



## Proposal to the City of Charlotte for Community-Based Strategic Plan Facilitation

SUBMITTED TO:

Ginger Terpstra, City Clerk  
**CITY OF CHARLOTTE**  
111 E. Lawrence Avenue  
Charlotte, Michigan 48813

giffels  
webster

Vettraino Consulting, LLC

February 2019

February 19, 2019

Ginger Terpstra, City Clerk  
**CITY OF CHARLOTTE**  
111 E. Lawrence Avenue  
Charlotte, Michigan 48813

RE: Response to Request for Proposal for Community-Based Strategic Plan Facilitation

Dear Ms. Terpstra:

Thank you for the opportunity to offer the services of Giffels Webster and Vettraino Consulting and in response to the City of Charlotte's request for proposal for community-based strategic plan facilitation. To accomplish the goals of the project Vettraino Consulting and Giffels Webster plan to bring a team approach to the project. The primary individuals for the project are Jill Bahm (Giffels Webster) and Jaymes Vettraino (Vettraino Consulting). Vettraino Consulting has also identified Colbalt Community Resources (William SaintAmour) as a potential resource and partner for this project, depending on the needs and direction of the project (after Phase 1). In addition, Vettraino Consulting and Giffels Webster have associations with many specialized municipal consulting professionals, if additional needs arise during the project.

The team understands the scope of work provided in the RFP and looks forward to assisting the City improve its forward-looking planning. As noted in the response to the RFP, the team will work closely with the City throughout the project to make sure the project design, execution and deliverables meet the goals of the staff and stakeholders. The experience and knowledge of the team members will provide City staff with the flexibility needed to customize the project to the specific needs of the community.

Most important, the team understands the goal of a study like this is not to produce a plan that "looks pretty," but to produce dynamic models that Charlotte staff can use to confidently administer action-oriented recommendations. Further, we understand and support efforts to become certified by the MEDC as a Redevelopment Ready Community. Giffels Webster is a technical service provider to the MEDC and has a comprehensive understanding of the program and its benefits to communities in the state.

Thank you for your consideration of this proposal. We look forward to answering any additional questions you may have.

Sincerely,



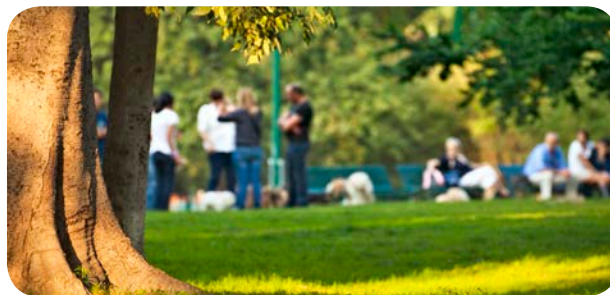
Jill Bahm, AICP  
Giffels Webster  
p. 248.598.5149  
jbahm@giffelswebster.com



Jaymes Vettraino  
Vettraino Consulting, LLC  
p. 248.379.8923  
vettrainoconsulting@gmail.com



# Corporate Introduction



Giffels Webster is a community planning, civil engineering, and land surveying firm that provides professional services to public, private, and institutional clients. Our primary business revolves around the natural resources of land and water, along with the infrastructure that is necessary to effectively utilize these resources for human needs. For over 65 years, we have been fortunate to provide professional support to thousands of clients. This strong client base, coupled with our community involvement, has been instrumental in the development of improved procedures and reasonable fees while assuring the stability and continued growth of our firm.

Collectively, our planning team has over 100 years of experience assisting communities with zoning & form-based codes, traffic & parking studies, website consulting, economic development plans, and a wide range of long-range planning services, including master plans, recreation plans, downtown development plans, and tax increment financing plans. Giffels Webster is at the forefront of developing clear and user-friendly zoning ordinances. Our Clearzoning® product reorganizes zoning and other development regulations for greater efficiency, identifies and resolves conflicting regulations, and provides a significant “health check-up” for zoning codes.

## QUICK FACTS

### FOUNDED

1952  
Incorporated 1960

### OFFICE LOCATIONS

HEADQUARTERS  
28 West Adams, Suite 1200  
Detroit MI 48226

1025 East Maple, Suite 100  
Birmingham, MI 48009

6303 26 Mile Road, Suite 100  
Washington Township, MI 48094

### PROFESSIONAL STAFF

Administrative - 4  
Civil Engineers - 29  
Construction Inspectors - 6  
Construction Manager - 1  
GIS Specialists - 1  
Land Surveyors - 15  
Landscape Architects - 2  
Other Employees - 7  
Partners - 14  
Planners - 5  
Senior Project Management - 7  
Traffic Engineers - 2  
**TOTAL 93 EMPLOYEES**

# List of Current and Completed Planning Projects

Community	Clearzoning Code	Development Guidebook	Public Facilitation	Master Plan	Rec Plan / Other	District Studies	TIF Plan	Retainer Service	Hourly Services	Website	Zoning Ordinance
Armada Township Macomb County				X	A	X		A			X
City of Belleville Wayne County	X		X		X						X
Village of Bingham Farms Oakland County			X	X		X			A		
City of Bloomfield Hills Oakland County								A			
Bloomfield Township Oakland County	X			A		X					
City of Brighton Livingston County	X		X	A	A	A			A		X
Bruce Township Macomb County				X				A			X
Casco Township St. Clair County			X	X	X			A		X	X
China Township St. Clair County					X			A			X
Columbus Township St. Clair County	X		X	X				A		X	X
Clay Township St. Clair County			X					A			X
Cottrellville Township St. Clair County			X	X	X						X
Danbury Township Ohio	X										
DeWitt Township Clinton County	X			A							X
City of Detroit Wayne County		X									
City of Farmington Hills, Oakland County	X		X			X		A			X
City of Ferndale DDA Oakland County			X			X	X				
Grand Blanc Township Genesee County	X		X	X	X	X					X
Hartland Township Livingston County	X										
Huntington Woods Oakland County				X							
Ira Township St. Clair County	X				X			A			X
City of Lathrup Village Oakland County	X		X	X	X	X		A			X
City of Marshall Calhoun County	X		X	X		X					X
City of New Baltimore Macomb County			X	X				A			X
City of Novi Oakland County	X	X	X	X		X					
City of Rochester Hills Oakland County				A					A		
City of Ruston Louisiana	X		X					A			X
Shelby Township Macomb County	X	X	X	X		X			A		
City of Sylvan Lake Oakland County					X			A			X
City of Troy Oakland County			X	X							
Watertown Township Clinton County	X		X	X							
West Bloomfield Township Oakland County	X							A			X
White Lake Township Oakland County	X		X	X		X	X				X
State of Michigan: DNR			X								

A = Active Projects

X = Completed Projects

Award Winning Projects

## Service: Community Engagement



Giffels Webster is highly qualified to facilitate public participation techniques that will engage the public, stimulate their involvement, build consensus, then mobilize the partners with a shared vision for the future of the community. We can also assist communities with the development of a public input plan that maps out strategies and benchmarks for public input across a wide spectrum of community goals and objectives.

Any successful plan must be solidly based upon a community's vision for the future. Such plans must also engage community partners, then mobilize them into action.

The three major components in any planning process are:

- Analysis of existing conditions or What do we have?
- Vision or What do we want?
- A Plan for the Future or How do we get there?

While the question "What do we want?" may sound simple, mobilizing the public partners to offer community leaders clear direction is rarely a simple task. We will tailor a public involvement approach that fits your community, meets your expectations, and tracks your project schedule.

### PARTICIPATION PROCESSES

Planning Fairs  
Focus Groups  
Websites  
Internet Surveys  
Mail Surveys  
Open Houses  
Visioning Sessions  
Charrettes  
Consensus Workshops  
Issues & Solutions Workshops  
Picture This! Photo Exhibits  
Social Networking Sites



## Project Experience

### ROCHESTER HILLS MASTER PLAN



Giffels Webster assisted the City of Rochester Hills with a Master Plan update in 2018. The planning process started with a series of three visioning workshops intended to provide guiding themes for the plan. Our team facilitated separate visioning exercises with the city's leadership staff, Rochester Hills Youth Council and at a joint Planning Commission and City Council workshop. Through these meetings, the following themes emerged and influenced the plan's development:

1. **Age-Friendly Community:** The Master Plan explores opportunities to provide current and future residents of all ages with a variety of options for housing, transportation, goods and services, and community facilities/resources;
2. **Sustainability:** The Master Plan directs growth, development, and redevelopment in ways that preserve natural features, reduce storm water runoff, and enhance non-motorized transportation; and
3. **Transportation:** The Master Plan supports connectivity throughout the city and anticipate how changing technology will impact our mobility.

Public input was an important component of the Master Plan process and our team utilized a variety of tools and techniques to both bring the community into meetings as well as bring meetings to the community. These strategies included two public open houses and several open meetings as well as online surveys and online platforms for photo sharing and dialog.

## Team Composition

The project team for the City Charlotte is listed below; resumes are located in Appendix A.



### **VETTRAINO CONSULTING**

Jaymes Vettraino will facilitate goals of the project with particular attention to public impact, policy implications, financial feasibility and administrative implementation.

e: vettrainoconsulting@gmail.com

t: 248.379.8923



### **PARTNER IN CHARGE | GIFFELS WEBSTER**

Jill Bahm, AICP is the Partner in Charge and will facilitate goals of the project with particular attention to community engagement, communication planning and report design/communication. Her experience with the MEDC RRC program will also inform the strategic plan.

e: jbahm@giffelswebster.com

t: 248.852.3100



### **PROJECT PLANNER | GIFFELS WEBSTER**

Matt Wojciechowski is a staff planner at Giffels Webster and will provide support as needed.

e: mwojciechowski@giffelswebster.com

t: 248.852.3100

## **JAYMES VETTRAINO**

Vettraino Consulting, LLC

Jaymes provides municipal management consulting services to communities. His focus is on assisting with operational management, financial planning, community relations and economic development. In addition, through a partnership with GovHR USA, Jaymes provides executive recruitment and employee class and compensation study services.

Prior to starting his consulting service, Jaymes spent 17 years as a City Manager. Most recently he served as the City Manager of Rochester, MI, where he had the opportunity to lead a dynamic management team to simultaneously reduce expenses and increase the level of community service during years of the “great recession.” Prior to serving the City of Rochester, Jaymes was the Manager of Kutztown, PA and had the chance to be the first Manager of Pen Argyl, PA. Jaymes currently serves Rochester College as its first Director of the Center for Social Engagement and as an Assistant Professor, where he is accelerating the College’s development of students that have a passion for working in the social and community service sector.

In addition to his technical expertise in the areas of finance and operations, Vettraino prides himself on his ability to listen and communicate to citizens, elected officials and staff in a clear and sincere way. Facilitation and strategic planning starts with a mind-set and a personal disposition that engenders trust, openness and confidence. Over his career, Vettraino has developed an approach that allows people to freely and productively engage complex topics. Moreover, his knowledge of the subject matter and focus help committees concentrate the important goals and objectives established by the leaders of the community.

Jaymes has an MBA in Management from Lehigh University and a BA in Political Science from Michigan State University. Jaymes was selected as one of “Oakland County’s Elite 40 Under 40” and has been honored by the Michigan Municipal League with its “Outstanding Service Award.”

## **JILL BAHM**

Giffels Webster

Jill Bahm is a Partner at Giffels Webster and has a broad planning background that includes work in both the public and private sector. Jill’s municipal experience as a city planner and DDA executive director, combined with her commercial real estate experience, design, marketing and promotional skills, allows her the opportunity to assist clients with a variety of projects. Jill also enjoys exploring how new technologies can be used to engage the public and improve service delivery.

Jill has been working as a planning consultant for over ten years. She enjoys assisting communities of all sizes with long-range planning projects such as master plans, recreation plans, complete streets plans, downtown development plans and economic development strategies. She strives to incorporate clear implementation strategies into plans and helps communities follow through with prioritization exercises, strategic planning, work planning and zoning ordinances.

Jill worked with the MEDC on their Redevelopment Ready Communities Best Practices 2 (zoning ordinances) and 3 (development review process) and traveled the state facilitating training workshops in 2013-2014. Giffels Webster is a technical service provider, helping communities achieve RRC certification.

Jill has a Masters in Urban and Regional Planning and a BA in Communications and English from the University of Michigan. She serves on the Main Street Oakland County Advisory Board and the Michigan Association of Planning Information & Education Committee.



# Scope of Work

Vettraino Consulting and Giffels Webster (“VCGW”) have reviewed the Request for Proposal (RFP) prepared by the City of Charlotte for “Community-Based Strategic Plan Facilitation.” As experienced local government professionals, VCGW will partner with the City of Charlotte’s leadership team to assist the City in considering and developing actionable recommendations for items included in the RFP and any other priorities identified throughout the project.

While the RFP provides a general scope, VCGW looks forward to working with the City of Charlotte to refine and confirm the scope of work at the beginning of the project, understanding that needs may also change throughout the project based on discussion with the steering committee and the stakeholders.

VCGW proposes a phased approach for this project:

- Phase 1:** Preliminary Assessment and Refining of Objectives
- Phase 2:** Analysis of Current and Projected Conditions, with Available Data (provided by the City)
- Phase 3:** Development a Community Engagement and Communications Plan
- Phase 4:** Development of Draft Report
- Phase 5:** Facilitation of Goal-Setting Session with City Council

## **PHASE 1: PRELIMINARY ASSESSMENT AND REFINING OF OBJECTIVES**

As noted in the RFP, there are various best practices for community-based strategic planning projects. VCGW has worked with numerous communities, each with their own character and distinct goals for their strategic planning processes. While there might be some general best practices, our experience shows it is absolutely critical for the consultants to first listen and clearly understand the goals and expected outcomes for the community-based strategic planning project before developing a process.

The RFP identifies specific work product expected from the project; it is vital for VCGW to understand how the City intends to use work products at the conclusion of the project. We view it presumptuous to propose specific community engagement planning activities; communication plans; or City Council work sessions strategies, without clearly understanding the goals and objectives of the steering committee.

The City has provided general objectives for the Community-Based Strategic Plan Facilitation in the RFP. VCGW anticipates facilitating a meeting with the steering community to ensure we understand and document a Project Scope. At the conclusion of this Phase, the City and consultants will have a clear understanding of the objectives to be achieved and the deliverables to be produced during the project.

## **PHASE 2: ANALYSIS OF CURRENT AND PROJECTED CONDITIONS, WITH AVAILABLE DATA**

Using the established Project Scope from Phase 1, VCGW will review all available data from the City and develop current, past and projected conditions. This base data may include long-range planning documents associated with the City as well as other community organizations and institutions. At the conclusion of Phase 2, our team will meet with the steering committee to reach consensus regarding the base conditions that will be used to build upon during Phase 3. These findings will be used to inform the consultants, steering committee and stakeholders throughout the community engagement process.

### **PHASE 3: DEVELOPMENT A COMMUNITY ENGAGEMENT AND COMMUNICATIONS PLAN**

After completion of Phases 1 and 2, the consultants will develop a dynamic community engagement and communication plan to gather data from stakeholders in the community and raise awareness of both the strategic planning process as well as expected outcomes.

With the diversity of communication tools available today, our team recognizes that there is no one way of communicating. Through our understanding of issues and desired outcomes, our team will recommend engagement methods that make sense for the City of Charlotte. It will be our goal to help the City create a culture of collaborative visioning as well as provide ongoing opportunities for discussion and dialog.

As part of the facilitation process, it is expected that steering committee and City staff directly involved with the project will feel ownership through direct involvement in the project process. VCGW will utilize their experience to make sure that those directly involved in the project stay informed and active throughout the project; while at the same time they will develop community engagement process to make sure ownership is extended to the community, including traditionally under-served individuals.

### **PHASE 4: VISIONING AND DEVELOPMENT OF DRAFT REPORT**

With the findings of Phases 1-3, our team will facilitate visioning sessions with the steering committee. While the exact nature of these sessions will be determined based on our collective understanding of the City's goals and desired outcomes, our intent is to facilitate sessions that are interactive and generate healthy and honest dialog. The focus of the strategic plan will be to develop actionable recommendations for the ideas generated during the community engagement process. While general perpetual improvement ideas are important to a City, the strategic plan should focus on specific recommendations that could be implemented to produce specific, well-identified results that improve public services, expand quality of life opportunities, reduce cost and/or increase revenue. Each recommendation should be tied to measurable goals.

The analysis, draft plans and recommendations will be presented to the steering committee throughout the process for comment and refinement. In addition to their technical expertise in the areas of strategic planning, administration and public service provision, the consultants pride themselves on their ability to communicate to citizens, elected officials and staff in a clear and sincere way. We believe that every member of the community should understand the "how" and "why" a local government operates, and we are committed to delivering this project in a way that accomplishes this.

### **PHASE 5: FACILITATION OF GOAL-SETTING SESSION WITH CITY COUNCIL**

VCGW will facilitate a comprehensive goal-setting session with City Council at the conclusion of the project. The form and plan for this session will be determined based on the results of Phases 1-4.

The final report will be a delivered with spreadsheets and/or data development tools used throughout the process. The goal will be to deliver to Charlotte a report that can be updated and modified for its future use. It is anticipated that a dynamic Excel based Action Plan Summary will be produced as part of the final report. This Action Plan will be a living document for the community to use to monitor, update and evaluate the success of its plan implementation. Charlotte should consider updating of the Action Summary Sheet on a consistent basis (recommended quarterly) so as to track the progress of the recommendations. Much like a "dashboard," the Action Plan Summary can be shared with elected officials and staff to quickly communicate the City's progress towards the recommendations.

# Cost Proposal

Based on a review of the request received from Charlotte and consistent with the “RFP Submittal” instructions Vettraino Consulting and Giffels Webster offers a professional service agreement with a not-to-exceed project cost of \$20,000 based on the following hourly fees:

## FEE SCHEDULE

<u>Individual</u>	<u>Hourly Rate</u>
Jaymes Vettraino, Vettraino Consulting .....	\$130.00
Jill Bahm, Giffels Webster - Partner.....	\$130.00
Matt Wojciechowski, Giffels Webster - Staff Planner .....	\$ 90.00

## References

Please find below references who are familiar with the work of Vettraino Consulting and Giffels Webster. These references have been chosen specifically because they have first hand knowledge of our specific experience with the type of work anticipated as part of the City of Charlotte's project.

### **VETTRAINO CONSULTING**

Mark Guido  
Chief of Staff, City of Dearborn  
313-943-2000 (w)  
mguido2@ci.dearborn.mi.us

David Boerger  
Director of Local Government Effectiveness and Collaboration, Southeast Michigan Council of Governments (SEMCOG)  
248-875-7120 (c)  
boerger@semcog.org

Pat Sullivan  
City Manager, City of Northville  
248-349-1300  
psullivan@ci.northville.mi.us

### **GIFFELS WEBSTER**

Dr. Sheryl Mitchell  
City Administrator, City of Lathrup Village  
248-557-2600 (w)  
smitchell@lathrupvillage.org

Sara Roediger  
Planning and Economic Development Director  
248-841-2573 (w)  
roedigers@rochesterhills.org

Michelle Parkkonen  
Director, Redevelopment Ready Communities  
MEDC  
517-599-8796 (w)  
parkkonenm@michigan.org



## Appendix A - Resumes

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## Jill Bahm, AICP

### Partner

Jill Bahm is a Partner at Giffels Webster and has a broad planning background that includes work in both the public and private sector. Jill's municipal experience as a city planner and DDA executive director, combined with her commercial real estate experience, design, marketing and promotional skills, allows her the opportunity to assist clients with a variety of projects. Jill also enjoys exploring how new technologies can be used to engage the public and improve service delivery. Jill serves on the Main Street Oakland County Advisory Board and the Michigan Association of Planning Information & Education Committee.

#### YEARS OF EXPERIENCE

22

#### EDUCATION

Master of Urban and Regional  
Planning, University of Michigan

Bachelor of Arts in  
Communications/English,  
University of Michigan

Form-based Code Institute,  
Alumnus

National Charrette Institute, Core  
Level Certificate

#### CERTIFICATIONS

American Institute of Certified  
Planners (American Planning  
Association)

Michigan Association of  
Planners

#### SPECIAL EXPERTISE

Downtown Development  
Land Use/Planning  
Zoning  
Review Process  
Public Engagement  
Design  
Placemaking  
Training/Education

#### Land Use Planning

Master Plan Update (underway), Rochester Hills, MI  
Comprehensive Plan (2018), Brighton, MI  
Capital Improvement Plan (2018), St. Johns, MI  
Capital Improvement Plan (2018), Lathrup Village, MI  
Comprehensive Development Plan (2018), DeWitt Twp, MI  
Comprehensive Plan (2017), City of Croswell  
Tech Village Master Plan / Framework Study (2016), Grand Blanc Twp, Michigan  
Master Plan Amendment (2018), Bloomfield Twp  
Downtown Master Plan (2015), City of Clawson  
Master Plan (2014), City of Lathrup Village

#### Recreation Planning

Recreation Plan (2018-2022), City of Sylvanlake  
Recreation Plan (2018-2022), City of Brighton  
Recreation Plan (2017-2021), Grand Blanc  
Recreation Plan (2017-2021), City of Croswell  
Recreation Plan (2016-2020), City of Lathrup Village  
Recreation Plan (2016-2020), China Twp  
General Management Plans (2008-2016), State of Michigan DNR  
Michigan Natural Resources Trust Fund Grant Application Assistance (2018), White Lake Twp (\$1.4M Awarded)

#### Zoning

Sign Ordinance, City of Ann Arbor (2018-2019)  
Zoning Code Update (2017), City of Brighton  
Tech Village Form-based Code (2017), Grand Blanc Twp  
Downtown Zoning Updates (2017), City of Clawson  
Zoning Ordinance Audit (2016), Grand Blanc Twp  
Zoning Ordinance Audit (2015), City of Flint  
Zoning Ordinance Audit (2015), City of Brighton  
Zoning and Municipal Code (2014-2015), Watertown Township  
Zoning Ordinance and Form-based Districts (2012), City of Ruston, Louisiana  
Zoning Ordinance and Form-based Districts (2011), City of Lathrup Village  
Township Center District Zoning (2015), West Bloomfield Twp  
Sign Ordinance Update, West Bloomfield Twp

#### Economic Development

Technology Village Marketing Materials (2017), Grand Blanc Twp  
Economic Development Strategy (2014), City of Wixom  
Redevelopment Ready Best Practices in Zoning and Development Review - Training Program (2013-2014), Michigan  
Economic Development Corporation  
Tax Increment Finance Plan Assistance (2014), City of Farmington Hills  
Tax Increment Finance Plan (2012), Ferndale Downtown Development Authority

#### Ongoing Planning Services

City of Bloomfield Hills  
City of Brighton  
China Twp  
City of Lathrup Village  
City of Sylvan Lake  
City of Clawson



## Matt Wojciechowski

### Staff Planner

Matt Wojciechowski is a Staff Planner at Giffels Webster with over three year three years of work experience in the public, private, and philanthropic sectors. Through both professional and academic pursuits, Matt has developed a unique skill set built on a strong understanding of the technical aspects of the planning process.

#### YEARS OF EXPERIENCE

3

#### EDUCATION

Bachelor of Arts  
Urban and Regional Planning  
Michigan State University

#### Detroit

The Mural Building  
Pewabic Pottery Expansion  
Baltimore Station Phase II  
The Corner - Old Tiger Stadium Apartments  
The Towns @ The Corner – Old Tiger Stadium Townhomes  
Cass & York  
Henry Ford Health System - South Campus Expansion

#### Planning Projects

Ann Arbor Sign Ordinance  
City of DeWitt Master Plan  
City of Brighton Master Plan  
City of Rochester Hills Master Plan  
City of Lathrup Village Capital Improvement Plan (underway)  
City of St. Johns Capital Improvement Plan (2017)

#### Planning Clients

City of Bloomfield Hills  
Clay Township  
City of Lathrup Village  
DeWitt Township

## Appendix B - Sample Insurance

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GIFFWEB-01

DDOMIN

## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

12/28/2016

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

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

<b>PRODUCER</b> Executive Strategies, Inc. 1246 Berkshire Road Grosse Pointe Park, MI 48230	<b>CONTACT NAME:</b>	
	<b>PHONE (A/C, No, Ext):</b> 1 (313) 881-8069	<b>FAX (A/C, No):</b> 1 (508) 464-8164
<b>INSURED</b>  Giffels Webster Engineers, Inc. 28 W. Adams, Suite 1200 Detroit, MI 48226	<b>E-MAIL ADDRESS:</b> jimfarber@esi-us.com	
	<b>INSURER(S) AFFORDING COVERAGE</b>	
	<b>INSURER A:</b> American Casualty Company of Reading, PA 002127	
	<b>INSURER B:</b> The Continental Insurance Company 35289	
	<b>INSURER C:</b> Continental Casualty Company 20443	
	<b>INSURER D:</b> Ironshore Specialty Insurance Company 23647	
	<b>INSURER E:</b> StarStone National Insurance Company- U.S. 25496	
	<b>INSURER F:</b>	

## COVERAGES

## CERTIFICATE NUMBER:

## REVISION NUMBER:

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

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:			5095143577	12/31/2016	12/31/2017	EACH OCCURRENCE \$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000
							MED EXP (Any one person) \$ 10,000
							PERSONAL & ADV INJURY \$ 1,000,000
							GENERAL AGGREGATE \$ 2,000,000
							PRODUCTS, COMP/OP AGG \$ 2,000,000
							\$
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY			5095143627	12/31/2016	12/31/2017	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000
							BODILY INJURY (Per person) \$
							BODILY INJURY (Per accident) \$
							PROPERTY DAMAGE (Per accident) \$
							\$
							\$
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE			5095143661	12/31/2016	12/31/2017	EACH OCCURRENCE \$ 5,000,000
							AGGREGATE \$ 5,000,000
							\$
	DED <input type="checkbox"/> RETENTION \$						\$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y / N If yes, describe under DESCRIPTION OF OPERATIONS below		N / A	5099650571	12/31/2016	12/31/2017	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER
							E.L. EACH ACCIDENT \$ 1,000,000
							E.L. DISEASE - EA EMPLOYEE \$ 1,000,000
							E.L. DISEASE - POLICY LIMIT \$ 1,000,000
D	Professional Liabili			000657106	08/31/2016	08/31/2017	Per Claim/Aggregate 5,000,000
E	Excess Policy			72939163ALI	12/31/2016	12/31/2017	Per Claim/Aggregate 5,000,000

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

## CERTIFICATE HOLDER

## CANCELLATION

For Proposal Purposes Only

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

