

Received Mon. March 2nd @ 2:02 pm

**PART 1
BUSINESS APPLICATION**

1. Business/Developer Name: Twin Cities Habitat for Humanity, Inc.
Address: 1954 University Avenue West, St. Paul, MN 55104
Telephone: 612-305-7178 FAX: 612-305-7178
Contact: Mike Nelson, Director, Land Development
E-Mail Address: mike.nelson@tc-habitat.org
Federal Tax ID number: 36-3363171

2. List individuals having an interest of ten percent (10%) or more in the business.

Name	Title	Description of Interest	Percentage of Interest

3. The business was established on April 17, 1985, organized or operating under the laws of the state of Minnesota, as
 A corporation
 A limited liability company
 A non-profit or charitable institution or corporation
 A partnership known as _____
 A business association or a joint venture known as _____

4. Number of years in business: 29

5. List the members of the development team and consultants.

Name	Title	Firm	Role
<u>Susan Haich</u>	<u>CEO</u>	<u>TCHFH</u>	
<u>Mary Schanaber</u>	<u>COO</u>	<u>TCHFH</u>	
<u>Chad Bruley</u>	<u>VP - Homebuilding</u>	<u>TCHFH</u>	
<u>Debra Rodman</u>	<u>Director of Construction</u>	<u>TCHFH</u>	<u>General Contractor</u>
<u>Mike Nelson</u>	<u>Director, Land Development</u>	<u>TCHFH</u>	<u>Project Manager</u>

6. The Respondent is a certified as a:

a. Section 3 organization

b. CERT Certified business (check all that apply)

MBE WBE SBE

The information contained herein is true and correct to the best of my/our knowledge and belief.

<u>[Signature]</u> Signature	<u>VP of Homebuilding</u> Title	<u>2/25/15</u> Date
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The HRA reserves the right to request additional documentation of capacity.

DISCLOSURE AFFIDAVIT

1. BUSINESS INFORMATION

This affidavit must be completed by an authorized person or persons on behalf of the business or non-profit entity ("Business") submitting the proposal. If the Business is a for-profit, investors, officers, and principal members having an interest of ten percent (10%) or more of the Business must submit individual copies of this affidavit.

Business Name Twin Cities Habitat for Humanity, Inc.
Business Address 1954 University Avenue W
Individual Name Chad Bouley Title: VP - Home Building
Email Address Chad.Bouley@tchabitat.org Phone: 612-305-7144

2. BUSINESS DISCLOSURES

Check the boxes below regarding each individual and/or Business listed above. For each item listed below answered in the affirmative, please provide a full explanation including, as appropriate, (1) date, (2) charge or claim, (3) place, (4) court and case number, (5) current status of case, and (6) outcome of case. Attach documentation as necessary.

- YES NO a. Business/Individual is a party in a pending lawsuit.
- YES NO b. Business /Individual is the subject of a judgment or has a conviction or pending case for criminal or civil fraud or bribery.
- YES NO c. Business /Individual has a conviction or pending case for arson.
- YES NO d. Business /Individual has been indicted for or convicted of any felony within the past 10 years.
- YES NO e. Business /Individual has been a debtor in a bankruptcy proceeding, either voluntary or involuntary, within the past 10 years.
- YES NO f. Business /Individual has unpaid delinquent taxes, municipal liens, and/or outstanding civil money judgments.
- YES NO g. Business /Individual has been declared in default of a loan or failed to complete a development project.
- YES NO h. Is the Business /Individual subject to any defaults, liens, or judgments?
- YES NO i. Has the Business /Individual failed to complete or currently in violation of a development agreement or other agreement involving the City of Saint Paul or the Housing and Redevelopment Authority of the City of Saint Paul?
- YES NO j. Has the Business /Individual previously been involved in a lawsuit with the City of Saint Paul or the Housing and Redevelopment Authority of the City of Saint Paul?
- YES NO k. Does the Business /Individual own property that is currently subject to three or more housing code violations or prompted three or more police calls within the last year?
- YES NO l. Has the Business /Individual failed to obtain a required permit for work performed in the City of Saint Paul?

**PART 2
PROJECT APPLICATION**

Property Address: 717 Geranium Avenue E

Developer: TEHFFH

Ramsey County Listed Acquisition Price: \$8,000.00

1. Is a discounted purchase price to construct affordable housing requested? Yes No
 50% of market value (for profit) 25% of market value (non profit)

2. Proposed project description: Building square footage, # of bedrooms and bath, # garage stalls, etc.

2 Story New Construction, 1,565 sq ft., 4 bedroom and 2 bathrooms, 2.5 stall detached garage. Features include: Andersen windows, 30 year Architectural Shingles and High Efficiency Furnace and Water Heater with Energy Star Appliances.

3. Will building be owner occupied Yes No

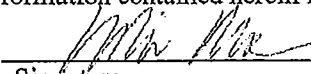
4. For rental projects: Describe your organization's asset management plan and experience below.

5. How quickly will your company complete construction after the property is sold to you?
 18 Months or less More than 18 months 18-24 months to complete
(write in expected timeline)

6. Additional Comments:

The home will be a part of TEHFFH Affordable Homeownership Program serving 30-60% of Area Median Income.

The information contained herein is true and correct to the best of my/our knowledge and belief.

	Director, Land Development	2/27/15
Signature	Title	Date

- Attachments**
- Budget worksheet, either:
- Homeowner: Sources and Uses
 - Rental: Sources and Uses and 15 year cashflow projection
- Design drawings, either:
- New construction: Schematic design/floor plan
 - Rehabilitation: Description of intended scope of work and 2-3 pictures of existing property condition

Project Budget: Total Development Costs

Address:	717 Geranium Avenue E
Description:	New Construction SF, 1,565 sq. ft., 4 bedroom, 2 bath

ACQUISITION COSTS

Purchase Price	\$	8,000.00
Closing Costs - Acquisition	\$	2,000.00
Total Acquisition Costs	\$	10,000.00

CONSTRUCTION COSTS

Hard Construction Costs	\$	144,882.00
Contingency	\$	7,244.10
Total Construction Costs	\$	152,126.10

SOFT COSTS

Design and Construction Management	\$	9,127.57
Legal Work	\$	-
Radon/Asbestos/Lead Tests	\$	-
Real Estate Commission Fee	\$	10,200.00
Soil Tests	\$	1,500.00
Survey	\$	1,000.00
Marketing/Staging	\$	-
Seller's Closing Costs	\$	1,500.00
After Rehab Appraisal Fee	\$	350.00
Holding Costs (maintenance, utilities)	\$	1,500.00
Property Insurance	\$	600.00
Total Soft Costs	\$	25,777.57
Developer's Fee	\$	17,790.37

TOTAL DEVELOPMENT COSTS	\$	205,694.03
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Sale Price	\$	170,000.00
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Projected Value Gap	\$	35,694.03
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Permanent Financing

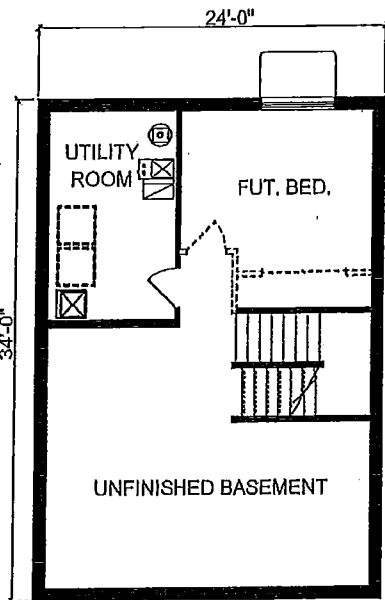
First Mortgage	\$	130,000.00
Ramsey County Land Discount	\$	6,000.00
TCHFH second mortgage (affordability gap)	\$	40,000.00
TCHFH General Fund	\$	17,694.03
TCHFH In-Kind	\$	12,000.00
Other Source	\$	-
Total	\$	205,694.03

Interim Financing

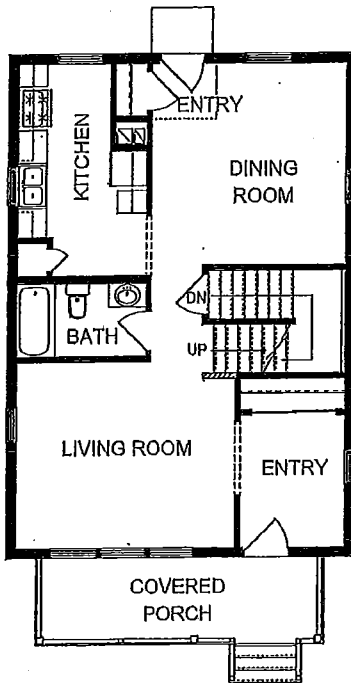
Equity	\$	-
Construction Loan	\$	-
Ramsey County Land Discount	\$	6,000.00
TCHFH Fundraising	\$	199,694.03
Other Source	\$	-
Other Source	\$	-
Total	\$	205,694.03



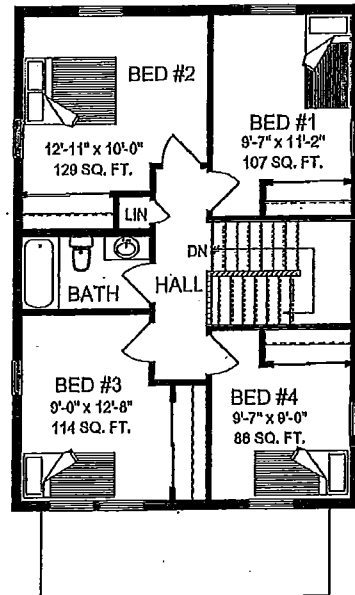
RENDERING MAY NOT REFLECT ACTUAL
CONSTRUCTED HOUSE



BASEMENT PLAN



FIRST FLOOR PLAN



SECOND FLOOR PLAN



3001 4TH ST. SE
MINNEAPOLIS, MN 55414-3301

OFFICE: 612-331-4090
FAX: 612-331-1540

SINGLE FAMILY HOME

MODEL: 3TS4-2 V

BASEMENT UNFINISHED SQ. FT. = 816
FIRST FLOOR FINISHED SQ. FT. = 816
SECOND FLOOR FINISHED SQ. FT. = 749
TOTAL FINISHED
SQ. FOOTAGE = 1565

**PART 2
PROJECT APPLICATION**

Property Address: 715 Cook Avenue E

Developer: TCHFH

Ramsey County Listed Acquisition Price: \$8,000.00

1. Is a discounted purchase price to construct affordable housing requested? Yes No
 50% of market value (for profit) 25% of market value (non profit)

2. Proposed project description: Building square footage, # of bedrooms and bath, # garage stalls, etc.

2 Story New Construction, 1,456 finished sq. ft., 3 bedrooms and 1.5 Bathrooms. 2 stall Garage. Features include: Andersen windows, 30 year Architectural Shingles and High Efficiency Furnace and water heater with Energy Star Appliances.

3. Will building be owner occupied Yes No

4. For rental projects: Describe your organization's asset management plan and experience below.

5. How quickly will your company complete construction after the property is sold to you?

18 Months or less More than 18 months 18-24 months to
(write in expected timeline)

6. Additional Comments:

The home will be a part of TCHFH Affordable Homeownership program serving 30-60% of Area Median Income.

The information contained herein is true and correct to the best of my/our knowledge and belief.

<u><i>Michelle M...</i></u> Signature	<u><i>Director, Land Development</i></u> Title	<u><i>2/27/15</i></u> Date
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Attachments

Budget worksheet, either:

- Homeowner: Sources and Uses
 Rental: Sources and Uses and 15 year cashflow projection

Design drawings, either:

- New construction: Schematic design/floor plan
 Rehabilitation: Description of intended scope of work and 2-3 pictures of existing property condition

Project Budget: Total Development Costs

Address:	715 Cook Avenue E
Description:	New Construction SF, 1,466 sq. ft., 3 bedroom, 1.5 bath

ACQUISITION COSTS

Purchase Price	\$	8,000.00
Closing Costs - Acquisition	\$	2,000.00
Total Acquisition Costs	\$	10,000.00

CONSTRUCTION COSTS

Hard Construction Costs	\$	134,082.00
Contingency	\$	6,704.10
Total Construction Costs	\$	140,786.10

SOFT COSTS

Design and Construction Management	\$	8,447.17
Legal Work	\$	-
Radon/Asbestos/Lead Tests	\$	-
Real Estate Commission Fee	\$	9,900.00
Soil Tests	\$	1,500.00
Survey	\$	1,000.00
Marketing/Staging	\$	-
Seller's Closing Costs	\$	1,500.00
After Rehab Appraisal Fee	\$	350.00
Holding Costs (maintenance, utilities)	\$	1,500.00
Property Insurance	\$	600.00
Total Soft Costs	\$	24,797.17
Developer's Fee	\$	16,558.33

TOTAL DEVELOPMENT COSTS	\$	192,141.59
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Sale Price	\$	165,000.00
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Projected Value Gap	\$	27,141.59
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Permanent Financing

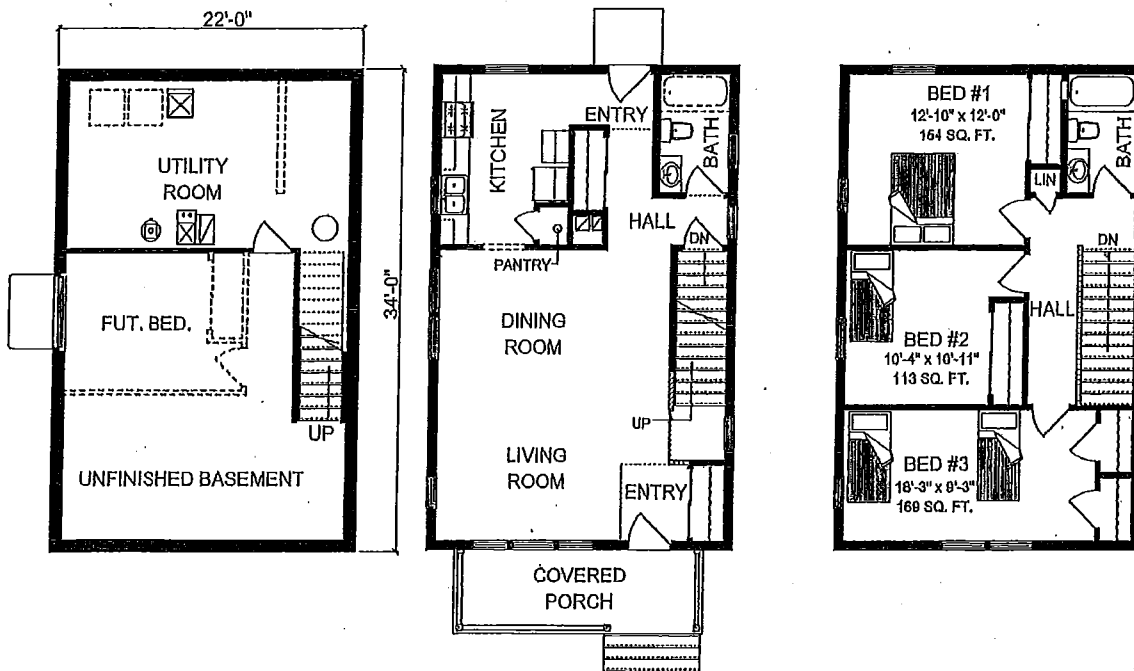
First Mortgage	\$	125,000.00
Ramsey County Land Discount	\$	6,000.00
TCHFH second mortgage (affordability gap)	\$	40,000.00
TCHFH General Fund	\$	10,141.59
TCHFH InKind	\$	11,000.00
Other Source	\$	-
Total	\$	192,141.59

Interim Financing

Equity	\$	-
Construction Loan	\$	-
Ramsey County Land Discount	\$	6,000.00
TCHFH Fundraising	\$	186,141.59
Other Source	\$	-
Other Source	\$	-
Total	\$	192,141.59



RENDERING MAY NOT REFLECT ACTUAL
CONSTRUCTED HOUSE



BASEMENT PLAN

FIRST FLOOR PLAN

SECOND FLOOR PLAN



1964 UNIVERSITY AVE. W.
ST. PAUL, MN 55104

OFFICE: 651-207-1700
FAX: 651-641-8641

SINGLE FAMILY HOME

ST. PAUL, MN

MODEL: 4TS3-1.5

BASEMENT UNFINISHED SQ. FT. = 748
FIRST FLOOR FINISHED SQ. FT. = 748
SECOND FLOOR FINISHED SQ. FT. = 708

TOTAL FINISHED
SQ. FOOTAGE = 1456

**PART 2
PROJECT APPLICATION**

Property Address: 836 Jessamine Avenue E

Developer: TCHFH

Ramsey County Listed Acquisition Price: \$ 8,000.00

1. Is a discounted purchase price to construct affordable housing requested? Yes No
 50% of market value (for profit) 25% of market value (non profit)

2. Proposed project description: Building square footage, # of bedrooms and bath, # garage stalls, etc.

2.5 story New Construction, 1,498 finished sq. ft., 3 bedrooms and 2 Bathrooms, 2 stall detached garage. Features include: Anderson Windows, 30 year Architectural Shingles, High Efficiency Furnace and water heater with Energy Star Appliances.

3. Will building be owner occupied Yes No

4. For rental projects: Describe your organization's asset management plan and experience below.

(Empty box for rental asset management plan)

5. How quickly will your company complete construction after the property is sold to you?
 18 Months or less More than 18 months 18-24 months to leverage
(write in expected timeline)

6. Additional Comments: *Multi-funding awards.*

The home will be a part of TCHFH Affordable Homeownership program serving 30-60% of Area Median Income.

The information contained herein is true and correct to the best of my/our knowledge and belief.

<i>[Signature]</i> Signature	<i>[Signature]</i> Title	<i>2/27/15</i> Date
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Attachments

Budget worksheet, either:

- Homeowner: Sources and Uses
 Rental: Sources and Uses and 15 year cashflow projection

Design drawings, either:

- New construction: Schematic design/floor plan
 Rehabilitation: Description of intended scope of work and 2-3 pictures of existing property condition

Project Budget: Total Development Costs

Address:	836 Jessamine Avenue E New Construction SF, 1,498 sq. ft., 3 bedroom, 2 bath
Description:	

ACQUISITION COSTS

Purchase Price	\$	8,000.00
Closing Costs - Acquisition	\$	2,000.00
Total Acquisition Costs	\$	10,000.00

CONSTRUCTION COSTS

Hard Construction Costs	\$	134,082.00
Contingency	\$	6,704.10
Total Construction Costs	\$	140,786.10

SOFT COSTS

Design and Construction Management	\$	8,447.17
Legal Work	\$	-
Radon/Asbestos/Lead Tests	\$	-
Real Estate Commission Fee	\$	9,900.00
Soil Tests	\$	1,500.00
Survey	\$	1,000.00
Marketing/Staging	\$	-
Seller's Closing Costs	\$	1,500.00
After Rehab Appraisal Fee	\$	350.00
Holding Costs (maintenance, utilities)	\$	1,500.00
Property Insurance	\$	600.00
Total Soft Costs	\$	24,797.17
Developer's Fee	\$	16,558.33

TOTAL DEVELOPMENT COSTS	\$	192,141.59
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Sale Price	\$	165,000.00
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Projected Value Gap	\$	27,141.59
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Permanent Financing

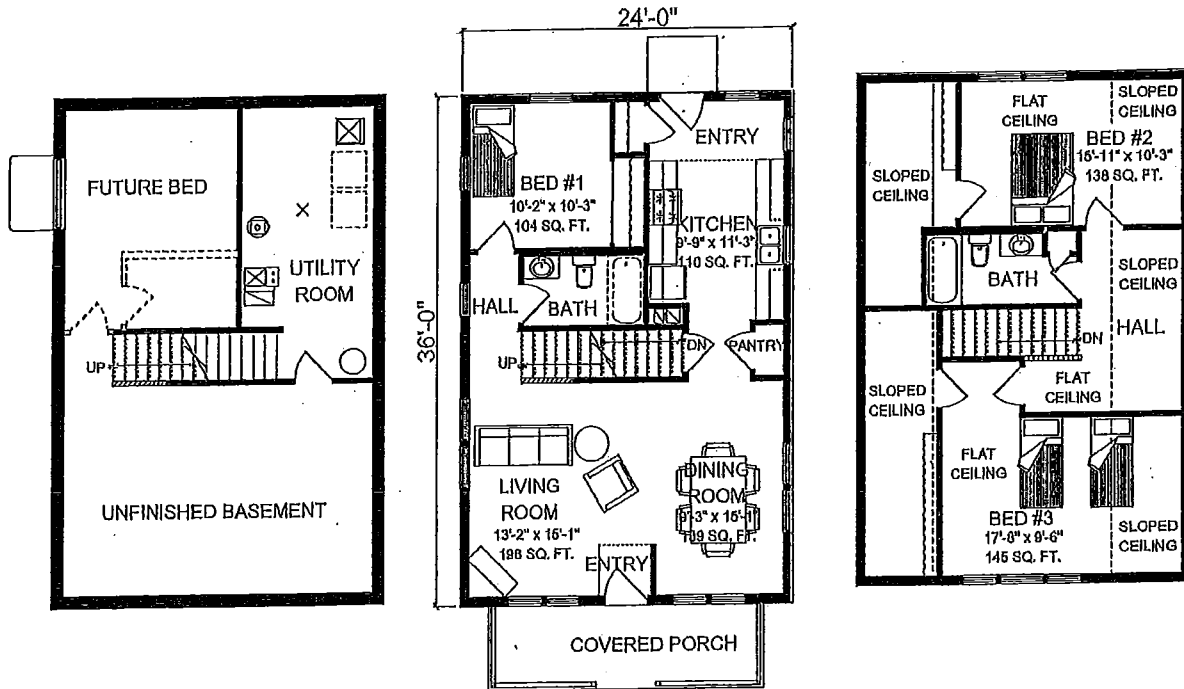
First Mortgage	\$	125,000.00
Ramsey County Land Discount	\$	6,000.00
TCHFH second mortgage (affordability gap)	\$	40,000.00
TCHFH General Fund	\$	11,141.59
TCHFH InKind	\$	10,000.00
Other Source	\$	-
Total	\$	192,141.59

Interim Financing

Equity	\$	-
Construction Loan	\$	-
Ramsey County Land Discount	\$	6,000.00
TCHFH Fundraising	\$	186,141.59
Other Source	\$	-
Other Source	\$	-
Total	\$	192,141.59



IMAGE MAY NOT REFLECT ACTUAL
CONSTRUCTED HOUSE



FOUNDATION PLAN

FIRST FLOOR PLAN

SECOND FLOOR PLAN



1954 UNIVERSITY AVE. W.
ST. PAUL, MN 55104

OFFICE: 651-207-1700
FAX: 651-641-8641

ST. PAUL, MN

MODEL: 18TS3-1.5

BASEMENT UNFINISHED SQ. FT. = 864
MAIN FLOOR SQ. FT. = 864
SECOND FLOOR SQ. FT. = 634
TOTAL FINISHED SQ. FT. = 1498
TOTAL SQ. FT. = 2362

**PART 2
PROJECT APPLICATION**

Property Address: 831 Jessamine Avenue E

Developer: TCHFH

Ramsey County Listed Acquisition Price: \$ 8,000.00

1. Is a discounted purchase price to construct affordable housing requested? Yes No
 50% of market value (for profit) 25% of market value (non profit)

2. Proposed project description: Building square footage, # of bedrooms and bath, # garage stalls, etc.

*2 Story New Construction, 1,565 sq. ft., 4 bedroom and 2 bathrooms,
2.5 stall detached garage. Features include: Anderson windows,
30 year Architectural Shingles, High Efficiency Furnace and water heater
with Energy Star Appliances.*

3. Will building be owner occupied Yes No

4. For rental projects: Describe your organization's asset management plan and experience below.

5. How quickly will your company complete construction after the property is sold to you?
 18 Months or less More than 18 months 18-24 months to leverage
(write in expected timeline)

6. Additional Comments: *Multi-family growth.*
- The home will be a part of TCHFH Affordable Homeownership
program serving 30-60% of Area Median Income.*

The information contained herein is true and correct to the best of my/our knowledge and belief.

<u><i>[Signature]</i></u> Signature	<u><i>Director, Local Development</i></u> Title	<u><i>2/27/15</i></u> Date
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Attachments

Budget worksheet, either:

- Homeowner: Sources and Uses
 Rental: Sources and Uses and 15 year cashflow projection

Design drawings, either:

- New construction: Schematic design/floor plan
 Rehabilitation: Description of intended scope of work and 2-3 pictures of existing property condition

Project Budget: Total Development Costs

Address:	831 Jessamine Avenue E New Construction SF, 1,676 sq. ft., 4 bedroom, 2 bath
Description:	

ACQUISITION COSTS

Purchase Price	\$	8,000.00
Closing Costs - Acquisition	\$	2,000.00
Total Acquisition Costs	\$	10,000.00

CONSTRUCTION COSTS

Hard Construction Costs	\$	144,882.00
Contingency	\$	7,244.10
Total Construction Costs	\$	152,126.10

SOFT COSTS

Design and Construction Management	\$	9,127.57
Legal Work	\$	-
Radon/Asbestos/Lead Tests	\$	-
Real Estate Commission Fee	\$	10,200.00
Soil Tests	\$	1,500.00
Survey	\$	1,000.00
Marketing/Staging	\$	-
Seller's Closing Costs	\$	1,500.00
After Rehab Appraisal Fee	\$	350.00
Holding Costs (maintenance, utilities)	\$	1,500.00
Property Insurance	\$	600.00
Total Soft Costs	\$	25,777.57
Developer's Fee	\$	17,790.37

TOTAL DEVELOPMENT COSTS	\$	205,694.03
Sale Price	\$	170,000.00

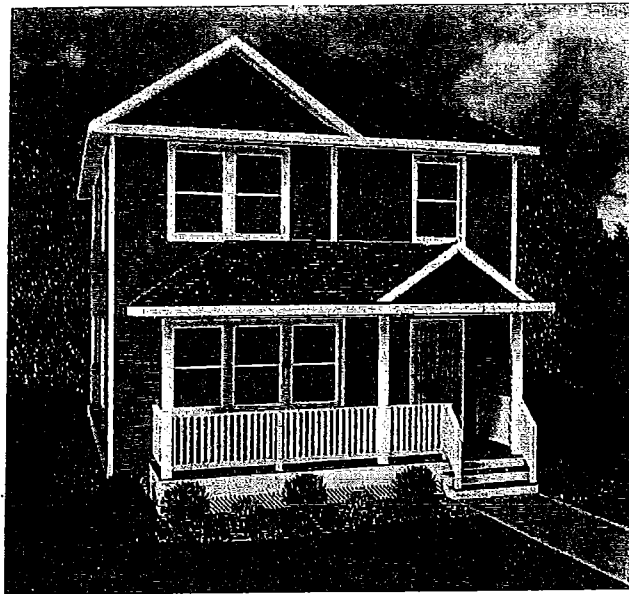
Projected Value Gap	\$	35,694.03
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Permanent Financing

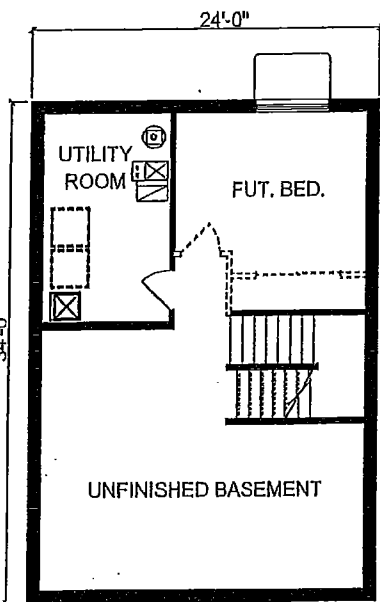
First Mortgage	\$	130,000.00
Ramsey County Land Discount	\$	6,000.00
TCHFH second mortgage (affordability gap)	\$	40,000.00
TCHFH General Fund	\$	19,694.03
TCHFH In-Kind	\$	10,000.00
Other Source		
Total	\$	205,694.03

Interim Financing

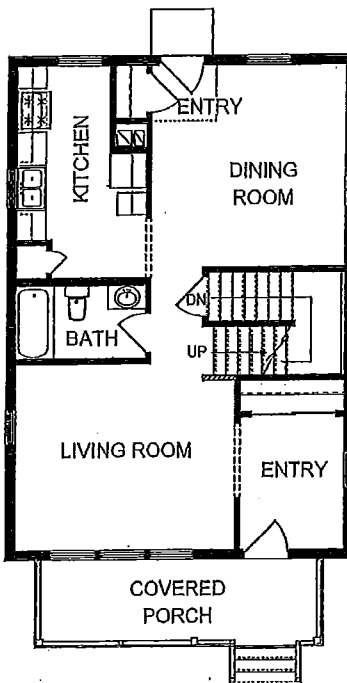
Equity	\$	-
Construction Loan	\$	-
Ramsey County Land Discount	\$	6,000.00
TCHFH Fundraising	\$	199,694.03
Other Source	\$	-
Other Source	\$	-
Total	\$	205,694.03



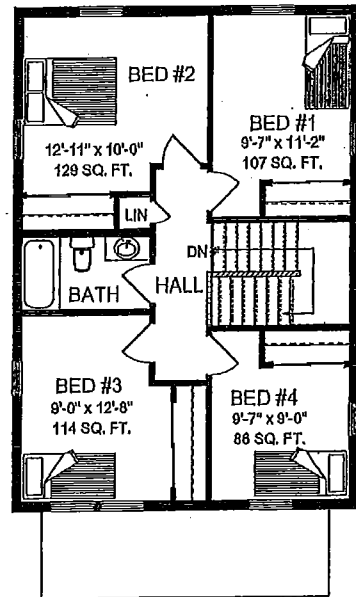
RENDERING MAY NOT REFLECT ACTUAL
CONSTRUCTED HOUSE



BASEMENT PLAN



FIRST FLOOR PLAN



SECOND FLOOR PLAN



3001 4TH ST. SE
MINNEAPOLIS, MN 55414-3301

OFFICE: 612-331-4090
FAX: 612-331-1540

SINGLE FAMILY HOME

MODEL: 3TS4-2 V

BASEMENT UNFINISHED SQ. FT. = 816
FIRST FLOOR FINISHED SQ. FT. = 816
SECOND FLOOR FINISHED SQ. FT. = 749

TOTAL FINISHED
SQ. FOOTAGE = 1565

**PART 1
BUSINESS APPLICATION**

1. Business/Developer Name: Dayton's Bluff Neighborhood Housing Services
 Address: 823 East 7th Street
 Telephone: 651-774-2704 FAX: 651-774-0445
 Contact: Jim Erchul
 E-Mail Address: jerschul@dbnhs.org
 Federal Tax ID number: 41-138-6097

2. List individuals having an interest of ten percent (10%) or more in the business.

Name	Title	Description of Interest	Percentage of Interest
<i>A DBNHS Board roster is attached</i>			

3. The business was established on October 13, 1980, organized or operating under the laws of the state of Minnesota, as:

- A corporation
- A limited liability company
- A non-profit or charitable institution or corporation
- A partnership known as _____
- A business association or a joint venture known as _____

4. Number of years in business: 34

5. List the members of the development team and consultants.

Name	Title	Firm	Role
Jim Erchul	Executive Director	DBNHS	Project financing
Jay Sigvertsen	Construction Spec.	DBNHS	Construction planning & management
John Faraci	President	Lake & Land Surveying	Surveying civil & geotechnical engineering
Kim Bretheim	Housing Focus Leader	LHB	Architect

6. The Respondent is a certified as a:

- a. Section 3 organization
- b. CERT Certified business (check all that apply) _____ MBE _____ WBE _____ SBE

The information contained herein is true and correct to the best of my/our knowledge and belief.

J. Erchul | Executive Director | 2-19-15
 Signature | Title | Date

**Dayton's Bluff Neighborhood Housing Services
Board of Directors/Loan Committee February 2015**

Term Expiring 2015	Term Expiring 2016	Term Expiring 2017
<p><u>Residents</u></p> <p>Paul Broderson (Loan Committee) 855 East Third Street St. Paul, MN 55106 (h) 651/774-4486 email: pbroderson1@gmail.com</p> <p>John Fahey (Loan Committee) <i>Board Secretary</i> 180 Marla Ave St. Paul, MN 55106 (h) 651/772-0229 email: John.f.fahey@comcast.net</p> <p><u>Finance</u></p> <p>Martin Shmko <i>Board Vice President</i> 8688 Norway Street NW Coon Rapids, MN 55433 (c) 612-581-5236 email: mejas63@q.com</p> <p><u>Private</u></p> <p>Malcolm McDonald 21 East Oaks Road North Oaks, MN 55127 (h) 651/484-7714 (c) 651/387-7050 email: malcolmmcdonald@comcast.net</p> <p><u>Ex-Officio</u></p> <p>Jim Erchul, Executive Director Dayton's Bluff NHS 823 E Seventh Street St. Paul, MN 55106 (w) 651/774-2704 (f) 651/774-0445 email: jerschul@dbnhs.org</p>	<p><u>Residents</u></p> <p>Gene Ggelu 1821 University Ave W, Suite S-291 St. Paul, MN 55104 (w) 651/646-9411 (c) 651/815-9367 email: ggelu@aeds-mn.org</p> <p>Diane May (Loan Committee) <i>Board President</i> 243 Marla Ave St. Paul, MN 55106 (c) 651/295-4056 email: Diane.dlanemay@gmail.com</p> <p>Danielle Devine Winner 355 Bates Ave St. Paul, MN 55106 (c) 406-546-6091 danielle.devine.winner@gmail.com</p> <p><u>Government</u></p> <p>Denise Belgbeder (Loan Committee) Ramsey County HRA City Hall, 15 W Kellogg Blvd (w) 651/266-8005 (f) 651/266-8039 email: denise.belgbeder@co.ramsey.mn.us</p> <p><u>Finance</u></p> <p>James A. Conrad Sunrise Bank 200 University Ave W St. Paul, MN 55103 (w) 651/265-5600 (f) 651/265-5601 (c) 651/283-7258 email: jim@sunrisebank.com</p>	<p><u>Residents</u></p> <p>Rose Lewis P.O. Box 6832 St. Paul, MN 55106 (h) 651/776-7500 (c) 651/276-0029 email: rebeccalou1761@yahoo.com</p> <p>Tabitha Benci DeRango 972 5th Street St. Paul, MN 55106 (h) 651-771-2567 (c) 651-666-8330 jsrango@gmail.com</p> <p>Ben Grelling 1129 DeSoto Street St. Paul, MN 55130 (h) 651-263-3551 email: greendogproperties@gmail.com</p> <p><u>Government</u></p> <p>Summer Watson Minnesota Housing 400 Sibley, Suite 300 St. Paul, MN 55101 (h) 512/228-6388 (w) 651/296-9790 email: Summer.Watson@state.mn.us</p> <p><u>Finance</u></p> <p>Bill Sarvela (Loan Committee) <i>Board Treasurer</i> TCF National Bank Minnesota 801 Marquette Ave, MC 001-02-L Minneapolis, MN 55402 (w) 612/661-7736 (f) 612/338-7331 email: bsarvela@tcfbank.com</p>

PART 2
PROJECT APPLICATION

Property Address: Multiple (a list is attached)

Developer: Dayton's Bluff Neighborhood Housing Services

Listed Acquisition Price: To be determined

1. Proposed project description: Building square footage, # of bedrooms and bath, # garage stalls, etc.

Specifics will be determined as lots are assessed. Generally, we will be building houses with three or more bedrooms; two stall detached garages; approximately 1,500 sq. ft. of living space.

One of the properties is a vacant house which we plan to rehabilitate if it proves to be feasible.

2. Will building be owner occupied Yes ___ No

3. For rental projects: Describe your organization's asset management plan and experience below.

N/A

4. How quickly will your company complete construction after the property is sold to you?

18 Months or less

More than 18 months _____
(write in expected timeline)

5. Additional Comments:

The information contained herein is true and correct to the best of my/our knowledge and belief.

	<u>Executive Director</u>	<u>2-19-15</u>
Signature	Title	Date

Attachments

Budget worksheet, either: *Not available as lot and house assessments need to be completed & then the house designs before we can prepare budgets.*

Homeowner:

Sources and Uses

Sources and Uses and 15 year cashflow projection

Design drawings, either: *Not available at this time. Lot assessments need to be completed first and the vacant house also needs to be evaluated further. The price Ramsey County is asking for the vacant house will likely be the determining factor, as to whether rehabilitation is feasible.*

New construction: Schematic design/floor plan

Rehabilitation: Description of intended scope of work and 2-3 pictures of existing property condition

DBNHS' Tax Forfeit Property List

<u>Address</u>	<u>Type</u>	<u>Use</u>
1268 DeSoto Street	Vacant Lot	New one-story single family home for affordable homeownership
658 Hawthorne Ave E	Vacant Lot	New one-story single family home for affordable homeownership
2216 Reaney Ave	Vacant Lot	New one-story single family home for affordable homeownership
1102 Geranium Ave E	House & Garage	House and garage will be rehabilitated for affordable homeownership

DISCLOSURE AFFIDAVIT

1. BUSINESS INFORMATION

This affidavit must be completed by an authorized person or persons on behalf of the business or non-profit entity ("Business") submitting the proposal. If the Business is a for-profit, investors, officers, and principal members having an interest of ten percent (10%) or more of the Business must submit individual copies of this affidavit.

Business Name	Dayton's Bluff Neighborhood Housing Services		
Business Address	823 East 7 th Street		
Individual Name	Jim Erchul	Title:	Executive Director
Email Address	jerchul@dbnhs.org	Phone:	651-774-2704

2. BUSINESS DISCLOSURES

Check the boxes below regarding each individual and/or Business listed above. For each item listed below answered in the affirmative, please provide a full explanation including, as appropriate, (1) date, (2) charge or claim, (3) place, (4) court and case number, (5) current status of case, and (6) outcome of case. Attach documentation as necessary.

- YES NO a. Business/Individual is a party in a pending lawsuit.
- YES NO b. Business /Individual is the subject of a judgment or has a conviction or pending case for criminal or civil fraud or bribery.
- YES NO c. Business /Individual has a conviction or pending case for arson.
- YES NO d. Business /Individual has been indicted for or convicted of any felony within the past 10 years.
- YES NO e. Business /Individual has been a debtor in a bankruptcy proceeding, either voluntary or involuntary, within the past 10 years.
- YES NO f. Business /Individual has unpaid delinquent taxes, municipal liens, and/or outstanding civil money judgments.
- YES NO g. Business /Individual has been declared in default of a loan or failed to complete a development project.
- YES NO h. Is the Business /Individual subject to any defaults, liens, or judgments?
- YES NO i. Has the Business /Individual failed to complete or currently in violation of a development agreement or other agreement involving the City of Saint Paul or the Housing and Redevelopment Authority of the City of Saint Paul?
- YES NO j. Has the Business /Individual previously been involved in a lawsuit with the City of Saint Paul or the Housing and Redevelopment Authority of the City of Saint Paul?
- YES NO k. Does the Business /Individual own property that is currently subject to three or more housing code violations or prompted three or more police calls within the last year? *We own vacant houses that we are in the process of rehabilitating.*
- YES NO 1. Has the Business /Individual failed to obtain a required permit for work performed in the City of Saint Paul?

Statement of Non-Collusion

The Individual signing this affidavit, on his/her own behalf or on the Business's behalf, as applicable, swears or affirms that:

1. He or she is fully informed respecting the preparation and contents of the subject proposal.
2. The proposal is genuine and is not a collusive or sham offer, nor does the Business/Individual, as applicable, intend to hold said property as a "speculative" investment.
3. The price or prices quoted in this offer are fair and proper and this Business/Individual or any of its officers, partners, agents, representatives, owners, or employees, as applicable, has not in any manner sought to secure through any collusion, conspiracy, connivance, or unlawful agreement any advantage against the City, or any person interested in the proposed contract and/or redevelopment.

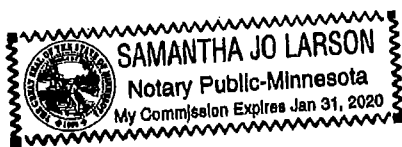
I swear or affirm, on my own behalf or on the Business's behalf, as applicable, that the information contained in this Disclosure Affidavit is true and correct to the best of my/our knowledge and belief. I further acknowledge that the statements made in this Disclosure Affidavit are material and will be relied upon by the Housing and Redevelopment Authority of the City of Saint Paul, Minnesota, in determining what action to take on this proposal.

Signature Jim Erchul

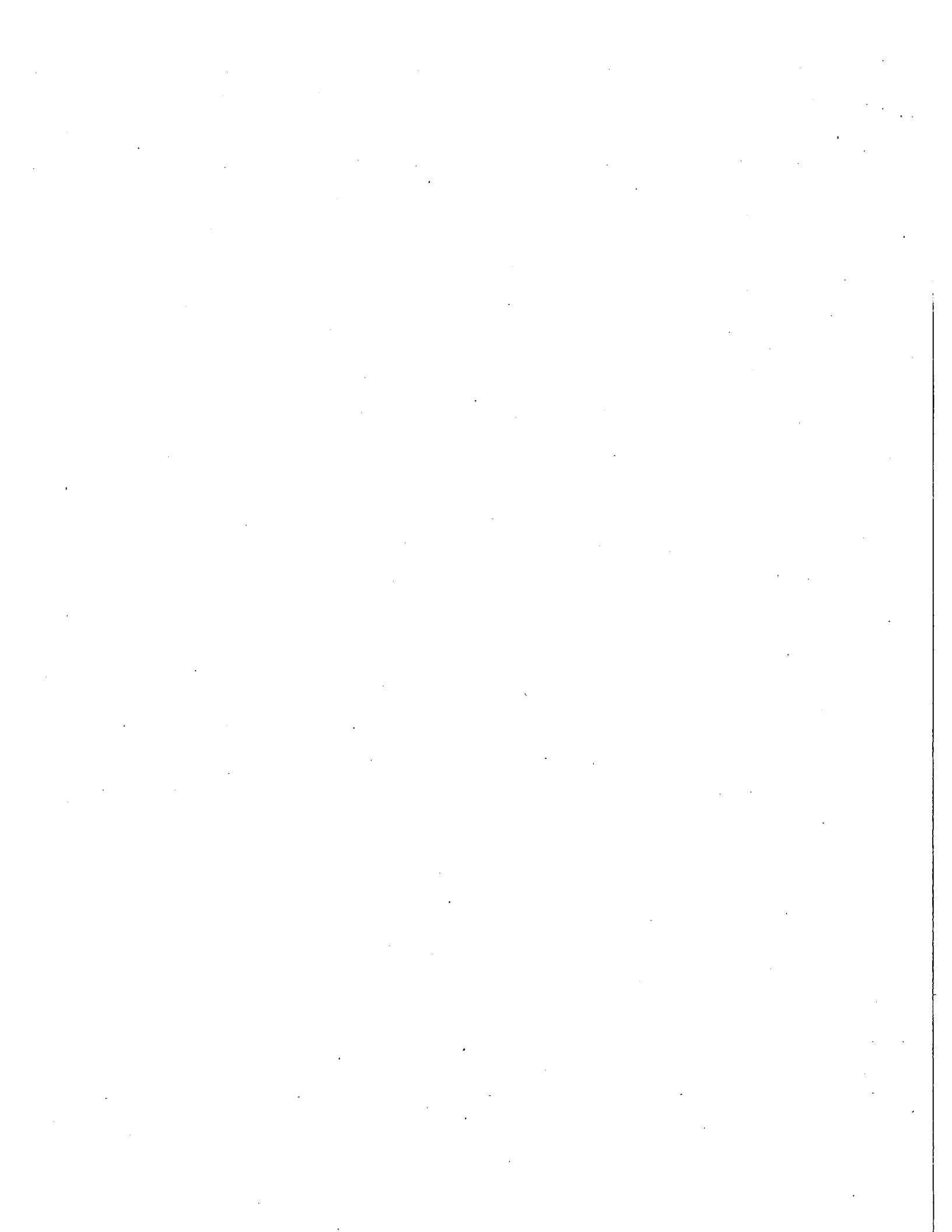
<u>Executive Director</u>	<u>2-19-15</u>
Title	Date

STATE OF Minnesota
COUNTY OF Ramsey) ss.

The foregoing instrument was acknowledged before me this 19th day of February, 2015, by Jim Erchul, (individually) (on behalf of Dayton's Bluff NHTS).



Samantha Larson
Notary Public



**PART 1
BUSINESS APPLICATION**

1. Business/Developer Name: Greater Frostdown Community Development Corporation
 Address: 35 Water Street W. St. Paul, MN 55107
 Telephone: 651-292-8710 FAX: 651-292-0473
 Contact: Jill Henriksen
 E-Mail Address: jhenriksen@nwlhomepartners.org
 Federal Tax ID number: 41-1804148

2. List individuals having an interest of ten percent (10%) or more in the business. N/A

Name	Title	Description of Interest	Percentage of Interest

3. The business was established on Jan. 1, 1995, organized or operating under the laws of the state of Minnesota, as:

- A corporation
- A limited liability company
- A non-profit or charitable institution or corporation
- A partnership known as _____
- A business association or a joint venture known as _____

4. Number of years in business: 20

5. List the members of the development team and consultants.

Name	Title	Firm	Role
Jill Henriksen	Deputy Director	Neighborhoods Home Partners	
Matt Beckin	Construction Mgr.	" "	Const. Mgr.
Becky Fenton	Housing Develop. Mgr.	" "	Pres. Mgr.

6. The Respondent is a certified as a: N/A
 a. Section 3 organization
 b. CERT Certified business (check all that apply) MBE WBE SBE

The information contained herein is true and correct to the best of my/our knowledge and belief.

Jill Henriksen | Deputy Director | 3/5/15
 Signature | Title | Date

The HRA reserves the right to request additional documentation of capacity.

DISCLOSURE AFFIDAVIT

1. BUSINESS INFORMATION

This affidavit must be completed by an authorized person or persons on behalf of the business or non-profit entity ("Business") submitting the proposal. If the Business is a for-profit, investors, officers, and principal members having an interest of ten percent (10%) or more of the Business must submit individual copies of this affidavit.

Business Name _____
 Business Address 35 Water Street W. St. Paul, MN 55107
 Individual Name Dill Henricksen Title: Deputy Director
 Email Address jhennicksen@NWHomePartners.org Phone: 651-340-5084

2. BUSINESS DISCLOSURES

Check the boxes below regarding each individual and/or Business listed above. For each item listed below answered in the affirmative, please provide a full explanation including, as appropriate, (1) date, (2) charge or claim, (3) place, (4) court and case number, (5) current status of case, and (6) outcome of case. Attach documentation as necessary.

- YES NO a. Business/Individual is a party in a pending lawsuit.
- YES NO b. Business /Individual is the subject of a judgment or has a conviction or pending case for criminal or civil fraud or bribery.
- YES NO c. Business /Individual has a conviction or pending case for arson.
- YES NO d. Business /Individual has been indicted for or convicted of any felony within the past 10 years.
- YES NO e. Business /Individual has been a debtor in a bankruptcy proceeding, either voluntary or involuntary, within the past 10 years.
- YES NO f. Business /Individual has unpaid delinquent taxes, municipal liens, and/or outstanding civil money judgments.
- YES NO g. Business /Individual has been declared in default of a loan or failed to complete a development project.
- YES NO h. Is the Business /Individual subject to any defaults, liens, or judgments?
- YES NO i. Has the Business /Individual failed to complete or currently in violation of a development agreement or other agreement involving the City of Saint Paul or the Housing and Redevelopment Authority of the City of Saint Paul?
- YES NO j. Has the Business /Individual previously been involved in a lawsuit with the City of Saint Paul or the Housing and Redevelopment Authority of the City of Saint Paul?
- YES NO k. Does the Business /Individual own property that is currently subject to three or more housing code violations or prompted three or more police calls within the last year?
- YES NO l. Has the Business /Individual failed to obtain a required permit for work performed in the City of Saint Paul?

Statement of Non-Collusion

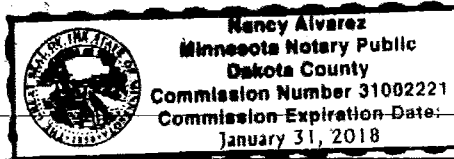
The Individual signing this affidavit, on his/her own behalf or on the Business's behalf, as applicable, swears or affirms that:

1. He or she is fully informed respecting the preparation and contents of the subject proposal.
2. The proposal is genuine and is not a collusive or sham offer, nor does the Business/Individual, as applicable, intend to hold said property as a "speculative" investment.
3. The price or prices quoted in this offer are fair and proper and this Business/Individual or any of its officers, partners, agents, representatives, owners, or employees, as applicable, has not in any manner sought to secure through any collusion, conspiracy, connivance, or unlawful agreement any advantage against the City, or any person interested in the proposed contract and/or redevelopment.

I swear or affirm, on my own behalf or on the Business's behalf, as applicable, that the information contained in this Disclosure Affidavit is true and correct to the best of my/our knowledge and belief. I further acknowledge that the statements made in this Disclosure Affidavit are material and will be relied upon by the Housing and Redevelopment Authority of the City of Saint Paul, Minnesota, in determining what action to take on this proposal.

Jill Henriksen | Deputy Director | 3/6/15
Signature | Title | Date

STATE OF MN)
) ss.
COUNTY OF Dakota)



The foregoing instrument was acknowledged before me this 6th day of March, 2015, by Jill Henriksen, Deputy Director (individually) (on behalf of Neighborhoods Home Partners).

Nancy Alvarez
Notary Public

**PART 2
PROJECT APPLICATION**

Property Address: 774 Minnehaha Ave. St. Paul, MN 55104

Developer: Greater Frostdun Community Development Corp.

Ramsey County Listed Acquisition Price: _____

1. Is a discounted purchase price to construct affordable housing requested? Yes No
 50% of market value (for profit) 25% of market value (non profit)

2. Proposed project description: Building square footage, # of bedrooms and bath, # garage stalls, etc.

SEE ATTACHMENTS

3. Will building be owner occupied Yes No

4. For rental projects: Describe your organization's asset management plan and experience below.

N/A

5. How quickly will your company complete construction after the property is sold to you?

18 Months or less More than 18 months

(write in expected timeline)

6. Additional Comments:

SEE ATTACHMENTS

The information contained herein is true and correct to the best of my/our knowledge and belief.

Joe Newickler
Signature

Dep. Director
Title

2/6/15
Date

Attachments

Budget worksheet, either:

- Homeowner: Sources and Uses
 Rental: Sources and Uses and 15 year cashflow projection

Design drawings, either:

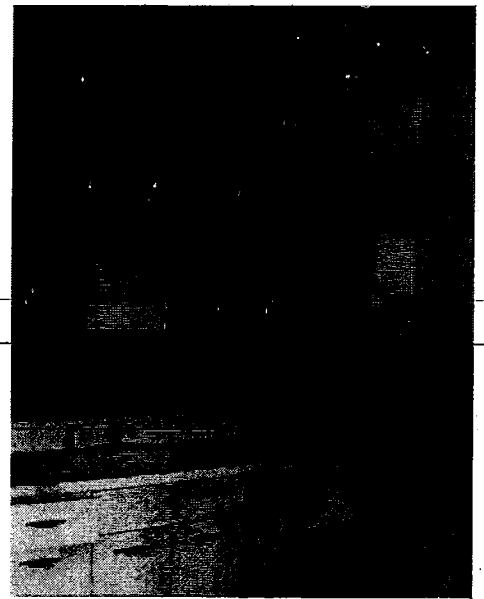
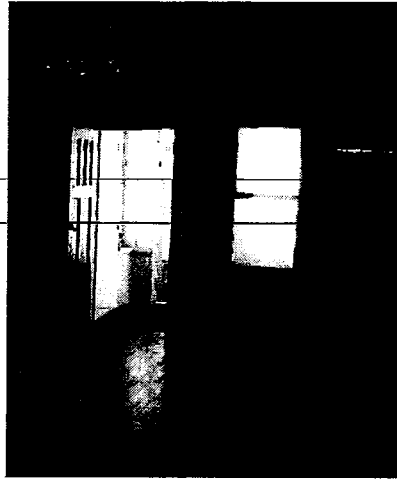
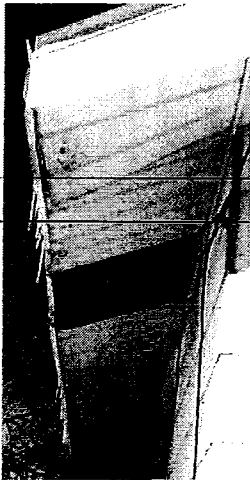
- New construction: Schematic design/floor plan
 Rehabilitation: Description of intended scope of work and 2-3 pictures of existing property condition

Greater Frogtown Community Development Corp., a subsidiary of
NeighborWorks Home Partners



774 W Minnehaha Ave.
St. Paul, MN 55104

3/6/2015



Substantial renovation

- 1924 Bungalow
- 2 Bedroom / 1 bath + bsmt rough-in
- 884 finished sq. ft.
- Basement egress window
- New kitchen & bath
- Refinished hardwood floors
- 1+ car garage
- Basement sump pump + drain tile
- Lot size: 40' x 125'



774 Minnehaha Ave.
St. Paul, MN 55104

3/6/2015

Uses	
Acquisition	
Sale price	\$ 15,000.00
County fees	\$ 1,500.00
closing costs	\$ 2,500.00
	\$ 19,000.00
Hard costs	
Construction	\$ 100,000.00
Contingency	\$ 10,000.00
	\$ 110,000.00
Soft Costs	\$ 55,600.00 \$ 55,000.00
	TOD \$ 184,000.00

Sources	
Construction LOC (75% LTV)	\$ 93,750.00
Sale Proceeds (dev equity)	\$ 31,250.00
TCCLB (grant)	\$ 50,000.00
GF CDC- CDBG (grant)	\$ 9,000.00
	Total \$ 184,000.00
Sale Price	\$ 125,000.00