

Single Family Request for Proposal (RFP) Application General Application

Instructions

Application Deadline:
Tuesday, June 12, 2018
12:00 Noon

Review the [2018 Single Family RFP Consolidated Application Guide and Instructions](#) (RFP Application Guide) **before** completing the RFP Application, Workbook and Supplements. The RFP Application Guide provides updated information and submission instructions for the Single Family RFP.

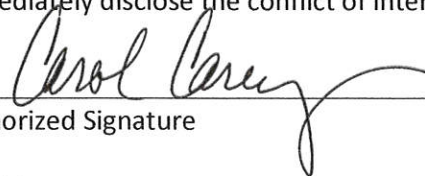
The ability to complete a project or program in a timely fashion is critical. Contracts generally expire within **20 months** of the effective date. Development-ready proposals receive priority.

Applicant Certification

I am a duly authorized representative of the Applicant. The proposal(s) and information provided in this Application are true and correct to the best of my knowledge and belief. If funded, I understand that all Application materials are incorporated by reference into the Grant Contract and/or Loan Contract (the "Contract"). In the event of a conflict between the provisions of the Application for Funds (as defined in the Impact Fund Procedural Manual) and those contained in the Contract, then the provisions of the Contract will control. Additionally, in the event of a conflict between the provisions of the Contract and those contained in the Impact Fund Procedural Manual, then the provisions of the Contract will control. The Impact Fund Procedural Manual may, however, contain more stringent requirements than those found in the Application for Funds or Contract. In which case, the Impact Fund program Administrator must comply with the most stringent requirements.

Applicant, who is not a state employee, will:

If awarded Grant Contract funds, comply with required grants management policies and procedures set forth through [Minn.Stat.§16B.97](#), Subd. 4 (a) (1) and review the State of Minnesota Office of Grants Management policy 08-01, (Conflict of Interest for State Grant-Making). In addition, if the Applicant or, if awarded funds, the Administrator, has knowledge or becomes aware of any actual, potential, perceived, or organizational conflicts of interest with respect to the Contract the Administrator shall immediately disclose the conflict of interest directly to Minnesota Housing.

	6/12/18
Authorized Signature	Date
Carol Carey	Executive Director
Printed Name	Title
651-222-3049	ccarey@historicsaintpaul.org
Phone Number	Email Address

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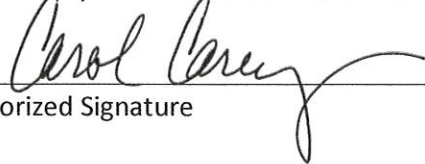
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7. Applicant's Nationwide Mortgage Licensing System and Registry (NMLS) information:
- a. Applicant has an NMLS Residential Mortgage Originator License. The License number is:

OR

- b. Applicant has a certificate of exemption on file from the Minnesota Department of Commerce. (Check if Yes):

OR

- c. Applicant has neither an NMLS number nor a certificate of exemption, but will obtain whichever is required prior to originating loans. (Check if Yes):

8. Will you be partnering with any Implementation Partners or Processing Entities (as defined in the RFP Application Guide) to assist in any key functions of the proposal, such as grant writing, construction, construction or project management, real estate marketing, determination of homebuyer or homeowner eligibility, loan origination, loan processing, loan closing, homebuyer counseling or education, or other services?

Yes No

- a. If yes, provide the name of each Implementation Partner and Processing Entity. Attach additional sheets if necessary.

Organization Name:

Contact Name:

Organization Name:

Contact Name:

Organization Name:

Contact Name:

- b. Describe the role(s) and past experience of each Implementation Partner or Processing Entity. Indicate the manner and amount of Partner or Processing Entity compensation and attach copies of any contracts, memoranda of understanding or service-level agreements:
- c. Describe any affiliations between any Implementation Partner or Processing Entity and the Applicant or any other Implementation Partner or Processing Entity. (Describe, for example, shared staff, ownership, boards, office space, other resources, and parent-subsidiary relationships):

Funding Request

Complete the Funding Request chart found in the General Workbook.

If requesting funds from Minnesota Housing's Community Homeownership Impact Fund (Impact Fund) and a co-funder or funding partner, indicate the amount you are requesting from **each funder**. If you don't have a preference, request Impact Fund dollars.

Project Overview

1. Place an "X" next to each activity for which you are requesting funds and complete a Housing Activity Section form for each activity.
 - Acquisition/Rehabilitation/Resale (includes Value Gap and may include Affordability Gap)
 - (Stand-Alone) Affordability Gap (not including rehab or construction)
 - New Construction/Demolition-Rebuild (includes Value Gap and may include Affordability Gap)
 - Owner-occupied Rehabilitation (includes Community Fix Up loan interest rate write-down)

Applicant Capacity

1. Describe your mission, purpose and role in providing the proposed Housing Activity or Activities: Historic Saint Paul's mission is to preserve and promote the cultural heritage, character, and vitality of Saint Paul neighborhoods. For the past five years we have been actively engaged in the redevelopment of vacant properties that reflect the history and character of our focus neighborhoods, including Frogtown, Dayton's Bluff, and West 7th. Historic Saint Paul works with community partners to advocate for preservation and repurposing of at-risk properties, and have also acquired and redeveloped properties. We considered and accepted the donation of the at-risk 1856 property at the request of the Little Bohemia Neighborhood Association to prevent its imminent demolition, and ensure is continued use for affordable home ownership in the West 7th neighborhood.
2. Describe your past experience in completing a Housing Activity similar to the proposed. Include experience in developing and selling affordable housing, if applicable: Over the past 5 years Historic Saint Paul has been involved in the rehabilitation of 3 vacant properties through our partnership, Preserve Frogtown, in which we serve as the development partner. A fourth is in progress. All have been or will be supported with MHFA Impact Funds through Land Bank Twin Cities. Independently, Historic Saint Paul just completed the complete rehabilitation of a category 3 vacant property, which had been under orders to remove or repair, in the Dayton's Bluff Heritage Preservation district.

All Applicants that are **nonprofit 501(c)(3) organizations or a for-profit organization** must complete the applicable **Organization Capacity and Review Form** and provide **associated documentation**. The forms are found on [Minnesota Housing's Impact Fund webpage](#).

Cooperatively Developed Plan

A Cooperatively Developed Plan (CDP) is a community supported plan that encompasses multiple

- Save as “[Applicant Org Name]_General_1.Workbook”
 - Submit as an Excel document
2. **Completed Housing Activity Section and Workbook** for each type of Housing Activity for which you are requesting funds. (See “Project Overview” section above). Complete a separate Housing Activity Section and Workbook for each proposed project.
 3. **Updated 2017 Impact Fund Annual Report(s)**. Required if you have an open Impact Fund or CRV award.
 - Save as “[Applicant Org Name]_General_3.AnnualReport(s)”
 4. **Staff resumes** for staff involved with the proposed activity.
 - Save as “[Applicant Org Name]_General_4.Resumes
 5. **Organization Capacity and Review Form - Non-governmental Organizations or Organization Capacity and Review Form - For-Profit Organizations**, as applicable. Attach required documentation.
 - Save as “[Applicant Org Name]_General_5.OrgCapacityForm

**2018 Single Family RFP: Acquisition/Rehabilitation/Resale
Project Information Financial Worksheet**

Instructions: Provide the following information on a **typical (or average)**, per unit basis. If you anticipate that Total Development Costs, or gaps, may be substantially higher for any particular Project(s), complete the "Proj. Info Fin. Wksht - High" Worksheet in this Workbook. Costs will be reviewed for reasonableness and feasibility. Blue fields require data entry. Gray fields are set to automatically calculate.

Property Address, if known:

Proposed Unit Information

Style of typical unit (choose one):	<input type="text" value="Rambler (one story)"/>
Total Finished Square Feet of typical unit (after rehab):	<input type="text" value="850"/>
Number of Bedrooms (after rehab):	<input type="text" value="2"/>
Number of Bathrooms (after rehab):	<input type="text" value="1"/>
Garage (after rehab): <input type="text" value="No"/> If yes, # of stalls:	<input type="text"/>
Ownership Type (after resale):	<input type="text" value="Fee Simple"/>
Institutional Correctional Work Crew (ICWC) being used?	<input type="text" value="No"/>

Typical Lot Size

Lot Width (in Feet):	<input type="text" value="40"/>
Lot Depth (in Feet):	<input type="text" value="120"/>
Lot Square Footage:	<input type="text" value="4800"/>
Lot Acreage:	<input type="text" value="0.11"/>

Unit Development Budget

Hard Costs: Acquisition and Demolition

Land Acquisition Cost	
Structure Acquisition Cost	\$ 4,500
Demolition Cost	\$ -
Contingency	\$ -
Acquisition and Demolition Total	\$ 4,500.00

Hard Costs: Unit Rehabilitation and Site Work

General Rehabilitation Hard Costs	\$ 218,000
Garage Construction or Rehabilitation	\$ -
Site work (incl. soil correction/env'tal remediation; water, sewer; driveways, landscaping, fences)	\$ -
Contingency	\$ 21,800
Unit Rehabilitation Total (includes Architect Fee from Soft Costs, below)	\$ 244,800.00
Total Hard Costs	\$ 244,300.00

Soft Costs

Holding Costs (real estate taxes, utilities, insurance, construction interest etc.)	\$ 16,000
Architect Fee	\$ 5,000
Legal Fees	
Developer Fee	\$ 19,000
Other Professional Fee (marketing/realtor, survey & platting, environmental, assessment, lead inspection, appraisal, title/closing, etc.)	\$ 9,500
Contingency	\$ -
Total Soft Costs	\$ 49,500.00
Total Hard Costs + Soft Costs (Total Development Cost (TDC))	\$ 293,800.00

Total Number of Units in Proposed Activity (Using RFP Funds)	1
Total Development Cost of Proposed Activity	\$ 293,800.00

Property Information: Property Values and Recent Sales

Pre-rehabilitation: Anticipated appraised value (Fair Market Value (FMV)) for this type of unit in the area	\$ 39,000
Post-rehabilitation: Anticipated appraised value (Fair Market Value (FMV)) for this type of unit in the area	\$ 190,000
Post-rehabilitation: Anticipated sales price (should match FMV as determined by appraiser)	\$ 190,000

Explanation, clarification or additional information if needed:

The Acquisition costs reflect origination and recording fees and other transaction costs. The property is under orders to remove or repair by the City of Saint Paul, subject to annual VB fees and vacant building insurance. The property was donated to HSP to prevent demolition. We received an evaluation of the estimated market evaluation from Ramsey County when we appealed to previous evaluation for tax purposes, however the property cannot be transferred until it is code compliant. The Anticipate sales price is an estimate, we are currently awaiting an after rehab limited appraisal.

**2018 Single Family RFP: Acquisition/Rehabilitation/Resale
Value Gap Worksheet**

Instructions: Provide an anticipated/estimated Value gap calculation needed to complete a typical or average transaction. The leverage sources must match those listed in the Leverage and Cost Containment Worksheet. Blue fields require data entry. Gray fields are set to automatically calculate.

Provide the following information on a PER UNIT BASIS

Total Development Cost Per Unit	\$ 293,800.00
Anticipated Appraised Value (i.e., Fair Market Sales Price)	\$ 190,000.00
Anticipated Value Gap Per Unit	\$ 103,800.00

Value Gap Sources broken down to a Per Unit Basis

The leveraged sources listed below must match the sources on the Leverage and Cost Containment Worksheet.

Estimated Minnesota Housing Impact Fund Value Gap dollars per unit	\$ 50,000.00
Richard Miller, Richard Nicholson	\$ 10,000.00
Additional individual Contributions to date	\$ 12,000.00
Additional fundraising activities and individual gifts	\$ 22,300.00
John Yust	\$ 5,000.00
John Yust, Tom Schroeder, others	\$ 4,500.00
Total Value Gap Contributions from all leveraged sources:	\$ 103,800.00

TOTAL Number of Proposed Units in Activity with Value Gap	1
TOTAL Number of Units in Proposed Activity with Value Gap X anticipated Impact Fund Value gap amount	\$ 50,000.00
What is the maximum Impact Fund Value Gap \$ amount per unit allowed under your proposal?	\$ 50,000
What is the typical or average Impact Fund Value Gap \$ amount anticipated?	\$ 50,000.00

Explanation, clarification or additional information if needed:

**2018 Single Family RFP: Acquisition/Rehabilitation/Resale
Leverage and Cost Containment Worksheet**

Instructions: Complete the charts below including project specific leverage sources and cost containment measures which fill a gap or reduce costs. Project specific means the resource will be used specifically for this activity or program for which you are requesting Impact Fund Dollars. Do not include the entire dollar amount of a source if only a portion will be available for this activity or program. Do not include temporary financial support from the Applicant's own resources, or borrowers' market-rate financing (e.g., first mortgage loans). The savings realized from below-market interim financing, including from the Applicant's own resources, should, however, be considered a cost containment measure. Blue fields require data entry. Gray fields are set to automatically calculate.

NOTE: A fillable text box is available after the chart if a short explanation is needed. Include cash committed, cash pending and in-kind contributions made on behalf of the organization applying for funding.

Type of Activity Being Funded	Type of Leverage Source	Specific Leverage Source (Name of Organization)	Cash Committed	In Kind Committed	Cash Pending	In Kind Pending	TOTAL	Anticipated Commitment Date
Downpayment Assistance	Click to Enter						\$	
Downpayment Assistance	Click to Enter						\$	
Closing Cost Assistance	Click to Enter						\$	
Closing Cost Assistance	Click to Enter						\$	
Mortgage Principal Write-down	Click to Enter						\$	
TOTALS:			\$	\$	\$	\$	\$	
Value Gap	Philanthropic Leverage	Richard Miller, Richard Nicholson	\$ 10,000				\$	10,000
Value Gap	Philanthropic Leverage	Additional Individual Contributions to date	\$ 12,000				\$	12,000
Value Gap	Philanthropic Leverage	Additional fundraising activities and individual gifts			\$ 22,300		\$	22,300 9/1/18
Value Gap	Other	John Yust		\$ 5,000			\$	5,000
Value Gap	Philanthropic Leverage	John Yust, Tom Schroeder, others		\$ 4,500			\$	4,500
TOTALS:			\$ 22,000	\$ 9,500	\$ 22,300	\$	\$	53,800
Other	Click to Enter						\$	
Other	Click to Enter						\$	
Other	Click to Enter						\$	
Other	Click to Enter						\$	
TOTALS:			\$	\$	\$	\$	\$	

Cost Containment

If you have taken efforts to contain costs, and these savings are not reported as Leverage above, please list them in the table below.

Cost Containment Measure	Estimated Cost Savings Per Unit	# of Units Proposed	X # of Units = Total Cost Savings	Approval date or If Pending, Anticipated Approval Date
In-kind contributions included in Leverage chart	Enter Units in Column C		\$ 9,500.00	See Leverage chart
Regulatory Incentives (e.g., fast-track permitting, fee waivers)	\$		\$	
Volunteer Labor	\$		\$	
Rigorous competitive bidding (obtain at least three competitive bids)	\$		\$	NA
Use of own labor crews	\$		\$	NA
Donated labor and materials (incl. discounts)	\$		\$	
Below-market interim financing	\$		\$	
Other:	\$		\$	
Other:	\$		\$	
TOTALS:		0	\$	

2018 Single Family RFP Funding Request Chart

Instructions: All Applicants must complete the blue cells in the chart below. Please review the chart prior to completion to clearly understand each section. You may choose one or more funding sources (Minnesota Housing, GMHF, Met Council). If no preference, choose Minnesota Housing's Community Homeownership Impact Fund (Impact Fund). Each section represents a Housing Activity. Only complete the Housing Activity section(s) for which you are requesting RFP funding. (Stand Alone) Affordability Gap is to be used when you are only proposing Affordability Gap assistance (and not planning to build or rehabilitate the property the buyer will purchase). Affordability gap requested by a CLT may be requested in the form of a grant. **Projects/Programs must be completed in 20 months.**

Funder Proposed Activity	Type of Funds	Dollar Amount Requested
Minnesota Housing - Impact Fund		
Acquisition/Rehabilitation/Resale Proposal Name:	Deferred loan	
	Grant	\$ 50,000
	Interim Loan	
	Housing Infrastructure Bond proceeds, if available	
	Total Request	\$ 50,000
Total # of units to be completed in this activity with Impact Fund Dollars		1
Total # of units to be completed in the ENTIRE project/program activity including units funded with Impact Fund Dollars and all other resources		1
(Stand-Alone) Affordability Gap Proposal Name:	Deferred loan	
	Grant	
	Housing Infrastructure Bond proceeds, if available	
	Total Request	\$ -
	Total # of units to be completed in this activity with Impact Fund dollars	
Total # of units to be completed in the ENTIRE project/program activity including units funded with Impact Fund Dollars and all other resources		
New Construction/Demolition-Rebuild Proposal Name:	Deferred loan	
	Grant	
	Interim Loan	
	Housing Infrastructure Bond proceeds, if available	
	Total Request	\$ -
Total # of units to be completed in this activity with Impact Fund dollars		
Total # of units to be completed in the ENTIRE project/program activity including units funded with Impact Fund Dollars and all other resources		
Owner-occupied Rehabilitation Program (includes Community Fix Up Loan Program interest rate write down) Proposal Name:	Deferred loan	
	Grant	
	Total Request	\$ -
Total # of units to be completed in this activity with Impact Fund dollars		
Total # of units to be completed in the ENTIRE project/program activity including units funded with Impact Fund Dollars and all other resources		
Minnesota Housing Impact Fund Grand Totals		
Total Request From Minnesota Housing		\$ 50,000
Total # of units to be completed /households served with the Impact Funds requested		1
Total # of units to be completed in the ENTIRE project/program		1
Greater Minnesota Housing Fund (GMHF)		
Single Family Housing Proposal Name:	Deferred loan	
	Interim Loan	
	Total Request	\$ -
Total # of units to be completed with GMHF dollars requested		
Total # of units to be completed in the ENTIRE project/program activity for which you are requesting funds from GMHF (if not already included above)		
Metropolitan Council		
Local Housing Initiative Account (LHIA) Proposal Name:	Grant	
	Total Request	\$ -
Total # of units to be completed with LHIA funds requested		
Total # of units to be completed in the ENTIRE project/program activity for which you are requesting funds from LHIA (if not already included above)		
Grand Total RFP Request (from all funders)		\$ 50,000.00

HISTORIC SAINT PAUL/RESTORE SAINT PAUL FAÇADE REHABILITATION PROJECTS

<u>Name</u>	<u>Address</u>	<u>Status</u>	<u>Description</u>
Joe & Stan's	949 7th St. W.	Mostly completed	Remove 1940s era storefront on 1890s building and replace with new storefront with large windows and design compatible with building's historic character; remove stucco from second-story facade.
Ashama Grocery & Deli	800 University Av. W.	Completed	Remove deteriorated, architecturally incompatible storefront and replace with new storefront with large windows and design compatible with building's historic character; new signage; repairs to deteriorated masonry.
Ray-Bell Films/Demera	823 University Av. W.	Underway	Restore original features and character of 1915 Mediterranean-Revival style film studio building - new windows, doors, tile roofing & signage; reopen transom openings; masonry repairs; paint brick and stucco to call out details and differentiate the materials.
Manana Restaurant	798 7th St. E.	Out to bid soon	Refresh a tired, unattractive building - remove small second-story replacement windows and restore original window openings; remove 1950s permastone at base of storefront and replace with appropriate wood panels; repair and paint stucco; new awnings.

Historic Saint Paul

Carol Carey, Executive Director

Carey has implemented preservation-based community economic development in Saint Paul for the past 25+ years. In 1992, she received an individual Leadership in Neighborhoods grant from Saint Paul Companies to explore historic preservation as a community development tool. During her term as executive director of the Upper Swede Hollow Neighborhoods Association (USHNA), she developed and administered several initiatives in the Dayton's Bluff neighborhood including single and multi-family housing projects, lead hazard reduction education, watershed education, and natural resource reclamation. She also led redevelopment of the Stutzman Building, home to the Swede Hollow Cafe, office space and affordable rental housing, an adjacent community vegetable garden, and one of the first professionally designed and engineered rain-gardens in the city.

For the past 16 years Carey has served as executive director of Historic Saint Paul Corporation (HSP), a citywide preservation organization with a mission to "preserve and promote the cultural heritage, character, and vitality of Saint Paul neighborhoods". Historic Saint Paul implements a range of programs that conserve and strengthen Saint Paul neighborhoods by celebrating their cultural heritage and catalyzing the improvement of historic homes, commercial buildings, and local landmarks.

Carey received a BA in Liberal Arts from Macalester College and studied Arts Education at the University of Minnesota. She has served on the board of directors for a number of local non-profit organizations, on advisory councils for city and community-based planning initiatives, and on the Saint Paul Heritage Preservation Commission.

In 2007 she received a Distinguished Citizen Citation from her alma mater, Macalester College. The Distinguished Citizen Citation recognizes alumni who have exercised leadership in civic, social, religious and professional activities.

In recent years Historic Saint Paul has partnered with the Frogtown Neighborhood Association in Preserve Frogtown – a community building and economic development initiative. During that time, Carey has served as Chief Manager of Preserve Frogtown LLC, where she has developed and managed the rehabilitation of vacant houses, utilizing MHFA Impact Funds, through partner Landbank Twin Cities, carefully managing the scope and construction process to deliver code compliant, marketable, attractive affordable homes that are completed utilizing preservation principles and practices in a cost-efficient manner.

Relevant Development Experience:

During her time at USHNA Carey developed and managed the rehabilitation of a number of properties in the Dayton's Bluff Heritage Preservation District, including:

- Rehabilitation of 608 Bates Avenue through the City's "Houses to Homes" Program
- Rehabilitation and conversion of a 4 unit rental property at 735-737 East 5th Street (preservation award winner) to a side by side two-owner structure with a common wall agreement
- Moving a duplex threatened with demolition on the parking lot of Metropolitan State University to 634-636 Bates Avenue, and rehabilitation as a two-owner condominium unit
- Acquisition and rehabilitation of a chronic problem property (nine residential units), converted to four affordable residential units, office space for three community owned/and or non-profit businesses, and the Swede Hollow Café (preservation award winner)

- ▶ Applied historic preservation principles, practices, and techniques to a wide variety of routine and advanced preservation projects. Reviewed and approved, as appropriate, applications to alter, rehabilitate, and demolish historic structures. Presented applications to HPC and City Council. Applied preservation guidelines in an appropriate, thoughtful manner, earning reputation for outstanding public service. Received *Civil Servant Award* from Upper Swede Hollow Neighborhoods Association, 2001.
- ▶ Developed and implemented successful strategies to save two historic, long-vacant Lowertown buildings.
- ▶ Provided technical assistance and design guidance to property owners, architects, contractors, and city staff, boards, and elected officials. Performed historical research.

Zoning & Land Use Planning (1991-1993)

- ▶ Staffed Planning Commission's Zoning Committee. Processed zoning and land use applications. Provided information to customers and the public. Used research, analytical, and communication skills to effectively prepare and present land use applications to Planning Commission and City Council.

Neighborhood Revitalization Planning (1989-1991)

- ▶ Coordinated and created several successful community revitalization plans, including the adoption of a notable plan for Selby Avenue revitalization, by working with broad range of stakeholders.

Additional Accomplishments

- ▶ Community Advocacy: Professional experience in a variety of community-based positions including consultant at West Bank Community Development Corp. (Minneapolis), Crime Prevention Specialist at City of Minneapolis, and Community Organizer at Northwest Community Organization (Chicago). Work involved community and capacity building; recruiting, training, and supporting neighborhood leaders; and using research, analytical, communication, and interpersonal skills to develop issues and organize initiatives and campaigns. As community activist, advocated for more rigorous, systematic consideration of height of new development in Uptown area of Minneapolis through involvement in numerous development projects, using effective research, analysis, writing, strategizing, collaboration, and public speaking, culminating in *Uptown Small Area Plan*.
- ▶ Preservation Advocacy: Represented Minnesota Chapter of Society of Architectural Historians in environmental review of historic Pillsbury A Mill site redevelopment by City of Minneapolis. Researched and wrote resolution and testified before Planning Commission and City Council.
- ▶ Events-Based Advocacy: Organized numerous, successful events including fundraisers, awards ceremonies, public education events, and architecture/preservation tours.

EDUCATION

Humphrey School of Public Affairs, University of Minnesota (Minneapolis MN)

Master of Planning in Public Affairs

- ▶ Concentrations in planning and community & economic development. Research assistant to Planning Program Director Richard Bolan. Awarded Joseph Robie Scholarship based on academic achievement.

Northwestern University (Evanston IL)

Bachelor of Arts in American Culture

- ▶ Urban studies concentration. Junior year at University of Paris.

COMMUNITY SERVICE

- ▶ Victoria Theater Arts Center, Saint Paul: board member
- ▶ CARAG/Calhoun Area Residents Action Group: president, board member, chair of Zoning and NRP Steering committees; research and lead annual architecture and preservation walking tour
- ▶ Uptown Neighborhood News: writer on planning, zoning, business, and development issues
- ▶ MN Chapter of the Society of Architectural Historians: board member, preservation officer, treasurer
- ▶ Steering Committee member for City of Minneapolis's *Uptown Small Area Plan & Lyn-Lake Small Area Plan*
- ▶ Minnesota Design Team: Greenbush MN, Preston MN