CITY OF SAINT PAUL HERITAGE PRESERVATION COMMISSION STAFF REPORT

FILE NAME: 191 Maple Street, The Jane T. Carver House

DATE OF APPLICATION: August 29, 2016

APPLICANT: Lance Rosenberg, Lance Rosenberg Inc. Construction

OWNER: Julia Castillo

DATE OF PUBLIC HEARING: September 15, 2016

HPC SITE/DISTRICT: Dayton's Bluff Heritage Preservation District

CATEGORY: Non-Contributing WARD: 7 DISTRICT COUNCIL: 4

CLASSIFICATION: Demolition Permit BUILDING PERMIT NUMBER: 16-072385

INVENTORY NUMBER: RA-SPC-2157

PERIOD OF SIGNIFICANCE: Dayton's Bluff - 1857-1930 STAFF INVESTIGATION AND REPORT: Allison Suhan

DATE: September 6, 2016

A. SITE DESCRIPTION: The Jane T. Carver House, at 191 Maple Street, is a one and a half story residence with a limestone foundation, aluminum siding over clapboard, Permastone cladding on the front façade, and a wide front-gabled asphalt roof. The gabled front entrance stoop is sited on the far left of the front façade and is clad in Permastone. Historically, there was a full-width, open, front porch. The windows are double-hung with a few historic windows remaining. There is a two-stall garage sited at the rear of the property that is categorized as non-contributing. The residence was constructed during the period of significance, but due to alterations and loss of architectural integrity, it is categorized as non-contributing.

- **B. PROPERTY HISTORY AND CONTEXT:** The Jane T. Carver residence was constructed in 1885 by William Kiernan (Permit #3753). A limestone foundation and a 20' x 22' wood frame addition were constructed in 1888 (Permit #16466) along with a 12' x 14' stable on the property (Permit # 16999). The 1903-1925 Sanborn map shows a full width, one story porch as well as a one-story, open, rear porch on the west rear corner that are no longer extant. Jane T. Carver was the widow of Thomas Carver, a farmer, both of whom were born in Ireland and had seven children together.
- **C. PROPOSED CHANGES:** The applicant proposes to raze the residence and prepare the parcel for the construction of a new single-family home that will be reviewed by the HPC at a later date.

D. TIMELINE:

June 18, 2016 - Fire at the residence causing \$61,000 in property damage.

June 23, 2016 - Residence is categorized as a Category I Vacant Building

August 26, 2016 - Applicant discussed demolition and new construction with HPC staff

August 29, 2016 - The applicant applied to the HPC for demolition of the property

E. GUIDELINE CITATIONS:

Dayton's Bluff Historic District Guidelines

Leg. Code § 74.87. General principles.

- (1) All work should be of a character and quality that maintains the distinguishing features of the building and the environment. The removal or alteration of distinctive architectural features should be avoided as should alterations that have no historical basis and which seek to create an earlier appearance. The restoration of altered original features, if documentable, is encouraged.
- (2) Changes which may have taken place in the course of time are evidence of the history and development of a building, structure, or site and its environment. These changes may have acquired significance in their own right, and this significance shall be recognized and respected.
- (3) Deteriorated architectural features should be repaired rather than replaced whenever possible. In the event of replacement, new materials should match the original in composition, design (including consideration of proportion, texture and detail), color and overall appearance.
- (4) New additions or alterations to structures should be constructed in such a manner that if such additions or alterations were to be removed in the future, the form and integrity of the original structure would be unimpaired.
- (5) The impact of alterations or additions on individual buildings as well as on the surrounding streetscape will be considered; major alterations to buildings which occupy a corner lot or are otherwise prominently sited should be avoided.
- (6) New construction should be compatible with the historic and architectural character of the district.

§ 74.90. – New construction and additions.

(j) Demolition. Demolition permits will be reviewed on a case-by-case basis and will be determined by the category of building (pivotal, contributing and noncontributing) and its importance to the district, the structural condition of the building and the economic viability of the structure.

§ 73.06(i)(2): Demolition

When reviewing proposals for demolition of structures within the district, the Heritage Preservation Commission refers to § 73.06 (i)(2) of the Saint Paul Legislative Code which states the following:

In the case of the proposed demolition of a building, prior to approval of said demolition, the commission shall make written findings on the following: the architectural and historical merit of the building, the effect of the demolition on surrounding buildings, the effect of any proposed new construction on the remainder of the building (in case of partial demolition) and on surrounding buildings, and the economic value or usefulness of the building as it now exists or if altered or modified in comparison with the value or usefulness of any proposed structures designated to replace the present building or buildings.

SECRETARY OF THE INTERIOR'S STANDARDS FOR REHABILITATION

District/Neighborhood

Recommended:

-Identifying, retaining, and preserving buildings, and streetscape, and landscape features which are important in defining the overall historic character of the district or neighborhood. Such features can include streets, alleys, paving, walkways, street lights, signs, benches, parks and gardens, and trees.

- -Retaining the historic relationship between buildings, and streetscape and landscape features such as a town square comprised of row houses and stores surrounding a communal park or open space.
- -Protecting and maintaining the historic masonry, wood, and architectural metals which comprise building and streetscape features, through appropriate surface treatments such as cleaning, rust removal, limited paint removal, and reapplication of protective coating systems; and protecting and maintaining landscape features, including plant material.
- -Repairing features of the building, streetscape, or landscape by reinforcing the historic materials. Repair will also generally include the replacement in kind or with a compatible substitute material of those extensively deteriorated or missing parts of features when there are surviving prototypes such as porch balustrades, paving materials, or streetlight standards.
- -Replacing in kind an entire feature of the building, streetscape, or landscape that is too deteriorated to repair when the overall form and detailing are still evident using the physical evidence to guide the new work. This could include a storefront, a walkway, or a garden. If using the same kind of material is not technically or economically feasible, then a compatible substitute material may be considered.

Alterations/Additions for the New Use

- -Designing required new parking so that it is as unobtrusive as possible, i.e., on side streets or at the rear of buildings. "Shared" parking should also be planned so that several business' can utilize one parking area as opposed to introducing random, multiple lots.
- -Designing and constructing new additions to historic buildings when required by the new use. New work should be compatible with the historic character of the district or neighborhood in terms of size, scale, design, material, color, and texture.
- -Removing non-significant buildings, additions, or streetscape and landscape features which detract from the historic character of the district or the neighborhood.

Not Recommended:

- -Removing or radically changing those features of the district or neighborhood which are important in defining the overall historic character so that, as a result, the character is diminished.
- -Removing or relocating historic buildings, or features of the streetscape and landscape, thus destroying the historic relationship between buildings, features and open space.
- -Failing to undertake adequate measures to assure the preservation of building, streetscape, and landscape features.
- -Removing a feature of the building, streetscape, or landscape that is unrepairable and not replacing it; or replacing it with a new feature that does not convey the same visual appearance.

Design for Missing Historic Features

-Introducing a new building, streetscape or landscape feature that is out of scale or otherwise inappropriate to the setting's historic character, e.g., replacing picket fencing with chain link fencing

Alterations/Additions for the New Use

- -Placing parking facilities directly adjacent to historic buildings which cause the removal of historic plantings, relocation of paths and walkways, or blocking of alleys.
- -Introducing new construction into historic districts that is visually incompatible or that destroys historic relationships within the district or neighborhood.
- -Removing a historic building, building feature, or landscape or streetscape feature that is important in defining the overall historic character of the district or the neighborhood.

F. FINDINGS:

- On July 23, 1992, the Dayton's Bluff Heritage Preservation District was established under Ordinance No. 17942 (Council File #92-900). The Heritage Preservation Commission shall protect the architectural character of heritage preservation sites through review and approval or denial of applications for city permits for demolition within designated heritage preservation sites §73.04.(4).
- **2.** Leg. Code § 74.90.(j) The Preservation Program for the Dayton's Bluff Historic District states that consideration of demolitions will be determined by the category of building (pivotal, contributing and non-contributing), its importance to the district, the structural condition of the building and the economic viability of the structure.
- 3. The **Period of Significance** for the Dayton's Bluff Heritage Preservation District is 1857-1930.
- **4.** The building was extensively damaged by a fire on June 18, 2016.
- **5.** *The category of the building.* Although constructed during the period of significance for the Dayton's Bluff Heritage Preservation District, the Jane T. Carver House is categorized as non-contributing to the Dayton's Bluff Historic District. Aluminum siding wraps and conceals the original siding and trim, some windows have been replaced, the original front porch has been removed, and Permastone has been applied to the exterior. The architectural integrity of the Jane T. Carver House is poor. The condition of the original siding, trim, and details underneath the exterior wrap is unknown.
- 6. The importance of the building to the district. The Jane T. Carver House was constructed in 1885 during the Period of Significance for the Dayton's Bluff Heritage Preservation District. The inventory form classified the building as non-contributing because the house was wrapped in aluminum siding and the front porch was enclosed with a synthetic stone material.

The Dayton's Bluff Handbook states the following:

In the 1880s, and particularly during the peak years 1882-1884, Dayton's Bluff became a densely-built urban neighborhood. The construction of a series of bridges and the extension of streetcar service brought a new and diverse population to the bluff. Factory and railroad workers purchased small lots and erected a great variety of single and multiple-family houses. The newly-arrived settlers included recent immigrants from Sweden, Ireland, and Germany, but German-Americans were the predominant group. They joined a large contingent of well-established German-American business owners...

The context of this house and residential neighborhood is strong as there is a row of several houses on this block face that were all built during the period of significance. They relate in form, massing, style and setback. The historic integrity of the building is good.

Staff did not research any historical associations other than Jane T. and Thomas Carver as well as builder William Kiernan that have contributed in some way to Saint Paul's history and development or an association with an important event, with this property. The 1989 Dayton's Bluff inventory form did not identify other individuals.

The Sanborn Fire Insurance map for this site indicates the footprint of the building has not changed much since 1925 with only the full-width front porch being removed. There is no alley on this block and the grade lowers to the west and the south.

7. Structural condition of the building. A Fire Investigation Report was generated on June 18, 2016. The report concludes that the fire originated in the northeast corner bedroom of the basement. Allstate Insurance inspected the property on July 22, 2016 and determined the home is a total loss.

There was no structural report submitted with the application that addressed repair options or structural integrity. The fire report identifies extreme damage to 75% to 100% of all stories of the residence. Structural members and framing were damaged. The structural condition of the

building is poor.

- **8.** The economic viability of the structure. For 2017 Ramsey County estimated the land value at \$12,700 and the building value at \$59,000. The property is currently zoned RTI with the use as Single Family Residential. The Fire Investigation Report estimated \$61,000 in property damages. The economic viability of rehabilitating the structure is poor.
- **9.** The effect of any proposed new construction on surrounding buildings. The applicant proposes to construct a single-family home on the parcel with a similar footprint and massing as the existing structure. Proposed materials include triple 3" vinyl siding, single-hung vinyl windows, and Timberline asphalt shingles in "Weathered Wood". Construction level plans have not been submitted, but the overall design, setting, setback, and massing are generally consistent with the district. The applicant will submit a complete application with scaled and dimensioned plans, materials, details, specifications, and finishes along with an HPC application for review of the new construction proposal at a future HPC public hearing.
- 10. The Secretary of the Interior's Standards for Rehabilitation recommend against removing buildings that are important in defining the overall historic character of the district or the neighborhood. While the building reinforces the District's historic character, HPC staff finds that the recent fire contributes to the increased loss of architectural and structural integrity of the building. The Standards also recommend against destroying historic relationships between buildings and open space. The demolition of the building would impact on the relationship of residential buildings along the southwest side of Maple Street; the construction of a single-family home of a similar footprint and style would maintain the rhythm and setback of the residences on the street. A vacant lot would have a negative impact on the historic district and the loss of historic fabric is irreversible. HPC staff finds that the proposed demolition of the Jane T. Carver House at 191 Maple Street will adversely affect the Program for the Preservation and architectural control of the Dayton's Bluff Heritage Preservation District (Leg. Code §73.06 (e)).
- **G. STAFF RECOMMENDATIONS:** Based on the findings staff recommends approval of the demolition permit application due to the extensive fire damage sustained to the residence on June 18, 2016. Staff recommends the HPC provide the applicant feedback on proposed new construction plans making recommendations and identifying inconsistencies with the Dayton's Bluff Design Review Guidelines.
 - * Although the HPC works to provide comments that will result in a project that will be recommended for approval by the HPC, the discussion is preliminary and cannot predict the final recommendation of staff, public comment, and the decision of the full HPC during the Public Hearing Meeting.

H. ATTACHMENTS

- HPC Design Review Application
- 2. Site Plan of Existing Structure
- 3. Photos of Exterior and Interior Conditions
- 4. Ramsey County Property Information
- 5. Allstate Insurance Claim
- 6. 1903-1925 Sanborn Insurance Map (House is listed as 189 Maple St. on map)
- 7. Site Plan of Proposed New Construction
- 8. New Construction Materials Proposed
- 9. Drawings of New Construction Proposal



Saint Paul Heritage Preservation Commission Department of Planning and Economic Development 25 Fourth Street West, Suite 1400 Saint Paul, MN 55102 Phone: (651) 266-9078 ApplyHPC@stpaul.gov

Heritage Preservation Commission Design Review Application

PROCESS

This application must be completed in addition to required city permit applications for individually designated Heritage Preservation Sites and properties located within Heritage Preservation Districts.

Design review applications are reviewed and approved by either heritage preservation staff or the Heritage Preservation Commission (HPC) at a public hearing. HPC staff are authorized to approve work that complies with adopted design review guidelines and preservation programs, available at our website www.stpaul.gov/hpc, while the HPC reviews projects that are significant alterations, demolitions, additions, new construction or proposals that do not comply with HPC guidelines. The decision of whether a proposal may be reviewed and approved by HPC staff or must be reviewed by the HPC at a public hearing is made once a complete application is submitted.

The HPC public hearing schedule is viewable here:

https://www.stpaul.gov/departments/planning-economic-development/heritage-preservation/heritage-preservation-commission

A complete application consists of:

- 1) An application form
- 2) Required attachments that adequately describe the proposed work (see attached checklist)

An incomplete application will be put on hold and staff will contact you for additional information. If an application is incomplete for 30 days after it was received, it will be returned to the applicant.

Complete applications will be reviewed in the order they are received. Applications are not entered in queue to be reviewed until staff has determined them to be complete. Once reviewed, a Certificate of Approval will be issued along with any conditions for the proposed work. You will be notified by staff when the Certificate of Approval has been issued and a copy will be sent to the Department of Safety and Inspections (DSI) to complete the HPC process of obtaining the necessary permit(s).

I. CATEGORY		
Please check the category th	at best describes the propos	ed work
☐ Repair/Rehabilitation ☐ Moving ☑Demolition	☐ Sign/Awning ☐ Fence/Retaining Wall ☐ Other	New Construction/Addition/ Alteration Pre-Application Review Only
2. PROJECT ADDRESS		en e
Street and number:/9/	Maple 5T	_ Zip Code: _55/06

3. APPLICANT INFORMATION
Name of contact person: Lance Rosenberg
Company: Lance Rosenberg In Construction
Street and number: 13 Westwood Rg
City: Monetanka State: MN Zip Code: 55385
Phone number: 952 9948852 e-mail: /ancerosenberg emsn.com
4. PROPERTY OWNER(S) INFORMATION (If different from applicant)
Name: Julia Castillo
Street and number: 191 Muple St
City: ST Paul State: MN Zip Code: 55/06
Phone number: e-mail:
5. PROJECT ARCHITECT (If applicable)
Contact person:
Company:
Street and number:
City: State: Zip Code:
Phone number: e-mail:
6. PROJECT DESCRIPTION Completely describe ALL exterior changes being proposed for the property. Include description of affected existing exterior features and changes to architectural details such as windows, doors, siding, railings, steps, trim, roof, foundation or porches. Attach specifications for doors, windows, lighting and other features, if applicable, including color and material samples.
Demo old house due to
fore,
Replace home W/ new constructions
sogle family home.
Grage remains Attach additional sheets if necessary



7. ATTACHMENTS & DESIGN REVIEW CHECKLIST

Please refer to the following checklist section(s) that relate to your proposed scope of work and check next to the items that are attached to your application. Attach all checked items listed to this application or attach in an email to ApplyHPC@stpaul.gov

Staff may contact you for additional information or materials.

If your project or work type is not included in this checklist, please contact the staff by calling 651-266-9078 or sending an e-mail to applyhpc@stpaul.gov for assistance on how to complete an application.

dit		-	
Applicant Submitted	Staff Received	<u>Date</u> Received	
Sut	Sta	<u>Date</u> Recei	
18.86			Restoration /Repair/Rehabilitation
			Three (3) copies of scaled and dimensioned plans which note all materials, finishes, and dimensions on plan (2 copies will be forwarded to the Dept. of Safety and Inspections).
V			Photographs of all features and areas affected by proposed work.
			If an existing architectural feature is being replaced, please provide detailed drawings of the existing feature.
			Historic photographs (if any) that inform the restoration/rehabilitation/repair work.
		, j = 3. E	Sign/Awning:
V			Photographs of location of proposed signage on structure/property.
\Box			Photographs of structure and all exterior sides affected by proposed work.
			Three (3) copies of plans that note materials, dimensions, colors, and method of attachment.
			Section drawing showing point of installation, method of installation, awning profile and projection.
			Illumination plan.
			Photographs or elevation of the building showing location of proposed sign in relation to the building and, if applicable, other signage on the building.
			New Construction/Addition/Exterior Alteration:
			Three (3) copies of construction level plans which note all materials, finishes, and dimensions on plan (2 copies will be forwarded to the Dept. of Safety and Inspections). Show how the addition(s) relates to the existing structure.
			Photographs of all features and areas affected by proposed work. Site plan showing lot dimensions, location of any existing buildings, and proposed addition(s), elevation plans, section and detail drawings as necessary. All plans must be scaled and dimensioned. W: W G. W. G
			Digital copies of the plans and photos submitted on CD or USB.



Applicant Submitted	Staff Received	<u>Date</u> Received	
1			Fencing/Retaining Wall:
			A site plan showing the location of the fence/wall in relation to property lines and any structures with measurements.
V			An elevation drawing or photo of the proposed fence/wall.
1			Roofing:
			Sample or description of existing material(s).
			Sample or specifications of proposed material(s). Sample colors. Weathers wood
			Photographs of all exterior sides affected by the proposed work.
ď			Photographs of the building and roof showing existing conditions of roof, coping, flashing, affected masonry, parapet, siding, existing skylights, and/or dormers. Also include any other critical intersections where the roof meets the historic fabric, and sightline drawings when a change in slope or other potentially visible change is proposed.
			Heating, Ventilating, and Air Conditioning Equipment
			Site plan showing location of condenser in relation to the building(s) and property lines.
			Photographs of the proposed location of any condensers or venting. All Fr bould Photographs demonstrating that the proposed unit is not visible from the street.
			Photographs demonstrating that the proposed unit is not visible from the street.
			A screening plan if a condenser is in the side yard.
			Drawing or photograph demonstrating where and how conduit will be attached to the building.
			Window/Sash Replacement: Statement describing in detail why windows need replacement as well as a description of weatherization efforts and copy of window repair estimates. Existing window design and dimensions.
			Proposed window design, dimensions, and manufacturer's specifications including shop drawings.
	П		Existing type of exterior storm windows.
			Proposed style of exterior storm windows.
一			Existing exterior window trim material.
H			Proposed exterior window trim material and style.
T			Photographs of all exterior sides where window replacement is being proposed.
V			Photographs of existing features/conditions which support window replacement proposal.



Submitted	Staff Received	Date Received		
			Other Items Requested by HPC Staff:	
]				
			noney be used in this project? YES ☐ for the Investment Tax Credits? YES ☐	
	the affected must be sub work will b	propert mitted be require	understand that the Design Review Application is ling. I further understand that any additional exterior was application to the St. Paul Heritage Preservation Cod to be removed.	work to be done under my ownership Commission. Any unauthorized
			1 1/2/	dhalk
	Signature	of applic	cant: Jane Posenhear	Date:
			eant: Ince Rosenberg	Date:

Saint Paul Heritage Preservation Commission
Department of Planning and Economic Development
25 Fourth Street West, Suite 1400
Saint Paul, MN 55102

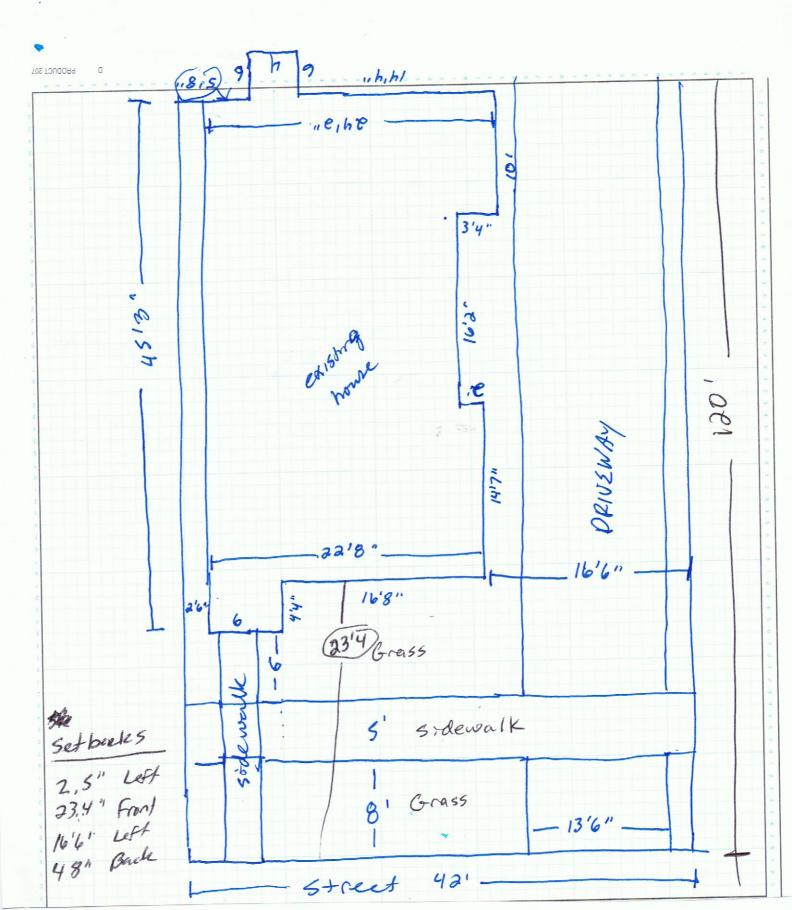
You may also click the button below to attach the completed application to an email that will go directly to ApplyHPC@stpaul.gov . Please attach supporting documents to the email as well.

Submit Application



FICE USE ONLY
FILE NO.
City Permit #
Construction/Parcel
□ Requires Commission review
Submitted: 3 Sets of Plans 15 Sets of Plans reduced to 8 ½" by 11" or 11" by 17" Photographs CD of Plans (pdf) & Photos (jpg) City Permit Application Complete HPC Design Review application Hearing Date set for: HPC Staff Notes





























Property Tax and Value Lookup - Quick Info

Property & Taxes Home

New	Property 4 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	<u>v Search</u>

> Quick Info

Go to E-Pay (US Bank Browser Requirements)

Back to Search Results
Quick Info
Property Information
Taxpayer Information
Value Information
Value History
Structure Description
Sale Information
Special Assessments
Tax Payment Information
Tax Payment History
2016 Value Notice
2016 Property Tax Statement
2016 Payment Stubs
2016 Proposed Tax Statement
2015 Value Notice
2015 Property Tax Statement

2014 Value Notice

2013 Value Notice

2012 Value Notice

2014 Property Tax Statement

2013 Property Tax Statement

2012 Property Tax Statement

Minnesota State Form M1PR

Property Identification Number (PIN)	33.29.22.32.0168		
Property Address	191 Maple St		
Municipality Watershed School District Number	Capital Region W/S 625		
Assessment Date	01-02-2015	01-02-2016	
Tax Payable Year	2016	2017	
Total Estimated Market Value	\$71,900	\$71,700	
Total Taxable Market Value	\$43,100	\$43,000	
Total Estimated Land Value	\$10,800	\$12,700	
Total Estimated Building Value	\$61,100	\$59,000	
Property Tax	\$749.92		
Special Assessments	\$298.08		
Total Property Tax + Special Assessments	\$1,048.00		
Property Class Description	Res Hstd	Res Hstd	
Year Built # of Stories sidential Finished SQ Feet/Comm, Ind, Apt Bldg Area	1.00 905		
Foundation Size			
Plat or Section / Township / Range and Lega	al Description	listed below	

Res

The Plat or Section / Township / Range and Legal Description listed below may be an abbreviated legal description - Do not use to prepare legal documents

Section / Township / Range 33-29-22

Plat Subdivision Of B68 Lyman

Dayto

Legal Description Lot 16 Blk 68

To determine whether your property is Abstract or Torrens, call (651)266-2050

Most Recent Sale

Sale Date 07-09-2004 **Sale Price** \$135,000

Certificate of Real Estate Value Number State Study Recommendation Qualified Sale State Study Reject Reason



AskPropertyTaxandRecords@co.ramsey.mn.us

Text Only: On | Off | Site Index | Policies and Practices | Contact Us | Home



P. O. Box 5660

Woodridge, Illinois 60517 Phone: (888) 237-4154 Fax: (866) 655-9682

Insured: JULIA CASTILLO Home: (651) 373-2094

Property: 191 MAPLE ST E-mail: JCASTILLOSALD@ALLSTATE.

SAINT PAUL, MN 55106-5513 COM

Home: 191 MAPLE ST

SAINT PAUL, MN 55106-5513

 Claim Rep.:
 Jeff Bufis
 Business:
 (612) 670-5966

 Business:
 PO Box 187
 Cellular:
 (612) 670-5966

Minneapolis, MN 55440 E-mail: jeff.bufis@allstate.com

Estimator: Jeff Bufis Business: (612) 670-5966

Business: PO Box 187 E-mail: jeff.bufis@allstate.com

Minneapolis, MN 55440

Claim Number: 0417868163 Policy Number: 000932402337 Type of Loss: Fire

Date Contacted: 7/21/2016

Date of Loss: 6/18/2016 11:20 PM Date Received: 6/19/2016 12:47 AM Date Inspected: 7/22/2016 Date Entered: 8/28/2016 7:27 PM

Price List: MNMN8X JUN16

Restoration/Service/Remodel

Estimate: JULIA_CASTILLO2

Allstate is dedicated to providing you with outstanding service throughout the claim-handling process. If you have any questions regarding this estimate, or if there are differences with the estimate provided by your repairperson of choice, or if additional damage is found during the repair process, please contact us at (612) 670-5966.

Thank you,

Jeff Bufis



P. O. Box 5660 Woodridge, Illinois 60517 Phone: (888) 237-4154 Fax: (866) 655-9682

JULIA_CASTILLO2

JULIA_CASTILLO2

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	TOTAL
1. SPECIALTY ITEMS	1.00 EA	0.00	185,000.00	0.00	185,000.00
- Home is total loss. Paid policy limits.					
Total: JULIA_CASTILLO2				0.00	185,000.00
Line Item Totals: JULIA_CASTILLO	2			0.00	185,000.00



P. O. Box 5660 Woodridge, Illinois 60517 Phone: (888) 237-4154 Fax: (866) 655-9682

Summary for AA-Dwelling Summary for All Items

Line Item Total	185,000.00
Replacement Cost Value	\$185,000.00
Less Non-recoverable Depreciation	<0.00>
Actual Cash Value	\$185,000.00
Net Claim	\$185,000.00



P. O. Box 5660 Woodridge, Illinois 60517 Phone: (888) 237-4154 Fax: (866) 655-9682

Recap by Room

Estimate: JULIA_CASTILLO2	185,000.00	100.00%
Subtotal of Areas	185,000.00	100.00%
Total	185,000,00	100.00%



P. O. Box 5660 Woodridge, Illinois 60517 Phone: (888) 237-4154 Fax: (866) 655-9682

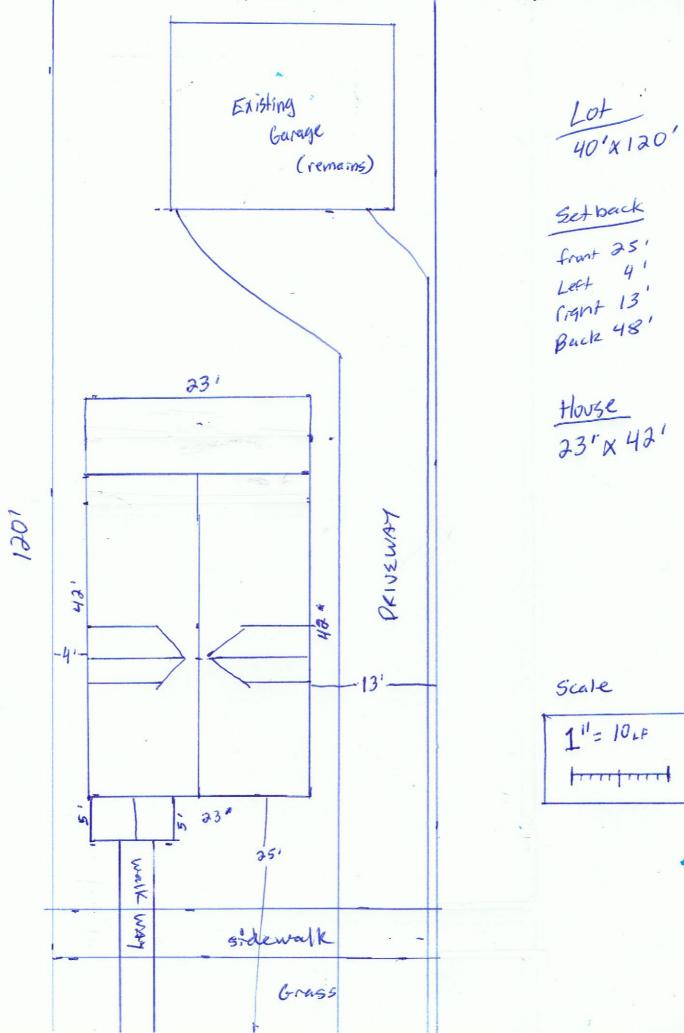
Recap by Category

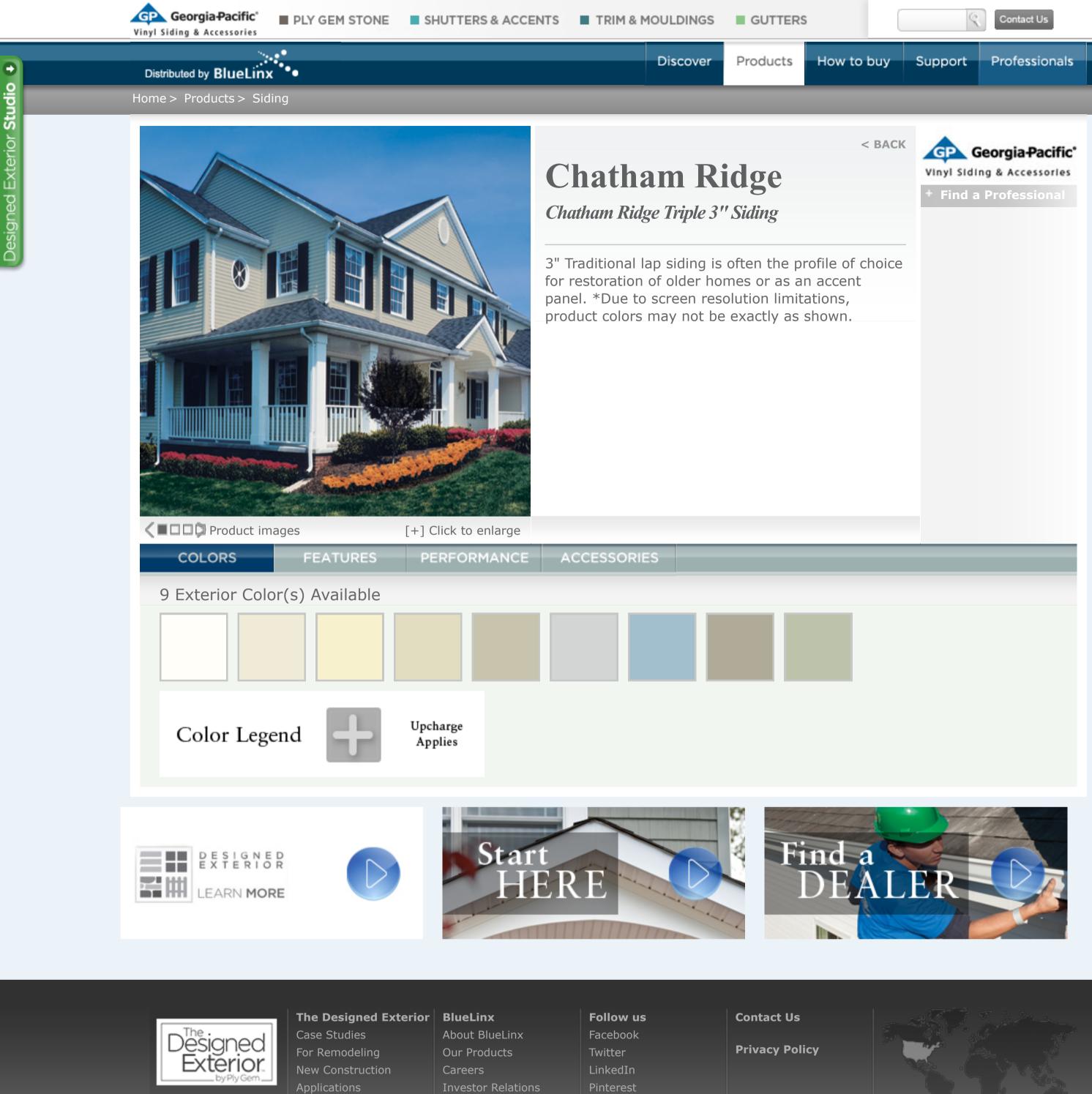
Items	Total	%
SPECIALTY ITEMS	185,000.00	100.00%
Subtotal	185,000.00	100.00%

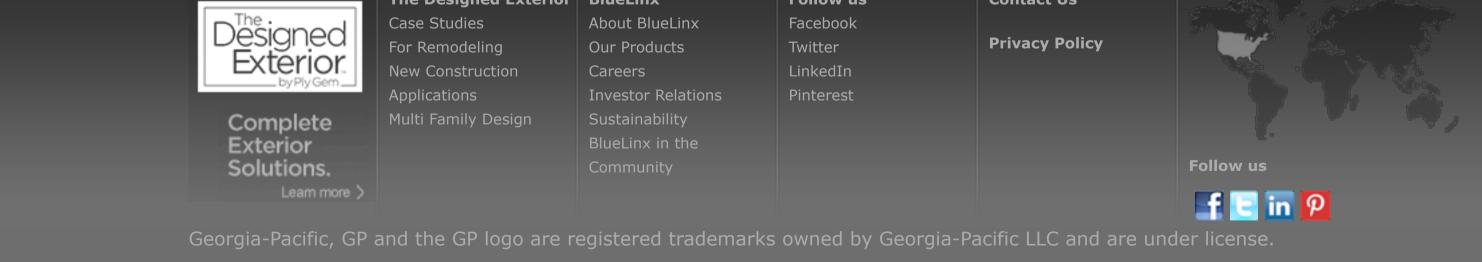
A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime. Specialized skill, licensing or certification may be needed of any contractor(s) that you retain, for instance, to identify the presence and nature of any potential contaminants, toxins, pollutants, or other hazards that may be encountered during the course of the work, or to utilize appropriate work practices and procedures during the course of the work. Check with your local or State public health or environmental agency regarding potential hazards, including contractor qualifications and other requirements. For your safety, it is prudent to avoid areas where damaged structures, materials or unknown substances may be present, and to not disturb such structures, material, or unknown substances until your contractors have inspected the work site. The suggestions above are provided only for your consideration. They in no way supplement, alter or modify your existing coverage. Your insurance policy is the legal contract that contains the terms and limitations of your coverage. If you have any concerns about the grade of flooring on your estimate, you may take advantage of a free service that will provide you with a more specific analysis. To use this option, please keep a 12" x 12" sample of your damaged flooring, and notify your Allstate adjuster that you would like the additional analysis.



Insurance Maps of St. Paul, Minnesota - Volume 2 Publisher: Sanborn Map Co. 1903 revised through September 1925 Handwritten notations by St. Paul Planning Commission Digital Images Created 2007 by Historical Information Gatherers, Inc.







Simonton Windows and Doors



Home (Https://Www.simonton.com) / Shop Windows & Doors (Https://Www.simonton.com/Shop

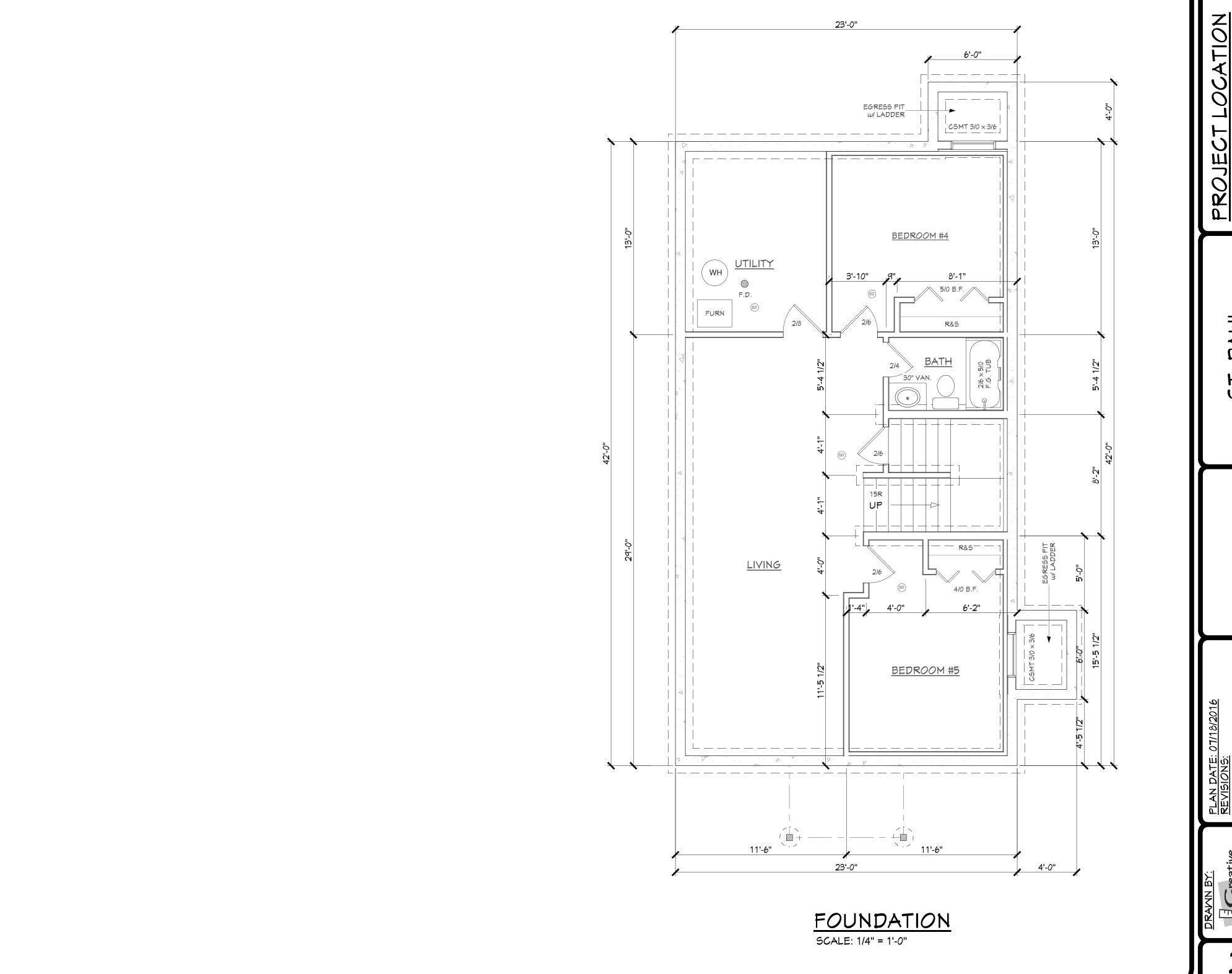
Single Hung Windows











PROJECT

ST. PAUL RESIDENCE

ADDRESS:

