



City of Ann Arbor Planning Services

301 East Huron Street, Ann Arbor, Michigan 48107

Phone: 734-794-6265 Email: planning@a2gov.org Web: www.a2gov.org/planning

Complete this application and upload a copy with your online submittal along with all other required materials. Apply using the STREAM portal at <https://stream.a2gov.org>. STREAM user guides and general development review process information are available at www.a2gov.org/development. Copies of the Unified Development Code may be downloaded at www.a2gov.org/udc.

Amended and Restated Application for Special Exception Use Approval

Applicant Information

Full Name: Sigma Zeta Housing LLC, an Indiana limited liability company, whose address is 3205 Players Lane, Memphis, TN 38125.

Interest in the Land (i.e. owner, land contract, option to purchase, etc.):

Applicant is owner of 805 Oxford Road having closed on the purchase thereof on February 18, 2026.

Additional Interested Person and Relationship, If Applicable:

Additional Interested Person and Relationship, If Applicable:

Click or tap here to enter text.

Site Information

Address: 805 Oxford Road, Ann Arbor, Michigan 48104

Parcel Identification Number: 09-09-33-108-001

A **legal description** of the site must be included on the accompanying, required, site plan. See Section 5.29.8 of the Unified Development Code for required information on all types of site plans including Site Plan for Special Exception Uses.

Special Exception Use

Select the proposed use from the list below. The Unified Development Code sections next to each use provide specific standards for development and approval that apply in addition to normal development and approval standards.

- Multiple-Family Dwelling** – Section 5.16.1.C
- Fraternity, Sororities, and Student Cooperative** – Section 5.16.1.D
- Group Housing** – Section 5.16.1.E
- Club Headquarters, Community Center** – Section 5.16.2.C
- Conference Center**
- Religious Assembly**
- Adult Day Care Center** – Section 5.16.2.A
- Child Care Center** – Section 5.16.2.B
- Private Institution of Higher Learning** – Section 5.16.2.E
- Private School (K-12)**

- Hospital** – Section 5.16.2.D
- General Entertainment** – Section 5.16.3.D
- Indoor Recreation** – Section 5.16.3.F
- Outdoor Recreation** – Section 5.16.3.K
- Automobile, Motorcycle, RV, Equipment Sales and Rental**
- Designated Marijuana Consumption Facility** – 5.16.3.G
- Fueling Station** – Section 5.16.3.E
- Marijuana Provisioning Center/Retailer** – Section 5.16.3.G
- Automobile, Truck, Construction Equipment Repair** – Section 5.16.3.C
- Parking Lot/Structure** – Section 5.16.3.M
- Vehicle Wash**
- Veterinary, Kennel, Animal Boarding** – Section 5.16.3.P
- Nonprofit Corporation Office** – Section 5.16.4.B
- Marijuana Microbusiness** – Section 5.16.3.G
- Marijuana Grower** – Section 5.16.3.G
- Asphalt, Concrete Mixing Plant, Sand and Gravel Pit**
- Marijuana Processor** – Section 5.16.3.G
- Marijuana-Infused Product Processor** – Section 5.16.3.G
- Scrap and Waste Material**
- Slaughterhouse**
- Wireless Communication Facilities** – Section 5.16.5.D
- Medium Term Car Storage** – Section 5.16.3.J
- Drive-Through Facility** – Section 5.16.6.C
- Outdoor Sales Temporary by Others** – Section 5.16.7.B
- Temporary Outdoor Activity** – Section 5.16.7.D

Detailed Description of Proposed Special Exception Use

Please describe the proposed use in detail. *By example, appropriate information for proposed child care centers includes number of children and caregivers, and hours of operation. Appropriate information for outdoor sales temporary by others includes type of merchandise, proposed structures, hours of operation, duration of temporary sales, and security measures.*

Applicant seeks a special use exemption to utilize the property as a University of Michigan-affiliated residence for the Sigma Zeta Chapter of Kappa Delta Sorority. Founded in 2018, the Sigma Zeta Chapter of Kappa Delta has been active on the University of Michigan campus for 7 years with its current leased facility on Tappan Street, Ann Arbor, MI 48104. The applicant seeks to acquire and redevelop the proposed site to create a new, expanded (appx. 23,500 SF) and updated residence facility for up to 75 sorority sisters plus a house director but initially designed to be residence to 43 sorority sisters. The new sorority house will include a chapter room/dining room, commercial kitchen, meeting spaces, media/study lounges, house director's suite, bedrooms for 43 residents in single, double and triple occupant configurations, and associated storage (including bicycle storage) and restrooms/club bathrooms.

General Special Exception Use Standards

The criteria for approval for special exception uses is provided in Section 5.29.5.D of the Unified Development Code. Your responses below will help the Planning Commission determine if the proposed special exception use meets the criteria for approval.

1. How is the proposed use consistent with the general objectives of the Comprehensive Plan?

General Objectives of Comprehensive Plan:

Proper Location for Sorority House.

The most fundamental objective of the Comprehensive Plan is to permit only certain uses in certain parts of the City. The Comprehensive Plan's Future Plan Map expressly includes the use of this property which is already zoned R2B, as a sorority, thus consistent with its general objectives.

Sustainability.

The Comprehensive Plan encourages electrifying new projects as much as possible. This project converts an 8,000 sq ft house from nearly 100% natural gas powered for a single family to approximately 85% electric powered facility serving 44 people. Efforts were made to determine viability and appropriateness of Solar Panels and full electrification. See attached as Exhibit A, findings from solar panel consultant confirming that roof area and tree canopy undermine the viability of solar panels. Kitchen consultants cite use and fuel efficiency of gas with respect to fully electrifying the commercial kitchen and expressed a strong preference for that part of facility to be gas powered. The project includes a stormwater detention system designed to retain the majority of stormwater on-site. This system effectively manages the property's stormwater, reducing runoff to neighboring properties by approximately 52% (see covering page of site plan), thus reducing adverse effects of climate change – excessive storm water - as cited in Comprehensive Plan. Additionally, locating this facility in an area readily accessible by walking or biking to campus and the Main Street retail area reduces the need for driving and reduces the carbon footprint.

Density/Walkability.

Another objective of the Comprehensive Plan is to facilitate density in places that will alleviate housing pressure from competing campus housing. The proposed project helps create residential density in an area that is easily accessible to downtown and central campus via pedestrian and bicycle travel. Sufficient bicycle storage is provided on the grounds to facilitate the same. The Comprehensive Plan also encourages increased density in areas that are walkable to the main commercial hubs to reduce the need for driving and reducing the carbon footprint as noted above. The Comprehensive Plan even specifies three story buildings to achieve this density in R2B districts. This location creates that very density in an area that is very much walkable to the main campus and the Main Street retail areas, and thus consistent with the Comprehensive Plan.

Storm Water Management.

By providing an underground storm water detention system and improving the storm water main in Oxford Road, this project mitigates the effects of its impervious surfaces. Given the legally mandated requirement of providing a fire lane and turnaround (the main added impervious surfaces), mitigating any adverse effects thereof is consistent with the general objectives of Comprehensive Plan.

Maintaining and/or Rebuilding the Tree Canopy.

While removal of some trees is unavoidable, the proposed site plan intentionally retains as much of it as possible and then adds significant plantings to mitigate the loss. In total, 121 trees will be added to the site so that, in the long term, there will be an increase in the number of trees from 92 to 168 which will add to the tree canopy, another

objective of the Comprehensive Plan.

2. How will the proposed use be designed, constructed, operated, and maintained so it is compatible with the existing and planned character of the general vicinity?

Significant effort has been made in the design of the facility (tucking it into the hillside for example), so that its appearance, including its height, size and scale will be consistent with the existing and planned character of the general vicinity which already consists of a number of residential facilities, many of which serve as fraternities, sororities and cooperatives. See, attached as Exhibit B, map showing the subject site and identifying 12 other existing large residential facilities in the immediate vicinity. The proposed new sorority facility will very much fit in as it will present with a traditional design typical of other high quality designed fraternity and sorority houses in the area. The design will allow virtually all activity occurring on the property to be hidden from neighboring properties. The footprint of the building is approximately the same as the footprint of the existing building on the property, and by digging into the hillside, the portion of the building visible to the neighbors to the north, east and south will be approximately 1.5 to 2.0 stories which is well within the comparable student housing facilities in the neighborhood. Furthermore, an 8' buffering fence with a row of coniferous trees is proposed along the back of the property to provide a substantial buffer for the homes along Cambridge. 6' fencing will do the same along the northerly and southerly property lines. None of it will impact the significant landscape buffering already in existence on the neighboring properties. All applicable ordinances intended to protect neighboring properties from construction activities will be observed, thus minimizing the impact on neighbors of the construction.

3. How is the proposed use consistent with the population density, the design, scale and bulk of existing buildings and structures, and the intensity and character of activity in the general vicinity?

The proposed use will add appropriate residential density to an area adjacent to the University of Michigan campus on a site near several other similar facilities. Its proximity to campus and downtown will facilitate utilization of these areas without the need to drive. Its size, design and scale are all intended to fit very appropriately into a neighborhood already largely devoted to fraternities, sororities and other cooperative living arrangements. However, in light of the still existing single-family residential neighbors, the house is also designed to be tucked into the hillside so as to retain the character of the general vicinity and will be built with substantial landscape buffers between it and its single-family neighbors. The 3-story construction maximizes the number of residents within the building footprint and the height is minimized by building into the hillside to keep overall size and scale in line with the character of the neighborhood. The facility is on a large lot and density is appropriate for the area. There will only be minimal on-site parking, so activity on Oxford Road will be mostly limited to pedestrian and bicycle travel.

4. How may the proposed use impact the use, peaceful enjoyment, economic value, or development of the immediate neighborhood and general vicinity?

The proposed use will have no material impact on the peaceful enjoyment, economic value or development of the immediate neighborhood and general vicinity. The property is designed to keep noise and activity within its boundaries. Most sound in the building will be on the first floor where the eating and gathering facilities are located. The first floor is below grade. Single family residents on Cambridge and south on Oxford will benefit from the sound buffering of a retaining wall and the hillside, a much more effective sound buffer than landscaping. And, sound from the top two floors will be contained because the windows are fixed (do not open). Because the area is already devoted to a number of similar facilities, adding this facility will not change the character of the neighborhood or general vicinity. Also, this area is already zoned for apartment-type student housing and there are already numerous similar facilities in the area, including on Oxford Road. Adding this facility, especially with its sound and visual buffering as described herein, will not adversely impact property values of the surrounding single-family homes. This has been confirmed by a local appraiser familiar with the area. See letter from local residential appraiser attached as Exhibit C.

5. How may the proposed uses affect the environment or natural features on the site and in the general vicinity?

The Plan calls for removal of 45 of existing 92 trees (down from 48 as three landmark trees on the north side of the property have been added from the prior site plan submittal), as well as considerable grading and excavation. Significant effort has been made to conserve as many existing trees as possible, with specific consideration given during site plan design to protecting and preserving the largest and oldest trees. Mitigation plantings have been proposed on site to the maximum extent possible. To our understanding, the proposed development does not impact any endangered species habitat, floodplains, watercourses, wetlands or steep slopes.

The actual impact on the tree canopy, however, is considerably less than would appear from the above figures given the nature of the trees that need to be removed and the substantial new plantings offered in the plan. Of the 45 trees to be removed, only 39 are considered "woodland" trees (the type the City typically seeks to preserve) and of those, 4 are not healthy. Thus, the real number of trees to be removed that the City generally seeks to limit, is 35 of the 92 trees currently on the site. Of these 35 trees, 13 are considered to be invasive species by the City and removal is generally less objectionable. This leaves only 22 trees of the original 92 that are trees generally considered by the City to be worth preserving, but which must be removed. See landscape drawings in resubmitted site plan. This is counterbalanced by planting some 121 new trees that, in time, will fill in the existing tree canopy and provide substantial visual screening for the neighbors. Accordingly, when completed, the tree total on the property will actually rise from 92 to 168.

6. How will the proposed use affect the location and access to off-street parking and protect pedestrian safety?

The current access to Oxford Road is beyond the southerly end of the property and utilizes a driveway on and over the neighbor's property via easement. The proposed site plan relocates the access driveway with a single replacement access driveway northerly along Oxford Road, thus moving it off of the neighbor's property. There should be little or no other impact to the access to off-street parking, and pedestrians will still only need to navigate one curb cut. In order to protect pedestrian safety, new pedestrian sidewalks are being provided and landscaping is designed to be sensitive to pedestrian interactions. The proposed site plan minimizes on-site parking spaces (now only 8). Residents with cars will be required to obtain off-site parking in available nearby lots or structures so as to minimize on-street parking needs.

7. What is the relationship of the proposed use to main traffic thoroughfares and to street intersections?

The proposed use is approximately equidistant to both Washtenaw and Hill streets, the nearest main traffic thoroughfares and thus, this development will functionally have the same access to Oxford Road and nearby thoroughfares as exists today. Additionally, it is expected that most daily travel by residents will be as pedestrians or via bicycle. Accordingly, daily vehicular access will be minimal.

8. How will the proposed use affect vehicle turning movements in relation to traffic flow routes?

The turning movements from the property onto Oxford Road will be essentially unchanged except moved northerly on Oxford Road and no longer affect the neighbor's property. The site plan provides a back-up/turn around area to allow vehicles (i.e., cars, fire department vehicles, waste disposal and delivery vehicles, etc.) to turn around on site without impacting traffic flow on Oxford Road. See also, traffic study that accompanies this submission.

9. What will be the intensity and character of traffic and parking conditions on the site, and in the general area?

The proposed site plan shows 8 parking spaces. The site will have a single access drive terminating at the parking area. The site plan provides a back-up/turn around area to allow vehicles (i.e., cars, fire department vehicles, waste disposal and delivery vehicles, etc.) to turn around on site without impacting traffic flow on Oxford Road. Most daily travel

from the facility by the residents is expected to be via pedestrian travel, bicycle and public transportation. Accordingly, traffic intensity on site is expected to be low.

10. How will the need for any additional public services and facilities impact the social and economic welfare of the community?

No new additional services and facilities are expected for this site.

11. Does the proposed use match or exceed the standards for density and required open space for the zoning district in which it is located, if applicable, or will a variance be requested?

The proposed use will match or exceed the standards for density and required open space for the R2B zoning district and no variance will be required or requested.

Use Specific Standards

Most special exception uses have use specific standards provided in Section 5.16 of the Unified Development Code. The UDC section providing the specific standards for each special exception use is noted above next to the uses that require special exception approval. Please state each specific standard for the proposed special exception use and indicate how the proposed use meets each specific standard below:

Use Specific Standard a: A resident manager shall be employed or appointed. For purposes of this section, a resident manager is one who lives on-site, serving in a regular or full-time capacity.

Response: The applicant will employ a resident manager who will live on-site and will serve in a regular capacity.

Use Specific Standard b: A minimum *lot area* of 8,500 square feet subject to a minimum of 350 square feet of *lot area* per occupant shall be provided.

Response: The Lot area of the property is approximately 45,600 square feet (1.047 acres) thus exceeding the 8,500 square feet standard. The required minimum square footage of lot area required to meet the minimum standard of 350 square feet of lot area per occupant (based upon 44 occupants) is 15,400 (26,250 for 75 occupants). It thus meets this standard as well.

Use Specific Standard c: The *floor area* of the *principal building* shall have a minimum of 5,000 square feet. *Single-family or two-family dwelling* containing 5,000 square feet or less may not be converted to a *fraternity or sorority house, or student cooperative housing*.

Response: The floor area of the proposed building is approximately 23,500 square feet and thus exceeds the minimum of 5,000 square feet.

Use Specific Standard d: A *fraternity or sorority house, or student cooperative housing adjacent to a single-family or two-family dwelling shall have a hedge, berm, fence, or wall, forming a continuous screen at least six feet high along the entire length of each lot line where the adjacency with the single-family or two-family dwelling occurs, except in the front required setback area or as restricted by other ordinance. Screening that continues into the front required setback area shall be consistent with Section 5.26 Fences.*

Response: The southerly and easterly lot lines abut single family dwellings. The proposed site plan accompanying this application provides a combination of privacy fencing and landscaping (e.g., hedges/bushes) of at least six feet high along the entire length of the respective lot lines.

Use Specific Standard e: The maximum number of occupants shall be established by the special exception use, and any increase in occupancy shall require a new special exception use permit.

Response: Applicant proposes a maximum number of occupants of 75, including the resident manager/director with the facility currently designed for a total of 44 occupants.

Use Specific Standard f: Density increases and other modifications to existing *fraternity or sorority houses*, and *student cooperative housing* may be allowed pursuant to Section 5.30 except as provided in Subsection f below.

Response: This application is for new construction and not a change to an existing facility. Accordingly, this standard is not applicable.

Use Specific Standard g: Kitchen facilities, common areas for meeting and social space, or handicap accessibility may be expanded by 10% of the floor area or 1,000 square feet, whichever is less, without securing or modifying a special exception use permit if current parking ordinance standards for fraternity or sorority houses, and student cooperative housing are met.

Response: Not applicable.

Site Plan for Special Exception Uses

A site plan is required with all special exception use applications. Indicate which development activity situation applies to your special exception use application. Provide the required type of site plan with your materials.

No Development Activity Proposed – If the proposed use is intended for an existing building or structure, and no development activity is proposed that requires site plan approval, you may submit a **Site Plan for Special Exception**. See Table 5.29-2 for required inform with the required information outlined in Section 5.29.8, Table 5.29-2. Note that certain circumstances may be eligible for an exception from an ALTA land survey, see Section 5.29.8.B.4 for complete details.

New Development Activity Proposed – If the proposed use is associated with any development activities that require site plan approval, a **Site Plan for Planning Manager, Planning Commission, or City Council** is required. See Section 5.29.8, Table 5.29-1, for development activities that require site plan approval, and see Table 5.29-2 for required site plan information by type.

Citizen Participation Requirements

Special Exception Use applications require **Type 1 Citizen Participation**. See UDC Section 5.28.4 for citizen participation requirements and procedures. Guidelines and templates to help fulfill this requirement are available at www.a2gov.org/development.

Report on Citizens Participation meeting is submitted herewith.

EXHIBIT A to SEU APPLICATION – Solar Study Report with Covering Email

From: Christian Groesbeck <christiang@harvestsolar.com>

Sent: Thursday, April 9, 2026 5:00 PM

To: Jesse Sullivan <jsullivan@drivenbycore.com>

Cc: Christopher Miller <cmiller@drivenbycore.com>

Subject: Re: Ann Arbor Solar Project

Thanks Jesse,

This is what I came up with. I cut back the trees to the property line, but they still shade heavily (darker colors mean less solar production). Two of the small inside roofs are too skinny for me to fit any panels there with fire code setbacks. This is the most solar I can fit on this, and I would highly recommend against this type of design.

Looking at the output of the array, its about half of what we'd typically expect from a roof mounted array. It frankly would be a waste of money and would look really poor. Its basically a case study of what you shouldn't do for solar.

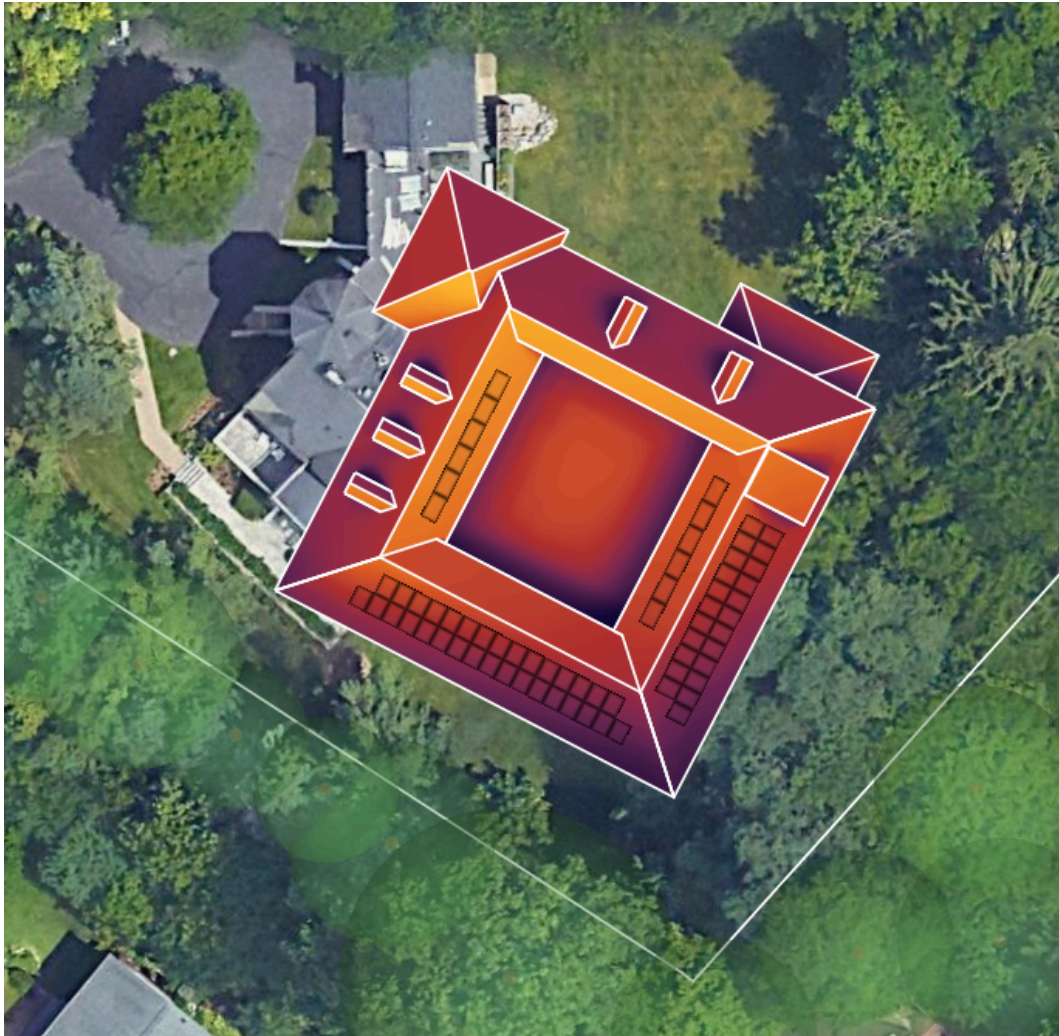
Let me know what questions you have, thanks!

Christian Groesbeck
(231) 313-2743

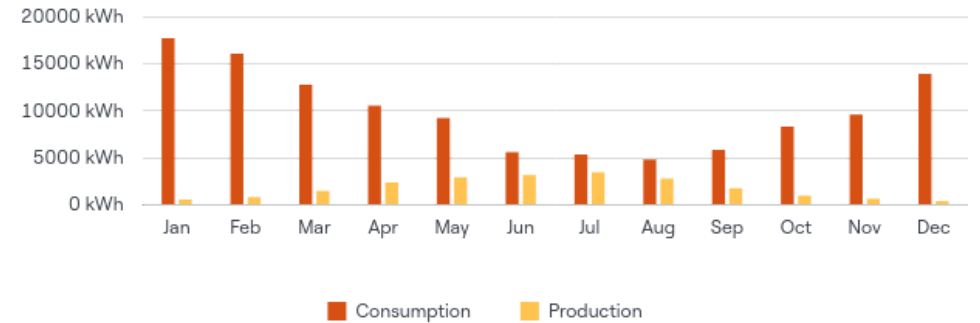
YOUR SYSTEM

SYSTEM SIZE (DC) **26.8 kW**
 # OF ROOF MOUNTED PANELS **67**
 # OF GROUND MOUNTED PANELS **0**

PROJECT NAME **Kappa Delta Sorority**
 PROJECT ADDRESS **805 Oxford Rd, Ann Arbor, MI**
 EST. YEAR 1 BILL SAVINGS **\$3,837.96**



IRR	Lifetime Savings	LCOE	Payback Period	Energy Offset
7.43%	\$164,346.68	\$0.12/kWh	13.9 years	18%



System Price	\$103,212.00
Incentives	Federal ITC - 30% -30.00% system cost
	Up to -\$30,963.60
Total Value of Incentives	\$30,963.60
Net System Price	\$72,248.40
Add. Value of Depreciation	\$0.00

Preliminary proposal contingent on site assessment and engineering review. Federal ITC assumed for 30% with Direct Pay, please consult with your tax professional. Project meets domestic content requirements for Direct Pay. Permits, potential utility studies / upgrades and structural reinforcements are not included. Project assumptions: Level 1 DG interconnection on DTE residential rate. Sorority operates as a non-profit and is sales tax exempt.

Owner	SIGMS ZETA HOUSING, LLC		File No.	0001682	
Property Address	805 Oxford Rd				
City	Ann Arbor	County	Washtenaw	State	MI Zip Code 48104
Appraiser	Heather Somers-Strozeski				

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805 Oxford - Page 1

Davis M. Somers Co. Inc.
Real estate Appraisal & Consulting
2944 Whittier Ct, Ann Arbor, MI 734-665-5891

April 20, 2026

Dear Members of the Ann Arbor Planning Commission,

My name is Heather Somers-Strozeski, and I am a 3rd generation Certified real estate appraiser in Washtenaw County. My family has owned and operated the Davis M Somers Co Inc. since 1964. I am a Certified residential appraiser and have been certified and licensed, specializing in the market area since 2004, with prior experience as an appraiser trainee working closely with my grandfather, owner of the company, Davis M Somers, a General real estate appraiser, and Tim Somers, a General appraiser. I have been a licensed Real Estate Salesperson since 2001.

I have been asked to evaluate whether adding a sorority house to 805 Oxford Road as shown in the proposed site plan, will adversely affect property values of the abutting and nearby single-family properties on Cambridge and Oxford Road.

The subject property, 805 Oxford Road, is north and west of Cambridge Road, east of Washtenaw Ave, south of Hill Street. The neighborhood is commonly known as College Heights and is proximate to the University of Michigan campus area. There is a mixture of single-family homes, apartments, and 2-to 4-family student rental conversions, multi-family co-ops, fraternity and sorority properties in the area. The Central business district is south of the area with office and commercial uses. The mixture in use is acceptable in the market.

Many of the single-family homes in the market area have been updated or remodeled. In some cases, older homes have been razed for new construction. Demand for housing in the area is good.

I have reviewed the proposed building plans, elevations, and landscape plans for the subject parcel at 805 Oxford Road, Ann Arbor, noting that it is to be constructed into the hillside. The proposed new construction has a very conscientious, intentional design and construction to flow and blend with the neighborhood and topography.

Attached is a neighborhood parcel map. The multi-family, co-op, and commercial homes in the neighborhood are highlighted in blue. The subject home, 805 Oxford Road, is highlighted in yellow. The single-family and vacant parcels are not highlighted on the map. I have personally appraised 2 single-family homes in the past 10-15 years on the 1900 block of Cambridge Road, which directly backs to the subject parcel and at 725 Oxford Road, and did not assign a negative market adjustment in my appraisal reports due to the proximity of the Multifamily co-op, fraternity, and sorority properties in the market area.

Additionally, I have appraised multiple homes in the 600-700 block of Oxford and multiple homes on the 1200-1900 blocks of Cambridge Rd, and in none of these appraisal reports did I assign a negative location adjustment or negative value adjustment.

The principal reason I have not assigned a negative location or value adjustment to these appraisals is that buyers of these properties understand the property is zoned R2B which allows sororities and fraternities and there is already a significant presence of those facilities in the area. Buyers wishing to avoid being in a neighborhood with mixed uses and multifamily homes would not be likely buyers in this neighborhood.

It is my professional opinion that the proposed construction of a new sorority in this neighborhood in general and on 805 Oxford Road in particular, will have no negative market impact on or cause a diminution in value to, the surrounding properties, including the single family property abutting the subject property to the south (on Oxford Road) and to the east (on Cambridge Rd.)

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DISCLOSURE OF PRIOR APPRAISAL AND/OR OTHER SERVICES:

I certify that, to the best of my knowledge and belief: I have not performed any prior services regarding the subject property, as an appraiser, or in any other capacity, within the 3-year period immediately preceding acceptance of this appraisal assignment.

Competency of the Appraiser The appraiser hereby certifies that she has the experience and knowledge to adequately execute this assignment competently, without the assistance of others, or has disclosed the lack of knowledge or experience to the client. The appraiser has taken all steps necessary or appropriate and has described in the report the lack of knowledge and/or experience and the steps taken to complete the report competently.

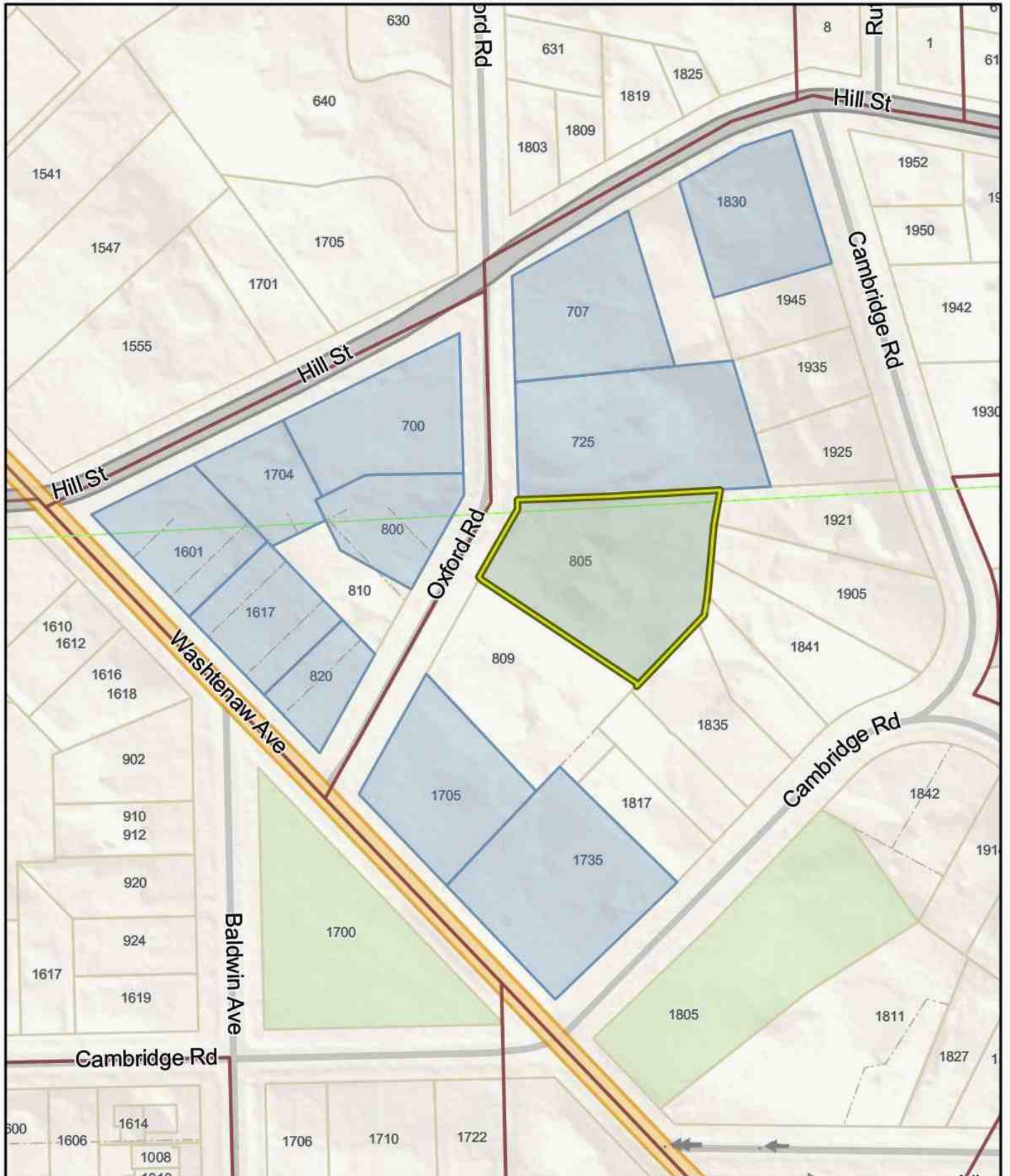
Appraisers in the State of Michigan are regulated by the Department of Regulatory Affairs (LARA), P.O. Box 30018, Lansing, Michigan, 48909. The following licenses are issued by the department: State Certified General, State Certified Residential, State Licensed, and Limited License. Limited License appraisers may only materially assist in an appraisal assignment under the direct supervision of a State Certified Appraiser. The appraiser currently holds a State Certified License Number 1204069305.

Sincerely,

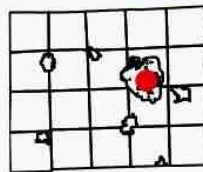
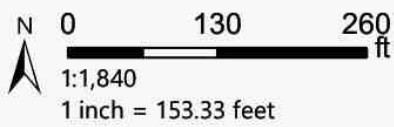
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Heather Somers-Strozeski
Davis M. Somers Co, Inc.
2944 W Whittier Ct
Ann Arbor, MI 48104
734.665.5891 ext 2
www.davissomers.com

Parcel Map



Map Title



Created 4/26/2026



This is user-generated output from a Washtenaw County mapping application and is for reference only. Data layers that appear on this map may or may not be accurate, current, or otherwise reliable. Parcels may not be to scale and should not be construed as a "survey description." Conclusions drawn from such information are solely the responsibility of the user. Any assumption of legal status of this data is hereby disclaimed.

EO Insurance



Aspen American Insurance Company
Insurer (Referred to below as the "Company")
 499 Washington Boulevard, 8th Floor
 Jersey City, NJ 07310



Company's Program Administrator:
 LIA Administrators & Insurance Services
 1600 Anacapa Street
 Santa Barbara, CA 93108
 800-334-0652

APPRAISAL, VALUATION AND PROPERTY SERVICES PROFESSIONAL LIABILITY INSURANCE POLICY

DECLARATIONS

Date Issued: 1/29/2026 Policy Number: AAI005312-11 Previous Policy Number: AAI005312-10

THIS IS A **CLAIMS MADE AND REPORTED** POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE **CLAIMS** THAT ARE FIRST MADE AGAINST THE **INSURED** DURING THE **POLICY PERIOD** AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE **EXTENDED REPORTING PERIOD**, IF APPLICABLE, FOR A **WRONGFUL ACT** COMMITTED ON OR AFTER THE **RETROACTIVE DATE** AND BEFORE THE END OF THE **POLICY PERIOD**. PLEASE READ THE POLICY CAREFULLY.

<p>1. Customer ID: 125085 Named Insured: DAVIS M. SOMERS COMPANY, INC. 2944 Whittier Court Ann Arbor, MI 48104</p>																																																	
<p>2. Policy Period: From: 02/27/2026 To: 02/27/2027 12:01 A.M. Standard Time at the address stated in 1 above.</p>																																																	
<p>3. Deductible: \$1000 Each Claim</p>																																																	
<p>4. Retroactive Date: 02/27/2002</p>																																																	
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<p>6. Limits of Liability:</p> <table style="width: 100%;"> <tr> <td style="width: 150px;">A. \$1,000,000</td> <td style="width: 150px;">Each Claim</td> </tr> <tr> <td>B. \$2,000,000</td> <td>Aggregate</td> </tr> </table>	A. \$1,000,000	Each Claim	B. \$2,000,000	Aggregate																																													
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<p>7. Covered Professional Services (as defined in the Policy and/or by Endorsement):</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Real Estate Appraisal and Valuation:</td> <td style="width: 10%;">Yes</td> <td style="width: 10%; text-align: center;"><input checked="" type="checkbox"/></td> <td style="width: 10%;">No</td> <td style="width: 10%; text-align: center;"><input type="checkbox"/></td> <td></td> </tr> <tr> <td>Residential Property:</td> <td>Yes</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td>No</td> <td style="text-align: center;"><input type="checkbox"/></td> <td></td> </tr> <tr> <td>Commercial Property:</td> <td>Yes</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td>No</td> <td style="text-align: center;"><input type="checkbox"/></td> <td></td> </tr> <tr> <td>Bodily Injury and Property Damage Caused During Appraisal Inspection (\$100,000 Sub-Limit):</td> <td>Yes</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td>No</td> <td style="text-align: center;"><input type="checkbox"/></td> <td>(If "yes", added by endorsement)</td> </tr> <tr> <td>Right of Way Agent and Relocation:</td> <td>Yes</td> <td style="text-align: center;"><input type="checkbox"/></td> <td>No</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td></td> </tr> <tr> <td>Machinery and Equipment Valuation:</td> <td>Yes</td> <td style="text-align: center;"><input type="checkbox"/></td> <td>No</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td>(If "yes", added by endorsement)</td> </tr> <tr> <td>Personal Property Appraisal:</td> <td>Yes</td> <td style="text-align: center;"><input type="checkbox"/></td> <td>No</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td>(If "yes", added by endorsement)</td> </tr> <tr> <td>Real Estate Sales/Brokerage:</td> <td>Yes</td> <td style="text-align: center;"><input type="checkbox"/></td> <td>No</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td>(If "yes", added by endorsement)</td> </tr> </table>		Real Estate Appraisal and Valuation:	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>		Residential Property:	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>		Commercial Property:	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>		Bodily Injury and Property Damage Caused During Appraisal Inspection (\$100,000 Sub-Limit):	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>	(If "yes", added by endorsement)	Right of Way Agent and Relocation:	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>		Machinery and Equipment Valuation:	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>	(If "yes", added by endorsement)	Personal Property Appraisal:	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>	(If "yes", added by endorsement)	Real Estate Sales/Brokerage:	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>	(If "yes", added by endorsement)
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<p>8. Report Claims to: LIA Administrators & Insurance Services, 800-334-0652, P.O. Box 1319, 1600 Anacapa Street, Santa Barbara, CA 93102-1319</p>																																																	
<p>9. Annual Premium: \$1,629.00</p> <p style="text-align: center;">\$20.00 Convenience Fee</p>																																																	
<p>10. Forms attached at issue: LIA002 (04/19) LIA MI (05/19) LIA MI NOT (05/19) LIA012 (06/22) LIA018 (06/20) LIA020 (02/22) LIA164 (05/19) LIA165 (05/19) LIA169 (12/21) LIA173 (01/24) LIA174 (01/25)</p>																																																	

This Declarations page, together with the completed and signed Policy Application including all attachments and thereto, and the Policy shall constitute the contract between the Named **Insured** and the Company.

01/29/2026

 Date

By _____
 Authorized Representative

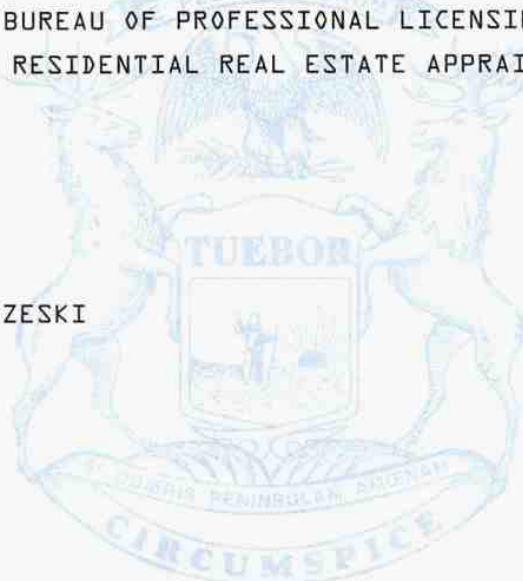
License

GRETCHEN WHITNER
GOVERNOR

Q949914

STATE OF MICHIGAN
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS
BUREAU OF PROFESSIONAL LICENSING
CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER LICENSE

HEATHER JOY SOMERS-STROZESKI



LICENSE NO.
1204069305

EXPIRATION DATE
07/31/2026

24129040500

THIS DOCUMENT IS DULY
ISSUED UNDER THE LAWS OF
THE STATE OF MICHIGAN