ENTRANCE

- *Install a single construction access using large crushed rock (1 ½ “ to 2 ½ “) to prevent tracking of soils off project site
- *Put rock 6 inches deep, 12 feet wide, 50 feet long
- * Maintain rock access through project end
- *All vehicles to use rock entrance

SEDIMENT CLEANUP

- * By the end of each work day, sweep/scrape up soil tracked on roads, alley , sidewalk
- * After a storm clean up soil washed off site onto sidewalks, streets, alleys.

REVEGETATION

- *Seed & mulch, sod or mulch disturbed area as soon as project is completed

PRESERVING EXISTING VEGETATION

- *Preserve existing trees, shrubs, sod, as much as possible

WARNING! Extra measures may be needed if your site:

- *Has highly erodible soils
- *Is within 200 feet of a river or stream
- *Is within 1,000 feet of a lake
- *Is steeply sloped
- *Receives runoff from adjacent land

For more information on appropriate measures for your site, please call the City of Duluth Engineering Division at 730-5200.

ELEMENTS OF EROSION & SEDIMENT CONTROL PLAN (ESCP)

ESCP Project Narrative

- (1) Project description
- (2) Phasing of construction
- (3) Existing site conditions
- (4) Adjacent areas affected by project
- (5) Critical areas identified
- (6) Erosion and sediment control measures
- (7) Soil descriptions
- (8) Permanent stabilization methods
- (9) Stormwater management considerations
- (10) Maintenance schedule for erosion and sediment measures
- (11) Calculations
- (12) Additional information required by the city engineer

Criteria to be considered in the ESCP

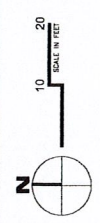
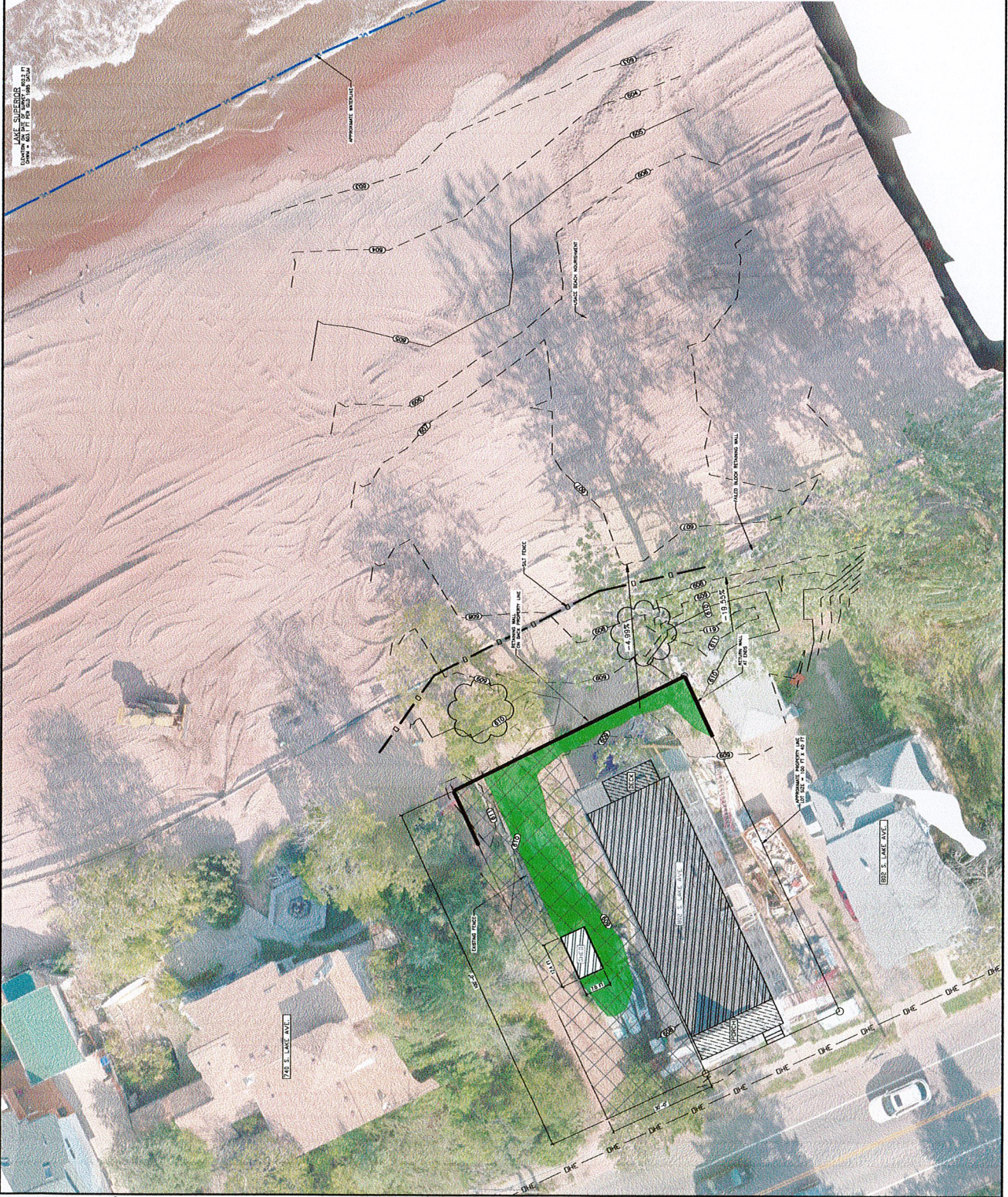
- (1) Stabilization of denuded areas and soil stockpiles
- (2) Establishment of permanent vegetation
- (3) Protection of adjacent properties
- (4) Timing and stabilization of sediment trapping measures
- (5) Use of sediment basins
- (6) Cut and fill slopes
- (7) Stormwater management criteria for controlling off site erosion
- (8) Stabilization of waterways and outlets
- (9) Stormwater management criteria for controlling off site erosion
- (10) Working in or crossing water bodies
- (11) Underground utility construction
- (12) Construction access routes
- (13) Disposition of temporary erosion and sediment

control measures

- (14) Maintenance of erosion and sediment control practice

Site Map Requirements

- (1) Location Map
- (2) North Arrow
- (3) Scale (1 inch = 100 ft. or greater detail)
- (4) Benchmark
- (5) Existing contours at two ft. intervals, 200 ft. beyond boundary - show watercourses/wetlands
- (6) Final contours
- (7) Existing vegetation - trees, shrubs, grasses
- (8) Soil boundaries
- (9) Property boundary and lot lines
- (10) Elevations and grades - street grades, pond elevations, etc.
- (11) Drainage arrows
- (12) Critical erosion areas
- (13) Clearing and grubbing limits
- (14) Utility plans
- (15) Location of erosion and sedimentation control practices - basins, swales, silt fence, bales
- (16) Location of other practices
- (17) Plan preparer's signature, address and phone number
- (18) Responsible party name, address, and phone number
- (19) Delineation of applicable zoning boundaries



- SITE LEGEND:**
- 1 37 276
 - FLOW ARROW AND GRADE
 - EXISTING MAJOR CONTOUR
 - EXISTING MAJOR CONTOUR
 - APPROXIMATE PROPERTY LINE
 - WATERLINE
 - OVERHEAD ELECTRIC UTILITY
 - SALT FENCE
 - EXISTING FENCE
 - PROPOSED CONDUIMENT USE AREA
 - VEGETATED AREA
 - PROPERTY CORNER
 - DECIDUOUS TREE

GENERAL PROJECT NOTES:

- CONTRACTOR WILL VISIT THE SITE TO UNDERSTAND THE SCOPE OF THE WORK AND TO VERIFY THE LOCATION OF ALL UTILITIES AND OBSTACLES THAT COULD AFFECT THE PROPOSED WORK. THE CONTRACTOR SHALL BE RESPONSIBLE FOR OBTAINING ALL NECESSARY PERMITS PRIOR TO STARTING WORK.
- THE CONTRACTOR IS RESPONSIBLE FOR OBTAINING ALL REQUIRED PERMITS PRIOR TO STARTING WORK.
- EXISTING TOPOGRAPHIC AND BOUNDARY INFORMATION TAKEN FROM SURVEY BY AM CONSULTING ENGINEERS, PA DATED 06/27/2021.
- BACKGROUND IMAGERY WAS TAKEN BY AMI CONSULTING ENGINEERS, PA DATED 09/10/2021.
- EXISTING PROPERTY LINES AND SHOWN UTILITY INFORMATION TAKEN FROM SURVEY BY AM CONSULTING ENGINEERS, PA DATED 06/27/2021. APPROXIMATE LOCATIONS ONLY AND SHALL BE FIELD VERIFIED BY THE CONTRACTOR. ALL UTILITIES SHALL BE FIELD VERIFIED. IF ANY DISCREPANCIES ARE DISCOVERED, THE CONTRACTOR SHALL NOTIFY THE CITY ENGINEER IMMEDIATELY.
- THE LOCATIONS OF ALL EXISTING UTILITIES SHOWN ON THIS PLAN HAVE BEEN DETERMINED FROM THE BEST INFORMATION AVAILABLE AND ARE SHOWN FOR INFORMATION ONLY. THE CONTRACTOR SHALL NOTIFY THE CITY ENGINEER IMMEDIATELY IF ANY DISCREPANCIES ARE DISCOVERED. THE CONTRACTOR IS REQUIRED TO TAKE DUE PRECAUTIONARY MEASURES TO PROTECT ALL EXISTING UTILITIES AND STRUCTURES LOCATED AT THE WORK SITE.
- PROTECT AND MAINTAIN TRAFFIC CONTROL DEVICES WHERE NECESSARY. PLACEMENT OF THESE DEVICES SHALL BE APPROVED BY THE CITY AND SHALL MEET THE REQUIREMENTS OF THE MUTCD, CURRENT EDITION.
- CONTRACTOR SHALL MAINTAIN FULL ACCESS TO ADJACENT PROPERTIES DURING CONSTRUCTION AND TAKE ALL PRECAUTIONS NECESSARY TO AVOID PROPERTY DAMAGE TO ADJACENT PROPERTIES.
- NEARBY NEIGHBORS IF ANY HEAVY EQUIPMENT WILL BE DELIVERED ON SITE OUTSIDE OF 8AM - 7PM.
- PROTECT THE PUBLIC.



THE CITY OF TWIN CITIES HAS PROVIDED THE LOCATION OF UNDERGROUND UTILITIES TO THE CITY ENGINEER FOR YOUR INFORMATION ONLY. THE CONTRACTOR SHALL BE RESPONSIBLE FOR VERIFYING THE LOCATION OF ALL UTILITIES TO BE PROTECTED PRIOR TO STARTING WORK. THE LOCATIONS OF UNDERGROUND UTILITIES ARE SHOWN AS AN APPROXIMATE ONLY AND HAVE NOT BEEN FIELD VERIFIED. ALL UTILITIES (PUBLIC AND PRIVATE) MUST BE DETERMINED BEFORE CONSTRUCTION WORK.

NO.	DESCRIPTION	DATE	BY	CHKD

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

Insurance
Policy No. VEP0221225

Effective Date: 2021-07-27
12:01 A.M. Standard Time
[] Supplemental Declarations is Attached.

BUSINESS DESCRIPTION*						
DESCRIPTION OF PREMISES						
PREM. NO.	BLDG. NO.	LOCATION, CONSTRUCTION, AND OCCUPANCY				
001	001	802 S Lake Ave, Duluth, MN 55802-2404; Frame/Brick Veneer; Dwelling Under Reno-Contractors				
COVERAGES PROVIDED INSURANCE AT THE DESCRIBED PREMISES APPLIES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN.						
PREM. NO.	BLDG. NO.	COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	COINSURANCE+	RATES
001	001	Dwelling Under Reno-Contractors	\$150,000 Basic (incl. VMM)		80%	INCLUDED
001	001	Renovation	\$200,000 Basic (incl. VMM)		100%	INCLUDED
OPTIONAL COVERAGES APPLICABLE ONLY WHEN ENTRIES ARE MADE IN THE SCHEDULE BELOW. + IF EXTRA EXPENSE COVERAGE, LIMITS ON LOSS PAYMENT						
AGREED VALUE			REPLACEMENT COST ()			
PREM. NO.	BLDG. NO.	EXPIRATION DATE	COVERAGE	AMOUNT	BUILDING	PERSONAL PROPERTY INCLUDING "STOCK"
INFLATION GUARD (Percentage)		++MONTHLY LIMIT OF INDEMNITY (Fraction)		++MAXIMUM PERIOD OF INDEMNITY (X)		++EXTENDED PERIOD OF INDEMNITY (Days)
PREM. NO.	BLDG. NO.	BUILDING	PERSONAL PROPERTY			
MORTGAGE HOLDER(S) ++ APPLIES TO BUSINESS INCOME ONLY						
PREM. NO.	BLDG. NO.	MORTGAGE HOLDER NAME AND MAILING ADDRESS				
001	All	North Shore Bank of Commercsc, 131 W Superior St, Duluth, MN 55802-3026 Loan No.				
DEDUCTIBLE						
\$2,500						
FORMS AND ENDORSEMENTS (other than applicable Forms and Endorsements shown elsewhere in the policy)						
Forms and Endorsements applying to this Coverage Part and made part of this policy at time of issue:						
APPLICABLE TO ALL COVERAGES:						
SEE ATTACHED SCHEDULE OF POLICY FORMS AND ENDORSEMENTS SAA-100						
APPLICABLE TO SPECIFIC PREMISES/COVERAGES:						
PREM. NO.	BLDG. NO.	COVERAGES	FORM NUMBERS			
PREMIUM						
Premium for this Coverage Part \$ INCLUDED						

*Information omitted if shown elsewhere in the policy.

**Inclusion of date optional.

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED – STATE OR POLITICAL
SUBDIVISIONS – PERMITS RELATING TO PREMISES**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART.

SCHEDULE

State or Political Subdivision:

City of Duluth will be added w/permit

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

WHO IS AN INSURED (Section II) is amended to include as an insured any state or political subdivision shown in the Schedule, subject to the following additional provision:

This insurance applies only with respect to the following hazards for which the state or political subdivision has issued a permit in connection with premises you own, rent, or control and to which this insurance applies:

1. The existence, maintenance, repair, construction, erection, or removal of advertising signs, awnings, canopies, cellar entrances, coal holes, driveways, manholes, marquees, hoist away openings, sidewalk vaults, street banners, or decorations and similar exposures; or
2. The construction, erection, or removal of elevators; or
3. The ownership, maintenance, or use of any elevators covered by this insurance.



