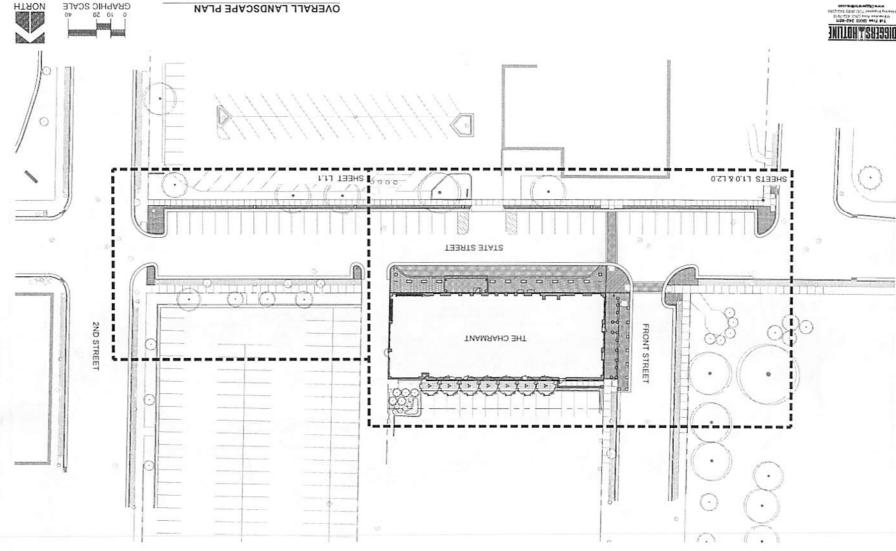


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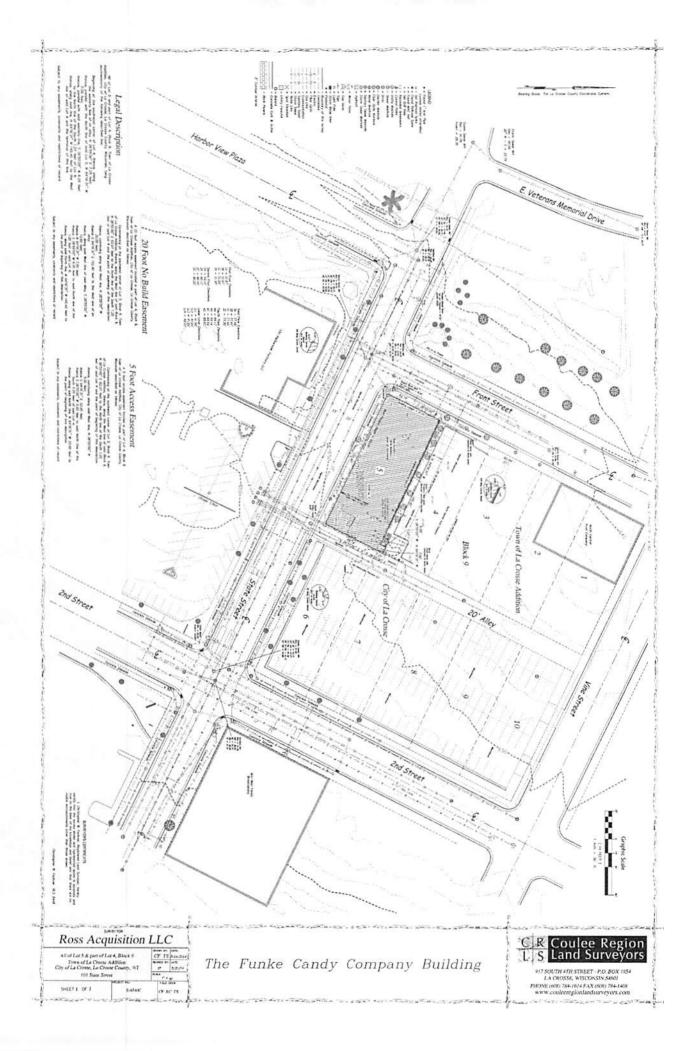
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APPLICABLE CODES

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FIRE EQUIPMENT ACCESS

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ALLOWABLE HEIGHT & BUILDING AREAS

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42 Assenber Cocupancy 19 Floor Restaurantinar 3 Stores. 800 Di Floor, Ly Heiori Al Insendenta. Cocupancy 38 Floors Guest Rooms. 4 Stores. 16,00 Strudor, 69 Febru

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-PROVIDED 65" (44" par stair well) STAIR YEDTH IN STAIR 1 AND 2. CODE MEICHARI STAIR WIDTH + 64"

1. TOTAL BUILDING OCCUPANCY 603 ± 0.15 = 61.25" OF REQUIRED DOOR EXITS -PROVIDED 152"

NUMBER OF STORIES

5 STORIES . LOWER LEVEL

EMERGENCY LIGHTING

EMPROPRICY EXHIBITION PROVIDED PER INC 1993 2-11 & MEPA 101 A-9 1 IN ALL CORPORADS. STAGES AND DESSACRIMANS THROUGHOUTE THE RESTORMAN

TYPE OF CONSTRUCTION

TYPE OLD, FLALLY SPRINKLERED PER NEPA 13

ELTERIOR BEARING WOLLS 2 37

EXTERIOR WALLS NON LOND BEARING 2 10

DITERIOR SEARING WALLS

CORREDOR WALLS

ENATS 3 STORIES OR LESS

STARS

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ELEVATOR HOISTWAYS
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ROOF COVERING CLASS
COLUMNS ON LOWER LEVEL
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FIRE SEPARATION

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ALL IS DESCRIPTED FOR THREE DIKES FOUND WITH THE EXCEPTION OF EXTENSION DESCRIPTED WILLS TO BE 2 HOUR AND EXTENSION NON LOAD DELICING TO BE 1 HOUR HER REPORT HOW FRESHED FOR 11 TO 30 = 1 HOUR.
HER TABLE 668 FRES RATHOR RECORDED FOR THREE DELIFICION WALLS BASED ON SEPARATION DESCRIPTE FOR ASSESSMENT AND RESIDENTIAL FOR 15 TO 30 = 1 HOUR. OPDICINGS PER 705 8 BASED ON FIRE SEPARATION DISTANCE OF 20° TO 20° - NO LIMIT, THERE IS A 20° NO BUILD EASEMENT -VERTICAL SEPARATION OF OPERIORS NOT APPLICABLE PER EXCEPTION AT (SPONGLESSED)

ELECTRICAL ROOM 010A TO BE 1 HOUR FIRE RATED.

FIRE SUPPRESSION

FIRE CUPPRESCION - NEWA 13 - FULL AUTOMATIC SPROWLER SYSTEM

DETECTION, ALARM & COMMUNICATION SYSTEMS

FIRE ALARM SYSTEM REGULATED PER NEPA 8,18, 25, 6,26 - 3,4,1 AND NEPA 7,4,3.

REPORTATION - CEMERAL ALARM ALCOLAE THROUGHOUT BUILDING PER NEPA 8,18, 25, 6,26 - 3,4,1,
REMOTELY LOCALED PERMANERALLY MONITORED.

MANUAL FIRE EXTINGUISHERS

PORTABLE FIRE EXTEROLECIONERS INSTALLED PER INFPA IL 12, 25, 826 - 3.5, EIC 808.1, & LOCAL AUTHORITY

BUILDING AREAS(GSF)

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LOISTRIEVEL FREST SECONO THESE FOUNTH FETTH SEXTH	9479 9317 9308 9308 9309 9312 4483	ROOF DECK AND PREATE DECKS	1833
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ISOLATION OF HAZARDS

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INTERIOR FINISH REGIREMENTS

PER MIN WALL & CEILING FINESHES

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AI & AZ R1	B B	e C	e e
	SMOKE DEVELOPED	PLANCE SPREAD	
CLASSA	9.25	0-450	
CLASS 8	25.75	0-450	
CLASS C	76-200	0-490	

PER BOI INTERIOR FLOOR FINISH

PER 104.4.1 MINISTRA CRITICAL RADIANT FLUX.

EXIT ENCLOSURES, EXIT PASSAGEWAYS, CONTRIDORS FOR A B.R1 = CLASS II

PER 800 DECORATIVE MATERIALS AND TRIME A FR. CURTANIS, DRAPERES, MANGRISS, AND OTHER DECORATIVE MATERIALS PER REPRATOL, SECTION 804.2

PER 803.1.2 COMBASTIBLE DECORATIVE EMERGING.
PERMISSING AMOUNT OF DECORATIVE MATERIAL INSETTING THE FLAME PROPAGATION PERFORMANCE CRITERIA OF MFPA 701, SHALL NOT EXCEED HYA OF THE SPECIFIC WALL OF CRIMEN OF WORLD IT IS ATTACHED.



REP.PAGE

TABLE 601

TABLE 601

TABLE 1505.1

THE CHARMANT

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WERER HOLDOWGS

CD SANTH CONSTRUCTION

SERVICES

SWECKE DEARY DESIGN GROUP

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APRIOLD & O'SHERDAN, INC.

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DAVY ENGINEERING CO

** ***** ** *** *** ** ** *** THE MATRIX GROUP

-MEP ASSOCIATES, LLC

SHIRER & ASSOCIATES, INC.

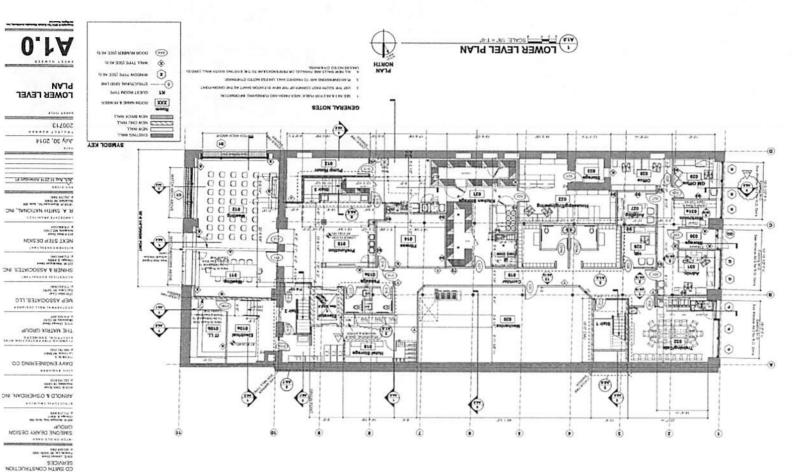
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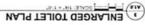
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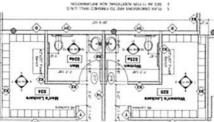
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July 30, 2014 200713

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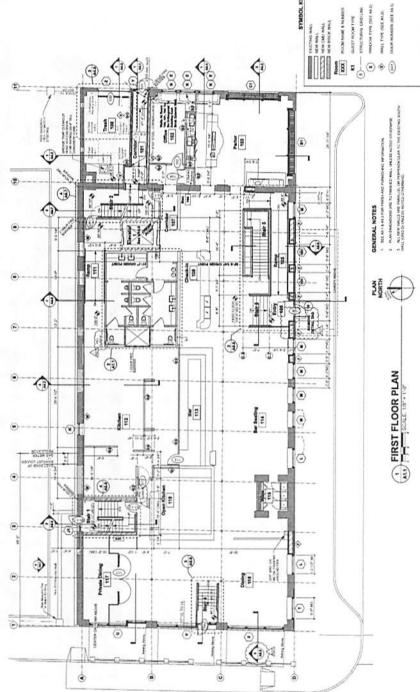
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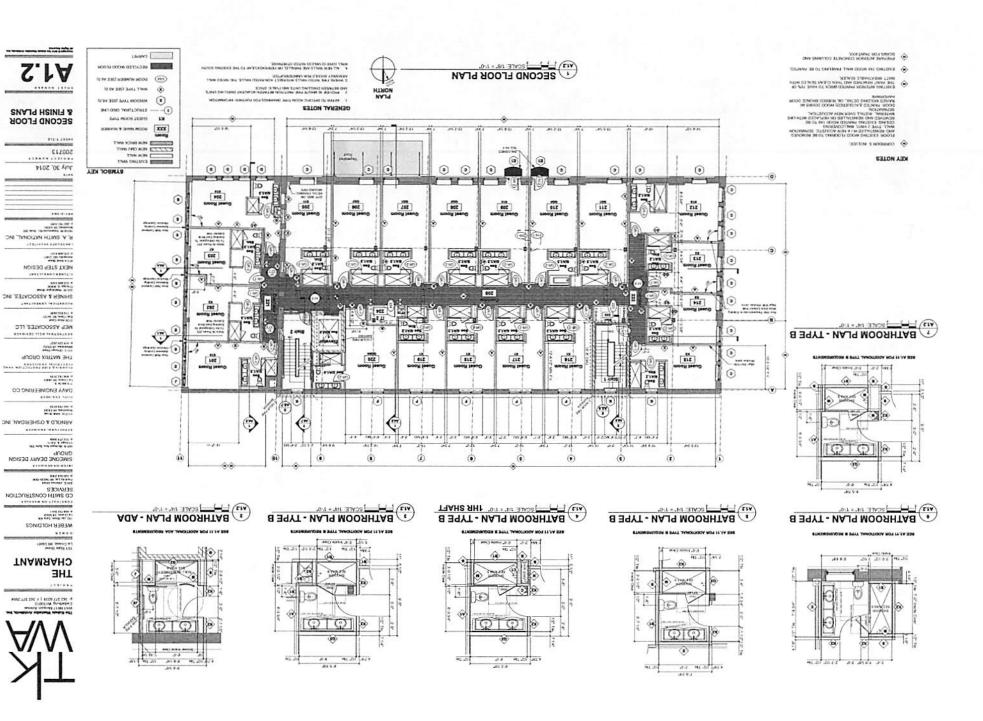


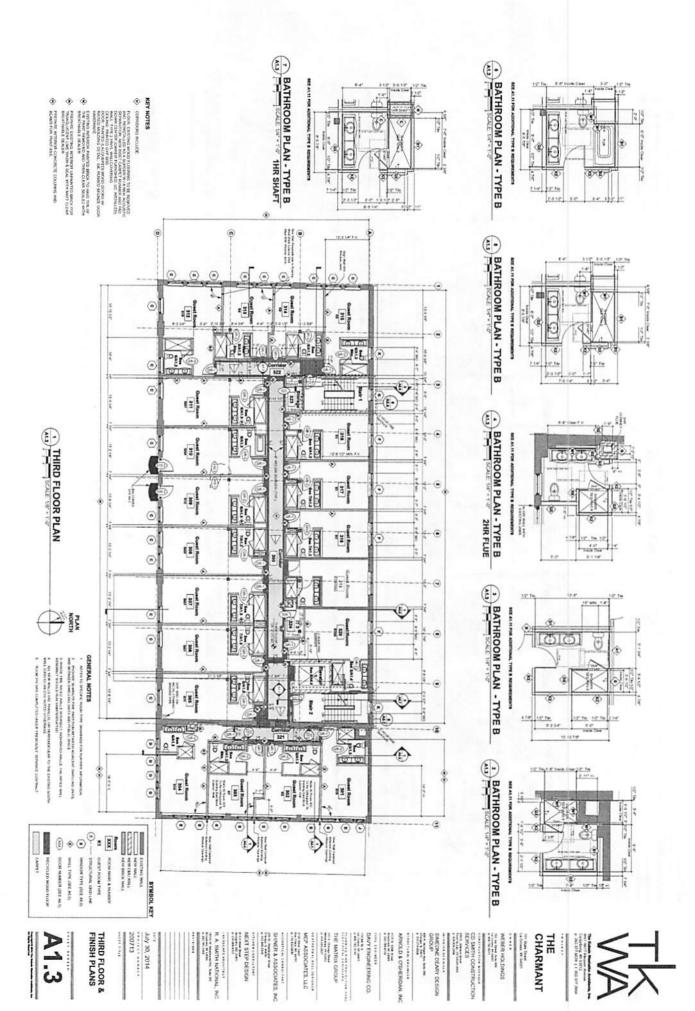
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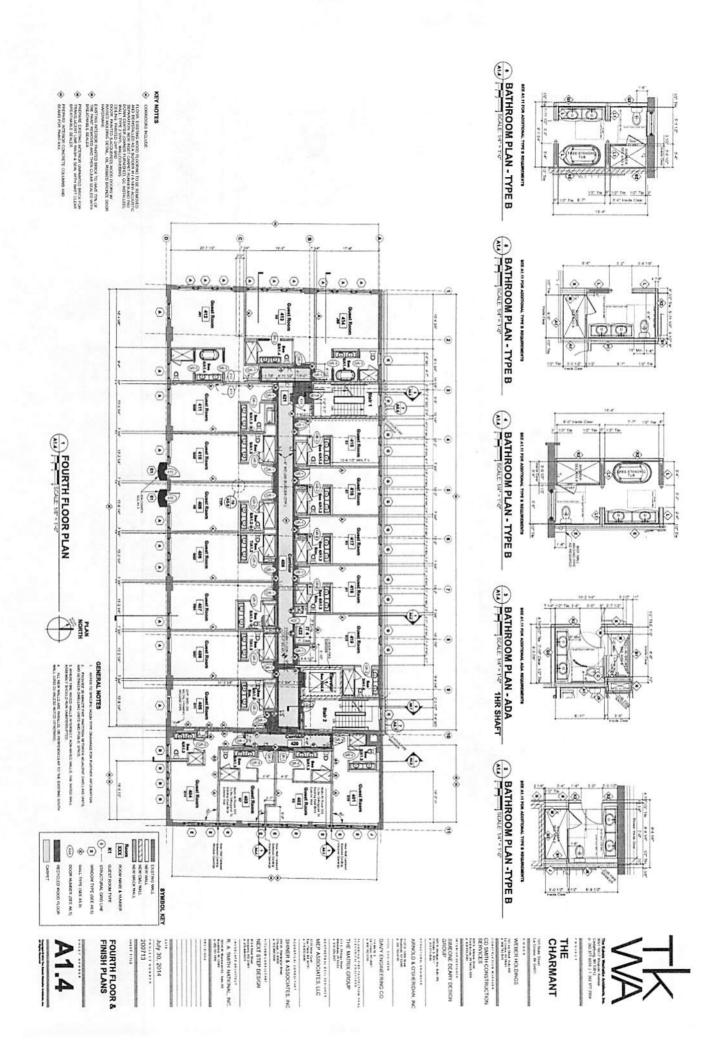
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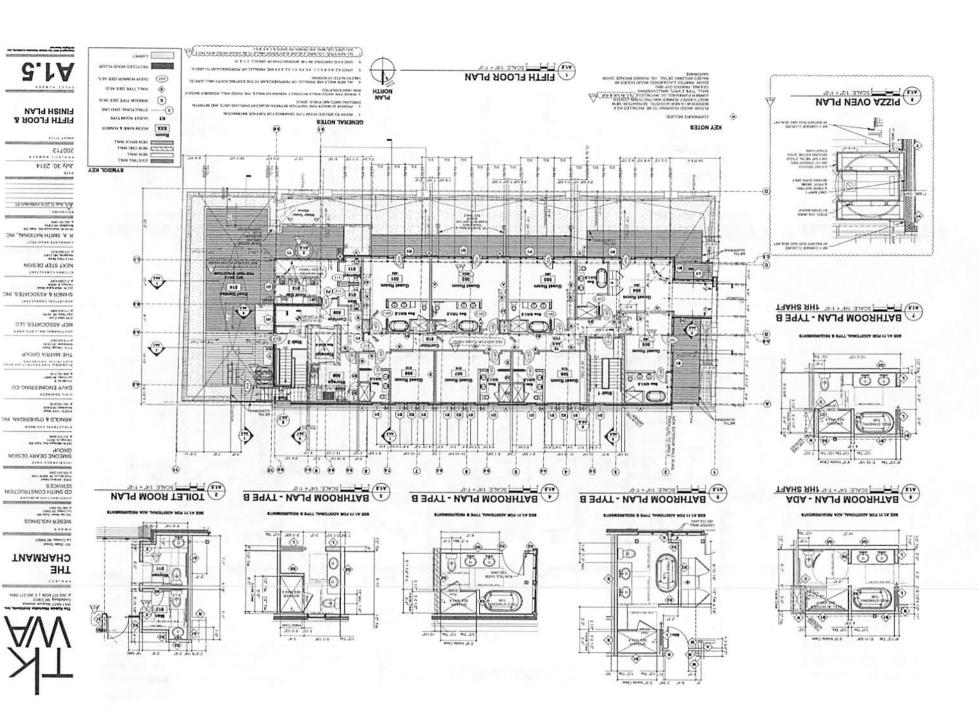


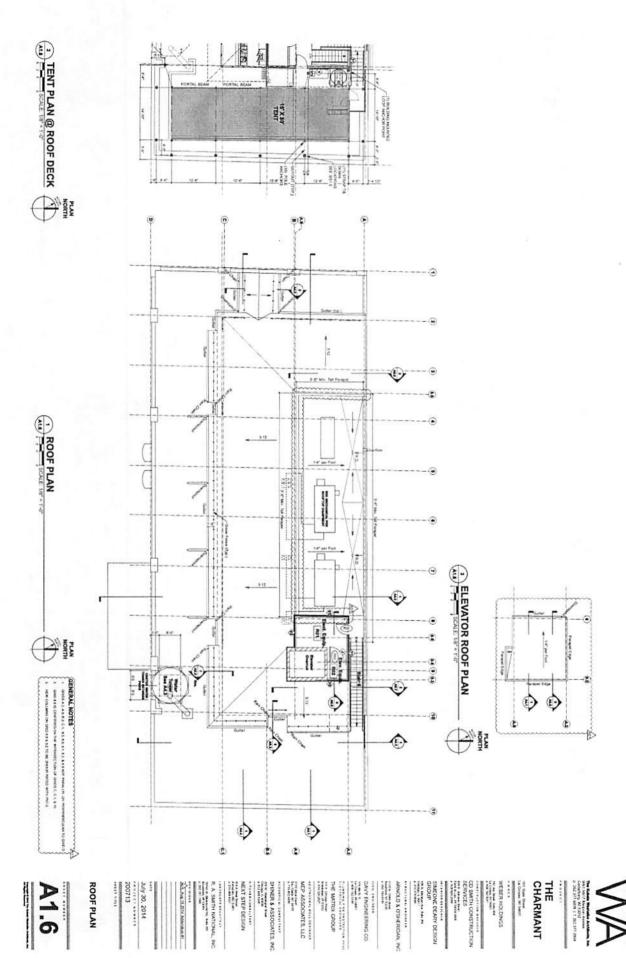












THE CHARMANT

Organ, Wil Saligi

ARNOLD & O'SHERIDAN, INC

A1.6

ROOF PLAN

July 30, 2014

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******* July 30, 2014

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SHINER & ASSOCIATES, INC.

MEP ASSUCIALES, LLC ********************************** AND THE PARTY OF T чиояа хиятам энт

DAVY ENGINEERING CO.

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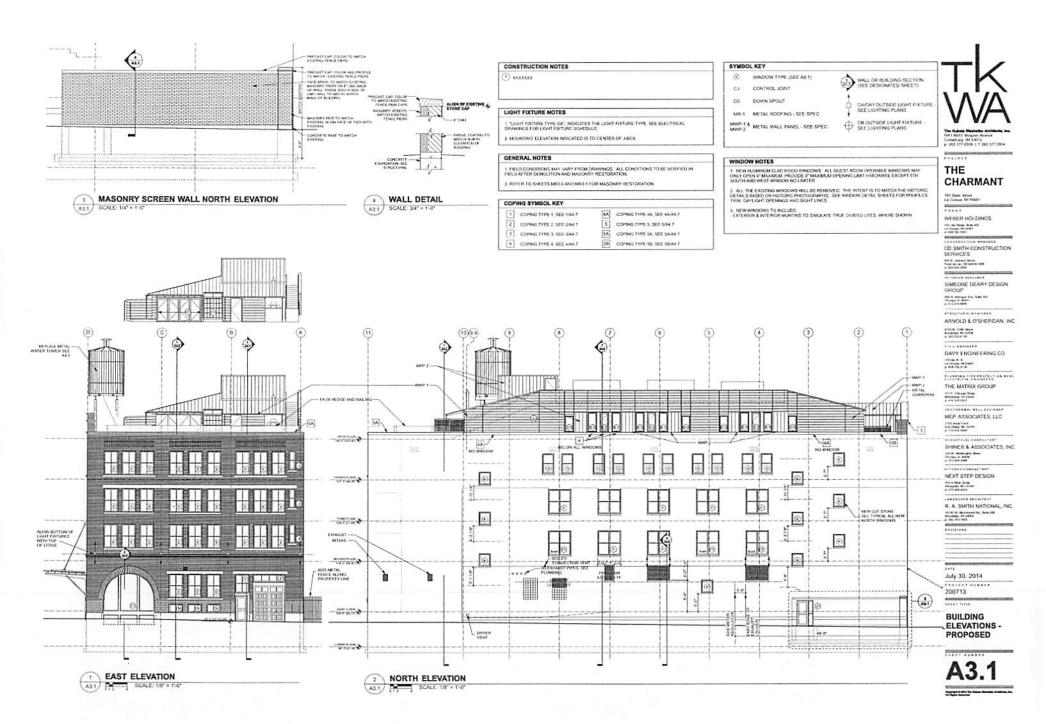


EXHIBIT C

Living Wage Resolution

[attached]

Living wage

REPORT OF COMMITTEE

To the Honorable Mayor and Common Council of the City of La Crosse:

Your Judiciary & Administrative Committee and Finance & Personnel Committee on April 8, 2003, having under consideration the annexed resolution approving a living wage for construction contracts and development agreements that are financed in part with City funds which benefit primarily a single business organization so that families and individuals meet a certain minimum level of decency, recommends the same be adopted as second amended.

Respectfully submitted,

Richard P. Becker, Chmn

Charles Clemence

Dave Goodin

Jon M. Olson

Todd Olson

Robert Slaback

David R. Morrison, Chmn.

Joe Ledvina

Douglas Farmer

Mark Johnsrud

Mark Meyer

RESOLUTION ADOPTED

APR 1 0 2012 BY COUNCIL

SECOND AMENDED RESOLUTION

WHEREAS, La Crosse is and will continue to be a business friendly community,

WHEREAS, City of La Crosse taxpayers subsidize low wage jobs through increased taxes for health and human services for the poor, and

WHEREAS it should be a basic right of all workers to earn a living wage in accordance with State law and in order to provide for their families and to meet a certain minimum level of decency, and

WHEREAS, the City of La Crosse lets many contracts each year for maintenance, construction and repair projects and considering the impact that these projects have on the taxpaying citizens of the City, these contracts should not allow the work to be performed at any wage less than a living wage.

NOW, THEREFORE, BE IT RESOLVED by the Common Council of the City of La Crosse that said living wage be not less than 110 percent of the annual income of a family of four, based on the U.S. Department of Health and Human Services most recent poverty guidelines, which wage at the current time would be \$9.73 \$8.11 per hour.



APR 2 3 2003 RT Mr

and

BE IT FURTHER RESOLVED that in order for said living wage to be carried out according to the intent of this resolution, the City of La Crosse shall not enter into any development agreement or capital expenditure for the primary benefit of a single business or organization, unless it is demonstrated that the majority of the full-time jobs created or supported by the expenditure will command wages equal to or greater than this living wage amount.

BE IT FURTHER RESOLVED that this living wage policy should not apply to any job that is subject to the prevailing wage laws, in which event said applicable prevailing wage law shall apply, and that the same not displace or disrupt the past practices of utilizing union labor wages in such cases.

BE IT FURTHER RESOLVED that this resolution shall not in any way be used or is the same intended to reduce wages received by full-time skilled and unskilled workers.

BE IT FURTHER RESOLVED that the living wage previously referred to herein include the basic wage plus fringe benefits in accordance with the methodology utilized for public construction contracts for what is known as the prevailing wage in order to meet Davis-Bacon requirements as well as Wisconsin public construction contract requirements.

BE IT FURTHER RESOLVED that fringe benefits include health insurance, retirement, life insurance, vacation and some contributions to training funds and do not include employer payments or contributions required by other federal, state or local laws, such as the employer's contribution to social security or some disability payments.

BE IT FURTHER RESOLVED that this resolution shall not apply to non-profit; tax-exempt organizations, which are exempt from state and federal income tax.

Typed: 4-9-03 Approved:

EXHIBIT D

Description of Public Improvements

None.

PUBLIC IMPROVEMENTS

None



The Charmant Hotel Capital Budget 7.21.2014

Description	Firm	Co	st
Site Acquisition			
101 State Street	Weber Holdings	\$	1,500,000
Design			
Land Surveying	CRLS	\$	5,000
Civil Engineering	SEH/Davvy	\$	20,000
Landscape Architect	TBD	\$	25,000
Acoustical Consulting	Shiner	5	33,674
Food Service Design	Next Step Design	S	42,900
Geotechnical	Braun	S	6,650
Plumbing Existing Conditions	Bernie Buchner	5	900
Technical Consultant	Grove Networks	5	40,000
Sustainability Consultant	Mike Lemmon	\$	
Architectural, Engineering, Structural		\$	5,000
Masonry Restoration Evaluation			990,650
	Building Restoration, Inc.		3,000
Interior Design	SDDG	\$	455,000
Branding	Liska + Associates	\$	160,000
Construction			
Hard Construction Cost	CD Smith	\$	14,500,000
Model Room Construction	CD Smith		
FF&E Guestrooms	SDDG/Gettys	\$	1,791,511
FF&E Public Spaces	SDDG/Gettys	\$	773,218
FF&E Model Room	SDDG/Gettys	\$	81,553
OS&E	Aparium/Gettys	\$	900,000
Technology	Grove/Others	\$	725,000
Site Holdings Costs	Grove/Others	5	
Off-Site Structured Parking	TBD	5	100,000
Off-Site Structured Parking	180	\$	871,200
Pre-Opening			
Technical & Pre-Opening Services	Aparium	\$	230,000
Procurement Agent	Gettys	5	180,000
Hotel & Restaurant Pre-Opening		\$	800,000
Permits			
Included in General Conditions		\$	
Project Financing			
Appraisal		\$	10,000
Construction Interest	CD Smith	\$	407,380.96
Working Capital		\$	305,000
Other Project Costs			
Legal Fees		\$	30,000
Real Estate Taxes	City of La Crosse	\$	24,000
Historic Consultant	Heritage Research	\$	30,000
Accounting	SVA	\$	30,000
Other Predevelopment Costs		\$	25,000
Exterior Signage		\$	75,000
Insurance			
General Liability	Robertson Ryan	S	10,000
Builder's Risk	Roberston Ryan	\$	15,000
Geothermal Add-Ons			
Geo Well Design	MEP	\$	13,240
Geo Well Drilling	Tri County Well	5	53,745
Geo Permit	Tri County Well	\$	1,500
Off-site Laundry Facility			
Equipment	TBD	\$	100,000
Construction	TBD	\$	50,000
Development Fees			
Fees	Weber Holdings	\$	1,000,000
Total		\$	26,420,122



Preconstruction Schedule



	Description	Start	Complete
1	Mobilization	September 15, 2014	September 19, 2014
2	Demolition	September 22, 2014	October 31, 2014
3	MEP Rough In	October 12, 2014	February 6, 2015
4	5th Floor Addition	November 3, 2014	December 12, 2014
5	2nd Floor Framing & Rough In	October 13, 2014	November 21, 2014
6	3rd Floor Framing & Rough In	November 3, 2014	December 12, 2014
7	4th Floor Framing & Rough In	November 24, 2014	January 2, 2015
8	5th Floor Framing & Rough In	December 15, 2014	January 23, 2015
9	Lower Level Framing & Rough In	December 29, 2014	February 6, 2015
10	1st Floor Framing & Rough In	January 12, 2015	February 20, 2015
11	2nd Floor Finishes	December 15, 2014	February 9, 2015
12	3rd Floor Finishes	January 19, 2015	March 13, 2015
13	4th Floor Finishes	February 16, 2015	April 10, 2015
14	5th Floor Finishes	March 16, 2015	May 8, 2015
15	Lower Level Finishes	April 20, 2015	June 12, 2015
16	1st Floor Finishes	May 11, 2015	June 26, 2015
17	Tuck-pointing	March 16, 2015	May 29, 2015
18	Street Work	May 4, 2015	June 19, 2015
19	Occupancy Permit		July 2, 2015
20	FF&E & Training	July 6, 2014	July 31, 2015
21	Opening Date		July 31, 2015



EXHIBIT G-1 MONETARY OBLIGATION EXAMPLE

(Charmant Hotel Development Agreement) (without WEDC funding)

Tax Year (Valuation Date)	Base Year 1/1/2015	Guarantee 1/1/2016	1/1/2017	1/1/2018	1/1/2019	1/1/2020
Base Value of Property New Construction 2015 (0.5% appreciation)	0.00	0.00 7,000,000.00	0.00 7,035,000.00	0.00 7,070,175.00	0.00 7,105,525.88	0.00 7,141,053.50
Total Assessed Value (Value Increment)		7,000,000.00	7,035,000.00	7,070,175.00	7,105,525.88	7,141,053.50
Mill Rate	0.028	0.028	0.028	0.028	0.028	0.028
Tax Increment Maximum tax increment available for disbursement		196,000.00 150,000.00	196,980.00 150,000.00	197,964.90 150,000.00	198,954.72 150,000.00	199,949.50 150,000.00
City's Retainage of Cash Grant Disbursements: <u>City's Allocation of Tax Increment (15%)</u>		22,500.00	22,500.00	22,500.00	22,500.00	22,500.00
City's Cumulative Retainage (\$112.5K Max.) Cash Grants yet to be Retained (\$112.5K Max.)	112,500.00	<i>22,500.00 90,000.00</i>	45,000.00 67,500.00	<i>67,500.00 45,000.00</i>	<i>90,000.00 22,500.00</i>	112,500.00 0.00
Developer's Cash Grant Disbursements: <u>Developer's Allocation of Tax Increment (85%)</u>		127,500.00	127,500.00	127,500.00	127,500.00	127,500.00
Developer's Cumulative Cash Grants (\$637.5K Max.) Developer's Aggregate Cash Grants Unpaid (\$637.5K Max.)	637,500.00	127,500.00 510,000.00	255,000.00 382,500.00	382,500.00 255,000.00	510,000.00 127,500.00	637,500.00 0.00
Payment Date		9/1/2017	9/1/2018	9/1/2019	9/1/2020	9/1/2021

Note 1: Assume base value is zero; cash grants based on improvements only.

Note 2: Assume 0.5% appreciation of assessed value.

Note 3: max. tax increment available without WEDC funding = \$150K per year

Note 4: Maximum cash grants are paid by September 1, 2021



MONETARY OBLIGATION EXAMPLE (Charmant Hotel Development Agreement) (with WEDC funding)

Tax Year (Valuation Date)	Base Year 1/1/2015	Guarantee 1/1/2016	1/1/2017	1/1/2018	1/1/2019	1/1/2020	1/1/2021	1/1/2022	1/1/2023	1/1/2024	1 (1 tages
lay test (Asinetinii Pare)	1/1/2015	1/1/2016	1/1/201/	1/1/2018	1/1/2019	1/1/2020	1/1/2021	1/1/2022	1/1/2023	1/1/2024	1/1/2025
Base Value of Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
New Construction 2015 (0.5% appreciation)		7,000,000.00	7,035,000.00	7,070,175.00	7,105,525.88	7,141,053.50	7,176,758.77	7,212,642.57	7,248,705.78	7,284,949.31	7,321,374.05
Total Assessed Value (Value Increment)		7.000.000.00	7.035.000.00	7.070.175.00	7.105.525.88	7.141.053.50	7.176.758.77	<u>7.212.642.57</u>	7.248.705.78	7.284.949.31	7.321.374.05
Mill Rate	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028
Tax Increment		196,000.00	196,980.00	197,964.90	198,954.72	199,949.50	200,949.25	201,953.99	202,963.76	203,978.58	204,998.47
Maximum tax increment available for disbursement		75,000.00	75,000.00	75,000.00	75,000.00	75,000.00	75,000.00	75,000.00	75,000.00	75,000.00	75,000.00
City's Retainage of Cash Grant Disbursements:											
City's Allocation of Tax increment (15%)		11.250.00	11.250.00	11.250.00	11,250.00	11.250.00	11.250.00	11,250,00	11.250.00	11.250.00	11.250.00
City's Cumulative Retainage (\$112.5K Max.)		11.250.00	22,500.00	33.750.00	45,000.00	56,250.00	67,500.00	78,750.00	90,000.00	101,250.00	112,500,00
Cash Grants yet to be Retained (\$112.5K Max.)	112,500.00	101,250.00	90,000.00	78,750.00	67,500.00	56,250.00 56,250.00	45,000.00	33,750.00	22,500.00	11,250.00	0.00
		•	•	•	•	·	·	·	·	·	
Developer's Cash Grant Disbursements:											
Developer's Allocation of Tax Increment (85%)		63.750.00	63.750.00	63,750.00	63,750.00	63.750.00	63,750,00	63,750.00	63,750.00	63,750.00	63,750.00
Developer's Cumulative Cosh Grants (\$637.5K Max.) Developer's Aggregate Cash Grants Unpaid (\$637.5K Max.)	637,500.00	63,750.00 573,750.00	127,500.00 510.000.00	191,250.00 446,250.00	255,000.00 382,500.00	318,750.00 318,750.00	382,500.00 255,000.00	446,250.00	510,000.00	573,750.00	637,500.00
pereuper's Aggregate cush Grants Unpain (3037.3k Max.)	037,300.00	373,730.00	310,000.00	440,230.00	302,300.00	310,730.00	255,000.00	191,250.00	127,500.00	63,750.00	0.00
Payment Date		9/1/2017	9/1/2018	9/1/2019	9/1/2020	9/1/2021	9/1/2022	9/1/2023	9/1/2024	9/1/2025	9/1/2026

Note 1: Assume base value is zero; cash grants based on improvements only.

Note 2: Assume 0.5% appreciation of assessed value.

Note 3: max. tax increment available with WEDC funding = \$75K per year

Note 4: Maximum cash grants are paid by September 1, 2026

The undersigned unconditionally guarantees to the City of La Crosse, Wisconsin, a municipal corporation of the State of Wisconsin, whose address is City Hall, 400 La Crosse Street, La Crosse, Wisconsin 54601 (the "City"), payment when due whether by stated maturity, demand, acceleration or otherwise, of all existing and future indebtedness to the City of The Charmant Hotel, LLC (jointly and severally the "Developer"), howsoever this indebtedness has been or may be incurred or evidenced, whether absolute or contingent, direct or indirect, voluntary or involuntary, liquidated or unliquidated, joint and several, and whether or not known to the undersigned at the time of this Guaranty or at the time any future indebtedness is incurred (the "Indebtedness").

The Indebtedness guaranteed by this Guaranty includes without limit: (a) all Indebtedness of the Developer to the City, including Indebtedness evidenced by any promissory notes; (b) all obligations or liabilities of the Developer to the City arising under any guaranty where the Developer has guaranteed the payment of Indebtedness owing to the City from a third party; (c) all obligations or liabilities of the Developer to the City arising out of any other agreement by the Developer, including without limit any development agreement and/or any agreement to indemnify the City for environmental liability or to clean up hazardous waste; (d) all Indebtedness, obligations or liabilities for which the Developer would otherwise be liable to the City were it not for the invalidity, irregularity or unenforceability of them because of any bankruptcy, insolvency or other law or order of any kind; (e) all amendments, modifications, renewals and/or extensions of any of the above, including without limit amendments, modifications, renewals and/or extensions that are evidenced by new or additional instruments, documents or agreements; and (f) all costs and expenses of collecting Indebtedness, including without limit reasonable attorney fees.

The undersigned waive(s) notice of acceptance of this Guaranty and presentment, demand, protest, notice of protest, dishonor, notice of dishonor, notice of default, notice of intent to accelerate or demand payment of any Indebtedness, and diligence in collecting any Indebtedness. The undersigned agree(s) that the City may (a) modify the terms of any Indebtedness, (b) compromise, extend, increase, accelerate, or renew any or all Indebtedness, (c) forbear to enforce payment of any or all Indebtedness, or (d) permit the Developer to incur additional Indebtedness, all without notice to the undersigned and without affecting the unconditional obligation of undersigned under this Guaranty. The undersigned further waive(s) any and all other notices to which the undersigned might otherwise be entitled. The undersigned acknowledge(s) and agree(s) that the liabilities created by this Guaranty are direct and are not conditioned upon the City's pursuit of any remedy it may have against the Developer, any other person, or any security or collateral. The obligations of the undersigned under this Guaranty will not be affected or impaired by the invalidity, irregularity or unenforceability of any or all of the Indebtedness because of any bankruptcy, insolvency or other law or order of any kind or for any other reason. Additionally, no defense or setoff available at any time to the Developer will be a defense or setoff to the obligations of the undersigned under this Guaranty.

The undersigned deliver(s) this Guaranty based solely on the undersigned's independent investigation of the Developer's financial condition and the undersigned is (are) not relying on any information furnished by the City. The undersigned assume(s) full responsibility for obtaining any further information concerning the Developer's financial condition, the status of the Indebtedness, or any other matter that the undersigned may deem necessary or appropriate from time to time. The undersigned waive(s) any duty on the City's part, and agree(s) that it is not relying upon nor expecting the City to disclose to the undersigned any fact now or later known by the City, whether relating to (a) the Developer's operations or its conditions, (b) the existence, liabilities or financial condition of any co-guarantor of the Indebtedness, (c) the occurrence of any default with respect to the Indebtedness, or otherwise, notwithstanding any effect these facts may have upon the undersigned's risk under this Guaranty or the undersigned's rights against the City. The undersigned knowingly accept(s) the full range of risk encompassed in this Guaranty, which risk includes without limit the possibility that the Developer may incur Indebtedness to the City after the Developer's financial condition or its ability to pay its debts as they mature, has deteriorated.

The undersigned represent(s) and warrant(s) that: (a) the City has made no representation to the undersigned as to the Developer's creditworthiness; and (b) the undersigned has (have) established adequate means of obtaining from the Developer on a continuing basis financial and other information pertaining to the Developer's financial condition. The undersigned shall keep itself adequately informed of any facts, events or circumstances that might in any way affect the risks of the undersigned under this Guaranty.

The undersigned subordinate(s) any claim of any nature that the undersigned now or later has (have) against the Developer to and in favor of all Indebtedness. The undersigned shall not accept payment or satisfaction of any claim that the undersigned now or later may have against the Developer without the City's prior written consent. Should the undersigned receive any payment, distribution, security, or proceeds upon or with respect to any claim that the undersigned now or may later have against the Developer, the undersigned shall immediately deliver the same to the City in the form received (except for endorsement or assignment by the undersigned where required by the City) for application on the Indebtedness, whether matured or unmatured. Until delivered by the undersigned, such payment, distribution, security, or proceeds will be held in trust by the undersigned as the property of the City. The undersigned further assign(s) to the City as collateral for the obligations of the undersigned under this Guaranty all claims of any nature that the undersigned now or later has (have) against the Developer with full right on the City's part, in its own name or in the name of the undersigned, to collect and enforce these claims.

The undersigned agree(s) that no security now or later held by the City for the payment of any Indebtedness, whether from the Developer, any guarantor, or otherwise, and whether in the nature of a security interest, pledge, lien, assignment, setoff, suretyship, guaranty, indemnity, insurance or otherwise, will affect in any manner the unconditional obligation of the undersigned under this Guaranty. The City, in its sole discretion, without notice to the undersigned, may release, exchange, enforce and otherwise deal with any security without affecting in any manner the unconditional obligation of the undersigned under this Guaranty. The undersigned acknowledge(s) and agree(s) that the City has no obligation to acquire or perfect any lien on or security interest in any asset(s), whether realty or personalty, to secure payment of the Indebtedness, and the undersigned is (are) not relying upon any assets(s) in which the City has or may have a lien or security interest for payment of the Indebtedness.

The undersigned acknowledge(s) that the effectiveness of this Guaranty is not conditional on any or all of the Indebtedness being guaranteed by anyone else.

Until the Indebtedness is irrevocably paid in full, the undersigned waive(s) any and all rights to be subrogated to the City's position or have the benefit of any lien, security interest or other guaranty now later held by the City for the Indebtedness or to enforce any remedy that the City now or later has against the Developer or any other person. Until the Indebtedness is irrevocably paid in full, the undersigned shall have no right to reimbursement, indemnity, contribution or other right of recourse to or with respect to the Developer or any other person. The undersigned shall indemnify and hold harmless the City from and against any and all claims, actions, damages, costs and expenses, including without limit reasonable attorney fees, incurred by the City in connection with the undersigned's exercise of any right of subrogation, contribution, indemnification or recourse with respect to this Guaranty. The City has no duty to enforce or protect any rights which the undersigned may have against the Developer or any other person and the undersigned assume(s) full responsibility for enforcing and protecting these rights.

Notwithstanding any provision of the preceding paragraph or anything else in this Guaranty to the contrary, if any of the undersigned is or becomes an "insider" or "affiliate" (as defined in Section 101 of the United States Bankruptcy Code (11 U.S.C. §101 et seq.), as it may be amended (the "Bankruptcy Code")) with respect to the Developer, then that undersigned irrevocably and absolutely waives any and all rights of subrogation, contribution, indemnification, recourse, reimbursement and any similar rights against the Developer (or any other guarantor) with respect to this Guaranty, whether such rights arise under an express or implied contract or by operation of law. It is the intention of the parties that the undersigned shall not be (or be deemed to be) a "creditor" (as defined in Section 101 of the Bankruptcy Code) of the Developer (or any other guarantor) by

reason of the existence of this Guaranty in the event that the Developer becomes a debtor in any proceeding under the Bankruptcy Code. This waiver is given to induce the City to enter into certain written contracts with the Developer included in the Indebtedness. The undersigned warrant(s) and agree(s) that none of the City's rights, remedies or interests will be impaired directly or indirectly because of any of the undersigneds' status as an "insider" of the Developer, and the undersigned shall take any action and shall execute any document that the City may request in order to effectuate this warranty to the City.

If two or more guarantors guarantee any Indebtedness, the obligation of the undersigned will be several and also joint. The City may enforce this Guaranty against each of the undersigned severally, any two or more jointly, or some severally and/or some jointly. The City, in its sole discretion, may release any one or more of the guarantors for any consideration which the City deems adequate. The City may fail or choose not to prove a claim against the estate of any bankrupt, insolvent, incompetent, or deceased guarantor; and after failing or choosing not to prove a claim, and without notice to any other guarantor, the City may extend or renew any or all Indebtedness and may permit the Developer to incur additional Indebtedness without affecting the unconditional obligation of the remaining guarantor(s). However, such action by the City will not be deemed to affect any right to contribution that may exist among the guarantors.

Any of the undersigned may terminate their obligation under this Guaranty as to future Indebtedness (except as provided below) by (a) delivering written notice of termination to the City and (b) receiving from the City Clerk, 400 La Crosse Street, La Crosse, Wisconsin, 54601, of the City written acknowledgement of delivery. The termination will not be effective until the 45th day following the City's written acknowledgement of delivery (the "Termination Date"). Any termination will not affect in any way the terminating guarantor's unconditional obligations as to (a) any Indebtedness existing at the Termination Date, which includes any modifications, extensions or renewals of such existing Indebtedness and (b) any Indebtedness created after the Termination Date if that Indebtedness was created pursuant to any commitment or agreement of the City that existed as of Termination Date. The terminating guarantor shall remain obligated for such existing and/or committed Indebtedness of Developer until fully and irrevocably paid to the City.

Any guarantor termination will not affect the unconditional obligations of the remaining guarantor(s) regardless of whether or not the remaining guarantors knew of the termination. The City has no duty to give notice of termination by any guarantor(s) to any remaining guarantor(s). In the event that the Developer sues, makes a claim, or files an action against the City because the City modifies or terminates the Indebtedness or refuses to extend additional credit to the Developer following any guarantor termination, the undersigned (including the terminating guarantor) shall indemnify and hold harmless the City against all claims, damages, costs and expenses, including without limit reasonable attorney fees related to such suit, claim or action.

Notwithstanding any prior revocation, termination, surrender or discharge of this Guaranty (or of any lien, pledge or security interest securing this Guaranty) in whole or in part, the effectiveness of this Guaranty, and all liens, pledges and security interests securing this Guaranty, will automatically continue or be reinstated, as the case may be, in the event that (a) any payment received or credit given by the City in respect of the Indebtedness is returned, disgorged or rescinded as a preference, impermissible setoff, fraudulent conveyance, diversion of funds or otherwise under any applicable state or federal law, including without limit, laws pertaining to bankruptcy or insolvency, in which case this Guaranty, and all liens, pledges and security interests securing this Guaranty will be enforceable against the undersigned as if the returned, disgorged or rescinded payment or credit had not been received or given by the City, and whether or not the City relied upon this payment or credit or changed its position as a consequence of it; or (b) any liability is imposed, or sought to be imposed against the City relating to the environmental condition of, or the presence of hazardous or toxic substances on, in or about, any property given as collateral to the City by the Developer, whether this condition is known or unknown, now exists or later arises (excluding only conditions caused by the wrongful act or omission of the City after it acquires such property (foreclosure, in lieu of foreclosure or otherwise)), in which case this Guaranty, and all liens, pledges and security interests securing this Guaranty will be enforceable against the undersigned to the extent of all liability, costs and expenses (including without limit reasonable attorney fees) incurred by the City as the direct or indirect result of any environmental condition or hazardous or toxic substances. In the event of continuation or reinstatement of this Guaranty and the liens, pledges and security interests securing it, the undersigned agree(s) upon demand by the City to execute and deliver to the City those documents that the City determines are appropriate to further evidence (in the public records or otherwise) this continuation or reinstatement, although the failure of the undersigned to do will not affect in any way the reinstatement or continuation. If the undersigned do(es) not execute and deliver to the City upon demand such documents, the City and each City official or employee is irrevocably appointed (which appointment is coupled with an interest) the true and lawful attorney of the undersigned (with full power of substitution) to execute and deliver such documents in the name and on behalf of the undersigned. For purposes of this Guaranty, "environmental condition" includes without limitation, conditions existing with respect to the surface or ground water, drinking water supply, land surfaces or subsurfaces and the air; and "hazardous or toxic substances" will include any and all substances now or later determined by any federal, state or local authority to be hazardous or toxic, or otherwise regulated by any of these authorities.

The undersigned further agree(s) that, with respect to the limitation, if any, stated in the Additional Provisions below on the amount of principal guaranteed under the Guaranty, (a) the limitation will not limit the amount of the Developer's Indebtedness to the City; (b) any payments by the undersigned will not reduce the maximum liability of the undersigned under this Guaranty; and (c) the liability of the undersigned to the City will at all times be deemed to be the aggregate liability of the undersigned under this Guaranty and any other guaranties previously or later given to the City by the undersigned and not expressly revoked, modified or invalidated in writing.

The undersigned waive(s) any right to require the City to: (a) proceed against any person, including without limit the Developer; (b) proceed against or exhaust any security or collateral provided by the Developer or any other person; (c) give notice of the terms, time and place of any public or private sale of personal property security held from the Developer or any other person or otherwise comply with the provisions of revised Article 9 of the Uniform Commercial Code as adopted by Wisconsin or other applicable jurisdiction; (d) pursue any other remedy in the City's power; or (e) make any presentments or demands for performance, or give any notices of nonperformance, protests, notices of protest, or notices of dishonor in connection with any other obligations or evidences of Indebtedness held by the City as security, or in connection with any other obligations or evidences of Indebtedness that constitute in whole or in part Indebtedness or in connection with the creation of new or additional Indebtedness.

The undersigned authorize(s) the City, either before or after termination of this Guaranty, without notice to or demand on the undersigned and without affecting the undersigned's liability under this Guaranty, from time to time to: (a) apply any security and direct the order or manner of sale of it, including without limit a non-judicial sale permitted by the terms of the controlling security agreement, mortgage or deed of trust, as the City in its discretion may determine; (b) release or substitute any one or more of the endorsers or any other guarantors of the Indebtedness; and (c) apply payments received by the City from the Developer to any Indebtedness of the Developer to the City, in such order as the City will determine in its sole discretion, whether or not this Indebtedness is covered by this Guaranty, and the undersigned waive(s) any provision of law regarding application of payments which specifies otherwise. The City may without notice assign this Guaranty in whole or in part. Upon the City's request, the undersigned agree(s) to provide to the City copies of the undersigned's financial statements and filed federal income tax returns.

The undersigned waive(s) any defense based upon or arising by reason of (a) any disability or other defense of the Developer or any other person; (b) the cessation or limitation from any cause whatsoever, other than final and irrevocable payment in full, of the Indebtedness; (c) any lack of authority of any officer, director, member, partner, agent or other person acting or purporting to act on behalf of the Developer which is a corporation, limited liability company, partnership or other type of entity, or any defect in the Developer's formation; (d) the application by the Developer of the proceeds of any Indebtedness for purposes other than those purposes represented by the Developer to the City or intended or understood by the City or the undersigned; (e) any act or omission by the City that directly or indirectly results in or aids the discharge of the Developer or any Indebtedness by operation of law or otherwise; or (f) any modification of the Indebtedness in any form

whatsoever, including without limit any modification made after effective termination, and including without limit, renewal, extension, acceleration, or other change in time for payment of the Indebtedness, or other change in the terms of the Indebtedness, including without limit increase or decrease of the interest rate. The undersigned waive(s) any defense the undersigned may have based upon any election of remedies by the City which destroys the undersigned's subrogation rights or the undersigned's right to proceed against the Developer for reimbursement, including without limit any loss of rights the undersigned may suffer by reason of any rights, powers or remedies of the Developer in connection with any anti-deficiency, appraisement or valuation laws or any other laws limiting, qualifying or discharging any Indebtedness.

The undersigned acknowledge(s) that the City has the right to sell, assign, transfer, negotiate, or grant participations in all or any part of the Indebtedness and any related obligations, including without limit this Guaranty. In connection with exercise of that right, the City may disclose any documents and information that the City now or later acquires relating to the undersigned and this Guaranty, whether furnished by the Developer, the undersigned or otherwise. The undersigned further agree(s) that the City may disclose these document and information to the Developer.

The total obligation under this Guaranty shall be UNLIMITED unless specifically limited in the Additional Provisions of this Guaranty and this obligation (whether unlimited or limited to the extent indicated in the Additional Provisions) will include, IN ADDITION TO any limited amount of principal guaranteed, any and all interest on all Indebtedness and any and all costs and expenses of any kind, including without limit reasonable attorney fees, incurred by the City at any time(s) for any reason in enforcing any of the duties connected with this Guaranty, the Indebtedness or any other guaranty of the Indebtedness (including without limit reasonable attorney fees and other expenses incurred in any suit involving the conduct of the City, the Developer or the undersigned). All of these costs and expenses will be payable immediately by the undersigned when incurred by the City, without demand, and until paid will bear interest at the highest per annum rate applicable to the Indebtedness, but not in excess of the maximum rate permitted by law. Any reference in this Guaranty to attorney fees will be deemed a reference to fees, charges, costs and expenses of both the City's attorneys and outside counsel and paralegals, whether or not a suit or action is instituted, and to court costs if a suit or action is instituted, and whether attorney fees or court costs are incurred at the trial court level, in a bankruptcy, arbitration, administrative or probate proceeding, or otherwise. Any reference in the Additional Provisions or elsewhere (a) to this Guaranty being secured by certain collateral will NOT be deemed to limit the total obligation of the undersigned under this Guaranty or (b) to this Guaranty being limited in any respect will NOT be deemed to limit the total obligation of the undersigned under any prior or later guaranty given by the undersigned to the City.

The undersigned unconditionally and irrevocably waive(s) each and every defense and setoff of any nature that, under the principles of guaranty or otherwise, would operate to impair or diminish in any way the obligation of the undersigned under this Guaranty, and acknowledge(s) that each such waiver is by this reference incorporated into each security agreement, collateral assignment, pledge and/or other document from the undersigned now or later securing this Guaranty and/or the Indebtedness., and acknowledge(s) that the effectiveness of this Guaranty is subject to no conditions of any kind.

This Guaranty will remain effective with respect to successive transactions which will either continues the Indebtedness, increase or decrease it, or from time to time create new Indebtedness after all or any prior Indebtedness has been satisfied, until this Guaranty is terminated in the manner and to the extent provided above.

The undersigned warrant(s) and agree(s) that each of the waivers set forth are made with the undersigned's full knowledge of their significance and consequences, and that under the circumstances, the waivers are reasonable and not contrary to public policy or law. If any of these waivers are determined to be contrary to applicable public policy or law, these waivers will be effective only to the extent permitted by law.

This Guaranty constitutes the entire agreement of the undersigned and the City with respect to the subject matter of this Guaranty. No waiver, consent, modification or change of the terms of this Guaranty will bind any of the undersigned or the City unless in writing and signed by the waiving party or an authorized officer of the waiving party, and then this waiver, consent, modification or change will be effective only in the specific instance and to for the specific purpose given. This Guaranty will inure to the benefit of the City and its successors and assigns. This Guaranty will be binding on the undersigned and the undersigned's heirs, legal representatives, successors and assigns, including without limit any debtor in possession or trustee in bankruptcy for any of the undersigned. The undersigned has (have) knowingly and voluntarily entered into this Guaranty in good faith for the purpose of inducing the City to extend credit or make other financial accommodations to the Developer, and the undersigned acknowledge(s) that the terms of this Guaranty are reasonable. If any provision of this Guaranty is unenforceable in whole or in part for any reason, the remaining provisions will continue to be effective.

ADDITIONAL PROVISIONS:

GUARANTORS' ADDRESS:

145 17th Place South La Crosse WI 54601 25649-0007\15671794.2

THIS GUARANTY WILL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE LAWS OF THE STATE OF WISCONSIN. THE UNDERSIGNED AND THE CITY EXPRESSLY AGREE TO (a) BE SUBJECT TO THE PERSONAL JURISDICTION OF THE STATE OF WISCONSIN, (b) ACCEPT VENUE IN ANY FEDERAL OR STATE COURT IN LA CROSSE COUNTY, WISCONSIN, AND (c) WAIVE ANY RIGHT TO TRIAL BY JURY

Notwithstanding anything to the contrary contained herein:

-this Guaranty is limited only to obligations of The Cha Charmant Hotel Development Agreement dated with th Agreement);	
-this Guaranty is limited to amounts actually received by De Development Agreement; and	veloper as Monetary Obligations under that
-this Guaranty may only be exercised after a default by Develoen declared, with notices to Developer and Guarantors thereunder, and only if Developer has not made the cure with	s, and the expiration of any cure periods
This Guaranty shall automatically terminate if the Develo provisions of Section 8.13 of that document.	pment Agreement is terminated under the
Any financial information which Guarantor is obligated of financial advisor, so as to prevent, to the fullest extent availated Open Records. Notices to Guarantor must be personally so FedEx or similar overnight carrier to Guarantor's address be	able, such private documents from becoming erved or sent certified, registered mail or by
The undersigned have signed this Guaranty on	, 2014.
GUARANTORS:	
By: Donald J. Weber	
Donald J. Weber	
By:Roxanne M. Weber	

EXHIBIT I

Class II Wage Scale Email
[attached]



Matty, Stephen

From:

Patros, Nathan

Sent:

Tuesday, September 30, 2014 12:08 PM

To:

Matty, Stephen

Cc:

Buddenhagen, Brenda; Peterson, Amy

Subject:

RE: File: A14-00402 Charmant Hotel Development Agreement

Attachments:

La Crosse County Income Averages.pdf

Here you go Stephen,

Class II is the average between Class I and Class III. Class III is La Crosse County's estimated household income, plus the margin of error. The attached document was downloaded from the US Census website. Links to each source are in the table below.

*(\$46,058 + \$441 margin of error)

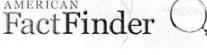
Class	Hourly (2080 hrs)	Yearly	Description	Source
ı	\$22.36	\$46,499	Estimated Household Income-La Crosse County, American Community Survey 5- Year Estimates*	US Census: INCOME IN THE PAST 12 MONTHS (IN 2012 INFLATION-ADJUSTED DOLLARS) 2008-2012 American Community Survey 5-Year Estimates (\$46,058 + margin of error \$441)
ll .	\$17.48		Mean average between Class I and Class II	
III	\$12.61	\$26,235	Living wage based on 110% of the poverty guidelines for a family of 4	U.S. Department of Health and Human Services: 2014 Poverty Guidelines

^{*}I used the lessor of the three averages - La Crosse County Household Income (\$46,058 + \$441 margin of error). See attachment.

Nathan Patros Associate Planner - Economic Development City of La Crosse Planning Department 400 La Crosse St. La Crosse, WI 54601 (608) 789-4908

www.grandrivergreatcity.com





S1901

INCOME IN THE PAST 12 MONTHS (IN 2012 INFLATION-ADJUSTED DOLLARS)

2008-2012 American Community Survey 5-Year Estimates

Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Data and Documentation section.

Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities and towns and estimates of housing units for states and counties.

Subject	La Crosse County, Wisconsin							
	House	holds	Fami	Married-couple families				
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate			
Total	46,058	+/-441	27,781	+/-541	22,099			
Less than \$10,000	6.2%	+/-0.7	3.0%	+/-0.7	0.8%			
\$10,000 to \$14,999	5.9%	+/-0.6	2.3%	+/-0.6	0.8%			
\$15,000 to \$24,999	11.5%	+/-0.9	6.2%	+/-1.1	4.0%			
\$25,000 to \$34,999	10.6%	+/-0.8	8.1%	+/-1.0	6.1%			
\$35,000 to \$49,999	15.0%	+/-1.1	13.0%	+/-1.3	11.1%			
\$50,000 to \$74,999	19.6%	+/-1.0	22.2%	+/-1.4	23.3%			
\$75,000 to \$99,999	14.5%	+/-0.9	20.3%	+/-1.3	23.7%			
\$100,000 to \$149,999	11.2%	+/-0.8	16.7%	+/-1.1	20.1%			
\$150,000 to \$199,999	3.2%	+/-0.4	4.7%	+/-0.7	5.8%			
\$200,000 or more	2.3%	+/-0.4	3.4%	+/-0.6	4.2%			
Median income (dollars)	50,771	+/-1,231	68,728	+/-1,694	78,316			
Mean income (dollars)	63,620	+/-1,505	80,137	+/-2,280	90,468			
PERCENT IMPUTED								
Household income in the past 12 months	21.1%	(X)	(X)	(X)	(X)			
Family income in the past 12 months	(X)	(X)	19.8%	(X)	(X)			
Nonfamily income in the past 12 months	(X)	(X)	(X)	(X)	(X)			

Subject	La Crosse County, Wisconsin					
	Married-couple families	Nonfamily households				
	Margin of Error	Estimate	Margin of Error			
Total	+/-537	18,277	+/-594			
Less than \$10,000	+/-0.4	12.4%	+/-1.5			
\$10,000 to \$14,999	+/-0.3	11.3%	+/-1.4			
\$15,000 to \$24,999	+/-0.8	20.1%	+/-1.8			
\$25,000 to \$34,999	+/-1.0	15.6%	+/-1.4			
\$35,000 to \$49,999	+/-1.3	17.8%	+/-1.9			
\$50,000 to \$74,999	+/-1.6	14.5%	+/-1.7			
\$75,000 to \$99,999	+/-1.4	4.6%	+/-0.9			
\$100,000 to \$149,999	+/-1.3	2.2%	+/-0.7			
\$150,000 to \$199,999	+/-0.8	1.0%	+/-0.5			
\$200,000 or more	+/-0.7	0.5%	+/-0.3			
Median income (dollars)	+/-1,499	28,955	+/-1,380			
Mean income (dollars)	+/-2,783	36,352	+/-1,456			
PERCENT IMPUTED						
Household income in the past 12 months	(X)	(X)	(X)			
Family income in the past 12 months	(X)	(X)	(X)			
Nonfamily income in the past 12 months	(X)	21.4%	(X)			

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

While the 2008-2012 American Community Survey (ACS) data generally reflect the December 2009 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2000 data. Boundaries for urban areas have not been updated since Census 2000. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Explanation of Symbols:

- 1. An '**' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
- 2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
 - 3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
 - 4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
- 5. An **** entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
- 6. An "**** entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
- An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
 - 8. An '(X)' means that the estimate is not applicable or not available.

S1901

INCOME IN THE PAST 12 MONTHS (IN 2012 INFLATION-ADJUSTED DOLLARS) 2008-2012 American Community Survey 5-Year Estimates

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, countles, cities and towns and estimates of housing units for states and counties.

Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Data and Documentation section.

Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

	United States								
	Hous	eholds	Fai	milios	Married-co	oupte families	Nonfamily households		
Subject	Estimato	Margin of Error	Estimate	Margin of Error	Estimato	Margin of Error	Estimate	Margin of Error	
Total	115,226,802	+/-238,575	76,595,548	+/-218,967	56,428,122	+/-278,062	38,631,254	+/-40,816	
Less than \$10,000	7.2%	+/-0.1	4.6%	+/-0.1	1.6%	+/-0.1	13.6%	+/-0.1	
\$10,000 to \$14,999	5.4%	+/-0.1	3.2%	+/-0.1	1.6%	+/-0.1	10.3%	+/-0.1	
\$15,000 to \$24,999	10.7%	+/-0.1	8.1%	+/-0.1	5.4%	+/-0.1	16.5%	+/-0.1	
\$25,000 to \$34,999	10.4%	+/-0.1	9.1%	+/-0.1	7.2%	+/-0.1	13.3%	+/-0.1	
\$35,000 to \$49,999	13.7%	+/-0.1	13.2%	+/-0.1	12.1%	+/-0.1	14.7%	+/-0.1	
\$50,000 to \$74,999	18.2%	+/-0.1	19.3%	+/-0.1	20.2%	+/-0.1	15.2%	+/-0.1	
\$75,000 to \$99,999	12.2%	+/-0.1	14.4%	+/-0.1	16.6%	+/-0.1	7.3%	+/-0.1	
\$100,000 to \$149,999	12.8%	+/-0.1	16.0%	+/-0.1	19.6%	+/-0.1	5.7%	+/-0.1	
\$150,000 to \$199,999	4.8%	+/-0.1	6.2%	+/-0.1	7.8%	+/-0.1	1.7%	+/-0.1	
\$200,000 or more	4.6%	+/-0.1	6.0%	+/-0.1	7.8%	+/-0.1	1.7%	+/-0.1	
Median income (dellars)	53,046	+/-85	64,585	+/-190	77,464	+/-181	31,796	+/-70	
Mean income (dollars)	73,034	+/-122	85,065	+/-201	99,048	+/-182	46,225	+/-100	
PERCENT IMPUTED	<u> </u>								
Household income in the past 12 months	27.9%	(X)	(X)	(X)	(X)	(X)	(X)	(X)	
Family income in the past 12 months	(X)	(X)	28.3%	(X)	(X)	(X)	(X)	(X)	
Nonfamily income in the past 12 months	(X)	(X)	(X)	(X)	(X)	(X)	25.4%	(X)	

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Explanation of Symbols:

An "ed entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.

An '- entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.

An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.

An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.

An *** entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.

An '***** entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.

An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too

An '(X)' means that the estimate is not applicable or not available.

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Date). The effect of nonsampling error is not represented in these tables.

While the 2008-2012 American Community Survey (ACS) data generally reflect the December 2009 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2000 data. Boundaries for urban areas have not been updated since Census 2000. As a result, data for urban and rural areas from the ACS do not necessarity reflect the results of ongoing Source: U.S. Census Bureau | American FactFinder



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Reports

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Policy Offices

Key Initiatives

About

2014 Poverty Guidelines

One Version of the [U.S.] Federal Poverty Measure

[Federal Register Notice, January 24, 2013 — Full text]

[Prior Poverty Guidelines and Federal Register References Since 1982]

[Frequently Asked Questions (FAQs)]

[Further Resources on Poverty Measurement, Poverty Lines, and Their History]
[Computations for the 2014 Poverty Guidelines]

The following figures are the 2014 HHS poverty guidelines which are scheduled to be published in the Federal Register on January 22, 2014. (Additional information will be posted after the guidelines are published.)

2014 POVERTY GUIDELINES FOR THE 48 CONTIGUOUS STATES AND THE DISTRICT OF COLUMBIA

Persons in family/household	Poverty guideline
i i	\$11,670
2	15,730
3	19,790
4	23,850
5	27,910
6	31,970
7	36,030
8	40,090

2014 POVERTY GUIDELINES FOR ALASKA

Persons in family/household	Poverty guideline
1	\$14,580
2	19,660
3	24,740
4	29,820
5	34,900
6	39,980
7	45,060
8	50,140

2014 POVERTY GUIDELINES FOR HAWAII

Persons in family/household	Poverty guideline
1	\$13,420
2	18,090
3	22,760

4	37 430
	27,430
5	32,100
6	36,770
7	41,440
8	46,110

The separate poverty guidelines for Alaska and Hawaii reflect Office of Economic Opportunity administrative practice beginning in the 1966–1970 period. Note that the poverty thresholds — the original version of the poverty measure — have never had separate figures for Alaska and Hawaii. The poverty guidelines are not defined for Puerto Rico, the U.S. Virgin Islands, American Samoa, Guam, the Republic of the Marshall Islands, the Federated States of Micronesia, the Commonwealth of the Northern Mariana Islands, and Palau. In cases in which a Federal program using the poverty guidelines serves any of those jurisdictions, the Federal office which administers the program is responsible for deciding whether to use the contiguous-states-and-D.C. guidelines for those jurisdictions or to follow some other procedure.

The poverty guidelines apply to both aged and non-aged units. The guidelines have never had an aged/non-aged distinction; only the Census Bureau (statistical) poverty thresholds have separate figures for aged and non-aged one-person and two-person units.

Programs using the guidelines (or percentage multiples of the guidelines — for Instance, 125 percent or 185 percent of the guidelines) in determining eligibility include Head Start, the Supplemental Nutition Assistance Program (SNAP), the National School Lunch Program, the Low-Income Home Energy Assistance Program, and the Children's Health Insurance Program. Note that in general, cash public assistance programs (Temporary Assistance for Needy Families and Supplemental Security Income) do NOT use the poverty guidelines in determining eligibility. The Earned Income Tax Credit program also does NOT use the poverty guidelines to determine eligibility. For a more detailed list of programs that do and don't use the guidelines, see the <u>Frequently Asked Questions</u> (FAQs).

The poverty guidelines (unlike the poverty thresholds) are designated by the year in which they are issued. For instance, the guidelines issued in January 2014 are designated the 2014 poverty guidelines. However, the 2014 HHS poverty guidelines only reflect price changes through calendar year 2013; accordingly, they are approximately equal to the Census Bureau poverty thresholds for calendar year 2013. (The 2013 thresholds are expected to be issued in final form in September 2014; a preliminary version of the 2013 thresholds is now available from the Census Bureau.)

The poverty guidelines may be formally referenced as "the poverty guidelines updated periodically in the *Federal Register* by the U.S. Department of Health and Human Services under the authority of 42 U.S.C. 9902(2)."

Go to Further Resources on Poverty Measurement, Poverty Lines, and Their History

Go to Frequently Asked Questions (FAOs)

Return to the main Poverty Guidelines. Research, and Measurement page.

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