

## Moermond, Marcia (CI-StPaul)

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**From:** Assistance Homeowners <assistanceforhomeowners@gmail.com>  
**Sent:** Wednesday, February 14, 2018 1:54 PM  
**To:** \*CI-StPaul\_LegislativeHearings  
**Cc:** gbjerkness@wgcmn.com; doug henneman  
**Subject:** We appreciate your prompt attention to this matter: hearing at 3:30 p.m. todayHearing on the Order to Remove or Repair the Structure at 1536 Van Buren Avenue, St. Paul MN 55104 - Thank you in advance!

**Attachments:** 1\_ Henneman \_ Neighborhood Assistance For Homeowners.pdf; 2\_ 1536 Van Buren Ave.Henneman-Bjerkness Ltr.2-13-18.pdf; 3\_ Neighborhood Assistance For HomeOwners\_Secretary of State \_Article of incorporation.pdf; 4\_ NeighborhoodAssistanceForHomeowners NonProfit Ammeded ByLaw.pdf

February 14, 2018

City of Saint Paul  
Office of the City Council  
Attention: Marcia Moermond,  
Legislative Hearing Officer  
310 City Hall  
15 West Kellogg Boulevard  
Saint Paul, MN 55102-1615  
Phone: (651) 266-8560  
Fax: (651) 266-8574

**Re:** Hearing on the Order to Remove or Repair the Structure at 1536 Van Buren Avenue, St. Paul MN 55104

Marcia Moermond  
Legislative Hearing Officer  
310 City Hall  
15 West Kellogg Boulevard  
Saint Paul, MN 55102-1615

Re: Hearing on the Order to Remove or Repair the Structure at 1536 Van Buren Avenue

Dear Ms. Moermond:

We are writing on behalf of Neighborhood Assistance for Homeowners (NAFH), a non-profit organization located in Golden Valley, MN. NAFH works with homeowners in foreclosure or otherwise in danger of losing their homes as a result of a financial hardship or inability to obtain financing. Our certified foreclosure counselor analyzes a homeowner's current financial situation, creates a budget and savings plan and evaluates their ability to recover financially. If the homeowner has that ability, NAFH works with private investors willing to lend bridge funds collateralized by properties and/or leases to put together a proposed solution. The analysis and development of a workout plan takes 10-14 business days.

NAFH just learned of Mr. Henneman's situation yesterday, February 13, 2018. He was referred to us by another homeowner on the program and immediately provided us with income and expense information. We are working with him to evaluate both his financial situation and the condition of the subject property to determine if we can provide him with assistance. If approved for the program, Mr. Henneman would be offered an opportunity to sell his house to NAFH which would have his property brought up to code. As soon as the City issues an occupancy permit, he would be able to lease the home for up to 2 years. At the end of the "lease to own", Mr. Henneman would be able to repurchase the property at a price agreed to prior to the renovation.

Neighborhood Assistance for Homeowners is asking that the City postpone its decision on demolition of the property for a minimum of 14 business days to allow an analysis and decision on Mr. Henneman's application for assistance.

Thank you for your consideration. You are happy to answer any questions you have or provide additional information for your review.

Sincerely,  
Inna Tobak

Executive Director  
Neighborhood Assistance For Homeowners  
(non-profit organization)

ATTACHED:

1. City of Saint Paul Letter from February 13, 2018
2. Neighborhood Assistance For Homeowners Article of Incorporation
3. Neighborhood Assistance For Homeowners ByLaw

CC: Mai Vang, Legislative Hearing Coordinator  
CC: Greta Bjerkness Wilfrod, Geske & Cook

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Neighborhood Assistance For Homeowners  
715 Florida Ave S  
Suite 207-A  
Golden Valley, MN 55426  
Office: 612-326-1965  
Fax: 612-466-2957

Work Hours: 9:00 a.m. - 5:00 p.m. Monday through Friday. Other time is available by an advanced appointment only.

### A Non-Profit Organization

The mission of Neighborhood Assistance for Homeowners is to help families who are financially able to remain in or acquire new homes after foreclosure. Neighborhood Assistance for Homeowners will do this by working with lenders, foreclosure counselors, real estate professionals and investors to identify and purchase affordable properties which can be rented to financially stable families post foreclosure. Our goal is for these families to be able to acquire these homes with the help of investors and/or mortgage professionals after a period of successful rental. Wherever possible, we will work to keep the families in their original overleveraged homes by buying them directly from lenders and/ or government agencies willing to sell the properties to nonprofit agencies under specific exclusion in the HAFA Supplemental Directive 11-02 issued March 30, 2011.