Community Development Department SPECIAL USE FOR HOME-BASED BUSINESS

101 Schaumburg Court, Schaumburg, IL 60193-1899 (Phone) 847.923.4430 (Fax) 847.923.4474

VILLAGE OF SCHAUMBURG

SECTION I: DEVELOPMENT INFORMATION

1. INDEX INFORMATION: (*To be completed by Village Staff*)

2. BACKGROUND INFORMATION

a.	Business Name:	
	Business Owner:	
	Address:	
	City:State:Zip:	
	Telephone:	
	Fax Number:	
	Email Address:	
	Do you prefer materials to be faxed or emailed?	
b.	Current Property Owner's Name: and as abov	e
	Address:	
	City:State:Zip:	
	Telephone:	
	Fax Number:	
	Email Address	
C.	\Box Yes \Box No Do you rent your dwelling? If yes, who do you rent from?	
d.	□Yes □No Is your dwelling within the jurisdiction of a homeowners' association or multiple-family planned unit development? If yes, what is their name?	

<u>If you answered yes to any questions above</u>, you must submit with your application, written permission from the association and/or property owner to have a home-based business in your home.

3. HOME-BASED BUSINESS INFORMATION

- a. Type of Business
- b. Describe in detail the business and how it is operated ______

c.	Will you be storing items in your garage?	□ Yes	□ No
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- 1. Square footage of home ______ square feet
- 2. Square footage of garage ______ square feet
- 3. Total square footage used in the business ______ square feet
- d. Describe any furniture, equipment, structural alterations, mechanical or electrical features necessary to operate the business in your home ______
- e. Will you be handling food, be involved in the care of animals or humans, or be handling any food or potentially hazardous equipment or materials on the premises associated with the business? □Yes □ No
 If yes, describe ______
- f. How many persons will be coming to the premises in conjunction with the operation of the Home-Based Business and why will they be coming to the premises.
- g. Number of persons employed in the business who live in the home ______
- h. Number of persons employed in the business who do not live in the home
- i. Hours of operation _____
- j. If the sale of any good or service takes place on or from the premises, describe what is sold, how and where it is produced, where it is stored, and where, how and to whom it is sold. _____
- k. Is there any other Home-Based Business being conducted on the premises? □ Yes □ No If yes, give name of business _____
- I. Are you already licensed through the Department of Profession Regulation or another agency?

 Yes
 No

If yes, please specify and provide a copy of the license or license number______

In consideration of the information contained in this petition as well as all supporting documentation, it is requested that approval be given to this Special Use for a Home-Based Business.

Applicant:

(Print or type name)

(Applicant's Signature)

(Date)

(Attest)



Community Development Department HOME-BASED BUSINESS ORDINANCE 101 Schaumburg Court, Schaumburg, IL 60193-1899 (Phone) 847.923.4430 (Fax) 847.923.4474

§ 154.65 – HOME-BASED BUSINESSES.

Home-based businesses shall be permitted as an accessory use in all residence districts subject to the provisions of this section. The standards for home-based businesses specified in this section are intended to ensure compatibility with other permitted uses and that the home-based business is conducted in such a manner that it does not change in any way the residential character of the neighborhood or infringe on the rights of abutting and adjoining homeowners and residents. The following standards, combined with the compatibility of the home-based business with surrounding uses, and evidence that the home-based business is clearly incidental and secondary to the residential use of the dwelling shall be used as the criteria for determining whether a proposed accessory use qualifies as a home-based business. Once approved, all home-based businesses require the attainment of a village business license or other appropriate business license which shall be renewed annually.

- A) Permitted Home-Based Businesses: Home-based businesses are permitted by the director of community development and his/her designees only in accordance with the following use regulations or as are permitted as a special use:
 - 1) Occupancy: Owners of home-based businesses must reside within the home where the conduct of business is occurring.
 - 2) Accessory Use: The home-based business shall be secondary to the use of the dwelling for residential purposes and shall not occupy more than one hundred sixty (160) square feet of the principal structure and garage. No occupational use or storage for the homebased business shall be located in any accessory structure or building other than a garage, whether attached or detached.
 - 3) Appearance: There shall be no signs, activities or display that will indicate from the exterior that the building is being used, in part, for any purpose other than as a dwelling.
 - 4) Structural Alterations: There shall be no special internal or external structural alterations or construction features, either permanent or accessory, to the dwelling or garage, nor the installation of special equipment to walls, floors or ceilings, which would change the residential character of the dwelling or garage. Any indoor storage, construction, alterations or electrical or mechanical equipment used shall not change the fire rating of the structure or the fire district in which the structure is located. No separate entrance from the outside of the building shall be added to the residence for the sole use of the home-based business.
 - 5) Outdoor Storage: Home-based businesses and all related activities, including storage, shall be conducted completely within the dwelling or garage by the occupants of the dwelling. There shall be no outdoor storage for home-based businesses. Home-based businesses involving the parking of a commercial vehicle or trailer shall abide by section 154.121 of this chapter.
 - 6) Receipt or Delivery of Merchandise: There shall be no commodities sold or services rendered that require receipt or delivery of merchandise, goods or equipment other than by vehicles typically employed by parcel or letter carriers in residential deliveries. The receipt or delivery of merchandise by a home-based business shall not restrict traffic circulation or create a safety risk or nuisance in the public streets. Deliveries by semi-

tractor/trailer trucks are prohibited. Any violation of this section, as determined by the Director of Community Development or his or her designee, will be considered a violation of the Village code and may result in the suspension and/or revocation of the business license

- 7) Traffic: The home-based business and any related activity shall not create any traffic hazards or nuisances in the public streets, nor use more vehicle parking than exists on the residential drive or assigned parking spaces servicing the dwelling unit. The frequency of trips to and from the dwelling shall be limited to avoid the creation of traffic patterns other than are customary in a residential neighborhood.
- 8) Limited Wholesale, Retail and Service: No article can be sold or offered for sale except as may be produced or assembled on the premises. All other sales or provision of goods or services must be conducted off-premises unless by telephone or online and no traffic shall be generated from such activities in conflict with subsection (A)(7) of this section. Except for daycare homes, distribution of goods or services taking place at the dwelling are prohibited.
- 9) Employment: Persons employed by the home-based business shall be a member of the household residing in the dwelling unit or conduct work from an off-premise location. Employees that do not live in the home shall not visit the home for conduct of the homebased business.
- 10) Performance Standards: There shall be no noise, odor, dust, vibration, smoke, glare, television or radio interference, electrical interference, fire hazard or any other hazard emanating from the dwelling or garage so as to create a nuisance other than that usually experienced in an average dwelling or garage under normal circumstances wherein no home-based business exists. No home-based business shall involve the use or production of noxious, toxic or harmful materials.
- 11) Manufacturing: Any production on the premises typically only permitted in an M-1 or an M-P manufacturing district shall not be allowed if it causes noise, odor, dust, vibration, smoke, glare, television signal interference or radio signal interference, electrical interference, fire hazard or any other hazard emanating from the dwelling. No home-based businesses shall involve the use or production of noxious, toxic or harmful materials. The purpose of this standard is to ensure that a home-based business has no adverse environmental impact on adjoining properties.
- 12) Automobile/Motor Vehicle Service: Home-based businesses related to onsite automobile or vehicles, including but not limited to service, repair or auto body, shall be prohibited. This provision shall not apply to any home-based business related to onsite automobile/motor vehicle service properly licensed by the Village on the date of the adoption of this provision.
- 13) Daycare Homes: Daycare homes are subject to the requirements of Section 154.65(A) with the following exceptions:
 - a) Daycare homes licensed to provide care may provide care for a maximum of eight (8) children during all or part of the day. The maximum number of children includes children of the daycare home operator up to 12 years of age.
 - b) Daycare homes may exceed 160 square feet when used in conduct of the business.
 - c) Daycare homes may locate outdoor play equipment in the rear yard of the residence.
- B) Home-Based Businesses Requiring Special Use Approval: Certain home-based businesses by their very nature require additional review in the form of a special use permit to ensure the

promotion of the public health, safety, comfort and welfare. The following home-based businesses require special use approval:

- 1) Noncompliance with subsection (A) of this section: Any home-based business not complying with all or part of the requirements specified in subsection (A) of this section.
- More than One (1) Home-Based Business: Any dwelling or lot containing more than one (1) home-based business.
- 3) Handling of Food: Any home-based business that requires the handling of food or foodstuffs within the home.
- 4) Care or Treatment of Animals: Any home-based business that requires the care or treatment of animals, including birds, fowl, fish and reptiles within the home.
- 5) Care or Treatment of Humans: Any home-based business that requires the care or treatment of humans within the home.
- 6) Daycare Homes: Daycare homes, when licensed to provide care to more than eight (8) children or which require an assistant caregiver to satisfy the State of Illinois licensing standards for daycare homes.
- 7) Notwithstanding the provisions of section 154.44 of this Code, any special use authorizing a home-based business will terminate and be void, without need of further hearing, upon the transfer of ownership of the property or if the home-based business authorized by the special use permit ceases operation for a continuous period of six (6) months.
- C) Gun Sales Prohibited: The sale of firearms and/or ammunition as a home-based business is hereby prohibited from single-family or multiple-family dwellings in all residential zoning districts.
- D) Homeowners' Associations: If the proposed home-based business is within the jurisdiction of a homeowners' association, and the homeowners' association has recorded and legally binding rules governing home-based businesses, an application for home-based business shall not be considered until a letter approving such home-based business is submitted from an officer of the homeowners' association. If the homeowners' association has recorded and legally binding rules that govern home-based businesses and deny or do not provide the letter agreeing to the home-based business, the application for home-based business shall not be approved. If there are no legally binding homeowners' association rules governing home-based businesses, the home-based business application may be considered.
- E) Property Owner: If the owner of the home-based business is not the property owner of record, the property owner of record must submit a letter approving such home-based business. An application for a home-based business shall not be considered until such letter is received.
- F) Inspection of Home-Based Businesses:
 - 1) Inspections are to ensure that all of the regulations in this and all other village ordinances are adhered to as a responsibility of receiving a license for such use in a dwelling.
 - 2) Home-based businesses that receive special use approval for care or treatment of humans or animals or handling of food shall be inspected annually.
 - 3) Daycare homes, with or without special use approval, shall receive two (2) unannounced inspections per year.
 - 4) All home-based businesses are subject to inspection at any time.

G) Failure to comply with the provisions of this and other codes and ordinances will result in the revocation of the business license and home-based business permit for the home-based business.

I have read and understand the Home-Based Business Ordinance and agree to comply with all aspects of its contents. I understand that only what is proposed on the application/permit may be done. If any of that information changes, such as size of the business, a new permit must be applied for. If I fail to comply with any portion of said Ordinance, I understand that the Village of Schaumburg shall have the authority to immediately revoke the approval of my home-based business and its business license. Further, it is understood that in addition to the above, the Village of Schaumburg may initiate adjudication proceedings which may include penalties for each and every day that the violation exists.

I understand the issuance of this license is conditional upon compliance with all Village Ordinances, State and Federal Law, and the results of any inspections required by ordinance at this time and any further inspections while in force. I hereby authorize the Village of Schaumburg by its agents to make inquiries into my/our character, credit, and background, in order to approve or deny this license application. I have read this application and answered all questions fully and the information. I have submitted in this application is complete and truthful to the best of my knowledge.

Business Name (Printed)

Address (Printed)

Owner's name (Printed)

Owner's Signature

Date



VILLAGE OF SCHAUMBURG

The following instructions are presented to help you in preparing your petition in the most complete form possible for presentation at a public hearing before the Zoning Board of Appeals (ZBA). Failure to supply the required information or consult with the Community Development Department may result in unnecessary delays.

In preparing the Special Use petition for a Home-Based Business, the petitioner should consult the Village Zoning Ordinance to insure conformity with intent and compliance with all regulatory requirements. This can be found on the Village's website. Questions regarding this document or any requirements contained therein should be directed to the Community Development Department.

The Special Use for Home-Based Business process involves a 3-phase procedure which first requires staff review of the petition, followed by a ZBA public hearing and recommendation, and finally Village Board review and approval. The process can be expected to require approximately 6 to 8 weeks from the time of initial application to Village Board adoption of an ordinance authorizing the Special Use.

1. PRE-APPLICATION MEETING.

Although this first step is optional, it is highly recommended that the petitioner schedule a meeting with the Community Development Department to discuss the feasibility of the proposal and to become familiar with Village requirements and procedures.

2. SUBMITTAL OF PETITION.

See attached checklist for submittal requirements.

3. STAFF REVIEW.

Upon receipt of the Special Use for Home-Based Business petition as required herein, the proposal will be reviewed by the Community Development Department with any input from all applicable Village departments. After it has completed its review, Staff will then submit a written report summarizing its comments to the petitioner and ZBA for their review.

4. NOTIFICATION PROCEDURES.

A petitioner requesting approval of a Special Use for Home-Based Business <u>must provide written</u> <u>notification by certified mail, return receipt requested</u> to all property owners located within 150 feet of the subject property, as measured from the exterior edges of the property. Only property owners of record must be notified, including homeowner's associations when common property falls within the required 150-foot limit. THE COMMUNITY DEVELOPMENT DEPARTMENT WILL PROVIDE THE PETITIONER WITH A COMPLETED WRITTEN NOTIFICATION LETTER WHICH MUST BE MAILED AS DESCRIBED HEREIN.

Written notification of the scheduled public hearing must be sent not more than 30 days nor less than 15 days prior to the Zoning Board of Appeals public hearing. All return receipts (either green cards or copies of electronic receipts) as well as a list of the property owners receiving notification must be submitted to the Community Development Department no later than <u>5:00 p.m. on the Friday</u> prior to the scheduled public hearing. Failure to notify surrounding property owners will necessitate rescheduling of the public hearing until a later date. The names and addresses of property owners of record may be obtained from:

Schaumburg Township Assessor's Office One Illinois Boulevard Hoffman Estates, Illinois 60194 (847) 884-0030 Palatine Township Assessor's Office 721 S. Quentin Road Palatine, Illinois 60067 (847) 358-6700 Hanover Township Assessor's Office 250 S. Route 59 Bartlett, IL 60103 (630) 837-0301

5. ZONING BOARD OF APPEALS ACTION.

At a scheduled public hearing, the ZBA will conduct a public review of the petition. All persons desiring to express an opinion regarding the petition will be given an opportunity to be heard. Upon the conclusion of its review, the ZBA, upon the majority vote of its entire membership, will submit a recommendation to the Village Board to grant, deny, wholly or in part, or modify the petition. The ZBA may require such special conditions in the approval of the petition as it deems necessary to insure conformity with the intent of all established Village policies and ordinances.

6. VILLAGE BOARD ACTION.

Upon receipt of the recommendation from the ZBA, the Village Board, upon the majority vote of its membership, will grant, deny, wholly or in part, or modify the petition as it determines appropriate. The Village Board may require such special conditions in the approval of the petition as it may deem necessary to insure conformity with the intent of all established Village policies and ordinances.

7. ADOPTION OF ORDINANCE.

The Community Development Department shall prepare an ordinance authorizing the Special Use for a Home-Based Business including any special conditions as deemed necessary and forward it to the Village Board in conjunction with the ZBA recommendation. The enabling ordinance and a *Acknowledgement of Terms & Conditions* shall be prepared and forwarded to the petitioner for review and execution, signifying acceptance of the terms and conditions. Said ordinance shall then be forwarded to the Village Board who, acting upon the majority vote of its entire membership, will then adopt the ordinance authorizing the Special Use for a Home-Based Business.

8. BUSINESS LICENSE.

Upon adoption of the enabling ordinance, the petitioner may be responsible for obtaining a business license from the Village of Schaumburg. Business licenses must be renewed annually. If the business type is regulated by the Department of Professional Regulation, then a business license is not required.

<u>Please note</u>: The recommendations and technical assistance provided by Village Staff during the course of the review process are purely advisory in nature. The authority to approve or deny a petition lies solely with the Village Board.

SUBMISSION REQUIREMENTS

All required items, including all plans, shall be <u>FOLDED</u> not to exceed 8 1/2" by 14" in area and shall prominently indicate the following basic information:

1.	Original executed petition for Special Use for a Home-Based Business	
2.	Applicable zoning fee, payable to the Village of Schaumburg	
3.	Summary of Business Operation	
4.	Other information as may be determined necessary by the Community	
	Development Department to complete the evaluation of the application	
5.	Required plans (see chart below): a. Plat of Survey (including legal description) b. Floor Plan of Home	
6.	Applicable business license fee, payable to the Village of Schaumburg	

UNFOLDED PLANS WILL BE RETURNED TO THE PETITIONER.

	Project Type	Number of Copies for PRG Review	Number of Copies for Board Review
•	 Home-Based Business – Special Use 	n/a	17 reduced plans – no smaller than 11" x 17"



The following fees, established by the Village Board, must be paid as determined below prior to the assignment of a hearing date. No date will be assigned until the appropriate fee(s) have been paid in full.

ALL FEES ARE TO BE COLLECTED CUMULATIVELY

DEVELOPMENT REVIEW FEES (as of 1/1/2022)					
Condominium Conversion	\$3,115				
Olde Schaumburg Architectural Review					
Major	\$1,600				
Minor	\$895				
Miscellaneous	\$465				
Plat - Preliminary					
<10 acres	\$1,398				
10-49.99 acres	\$4,440				
50+ acres	\$6,510				
Plat - Final (Plus Recording Fee)					
<10 acres	\$965				
10-49.99 acres	\$1,248				
50+ acres	\$1,723				
Planned Unit Development (PUD)					
Site Plan Approval	\$3,500 plus \$240 per acre				
Site Plan Amendment	\$250				
Special Use Amendment	\$1,680				
Administrative Amendment	\$40				
Site Plan Approval					
Amendment - Building/Site Expansion	\$1,908				
New Building <20,000 square feet	\$2,878				
New Building >20,000 square feet	\$3,167				
Special Use Approval / Amendment - Commercial	\$603				
Special Use Approval - Residential	\$200				
Teardown and Replacement Plan	\$1,430				
Variations					
Non Single Family	\$438				
Sign	\$485				
Single Family	\$205				
Reviews requiring outside consultant assistance will be bit the outside consultant time.	lled directly at				



BUSINESS LICENSE APPLICATION

101 Schaumburg Court, Schaumburg, IL 60193-1899 Finance Dept. 847-923-4546/4547 Fax 847-923-2474/2454

PLEASE TYPE OR PRINT IN BLACK INK

□ New Schaumburg Business

Existing Schaumburg Business (select one of the following)

□ Name (e Change	- C)wnership	Change	e	Address Char		nge		Remodel O		ly		
Business N	ame								App	ication	Date			/ / 20	
Business A	ddress							City/Sta	ate	Schaumb	urg, IL		Z	ip _	
Business Pl	hone	()				_	E-M	ail Addre	ess						
Type of Bu	siness									Sales	Tax #				
Corporate 1	Name (if dif	ferent than	Business	Name)											
Date Occu	pied														
Type of App	olicant	□ Individ	dual 🛛	Partnersh	nip C		ssociati	on 🛛	Р	ublic Corpo	oration		Priva	te Co	rporation
If Individual , list Owner only; If Privately Held Corporation , Partnership or Association , list all Principal Officers; If Publicly Held Corporation , list President, Vice President, Secretary & Treasurer. Attach additional sheets if necessary.															
Owner/Pres	sident Name								-	Title/Pe	osition				
Home/Corp	oorate Addre	ess					City/State						Zip		
Phone ()			Date	Date of Birth / /				Drive	License #						
Mailing In	formation ((if differen	t than ab	ove)											
Corporate I	Name							C	Corp	orate Phor	ne <u>(</u>)			
Mailing Ad	ldress							City/S	State	e			_	Zip	
Informatio	on on Local	Manager	of Busine	ss (Requi	red if Ov	wner/	Presid	ent locat	ed o	out-of-stat	<u>e)</u>				
Name							Title/I	osition							
Home Add	ress							City/S	tate					Zip	
Phone	()		Date	e of Birth	/	/		Drive	er's	License #					

Has the Owner, Manager, or any Officer ever been arrested or convicted of any felony or misdemeanor involving a moral judgment? If answer is "yes", please explain:

Has the Business ever had a previous license or application for license denied, revoked, or suspended by any local government, State government, or subdivision thereof? If answer is "yes", please explain:

<u>PLEASE NOTE:</u> All Business License Applications must be submitted to the Finance Department accompanied by either a **Certificate of Occupancy** (847-923-4420) or a **Home-Based Business Permit** (847-923-4430) from the Community Development Department. A formal program to collect recyclable materials must also be submitted (847-923-3700), as no license will be issued until the program is approved.

APPLICATION CONTINUED ON REVERSE OF FORM...

IN	NTERNAL USE ONL	Y								
	Code Compliance	On-Site Inspection Requir	ed?		Yes		No	Date	 Initials	
	Code Compliance	Recycling Inspection Con	plete?		Yes		No	Date	 Initials	
	Fire Prevention	Fire Alarm Permit Require	ed?		Yes		No	Date	 Initials	
	Liquor Commissioner	Liquor License Obtained	(if appropriate)		Yes		No	Date	 Initials	
	Police Department	(Special licenses only)	Approved?		Yes		No	Date	 Initials	
	Sent back to Finance	Date	Initials	I	Receive	ed by	Finance	Date	Initials	



BUSINESS LICENSE APPLICATION

Check <u>all items</u> that correspond to the applied business. Some businesses may require multiple licenses. All fees are due at time of application.

	neral Business License						eaning and Dyeing	\$170
	luding, but not limited to office, retail,	manufactur		trial)	-	Es	tablishment (on premise)	\$170
	0 – 999 Floor Area in sq.ft.		\$85					
	1,000 -4,999		\$95			Co	ongregate Housing	
	5,000 – 9,999		\$110				1-50 Dwelling Units	\$400
	10,000 – 14,999		\$135				51 - 100	\$825
	15,000 – 19,999		\$160				101 - 200	\$1,120
	20,000 - 29,999		\$215				201 - 300	\$1,390
	30,000 - 39,999		\$265				301 - 400	\$1,655
	40,000 – 49,999		\$320				401 and over	\$1,985
	50,000 - 74,999		\$400					
	75,000 – 99,999		\$480			Fo	od Delivery Vehicles (per vehicle)
	100,000 - 249,999		\$555				Mobile Vending Truck	\$110
	250,000 - 499,999		\$640				Wholesale/Retail	\$40
	500,000 and over		\$725					
						Ga	as Station	\$320
Foc	d Establishment License			-				
	0 -4,000 Floor area in sq.ft.		\$185			Ha	azardous Materials	\$500
	4,001 - 5,000		\$265					
	5,001 - 6,000		\$345			Ne	ews Rack	\$55
	6,001 - 7,500		\$430					
	7,501 - 9,000		\$505			Nı	ursing Home	\$375
	9,001 - 12,000		\$585					
	12,001 - 15,000		\$695			Ps	ychic/Fortune Teller	
	15,000 and over		\$800				Individual	\$170
I	Food and Beverage Tax Forms: 847-923	3-4532					Application Fee	\$60
							Background Check minimum	\$15
Hot	tel/Motel License							
	0 - 100,000 sq.ft.		\$800			Ps	ychic/Fortune Telling Establishme	ent
	100,001 - 300,000		\$1,335				Business	\$585
	300,001 and over		\$1,870				Application Fee	\$120
	Hotel/Motel Tax Forms: 847-923-45	536					Background Check minimum	\$15
SPI	ECIAL LICENSES					Re	efuse Collector (per vehicle)	\$180
	Chauffeur \$90.00	Finance 8	347-923-4546					
	Circus/Carnival	Commun	ity Develop. 8	47-923-4420		Sv	vimming Pool	\$235
	Contractor	Finance 8	347-923-4546					
	Entertainment	Commun	ity Develop. 8	47-923-4420		Sp	a	\$100
	Firearm Dealer		epartment 847			-		
	Home-Based Business \$100.00		ity Develop 84			Тс	bacco Retail	\$110
	Honor Box		347-923-4546			_	bacco Smoking	\$265
							6	
				7-923-4402		Th	neater, Movie (per screen)	\$110
		-	347-923-4532	-		Ē	× · · · · · · · · · · · · · · · · · · ·	+
			347-923-4546			М	assage Est. Background Ck.	\$15
			347-923-4532		+			410
				47-923-3857		Т	DTAL AMOUNT DUE	1
	Jukebox Liquor Non-Residential Rental Public Passenger Vehicle Raffle Valet Vending	Finance & Liquor Co Finance & Finance & Finance & Commun	347-923-4537 ommission 84 347-923-4532 347-923-4546			Th M	assage Est. Background Ck.	

*If application is received on or after July 1, the annual fee is reduced to one-half the listed fee.

I/We understand the issuance of this license is conditional upon compliance with all Village Ordinances, State and Federal Law, and the results of any inspections required by ordinance at this time and any further inspections while in force. I/We hereby authorize the Village of Schaumburg by its agents to make inquiries into my/our character, credit, and background, in order to approve or deny this license application. I/We have read this application and answered all questions fully and the information I/We have submitted in this application is complete and truthful to the best of my knowledge.