

**BOARD OF ZONING APPEALS  
CASE SUMMARY FOR  
APPLICATION FOR VARIANCE**



**1410 Geiger Street**

June 9, 2015 at 10:00 A.M.  
City Council Chambers, 1737 Main Street, 3<sup>rd</sup> Floor  
Columbia, South Carolina

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<b>Case Number:</b>	15-041-V
<b>Subject Property:</b>	1410 Geiger Street (TMS# 09114-05-03)
<b>Zoning District:</b>	RS-2, -DP (Single Family Residential district in a Design Preservation overlay)
<b>Applicant:</b>	Anita M. Recchio
<b>Property Owner:</b>	Anita M. Recchio
<b>Council District:</b>	1
<b>Summary Prepared:</b>	6/4/2015

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<b>Requested Action:</b>	Variance to the lot coverage requirements to construct additions to a single family residence	
<b>Applicable Sections of Zoning Ordinance:</b>	§17-275	Maximum of 30% lot coverage allowed within the RS-2 district.
	§17-112	Standard criteria for variances
<b>Case History:</b>	1/8/2015	Design/Development Review Commission (D/DRC) approves design of proposed additions.

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**Staff Comments:** The applicant is requesting a variance to the lot coverage allowance for a (RS-2) single-family residentially zoned lot. Lot coverage of 30% is allowed, and the applicant is requesting to cover +/- 34% instead. The existing home is +/- 1,531 sq. ft., and according to tax records was built in 1925. Also existing upon the property is a 428 sq. ft. garage. The proposed addition is approximately 2,115 sq. ft., and includes a master suite, a new kitchen, a great room, a covered porch, and a covered carport/porch. In total, a footprint of +/- 4,074 sq. ft. would be under roof

Part of this proposal would be the inclusion of a 6' wide strip from the neighbor to the east into the subject property. Should the 6' strip be consolidated into the existing lot, the new lot area would be +/- 11,966.7 sq. ft., which would allow for 3,590 sq. ft. of the lot to be covered under roof, or approximately 484 sq. ft. short of the applicant's request.

The applicant states that, due to their desire to remain in the home well into the retirement years ("age in place"), and a desire to conform to the design of the homes in the area, they cannot reasonably add a second story to the home.

The property is surrounded by RS-2 zoned properties and is in the northern portion of the Cottontown/Bellevue Historic District Neighborhood Association.

Should the Board be inclined to approve this request, the applicant will also be required to comply with design requirements of the Cottontown/Bellevue historic district (-DP), including the D/DRC's approval and the Certificate of Design Approval issued by staff on January 9, 2015.

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**Persons expressing support or concern about this application submitted the documents outlined below to staff. All documents are attached hereto and made a part of the record of the public hearing.**

Letters from:

- Paul Bouknight, President, The Cottontown/Bellevue Historic District Neighborhood Association
- Susanne Wessel, 1406 Geiger Avenue
- Amelia Bradley, 1414 Geiger Avenue

# Zoning Map

Variance 15-041-V

1410 Geiger Avenue  
TMS# 09114-05-03



Department of Planning & Development Services

**Legend**  
 INTERSTATES  
 RAILROADS  
 CITY LIMITS  
 FEMA FP

ZONING	
	D-1
	RS-1
	RS-1A
	RS-1B
	RS-2
	RS-3
	RD
	RD-2
	RG-1
	RG-1A
	RG-2
	RG-3
	UTD
	MX-1
	MX-2
	C-1
	C-2
	C-3
	C-3A
	C-4
	C-5
	M-1
	M-2
	PUD-C
	PUD-LS
	PUD-LS-E
	PUD-LS-R
	PUD-R
	OUT OF CITY
	DD DISTRICT
	DP DISTRICTS
	PD DISTRICT
	CC OVERLAY

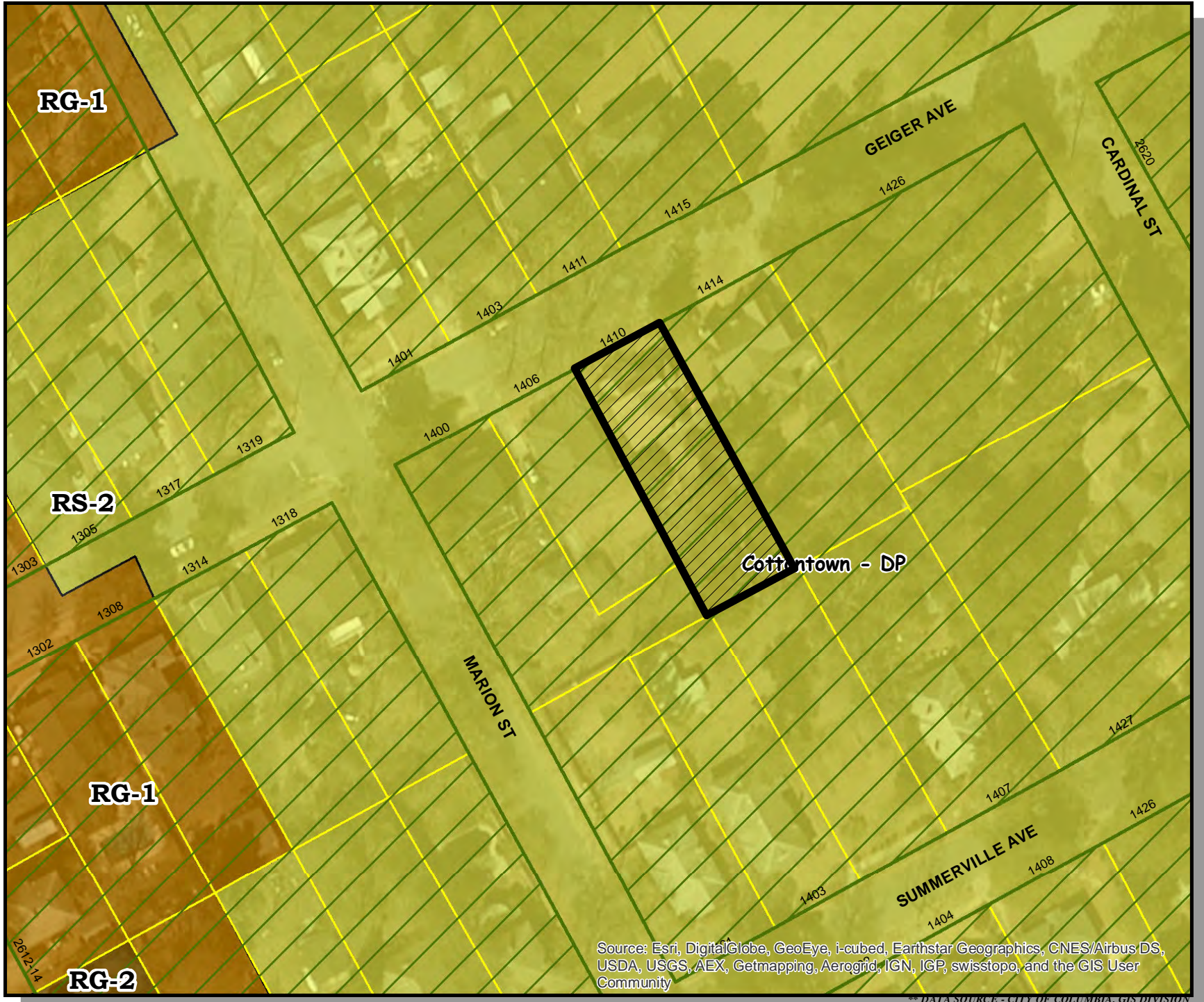
1 inch = 83 feet

**ORIGINAL PREPARATION/DATE:**  
This map was prepared by:

Ralana Wilson  
for  
June 9, 2015  
BoZA meeting

**DISCLAIMER:**

The City of Columbia Department of Planning and Development Services data represented on this map or plan is the product of compilation, as produced by others. It is provided for informational purposes only and the City of Columbia makes no representation as to its accuracy. Its use without field verification is at the sole risk of the user.



Source: Esri, DigitalGlobe, GeoEye, i-cubed, Earthstar Geographics, CNES/Airbus DS, USDA, USGS, AEX, Getmapping, Aerogrid, IGN, IGP, swisstopo, and the GIS User Community

\*\* DATA SOURCE - CITY OF COLUMBIA, GIS DIVISION



GEIGER

MARION

SUMMERSVILLE

© 2015 Pictometry



SUMMerville

SUMMerville

SUMMerville

MARION

GEIGER

MARION

GEIGER

GEIGER

CARDINAL



# CITY OF COLUMBIA BOARD OF ZONING APPEALS APPLICATION for VARIANCE

FORM REVISED 4/11/03  
**RECEIVED**

MAY 12 2015  
ZONING DIVISION  
ML

**OFFICE USE ONLY:**

Date Received 5/12/15 By ML  
Case Number 15-041-V Fee (CODE 05) \$ 50-

**\*\*\*VERY IMPORTANT – PLEASE READ THIS SECTION THOROUGHLY\*\*\*  
APPLICATION MUST BE SUBMITTED AND COMPLETE BY 12:00 NOON ON DEADLINE DATE!**

City staff cannot place this application upon the agenda of the Board of Zoning Appeals unless the applicant performs the following tasks prior to the deadline date:

1. Answer **all** questions upon this application.
2. Sign and date this application.
3. Include a site plan drawn to scale, showing the shape and dimensions of the lot; the location and size of existing and/or proposed structures, if any; the location and size of required parking spaces, if any; and the location of required landscaping and bufferyards, if any.

In addition, City staff recommends that you:

1. Provide photographs of the subject property and contiguous property.
2. Contact the neighborhood association and the property owners of contiguous property and inform each of your application. Opinions of these persons are best communicated to the Board in writing.
3. Attach additional paper if you feel that any portion of this application does not provide enough space.

## THE APPLICANT MUST BE PRESENT AT THE PUBLIC HEARING!

THE BOARD OF ZONING APPEALS CONDUCTS PUBLIC HEARINGS ON  
THE SECOND TUESDAY OF EACH MONTH AT  
CITY HALL, CITY COUNCIL CHAMBERS, THIRD FLOOR  
1737 MAIN STREET (Southwest Corner of Main and Laurel Streets)  
COLUMBIA, SOUTH CAROLINA, 29201

Location/Subject Property: 1410 Geiger Avenue  
Tax Map Number (Sheet, Block, and Lot(s)): TMS # 09114-05-03  
Zoning District: RS-2, -DP (Single Family Residential District in a Design Preservation Overlay)

Describe your proposal in detail: see A attached

The Zoning Ordinance classifies this use as a (include SIC Code Number): Single, SIC 8811.8

Area Attributed to Your Proposal (in square feet): 2,115 square feet

Are other uses located upon the subject property? (if YES, list each use and the square feet attributed to each use):  
see B attached

Total Number of Parking Spaces Upon the Subject Property: not applicable

This proposal does not conform to the Zoning Ordinance in the following way:	
Zoning Ordinance Section & Requirement	Proposed Instead
1. 17-275 Max 30% lot coverage	34% lot coverage
2.	
3.	
4.	

Please demonstrate how you satisfy the following **CRITERIA FOR VARIANCE** (see §17-112 (3) b. of the Zoning Ordinance). Please note that the members of the Board of Zoning Appeals will use your answers, among other things, as they evaluate your application:

1. **Extraordinary and exceptional conditions** pertain to the subject property: see C attached
2. The conditions noted above **do not generally apply to other property** in the area: see D attached
3. Because of the conditions noted above, the requirements of the Zoning Ordinance effectively **prohibit or unreasonably restrict the use** of the property: see E attached
4. Approval of the variance **would not be of substantial detriment to adjacent property or to the public good, and the character of the district would not be harmed**: see F attached

Section 17-112 (3) b.6. asks, "Is the variance the **minimum necessary**?" see G attached

And §17-112 (2) b.7. asks, "Is your proposal in harmony with the **purpose and intent of the Zoning Ordinance**, and will it not be injurious to the neighborhood or otherwise detrimental to the public welfare?" see H attached

**Applicant (PLEASE PRINT CLEARLY):** Anita M. Recchio  
 Name of Company: \_\_\_\_\_  
 Address: 1410 Geiger Avenue  
 City, State, ZIP: Columbia, SC 29201  
 Office Telephone Number: 803-678-6632 Home Telephone Number: 803-606-9453  
 Cellular Telephone Number: 803-606-9453 Fax Number: none  
 Do you check email at least once per day?  Y  N Email Address: amrecchio@coloniallife.com  
 Relationship to Property Owner:  
 Same;  Lessee;  
 Agent of property owner;  Contract lessee;  
 Contract purchaser;  Other \_\_\_\_\_

**Unless the applicant is property owner, the applicant must complete and submit a LETTER OF AGENCY.**

**By signing below, I, the applicant, understand and/or acknowledge that:**

1. I have completely read this application and understand all that it includes;
2. While the members of the Board of Zoning Appeals will carefully review and consider this application, the burden of proving conformance with the criteria for grant of variance rests with me;
3. The proposed use and construction complies or will comply with all other requirements of the City of Columbia Zoning Ordinance;
4. The Board of Zoning Appeals will render a written final decision regarding my application as soon as possible following the public hearing; and
5. Any time frames related to an appeal of a decision of the Board of Zoning Appeals shall start from the date that the written final decision is signed by the Chairman of the Board of Zoning Appeals.

Signature Anita M. Recchio Date 5/12/2015

A

*Describe your proposal in detail:*

We are building an addition to the existing house, married with a porte cochère. The porte cochère covers the existing parking area, which currently offers exposed, uncovered parking. It is similar in style and function with many of the existing neighborhood homes. The expansion allows for the addition of a bathroom for a total of two, a bedroom for a total of three, and expanded kitchen and dining area. Construction is away from the street, and design has been coordinated with and approved by the DDRC.

B

*Are other uses located upon the subject area?*

The addition is 2115 square feet under roof, which includes placing the existing parking under roof. The existing shed on the property, measuring 428 square feet remains unchanged.

C

*Extraordinary and Exceptional conditions pertain to the subject property:*

In advancing toward retirement, it is our desire to create a space that will allow us to remain in the home as long as we are ambulatory. While we could build up to a second story, it would not create an interior functionally that would support this need. We also believe that a single story design is more in line with the design of the neighborhood and maintains an atmosphere more fitting with the era of the existing homes. Our goal is to add an aesthetically pleasing and proportionate exterior while also creating a functional interior.

D

*The conditions noted above do not generally apply to other property in the area:*

Our home is smaller than surrounding homes, and has limited space, including just one bath, with limited kitchen size.

E

*Because of the conditions noted above, the requirements of the Zoning Ordinance effectively prohibit or unreasonably restrict the use of the property:*

To satisfy the need to maintain a one story dwelling while creating an aesthetically pleasing addition that fits the DDRC requirements and to create an architecturally sound structure, we desire to restrict construction to ground level.



F

*Approval of the variance would not be of substantial detriment to adjacent property or to the public good, and the character of the district would not be harmed:*

As the current home owner of over 10 years, we have worked closely with the our neighbors, the DDRC, and our architectural consultant to receive input and take all factors into consideration, which has been reflected in the design and floor plan, and ultimately resulted in a Certificate of Design Approval from the DDRC, which was received on January 8, 2015. Our neighbors appreciate and welcome the additional investment and value this brings to the community.

G

*Is the variance the minimum necessary?*

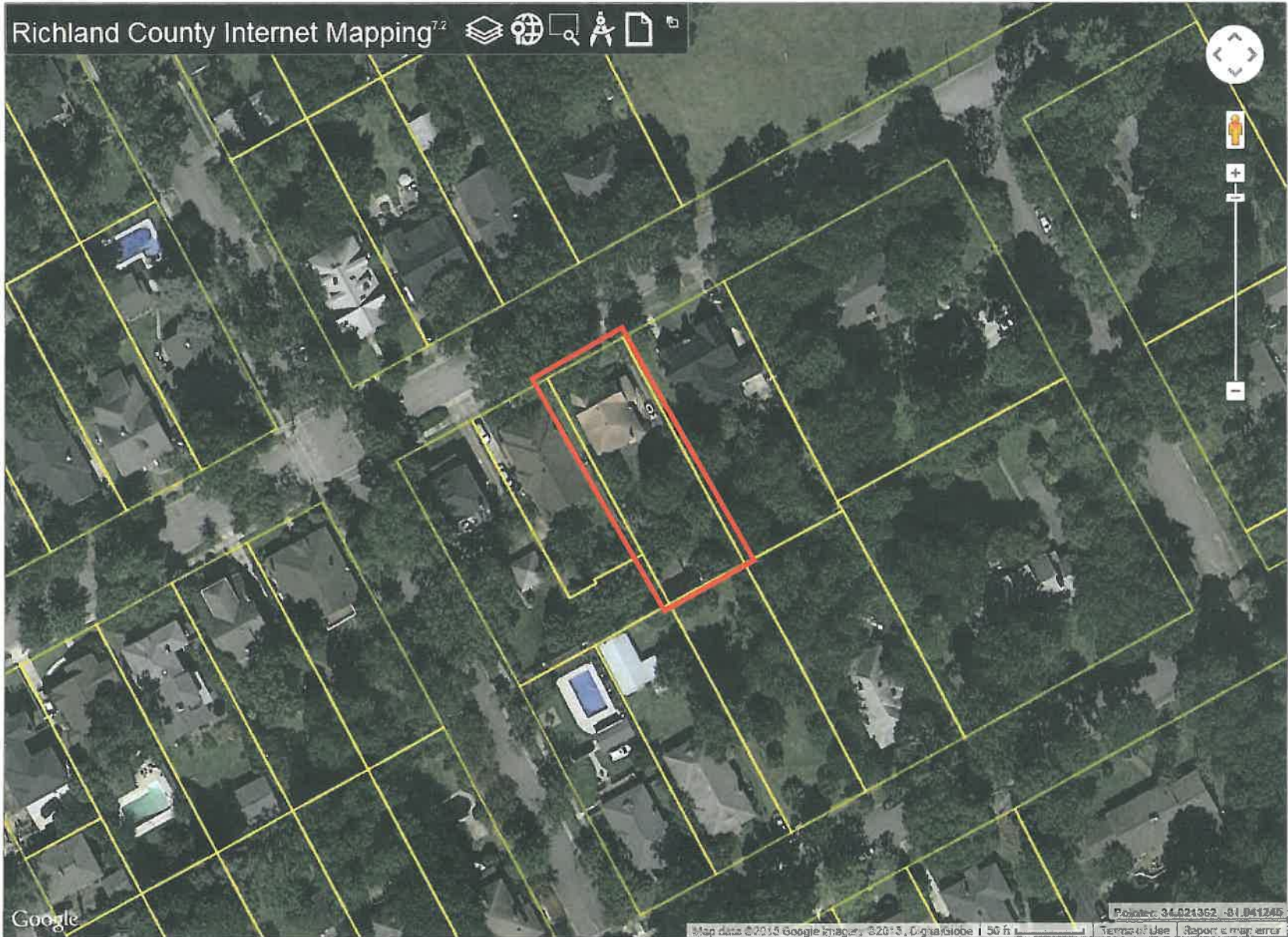
This is the minimum necessary for us to add an aesthetically pleasing architecturally sound addition that creates functionality to accommodate us as we age toward and beyond our retirement years.

H

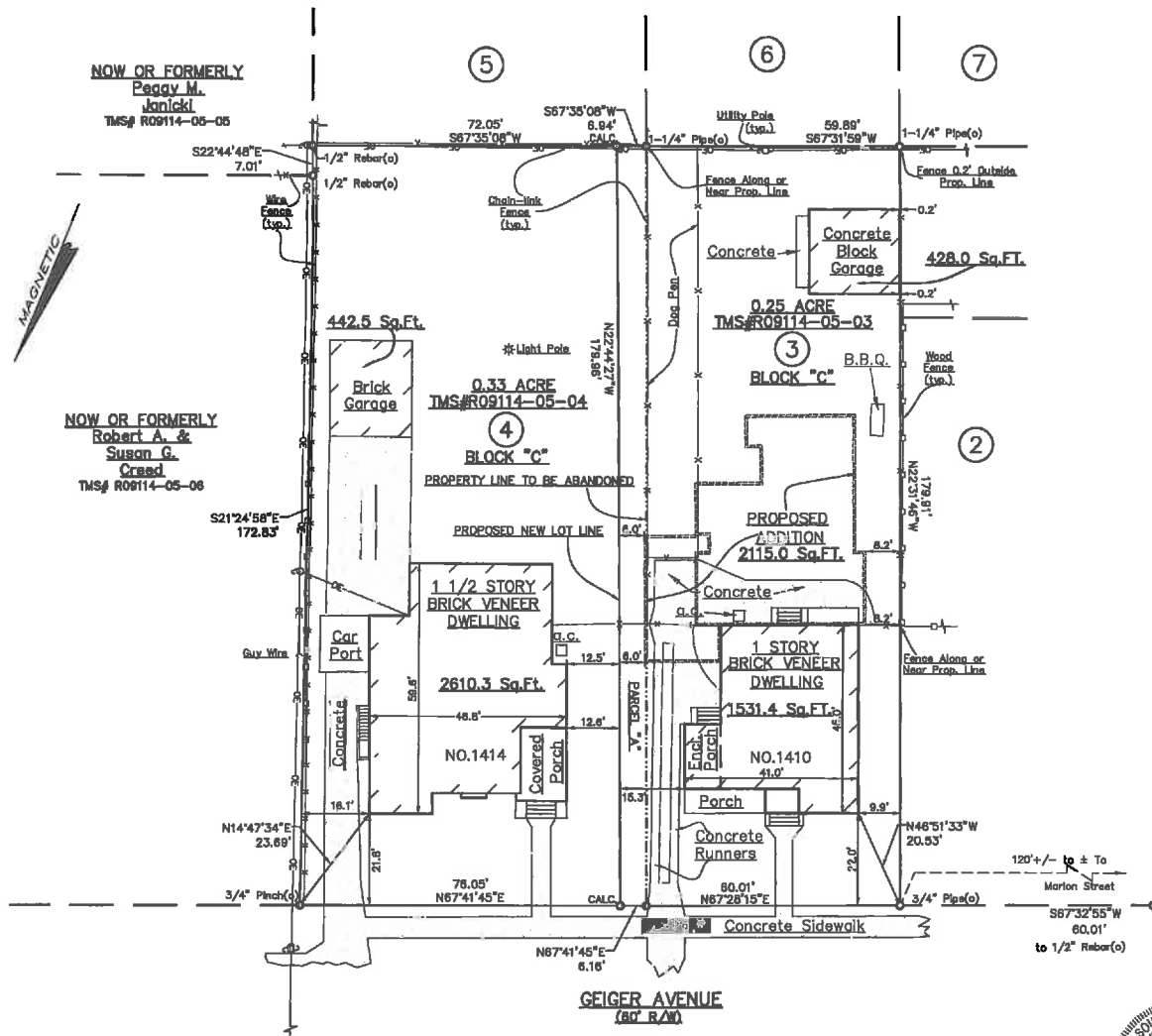
*Is your proposal in harmony with the purpose and intent of Zoning Ordinance, and it will not be injurious to the neighborhood or otherwise detrimental to the public welfare?*

The addition will in no way be injurious to the neighborhood or otherwise detrimental to the public welfare. Our neighbors appreciate and welcome the additional investment and value this brings to the community.





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**AREA TABLE:**

LOT 3: 10,787.6 Sq.Ft.  
LOT 4: 14,485.9 Sq.Ft.  
PARCEL "A": 1179.1 Sq.Ft.

**NEW AREA FOR**  
TMS#R09114-05-03:  
LOT 3 + PARCEL "A" =  
11,966.7 Sq.Ft.

**NEW AREA FOR**  
TMS#R09114-05-04:  
LOT 4 + PARCEL "A" =  
13,306.8 Sq.Ft.

**PERCENT LOT COVERAGE**  
FOR NEW  
TMS#R09114-05-03 =  
34.0%

**PERCENT LOT COVERAGE**  
FOR NEW  
TMS#R09114-05-04 =  
22.9%

**BUILDING SETBACKS AS PER CITY OF COLUMBIA:**  
0 FT. MINIMUM FROM THE FRONT, BUT A MAXIMUM KEEPS IT IN LINE WITH EXISTING STRUCTURES.  
10 FT. MINIMUM FROM THE REAR OF THE PROPERTY.  
6 FT. MINIMUM FROM THE SIDES OF THE PROPERTY.


**BOTH LOTS ARE ZONED SINGLE FAMILY RESIDENTIAL DISTRICT WITHIN THE DESIGN PRESERVATION OVERLAY. (RS-2,DP)**

**THE SHOWN PROPOSED ADDITION TAKEN FROM PROVIDED ARCHITECTURAL DESIGN PLANS FOR KYLE ADDY & ANITA RECCHIO, GEIGER ST., COLUMBIA.**

I HEREBY CERTIFY THAT THE PLAN SHOWN AND DESCRIBED HEREIN IS A TRUE AND CORRECT SURVEY TO THE ACCURACY REQUIRED BY THE CITY OF COLUMBIA SUBDIVISION REGULATIONS AND THE MONUMENTS SHOWN HAVE BEEN PLACED TO THE SPECIFICATIONS SET FORTH IN SAID REGULATIONS.



DATE:

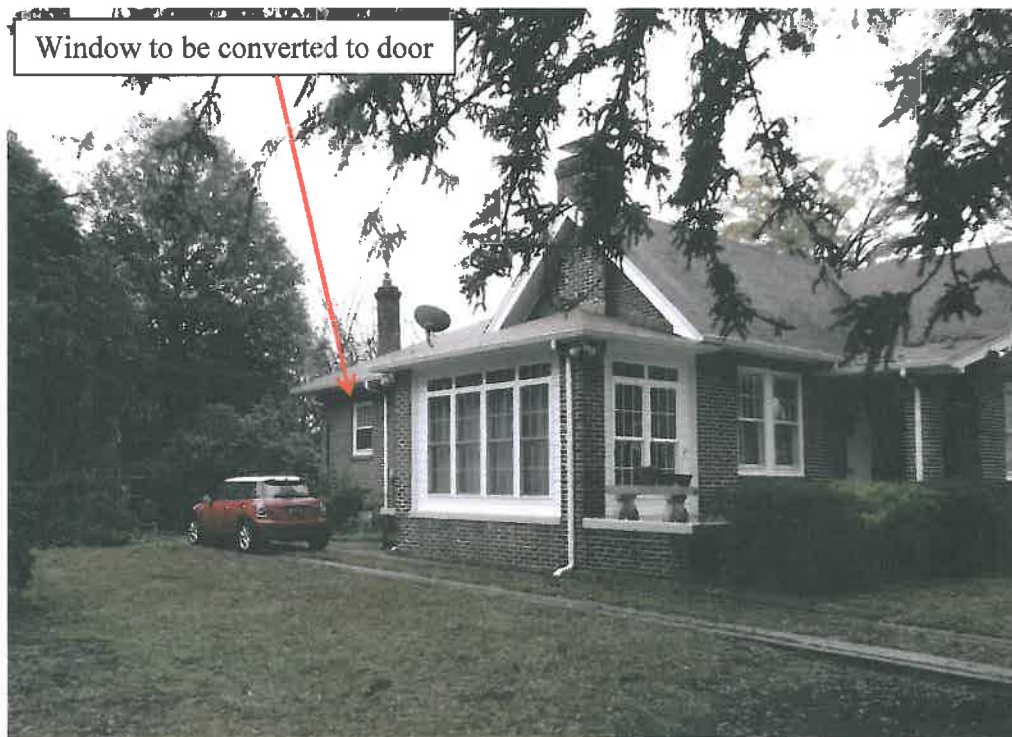
REVISIONS		 <b>COX AND DINKINS, INC.</b> ENGINEERS - SURVEYORS COX AND DINKINS, INC. 724 BELTLINE BLVD. COLUMBIA, SOUTH CAROLINA 29205 803-254-0316 Fax: 803-768-0170 Email: cd@coxanddinkins.com	PLAT		CERTIFICATION: I hereby state that to the best of my professional knowledge, information, and belief, the survey shown herein was made in accordance with the requirements of the Standards of Practice Manual for Surveying in South Carolina, and meets or exceeds the requirements for a Class A survey as specified therein; also there are no visible encroachments or projections other than shown.  PROF. LAND SURVEYOR NO. 29121 JEFFERY E. EDMONSTON	REFERENCES: 1.) LOT 3 & 4, BLOCK "C" ON A PLAT OF NEWMAN PROPERTY, BY JAMES C. COMINGTON, DATED APRIL 3, 1919, AND RECORDED IN THE OFFICE OF THE REGISTER OF DEEDS FOR RICHLAND COUNTY, SC, IN PLAT BOOK "F", PAGES 211 & 212. 2.) PLAT FOR RONNIE WEBSTER WEST, BY COX AND DINKINS, INC., DATED AUGUST 27, 1997.										
No.	DATE		DESCRIPTION	PREPARED FOR			NOTES:									
△			<b>KYLE L. ADDY &amp; ANITA M. RECCHIO</b>  RICHLAND COUNTY, COLUMBIA, SOUTH CAROLINA	1.) PARCEL A, (580 SQ.FT. PORTION OF TMS# R09114-05-04) TO BE COMBINED WITH LOT 3 (TMS# R09114-05-03) TO FORM A SINGLE TMS LOT. 2.) THE LOCATION OF OTHER UNDERGROUND UTILITIES AND SERVICES ARE UNKNOWN.												
DATE:		APRIL 21, 2015	SCALE:	1" = 20'	TAX MAP NUMBER:	R09114-05-03 & 04	BOOK:	E3A-44; D19-43	CHK:	5	SF NO.:	271 NO. 6	DWG:	S0019-43(REV2).dwg	BY:	21

DRAWN: NO.

1410 Geiger Avenue – Cottontown Architectural Conservation District



1410 Geiger Avenue



Window to be converted to door

Oblique View of 1410 Geiger Avenue

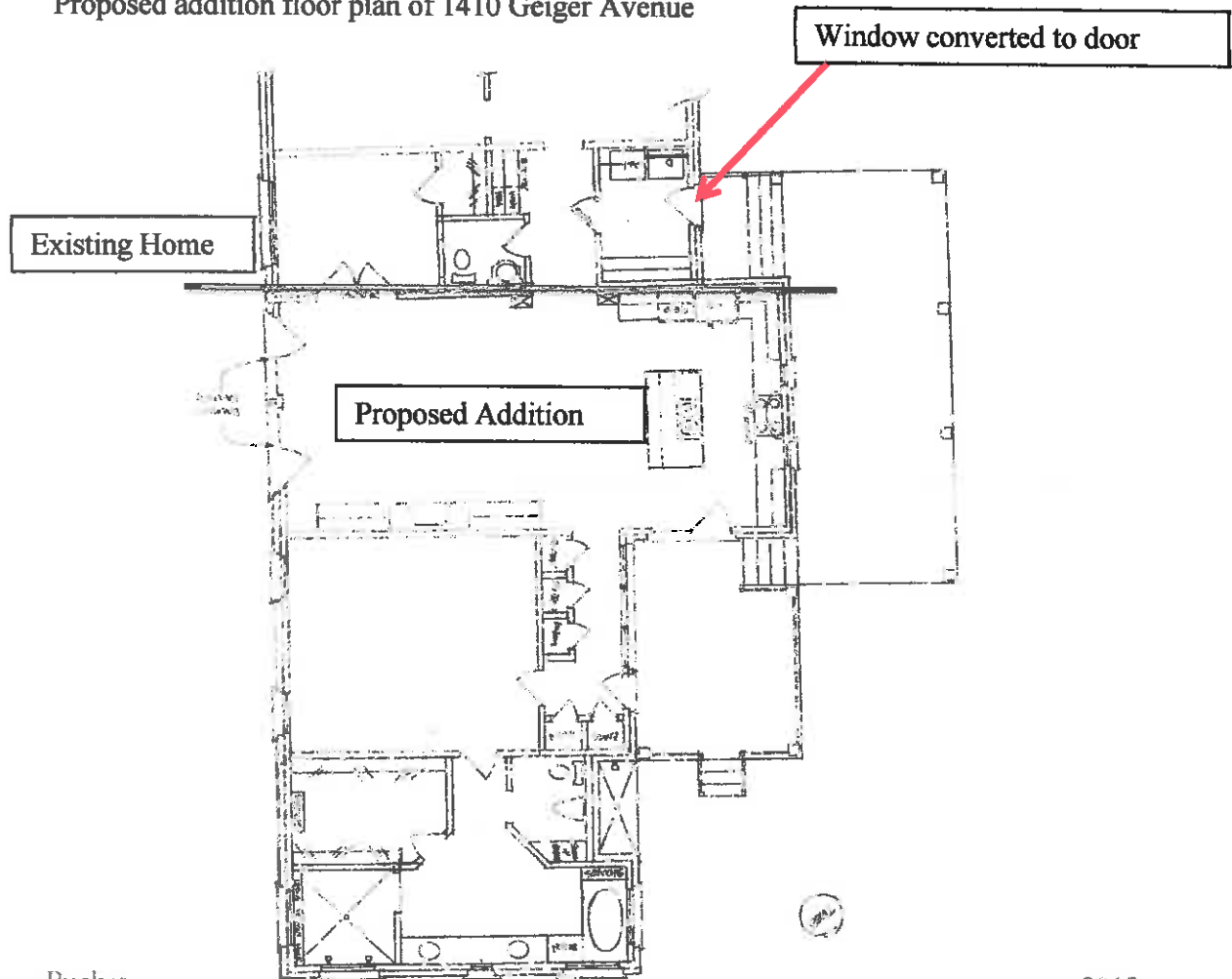


Narrow strip of yellow represents land aquired from neighbor.

Drawings were scaled to tax map

Proposed Site plan of 1410 Geiger Avenue

Proposed addition floor plan of 1410 Geiger Avenue

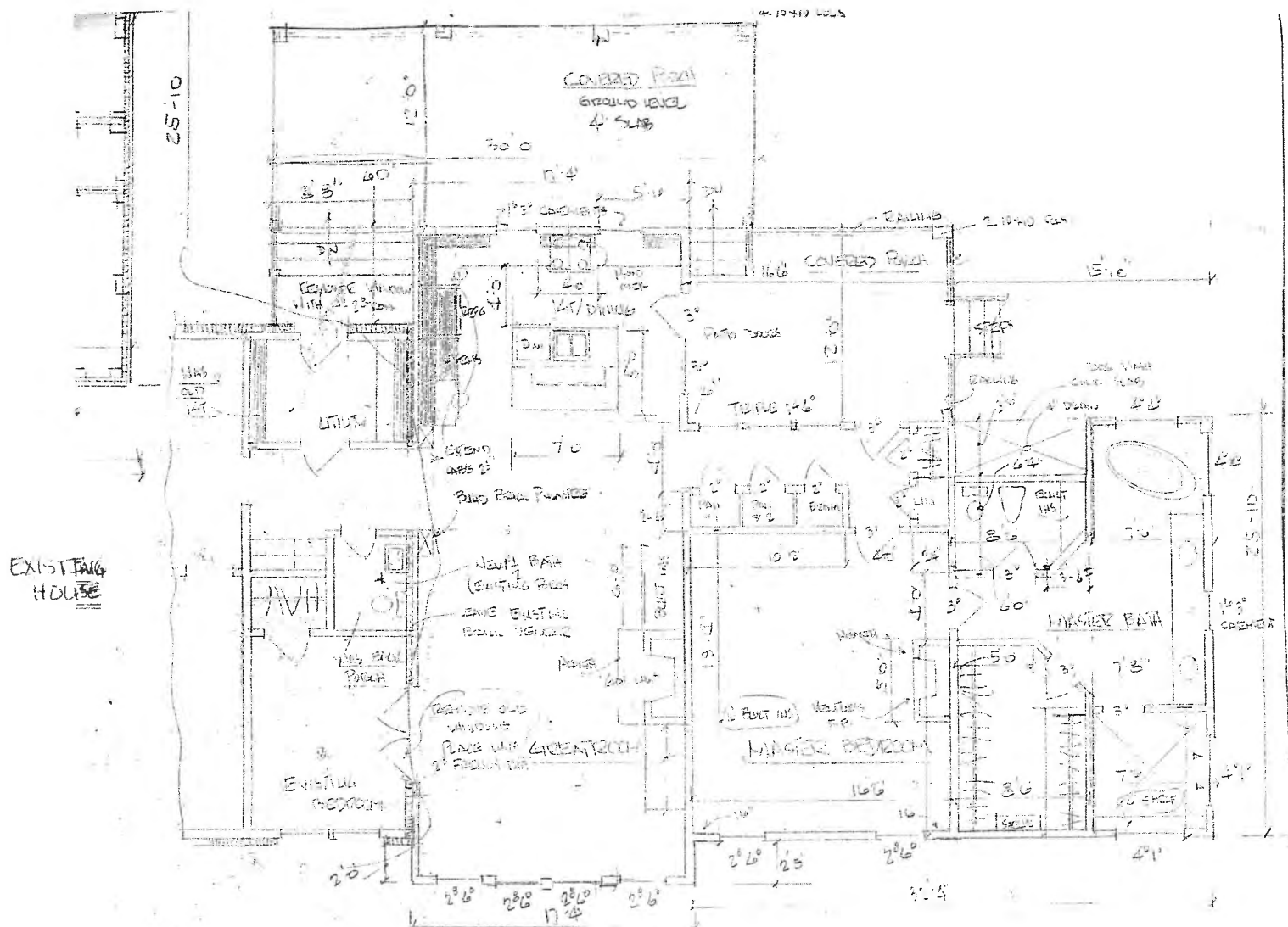




Proposed Front View of 1410 Geiger Avenue,  
with Staff recommendations to roof of carport



Proposed addition side view of 1410 Geiger Avenue with staff  
recommendations in red for hipped carport roof



FLOOR PLAN -  
 1/4" = 1'-0"  
 1466 sq. FEET

KYLE & JANITA REED - ARCH  
 60602 ST.  
 COLLIERIA



ADDITION

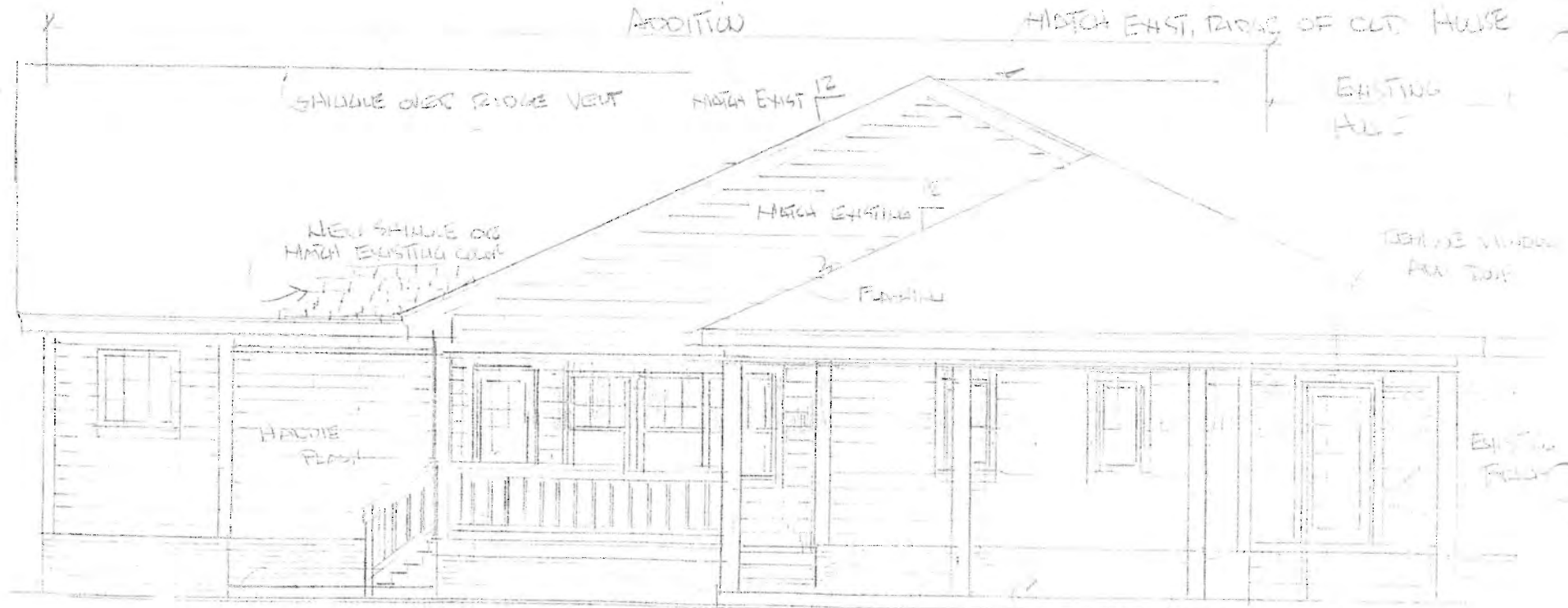
ADJUST RIDGE TO EXISTING MAIN HOUSE

EXISTING  
FRIDGE

RIGHT SIDE ELEV.



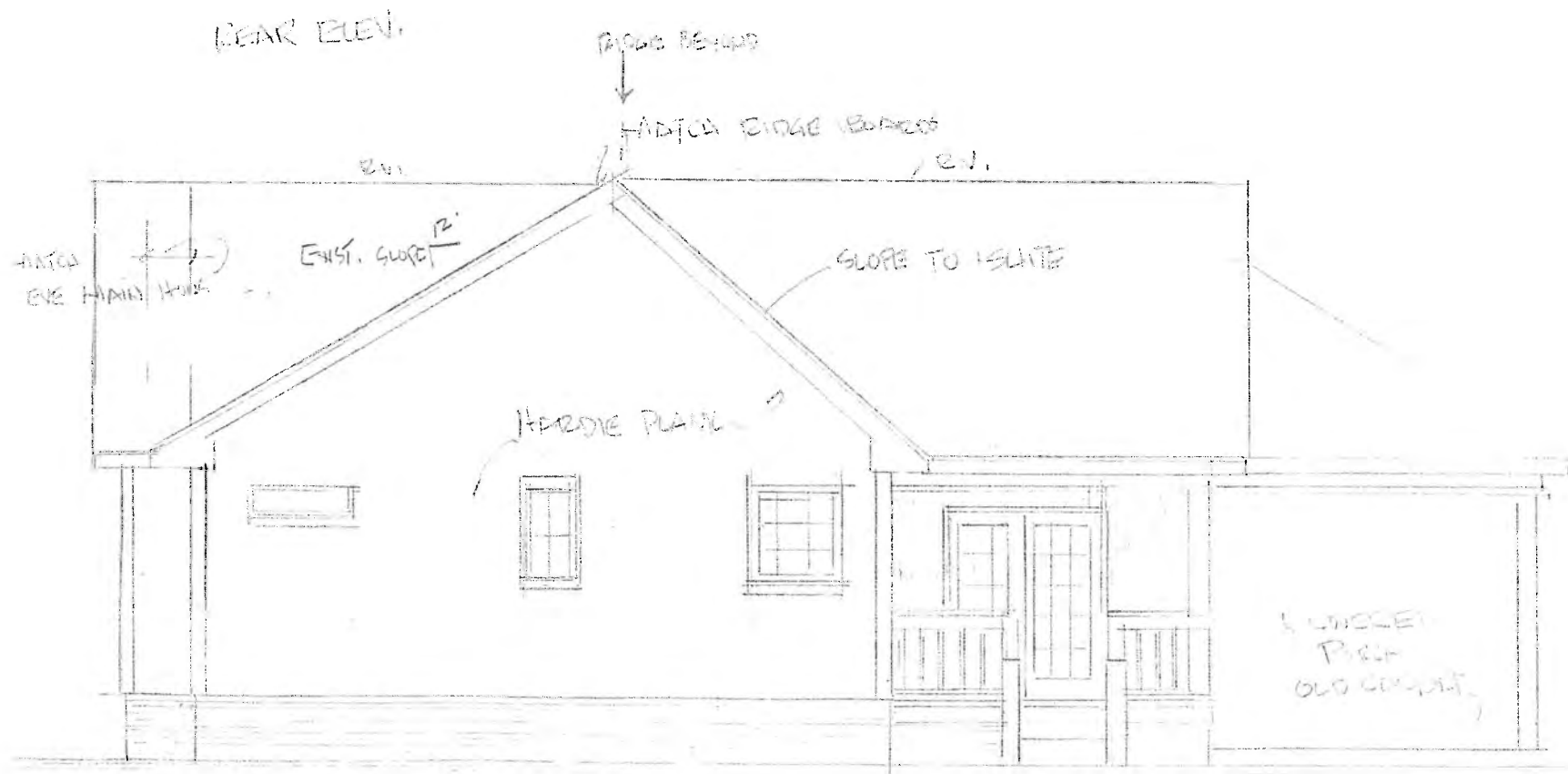
RIGHT SIDE ELEV.



4 CONCRETE  
FOR DOOR WALK

LEFT SIDE ELEV.

ADD GARAGE



REAR ELEV. 1/2" = 1'



## Design / Development Review Commission

### Certificate of Design Approval

1/9/2015

**Project:** Exterior Changes – Addition and Attached Carport

**Nature of Request:** Request for a Certificate of Design Approval for exterior changes, addition and attached carport.

**Address:** 1410 Geiger Street

**TMS#** 09114-05-03

**Date of Hearing:** Thursday, January 8, 2015

The above listed project was reviewed by staff to the D/DRC and approved with conditions based on its conformance with the guidelines adopted for the Cottontown Architectural Conservation District. Any conditions for approval are listed below.

1. **Any changes** to the project must come before the D/DRC or staff for approval.
2. This certificate **is not** a Building or Zoning Permit. The required permit(s) will need to be applied for from the Zoning Department.
3. A finalized design and window schedule to be submitted to staff.
4. The smooth side of proposed cement-fiberboard must be used on addition – no texture.
5. Carport columns and final detailing to be deferred to staff.
6. The carport roof is to be lowered and made into a hip.
7. All details to be deferred to staff.

Comments: Any other exterior work or site improvements must be brought back to staff for review and approval under a separate Certificate of Design Approval. Please feel free to contact me at 803-545-3151 or [mkpuckett@columbiasc.net](mailto:mkpuckett@columbiasc.net) with any questions.

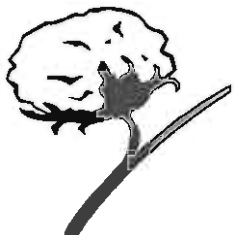
Applicant: Tim Strickland, property owner agent – 803-518-9042

Staff

*M. Kristen Puckett*

M. Kristen Puckett, Preservation Planner

COPIES TO:  DD/DP FILE  ZONING



## Cottontown/Bellevue Historic District Neighborhood Association

Mr. Brian Cook  
Zoning Administrator  
City of Columbia  
1225 Laurel Street  
PO Box 147  
Columbia, SC 29217

05/13/15

RE: Zoning Variance 1410 Geiger Avenue

Dear Mr. Cook,

The Cottontown/Bellevue Historic Neighborhood Association Board is not opposed to the variance requested, to exceed the maximum coverage by 4%, in order to add the master suite addition.

The addition would increase coverage of the lot from 30% to roughly 34%. The entire neighborhood benefits from such improvements that are consistent with the historic character of our neighborhood.

If you should have any further questions, please feel free to contact me.

Paul Bouknight, President  
The Cottontown/Bellevue/Historic District  
Neighborhood Association  
1324 Confederate Avenue  
Columbia, SC 29201

Susanne Wessel

1406 Geiger Ave

Columbia, SC 29201

May 11, 2015

To: Board of Zoning Appeals, Columbia, SC

Re: Variance application for 1410 Geiger Avenue, Columbia, SC 29201

This letter is to confirm that I have been informed of the application for a zoning variance at 1410 Geiger as it pertains to the addition to the existing home, with the purpose of adding a bath, bedroom and expanded kitchen. I have reviewed the floor plan and elevation as developed for the current owner, Anita Recchio. As the owner and resident of the contiguous home lying west of the 1410 Geiger Ave, I support this application for variance to enhance the existing property as outlined in the certificate of design approval.

Sincerely,

A handwritten signature in blue ink that reads "Susanne Wessel". The signature is written in a cursive style with a large, stylized 'S' and 'W'.

Susanne Wessel

Amelia Bradley

1414 Geiger Ave

Columbia, SC 29201

May 11, 2015

To: Board of Zoning Appeals, Columbia, SC

Re: Variance application for 1410 Geiger Avenue, Columbia, SC 29201

This letter is to confirm that I have been informed of the application for a zoning variance at 1410 Geiger as it pertains to the addition to the existing home, with the purpose of adding a bath, bedroom and expanded kitchen. I have reviewed the floor plan and elevation as developed for the current owner, Anita Recchio. As the owner and resident of the contiguous home lying east of the 1410 Geiger Ave, I support this application for variance to enhance the existing property as outlined in the certificate of design approval.

Sincerely,

  
Amelia Bradley

## Recchio, Anita

---

**From:** Recchio, Anita  
**Sent:** Monday, May 11, 2015 2:36 PM  
**To:** 'Paul Bouknight'  
**Cc:** Addy, Kyle L  
**Subject:** RE: Seeking Support for Zoning Variance to the Lot Coverage Requirements

Yes, please send the letter to Brian Cook. Thanks!

---

**From:** Paul Bouknight [<mailto:Paul.Bouknight@palmettohealth.org>]  
**Sent:** Monday, May 11, 2015 1:42 PM  
**To:** Recchio, Anita  
**Cc:** Addy, Kyle L  
**Subject:** Re: Seeking Support for Zoning Variance to the Lot Coverage Requirements

The Board is supportive of your request. I normally send a letter to Brian Cook, is that still the case? We will also have a copy for you.

Sent from my iPhone

On May 11, 2015, at 12:41 PM, Recchio, Anita <[AMRecchio@ColonialLife.com](mailto:AMRecchio@ColonialLife.com)> wrote:

Paul,

We received the updated plat from our surveyor today (see attached). With the purchase of a 6' strip from 1414 Geiger Avenue, the lot coverage will be 34%.

Thanks again for your help and let us know if you have any questions.

**Anita M. Recchio, FSA, MAAA**  
AVP and Actuary  
Unum US Finance

**Colonial Life**  
803-678-6632  
803-606-9453 (cell)  
[amrecchio@coloniallife.com](mailto:amrecchio@coloniallife.com)

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company. In New York similar products, if approved, are underwritten by The Paul Revere Life Insurance Company.

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**From:** Addy, Kyle L  
**Sent:** Sunday, May 10, 2015 9:32 PM  
**To:** Paul Bouknight  
**Cc:** Recchio, Anita  
**Subject:** Re: Seeking Support for Zoning Variance to the Lot Coverage Requirements

Thanks Paul! Much appreciated. Anita and I are very excited about improving our home and making it a place we want to be forever. Kyle

Kyle Addy  
VP, Core Market Services  
Colonial Life



803.678.6304

[KLAddy@ColonialLife.com](mailto:KLAddy@ColonialLife.com)

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company. In New York similar products, if approved, are underwritten by the Paul Revere Life Insurance Company.

On May 10, 2015, at 8:48 PM, Paul Bouknight <[Paul.Bouknight@palmettohealth.org](mailto:Paul.Bouknight@palmettohealth.org)> wrote:

**This message originated outside of Unum. Use caution when opening attachments, clicking links or responding to requests for information.**

I will poll the Board, we have always supported such requests. With the Boards approval, I will send a letter of support.

Sent from my iPhone

On May 10, 2015, at 7:22 PM, Recchio, Anita <[AMRecchio@ColonialLife.com](mailto:AMRecchio@ColonialLife.com)> wrote:

Paul,

Kyle and I are hoping to put an addition on our home that adds a bath, bedroom, porte cochère, and expands the kitchen and dining area. It is our desire to enhance our home in an aesthetically pleasing, architecturally sound manner to maintain the historical integrity of the neighborhood while turning the home into our forever home. In order to do so, we will need to request a zoning variance to the lot coverage requirements. We are still finalizing the plat, so we do not have exact lot coverage numbers at the moment, but expect it to exceed the 30% requirement by 4-5%. We received a certificate of design approval from the Design/Development Review Commission on January 8, 2015. (see link below)

We have support from our contiguous neighbors on each side of our home. We have also learned that it is helpful to have a letter of support from the neighborhood association. Would you be so kind as to provide a letter of support from the Cottontown/Bellevue Historic Distinct Neighborhood Association?

In addition, we have to get everything to the zoning commission by Tuesday, May 12 at the close of business.

[https://columbiasc.gov/depts/planning-boards-commissions/ddrc/agendas/20150108/ddrc\\_geiger\\_1410\\_eval\\_jan\\_2015.pdf](https://columbiasc.gov/depts/planning-boards-commissions/ddrc/agendas/20150108/ddrc_geiger_1410_eval_jan_2015.pdf)

Thank you in advance for your support. Please let us know if you have any questions.

**Anita M. Recchio, FSA, MAAA**  
AVP and Actuary  
Unum US Finance

**Colonial Life**  
803-678-6632  
803-606-9453 (cell)  
[amrecchio@coloniallife.com](mailto:amrecchio@coloniallife.com)

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<5DD19-43(REV2) with 6 ft entire length.pdf>