

*ARCHITECTURAL AND ENGINEERING ANALYSIS
FOR
123 & 125-127 4th STREET S*



C H R I S L A S H O R N E

A R C H I T E C T U R E

3643 Ebner Coulee Road La Crosse, Wisconsin 54601

608-785-2626

Sustainable Architecture and Design
for Residential, Commercial, and Historic Restoration

TABLE OF CONTENTS

I. BUILDING DOCUMENTATION

II. CODE AND ZONING ANALYSIS

***III. STRUCTURAL SYSTEMS
ANALYSIS***

IV. HISTORIC IMPACT STUDY

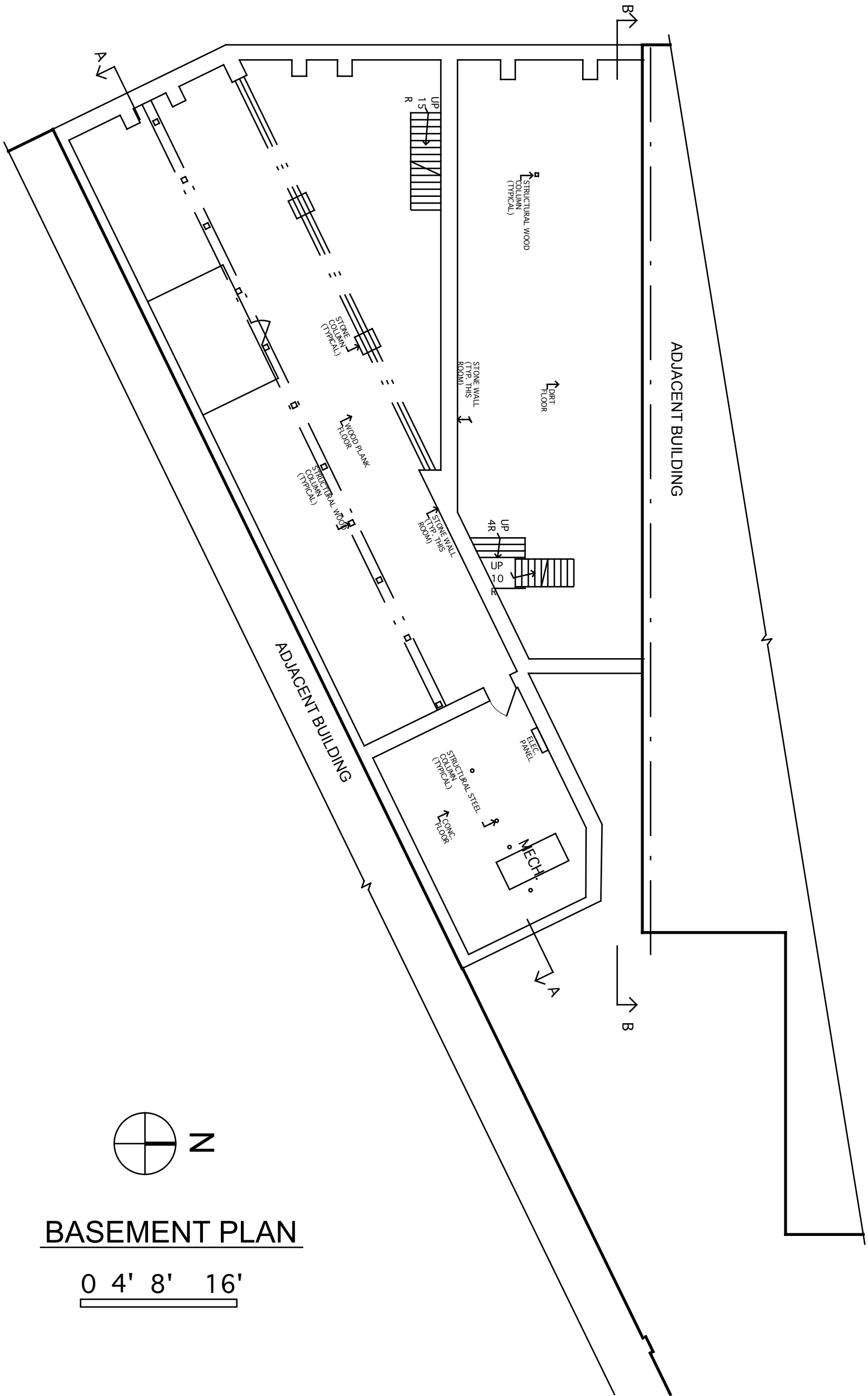
V. DESIGN/PLANNING

VI. COST ESTIMATE

VII. PROJECT PRO FORMA

VIII. STUDY SUMMARY

***I. BUILDING
DOCUMENTATION***



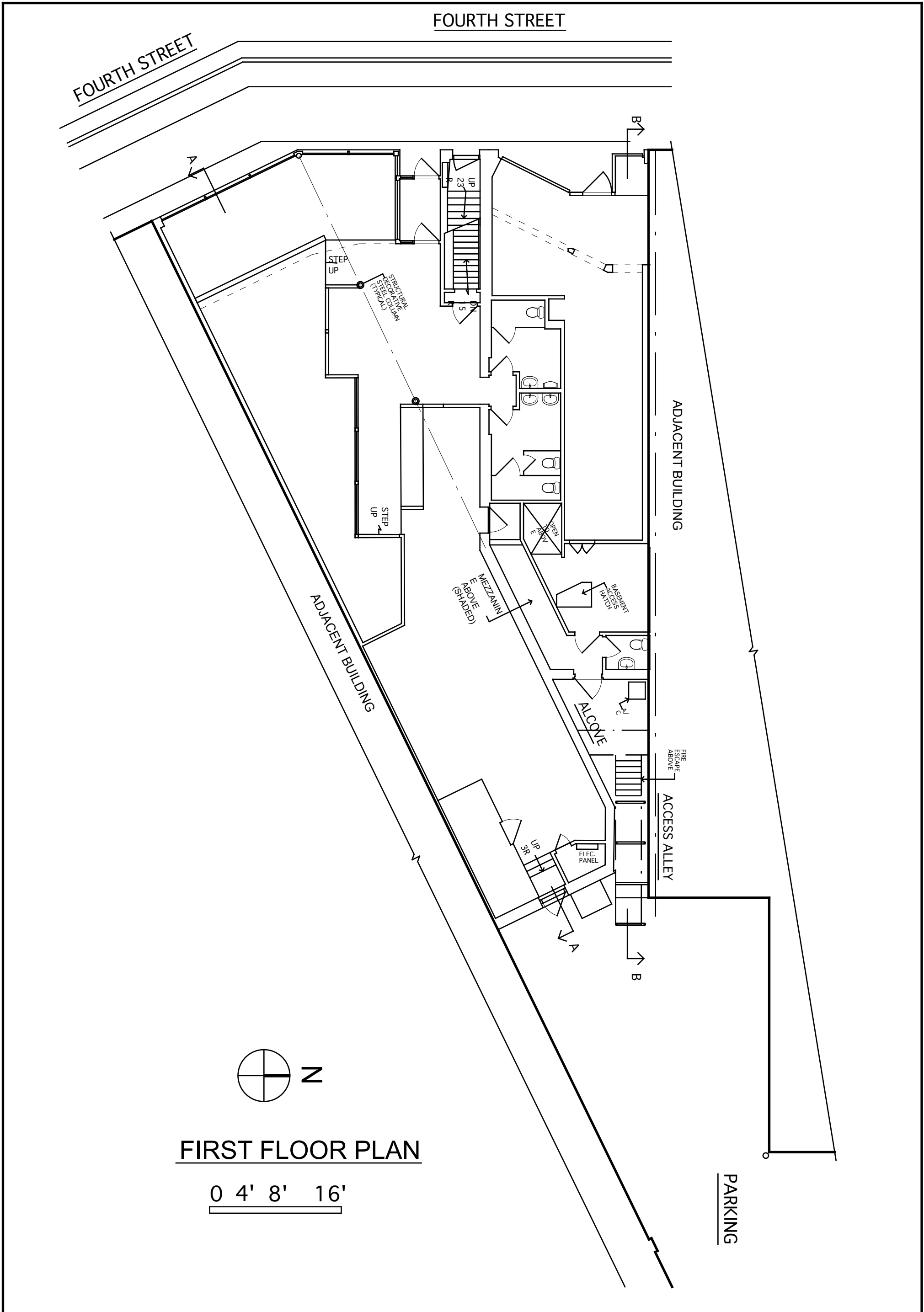
BASEMENT PLAN

0 4' 8' 16'

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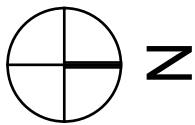
Project:
123-127 SOUTH 4TH STREET
LA CROSSE WI

1
EXISTING



FIRST FLOOR PLAN

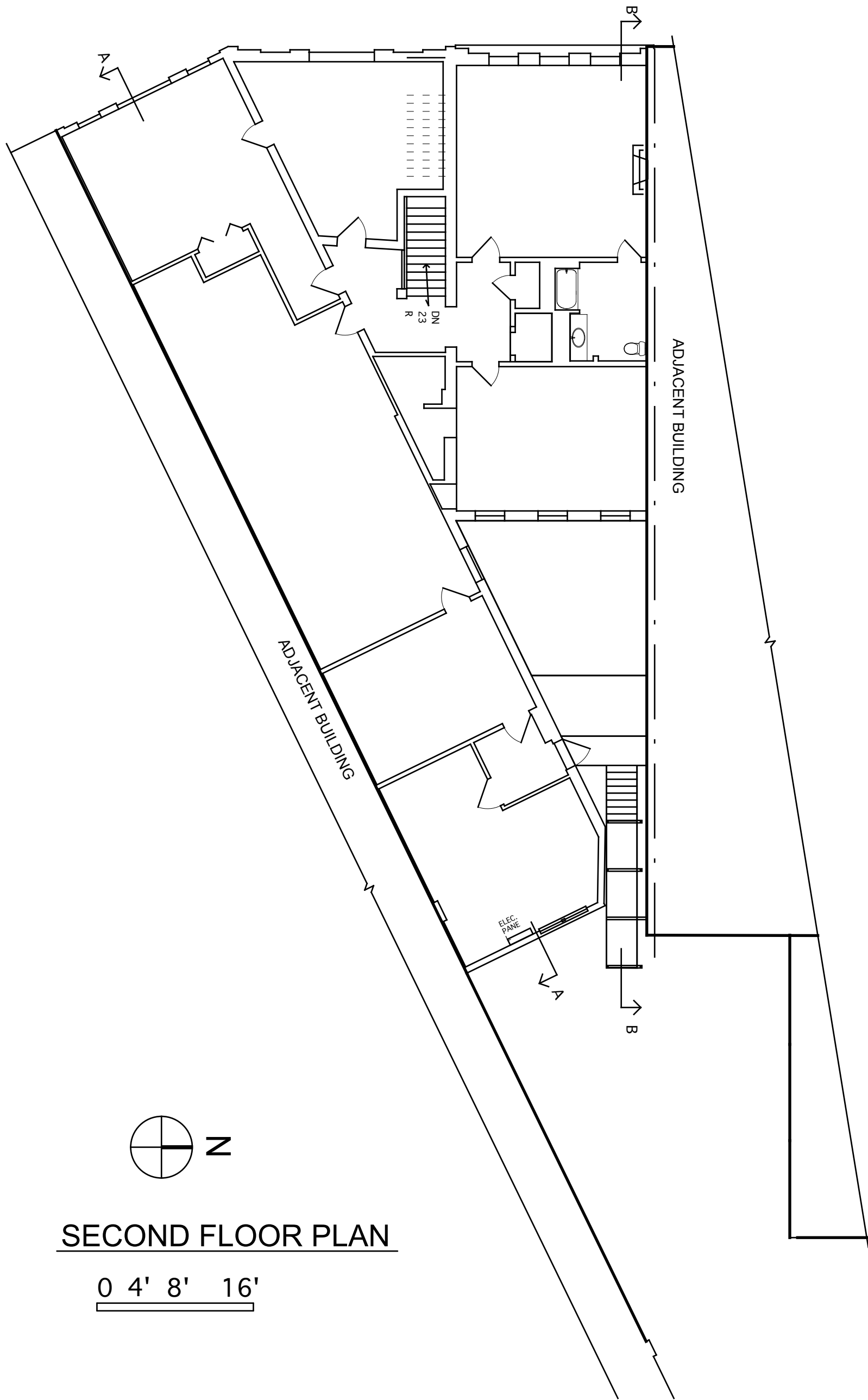
0 4' 8' 16'



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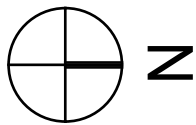
Project:
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2
EXISTING



SECOND FLOOR PLAN

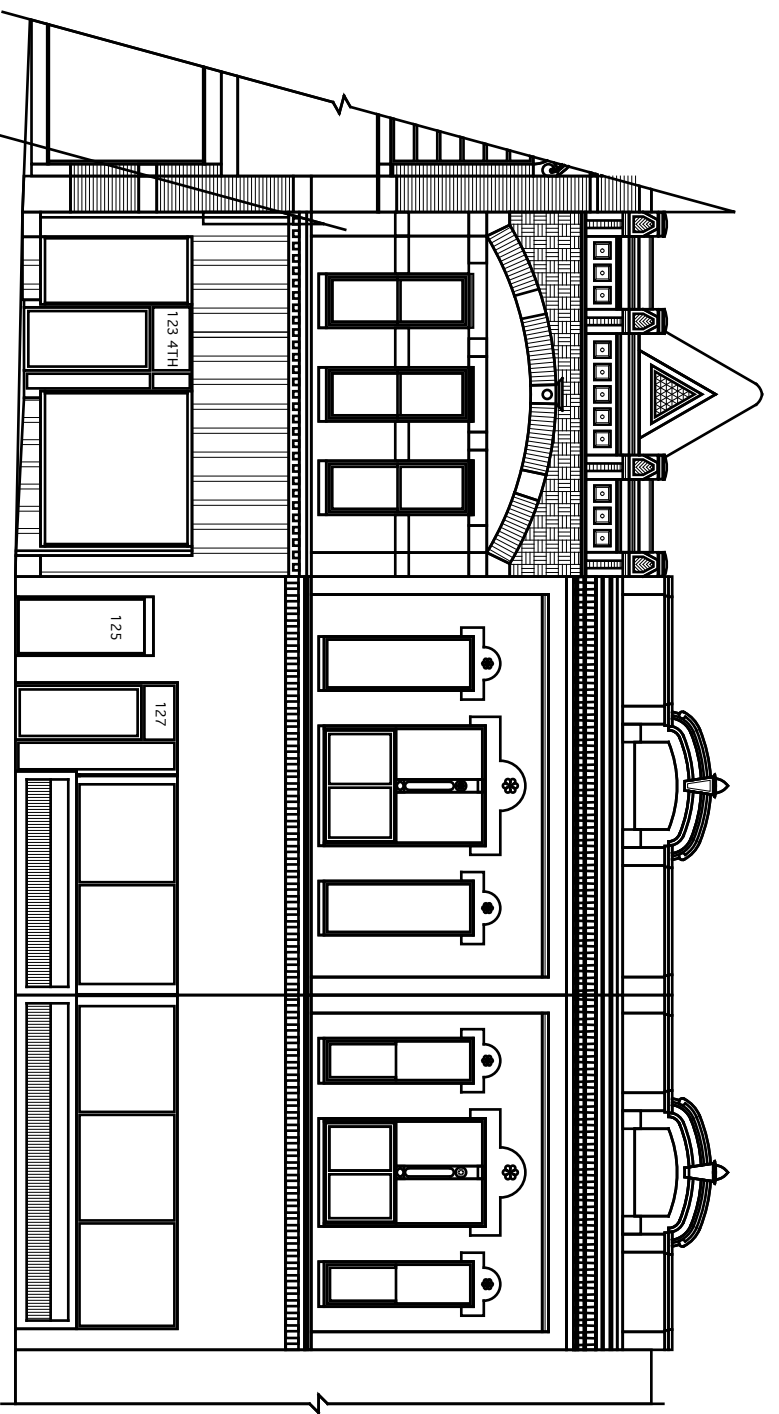
0 4' 8' 16'



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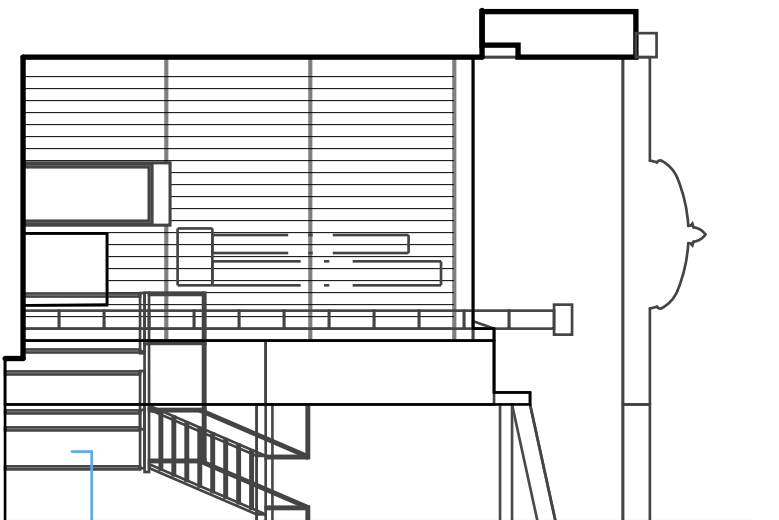
Project:
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LA CROSSE WI

3
EXISTING



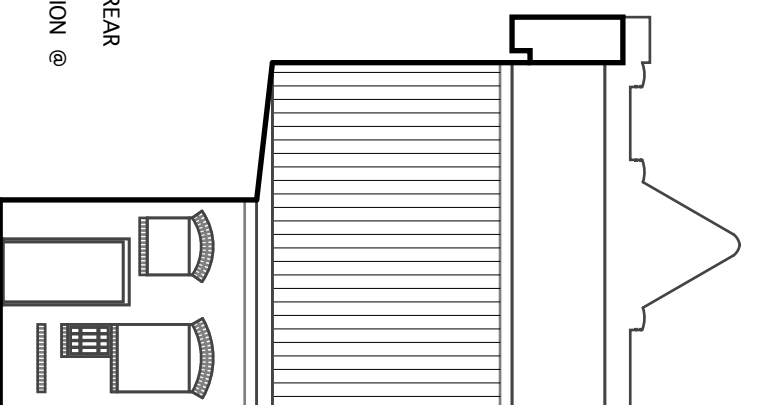
WEST ELEVATION

0 4' 8" 16'



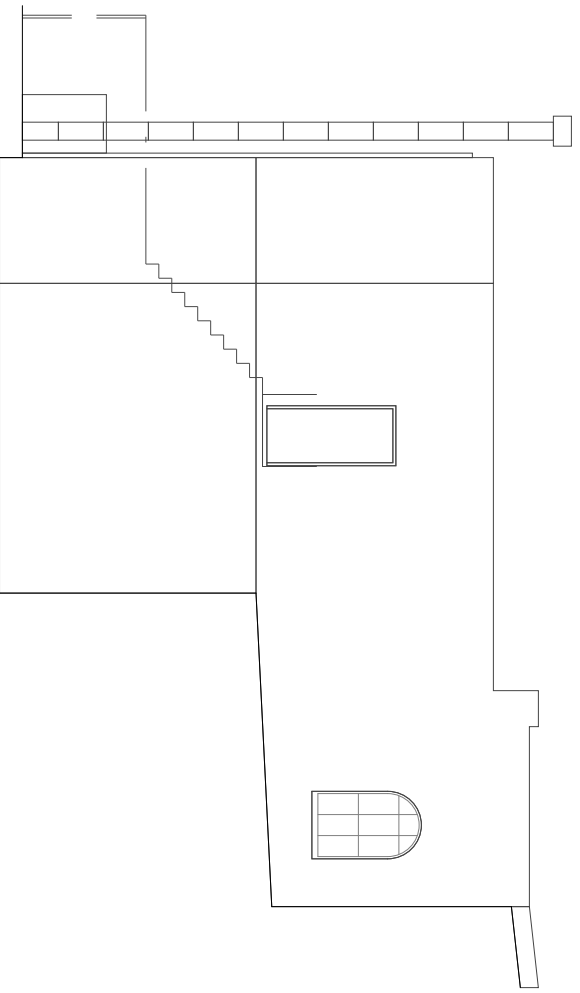
EAST ELEVATION

0 4' 8" 16'



EAST ELEVATION
@ ALCOVE

0 4' 8" 16'



NORTH ELEVATION
@ ALLEY ACCESS

0 4' 8" 16'

ACCESS ALLEY TO REAR
ENTRY ALCOVE
(SEE 'EAST ELEVATION @
ALCOVE')

4
EXISTING

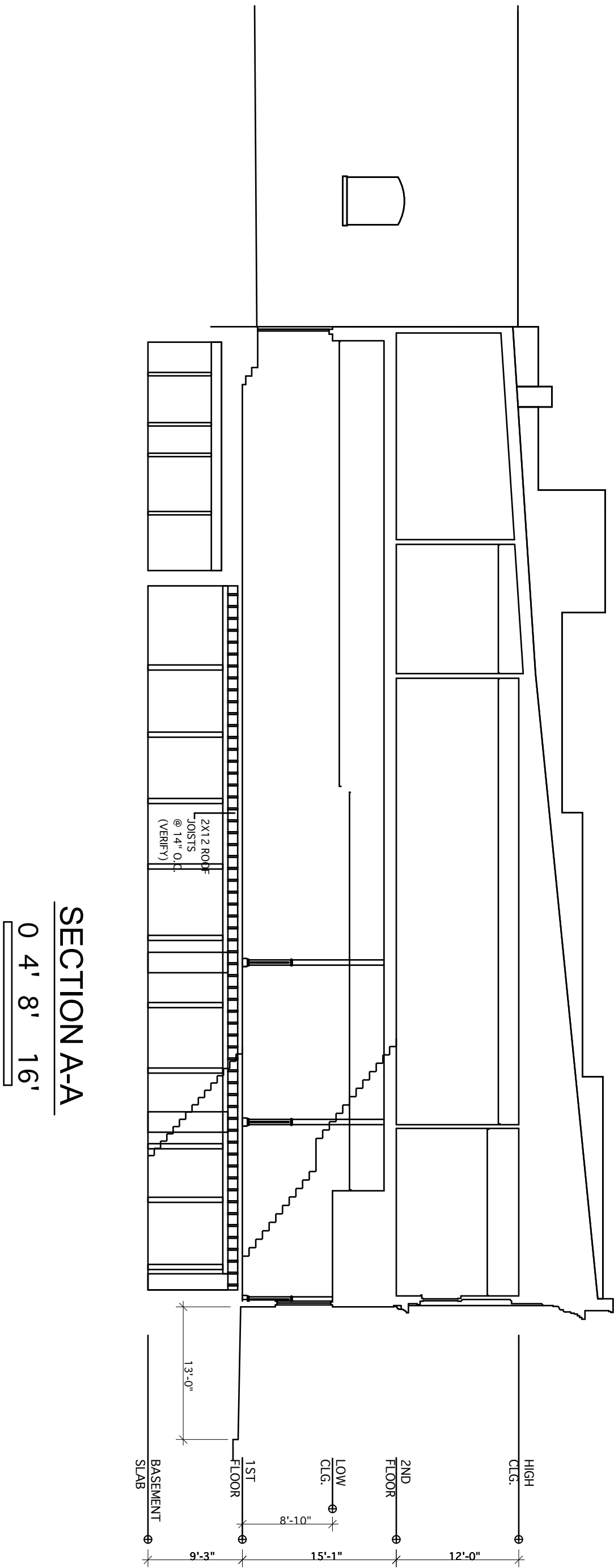
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Project:

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LA CROSSE WI

5
EXISTING

9'-9" 15'-1" 12'-0"

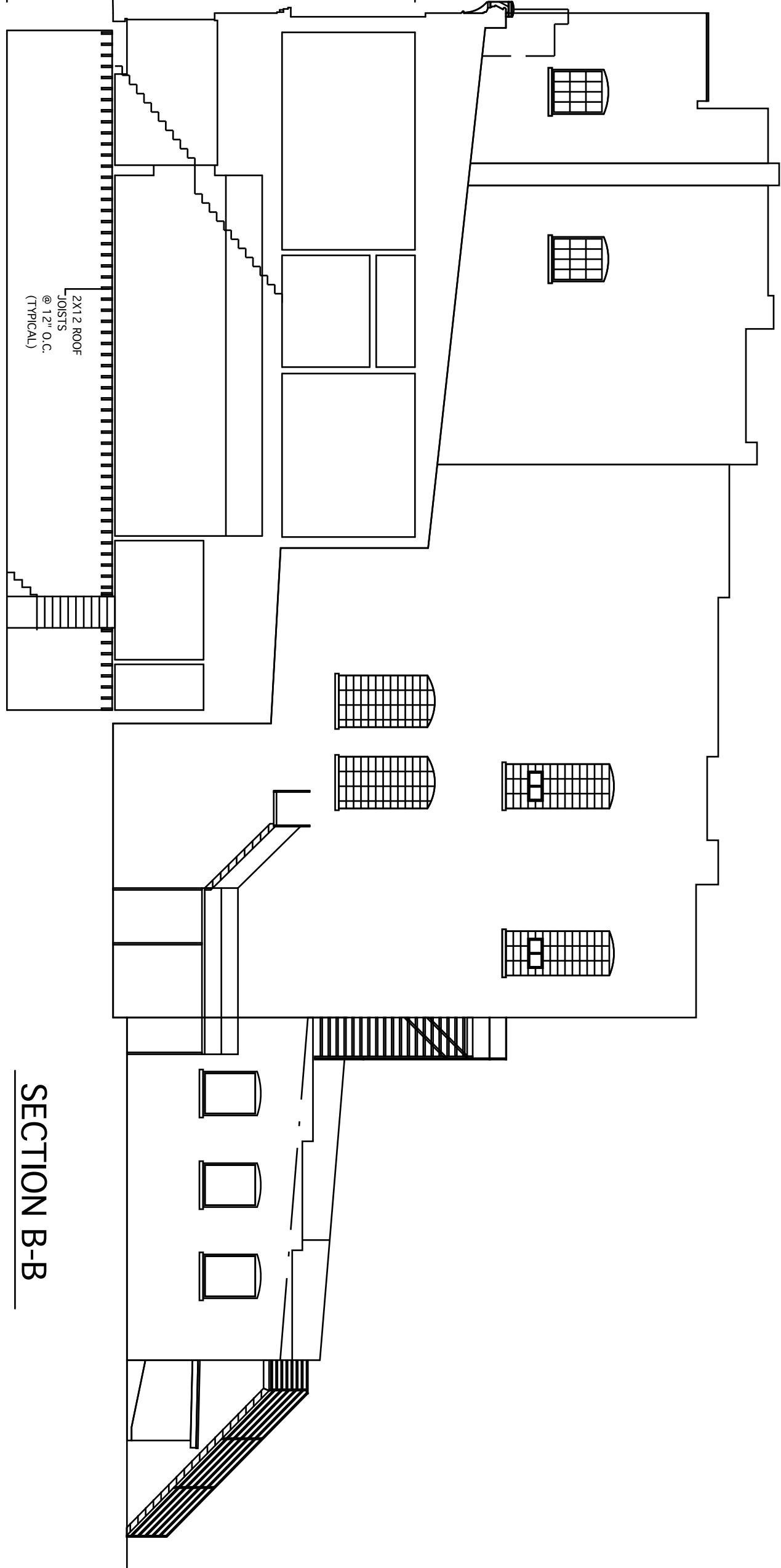
⊕ BASEMENT SLAB

⊕ 1ST FLOOR

⊕ LOW CLG.

⊕ 2ND FLOOR

⊕ HIGH CLG.



2X12 ROOF JOISTS @ 12" O.C. (TYPICAL)

SECTION B-B

0 4' 8' 16'

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Project:

**123-127 SOUTH 4TH STREET
 LA CROSSE WI**

**6
 EXISTING**

II. CODE AND ZONING ANALYSIS

C H R I S L A S H O R N E

.....
A R C H I T E C T U R E

3643 Ebner Coulee Road La Crosse, Wisconsin 54601
608-785-2626

July, 2014

BUILDING CODE AND ZONING ANALYSIS

The building located at 123 and 125-127 4th Street South, La Crosse, Wisconsin were built around 1884. The buildings were constructed before the effective date of the first Wisconsin Building Code (1914). The construction is solid masonry wall with wood framed floors and roof structure. The building has been remodeled many times over the years. The basement and 1st floor has always been commercial use. The 2nd floor of this building was used as residential apartments. The current owner does not plan to change the current uses of the buildings, therefore there will be no change of use. The advantage of this is that this building can use the “IEBC-Existing Buildings Code” for all building code compliance standards.

There are no current building code violations observed in this building. However there are safety improvements that need be made when the 2nd floor apartments come back into use. Based upon the owner's intention for the use of the building, In the apartments fire/smoke detector are required. It is recommend that a basic type of whole fire/smoke detection system be installed. This is because of the occupancy of the basement as either storage or business. These represent a moderate hazard with regards to the fire safety of the building. This system would consist of permanent direct wired smoke detectors in basement, second floor hall, and at the top of each stairway. The detectors would then be connected to fire alarm horns and strobes at each floor level and in each apartment.

Per the current Wisconsin amendments of the International Building Code, any newly constructed or change of use of a building containing more than two residential units would be required to have a fire sprinkler system. No uses will be changed therefore will not be required to have a fire sprinkler system per IBEC. Lastly, the addition of emergency lighting consisting of direct wired lights with battery backup should be installed in key areas. These areas would be emergency exit passages leading to an emergency exit, like public stairways and hallways. Proper separations exist between the first floor to second floor, between each apartment, and between each apartment and the hallway.

EXISTING CODE COMPLIANCE: The code compliance of this building can be determined through the use of the " IBC Existing Building Code "(IBEC).

•**CHANGE OF USE:** If the building changes from the current use classifications as described in International Building Code (IBC), then the entire building shall be required to be brought into compliance with the "CURRENT BUILDING CODE".

•**ALTERATIONS TO EXISTING BUILDINGS:** The provisions of the "CURRENT BUILDING CODE" which is the 2006 International Building Code shall apply to all remodeling or alterations which affect the structural strength, fire hazard, exits, natural lighting, or replacement of major equipment .

•**REQUIREMENTS FOR BARRIER-FREE ENVIRONMENTS:** Remodeling of building shall provide for a barrier-free environment per Americana with Disabilities Act and ANSI 117.1 and the IBC. Unless there was to be a major change of use then handicapped access is only required to the primary floor level. The main floor level should have an accessible toilet.

TYPE OF CONSTRUCTION

1. Type IIIB, masonry unprotected. The structure of this building is exterior masonry with interior structure of wood frame floor and roof structure.

BUILDING USE GROUPS

The proposed use of the building on all floor levels is as follows:

1. Basement Floor: existing unoccupied. Front half exists as business/retail with two toilets. The back half is mechanical and storage.
2. First Floor: Group B-Business or M-Mercantile. Note that if ever the use is changed to Use Group A2 Tavern a greater fire separation would be required between 1st floor and 2nd floor residential use. There currently exists a plaster ceiling classified as a 1-hour barrier.
3. Second Floor: Group R-2, 3 existing residential units.

BUILDING AREAS

Basement	3,594 sf
First Floor	3,594
<u>Second Floor</u>	<u>3,356</u>
Total Bldg Area	10,544 sf

IBEC Provisions

1. No whole building fire alarm system is required. However it is required that all residences have smoke/fire detectors hard wired to continuous power source to charge the battery back up of the unit.
2. This building may be analyzed as if there were unseparated uses. However living units must be separated from each other and other uses by at least 1 hour per the 2009 International Building Code. Because the existing ceiling between the 1st and 2nd floors is to be replaced then a 1-hour rated fire assembly must be used. This would be achieved with 1-layer of 5/8" fire rated gypsum board applied to the underside of the existing wood floor joists, then metal resilient channels spaced 24" oc, and finally another layer 5/8" fire rated gypsum board with joints taped and finished. The 1-hour walls can be constructed of 2 x 4 or 2 x 6 wood studs and either 1/2" or 5/8" fire rated. One-hour may also be considered with existing construction if it is 1" minimum plater and lath, 2 x 12 floor joists, and two layers of wood floor (1 x 6 subfloor and T & G wood floor).
3. The 1st floor entry of each building is accessible. The public toilets go the 125-127 building meet previous ADA standards, but not today's standards. If no work is done to remodel them then they will not be required to meet today's standards, The toilet in the 123 building meet no ADA standards. There are federal tax credit specifically available to encourage upgrading to today's ADA dimensional requirements. The owner is encouraged to consult with a tax consultant to verify eligibility.
4. Upgrading of emergency exits of the 1st and 2nd floors is encouraged. Any remodeling will require addressing these issues.

III. STRUCTURAL/ SYSTEMS ANALYSIS

September 15, 2015

Chris LaShorne AIA
Chris LaShorne Architecture
3643 Ebner Coulee Road
La Crosse, WI
54601

RE: 123/125/127 4th Street So. – Condition Survey
MBJ Project No R15.255.0

On Friday August 21, 2015, I visited with you the building site located at multiple adjacent addresses 123/125/127 4th Street South, La Crosse, WI. The site visit was to perform a visual inspection of the building and make a report of our opinion of the structural condition of the building. The following is a summary of my observations and recommendations.

Observations:

1. The structure is two buildings, is turn of the century two story with basement structure. The main floor is two retail sales spaces, upper level apartments, and lower level unfinished space.
2. Floor framing where visible, is wood framing. The exterior walls above grade are multi-width brick load bearing. Perimeter foundations are limestone masonry construction. There is a center line beam and column line (running front to back of the building) supporting floors and roof.
3. The main floor framing is visible in the lower level, is 2x12 wood joists (1.875" x 11.25" deep) at 12" c/c spacing in good condition. 12" square timber beams spanning 15 ft. between columns. Preliminary analysis of the floor joist indicate an allowable total load capacity of 80 pounds per square foot.
4. A portion of the lower level is noted to have a wood floor. The wood floor is presumed to be in a deteriorated state.
5. The second level, and roof framing is assumed to also be wood joist framing.
6. The brick exterior walls of the building is exposed painted brick at the front of the building. The parapet and front wall are poor to fair condition and require repair.
7. No deterioration of the upper level floor framing was seen.

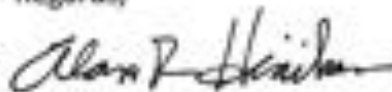
8. The foundation walls are limestone. The mortar joints are severely deteriorated.

Recommendations:

1. Spot tuck-point all exterior exposed brick, and repaint.
2. The foundation requires considerable tuck-pointing. Remove wall finish in the lower level. Repair the foundation wall by tuck-pointing.
3. Regrade the perimeter of the building and or waterproof the foundation walls from the exterior.
4. Remove basement floor framing to inspect condition, replace as needed.

This report is based on the conditions visible during the time of our site visit, and is not a guarantee of the structural condition/performance of the building in the future. This report is not a repair plan or specifications. The repairs/maintenance to the structure shall be incorporated into remodeling plans or a maintenance program of the building. Thank you for allowing Meyer Bergman Johnson to be of service.

Regards,



Alan R Hiniker P.E.

Plumbing Systems

All the buildings included in this study are of similar age, similar construction, and similar in design. All plumbing systems are connected to municipal services.

Water Service

In all buildings, domestic water is supplied from the water main in 4th street. The water service enters the basement and is metered separately to the tenants.



The above service is the domestic water service in the basement below the Rocky Rococo tenant suite. A galvanized steel water pipe penetrates the basement wall near the floor. There are multiple water meters connected to this service entrance. The water service piping is mostly copper and generally quite small in size. Valves around the meters are generally modern ball-type valves.

There is a water softener shown in the far left of the photograph above. This softener served the Rocky Rococo suite and appears to have softened both hot and cold water. The softener is showing some age and may not be functional.

In general, the water services are all in very good condition and should be suitable for continued operation. None of the services are particularly large, but adequate for the current uses of the building and likely for many future uses.

The galvanized steel water service entrance piping is likely 40+ years old, but we don't see failure of this piping often in downtown La Crosse. Water pressure is typically in the 70-80 PSI range.

Water Distribution

Most of the active domestic water distribution piping visible in these buildings is rigid copper and was likely installed when the Rocky Rococo tenant suite was constructed. The piping appears to be in fine condition and suitable for the current use. Valves are modern style bronze ball valves. There is some exterior corrosion on the piping due to the high humidity levels in the basement, but this is cosmetic and should have no detrimental effect on the integrity of the piping.

For the most part, no piping insulation was observed on cold or hot water piping. No hot water recirculation piping was observed in any of the buildings. A small amount of modern "foam" insulation was installed on the hot water piping in the basement below the old Rocky Rococo tenant suite.



Of the active piping, we observed no leaks and piping was generally well constructed and supported. The water distribution piping is typically accessible in the basement levels as needed.

Sanitary Drainage and Vent

Without exception, most, if not all, of the sanitary drainage piping has been replaced with modern materials.

Under the Rocky Rococo tenant suite, the sanitary drainage piping is PVC and was obviously installed to accommodate the original Rocky Rococo remodeling.



The drainage piping is fitted with many hub drains and indirect drains as commonly used in food service applications. If this tenant suite is renovated into another use, these indirect drains will require removal or capping as they tend to “dry up” (*evaporate water in the trap*) quickly within any use.

Of the active sanitary drainage and vent piping observed, it appears most is in very good condition and suitable for many years of continued use.

The sanitary sewers all discharge to the municipal sanitary sewer in 4th street. In the Rocky Rococo tenant suite, the sanitary service discharges through the sidewall of the basement approximately 30 inches above floor level.



Fixtures and Equipment:

In the Rocky Rococo tenant suite, the toilet facilities are modern, but showing age from years of public use.



Mechanical and Electrical Building Condition Evaluation



The toilet room fixtures were, essentially, residential in nature and probably have held up well considering their age. None are modern water-conserving type and it doesn't appear as they comply with current ADA requirements.

There are two remaining stainless steel commercial sinks in the Rocky Rococo kitchen. Both are functional and could be cleaned up well, but currently showing age and use. One is a typical 3-compartment scullery sink and one is a single hand wash sink.

It is recommended that toilet facilities be upgraded with new fixtures as tenant suites and spaces are renovated. Certainly some, if not all, of these fixtures could be cleaned up and re-used, but as new ADA requirements are implemented, it would likely be best to simply replace these fixtures.

Also note that none of the toilets (*water closets*) in any of these buildings are "flush valve". Flush valve toilets are generally considered more heavy duty, but they require a significant water supply. None of the water services to these buildings are large enough to supply flush valve toilets.

Storm Water Drainage:

Like many of the buildings in downtown La Crosse, the roofs "mono-pitch" from the front of the buildings to the back. The rainwater is then collected with an open gutter at the back of the building and then conveyed to the street level where it discharges on grade to the alley.

In the case of these buildings, a significant amount of water is dropped onto a small area because of the bend in the street at the junction of these buildings. The effect is a relatively small alley access as compared to the building area. Consequently, it is apparent these buildings have suffered from rainwater problems.



In the above photograph, the building is the Dale's Clothing Store. The vertical silver colored piping conveys water from this building. The white-colored PVC pipes at the left of the photograph collect water from the buildings above the Rocky Rococo tenant suite.

Mechanical and Electrical Building Condition Evaluation

This arrangement is certainly less than ideal and any failure in this piping will allow much water to fall into the area between buildings.

Complicating the storm water issue, note the space between buildings in the following photograph.



The rusted gray door opens from the Rocky Rococo tenant suite. There is a courtyard between these buildings that is at a lower elevation than the paved area behind Dales Clothing store and Rocky Rococo. Without question, this area must flood in a heavy rain event. No storm water basin was observed in this area.

Plumbing fixtures are mostly showing their age and probably due for replacement, if not a good re-conditioning.

The sanitary sewer services are all 4 inch and should support nearly any occupancy within these buildings. The water services are relatively small and could limit some occupancies without an upgrade in the water service size. On the positive side, adequate water is available in 4th street.

None of these buildings have any fire sprinkler system and the water services certainly will not support a fire sprinkler service. If any new occupancy or use will require a fire sprinkler service, a new water service will be required.

End

Recommendations:

Unlike electrical life safety deficiencies, or HVAC ventilation inadequacies, plumbing system shortcomings can be managed better, short of a piping failure.

Much of the plumbing systems within these buildings are in acceptable condition. The water services are in good condition and fitted with modern valves that should hold for service or emergency duty.

The drainage systems are in generally good condition. The piping is constructed of modern materials and appears to be well done.

Heating, Ventilating and Air Conditioning Systems

The Rocky Rococo tenant suite was fitted with a Reznor gas-fired make-up air unit when originally remodeled for Rocky's. The unit sits in the basement and is ducted to the ceiling of the first floor where conventional diffusers and grilles supply and return air.



This unit is an indirect-fired make-up air unit meaning that it can operate with 100% return air (*like a home furnace*) or with 100% outside air to provide make-up air to the kitchen, or any value in between. The unit was installed to provide make-up air to the pizza oven in Rocky's kitchen.

The unit is operational and currently operating in 100% return air mode for minimal space heat only.

Although the Reznor unit is operational, it appears to be 25-35 years old. This is past its life expectancy. At best the unit is 78% efficient and with a mixing box ducted directly outside, it is probably operating in the 65-70% range.

Even if a future tenant is a food service occupancy, replacement of this unit should be included in the renovation. It is clear the unit has been repaired multiple

times and with each repair, the unit becomes more worn.

The Reznor unit ductwork includes a "field-installed" horizontal cooling coil coupled to an exterior condensing unit. This combination provides air conditioning to the space, as well as cooling the make-up air to the kitchen.



It appears that the cooling coil and condensing unit may be newer than the Reznor make-up air unit.

The kitchen is fitted with a field-constructed commercial hood that presumably was located above the pizza oven. The hood is not a factory-manufactured product and is constructed with galvanized steel. There is no fire suppression system within the hood.



As a pizza oven hood, this hood was functional and relatively safe. This is not a cooking hood and cannot be used for common commercial cooking equipment. We would recommend removal and disposal of this hood, but as a “heat relief” hood, it could remain for some use.

The dining area in Rocky’s was fitted with a ceiling-mounted cabinet heater to provide supplemental heat. With the Reznor unit supplying make-up air and trying to keep the kitchen comfortable, the dining room was likely cool. This unit is electrically heated and the unit was found to be in satisfactory condition.



In the above photograph, the louver is the outside air intake connected to the Reznor heater. This louver is located approximately 30 inches above grade in the alley. This is a legal installation, but also susceptible to plenty of debris, dirt, etc. If this duct system is re-used, the louver should be removed and cleaned and the outside air path should be inspected and cleaned as necessary.

We did not gain access to the Planet Soccer building, but it appears that building is heated with a residential furnace.

The following exterior photographs show a classic residential furnace vent termination and refrigerant piping to a residential condensing unit. The white louvered device above the entrance door may be an outside air ventilation opening.

Mechanical and Electrical Building Condition Evaluation



Recommendations:

In the Rocky Rococo tenant suite, our recommendation would be to replace all existing equipment with new equipment, regardless of any new occupancy. If the space transitions to retail similar to the adjacent occupancies, another residential furnace would likely be the best value.

Other occupancies may dictate something different, but re-use of the old Reznor make-up air unit is not recommended.

The challenge with all downtown La Crosse properties is finding an exterior location for air conditioning equipment. Roof locations work well, if the building structure can support the weight.

End

Electrical, Life Safety, and Communications Systems

Service and Distribution

In the Rocky Rococo building, the electrical service and distribution seems to be more complicated than it should. Utility power appears to come to the building from the alley and terminate in a pull box near the back door.



Power to Rocky's goes into the basement from this pull box. You can see another service tapped from this pull box and running up and then along the building to an adjacent building. This seems to be a secondary service without any disconnecting means or over-current protection. On face value, this would appear to be a significant code violation, but additional investigation is warranted.

In the basement of Rocky Rococo, the service enters a metering cabinet and then goes to two (2) separate panelboards with main circuit breakers. Note that the voltage on the meter is noted as 240/120 VAC.



This is a 240/120 VAC, three phase, four wire "Delta" service and comes from a different source than the typical power supply from the 208/120 VAC network running in tunnels throughout downtown La Crosse. This alternative source of power presumably does not require the fuse protection of the downtown network 208/120 VAC power supply.

It is unclear why this building is served with power from a separate source and why the supplied power is of a different voltage. There is no code violation to this discrepancy, but it does seem strange. Most of the older downtown La Crosse buildings are supplied with 208/120 VAC three phase power from the underground network.

For the most part, the electrical distribution equipment serving the Rocky Rococo suite is modern, good condition, and suitable for continued duty.

In the Rocky Rococo basement; however, is more electrical distribution equipment. This equipment appears to be active and operational, but has extremely poor access, almost no fixed lighting, and is antiquated. Presumably this equipment serves the occupancies above the Rocky Rococo tenant suite.

Mechanical and Electrical Building Condition Evaluation



To reach this equipment, one has to crawl on hands and knees under a large duct. Once behind the duct, there may be enough physical space to be code compliant, but this would be a very liberal interpretation of the code. There is no functioning lighting in this area.

There are, at least, two relatively new utility meters and two old fused disconnect switches in this area. In our opinion, this access is a significant safety hazard, if not a code violation. If the Reznor heating unit and all related ductwork is removed, then access to this equipment would be better.

Electrical Distribution

For the most part, the electrical distribution in the occupied portions of all buildings is code compliant for the City of La Crosse, meaning all observed electrical circuits were installed in some type of metal raceway system.

A very few non-code complying circuits were found. The photograph below shows an NM cable stapled to the wood joists below the Rocky Rococo tenant suite. *(Not the white spiral wire hanging vertically, but the gray wire running horizontally near the top of the beam.)*



Receptacles

Much like the electrical distribution, the receptacles and switches in the currently occupied areas are in fair condition (or better) and generally code compliant.

The new receptacles are modern style with grounding terminal. The Electrical Code has changed much since these spaces were last renovated, so there are some code provisions not being met. This is not necessarily a “code violation” as code updates are not retroactive. But most code revisions are done in the interest of safety and have foundations in real life experiences, so keeping current with electrical codes, especially related to electrical devices, is wise.

Ground fault protected receptacles, for example, are required in many more locations than when these spaces were constructed. All basement locations require GFCI receptacles. The kitchen in the Rocky Rococo tenant suite should be fitted completely with GFCI-protected receptacles, which it is not presently.

Toilet room receptacles, receptacles within 6 feet of a sink, and all exterior receptacles require ground fault protection.

We recommend a detailed survey be performed of all receptacles and GFCI receptacles be installed where required under current Code.

Lighting and Lighting Controls:

Lighting in the Rocky Rococo tenant suite is a mixture of incandescent in the dining spaces and older fluorescent in the kitchen and support spaces. Although we did not check, the fluorescent lighting is likely T12 lamps with magnetic ballasts. All lighting in the Rocky Rococo space is showing some age, but appears to be operational. Lighting levels are reasonable.

Lighting controls are entirely manual. Some lighting is controlled at the circuit breaker, but most is controlled with manual toggle switches.

Life Safety Systems

Life safety systems consist of directional EXIT lights, emergency egress lighting, and fire alarm systems.

Most of these systems are inadequate in all of these buildings. There is no fire alarm system in any of these buildings.

Exit lights exist on the first floor level, but are minimal. Generally, the front doors are not marked as Exits, as the Code allows for the obvious front door to be excluded from signage.



The above photograph shows an Exit light in the Rocky Rococo tenant suite that is

clearly not functional any more. There are minimal Exit lights on the upper floor levels and emergency lighting is generally absent in the spaces not normally used or occupied.

Exit lighting and emergency egress lighting should be reviewed throughout and supplemented as necessary to meet current code.

Communications Systems

Communications systems are generally limited to simple telephone systems. There may be some internet access, but no significant network of conventional data cable was observed.

Recommendations:

Electrical systems are in generally satisfactory condition, but reaching the age that may components should be replaced or improved.

Life safety systems must be reviewed and improved with any new tenant or any new renovation work. All EXIT lights should include an integral battery back-up power supply. Emergency egress lighting standards are much higher than they were during the last tenant remodel and emergency egress lighting levels should be improved to meet current code.

The old electrical distribution equipment in the basement of the Rocky Rococo suite should be moved, replaced, or otherwise improved to be easily accessible and safe. Most likely this will result in replacement perform in partnership with the HVAC renovations.

Lighting systems are due for replacement. New lighting systems will improve light levels while using less energy. Lighting

systems should generally be replaced based on the new tenant or use of the spaces. If appropriate, automatic lighting controls should be incorporated. They are required under current building Code. In retail setting, there may not be much opportunity for any automatic controls, but a different occupancy could benefit from daylight compensation or occupancy sensing.

End

***IV. HISTORIC IMPACT
STUDY***

Property History Summary

Prepared July 27, 2016, by

Archives and Local History Dept.
La Crosse Public Library
800 Main St.
La Crosse, WI 54601
(608) 789-7136

Property: Current Name:
Historic Name:
Address: 123 4th St. S.
Legal Description: Original Plat, Block 34, Lot 4, S. 20 ft. (later Lot 5 added).

Description:

A description was prepared by architectural historian Joan Rausch, dated Sept. 19, 1983 (survey no. 119):

“Characterized by an elaborate Victorian metal cornice with finials and a triangular pediment for vertical emphasis, the narrow three bay brick (now painted) commercial structure has a layered façade featuring a large segmental arch supported by capped pilasters projecting over straight flat window heads.

“Although the store front has been altered, the upper story of this small commercial building used as a jewelry store in 1884 has retained its 19th century charm.”

History:

Prior to the construction of the building at 123 4th St. S., the land in this lot was owned by Dr. Levi E. Ober, who both lived with his family and conducted his physician business (along with various physician partners) from a building roughly where 119-121 4th St. S. is located. He had come to La Crosse in 1857, according to the 1881 History of La Crosse County, and was residing and practicing on 4th Street between Main and Pearl in 1866 or earlier, per the city directory of that year.

Ober died in March 1881 and the property was briefly held in the name of his estate. In 1883 and 1884 the city tax ledgers indicate Lot 4 was owned by Rockwell E. Osborne, who among other things dealt in property development as did his brother-in-law B.E. Edwards. Osborne soon divided and sold the lot, the South 20 ft. which became 123 going to B.E. Edwards, who is listed as the owner in 1885 and onward into the 1900s. Edwards also owned the property to the south, 125-127 (the North 40 ft. of Lot 4 was acquired by the Independent Order of Odd Fellows and became 119-121).

Based on values reported in the city tax records, some structure or portion of a structure was located on the S. 20 ft. of Lot 4 in the early 1880s, probably structure(s) related to Ober’s home

and office. In the tax ledger of 1886, however, the value of the property drops and the entry for improvements is blank, which typically indicates a lack of improvements on the property. 1886 is the first year that improvements were listed separately in the city tax ledgers. In the 1887 tax ledger, improvements on this parcel are valued at \$1,500 and the lot at \$1,500 for a total property value of \$3,000 (these values remain unchanged for the next 14 years).

Based on these tax ledger entries, it seems likely that Ober's pre-1886 building was removed sometime around 1885-1886 and a new building finished in time to be assessed for 1887 taxes.

Possible support for this construction date is a listing of 1886 construction that appeared in the *La Crosse Republican and Leader* newspaper dated Dec. 31, 1886, p. 7. It includes mention of a "business, brick" constructed by B.E. Edwards, valued at \$3,000. Now, Edwards constructed more than one building in town and there is no iron-clad reason to link this listing with the building at 123 – but the location, timing, and relative value indicated by this listing seem to correspond well with the building at 123.

Throwing a possible wrench into the timeline, however, is that the city directories of 1884 and 1885 list businesses operating at 123-125 S. 4th St. – based on the tax records this would be prior to the construction of the existing 123 building. Possible explanations for the city directory listings are that these businesses may have been operating in the buildings that are now numbered 125-127, or they may have been operating in the old Ober structure prior to its removal. It is possible that tax recording did not keep up with the construction here, but generally that would not be the case.

Another wrench to contend with: the earliest water tap records that appear to relate to this property are dated April 27, 1883, when water was connected to a property at Lot 4 owned by B.E. Edwards. Tax listings don't show Edwards as an owner here until the 1885 tax year. Rockwell Osborne was the owner per the 1883 tax ledger. Because of the family connection between Edwards and Osborne, and the fact that Edwards was developing buildings at property next to this one, Edwards may have been serving as a contact person for Osborne's property and/or there may have been confusion on the part of the plumbers as to who owned this property.

Also, sometimes over the years the building we currently call 123 was part of a single store that included the ground-floor frontage at 125 and/or 127. This adds to the address confusion.

The building at 123 does not appear on the Sanborn Fire Insurance Co. maps of 1879 or 1884. It first appears on the 1887 Sanborn map. No expansion of the building's footprint is seen on Sanborn maps from 1887 to 1965. There were likely internal modifications, perhaps changes involving internal doorways to the next-door building at 125-127.

The first city directory after the structure was apparently built is dated 1888, and it lists Edwards & Osborne (lumber dealers) as occupants of 123 along with John J. Hartley (boots, shoes and rubber goods). Hartley is still listed at 123 in 1890 but Edwards & Osborne are listed at 125; in the 1891 directory, E&O are at 123 again along with Hartley. E&O remain at 123 through the 1900 directory.

A significant early use of the building was as a drugstore. The Columbian Drug Store (Charles A. Hoeschler, proprietor) was operating there as of the 1893 city directory, which by 1911 became the Hoeschler Bros. drugstore through the 1917 directory. Some tailors also operated at 123 and 123-1/2 (among them Hjalmar Pedersen, Carl A. Waldow, Rudolph F. Seeley, Joseph J. Verchota and Joseph W. Mendralski).

In 1919, the property in Original Plat, Lot 5, begins to be valued with this parcel instead of with the parcel to the south (125-127). This coincides roughly with Frank Mader's acquisition in 1921 of both buildings, 123 and 125-127. Signage on the three ground-floor storefronts was modified to reflect that a single store was located inside.

Mader's store first appeared in the 1915 directory, listed at 125-127. Frank Mader Clothing (later Mader's Store for Men) is listed at 123-127 starting in the 1922 directory, remaining through the 1973 directory (its address is listed as 125-127 in 1950). Mader continued to own the buildings until 1971-1972.

Women's clothing stores such as Mode O'Day, Archambeau, and Frock Shop also show up at a 123 listing in the 1950s and 1960s. In 1974, Dads and Lads appears, listed as 125. The 123 listing resumes in 1983, and 1984-1991 Feminine Fancies is listed at 123. Rocky Rococo began to be listed at 125 in 1984-2014.

Stamp n Hand appears in the 1993 directory, Funto Parlor in the 1996, Sun & Ken Treasures (or Sun+Ken Treasures?) in 1997-1998, Shear Dimensions Plus in 2000-2003, and Bitty Orks in 2012. Several directories since 2000 have no listing for 123.

As mentioned earlier, assessment valuations for the property were \$1,500 for the land and \$1,500 for the building (\$3,000 entire property) in tax year 1887 and they remained at these valuations until 1901. Some water tap work was done in 1900, disconnecting from a Pearl Street line and connecting to a 4th Street line. In 1902, an adjustment upward was made, to \$2,500 for the land and \$2,000 for the building (\$4,500 entire property). The next adjustment to the building's value was in 1914, when it went to \$2,800 (\$7,800 entire property). In 1919, the property on Lot 5 of the Original Plat, Block 34, was added to the parcel, resulting in valuation changes to \$8,200 for the land, \$3,950 for improvements (\$12,150 entire property). Another increase for the building valuation came in 1920, when it went to \$4,500 (\$12,700 entire property). Edwards had died in 1916, but Frank Mader had been using space in 125-127 for a clothing store since about 1915. Mader acquired 123 and 125-127 in 1921. Five years later the land and improvements were assessed higher (\$15,100 entire property). Mader had a water tap disconnected in April 1925 that may relate to 123.

The next major increase in the building's valuation came in 1948, when it went to \$7,000 (\$20,000 entire property). This fell to \$4,000 in 1962, bumped up to \$4,450 in 1968, \$4,800 in 1972, and \$5,300 in 1973. Ownership passed to a daughter of Frank Mader, Florence M. Hoff, in 1972. In 1976, Dads & Lads acquired the property and the building's value nearly tripled to \$15,000 (\$36,700 entire property), probably indicating some improvement to the structure. Inflation of the 1970s and early 1980s can make property enhancements difficult to identify in

this period. The assessed value rose almost every year, to \$24,000 for the building (\$45,700 entire property) by 1981.

The property again changed hands, per the 1983 tax ledger, acquired by Quality Pizza Properties. They apparently invested in the property significantly because the building's value jumped to \$66,900 (\$91,000 entire property) by 1984. It remained at this level through 1989.

The next tax information we currently have access to is 1997, when the land was assessed at \$19,300 and the building at \$63,200 (\$82,500 entire property). The values changed in 2002, to \$33,700 for land and \$56,200 for building (\$89,900 entire property) but rose again in 2003 to \$34,800 land and \$85,300 building (\$120,100 entire property). Only the land assessment has increased since then, and in 2016 the assessed values were \$36,000 land, \$85,300 building (\$121,300 entire property).

Dale Berg acquired the property in 2013.

Sources Include:

Rausch, Joan. *City of La Crosse, Wisconsin, Intensive Survey Report, Architectural and Historical Survey Report*. City of La Crosse, WI, July 1996.

Sanborn Map and Publishing Co. (also Sanborn-Perris). Fire insurance maps for La Crosse, WI. 1879, 1884, 1887, 1891, 1906, 1940, 1954, 1965. Accessed at the La Crosse Public Library Archives, La Crosse, WI.

City Atlas of La Crosse, Wisconsin. Biddenback, H.J., 1898. Accessed at the La Crosse Public Library Archives, La Crosse, WI.

La Crosse City Directories. Various publishers. Accessed at La Crosse Public Library Archives, La Crosse, WI.

Annual tax ledgers and assessment workbooks. City of La Crosse, WI. Accessed at La Crosse Public Library Archives, La Crosse, WI.

La Crosse County Land Records Information. Version 2016.4.26.0. La Crosse County, WI. Web. Accessed [date]. <http://www.co.la-crosse.wi.us/landrecordsportal/default.aspx>

Photograph Collection, archived at La Crosse Public Library Archives, La Crosse, WI.

Historic Status:

According to the *City of La Crosse, Wisconsin, Intensive Survey Report*, the building at 123 South 4th Street is a Contributing Structure to the La Crosse Commercial Historic District (Rausch, 1996, p. 469).

Property History Summary

Prepared [date] by

Archives and Local History Dept.
La Crosse Public Library
800 Main St.
La Crosse, WI 54601
(608) 789-7136

Property:

Current Name:

Historic Name:

Address: 125-127 4th Street S. (sometimes 123 also)

Legal Description: Dunn, Dousman & Cameron Addition, Lot 1, North 20 feet.
and Original Plat, Block 34, Lot 5.

Description:

A description was prepared by architectural historian Joan Rausch, dated Sept. 19, 1983 (survey no. 120):

“Designed to fit the angle in the street, the two-story brick commercial structure (now painted) exhibits two facades, both characterized by a round pediment above the corbeled brick cornice and flat window heads in a shape similar to the cornice.

“Although the store front has been completely altered, the former 19th century photo gallery adds to the over-all 19th century character of South Fourth Street in downtown La Crosse.”

History:

Prior to the construction of the building at 125-127 4th St. S., the land in this parcel was owned by Dr. Levi E. Ober, who both lived with his family and conducted his physician's business (along with various physician partners) from a building roughly where 119-121 4th St. S. is located. He had come to La Crosse in 1857, according to the 1881 History of La Crosse County, and was residing and practicing on 4th Street between Main and Pearl in 1866 or earlier, per the City Directory of that year.

Ober died in March 1881 and the property was briefly held in the name of his estate. In 1883 the city tax ledgers indicate the N. 20 ft. of Lot 1 was owned by Drake & Edwards and Lot 5 was owned by B.E. Edwards. In 1884, Edwards owned both pieces, and this appears to be when construction begins on 125-127 because the tax ledger valuation jumps from \$350 in 1883 to \$2,450 in 1884. It increases to \$4,050 in 1885, \$4,650 in 1886 and \$5,800 in 1887. Edwards also owned the property to the north, 123, which was sometimes also used in conjunction with businesses at 125-127. (The 20-ft.-wide parcel to the south, 129, was owned by Fred Dittman who built on it in 1883.)

Possible support for this building date is a listing of construction in 1883 that appeared in the La Crosse Daily Republican and Leader newspaper dated Jan. 2, 1884. It shows a listing for B.E. Edwards building a “new brick store, etc.” valued at \$8,000. Edwards constructed more than one building in town and there is no iron-clad reason to link this listing with the building at 125-127 – but the location, timing, and relative value indicated by this listing seem to correspond well with the building at 125-127.

The earliest water tap record that appears to relate to this property is dated July 1900. A tap record for 123 may apply to 125-127.

125-127 does not appear on the earliest Sanborn Fire Insurance Co. map available, 1879. The building first appears on the map dated 1884 (and also appears on the Rascher map of 1884). Some expansion to the east (rear) of the building appears on the 1891 map. An external stairway or fire escape is indicated on the northeastern corner of the building by the 1944 map. No other significant changes were noted on the maps through 1965.

In addition to the awkwardness of being built across the boundary line of the Original Plat and the Dunn, Dousman & Cameron Addition, and being constructed at a point where 4th Street bends at an angle, the address numbering for this building may have varied over the years.

A city directory listing for 1884 shows C. W. Rodman, game & fish supplies and sales, at 125 and confectioner George Fisher at 127.

From the earliest days, this building had a photo studio on the second floor. Initially it was operated by George McLelland, then the space was used by the Boston Art Co. (managed at one point by Clara Osborne, sister of B.E. Edwards and wife of Rockwell Osborne), and later Motl Studio (Leo H. Motl) and then Olin Studios (Lawrence Olin).

The ground floor held clothing stores from early on as well. In 1891 the address was listed as 125-127 and Hulberg Brothers clothing store, operated by Magnus and Samuel Hulberg, had the space. A few years later Volz Brothers and Reuter (Bernard H. and John A. Volz, Joseph M. Reuter) took over the clothing shop, becoming Reuter & Mader clothing in 1905. Even though the clothing store showed both addresses, varied separate listings also appeared for 125. In 1915, 125-127 became Frank Mader Clothing and Leo H. Motl’s Motl Studio photography. As of 1922 Frank Mader clothing was listed as 123-127 and Leo H. Motl’s Motl Studio was listed at 125. Starting in 1953 Mader’s Store for Men began being listed at 125-127 again.

In 1919, the portion that lies in the Original Plat, Block 34, Lot 5, was removed from the valuation of this parcel and added to the valuation of the parcel to the north. Edwards died in 1916, and Mader was listed as owner in 1921. There may have been improvements to the buildings around this transition period.

Mader was listed as the owner until 1972, when Florence M. Hoff is listed. She was a daughter of Frank Mader. The value of the building fell in 1971, from \$12,000 to \$5,400, but rose in 1973 to \$12,550. Inflation of the 1970s into the 1980 makes identification of any improvements during this period difficult to identify.

After the final incarnation of Mader's clothing store in 1973, Dads & Lads of La Crosse clothing store started at 125 and remained until about 1982. Dads & Lads acquired the property in 1978.

The property was listed as vacant in the 1983 city directory, and by 1985 a Rocky Rococo pizza restaurant had opened at 125-127. Quality Pizza Properties was listed as the owner as of 1983, and the building value jumped from \$27,000 in 1983 to \$71,400 in 1984. Values slid in the 1990s but jumped again in 2003, to \$92,400 for the building, where it has remained since. The lot value has been adjusted slightly, giving the entire property an assessed value of \$117,900.

In 2013, Quality Pizza Properties sold the building to Dale Berg.

Sources Include:

Rausch, Joan. *City of La Crosse, Wisconsin, Intensive Survey Report, Architectural and Historical Survey Report*. City of La Crosse, WI, July 1996.

Sanborn Map and Publishing Co. (also Sanborn-Perris). Fire insurance maps for La Crosse, WI. 1879, 1884, 1887, 1891, 1906, 1940, 1954, 1965. Accessed at the La Crosse Public Library Archives, La Crosse, WI.

City Atlas of La Crosse, Wisconsin. Biddenback, H.J., 1898. Accessed at the La Crosse Public Library Archives, La Crosse, WI.

La Crosse City Directories. Various publishers. Accessed at La Crosse Public Library Archives, La Crosse, WI.

Annual tax ledgers and assessment workbooks. City of La Crosse, WI. Accessed at La Crosse Public Library Archives, La Crosse, WI.

La Crosse County Land Records Information. Version 2016.4.26.0. La Crosse County, WI. Web. Accessed [date]. <http://www.co.la-crosse.wi.us/landrecordsportal/default.aspx>

Photograph Collection, archived at La Crosse Public Library Archives, La Crosse, WI.

Historic Status:

According to the City of La Crosse, Wisconsin, Intensive Survey Report, 125-127 South 4th Street is not listed in the historic commercial district at all as non-contributing nor contributing. (Rausch, 1996, p. 469). However, the building clearly dates to the time of the other structures that surround it in its block and helps to keep the block from being broken up with buildings constructed in the 20th century.

Additional Enclosures:



View of 4th Street, circa 1885, note photography studio sign hanging at 125-127.



LA CROSSE, Wis. Fourth St. North from Pearl St.

View of 4th Street looking north from Pearl Street, circa 1904.



View of 123-125-127 4th Street, late 1940s-early 1950s.

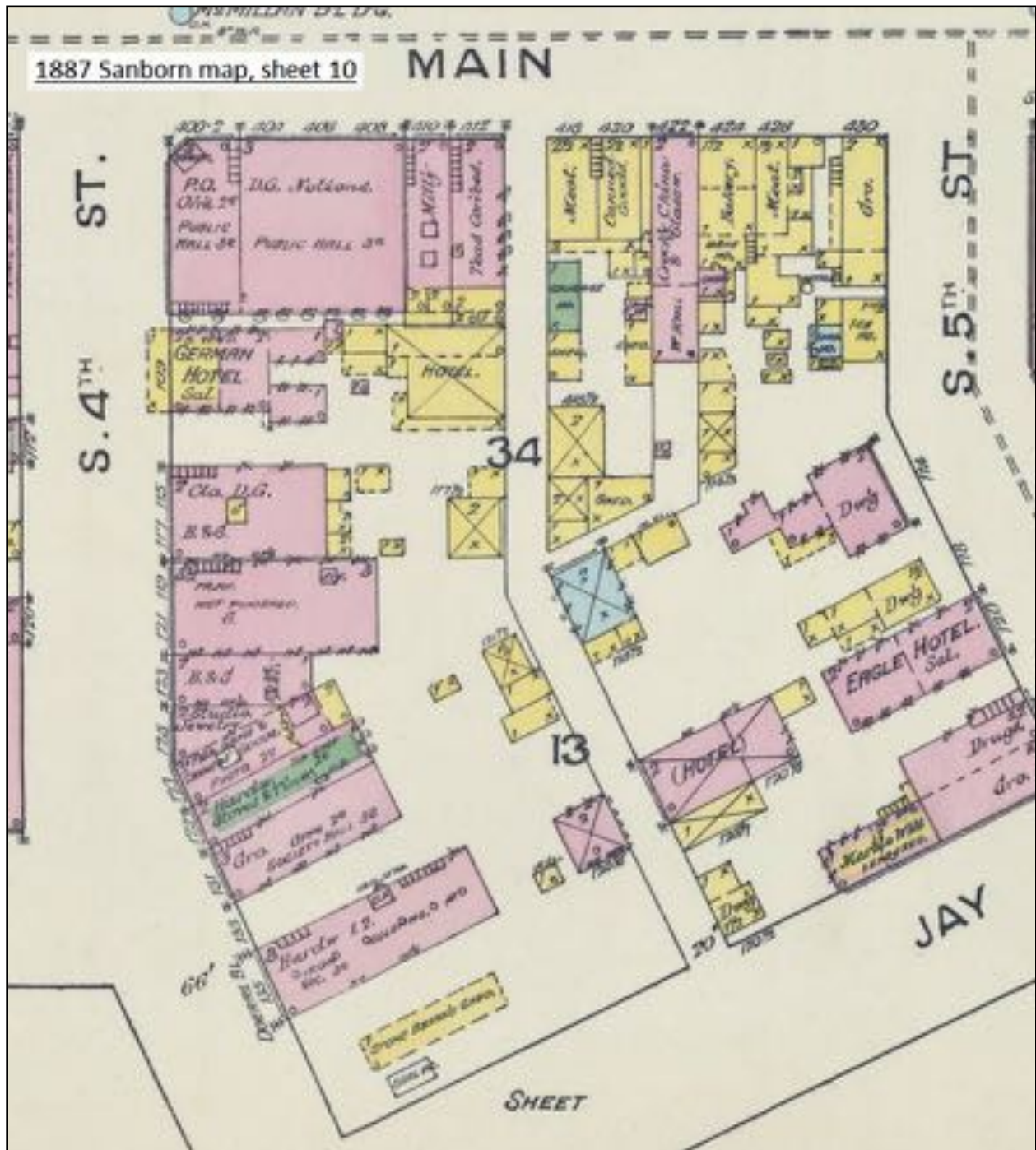
20.

4th STREET NORTH FROM PEARL, LA CROSSE, WIS.





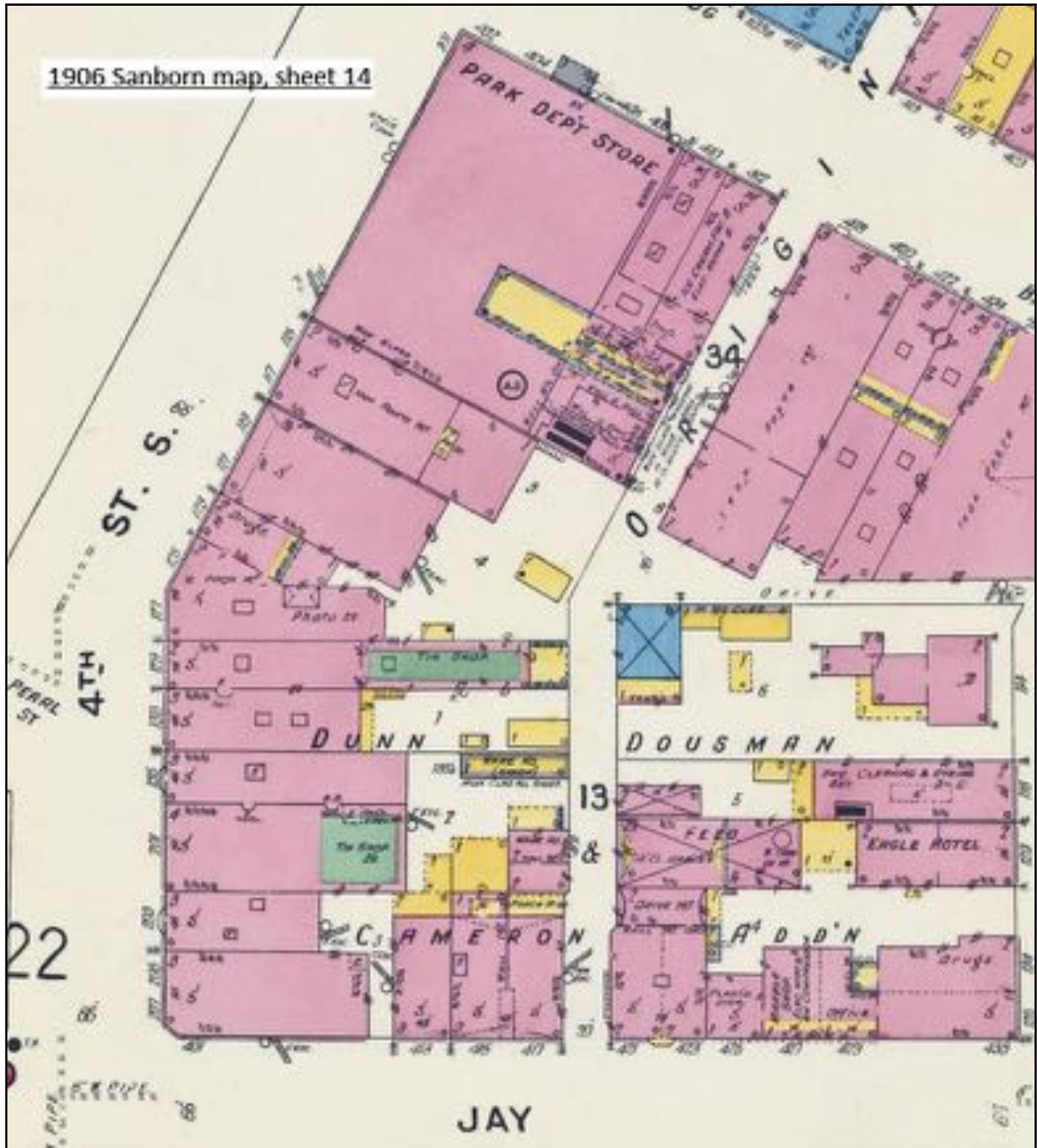




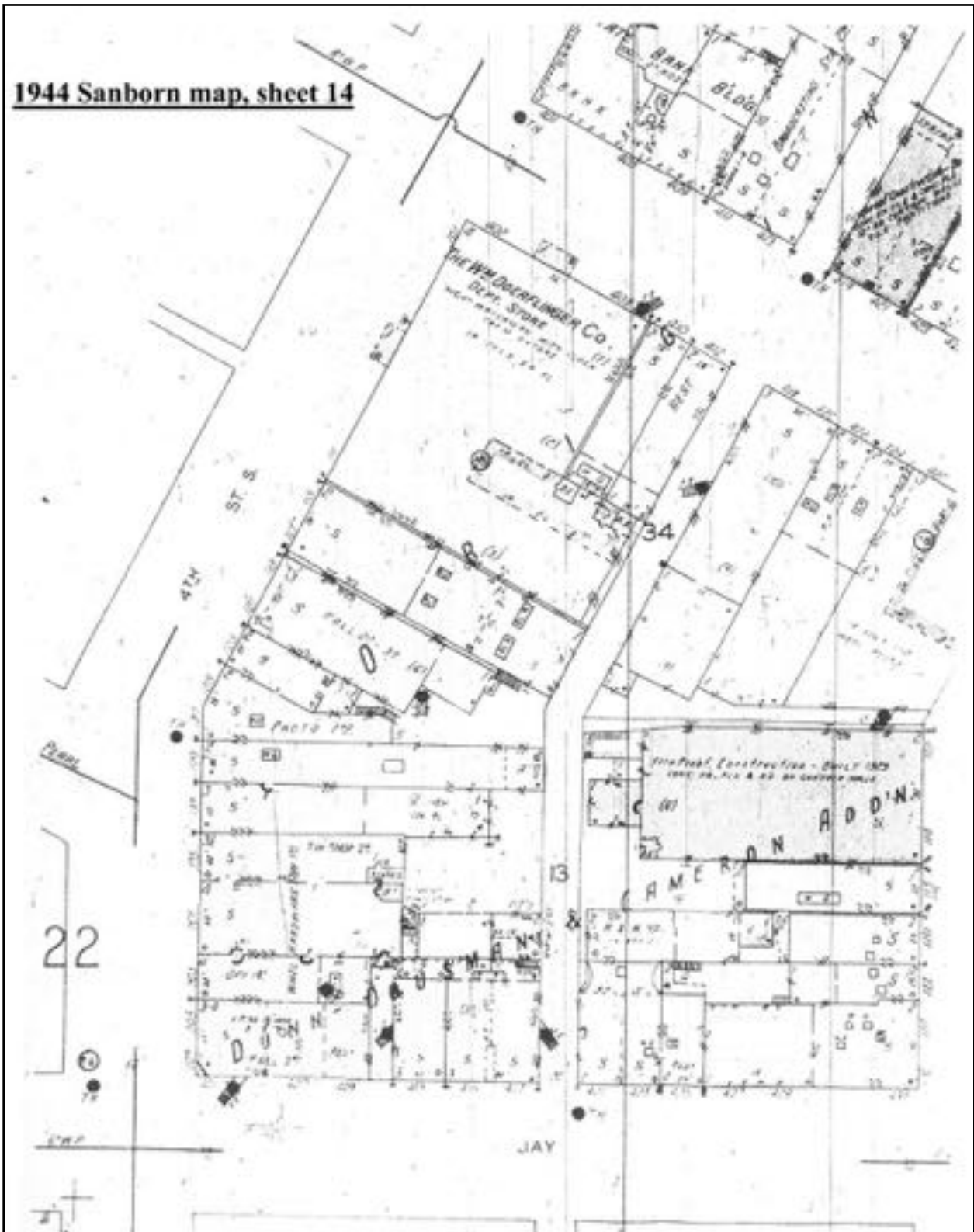
1887 Sanborn Fire Insurance Co. map showing portion of 4th Street South.



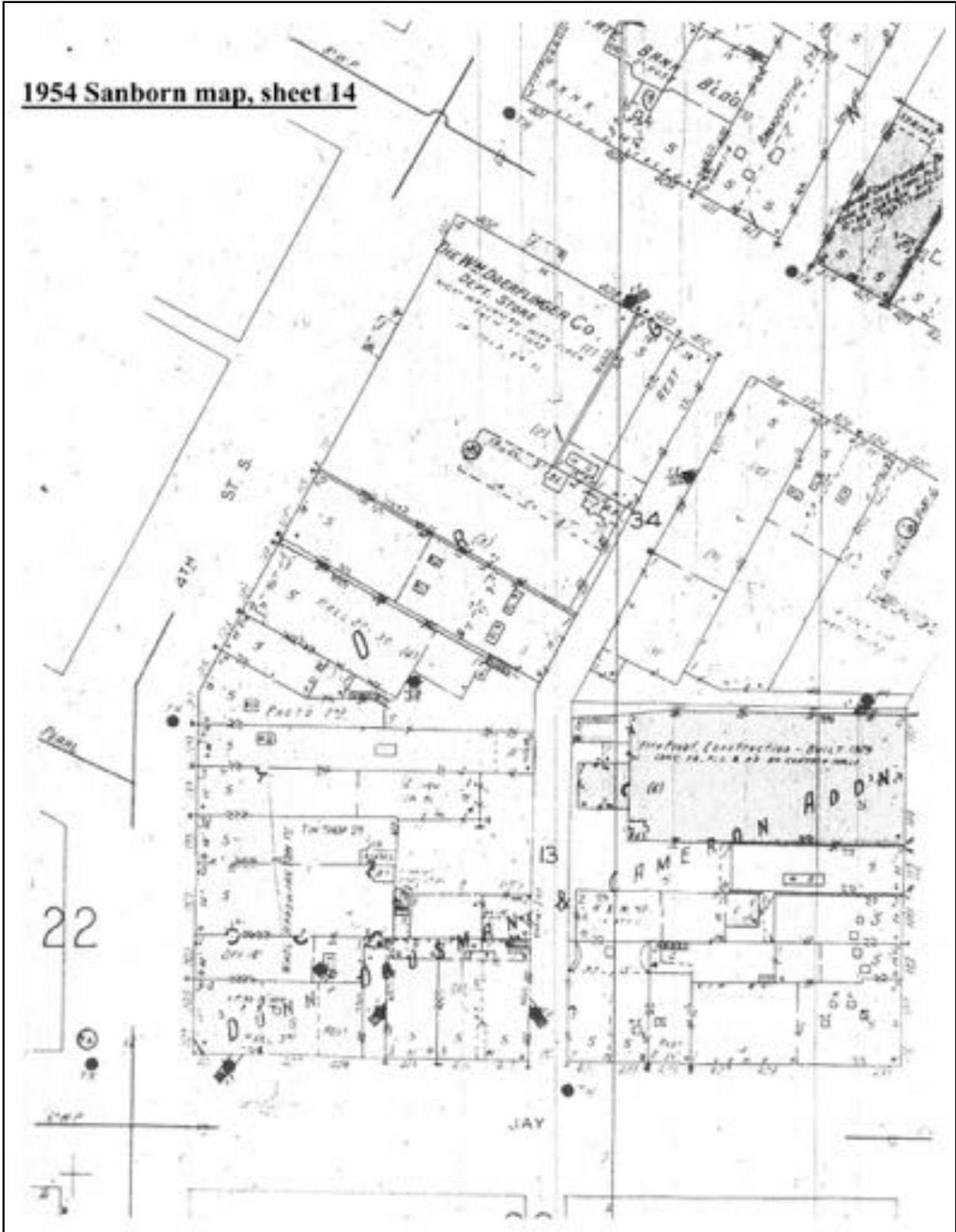
1898 La Crosse City Atlas showing portion of 4th Street South.



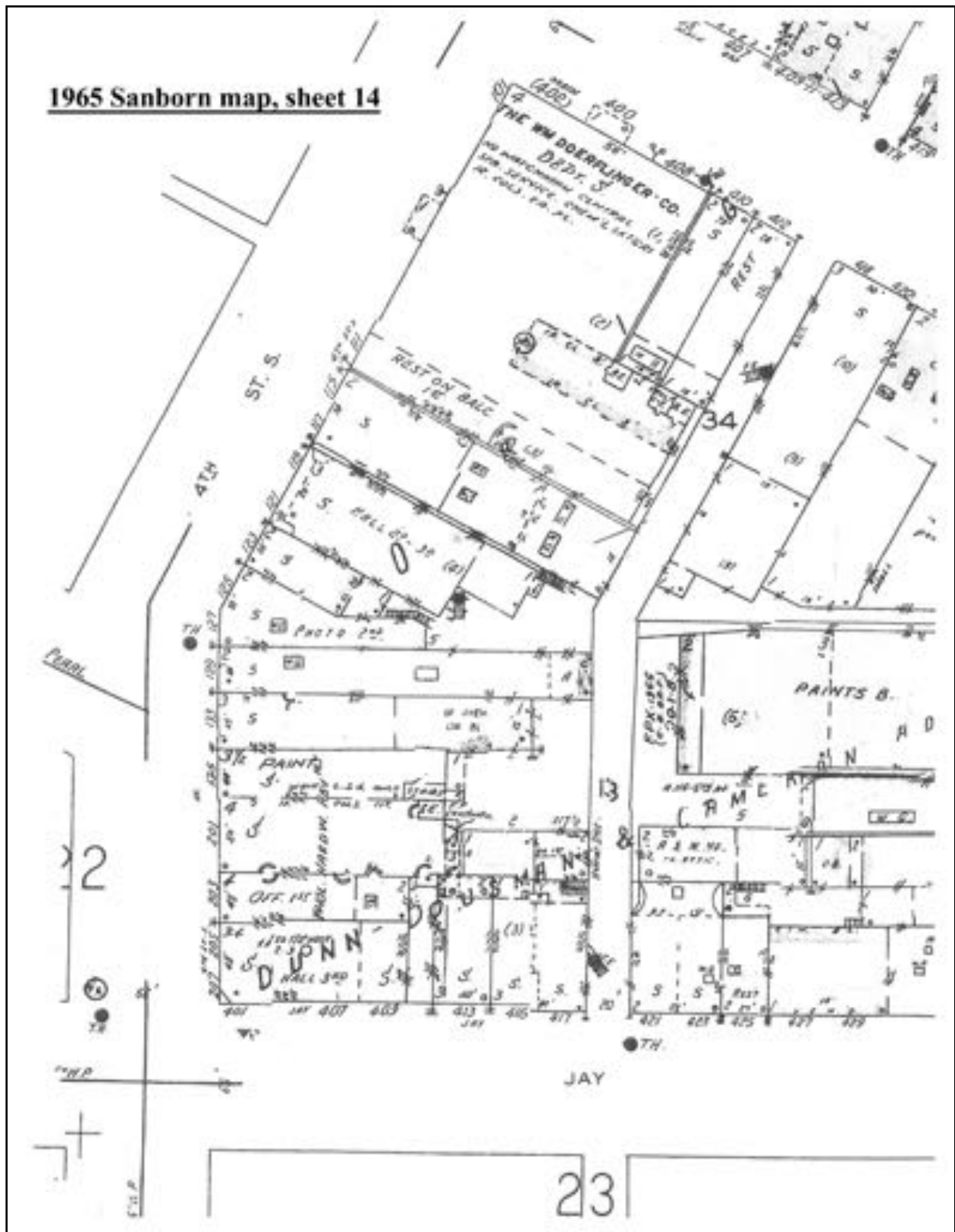
1906 Sanborn Fire Insurance Co. map showing portion of 4th Street South.



1944 Sanborn Fire Insurance Co. map showing portion of 4th Street South.

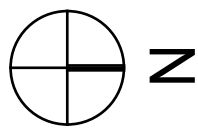
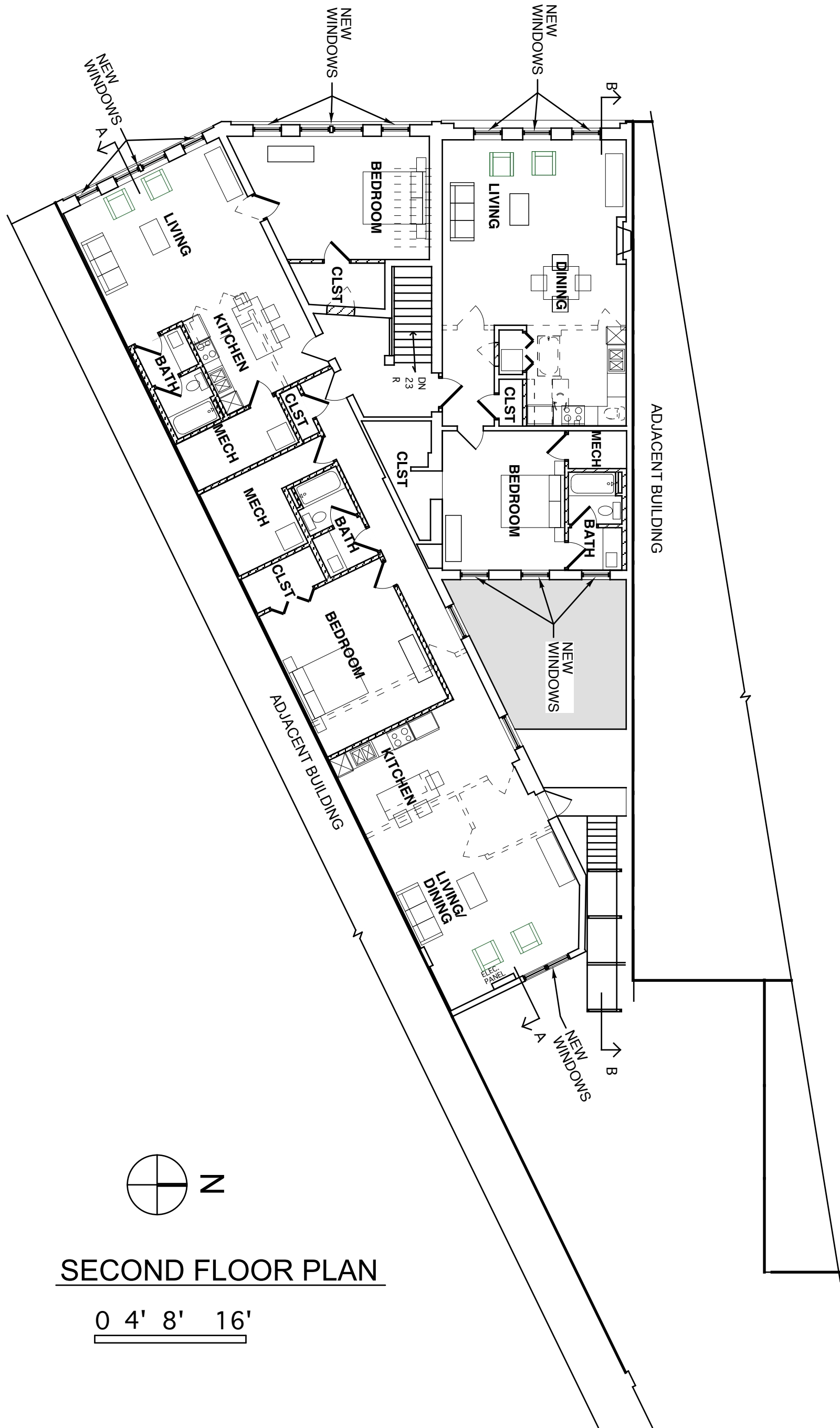


1954 Sanborn Fire Insurance Co. map showing portion of 4th Street South.



1965 Sanborn Fire Insurance Co. map showing portion of 4th Street South.

V. *DESIGN/PLANNING*



SECOND FLOOR PLAN

0 4' 8' 16'

CHRIS LA SHORNE
ARCHITECTURE

3643 Ebner Coulee Road La Crosse WI 54601
 (608) 785-2626

Architecture and Design for Residential,
 Commercial, Historic Restoration

Project:

121 SOUTH 4TH STREET
LA CROSSE WI

7
EXISTING

VI. COST ESTIMATE

COST ESTIMATE FOR 123-127 S 4TH STREET

LINE #	DESCRIPTION OF WORK	QUANTITY	UNIT COST	EXTENSION	TOTAL
1003	BUILDING PERMITS			1,000.00	\$1,000.00
2110	DEMOLITION				
	DEMO 2ND FLOOR WALLS/CEILING/MEP			7,500.00	
	REMOVE 4 ST WINDOW SASHES			1,500.00	
	REMOVE ALLEY WINDOW SASHES			1,500.00	
	DEMO EXIST ROOFING			5,000.00	
	DEMO EXIST FIRE ESCAPES			1,000.00	
	MISC GENERAL 1ST FLOOR REMOVALS			1,500.00	
	MISC. BASEMENT REMOVALS			1,500.00	
					\$19,500.00
3300	CONCRETE				\$0.00
4200	MASONRY				
	EXTERIOR WALL CLEANING			5,000.00	
	MISC. TUCKPOINTING			2,500.00	
					\$7,500.00
4720	CAST STONE				
	ROOF PATIO BLOCKS	0 SF	30.00 /SF	0.00	\$0.00
5120	STEEL FABRICATIONS				
	NEW FIRE ESCAPE			15,000.00	
	MISC STEEL			1,500.00	
					\$16,500.00
6100	CARPENTRY				
	MINOR 1ST FLR REPAIR			1,500.00	
	NEW 2ND FLR FUR OUT EXT WALLS & INSUL	250 LF	17.00 /LF	4,250.00	
	NEW 2ND FLR TYP WALLS	166 LF	15.00 /LF	2,490.00	
	NEW 2ND FLR FIRE/PARTY WALLS	129 LF	20.00 /LF	2,580.00	
	FIN CARPENTRY DOOR, WINDOW & WALL BASE TRIMS			6,500.00	
	MISC. CARPENTRY WORK @ 1ST FLR STAIR			1,500.00	
	MISC. CARPENTRY			1,500.00	
					\$20,320.00
6400	CABINETS				
	KITCHEN CABINETS	3	5,000.00 /EA	15,000.00	
	BATHROOM CABINETS	3	500.00 /EA	1,500.00	
					\$16,500.00
7200	INSULATION				
	NEW ATTIC INSULATION R42 BLOWN	3,200 SF	1.50 /SF	4,800.00	
	NEW LOW ROOF 4" R-23 RIGID FOAM	250 SF	2.50 /SF	625.00	
					\$5,425.00
7530	MEMBRANE ROOF				
	NEW HIGH ROOF RUBBER ROOFING	3,200 SF	6.00 /SF	19,200.00	
	NEW HIGH ROOF FLASHING	260 LF	25.00 /LF	6,500.00	
	NEW LOW ROOF RUBBER ROOFING	250 SF	6.00 /SF	1,500.00	
	NEW LOW ROOF FLASHING	65 LF	25.00 /LF	1,625.00	

COST ESTIMATE FOR 123-127 S 4TH STREET

	MISC SHEATHING PATCHING			2,500.00	\$31,325.00
8200	DOORS & FRAMES				
	NEW EXT DOORS/FRAMES	3	1,000.00 /EA	3,000.00	
	NEW WD DOORS/FRAMES @ APT ENRTY	3	750.00 /EA	2,250.00	
	NEW INT WOOD DOORS	16	350.00 /EA	5,600.00	\$10,850.00
8400	ALUMINUM STOREFRONT				
	STOREFRONT WINDOWS @ 1ST FLR	0 SF	40.00 /SF	0.00	\$0.00
8500	WINDOWS				
	NEW 4TH AV DOUBLE HUNG WINDOW SASH	11	1,750.00 /EA	19,250.00	
	NEW ALLEY WINDOWS	7	1,500.00 /EA	10,500.00	\$29,750.00
9250	GYPSUM DRYWALL				
	MINOR 1ST FLR REPAIR			1,500.00	
	MINOR BASEMENT REPAIR			1,500.00	
	NEW 2ND FLR EXTERIOR WALLS	3,000 SF	0.75 /SF	2,250.00	
	NEW 2ND FLR INTERIOR WALLS	3,984 SF	0.75 /SF	2,988.00	
	NEW 2ND FLR FIRE/PARTY WALLS	3,096 SF	0.75 /SF	2,322.00	
	NEW CEILINGS @ 2ND FLOOR	3,200 SF	1.00 /SF	3,200.00	\$13,760.00
9300	CERAMIC TILE				
	BATH FLRS @ 2ND FLOOR	144 SF	7.50 /SF	1,080.00	\$1,080.00
9500	ACOUSTIC CEILINGS				
	CEILING	0 SF	2.50 /SF	0.00	\$0.00
9550	WOOD FLOORS				
	REFINISH 2ND FLOOR WOOD FLOOR	3,100 SF	3.00 /SF	9,300.00	\$9,300.00
9650	VINYL FLOOR				
	1ST FLOOR	0 SF	2.50 /SF	0.00	\$0.00
9680	CARPET				
	1ST FLOOR FLOORING	0 SF	3.00 /SF	0.00	\$0.00
9900	PAINTING/FINISHING				
	NEW 2ND FLR EXTERIOR WALLS	3,000 SF	0.30 /SF	900.00	
	NEW 2ND FLR INTERIOR WALLS	3,984 SF	0.30 /SF	1,195.20	
	NEW 2ND FLR FIRE/PARTY WALLS	3,096 SF	0.30 /SF	928.80	
	NEW CEILINGS @ 2ND FLOOR	3,200 SF	0.30 /SF	1,500.00	
	NEW WINDOWS	18	150.00 /EA	2,700.00	
	FINISH NEW DOORS	22	150.00 /EA	3,300.00	
	MISC FINISHING @ STAIR & RAILING			1,500.00	
	PAINT & FINISH INTERIOR TRIM			1,500.00	
	PAINT & FINISH EXTERIOR TRIM @ 4TH			5,000.00	

COST ESTIMATE FOR 123-127 S 4TH STREET

					\$18,524.00
11450	APPLIANCES	12	300.00 /EA	3,600.00	
					\$3,600.00
14200	ELEVATOR				\$0.00
15000	MECHANICAL-PLUMBING				
	NEW 4" SANITARY			15,000.00	XX
	NEW 4" WATER LINE			15,000.00	XX
	NEW 6" STORMWATER			15,000.00	XX
	NEW BRANCH PIPING 2ND FLOOR	15	250.00 /EA	3,750.00	
	NEW PLBG FIXT @ BSMT &1ST FLR	0	200.00 /EA	0.00	
	NEW PLBG FIXT @ 2ND FLR	12	200.00 /EA	2,400.00	
	MISC PLMBG WORK			2,500.00	
	FIRE SPRINKLER SYSTEM				
	BASEMENT FSS	3,200 SF	2.50 /SF	8,000.00	
	1ST FLOOR FSS	3,200 SF	2.50 /SF	8,000.00	
	2ND FLOOR FSS	3,200 SF	2.50 /SF	8,000.00	
	ATTIC FSS	3,200 SF	2.50 /SF	8,000.00	(\$77,000.00)
	SUB-TOTAL FSS			32,000.00	XX
					\$85,650.00
	NEW HVAC @ 2ND FLR APTS	38,400 CF	0.50 /CF	19,200.00	
	MODIFY EXIST HVAC @ 1ST FLR	0 SF	1.50 /SF	0.00	
	MODIFY EXIST HVAC @ BASEMENT	0 SF	1.50 /SF	0.00	
	TOILET EXHAUSTS	3	500.00 /EA	1,500.00	
	DRYER EXHAUSTS	3	250.00 /EA	750.00	
					\$21,450.00
16000	ELECTRICAL				
	NEW BUILDING SERVICE			10,000.00	
	MISC POWER & BRANCH WORK			5,000.00	
	NEW 2ND FLR APT/HALL LIGHTING	3,200 SF	3.00 /SF	9,600.00	
	NEW 2ND FLR APT/HALL POWER/COMM	3,200 SF	2.00 /SF	6,400.00	
	BLDG SMOKE ALARM SYSTEM	9,600 SF	1.00 /SF	9,600.00	
	EMERGENCY LIGHTING/EXIT SIGNS THRU OUT BLDG	9,600 SF	0.25 /SF	2,400.00	
					\$43,000.00
SUB TOTAL					\$277,034.00
	CONTRACTOR'S FEE(10%)			27,703.40	
	CONTINGENCY(5%)			13,851.70	
	A/E FEE(2.5%)			6,925.85	
					\$48,480.95
GRAND TOTAL					\$325,514.95

***VII. PROJECT PRO
FORMA***

Pro-Forma Income Statement

123-127 S 4TH STREET S

REVENUE

Rents	Area (SF)	Rent(\$/SF/Month)	Extension
Basement Commercial Rent	0	0.75	0.00
1st Floor Commercial Rent	0	1.00	0.00
2nd Floor Apartment A	987	1.25	1,233.75
2nd Floor Apartment B	930	1.25	1,162.50
2nd Floor Apartment C	1,164	1.25	1,455.00
Parking Lot Rent	1	0.00	0.00
NET INCOME PER MONTH			3,851.25
NET INCOME PER YEAR			46,215.00

REHAB COSTS

Construction Cost		\$277,034
Contractor Profit/Overhead (10%)		27,703.40
Construction Contingency (5%)		13,851.70
Architect/Engineering Fees(6%)		6,925.85
TOTAL REHAB COSTS		\$325,515

HISTORIC TAX CREDITS

Federal Tax Credit (20%)		65,103
State Tax Credit (20%)		65,103
Tax Credit Process Fees (0.1%)		(3,255)
TOTAL REHAB TAX CREDITS		\$126,951

GRAND TOTAL CONSTRUCTION - TAX CREDITS

\$198,564

CONSTRUCTION LOAN

Construction Cost		\$198,564
Down Payment (20%)		\$39,713
Construction Loan Amount		\$158,851
MONTHLY MORTGAGE PAYMENT(5% INTEREST-15 YEAR AMORTIZATION)		\$1,256

BUILDING PURCHASE LOAN

Property Purchase Price		\$0
Down Payment (20%)		\$0
Construction Loan Amount		\$0
MONTHLY MORTGAGE PAYMENT(6% INTEREST-30 YEAR AMORTIZATION)		\$0

OPERATING EXPENSES

	Monthly	Annual
Utilities	\$25	\$300
Building Insurance	125	1,500
Building Maintenance (Garbage, Accounting, Windows,etc)	200	2,400
Repair Contingency (Appliance replacement, Roof Repairs, Mech Repairs)	150	1,800
Property Taxes	950	11,400
Miscellaneous (For Rent Advertising, Micellaneous Fees, Elevator Inspections)	100	1,200
Vacancy Loss (3%)	116	1,386
Debt Service (from above)	1,256	15,074
TOTAL OPERATING EXPENSES	\$2,922	\$35,061

NET OPERATING INCOME-1st year

\$930

\$11,154

VIII. STUDY SUMMARY

C H R I S L A S H O R N E

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A R C H I T E C T U R E

3643 Ebner Coulee Road La Crosse, Wisconsin 54601
608-785-2626

July 2014

SUMMARY

The buildings located at 123, and 125-127 4th Street S were built around 1884, are in good physical condition as described in the "Structural and Systems Analysis". There are a few areas of repair that need attention. One is the roof condition needs to be evaluated. The windows at the storefront and 2nd floors need to be replaced . The sashes had been replaced around 15 years ago but glass seals have deteriorated and springs are not functioning. The remodeling of the 2nd floor to modern apartments is keeping with the increased demand for higher end residential rental in the downtown.

The first floor and basement will remain commercial rental space and the 2nd floor will remain apartments. Per the MEP report the capacity of the water supply and electrical power should be carefully evaluated for the updated apartments. The remodeling will include new interior walls, refinished ceilings, refinished wood floors, new kitchen, new bathrooms, plumbing, electrical, mechanical, and windows. The 2nd floor is currently a two bedroom and one bedroom unit. The the 125 unit will be converted into two separate one bedroom units and the 123 unit will remain a one bedroom unit. Because the apartments already exist no fire sprinkler system will be required. However, if any of the sewer or water lines are replaced, a fire sprinkler system will need to be installed in the building per current code requirements.

Previous building remodeling did not diminished the historic value of these buildings to the Downtown Historic District and therefore should be eligible for the federal contributing building 20% tax credits and also 20% state tax credits. There are also tax credits for removal of barriers to patrons with disabilities defined by the Americans with Disabilities Act. The tax credit is available to businesses that have total revenues of \$1,000,000 or less in the previous tax year or 30 or fewer full-time employees. This credit can cover 50% of the eligible access expenditures in a year up to \$10,250 (maximum credit of \$5000). The tax credit can be used to offset the cost of undertaking barrier removal and alterations to improve accessibility; providing accessible formats such as Braille, large print and audio tape; making available a sign language interpreter or a reader for customers or employees, and for purchasing certain adaptive equipment. The tax deduction is available to all businesses with a maximum deduction of \$15,000 per year. The tax deduction can be claimed for expenses incurred in barrier removal and

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alterations. These can be filed on IRS Form 8826. The City of La Crosse offers an Upper Floor Remodeling Loan program.

Parking exists on the street nightly and rental parking spaces at the parking ramp.

Overall this building has a very high potential for a very successful commercial project. The new remodeled 2nd floor apartments are in very high demand.