

#### **Checklist for Rental Rehabilitation Loan Program Applicants**

To have a successful application for the Rental Rehabilitation Loan Program, applicants must have the following completed and delivered in person or by mail: ☐ A non-refundable check or money order for \$250.00 paid to the order of the "City of Saint Paul". A completed application packet, which should include all of the following documents: ☐ Complete <u>Application Form</u>, including: Signed Landlord's Responsibilities and Expectations Signed Authorization to Release Information ☐ Detailed Project Description □ Project Schedule ☐ Financial Statements of the Principals/General Partners ☐ Detailed Project Development/Construction Budget □ Sources and Uses of Funds Statement □ Detailed Unit Breakdown ☐ Initial Scope of Work ☐ Written and signed reference from the District Council ☐ Tenant Data (Site Occupant Record Form) □ Self-certification of rents and incomes Signed Agreement Between Owner and Contractor Complete copies of your last two (2) yearly Federal Income Tax Returns as filed with the IRS (Including all W-2s and/or 1099s). Complete copies of your last three (3) months' bank statements on all financial accounts. ☐ A 10-year proforma of your investment showing income and expenses

<u>For applicants who have purchased the property on a Contract for Deed</u>: Please include a copy of the Contract for Deed that has been recorded at Ramsey County Property Taxes in your

X A copy of your current Homeowner's Insurance Declarations.

Current as of October 13, 2017

application, along with a letter from the Contract Holder stating willingness to sign the mortgage and the note.

<u>For applicants who are self-employed:</u> Please provide a year-to-date financial income statement with three (3) hears worth of Federal Income Taxes that also include all schedules filed to the IRS in your application.

The application packet can be emailed to <u>Jules Atangana</u>, delivered in person or delivered by mail to:

Rental Rehab Loan Program Attn: Jules Atangana Suite 1100 25 West Fourth Street Saint Paul, MN 55102

More information about this program can be found at: <a href="mailto:stpaul.gov/RentalRehabLoan">stpaul.gov/RentalRehabLoan</a>

Questions can be sent to Jules Atangana at 651-266-6552 or <a href="mailto:jules.atangana@ci.stpaul.mn.us">jules.atangana@ci.stpaul.mn.us</a>

### LANDLORD'S RESPONSIBILITIES AND EXPECTATIONS CITY OF SAINT PAUL RENTAL REHAB LOAN PROCESS

You are applying for a City of Saint Paul Rehab Loan. This program must comply with the following: (a.) City of St. Paul Vendor Outreach Program, (b.) Affirmative Action, (c.) other local and federal regulations.

#### 1. Repayment Terms

This loan will be secured with a note and a mortgage at zero (0%) interest. Loan payment will be amortized over 10 years. Loan may be due in full if the borrower sells or transfers title, or fails to comply with any of the other requirements as defined in the loan documents.

#### 2. Application

(Non-Refundable Application Fees Cost to Landlord. \$250).

Owner completes application, provides a scope of work, and returns to PED staff along with application fees. Application fees are non-refundable. PED project manager processes application. If approved, Owner receives a Commitment Letter and is assigned to a Rehab Advisor to develop the final scope of work.

#### 3. Initial Inspection

Your case is assigned to a Rehab Advisor who performs the initial assessment and approves or adjusts the scope of work. These adjustments may include additional work to bring the property up to Health and Safety based on EPA standards regarding lead safety, or to address Historic Preservation and environmental guidelines where necessary. The Rehab Advisor may also take pictures of the work to be performed (Before pictures).

#### 4. Scope of Work and Bidding

Owner must identify at least (3) three Minnesota State licensed General Contractors to bid on the project (to verify, contact the Minnesota Department of Labor and Industry, 651-284-5034). At least (1) of the Contractors identified to bid must be certified under the City of St. Paul Vendor Outreach Program (See website <a href="https://www.govcontracts.org">www.govcontracts.org</a>).

#### 5. Final Bid Package

Owner receives bids from contractor and makes a recommendation for the lowest responsible bidder. Owner sends all the bids received to Rehab Advisor for PED filing. Rehab Advisor approves contractor selection.

If only (1) Contractor response is received, the Rehab Advisor will perform a written cost analysis to assure the bid is cost reasonable.

#### 6. Final Loan Approval and Loan Closing

(Cost to Owner: Recording Fees \$46 per loan)

Project Manager obtains final approval on loan file. Project Manager conducts loan closing with Owner and collects recording fees. Recording fees cannot be financed with Loan.

#### 7. Construction

Notice to Proceed is issued to Contractor by Rehab Adviser. Contractor schedules start date and construction commences. Interim draw requests are signed by Owner and submitted to Rehab Adviser with 10% retainage until completion of project.

Owner should not conduct other rehab or demolition work during the construction period under this contract.

Rehab Adviser may take on-going construction pictures.

#### 8. Final Payment to Contractor

Owner signs final draw request authorizing final payment to Contractor. Rehab Adviser performs final inspection and approves the final draw request Rehab Adviser may take after construction pictures of the premises

Important Information, Lead, Landlord Responsibilities etc

9.	Summary o	f Loan Processing Costs to Owner
İ	\$ 250.00	Application Fee
i	\$ 46.00	Recording Fees per loan paid at Loan Closing. Can be financed with loan.
	\$ 296.00	TOTAL

I hereby acknowledge receipt of this "Landlord's Responsibilities and Expectations" and agree to comply with all program rules and regulations.

### CITY OF SAINT PAUL RENTAL REHAB LOAN PROGRAM AGREEMENT BETWEEN OWNER AND CONTRACTOR

The Owner and Contractor acknowledge that financing for the Project is being provided by the Housing and Redevelopment Authority of the City of Saint Paul, Minnesota ("HRA") but that HRA is not a party to this Agreement, and hereby agree as set forth below:

#### TIME, COMMENCE AND COMPLETION

The work to be performed under this Agreement shall be commenced within **forty five (45) calendar days** of the date of the Proceed to Work Notice issued by the HRA and shall be satisfactorily completed within **ninety (90) calendar days** thereafter.

In the event Contractor is delayed in the process of the work by conditions not reasonably foreseeable or beyond the control and without the fault of Contractor, then the completion date shall be extended; provided, however, Contractor gives Owner and HRA written notice of any such delay within **five (5)** calendar days of the onset of such delay.

Owner accepts the HRA is not responsible for the timeliness, quality or performance of the Project or any portion thereof. Owner acknowledges it selected the Contractor and that the HRA is not responsible for that selection.

#### 2. HOLD HARMLESS

Contractor will defend, indemnify, and hold harmless the Owner and the HRA, its officers, agents, and employees from liability and claims for damages because of bodily injury, death, property damage, sickness, disease or any loss and/or any expense arising from Contractor's operations under this contract.

#### FINES

The Contractor is fully responsible for the means and methods of executing the scope of work. The Contractor agrees to immediately satisfy any and all fines or judgments presented by OSHA, EPA, and the local or state health department.

#### 4. PROGRAM REQUIREMENTS

Contractor will take affirmative action to ensure fair treatment of all employees, and will not discriminate against anyone on the basis of race, color, creed, sex or national origin in their employment practices (Executive Order 11246). Contractor agrees not to use lead based paint according to 24CFR part 35. Contractor is responsible for being aware of all public laws and executive orders pertaining to the use of such funds. The following compliance requirements may apply: Labor Standards (Little Davis-Bacon); Vendor Outreach Program; Two-bid Policy; PED/HRA Sustainability Initiative

#### INSURANCE

Before commencing work, Contractor shall furnish the HRA with certificates showing the following insurance is in force. Policies shall be submitted for approval to the HRA and shall be endorsed to provide that the policies will not be canceled or changed until **thirty (30) days** after written notice of change or cancellation has been delivered to the HRA. Policies must identify the HRA as additional insured. Coverages shall be at least as follows:

- A. **commercial general liability** of not less than \$500,000 per person / \$1,500,000 per occurrence and shall not exclude explosion, collapse and underground property damage;
- B. **workers' compensation insurance** with not less than statutory minimum limits and **unemployment insurance** as required by law.

#### 6. PAYMENT/LIEN WAIVERS

Contractor shall protect, defend and indemnify Owner and HRA from any claims for unpaid work, labor, or materials. Payment shall not be due until the Contractor has delivered to the HRA complete release of all liens arising out of this contract, or receipts in full, covering all labor and materials for which a lien could be filed, or a bond satisfactory to the Owner indemnifying him against any lien, all to the

satisfaction of the HRA.

Interim payments will be subject to a 10% retainage of invoice amount until the total completion of this agreement.

Owner shall make prompt payment to Contractor when work has been completed and accepted by Owner and HRA.

8 Rehab Agreement Between Owner and Contractor 4-27-11.doc

#### 7. NOTICE OF LIEN RIGHTS IN THE STATE OF MINNESOTA

CONTRACTORS ARE REQUIRED BY MINNESOTA LAW TO PROVIDE OWNERS WITH THE FOLLOWING NOTICE REGARDING THE RIGHTS OF PERSONS OR COMPANIES FURNISHING LABOR AND MATERIALS:

- A. ANY PERSON OR COMPANY SUPPLYING LABOR OR MATERIALS FOR THIS PROJECT MAY FILE A LIEN AGAINST OWNER'S PROPERTY IF THAT PERSON OR COMPANY IS NOT PAID FOR THEIR CONTRIBUTIONS.
- B. UNDER MINNESOTA LAW, OWNER HAS THE RIGHT TO PAY PERSONS WHO SUPPLIED LABOR OR MATERIALS FOR THIS PROJECT DIRECTLY AND DEDUCT THIS FROM THE CONTRACTOR'S PRICE, OR WITHHOLD PAYMENT UNTIL 120 DAYS AFTER COMPLETION OF THE PROJECT UNLESS OWNER IS GIVEN A LIEN WAIVER SIGNED BY CONTRACTOR WHO SUPPLIED LABOR OR MATERIALS FOR THE PROJECT AND WHO GAVE OWNER TIMELY NOTICE.

#### 8. CHANGES IN THE WORK

No modifications of the contract shall be made except by written Change Order, signed by the Contractor, accepted by the Owner, and approved by the HRA.

If changes in the quantity or quality of work beyond that indicated in the contract are requested by Owner, Owner shall assume responsibility for the additional costs and changes. The additional funds provided by the applicant must be provided at the loan closing and held in an escrow account by the HRA and paid out to the contractor as work progresses. Such changes shall be agreed to by Owner and Contractor and shall be evidenced by written change order.

#### 9. CONSTRUCTION DEFECTS AND WARRANTIES

The Contractor shall remedy any defect due to faulty material or workmanship and pay for any damage to other work resulting there from which shall appear within the period of **two (2) years** from final payment. Further, Contractor will furnish Owner with all manufacturers and supplier's written guarantees and warranties covering materials and equipment furnished under this contract.

#### 10. ARBITRATION

All claims, disputes and other matters in question arising out of, or relating to, this Agreement between Owner and Contractor or the breach thereof, and except the claims which have been waived by the making or acceptance of the final payment, shall be decided by arbitration in accordance with the Construction Industry Arbitration Rules of the American Arbitration Association. This agreement to arbitrate shall be specifically enforceable under the prevailing arbitration law. Each party shall be responsible for its own costs and fees, unless decided otherwise by the arbitrator.

Notice of the demand for arbitration shall be filed in writing with the other party to this Agreement between Owner and Contractor and with the American Arbitration Association. The demand for arbitration shall be made within a reasonable time after the claim, dispute or other matter in question, and in no event shall it be made after the date when institution of legal equitable proceedings based on such a claim, dispute or other matter in question would be barred by the applicable statute of limitations.

The Contractor shall be bound by the arbitration decision, but only if the Owner has also agreed to be bound thereby prior to the commencement of the arbitration proceeding.

#### 11. SUBCONTRACTS AND ASSIGNMENTS

No subcontract or assignment of this contract shall be made without the written consent of the Owner and the HRA.

#### 12. PERMITS AND CODES

Contractor will secure all necessary permits and licenses required to do the work and to comply with all Building Code regulations and ordinances whether or not covered by the specifications and drawings for the work.

13.	CONTRACT DOCUMENTS
	CONTINUE DOCUMENTS

Contract docu	ments constituting this entire a	agreement for the rehabilitation of the property located at ("Project"), are as follows: Scope of Work, Bid Form
the.	, St. Paul, MN	("Project"), are as follows: Scope of Work, Bid Form
dated	(date contractor	r signed Bid Form), Post Bid Addendum and Project Manual

14	CON	TRA	ACT	SI	JM

The Owner shall pay the Contractor for the performance of the work, subject to additions and deductions by written Change Order approved by the Owner and HRA provided in the Contract Documents, the Contract Sum of \$\_\_\_\_\_\_.

THIS AGREEMENT is made this 27th day of Novem	ber .2017	
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OWNER(S)

Signature

Signature

CONTRACTOR LANCE Holder

Signature See A Need

Contracting 14

Company



	The Contractor shall be bound by the arbitration deci bound thereby prior to the commencement of the arb	sion, but only if the Owner has also itration proceeding.	agreed to be
11.	SUBCONTRACTS AND ASSIGNMENTS No subcontract or assignment of this contract shall be the HRA.	e made without the written consent	of the Owner and
12.	PERMITS AND CODES Contractor will secure all necessary permits and lice Building Code regulations and ordinances whether of the work.	nses required to do the work and to r not covered by the specifications	comply with all and drawings for
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DEPARTMENT OF PLANNING & ECONOMIC DEVELOPMENT Cecile Bedor, Director

ST. PAUL HOME LOAN FUND





CITY OF SAINT PAUL Christopher B. Coleman, Mayor

25 West Fourth Street Saint Paul, MN 55102 Telephone: 651-266-6655 Facsimile: 651-266-6559

#### **AUTHORIZATION TO RELEASE INFORMATION**

I/We have applied for a loan from the City of Saint Paul. As part of the application process, the City of Saint Paul may verify information contained in my/our loan application and in other documents required in connection with the loan. This verification process will be conducted either prior to closing or subsequent to closing, and may be performed either by employees of the City of Saint Paul or by independent third parties, as a part of the origination, processing, underwriting, closing or quality control programs of the City of Saint Paul.

I/We authorize you to provide the City of Saint Paul and to any investor to whom the City of Saint Paul may sell this loan, any and all information and documentation that they request. Such information includes, but is not limited to: employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns. The City of Saint Paul, or any investor that purchases the mortgage, may address this authorization to any party named in the loan application.

A copy of this authorization may be accepted as an original.

Your prompt reply is appreciated.

Thank you.	
Theresa felix Applicant (print name)	Co-Applicant (prior name)
Applicant (print name)	Co-Applicant (prox name)
Applicant Signature	Co-Applicant Signature
472-11-1017	473-19-1749
Social Security Number	Social Security Number
//-28-17	11-28-17
Date	Date

#### DEPARTMENT OF PLANNING AND ECONOMIC DEVELOPMENT OF THE CITY OF SAINT PAUL, MINNESOTA Application for Rental Rehabilitation Loan Financing

Date: //-28-/ PROJECT NAME (Address) APPLICANT DATA Applicant Name: Corporation (non-profit) Corporation (For profit) General Partnership LLC Couple Limited Partnership Sole proprietorship Other (Specify: Telephone number: 65/8/5500 List of major stockholders, partners, or principals: TIN (if applicable) Ethnicity: ♣ Hispanic □ Non-Hispanic Race: White Black/African American Asian ☐ American Indian/ □ Native Hawaiian or Alaskan Native Other Pacific Islander ☐ American Indian/Alaskan ☐ Black/African American & Native & White White -PAmerican Indian/Alaskan ☐ Asian & White Native & Black/African American **Current Address:** City, State/Zip: Purchase Price: Date of Purchase: Market Value from Tax Statement: Number of Dwelling Units: C Year Built: Applicant Work Number: Applicant Mobile Number: List of major stockholders, partners, or principals: Applicant's authorized representative:

Telephone Number: 651 815 5200
Applicant's legal counsel (If any):
Name: Tawch Anderson Address: Telephone Number: 65/528 4683
Indicate name and address of financial references:
Bank: PMC Real Estate Commercial mortgage: Michand loan Services
Has Applicant, if an individual, officers, or any majority stockholder (20% or more ownership), if a corporation, or any existing or prospective general partner in the Project ever been convicted of a felony? [ ] Yes No Defaulted on any loan, bond or mortgage commitment? [ ] Yes No
(If Applicant answered 'Yes' to either of the above, see Exhibit C of Addendum)
Attach here a brief description of the type of business engaged in by Applicant, as well as the organizational structure, history, experience and annual sales and income of Applicant for the past three years (attach additional pages if necessary):
Applicant's employee data:
Total number of persons employed by Applicant at project:  Total number of persons employed by Applicant in Minnesota:  Total number of persons employed by Applicant in Saint Paul:  Estimated number of new employment opportunities to be provided by Project:  New Existing  Estimated Project payroll:
Outstanding principal amount of loans or revenue bonds issued by City, Port Authority, or HRA to finance a facility of which Applicant or any related person to Applicant, is or has been a principal user during previous three years:
List any projects financed through the HRA or Port Authority in which applicant, if an individual, officers or majority stockholders, if a corporation, or any existing or prospective general partner has participated:
List any projects owned or managed by the Applicant within the City of Saint Paul and length of time owned or managed:
List any previous improvements or upgrades made to the above projects:  Front Poor, Multiple things as flire imspection.
2. PROJECT DATA
Location of Project: 1/08 Western Ave
Description of Project: Cire Inspection upgrade
Amount of real estate taxes currently paid on site of Project: 398 60 (7017) 45/11

Total estimated amount of real estate taxes which will be paid upon Project completion:  DSI Classification during the past 2 years:
Total principal amount of funds which Applicant is requesting for Project. 15,000
Proposed construction start: Proposed construction end: Proposed closing date:
Check correct response (as of the date of this application):
Applicant presently (does) (does not) intend to sell Project upon completion of construction.  Applicant (has) (has not) control of substantially all of the Project site.  Applicant (has) (has not) executed any contracts for construction of any portion of any Project.  Project (does) (does not) include property to be used as a permanent address.
Additional information as required by PED:
Completed Exhibits A-J
The Applicant agrees to pay the Department of Planning and Economic Development a \$250.00 non-refundable application fee at the time of submission of this Application.
Should the HRA provide rehabilitation loan financing to the above stated project, the Applicant agrees to pay the HRA at the time of closing an amount of \$46 or equal amount of the recording fee.
It is hereby understood that submission of this application for a rehabilitation loan imposes no obligation upon the HRA, City of Saint Paul, or the Department of Planning and Economic Development to provide a loan; and it is only the obligation of PED's staff to make a recommendation to the HRA Executive Director regarding the making, terms, and conditions of a loan since only the HRA has the exclusive power to make a final determination on the making of a loan.
It is hereby understood that neither the HRA nor City of Saint Paul, Minnesota is liable for any costs incurred in the preparation or presentation of this Application.
All Application and supporting materials and documents (including before and after pictures of the rehabilitation work) will remain the property of the HRA. All such materials may be subject to disclosure and/or public review under applicable provisions of state law.  The Applicant certifies that this Application, including the Exhibits, is true, correct and complete to the best of their knowledge and belief.  By:  Its:
Underwriting (For City staff Use Only)
Program Eligibility:
Underwriter's Name: Underwriter's Signature: Date:

Name of Occupant house Carlo Address 108 Western Aire #1 St Paul Mn Telephone Number 65/2596984 Check: Family X Indiv	55717_ vidual
Date occupant first occupied this dwelling 3-/5-/7  RACIAL/ETHNIC CLASSIFICATION HOUSING COSTS CHECK ALL THAT APPLY)  AMERICAN INDIAN OR ALASKAN NATIVE  BLACK OR AFRICAN AMERICAN  NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER  AMERICAN INDIAN OR ALASKAN NATIVE AND WHITE  BLACK OR AFRICAN AMERICAN AND WHITE  OTHER MULTI-RACIAL	☐ ASIAN  ☑ HISPANIC OR LATINO ☐ WHITE ☐ ASIAN AND WHITE ☐ AMERICAN INDIAN OR ALASKAN NATIVE AND BLACK OR AFRICAN AMERICAN
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#### Rental Rehabilitation Loan Program SITE OCCUPANT RECORD FORM Telephone Number 6.12 Date occupant first occupied this dwelling 3-1-17RACIAL/ETHNIC CLASSIFICATION HOUSING COSTS CHECK ALL THAT APPLY) ☐ AMERICAN INDIAN OR ALASKAN NATIVE ASIAN ☑ BLACK OR AFRICAN AMERICAN ☐ NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER HISPANIC OR LATINO WHITE AMERICAN INDIAN OR ALASKAN NATIVE AND WHITE ASIAN AND WHITE ☐ BLACK OR AFRICAN AMERICAN AND WHITE ■ AMERICAN INDIAN OR ALASKAN NATIVE AND BLACK OR AFRICAN AMERICAN OTHER MULTI-RACIAL **HOUSING COSTS** TENANT:

DEPARTMENT OF PLANNING AND ECONOMIC DEVELOPMENT OF THE CITY OF SAINT PAUL, MINNESOTA

MONTHLY CONTRACT RENT AVERAGE MONTHLY UTILITY COSTS MONTHLY HOUSING COSTS

NO. OF BEDROOMS

NO. OF ROOMS  $\frac{4}{3}$ 

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#### Rental Rehabilitation Loan Program SITE OCCUPANT RECORD FORM Telephone Number 6.12 Date occupant first occupied this dwelling 3-1-17RACIAL/ETHNIC CLASSIFICATION HOUSING COSTS CHECK ALL THAT APPLY) ☐ AMERICAN INDIAN OR ALASKAN NATIVE ASIAN ☑ BLACK OR AFRICAN AMERICAN ☐ NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER HISPANIC OR LATINO WHITE AMERICAN INDIAN OR ALASKAN NATIVE AND WHITE ASIAN AND WHITE ☐ BLACK OR AFRICAN AMERICAN AND WHITE ■ AMERICAN INDIAN OR ALASKAN NATIVE AND BLACK OR AFRICAN AMERICAN OTHER MULTI-RACIAL **HOUSING COSTS** TENANT:

DEPARTMENT OF PLANNING AND ECONOMIC DEVELOPMENT OF THE CITY OF SAINT PAUL, MINNESOTA

MONTHLY CONTRACT RENT AVERAGE MONTHLY UTILITY COSTS MONTHLY HOUSING COSTS

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NO. OF ROOMS  $\frac{4}{3}$ 

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Incom	Income Verification (must check one box in part A and box in part B)  1. Check the box below next to the line that describes the total number of persons in the unit.							
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2.						unit. When calcul	ating total family i	ncome, please
	consider all inc	ome earned from	the sources listed	on the reserver s	ide.			
Part A	□ 1 person	persons 2	□ 3 persons	persons	5 persons	□ 6 persons	□ 7 persons	□ 8 persons
Part B	<u></u> ≤\$19,000	<b>⊠</b> ⊘\$21,700	□ ≤ \$24,400	<b>□</b> ≤\$27,100	□≤\$29,300	□≤\$32,960	□ <b>≤\$31,14</b> 0	□≤ <b>\$</b> 41,320
	\$19,000 to \$31,650	\$21,701 to \$36,200	\$24,401 to \$40,700	\$27,101 to \$45,200	\$29,301 to \$48,850	\$32,961 to \$52,450	\$31,141 to \$56,050	\$41,321 to \$59,700
	\$31,651 to \$47,600	\$36,201 to \$54,400	\$40,701 to \$61,200	\$45,201 to \$68,000	\$48,851 to \$73,450	\$52,451 to \$78,900	\$56,051 to \$84,350	\$59,701 to \$89,800
	□≥ \$47,601	<b>□≥\$54,40</b> 1	□≥\$61,201	□≥ \$68,001	□≥ \$73,451	□≥\$78,901	<b>□≥\$84,35</b> 1	<b>□≥\$89,80</b> 1

Its # 1

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<ol> <li>Income Verification (must check one box in part A and box in part B)</li> <li>Check the box below next to the line that describes the total number of persons in the unit.</li> <li>Check the income level under that line that describes the total family income of the unit. When calculating total family income, please consider all income earned from the sources listed on the reserver side.</li> </ol>									
Part A									
Part B	□≤ \$19,000 \$19,000 to □ \$31,650 □ \$31,651 to \$47,600	S21,700  \$21,701 to \$36,200  \$36,201 to \$54,400	S24,400  \$24,401 to \$40,700  \$40,701 to \$61,200	\$27,100 \$27,101 to \$45,200 \$45,201 to \$68,000	□≤ \$29,300 \$29,301 to □ \$48,850 □ \$48,851 to \$73,450	□ ≤ \$32,960 □ \$32,961 to □ \$52,450 □ \$52,451 to \$78,900	□ ≤ \$31,140 □ \$31,141 to □ \$56,050 □ \$56,051 to \$84,350	□≤\$41,320 □\$41,321 to \$59,700 □\$59,701 to \$89,800	
	□≥ \$47,601	<u></u> ≥ \$54,401	□≥\$61,201	□≥ \$68,001	<b>□≥ \$73,451</b>	□ ≥ \$78,901	□≥\$84,351	□≥\$89,801	

I certify under penalty of perjury that the information contained in this Certificate is true and correct as of the date this Certificate is executed. I authorize the City of Saint Paul to verify information provided, if necessary.

Its <u># 2</u>
Dated: \( \) 20\\ \].

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Incom	Income Verification (must check one box in part A and box in part B)									
1. 2.	<ol> <li>Check the box below next to the line that describes the total number of persons in the unit.</li> <li>Check the income level under that line that describes the total family income of the unit. When calculating total family income, please consider all income earned from the sources listed on the reserver side.</li> </ol>									
	consider all inc	ome earned from	the sources listed	on the reserver s	ide.					
Part A										
Part B	<b>□≤\$19,000</b>	<b>□</b> ≤\$21,700	□≤\$24,400	<b>□</b> ≤\$27,100	₹29,300	□≤\$32,960	□ ≤ <b>\$</b> 31,140	□≤ <b>\$</b> 41,320		
	\$19,000 to \$31,650	\$21,701 to \$36,200	\$24,401 to \$40,700	\$27,101 to \$45,200	\$29,301 to \$48,850	\$32,961 to \$52,450	\$31,141 to \$56,050	\$41,321 to \$59,700		
	\$31,651 to \$47,600	\$36,201 to \$54,400	\$40,701 to \$61,200	\$45,201 to \$68,000	\$48,851 to \$73,450	\$52,451 to \$78,900	\$56,051 to \$84,350	\$59,701 to \$89,800		
	□≥ \$47,601	□≥ \$54,401	□≥\$61,201	□≥ \$68,001	<b>□≥\$73,451</b>	<b>□≥\$78,90</b> 1	□≥\$84,351	□≥ \$89,801		

I certify under penalty of perjury that the information contained in this Certificate is true and correct as of the date this Certificate is executed. I authorize the City of Saint Paul to verify information provided, if necessary.

Dated: [ 20]

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1.	Income Verification (must check one box in part A and box in part B)  1. Check the box below next to the line that describes the total number of persons in the unit.  2. Check the income level under that line that describes the total family income of the unit. When calculating total family income, please consider all income earned from the sources listed on the reserver side.								
Part	consider all inc	ome earned from	persons	□ 4 persons	□ 5 persons	□ 6 persons	7 persons	□ 8 persons	
Part	person	\$21,700	<b>□</b> ≤ \$24,400	<b>□</b> ≤ <b>\$</b> 27,100	□≤ \$29,300	□≤\$32,960	□ <b>≤</b> \$31,140	□ <b>≤\$41,320</b>	
В	\$19,000 to	\$21,701 to \$36,200	\$24,401 to  \$40,700	\$27,101 to \$45,200	\$29,301 to \$48,850	\$32,961 to \$52,450	\$31,141 to \$56,050	\$41,321 to \$59,700	
	\$31,651 to \$47,600	\$36,201 to \$54,400	\$40,701 to \$61,200	\$45,201 to \$68,000	\$48,851 to \$73,450	\$52,451 to \$78,900	\$56,051 to \$84,350	\$59,701 to \$89,800	
	□≥ <b>\$47,60</b> 1	<u></u> ≥ \$54,401	<b>□≥\$61,201</b>	<b>□≥ \$68,001</b>	<b>□≥ \$73,451</b>	□ ≥ \$78,901	□≥\$84,351	<b>□≥\$89,80</b> 1	

I certify under penalty of perjury that the information contained in this Certificate is true and correct as of the date this Certificate is executed. I authorize the City of Saint Paul to verify information provided, if necessary.

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2.	Check the Inc	ome level under	e line that descri that line that desc in the sources liste	ribes the total fan	ally income of the		ulating total famil	y Income, please
Part A	person 1	D 2 persons	□ 3 persons	□ 4 persons	□ 5 persons	G persons	7 persons	□ 8 persons
Part B	\$19,000 to	□≤ \$21,700 □≤ \$21,701 to □ \$36,200	□ ≤ \$24,400 \$24,401 to □ \$40,700	□≤ \$27,100 \$27,101 to □ \$45,200	□≤ \$29,300 \$29,301 to □ \$48,850	□≤\$32,960 □\$32,961 to \$52,450	□≤\$31,140 _\$31,141 to	□≤\$41,320
	\$31,650 \$31,651 to \$47,600	\$36,200 \$36,201 to \$54,400	\$40,700 \$40,701 to \$61,200	\$45,200 \$45,201 to \$68,000	\$48,850 \$48,851 to \$73,450	\$52,450 \$52,451 to \$78,900	\$31,141 to \$56,050 \$56,051 to \$84,350	\$41,321 to \$59,700 \$59,701 to \$89,800
	□≥ \$47,601	<b>□≥ \$54,401</b>	□≥\$61,201	<b>□≥ \$68,001</b>	□≥ \$73,451	□≥\$78,901	□≥\$84,351	□≥ \$89,801

I certify under penalty of perjury that the information contained in this Certificate is true and correct as of the date this Certificate is executed. I authorize the City of Saint Paul to verify information provided, if necessary.

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	SPECIAL CHARACTERISTICS OF HOUSEHOLD (E.G.,
ı	OF HOUSEHOLD (E.G.,
١	DISABLED, ELDERLY, ETC.)

1.	<ol> <li>Income Verification (must check one box in part A and box in part B)</li> <li>Check the box below next to the line that describes the total number of persons in the unit.</li> <li>Check the income level under that line that describes the total family income of the unit. When calculating total family income, please consider all income earned from the sources listed on the reserver side.</li> </ol>								
Part A	□ 1 person	□ 2 persons	□ 3 persons	4 persons	5 persons	☐ 6 persons	7 persons	8 persons	
Part B	<b>□≤\$19,000</b>	<b>□≤\$21,700</b>	<b>□</b> ≤ \$24,400	\$27,100	□≤\$29,300	□≤\$32,960	□≤ <b>\$</b> 31,140	□≤ <b>\$</b> 41,320	
	\$19,000 to \$31,650	\$21,701 to \$36,200	\$24,401 to \$40,700	\$27,101 to \$45,200	\$29,301 to \$48,850	\$32,961 to \$52,450	\$31,141 to \$56,050	\$41,321 to \$59,700	
	\$31,651 to \$47,600	\$36,201 to \$54,400	\$40,701 to \$61,200	\$45,201 to \$68,000	\$48,851 to \$73,450	\$52,451 to \$78,900	\$56,051 to \$84,350	\$59,701 to \$89,800	
	□≥ \$47,601	<u></u> ≥ \$54,401	□ ≥ <b>\$</b> 61,201	□≥ \$68,001	<b>□≥ \$73,451</b>	<b>□≥\$78,90</b> 1	<b>□≥\$84,35</b> 1	<b>□≥\$89,80</b> 1	

SPECIAL C	HARACTERISTICS
OF HOUSE	HOLD (E.G.,
DISABLED,	ELDERLY, ETC.)

Incom	Income Verification (must check one box in part A and box in part B)										
1.	1. Check the box below next to the line that describes the total number of persons in the unit.										
2.	Check the incor consider all inco	ne level under th ome earned from	at line that describ the sources listed	oes the total fami on the reserver s	ly income of the side.	unit. When calcul	ating total family	income, please			
Part A	□ 1 person	persons	□ 3 persons	□ 4 persons	5 persons	6 persons	7 persons	□ 8 persons			
Part B	<u></u> ≤\$19,000	<b>5</b> 21,700	□≤\$24,400	<b>□</b> ≤ <b>\$</b> 27,100	□≤\$29,300	□≤\$32,960	□≤ <b>\$</b> 31,140	□≤ <b>\$</b> 41,320			
		\$21,701 to \$36,200	\$24,401 to \$40,700	\$27,101 to \$45,200	\$29,301 to \$48,850	\$32,961 to \$52,450	\$31,141 to \$56,050	\$41,321 to \$59,700			
	\$31,651 to \$47,600		\$40,701 to \$61,200	\$45,201 to \$68,000	\$48,851 to \$73,450	\$52,451 to \$78,900	\$56,051 to \$84,350	\$59,701 to \$89,800			
	□≥ \$47,601	□≥ \$54,401	□≥ <b>\$</b> 61, <b>201</b>	□≥ \$68,001	<b>□≥\$</b> 73,451	<b>□≥\$78,90</b> 1	□≥ <b>\$</b> 84,351	□≥ \$89,801			

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SPECIAL CH	IARACTERISTICS
OF HOUSEH	OLD (E.G.,
DISABLED,	ELDERLY, ETC.)

1.	<ol> <li>Income Verification (must check one box in part A and box in part B)</li> <li>Check the box below next to the line that describes the total number of persons in the unit.</li> <li>Check the income level under that line that describes the total family income of the unit. When calculating total family income, please consider all income earned from the sources listed on the reserver side.</li> </ol>								
Part A		2 persons	□ 3 persons	□ 4 persons	5 persons	□ 6 persons	7 persons	8 persons	
	□≤\$19,000 \$19,000 to □\$31,650 □\$47,600 □≥\$47,601	\$21,700 \$21,701 to \$36,200 \$36,201 to \$54,400 \$54,400	\$24,401 to \$40,700 \$40,701 to \$61,200	S27,100 \$27,101 to \$45,200 \$45,201 to \$68,000  S468,001	Section 29,300 Section 29,301 to \$48,850 Section 348,851 to \$73,450 Section 29,3451	S32,960  \$32,961 to \$52,450  \$52,451 to \$78,900  ≥ \$78,901	□≤\$31,140 □≤\$31,141 to \$56,050 □\$56,051 to \$84,350	□≤\$41,320 □≤\$41,321 to \$59,700 □\$59,701 to \$89,800	
							<b>□≥\$84,351</b>	□≥\$89,801	

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