

**From:** [Joanna Zimny](#)  
**To:** [Amber Stone](#); [Janet Smith](#)  
**Cc:** [Stephen Neal](#); [Mai Vang](#)  
**Subject:** RE: \*\*EXT\*\* RE: 621 Bidwell Street.Freedom Mortgage R-R Ltr.7-28-23  
**Date:** Monday, August 7, 2023 7:50:00 AM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image004.png](#)  
[621 bidwell plumbing bid.pdf](#)  
[SAMPLE WORK PLAN #2.pdf](#)  
[SAMPLE WORK PLAN #3.pdf](#)  
[SAMPLE WORK PLAN.pdf](#)

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Good morning,

This is probably a better discussion to be having with the hearing officer at this point. Ms. Stone, if you are the one submitting these documents, perhaps we should be calling you into the hearing as well?

Are you referring to some other plumbing item that I'm missing? Because the one I've reattached here says estimate at the top and is not signed nor is it indicated it is a final bid that Freedom Mortgage is using.

Also, I've attached samples of scope of work including schedules/timeline. You can do a rough timeline beginning mid-August or a September start date. Technically the Council Public Hearing is 9/6, so while you can be given the greenlight to start before then, that is your ultimate end goal of start date.

As you weren't included in the last conversation, I would like to emphasize that the neighbors are VERY concerned about this property (with good reason), and have already reached out to both the hearing officer and the Councilmember for the area about submissions so far. We want to help, but know that all Category 3 properties are under a microscope, and this one is under even more heightened scrutiny.

Thanks,  
Joanna



**Joanna Zimny**  
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Legislative Hearing Office  
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**From:** Amber Stone <Amber.Stone@safeguardproperties.com>  
**Sent:** Friday, August 4, 2023 1:52 PM  
**To:** Joanna Zimny <joanna.zimny@ci.stpaul.mn.us>; Janet Smith <Janet.Smith@FreedomMortgage.com>  
**Cc:** Stephen Neal <Stephen.Neal@safeguardproperties.com>  
**Subject:** RE: \*\*EXT\*\* RE: 621 Bidwell Street.Freedom Mortgage R-R Ltr.7-28-23

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Good afternoon, the plumbing estimate is the final bid attached. In addition to the plumbing attached is a very detailed scope of work that is being completed/approved for the rest of the damage. Attached is the performance deposit form completed and below is a work schedule. We cannot at dates to the work schedule until we are able to obtain permits.

**Work schedule/timeline**

***Please note since permits cannot be obtained per the City/Code violation directive we cannot provide a start and end date.***

For demo of interior. Drywall, insulation, flooring, trim, etc. 5 to 7 days.

Electrical 5 to 7 days.

Roof trusses, sheathing. 5 to 7 days.

Exterior siding sheathing, wrap siding, windows. 5 to 7 days.

Rebuild interior Drywall, insulation. Plastic, flooring, trim, paint, etc. 12 to 15 days.

Garage soda blast, seal, Rebuild wall, Garage door. And Garage man door. 5 to 7 days.

Clean and seal walls in remaining house 3 to 5 days.

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Safeguarding our clients' interests

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**From:** Joanna Zimny <[joanna.zimny@ci.stpaul.mn.us](mailto:joanna.zimny@ci.stpaul.mn.us)>  
**Sent:** Friday, August 4, 2023 12:56 PM  
**To:** Janet Smith <[Janet.Smith@FreedomMortgage.com](mailto:Janet.Smith@FreedomMortgage.com)>; Amber Stone <[Amber.Stone@safeguardproperties.com](mailto:Amber.Stone@safeguardproperties.com)>  
**Cc:** Stephen Neal <[Stephen.Neal@safeguardproperties.com](mailto:Stephen.Neal@safeguardproperties.com)>  
**Subject:** RE: \*\*EXT\*\* RE: 621 Bidwell Street.Freedom Mortgage R-R Ltr.7-28-23

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Additionally, after glancing at those items as I was adding them to the record you'll definitely still need to submit a schedule, as well as formal bids for anything on the Code Compliance Inspection Report (whether that's one bid from your contractor, and he lists out the subs, or separate bids from your subs). Plumbing was obviously sent already. It is unlikely that the Hearing officer will accept anything that says "estimate" at the top; she will want final bid(s).

Thanks,  
Joanna



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**From:** Joanna Zimny  
**Sent:** Friday, August 4, 2023 12:40 PM  
**To:** Janet Smith <[Janet.Smith@FreedomMortgage.com](mailto:Janet.Smith@FreedomMortgage.com)>; Amber Stone <[Amber.Stone@safeguardproperties.com](mailto:Amber.Stone@safeguardproperties.com)>  
**Cc:** Stephen Neal <[Stephen.Neal@safeguardproperties.com](mailto:Stephen.Neal@safeguardproperties.com)>  
**Subject:** RE: \*\*EXT\*\* RE: 621 Bidwell Street.Freedom Mortgage R-R Ltr.7-28-23

We'll be calling you. It is just a simple phone call, no video (zoom, etc) or the like.

Please note that the incoming number from the City shows up as **612-315-7905** so please make sure to **answer**.

Joanna

---

**From:** Janet Smith <[Janet.Smith@FreedomMortgage.com](mailto:Janet.Smith@FreedomMortgage.com)>  
**Sent:** Friday, August 4, 2023 12:38 PM  
**To:** Joanna Zimny <[joanna.zimny@ci.stpaul.mn.us](mailto:joanna.zimny@ci.stpaul.mn.us)>; Amber Stone <[Amber.Stone@safeguardproperties.com](mailto:Amber.Stone@safeguardproperties.com)>  
**Cc:** Stephen Neal <[Stephen.Neal@safeguardproperties.com](mailto:Stephen.Neal@safeguardproperties.com)>  
**Subject:** RE: \*\*EXT\*\* RE: 621 Bidwell Street.Freedom Mortgage R-R Ltr.7-28-23

**Think Before You Click:** This email originated **outside** our organization.

Joanna,

What is the call in number for the hearing and time, on Tuesday?

I will be attending.

Thank you.

---

**From:** Joanna Zimny <[joanna.zimny@ci.stpaul.mn.us](mailto:joanna.zimny@ci.stpaul.mn.us)>  
**Sent:** Friday, August 4, 2023 1:33 PM  
**To:** Amber Stone <[Amber.Stone@safeguardproperties.com](mailto:Amber.Stone@safeguardproperties.com)>; Janet Smith <[Janet.Smith@FreedomMortgage.com](mailto:Janet.Smith@FreedomMortgage.com)>

**Cc:** Stephen Neal <[Stephen.Neal@safeguardproperties.com](mailto:Stephen.Neal@safeguardproperties.com)>  
**Subject:** \*\*EXT\*\* RE: 621 Bidwell Street.Freedom Mortgage R-R Ltr.7-28-23

Hi All,

I was out of the office yesterday, so wanted to confirm receipts of these items. Permit approvals can be discussed at Tuesday's hearing after the documents have been reviewed by City staff.

Thank you!  
Joanna



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**From:** Amber Stone <[Amber.Stone@safeguardproperties.com](mailto:Amber.Stone@safeguardproperties.com)>  
**Sent:** Thursday, August 3, 2023 8:12 AM  
**To:** Joanna Zimny <[joanna.zimny@ci.stpaul.mn.us](mailto:joanna.zimny@ci.stpaul.mn.us)>; [janet.smith@freedommortgage.com](mailto:janet.smith@freedommortgage.com)  
**Cc:** [wellsobrien@gmail.com](mailto:wellsobrien@gmail.com); [jameswburnham@gmail.com](mailto:jameswburnham@gmail.com); Stephen Neal <[Stephen.Neal@safeguardproperties.com](mailto:Stephen.Neal@safeguardproperties.com)>; Clint Zane <[Clint.Zane@ci.stpaul.mn.us](mailto:Clint.Zane@ci.stpaul.mn.us)>; Joe Yannarely <[joe.yannarely@ci.stpaul.mn.us](mailto:joe.yannarely@ci.stpaul.mn.us)>; Robert Humphrey <[robert.humphrey@ci.stpaul.mn.us](mailto:robert.humphrey@ci.stpaul.mn.us)>; Vicki Sheffer <[vicki.sheffer@ci.stpaul.mn.us](mailto:vicki.sheffer@ci.stpaul.mn.us)>  
**Subject:** RE: 621 Bidwell Street.Freedom Mortgage R-R Ltr.7-28-23

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Good morning Joanna,

Attached is tracking information for the \$5k bond payment that should be received today. I have attached the affidavit of funds and the project budget/schedule from the contractor. Can you please take a look and confirm we have everything we need at this time? If we are missing documents can you please confirm what is missing/needed to apply for permits? When you references bids below I have attached the plumbing scope we have and the fire claim settlement that outlines those repairs.

Thank you in advance,

Amber Stone  
Convey Account Manager  
Safeguard Properties  
O: 1-216-739-2900 ext 3450  
7887 Safeguard Circle (Hub Parkway)  
Valley View, OH 44125

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Safeguarding our clients' interests

---

**From:** Joanna Zimny <[joanna.zimny@ci.stpaul.mn.us](mailto:joanna.zimny@ci.stpaul.mn.us)>  
**Sent:** Monday, July 31, 2023 10:10 AM  
**To:** Amber Stone <[Amber.Stone@safeguardproperties.com](mailto:Amber.Stone@safeguardproperties.com)>; [janet.smith@freedommortgage.com](mailto:janet.smith@freedommortgage.com)  
**Cc:** [wellsobrien@gmail.com](mailto:wellsobrien@gmail.com); [jameswburnham@gmail.com](mailto:jameswburnham@gmail.com); Stephen Neal <[Stephen.Neal@safeguardproperties.com](mailto:Stephen.Neal@safeguardproperties.com)>; Clint Zane <[Clint.Zane@ci.stpaul.mn.us](mailto:Clint.Zane@ci.stpaul.mn.us)>; Joe Yannarelli <[joe.yannarelli@ci.stpaul.mn.us](mailto:joe.yannarelli@ci.stpaul.mn.us)>; Robert Humphrey <[robert.humphrey@ci.stpaul.mn.us](mailto:robert.humphrey@ci.stpaul.mn.us)>; Vicki Sheffer <[vicki.sheffer@ci.stpaul.mn.us](mailto:vicki.sheffer@ci.stpaul.mn.us)>  
**Subject:** RE: 621 Bidwell Street.Freedom Mortgage R-R Ltr.7-28-23

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Good morning,

If you are going to show funds in an account, an affidavit will also need to be done (sample attached), that references that account. Otherwise, I sent a sample letter to Ms. Smith similar to what other financial institutions have done dedicating the funds to the project (attached here). Either will work.

No permits can be pulled until the work plan/sworn construction statement, schedule and bids have been submitted an approved (along with the financing and posting of the Performance Deposit). If you'd like samples of those items to forward to your contractor I can send some.

Thanks,  
Joanna



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**From:** Amber Stone <[Amber.Stone@safeguardproperties.com](mailto:Amber.Stone@safeguardproperties.com)>  
**Sent:** Monday, July 31, 2023 10:00 AM  
**To:** Joanna Zimny <[joanna.zimny@ci.stpaul.mn.us](mailto:joanna.zimny@ci.stpaul.mn.us)>; [janet.smith@freedommortgage.com](mailto:janet.smith@freedommortgage.com)  
**Cc:** [wellsobrien@gmail.com](mailto:wellsobrien@gmail.com); [jameswburnham@gmail.com](mailto:jameswburnham@gmail.com); Stephen Neal

<Stephen.Neal@safeguardproperties.com>; Clint Zane <Clint.Zane@ci.stpaul.mn.us>; Joe Yannarely <joe.yannarely@ci.stpaul.mn.us>; Robert Humphrey <robert.humphrey@ci.stpaul.mn.us>; Steve Magner <steve.magner@ci.stpaul.mn.us>; Vicki Sheffer <vicki.sheffer@ci.stpaul.mn.us>

**Subject:** RE: 621 Bidwell Street.Freedom Mortgage R-R Ltr.7-28-23

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Good morning Joanna,

We are in receipt of the attached. As of 07.30 motion lights have also been installed on site at each entrance of the property. Safeguard also has approval to issue funds on behalf of Freedom mortgage to cover the bond, my contractor is completing the sworn construction statement and we have a work schedule mapped out. Would a screen shot of the balance in a restricted escrow account from the bank be sufficient financing support? If not, can you please provide examples of what will be accepted? My contractor is ready to submit permit applications at any time, can you please confirm if we have the green light to do so? If not, at what point can this be done? Thank you in advance for your assistance.

**For your reference, the following items will (eventually) need to be completed before receiving a grant of time from the City Council to rehabilitate the property:**

1. Note that if you are intending to have a third party rehabilitate the property, pending transfer of title, the contract used for this transaction will need to be approved by the Legislative Hearing Officer. **Please note that title cannot transfer until the rehabilitation is complete and nuisance abated;**
2. **submit evidence of financing sufficient to complete the rehabilitation.** Staff estimates costs to exceed \$100,000. If total for bids are more than 20% less than staff estimate, a high level of detail will be required. Financing could be business or personal accounts, a line of credit, or construction loan. Other types of financing will be reviewed on a case by case basis. Banks/finance companies often submit a written statement in lieu of this from upper-level management indicating as such;
3. submit an affidavit indicating the **finances will be dedicated to completing the project** and not diverted until a code compliance certificate is issued; and



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4. **submit work plan, sworn construction statement, or scope of work.** This should include **signed** subcontractor bids and a **schedule** for completion of the project; and
5. **the property must be maintained.**

If you have any questions, please contact me at 651-266-8585.

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---

**From:** Joanna Zimny <[joanna.zimny@ci.stpaul.mn.us](mailto:joanna.zimny@ci.stpaul.mn.us)>

**Sent:** Friday, July 28, 2023 8:26 AM

**To:** [janet.smith@freedommortgage.com](mailto:janet.smith@freedommortgage.com); Amber Stone <[Amber.Stone@safeguardproperties.com](mailto:Amber.Stone@safeguardproperties.com)>

**Cc:** [wellsobrien@gmail.com](mailto:wellsobrien@gmail.com); [jameswburnham@gmail.com](mailto:jameswburnham@gmail.com); Stephen Neal <[Stephen.Neal@safeguardproperties.com](mailto:Stephen.Neal@safeguardproperties.com)>; Clint Zane <[Clint.Zane@ci.stpaul.mn.us](mailto:Clint.Zane@ci.stpaul.mn.us)>; Joe Yannarelli <[joe.yannarelli@ci.stpaul.mn.us](mailto:joe.yannarelli@ci.stpaul.mn.us)>; Robert Humphrey <[robert.humphrey@ci.stpaul.mn.us](mailto:robert.humphrey@ci.stpaul.mn.us)>; Steve Magner <[steve.magner@ci.stpaul.mn.us](mailto:steve.magner@ci.stpaul.mn.us)>; Vicki Sheffer <[vicki.sheffer@ci.stpaul.mn.us](mailto:vicki.sheffer@ci.stpaul.mn.us)>

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Attached please find a letter regarding the above matter.

Thank you,

Joanna



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