

Re: 317 Baker Street West

April 23, 2012

TO: Vacant/Nuisance Bldgs,
Code Enforcement Officer:
Steve Wagner

On Friday, April 20th, I called you in response to a letter from the Office of the City Council and you. It didn't arrive at my forwarding address until 4/20/12. I learned it had in the late afternoon and called you as soon as I was able to.

At the hearing when Marcia Moermund gave a list of responsibilities for me, I said I needed something in writing or a audio recording of the things asked of me so I could remember them.

Because your letter didn't arrive until April 20th, I didn't know until then that the deadline for clean-up was April 20th. At the April 10th hearing, I had asked for thirty days for clean-up. It's a hardship to have only ten.

And you wanted me to pay for the Code Compliance Inspection costing \$450.00. Followed in two weeks by a \$5,000 Performance Bond and accompanied by an excess of \$100,000.00 to pay contractors for repairs.

In hopes you'll understand my needs better I will explain why the current offer made to me

gives serious hardships

- a. I can't pull permits then soon afterwards secure a loan to pay contractors until my house is insured, because loans aren't given for uninsured property. At the April 10th hearing, I asked for 30 days for enough clean-up to have an inspection done, allowing only until April 20th (10 days) instead of May 10th (30 days) is a hardship.
- b. Six months to do all work is not enough especially when you consider the house isn't ready for the insurance companies' inspectors, the application for house hazard insurance isn't processed and loan applications can take three or more months to process. In light of this, the likelihood of me being refunded for the \$5,000 Performance Bond is too slim. This truth would be a hardship. And I will need to get all loans before I paid the Performance Bond instead of after because if I can't get all loan money the work won't get done.
- c. The repair cost in excess of \$100,000 poses a frightening hardship. Even at best if I got a deferred loan from the City of Saint Paul for \$40,000, and \$10,000 from a West Side Neighborhood financial assistance organization I talked with in April, that will be less than half the cost of repairs.

Since the house will be condemned until it's finished, I don't expect I'll get the grant loan I could otherwise qualify for.

This means I'll have a second mortgage of more than \$50,000 plus interest and higher taxes because of new improvements. And because this is no longer a duplex that could if rented, offset the expense of living there, makes matters worse too. And it could be time consuming and costly to change it back if it will be. There was evidence at the Oct. 11, 2011 hearing that the house was a duplex, then on April 10, 2012, it was a single family dwelling. They change must have happened sometime between those two dates.

The actual financial picture if I were to move back home in about six months could be even worse than what I've described above. The payments I would need to make on the house each month possibly for the remainder of my life would be very high in contrast to what I've been use to. I expect a miserable existence with the current plan you've offered me. Such things as out-of-control credit card debt, possibly me working two jobs and only making ends meet by a thin margin instead of enjoying my retirement years doing better things.

I won't be financially able to post the Performance Bond then get enough deferred or even grant loans to pay an excess of \$100,000 for repairs, especially with the little amount of time given me. And I have explained reasons why, in depth.

Unless a new plan can be developed to replace the one you offered me, that corrects the problems I've described, I'll lose my interest to ever live in the house on Baker Street in St. Paul again.

POSSIBLE NEW PLANS

During the April 10th hearing, there was the owners' representative of another vacant building that had been unoccupied for two years before demolition was considered to be a solution.

My house became a registered vacant building on Oct. 20, 2011. This means that on April 20th it's been vacant for six months. That means I should have one and a half more years to find and use a plan to restore it before demolition is chosen.

That would give Steve and I time to remove the clutter, get insurance, the code compliance inspection, get loans, building permits and hire contractors. And the cost of repairs aren't to exceed

\$75,000 plus I get a deferred loan of \$40,000 plus a grant loan of at least \$20,000 and the code compliance inspection would not be allowed to trigger the performance bond to start because that could make a homeowner accept a high interest repayable loan because they have to have the money to get the work finished, or they will lose the \$5,000 they paid for the bond.

And I want a clear understanding of the chances of making it a duplex plus the cost.

These are my terms for this first tentative plan.

A second lesser expensive plan is more desirable. It is to remove clutter, get insurance, the code compliance inspection, no performance bond, get the deferred loan, bldg. permits and hire city contractors to do the seven principle interior repairs as stated in orders I received while the condemnation category was a two and agreed on during the first hearing on Oct. 11, 2011. Then the condemnation be removed and Steve and I could do exterior repairs. Afterwards the second floor be done provided the dwelling become a duplex again.

Steve has estimated doing the entire house after the seven interior repairs were done to be \$15,000 and take between one to one and a half years. I will get building permits for certain after the hear-

ing officer said I need to get them instead of my understanding of what city inspectors in more recent years made me think.

These two plans are what I want to work for this matter. Please call or write to let me know what's the best that can be done about my property.
Thank you.

Anne Haney

Property Address:

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