

PUBLIC HOUSING AGENCY OF THE CITY OF SAINT PAUL

REPORT TO COMMISSIONERS

**FROM JON M. GUTZMANN
EXECUTIVE DIRECTOR**

REGARDING Rental Assistance Demonstration (RAD) Program; Submission of Financing Plan for Asset Management Project No. 1 (AMP 1) McDonough Homes, Including AMP 13, McDonough Homes Six-Plexes

DATE February 27, 2019

Staff requests Board approval to submit the Financing Plan and related documents for the conversion of McDonough Homes (HUD Project No. MN001000001; AMP 1 and HUD Project No. MN001000013; AMP 13) to Project-Based Rental Assistance (PBRA) through HUD's Rental Assistance Demonstration (RAD) program. The PHA applied for acceptance to the RAD program in August 2017 and HUD awarded the Commitment to enter into a Housing Assistance Payment (CHAP) for this project in August 2018. The CHAP issuance started a 180 day clock for the PHA to submit the Financing Plan to HUD, with an original submission deadline of February 16, 2019. Staff asked to extend the submission deadline to March 31, 2019, to resolve some questions about the final Capital Needs Assessment report; and HUD approved that request on February 6, 2019. PHA staff have continued to meet regularly and consult with the HUD-assigned "Readiness Transaction Manager" to ensure that all required components of the Financing Plan are completed and ready for submission by March 31, 2019.

The various components of the Financing Plan are submitted electronically online through the "RAD Resource Desk". The documents and spreadsheets demonstrate that the PHA's proposed conversion is financially viable and complies with all of the RAD requirements. HUD's checklist of Required Submission Materials or Actions is attached to this report (Attachment 1). Since the checklist is for both "no-debt" conversions like the PHA's and also RAD conversions with debt financing, some items on the list do not apply to the PHA's RAD conversion.

Staff has prepared eight Financing Plan packages for approval at this meeting, corresponding to the PHA's eight Asset Management Projects (AMPs), eight RAD applications and eight CHAPs awarded by HUD.

HUD awarded a CHAP for the twelve new construction units at McDonough Homes (AMP 13) on February 11, 2019. Staff subsequently submitted a CHAP Amendment request to combine the CHAPs for AMP 13 and AMP 1 to create one RAD project for all 592 units at McDonough Homes. Staff have not received formal HUD approval for this request but our Transaction Manager has advised we submit the Financing Plan documents as one combined project, AMP 1. Together the eight Financing Plan submissions constitute a near "portfolio-wide" conversion including the PHA's four family housing developments and sixteen hi-rises, a total of 3,855 public housing units.

Here is a summary of the components of the Financing Plan that staff will submit, with the Board's approval. All of the documents are attached, except as explained below:

1. **Conversion Overview.** The Conversion Overview provides HUD a summary of the proposed conversion. The overview helps the Financial Transaction Manager and HUD staff prepare the RAD Conversion Commitment (RCC), which is the last step before the closing on the RAD conversion.
2. **Resident Consultation.** Staff conducted a series of 19 meetings over a two-week period in December 2018 to notify residents that CHAPs had been received for the eight applications submitted and update them on the reasons and process for the conversion. Staff's summaries of the residents' comments and questions at each meeting and the PHA's responses are attached.
3. **Capital Needs Assessment and Environmental Review.** The RAD Capital Needs Assessment (CNA) is based on detailed physical inspections of the properties to determine critical needs, short- and long-term rehabilitation needs, and any environmental concerns

over a 20 year span, including estimated costs based on localized industry standards. The 20-year summary for all eight projects is attached. The PHA's contractor, EMG, completed the required "e-CNA Tool" and environmental reviews. The CNA is an extensive document (multiple 3-ring binders) and a complete copy is available for review upon request.

4. **Development Budget (Sources and Uses).** The attached Development Budget is a comprehensive presentation of all sources and uses of funds needed to complete the RAD conversion. It provides a "big picture" overview how funds will be used in a project. It differs from the Operating Pro-Forma listed below because it is not based on estimates or projections, and does not calculate any net income or loss. Since the PHA's RAD transaction does not require debt, and no new development or substantial rehabilitation is proposed, the Development Budget is fairly basic. It summarizes what funds will be used for the Initial Deposit to Replacement Reserve (IDRR) and on-going capital improvements already in process, and establishes the operating reserve account.
5. **Operating Pro-Forma.** The attached Operating Pro-Forma projects revenues, expenditures, net income, and cash flows based on a series of assumptions, and is used to demonstrate the financial viability of the PHA's RAD transaction. An Operating Pro Forma that matches the term of the HAP contract (twenty years) must be submitted as part of the Financing Plan. As staff explained in a November 28, 2018 Board report, "[T]he Operating Pro-Forma must demonstrate that each project's Replacement Reserves will be adequate to support needed capital improvements over the next 20 years, based on the Initial Deposit to the Replacement Reserve (IDRR) and the Annual Deposits to the Replacement Reserve (ADRRs)."
6. **Affirmative Fair Housing Marketing Plan.** Under a Project-Based Rental Assistance (PBRA) conversion, an Affirmative Fair Housing Marketing Plan (AFHMP) is required. Staff submitted the AFHMPs for all eight projects to HUD on January 15, 2019, for review by the Fair Housing and Equal Opportunity (FHEO) division prior to submitting the Financing Plan. Staff have received preliminary comments which seem to be positive and indicate there may be only minor revisions needed for approval. If we have not

received HUD’s approval of the AFHMPs before the Financing Plans are due, we can submit copies of the AFHMPs with copies of our requests for approval.

7. **RAD FHEO Accessibility and Relocation Plan Checklist.** This checklist is required as part of the Financing Plan submission to ensure any relocation plans comply with all applicable HUD requirements. The checklist had two “threshold questions” and if both were answered “no” then no further response other than a signature was needed. Since the PHA’s RAD conversion does not involve new construction or substantial alterations, and no resident relocation is expected, staff answered “no” to both. If the PHA’s plans change, a new checklist will be required.
8. **Title Report.** A title report is required at the Financing Plan submission stage to identify any potential issues prior to starting the process to close on the transaction. The title report must trace title back to the vesting deed and include information on whether the converting project is currently subject to a Declaration of Trust and any other liens, encroachments, easements or other encumbrances on the property. PHA staff contracted with First American Title Insurance Company to complete this work. Title submissions will be subject to further review by HUD staff prior to closing, and acceptance of the Financing Plan does not constitute acceptance or approval of the submitted report by HUD.
9. **Significant Amendment to the PHA Plan.** As discussed at previous Board meetings, HUD requires a PHA proposing a RAD conversion to adopt a “significant amendment” to the PHA Plan, with public notice and hearing. With the Board’s approval staff submitted the first significant amendment to the PHA’s Plan to HUD in August 2017, and received HUD’s letter of approval in November 2017. We submitted another significant amendment to the Plan in November 2018, providing more details about the proposed conversion; and we will submit HUD’s approval letter dated February 11, 2019 with the Financing Plan.

Financing Plan Certification and Submission. Once all required documents have been uploaded, the PHA’s Executive Director must execute and upload the certification that the

Financing Plan submission has been completed. The certification and submission of the Financing Plan finalizes the “planning phase” of the RAD conversion transaction and begins the “review phase” leading to the final closing of the transaction(s). Here are the major milestones remaining:

- **HUD issues a “RAD Conversion Commitment” (RCC)** after approving the Financing Plan. The RCC outlines the specifics of the RAD transaction and sets out the requirements for closing.
- **The PHA must execute the RAD Conversion Agreement** within 30 days after receiving the RCC.
- **The PHA submits a draft closing package** to HUD for review. The draft package must contain all documents listed in the RCC and on any closing checklist provided by HUD.
- **Final conversion** occurs on the date of closing.
- **HUD must receive fully executed versions of the closing documents** after closing.

With the Board’s approval staff will certify and submit the RAD Financing Plan for this project to HUD by March 31, 2019.

JMG/AJH/FAH

Attachments:

1. Financing Plan Checklist from HUD’s Financing Plan Guide for Conventional Financing & No Debt Conversions; Appendix A; July 2017
2. Conversion Overview for AMP 1 McDonough Homes
3. Resident Consultation: Summaries of Meetings
4. Capital Needs Assessment/Environmental Review
5. Development Budget; Sources and Uses Report
6. Operating Pro-Forma
7. Affirmative Fair Housing Marketing Plan
8. RAD FHEO Accessibility and Relocation Plan Checklist
9. Title Report
10. Significant Amendment to the PHA Plan
11. Financing Plan Certification and Submission

Appendix A: Financing Plan Checklist

This optional checklist can be used as an aid to ensure your Financing Plan submission is complete. You are not required to upload this checklist as part of your submission.

Item	Required Submission Materials or Actions	
1	Conversion Overview	<input type="checkbox"/> Complete and upload the Conversion Overview template
2	Conversion Type	<input type="checkbox"/> If the current subsidy selection shown on the grid is not correct, indicate that you are switching subsidy types and upload all supporting documentation
3	Resident Comments	<input type="checkbox"/> Upload evidence of the resident meetings, comments received, and responses provided to the residents
4	RPCA/CNA and Scope of Work	<input type="checkbox"/> Upload completed Tool; AND <input type="checkbox"/> Upload written narrative (if applicable)
5	Environmental Review	<input type="checkbox"/> Upload completed environmental review
6	Development Budget	<input type="checkbox"/> Update the Transaction Log on the RAD Resource Desk; AND <input type="checkbox"/> Upload draft EPC approval letter from the PIH Energy Center (if applicable); AND <input type="checkbox"/> Upload completed Subsidy Layering Review completed by another agency (if applicable)
7	Development Team	<input type="checkbox"/> Upload an org chart and narrative description for the development team, including general contractor (if applicable); AND <input type="checkbox"/> Upload evidence of Previous Participation Certifications for all principals (if applicable)
8	Proposed Financing	<input type="checkbox"/> Complete and upload a Proposed Financing Template for each funding source; AND <input type="checkbox"/> Upload the engagement letter or commitments for each funding source; AND <input type="checkbox"/> Upload the first mortgage lender's consent to subordinate to the RAD Use Agreement; AND <input type="checkbox"/> Upload the first mortgage lender's approval of all subordinate (or secondary) financing (if applicable)
9	Operating Pro Forma	<input type="checkbox"/> Update the operating pro forma in the RAD Transaction Log; AND

Item	Required Submission Materials or Actions	
		<input type="checkbox"/> Upload a complete pro forma that projects out for the term of the initial HAP contract and conforms with the RAD Notice underwriting benchmarks; AND <input type="checkbox"/> Upload all supporting documentation for expenses including insurance documentation, PILOT opinion, Rent Comparability Study and documentation for Other Revenue
10	Market Study	<input type="checkbox"/> Check the "N/A" box if appropriate; OR <input type="checkbox"/> Upload the market study
11	Title Report	<input type="checkbox"/> Upload complete title report with confirmation if the project is subject to a Declaration of Trust or Restrictive Covenant; AND <input type="checkbox"/> Upload results of PHA's counsel's review of any issues that may impact title, if applicable
12	Approved Significant Amendment to PHA Plan & Site and Neighborhood Certification	<input type="checkbox"/> Upload HUD's letter approving the Significant Amendment
13	Approved Amendment to Attachment A of the MTW Agreement	<input type="checkbox"/> Check the "N/A" box if appropriate; OR <input type="checkbox"/> Upload HUD's letter approving Amendment to Attachment A of the MTW Agreement
14	Estimate of Public Housing Funds Available for Subsidy	<input type="checkbox"/> Upload the completed HUD tool
15	RAD Fair Housing Accessibility and Relocation Plan Checklist	<input type="checkbox"/> Complete and upload the RAD Fair Housing Accessibility and Relocation Checklist
16	Affirmative Fair Housing Marketing Plan	<input type="checkbox"/> Check "N/A" if appropriate (PBV conversions only); OR <input type="checkbox"/> Upload a copy of the approved AFHMP; OR <input type="checkbox"/> Upload evidence that the AFHMP was submitted to HUD for review
17	Transfer of Assistance	<input type="checkbox"/> Check "N/A" if appropriate; OR <input type="checkbox"/> Upload the completed Transfer of Assistance worksheet; AND <input type="checkbox"/> Upload a request and relevant plans if the PHA wants the DOT to be released from the existing public housing site at closing; OR <input type="checkbox"/> Upload a request for the project to remain as public housing during construction and for execution of the HAP to be delayed until the Covered Project is ready for occupancy
18 - 20	Pre-Financing Plan Approval of Specific Activities	<input type="checkbox"/> Check "N/A" if appropriate for each line item; OR

Item	Required Submission Materials or Actions	
		<input type="checkbox"/> Upload any required FHEO templates due to changes in unit configuration, occupancy, or for new construction projects
21	Financing Plan Certification and Submission	<input type="checkbox"/> Upload an executed Completion Certification; AND <input type="checkbox"/> Click the "Submit Financing Plan" button on the Resource Desk.
22	Other Documents	<input type="checkbox"/> Upload any documents not covered in the Items above.
N/A	Inputting & Verifying Project Ownership Data	<input type="checkbox"/> Click Ownership Data and complete the required information. Click Save & Submit once complete.

Conversion Overview Template: Conventional Financing & No Debt Conversions

Section 1: General Information			
PHA NAME:	Public Housing Agency of the City of Saint Paul		
EXISTING PROPERTY NAME:	McDonough Homes; McDonough Homes Six-Plexes		
PROPOSED PROPERTY NAME:	McDonough Homes		
PIC Development No: <i>(Note: If combining units from multiple PICs into one CHAP, input all PIC Numbers and number of RAD units from each PIC)</i>	MN001000001 MN001000013		
No. Units Under ACC:	592	No. Units Converting to RAD:	592
Subsidy Type:	<input type="checkbox"/> PBV <input checked="" type="checkbox"/> PBRA	PHA Administering PBV HAP Contract (Name of PHA & PHA Code):	
Name of existing ownership entity:	Public Housing Agency of the City of Saint Paul		
Name of proposed new ownership entity:			
Financing Type:	<input checked="" type="checkbox"/> None/PIH Funds Only <input type="checkbox"/> Conventional Loan <input type="checkbox"/> Other: Click here to enter text.		
Scope of Work:	<input checked="" type="checkbox"/> None <input type="checkbox"/> Critical Repairs Only. <input type="checkbox"/> Rehab (Length of Rehab: ___ months) <input type="checkbox"/> New Construction (Length of Construction: ___ months)		
Status of Section 18 Approval:	<input type="checkbox"/> Approval Received (Date of approval: Click here to enter a date.) <input type="checkbox"/> Approval Not Received (Include detailed information in the narrative below regarding when you submitted the request and the latest status) <input checked="" type="checkbox"/> N/A – Section 18 approval not required for this transaction		
PHA Desired Closing Date: <i>(if different than above)</i>	8/2/2019		

Section 2: Narratives

1. Overview of Proposed RAD Conversion: *Provide a detailed description of the proposed conversion. At a minimum, this description should include: the number and type of buildings converting, neighborhood/location, resident type, bedroom types, proposed de minimis unit reduction (if applicable), proposed scope of work, and plans for relocation. Be sure to highlight any unusual or unique aspects including if this is a partial AMP conversion, if the conversion includes a transfer of assistance, or if demolition/new construction is proposed.*

The proposed conversion includes 592 units in 126 two-story townhome buildings. Unit sizes range from one to five bedrooms. The family development, located in St Paul’s North End neighborhood, was originally constructed in 1952 with additions in 1959, 1965 and 2016. It is located in census tract 27123030500, Ramsey County, in the Minneapolis – St Paul – Bloomington, MN-WI expanded housing market area. The proposed scope of work is based on useful life estimates as determined by an independent capital needs assessment contractor. There are no plans for resident relocation or di minimus reduction of existing units.

Rental Assistance Demonstration

Conversion Overview Template: Conventional Financing & No Debt Conversions

- This project's residents are as diverse as other family housing properties at the St. Paul PHA:
- 59% are ELI; 22% are VLI; 12% are LI; and only 2% are above Low Income.
 - 68% of households have some wage income; 21% receive some welfare; 40% receive SS/SSI/Pension; 22% receive some other income; and 3% have no countable income.
 - 15% of households are elderly (head or spouse); 18% are non-elderly disabled; 68% are female-headed households with children.
 - 9% are White; 41% are African American; 1 % Native American; 48% Asian; 1% Other.
 - 52% of households have 4+ members.

The PHA expects to complete the conversion "debt-free".

2. Changes to Bedroom/Unit Configurations: *If the conversion proposes changes to bedroom types (for example, converting efficiencies to 1 Bedrooms or 1 Bedrooms to 2 Bedroom, etc.), please provide a brief description of those changes, including how any "right to return" issues with residents have been addressed:*

There are no proposed changes to bedroom or unit configurations associated with the conversion.

3. Transfer of Assistance: *If the conversion proposes to transfer some or all of the assistance to another site, please describe the location of the new site, what will become of the existing site, and how this will impact existing tenants, including any relocation plans. For example, if Site A has 100 units prior to conversion and the PHA is proposing to keep 40 units on Site A and put 60 units on Site B, please explain if the transactions are occurring simultaneously or in phases:*

There is no proposed transfer of assistance associated with the conversion.

4. Relocation: *Please describe any planned relocation of residents, be it temporary or permanent, and whether any residents are waiving their right to return. In the case of a waiver of right to return, please describe the documentation received. If the PHA plans to relocate residents prior to closing, please notate here and be advised that HUD approval is required.*

There is no proposed relocation of residents associated with the conversion.

5. Changes in rent levels: *If the conversion proposes changes in rent levels as a result of rent bundling, changes in responsibility for utilities (landlord to tenant or tenant to landlord), the use of MTW authority to supplement rents, different rent levels for similar unit sizes (such as two different rent levels for different types of one-bedroom apartments), the use of TPVs requested through the Section 18 process, or if there are any errors shown in the CHAP, please provide a listing of the unit types and proposed rent levels:*

There are no proposed changes to rent levels associated with the conversion.

Conversion Overview Template: Conventional Financing & No Debt Conversions

6. Ownership: *Please describe any changes in ownership and creation of a Single Asset Entity ("SAE") if the PHA is planning to administer the PBVs for the property:*

There are no proposed changes in ownership associated with the conversion.

7. Waivers and other key issues: *Please describe any specific programmatic or regulatory waivers sought, and describe any important or unique transaction features or special approvals that the PHA wishes to communicate to HUD.*

There are no programmatic or regulatory waivers being sought in relation to the conversion.

Section 3: Development Budget

- | | |
|---|--|
| 1. Are any IOI loans or advances being utilized as a funding source? | <input type="checkbox"/> Yes
<input checked="" type="checkbox"/> No |
| 2. If yes to the above, will the loan or advance be converted to an unsecured surplus cash note at closing? | <input type="checkbox"/> Yes
<input type="checkbox"/> No |
| 3. Will any planned rehab/construction result in an initial operating deficit during the rehab/construction period? | <input type="checkbox"/> Yes
<input checked="" type="checkbox"/> No |
| 4. If yes to the above, describe below how the deficit will be funded (including any operating escrow, reserve or similar fund), what entity will control the fund, the length that the fund will be in place, etc. | |

Conversion Overview Template: Conventional Financing & No Debt Conversions

Section 4: Identification of Existing Loans or Debt	
<i>Note: Complete this section only if the proposed conversion has existing loans/debts on the property.</i>	
1. Describe the type of existing loan(s) or debt(s) on the property. Examples including EPCs, CFFPs, an existing mortgage, etc.	Non-amortizing 30 year 0% mortgage through Minnesota Economic Development and Housing Challenge (EDHC) Program
2. Name of lender(s):	Minnesota Housing
3. Current loan/debt amount(s):	\$1,080,000
4. Is the loan or debt cross collateralized with other properties outside of the proposed RAD conversion?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
5. Will the existing loans(s) or debt(s) be paid off at or before closing as part of the RAD conversion?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
a. If YES to the above, please describe what funds will be used to payoff the debt(s), the amount to be paid off, the timing of the payoff (before or at closing), the repayment terms, and any impact the payoff may have on other properties.	
b. If NO to the above, please discuss whether the existing lender has agreed to subordinate to the RAD Use Agreement and whether there is sufficient NOI to support the debt/loan payments after closing. Note: Be sure to include the debt/loan payments as part of your operating proforma submission.	Subordination agreements have been requested from and are currently under review by the named lender. The loan is non-amortizing and does not require payments during the life of the loan. At the end date of 5/15/2047, the PHA is planning to have sufficient funds to re-pay the principal balance.
6. Input any other relevant comments:	

**RAD Information Meeting Notes
December 13, 2018, 4:30pm
McDonough Community Center**

Recorder: Stephanie Long

PHA Staff Present: Andre Walker, PHA Human Services Coordinator; Stephanie Long – Housing Manger;
Kim Nguyen – Assistant Resident Services Director

Presenters: Kim Nguyen

Interpreters provided: Spanish (1), Karen (1), Hmong (1), Somali (1)

41 residents present

Questions asked:

1. Will residents be able to review the new RAD lease before signing?

PHA is still working on the specifics with the new lease with HUD. It has yet to be determined if residents will be able to review the lease before the day of lease signing. Staff will look into the matter further. In any event, before tenants sign the lease, they will have an opportunity to review it before they execute it.

2. Will residents still be able to apply for scattered site housing?

Scattered sites will remain under HUD's Public Housing program and will not be affected by RAD. Although the details are still being discussed, residents will still be able to apply for scattered sites, and scattered site training will still exist.

3. If a resident moves out under RAD, can they transfer to another public housing agency?

All public housing agencies nationwide operate independently of each other. With that, residents cannot transfer to another agency but they can apply for housing with another housing agency. Residents under the RAD program can still request to transfer within St. Paul Public Housing.

4. Will the rent amount stay the same for each resident under the RAD program?

The percentage of income that residents pay for rent will not increase under RAD.

5. Can a resident pay less than 30% of their income for rent under the RAD program?

No.

Capital Needs Assessment Project Summary - Asset Development



Property: AMP 1-McDonough Homes & Community Center

Received for Validation Status Date: 2/22/19 for 2019-061392

Capital Needs Assessment - Executive Summary

Table Below Shows Totals by Need Category Ids for Years 1 through 10

	1	2	3	4	5	6	7	8	9	10	Total
Building Frame & Envelope	\$0	\$0	\$109,498	\$0	\$0	\$270,783	\$0	\$0	\$0	\$0	\$380,281
Interiors-Common Areas	\$0	\$0	\$0	\$21,282	\$21,814	\$0	\$0	\$0	\$0	\$0	\$43,096
Life Safety/Fire Protection	\$0	\$0	\$0	\$16,059	\$0	\$0	\$0	\$0	\$0	\$0	\$16,059
Mech.-Elect.-Plumbing	\$72,307	\$75,968	\$77,867	\$79,814	\$81,809	\$0	\$287,618	\$294,808	\$302,179	\$0	\$1,272,369
Site Systems	\$163,000	\$54,895	\$56,268	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$274,163
Total	\$235,307	\$130,863	\$189,312	\$119,150	\$21,814	\$270,783	\$287,618	\$294,808	\$302,179	\$0	\$1,985,968

Capital Needs Assessment Project Summary - Asset Development



Property: AMP 1-McDonough Homes & Community Center

Received for Validation Status Date: 2/22/19 for 2019-061392

Table Below Shows Totals by Need Category Iids for Years 11 through 20

	11	12	13	14	15	16	17	18	19	20	Total
Building Frame & Envelope	\$0	\$0	\$16,322	\$16,730	\$17,148	\$17,577	\$18,016	\$0	\$0	\$0	\$85,792
Interiors-Common Areas	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$30,071	\$61,645	\$91,715
Life Safety/Fire Protection	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$23,259	\$23,259
Mech.-Elect.-	\$309,733	\$317,476	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$627,210
Site Systems	\$0	\$70,270	\$127,564	\$56,925	\$58,348	\$95,138	\$61,302	\$0	\$0	\$0	\$469,548
Total	\$309,733	\$387,747	\$143,886	\$73,655	\$75,496	\$112,715	\$79,318	\$0	\$30,071	\$84,903	\$1,297,524

Capital Needs Assessment Project Summary - Asset Development



Property: AMP 1-McDonough Homes & Community Center

Received for Validation Status Date: 2/22/19 for 2019-061392

The Summary Table Below Shows Totals by Need Category Ids for Years 1 through 20

	Cost
Building Frame & Envelope	\$466,072.39
Interiors-Common Areas	\$134,810.99
Life Safety/Fire Protection	\$39,318.06
Mech.-Elect-Plumbing	\$1,899,578.70
Site Systems	\$743,711.04
Total	\$3,283,491.18

HUD PHASE I ENVIRONMENTAL SITE ASSESSMENT

AMP 1-MCDONOUGH HOMES AND COMMUNITY CENTER
1544 TIMBERLAKE ROAD
ST. PAUL, MINNESOTA 55117

EMG PROJECT NO: 127987.17R000-001.356

9. FINDINGS/OPINIONS/CONCLUSIONS

The following summarizes the independent conclusions representing EMG's best professional judgment based on information and data available to us during the course of this assignment. Factual information regarding operations, conditions, and test data provided by the Client, owner, or their representative have been assumed to be correct and complete. Additionally, the conclusions presented are based on the conditions that existed at the time of the assessment.

ASTM E 1527-13 Scope Considerations

Adjacent Properties (Section 3.5.)

- EMG identified no adjacent properties that are anticipated to have a negative impact on the environmental integrity of the Project. No further action or investigation is recommended regarding the adjacent properties.

Regulatory Review (Section 5.2.)

- Based on review of the regulatory database report, the Project is listed on the WIMN, RCRA-CESQG, FINDS, ECHO and NPDES databases. On-site evaluation and review of available information identified that the Project is not identified on any database that reports spills or releases. Considering the current regulatory status and the absence of reported releases, the Project listings do not represent a recognized environmental condition in connection with the Project. No further action or investigation is recommended regarding the on-site regulatory review.
- Based on review of the regulatory database report, none of the sites listed are anticipated to have an impact on the Project. No further action or investigation is recommended regarding the off-site regulatory review.

Tier I Vapor Encroachment Screening (Section 5.3.)

- A VEC does not exist and is not likely to exist at the Project. No further action or investigation is recommended regarding vapor encroachment at the Project.

Historical Review (Section 5.4. and 5.5.)

- The review of the historical data available for the Project and surrounding area revealed no evidence that may have led to an environmental impact to the Project. No further action or investigation is recommended regarding historical uses.

Surface Areas (Section 6.3.1.)

- No issues associated with surface areas were identified. No further action or investigation is recommended regarding surface areas at the Project.

Storage Tanks (Section 6.3.2. and 6.4.3.)

- No evidence of storage tanks (above or below ground) was identified. No further action or investigation is recommended regarding storage tanks at the Project.

Operational Activities (Section 6.4.1.)

- EMG observed no circumstances of environmental concern associated with the operational activities at the Project. No further action or investigation is recommended regarding operational activities at the Project.

Hazardous Materials/Petroleum Products (Section 6.4.2.)

- The Project is involved in the use of hazardous materials and petroleum products in the form of routine janitorial and maintenance supplies, gasoline, diesel and welding gases. The identified materials appear to be properly stored. The materials observed do not appear to pose a hazard to the Project, provided they continue to be used as designed, are properly handled, and all regulations regarding their use are followed. No further action or investigation is recommended regarding the use of hazardous materials or petroleum products at the Project.

HUD PHASE I ENVIRONMENTAL SITE ASSESSMENT

AMP 1-MCDONOUGH HOMES AND COMMUNITY CENTER
1544 TIMBERLAKE ROAD
ST. PAUL, MINNESOTA 55117

EMG PROJECT NO: 127987.17R000-001.356

Wastes (Section 6.4.1.)

- The Project is not involved in the generation, treatment, storage, or disposal of hazardous or regulated wastes; however, the Project generates medical waste in the form of sharps, as well as non-hazardous solid and liquid wastes. Generated wastes appear to be stored and disposed of properly. No further action or investigation is recommended regarding wastes at the Project.

Polychlorinated Biphenyls (PCBs) (Section 6.4.1.)

- EMG identified utility-owned transformers at the Project that are classified as or labeled "Non-PCB". This equipment appeared to be in good condition with no evidence of leaks. No further action or investigation is recommended regarding the transformer at the Project.
- The Project contains an elevator that uses hydraulic fluid potentially containing PCBs. No indication of leakage was observed in the area of elevator operating equipment. The hydraulic elevator unit at the Project should be periodically inspected for leakage. If leakage is identified, the unit should be repaired and any fluid or fluid-soaked waste disposed of in accordance with applicable federal, state, and local regulations. No further action or investigation is recommended regarding this equipment.

Non-ASTM E 1527-13 Scope and HUD Scope of Work Considerations

Lead-Based Paint (Section 8.1.)

- Based on the date of construction (pre January 1, 1978), LBP is likely to have been used at the Project. HUD Guidelines indicate that the property must be tested for LBP following the current HUD guidelines and a copy of test results provided with the initial application. For projects testing positive, compliance with the current HUD regulation must be incorporated into the project plans.

Asbestos-Containing Materials (Section 8.2.)

- Based on the date of construction and the planned scope of rehabilitation activities, a comprehensive ACM survey should be conducted on the entire facility. Follow-up actions will be determined based on the results of the survey.

Radon Gas (Section 8.3.)

- The Project is located within USEPA Radon Zone 1. Based on the Scope of Work, radon sampling was not conducted as part of this assessment.

Floodplain (Section 8.4.)

- The Project is located outside the 100-year and 500-year floodplains. Furthermore, there is no current development within a floodplain, and there is no proposed development within a floodplain. No further action or investigation is recommended regarding floodplains.

Wetlands (Section 8.5.)

- No wetland areas are indicated at the Project or adjacent properties. No further action or investigation is recommended regarding wetlands.

Landfills (Section 8.6.)

- Review of regulatory databases and information provided by the Minnesota Pollution Control Agency, indicates that there are no active or inactive landfills located within 3,000 feet of the Project. No further action or investigation is recommended regarding landfills.

Sole Source Aquifer Recharge Area (Section 8.7.)

- Based on review of the Designated Sole Source Aquifers Nationally Map, published by the United States Environmental Protection Agency (USEPA), the Project is not located in an area with a sole source aquifer. No further action or investigation is recommended regarding sole source aquifers.

HUD PHASE I ENVIRONMENTAL SITE ASSESSMENT

AMP 1-MCDONOUGH HOMES AND COMMUNITY CENTER
1544 TIMBERLAKE ROAD
ST. PAUL, MINNESOTA 55117

EMG PROJECT NO: 127987.17R000-001.356

Coastal Barriers (Section 8.8.)

- Based on the review of the USFWS Coastal Barrier Resources System Mapper, the Project is not located within a designated coastal barrier as established by the U.S. Congress through the Coastal Barrier Improvement Act. No further action or investigation is recommended regarding coastal barriers.

Farmlands Protection (Section 8.9.)

- The Farmlands Protection Factor was not addressed based upon the fact that the project is based on the moderate rehabilitation of an existing property that is not used for agricultural purposes.

Coastal Zone Management (Section 8.10.)

- The Coastal Management Zone Factor was not addressed based upon the fact that the project will not include new construction or ground disturbance.

Endangered or Threatened Species or Habitat (Section 8.11.)

- The current project is the rehabilitation of an existing property and will not involve new construction or ground disturbance. Therefore, in accordance with HUD Guidelines, a review of U.S. Fish and Wildlife Service documentation was not performed as part of this assessment. No further action or investigation is recommended at this time regarding endangered or threatened species/habitat.

Historic Preservation (Section 8.12.)

- The scope of the planned renovations does not meet the substantial rehabilitation threshold, and there are no new construction plans. Therefore under 36 CFR 800.3(a)(1), no further consultation is required.

Noise (Section 8.13.)

- There are to be no new wings, floors, or residential structures built at the Project. The Project is not located within 15 miles of a military airport. However, the Project is located within 1,000 feet of a freeway, within 3,000 feet of a railroad, and within five miles of a civil airport. The freeway, Interstate 35E, is located 80 feet east of the Project. The railroad is located approximately 1,490 feet south of the Project and approximately and 1,080 feet west of the Project. The civil airport, St. Paul Downtown Airport, is located approximately 3.03 miles southeast of the Project. There is intervening development between the Project and the railroad and airport, which is anticipated to mitigate the noise from these sources. Additionally, no excessive noise was noted at the Project. Furthermore, the Project is being conducted for moderate rehabilitation of the existing improvements, and will not involve new construction or substantial rehabilitation. Based on these factors, no further action or investigation is recommended regarding noise at this time.

Rail Lines (Section 8.14.)

- There are no right-of-ways for surface-level railroads within 100 feet of the Project boundary. No further action or investigation is recommended regarding rail lines.

Explosive or Flammable Hazards (Section 8.15.)

- Within a one mile radius of the Project, there is no direct line of sight from any part of the Project to any hazard, nor is there a hazard in the near vicinity which is not shielded from the Project by topography. No further action or investigation is recommended regarding Explosive or Flammable Hazards.

Natural Gas or Petroleum Pipelines (Section 8.16.)

- Visual observations identified surface markings indicating the existence of a natural gas pipeline on the southeast portion of the Project. EMG has contacted Xcel Energy for additional information regarding the pipeline; however, a response has not been received as of the time of this writing. HUD Guidelines indicate that the location of the pipeline easement in relation to the Project be identified.

HUD PHASE I ENVIRONMENTAL SITE ASSESSMENT

AMP 1-MCDONOUGH HOMES AND COMMUNITY CENTER
1544 TIMBERLAKE ROAD
ST. PAUL, MINNESOTA 55117

EMG PROJECT NO: 127987.17R000-001.356

High Voltage Power Transmission or Other Towers (Section 8.17.)

- The on-site buildings are not located within the easement of any overhead high voltage transmission line. In addition, the on-site buildings are also not located within the engineered fall distance of any high voltage power transmission, radio antennae, satellite, cellular, or other towers. No further action or investigation is recommended regarding high voltage transmission or other towers.

Airport Hazards (Section 8.18.)

- The Project is not located within 3,000 feet from the end of a civil airport runway or 2 ½ miles from the end of a runway at a military airfield. No further action or investigation is recommended regarding airport hazards.

9.1. RECOMMENDATIONS

The following additional actions are recommended:

- HUD Guidelines indicate that the property must be tested for lead-based paint (LBP) following the current HUD guidelines and a copy of test results provided with the initial application.
- HUD Guidelines indicate that the property must be tested for asbestos containing materials following the current HUD guidelines and a copy of test results provided with the initial application.
- HUD Guidelines indicate that the location of the pipeline easement in relation to the Project be identified.

Sources and Uses Report

RCC Exhibit B

PHA Name Public Housing Agency of the City of St Paul
 PIC Number MN001000001
 Transaction Log Last Modified: 02/22/2019

Property Name MCDONOUGH HOMES

Sources	
Hard Debt	\$0.00
Soft Debt	\$0.00
Grants	\$3,060,116.00
Public Housing Operating Reserves	\$2,845,116.00
Public Housing Capital Funds (inc DDTF)	\$215,000.00
Equity	\$0.00

Uses	
Acquisition Costs	\$0.00
Acquisition Land and Buildings	
Payoff Existing Loans and Payables	
Other Acquisition Costs	
Hard Costs	\$15,000.00
Demolition	
Construction/Rehabilitation	\$15,000.00
General Requirements/Overhead/Profit	
Construction/Rehabilitation Contingency	
Builder's Risk Insurance	
Relocation Costs	
Soft Costs	\$0.00
Architectural Design Fee (Plans & Specs)	
Construction Management/Budget Planning Fee	
Engineering Fee	
Feasibility Studies	
Environmental Reports	
Appraisal/Market Study	
Accounting	
Survey	
eCNA Tool	
Title Insurance/Exam Fee, Closing Escrow	
Organizational Costs	
Recordation Fee	
Borrower's Legal Counsel	
Lender's Legal Counsel	
Consultants	
Other Professional Fees	
Other Loan Fees	
FHA Fees (MIP, Application, Inspection)	
Tax Credit Financing Fees	
Prepayment Penalty/Premium	
Payables	
Construction Interest (Not Deferred)	
Construction Loan Fees	
Bond Issuance Cost and Fees	
Permits	
Investor's Legal Counsel	
Bond Legal Counsel	
Permanent Financing Fees	
Furniture, Fixtures & Equipment	
Marketing & Lease Up	
Reserves	\$3,045,116.00
Initial Deposit to Replacement Reserve	\$200,000.00
Initial Operating Deficit Escrow	
Operating Reserve	\$2,845,116.00
Tax and Insurance Escrow	
Lease-Up Reserve	
Other Reserves:	
Developer Fees	

TOTAL SOURCES: \$3,060,116.00

TOTAL USES: \$3,060,116.00

Note to all applicants/respondents: This form was developed with Nuance, the official HUD software for the creation of HUD forms. HUD has made available instructions for downloading a free installation of a Nuance reader that allows the user to fill-in and save this form in Nuance. Please see <http://portal.hud.gov/hudportal/documents/huddoc?id=nuancereaderinstall.pdf> for the instructions. Using Nuance software is the only means of completing this form.

Affirmative Fair Housing Marketing Plan (AFHMP) - Multifamily Housing

U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity

OMB Approval No. 2529-0013
(exp. 1/31/2021)

1a. Project Name & Address (including City, County, State & Zip Code)

Project 1 McDonough Homes

1544 Timberlake Rd
Saint Paul
Ramsey County
MN
55117

1b. Project Contract Number

MN001000001

1c. No. of Units

592

1d. Census Tract

27123030500, Ramsey, Minnesota

1e. Housing/Expanded Housing Market Area

Housing Market Area: Ramsey County
Expanded Housing Market Area: Minneapolis-St. Paul-Bloomington, MN-WI

1f. Managing Agent Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

1g. Application/Owner/Developer Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

Public Housing Agency of the City of Saint Paul
555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-298-5664, Email:

1h. Entity Responsible for Marketing (check all that apply)

Owner Agent Other (specify) _____

Position, Name (if known), Address (including City, County, State & Zip Code), Telephone Number & Email Address

Lisa Feidler, Rental Administrator, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 300, St. Paul, MN 55102, Phone: 651-298-5111, Email: lisa.feidler@stpha.org

1i. To whom should approval and other correspondence concerning this AFHMP be sent? Indicate Name, Address (including City, State & Zip Code), Telephone Number & E-Mail Address.

Al Hester, Housing Policy Director, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-292-6173, Email: al.hester@stpha.org

2a. Affirmative Fair Housing Marketing Plan

Plan Type Date of the First Approved AFHMP:

Reason(s) for current update:

2b. HUD-Approved Occupancy of the Project (check all that apply)

Elderly Family Mixed (Elderly/Disabled) Disabled

2c. Date of Initial Occupancy

12/31/1952

2d. Advertising Start Date

Advertising must begin *at least* 90 days prior to initial or renewed occupancy for new construction and substantial rehabilitation projects.

Date advertising began or will begin

For existing projects, select below the reason advertising will be used:

To fill existing unit vacancies
To place applicants on a waiting list (which currently has individuals)
To reopen a closed waiting list (which currently has individuals)

3a. Demographics of Project and Housing Market Area
Complete and submit Worksheet 1.

3b. Targeted Marketing Activity

Based on your completed Worksheet 1, indicate which demographic group(s) in the housing market area is/are *least* likely to apply for the housing without special outreach efforts. (check all that apply)

- White American Indian or Alaska Native Asian Black or African American
 Native Hawaiian or Other Pacific Islander Hispanic or Latino Persons with Disabilities
 Families with Children Other ethnic group, religion, etc. (specify)

4a. Residency Preference

Is the owner requesting a residency preference? If yes, complete questions 1 through 5.
If no, proceed to Block 4b.

(1) Type

(2) Is the residency preference area:

The same as the AFHMP housing/expanded housing market area as identified in Block 1e?

The same as the residency preference area of the local PHA in whose jurisdiction the project is located?

(3) What is the geographic area for the residency preference?

(4) What is the reason for having a residency preference?

(5) How do you plan to periodically evaluate your residency preference to ensure that it is in accordance with the non-discrimination and equal opportunity requirements in 24 CFR 5.105(a)?

Complete and submit Worksheet 2 when requesting a residency preference (see also 24 CFR 5.655(c)(1)) for residency preference requirements. The requirements in 24 CFR 5.655(c)(1) will be used by HUD as guidelines for evaluating residency preferences consistent with the applicable HUD program requirements. See also HUD Occupancy Handbook (4350.3) Chapter 4, Section 4.6 for additional guidance on preferences.

4b. Proposed Marketing Activities: Community Contacts

Complete and submit Worksheet 3 to describe your use of community contacts to market the project to those least likely to apply.

4c. Proposed Marketing Activities: Methods of Advertising

Complete and submit Worksheet 4 to describe your proposed methods of advertising that will be used to market to those least likely to apply. Attach copies of advertisements, radio and television scripts, Internet advertisements, websites, and brochures, etc.

5a. Fair Housing Poster

The Fair Housing Poster must be prominently displayed in all offices in which sale or rental activity takes place (24 CFR 200.620(e)). Check below all locations where the Poster will be displayed.

Rental Office Real Estate Office Model Unit Other (specify)

5b. Affirmative Fair Housing Marketing Plan

The AFHMP must be available for public inspection at the sales or rental office (24 CFR 200.625). Check below all locations where the AFHMP will be made available.

Rental Office Real Estate Office Model Unit Other (specify)

5c. Project Site Sign

Project Site Signs, if any, must display in a conspicuous position the HUD approved Equal Housing Opportunity logo, slogan, or statement (24 CFR 200.620(f)). Check below all locations where the Project Site Sign will be displayed. Please submit photos of Project signs.

Rental Office Real Estate Office Model Unit Entrance to Project Other (specify)

The size of the Project Site Sign will be " x "
The Equal Housing Opportunity logo or slogan or statement will be " x "

Project signs are approximately 8" x 10", contain the name of the building, and note that the property is owned and managed by the St. Paul Public Housing Agency. The signs also feature the PHA logo as well as a 2" x 2" sticker with the Equal Housing Opportunity logo placed conspicuously to the right of the PHA's logo. The signs are located at the entry way to each of the PHA's hi-rise buildings and family site management office locations.

6. Evaluation of Marketing Activities

Explain the evaluation process you will use to determine whether your marketing activities have been successful in attracting individuals least likely to apply, how often you will make this determination, and how you will make decisions about future marketing based on the evaluation process.

See Exhibit A attached.

7a. Marketing Staff

What staff positions are/will be responsible for affirmative marketing?

Resident Services Director
Rental Administrator
Housing Policy Director

7b. Staff Training and Assessment: AFHMP

- (1) Has staff been trained on the AFHMP? Yes
- (2) Has staff been instructed in writing and orally on non-discrimination and fair housing policies as required by 24 CFR 200.620(c)? Yes
- (3) If yes, who provides instruction on the AFHMP and Fair Housing Act, and how frequently?

Human Resources together with the PHA's Legal Department conducts staff training on fair housing, non-discrimination, and other associated topics on an annual basis. In addition, newly-hired staff receive training on fair housing and non-discrimination during their orientation.

- (4) Do you periodically assess staff skills on the use of the AFHMP and the application of the Fair Housing Act? Yes
- (5) If yes, how and how often?

Staff skills are assessed at least annually as part of their performance evaluation process. Supervisors evaluate staff proficiency in areas including use of the AFHMP (or equivalent) and compliance with the Fair Housing Act.

7c. Tenant Selection Training/Staff

- (1) Has staff been trained on tenant selection in accordance with the project's occupancy policy, including any residency preferences? Yes
- (2) What staff positions are/will be responsible for tenant selection?

Rental Office Administrator and designated Rental Office staff

7d. Staff Instruction/Training:

Describe AFHM/Fair Housing Act staff training, already provided or to be provided, to whom it was/will be provided, content of training, and the dates of past and anticipated training. Please include copies of any AFHM/Fair Housing staff training materials.

See Exhibit B attached.

8. Additional Considerations Is there anything else you would like to tell us about your AFHMP to help ensure that your program is marketed to those least likely to apply for housing in your project? Please attach additional sheets, as needed.

The PHA is committed to complying with both the letter and the spirit of the Fair Housing Act in all of the housing programs it administers. The PHA will bring the same commitment to Fair Housing in its new PBRA program as it has done so successfully in its Section 8 and Public Housing programs. The PHA intends to meet and exceed the requirements of the marketing plan while finding new and more effective ways to achieve its mission:

"The PHA helps families and individuals with low incomes achieve greater stability and self reliance by providing safe, affordable, quality housing, and links to community services."

9. Review and Update

By signing this form, the applicant/respondent agrees to implement its AFHMP, and to review and update its AFHMP in accordance with the instructions to item 9 of this form in order to ensure continued compliance with HUD's Affirmative Fair Housing Marketing Regulations (see 24 CFR Part 200, Subpart M). I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (See 18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802).

Signature of person submitting this Plan & Date of Submission (mm/dd/yyyy)

Name (type or print)

Jon Gutzmann

Title & Name of Company

Executive Director, Public Housing Agency of the City of Saint Paul

For HUD-Office of Housing Use Only

Reviewing Official:

For HUD-Office of Fair Housing and Equal Opportunity Use Only

Approval

Disapproval

Signature & Date (mm/dd/yyyy)

Signature & Date (mm/dd/yyyy)

Name (type or print)

[Empty box for Name]

Name (type or print)

[Empty box for Name]

Title

[Empty box for Title]

Title

[Empty box for Title]

Public reporting burden for this collection of information is estimated to average six (6) hours per initial response, and four (4) hours for updated plans, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid Office of Management and Budget (OMB) control number.

Purpose of Form: All applicants for participation in FHA subsidized and unsubsidized multifamily housing programs with five or more units (see 24 CFR 200.615) must complete this Affirmative Fair Housing Marketing Plan (AFHMP) form as specified in 24 CFR 200.625, and in accordance with the requirements in 24 CFR 200.620. The purpose of this AFHMP is to help applicants offer equal housing opportunities regardless of race, color, national origin, religion, sex, familial status, or disability. The AFHMP helps owners/agents (respondents) effectively market the availability of housing opportunities to individuals of both minority and non-minority groups that are least likely to apply for occupancy. Affirmative fair housing marketing and planning should be part of all new construction, substantial rehabilitation, and existing project marketing and advertising activities.

An AFHM program, as specified in this Plan, shall be in effect for each multifamily project throughout the life of the mortgage (24 CFR 200.620(a)). The AFHMP, once approved by HUD, must be made available for public inspection at the sales or rental offices of the respondent (24 CFR 200.625) and may not be revised without HUD approval. This form contains no questions of a confidential nature.

Applicability: The form and worksheets must be completed and submitted by all FHA subsidized and unsubsidized multifamily housing program applicants.

INSTRUCTIONS:

Send completed form and worksheets to your local HUD Office, Attention: Director, Office of Housing

Part 1: Applicant/Respondent and Project

Identification. Blocks 1a, 1b, 1c, 1g, 1h, and 1i are self-explanatory.

Block 1d- Respondents may obtain the Census tract number from the U.S. Census Bureau (<http://factfinder2.census.gov/main.html>) when completing Worksheet One.

Block 1e- Respondents should identify both the housing market area and the expanded housing market area for their multifamily housing projects. Use abbreviations if necessary. A **housing market area** is the area from which a multifamily housing project owner/agent may reasonably expect to draw a substantial number of its tenants. This could be a county or Metropolitan Division. The U.S. Census Bureau provides a range of levels to draw from.

An **expanded housing market area** is a larger geographic area, such as a Metropolitan Division or a Metropolitan Statistical Area, which may provide additional demographic diversity in terms of race, color, national origin, religion, sex, familial status, or disability.

Block 1f- The applicant should complete this block only if a Managing Agent (the agent cannot be the applicant) is implementing the AFHMP.

Part 2: Type of AFHMP

Block 2a- Respondents should indicate the status of the AFHMP, i.e., initial or updated, as well as the date of the first approved AFHMP. Respondents should also provide the reason (s) for the current update, whether the update is based on the five-year review or due to significant changes in project or local demographics (See instructions for Part 9).

Block 2b- Respondents should identify all groups HUD has approved for occupancy in the subject project, in accordance with the contract, grant, etc.

Block 2c- Respondents should specify the date the project was/will be first occupied.

Block 2d- For new construction and substantial rehabilitation projects, advertising must begin at least 90 days prior to initial occupancy. In the case of existing projects, respondents should indicate whether the advertising will be used to fill existing vacancies, to place individuals on the project's waiting list, or to re-open a closed waiting list. Please indicate how many people are on the waiting list when advertising begins.

Part 3 Demographics and Marketing Area.

"Least likely to apply" means that there is an identifiable presence of a specific demographic group in the housing market area, but members of that group are not likely to apply for the housing without targeted outreach, including marketing materials in other languages for limited English proficient individuals, and alternative formats for persons with disabilities. Reasons for not applying may include, but are not limited to, insufficient information about housing opportunities, language barriers, or transportation impediments.

Block 3a - Using Worksheet 1, the respondent should indicate the demographic composition of the project's residents, current project applicant data, census tract, housing market area, and expanded housing market area. The applicable housing market area and expanded housing market area should be indicated in Block 1e. Compare groups within rows/across columns on Worksheet 1 to identify any under-represented group(s) relative to the surrounding housing market area and expanded housing market area, i.e., those group(s) "least likely to apply" for the housing without targeted outreach and marketing. If there is a particular group or subgroup with members of a protected class that has an identifiable presence in the housing market area, but is not included in Worksheet 1, please specify under "Other."

Respondents should use the most current demographic data from the U.S. Census or another official source such as a local government planning office. Please indicate the source of your data in Part 8 of this form.

Block 3b - Using the information from the completed Worksheet 1, respondents should identify the demographic group(s) least likely to apply for the housing without special outreach efforts by checking all that apply.

Part 4 - Marketing Program and Residency Preference (if any).

Block 4a - A residency preference is a preference for admission of persons who reside or work in a specified geographic area (see 24 CFR 5.655(c)(1)(ii)). Respondents should indicate whether a residency preference is being utilized, and if so, respondents should specify if it is new, revised, or continuing. If a respondent wishes to utilize a residency preference, it must state the preference area (and provide a map delineating the precise area) and state the reason for having such a preference. The respondent must ensure that the preference is in accordance with the non-discrimination and equal opportunity requirements in 24 CFR 5.105(a) (see 24 CFR 5.655(c)(1)).

Respondents should use Worksheet 2 to show how the percentage of the eligible population living or working in the residency preference area compares to that of residents of the project, project applicant data, census tract, housing market area, and expanded housing market area. The percentages would be the same as shown on completed Worksheet 1.

Block 4b - Using Worksheet 3, respondents should describe their use of community contacts to help market the project to those least likely to apply. This table should include the name of a contact person, his/her address, telephone number, previous experience working with the target population(s), the approximate date contact was/will be initiated, and the specific role the community contact will play in assisting with affirmative fair housing marketing or outreach.

Block 4c - Using Worksheet 4, respondents should describe their proposed method(s) of advertising to market to those least likely to apply. This table should identify each media option, the reason for choosing this media, and the language of the advertisement. Alternative format(s) that will be used to reach persons with disabilities, and logo(s) that will appear on the various materials (as well as their size) should be described.

Please attach a copy of the advertising or marketing material.

Part 5 - Availability of the Fair Housing Poster, AFHMP, and Project Site Sign.

Block 5a - The Fair Housing Poster must be prominently displayed in all offices in which sale or rental activity takes place (24 CFR 200.620(e)). Respondents should indicate all locations where the Fair Housing Poster will be displayed.

Block 5b - The AFHMP must be available for public inspection at the sales or rental office (24 CFR 200.625). Check all of the locations where the AFHMP will be available.

Block 5c - The Project Site Sign must display in a conspicuous position the HUD-approved Equal Housing Opportunity logo, slogan, or statement (24 CFR 200.620(f)). Respondents should indicate where the Project Site Sign will be displayed, as well as the size of the Sign and the size of the logo, slogan, or statement. **Please submit photographs of project site signs.**

Part 6 - Evaluation of Marketing Activities.

Respondents should explain the evaluation process to be used to determine if they have been successful in attracting those individuals identified as least likely to apply. Respondents should also explain how they will make decisions about future marketing activities based on the evaluations.

Part 7- Marketing Staff and Training.

Block 7a - Respondents should identify staff positions that are/will be responsible for affirmative marketing.

Block 7b - Respondents should indicate whether staff has been trained on the AFHMP and Fair Housing Act.

Please indicate who provides the training and how frequently. In addition, respondents should specify whether they periodically assess staff members' skills in using the AFHMP and in applying the Fair Housing Act. They should state how often they assess employee skills and how they conduct the assessment.

Block 7c - Respondents should indicate whether staff has been trained on tenant selection in accordance with the project's occupancy policy, including residency preferences (if any). Respondents should also identify those staff positions that are/will be responsible for tenant selection.

Block 7d - Respondents should include copies of any written materials related to staff training, and identify the dates of past and anticipated training.

Part 8 - Additional Considerations.

Respondents should describe their efforts not previously mentioned that were/are planned to attract those individuals least likely to apply for the subject housing.

Part 9 - Review and Update.

By signing the respondent assumes responsibility for implementing the AFHMP. Respondents must review their AFHMP every five years or when the local Community Development jurisdiction's Consolidated Plan is updated, or when there are significant changes in the demographics of the project or the local housing market area. When reviewing the plan, the respondent should consider the current demographics of the housing market area to determine if there have been demographic changes in the population in terms of race, color, national origin, religion, sex, familial status, or disability. The respondent will then determine if the population least likely to apply for the housing is still the population identified in the AFHMP, whether the advertising and publicity cited in the current AFHMP are still appropriate, or whether advertising sources should be modified or expanded. Even if the demographics of the housing market area have not changed, the respondent should determine if the outreach currently being performed is reaching those it is intended to reach as measured by project occupancy and applicant data. If not, the AFHMP should be updated. The revised AFHMP must be submitted to HUD for approval. HUD may review whether the affirmative marketing is actually being performed in accordance with the AFHMP. If based on their review, respondents determine the AFHMP does not need to be revised, they should maintain a file documenting what was reviewed, what was found as a result of the review, and why no changes were required. HUD may review this documentation.

Notification of Intent to Begin Marketing.

No later than 90 days prior to the initiation of rental marketing activities, the respondent must submit notification of intent to begin marketing. The notification is required by the AFHMP Compliance Regulations (24 CFR 108.15). The Notification is submitted to the Office of Housing in the HUD Office servicing the locality in which the proposed housing will be located. Upon receipt of the Notification of Intent to Begin Marketing from the applicant, the monitoring office will review any previously approved plan and may schedule a pre-occupancy conference. Such conference will be held prior to initiation of sales/rental marketing activities. At this conference, the previously approved AFHMP will be reviewed with the applicant to determine if the plan, and/or its proposed implementation, requires modification prior to initiation of marketing in order to achieve the objectives of the AFHM regulation and the plan.

OMB approval of the AFHMP includes approval of this notification procedure as part of the AFHMP. The burden hours for such notification are included in the total designated for this AFHMP form.

**Worksheet 1: Determining Demographic Groups Least Likely to Apply for Housing Opportunities
(See AFHMP, Block 3b)**

In the respective columns below, indicate the percentage of demographic groups among the project's residents, current project applicant data, census tract, housing market area, and expanded housing market area (See instructions to Block 1e). If you are a new construction or substantial rehabilitation project and do not have residents or project applicant data, only report information for census tract, housing market area, and expanded market area. The purpose of this information is to identify any under-representation of certain demographic groups in terms of race, color, national origin, religion, sex, familial status, or disability. If there is significant under-representation of any demographic group among project residents or current applicants in relation to the housing/expanded housing market area, then targeted outreach and marketing should be directed towards these individuals least likely to apply. Please indicate under-represented groups in Block 3b of the AFHMP. **Please attach maps showing both the housing market area and the expanded housing market area.** See Maps in Exhibit C

Demographic Characteristics	Project's Residents	Project's Applicant Data	Census Tract	Housing Market Area	Expanded Housing Market Area
% White	9.00	23.30	17.7	68.34	80.28
% Black or African American	40.80	57.90	29.83	11.21	7.77
% Hispanic or Latino	3.60	6.00	7.98	7.33	5.61
% Asian	48.50	10.20	43.94	13.59	6.22
% American Indian or Alaskan Native	1.00	2.90	0	0.64	0.58
% Native Hawaiian or Pacific Islander	0.00	0.40	0.37	0.03	0.03
% Persons with Disabilities	16.00	NA	13.94	11.47	9.61
% Families with Children under the age of 18	81.50	NA	49.15	27.68	30.57
Other (specify)					

Worksheet 2: Establishing a Residency Preference Area (See AFHMP, Block 4a)

Complete this Worksheet if you wish to continue, revise, or add a residency preference, which is a preference for admission of persons who reside or work in a specified geographic area (see 24 CFR 5.655(c)(1)(ii)). If a residency preference is utilized, the preference must be in accordance with the non-discrimination and equal opportunity requirements contained in 24 CFR 5.105(a). This Worksheet will help show how the percentage of the population in the residency preference area compares to the demographics of the project's residents, applicant data, census tract, housing market area, and expanded housing market area. **Please attach a map clearly delineating the residency preference geographical area. See Map in Exhibit D**

Demographic Characteristics	Project's Residents (as determined in Worksheet 1)	Project's Applicant Data (as determined in Worksheet 1)	Census Tract (as determined in Worksheet 1)	Housing Market Area (as determined in Worksheet 1)	Expanded Housing Market Area (as determined in Worksheet 1)	Residency Preference Area (if applicable)
% White	9.00	23.30	17.7	68.34	80.28	54.2
% Black or African American	40.80	57.90	29.83	11.21	7.77	15.1
% Hispanic or Latino	3.60	6.00	7.98	7.33	5.61	9.5
% Asian	48.50	10.20	43.94	13.59	6.22	16.5
% American Indian or Alaskan Native	1.00	2.90	0	0.64	0.58	0.6
% Native Hawaiian or Pacific Islander	0.00	0.40	0.37	0.03	0.03	0.0
% Persons with Disabilities	16.00	NA	13.94	11.47	9.61	
% Families with Children under the age of 18	81.50	NA	49.15	27.68	30.57	
Other (specify)						

Worksheet 3: Proposed Marketing Activities –Community Contacts (See AFHMP, Block 4b)

For each targeted marketing population designated as least likely to apply in Block 3b, identify at least one community contact organization you will use to facilitate outreach to the particular population group. This could be a social service agency, religious body, advocacy group, community center, etc. State the names of contact persons, their addresses, their telephone numbers, their previous experience working with the target population, the approximate date contact was/will be initiated, and the specific role they will play in assisting with the affirmative fair housing marketing. Please attach additional pages if necessary.

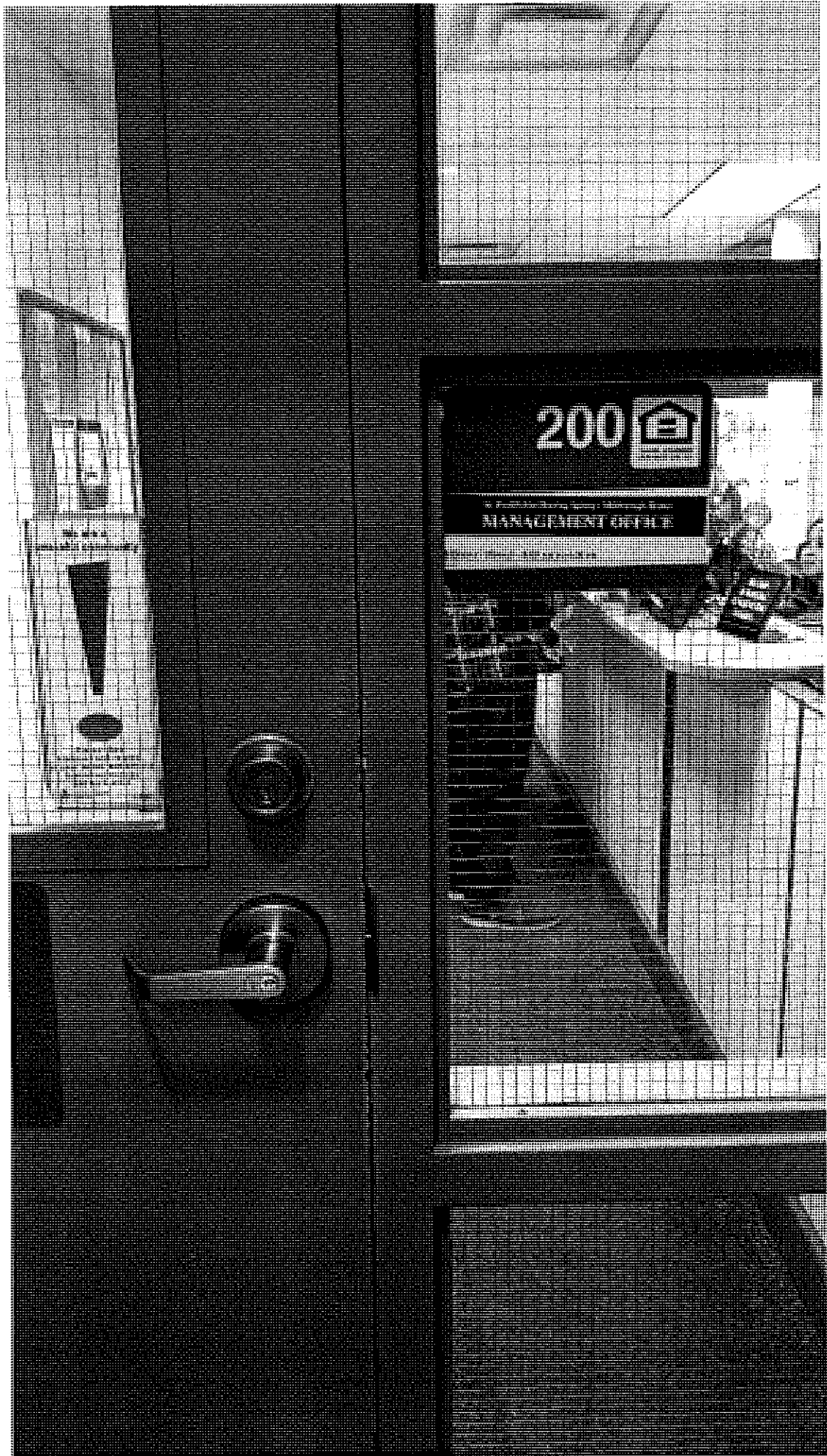
See additional community contact information in Exhibit E

Targeted Population(s)	Community Contact(s), including required information noted above.
Asian	Hmong American Partnership (HAP), 1075 Arcade Street, St. Paul, MN 55106 651-495-1557, baov@hmong.org
Asian	Vietnamese Social Services of Minnesota, 277 University Ave. W, St. Paul, MN 55103 651-635-8927, huetpham@vssmn.org, info@vssmn.org
Hispanic or Latino	Casa de Esperanza, P.O. Box 40115, St. Paul, MN 55104 651-646-5553, ptototzintle@casadeesperanza.org; info@casadeesperanza.org
All Groups	HousingLink, 275 Market St., Ste 275, Minneapolis, MN 55405 612-522-2500, info@housinglink.org
All Groups	Southern Minnesota Regional Legal Services (SMRLS), 450 N Syndicate St., Ste. 285, St. Paul, MN 55104 651-222-4731, jennifer.stohl@smrls.org

Worksheet 4: Proposed Marketing Activities – Methods of Advertising (See AFHMP, Block 4c)

Complete the following table by identifying your targeted marketing population(s), as indicated in Block 3b, as well as the methods of advertising that will be used to market to that population. For each targeted population, state the means of advertising that you will use as applicable to that group and the reason for choosing this media. In each block, in addition to specifying the media that will be used (e.g., name of newspaper, television station, website, location of bulletin board, etc.) state any language(s) in which the material will be provided, identify any alternative format(s) to be used (e.g. Braille, large print, etc.), and specify the logo(s) (as well as size) that will appear on the various materials. Attach additional pages, if necessary, for further explanation. Please attach a copy of the advertising or marketing material. **See marketing materials and notice templates in Exhibit F**

Targeted Population(s)→ Methods of Advertising ↓	Targeted Population: All Groups	Targeted Population: Asian	Targeted Population: Hispanic/Latino
Newspaper(s)	St. Paul Pioneer Press (local newspaper)		
Radio Station(s)			
TV Station(s)			
Electronic Media	PHA Website www.stpha.org		
Bulletin Boards	HousingLink Available in English, Hmong, Somali, Spanish		
Brochures, Notices, Flyers	Waitlist Opening and Closing Notices (see email list)	Hmong American Partnership (HAP) - Waitlist updates and other notices	Casa de Esperanza - Waitlist updates and other notices
Other (specify)	Twin Cities Senior Housing Guide - www.seniorhousingguide.u	Vietnamese Social Services of MN - Waitlist updates and other notices	



RAD FHEO Accessibility and Relocation Plan Checklist

The following checklist is required to be submitted to the RAD Transaction Manager prior to, or concurrent with, submission of the Financing Plan.

PHA Name: Public Housing Agency of the City of St Paul PHA Code: MN001

PIC Project Number: MN001000001 Total Number of Units: 580

PIC Project Number: MN001000013 Total Number of Units: 12

Proposed Number of Units to be Converted: 592

PHA Contact Person: Jon Gutzmann Email: jon.gutzmann@stpha.org Phone: 651-298-5664

Date Completed: February 19, 2019

Section I: Threshold Questions

Please check the appropriate box for the following threshold questions:

Question	Yes	No
Does the project involve new construction or substantial alteration (i.e. alterations that involve a project that has 15 or more units and the cost of the alterations is 75 percent or more of the replacement cost of the completed facility (see 24 CFR 8.23)?		X
Will the conversion of assistance result in off-site temporary relocation for any resident that will last for more than 60 days or include the transfer of assistance to another site?		X

If you answered no to both of the above questions, please skip the remaining sections of this checklist and sign the bottom of the form. In all other cases, please complete the relevant section of the checklist. For example, if you answered yes to the first question, please complete Section II, Accessibility.

RAD FHEO Accessibility and Relocation Plan Checklist

Section II: Accessibility

- a. Please describe how the conversion of assistance will impact accessibility. Additionally, please indicate the number of units to be converted and the units that will be accessible.

--

- b. Please provide the following waiting list and occupancy data for accessible units. If the units are currently vacant, please provide the data for the most recent occupants of the project.

Bedroom Size	0	1	2	3	4	5	Other	Total
1. Number of persons on waiting list who have requested mobility accessible units								
2. Number of persons on waiting list who have requested vision and/or hearing accessible units								
3. Number of mobility accessible units occupied by tenants with disabilities who require the features of the unit								
4. Number of hearing/vision accessible units occupied by tenants with disabilities who require the features of the unit								

- c. Please provide the distribution of all wheelchair and other accessible units that will be available in the project after RAD conversion.

Bedroom Size	0	1	2	3	4	5	Other	Total
1. All units								
2. Total units with project-based rental assistance								
3. Mobility accessible units								
4. Vision and/or Hearing accessible units								
*5. (Total Accessible Units)								

Section III: Relocation Plan

- a. Please explain any plans for the relocation of current residents, including the number of residents that will need to relocate, whether the relocation is temporary or permanent and, if temporary, the expected duration of the relocation, the type and location (including census tract) of the

RAD FHEO Accessibility and Relocation Plan Checklist

replacement housing, how the housing qualifies as a comparable unit as defined by the URA and 49 CFR 24.2(a)(6), and the method of determining which families will be subject to temporary relocation in excess of twelve months.

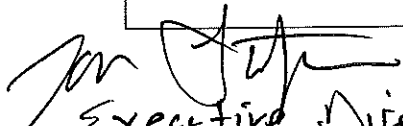
- b. List the civil rights characteristics (race, national origin, familial status, and/or disability, etc.) of the residents to be transferred off-site for greater than 60 days or permanently relocated due to a transfer of assistance, as a result of the proposed conversion

White American	Asian American	Hispanic American	American Indian and Alaska Native	Native Hawaiian and Other Pacific Islander	Other race	Family with children	Disabled individuals etc.

Please describe :

- c. The type of housing counseling or services provided to affected families.

- d. Describe the likely housing market areas/communities where tenants will relocate through HCV assistance or other HUD assistance programs, including whether they are relocated to an area of higher opportunity, areas (e.g., areas with better schools, employment, transportation opportunities), and the extent of improved housing choices and opportunities under the relocation plan.”


Name/Title
02/21/2019
Date
Jon Gutzmann

The signature above indicates that (1) I am legally authorized to represent the agency in this matter, (2) all information provided in this checklist is true and accurate, (3) no resident shall be permanently and involuntarily relocated as a result of any conversion action associated with RAD, (4) the PHA will maintain compliance with Section 504 of the Rehabilitation Act of 1973, (5) any

RAD FHEO Accessibility and Relocation Plan Checklist

relocation lasting under 60 days shall comply with all civil rights and fair housing requirements, including Section 504 of the Rehabilitation Act of 1973, (6) any relocation performed shall comply with Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA) and its implementing regulations (49 CFR Part 24) and shall comply with the RAD Relocation Notice (PIH Notice 2014-17 or successor guidance), and (7) if the proposed relocation was to be for less than 60 days and something changes requiring a period of temporary relocation longer than 60 days, I shall fill out this form again with the additional details.

First American Title Insurance Company

701 Xenia Avenue South, Ste 450
Golden Valley, MN 55416
(763)852-3800
(877)483-0310
mproduction@firstam.com

TITLE REPORT

APPARENT OWNER(S): Public Housing Agency of the City of Saint Paul, a Minnesota Corporation

LEGAL DESCRIPTION OF PROPERTY: John J. McDonough Homes Addition, except that part of Block 1 of said Addition described as follows: beginning at the Northeast corner of Block 1, John J. McDonough Homes Addition, thence South along the East line of said Block 1 a distance of 1,000 feet, thence due West at an angle of 90 degrees a distance of 475 feet, thence due North at an angle of 90 degrees a distance of 1,008.02 feet, more or less, to the North line of said Block 1, thence Easterly along the said North line of said Block 1 a distance of 475.06 feet, more or less to point of beginning.

PROPERTY IS: Torrens - Certificate of Title 307239 PROPERTY.

The following documents have been filed for record in the Office of the Ramsey County Recorder
(See copies attached hereto):

DOCUMENT NUMBER

TYPE OF INSTRUMENT

739216
296276
285249
433824
435761
458018
904772
2517218

Quit Claim Deed
Declaration of Trust
Deed
Partial Release
Trust Document
Easement
Partial Release
Declaration

2524198
2588853
2588854

2588855
2588856
2613359

Declaration
Declaration
Combination Mortgage, Security Agreement, and
Fixture Financing Statement
Assignment of Leases and/or Rents
Declaration
Declaration

Further certifies:

1. That there are no unsatisfied judgments docketed in District Court, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None
2. That there are no Bankruptcy proceedings initiated, or no unsatisfied Notices of Federal, State or County Tax Liens, filed in the office of County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None
 - o Note: The Bankruptcy searches are limited to parties that held an interest of record in the land during the preceding two years from the date of this Certificate.
 - o Note: The Bankruptcy searches do not reflect dismissals, discharges or other disposition after the initial filing of the bankruptcy petition, which information must be obtained from the bankruptcy court.
 - o Note: The Federal Tax Lien searches have been extended to cover the period of time commencing eleven years prior to the date of this Certificate.
3. That there are no unsatisfied Federal Court Judgment Liens in favor of the United States or a re-filing of any said lien if found, filed in the office of the County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below for the period commencing 20 years preceding the date of this Certificate and up to the "To Date" opposite their respective names, except as follows: None
4. For properties located in Hennepin, Ramsey, St. Louis or Ottertail Counties:
No unsatisfied judgments were docketed in United States District Court, District of Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows:None

Name Searched:	From Date:	To Date:
Public Housing Agency of the City of Saint Paul, a Minnesota Corporation	September 6, 2007	September 6, 2018

- o Note: Dates are as of 7:00 A.M.
- o Note: There has been no search conducted in the Office of the Clerk of the United States Bankruptcy, District of Minnesota, unless separately attached hereto. A search for Bankruptcy proceedings in said office will only be conducted if there has been a foreclosure, cancellation of contract for deed, decree issued in marriage dissolution proceeding or other involuntary transfer of the land under examination within the two years preceding the date of certification.

Note: Names listed above are full given names as shown of record. Where an individual is identified of record by variation in his, her, or its name searches have been made as to all such names appearing of record. Searches performed include idem sonans names, common abbreviations, accepted derivatives and nicknames. However no search is made as to any name having a middle initial different from that shown hereon.

TAX INFORMATION:

The County Tax Records indicate that the real estate taxes are:

Taxes currently due and payable in **2018**

Amount: \$ **0.00 Exempt Prop. Owned By Municipals**

PIN: **19.29.22.13.0006**

Homestead or non-homestead: **Exempt Properties**

Delinquent taxes: **None**

Address: **1553 Timberlake Road, St. Paul, MN**

Estimated Market Value: \$ **49,140,700.00**

NO CERTIFICATION IS GIVEN AS TO MARKETABILITY OR STATUS OF TITLE.

Limitation of Liability for Informational Report

IMPORTANT - READ CAREFULLY: THIS REPORT IS NOT AN INSURED PRODUCT OR SERVICE OR A REPRESENTATION OF THE CONDITION OF TITLE TO REAL PROPERTY. IT IS NOT AN ABSTRACT, LEGAL OPINION, OPINION OF TITLE, TITLE INSURANCE COMMITMENT OR PRELIMINARY REPORT, OR ANY FORM OF TITLE INSURANCE OR GUARANTY. THIS REPORT IS ISSUED EXCLUSIVELY FOR THE BENEFIT OF THE APPLICANT THEREFOR, AND MAY NOT BE USED OR RELIED UPON BY ANY OTHER PERSON. THIS REPORT MAY NOT BE REPRODUCED IN ANY MANNER WITHOUT FIRST AMERICAN'S PRIOR WRITTEN CONSENT. FIRST AMERICAN DOES NOT REPRESENT OR WARRANT THAT THE INFORMATION HEREIN IS COMPLETE OR FREE FROM ERROR, AND THE INFORMATION HEREIN IS PROVIDED WITHOUT ANY WARRANTIES OF ANY KIND, AS-IS, AND WITH ALL FAULTS. AS A MATERIAL PART OF THE CONSIDERATION GIVEN IN EXCHANGE FOR THE ISSUANCE OF THIS REPORT, RECIPIENT AGREES THAT FIRST AMERICAN'S SOLE LIABILITY FOR ANY LOSS OR DAMAGE CAUSED BY AN ERROR OR OMISSION DUE TO INACCURATE INFORMATION OR NEGLIGENCE IN PREPARING THIS REPORT SHALL BE LIMITED TO THE FEE CHARGED FOR THE REPORT. RECIPIENT ACCEPTS THIS REPORT WITH THIS LIMITATION AND AGREES THAT FIRST AMERICAN WOULD NOT HAVE ISSUED THIS REPORT BUT FOR THE LIMITATION OF LIABILITY DESCRIBED ABOVE. FIRST AMERICAN MAKES NO REPRESENTATION OR WARRANTY AS TO THE LEGALITY OR PROPRIETY OF RECIPIENT'S USE OF THE INFORMATION HEREIN.

Dated at Ramsey County, Minnesota, this 6th day of September, 2018 at 7:00 A.M.

File No. 1502801

For: The exclusive use of: St. Paul Public Housing Authority



U.S. Department of Housing and Urban Development

Minneapolis Field Office
212 3rd Ave S Suite 150
Minneapolis, Minnesota 55401
<http://www.hud.gov/>

RECEIVED

FEB 13 2019

CENTRAL ADMINISTRATIVE
OFFICE

FEB 11 2019

Mr. Jon Gutzmann, Executive Director
St. Paul PHA
555 N. Wabasha St. Suite 400
St. Paul, MN 55102

Dear Mr. Gutzmann:

This letter is to inform you that the St. Paul PHA's Revised Annual PHA Plan for the Fiscal Year beginning **April 1, 2018, Version 4** is approved.

This approval does not constitute an endorsement of the strategies and policies outlined in the Plan. In providing assistance to families under programs covered by this Plan, the St. Paul HRA will comply with the rules, standards, and policies established in its approved Plan, as provided in 24 CFR Part 903 and other applicable regulations. Your approved Plan and all required supporting documentation must be made available for review and inspection by the public at the PHA office during normal business hours.

Also, please note that if you included your 2019 Capital Fund Annual Statement/Performance and Evaluation Report (HUD 50075.1), the Capital Fund Program 5-Year Action Plan (HUD 50075.2), and/or accompanying certifications, they have not been approved through this PHA Plan process. Capital Fund submissions were decoupled from the PHA Plan per HUD's Capital Fund Final Rule (2013). We will, however, retain any documents you have submitted in order to attempt to expedite the 2015 Capital Fund review process. You will be notified in separate correspondence and/or via PIH Notice of the procedures necessary to finalize Capital Funds.

If you have any questions regarding your PHA Plan or the information in this letter, please contact Morgan Pontiff at (612) 370-3095.

Sincerely,

A handwritten signature in black ink, appearing to read "Lucia M. Clausen".

Lucia M. Clausen,
Director, Office of Public Housing

CERTIFICATION OF APPLICANT AND APPROVAL OF SUBMISSION

Warning: HUD will prosecute false claims and statements. Convictions may result in criminal or civil penalties. 18 USC Sections 1001, 1010; 31 USC Sections 3729, 3802.

I have reviewed this RAD Program Financing Plan and all uploaded files and certify that the information is correct to the best of my knowledge. I agree to notify HUD if any new or conflicting information comes to my attention after this date.

PHA Executive Director or Mod Rehab Owner
Printed Name: _____

Date

PUBLIC HOUSING AGENCY OF THE CITY OF SAINT PAUL

REPORT TO COMMISSIONERS

**FROM JON M. GUTZMANN
EXECUTIVE DIRECTOR**

REGARDING Rental Assistance Demonstration (RAD) Program; Submission of Financing Plan for Asset Management Project No. 2 (AMP 2) Front, Hamline and Seal Hi-Rises

DATE February 27, 2019

Staff requests Board approval to submit the Financing Plan and related documents for the conversion of Front, Hamline and Seal Hi-Rises (HUD Project No. MN001000002; AMP 2) to Project-Based Rental Assistance (PBRA) through HUD's Rental Assistance Demonstration (RAD) program. The PHA applied for acceptance to the RAD program in August 2017 and HUD awarded the Commitment to enter into a Housing Assistance Payment (CHAP) for this project in August 2018. The CHAP issuance started a 180 day clock for the PHA to submit the Financing Plan to HUD, with an original submission deadline of February 16, 2019. Staff asked to extend the submission deadline to March 31, 2019, to resolve some questions about the final Capital Needs Assessment report; and HUD approved that request on February 6, 2019. PHA staff have continued to meet regularly and consult with the HUD-assigned "Readiness Transaction Manager" to ensure that all required components of the Financing Plan are completed and ready for submission by March 31, 2019.

The various components of the Financing Plan are submitted electronically online through the "RAD Resource Desk". The documents and spreadsheets demonstrate that the PHA's proposed conversion is financially viable and complies with all of the RAD requirements. HUD's checklist of Required Submission Materials or Actions is attached to this report (Attachment 1). Since the checklist is for both "no-debt" conversions like the PHA's and also RAD conversions with debt financing, some items on the list do not apply to the PHA's RAD conversion.

Staff has prepared eight Financing Plan packages for approval at this meeting, corresponding to the PHA's eight Asset Management Projects (AMPs), eight RAD applications and eight CHAPs awarded by HUD.

Together the eight Financing Plan submissions constitute a near "portfolio-wide" conversion including the PHA's four family housing developments and sixteen hi-rises a total of 3,855 public housing units.

Here is a summary of the components of the Financing Plan that staff will submit, with the Board's approval. All of the documents are attached, except as explained below:

1. **Conversion Overview.** The Conversion Overview provides HUD a summary of the proposed conversion. The overview helps the Financial Transaction Manager and HUD staff prepare the RAD Conversion Commitment (RCC), which is the last step before the closing on the RAD conversion.
2. **Resident Consultation.** Staff conducted a series of 19 meetings over a two-week period in December 2018 to notify residents that CHAPs had been received for the eight applications submitted and update them on the reasons and process for the conversion. Staff's summaries of the residents' comments and questions at each meeting and the PHA's responses are attached.
3. **Capital Needs Assessment and Environmental Review.** The RAD Capital Needs Assessment (CNA) is based on detailed physical inspections of the properties to determine critical needs, short- and long-term rehabilitation needs, and any environmental concerns over a 20 year span, including estimated costs based on localized industry standards. The 20-year summary for all eight projects is attached. The PHA's contractor, EMG, completed the required "e-CNA Tool" and environmental reviews. The CNA is an extensive document (multiple 3-ring binders) and a complete copy is available for review upon request.

4. **Development Budget (Sources and Uses).** The attached Development Budget is a comprehensive presentation of all sources and uses of funds needed to complete the RAD conversion. It provides a “big picture” overview how funds will be used in a project. It differs from the Operating Pro-Forma listed below because it is not based on estimates or projections, and does not calculate any net income or loss. Since the PHA’s RAD transaction does not require debt, and no new development or substantial rehabilitation is proposed, the Development Budget is fairly basic. It summarizes what funds will be used for the Initial Deposit to Replacement Reserve (IDRR) and on-going capital improvements already in process, and establishes the operating reserve account.
5. **Operating Pro-Forma.** The attached Operating Pro-Forma projects revenues, expenditures, net income, and cash flows based on a series of assumptions, and is used to demonstrate the financial viability of the PHA’s RAD transaction. An Operating Pro Forma that matches the term of the HAP contract (twenty years) must be submitted as part of the Financing Plan. As staff explained in a November 28, 2018 Board report, “[T]he Operating Pro-Forma must demonstrate that each project’s Replacement Reserves will be adequate to support needed capital improvements over the next 20 years, based on the Initial Deposit to the Replacement Reserve (IDRR) and the Annual Deposits to the Replacement Reserve (ADRRs).”
6. **Affirmative Fair Housing Marketing Plan.** Under a Project-Based Rental Assistance (PBRA) conversion, an Affirmative Fair Housing Marketing Plan (AFHMP) is required. Staff submitted the AFHMPs for all eight projects to HUD on January 15, 2019, for review by the Fair Housing and Equal Opportunity (FHEO) division prior to submitting the Financing Plan. Staff have received preliminary comments which seem to be positive and indicate there may be only minor revisions needed for approval. If we have not received HUD’s approval of the AFHMPs before the Financing Plans are due, we can submit copies of the AFHMPs with copies of our requests for approval.
7. **RAD FHEO Accessibility and Relocation Plan Checklist.** This checklist is required as part of the Financing Plan submission to ensure any relocation plans comply with all applicable HUD requirements. The checklist had two “threshold questions” and if both

were answered “no” then no further response other than a signature was needed. Since the PHA’s RAD conversion does not involve new construction or substantial alterations, and no resident relocation is expected, staff answered “no” to both. If the PHA’s plans change, a new checklist will be required.

8. **Title Report.** A title report is required at the Financing Plan submission stage to identify any potential issues prior to starting the process to close on the transaction. The title report must trace title back to the vesting deed and include information on whether the converting project is currently subject to a Declaration of Trust and any other liens, encroachments, easements or other encumbrances on the property. PHA staff contracted with First American Title Insurance Company to complete this work. Title submissions will be subject to further review by HUD staff prior to closing, and acceptance of the Financing Plan does not constitute acceptance or approval of the submitted report by HUD.
9. **Significant Amendment to the PHA Plan.** As discussed at previous Board meetings, HUD requires a PHA proposing a RAD conversion to adopt a “significant amendment” to the PHA Plan, with public notice and hearing. With the Board’s approval staff submitted the first significant amendment to the PHA’s Plan to HUD in August 2017, and received HUD’s letter of approval in November 2017. We submitted another significant amendment to the Plan in November 2018, providing more details about the proposed conversion; and we will submit HUD’s approval letter dated February 11, 2019 with the Financing Plan.

Financing Plan Certification and Submission. Once all required documents have been uploaded, the PHA’s Executive Director must execute and upload the certification that the Financing Plan submission has been completed. The certification and submission of the Financing Plan finalizes the “planning phase” of the RAD conversion transaction and begins the “review phase” leading to the final closing of the transaction(s). Here are the major milestones remaining:

- **HUD issues a “RAD Conversion Commitment” (RCC)** after approving the Financing Plan. The RCC outlines the specifics of the RAD transaction and sets out the requirements for closing.
- **The PHA must execute the RAD Conversion Agreement** within 30 days after receiving the RCC.
- **The PHA submits a draft closing package** to HUD for review. The draft package must contain all documents listed in the RCC and on any closing checklist provided by HUD.
- **Final conversion** occurs on the date of closing.
- **HUD must receive fully executed versions of the closing documents** after closing.

With the Board’s approval staff will certify and submit the RAD Financing Plan for this project to HUD by March 31, 2019.

JMG/AJH/FAH

Attachments:

1. Financing Plan Checklist from HUD’s Financing Plan Guide for Conventional Financing & No Debt Conversions; Appendix A; July 2017
2. Conversion Overview for AMP 2; Front, Hamline & Seal Hi-Rises
3. Resident Consultation: Summaries of Meetings
4. Capital Needs Assessment/Environmental Review
5. Development Budget; Sources and Uses Report
6. Operating Pro-Forma
7. Affirmative Fair Housing Marketing Plan
8. RAD FHEO Accessibility and Relocation Plan Checklist
9. Title Report
10. Significant Amendment to the PHA Plan
11. Financing Plan Certification and Submission

Appendix A: Financing Plan Checklist

This optional checklist can be used as an aid to ensure your Financing Plan submission is complete. You are not required to upload this checklist as part of your submission.

Item	Required Submission Materials or Actions	
1	Conversion Overview	<input type="checkbox"/> Complete and upload the Conversion Overview template
2	Conversion Type	<input type="checkbox"/> If the current subsidy selection shown on the grid is not correct, indicate that you are switching subsidy types and upload all supporting documentation
3	Resident Comments	<input type="checkbox"/> Upload evidence of the resident meetings, comments received, and responses provided to the residents
4	RPCA/CNA and Scope of Work	<input type="checkbox"/> Upload completed Tool; AND <input type="checkbox"/> Upload written narrative (if applicable)
5	Environmental Review	<input type="checkbox"/> Upload completed environmental review
6	Development Budget	<input type="checkbox"/> Update the Transaction Log on the RAD Resource Desk; AND <input type="checkbox"/> Upload draft EPC approval letter from the PIH Energy Center (if applicable); AND <input type="checkbox"/> Upload completed Subsidy Layering Review completed by another agency (if applicable)
7	Development Team	<input type="checkbox"/> Upload an org chart and narrative description for the development team, including general contractor (if applicable); AND <input type="checkbox"/> Upload evidence of Previous Participation Certifications for all principals (if applicable)
8	Proposed Financing	<input type="checkbox"/> Complete and upload a Proposed Financing Template for each funding source; AND <input type="checkbox"/> Upload the engagement letter or commitments for each funding source; AND <input type="checkbox"/> Upload the first mortgage lender's consent to subordinate to the RAD Use Agreement; AND <input type="checkbox"/> Upload the first mortgage lender's approval of all subordinate (or secondary) financing (if applicable)
9	Operating Pro Forma	<input type="checkbox"/> Update the operating pro forma in the RAD Transaction Log; AND

Item	Required Submission Materials or Actions	
		<input type="checkbox"/> Upload a complete pro forma that projects out for the term of the initial HAP contract and conforms with the RAD Notice underwriting benchmarks; AND <input type="checkbox"/> Upload all supporting documentation for expenses including insurance documentation, PILOT opinion, Rent Comparability Study and documentation for Other Revenue
10	Market Study	<input type="checkbox"/> Check the "N/A" box if appropriate; OR <input type="checkbox"/> Upload the market study
11	Title Report	<input type="checkbox"/> Upload complete title report with confirmation if the project is subject to a Declaration of Trust or Restrictive Covenant; AND <input type="checkbox"/> Upload results of PHA's counsel's review of any issues that may impact title, if applicable
12	Approved Significant Amendment to PHA Plan & Site and Neighborhood Certification	<input type="checkbox"/> Upload HUD's letter approving the Significant Amendment
13	Approved Amendment to Attachment A of the MTW Agreement	<input type="checkbox"/> Check the "N/A" box if appropriate; OR <input type="checkbox"/> Upload HUD's letter approving Amendment to Attachment A of the MTW Agreement
14	Estimate of Public Housing Funds Available for Subsidy	<input type="checkbox"/> Upload the completed HUD tool
15	RAD Fair Housing Accessibility and Relocation Plan Checklist	<input type="checkbox"/> Complete and upload the RAD Fair Housing Accessibility and Relocation Checklist
16	Affirmative Fair Housing Marketing Plan	<input type="checkbox"/> Check "N/A" if appropriate (PBV conversions only); OR <input type="checkbox"/> Upload a copy of the approved AFHMP; OR <input type="checkbox"/> Upload evidence that the AFHMP was submitted to HUD for review
17	Transfer of Assistance	<input type="checkbox"/> Check "N/A" if appropriate; OR <input type="checkbox"/> Upload the completed Transfer of Assistance worksheet; AND <input type="checkbox"/> Upload a request and relevant plans if the PHA wants the DOT to be released from the existing public housing site at closing; OR <input type="checkbox"/> Upload a request for the project to remain as public housing during construction and for execution of the HAP to be delayed until the Covered Project is ready for occupancy
18 - 20	Pre-Financing Plan Approval of Specific Activities	<input type="checkbox"/> Check "N/A" if appropriate for each line item; OR

Item	Required Submission Materials or Actions	
		<input type="checkbox"/> Upload any required FHEO templates due to changes in unit configuration, occupancy, or for new construction projects
21	Financing Plan Certification and Submission	<input type="checkbox"/> Upload an executed Completion Certification; AND <input type="checkbox"/> Click the "Submit Financing Plan" button on the Resource Desk.
22	Other Documents	<input type="checkbox"/> Upload any documents not covered in the Items above.
N/A	Inputting & Verifying Project Ownership Data	<input type="checkbox"/> Click Ownership Data and complete the required information. Click Save & Submit once complete.

Conversion Overview Template: Conventional Financing & No Debt Conversions

Section 1: General Information			
PHA NAME:	Public Housing Agency of the City of Saint Paul		
EXISTING PROPERTY NAME:	Front Hamline Seal		
PROPOSED PROPERTY NAME:	Front Hamline Seal		
PIC Development No: <i>(Note: If combining units from multiple PICs into one CHAP, input all PIC Numbers and number of RAD units from each PIC)</i>	MN001000002		
No. Units Under ACC:	481	No. Units Converting to RAD:	481
Subsidy Type:	<input type="checkbox"/> PBV <input checked="" type="checkbox"/> PBRA	PHA Administering PBV HAP Contract (Name of PHA & PHA Code):	
Name of existing ownership entity:	Public Housing Agency of the City of Saint Paul		
Name of proposed new ownership entity:			
Financing Type:	<input checked="" type="checkbox"/> None/PIH Funds Only <input type="checkbox"/> Conventional Loan <input type="checkbox"/> Other: Click here to enter text.		
Scope of Work:	<input checked="" type="checkbox"/> None <input type="checkbox"/> Critical Repairs Only. <input type="checkbox"/> Rehab (Length of Rehab: ___ months) <input type="checkbox"/> New Construction (Length of Construction: ___ months)		
Status of Section 18 Approval:	<input type="checkbox"/> Approval Received (Date of approval: Click here to enter a date.) <input type="checkbox"/> Approval Not Received (Include detailed information in the narrative below regarding when you submitted the request and the latest status) <input checked="" type="checkbox"/> N/A – Section 18 approval not required for this transaction		
PHA Desired Closing Date: <i>(if different than above)</i>	8/2/2019		

Section 2: Narratives

1. Overview of Proposed RAD Conversion: *Provide a detailed description of the proposed conversion. At a minimum, this description should include: the number and type of buildings converting, neighborhood/location, resident type, bedroom types, proposed de minimis unit reduction (if applicable), proposed scope of work, and plans for relocation. Be sure to highlight any unusual or unique aspects including if this is a partial AMP conversion, if the conversion includes a transfer of assistance, or if demolition/new construction is proposed.*

The proposed conversion includes 481 units located in three hi-rise buildings: Front, Hamline, and Seal.

Front Hi-Rise has 150 one-bedroom units and one 2-bedroom unit. The building, originally constructed in 1969, is located in St Paul’s North End neighborhood. The census tract is 27123031200, Ramsey, Minnesota in the Minneapolis – St Paul – Bloomington, MN-WI expanded housing market area.

Hamline Hi-Rise has 185 one-bedroom units and one 2-bedroom unit. Two of the one-bedroom units are authorized as special purpose units utilized as office space for service providers. The building,

Rental Assistance Demonstration

Conversion Overview Template: Conventional Financing & No Debt Conversions

originally constructed in 1976, is located in St Paul’s Hamline-Midway neighborhood. The census tract is 27123032200, Ramsey, Minnesota in the Minneapolis – St Paul – Bloomington, MN-WI expanded housing market area.

Seal Hi-Rise has 143 one-bedroom units and one 2-bedroom unit. The building, originally constructed in 1976, is located in St Paul’s St Anthony neighborhood. The census tract is 27123031900, Ramsey, Minnesota in the Minneapolis – St Paul – Bloomington, MN-WI expanded housing market area.

The proposed scope of work for the properties is based on useful life estimates as determined by an independent capital needs assessment contractor.

There are no plans for resident relocation or de minimus reduction of existing units.

This project’s residents are as diverse as other hi-rise housing properties at the St. Paul PHA (primarily elderly and disabled):

- 81% are ELI; 14% are VLI; 4% are LI; and only 1% are above Low Income.
- 18% of households have some wage income; 30% receive some welfare; 80% receive SS/SSI/Pension; 6% receive some other income; 2% have no countable income.
- 58% of households are elderly (head or spouse); 31% are non-elderly disabled; 0% are female-headed households with children.
- 45% are White; 44% are African American; 2 % Native American; 9% Asian; 0% Other.
- 95% of households have 1 member; 5% have 2 members.

The PHA plans to complete the conversion debt-free.

2. Changes to Bedroom/Unit Configurations: *If the conversion proposes changes to bedroom types (for example, converting efficiencies to 1 Bedrooms or 1 Bedrooms to 2 Bedroom, etc.), please provide a brief description of those changes, including how any “right to return” issues with residents have been addressed:*

There are no proposed changes to bedroom or unit configurations associated with the conversion.

3. Transfer of Assistance: *If the conversion proposes to transfer some or all of the assistance to another site, please describe the location of the new site, what will become of the existing site, and how this will impact existing tenants, including any relocation plans. For example, if Site A has 100 units prior to conversion and the PHA is proposing to keep 40 units on Site A and put 60 units on Site B, please explain if the transactions are occurring simultaneously or in phases:*

There is no proposed transfer of assistance associated with the conversion.

Conversion Overview Template: Conventional Financing & No Debt Conversions

4. Relocation: Please describe any planned relocation of residents, be it temporary or permanent, and whether any residents are waiving their right to return. In the case of a waiver of right to return, please describe the documentation received. If the PHA plans to relocate residents prior to closing, please notate here and be advised that HUD approval is required.

There is no proposed relocation of residents associated with the conversion.

5. Changes in rent levels: If the conversion proposes changes in rent levels as a result of rent bundling, changes in responsibility for utilities (landlord to tenant or tenant to landlord), the use of MTW authority to supplement rents, different rent levels for similar unit sizes (such as two different rent levels for different types of one-bedroom apartments), the use of TPVs requested through the Section 18 process, or if there are any errors shown in the CHAP, please provide a listing of the unit types and proposed rent levels:

There are no proposed changes to rent levels associated with the conversion.

6. Ownership: Please describe any changes in ownership and creation of a Single Asset Entity ("SAE") if the PHA is planning to administer the PBVs for the property:

There are no proposed changes in ownership associated with the conversion.

7. Waivers and other key issues: Please describe any specific programmatic or regulatory waivers sought, and describe any important or unique transaction features or special approvals that the PHA wishes to communicate to HUD.

There are no programmatic or regulatory waivers being sought in relation to the conversion.

Section 3: Development Budget

1. Are any IOI loans or advances being utilized as a funding source?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
2. If yes to the above, will the loan or advance be converted to an unsecured surplus cash note at closing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Will any planned rehab/construction result in an initial operating deficit during the rehab/construction period?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
4. If yes to the above, describe below how the deficit will be funded (including any operating escrow, reserve or similar fund), what entity will control the fund, the length that the fund will be in place, etc.	

Section 4: Identification of Existing Loans or Debt	
<i>Note: Complete this section only if the proposed conversion has existing loans/debts on the property.</i>	
1. Describe the type of existing loan(s) or debt(s) on the property. Examples including EPCs, CFFPs, an existing mortgage, etc.	
2. Name of lender(s):	
3. Current loan/debt amount(s):	
4. Is the loan or debt cross collateralized with other properties outside of the proposed RAD conversion?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Will the existing loans(s) or debt(s) be paid off at or before closing as part of the RAD conversion?	<input type="checkbox"/> Yes <input type="checkbox"/> No
a. If YES to the above, please describe what funds will be used to payoff the debt(s), the amount to be paid off, the timing of the payoff (before or at closing), the repayment terms, and any impact the payoff may have on other properties.	
b. If NO to the above, please discuss whether the existing lender has agreed to subordinate to the RAD Use Agreement and whether there is sufficient NOI to support the debt/loan payments after closing. Note: Be sure to include the debt/loan payments as part of your operating proforma submission.	
6. Input any other relevant comments:	

**RAD Information Meeting Notes
December 14, 2018, 9 a.m.
Front Hi-Rise Community Room**

Recorder: Said Sheik-Abdi

PHA Staff Present: Al Hester - Housing Policy Director; Charisse Brown - Assistant Resident Services Senior Manager, Ron Moen - Finance Director; Said Sheik-Abdi - Assistant Resident Services Manager.

Presenter: Al Hester

Interpreters provided: None

20 residents present

Questions asked:

1. Under RAD, Do we have to pay electric bills?

The current plan is for no change in the responsibility for utility payments. In hi-rises, the PHA pays the electric bills, and under the current plan that will stay the same following RAD conversion.

2. I am a veteran and currently on flat rent. My income is little more than the income limit (\$ 46,100). Under RAD, am I exempted?

Based on PHA notice tenants received, we think so. We will find out more and will get back to you on this (Charisse Brown will follow up). We have been asked this question for the first time.

3. If I'm awarded a Choice Mobility voucher and decide not to move-out, can I keep the voucher?

Normally you have 60 days and another 30 days to move-out.

4. Can I transfer my STPHA unit to another PHA?

No. You have to apply at the PHA to which you want to move.

5. Comment: I heard many landlords are not accepting section 8

The vacancy rate in Saint Paul is about 2%. There are some landlords who won't accept Section 8, but generally, landlords will accept Section 8 and work with good tenants.

AI then closed the meeting and offered to take individual questions. Most of tenants left but few stayed to ask individual questions to AI & Charisse.

**RAD Information Meeting Notes
December 13, 2018, 1:00 p.m.
Hamline Hi-Rise Community Room**

Recorder: Mahdi Osman

PHA Staff Present: Jordan LaSota - Construction Program Manager; Brent Feller - Construction Program Manager; Charisse Brown - Assistant Resident Services Senior Manager; Jen Jackson - Housing Services Coordinator; Mahdi Osman - Assistant Housing Manager; Louise Seeba - PHA Deputy Executive Director and General Counsel

Presenters: Jordan LaSota and Brent Feller

Interpreters provided: Amharic (0 resident), French (0), Spanish (0), Cantonese (0), Oromo (0), Somali (0), Hmong (0), Cambodia (0), Mandarin (0),

20 residents present

Questions asked:

1. Is the closing date for RAD program April next year?

Staff estimates the closing date for the PHA's RAD conversion will be late summer or early fall of 2019.

2. When will our new lease start?

Upon RAD conversion closing, every tenant will have to sign a new PBRA lease. Again, staff estimates lease signing will take place late summer or early fall of 2019.

3. Is the annual recertification the same?

Annual recertification will continue following RAD conversion. Currently, annual recertification dates are based on move-in date.

4. What happens at the end of HUD 20 year contract?

The HAP contract states that at the end of the 20 year contract, both the PHA and HUD must renew the contract for another 20 years.

5. Will there be privatization for PHA?

There will be no privatization of the properties St Paul Public Housing is converting to PBRA through RAD conversion.

6. Q: When can existing tenants receive a Choice Mobility voucher?

Every hi-rise and family development tenant will be *eligible* for a Choice Mobility voucher two years after their PBRA lease is signed. Vouchers will be administered by the PHA's Section 8 Department based on availability and on a first come first served basis. Staff anticipates there will be a long waiting list for the Choice Mobility program, but the benefit to residents is it's a waiting list that is limited to hi-rise and family development tenants.

7. What does Choice mobility voucher mean for tenants?

The Choice Mobility voucher allows the voucher holder to move anywhere that accepts voucher, provided they pay the difference in cost between the voucher value (based on the voucher holder's income) and the rent price of the unit.

8. After the conversion, are we still under HUD regulations?

Yes. The PHA will operate under HUD's Project Based Rental Assistance (PBRA) regulations.

9. How will Capital Funds be prioritized in PHA Hi-Rises and Family Units?

PHA staff will continue to prioritize capital improvements based on need and funding availability.

RAD Meeting Notes
December 13, 2018, 10:00am
Seal Hi-Rise Community Room

Recorder: Larry Ros, Seal Hi-rise Assistant Housing Manager

PHA Staff Present: Al Hester - Housing Policy Director; Mai Moua - Executive Assistant/Communications Manager; Jordan LaSota – Construction Program Manager; Larry Ros – Assistant Resident Services Manager.

Presenter: Al Hester

Interpreters Provided: Somali (2 residents), Oromo (1 resident), Spanish (1 resident), French (1 resident), Hmong (1 resident)

31 residents present

Questions asked:

1. How will RAD affect residents who pay flat rent?

Rent will be based on 30% of the adjusted household income after the RAD takes effect. There won't be flat rent under RAD. Residents who currently pay flat rent will have their rent moved to 30% of their income, using a formula that is phased in over 5 years.

2. What are the reasons we are doing this?

RAD is a HUD program that will allow the PHA to convert to Project Based Rental Assistance with a Housing Assistance Payment (HAP) contract. The HAP contract will be renewed every 20 years, providing long term funding stabilization. RAD creates greater funding certainty and increased operational flexibility for the PHA.

3. Will current residents be rescreened before the lease signing for RAD?

There will be no rescreening when the new lease is signed. If you are lease compliant before RAD conversion, you cannot be displaced because of the conversion.

Capital Needs Assessment Project Summary - Asset Development



Property: AMP 2-Front Hi-Rise, Hamline Hi-Rise, Seal Hi-Rise

Received for Validation Status Date: 2/22/19 for 2019-061393

Capital Needs Assessment - Executive Summary
Table Below Shows Totals by Need Category Ids for Years 1 through 10

	1	2	3	4	5	6	7	8	9	10	Total
Building Frame & Envelope	\$750	\$0	\$269,243	\$993	\$0	\$0	\$20,059	\$19,890	\$0	\$0	\$310,936
Interiors-Dwelling Units	\$8,337	\$8,759	\$73,249	\$71,348	\$41,371	\$42,427	\$71,651	\$44,223	\$10,412	\$0	\$371,776
Life Safety/Fire Protection	\$0	\$0	\$0	\$0	\$0	\$0	\$16,872	\$17,294	\$17,727	\$0	\$51,893
Site Systems	\$12,160	\$10,709	\$123,681	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$146,550
Vertical Transportation	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$21,247	\$19,468	\$466,173	\$72,341	\$41,371	\$42,427	\$108,583	\$81,408	\$28,138	\$0	\$881,156

Capital Needs Assessment Project Summary - Asset Development



Property: AMP 2-Front Hi-Rise, Hamline Hi-Rise, Seal Hi-Rise

Received for Validation Status Date: 2/22/19 for 2019-061393

Table Below Shows Totals by Need Category Ids for Years 11 through 20

	11	12	13	14	15	16	17	18	19	20	Total
Building Frame & Envelope	\$10,763	\$38,139	\$39,093	\$15,410	\$362	\$0	\$74,586	\$0	\$0	\$0	\$178,353
Interiors-Dwelling Units	\$0	\$0	\$0	\$0	\$0	\$0	\$16,306	\$62,201	\$63,756	\$72,310	\$214,573
Life Safety/Fire Protection	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Site Systems	\$13,374	\$16,354	\$14,405	\$0	\$0	\$0	\$0	\$13,101	\$0	\$0	\$57,235
Vertical Transportation	\$0	\$0	\$0	\$1,059,730	\$0	\$0	\$0	\$0	\$0	\$0	\$1,059,730
Total	\$24,137	\$54,493	\$53,488	\$1,075,140	\$362	\$0	\$90,892	\$75,302	\$63,756	\$72,310	\$1,509,890

Capital Needs Assessment Project Summary - Asset Development



Property: AMP 2-Front Hi-Rise, Hamline Hi-Rise, Seal Hi-Rise

Received for Validation Status Date: 2/22/19 for 2019-061393

The Summary Table Below Shows Totals by Need Category Ids for Years 1 through 20

	Cost
Building Frame & Envelope	\$489,288.71
Interiors-Dwelling Units	\$586,349.17
Life Safety/Fire Protection	\$51,893.02
Site Systems	\$203,784.72
Vertical Transportation	\$1,059,730.37
Total	\$2,391,045.99

9 FINDINGS/OPINIONS/CONCLUSIONS

The following summarizes the independent conclusions representing EMG's best professional judgment based on information and data available to us during the course of this assignment. Factual information regarding operations, conditions, and test data provided by the Client, owner, or their representative have been assumed to be correct and complete. Additionally, the conclusions presented are based on the conditions that existed at the time of the assessment.

ASTM E 1527-13 Scope Considerations

Adjacent Properties (Section 3.5)

- EMG identified no adjacent properties that are anticipated to have a negative impact on the environmental integrity of the Project. No further action or investigation is recommended regarding the adjacent properties.

Regulatory Review (Section 5.2)

- Based on review of the regulatory database report, the Project is listed on the LUST, UST, SRS, EMF, Financial Assurance, Tier 2, RCRA Non-Generator, WIMN, FINDS, and ECHO databases for a release of heating oil from a leaking underground storage tank at the Front Hi-Rise location and for USTs at each of the three Project locations. On-site evaluation and review of available information identified that the LUST incident was reported in 2008 and was closed by the Minnesota Pollution Control Agency (MPCA) in 2011. Based on the "case closed" regulatory status without restrictions, the heating oil release is considered a historical recognized environmental condition. No further action or investigation is recommended.
- Based on review of the regulatory database report, none of the sites listed are anticipated to have an impact on the Project. No further action or investigation is recommended regarding the off-site regulatory review.

Tier I Vapor Encroachment Screening (Section 5.3)

- A VEC is present at the Project:
 - The historical release of fuel oil from a 20,000-gallon fuel oil underground storage tank that was formerly located to the north of the Front Hi-Rise building. See Regulatory Database Review above for additional information.

Historical Review (Section 5.4 and 5.5)

- The review of the historical data available for the Project and surrounding area revealed no evidence that may have led to an environmental impact to the Project. No further action or investigation is recommended regarding historical uses.

Surface Areas (Section 6.3.1)

- No issues associated with surface areas were identified. No further action or investigation is recommended regarding surface areas at the Project.

Storage Tanks (Section 6.3.2 and 6.4.5)

- A total of three underground storage tanks (USTs) and three aboveground storage tanks (ASTs) are located at the Project. Review of available information indicates that the 10,000-gallon diesel fuel UST (Front Hi-Rise), 15,000-gallon diesel fuel UST (Hamline Hi-Rise) and 20,000-gallon diesel fuel UST (Seal Hi-Rise) are used for the storage of backup fuel for the natural gas-fired boiler units at each respective building. The 500-gallon diesel fuel AST (Front Hi-Rise), 50-gallon diesel fuel AST (Hamline Hi-Rise) and 275-gallon diesel fuel AST (Seal Hi-Rise) are used for the storage of fuel for each location's emergency generator unit. There was no visual indication of releases from the ASTs. Each of the USTs was of double-walled fiberglass construction with flexible piping with leak detection provided by electronic interstitial monitoring systems. The ASTs and USTs appear to be operated in accordance with current regulatory requirements and are not anticipated to adversely impact the Project. No further action or investigation is recommended regarding storage tanks at the Project.

Operational Activities (Section 6.4.1)

- EMG observed no circumstances of environmental concern associated with the operational activities at the Project. No further action or investigation is recommended regarding operational activities at the Project.

Hazardous Materials/Petroleum Products (Section 6.4.2)

- The Project is involved in the use of hazardous materials and petroleum products in the form of routine janitorial and maintenance supplies, paint, boiler water treatment chemicals, diesel fuel, floor cleaner and small quantities of gasoline. These materials appear to be stored appropriately and no further action or investigation is recommended regarding hazardous materials or petroleum products at the Project.

Wastes (Section 6.4.3)

- The Project is not involved in the generation, treatment, storage, or disposal of hazardous, medical, or regulated wastes; however, the Project generates non-hazardous solid and liquid wastes. Generated wastes appear to be stored and disposed of properly. No further action or investigation is recommended regarding wastes at the Project.

Polychlorinated Biphenyls (PCBs) (Section 6.4.4)

- EMG identified three utility-owned transformers at the Project (one at each location) that are labeled as "Non-PCB". This equipment appeared to be in good condition with no evidence of leaks. No further action or investigation is recommended regarding the transformers at the Project.
- The Project contains three trash compactors (one at each location) that use hydraulic fluid. PCB-containing hydraulic fluid has not been manufactured or used since 1979. Therefore, based on the dates of installation (2000s), PCB-containing hydraulic fluid is not likely to be found in the compactor operating systems. No indication of leakage was observed in the areas of this equipment. No further action or investigation is recommended regarding this equipment.

Non-ASTM E 1527-13 Scope and HUD Scope of Work Considerations**Lead-Based Paint (Section 8.1)**

- Based on the date of construction (pre January 1, 1978), LBP is likely to have been used at the Project. HUD Guidelines indicate that the property must be tested for LBP following the current HUD guidelines and a copy of test results provided with the initial application. For projects testing positive, compliance with the current HUD regulation must be incorporated into the project plans.

Asbestos-Containing Materials (Section 8.2)

- Based on the date of construction and the planned scope of rehabilitation activities, a comprehensive ACM survey should be conducted on the entire facility. Follow-up actions will be determined based on the results of the survey.

Radon Gas (Section 8.3)

- The Project is located within USEPA Radon Zone 1. Based on the Scope of Work, radon sampling was not conducted as part of this assessment.

Floodplain (Section 8.4)

- The Project is located outside the 100-year and 500-year floodplains. Furthermore, there is no current development within a floodplain, and there is no proposed development within a floodplain. No further action or investigation is recommended regarding floodplains.

Wetlands (Section 8.5)

- No wetland areas are indicated at the Project or adjacent properties. No further action or investigation is recommended regarding wetlands.

Landfills (Section 8.6)

- Based on review of regulatory databases and information provided by the Minnesota Pollution Control Agency, there is an active landfill located within 3,000 feet of the Project. Saint Paul Recycling and Transfer Station and is located approximately 1,000 feet north of the Hamline Hi-Rise Project location. Additional information regarding the landfill is noted in the **Regulatory Review** discussion. Based on the distance from the Project, no further action or investigation is recommended regarding landfills.

Sole Source Aquifer Recharge Area (Section 8.7)

- Based on review of the Designated Sole Source Aquifers Nationally Map, published by the United States Environmental Protection Agency (USEPA), the Project is not located in an area with a sole source aquifer. No further action or investigation is recommended regarding sole source aquifers.

Coastal Barriers (Section 8.8)

- Based on the review of the USFWS Coastal Barrier Resources System Mapper, the Project is not located within a designated coastal barrier as established by the U.S. Congress through the Coastal Barrier Improvement Act. No further action or investigation is recommended regarding coastal barriers.

Farmlands Protection (Section 8.9)

- The Farmlands Protection Factor was not addressed based upon the fact that the project is based on the moderate rehabilitation of an existing property that is not used for agricultural purposes.

Coastal Zone Management (Section 8.10)

- The Coastal Management Zone Factor was not addressed based upon the fact that the project will not include new construction or ground disturbance.

Endangered or Threatened Species or Habitat (Section 8.11)

- The current project is for the rehabilitation of existing development and will not involve new construction or ground disturbance. Therefore, in accordance with HUD Guidelines, a review of U.S. Fish and Wildlife Service documentation was not performed as part of this assessment.

Historic Preservation (Section 8.12)

- The scope of the planned renovations does not meet the substantial rehabilitation threshold, and there are no new construction plans. Therefore under 36 CFR 800.3(a)(1), no further consultation is required.

Noise (Section 8.13)

- The Front Hi-Rise facility is not located within 15 miles of a military airport. However, this facility is located within 1,000 feet of a busy road, within 3,000 feet of a railroad, and within 5 miles of a civil airport. The busy road, Dale Street, is located approximately 960 feet east of the facility. BNSF Railway tracks are located approximately 1,140 feet northwest and 1,540 feet south of the facility. Saint Paul Downtown Airport is located approximately 3.52 miles southeast of the facility.
- The Hamline Hi-Rise facility is not located within 1,000 feet of a freeway or busy road, or within 15 miles of a military airport. However, this facility is located within 3,000 feet of a railroad and within 5 miles of a civil airport. BNSF Railway tracks are located approximately 1,240 feet north of this facility. Saint Paul Downtown Airport is located approximately 4.50 miles southeast of the facility.
- The Seal Hi-Rise facility is not located within 15 miles of a military airport. However, this facility is located within 1,000 feet of a busy road, within 3,000 feet of a railroad, and within 5 miles of a civil airport. The busy road, University Avenue West, is located approximately 510 feet southwest of the facility. BNSF Railway tracks are located approximately 2,010 feet northeast of the facility and MNRR Railway tracks are located approximately 2,330 feet southwest of this facility. Minneapolis-Saint Paul International Airport is located approximately 4.96 miles south-southwest of the facility.
- There is intervening development between the Project facilities and the identified noise sources, which is anticipated to mitigate the noise from these sources. Additionally, no excessive noise was noted at the Project facilities. Furthermore, the Project is being conducted for moderate rehabilitation of the existing improvements, and will not involve new construction or substantial rehabilitation. Based on these factors, no further action or investigation is recommended regarding noise at this time.

Rail Lines (Section 8.14)

- There are no right-of-ways for surface-level railroads within 100 feet of the Project boundary. No further action or investigation is recommended regarding rail lines.

Explosive or Flammable Hazards (Section 8.15)

- Explosive/flammable hazards are located at the Front Hi-Rise and Seal Hi-Rise Project locations. The explosive hazard at Front Hi-Rise includes a 500-gallon diesel fuel AST, which is located approximately 50 feet north of the on-site building. The explosive hazard at Seal Hi-Rise includes a 275-gallon diesel fuel AST, which is located within the maintenance garage area of the on-site building. According to the HUD Guidebook titled "Siting of HUD-Assisted Projects Near Hazardous Facilities, Acceptable Separation Distances from Explosive and Flammable Hazards," the Acceptable Separation Distance (ASD) for the tank at the Front Hi-Rise facility is approximately 37 feet from buildings and 207 feet from people. The ASD for the tank at the Seal Hi-Rise facility is approximately 28 feet from buildings and 162 feet from people. According to HUD guidelines for projects to be refinanced, purchased, and with minor rehabilitation, HUD will qualitatively evaluate the risks associated with proximity to hazardous facilities. Based on the fact that these are existing facilities, the property transaction is a refinance with moderate rehabilitation, and the on-site ASTs are a function of the facilities considered to be "standard," not "extraordinary," per HUD Guidelines mitigation is not necessary.

Natural Gas or Petroleum Pipelines (Section 8.16)

- Visual observations did not identify any surface markings indicating the existence of natural gas or petroleum pipelines at the Project or adjacent properties. No further action or investigation is recommended regarding Natural Gas or Petroleum Pipelines.

High Voltage Power Transmission or Other Towers (Section 8.17)

- The on-site buildings are not located within the easement of any overhead high voltage transmission line. In addition, the on-site buildings are also not located within the engineered fall distance of any high voltage power transmission, radio antennae, satellite, cellular, or other towers. No further action or investigation is recommended regarding high voltage transmission or other towers.

Airport Hazards (Section 8.18)

- The Project is not located within 3,000 feet from the end of a civil airport runway or 2 ½ miles from the end of a runway at a military airfield. No further action or investigation is recommended regarding airport hazards.

9.1 RECOMMENDATIONS

The following additional action is recommended:

- HUD Guidelines indicate that the property must be tested for lead-based paint (LBP) following the current HUD guidelines and a copy of test results provided with the initial application.
- HUD Guidelines indicate that the property must be tested for asbestos containing materials following the current HUD guidelines and a copy of test results provided with the initial application.

Sources and Uses Report

RCC Exhibit B

PHA Name Public Housing Agency of the City of St Paul
 PIC Number MN001000002
 Transaction Log Last Modified: 02/22/2019

Property Name HAMLIN HI-RISE

Sources	
Hard Debt	\$0.00
Soft Debt	\$0.00
Grants	\$1,476,203.00
Public Housing Operating Reserves	\$1,259,203.00
Public Housing Capital Funds (inc DDTF)	\$217,000.00
Equity	\$0.00

Uses	
Acquisition Costs	\$0.00
Acquisition Land and Buildings	
Payoff Existing Loans and Payables	
Other Acquisition Costs	
Hard Costs	\$112,000.00
Demolition	
Construction/Rehabilitation	\$112,000.00
General Requirements/Overhead/Profit	
Construction/Rehabilitation Contingency	
Builder's Risk Insurance	
Relocation Costs	
Soft Costs	\$0.00
Architectural Design Fee (Plans & Specs)	
Construction Management/Budget Planning Fee	
Engineering Fee	
Feasibility Studies	
Environmental Reports	
Appraisal/Market Study	
Accounting	
Survey	
eCNA Tool	
Title Insurance/Exam Fee, Closing Escrow	
Organizational Costs	
Recordation Fee	
Borrower's Legal Counsel	
Lender's Legal Counsel	
Consultants	
Other Professional Fees	
Other Loan Fees	
FHA Fees (MIP, Application, Inspection)	
Tax Credit Financing Fees	
Prepayment Penalty/Premium	
Payables	
Construction Interest (Not Deferred)	
Construction Loan Fees	
Bond Issuance Cost and Fees	
Permits	
Investor's Legal Counsel	
Bond Legal Counsel	
Permanent Financing Fees	
Furniture, Fixtures & Equipment	
Marketing & Lease Up	
Reserves	\$1,364,203.00
Initial Deposit to Replacement Reserve	\$105,000.00
Initial Operating Deficit Escrow	
Operating Reserve	\$1,259,203.00
Tax and Insurance Escrow	
Lease-Up Reserve	
Other Reserves:	
Developer Fees	

TOTAL SOURCES: \$1,476,203.00

TOTAL USES: \$1,476,203.00

Note to all applicants/respondents: This form was developed with Nuance, the official HUD software for the creation of HUD forms. HUD has made available instructions for downloading a free installation of a Nuance reader that allows the user to fill-in and save this form in Nuance. Please see <http://portal.hud.gov/hudportal/documents/huddoc?id=nuancereaderinstall.pdf> for the instructions. Using Nuance software is the only means of completing this form.

Affirmative Fair Housing Marketing Plan (AFHMP) - Multifamily Housing

**U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity**

OMB Approval No. 2529-0013
(exp. 1/31/2021)

1a. Project Name & Address (including City, County, State & Zip Code) Project 2A Hamline Hi-Rise 777 N. Hamline Ave Saint Paul Ramsey County MN 55104	1b. Project Contract Number MN001000002	1c. No. of Units 186
1d. Census Tract 27123032200, Ramsey, Minnesota		
1e. Housing/Expanded Housing Market Area Housing Market Area: Ramsey County Expanded Housing Market Area: Minneapolis-St. Paul-Bloomington, MN-WI		

1f. Managing Agent Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

1g. Application/Owner/Developer Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

Public Housing Agency of the City of Saint Paul
 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-298-5664, Email:

1h. Entity Responsible for Marketing (check all that apply)

Owner Agent Other (specify) _____

Position, Name (if known), Address (including City, County, State & Zip Code), Telephone Number & Email Address

Lisa Feidler, Rental Administrator, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 300, St. Paul, MN 55102, Phone: 651-298-5111, Email: lisa.feidler@stpha.org

1i. To whom should approval and other correspondence concerning this AFHMP be sent? Indicate Name, Address (including City, State & Zip Code), Telephone Number & E-Mail Address.

Al Hester, Housing Policy Director, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-292-6173, Email: al.hester@stpha.org

2a. Affirmative Fair Housing Marketing Plan

Plan Type Date of the First Approved AFHMP:

Reason(s) for current update:

2b. HUD-Approved Occupancy of the Project (check all that apply)

Elderly Family Mixed (Elderly/Disabled) Disabled

2c. Date of Initial Occupancy

2d. Advertising Start Date

Advertising must begin *at least* 90 days prior to initial or renewed occupancy for new construction and substantial rehabilitation projects.

Date advertising began or will begin

For existing projects, select below the reason advertising will be used:

To fill existing unit vacancies

To place applicants on a waiting list (which currently has individuals)

To reopen a closed waiting list (which currently has individuals)

Worksheet 1: Determining Demographic Groups Least Likely to Apply for Housing Opportunities
(See AFHMP, Block 3b)

In the respective columns below, indicate the percentage of demographic groups among the project's residents, current project applicant data, census tract, housing market area, and expanded housing market area (See instructions to Block 1e). If you are a new construction or substantial rehabilitation project and do not have residents or project applicant data, only report information for census tract, housing market area, and expanded market area. The purpose of this information is to identify any under-representation of certain demographic groups in terms of race, color, national origin, religion, sex, familial status, or disability. If there is significant under-representation of any demographic group among project residents or current applicants in relation to the housing/expanded housing market area, then targeted outreach and marketing should be directed towards these individuals least likely to apply. Please indicate under-represented groups in Block 3b of the AFHMP. **Please attach maps showing both the housing market area and the expanded housing market area.** See Maps in Exhibit C

Demographic Characteristics	Project's Residents	Project's Applicant Data	Census Tract	Housing Market Area	Expanded Housing Market Area
% White	53.90	23.30	75.84	68.34	80.28
% Black or African American	34.40	57.90	15.05	11.21	7.77
% Hispanic or Latino	2.20	6.00	1.45	7.33	5.61
% Asian	8.90	10.20	4.76	13.59	6.22
% American Indian or Alaskan Native	0.00	2.90	0.93	0.64	0.58
% Native Hawaiian or Pacific Islander	2.80	0.40	0	0.03	0.03
% Persons with Disabilities	67.80		10.37	11.47	9.61
% Families with Children under the age of 18	0.00		18.05	27.68	30.57
Other (specify)					

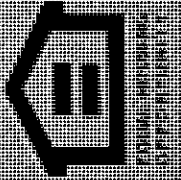
Worksheet 2: Establishing a Residency Preference Area (See AFHMP, Block 4a)

Complete this Worksheet if you wish to continue, revise, or add a residency preference, which is a preference for admission of persons who reside or work in a specified geographic area (see 24 CFR 5.655(c)(1)(ii)). If a residency preference is utilized, the preference must be in accordance with the non-discrimination and equal opportunity requirements contained in 24 CFR 5.105(a). This Worksheet will help show how the percentage of the population in the residency preference area compares to the demographics of the project's residents, applicant data, census tract, housing market area, and expanded housing market area. **Please attach a map clearly delineating the residency preference geographical area. See Map in Exhibit D**

Demographic Characteristics	Project's Residents (as determined in Worksheet 1)	Project's Applicant Data (as determined in Worksheet 1)	Census Tract (as determined in Worksheet 1)	Housing Market Area (as determined in Worksheet 1)	Expanded Housing Market Area (as determined in Worksheet 1)	Residency Preference Area (if applicable)
% White	53.90	23.30	75.84	68.34	80.28	54.2
% Black or African American	34.40	57.90	15.05	11.21	7.77	15.1
% Hispanic or Latino	2.20	6.00	1.45	7.33	5.61	9.5
% Asian	8.90	10.20	4.76	13.59	6.22	16.5
% American Indian or Alaskan Native	0.00	2.90	0.93	0.64	0.58	0.6
% Native Hawaiian or Pacific Islander	2.80	0.40	0	0.03	0.03	0.0
% Persons with Disabilities	67.80		10.37	11.47	9.61	
% Families with Children under the age of 18	0.00		18.05	27.68	30.57	
Other (specify)						

VEF
TIC
0

AMERICAN
LIVING
BENEFICIAL
LIFE



AMERICAN
LIVING
BENEFICIAL
LIFE

PUBLIC HOUSING AGENCY
ST. PAUL PUBLIC HOUSING AGENCY

HEARING HIR-RAISE
CONTROLLED AND MANAGED BY
ST. PAUL PUBLIC HOUSING AGENCY
FOR YOUR INFORMATION, OUR WORKS SHIPMENTS

PLANS

QUICK CASH
FOR DIABETIC
STRIPS
STAPLES
STAPLER

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Affirmative Fair Housing Marketing Plan (AFHMP) - Multifamily Housing

U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity

OMB Approval No. 2529-0013
(exp. 1/31/2021)

1a. Project Name & Address (including City, County, State & Zip Code) Project 2B Front Hi-Rise 727 Front Ave Saint Paul Ramsey County MS 55103	1b. Project Contract Number MN001000002	1c. No. of Units 151
1d. Census Tract 27123031200, Ramsey, Minnesota		
1e. Housing/Expanded Housing Market Area Housing Market Area: Ramsey County Expanded Housing Market Area: Minneapolis-St. Paul-Bloomington, MN-WI		

1f. Managing Agent Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

1g. Application/Owner/Developer Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

Public Housing Agency of the City of Saint Paul
 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-298-5664, Email:

1h. Entity Responsible for Marketing (check all that apply)

Owner
 Agent
 Other (specify) _____

Position, Name (if known), Address (including City, County, State & Zip Code), Telephone Number & Email Address

Lisa Feidler, Rental Administrator, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 300, St. Paul, MN 55102, Phone: 651-298-5111, Email: lisa.feidler@stpha.org

1i. To whom should approval and other correspondence concerning this AFHMP be sent? Indicate Name, Address (including City, State & Zip Code), Telephone Number & E-Mail Address.

Al Hester, Housing Policy Director, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-292-6173, Email: al.hester@stpha.org

2a. Affirmative Fair Housing Marketing Plan

Plan Type Date of the First Approved AFHMP:

Reason(s) for current update:

2b. HUD-Approved Occupancy of the Project (check all that apply)

Elderly
 Family
 Mixed (Elderly/Disabled)
 Disabled

2c. Date of Initial Occupancy

07/01/1969

2d. Advertising Start Date

Advertising must begin *at least* 90 days prior to initial or renewed occupancy for new construction and substantial rehabilitation projects.

Date advertising began or will begin

For existing projects, select below the reason advertising will be used:

To fill existing unit vacancies
 To place applicants on a waiting list (which currently has individuals)
 To reopen a closed waiting list (which currently has individuals)

**Worksheet 1: Determining Demographic Groups Least Likely to Apply for Housing Opportunities
(See AFHMP, Block 3b)**

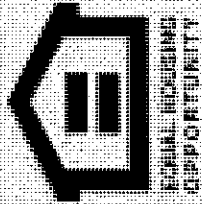
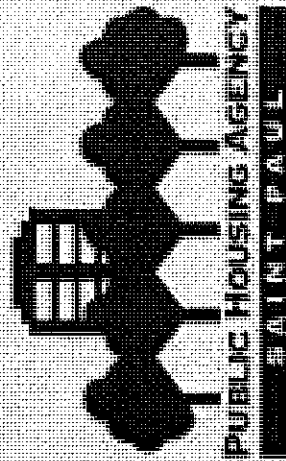
In the respective columns below, indicate the percentage of demographic groups among the project's residents, current project applicant data, census tract, housing market area, and expanded housing market area (See instructions to Block 1e). If you are a new construction or substantial rehabilitation project and do not have residents or project applicant data, only report information for census tract, housing market area, and expanded market area. The purpose of this information is to identify any under-representation of certain demographic groups in terms of race, color, national origin, religion, sex, familial status, or disability. If there is significant under-representation of any demographic group among project residents or current applicants in relation to the housing/expanded housing market area, then targeted outreach and marketing should be directed towards these individuals least likely to apply. Please indicate under-represented groups in Block 3b of the AFHMP. **Please attach maps showing both the housing market area and the expanded housing market area.** See Maps in Exhibit C

Demographic Characteristics	Project's Residents	Project's Applicant Data	Census Tract	Housing Market Area	Expanded Housing Market Area
% White	43.20	23.30	68.27	68.34	80.28
% Black or African American	43.20	57.90	20	11.21	7.77
% Hispanic or Latino	5.40	6.00	9.86	7.33	5.61
% Asian	11.50	10.20	7.07	13.59	6.22
% American Indian or Alaskan Native	1.40	2.90	0.54	0.64	0.58
% Native Hawaiian or Pacific Islander	0.70	0.40	0	0.03	0.03
% Persons with Disabilities	75.70		14.34	11.47	9.61
% Families with Children under the age of 18	2.00		21.29	27.68	30.57
Other (specify)					

Worksheet 2: Establishing a Residency Preference Area (See AFHMP, Block 4a)

Complete this Worksheet if you wish to continue, revise, or add a residency preference, which is a preference for admission of persons who reside or work in a specified geographic area (see 24 CFR 5.655(c)(1)(ii)). If a residency preference is utilized, the preference must be in accordance with the non-discrimination and equal opportunity requirements contained in 24 CFR 5.105(a). This Worksheet will help show how the percentage of the population in the residency preference area compares to the demographics of the project's residents, applicant data, census tract, housing market area, and expanded housing market area. **Please attach a map clearly delineating the residency preference geographical area. See Map in Exhibit D**

Demographic Characteristics	Project's Residents (as determined in Worksheet 1)	Project's Applicant Data (as determined in Worksheet 1)	Census Tract (as determined in Worksheet 1)	Housing Market Area (as determined in Worksheet 1)	Expanded Housing Market Area (as determined in Worksheet 1)	Residency Preference Area (if applicable)
% White	43.20	23.30	68.27	68.34	80.28	54.2
% Black or African American	43.20	57.90	20	11.21	7.77	15.1
% Hispanic or Latino	5.40	6.00	9.86	7.33	5.61	9.5
% Asian	11.50	10.20	7.07	13.59	6.22	16.5
% American Indian or Alaskan Native	1.40	2.90	0.54	0.64	0.58	0.6
% Native Hawaiian or Pacific Islander	0.70	0.40	0	0.03	0.03	0.0
% Persons with Disabilities	75.70		14.34	11.47	9.61	
% Families with Children under the age of 18	2.00		21.29	27.68	30.57	
Other (specify)						



Front Hi-Rise

Owned and managed by

St. Paul Public Housing Agency

For more information, visit www.stpha.org.

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Affirmative Fair Housing Marketing Plan (AFHMP) - Multifamily Housing

U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity

OMB Approval No. 2529-0013
(exp.1/31/2021)

1a. Project Name & Address (including City, County, State & Zip Code) Project 2C Seal Hi-Rise 825 Seal St Saint Paul Ramsey County MN 55114	1b. Project Contract Number MN001000002	1c. No. of Units 144
1d. Census Tract 27123031900, Ramsey, Minnesota		
1e. Housing/Expanded Housing Market Area Housing Market Area: Ramsey County Expanded Housing Market Area: Minneapolis-St. Paul-Bloomington, MN-WI		

1f. Managing Agent Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

1g. Application/Owner/Developer Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

Public Housing Agency of the City of Saint Paul
 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-298-5664, Email:

1h. Entity Responsible for Marketing (check all that apply)

Owner Agent Other (specify) _____

Position, Name (if known), Address (including City, County, State & Zip Code), Telephone Number & Email Address

Lisa Feidler, Rental Administrator, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 300, St. Paul, MN 55102, Phone: 651-298-5111, Email: lisa.feidler@stpha.org

1i. To whom should approval and other correspondence concerning this AFHMP be sent? Indicate Name, Address (including City, State & Zip Code), Telephone Number & E-Mail Address.

Al Hester, Housing Policy Director, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-292-6173, Email: al.hester@stpha.org

2a. Affirmative Fair Housing Marketing Plan

Plan Type Date of the First Approved AFHMP:

Reason(s) for current update:

2b. HUD-Approved Occupancy of the Project (check all that apply)

Elderly Family Mixed (Elderly/Disabled) Disabled

2c. Date of Initial Occupancy

2d. Advertising Start Date

Advertising must begin *at least* 90 days prior to initial or renewed occupancy for new construction and substantial rehabilitation projects.

Date advertising began or will begin

For existing projects, select below the reason advertising will be used:

To fill existing unit vacancies

To place applicants on a waiting list (which currently has individuals)

To reopen a closed waiting list (which currently has individuals)

Worksheet 1: Determining Demographic Groups Least Likely to Apply for Housing Opportunities
(See AFHMP, Block 3b)

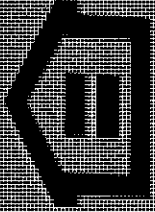
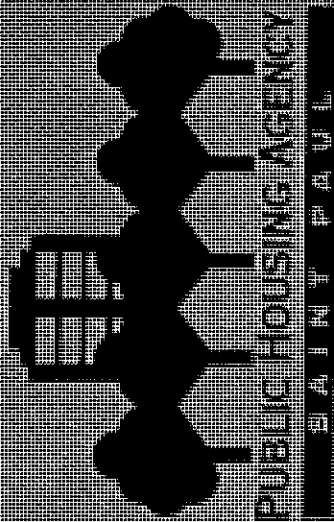
In the respective columns below, indicate the percentage of demographic groups among the project's residents, current project applicant data, census tract, housing market area, and expanded housing market area (See instructions to Block 1e). If you are a new construction or substantial rehabilitation project and do not have residents or project applicant data, only report information for census tract, housing market area, and expanded market area. The purpose of this information is to identify any under-representation of certain demographic groups in terms of race, color, national origin, religion, sex, familial status, or disability. If there is significant under-representation of any demographic group among project residents or current applicants in relation to the housing/expanded housing market area, then targeted outreach and marketing should be directed towards these individuals least likely to apply. Please indicate under-represented groups in Block 3b of the AFHMP. **Please attach maps showing both the housing market area and the expanded housing market area.** See Maps in Exhibit C

Demographic Characteristics	Project's Residents	Project's Applicant Data	Census Tract	Housing Market Area	Expanded Housing Market Area
% White	32.40	23.30	63.5	68.34	80.28
% Black or African American	60.10	57.90	12.49	11.21	7.77
% Hispanic or Latino	3.40	6.00	1.63	7.33	5.61
% Asian	6.10	10.20	18	13.59	6.22
% American Indian or Alaskan Native	1.40	2.90	0	0.64	0.58
% Native Hawaiian or Pacific Islander	0.00	0.40	0	0.03	0.03
% Persons with Disabilities	66.20		11.1	11.47	9.61
% Families with Children under the age of 18	1.40		10.01	27.68	30.57
Other (specify)					

Worksheet 2: Establishing a Residency Preference Area (See AFHMP, Block 4a)

Complete this Worksheet if you wish to continue, revise, or add a residency preference, which is a preference for admission of persons who reside or work in a specified geographic area (see 24 CFR 5.655(c)(1)(ii)). If a residency preference is utilized, the preference must be in accordance with the non-discrimination and equal opportunity requirements contained in 24 CFR 5.105(a). This Worksheet will help show how the percentage of the population in the residency preference area compares to the demographics of the project's residents, applicant data, census tract, housing market area, and expanded housing market area. **Please attach a map clearly delineating the residency preference geographical area. See Map in Exhibit D**

Demographic Characteristics	Project's Residents (as determined in Worksheet 1)	Project's Applicant Data (as determined in Worksheet 1)	Census Tract (as determined in Worksheet 1)	Housing Market Area (as determined in Worksheet 1)	Expanded Housing Market Area (as determined in Worksheet 1)	Residency Preference Area (if applicable)
% White	32.40	23.30	63.5	68.34	80.28	54.2
% Black or African American	60.10	57.90	12.49	11.21	7.77	15.1
% Hispanic or Latino	3.40	6.00	1.63	7.33	5.61	9.5
% Asian	6.10	10.20	18	13.59	6.22	16.5
% American Indian or Alaskan Native	1.40	2.90	0	0.64	0.58	0.6
% Native Hawaiian or Pacific Islander	0.00	0.40	0	0.03	0.03	0.0
% Persons with Disabilities	66.20		11.1	11.47	9.61	
% Families with Children under the age of 18	1.40		10.01	27.68	30.57	
Other (specify)						



EQUAL OPPORTUNITY
HOUSING ACT

Seal Hi-Rise

Owned and operated by the Public Housing Agency
of the City of Saint Paul

To obtain an application, visit our Rental Office at
555 N. Wabasha St., Suite #3000
Saint Paul, Minnesota 55107
or call 651-208-4444

RAD FHEO Accessibility and Relocation Plan Checklist

The following checklist is required to be submitted to the RAD Transaction Manager prior to, or concurrent with, submission of the Financing Plan.

PHA Name: Public Housing Agency of the City of St Paul PHA Code: MN001

PIC Project Number: MN001000002 Total Number of Units: 481

Proposed Number of Units to be Converted: 481

PHA Contact Person: Jon Gutzmann Email: jon.gutzmann@stpha.org Phone: 651-298-5664

Date Completed: February 19, 2019

Section I: Threshold Questions

Please check the appropriate box for the following threshold questions:

Question	Yes	No
Does the project involve new construction or substantial alteration (i.e. alterations that involve a project that has 15 or more units and the cost of the alterations is 75 percent or more of the replacement cost of the completed facility (see 24 CFR 8.23)?		X
Will the conversion of assistance result in off-site temporary relocation for any resident that will last for more than 60 days or include the transfer of assistance to another site?		X

If you answered no to both of the above questions, please skip the remaining sections of this checklist and sign the bottom of the form. In all other cases, please complete the relevant section of the checklist. For example, if you answered yes to the first question, please complete Section II, Accessibility.

RAD FHEO Accessibility and Relocation Plan Checklist

Section II: Accessibility

- a. Please describe how the conversion of assistance will impact accessibility. Additionally, please indicate the number of units to be converted and the units that will be accessible.

--

- b. Please provide the following waiting list and occupancy data for accessible units. If the units are currently vacant, please provide the data for the most recent occupants of the project.

Bedroom Size	0	1	2	3	4	5	Other	Total
1. Number of persons on waiting list who have requested mobility accessible units								
2. Number of persons on waiting list who have requested vision and/or hearing accessible units								
3. Number of mobility accessible units occupied by tenants with disabilities who require the features of the unit								
4. Number of hearing/vision accessible units occupied by tenants with disabilities who require the features of the unit								

- c. Please provide the distribution of all wheelchair and other accessible units that will be available in the project after RAD conversion.

Bedroom Size	0	1	2	3	4	5	Other	Total
1. All units								
2. Total units with project-based rental assistance								
3. Mobility accessible units								
4. Vision and/or Hearing accessible units								
*5. (Total Accessible Units)								

Section III: Relocation Plan

- a. Please explain any plans for the relocation of current residents, including the number of residents that will need to relocate, whether the relocation is temporary or permanent and, if temporary, the expected duration of the relocation, the type and location (including census tract) of the

RAD FHEO Accessibility and Relocation Plan Checklist

replacement housing, how the housing qualifies as a comparable unit as defined by the URA and 49 CFR 24.2(a)(6), and the method of determining which families will be subject to temporary relocation in excess of twelve months.


- b. List the civil rights characteristics (race, national origin, familial status, and/or disability, etc.) of the residents to be transferred off-site for greater than 60 days or permanently relocated due to a transfer of assistance, as a result of the proposed conversion

White	African American	Asian	Hispanic	American Indian and Alaska Native	Native Hawaiian and Other Pacific Islander	Other (e.g., Families with Children, Disabled Individuals, etc.)

Please describe :

- c. The type of housing counseling or services provided to affected families.

- d. Describe the likely housing market areas/communities where tenants will relocate through HCV assistance or other HUD assistance programs, including whether they are relocated to an area of higher opportunity, areas (e.g., areas with better schools, employment, transportation opportunities), and the extent of improved housing choices and opportunities under the relocation plan.”



Jon Gutzmann Name/Title 02/21/2019 Date
Executive Director

The signature above indicates that (1) I am legally authorized to represent the agency in this matter, (2) all information provided in this checklist is true and accurate, (3) no resident shall be permanently and involuntarily relocated as a result of any conversion action associated with RAD, (4) the PHA will maintain compliance with Section 504 of the Rehabilitation Act of 1973, (5) any

RAD FHEO Accessibility and Relocation Plan Checklist

relocation lasting under 60 days shall comply with all civil rights and fair housing requirements, including Section 504 of the Rehabilitation Act of 1973, (6) any relocation performed shall comply with Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA) and its implementing regulations (49 CFR Part 24) and shall comply with the RAD Relocation Notice (PIH Notice 2014-17 or successor guidance), and (7) if the proposed relocation was to be for less than 60 days and something changes requiring a period of temporary relocation longer than 60 days, I shall fill out this form again with the additional details.

First American Title Insurance Company

701 Xenia Avenue South, Ste 450
Golden Valley, MN 55416
(763)852-3800
(877)483-0310
mproduction@firstam.com

TITLE REPORT

APPARENT OWNER(S): Public Housing Agency of the City of Saint Paul, a Minnesota Corporation

LEGAL DESCRIPTION OF PROPERTY: Parcel 1:

Lot 23, Block 6, Ware and Hospes Addition; That part of the South Half of the adjoining alley, vacated, lying between the extensions across said alley of the East and West lines of said Lot 23.

Parcel 2:

Lots 23, 24, 25, 25, 27, Block 5, Ware and Hospes Addition.

Parcel 3:

Lot 17, Block 6, Ware and Hospes Addition, except the West 10 feet thereof; that part of the South Half of the adjoining alley, vacated, lying between the extensions across said alley of the East line of said Lot 22 and the East line of the West 10 feet of said Lot 17.

Lots 18, 19, 20, 21 and 22, Block 6, Ware and Hospes Addition; that part of the South Half of the adjoining alley, vacated, lying between the extensions across said alley of the East line of said Lot 22 and the East line of the West 10 feet of said Lot 17.

Parcel 4:

Lot 16, Block 6, Ware and Hospes Addition; that part of the South Half of the adjoining alley, vacated, lying between the extensions across said alley of the West line of said Lot 16 and the East line of the West 10 feet of said Lot 17.

The West 10 feet of Lot 17, Block 6, Ware and Hospes Addition; that part of the South Half of the adjoining alley, vacated, lying between the extensions across said alley of the west line of said Lot 16 and the East line of the West 10 feet of said Lot 17.

Parcel 5:

Lots 8, 9, 10, 11, 12 and 13, Block 6, Ware and Hospes Addition, and that part of the North half of the adjoining alley, vacated, lying between the extensions across said alley of the East line of said Lot 8 and the West line of said Lot 13; and that part of the South half of adjoining Hatch Avenue, vacated lying between the extensions across said avenue of the East line of said Lot B and West line of said Lot 12.

All in Ramsey County, Minnesota.

PROPERTY IS: Torrens - Certificate of Title 299070

The following documents have been filed for record in the Office of the Ramsey County Recorder (See copies attached hereto):

DOCUMENT NUMBER

519280
531789

TYPE OF INSTRUMENT

Easement
Easement

806112	Amended Declaration of Trust
458673	Easement
531788	Certificate
531789	Vacation
539284	Declaration of Trust
798086	Order

1150152	Memorandum Agreement
T02578705	Certificate of Amendment
T02578706	Certificate of Merger
T02578707	Amendment to Memorandum Agreement
2613360	Declaration

Further certifies:

1. That there are no unsatisfied judgments docketed in District Court, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None

2. That there are no Bankruptcy proceedings initiated, or no unsatisfied Notices of Federal, State or County Tax Liens, filed in the office of County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None
 - o Note: The Bankruptcy searches are limited to parties that held an interest of record in the land during the preceding two years from the date of this Certificate.
 - o Note: The Bankruptcy searches do not reflect dismissals, discharges or other disposition after the initial filing of the bankruptcy petition, which information must be obtained from the bankruptcy court.
 - o Note: The Federal Tax Lien searches have been extended to cover the period of time commencing eleven years prior to the date of this Certificate.

3. That there are no unsatisfied Federal Court Judgment Liens in favor of the United States or a re-filing of any said lien if found, filed in the office of the County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below for the period commencing 20 years preceding the date of this Certificate and up to the "To Date" opposite their respective names, except as follows: None

4. For properties located in Hennepin, Ramsey, St. Louis or Ottertail Counties:
 No unsatisfied judgments were docketed in United States District Court, District of Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows:None

Name Searched:	From Date:	To Date:
Public Housing Agency of the City of Saint Paul, a Minnesota Corporation	September 6, 2007	September 6, 2018

- o Note: Dates are as of 7:00 A.M.

- o Note: There has been no search conducted in the Office of the Clerk of the United States Bankruptcy, District of Minnesota, unless separately attached hereto. A search for Bankruptcy proceedings in said office will only be conducted if there has been a foreclosure, cancellation of contract for deed, decree issued in marriage dissolution proceeding or other involuntary transfer of the land under examination within the two years preceding the date of certification.

Note: Names listed above are full given names as shown of record. Where an individual is identified of record by variation in his, her, or its name searches have been made as to all such names appearing of record. Searches performed include idem sonans names, common abbreviations, accepted derivatives and nicknames. However no search is made as to any name having a middle initial different from that shown hereon.

TAX INFORMATION:

The County Tax Records indicate that the real estate taxes are:

Taxes currently due and payable in **2018**

Amount: \$ **5,460.16 Half Paid (Certified Special Assessments) Exempt Prop. Owned By Municipals**

PIN: **26.29.23.14.0133**

Homestead or non-homestead: **Exempt Properties**

Delinquent taxes: **None**

Address: **727 Front Avenue, St. Paul, MN**

Estimated Market Value: \$ **14,357,000.00**

NO CERTIFICATION IS GIVEN AS TO MARKETABILITY OR STATUS OF TITLE.

Limitation of Liability for Informational Report

IMPORTANT - READ CAREFULLY: THIS REPORT IS NOT AN INSURED PRODUCT OR SERVICE OR A REPRESENTATION OF THE CONDITION OF TITLE TO REAL PROPERTY. IT IS NOT AN ABSTRACT, LEGAL OPINION, OPINION OF TITLE, TITLE INSURANCE COMMITMENT OR PRELIMINARY REPORT, OR ANY FORM OF TITLE INSURANCE OR GUARANTY. THIS REPORT IS ISSUED EXCLUSIVELY FOR THE BENEFIT OF THE APPLICANT THEREFOR, AND MAY NOT BE USED OR RELIED UPON BY ANY OTHER PERSON. THIS REPORT MAY NOT BE REPRODUCED IN ANY MANNER WITHOUT FIRST AMERICAN'S PRIOR WRITTEN CONSENT. FIRST AMERICAN DOES NOT REPRESENT OR WARRANT THAT THE INFORMATION HEREIN IS COMPLETE OR FREE FROM ERROR, AND THE INFORMATION HEREIN IS PROVIDED WITHOUT ANY WARRANTIES OF ANY KIND, AS-IS, AND WITH ALL FAULTS. AS A MATERIAL PART OF THE CONSIDERATION GIVEN IN EXCHANGE FOR THE ISSUANCE OF THIS REPORT, RECIPIENT AGREES THAT FIRST AMERICAN'S SOLE LIABILITY FOR ANY LOSS OR DAMAGE CAUSED BY AN ERROR OR OMISSION DUE TO INACCURATE INFORMATION OR NEGLIGENCE IN PREPARING THIS REPORT SHALL BE LIMITED TO THE FEE CHARGED FOR THE REPORT. RECIPIENT ACCEPTS THIS REPORT WITH THIS LIMITATION AND AGREES THAT FIRST AMERICAN WOULD NOT HAVE ISSUED THIS REPORT BUT FOR THE LIMITATION OF LIABILITY DESCRIBED ABOVE. FIRST AMERICAN MAKES NO REPRESENTATION OR WARRANTY AS TO THE LEGALITY OR PROPRIETY OF RECIPIENT'S USE OF THE INFORMATION HEREIN.

Dated at Ramsey County, Minnesota, this 6th day of September, 2018 at 7:00 A.M.

File No. 1502817

For: The exclusive use of: St. Paul Public Housing Authority

First American Title Insurance Company

701 Xenia Avenue South, Ste 450
Golden Valley, MN 55416
(763)852-3800
(877)483-0310
mproduction@firstam.com

TITLE REPORT

APPARENT OWNER(S): Public Housing Agency of the City of Saint Paul, a Minnesota Corporation

LEGAL DESCRIPTION OF PROPERTY: All of Block 1, St. Anthony Park South, Ramsey County, Minnesota.

PROPERTY IS: Abstract & Torrens - Torrens Certificate of Title Nos. 299486 and 299487

The following documents have been filed for record in the Office of the Ramsey County Recorder since the above date (See copies attached hereto):

DOCUMENT NUMBER

TYPE OF INSTRUMENT

T711339	Deed (Lot 3, Block 1)
T711340	Deed (Lot 14, Block 1)
A2195280	Deed (Block 1, except Lot 3 & 14 and vac alleys)
Book 51 of M.R., Page 746	Slope Easement
Book 99 of Plans, Page 32	NSP Easement
T536872	Mortgage (memorial, still on certificate - no satisfaction recorded)
T598274	Final Certificate
T609483 and A1904603	Certificate to Vacate Alley
T609484 and A1904604	Resolution to Vacate Alley
T916891	Declaration of Trust
A2544105	Declaration of Trust
T02613360 and A4710583	Declaration of Trust

Further certifies:

1. That there are no unsatisfied judgments docketed in District Court, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None
2. That there are no Bankruptcy proceedings initiated, or no unsatisfied Notices of Federal, State or County Tax Liens, filed in the office of County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None

- o Note: The Bankruptcy searches are limited to parties that held an interest of record in the land during the preceding two years from the date of this Certificate.
- o Note: The Bankruptcy searches do not reflect dismissals, discharges or other disposition after the initial filing of the bankruptcy petition, which information must be obtained from the bankruptcy court.
- o Note: The Federal Tax Lien searches have been extended to cover the period of time commencing eleven years prior to the date of this Certificate.

3. That there are no unsatisfied Federal Court Judgment Liens in favor of the United States or a re-filing of any said lien if found, filed in the office of the County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below for the period commencing 20 years preceding the date of this Certificate and up to the "To Date" opposite their respective names, except as follows: None

4. For properties located in Hennepin, Ramsey, St. Louis or Ottertail Counties:
 No unsatisfied judgments were docketed in United States District Court, District of Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows:None

Name Searched:	From Date:	To Date:
Public Housing Agency of the City of Saint Paul, a Minnesota Corporation	September 6, 2007	September 6, 2018

- o Note: Dates are as of 7:00 A.M.
- o Note: There has been no search conducted in the Office of the Clerk of the United States Bankruptcy, District of Minnesota, unless separately attached hereto. A search for Bankruptcy proceedings in said office will only be conducted if there has been a foreclosure, cancellation of contract for deed, decree issued in marriage dissolution proceeding or other involuntary transfer of the land under examination within the two years preceding the date of certification.

Note: Names listed above are full given names as shown of record. Where an individual is identified of record by variation in his, her, or its name searches have been made as to all such names appearing of record. Searches performed include idem sonans names, common abbreviations, accepted derivatives and nicknames. However no search is made as to any name having a middle initial different from that shown hereon.

TAX INFORMATION:

The County Tax Records indicate that the real estate taxes are:

Taxes currently due and payable in **2018**
 Amount: \$ **6,400.32 Half Paid (Certified Special Assessments)Exempt Prop. Owned By Municipals**
 PIN: **29.29.23.43.0001 (New PID for 2019 29.29.23.43.0139)**
 Homestead or non-homestead: **Exempt Properties**
 Delinquent taxes: **None**
 Address: **825 Seal Street, St. Paul, MN**

Estimated Market Value: \$ **17,031,800.00**

NO CERTIFICATION IS GIVEN AS TO MARKETABILITY OR STATUS OF TITLE.

Limitation of Liability for Informational Report

IMPORTANT - READ CAREFULLY: THIS REPORT IS NOT AN INSURED PRODUCT OR SERVICE OR A REPRESENTATION OF THE CONDITION OF TITLE TO REAL PROPERTY. IT IS NOT AN ABSTRACT, LEGAL OPINION, OPINION OF TITLE, TITLE INSURANCE COMMITMENT OR PRELIMINARY REPORT, OR ANY FORM OF TITLE INSURANCE OR GUARANTY. THIS REPORT IS ISSUED EXCLUSIVELY FOR THE BENEFIT OF THE APPLICANT THEREFOR, AND MAY NOT BE USED OR RELIED UPON BY ANY OTHER PERSON. THIS REPORT MAY NOT BE REPRODUCED IN ANY MANNER WITHOUT FIRST AMERICAN'S PRIOR WRITTEN CONSENT. FIRST AMERICAN DOES NOT REPRESENT OR WARRANT THAT THE INFORMATION HEREIN IS COMPLETE OR FREE FROM ERROR, AND THE INFORMATION HEREIN IS PROVIDED WITHOUT ANY WARRANTIES OF ANY KIND, AS-IS, AND WITH ALL FAULTS. AS A MATERIAL PART OF THE CONSIDERATION GIVEN IN EXCHANGE FOR THE ISSUANCE OF THIS REPORT, RECIPIENT AGREES THAT FIRST AMERICAN'S SOLE LIABILITY FOR ANY LOSS OR DAMAGE CAUSED BY AN ERROR OR OMISSION DUE TO INACCURATE INFORMATION OR NEGLIGENCE IN PREPARING THIS REPORT SHALL BE LIMITED TO THE FEE CHARGED FOR THE REPORT. RECIPIENT ACCEPTS THIS REPORT WITH THIS LIMITATION AND AGREES THAT FIRST AMERICAN WOULD NOT HAVE ISSUED THIS REPORT BUT FOR THE LIMITATION OF LIABILITY DESCRIBED ABOVE. FIRST AMERICAN MAKES NO REPRESENTATION OR WARRANTY AS TO THE LEGALITY OR PROPRIETY OF RECIPIENT'S USE OF THE INFORMATION HEREIN.

Dated at Ramsey County, Minnesota, this 6th day of September, 2018 at 7:00 A.M.

File No. 1502820

For: The exclusive use of: St. Paul Public Housing Authority

First American Title Insurance Company

701 Xenia Avenue South, Ste 450
Golden Valley, MN 55416
(763)852-3800
(877)483-0310
mproduction@firstam.com

TITLE REPORT

APPARENT OWNER(S): Public Housing Agency of the City of Saint Paul, a Minnesota Corporation

LEGAL DESCRIPTION OF PROPERTY: Lot 1, Block 16; together with that part of the South Half of Hubbard Avenue, now vacated, lying between the northerly extension of the east and west lines of said Lot 1; Lot 2, Block 16, except the west 124 feet of said Lot 2; together with that part of the South half of Hubbard Avenue, now vacated, lying between the northerly extension of the east line of said lot 2 and the northerly extension of the east line of said west 124 feet of lot 2;
Lot 3, Block 16, except the west 124 feet of said Lot 3;
Lot 4, Block 16;
All located in COLLEGE PLACE EAST DIVISION TO THE CITY OF ST. PAUL, Ramsey County, Minnesota.

PROPERTY IS: ABSTRACT PROPERTY.

The following documents have been filed for record in the Office of the Ramsey County Recorder
(See copies attached hereto):

<u>DOCUMENT NUMBER</u>	<u>TYPE OF INSTRUMENT</u>
2075511	Quit Claim Deed
2510492	Declaration of Trust
3294776	Temporary Construction Easement Agreement
3325761	Easement Agreement
A04710583	Declaration of Trust

Further certifies:

1. That there are no unsatisfied judgments docketed in District Court, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None

2. That there are no Bankruptcy proceedings initiated, or no unsatisfied Notices of Federal, State or County Tax Liens, filed in the office of County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None

- o Note: The Bankruptcy searches are limited to parties that held an interest of record in the land during the preceding two years from the date of this Certificate.
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- o Note: The Federal Tax Lien searches have been extended to cover the period of time commencing eleven years prior to the date of this Certificate.

3. That there are no unsatisfied Federal Court Judgment Liens in favor of the United States or a re-filing of any said lien if found, filed in the office of the County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below for the period commencing 20 years preceding the date of this Certificate and up to the "To Date" opposite their respective names, except as follows: None

4. For properties located in Hennepin, Ramsey, St. Louis or Ottertail Counties:
No unsatisfied judgments were docketed in United States District Court, District of Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows:None

Name Searched:	From Date:	To Date:
Public Housing Agency of the City of Saint Paul, a Minnesota Corporation	September 5, 2007	September 6, 2018

- o Note: Dates are as of 7:00 A.M.
- o Note: There has been no search conducted in the Office of the Clerk of the United States Bankruptcy, District of Minnesota, unless separately attached hereto. A search for Bankruptcy proceedings in said office will only be conducted if there has been a foreclosure, cancellation of contract for deed, decree issued in marriage dissolution proceeding or other involuntary transfer of the land under examination within the two years preceding the date of certification.

Note: Names listed above are full given names as shown of record. Where an individual is identified of record by variation in his, her, or its name searches have been made as to all such names appearing of record. Searches performed include idem sonans names, common abbreviations, accepted derivatives and nicknames. However no search is made as to any name having a middle initial different from that shown hereon.

TAX INFORMATION:

The County Tax Records indicate that the real estate taxes are:

Taxes currently due and payable in **2018**
Amount: \$ **6,725.76** are Half Paid / Exempt Prop. Owned By Municipals

PIN: **27.29.23.34.0013**
Homestead or non-homestead: **Exempt Properties**
Delinquent taxes: **None**
Address: **777 Hamline Avenue North, St. Paul, MN**
Estimated Market Value: \$ **66,079,800.00**

NO CERTIFICATION IS GIVEN AS TO MARKETABILITY OR STATUS OF TITLE.

Limitation of Liability for Informational Report

IMPORTANT - READ CAREFULLY: THIS REPORT IS NOT AN INSURED PRODUCT OR SERVICE OR A REPRESENTATION OF THE CONDITION OF TITLE TO REAL PROPERTY. IT IS NOT AN ABSTRACT, LEGAL OPINION, OPINION OF TITLE, TITLE INSURANCE COMMITMENT OR PRELIMINARY REPORT, OR ANY FORM OF TITLE INSURANCE OR GUARANTY. THIS REPORT IS ISSUED EXCLUSIVELY FOR THE BENEFIT OF THE APPLICANT THEREFOR, AND MAY NOT BE USED OR RELIED UPON BY ANY OTHER PERSON. THIS REPORT MAY NOT BE REPRODUCED IN ANY MANNER WITHOUT FIRST AMERICAN'S PRIOR WRITTEN CONSENT. FIRST AMERICAN DOES NOT REPRESENT OR WARRANT THAT THE INFORMATION HEREIN IS COMPLETE OR FREE FROM ERROR, AND THE INFORMATION HEREIN IS PROVIDED WITHOUT ANY WARRANTIES OF ANY KIND, AS-IS, AND WITH ALL FAULTS. AS A MATERIAL PART OF THE CONSIDERATION GIVEN IN EXCHANGE FOR THE ISSUANCE OF THIS REPORT, RECIPIENT AGREES THAT FIRST AMERICAN'S SOLE LIABILITY FOR ANY LOSS OR DAMAGE CAUSED BY AN ERROR OR OMISSION DUE TO INACCURATE INFORMATION OR NEGLIGENCE IN PREPARING THIS REPORT SHALL BE LIMITED TO THE FEE CHARGED FOR THE REPORT. RECIPIENT ACCEPTS THIS REPORT WITH THIS LIMITATION AND AGREES THAT FIRST AMERICAN WOULD NOT HAVE ISSUED THIS REPORT BUT FOR THE LIMITATION OF LIABILITY DESCRIBED ABOVE. FIRST AMERICAN MAKES NO REPRESENTATION OR WARRANTY AS TO THE LEGALITY OR PROPRIETY OF RECIPIENT'S USE OF THE INFORMATION HEREIN.

Dated at Ramsey County, Minnesota, this 6th day of September, 2018 at 7:00 A.M.

File No. 1502818

For: The exclusive use of: St. Paul Public Housing Authority



U.S. Department of Housing and Urban Development

Minneapolis Field Office
212 3rd Ave S Suite 150
Minneapolis, Minnesota 55401
<http://www.hud.gov/>

RECEIVED

FEB 13 2019

CENTRAL ADMINISTRATIVE
OFFICE

FEB 11 2019

Mr. Jon Gutzmann, Executive Director
St. Paul PHA
555 N. Wabasha St. Suite 400
St. Paul, MN 55102

Dear Mr. Gutzmann:

This letter is to inform you that the St. Paul PHA's Revised Annual PHA Plan for the Fiscal Year beginning **April 1, 2018, Version 4** is approved.

This approval does not constitute an endorsement of the strategies and policies outlined in the Plan. In providing assistance to families under programs covered by this Plan, the St. Paul HRA will comply with the rules, standards, and policies established in its approved Plan, as provided in 24 CFR Part 903 and other applicable regulations. Your approved Plan and all required supporting documentation must be made available for review and inspection by the public at the PHA office during normal business hours.

Also, please note that if you included your 2019 Capital Fund Annual Statement/Performance and Evaluation Report (HUD 50075.1), the Capital Fund Program 5-Year Action Plan (HUD 50075.2), and/or accompanying certifications, they have not been approved through this PHA Plan process. Capital Fund submissions were decoupled from the PHA Plan per HUD's Capital Fund Final Rule (2013). We will, however, retain any documents you have submitted in order to attempt to expedite the 2015 Capital Fund review process. You will be notified in separate correspondence and/or via PIH Notice of the procedures necessary to finalize Capital Funds.

If you have any questions regarding your PHA Plan or the information in this letter, please contact Morgan Pontiff at (612) 370-3095.

Sincerely,

A handwritten signature in black ink, appearing to read "Lucia M. Clausen", written over a large, stylized circular flourish.

Lucia M. Clausen,
Director, Office of Public Housing

CERTIFICATION OF APPLICANT AND APPROVAL OF SUBMISSION

Warning: HUD will prosecute false claims and statements. Convictions may result in criminal or civil penalties. 18 USC Sections 1001, 1010; 31 USC Sections 3729, 3802.

I have reviewed this RAD Program Financing Plan and all uploaded files and certify that the information is correct to the best of my knowledge. I agree to notify HUD if any new or conflicting information comes to my attention after this date.

PHA Executive Director or Mod Rehab Owner
Printed Name: _____

Date

PUBLIC HOUSING AGENCY OF THE CITY OF SAINT PAUL

REPORT TO COMMISSIONERS

**FROM JON M. GUTZMANN
EXECUTIVE DIRECTOR**

REGARDING Rental Assistance Demonstration (RAD) Program; Submission of Financing Plan for Asset Management Project No. 3 (AMP 3) Edgerton, Iowa and Wilson Hi-Rises

DATE February 27, 2019

Staff requests Board approval to submit the Financing Plan and related documents for the conversion of Edgerton, Iowa and Wilson Hi-Rises (HUD Project No. MN001000003; AMP 3) to Project-Based Rental Assistance (PBRA) through HUD's Rental Assistance Demonstration (RAD) program. The PHA applied for acceptance to the RAD program in August 2017 and HUD awarded the Commitment to enter into a Housing Assistance Payment (CHAP) for this project in August 2018. The CHAP issuance started a 180 day clock for the PHA to submit the Financing Plan to HUD, with an original submission deadline of February 16, 2019. Staff asked to extend the submission deadline to March 31, 2019, to resolve some questions about the final Capital Needs Assessment report; and HUD approved that request on February 6, 2019. PHA staff have continued to meet regularly and consult with the HUD-assigned "Readiness Transaction Manager" to ensure that all required components of the Financing Plan are completed and ready for submission by March 31, 2019.

The various components of the Financing Plan are submitted electronically online through the "RAD Resource Desk". The documents and spreadsheets demonstrate that the PHA's proposed conversion is financially viable and complies with all of the RAD requirements. HUD's checklist of Required Submission Materials or Actions is attached to this report (Attachment 1). Since the checklist is for both "no-debt" conversions like the PHA's and also RAD conversions with debt financing, some items on the list do not apply to the PHA's RAD conversion.

Staff has prepared eight Financing Plan packages for approval at this meeting, corresponding to the PHA's eight Asset Management Projects (AMPs), eight RAD applications and eight CHAPs awarded by HUD.

Together the eight Financing Plan submissions constitute a near "portfolio-wide" conversion including the PHA's four family housing developments and sixteen hi-rises a total of 3,855 public housing units.

Here is a summary of the components of the Financing Plan that staff will submit, with the Board's approval. All of the documents are attached, except as explained below:

1. **Conversion Overview.** The Conversion Overview provides HUD a summary of the proposed conversion. The overview helps the Financial Transaction Manager and HUD staff prepare the RAD Conversion Commitment (RCC), which is the last step before the closing on the RAD conversion.
2. **Resident Consultation.** Staff conducted a series of 19 meetings over a two-week period in December 2018 to notify residents that CHAPs had been received for the eight applications submitted and update them on the reasons and process for the conversion. Staff's summaries of the residents' comments and questions at each meeting and the PHA's responses are attached.
3. **Capital Needs Assessment and Environmental Review.** The RAD Capital Needs Assessment (CNA) is based on detailed physical inspections of the properties to determine critical needs, short- and long-term rehabilitation needs, and any environmental concerns over a 20 year span, including estimated costs based on localized industry standards. The 20-year summary for all eight projects is attached. The PHA's contractor, EMG, completed the required "e-CNA Tool" and environmental reviews. The CNA is an extensive document (multiple 3-ring binders) and a complete copy is available for review upon request.

4. **Development Budget (Sources and Uses).** The attached Development Budget is a comprehensive presentation of all sources and uses of funds needed to complete the RAD conversion. It provides a “big picture” overview how funds will be used in a project. It differs from the Operating Pro-Forma listed below because it is not based on estimates or projections, and does not calculate any net income or loss. Since the PHA’s RAD transaction does not require debt, and no new development or substantial rehabilitation is proposed, the Development Budget is fairly basic. It summarizes what funds will be used for the Initial Deposit to Replacement Reserve (IDRR) and on-going capital improvements already in process, and establishes the operating reserve account.
5. **Operating Pro-Forma.** The attached Operating Pro-Forma projects revenues, expenditures, net income, and cash flows based on a series of assumptions, and is used to demonstrate the financial viability of the PHA’s RAD transaction. An Operating Pro Forma that matches the term of the HAP contract (twenty years) must be submitted as part of the Financing Plan. As staff explained in a November 28, 2018 Board report, “[T]he Operating Pro-Forma must demonstrate that each project’s Replacement Reserves will be adequate to support needed capital improvements over the next 20 years, based on the Initial Deposit to the Replacement Reserve (IDRR) and the Annual Deposits to the Replacement Reserve (ADRRs).”
6. **Affirmative Fair Housing Marketing Plan.** Under a Project-Based Rental Assistance (PBRA) conversion, an Affirmative Fair Housing Marketing Plan (AFHMP) is required. Staff submitted the AFHMPs for all eight projects to HUD on January 15, 2019, for review by the Fair Housing and Equal Opportunity (FHEO) division prior to submitting the Financing Plan. Staff have received preliminary comments which seem to be positive and indicate there may be only minor revisions needed for approval. If we have not received HUD’s approval of the AFHMPs before the Financing Plans are due, we can submit copies of the AFHMPs with copies of our requests for approval.
7. **RAD FHEO Accessibility and Relocation Plan Checklist.** This checklist is required as part of the Financing Plan submission to ensure any relocation plans comply with all applicable HUD requirements. The checklist had two “threshold questions” and if both

were answered “no” then no further response other than a signature was needed. Since the PHA’s RAD conversion does not involve new construction or substantial alterations, and no resident relocation is expected, staff answered “no” to both. If the PHA’s plans change, a new checklist will be required.

8. **Title Report.** A title report is required at the Financing Plan submission stage to identify any potential issues prior to starting the process to close on the transaction. The title report must trace title back to the vesting deed and include information on whether the converting project is currently subject to a Declaration of Trust and any other liens, encroachments, easements or other encumbrances on the property. PHA staff contracted with First American Title Insurance Company to complete this work. Title submissions will be subject to further review by HUD staff prior to closing, and acceptance of the Financing Plan does not constitute acceptance or approval of the submitted report by HUD.
9. **Significant Amendment to the PHA Plan.** As discussed at previous Board meetings, HUD requires a PHA proposing a RAD conversion to adopt a “significant amendment” to the PHA Plan, with public notice and hearing. With the Board’s approval staff submitted the first significant amendment to the PHA’s Plan to HUD in August 2017, and received HUD’s letter of approval in November 2017. We submitted another significant amendment to the Plan in November 2018, providing more details about the proposed conversion; and we will submit HUD’s approval letter dated February 11, 2019 with the Financing Plan.

Financing Plan Certification and Submission. Once all required documents have been uploaded, the PHA’s Executive Director must execute and upload the certification that the Financing Plan submission has been completed. The certification and submission of the Financing Plan finalizes the “planning phase” of the RAD conversion transaction and begins the “review phase” leading to the final closing of the transaction(s). Here are the major milestones remaining:

- **HUD issues a “RAD Conversion Commitment” (RCC)** after approving the Financing Plan. The RCC outlines the specifics of the RAD transaction and sets out the requirements for closing.
- **The PHA must execute the RAD Conversion Agreement** within 30 days after receiving the RCC.
- **The PHA submits a draft closing package** to HUD for review. The draft package must contain all documents listed in the RCC and on any closing checklist provided by HUD.
- **Final conversion** occurs on the date of closing.
- **HUD must receive fully executed versions of the closing documents** after closing.

With the Board’s approval staff will certify and submit the RAD Financing Plan for this project to HUD by March 31, 2019.

JMG/AJH/FAH

Attachments:

1. Financing Plan Checklist from HUD’s Financing Plan Guide for Conventional Financing & No Debt Conversions; Appendix A; July 2017
2. Conversion Overview for AMP 3; Edgerton, Iowa and Wilson Hi-Rises
3. Resident Consultation: Summaries of Meetings
4. Capital Needs Assessment/Environmental Review
5. Development Budget; Sources and Uses Report
6. Operating Pro-Forma
7. Affirmative Fair Housing Marketing Plan
8. RAD FHEO Accessibility and Relocation Plan Checklist
9. Title Report
10. Significant Amendment to the PHA Plan
11. Financing Plan Certification and Submission

Appendix A: Financing Plan Checklist

This optional checklist can be used as an aid to ensure your Financing Plan submission is complete. You are not required to upload this checklist as part of your submission.

Item	Required Submission Materials or Actions
1	Conversion Overview <input type="checkbox"/> Complete and upload the Conversion Overview template
2	Conversion Type <input type="checkbox"/> If the current subsidy selection shown on the grid is not correct, indicate that you are switching subsidy types and upload all supporting documentation
3	Resident Comments <input type="checkbox"/> Upload evidence of the resident meetings, comments received, and responses provided to the residents
4	RPCA/CNA and Scope of Work <input type="checkbox"/> Upload completed Tool; AND <input type="checkbox"/> Upload written narrative (if applicable)
5	Environmental Review <input type="checkbox"/> Upload completed environmental review
6	Development Budget <input type="checkbox"/> Update the Transaction Log on the RAD Resource Desk; AND <input type="checkbox"/> Upload draft EPC approval letter from the PIH Energy Center (if applicable); AND <input type="checkbox"/> Upload completed Subsidy Layering Review completed by another agency (if applicable)
7	Development Team <input type="checkbox"/> Upload an org chart and narrative description for the development team, including general contractor (if applicable); AND <input type="checkbox"/> Upload evidence of Previous Participation Certifications for all principals (if applicable)
8	Proposed Financing <input type="checkbox"/> Complete and upload a Proposed Financing Template for each funding source; AND <input type="checkbox"/> Upload the engagement letter or commitments for each funding source; AND <input type="checkbox"/> Upload the first mortgage lender's consent to subordinate to the RAD Use Agreement; AND <input type="checkbox"/> Upload the first mortgage lender's approval of all subordinate (or secondary) financing (if applicable)
9	Operating Pro Forma <input type="checkbox"/> Update the operating pro forma in the RAD Transaction Log; AND

Item	Required Submission Materials or Actions	
		<input type="checkbox"/> Upload a complete pro forma that projects out for the term of the initial HAP contract and conforms with the RAD Notice underwriting benchmarks; AND <input type="checkbox"/> Upload all supporting documentation for expenses including insurance documentation, PILOT opinion, Rent Comparability Study and documentation for Other Revenue
10	Market Study	<input type="checkbox"/> Check the "N/A" box if appropriate; OR <input type="checkbox"/> Upload the market study
11	Title Report	<input type="checkbox"/> Upload complete title report with confirmation if the project is subject to a Declaration of Trust or Restrictive Covenant; AND <input type="checkbox"/> Upload results of PHA's counsel's review of any issues that may impact title, if applicable
12	Approved Significant Amendment to PHA Plan & Site and Neighborhood Certification	<input type="checkbox"/> Upload HUD's letter approving the Significant Amendment
13	Approved Amendment to Attachment A of the MTW Agreement	<input type="checkbox"/> Check the "N/A" box if appropriate; OR <input type="checkbox"/> Upload HUD's letter approving Amendment to Attachment A of the MTW Agreement
14	Estimate of Public Housing Funds Available for Subsidy	<input type="checkbox"/> Upload the completed HUD tool
15	RAD Fair Housing Accessibility and Relocation Plan Checklist	<input type="checkbox"/> Complete and upload the RAD Fair Housing Accessibility and Relocation Checklist
16	Affirmative Fair Housing Marketing Plan	<input type="checkbox"/> Check "N/A" if appropriate (PBV conversions only); OR <input type="checkbox"/> Upload a copy of the approved AFHMP; OR <input type="checkbox"/> Upload evidence that the AFHMP was submitted to HUD for review
17	Transfer of Assistance	<input type="checkbox"/> Check "N/A" if appropriate; OR <input type="checkbox"/> Upload the completed Transfer of Assistance worksheet; AND <input type="checkbox"/> Upload a request and relevant plans if the PHA wants the DOT to be released from the existing public housing site at closing; OR <input type="checkbox"/> Upload a request for the project to remain as public housing during construction and for execution of the HAP to be delayed until the Covered Project is ready for occupancy
18 - 20	Pre-Financing Plan Approval of Specific Activities	<input type="checkbox"/> Check "N/A" if appropriate for each line item; OR

Item	Required Submission Materials or Actions	
		<input type="checkbox"/> Upload any required FHEO templates due to changes in unit configuration, occupancy, or for new construction projects
21	Financing Plan Certification and Submission	<input type="checkbox"/> Upload an executed Completion Certification; AND <input type="checkbox"/> Click the "Submit Financing Plan" button on the Resource Desk.
22	Other Documents	<input type="checkbox"/> Upload any documents not covered in the Items above.
N/A	Inputting & Verifying Project Ownership Data	<input type="checkbox"/> Click Ownership Data and complete the required information. Click Save & Submit once complete.

Conversion Overview Template: Conventional Financing & No Debt Conversions

Section 1: General Information			
PHA NAME:	Public Housing Agency of the City of Saint Paul		
EXISTING PROPERTY NAME:	Edgerton Wilson Iowa		
PROPOSED PROPERTY NAME:	Edgerton Wilson Iowa		
PIC Development No: <i>(Note: If combining units from multiple PICs into one CHAP, input all PIC Numbers and number of RAD units from each PIC)</i>	MN001000003		
No. Units Under ACC:	556	No. Units Converting to RAD:	556
Subsidy Type:	<input type="checkbox"/> PBV <input checked="" type="checkbox"/> PBRA	PHA Administering PBV HAP Contract (Name of PHA & PHA Code):	
Name of existing ownership entity:	Public Housing Agency of the City of Saint Paul		
Name of proposed new ownership entity:			
Financing Type:	<input checked="" type="checkbox"/> None/PIH Funds Only <input type="checkbox"/> Conventional Loan <input type="checkbox"/> Other: Click here to enter text.		
Scope of Work:	<input checked="" type="checkbox"/> None <input type="checkbox"/> Critical Repairs Only. <input type="checkbox"/> Rehab (Length of Rehab: ___ months) <input type="checkbox"/> New Construction (Length of Construction: ___ months)		
Status of Section 18 Approval:	<input type="checkbox"/> Approval Received (Date of approval: Click here to enter a date.) <input type="checkbox"/> Approval Not Received (Include detailed information in the narrative below regarding when you submitted the request and the latest status) <input checked="" type="checkbox"/> N/A – Section 18 approval not required for this transaction		
PHA Desired Closing Date: <i>(if different than above)</i>	8/2/2019		

Section 2: Narratives

1. Overview of Proposed RAD Conversion: Provide a detailed description of the proposed conversion. At a minimum, this description should include: the number and type of buildings converting, neighborhood/location, resident type, bedroom types, proposed de minimis unit reduction (if applicable), proposed scope of work, and plans for relocation. Be sure to highlight any unusual or unique aspects including if this is a partial AMP conversion, if the conversion includes a transfer of assistance, or if demolition/new construction is proposed.

The proposed conversion includes 556 units located in three hi-rise buildings: Edgerton, Wilson, and Iowa.

Edgerton Hi-Rise has 220 one-bedroom units and one 2-bedroom unit. The building, originally constructed in 1974, is located in Payne-Phalen neighborhood. The census tract is 27123031000, Ramsey, Minnesota in the Minneapolis – St Paul – Bloomington, MN-WI expanded housing market area.

Wilson Hi-Rise has 186 one-bedroom units and one 2-bedroom unit. The building, originally constructed in 1969, is located in St Paul’s Battle Creek neighborhood. The census tract is

Rental Assistance Demonstration

Conversion Overview Template: Conventional Financing & No Debt Conversions

27123034601, Ramsey, Minnesota in the Minneapolis – St Paul – Bloomington, MN-WI expanded housing market area.
Iowa Hi-Rise has 147 one-bedroom units and one 2-bedroom unit. The building, originally constructed in 1970, is located in St Paul’s Hillcrest neighborhood. The census tract is 271223030703, Ramsey, Minnesota in the Minneapolis – St Paul – Bloomington, MN-WI expanded housing market area.
The proposed scope of work for the properties is based on useful life estimates as determined by an independent capital needs assessment contractor.
There are no plans for resident relocation or de minimus reduction of existing units.

This project’s residents are as diverse as other hi-rise housing properties at the St. Paul PHA (primarily elderly and disabled):

- 88% are ELI; 9% are VLI; 3% are LI; and 0% are above Low Income.
- 12% of households have some wage income; 38% receive some welfare; 84% receive SS/SSI/Pension; 3% receive some other income; 1% have no countable income.
- 42% of households are elderly (head or spouse); 50% are non-elderly disabled; 0% are female-headed households with children.
- 52% are White; 25% are African American; 1 % Native American; 21% Asian; 0% Other.
- 95% of households have 1 member; 5% have 2 members.

The PHA plans to complete the conversion debt-free.

2. Changes to Bedroom/Unit Configurations: *If the conversion proposes changes to bedroom types (for example, converting efficiencies to 1 Bedrooms or 1 Bedrooms to 2 Bedroom, etc.), please provide a brief description of those changes, including how any “right to return” issues with residents have been addressed:*

There are no proposed changes to bedroom or unit configurations associated with the conversion.

3. Transfer of Assistance: *If the conversion proposes to transfer some or all of the assistance to another site, please describe the location of the new site, what will become of the existing site, and how this will impact existing tenants, including any relocation plans. For example, if Site A has 100 units prior to conversion and the PHA is proposing to keep 40 units on Site A and put 60 units on Site B, please explain if the transactions are occurring simultaneously or in phases:*

There is no proposed transfer of assistance associated with the conversion.

Conversion Overview Template: Conventional Financing & No Debt Conversions

4. Relocation: Please describe any planned relocation of residents, be it temporary or permanent, and whether any residents are waiving their right to return. In the case of a waiver of right to return, please describe the documentation received. If the PHA plans to relocate residents prior to closing, please notate here and be advised that HUD approval is required.

There is no proposed relocation of residents associated with the conversion.

5. Changes in rent levels: If the conversion proposes changes in rent levels as a result of rent bundling, changes in responsibility for utilities (landlord to tenant or tenant to landlord), the use of MTW authority to supplement rents, different rent levels for similar unit sizes (such as two different rent levels for different types of one-bedroom apartments), the use of TPVs requested through the Section 18 process, or if there are any errors shown in the CHAP, please provide a listing of the unit types and proposed rent levels:

There are no proposed changes to rent levels associated with the conversion.

6. Ownership: Please describe any changes in ownership and creation of a Single Asset Entity ("SAE") if the PHA is planning to administer the PBVs for the property:

There are no proposed changes in ownership associated with the conversion.

7. Waivers and other key issues: Please describe any specific programmatic or regulatory waivers sought, and describe any important or unique transaction features or special approvals that the PHA wishes to communicate to HUD.

There are no programmatic or regulatory waivers being sought in relation to the conversion.

Section 3: Development Budget

1. Are any IOI loans or advances being utilized as a funding source?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
2. If yes to the above, will the loan or advance be converted to an unsecured surplus cash note at closing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Will any planned rehab/construction result in an initial operating deficient during the rehab/construction period?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
4. If yes to the above, describe below how the deficit will be funded (including any operating escrow, reserve or similar fund), what entity will control the fund, the length that the fund will be in place, etc.	

Conversion Overview Template: Conventional Financing & No Debt Conversions

Section 4: Identification of Existing Loans or Debt	
<i>Note: Complete this section only if the proposed conversion has existing loans/debts on the property.</i>	
1. Describe the type of existing loan(s) or debt(s) on the property. Examples including EPCs, CFFPs, an existing mortgage, etc.	
2. Name of lender(s):	
3. Current loan/debt amount(s):	
4. Is the loan or debt cross collateralized with other properties outside of the proposed RAD conversion?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Will the existing loans(s) or debt(s) be paid off at or before closing as part of the RAD conversion?	<input type="checkbox"/> Yes <input type="checkbox"/> No
a. If YES to the above, please describe what funds will be used to payoff the debt(s), the amount to be paid off, the timing of the payoff (before or at closing), the repayment terms, and any impact the payoff may have on other properties.	
b. If NO to the above, please discuss whether the existing lender has agreed to subordinate to the RAD Use Agreement and whether there is sufficient NOI to support the debt/loan payments after closing. Note: Be sure to include the debt/loan payments as part of your operating proforma submission.	
6. Input any other relevant comments:	

**RAD Information Meeting Notes
December 10, 2018 at 3:00 PM
Edgerton Hi-Rise Community Room**

Recorder: Kou Her

PHA Staff Present: Kou Her - Assistant Housing Manager; Jordan LaSota – Construction Program Manager; Charisse Brown - Assistant Resident Services Senior Manager; Kim Nguyen - Assistant Resident Services Director; Eileen Tittle - CHSP Program Coordinator; Patty Minehan - Human Services Coordinator.

Presenter: Jordan LaSota

Interpreters provided: Oromo, Hmong, Karen, Somali, Vietnamese

42 residents present

Questions asked:

- 1. Does St. Paul Public Housing plan to convert any units to market rate units?**

No. All the units will remain at 30% of the resident's income based on current law.

- 2. Can residents take the Choice Mobility Voucher and use it on market rate apartments?**

Yes. The voucher will be the same as a Section 8 voucher and can be used at any place that accepts Section 8.

- 3. What if the landlord decides to raise the rent (in reference to the Choice Mobility Voucher)?**

The value of the voucher is based on the resident's income. If the landlord increases the rent, the resident will be responsible for the difference.

**RAD Meeting Notes
December 12, 2018 - 5:30pm
Iowa Hi-Rise Community Room**

Recorder: Julie Sitzmann

PHA Staff Present: Julie Sitzmann - Assistant Housing Manager; Kim Nguyen - Assistant Resident Services Director; Mahdi Osman - Assistant Housing Manager; Jordan LaSota - Construction Program Manager

Presenter: Jordan LaSota

Interpreters provided: Pao Vang - Hmong Interpreter; Alan Farnham - ASL Interpreter.

22 residents present

Questions Asked:

1. Does RAD conversion mean rent will be lowered?

No. Rent will continue to be based on each resident's income, in an amount not exceed 30% of income under current law.

2. When will we have to sign the new lease?

All residents will sign a new lease around the time of RAD conversion closing. This will be communicated to residents thoroughly before the lease signing period, which staff estimates will be late summer or early fall of 2019.

3. Is (the Choice Mobility Voucher) only for St. Paul PHA residents?

Yes. The PHA's Choice Mobility program would be available only to residents living in the units converted to RAD (hi-rises and family developments). Resident eligibility for the Choice Mobility program will begin two years after they sign a PBRA lease. Choice Mobility vouchers will be administered on a first come first served basis and staff anticipates there will be a long waiting list for the program.

4. When renovations occur? Will residents be able to remain in their units?

To clarify, RAD does not refer to any remodeling projects within each building. Rather, it refers to a financial and legal transaction between the PHA and HUD. Any future renovations would be clearly planned out and facilitated. RAD is a financial conversion, not specifically and building remodel project.

5. How can PHA project 20 years out for funding?

Based on Capital Needs Assessments done by an outside contractor, the PHA is able to estimate the future capital needs based on the work expected to be completed and estimated costs at the time of completion.

6. If I am not satisfied with my current apartment, can I transfer to a unit in a different PHA building?

There are 2 types of transfers and the Rental Office will make the ultimate decision. If there are questions not specifically related to RAD, staff will be here to answer them after the meeting.

7. Since Iowa doesn't have any large renovation projects, does that mean residents of Iowa Hi-Rise won't be eligible for the Choice Mobility program?

No. All residents within the properties converting to RAD (all 16 Hi-Rises and 4 Family Developments) will be eligible for the Choice Mobility program two years after signing their PBRA lease.

Jordan then closed the meeting and offered to stay and take individual questions after the meeting so others who wished to leave could do so. Julie and Kim were also available after the meeting to answer questions.

**RAD Information Meeting Notes
December 13, 2018, 3:00 p.m.
Wilson Hi-Rise Community Room**

Recorder: Julie Lo

PHA Staff Present: Jordan LaSota - Construction Program Manager; Charisse Brown - Assistant Principal Resident Services Manager; Jon Gutzmann - Executive Director; Jen Jackson - Human Services Coordinator; Julie Lo - Assistant Housing Manager

Presenter: Jordan LaSota

Interpreters provided: Spanish offered, Hmong

48 residents present

Questions asked:

- 1. Is the capital needs of \$83 million over the next 20 years what the PHA has estimated for all the St. Paul Public Housing units?**

No. The 20 year capital needs estimate of \$83 million is for the units included in RAD conversion; meaning the 16 hi rises and 4 family developments. The PHA's scattered site properties are not included in the \$83 million capital needs assessment.

- 2. Would the Choice Mobility waiting list be determined based on a lottery drawing?**

Yes. The initial waiting list will be determined based on a randomized lottery system. Following creation of the waiting list (after the 2 year eligibility period is up), Choice Mobility vouchers will be administered on a first come, first serve basis.

- 3. If I am already on the Section 8 waiting list, can I still participate in the Choice Mobility program?**

Yes, PBRA residents are allowed to participate in the standard Section 8 and Choice Mobility waiting lists.

- 4. Is Choice Mobility available after a year of residence?**

Eligibility for the Choice Mobility program begins 2 years after signing the PBRA lease.

5. Can I stay at Wilson after the RAD conversion?

Yes, you can stay at Wilson as long as you remain lease compliant.

6. Will my rent go up?

No, your rent will be no more than 30% under current law.

7. Once lottery is drawn for the Choice Mobility program, do I need to reapply or will my name still be on the waiting list?

Your name will still be on the list. The lottery is just to determine the order of residents on the waiting list. Once the waiting list is formed, vouchers will be administered on a first come first served basis.

Capital Needs Assessment Project Summary - Asset Development



Property: AMP 3- Iowa Hi-Rise, Wilson Hi-Rise & Edgerton Hi-

Received for Validation Status Date: 2/22/19 for 2019-061394

Capital Needs Assessment - Executive Summary
Table Below Shows Totals by Need Category Ids for Years 1 through 10

	1	2	3	4	5	6	7	8	9	10	Total
Building Frame & Envelope	\$40,800	\$0	\$0	\$172,760	\$0	\$0	\$0	\$0	\$0	\$0	\$213,560
Interiors-Dwelling Units	\$119,678	\$0	\$204,611	\$0	\$59,098	\$0	\$177,399	\$0	\$0	\$316,518	\$877,305
Life Safety/Fire Protection	\$0	\$0	\$0	\$12,335	\$15,953	\$19,222	\$16,872	\$17,294	\$17,726	\$0	\$99,402
Mech.-Elect.-Plumbing	\$31,290	\$0	\$13,688	\$0	\$0	\$0	\$0	\$42,483	\$23,489	\$45,479	\$156,428
Site Systems	\$40,005	\$0	\$6,145	\$12,074	\$9,504	\$0	\$73,042	\$0	\$0	\$0	\$140,770
Vertical Transportation	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$231,773	\$0	\$224,444	\$197,170	\$25,457	\$78,320	\$39,914	\$237,176	\$41,215	\$361,997	\$1,487,465

Capital Needs Assessment Project Summary - Asset Development



Property: AMP 3- Iowa Hi-Rise, Wilson Hi-Rise & Edgerton Hi-

Received for Validation Status Date: 2/22/19 for 2019-061394

Table Below Shows Totals by Need Category Ids for Years 11 through 20

	11	12	13	14	15	16	17	18	19	20	Total
Building Frame & Envelope	\$656	\$0	\$345,317	\$0	\$0	\$3,266	\$571	\$156	\$0	\$0	\$349,966
Interiors- Dwelling Units	\$144,581	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$144,581
Life Safety/Fire Protection	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Mech.-Elect.-Plumbing	\$43,876	\$22,487	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$66,363
Site Systems	\$0	\$0	\$0	\$0	\$0	\$27,388	\$53,820	\$42,360	\$0	\$0	\$123,568
Vertical Transportation	\$0	\$672,444	\$689,256	\$706,487	\$0	\$0	\$0	\$0	\$0	\$0	\$2,068,187
Total	\$189,114	\$694,931	\$1,034,573	\$706,487	\$0	\$30,654	\$54,390	\$42,516	\$0	\$0	\$2,752,665

Capital Needs Assessment Project Summary - Asset Development



Property: AMP 3- Iowa Hi-Rise, Wilson Hi-Rise & Edgerton Hi-

Received for Validation Status Date: 2/22/19 for 2019-061394

	Cost
Building Frame & Envelope	\$563,525.73
Interiors-Dwelling Units	\$1,021,885.90
Life Safety/Fire Protection	\$99,402.47
Mech.-Elect.-Plumbing	\$222,790.44
Site Systems	\$264,338.38
Vertical Transportation	\$2,068,186.84
Total	\$4,240,129.76

9 FINDINGS/OPINIONS/CONCLUSIONS

The following summarizes the independent conclusions representing EMG's best professional judgment based on information and data available to us during the course of this assignment. Factual information regarding operations, conditions, and test data provided by the Client, owner, or their representative have been assumed to be correct and complete. Additionally, the conclusions presented are based on the conditions that existed at the time of the assessment.

ASTM E 1527-13 Scope Considerations

Adjacent Properties (Section 3.5)

- EMG identified no adjacent properties that are anticipated to have a negative impact on the environmental integrity of the Project. No further action or investigation is recommended regarding the adjacent properties.

Regulatory Review (Section 5.2)

- Based on review of the regulatory database report, the Project is listed on the LUST, UST, Brownfields, Spills, SRS, EMF, Financial Assurance, Tier 2, RCRA Non-Generator, WIMN, FINDS, and ECHO databases for a release of fuel oil from a leaking underground storage tank at the Iowa Hi-Rise location, for the release of fuel oil from an underground storage tank at the Wilson Hi-Rise location due to an overfill, for alleged petroleum contamination at the Wilson Hi-Rise location and for USTs at each of the three Project locations. EMG was provided with documents from the MPCA which states that a comfort letter was requested by Verizon Wireless, who was wanting to build a structure on the property. This was issued based on the fact that there were three USTs located at the site and it was not indicative of a release and therefore, the Brownfields and SRS databases do not represent a recognized environmental condition.
- On-site evaluation and review of available information identified that the LUST incident at the Iowa Hi-Rise location was reported in 1998 and was closed by the Minnesota Pollution Control Agency (MPCA) in 1999. EMG reviewed an Excavation Report which was issued on December 23, 1998 by PEER. PEER stated that the exact source of the release was unknown; however, tank overfill, which may have occurred over the lifetime of the UST, is most likely the source. The release was discovered during the UST removal based on photoionization detector (PID) field screenings. Approximately 40 yards of contaminated soil were removed from the Project and no remaining contamination was left at the site, thus, PEER recommended a file closure. Based on reported release of petroleum product (heating oil) to the subsurface and the removal of the contaminated soils and proper closure of the incident with no property use restrictions, activity use restrictions, and use limitations, institutional controls, or engineering controls, this listing represents an Historic Recognized Environmental Condition (HREC) in connection with the Project and no further action or investigation is recommended.
- Based on review of the regulatory database report, none of the sites listed are anticipated to have an impact on the Project. No further action or investigation is recommended regarding the off-site regulatory review.

Tier I Vapor Encroachment Screening (Section 5.3)

- A VEC does not exist and is not likely to exist at the Project. No further action or investigation is recommended regarding vapor encroachment at the Project.

Historical Review (Section 5.4 and 5.5)

- The review of the historical data available for the Project and surrounding area revealed no evidence that may have led to an environmental impact to the Project. No further action or investigation is recommended regarding historical uses.

Surface Areas (Section 6.3.1)

- No issues associated with surface areas were identified. No further action or investigation is recommended regarding surface areas at the Project.

HUD PHASE I ENVIRONMENTAL SITE ASSESSMENT

AMP 3 - IOWA HI-RISE, WILSON HI-RISE AND EDGERTON HI-RISE
1743 EAST IOWA AVENUE, 1300 WILSON AVENUE AND 1000 EDGERTON STREET
ST. PAUL, MINNESOTA 55106

EMG PROJECT NO.: 127987.17R000-003.356

Storage Tanks (Section 6.3.2 and 6.4.5)

- A total of three underground storage tanks (USTs) and three aboveground storage tanks (ASTs) are located at the Project. Review of available information indicates that the 12,000-gallon diesel UST (Iowa Hi-Rise), 10,000-gallon diesel fuel UST (Wilson Hi-Rise) and 15,000-gallon diesel fuel UST (Edgerton Hi-Rise) are used for the storage of backup fuel for the natural gas-fired boiler units at each respective building. The 100-gallon diesel fuel AST (Iowa Hi-Rise), 500-gallon diesel fuel AST (Wilson Hi-Rise) and 100-gallon diesel fuel AST (Edgerton Hi-Rise) are used for the storage of fuel for each location's emergency generator unit. There was no visual indication of releases from the ASTs. Each of the USTs was of double-walled fiberglass construction with flexible piping with leak detection provided by electronic interstitial monitoring systems. The ASTs and USTs appear to be operated in accordance with current regulatory requirements and are not anticipated to adversely impact the Project. No further action or investigation is recommended regarding storage tanks at the Project.

Operational Activities (Section 6.4.1)

- EMG observed no circumstances of environmental concern associated with the operational activities at the Project. No further action or investigation is recommended regarding operational activities at the Project.

Hazardous Materials/Petroleum Products (Section 6.4.2)

- The Project is involved in the use of hazardous materials and petroleum products in the form of routine janitorial and maintenance supplies, paint, boiler water treatment chemicals, lubricant, floor cleaner, diesel fuel and small quantities of gasoline. These materials appear to be stored appropriately and no further action or investigation is recommended regarding hazardous materials or petroleum products at the Project.

Wastes (Section 6.4.3)

- The Project does not generate, treat, store, or dispose of hazardous, medical, or regulated wastes. Furthermore, the non-hazardous solid and liquid wastes generated at the Project appear to be stored and disposed of properly. No further action or investigation is recommended regarding wastes at the Project.

Polychlorinated Biphenyls (PCBs) (Section 6.4.4)

- EMG identified four utility-owned transformers at the Project (two at the Iowa Hi-Rise location and one at the other two locations) that are labeled as "Non-PCB". This equipment appeared to be in good condition with no evidence of leaks. No further action or investigation is recommended regarding the transformers at the Project.
- The Project contains three trash compactors (one at each location) that use hydraulic fluid. PCB-containing hydraulic fluid has not been manufactured or used since 1979. Therefore, based on the dates of installation (2000s), PCB-containing hydraulic fluid is not likely to be found in the compactor operating systems. No indication of leakage was observed in the areas of this equipment. No further action or investigation is recommended regarding this equipment.

Non-ASTM E 1527-13 Scope and HUD Scope of Work Considerations

Lead-Based Paint (Section 8.1)

- Based on the date of construction (pre January 1, 1978), LBP is likely to have been used at the Project. HUD Guidelines indicate that the property must be tested for LBP following the current HUD guidelines and a copy of test results provided with the initial application. For projects testing positive, compliance with the current HUD regulation must be incorporated into the project plans.

Asbestos-Containing Materials (Section 8.2)

- Based on the date of construction and the planned scope of rehabilitation activities, a comprehensive ACM survey should be conducted on the entire facility. Follow-up actions will be determined based on the results of the survey.

Radon Gas (Section 8.3)

- The Project is located within USEPA Radon Zone 1. Based on the Scope of Work, radon sampling was not conducted as part of this assessment.

HUD PHASE I ENVIRONMENTAL SITE ASSESSMENT

AMP 3 - IOWA HI-RISE, WILSON HI-RISE AND EDGERTON HI-RISE
1743 EAST IOWA AVENUE, 1300 WILSON AVENUE AND 1000 EDGERTON STREET
ST. PAUL, MINNESOTA 55106

EMG PROJECT NO.: 127987.17R000-003.356

Floodplain (Section 8.4)

- The Project is located outside the 100-year and 500-year floodplains. Furthermore, there is no current development within a floodplain, and there is no proposed development within a floodplain. No further action or investigation is recommended regarding floodplains.

Wetlands (Section 8.5)

- No wetland areas are indicated at the Project or adjacent properties. No further action or investigation is recommended regarding wetlands.

Landfills (Section 8.6)

- Based on review of regulatory databases and information provided by the Minnesota Pollution Control Agency, there is an inactive landfill located within 3,000 feet of the Project. Johnson Parkway Dump, an inactive (and unpermitted) landfill is located approximately 400 feet southwest of the Wilson Hi-Rise Project location. Additional information regarding the landfill is noted in the **Regulatory Review** discussion. Based on the distance from the Project and inactive nature of the facility, no further action or investigation is recommended regarding landfills.

Sole Source Aquifer Recharge Area (Section 8.7)

- Based on review of the Designated Sole Source Aquifers Nationally Map, published by the United States Environmental Protection Agency (USEPA), the Project is not located in an area with a sole source aquifer. No further action or investigation is recommended regarding sole source aquifers.

Coastal Barriers (Section 8.8)

- Based on the review of the USFWS Coastal Barrier Resources System Mapper, the Project is not located within a designated coastal barrier as established by the U.S. Congress through the Coastal Barrier Improvement Act. No further action or investigation is recommended regarding coastal barriers.

Farmlands Protection (Section 8.9)

- The Farmlands Protection Factor was not addressed based upon the fact that the project is based on the moderate rehabilitation of an existing property that is not used for agricultural purposes.

Coastal Zone Management (Section 8.10)

- The Coastal Management Zone Factor was not addressed based upon the fact that the project will not include new construction or ground disturbance.

Endangered or Threatened Species or Habitat (Section 8.11)

- The Project will involve new construction ground disturbance. EMG has reviewed information on the US Fish and Wildlife Service mapper and the Minnesota Natural Heritage Program to determine whether any federally-listed threatened or endangered species, or their habitat may exist on or in close proximity the Project.

Historic Preservation (Section 8.12)

- The scope of the planned renovations does not meet the substantial rehabilitation threshold, and there are no new construction plans. Therefore under 36 CFR 800.3(a)(1), no further consultation is required.

Noise (Section 8.13)

- The Iowa Hi-Rise facility is not located within 15 miles of a military airport or within 3,000 feet of a railroad. However, this facility is located within 1,000 feet of two busy roads and within 5 miles of a civil airport. The busy roads, Larpenteur Avenue East and White Bear Avenue North, are located approximately 650 feet north and 170 feet east of the facility, respectively. St. Paul Downtown Airport is located approximately 3.63 miles southwest of the facility.
- The Wilson Hi-Rise facility is not located within 15 miles of a military airport or within 3,000 feet of a railroad. However, this facility is located within 1,000 feet of a highway and within 5 miles of a civil airport. Interstate 94 is located approximately 80 feet south of the facility. St. Paul Downtown Airport is located approximately 1.05 miles southwest of the facility.

HUD PHASE I ENVIRONMENTAL SITE ASSESSMENT

AMP 3 - IOWA HI-RISE, WILSON HI-RISE AND EDGERTON HI-RISE
1743 EAST IOWA AVENUE, 1300 WILSON AVENUE AND 1000 EDGERTON STREET
ST. PAUL, MINNESOTA 55106

EMG PROJECT NO.: 127987.17R000-003.356

- The Edgerton Hi-Rise facility is not located within 1,000 feet of a busy road or highway, or within 15 miles of a military airport. However, this facility is located within 3,000 feet of a railroad and within 5 miles of a civil airport. Union Pacific Railway tracks are located approximately 2,030 feet south of the facility. St. Paul Downtown Airport is located approximately 1.95 miles south-southeast of the facility.
- There is intervening development between the Project facilities and the identified noise sources, which is anticipated to mitigate the noise from these sources. Additionally, no excessive noise was noted at the Project facilities. Furthermore, the Project is being conducted for moderate rehabilitation of the existing improvements, and will not involve new construction or substantial rehabilitation. Based on these factors, no further action or investigation is recommended regarding noise at this time.

Rail Lines (Section 8.14)

- There are no rights-of-way for surface-level railroads within 100 feet of the Project boundary. No further action or investigation is recommended regarding rail lines.

Explosive or Flammable Hazards (Section 8.15)

- An explosive/flammable hazard is located at the Project. The explosive/flammable hazard includes a 500-gallon diesel fuel AST, which is located approximately 100 feet south of the on-site building. According to the HUD Guidebook titled "Siting of HUD-Assisted Projects Near Hazardous Facilities, Acceptable Separation Distances from Explosive and Flammable Hazards," the Acceptable Separation Distance (ASD) for the tank at the Wilson Hi-Rise facility is approximately 37 feet from buildings and 207 feet from people. According to HUD guidelines for projects to be refinanced, purchased, and with minor rehabilitation, HUD will qualitatively evaluate the risks associated with proximity to hazardous facilities. Based on the fact that these are existing facilities, the property transaction is a refinance with moderate rehabilitation, and the on-site AST is a function of the facilities considered to be "standard," not "extraordinary," per HUD Guidelines mitigation is not necessary.

Natural Gas or Petroleum Pipelines (Section 8.16)

- Visual observations did not identify any surface markings indicating the existence of natural gas or petroleum pipelines at the Project or adjacent properties. No further action or investigation is recommended regarding Natural Gas or Petroleum Pipelines.

High Voltage Power Transmission or Other Towers (Section 8.17)

- The on-site buildings are not located within the easement of any overhead high voltage transmission line. In addition, the on-site buildings are also not located within the engineered fall distance of any high voltage power transmission, radio antennae, satellite, cellular, or other towers. No further action or investigation is recommended regarding high voltage transmission or other towers.

Airport Hazards (Section 8.18)

- The Project is not located within 3,000 feet from the end of a civil airport runway or 2 ½ miles from the end of a runway at a military airfield. No further action or investigation is recommended regarding airport hazards.

9.1 RECOMMENDATIONS

The following additional actions are recommended:

- HUD Guidelines indicate that the property must be tested for lead-based paint (LBP) following the current HUD guidelines and a copy of test results provided with the initial application.
- HUD Guidelines indicate that the property must be tested for asbestos containing materials following the current HUD guidelines and a copy of test results provided with the initial application.

Sources and Uses Report

RCC Exhibit B

PHA Name Public Housing Agency of the City of St Paul
 PIC Number MN001000003
 Transaction Log Last Modified: 02/22/2019

Property Name EDGERTON HI-RISE

Sources	
Hard Debt	\$0.00
Soft Debt	\$0.00
Grants	\$1,940,728.00
Public Housing Operating Reserves	\$1,425,728.00
Public Housing Capital Funds (inc DDTF)	\$515,000.00
Equity	\$0.00

Uses	
Acquisition Costs	\$0.00
Acquisition Land and Buildings	
Payoff Existing Loans and Payables	
Other Aquisition Costs	
Hard Costs	\$100,000.00
Demolition	
Construction/Rehabilitation	\$100,000.00
General Requirements/Overhead/Profit	
Construction/Rehabilitation Contingency	
Builder's Risk Insurance	
Relocation Costs	
Soft Costs	\$0.00
Architectural Design Fee (Plans & Specs)	
Construction Management/Budget Planning Fee	
Engineering Fee	
Feasibility Studies	
Environmental Reports	
Appraisal/Market Study	
Accounting	
Survey	
eCNA Tool	
Title Insurance/Exam Fee, Closing Escrow	
Organizational Costs	
Recordation Fee	
Borrower's Legal Counsel	
Lender's Legal Counsel	
Consultants	
Other Professional Fees	
Other Loan Fees	
FHA Fees (MIP, Application, Inspection)	
Tax Credit Financing Fees	
Prepayment Penalty/Premium	
Payables	
Construction Interest (Not Deferred)	
Construction Loan Fees	
Bond Issuance Cost and Fees	
Permits	
Investor's Legal Counsel	
Bond Legal Counsel	
Pernanent Financing Fees	
Furniture, Fixtures & Equipment	
Marketing & Lease Up	
Reserves	\$1,840,728.00
Initial Deposit to Replacement Reserve	\$415,000.00
Initial Operating Deficit Escrow	
Operating Reserve	\$1,425,728.00
Tax and Insurance Escrow	
Lease-Up Reserve	
Other Reserves:	
Developer Fees	

TOTAL SOURCES: \$1,940,728.00

TOTAL USES: \$1,940,728.00

Note to all applicants/respondents: This form was developed with Nuance, the official HUD software for the creation of HUD forms. HUD has made available instructions for downloading a free installation of a Nuance reader that allows the user to fill-in and save this form in Nuance. Please see <http://portal.hud.gov/hudportal/documents/huddoc?id=nuancereaderinstall.pdf> for the instructions. Using Nuance software is the only means of completing this form.

Affirmative Fair Housing Marketing Plan (AFHMP) - Multifamily Housing

**U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity**

OMB Approval No. 2529-0013
(exp. 1/31/2021)

1a. Project Name & Address (including City, County, State & Zip Code) Project 3A Edgerton Hi-Rise 1000 Edgerton St. Saint Paul Ramsey County MN 55130	1b. Project Contract Number MN001000003	1c. No. of Units 221
1d. Census Tract 27123031000, Ramsey, Minnesota		
1e. Housing/Expanded Housing Market Area Housing Market Area: Ramsey County Expanded Housing Market Area: Minneapolis-St. Paul-Bloomington, MN-WI		

1f. Managing Agent Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

1g. Application/Owner/Developer Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

Public Housing Agency of the City of Saint Paul
 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-298-5664, Email:

1h. Entity Responsible for Marketing (check all that apply)

Owner
 Agent
 Other (specify) _____

Position, Name (if known), Address (including City, County, State & Zip Code), Telephone Number & Email Address

Lisa Feidler, Rental Administrator, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 300, St. Paul, MN 55102, Phone: 651-298-5111, Email: lisa.feidler@stpha.org

1i. To whom should approval and other correspondence concerning this AFHMP be sent? Indicate Name, Address (including City, State & Zip Code), Telephone Number & E-Mail Address.

Al Hester, Housing Policy Director, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-292-6173, Email: al.hester@stpha.org

2a. Affirmative Fair Housing Marketing Plan

Plan Type Date of the First Approved AFHMP:

Reason(s) for current update:

2b. HUD-Approved Occupancy of the Project (check all that apply)

Elderly
 Family
 Mixed (Elderly/Disabled)
 Disabled

2c. Date of Initial Occupancy

01/31/1974

2d. Advertising Start Date

Advertising must begin *at least* 90 days prior to initial or renewed occupancy for new construction and substantial rehabilitation projects.

Date advertising began or will begin

For existing projects, select below the reason advertising will be used:

To fill existing unit vacancies
 To place applicants on a waiting list (which currently has individuals)
 To reopen a closed waiting list (which currently has individuals)

Worksheet 1: Determining Demographic Groups Least Likely to Apply for Housing Opportunities
(See AFHMP, Block 3b)

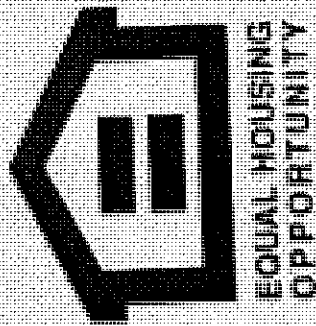
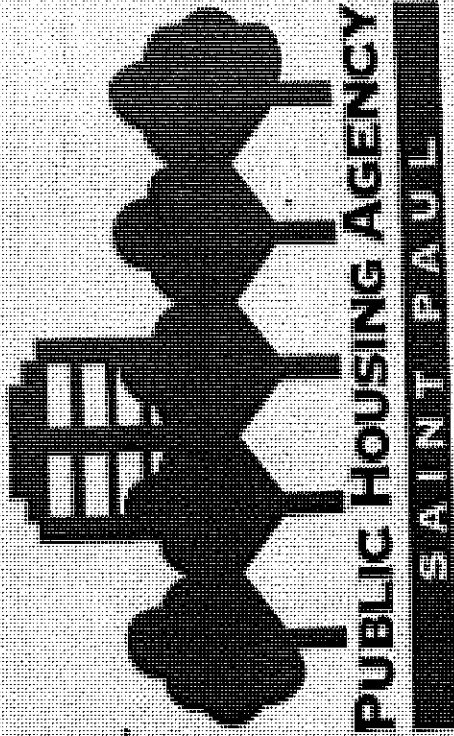
In the respective columns below, indicate the percentage of demographic groups among the project's residents, current project applicant data, census tract, housing market area, and expanded housing market area (See instructions to Block 1e). If you are a new construction or substantial rehabilitation project and do not have residents or project applicant data, only report information for census tract, housing market area, and expanded market area. The purpose of this information is to identify any under-representation of certain demographic groups in terms of race, color, national origin, religion, sex, familial status, or disability. If there is significant under-representation of any demographic group among project residents or current applicants in relation to the housing/expanded housing market area, then targeted outreach and marketing should be directed towards these individuals least likely to apply. Please indicate under-represented groups in Block 3b of the AFHMP. **Please attach maps showing both the housing market area and the expanded housing market area.** See Maps in Exhibit C

Demographic Characteristics	Project's Residents	Project's Applicant Data	Census Tract	Housing Market Area	Expanded Housing Market Area
% White	34.80	23.30	36.21	68.34	80.28
% Black or African American	26.80	57.90	8.38	11.21	7.77
% Hispanic or Latino	4.00	6.00	19.87	7.33	5.61
% Asian	36.20	10.20	28.13	13.59	6.22
% American Indian or Alaskan Native	0.40	2.90	8.54	0.64	0.58
% Native Hawaiian or Pacific Islander	0.40	0.40	0	0.03	0.03
% Persons with Disabilities	86.60		11.03	11.47	9.61
% Families with Children under the age of 18	0.40		38.82	27.68	30.57
Other (specify)					

Worksheet 2: Establishing a Residency Preference Area (See AFHMP, Block 4a)

Complete this Worksheet if you wish to continue, revise, or add a residency preference, which is a preference for admission of persons who reside or work in a specified geographic area (see 24 CFR 5.655(c)(1)(ii)). If a residency preference is utilized, the preference must be in accordance with the non-discrimination and equal opportunity requirements contained in 24 CFR 5.105(a). This Worksheet will help show how the percentage of the population in the residency preference area compares to the demographics of the project's residents, applicant data, census tract, housing market area, and expanded housing market area. **Please attach a map clearly delineating the residency preference geographical area. See Map in Exhibit D**

Demographic Characteristics	Project's Residents (as determined in Worksheet 1)	Project's Applicant Data (as determined in Worksheet 1)	Census Tract (as determined in Worksheet 1)	Housing Market Area (as determined in Worksheet 1)	Expanded Housing Market Area (as determined in Worksheet 1)	Residency Preference Area (if applicable)
% White	34.80	23.30	36.21	68.34	80.28	54.2
% Black or African American	26.80	57.90	8.38	11.21	7.77	15.1
% Hispanic or Latino	4.00	6.00	19.87	7.33	5.61	9.5
% Asian	36.20	10.20	28.13	13.59	6.22	16.5
% American Indian or Alaskan Native	0.40	2.90	8.54	0.64	0.58	0.6
% Native Hawaiian or Pacific Islander	0.40	0.40	0	0.03	0.03	0.0
% Persons with Disabilities	86.60		11.03	11.47	9.61	
% Families with Children under the age of 18	0.40		38.82	27.68	30.57	
Other (specify)						



Edgerton Hi-Rise

Owned and managed by

St. Paul Public Housing Agency

For more information, visit www.stpha.org.

Note to all applicants/respondents: This form was developed with Nuance, the official HUD software for the creation of HUD forms. HUD has made available instructions for downloading a free installation of a Nuance reader that allows the user to fill-in and save this form in Nuance. Please see <http://portal.hud.gov/hudportal/documents/huddoc?id=nuancereaderinstall.pdf> for the instructions. Using Nuance software is the only means of completing this form.

Affirmative Fair Housing Marketing Plan (AFHMP) - Multifamily Housing

**U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity**

OMB Approval No. 2529-0013
(exp. 1/31/2021)

1a. Project Name & Address (including City, County, State & Zip Code) Project 3B Iowa Hi-Rise 1743 East Iowa St Saint Paul Ramsey County MN 55106	1b. Project Contract Number MN001000003	1c. No. of Units 148
1d. Census Tract 27123030703, Ramsey, Minnesota		
1e. Housing/Expanded Housing Market Area Housing Market Area: Ramsey County Expanded Housing Market Area: Minneapolis-St. Paul-Bloomington, MN-WI		

1f. Managing Agent Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

1g. Application/Owner/Developer Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

Public Housing Agency of the City of Saint Paul
 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-298-5664, Email:

1h. Entity Responsible for Marketing (check all that apply)

Owner
 Agent
 Other (specify) _____

Position, Name (if known), Address (including City, County, State & Zip Code), Telephone Number & Email Address

Lisa Feidler, Rental Administrator, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 300, St. Paul, MN 55102, Phone: 651-298-5111, Email: lisa.feidler@stpha.org

1i. To whom should approval and other correspondence concerning this AFHMP be sent? Indicate Name, Address (including City, State & Zip Code), Telephone Number & E-Mail Address.

Al Hester, Housing Policy Director, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-292-6173, Email: al.hester@stpha.org

2a. Affirmative Fair Housing Marketing Plan

Plan Type Date of the First Approved AFHMP:

Reason(s) for current update:

2b. HUD-Approved Occupancy of the Project (check all that apply)

Elderly
 Family
 Mixed (Elderly/Disabled)
 Disabled

2c. Date of Initial Occupancy

08/01/1970

2d. Advertising Start Date

Advertising must begin *at least* 90 days prior to initial or renewed occupancy for new construction and substantial rehabilitation projects.

Date advertising began or will begin

For existing projects, select below the reason advertising will be used:

To fill existing unit vacancies
 To place applicants on a waiting list (which currently has individuals)
 To reopen a closed waiting list (which currently has individuals)

Worksheet 1: Determining Demographic Groups Least Likely to Apply for Housing Opportunities
(See AFHMP, Block 3b)

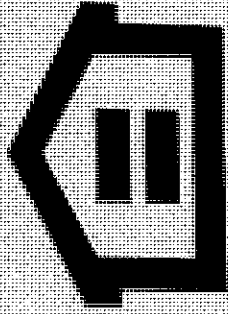
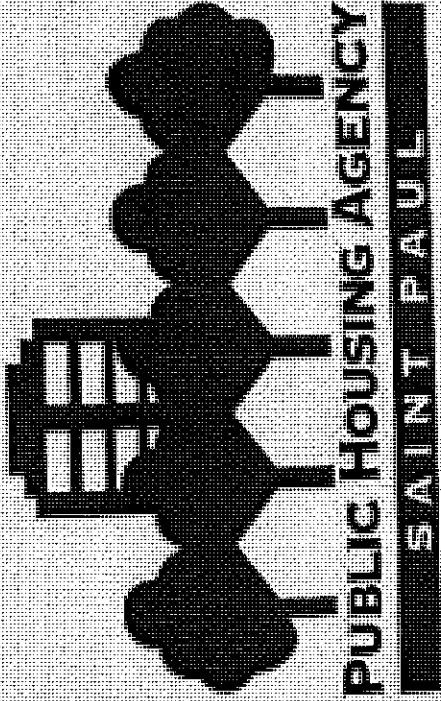
In the respective columns below, indicate the percentage of demographic groups among the project's residents, current project applicant data, census tract, housing market area, and expanded housing market area (See instructions to Block 1e). If you are a new construction or substantial rehabilitation project and do not have residents or project applicant data, only report information for census tract, housing market area, and expanded market area. The purpose of this information is to identify any under-representation of certain demographic groups in terms of race, color, national origin, religion, sex, familial status, or disability. If there is significant under-representation of any demographic group among project residents or current applicants in relation to the housing/expanded housing market area, then targeted outreach and marketing should be directed towards these individuals least likely to apply. Please indicate under-represented groups in Block 3b of the AFHMP. **Please attach maps showing both the housing market area and the expanded housing market area.** See Maps in Exhibit C

Demographic Characteristics	Project's Residents	Project's Applicant Data	Census Tract	Housing Market Area	Expanded Housing Market Area
% White	78.00	23.30	51.71	68.34	80.28
% Black or African American	16.70	57.90	5.42	11.21	7.77
% Hispanic or Latino	5.30	6.00	5.9	7.33	5.61
% Asian	4.00	10.20	33.84	13.59	6.22
% American Indian or Alaskan Native	0.70	2.90	0.03	0.64	0.58
% Native Hawaiian or Pacific Islander	0.00	0.40	0	0.03	0.03
% Persons with Disabilities	75.30		11.78	11.47	9.61
% Families with Children under the age of 18	0.00		39.5	27.68	30.57
Other (specify)					

Worksheet 2: Establishing a Residency Preference Area (See AFHMP, Block 4a)

Complete this Worksheet if you wish to continue, revise, or add a residency preference, which is a preference for admission of persons who reside or work in a specified geographic area (see 24 CFR 5.655(c)(1)(ii)). If a residency preference is utilized, the preference must be in accordance with the non-discrimination and equal opportunity requirements contained in 24 CFR 5.105(a). This Worksheet will help show how the percentage of the population in the residency preference area compares to the demographics of the project's residents, applicant data, census tract, housing market area, and expanded housing market area. **Please attach a map clearly delineating the residency preference geographical area. See Map in Exhibit D**

Demographic Characteristics	Project's Residents (as determined in Worksheet 1)	Project's Applicant Data (as determined in Worksheet 1)	Census Tract (as determined in Worksheet 1)	Housing Market Area (as determined in Worksheet 1)	Expanded Housing Market Area (as determined in Worksheet 1)	Residency Preference Area (if applicable)
% White	78.00	23.30	51.71	68.34	80.28	54.2
% Black or African American	16.70	57.90	5.42	11.21	7.77	15.1
% Hispanic or Latino	5.30	6.00	5.9	7.33	5.61	9.5
% Asian	4.00	10.20	33.84	13.59	6.22	16.5
% American Indian or Alaskan Native	0.70	2.90	0.03	0.64	0.58	0.6
% Native Hawaiian or Pacific Islander	0.00	0.40	0	0.03	0.03	0.0
% Persons with Disabilities	75.30		11.78	11.47	9.61	
% Families with Children under the age of 18	0.00		39.5	27.68	30.57	
Other (specify)						



EQUAL HOUSING
OPPORTUNITY

Iowa Hi-Rise

Owned and managed by

St. Paul Public Housing Agency

For more information, visit www.stpha.org.

Note to all applicants/respondents: This form was developed with Nuance, the official HUD software for the creation of HUD forms. HUD has made available instructions for downloading a free installation of a Nuance reader that allows the user to fill-in and save this form in Nuance. Please see <http://portal.hud.gov/hudportal/documents/huddoc?id=nuancereaderinstall.pdf> for the instructions. Using Nuance software is the only means of completing this form.

Affirmative Fair Housing Marketing Plan (AFHMP) - Multifamily Housing

**U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity**

OMB Approval No. 2529-0013
(exp. 1/31/2021)

1a. Project Name & Address (including City, County, State & Zip Code) Project 3C Wilson Hi-Rise 1300 Wilson Ave Saint Paul Ramsey County MN 55106	1b. Project Contract Number MN001000003	1c. No. of Units 187
1d. Census Tract 27123034601, Ramsey, Minnesota		
1e. Housing/Expanded Housing Market Area Housing Market Area: Ramsey County Expanded Housing Market Area: Minneapolis-St. Paul-Bloomington, MN-WI		

1f. Managing Agent Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

1g. Application/Owner/Developer Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

Public Housing Agency of the City of Saint Paul
 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-298-5664, Email:

1h. Entity Responsible for Marketing (check all that apply)

Owner
 Agent
 Other (specify) _____

Position, Name (if known), Address (including City, County, State & Zip Code), Telephone Number & Email Address

Lisa Feidler, Rental Administrator, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 300, St. Paul, MN 55102, Phone: 651-298-5111, Email: lisa.feidler@stpha.org

1i. To whom should approval and other correspondence concerning this AFHMP be sent? Indicate Name, Address (including City, State & Zip Code), Telephone Number & E-Mail Address.

Al Hester, Housing Policy Director, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-292-6173, Email: al.hester@stpha.org

2a. Affirmative Fair Housing Marketing Plan

Plan Type Date of the First Approved AFHMP:

Reason(s) for current update:

2b. HUD-Approved Occupancy of the Project (check all that apply)

Elderly
 Family
 Mixed (Elderly/Disabled)
 Disabled

2c. Date of Initial Occupancy

09/01/1969

2d. Advertising Start Date

Advertising must begin *at least* 90 days prior to initial or renewed occupancy for new construction and substantial rehabilitation projects.

Date advertising began or will begin

For existing projects, select below the reason advertising will be used:

To fill existing unit vacancies
 To place applicants on a waiting list (which currently has individuals)
 To reopen a closed waiting list (which currently has individuals)

**Worksheet 1: Determining Demographic Groups Least Likely to Apply for Housing Opportunities
(See AFHMP, Block 3b)**

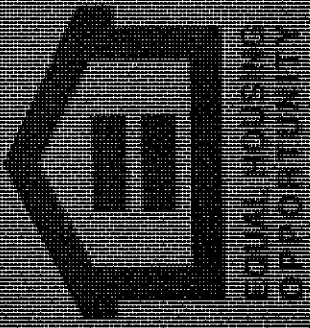
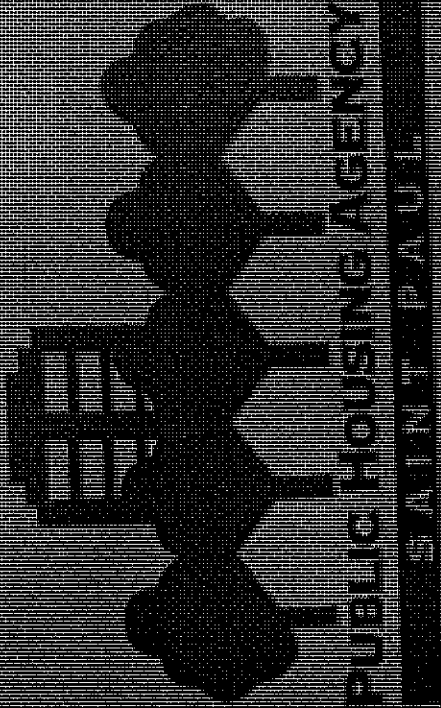
In the respective columns below, indicate the percentage of demographic groups among the project's residents, current project applicant data, census tract, housing market area, and expanded housing market area (See instructions to Block 1e). If you are a new construction or substantial rehabilitation project and do not have residents or project applicant data, only report information for census tract, housing market area, and expanded market area. The purpose of this information is to identify any under-representation of certain demographic groups in terms of race, color, national origin, religion, sex, familial status, or disability. If there is significant under-representation of any demographic group among project residents or current applicants in relation to the housing/expanded housing market area, then targeted outreach and marketing should be directed towards these individuals least likely to apply. Please indicate under-represented groups in Block 3b of the AFHMP. **Please attach maps showing both the housing market area and the expanded housing market area.** See Maps in Exhibit C

Demographic Characteristics	Project's Residents	Project's Applicant Data	Census Tract	Housing Market Area	Expanded Housing Market Area
% White	49.50	23.30	49.26	68.34	80.28
% Black or African American	30.40	57.90	12.68	11.21	7.77
% Hispanic or Latino	5.20	6.00	11.57	7.33	5.61
% Asian	19.60	10.20	32.31	13.59	6.22
% American Indian or Alaskan Native	0.50	2.90	0.42	0.64	0.58
% Native Hawaiian or Pacific Islander	0.00	0.40	0	0.03	0.03
% Persons with Disabilities	85.60	N/A	19.68	11.47	9.61
% Families with Children under the age of 18	0.0	N/A	25.69	27.68	30.57
Other (specify)					

Worksheet 2: Establishing a Residency Preference Area (See AFHMP, Block 4a)

Complete this Worksheet if you wish to continue, revise, or add a residency preference, which is a preference for admission of persons who reside or work in a specified geographic area (see 24 CFR 5.655(c)(1)(ii)). If a residency preference is utilized, the preference must be in accordance with the non-discrimination and equal opportunity requirements contained in 24 CFR 5.105(a). This Worksheet will help show how the percentage of the population in the residency preference area compares to the demographics of the project's residents, applicant data, census tract, housing market area, and expanded housing market area. **Please attach a map clearly delineating the residency preference geographical area. See Map in Exhibit D**

Demographic Characteristics	Project's Residents (as determined in Worksheet 1)	Project's Applicant Data (as determined in Worksheet 1)	Census Tract (as determined in Worksheet 1)	Housing Market Area (as determined in Worksheet 1)	Expanded Housing Market Area (as determined in Worksheet 1)	Residency Preference Area (if applicable)
% White	49.50	23.30	51.71	68.34	80.28	54.2
% Black or African American	30.40	57.90	5.42	11.21	7.77	15.1
% Hispanic or Latino	5.20	6.00	5.9	7.33	5.61	9.5
% Asian	19.60	10.20	33.84	13.59	6.22	16.5
% American Indian or Alaskan Native	0.50	2.90	0.03	0.64	0.58	0.6
% Native Hawaiian or Pacific Islander	0	0.40	0	0.03	0.03	0.0
% Persons with Disabilities	85.60	N/A	11.78	11.47	9.61	
% Families with Children under the age of 18	0	N/A	39.5	27.68	30.57	
Other (specify)						



Wilson Hi-Rise

Owned and managed by

St. Paul Public Housing Agency

For more information, visit www.sppha.org

RAD FHEO Accessibility and Relocation Plan Checklist

The following checklist is required to be submitted to the RAD Transaction Manager prior to, or concurrent with, submission of the Financing Plan.

PHA Name: Public Housing Agency of the City of St Paul PHA Code: MN001

PIC Project Number: MN001000003 Total Number of Units: 556

Proposed Number of Units to be Converted: 556

PHA Contact Person: Jon Gutzmann Email: jon.gutzmann@stpha.org Phone: 651-298-5664

Date Completed: February 19, 2019

Section I: Threshold Questions

Please check the appropriate box for the following threshold questions:

Question	Yes	No
Does the project involve new construction or substantial alteration (i.e. alterations that involve a project that has 15 or more units and the cost of the alterations is 75 percent or more of the replacement cost of the completed facility (see 24 CFR 8.23)?		X
Will the conversion of assistance result in off-site temporary relocation for any resident that will last for more than 60 days or include the transfer of assistance to another site?		X

If you answered no to both of the above questions, please skip the remaining sections of this checklist and sign the bottom of the form. In all other cases, please complete the relevant section of the checklist. For example, if you answered yes to the first question, please complete Section II, Accessibility.

RAD FHEO Accessibility and Relocation Plan Checklist

Section II: Accessibility

- a. Please describe how the conversion of assistance will impact accessibility. Additionally, please indicate the number of units to be converted and the units that will be accessible.

--

- b. Please provide the following waiting list and occupancy data for accessible units. If the units are currently vacant, please provide the data for the most recent occupants of the project.

Bedroom Size	0	1	2	3	4	5	Other	Total
1. Number of persons on waiting list who have requested mobility accessible units								
2. Number of persons on waiting list who have requested vision and/or hearing accessible units								
3. Number of mobility accessible units occupied by tenants with disabilities who require the features of the unit								
4. Number of hearing/vision accessible units occupied by tenants with disabilities who require the features of the unit								

- c. Please provide the distribution of all wheelchair and other accessible units that will be available in the project after RAD conversion.

Bedroom Size	0	1	2	3	4	5	Other	Total
1. All units								
2. Total units with project-based rental assistance								
3. Mobility accessible units								
4. Vision and/or Hearing accessible units								
*5. (Total Accessible Units)								

Section III: Relocation Plan

- a. Please explain any plans for the relocation of current residents, including the number of residents that will need to relocate, whether the relocation is temporary or permanent and, if temporary, the expected duration of the relocation, the type and location (including census tract) of the

RAD FHEO Accessibility and Relocation Plan Checklist

replacement housing, how the housing qualifies as a comparable unit as defined by the URA and 49 CFR 24.2(a)(6), and the method of determining which families will be subject to temporary relocation in excess of twelve months.

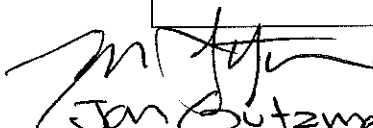
- b. List the civil rights characteristics (race, national origin, familial status, and/or disability, etc.) of the residents to be transferred off-site for greater than 60 days or permanently relocated due to a transfer of assistance, as a result of the proposed conversion

White	American American	Asian	Hispanic	American Indian and Alaska Native	Native Hawaiian and Other Pacific Islander	Other race, Families with Children, Disabled Individuals, etc.

Please describe :

- c. The type of housing counseling or services provided to affected families.

- d. Describe the likely housing market areas/communities where tenants will relocate through HCV assistance or other HUD assistance programs, including whether they are relocated to an area of higher opportunity, areas (e.g., areas with better schools, employment, transportation opportunities), and the extent of improved housing choices and opportunities under the relocation plan.”



Jon Gutzyman Name/Title
Executive Director

02/21/2019 Date

The signature above indicates that (1) I am legally authorized to represent the agency in this matter, (2) all information provided in this checklist is true and accurate, (3) no resident shall be permanently and involuntarily relocated as a result of any conversion action associated with RAD, (4) the PHA will maintain compliance with Section 504 of the Rehabilitation Act of 1973, (5) any

RAD FHEO Accessibility and Relocation Plan Checklist

relocation lasting under 60 days shall comply with all civil rights and fair housing requirements, including Section 504 of the Rehabilitation Act of 1973, (6) any relocation performed shall comply with Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA) and its implementing regulations (49 CFR Part 24) and shall comply with the RAD Relocation Notice (PIH Notice 2014-17 or successor guidance), and (7) if the proposed relocation was to be for less than 60 days and something changes requiring a period of temporary relocation longer than 60 days, I shall fill out this form again with the additional details.

First American Title Insurance Company

701 Xenia Avenue South, Ste 450
 Golden Valley, MN 55416
 (763)852-3800
 (877)483-0310
 mproduction@firstam.com

TITLE REPORT

APPARENT OWNER(S): Public Housing Agency of the City of Saint Paul, a Minnesota Corporation

LEGAL DESCRIPTION OF PROPERTY: Lots 1, 2, 3, 26, 27, 28, Block 2, Lindley Heights, and that part of the adjoining alley, vacated, lying between the extensions across said alley of the East line of said Block 2 and the West line of said Lots 3 and 26, and that part of the West Half of adjoining English Street, vacated, lying between the extensions across said street of the North line of said Lot 1 and the South line of said Lot 28. Ramsey County, Minnesota.

AND

Lots 8, 9, 10, 11, 12, 13, and 14, Joy's East End Addition, according to the plat thereof on file and of record in the Office of the Register of Deeds within and for said County, together with the Easterly one-half (1/2) of vacated English Street lying between the Northerly right-of-way line of Wakefield Avenue and the Southerly right-of-way line of Wilson Avenue and that part of the East-West public alley in said Joy's East End Addition lying between Lots 11 and 12, all of which accrue thereto by law, Ramsey County, Minnesota.

PROPERTY IS: Abstract and Torrens - Certificate of Title 299069 PROPERTY.

The following documents have been filed for record in the Office of the Ramsey County Recorder (See copies attached hereto):

DOCUMENT NUMBER

A 2182762
 T 710776
 T 440817
 T 539284
 T 557412
 T 656457
 T 1150150
 T 2509588

TYPE OF INSTRUMENT

Quit Claim Deed
 Quit Claim Deed
 Easement
 Trust Document
 Notice of Lis Pendens
 Final Certificate
 Site Lease Agreement
 Memorandum of Agreement - Lease

T 2613361 and A A04710584
 A 1732565
 A 2984510

Declaration
 Resolution
 Site Lease Agreement

Further certifies:

1. That there are no unsatisfied judgments docketed in District Court, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None

2. That there are no Bankruptcy proceedings initiated, or no unsatisfied Notices of Federal, State or County Tax Liens, filed in the office of County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None

- o Note: The Bankruptcy searches are limited to parties that held an interest of record in the land during the preceding two years from the date of this Certificate.
- o Note: The Bankruptcy searches do not reflect dismissals, discharges or other disposition after the initial filing of the bankruptcy petition, which information must be obtained from the bankruptcy court.
- o Note: The Federal Tax Lien searches have been extended to cover the period of time commencing eleven years prior to the date of this Certificate.

3. That there are no unsatisfied Federal Court Judgment Liens in favor of the United States or a re-filing of any said lien if found, filed in the office of the County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below for the period commencing 20 years preceding the date of this Certificate and up to the "To Date" opposite their respective names, except as follows: None

4. For properties located in Hennepin, Ramsey, St. Louis or Ottertail Counties:

No unsatisfied judgments were docketed in United States District Court, District of Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows:None

Name Searched:	From Date:	To Date:
Public Housing Agency of the City of Saint Paul, a Minnesota Corporation	September 6, 2007	September 6, 2018

- o Note: Dates are as of 7:00 A.M.
- o Note: There has been no search conducted in the Office of the Clerk of the United States Bankruptcy, District of Minnesota, unless separately attached hereto. A search for Bankruptcy proceedings in said office will only be conducted if there has been a foreclosure, cancellation of contract for deed, decree issued in marriage dissolution proceeding or other involuntary transfer of the land under examination within the two years preceding the date of certification.

Note: Names listed above are full given names as shown of record. Where an individual is identified of record by variation in his, her, or its name searches have been made as to all such names appearing of record. Searches performed include idem sonans names, common abbreviations, accepted derivatives and nicknames. However no search is made as to any name having a middle initial different from that shown hereon.

TAX INFORMATION:

The County Tax Records indicate that the real estate taxes are:

Taxes currently due and payable in **2018**

Amount: \$ **6,761.92** are Half Paid / Exempt Prop. Owned By Municipals

PIN: **33.29.22.41.0026**

Homestead or non-homestead: **Exempt Properties**

Delinquent taxes: **None**

Address: **1300 Wilson Avenue, St Paul, MN**

Estimated Market Value: \$ **11,404,300.00**

NO CERTIFICATION IS GIVEN AS TO MARKETABILITY OR STATUS OF TITLE.

Limitation of Liability for Informational Report

IMPORTANT - READ CAREFULLY: THIS REPORT IS NOT AN INSURED PRODUCT OR SERVICE OR A REPRESENTATION OF THE CONDITION OF TITLE TO REAL PROPERTY. IT IS NOT AN ABSTRACT, LEGAL OPINION, OPINION OF TITLE, TITLE INSURANCE COMMITMENT OR PRELIMINARY REPORT, OR ANY FORM OF TITLE INSURANCE OR GUARANTY. THIS REPORT IS ISSUED EXCLUSIVELY FOR THE BENEFIT OF THE APPLICANT THEREFOR, AND MAY NOT BE USED OR RELIED UPON BY ANY OTHER PERSON. THIS REPORT MAY NOT BE REPRODUCED IN ANY MANNER WITHOUT FIRST AMERICAN'S PRIOR WRITTEN CONSENT. FIRST AMERICAN DOES NOT REPRESENT OR WARRANT THAT THE INFORMATION HEREIN IS COMPLETE OR FREE FROM ERROR, AND THE INFORMATION HEREIN IS PROVIDED WITHOUT ANY WARRANTIES OF ANY KIND, AS-IS, AND WITH ALL FAULTS. AS A MATERIAL PART OF THE CONSIDERATION GIVEN IN EXCHANGE FOR THE ISSUANCE OF THIS REPORT, RECIPIENT AGREES THAT FIRST AMERICAN'S SOLE LIABILITY FOR ANY LOSS OR DAMAGE CAUSED BY AN ERROR OR OMISSION DUE TO INACCURATE INFORMATION OR NEGLIGENCE IN PREPARING THIS REPORT SHALL BE LIMITED TO THE FEE CHARGED FOR THE REPORT. RECIPIENT ACCEPTS THIS REPORT WITH THIS LIMITATION AND AGREES THAT FIRST AMERICAN WOULD NOT HAVE ISSUED THIS REPORT BUT FOR THE LIMITATION OF LIABILITY DESCRIBED ABOVE. FIRST AMERICAN MAKES NO REPRESENTATION OR WARRANTY AS TO THE LEGALITY OR PROPRIETY OF RECIPIENT'S USE OF THE INFORMATION HEREIN.

Dated at Ramsey County, Minnesota, this 6th day of September, 2018 at 7:00 A.M.

File No. 1502824

For: The exclusive use of: St. Paul Public Housing Authority

First American Title Insurance Company

701 Xenia Avenue South, Ste 450
 Golden Valley, MN 55416
 (763)852-3800
 (877)483-0310
 mproduction@firstam.com

TITLE REPORT

APPARENT OWNER(S): Public Housing Agency of the City of Saint Paul, a Minnesota Corporation

LEGAL DESCRIPTION OF PROPERTY: Lots 5 through 26, inclusive, Block 1, Lawton's Subdivision of Lot No. 8 of Kerwin's Outlots together with the vacated portion of the alley in said Block 1 which accrued to said lots by operation of law upon vacation thereof.

Subject to a reservation by the State of Minnesota of all minerals and mineral rights.

Covers all of the above property except Lot 17.

Ramsey County, Minnesota

PROPERTY IS: Torrens - Certificate of Title 299068 PROPERTY.

The following documents have been filed for record in the Office of the Ramsey County Recorder
 (See copies attached hereto):

<u>DOCUMENT NUMBER</u>	<u>TYPE OF INSTRUMENT</u>
710775	Quit Claim Deed
539284	Trust Document
1572332	Lease
2547585	Easement
2613361	Declaration
A 4517607-Erroneously recorded-ABSTRACT ONLY Lease	
A 4643104-Erroneously recorded-ABSTRACT ONLY Articles of Incorporation	
A 4643105-Erroneously recorded-ABSTRACT ONLY Articles of Incorporation	

A 4643106-Erroneously recorded-ABSTRACT ONLY Merger
 A 4643107-Erroneously recorded-ABSTRACT ONLY Agreement

Further certifies:

1. That there are no unsatisfied judgments docketed in District Court, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None

2. That there are no Bankruptcy proceedings initiated, or no unsatisfied Notices of Federal, State or County Tax Liens, filed in the office of County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None

- o Note: The Bankruptcy searches are limited to parties that held an interest of record in the land during the preceding two years from the date of this Certificate.
- o Note: The Bankruptcy searches do not reflect dismissals, discharges or other disposition after the initial filing of the bankruptcy petition, which information must be obtained from the bankruptcy court.
- o Note: The Federal Tax Lien searches have been extended to cover the period of time commencing eleven years prior to the date of this Certificate.

3. That there are no unsatisfied Federal Court Judgment Liens in favor of the United States or a re-filing of any said lien if found, filed in the office of the County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below for the period commencing 20 years preceding the date of this Certificate and up to the "To Date" opposite their respective names, except as follows: None

4. For properties located in Hennepin, Ramsey, St. Louis or Ottertail Counties:

No unsatisfied judgments were docketed in United States District Court, District of Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows:None

Name Searched:	From Date:	To Date:
Public Housing Agency of the City of Saint Paul, a Minnesota Corporation	September 6, 2007	September 6, 2018

- o Note: Dates are as of 7:00 A.M.
- o Note: There has been no search conducted in the Office of the Clerk of the United States Bankruptcy, District of Minnesota, unless separately attached hereto. A search for Bankruptcy proceedings in said office will only be conducted if there has been a foreclosure, cancellation of contract for deed, decree issued in marriage dissolution proceeding or other involuntary transfer of the land under examination within the two years preceding the date of certification.

Note: Names listed above are full given names as shown of record. Where an individual is identified of record by variation in his, her, or its name searches have been made as to all such names appearing of record. Searches performed include idem sonans names, common abbreviations, accepted derivatives and nicknames. However no search is made as to any name having a middle initial different from that shown hereon.

TAX INFORMATION:

The County Tax Records indicate that the real estate taxes are:

Taxes currently due and payable in **2018**

Amount: \$ **5,351.68** are **Half Paid / Exempt Prop. Owned By Municipals**

PIN: **22.29.22.11.0036**

Homestead or non-homestead: **Exempt Properties**

Delinquent taxes: **None**

Address: **1743 Iowa Avenue East, St Paul, MN**

Estimated Market Value: \$ **8,921,600.00**

NO CERTIFICATION IS GIVEN AS TO MARKETABILITY OR STATUS OF TITLE.

Limitation of Liability for Informational Report

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Dated at Ramsey County, Minnesota, this 6th day of September, 2018 at 7:00 A.M.

File No. 1502822

For: The exclusive use of: St. Paul Public Housing Authority

First American Title Insurance Company

701 Xenia Avenue South, Ste 450
 Golden Valley, MN 55416
 (763)852-3800
 (877)483-0310
 mproduction@firstam.com

TITLE REPORT

APPARENT OWNER(S): Public Housing Agency of the City of Saint Paul, a Minnesota Corporation

LEGAL DESCRIPTION OF PROPERTY: Lot 27 except the South 27.5 feet of the East 30.0 feet, Block 15, Arlington Hills Addition to the City of St. Paul.

AND

Lots 16 through 26, inclusive, Block 15, Arlington Hills Addition to the City of St. Paul; together with the North one half of vacated Jenks Ave adjacent thereto subject to a sewer easement over the South 17 feet thereof;

Lot 4 except the North 27.5 feet of the East 30 feet, and except the East 20 feet of the South 97.5 feet, Block 16, Arlington Hills Addition to the City of St. Paul; together with the South one half of Vacated Jenks Avenue adjacent to the West 10 feet of said Lot 4 subject to a sewer easement over the North 17 feet thereof.
 And except the East 20 feet of Lot 4, Block 16, Arlington Hills Addition to St. Paul.

Lot 5 through 15, inclusive, Block 16, Arlington Hills Addition to the City of St. Paul; together with the North one half of vacated Jenks Avenue adjacent thereto subject to a sewer easement over the North 17 feet thereof.

Ramsey County, Minnesota

PROPERTY IS: ABSTRACT AND TORRENS - Certificate of Title 307239 PROPERTY.

The following documents have been filed for record in the Office of the Ramsey County Recorder
 (See copies attached hereto):

DOCUMENT NUMBER**TYPE OF INSTRUMENT**

T 753857	Quit Claim Deed
A 2188561	Quit Claim Deed
A 4291802	Quit Claim Deed (For Reference Only - Deed out portion of original deed)
A 1836953	Vacation
A 1860402	Resolution
A 1860403	Easement Agreement
A 1999945 AND T 655627	Easement for Alley Purposes
A 2478674	Resolution

A 2756766	Resolution
A 3500107	Resolution

A 9516900
A 4581607
A 4710584 AND T2613361

Resolution
Easement
Declaration

Further certifies:

1. That there are no unsatisfied judgments docketed in District Court, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None

2. That there are no Bankruptcy proceedings initiated, or no unsatisfied Notices of Federal, State or County Tax Liens, filed in the office of County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None

- o Note: The Bankruptcy searches are limited to parties that held an interest of record in the land during the preceding two years from the date of this Certificate.
- o Note: The Bankruptcy searches do not reflect dismissals, discharges or other disposition after the initial filing of the bankruptcy petition, which information must be obtained from the bankruptcy court.
- o Note: The Federal Tax Lien searches have been extended to cover the period of time commencing eleven years prior to the date of this Certificate.

3. That there are no unsatisfied Federal Court Judgment Liens in favor of the United States or a re-filing of any said lien if found, filed in the office of the County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below for the period commencing 20 years preceding the date of this Certificate and up to the "To Date" opposite their respective names, except as follows: None

4. For properties located in Hennepin, Ramsey, St. Louis or Ottertail Counties:
No unsatisfied judgments were docketed in United States District Court, District of Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows:None

Name Searched:	From Date:	To Date:
Public Housing Agency of the City of Saint Paul, a Minnesota Corporation	September 10, 2007	September 10, 2018

- o Note: Dates are as of 7:00 A.M.
- o Note: There has been no search conducted in the Office of the Clerk of the United States Bankruptcy, District of Minnesota, unless separately attached hereto. A search for Bankruptcy proceedings in said office will only be conducted if there has been a foreclosure, cancellation of contract for deed, decree issued in marriage dissolution proceeding or other involuntary transfer of the land under examination

within the two years preceding the date of certification.

Note: Names listed above are full given names as shown of record. Where an individual is identified of record by variation in his, her, or its name searches have been made as to all such names appearing of record. Searches performed include idem sonans names, common abbreviations, accepted derivatives and nicknames. However no search is made as to any name having a middle initial different from that shown hereon.

TAX INFORMATION:

The County Tax Records indicate that the real estate taxes are:

Taxes currently due and payable in **2018**

Amount: \$ **7,991.36** are **Half Paid / Exempt Prop. Owned By Municipals**

PIN: **29.29.22.13.0210**

Homestead or non-homestead: **Exempt Properties**

Delinquent taxes: **None**

Address: **1000 Edgerton Street, St Paul, MN**

Estimated Market Value: \$ **11,539,900.00**

NO CERTIFICATION IS GIVEN AS TO MARKETABILITY OR STATUS OF TITLE.

Limitation of Liability for Informational Report

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Dated at Ramsey County, Minnesota, this 10th day of September, 2018 at 7:00 A.M.

File No. 1502825

For: The exclusive use of: St. Paul Public Housing Authority



U.S. Department of Housing and Urban Development

Minneapolis Field Office
212 3rd Ave S Suite 150
Minneapolis, Minnesota 55401
<http://www.hud.gov/>

RECEIVED

FEB 13 2019

CENTRAL ADMINISTRATIVE
OFFICE

FEB 11 2019

Mr. Jon Gutzmann, Executive Director
St. Paul PHA
555 N. Wabasha St. Suite 400
St. Paul, MN 55102

Dear Mr. Gutzmann:

This letter is to inform you that the St. Paul PHA's Revised Annual PHA Plan for the Fiscal Year beginning **April 1, 2018, Version 4** is approved.

This approval does not constitute an endorsement of the strategies and policies outlined in the Plan. In providing assistance to families under programs covered by this Plan, the St. Paul HRA will comply with the rules, standards, and policies established in its approved Plan, as provided in 24 CFR Part 903 and other applicable regulations. Your approved Plan and all required supporting documentation must be made available for review and inspection by the public at the PHA office during normal business hours.

Also, please note that if you included your 2019 Capital Fund Annual Statement/Performance and Evaluation Report (HUD 50075.1), the Capital Fund Program 5-Year Action Plan (HUD 50075.2), and/or accompanying certifications, they have not been approved through this PHA Plan process. Capital Fund submissions were decoupled from the PHA Plan per HUD's Capital Fund Final Rule (2013). We will, however, retain any documents you have submitted in order to attempt to expedite the 2015 Capital Fund review process. You will be notified in separate correspondence and/or via PIH Notice of the procedures necessary to finalize Capital Funds.

If you have any questions regarding your PHA Plan or the information in this letter, please contact Morgan Pontiff at (612) 370-3095.

Sincerely,

A handwritten signature in black ink, appearing to read "Lucia M. Clausen".

Lucia M. Clausen,
Director, Office of Public Housing

CERTIFICATION OF APPLICANT AND APPROVAL OF SUBMISSION

Warning: HUD will prosecute false claims and statements. Convictions may result in criminal or civil penalties. 18 USC Sections 1001, 1010; 31 USC Sections 3729, 3802.

I have reviewed this RAD Program Financing Plan and all uploaded files and certify that the information is correct to the best of my knowledge. I agree to notify HUD if any new or conflicting information comes to my attention after this date.

PHA Executive Director or Mod Rehab Owner
Printed Name: _____

Date

PUBLIC HOUSING AGENCY OF THE CITY OF SAINT PAUL

REPORT TO COMMISSIONERS

**FROM JON M. GUTZMANN
EXECUTIVE DIRECTOR**

REGARDING Rental Assistance Demonstration (RAD) Program; Submission of Financing Plan for Asset Management Project No. 4 (AMP 4) Roosevelt Homes

DATE February 27, 2019

Staff requests Board approval to submit the Financing Plan and related documents for the conversion of Roosevelt Homes (HUD Project No. MN001000004; AMP 4) to Project-Based Rental Assistance (PBRA) through HUD's Rental Assistance Demonstration (RAD) program. The PHA applied for acceptance to the RAD program in August 2017 and HUD awarded the Commitment to enter into a Housing Assistance Payment (CHAP) for this project in August 2018. The CHAP issuance started a 180 day clock for the PHA to submit the Financing Plan to HUD, with an original submission deadline of February 16, 2019. Staff asked to extend the submission deadline to March 31, 2019, to resolve some questions about the final Capital Needs Assessment report; and HUD approved that request on February 6, 2019. PHA staff have continued to meet regularly and consult with the HUD-assigned "Readiness Transaction Manager" to ensure that all required components of the Financing Plan are completed and ready for submission by March 31, 2019.

The various components of the Financing Plan are submitted electronically online through the "RAD Resource Desk". The documents and spreadsheets demonstrate that the PHA's proposed conversion is financially viable and complies with all of the RAD requirements. HUD's checklist of Required Submission Materials or Actions is attached to this report (Attachment 1). Since the checklist is for both "no-debt" conversions like the PHA's and also RAD conversions with debt financing, some items on the list do not apply to the PHA's RAD conversion.

Staff has prepared eight Financing Plan packages for approval at this meeting, corresponding to the PHA's eight Asset Management Projects (AMPs), eight RAD applications and eight CHAPs awarded by HUD.

Together the eight Financing Plan submissions constitute a near "portfolio-wide" conversion including the PHA's four family housing developments and sixteen hi-rises a total of 3,855 public housing units.

Here is a summary of the components of the Financing Plan that staff will submit, with the Board's approval. All of the documents are attached, except as explained below:

1. **Conversion Overview.** The Conversion Overview provides HUD a summary of the proposed conversion. The overview helps the Financial Transaction Manager and HUD staff prepare the RAD Conversion Commitment (RCC), which is the last step before the closing on the RAD conversion.
2. **Resident Consultation.** Staff conducted a series of 19 meetings over a two-week period in December 2018 to notify residents that CHAPs had been received for the eight applications submitted and update them on the reasons and process for the conversion. Staff's summaries of the residents' comments and questions at each meeting and the PHA's responses are attached.
3. **Capital Needs Assessment and Environmental Review.** The RAD Capital Needs Assessment (CNA) is based on detailed physical inspections of the properties to determine critical needs, short- and long-term rehabilitation needs, and any environmental concerns over a 20 year span, including estimated costs based on localized industry standards. The 20-year summary for all eight projects is attached. The PHA's contractor, EMG, completed the required "e-CNA Tool" and environmental reviews. The CNA is an extensive document (multiple 3-ring binders) and a complete copy is available for review upon request.

4. **Development Budget (Sources and Uses).** The attached Development Budget is a comprehensive presentation of all sources and uses of funds needed to complete the RAD conversion. It provides a “big picture” overview how funds will be used in a project. It differs from the Operating Pro-Forma listed below because it is not based on estimates or projections, and does not calculate any net income or loss. Since the PHA’s RAD transaction does not require debt, and no new development or substantial rehabilitation is proposed, the Development Budget is fairly basic. It summarizes what funds will be used for the Initial Deposit to Replacement Reserve (IDRR) and on-going capital improvements already in process, and establishes the operating reserve account.
5. **Operating Pro-Forma.** The attached Operating Pro-Forma projects revenues, expenditures, net income, and cash flows based on a series of assumptions, and is used to demonstrate the financial viability of the PHA’s RAD transaction. An Operating Pro-Forma that matches the term of the HAP contract (twenty years) must be submitted as part of the Financing Plan. As staff explained in a November 28, 2018 Board report, “[T]he Operating Pro-Forma must demonstrate that each project’s Replacement Reserves will be adequate to support needed capital improvements over the next 20 years, based on the Initial Deposit to the Replacement Reserve (IDRR) and the Annual Deposits to the Replacement Reserve (ADRRs).”
6. **Affirmative Fair Housing Marketing Plan.** Under a Project-Based Rental Assistance (PBRA) conversion, an Affirmative Fair Housing Marketing Plan (AFHMP) is required. Staff submitted the AFHMPs for all eight projects to HUD on January 15, 2019, for review by the Fair Housing and Equal Opportunity (FHEO) division prior to submitting the Financing Plan. Staff have received preliminary comments which seem to be positive and indicate there may be only minor revisions needed for approval. If we have not received HUD’s approval of the AFHMPs before the Financing Plans are due, we can submit copies of the AFHMPs with copies of our requests for approval.
7. **RAD FHEO Accessibility and Relocation Plan Checklist.** This checklist is required as part of the Financing Plan submission to ensure any relocation plans comply with all applicable HUD requirements. The checklist had two “threshold questions” and if both

were answered “no” then no further response other than a signature was needed. Since the PHA’s RAD conversion does not involve new construction or substantial alterations, and no resident relocation is expected, staff answered “no” to both. If the PHA’s plans change, a new checklist will be required.

8. **Title Report.** A title report is required at the Financing Plan submission stage to identify any potential issues prior to starting the process to close on the transaction. The title report must trace title back to the vesting deed and include information on whether the converting project is currently subject to a Declaration of Trust and any other liens, encroachments, easements or other encumbrances on the property. PHA staff contracted with First American Title Insurance Company to complete this work. Title submissions will be subject to further review by HUD staff prior to closing, and acceptance of the Financing Plan does not constitute acceptance or approval of the submitted report by HUD.

9. **Significant Amendment to the PHA Plan.** As discussed at previous Board meetings, HUD requires a PHA proposing a RAD conversion to adopt a “significant amendment” to the PHA Plan, with public notice and hearing. With the Board’s approval staff submitted the first significant amendment to the PHA’s Plan to HUD in August 2017, and received HUD’s letter of approval in November 2017. We submitted another significant amendment to the Plan in November 2018, providing more details about the proposed conversion; and we will submit HUD’s approval letter dated February 11, 2019 with the Financing Plan.

Financing Plan Certification and Submission. Once all required documents have been uploaded, the PHA’s Executive Director must execute and upload the certification that the Financing Plan submission has been completed. The certification and submission of the Financing Plan finalizes the “planning phase” of the RAD conversion transaction and begins the “review phase” leading to the final closing of the transaction(s). Here are the major milestones remaining:

- **HUD issues a “RAD Conversion Commitment” (RCC)** after approving the Financing Plan. The RCC outlines the specifics of the RAD transaction and sets out the requirements for closing.
- **The PHA must execute the RAD Conversion Agreement** within 30 days after receiving the RCC.
- **The PHA submits a draft closing package** to HUD for review. The draft package must contain all documents listed in the RCC and on any closing checklist provided by HUD.
- **Final conversion** occurs on the date of closing.
- **HUD must receive fully executed versions of the closing documents** after closing.

With the Board’s approval staff will certify and submit the RAD Financing Plan for this project to HUD by March 31, 2019.

JMG/AJH/FAH

Attachments:

1. Financing Plan Checklist from HUD’s Financing Plan Guide for Conventional Financing & No Debt Conversions; Appendix A; July 2017
2. Conversion Overview for AMP 4; Roosevelt Homes
3. Resident Consultation: Summaries of Meetings
4. Capital Needs Assessment/Environmental Review
5. Development Budget; Sources and Uses Report
6. Operating Pro-Forma
7. Affirmative Fair Housing Marketing Plan
8. RAD FHEO Accessibility and Relocation Plan Checklist
9. Title Report
10. Significant Amendment to the PHA Plan
11. Financing Plan Certification and Submission

Appendix A: Financing Plan Checklist

This optional checklist can be used as an aid to ensure your Financing Plan submission is complete. You are not required to upload this checklist as part of your submission.

Item	Required Submission Materials or Actions	
1	Conversion Overview	<input type="checkbox"/> Complete and upload the Conversion Overview template
2	Conversion Type	<input type="checkbox"/> If the current subsidy selection shown on the grid is not correct, indicate that you are switching subsidy types and upload all supporting documentation
3	Resident Comments	<input type="checkbox"/> Upload evidence of the resident meetings, comments received, and responses provided to the residents
4	RPCA/CNA and Scope of Work	<input type="checkbox"/> Upload completed Tool; AND <input type="checkbox"/> Upload written narrative (if applicable)
5	Environmental Review	<input type="checkbox"/> Upload completed environmental review
6	Development Budget	<input type="checkbox"/> Update the Transaction Log on the RAD Resource Desk; AND <input type="checkbox"/> Upload draft EPC approval letter from the PIH Energy Center (if applicable); AND <input type="checkbox"/> Upload completed Subsidy Layering Review completed by another agency (if applicable)
7	Development Team	<input type="checkbox"/> Upload an org chart and narrative description for the development team, including general contractor (if applicable); AND <input type="checkbox"/> Upload evidence of Previous Participation Certifications for all principals (if applicable)
8	Proposed Financing	<input type="checkbox"/> Complete and upload a Proposed Financing Template for each funding source; AND <input type="checkbox"/> Upload the engagement letter or commitments for each funding source; AND <input type="checkbox"/> Upload the first mortgage lender's consent to subordinate to the RAD Use Agreement; AND <input type="checkbox"/> Upload the first mortgage lender's approval of all subordinate (or secondary) financing (if applicable)
9	Operating Pro Forma	<input type="checkbox"/> Update the operating pro forma in the RAD Transaction Log; AND

Item	Required Submission Materials or Actions	
		<input type="checkbox"/> Upload a complete pro forma that projects out for the term of the initial HAP contract and conforms with the RAD Notice underwriting benchmarks; AND <input type="checkbox"/> Upload all supporting documentation for expenses including insurance documentation, PILOT opinion, Rent Comparability Study and documentation for Other Revenue
10	Market Study	<input type="checkbox"/> Check the "N/A" box if appropriate; OR <input type="checkbox"/> Upload the market study
11	Title Report	<input type="checkbox"/> Upload complete title report with confirmation if the project is subject to a Declaration of Trust or Restrictive Covenant; AND <input type="checkbox"/> Upload results of PHA's counsel's review of any issues that may impact title, if applicable
12	Approved Significant Amendment to PHA Plan & Site and Neighborhood Certification	<input type="checkbox"/> Upload HUD's letter approving the Significant Amendment
13	Approved Amendment to Attachment A of the MTW Agreement	<input type="checkbox"/> Check the "N/A" box if appropriate; OR <input type="checkbox"/> Upload HUD's letter approving Amendment to Attachment A of the MTW Agreement
14	Estimate of Public Housing Funds Available for Subsidy	<input type="checkbox"/> Upload the completed HUD tool
15	RAD Fair Housing Accessibility and Relocation Plan Checklist	<input type="checkbox"/> Complete and upload the RAD Fair Housing Accessibility and Relocation Checklist
16	Affirmative Fair Housing Marketing Plan	<input type="checkbox"/> Check "N/A" if appropriate (PBV conversions only); OR <input type="checkbox"/> Upload a copy of the approved AFHMP; OR <input type="checkbox"/> Upload evidence that the AFHMP was submitted to HUD for review
17	Transfer of Assistance	<input type="checkbox"/> Check "N/A" if appropriate; OR <input type="checkbox"/> Upload the completed Transfer of Assistance worksheet; AND <input type="checkbox"/> Upload a request and relevant plans if the PHA wants the DOT to be released from the existing public housing site at closing; OR <input type="checkbox"/> Upload a request for the project to remain as public housing during construction and for execution of the HAP to be delayed until the Covered Project is ready for occupancy
18 - 20	Pre-Financing Plan Approval of Specific Activities	<input type="checkbox"/> Check "N/A" if appropriate for each line item; OR

Item	Required Submission Materials or Actions	
		<input type="checkbox"/> Upload any required FHEO templates due to changes in unit configuration, occupancy, or for new construction projects
21	Financing Plan Certification and Submission	<input type="checkbox"/> Upload an executed Completion Certification; AND <input type="checkbox"/> Click the "Submit Financing Plan" button on the Resource Desk.
22	Other Documents	<input type="checkbox"/> Upload any documents not covered in the Items above.
N/A	Inputting & Verifying Project Ownership Data	<input type="checkbox"/> Click Ownership Data and complete the required information. Click Save & Submit once complete.

Conversion Overview Template: Conventional Financing & No Debt Conversions

Section 1: General Information			
PHA NAME:	Public Housing Agency of the City of Saint Paul		
EXISTING PROPERTY NAME:	Roosevelt Homes		
PROPOSED PROPERTY NAME:	Roosevelt Homes		
PIC Development No: <i>(Note: If combining units from multiple PICs into one CHAP, input all PIC Numbers and number of RAD units from each PIC)</i>	MN001000004		
No. Units Under ACC:	320	No. Units Converting to RAD:	320
Subsidy Type:	<input type="checkbox"/> PBV <input checked="" type="checkbox"/> PBRA	PHA Administering PBV HAP Contract (Name of PHA & PHA Code):	
Name of existing ownership entity:	Public Housing Agency of the City of Saint Paul		
Name of proposed new ownership entity:			
Financing Type:	<input checked="" type="checkbox"/> None/PIH Funds Only <input type="checkbox"/> Conventional Loan <input type="checkbox"/> Other: Click here to enter text.		
Scope of Work:	<input checked="" type="checkbox"/> None <input type="checkbox"/> Critical Repairs Only. <input type="checkbox"/> Rehab (Length of Rehab: ___ months) <input type="checkbox"/> New Construction (Length of Construction: ___ months)		
Status of Section 18 Approval:	<input type="checkbox"/> Approval Received (Date of approval: Click here to enter a date.) <input type="checkbox"/> Approval Not Received (Include detailed information in the narrative below regarding when you submitted the request and the latest status) <input checked="" type="checkbox"/> N/A – Section 18 approval not required for this transaction		
PHA Desired Closing Date: <i>(if different than above)</i>	8/2/2019		

Section 2: Narratives
<p>1. Overview of Proposed RAD Conversion: <i>Provide a detailed description of the proposed conversion. At a minimum, this description should include: the number and type of buildings converting, neighborhood/location, resident type, bedroom types, proposed de minimis unit reduction (if applicable), proposed scope of work, and plans for relocation. Be sure to highlight any unusual or unique aspects including if this is a partial AMP conversion, if the conversion includes a transfer of assistance, or if demolition/new construction is proposed.</i></p> <p>The proposed conversion includes 320 units in 69 two-story townhome buildings. Unit sizes range from one to four bedrooms. The family development, located in the Greater East Side neighborhood, was originally constructed in 1952 and fully renovated in 2002. It is located in census tract 27123031702 Ramsey, Minnesota, in the Minneapolis – St Paul – Bloomington, MN-WI expanded housing market area. The proposed scope of work is based on useful life estimates as determined by an independent capital needs assessment contractor. There are no plans for resident relocation or di minimus reduction of existing units.</p>

Rental Assistance Demonstration

Conversion Overview Template: Conventional Financing & No Debt Conversions

This project's residents are as diverse as other family housing properties at the St. Paul PHA:

- 71% are ELI; 18% are VLI; 9% are LI; and only 2% are above Low Income.
- 55% of households have some wage income; 25% receive some welfare; 47% receive SS/SSI/Pension; 14% receive some other income; and 2% have no countable income.
- 26% of households are elderly (head or spouse); 20% are non-elderly disabled; 49% are female-headed households with children.
- 7% are White; 38% are African American; 1 % Native American; 54% Asian; 0% Other.
- 29% of households have 4+ members.

The PHA expects to complete the conversion debt-free.

2. Changes to Bedroom/Unit Configurations: *If the conversion proposes changes to bedroom types (for example, converting efficiencies to 1 Bedrooms or 1 Bedrooms to 2 Bedroom, etc.), please provide a brief description of those changes, including how any "right to return" issues with residents have been addressed:*

There are no proposed changes to bedroom or unit configurations associated with the conversion.

3. Transfer of Assistance: *If the conversion proposes to transfer some or all of the assistance to another site, please describe the location of the new site, what will become of the existing site, and how this will impact existing tenants, including any relocation plans. For example, if Site A has 100 units prior to conversion and the PHA is proposing to keep 40 units on Site A and put 60 units on Site B, please explain if the transactions are occurring simultaneously or in phases:*

There is no proposed transfer of assistance associated with the conversion.

4. Relocation: *Please describe any planned relocation of residents, be it temporary or permanent, and whether any residents are waiving their right to return. In the case of a waiver of right to return, please describe the documentation received. If the PHA plans to relocate residents prior to closing, please notate here and be advised that HUD approval is required.*

There is no proposed relocation of residents associated with the conversion.

Conversion Overview Template: Conventional Financing & No Debt Conversions

5. Changes in rent levels: *If the conversion proposes changes in rent levels as a result of rent bundling, changes in responsibility for utilities (landlord to tenant or tenant to landlord), the use of MTW authority to supplement rents, different rent levels for similar unit sizes (such as two different rent levels for different types of one-bedroom apartments), the use of TPVs requested through the Section 18 process, or if there are any errors shown in the CHAP, please provide a listing of the unit types and proposed rent levels:*

There are no proposed changes to rent levels associated with the conversion.

6. Ownership: *Please describe any changes in ownership and creation of a Single Asset Entity ("SAE") if the PHA is planning to administer the PBVs for the property:*

There are no proposed changes in ownership associated with the conversion.

7. Waivers and other key issues: *Please describe any specific programmatic or regulatory waivers sought, and describe any important or unique transaction features or special approvals that the PHA wishes to communicate to HUD.*

There are no programmatic or regulatory waivers being sought in relation to the conversion.

Section 3: Development Budget

1. Are any IOI loans or advances being utilized as a funding source?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
2. If yes to the above, will the loan or advance be converted to an unsecured surplus cash note at closing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Will any planned rehab/construction result in an initial operating deficit during the rehab/construction period?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
4. If yes to the above, describe below how the deficit will be funded (including any operating escrow, reserve or similar fund), what entity will control the fund, the length that the fund will be in place, etc.	

Conversion Overview Template: Conventional Financing & No Debt Conversions

Section 4: Identification of Existing Loans or Debt	
<i>Note: Complete this section only if the proposed conversion has existing loans/debts on the property.</i>	
1. Describe the type of existing loan(s) or debt(s) on the property. Examples including EPCs, CFFPs, an existing mortgage, etc.	Non-amortizing 30 year 0% mortgage through Minnesota Economic Development and Housing Challenge (EDHC) Program.
2. Name of lender(s):	Minnesota Housing
3. Current loan/debt amount(s):	\$540,000
4. Is the loan or debt cross collateralized with other properties outside of the proposed RAD conversion?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
5. Will the existing loans(s) or debt(s) be paid off at or before closing as part of the RAD conversion?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
a. If YES to the above, please describe what funds will be used to payoff the debt(s), the amount to be paid off, the timing of the payoff (before or at closing), the repayment terms, and any impact the payoff may have on other properties.	
b. If NO to the above, please discuss whether the existing lender has agreed to subordinate to the RAD Use Agreement and whether there is sufficient NOI to support the debt/loan payments after closing. Note: Be sure to include the debt/loan payments as part of your operating proforma submission.	Subordination agreements have been requested from and are currently under review by the named lender. The loan is non-amortizing and does not require payments during the life of the loan. At the end date of 12/15/2044, the PHA is planning to have sufficient funds to re-pay the principal balance.
6. Input any other relevant comments:	

**RAD Information Meeting Notes
December 17, 2018, 5:30 pm
Roosevelt Homes Community Room**

Recorder: Mao Vue

PHA Staff Present: Tara Johnson - Housing Manager; Jon Gutzmann - Executive Director; Kim Nguyen - Assistant Resident Services Director; Lisa Feidler - Rental Administrator; Mao Vue - Human Services Coordinator

Presenters: Lisa Feidler and Kim Nguyen

Interpreters provided: Hmong and Karen

22 residents present

Questions asked:

1. Is there a difference between Section 8 and Choice Mobility?

Choice Mobility is a form of Section 8 rental assistance that will only be available to residents of the PHA's hi-rises and family developments.

2. Will there be improvements to PHA Hi-Rises?

The PHA has a 20 year capital improvement plan that includes improvements at all PHA sites.

3. I have been a public housing resident for three years and have never received an application for scattered site housing. How do you apply for scattered site housing?

The scattered site housing program will not be converted to PBRA. It is a separate process. Staff will develop a scattered site waiting list policy.

4. I am happy for the agency to get funding, but I'm curious to know how and when to transfer with Choice Mobility.

Eligibility for Choice Mobility will begin two years after the conversion. You can expect eligibility to start in late 2020 or 2021. Keep in mind that it is a lottery waiting list, and staff estimates that about 100 vouchers per year may be available-.

Capital Needs Assessment Project Summary - Asset Development



Property: AMP 4-Roosevelt Homes & Community Center

Received for Validation Status Date: 2/22/19 for 2019-061395

Capital Needs Assessment - Executive Summary
Table Below Shows Totals by Need Category Ids for Years 1 through 10

	1	2	3	4	5	6	7	8	9	10	Total
Building Frame & Envelope	\$135,100	\$180,550	\$0	\$0	\$0	\$0	\$126,067	\$0	\$0	\$439,858	\$881,575
Interiors-Common Areas	\$9,403	\$0	\$0	\$16,282	\$0	\$0	\$0	\$0	\$0	\$0	\$25,685
Interiors-Dwelling Units	\$7,745	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,745
Life Safety/Fire Protection	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Mech.-Elect.-Plumbing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$19,201	\$19,201
Site Systems	\$0	\$0	\$0	\$0	\$0	\$2,374	\$36,905	\$0	\$0	\$0	\$39,278
Total	\$152,248	\$180,550	\$0	\$16,282	\$0	\$2,374	\$162,972	\$0	\$0	\$459,059	\$973,485

Capital Needs Assessment Project Summary - Asset Development



Property: AMP 4-Roosevelt Homes & Community Center

Received for Validation Status Date: 2/22/19 for 2019-061395

Table Below Shows Totals by Need Category Ids for Years 11 through 20

	11	12	13	14	15	16	17	18	19	20	Total
Building Frame & Envelope	\$0	\$33,622	\$0	\$0	\$0	\$8,646	\$228	\$0	\$0	\$0	\$42,496
Interiors-Common Areas	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$23,582	\$0	\$23,582
Interiors-Dwelling Units	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Life Safety/Fire Protection	\$0	\$0	\$0	\$0	\$0	\$21,071	\$0	\$0	\$0	\$0	\$21,071
Mech.-Elect.-Plumbing	\$0	\$0	\$0	\$0	\$0	\$22,268	\$0	\$39,805	\$0	\$0	\$62,072
Site Systems	\$0	\$127,128	\$0	\$0	\$0	\$7,215	\$173,236	\$0	\$0	\$0	\$307,579
Total	\$0	\$160,750	\$0	\$0	\$0	\$59,199	\$173,464	\$39,805	\$23,582	\$0	\$456,800

Capital Needs Assessment Project Summary - Asset Development



Property: AMP 4-Roosevelt Homes & Community Center

Received for Validation Status Date: 2/22/19 for 2019-061395

The Summary Table Below Shows Totals by Need Category Ids for Years 1 through 20

	Cost
Building Frame & Envelope	\$924,070.92
Interiors-Common Areas	\$49,267.26
Interiors-Dwelling Units	\$7,745.00
Life Safety/Fire Protection	\$21,071.07
Mech.-Elect.-Plumbing	\$81,273.43
Site Systems	\$346,856.99
Total	\$1,430,284.67

HUD PHASE I ENVIRONMENTAL SITE ASSESSMENT

AMP 4-ROOSEVELT HOMES AND COMMUNITY CENTER
1575 AMES AVENUE
ST. PAUL, MINNESOTA 55106

EMG PROJECT NO: 127987.17R000-004.356

9. FINDINGS/OPINIONS/CONCLUSIONS

The following summarizes the independent conclusions representing EMG's best professional judgment based on information and data available to us during the course of this assignment. Factual information regarding operations, conditions, and test data provided by the Client, owner, or their representative have been assumed to be correct and complete. Additionally, the conclusions presented are based on the conditions that existed at the time of the assessment.

ASTM E 1527-13 Scope Considerations

Adjacent Properties (Section 3.5.)

- EMG identified no adjacent properties that are anticipated to have a negative impact on the environmental integrity of the Project. No further action or investigation is recommended regarding the adjacent properties.

Regulatory Review (Section 5.)

- Based on review of the regulatory database report, the Project is listed on the WIMN, RCRA- NonGen/NLR, FINDS and ECHO databases. On-site evaluation and review of available information identified that the Project is not identified on any database that reports spills or releases. Considering the current regulatory status and the absence of reported releases, the Project listings do not represent a recognized environmental condition in connection with the Project. No further action or investigation is recommended regarding the on-site regulatory review.
- Based on review of the regulatory database report, none of the sites listed are anticipated to have an impact on the Project. No further action or investigation is recommended regarding the off-site regulatory review.

Tier I Vapor Encroachment Screening (Section 5.3.)

- A VEC does not exist and is not likely to exist at the Project. No further action or investigation is recommended regarding vapor encroachment at the Project.

Historical Review (Section 5.4. and 5.5.)

- The review of the historical data available for the Project and surrounding area revealed no evidence that may have led to an environmental impact to the Project. No further action or investigation is recommended regarding historical uses.

Surface Areas (Section 6.3.1.)

- No issues associated with surface areas were identified. No further action or investigation is recommended regarding surface areas at the Project.

Storage Tanks (Section 6.3.2. and 6.4.5.)

- No evidence of storage tanks (above or below ground) was identified. No further action or investigation is recommended regarding storage tanks at the Project.

Operational Activities (Section 6.4.1.)

- EMG observed no circumstances of environmental concern associated with the operational activities at the Project. No further action or investigation is recommended regarding operational activities at the Project.

Hazardous Materials/Petroleum Products (Section 6.4.2.)

- The Project is involved in the use of hazardous materials and petroleum products in the form of routine janitorial and maintenance supplies, paints, floor cleaner, gasoline, and diesel. The identified materials appear to be properly stored. The materials observed do not appear to pose a hazard to the Project, provided they continue to be used as designed, are properly handled, and all regulations regarding their use are followed. No further action or investigation is recommended regarding the use of hazardous materials or petroleum products at the Project.

HUD PHASE I ENVIRONMENTAL SITE ASSESSMENT

AMP 4-ROOSEVELT HOMES AND COMMUNITY CENTER
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EMG PROJECT NO: 127987.17R000-004.356

Wastes (Section 6.4.3.)

- The Project does not generate, treat, store, or dispose of hazardous, medical, or regulated wastes. Furthermore, the non-hazardous solid and liquid wastes generated at the Project appear to be stored and disposed of properly. No further action or investigation is recommended regarding wastes at the Project.

Polychlorinated Biphenyls (PCBs) (Section 6.4.4.)

- EMG identified a utility-owned transformers at the Project that are classified as "Non-PCB". This equipment appeared to be in good condition with no evidence of leaks. No further action or investigation is recommended regarding the transformers at the Project.

Non-ASTM E 1527-13 Scope and HUD Scope of Work Considerations

Lead-Based Paint (Section 8.1.)

- Based on the date of construction (pre January 1, 1978), LBP is likely to have been used at the Project. HUD Guidelines indicate that the property must be tested for LBP following the current HUD guidelines and a copy of test results provided with the initial application. For projects testing positive, compliance with the current HUD regulation must be incorporated into the project plans.

Asbestos-Containing Materials (Section 8.2.)

- Based on the date of construction and the planned scope of rehabilitation activities, a comprehensive ACM survey should be conducted on the entire facility. Follow-up actions will be determined based on the results of the survey.

Radon Gas (Section 8.3.)

- The Project is located within USEPA Radon Zone 1. Based on the Scope of Work, radon sampling was not conducted as part of this assessment.

Floodplain (Section 8.4.)

- The Project is located outside the 100-year and 500-year floodplains. Furthermore, there is no current development within a floodplain, and there is no proposed development within a floodplain. No further action or investigation is recommended regarding floodplains.

Wetlands (Section 8.5.)

- No wetland areas are indicated at the Project. No further action or investigation is recommended regarding wetlands.

Landfills (Section 8.6.)

- Review of regulatory databases and information provided by the Minnesota Pollution Control Agency, indicates that there are no active or inactive landfills located within 3,000 feet of the Project. No further action or investigation is recommended regarding landfills.

Sole Source Aquifer Recharge Area (Section 8.7.)

- Based on review of the Designated Sole Source Aquifers Nationally Map, published by the United States Environmental Protection Agency (USEPA), the Project is not located in an area with a sole source aquifer. No further action or investigation is recommended regarding sole source aquifers.

Coastal Barriers (Section 8.8.)

- Based on the review of the USFWS Coastal Barrier Resources System Mapper, the Project is not located within a designated coastal barrier as established by the U.S. Congress through the Coastal Barrier Improvement Act. No further action or investigation is recommended regarding coastal barriers.

Farmlands Protection (Section 8.9.)

- The Farmlands Protection Factor was not addressed based upon the fact that the project is based on the moderate rehabilitation of an existing property that is not used for agricultural purposes.

HUD PHASE I ENVIRONMENTAL SITE ASSESSMENT

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EMG PROJECT NO: 127987.17R000-004.356

Coastal Zone Management (Section 8.10.)

- The Coastal Management Zone Factor was not addressed based upon the fact that the project will not include new construction or ground disturbance.

Endangered or Threatened Species or Habitat (Section 8.11.)

- The current project is the rehabilitation of an existing property and will not involve new construction or ground disturbance. Therefore, in accordance with HUD Guidelines, a review of U.S. Fish and Wildlife Service documentation was not performed as part of this assessment. No further action or investigation is recommended at this time regarding endangered or threatened species/habitat.

Historic Preservation (Section 8.12.)

- The scope of the planned renovations does not meet the substantial rehabilitation threshold, and there are no new construction plans. Therefore under 36 CFR 800.3(a)(1), no further consultation is required.

Noise (Section 8.13.)

- There are to be no new wings, floors, or residential structures built or rehabilitated at the Project. The Project is not located within 1,000 feet of a freeway, major highway or within 15 miles of a military airport. However, the Project is located within 1,000 feet of a busy road, within 3,000 feet of a railroad, and within five miles of a civil airport. The busy road, Maryland Avenue, is located adjacent north of the Project. The railroad is located approximately 250 feet south of the Project. The civil airport, St. Paul Downtown Airport, is located approximately 2.65 miles southwest of the Project. There is intervening development between the Project and the railroad and airport, which is anticipated to mitigate the noise from these sources. Additionally, no excessive noise was noted at the Project. Furthermore, the Project is being conducted for moderate rehabilitation of the existing improvements, and will not involve new construction or substantial rehabilitation. Based on these factors, no further action or investigation is recommended regarding noise at this time.

Rail Lines (Section 8.14.)

- There are no right-of-ways for surface-level railroads within 100 feet of the Project boundary. No further action or investigation is recommended regarding rail lines.

Explosive or Flammable Hazards (Section 8.15.)

- Within a one mile radius of the Project, there is no direct line of sight from any part of the Project to any hazard, nor is there a hazard in the near vicinity which is not shielded from the Project by topography. No further action or investigation is recommended regarding Explosive or Flammable Hazards.

Natural Gas or Petroleum Pipelines (Section 8.16.)

- Visual observations did not identify any surface markings indicating the existence of natural gas or petroleum pipelines at the Project or adjacent properties. No further action or investigation is recommended regarding Natural Gas or Petroleum Pipelines.

High Voltage Power Transmission or Other Towers (Section 8.17.)

- The on site buildings are not located within the easement of any overhead high voltage transmission line. In addition, the on site buildings are also not located within the engineered fall distance of any high voltage power transmission, radio antennae, satellite, cellular, or other towers. No further action or investigation is recommended regarding high voltage transmission or other towers.

Airport Hazards (Section 8.18.)

- The Project is not located within 3,000 feet from the end of a civil airport runway or 2 ½ miles from the end of a runway at a military airfield. No further action or investigation is recommended regarding airport hazards.

HUD PHASE I ENVIRONMENTAL SITE ASSESSMENT

AMP 4-ROOSEVELT HOMES AND COMMUNITY CENTER
1575 AMES AVENUE
ST. PAUL, MINNESOTA 55106

EMG PROJECT NO: 127987.17R000-004.356

9.1. RECOMMENDATIONS

The following additional actions and investigation are recommended:

- HUD Guidelines indicate that the property must be tested for lead-based paint (LBP) following the current HUD guidelines and a copy of test results provided with the initial application.
- HUD Guidelines indicate that the property must be tested for asbestos containing materials following the current HUD guidelines and a copy of test results provided with the initial application.



Sources and Uses Report

RCC Exhibit B

PHA Name Public Housing Agency of the City of St Paul
 PIC Number MN001000004
 Transaction Log Last Modified: 02/22/2019

Property Name ROOSEVELT HOMES

Sources	
Hard Debt	\$0.00
Soft Debt	\$0.00
Grants	\$1,064,356.00
Public Housing Operating Reserves	\$917,356.00
Public Housing Capital Funds (inc DDTF)	\$147,000.00
Equity	\$0.00

Uses	
Acquisition Costs	\$0.00
Acquisition Land and Buildings	
Payoff Existing Loans and Payables	
Other Acquisition Costs	
Hard Costs	\$12,000.00
Demolition	
Construction/Rehabilitation	\$12,000.00
General Requirements/Overhead/Profit	
Construction/Rehabilitation Contingency	
Builder's Risk Insurance	
Relocation Costs	
Soft Costs	\$0.00
Architectural Design Fee (Plans & Specs)	
Construction Management/Budget Planning Fee	
Engineering Fee	
Feasibility Studies	
Environmental Reports	
Appraisal/Market Study	
Accounting	
Survey	
eCNA Tool	
Title Insurance/Exam Fee, Closing Escrow	
Organizational Costs	
Recordation Fee	
Borrower's Legal Counsel	
Lender's Legal Counsel	
Consultants	
Other Professional Fees	
Other Loan Fees	
FHA Fees (MIP, Application, Inspection)	
Tax Credit Financing Fees	
Prepayment Penalty/Premium	
Payables	
Construction Interest (Not Deferred)	
Construction Loan Fees	
Bond Issuance Cost and Fees	
Permits	
Investor's Legal Counsel	
Bond Legal Counsel	
Permanent Financing Fees	
Furniture, Fixtures & Equipment	
Marketing & Lease Up	
Reserves	\$1,052,356.00
Initial Deposit to Replacement Reserve	\$135,000.00
Initial Operating Deficit Escrow	
Operating Reserve	\$917,356.00
Tax and Insurance Escrow	
Lease-Up Reserve	
Other Reserves:	
Developer Fees	

TOTAL SOURCES:	\$1,064,356.00	TOTAL USES:	\$1,064,356.00
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Note to all applicants/respondents: This form was developed with Nuance, the official HUD software for the creation of HUD forms. HUD has made available instructions for downloading a free installation of a Nuance reader that allows the user to fill-in and save this form in Nuance. Please see <http://portal.hud.gov/hudportal/documents/huddoc?id=nuancereaderinstall.pdf> for the instructions. Using Nuance software is the only means of completing this form.

Affirmative Fair Housing Marketing Plan (AFHMP) - Multifamily Housing

U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity

OMB Approval No. 2529-0013
(exp. 1/31/2021)

1a. Project Name & Address (including City, County, State & Zip Code) Project 4 Roosevelt Homes 1575 Ames Avenue Saint Paul Ramsey County MN 55106	1b. Project Contract Number MN001000004	1c. No. of Units 320
1d. Census Tract 27123031702, Ramsey, Minnesota		
1e. Housing/Expanded Housing Market Area Housing Market Area: Ramsey County Expanded Housing Market Area: Minneapolis-St. Paul-Bloomington, MN-WI		

1f. Managing Agent Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

1g. Application/Owner/Developer Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

Public Housing Agency of the City of Saint Paul
 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-298-5664, Email:

1h. Entity Responsible for Marketing (check all that apply)

Owner Agent Other (specify) _____

Position, Name (if known), Address (including City, County, State & Zip Code), Telephone Number & Email Address

Lisa Feidler, Rental Administrator, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 300, St. Paul, MN 55102, Phone: 651-298-5111, Email: lisa.feidler@stpha.org

1i. To whom should approval and other correspondence concerning this AFHMP be sent? Indicate Name, Address (including City, State & Zip Code), Telephone Number & E-Mail Address.

Al Hester, Housing Policy Director, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-292-6173, Email: al.hester@stpha.org

2a. Affirmative Fair Housing Marketing Plan

Plan Type Date of the First Approved AFHMP:

Reason(s) for current update:

2b. HUD-Approved Occupancy of the Project (check all that apply)

Elderly Family Mixed (Elderly/Disabled) Disabled

2c. Date of Initial Occupancy

2d. Advertising Start Date

Advertising must begin *at least* 90 days prior to initial or renewed occupancy for new construction and substantial rehabilitation projects.

Date advertising began or will begin

For existing projects, select below the reason advertising will be used:

To fill existing unit vacancies

To place applicants on a waiting list (which currently has individuals)

To reopen a closed waiting list (which currently has individuals)

**Worksheet 1: Determining Demographic Groups Least Likely to Apply for Housing Opportunities
(See AFHMP, Block 3b)**

In the respective columns below, indicate the percentage of demographic groups among the project's residents, current project applicant data, census tract, housing market area, and expanded housing market area (See instructions to Block 1e). If you are a new construction or substantial rehabilitation project and do not have residents or project applicant data, only report information for census tract, housing market area, and expanded market area. The purpose of this information is to identify any under-representation of certain demographic groups in terms of race, color, national origin, religion, sex, familial status, or disability. If there is significant under-representation of any demographic group among project residents or current applicants in relation to the housing/expanded housing market area, then targeted outreach and marketing should be directed towards these individuals least likely to apply. Please indicate under-represented groups in Block 3b of the AFHMP. **Please attach maps showing both the housing market area and the expanded housing market area.** See Maps in Exhibit C

Demographic Characteristics	Project's Residents	Project's Applicant Data	Census Tract	Housing Market Area	Expanded Housing Market Area
% White	5.60	23.30	34.49	68.34	80.28
% Black or African American	37.20	57.90	28.18	11.21	7.77
% Hispanic or Latino	2.70	6.00	19.17	7.33	5.61
% Asian	55.30	10.20	24.39	13.59	6.22
% American Indian or Alaskan Native	0.90	2.90	2.33	0.64	0.58
% Native Hawaiian or Pacific Islander	0.10	0.40	0	0.03	0.03
% Persons with Disabilities	20.90		14.53	11.47	9.61
% Families with Children under the age of 18	20.40		48.33	27.68	30.57
Other (specify)					

Worksheet 2: Establishing a Residency Preference Area (See AFHMP, Block 4a)

Complete this Worksheet if you wish to continue, revise, or add a residency preference, which is a preference for admission of persons who reside or work in a specified geographic area (see 24 CFR 5.655(c)(1)(ii)). If a residency preference is utilized, the preference must be in accordance with the non-discrimination and equal opportunity requirements contained in 24 CFR 5.105(a). This Worksheet will help show how the percentage of the population in the residency preference area compares to the demographics of the project's residents, applicant data, census tract, housing market area, and expanded housing market area. **Please attach a map clearly delineating the residency preference geographical area. See Map in Exhibit D**

Demographic Characteristics	Project's Residents (as determined in Worksheet 1)	Project's Applicant Data (as determined in Worksheet 1)	Census Tract (as determined in Worksheet 1)	Housing Market Area (as determined in Worksheet 1)	Expanded Housing Market Area (as determined in Worksheet 1)	Residency Preference Area (if applicable)
% White	5.60	23.30	34.49	68.34	80.28	54.2
% Black or African American	37.20	57.90	28.18	11.21	7.77	15.1
% Hispanic or Latino	2.70	6.00	19.17	7.33	5.61	9.5
% Asian	55.30	10.20	24.39	13.59	6.22	16.5
% American Indian or Alaskan Native	0.90	2.90	2.33	0.64	0.58	0.6
% Native Hawaiian or Pacific Islander	0.10	0.40	0	0.03	0.03	0.0
% Persons with Disabilities	20.90		14.53	11.47	9.61	
% Families with Children under the age of 18	20.40		48.33	27.68	30.57	
Other (specify)						



RAD FHEO Accessibility and Relocation Plan Checklist

The following checklist is required to be submitted to the RAD Transaction Manager prior to, or concurrent with, submission of the Financing Plan.

PHA Name: Public Housing Agency of the City of St Paul PHA Code: MN001

PIC Project Number: MN001000004 Total Number of Units: 320

Proposed Number of Units to be Converted: 320

PHA Contact Person: Jon Gutzmann Email: jon.gutzmann@stpha.org Phone: 651-298-5664

Date Completed: February 19, 2019

Section I: Threshold Questions

Please check the appropriate box for the following threshold questions:

Question	Yes	No
Does the project involve new construction or substantial alteration (i.e. alterations that involve a project that has 15 or more units and the cost of the alterations is 75 percent or more of the replacement cost of the completed facility (see 24 CFR 8.23)?		X
Will the conversion of assistance result in off-site temporary relocation for any resident that will last for more than 60 days or include the transfer of assistance to another site?		X

If you answered no to both of the above questions, please skip the remaining sections of this checklist and sign the bottom of the form. In all other cases, please complete the relevant section of the checklist. For example, if you answered yes to the first question, please complete Section II, Accessibility.

RAD FHEO Accessibility and Relocation Plan Checklist

Section II: Accessibility

- a. Please describe how the conversion of assistance will impact accessibility. Additionally, please indicate the number of units to be converted and the units that will be accessible.

--

- b. Please provide the following waiting list and occupancy data for accessible units. If the units are currently vacant, please provide the data for the most recent occupants of the project.

Bedroom Size	0	1	2	3	4	5	Other	Total
1. Number of persons on waiting list who have requested mobility accessible units								
2. Number of persons on waiting list who have requested vision and/or hearing accessible units								
3. Number of mobility accessible units occupied by tenants with disabilities who require the features of the unit								
4. Number of hearing/vision accessible units occupied by tenants with disabilities who require the features of the unit								

- c. Please provide the distribution of all wheelchair and other accessible units that will be available in the project after RAD conversion.

Bedroom Size	0	1	2	3	4	5	Other	Total
1. All units								
2. Total units with project-based rental assistance								
3. Mobility accessible units								
4. Vision and/or Hearing accessible units								
*5. (Total Accessible Units)								

Section III: Relocation Plan

- a. Please explain any plans for the relocation of current residents, including the number of residents that will need to relocate, whether the relocation is temporary or permanent and, if temporary, the expected duration of the relocation, the type and location (including census tract) of the

RAD FHEO Accessibility and Relocation Plan Checklist

replacement housing, how the housing qualifies as a comparable unit as defined by the URA and 49 CFR 24.2(a)(6), and the method of determining which families will be subject to temporary relocation in excess of twelve months.

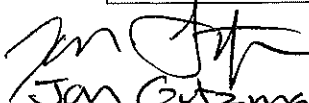
- b. List the civil rights characteristics (race, national origin, familial status, and/or disability, etc.) of the residents to be transferred off-site for greater than 60 days or permanently relocated due to a transfer of assistance, as a result of the proposed conversion

White	African American	Asian	Hispanic	American Indian or Alaska Native	Native Hawaiian or Other Pacific Islander	Other (e.g., Families with Children, Disabled Individuals, etc.)

Please describe :

- c. The type of housing counseling or services provided to affected families.

- d. Describe the likely housing market areas/communities where tenants will relocate through HCV assistance or other HUD assistance programs, including whether they are relocated to an area of higher opportunity, areas (e.g., areas with better schools, employment, transportation opportunities), and the extent of improved housing choices and opportunities under the relocation plan.”


Jan Gutzmann Name/Title 02/21/2019 Date
Executive Director

The signature above indicates that (1) I am legally authorized to represent the agency in this matter, (2) all information provided in this checklist is true and accurate, (3) no resident shall be permanently and involuntarily relocated as a result of any conversion action associated with RAD, (4) the PHA will maintain compliance with Section 504 of the Rehabilitation Act of 1973, (5) any

RAD FHEO Accessibility and Relocation Plan Checklist

relocation lasting under 60 days shall comply with all civil rights and fair housing requirements, including Section 504 of the Rehabilitation Act of 1973, (6) any relocation performed shall comply with Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA) and its implementing regulations (49 CFR Part 24) and shall comply with the RAD Relocation Notice (PIH Notice 2014-17 or successor guidance), and (7) if the proposed relocation was to be for less than 60 days and something changes requiring a period of temporary relocation longer than 60 days, I shall fill out this form again with the additional details.

First American Title Insurance Company

701 Xenia Avenue South, Ste 450
 Golden Valley, MN 55416
 (763)852-3800
 (877)483-0310
 mproduction@firstam.com

TITLE REPORT

APPARENT OWNER(S): Public Housing Agency of the City of Saint Paul, a Minnesota Corporation

LEGAL DESCRIPTION OF PROPERTY: Blocks 1, 2, 3 and 4 Franklin D. Roosevelt Homes Addition, including that portion of adjoining Supornick Lane, vacated, lying between the extensions across it of the North and South lines of said Block 2.

That part of Block 5, Franklin D. Roosevelt Homes Addition, lying Easterly and Northerly of the following described line:

Commencing at the Northwest corner of said Block 5; thence North 63 degrees 14 minutes 50 seconds East (assumed bearing) along the South line of Ames Avenue, 33.57 feet to the point of beginning of said line to be herein described; thence South 0 degrees 04 minutes 33 seconds East, 176.47 feet; thence North 89 degrees 38 minutes 30 seconds East, 85.89 feet; thence North 79 degrees 12 minutes 19 seconds East 39.74 feet; thence North 82 degrees 20 minutes 13 seconds East, 146.18 feet; thence North 89 degrees 38 minutes 30 seconds East, 328.97 feet to a point on the West line of Germain Street and there terminating said point of termination being 269.44 feet North of the point of intersection of the South line of said Block 5 and the West line of Germain Street as measured along the West line of Germain Street. Subject to easements of record, if any. Subject to the easements, conditions and reservations as set forth in Document No. 539179 as to said portion of Supornick Lane.

Subject to Reserving to the State of Minnesota in trust for the taxing districts concerned, of all minerals and mineral rights as provided by law, in all portions of the premises except the premises formerly described (prior to the platting of Franklin B. Roosevelt Homes Addition) as Lots 3, 4, 5, 6 and 7, Block 2, Hillside Park Addition, said premises being those described in Certificate of Title No. 131392.

Subject to the sewer and water easements set forth on the plat of Franklin D. Roosevelt Homes Addition and contained in the dedication clause.

Subject to Declaration of Trust running in favor of the Public Housing Administration, Document Number 296276.

PROPERTY IS: Torrens - Certificate of Title 545921 PROPERTY.

The following documents have been filed for record in the Office of the Ramsey County Recorder
 (See copies attached hereto):

DOCUMENT NUMBER

740499
 1850052

 539179
 296276
 285249
 314286
 534689
 534690

TYPE OF INSTRUMENT

Quit Claim Deed
 Quit Claim Deed (For Reference Only - Deed out
 portion of original deed)
 Easement
 Declaration
 State Deed
 Easement
 Release (Partial)
 Quit Claim Deed - Easement

664960	Certificate
664961	Vacation
1716307	Easement
1836695	Permit
2213675	Resolution
2519570	Mortgage
2519571	Assignment of Leases and/or Rents
2519572	Declaration

2611244	Request for Notice
2613362	Declaration

Further certifies:

1. That there are no unsatisfied judgments docketed in District Court, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None
2. That there are no Bankruptcy proceedings initiated, or no unsatisfied Notices of Federal, State or County Tax Liens, filed in the office of County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None
 - o Note: The Bankruptcy searches are limited to parties that held an interest of record in the land during the preceding two years from the date of this Certificate.
 - o Note: The Bankruptcy searches do not reflect dismissals, discharges or other disposition after the initial filing of the bankruptcy petition, which information must be obtained from the bankruptcy court.
 - o Note: The Federal Tax Lien searches have been extended to cover the period of time commencing eleven years prior to the date of this Certificate.
3. That there are no unsatisfied Federal Court Judgment Liens in favor of the United States or a re-filing of any said lien if found, filed in the office of the County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below for the period commencing 20 years preceding the date of this Certificate and up to the "To Date" opposite their respective names, except as follows: None
4. For properties located in Hennepin, Ramsey, St. Louis or Ottertail Counties:
No unsatisfied judgments were docketed in United States District Court, District of Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows:None

Name Searched:	From Date:	To Date:
Public Housing Agency of the City of Saint Paul, a Minnesota Corporation	September 6, 2007	September 6, 2018

- o Note: Dates are as of 7:00 A.M.
- o Note: There has been no search conducted in the Office of the Clerk of the United

States Bankruptcy, District of Minnesota, unless separately attached hereto. A search for Bankruptcy proceedings in said office will only be conducted if there has been a foreclosure, cancellation of contract for deed, decree issued in marriage dissolution proceeding or other involuntary transfer of the land under examination within the two years preceding the date of certification.

Note: Names listed above are full given names as shown of record. Where an individual is identified of record by variation in his, her, or its name searches have been made as to all such names appearing of record. Searches performed include idem sonans names, common abbreviations, accepted derivatives and nicknames. However no search is made as to any name having a middle initial different from that shown hereon.

TAX INFORMATION:

The County Tax Records indicate that the real estate taxes are:

Taxes currently due and payable in **2018**

Amount: \$ **0.00 Exempt Prop. Owned By Municipals**

PIN: **27.29.22.12.0052**

Homestead or non-homestead: **Exempt Properties**

Delinquent taxes: **None**

Address: **1554 Fellows Lane, St. Paul, MN**

Estimated Market Value: \$ **18,228,700000**

NO CERTIFICATION IS GIVEN AS TO MARKETABILITY OR STATUS OF TITLE.

Limitation of Liability for Informational Report

IMPORTANT - READ CAREFULLY: THIS REPORT IS NOT AN INSURED PRODUCT OR SERVICE OR A REPRESENTATION OF THE CONDITION OF TITLE TO REAL PROPERTY. IT IS NOT AN ABSTRACT, LEGAL OPINION, OPINION OF TITLE, TITLE INSURANCE COMMITMENT OR PRELIMINARY REPORT, OR ANY FORM OF TITLE INSURANCE OR GUARANTY. THIS REPORT IS ISSUED EXCLUSIVELY FOR THE BENEFIT OF THE APPLICANT THEREFOR, AND MAY NOT BE USED OR RELIED UPON BY ANY OTHER PERSON. THIS REPORT MAY NOT BE REPRODUCED IN ANY MANNER WITHOUT FIRST AMERICAN'S PRIOR WRITTEN CONSENT. FIRST AMERICAN DOES NOT REPRESENT OR WARRANT THAT THE INFORMATION HEREIN IS COMPLETE OR FREE FROM ERROR, AND THE INFORMATION HEREIN IS PROVIDED WITHOUT ANY WARRANTIES OF ANY KIND, AS-IS, AND WITH ALL FAULTS. AS A MATERIAL PART OF THE CONSIDERATION GIVEN IN EXCHANGE FOR THE ISSUANCE OF THIS REPORT, RECIPIENT AGREES THAT FIRST AMERICAN'S SOLE LIABILITY FOR ANY LOSS OR DAMAGE CAUSED BY AN ERROR OR OMISSION DUE TO INACCURATE INFORMATION OR NEGLIGENCE IN PREPARING THIS REPORT SHALL BE LIMITED TO THE FEE CHARGED FOR THE REPORT. RECIPIENT ACCEPTS THIS REPORT WITH THIS LIMITATION AND AGREES THAT FIRST AMERICAN WOULD NOT HAVE ISSUED THIS REPORT BUT FOR THE LIMITATION OF LIABILITY DESCRIBED ABOVE. FIRST AMERICAN MAKES NO REPRESENTATION OR WARRANTY AS TO THE LEGALITY OR PROPRIETY OF RECIPIENT'S USE OF THE INFORMATION HEREIN.

Dated at Ramsey County, Minnesota, this 6th day of September, 2018 at 7:00 A.M.

File No. 1502828

For: The exclusive use of: St. Paul Public Housing Authority



U.S. Department of Housing and Urban Development

Minneapolis Field Office
212 3rd Ave S Suite 160
Minneapolis, Minnesota 55401
<http://www.hud.gov/>

RECEIVED

FEB 13 2019

FEB 11 2019

CENTRAL ADMINISTRATIVE
OFFICE

Mr. Jon Gutzmann, Executive Director
St. Paul PHA
555 N. Wabasha St. Suite 400
St. Paul, MN 55102

Dear Mr. Gutzmann:

This letter is to inform you that the St. Paul PHA's Revised Annual PHA Plan for the Fiscal Year beginning **April 1, 2018, Version 4** is approved.

This approval does not constitute an endorsement of the strategies and policies outlined in the Plan. In providing assistance to families under programs covered by this Plan, the St. Paul HRA will comply with the rules, standards, and policies established in its approved Plan, as provided in 24 CFR Part 903 and other applicable regulations. Your approved Plan and all required supporting documentation must be made available for review and inspection by the public at the PHA office during normal business hours.

Also, please note that if you included your 2019 Capital Fund Annual Statement/Performance and Evaluation Report (HUD 50075.1), the Capital Fund Program 5-Year Action Plan (HUD 50075.2), and/or accompanying certifications, they have not been approved through this PHA Plan process. Capital Fund submissions were decoupled from the PHA Plan per HUD's Capital Fund Final Rule (2013). We will, however, retain any documents you have submitted in order to attempt to expedite the 2015 Capital Fund review process. You will be notified in separate correspondence and/or via PIH Notice of the procedures necessary to finalize Capital Funds.

If you have any questions regarding your PHA Plan or the information in this letter, please contact Morgan Pontiff at (612) 370-3095.

Sincerely,

A handwritten signature in black ink, appearing to read 'Lucia M. Clausen', written over a circular stamp or mark.

Lucia M. Clausen,
Director, Office of Public Housing

CERTIFICATION OF APPLICANT AND APPROVAL OF SUBMISSION

Warning: HUD will prosecute false claims and statements. Convictions may result in criminal or civil penalties. 18 USC Sections 1001, 1010; 31 USC Sections 3729, 3802.

I have reviewed this RAD Program Financing Plan and all uploaded files and certify that the information is correct to the best of my knowledge. I agree to notify HUD if any new or conflicting information comes to my attention after this date.

PHA Executive Director or Mod Rehab Owner
Printed Name: _____

Date

PUBLIC HOUSING AGENCY OF THE CITY OF SAINT PAUL

REPORT TO COMMISSIONERS

**FROM JON M. GUTZMANN
EXECUTIVE DIRECTOR**

REGARDING Rental Assistance Demonstration (RAD) Program; Submission of Financing Plan for Asset Management Project No. 5 (AMP 5) Mt. Airy Homes & Hi-Rise; Valley Hi-Rise

DATE February 27, 2019

Staff requests Board approval to submit the Financing Plan and related documents for the conversion of Mt. Airy Homes and Hi-Rise and Valley Hi-Rise (HUD Project No. MN001000005; AMP 5) to Project-Based Rental Assistance (PBRA) through HUD’s Rental Assistance Demonstration (RAD) program. The PHA applied for acceptance to the RAD program in August 2017 and HUD awarded the Commitment to enter into a Housing Assistance Payment (CHAP) for this project in August 2018. The CHAP issuance started a 180 day clock for the PHA to submit the Financing Plan to HUD, with an original submission deadline of February 16, 2019. Staff asked to extend the submission deadline to March 31, 2019, to resolve some questions about the final Capital Needs Assessment report; and HUD approved that request on February 6, 2019. PHA staff have continued to meet regularly and consult with the HUD-assigned “Readiness Transaction Manager” to ensure that all required components of the Financing Plan are completed and ready for submission by March 31, 2019.

The various components of the Financing Plan are submitted electronically online through the “RAD Resource Desk”. The documents and spreadsheets demonstrate that the PHA’s proposed conversion is financially viable and complies with all of the RAD requirements. HUD’s checklist of Required Submission Materials or Actions is attached to this report (Attachment 1). Since the checklist is for both “no-debt” conversions like the PHA’s and also RAD conversions with debt financing, some items on the list do not apply to the PHA’s RAD conversion.

Staff has prepared eight Financing Plan packages for approval at this meeting, corresponding to the PHA's eight Asset Management Projects (AMPs), eight RAD applications and eight CHAPs awarded by HUD.

Together the eight Financing Plan submissions constitute a near "portfolio-wide" conversion including the PHA's four family housing developments and sixteen hi-rises a total of 3,855 public housing units.

Here is a summary of the components of the Financing Plan that staff will submit, with the Board's approval. All of the documents are attached, except as explained below:

1. **Conversion Overview.** The Conversion Overview provides HUD a summary of the proposed conversion. The overview helps the Financial Transaction Manager and HUD staff prepare the RAD Conversion Commitment (RCC), which is the last step before the closing on the RAD conversion.
2. **Resident Consultation.** Staff conducted a series of 19 meetings over a two-week period in December 2018 to notify residents that CHAPs had been received for the eight applications submitted and update them on the reasons and process for the conversion. Staff's summaries of the residents' comments and questions at each meeting and the PHA's responses are attached.
3. **Capital Needs Assessment and Environmental Review.** The RAD Capital Needs Assessment (CNA) is based on detailed physical inspections of the properties to determine critical needs, short- and long-term rehabilitation needs, and any environmental concerns over a 20 year span, including estimated costs based on localized industry standards. The 20-year summary for all eight projects is attached. The PHA's contractor, EMG, completed the required "e-CNA Tool" and environmental reviews. The CNA is an extensive document (multiple 3-ring binders) and a complete copy is available for review upon request.

4. **Development Budget (Sources and Uses).** The attached Development Budget is a comprehensive presentation of all sources and uses of funds needed to complete the RAD conversion. It provides a “big picture” overview how funds will be used in a project. It differs from the Operating Pro-Forma listed below because it is not based on estimates or projections, and does not calculate any net income or loss. Since the PHA’s RAD transaction does not require debt, and no new development or substantial rehabilitation is proposed, the Development Budget is fairly basic. It summarizes what funds will be used for the Initial Deposit to Replacement Reserve (IDRR) and on-going capital improvements already in process, and establishes the operating reserve account.
5. **Operating Pro-Forma.** The attached Operating Pro-Forma projects revenues, expenditures, net income, and cash flows based on a series of assumptions, and is used to demonstrate the financial viability of the PHA’s RAD transaction. An Operating Pro-Forma that matches the term of the HAP contract (twenty years) must be submitted as part of the Financing Plan. As staff explained in a November 28, 2018 Board report, “[T]he Operating Pro-Forma must demonstrate that each project’s Replacement Reserves will be adequate to support needed capital improvements over the next 20 years, based on the Initial Deposit to the Replacement Reserve (IDRR) and the Annual Deposits to the Replacement Reserve (ADRRs).”
6. **Affirmative Fair Housing Marketing Plan.** Under a Project-Based Rental Assistance (PBRA) conversion, an Affirmative Fair Housing Marketing Plan (AFHMP) is required. Staff submitted the AFHMPs for all eight projects to HUD on January 15, 2019, for review by the Fair Housing and Equal Opportunity (FHEO) division prior to submitting the Financing Plan. Staff have received preliminary comments which seem to be positive and indicate there may be only minor revisions needed for approval. If we have not received HUD’s approval of the AFHMPs before the Financing Plans are due, we can submit copies of the AFHMPs with copies of our requests for approval.
7. **RAD FHEO Accessibility and Relocation Plan Checklist.** This checklist is required as part of the Financing Plan submission to ensure any relocation plans comply with all applicable HUD requirements. The checklist had two “threshold questions” and if both

were answered “no” then no further response other than a signature was needed. Since the PHA’s RAD conversion does not involve new construction or substantial alterations, and no resident relocation is expected, staff answered “no” to both. If the PHA’s plans change, a new checklist will be required.

8. **Title Report.** A title report is required at the Financing Plan submission stage to identify any potential issues prior to starting the process to close on the transaction. The title report must trace title back to the vesting deed and include information on whether the converting project is currently subject to a Declaration of Trust and any other liens, encroachments, easements or other encumbrances on the property. PHA staff contracted with First American Title Insurance Company to complete this work. Title submissions will be subject to further review by HUD staff prior to closing, and acceptance of the Financing Plan does not constitute acceptance or approval of the submitted report by HUD.

9. **Significant Amendment to the PHA Plan.** As discussed at previous Board meetings, HUD requires a PHA proposing a RAD conversion to adopt a “significant amendment” to the PHA Plan, with public notice and hearing. With the Board’s approval staff submitted the first significant amendment to the PHA’s Plan to HUD in August 2017, and received HUD’s letter of approval in November 2017. We submitted another significant amendment to the Plan in November 2018, providing more details about the proposed conversion; and we will submit HUD’s approval letter dated February 11, 2019 with the Financing Plan.

Financing Plan Certification and Submission. Once all required documents have been uploaded, the PHA’s Executive Director must execute and upload the certification that the Financing Plan submission has been completed. The certification and submission of the Financing Plan finalizes the “planning phase” of the RAD conversion transaction and begins the “review phase” leading to the final closing of the transaction(s). Here are the major milestones remaining:

- **HUD issues a “RAD Conversion Commitment” (RCC)** after approving the Financing Plan. The RCC outlines the specifics of the RAD transaction and sets out the requirements for closing.
- **The PHA must execute the RAD Conversion Agreement** within 30 days after receiving the RCC.
- **The PHA submits a draft closing package** to HUD for review. The draft package must contain all documents listed in the RCC and on any closing checklist provided by HUD.
- **Final conversion** occurs on the date of closing.
- **HUD must receive fully executed versions of the closing documents** after closing.

With the Board’s approval staff will certify and submit the RAD Financing Plan for this project to HUD by March 31, 2019.

JMG/AJH/FAH

Attachments:

1. Financing Plan Checklist from HUD’s Financing Plan Guide for Conventional Financing & No Debt Conversions; Appendix A; July 2017
2. Conversion Overview for AMP 5; Mt. Airy Homes & Hi-Rise; Valley Hi-Rise
3. Resident Consultation: Summaries of Meetings
4. Capital Needs Assessment/Environmental Review
5. Development Budget; Sources and Uses Report
6. Operating Pro-Forma
7. Affirmative Fair Housing Marketing Plan
8. RAD FHEO Accessibility and Relocation Plan Checklist
9. Title Report
10. Significant Amendment to the PHA Plan
11. Financing Plan Certification and Submission

Appendix A: Financing Plan Checklist

This optional checklist can be used as an aid to ensure your Financing Plan submission is complete. You are not required to upload this checklist as part of your submission.

Item	Required Submission Materials or Actions
1	Conversion Overview <input type="checkbox"/> Complete and upload the Conversion Overview template
2	Conversion Type <input type="checkbox"/> If the current subsidy selection shown on the grid is not correct, indicate that you are switching subsidy types and upload all supporting documentation
3	Resident Comments <input type="checkbox"/> Upload evidence of the resident meetings, comments received, and responses provided to the residents
4	RPCA/CNA and Scope of Work <input type="checkbox"/> Upload completed Tool; AND <input type="checkbox"/> Upload written narrative (if applicable)
5	Environmental Review <input type="checkbox"/> Upload completed environmental review
6	Development Budget <input type="checkbox"/> Update the Transaction Log on the RAD Resource Desk; AND <input type="checkbox"/> Upload draft EPC approval letter from the PIH Energy Center (if applicable); AND <input type="checkbox"/> Upload completed Subsidy Layering Review completed by another agency (if applicable)
7	Development Team <input type="checkbox"/> Upload an org chart and narrative description for the development team, including general contractor (if applicable); AND <input type="checkbox"/> Upload evidence of Previous Participation Certifications for all principals (if applicable)
8	Proposed Financing <input type="checkbox"/> Complete and upload a Proposed Financing Template for each funding source; AND <input type="checkbox"/> Upload the engagement letter or commitments for each funding source; AND <input type="checkbox"/> Upload the first mortgage lender's consent to subordinate to the RAD Use Agreement; AND <input type="checkbox"/> Upload the first mortgage lender's approval of all subordinate (or secondary) financing (if applicable)
9	Operating Pro Forma <input type="checkbox"/> Update the operating pro forma in the RAD Transaction Log; AND

Item	Required Submission Materials or Actions	
		<input type="checkbox"/> Upload a complete pro forma that projects out for the term of the initial HAP contract and conforms with the RAD Notice underwriting benchmarks; AND <input type="checkbox"/> Upload all supporting documentation for expenses including insurance documentation, PILOT opinion, Rent Comparability Study and documentation for Other Revenue
10	Market Study	<input type="checkbox"/> Check the "N/A" box if appropriate; OR <input type="checkbox"/> Upload the market study
11	Title Report	<input type="checkbox"/> Upload complete title report with confirmation if the project is subject to a Declaration of Trust or Restrictive Covenant; AND <input type="checkbox"/> Upload results of PHA's counsel's review of any issues that may impact title, if applicable
12	Approved Significant Amendment to PHA Plan & Site and Neighborhood Certification	<input type="checkbox"/> Upload HUD's letter approving the Significant Amendment
13	Approved Amendment to Attachment A of the MTW Agreement	<input type="checkbox"/> Check the "N/A" box if appropriate; OR <input type="checkbox"/> Upload HUD's letter approving Amendment to Attachment A of the MTW Agreement
14	Estimate of Public Housing Funds Available for Subsidy	<input type="checkbox"/> Upload the completed HUD tool
15	RAD Fair Housing Accessibility and Relocation Plan Checklist	<input type="checkbox"/> Complete and upload the RAD Fair Housing Accessibility and Relocation Checklist
16	Affirmative Fair Housing Marketing Plan	<input type="checkbox"/> Check "N/A" if appropriate (PBV conversions only); OR <input type="checkbox"/> Upload a copy of the approved AFHMP; OR <input type="checkbox"/> Upload evidence that the AFHMP was submitted to HUD for review
17	Transfer of Assistance	<input type="checkbox"/> Check "N/A" if appropriate; OR <input type="checkbox"/> Upload the completed Transfer of Assistance worksheet; AND <input type="checkbox"/> Upload a request and relevant plans if the PHA wants the DOT to be released from the existing public housing site at closing; OR <input type="checkbox"/> Upload a request for the project to remain as public housing during construction and for execution of the HAP to be delayed until the Covered Project is ready for occupancy
18 - 20	Pre-Financing Plan Approval of Specific Activities	<input type="checkbox"/> Check "N/A" if appropriate for each line item; OR

Item	Required Submission Materials or Actions	
		<input type="checkbox"/> Upload any required FHEO templates due to changes in unit configuration, occupancy, or for new construction projects
21	Financing Plan Certification and Submission	<input type="checkbox"/> Upload an executed Completion Certification; AND <input type="checkbox"/> Click the "Submit Financing Plan" button on the Resource Desk.
22	Other Documents	<input type="checkbox"/> Upload any documents not covered in the Items above.
N/A	Inputting & Verifying Project Ownership Data	<input type="checkbox"/> Click Ownership Data and complete the required information. Click Save & Submit once complete.

Conversion Overview Template: Conventional Financing & No Debt Conversions

Section 1: General Information			
PHA NAME:	Public Housing Agency of the City of Saint Paul		
EXISTING PROPERTY NAME:	Mt Airy Valley		
PROPOSED PROPERTY NAME:	Mt Airy Valley		
PIC Development No: <i>(Note: If combining units from multiple PICs into one CHAP, input all PIC Numbers and number of RAD units from each PIC)</i>	MN001000005		
No. Units Under ACC:	613	No. Units Converting to RAD:	613
Subsidy Type:	<input type="checkbox"/> PBV <input checked="" type="checkbox"/> PBRA	PHA Administering PBV HAP Contract (Name of PHA & PHA Code):	
Name of existing ownership entity:	Public Housing Agency of the City of Saint Paul		
Name of proposed new ownership entity:			
Financing Type:	<input checked="" type="checkbox"/> None/PIH Funds Only <input type="checkbox"/> Conventional Loan <input type="checkbox"/> Other: Click here to enter text.		
Scope of Work:	<input type="checkbox"/> None <input type="checkbox"/> Critical Repairs Only. <input checked="" type="checkbox"/> Rehab (Length of Rehab: <u>24</u> months) <input type="checkbox"/> New Construction (Length of Construction: _____ months)		
Status of Section 18 Approval:	<input type="checkbox"/> Approval Received (Date of approval: Click here to enter a date.) <input type="checkbox"/> Approval Not Received (Include detailed information in the narrative below regarding when you submitted the request and the latest status) <input checked="" type="checkbox"/> N/A – Section 18 approval not required for this transaction		
PHA Desired Closing Date: <i>(if different than above)</i>	8/2/2019		

Section 2: Narratives
<p>1. Overview of Proposed RAD Conversion: <i>Provide a detailed description of the proposed conversion. At a minimum, this description should include: the number and type of buildings converting, neighborhood/location, resident type, bedroom types, proposed de minimis unit reduction (if applicable), proposed scope of work, and plans for relocation. Be sure to highlight any unusual or unique aspects including if this is a partial AMP conversion, if the conversion includes a transfer of assistance, or if demolition/new construction is proposed.</i></p> <p>The proposed conversion includes 613 units in two Hi-Rise buildings and 105 two-story townhome buildings. Unit sizes range from zero (efficiencies) to five bedrooms. The Mt Airy Family development has 302 two to five-bedroom units. Located near downtown St Paul, the development was originally constructed in 1959 with additions in 1965 and 1966, with a full renovation completed in 1997. The development is currently undergoing a full exterior modernization which will continue after the proposed conversion.</p>

Conversion Overview Template: Conventional Financing & No Debt Conversions

Mt Airy Hi-Rise has 153 one and two-bedroom units. The building, originally constructed in 1959, is located near downtown St Paul.

Valley Hi-Rise has 157 efficiency and one-bedroom units and one 2-bedroom unit. One of the one-bedroom units is authorized as a special purpose unit and is utilized as office space for a service provider in the building. The building, originally constructed in 1963, is located near downtown St Paul.

The Mt Airy Family Development and Mt Airy and Valley Hi-Rises are contiguous properties and are in the same census tract, 27123042800, Ramsey Minnesota, and are in the Minneapolis – St Paul – Bloomington, MN-WI expanded housing market area.

The proposed scope of work includes a continuation of the on-going exterior modernization work. The work is expected to last approximately 24 months after the proposed conversion is complete. Any additional work is based on useful life estimates as determined by an independent capital needs assessment contractor.

There are no plans for resident relocation or de minimus reduction of existing units.

This project's residents are as diverse as other mixed hi-rise/family housing properties at the St. Paul PHA:

- 66% are ELI; 23% are VLI; 9% are LI; and only 2% are above Low Income.
- 49% of households have some wage income; 30% receive some welfare; 58% receive SS/SSI/Pension; 10% receive some other income; and 2% have no countable income.
- 30% of households are elderly (head or spouse); 28% are non-elderly disabled; 35% are female-headed households with children.
- 14% are White; 46% are African American; 0% Native American; 40% Asian; 0% Other.
- 36% of households have 4+ members.

The PHA expects to complete the conversion debt-free.

2. Changes to Bedroom/Unit Configurations: *If the conversion proposes changes to bedroom types (for example, converting efficiencies to 1 Bedrooms or 1 Bedrooms to 2 Bedroom, etc.), please provide a brief description of those changes, including how any "right to return" issues with residents have been addressed:*

There are no proposed changes to bedroom or unit configurations associated with the conversion.

3. Transfer of Assistance: *If the conversion proposes to transfer some or all of the assistance to another site, please describe the location of the new site, what will become of the existing site, and how this will impact existing tenants, including any relocation plans. For example, if Site A has 100 units prior to conversion and the PHA is proposing to keep 40 units on Site A and put 60 units on Site B, please explain if the transactions are occurring simultaneously or in phases:*

There is no proposed transfer of assistance associated with the conversion.

Conversion Overview Template: Conventional Financing & No Debt Conversions

4. Relocation: *Please describe any planned relocation of residents, be it temporary or permanent, and whether any residents are waiving their right to return. In the case of a waiver of right to return, please describe the documentation received. If the PHA plans to relocate residents prior to closing, please notate here and be advised that HUD approval is required.*

There is no proposed relocation of residents associated with the conversion.

5. Changes in rent levels: *If the conversion proposes changes in rent levels as a result of rent bundling, changes in responsibility for utilities (landlord to tenant or tenant to landlord), the use of MTW authority to supplement rents, different rent levels for similar unit sizes (such as two different rent levels for different types of one-bedroom apartments), the use of TPVs requested through the Section 18 process, or if there are any errors shown in the CHAP, please provide a listing of the unit types and proposed rent levels:*

There are no proposed changes to rent levels associated with the conversion.

6. Ownership: *Please describe any changes in ownership and creation of a Single Asset Entity ("SAE") if the PHA is planning to administer the PBVs for the property:*

There are no proposed changes in ownership associated with the conversion.

7. Waivers and other key issues: *Please describe any specific programmatic or regulatory waivers sought, and describe any important or unique transaction features or special approvals that the PHA wishes to communicate to HUD.*

There are no programmatic or regulatory waivers being sought in relation to the conversion.

Section 3: Development Budget

1. Are any IOI loans or advances being utilized as a funding source?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
2. If yes to the above, will the loan or advance be converted to an unsecured surplus cash note at closing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Will any planned rehab/construction result in an initial operating deficit during the rehab/construction period?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
4. If yes to the above, describe below how the deficit will be funded (including any operating escrow, reserve or similar fund), what entity will control the fund, the length that the fund will be in place, etc.	

Conversion Overview Template: Conventional Financing & No Debt Conversions

Section 4: Identification of Existing Loans or Debt	
<i>Note: Complete this section only if the proposed conversion has existing loans/debts on the property.</i>	
1. Describe the type of existing loan(s) or debt(s) on the property. Examples including EPCs, CFFPs, an existing mortgage, etc.	Non-amortizing 30 year 0% mortgage through Minnesota Economic Development and Housing Challenge (EDHC) Program. Non-amortizing 15 year 0% loan agreement through Federal Home Loan Bank Affordable Housing Program (AHP)
2. Name of lender(s):	Minnesota Housing Federal Home Loan Bank of Des Moines
3. Current loan/debt amount(s):	\$360,000 \$500,000
4. Is the loan or debt cross collateralized with other properties outside of the proposed RAD conversion?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
5. Will the existing loans(s) or debt(s) be paid off at or before closing as part of the RAD conversion?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
a. If YES to the above, please describe what funds will be used to payoff the debt(s), the amount to be paid off, the timing of the payoff (before or at closing), the repayment terms, and any impact the payoff may have on other properties.	
b. If NO to the above, please discuss whether the existing lender has agreed to subordinate to the RAD Use Agreement and whether there is sufficient NOI to support the debt/loan payments after closing. Note: Be sure to include the debt/loan payments as part of your operating proforma submission.	Subordination agreements have been requested from and are currently under review by the named lenders. The EDHC mortgage is non-amortizing and does not require payments during the life of the loan. At the end date of 12/07/2045, the PHA is planning to have sufficient funds to re-pay the principal balance. The AHP loan agreement is non-amortizing and does not require payments during the life of the loan agreement. After the retention period, end date of 9/28/2033, provided the property is maintained as affordable housing, the loan amount will be "forgiven".
6. Input any other relevant comments:	

**RAD Information Meeting Notes
December 11, 2018 6:00pm
Mt. Airy Community Center**

Recorder: Stephanie Long

PHA Staff Present: Ubax Ali - Resident Initiatives Clerk; Julie Lo - Assistant Housing Manager; Stephanie Long - Housing Manager; Jordan LaSota - Construction Program Manager; Lisa Feidler - Rental Administrator

Presenters: Lisa Feidler and Jordan LaSota

Interpreters provided: Somali (1), Karen (1), and Hmong (1)

55 residents present

Questions asked:

1. How will PHA manage the Section 8 vouchers that will be offered to PBRA residents?

Staff estimates there may be approximately 100 vouchers available. Residents who have completed the 2 year eligibility waiting period would be placed on a waiting list to receive a voucher.

2. Would the Family Self Sufficiency program continue?

Yes.

3. What are tenant organizations?

Tenant organizations include family and resident councils. These organizations would still exist and operate under PBRA regulations.

RAD Information Meeting Notes
December 18, 2018 3:00pm
Mt. Airy Hi-Rise

Recorder: Hlee Lee

PHA Staff Present: Kim Nguyen - Assistant Resident Services Director; Charisse Brown - Assistant Resident Services Senior Manager; Hlee Lee - Assistant Housing Manager; Ben Awaah - Assistant Housing Manager; and Wayne Lundeen - Human Services Coordinator

Presenter: Kim Nguyen

Interpreters provided: Hmong, ASL, Khmer, Oromo, Tigrinya, Vietnamese, and Somali

32 residents present

Questions asked:

1. Is the Choice Mobility program administered on a first come first served basis?

Yes. Resident eligibility begins two years after signing the PBRA lease. Staff anticipates there will be a long waiting list, and estimated about 100 vouchers will be administered per year.

2. Will the FSS and ROSS programs continue after RAD conversion?

These programs are allowed under the PBRA regulations, and staff anticipates these programs will continue after RAD conversion. The continuance of these programs is dependent on funding and resident participation.

3. Do residents have to sign up for RAD?

Residents do not have to sign up for RAD. Residents will sign new PBRA lease with the St Paul PHA in 2019.

4. Can you choose to be on PHA or RAD?

The St Paul PHA is converting to Project Based Rental Assistance through RAD conversion. Upon the conversion, the PHA will still own, operate, maintain, and manage the converted properties and residents will be allowed to stay in their current units as long as they are lease compliant.

5. Will residents get more written information on RAD?

The PHA has a lot of information on the Agency's RAD conversion on the PHA website (stpha.org) under the "RAD" tab. Also, residents can ask their Housing Manager for information on RAD and the PHA will provide information.

6. Will utility costs be the same?

The PHA's current plan is to keep the current utility responsibilities following RAD conversion. This means residents of the family developments would still get utility allowances, and the PHA would pay all utilities in the hi-rises.

7. Does RAD mean the PHA will get additional money?

RAD will provide the Agency long-term funding stability based on the Agency's current HUD funding levels.

8. Will RAD affect the smoking ban?

The PHA plans to keep the current smoking regulations in place following RAD conversion.

**RAD Information Meeting Notes
December 14, 2018 10:00am
Valley Hi Rise Community Room**

Recorder: Jerrica Mims

PHA Staff Present: Jerrica Mims - Assistant Housing Manager; Angela Holm - Assistant Controller;
Jordan LaSota - Construction Program Manager

Presenters: Angie Holm, Jordan LaSota

Interpreters Provided: Amharic, Somali, Cambodian, Hmong, Oromo

20 residents present

Questions asked:

1. Will HUD still control what we do?

Yes. The PHA will operate under HUD's Project Based Rental Assistance (PBRA) regulations.

2. Who runs PHA?

The PHA is an independent public entity created by the Minnesota Legislature in 1977 that operates under policies created and approved by its Board of Directors.

3. Can residents transfer from Hi Rise to Family sites under RAD?

The PHA transfer process is still the same. You would have to be approved for the change in unit size to move from a Hi-Rise unit to a Family Development.

4. When can we get new windows installed here at Valley?

That is a non RAD meeting question and should be directed to your on-site Housing Manager.

5. How will the new program impact us/me?

As pointed out in the presentation, all hi-rise and family development residents will sign a new PBRA lease with the PHA. The main impact on residents, and the PHA, will be the long-term funding stability that will allow the PHA to continue to own, operate, manage, and maintain the hi-rises and family developments to the PHA's high standards.

6. Will I receive a Section 8 voucher with the RAD funding program?

Choice Mobility allows residents to receive a housing choice voucher to use anywhere HCVs are accepted. Residents that express interest will be eligible two years after signing their PBRA lease with the PHA. Staff anticipates there could be a long waiting list for the Choice Mobility program.

7. Do I have to move?

No. All residents will be allowed to stay in their units as long as they remain lease-compliant.

8. What about the new no smoking rules? Can we smoke in our units again?

No. There is no plan to change the current the smoke-free policy.

9. Are there any Section 8 vouchers available now?

No. The Section 8 waiting list is closed at this time.

10. When will the Section 8 waiting list re-open?

We don't know at this point, but it will send out an announcement when the Section 8 waiting list is open.

11. What are you talking about when you say residents can still operate a tenant organization and still be provided at least \$15.00 per occupied unit?

This refers to the Resident Councils at each hi-rise and family development. The PHA currently, and will continue to, fund the Councils at \$15 per unit per year.

Angie and Jordan both closed the meeting with letting the residents know if they had any questions down the line they could reach out to the Housing Managers for the answers. Jerrica thanked everyone for taking the time out of their busy schedules to come to the meeting, and offered cookies and coffee on the way out.

Capital Needs Assessment Project Summary - Asset Development



Property: AMP 5-Valley Hi-Rise, Mt. Airy Hi-Rise, Mt. Airy F

Received for Validation Status Date: 2/22/19 for 2019-061396

Capital Needs Assessment - Executive Summary

Table Below Shows Totals by Need Category Ids for Years 1 through 10

	1	2	3	4	5	6	7	8	9	10	Total
Additional Considerations	\$5,300,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,300,000
Building Frame & Envelope	\$0	\$0	\$108	\$221	\$0	\$0	\$59,553	\$1,401	\$0	\$0	\$61,283
Interiors-Dwelling Units	\$0	\$52,531	\$0	\$55,191	\$56,570	\$0	\$0	\$0	\$0	\$0	\$164,292
Mech.-Elect.-Plumbing	\$760,512	\$43,505	\$0	\$0	\$0	\$148,285	\$22,547	\$0	\$0	\$0	\$974,850
Site Systems	\$0	\$55,700	\$102,369	\$82,444	\$0	\$13,394	\$17,474	\$0	\$0	\$83,733	\$355,114
Vertical Transportation	\$0	\$630,375	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$630,375
Total	\$5,060,512	\$782,112	\$102,477	\$137,855	\$56,570	\$161,680	\$99,574	\$1,401	\$0	\$83,733	\$7,485,914

Table Below Shows Totals by Need Category Ids for Years 11 through 20

Capital Needs Assessment Project Summary - Asset Development



Property: AMP 5-Valley Hi-Rise, Mt. Airy Hi-Rise, Mt. Airy F

Received for Validation Status Date: 2/22/19 for 2019-061396

	11	12	13	14	15	16	17	18	19	20	Total
Additional Considerations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Building Frame & Envelope	\$0	\$0	\$0	\$141	\$0	\$0	\$0	\$0	\$0	\$0	\$141
Interiors-Dwelling Units	\$0	\$0	\$0	\$0	\$0	\$0	\$76,081	\$0	\$0	\$79,933	\$237,944
Mech.-Elect.-Plumbing	\$0	\$0	\$0	\$26,802	\$3,039,268	\$20,174	\$63,008	\$0	\$0	\$177,275	\$3,326,528
Site Systems	\$15,155	\$19,770	\$0	\$0	\$94,736	\$17,146	\$22,368	\$0	\$0	\$107,185	\$289,165
Vertical Transportation	\$787,252	\$0	\$0	\$423,892	\$0	\$0	\$0	\$0	\$0	\$0	\$1,211,144
Total	\$802,407	\$19,770	\$0	\$450,835	\$3,134,004	\$37,320	\$161,457	\$92,738	\$0	\$366,391	\$5,064,922

Capital Needs Assessment Project Summary - Asset Development



Property: AMP 5-Valley Hi-Rise, Mt. Airy Hi-Rise, Mt. Airy F

Received for Validation Status Date: 2/22/19 for 2019-061396

The Summary Table Below Shows Totals by Need Category Iids for Years 1 through 20

	Cost
Additional Considerations	\$5,300,000.00
Building Frame & Envelope	\$61,424.07
Interiors-Dwelling Units	\$402,236.54
Mech.-Elect.-Plumbing	\$4,301,377.15
Site Systems	\$644,279.05
Vertical Transportation	\$1,841,519.14
Total	\$12,550,835.95

HUD PHASE I ENVIRONMENTAL SITE ASSESSMENT

AMP 5-VALLEY HI-RISE, MT. AIRY HI-RISE AND MT. AIRY FAMILY
200 EAST ARCH STREET AND 261 EAST UNIVERSITY AVENUE
ST. PAUL, MINNESOTA 55130

EMG PROJECT NO.: 127987.17R000-005.356

9 FINDINGS/OPINIONS/CONCLUSIONS

The following summarizes the independent conclusions representing EMG's best professional judgment based on information and data available to us during the course of this assignment. Factual information regarding operations, conditions, and test data provided by the Client, owner, or their representative have been assumed to be correct and complete. Additionally, the conclusions presented are based on the conditions that existed at the time of the assessment.

ASTM E 1527-13 Scope Considerations

Adjacent Properties (Section 3.5)

- EMG identified no adjacent properties that are anticipated to have a negative impact on the environmental integrity of the Project. No further action or investigation is recommended regarding the adjacent properties.

Regulatory Review (Section 5.2)

- Based on review of the regulatory database report, the Project is listed on the UST, EMF, Financial Assurance, Tier 2, RCRA Non-Generator, WIMN, FINDS, and ECHO databases for the operation of two underground storage tanks (one at the Valley Hi-Rise location, and one at the Mount Airy Hi-Rise location) for the storage of diesel fuel that is used as a backup fuel supply for the heating systems in these buildings (the facilities have interruptible natural gas service and use diesel fuel when natural gas supplies are interrupted due to demand issues). On-site evaluation and review of available information identified that the Project is not identified on any database that reports spills or releases. Considering the current regulatory status and the absence of reported releases, the Project listings do not represent a recognized environmental condition in connection with the Project. No further action or investigation is recommended regarding the on-site regulatory review.
- Based on review of the regulatory database report, none of the sites listed are anticipated to have an impact on the Project. No further action or investigation is recommended regarding the off-site regulatory review.

Tier I Vapor Encroachment Screening (Section 5.3)

- A VEC does not exist and is not likely to exist at the Project. No further action or investigation is recommended regarding vapor encroachment at the Project.

Historical Review (Section 5.4 and 5.5)

- The review of the historical data available for the Project and surrounding area revealed no evidence that may have led to an environmental impact to the Project. No further action or investigation is recommended regarding historical uses.

Surface Areas (Section 6.3.1)

- No issues associated with surface areas were identified. No further action or investigation is recommended regarding surface areas at the Project.

Storage Tanks (Section 6.3.2 and 6.4.5)

- A total of two underground storage tanks (USTs) and two aboveground storage tanks (ASTs) are located at the Project. Review of available information indicates that the 1,000-gallon diesel UST (Valley Hi-Rise), and a 12,000-gallon diesel fuel UST (Mount Airy Hi-Rise) are used for the storage of backup fuel for the natural gas-fired boiler units at each respective building. The 230-gallon diesel fuel AST (Valley Hi-Rise), and 50-gallon diesel fuel AST (Mount Airy Hi-Rise) are used for the storage of fuel for each location's emergency generator unit. There was no visual indication of releases from the ASTs. The Valley Hi-Rise UST was of double-walled fiberglass construction with copper piping, while the Mount Airy Hi-Rise UST was of double-walled composite construction with flexible fiberglass piping. Leak detection systems at each location are provided by electronic interstitial monitoring systems. The ASTs and USTs appear to be operated in accordance with current regulatory requirements and are not anticipated to adversely impact the Project. No further action or investigation is recommended regarding storage tanks at the Project.

Operational Activities (Section 6.4.1)

- EMG observed no circumstances of environmental concern associated with the operational activities at the Project. No further action or investigation is recommended regarding operational activities at the Project.

HUD PHASE I ENVIRONMENTAL SITE ASSESSMENT

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ST. PAUL, MINNESOTA 55130

EMG PROJECT NO.: 127987.17R000-005.356

Hazardous Materials/Petroleum Products (Section 6.4.2)

- The Project is involved in the use of hazardous materials and petroleum products in the form of routine janitorial and maintenance supplies, paint, boiler water treatment chemicals, diesel fuel and small quantities of gasoline. These materials appear to be stored appropriately and no further action or investigation is recommended regarding hazardous materials or petroleum products at the Project.

Wastes (Section 6.4.3)

- The Project does not generate, treat, store, or dispose of hazardous, medical, or regulated wastes. Furthermore, the non-hazardous solid and liquid wastes generated at the Project appear to be stored and disposed of properly. No further action or investigation is recommended regarding wastes at the Project.

Polychlorinated Biphenyls (PCBs) (Section 6.4.4)

- EMG identified three (vaulted) utility-owned transformers at the Valley Hi-Rise Project location. Contact with a utility representative indicated that the units are classified as potentially PCB-contaminated, defined as containing PCB concentrations of at least 50, but less than 500 ppm (parts per million). To date, PCB-contaminated transformers are not required to be removed from service. PCB-contaminated transformers, like most potential environmental concerns, can be maintained in place by use of a periodic monitoring program. The units should be periodically inspected for leakage.
- EMG identified approximately 30 utility-owned transformers at the Mount Airy location that are labeled as "Non-PCB". This equipment appeared to be in good condition with no evidence of leaks. No further action or investigation is recommended regarding the transformers at the Project.
- The Project contains an elevator that uses hydraulic fluid potentially containing PCBs. No indication of leakage was observed in the elevator pit or area of elevator operating equipment. The hydraulic elevator unit at the Project should be periodically inspected for leakage. If leakage is identified, the unit should be repaired and any fluid or fluid-soaked waste disposed of in accordance with applicable federal, state, and local regulations. No further action or investigation is recommended regarding this equipment.
- The Project contains two trash compactors (one at each location) that use hydraulic fluid. PCB-containing hydraulic fluid has not been manufactured or used since 1979. Therefore, based on the dates of installation (2015), PCB-containing hydraulic fluid is not likely to be found in the compactor operating systems. No indication of leakage was observed in the areas of this equipment. No further action or investigation is recommended regarding this equipment.

Non-ASTM E 1527-13 Scope and HUD Scope of Work Considerations

Lead-Based Paint (Section 8.1)

- Based on the date of construction (pre January 1, 1978), LBP is likely to have been used at the Project. HUD Guidelines indicate that the property must be tested for LBP following the current HUD guidelines and a copy of test results provided with the initial application. For projects testing positive, compliance with the current HUD regulation must be incorporated into the project plans.

Asbestos-Containing Materials (Section 8.2)

- Based on the date of construction and the planned scope of rehabilitation activities, a comprehensive ACM survey should be conducted on the entire facility. Follow-up actions will be determined based on the results of the survey.

Radon Gas (Section 8.3)

- The Project is located within USEPA Radon Zone 1. Based on the Scope of Work, radon sampling was not conducted as part of this assessment.

Floodplain (Section 8.4)

- The Project is located outside the 100-year and 500-year floodplains. Furthermore, there is no current development within a floodplain, and there is no proposed development within a floodplain. No further action or investigation is recommended regarding floodplains.

Wetlands (Section 8.5)

- No wetland areas are indicated at the Project or adjacent properties. No further action or investigation is recommended regarding wetlands.

HUD PHASE I ENVIRONMENTAL SITE ASSESSMENT

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ST. PAUL, MINNESOTA 55130

EMG PROJECT NO.: 127987.17R000-005.356

Landfills (Section 8.6)

- Based on review of regulatory databases and information provided by the Minnesota Pollution Control Agency, there is an inactive landfill located within 3,000 feet of the Project. RRT LLC St. Paul Transfer Suite A, a closed and privately managed landfill is located approximately 810 feet north-northeast of the Mount Airy Project location. Based on the distance from the Project and closed nature of this facility, no further action or investigation is recommended regarding landfills.

Sole Source Aquifer Recharge Area (Section 8.7)

- Based on review of the Designated Sole Source Aquifers Nationally Map, published by the United States Environmental Protection Agency (USEPA), the Project is not located in an area with a sole source aquifer. No further action or investigation is recommended regarding sole source aquifers.

Coastal Barriers (Section 8.8)

- Based on the review of the USFWS Coastal Barrier Resources System Mapper, the Project is not located within a designated coastal barrier as established by the U.S. Congress through the Coastal Barrier Improvement Act. No further action or investigation is recommended regarding coastal barriers.

Farmlands Protection (Section 8.9)

- The Farmlands Protection Factor was not addressed based upon the fact that the project is based on the moderate rehabilitation of an existing property that is not used for agricultural purposes.

Coastal Zone Management (Section 8.108.10)

- The Coastal Management Zone Factor was not addressed based upon the fact that the project will not include new construction or ground disturbance.

Endangered or Threatened Species or Habitat (Section 8.11)

- The current project is for the rehabilitation of existing development and will not involve new construction or ground disturbance. Therefore, in accordance with HUD Guidelines, a review of U.S. Fish and Wildlife Service documentation was not performed as part of this assessment.

Historic Preservation (Section 8.12)

- The scope of the planned renovations does not meet the substantial rehabilitation threshold, and there are no new construction plans. Therefore under 36 CFR 800.3(a)(1), no further consultation is required.

Noise (Section 8.13)

- The Project is not located within 15 miles of a military airport. However, the Project is located within 1,000 feet of three busy roads and a freeway, within 3,000 feet of a railroad, and within 5 miles of a municipal airport. The busy roads include Pennsylvania Avenue, located north adjacent of the Project, University Avenue East, located south adjacent of the Project, and Jackson Street, located west adjacent of the Project. The freeway, Interstate 35, is located approximately 50 feet east of the Project. The railroad, BNSF Railway, is located approximately 530 feet north of the Project. The civil airport, St. Paul Downtown Airport, is located approximately 1.55 miles southeast of the Project. There is intervening development between the Project and the railroad and airport, which is anticipated to mitigate the noise from these sources. Additionally, no excessive noise was noted at the Project. Furthermore, the Project is being conducted for moderate rehabilitation of existing improvements, and will not involve new construction or substantial rehabilitation. Based on these factors, no further action or investigation is recommended regarding noise at this time.

Rail Lines (Section 8.14)

- There are no rights-of-way for surface-level railroads within 100 feet of the Project boundary. No further action or investigation is recommended regarding rail lines.

HUD PHASE I ENVIRONMENTAL SITE ASSESSMENT

AMP 5-VALLEY HI-RISE, MT. AIRY HI-RISE AND MT. AIRY FAMILY
200 EAST ARCH STREET AND 261 EAST UNIVERSITY AVENUE
ST. PAUL, MINNESOTA 55130

EMG PROJECT NO.: 127987.17R000-005.356

Explosive or Flammable Hazards (Section 8.15)

- An explosive/flammable hazard is located at the Project. The explosive/flammable hazard include a 230-gallon diesel fuel AST, which is located within the boiler room of the Valley Hi-Rise building. According to the HUD Guidebook titled "Siting of HUD-Assisted Projects Near Hazardous Facilities, Acceptable Separation Distances from Explosive and Flammable Hazards," the Acceptable Separation Distance (ASD) for the tank at the Valley Hi-Rise facility is approximately 25 feet from buildings and 150 feet from people. According to HUD guidelines for projects to be refinanced, purchased, and with minor rehabilitation, HUD will qualitatively evaluate the risks associated with proximity to hazardous facilities. Based on the fact that these are existing facilities, the property transaction is a refinance with moderate rehabilitation, and the on-site ASTs are a function of the facilities considered to be "standard," not "extraordinary," per HUD Guidelines mitigation is not necessary.

Natural Gas or Petroleum Pipelines (Section 8.16)

- Visual observations did not identify any surface markings indicating the existence of natural gas or petroleum pipelines at the Project or adjacent properties. No further action or investigation is recommended regarding Natural Gas or Petroleum Pipelines.

High Voltage Power Transmission or Other Towers (Section 8.17)

- The on-site buildings are not located within the easement of any overhead high voltage transmission line. In addition, the on-site buildings are also not located within the engineered fall distance of any high voltage power transmission, radio antennae, satellite, cellular, or other towers. No further action or investigation is recommended regarding high voltage transmission or other towers.

Airport Hazards (Section Error! Reference source not found.8.18)

- The Project is not located within 3,000 feet from the end of a civil airport runway or 2 ½ miles from the end of a runway at a military airfield. No further action or investigation is recommended regarding airport hazards.

9.1 RECOMMENDATIONS

The following additional actions are recommended:

- HUD Guidelines indicate that the property must be tested for lead-based paint (LBP) following the current HUD guidelines and a copy of test results provided with the initial application.
- HUD Guidelines indicate that the property must be tested for asbestos containing materials following the current HUD guidelines and a copy of test results provided with the initial application.

Sources and Uses Report

RCC Exhibit B

PHA Name Public Housing Agency of the City of St Paul
 PIC Number MN001000005
 Transaction Log Last Modified: 02/22/2019

Property Name MOUNT AIRY

Sources	
Hard Debt	\$0.00
Soft Debt	\$0.00
Grants	\$10,408,828.00
Public Housing Operating Reserves	\$2,695,828.00
Public Housing Capital Funds (inc DDTF)	\$7,713,000.00
Equity	\$0.00

Uses	
Acquisition Costs	\$0.00
Acquisition Land and Buildings	
Payoff Existing Loans and Payables	
Other Acquisition Costs	
Hard Costs	\$54,000.00
Demolition	
Construction/Rehabilitation	\$54,000.00
General Requirements/Overhead/Profit	
Construction/Rehabilitation Contingency	
Builder's Risk Insurance	
Relocation Costs	
Soft Costs	\$0.00
Architectural Design Fee (Plans & Specs)	
Construction Management/Budget Planning Fee	
Engineering Fee	
Feasibility Studies	
Environmental Reports	
Appraisal/Market Study	
Accounting	
Survey	
eCNA Tool	
Title Insurance/Exam Fee, Closing Escrow	
Organizational Costs	
Recordation Fee	
Borrower's Legal Counsel	
Lender's Legal Counsel	
Consultants	
Other Professional Fees	
Other Loan Fees	
FHA Fees (MIP, Application, Inspection)	
Tax Credit Financing Fees	
Prepayment Penalty/Premium	
Payables	
Construction Interest (Not Deferred)	
Construction Loan Fees	
Bond Issuance Cost and Fees	
Permits	
Investor's Legal Counsel	
Bond Legal Counsel	
Permanent Financing Fees	
Furniture, Fixtures & Equipment	
Marketing & Lease Up	
Reserves	\$10,354,828.00
Initial Deposit to Replacement Reserve	\$7,659,000.00
Initial Operating Deficit Escrow	
Operating Reserve	\$2,695,828.00
Tax and Insurance Escrow	
Lease-Up Reserve	
Other Reserves:	
Developer Fees	

TOTAL SOURCES: \$10,408,828.00

TOTAL USES: \$10,408,828.00

Note to all applicants/respondents: This form was developed with Nuance, the official HUD software for the creation of HUD forms. HUD has made available instructions for downloading a free installation of a Nuance reader that allows the user to fill-in and save this form in Nuance. Please see <http://portal.hud.gov/hudportal/documents/huddoc?id=nuancereaderinstall.pdf> for the instructions. Using Nuance software is the only means of completing this form.

Affirmative Fair Housing Marketing Plan (AFHMP) - Multifamily Housing

**U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity**

OMB Approval No. 2529-0013
(exp. 1/31/2021)

1a. Project Name & Address (including City, County, State & Zip Code) Project 5 Valley HR-Mt. Airy Homes & HR 200 East Arch Street Saint Paul Ramsey County MN 55130	1b. Project Contract Number MN001000005	1c. No. of Units 613
1d. Census Tract 27123042800, Ramsey, Minnesota		
1e. Housing/Expanded Housing Market Area Housing Market Area: Ramsey County Expanded Housing Market Area: Minneapolis-St. Paul-Bloomington, MN-WI		

1f. Managing Agent Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

1g. Application/Owner/Developer Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

Public Housing Agency of the City of Saint Paul
 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-298-5664, Email:

1h. Entity Responsible for Marketing (check all that apply)

Owner Agent Other (specify) _____

Position, Name (if known), Address (including City, County, State & Zip Code), Telephone Number & Email Address

Lisa Feidler, Rental Administrator, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 300, St. Paul, MN 55102, Phone: 651-298-5111, Email: lisa.feidler@stpha.org

1i. To whom should approval and other correspondence concerning this AFHMP be sent? Indicate Name, Address (including City, State & Zip Code), Telephone Number & E-Mail Address.

Al Hester, Housing Policy Director, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-292-6173, Email: al.hester@stpha.org

2a. Affirmative Fair Housing Marketing Plan

Plan Type Date of the First Approved AFHMP:

Reason(s) for current update:

2b. HUD-Approved Occupancy of the Project (check all that apply)

Elderly Family Mixed (Elderly/Disabled) Disabled

2c. Date of Initial Occupancy

2d. Advertising Start Date

Advertising must begin *at least* 90 days prior to initial or renewed occupancy for new construction and substantial rehabilitation projects.

Date advertising began or will begin

For existing projects, select below the reason advertising will be used:

To fill existing unit vacancies

To place applicants on a waiting list (which currently has individuals)

To reopen a closed waiting list (which currently has individuals)

**Worksheet 1: Determining Demographic Groups Least Likely to Apply for Housing Opportunities
(See AFHMP, Block 3b)**

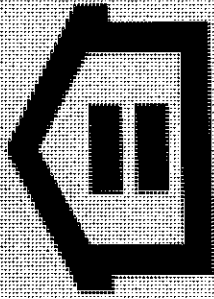
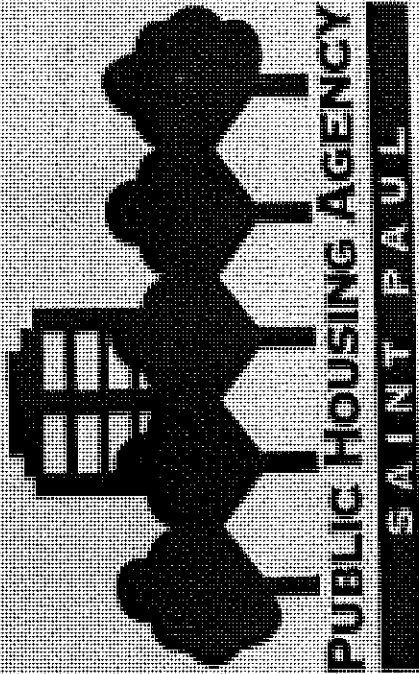
In the respective columns below, indicate the percentage of demographic groups among the project's residents, current project applicant data, census tract, housing market area, and expanded housing market area (See instructions to Block 1e). If you are a new construction or substantial rehabilitation project and do not have residents or project applicant data, only report information for census tract, housing market area, and expanded market area. The purpose of this information is to identify any under-representation of certain demographic groups in terms of race, color, national origin, religion, sex, familial status, or disability. If there is significant under-representation of any demographic group among project residents or current applicants in relation to the housing/expanded housing market area, then targeted outreach and marketing should be directed towards these individuals least likely to apply. Please indicate under-represented groups in Block 3b of the AFHMP. **Please attach maps showing both the housing market area and the expanded housing market area.** See Maps in Exhibit C

Demographic Characteristics	Project's Residents	Project's Applicant Data	Census Tract	Housing Market Area	Expanded Housing Market Area
% White	13.00	23.30	24.11	68.34	80.28
% Black or African American	46.00	57.90	40.27	11.21	7.77
% Hispanic or Latino	3.00	6.00	3.39	7.33	5.61
% Asian	41.00	10.20	32.62	13.59	6.22
% American Indian or Alaskan Native	0.00	2.90	0.34	0.64	0.58
% Native Hawaiian or Pacific Islander	0.00	0.40	0	0.03	0.03
% Persons with Disabilities	52.60		23.62	11.47	9.61
% Families with Children under the age of 18	46.40		27.03	27.68	30.57
Other (specify)					

Worksheet 2: Establishing a Residency Preference Area (See AFHMP, Block 4a)

Complete this Worksheet if you wish to continue, revise, or add a residency preference, which is a preference for admission of persons who reside or work in a specified geographic area (see 24 CFR 5.655(c)(1)(ii)). If a residency preference is utilized, the preference must be in accordance with the non-discrimination and equal opportunity requirements contained in 24 CFR 5.105(a). This Worksheet will help show how the percentage of the population in the residency preference area compares to the demographics of the project's residents, applicant data, census tract, housing market area, and expanded housing market area. **Please attach a map clearly delineating the residency preference geographical area. See Map in Exhibit D**

Demographic Characteristics	Project's Residents (as determined in Worksheet 1)	Project's Applicant Data (as determined in Worksheet 1)	Census Tract (as determined in Worksheet 1)	Housing Market Area (as determined in Worksheet 1)	Expanded Housing Market Area (as determined in Worksheet 1)	Residency Preference Area (if applicable)
% White	13.00	23.30	24.11	68.34	80.28	54.2
% Black or African American	46.00	57.90	40.27	11.21	7.77	15.1
% Hispanic or Latino	3.00	6.00	3.39	7.33	5.61	9.5
% Asian	41.00	10.20	32.62	13.59	6.22	16.5
% American Indian or Alaskan Native	0.00	2.90	0.34	0.64	0.58	0.6
% Native Hawaiian or Pacific Islander	0.00	0.40	0	0.03	0.03	0.0
% Persons with Disabilities	52.60		23.62	11.47	9.61	
% Families with Children under the age of 18	46.40		27.03	27.68	30.57	
Other (specify)						



Mt. Airy Hi-Rise

Owned and managed by

St. Paul Public Housing Agency

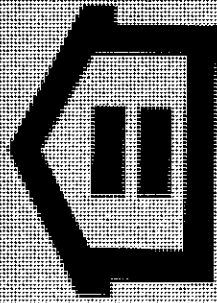
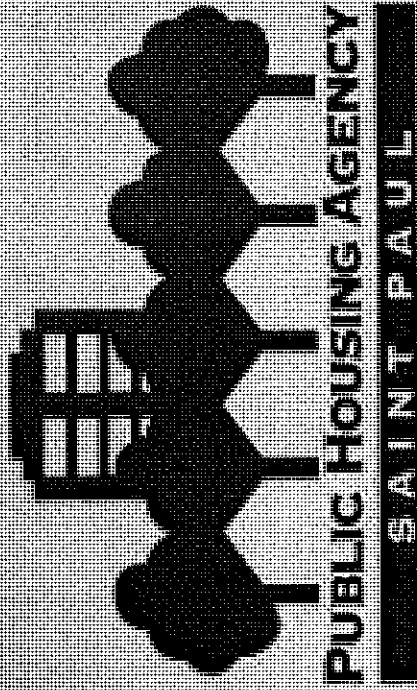
For more information, visit www.stpha.org.



Thank You
for keeping our
Smoke Free Building



Smoking is not allowed in
our buildings or within
25 feet of our buildings.



EQUAL HOUSING
OPPORTUNITY

Valley Hi-Rise

Owned and managed by

St. Paul Public Housing Agency

For more information, visit www.stpha.org.

RAD FHEO Accessibility and Relocation Plan Checklist

The following checklist is required to be submitted to the RAD Transaction Manager prior to, or concurrent with, submission of the Financing Plan.

PHA Name: Public Housing Agency of the City of St Paul PHA Code: MN001

PIC Project Number: MN001000005 Total Number of Units: 613

Proposed Number of Units to be Converted: 613

PHA Contact Person: Jon Gutzmann Email: jon.gutzmann@stpha.org Phone: 651-298-5664

Date Completed: February 19, 2019

Section I: Threshold Questions

Please check the appropriate box for the following threshold questions:

Question	Yes	No
Does the project involve new construction or substantial alteration (i.e. alterations that involve a project that has 15 or more units and the cost of the alterations is 75 percent or more of the replacement cost of the completed facility (see 24 CFR 8.23)?		X
Will the conversion of assistance result in off-site temporary relocation for any resident that will last for more than 60 days or include the transfer of assistance to another site?		X

If you answered no to both of the above questions, please skip the remaining sections of this checklist and sign the bottom of the form. In all other cases, please complete the relevant section of the checklist. For example, if you answered yes to the first question, please complete Section II, Accessibility.

RAD FHEO Accessibility and Relocation Plan Checklist

Section II: Accessibility

- a. Please describe how the conversion of assistance will impact accessibility. Additionally, please indicate the number of units to be converted and the units that will be accessible.

--

- b. Please provide the following waiting list and occupancy data for accessible units. If the units are currently vacant, please provide the data for the most recent occupants of the project.

Bedroom Size	0	1	2	3	4	5	Other	Total
1. Number of persons on waiting list who have requested mobility accessible units								
2. Number of persons on waiting list who have requested vision and/or hearing accessible units								
3. Number of mobility accessible units occupied by tenants with disabilities who require the features of the unit								
4. Number of hearing/vision accessible units occupied by tenants with disabilities who require the features of the unit								

- c. Please provide the distribution of all wheelchair and other accessible units that will be available in the project after RAD conversion.

Bedroom Size	0	1	2	3	4	5	Other	Total
1. All units								
2. Total units with project-based rental assistance								
3. Mobility accessible units								
4. Vision and/or Hearing accessible units								
*5. (Total Accessible Units)								

Section III: Relocation Plan

- a. Please explain any plans for the relocation of current residents, including the number of residents that will need to relocate, whether the relocation is temporary or permanent and, if temporary, the expected duration of the relocation, the type and location (including census tract) of the

RAD FHEO Accessibility and Relocation Plan Checklist

replacement housing, how the housing qualifies as a comparable unit as defined by the URA and 49 CFR 24.2(a)(6), and the method of determining which families will be subject to temporary relocation in excess of twelve months.

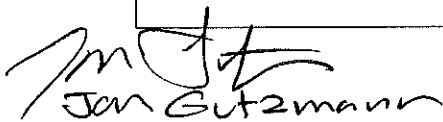
- b. List the civil rights characteristics (race, national origin, familial status, and/or disability, etc.) of the residents to be transferred off-site for greater than 60 days or permanently relocated due to a transfer of assistance, as a result of the proposed conversion

White	African American	Asian	Hispanic	American Indian/Alaska Native	Native Hawaiian and Other Pacific Islander	Other (e.g., Families with Children, Disabled, etc.)

Please describe :

- c. The type of housing counseling or services provided to affected families.

- d. Describe the likely housing market areas/communities where tenants will relocate through HCV assistance or other HUD assistance programs, including whether they are relocated to an area of higher opportunity, areas (e.g., areas with better schools, employment, transportation opportunities), and the extent of improved housing choices and opportunities under the relocation plan.”


 Jan Gutzmann
 Executive Director

Name/Title

02/21/2019 Date

The signature above indicates that (1) I am legally authorized to represent the agency in this matter, (2) all information provided in this checklist is true and accurate, (3) no resident shall be permanently and involuntarily relocated as a result of any conversion action associated with RAD, (4) the PHA will maintain compliance with Section 504 of the Rehabilitation Act of 1973, (5) any

RAD FHEO Accessibility and Relocation Plan Checklist

relocation lasting under 60 days shall comply with all civil rights and fair housing requirements, including Section 504 of the Rehabilitation Act of 1973, (6) any relocation performed shall comply with Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA) and its implementing regulations (49 CFR Part 24) and shall comply with the RAD Relocation Notice (PIH Notice 2014-17 or successor guidance), and (7) if the proposed relocation was to be for less than 60 days and something changes requiring a period of temporary relocation longer than 60 days, I shall fill out this form again with the additional details.

First American Title Insurance Company

701 Xenia Avenue South, Ste 450
Golden Valley, MN 55416
(763)852-3800
(877)483-0310
mproduction@firstam.com

TITLE REPORT

APPARENT OWNER(S): Public Housing Agency of the City of Saint Paul, a Minnesota Corporation

LEGAL DESCRIPTION OF PROPERTY: Lots 1 and 2, Block 1, Eastern Area Addition, except unregistered portions of said Addition included in said Plat, being those parts thereof described in last previous Plats as follows: Lots 2, 3 and 8, Block 18, Ashton and Sherburne's Addition to Saint Paul.

Subject to certain parcels as originally registered were and are subject to an exception and reservation by State of Minnesota of all minerals and mineral rights; that these parcels prior to inclusion in Eastern Area Addition were described as follows:

That part of the Westerly half of Lot 3 lying South of the South line of Mount Airy Homes Addition; the South half of Lot 4; the Northerly part of Lot 5 measuring 66.9 feet on the Westerly line and 58.6 feet on the Easterly line of Lot 5; Lot 8 except the South 107 feet; and Lot 9 except the Southerly 100 feet in Block 16, now a part of Lots 1 and 2, Block 1, Eastern Area Addition. Lot 15, in Block 18; Beginning at the most Easterly corner of Block 19; thence Southwesterly along the Northwesterly line of Fifteenth Street 73.65 feet; thence Northwesterly 65.74 feet to a point on the Southerly line of Valley Street 98.8 feet from the place of beginning, thence to beginning, being part of Block 19, now a part of Lots 1 and 2, Block 1, Eastern Area Addition. Lots 8 and 9, the South half of Lot 11, the Northeast quarter of Lot 12 and part of Lot 12 lying Southerly of a line parallel with Valley Street and bisecting a line which is Northerly and Southerly midway between the Easterly and Westerly lines thereof, in Block 19, now a part of Lots 2 and 3, Block 1, Eastern Area Addition.

Subject to Utility Easements as shown on Plat.

PROPERTY IS: TORRENS - CERTIFICATE OF TITLE 308688 PROPERTY.

The following documents have been filed for record in the Office of the Ramsey County Recorder (See copies attached hereto):

<u>DOCUMENT NUMBER</u>	<u>TYPE OF INSTRUMENT</u>
434320	Agreement
439033	Trust Agreement
440486	Agreement
457314	Notice of Lis Pendens
469304	Agreement

469566
469915
744787

Final Certificate
Trust Document
Quit Claim Deed

1612442
2608496

Resolution
Agreement for Covenants and Restrictions

Further certifies:

1. That there are no unsatisfied judgments docketed in District Court, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None

2. That there are no Bankruptcy proceedings initiated, or no unsatisfied Notices of Federal, State or County Tax Liens, filed in the office of County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None

- o Note: The Bankruptcy searches are limited to parties that held an interest of record in the land during the preceding two years from the date of this Certificate.
- o Note: The Bankruptcy searches do not reflect dismissals, discharges or other disposition after the initial filing of the bankruptcy petition, which information must be obtained from the bankruptcy court.
- o Note: The Federal Tax Lien searches have been extended to cover the period of time commencing eleven years prior to the date of this Certificate.

3. That there are no unsatisfied Federal Court Judgment Liens in favor of the United States or a re-filing of any said lien if found, filed in the office of the County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below for the period commencing 20 years preceding the date of this Certificate and up to the "To Date" opposite their respective names, except as follows: None

4. For properties located in Hennepin, Ramsey, St. Louis or Ottertail Counties:
No unsatisfied judgments were docketed in United States District Court, District of Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows:None

Name Searched:	From Date:	To Date:
Public Housing Agency of the City of Saint Paul, a Minnesota Corporation	September 12, 2007	September 12, 2018

- o Note: Dates are as of 7:00 A.M.
- o Note: There has been no search conducted in the Office of the Clerk of the United States Bankruptcy, District of Minnesota, unless separately attached hereto. A search for Bankruptcy proceedings in said office will only be conducted if there has been a foreclosure, cancellation of contract for deed, decree issued in marriage dissolution proceeding or other involuntary transfer of the land under examination within the two years preceding the date of certification.

Note: Names listed above are full given names as shown of record. Where an individual is identified of record by variation in his, her, or its name searches have been made as to all such names appearing of record. Searches performed include idem sonans names, common abbreviations, accepted derivatives and nicknames. However no search is made as to any name having a middle initial different from that shown hereon.

TAX INFORMATION:

The County Tax Records indicate that the real estate taxes are:

Taxes currently due and payable in **2018**
 Amount: \$ **7,232.00** are **Half Paid / Exempt Prop. Owned By Municipals**
 PIN: **31.29.22.13.0018**
 Homestead or non-homestead: **Exempt Properties**
 Delinquent taxes: **None**
 Address: **261 University Avenue East, St. Paul, MN**
 Estimated Market Value: \$ **10,455,000.00**

NO CERTIFICATION IS GIVEN AS TO MARKETABILITY OR STATUS OF TITLE.

Limitation of Liability for Informational Report

IMPORTANT - READ CAREFULLY: THIS REPORT IS NOT AN INSURED PRODUCT OR SERVICE OR A REPRESENTATION OF THE CONDITION OF TITLE TO REAL PROPERTY. IT IS NOT AN ABSTRACT, LEGAL OPINION, OPINION OF TITLE, TITLE INSURANCE COMMITMENT OR PRELIMINARY REPORT, OR ANY FORM OF TITLE INSURANCE OR GUARANTY. THIS REPORT IS ISSUED EXCLUSIVELY FOR THE BENEFIT OF THE APPLICANT THEREFOR, AND MAY NOT BE USED OR RELIED UPON BY ANY OTHER PERSON. THIS REPORT MAY NOT BE REPRODUCED IN ANY MANNER WITHOUT FIRST AMERICAN'S PRIOR WRITTEN CONSENT. FIRST AMERICAN DOES NOT REPRESENT OR WARRANT THAT THE INFORMATION HEREIN IS COMPLETE OR FREE FROM ERROR, AND THE INFORMATION HEREIN IS PROVIDED WITHOUT ANY WARRANTIES OF ANY KIND, AS-IS, AND WITH ALL FAULTS. AS A MATERIAL PART OF THE CONSIDERATION GIVEN IN EXCHANGE FOR THE ISSUANCE OF THIS REPORT, RECIPIENT AGREES THAT FIRST AMERICAN'S SOLE LIABILITY FOR ANY LOSS OR DAMAGE CAUSED BY AN ERROR OR OMISSION DUE TO INACCURATE INFORMATION OR NEGLIGENCE IN PREPARING THIS REPORT SHALL BE LIMITED TO THE FEE CHARGED FOR THE REPORT. RECIPIENT ACCEPTS THIS REPORT WITH THIS LIMITATION AND AGREES THAT FIRST AMERICAN WOULD NOT HAVE ISSUED THIS REPORT BUT FOR THE LIMITATION OF LIABILITY DESCRIBED ABOVE. FIRST AMERICAN MAKES NO REPRESENTATION OR WARRANTY AS TO THE LEGALITY OR PROPRIETY OF RECIPIENT'S USE OF THE INFORMATION HEREIN.

Dated at Ramsey County, Minnesota, this 6th day of September, 2018 at 7:00 A.M.

File No. 1502830

For: The exclusive use of: St. Paul Public Housing Authority

First American Title Insurance Company

701 Xenia Avenue South, Ste 450
 Golden Valley, MN 55416
 (763)852-3800
 (877)483-0310
 mproduction@firstam.com

TITLE REPORT

APPARENT OWNER(S): Public Housing Agency of the City of Saint Paul, a Minnesota Corporation

LEGAL DESCRIPTION OF PROPERTY: All Property located in Ramsey County, Minnesota.

Certificate of Title No. 309606

That part of Lot 2, Block 1, Mount Airy Homes Addition, overlying the following described land;
 Lots 19 and 20, Block 7, Ashton and Sherburne's Addition. Together with that part of the Southwesterly 1/2 of
 Mount Vernon Street vacated abutting said lots which accrued thereto by operation of law upon vacation thereof,
 such vacated portion being subject to public utility rights of the City of Saint Paul reserved by it as set forth in
 Ordinance no. 3394 and amendments.

Lots 1, 2, 3, 4, 5, 6, 7 and the West 1/2 of Lot 8; the Southwesterly 55 feet of Lot 23; the Southwesterly 65 feet
 of Lot 25; and all of Lots 26 and 27, Block 8, Ashton and Sherburne's Addition, and that part of Mt. Vernon Street
 vacated which accrued to said lots by operation of law upon vacation thereof.

The East 1/2 of Lot 8;
 Lots 9, 11 and 15;
 The West 1/2 of Lot 18;
 The Southwesterly 35 feet of Lot 22;
 Lot 23 except the Southwesterly 55 feet thereof;
 All in Block 8, in Ashton and Sherburne's Addition.

Certificate of Title No. 309609

That part of Lot 1, Block 2, Mount Airy Homes Addition, overlying the following described land:
 Lots 1 and 2;
 That part of Lot 15 West of a line 50 feet West from and parallel with East line of Lot 15;
 all in Block 12, Ashton and Sherburne's Addition.

Certificate of Title No. 309607

That part of Lot 1, Block 3, Mount Airy Homes Addition overlying the following described land:
 All that part of Lots 8 and 9 described as follows; Commencing at the Southeasterly corner of said Lot 8, being
 the Northwesterly corner of Mt. Airy and Warren Streets, thence Northerly along the Westerly line of said Warren
 Street, 114.02 feet to a point, thence angle to the left, 78 degrees, 05 minutes, running parallel with Arch Street
 83.30 feet Street, 32 feet and 4 inches Easterly from the Southwesterly corner of said Lot 9, thence Easterly
 along the said Northerly line of Mt. Airy Street, 66.67 feet to the place of beginning, except the Southerly 76.56
 feet thereof;
 The Southerly 76.56 feet of Lots 8, 9, 10;
 All of Lots 11, 12, 13;

The Southerly 1/2 of the Easterly 45.75 feet of Lot 14;
all in Block 12, Aston and Sherburne's Addition.

Certificate of Title No. 309608

That part of Lot 1, Block 5, Mount Airy Homes Addition, overlying:
Lots 4, 5, 12, 14 and 16;
The Easterly 3 feet of Lot 15;
The East 18.5 of Lot 17;
All in Block 11, Dewey, Bass & Rohrer's Addition.
Lot 1, Block 11, Ashton and Sherburne's Addition.

Certificate of Title No. 311007

Lot 1 Block 6, Mount Airy Homes Addition
That part of Lot 2, Block 6, Mount Airy Homes Addition, overlying the following described land;
Lots 7, 13, 14, 15, 18, 21, 23, 24, 25, 26, 28 and 29;
Lot 8 and that part of the abutting vacated street which accrued thereto by operation of law upon the vacation thereof;
Lot 22 together with that pan of Linden Street vacated which accrued thereto by operation of law upon the vacation thereof;
all in Block 10, Ashton and Sherburne's Addition to Saint Paul
Lots 7, 8, 9, 10, 21, 22, 23, 28, 29, 30 and 31;
Lot 24 except the East 25 feet of the Northerly 100 feet of said Lot 24;
all in Block 17, Ashton and Sherburne's Addition to Saint Paul.

Certificate of Title No. 311009

That part of Lot 1, Block 7, Mount Airy Homes Addition, overlying the following described land:
Lots 21, 22 and 33;
Lot 23 together with that part of the East Half of vacated Wales Street abutting said Lot 23 which accrued thereto by operation of law; all in Block 16, Dewey, Bass and Rohrer's Addition to the City of Saint Paul.
Lots 10 and 11, Block 15; Ashton and Sherburne's Addition to the City of Saint Paul
Lot 2;
Lot 3 together with that part of vacated Broadway Street which accrued by operation of law to the Westerly Half of said Lot 3.
That part of vacated Mt. Airy Street which accrued by operation of Law to Lots 5, 8 and 9;
The Northerly Half of Lot 4, together with vacated Mt. Airy Street which accrued by operation of law to said Lot 4;
Lots 10 and 11, subject to Alley;
all in Block 16, Ashton and Sherburne's Addition to the City of Saint Paul.
That part of Lots 5 and 6 lying Easterly of a line running from the Southerly line of and 55 feet from the Southeast corner of said Lot 5 to a point on the Northerly line of and 77 feet from the Northeast corner of said Lot 6;
Lot 7;
all in Block 17 Ashton and Sherburne's Addition to the City of Saint Paul.
Except Street; Lot 1;
Lots 4, 5, 6, 10, 11 and 12;
Lot 8 except the East 15 feet thereof, and also except that part described as follows:
Beginning at Northwesterly corner thence along Mt. Airy Street 7 feet; thence Southwesterly 23.5 feet to a point 23.5 feet from point of beginning; thence to beginning;
all in Block 18, Ashton and Sherburne's Addition to the City of Saint Paul.

ABSTRACT

Lots 1 through 4, Block 1, Lot 1, Block 2, Lot 1, Block 3, Lot 1, Block 4, Lot 1, Block 5, Lots 1 and 2, Block 6, Lots

1 and 2, Block 7, all of Mount Airy Homes Addition, according to the plat on file and of record with the County Recorded in and for Ramsey County.

PROPERTY IS: Torrens - Certificate of Titles 309606, 309609, 309607, 309608, 311007, 311009 PROPERTY.

The following documents have been filed for record in the Office of the Ramsey County Recorder (See copies attached hereto):

<u>DOCUMENT NUMBER</u>	<u>TYPE OF INSTRUMENT</u>
T-748048	Quit Claim Deed
T-748051	Quit Claim Deed
T-748049	Quit Claim Deed
T-748050	Quit Claim Deed
T-753863	Quit Claim Deed
T-753864	Quit Claim Deed
T-Book 77 Plans Page 3	Easement
T-Book 77 Plans Page 19	Easement
T-Book 1547 Deeds 529	Restrictions
T-Book B of Plans Page 21	Easement
T-359168	Notice of Lis Pendens
T-363262	Notice of Lis Pendens
T-363296	Notice of Lis Pendens
T-366456	Certificate
T-366457	Certificate
T-374063	Final Certificate
T-377900	Final Certificate
T-389754	Final Certificate
T-390885	Notice of Lis Pendens
T-400763	Certificate
T-400764	Vacation
T-411376	Certificate
T-411377	Vacation
T-411378	Certificate
T-411379	Vacation
T-432668	Restrictions
T-432669	Deed
T-440812	Agreement
T-457314	Notice of Lis Pendens
T-464956	Trust Document
T-469566 and A-1616058	Final Certificate
T-658631	Order

T-659247
 T-905485
 T-1052451
 T-2180802
 T-2613363
 A-1615299
 A-2187856

Deed
 Release
 Resolution
 Trust Document
 Declaration
 Easement
 Quit Claim Deed
 Ordinance No. 3394

Further certifies:

1. That there are no unsatisfied judgments docketed in District Court, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None
2. That there are no Bankruptcy proceedings initiated, or no unsatisfied Notices of Federal, State or County Tax Liens, filed in the office of County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None
 - o Note: The Bankruptcy searches are limited to parties that held an interest of record in the land during the preceding two years from the date of this Certificate.
 - o Note: The Bankruptcy searches do not reflect dismissals, discharges or other disposition after the initial filing of the bankruptcy petition, which information must be obtained from the bankruptcy court.
 - o Note: The Federal Tax Lien searches have been extended to cover the period of time commencing eleven years prior to the date of this Certificate.
3. That there are no unsatisfied Federal Court Judgment Liens in favor of the United States or a re-filing of any said lien if found, filed in the office of the County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below for the period commencing 20 years preceding the date of this Certificate and up to the "To Date" opposite their respective names, except as follows: None
4. For properties located in Hennepin, Ramsey, St. Louis or Ottertail Counties:
 No unsatisfied judgments were docketed in United States District Court, District of Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows:None

Name Searched:	From Date:	To Date:
Public Housing Agency of the City of Saint Paul, a Minnesota Corporation	September 12, 2007	September 12, 2018

- o Note: Dates are as of 7:00 A.M.
- o Note: There has been no search conducted in the Office of the Clerk of the United

States Bankruptcy, District of Minnesota, unless separately attached hereto. A search for Bankruptcy proceedings in said office will only be conducted if there has been a foreclosure, cancellation of contract for deed, decree issued in marriage dissolution proceeding or other involuntary transfer of the land under examination within the two years preceding the date of certification.

Note: Names listed above are full given names as shown of record. Where an individual is identified of record by variation in his, her, or its name searches have been made as to all such names appearing of record. Searches performed include idem sonans names, common abbreviations, accepted derivatives and nicknames. However no search is made as to any name having a middle initial different from that shown hereon.

TAX INFORMATION:

The County Tax Records indicate that the real estate taxes are:

Taxes currently due and payable in **2018**

Amount: \$ **16,344.32** are **Half Paid/ Exempt Prop. Owned By Municipals**

PIN: **31.29.22.12.0018**

Homestead or non-homestead: **Exempt Properties**

Delinquent taxes: **None**

Address: **124 Arch Street, St Paul, MN**

Estimated Market Value: \$ **35,572,700.00**

NO CERTIFICATION IS GIVEN AS TO MARKETABILITY OR STATUS OF TITLE.

Limitation of Liability for Informational Report

IMPORTANT - READ CAREFULLY: THIS REPORT IS NOT AN INSURED PRODUCT OR SERVICE OR A REPRESENTATION OF THE CONDITION OF TITLE TO REAL PROPERTY. IT IS NOT AN ABSTRACT, LEGAL OPINION, OPINION OF TITLE, TITLE INSURANCE COMMITMENT OR PRELIMINARY REPORT, OR ANY FORM OF TITLE INSURANCE OR GUARANTY. THIS REPORT IS ISSUED EXCLUSIVELY FOR THE BENEFIT OF THE APPLICANT THEREFOR, AND MAY NOT BE USED OR RELIED UPON BY ANY OTHER PERSON. THIS REPORT MAY NOT BE REPRODUCED IN ANY MANNER WITHOUT FIRST AMERICAN'S PRIOR WRITTEN CONSENT. FIRST AMERICAN DOES NOT REPRESENT OR WARRANT THAT THE INFORMATION HEREIN IS COMPLETE OR FREE FROM ERROR, AND THE INFORMATION HEREIN IS PROVIDED WITHOUT ANY WARRANTIES OF ANY KIND, AS-IS, AND WITH ALL FAULTS. AS A MATERIAL PART OF THE CONSIDERATION GIVEN IN EXCHANGE FOR THE ISSUANCE OF THIS REPORT, RECIPIENT AGREES THAT FIRST AMERICAN'S SOLE LIABILITY FOR ANY LOSS OR DAMAGE CAUSED BY AN ERROR OR OMISSION DUE TO INACCURATE INFORMATION OR NEGLIGENCE IN PREPARING THIS REPORT SHALL BE LIMITED TO THE FEE CHARGED FOR THE REPORT. RECIPIENT ACCEPTS THIS REPORT WITH THIS LIMITATION AND AGREES THAT FIRST AMERICAN WOULD NOT HAVE ISSUED THIS REPORT BUT FOR THE LIMITATION OF LIABILITY DESCRIBED ABOVE. FIRST AMERICAN MAKES NO REPRESENTATION OR WARRANTY AS TO THE LEGALITY OR PROPRIETY OF RECIPIENT'S USE OF THE INFORMATION HEREIN.

Dated at Ramsey County, Minnesota, this 12th day of September, 2018 at 7:00 A.M.

File No. 1502829

For: The exclusive use of: St. Paul Public Housing Authority



U.S. Department of Housing and Urban Development

Minneapolis Field Office
212 3rd Ave S Suite 150
Minneapolis, Minnesota 55401
<http://www.hud.gov/>

RECEIVED

FEB 13 2018

FEB 11 2018

CENTRAL ADMINISTRATIVE
OFFICE

Mr. Jon Gutzmann, Executive Director
St. Paul PHA
555 N. Wabasha St. Suite 400
St. Paul, MN 55102

Dear Mr. Gutzmann:

This letter is to inform you that the St. Paul PHA's Revised Annual PHA Plan for the Fiscal Year beginning **April 1, 2018, Version 4** is approved.

This approval does not constitute an endorsement of the strategies and policies outlined in the Plan. In providing assistance to families under programs covered by this Plan, the St. Paul HRA will comply with the rules, standards, and policies established in its approved Plan, as provided in 24 CFR Part 903 and other applicable regulations. Your approved Plan and all required supporting documentation must be made available for review and inspection by the public at the PHA office during normal business hours.

Also, please note that if you included your 2019 Capital Fund Annual Statement/Performance and Evaluation Report (HUD 50075.1), the Capital Fund Program 5-Year Action Plan (HUD 50075.2), and/or accompanying certifications, they have not been approved through this PHA Plan process. Capital Fund submissions were decoupled from the PHA Plan per HUD's Capital Fund Final Rule (2013). We will, however, retain any documents you have submitted in order to attempt to expedite the 2015 Capital Fund review process. You will be notified in separate correspondence and/or via PIH Notice of the procedures necessary to finalize Capital Funds.

If you have any questions regarding your PHA Plan or the information in this letter, please contact Morgan Pontiff at (612) 370-3095.

Sincerely,

A handwritten signature in black ink, appearing to read "Lucia M. Clausen".

Lucia M. Clausen,
Director, Office of Public Housing

CERTIFICATION OF APPLICANT AND APPROVAL OF SUBMISSION

Warning: HUD will prosecute false claims and statements. Convictions may result in criminal or civil penalties. 18 USC Sections 1001, 1010; 31 USC Sections 3729, 3802.

I have reviewed this RAD Program Financing Plan and all uploaded files and certify that the information is correct to the best of my knowledge. I agree to notify HUD if any new or conflicting information comes to my attention after this date.

PHA Executive Director or Mod Rehab Owner
Printed Name: _____

Date

PUBLIC HOUSING AGENCY OF THE CITY OF SAINT PAUL**REPORT TO COMMISSIONERS****FROM JON M. GUTZMANN
EXECUTIVE DIRECTOR****REGARDING** Rental Assistance Demonstration (RAD)
Program; Submission of Financing Plan for
Asset Management Project No. 6 (AMP 6)
Exchange and Wabasha Hi-Rises**DATE** February 27, 2019

Staff requests Board approval to submit the Financing Plan and related documents for the conversion of Exchange and Wabasha Hi-Rises (HUD Project No. MN001000006; AMP 6) to Project-Based Rental Assistance (PBRA) through HUD's Rental Assistance Demonstration (RAD) program. The PHA applied for acceptance to the RAD program in August 2017 and HUD awarded the Commitment to enter into a Housing Assistance Payment (CHAP) for this project in August 2018. The CHAP issuance started a 180 day clock for the PHA to submit the Financing Plan to HUD, with an original submission deadline of February 16, 2019. Staff asked to extend the submission deadline to March 31, 2019, to resolve some questions about the final Capital Needs Assessment report; and HUD approved that request on February 6, 2019. PHA staff have continued to meet regularly and consult with the HUD-assigned "Readiness Transaction Manager" to ensure that all required components of the Financing Plan are completed and ready for submission by March 31, 2019.

The various components of the Financing Plan are submitted electronically online through the "RAD Resource Desk". The documents and spreadsheets demonstrate that the PHA's proposed conversion is financially viable and complies with all of the RAD requirements. HUD's checklist of Required Submission Materials or Actions is attached to this report (Attachment 1). Since the checklist is for both "no-debt" conversions like the PHA's and also RAD conversions with debt financing, some items on the list do not apply to the PHA's RAD conversion.

Staff has prepared eight Financing Plan packages for approval at this meeting, corresponding to the PHA's eight Asset Management Projects (AMPs), eight RAD applications and eight CHAPs awarded by HUD.

Together the eight Financing Plan submissions constitute a near "portfolio-wide" conversion including the PHA's four family housing developments and sixteen hi-rises a total of 3,855 public housing units.

Here is a summary of the components of the Financing Plan that staff will submit, with the Board's approval. All of the documents are attached, except as explained below:

1. **Conversion Overview.** The Conversion Overview provides HUD a summary of the proposed conversion. The overview helps the Financial Transaction Manager and HUD staff prepare the RAD Conversion Commitment (RCC), which is the last step before the closing on the RAD conversion.
2. **Resident Consultation.** Staff conducted a series of 19 meetings over a two-week period in December 2018 to notify residents that CHAPs had been received for the eight applications submitted and update them on the reasons and process for the conversion. Staff's summaries of the residents' comments and questions at each meeting and the PHA's responses are attached.
3. **Capital Needs Assessment and Environmental Review.** The RAD Capital Needs Assessment (CNA) is based on detailed physical inspections of the properties to determine critical needs, short- and long-term rehabilitation needs, and any environmental concerns over a 20 year span, including estimated costs based on localized industry standards. The 20-year summary for all eight projects is attached. The PHA's contractor, EMG, completed the required "e-CNA Tool" and environmental reviews. The CNA is an extensive document (multiple 3-ring binders) and a complete copy is available for review upon request.

4. **Development Budget (Sources and Uses).** The attached Development Budget is a comprehensive presentation of all sources and uses of funds needed to complete the RAD conversion. It provides a “big picture” overview how funds will be used in a project. It differs from the Operating Pro-Forma listed below because it is not based on estimates or projections, and does not calculate any net income or loss. Since the PHA’s RAD transaction does not require debt, and no new development or substantial rehabilitation is proposed, the Development Budget is fairly basic. It summarizes what funds will be used for the Initial Deposit to Replacement Reserve (IDRR) and on-going capital improvements already in process, and establishes the operating reserve account.
5. **Operating Pro-Forma.** The attached Operating Pro-Forma projects revenues, expenditures, net income, and cash flows based on a series of assumptions, and is used to demonstrate the financial viability of the PHA’s RAD transaction. An Operating Pro Forma that matches the term of the HAP contract (twenty years) must be submitted as part of the Financing Plan. As staff explained in a November 28, 2018 Board report, “[T]he Operating Pro-Forma must demonstrate that each project’s Replacement Reserves will be adequate to support needed capital improvements over the next 20 years, based on the Initial Deposit to the Replacement Reserve (IDRR) and the Annual Deposits to the Replacement Reserve (ADRRs).”
6. **Affirmative Fair Housing Marketing Plan.** Under a Project-Based Rental Assistance (PBRA) conversion, an Affirmative Fair Housing Marketing Plan (AFHMP) is required. Staff submitted the AFHMPs for all eight projects to HUD on January 15, 2019, for review by the Fair Housing and Equal Opportunity (FHEO) division prior to submitting the Financing Plan. Staff have received preliminary comments which seem to be positive and indicate there may be only minor revisions needed for approval. If we have not received HUD’s approval of the AFHMPs before the Financing Plans are due, we can submit copies of the AFHMPs with copies of our requests for approval.
7. **RAD FHEO Accessibility and Relocation Plan Checklist.** This checklist is required as part of the Financing Plan submission to ensure any relocation plans comply with all applicable HUD requirements. The checklist had two “threshold questions” and if both

were answered “no” then no further response other than a signature was needed. Since the PHA’s RAD conversion does not involve new construction or substantial alterations, and no resident relocation is expected, staff answered “no” to both. If the PHA’s plans change, a new checklist will be required.

8. **Title Report.** A title report is required at the Financing Plan submission stage to identify any potential issues prior to starting the process to close on the transaction. The title report must trace title back to the vesting deed and include information on whether the converting project is currently subject to a Declaration of Trust and any other liens, encroachments, easements or other encumbrances on the property. PHA staff contracted with First American Title Insurance Company to complete this work. Title submissions will be subject to further review by HUD staff prior to closing, and acceptance of the Financing Plan does not constitute acceptance or approval of the submitted report by HUD.

9. **Significant Amendment to the PHA Plan.** As discussed at previous Board meetings, HUD requires a PHA proposing a RAD conversion to adopt a “significant amendment” to the PHA Plan, with public notice and hearing. With the Board’s approval staff submitted the first significant amendment to the PHA’s Plan to HUD in August 2017, and received HUD’s letter of approval in November 2017. We submitted another significant amendment to the Plan in November 2018, providing more details about the proposed conversion; and we will submit HUD’s approval letter dated February 11, 2019 with the Financing Plan.

Financing Plan Certification and Submission. Once all required documents have been uploaded, the PHA’s Executive Director must execute and upload the certification that the Financing Plan submission has been completed. The certification and submission of the Financing Plan finalizes the “planning phase” of the RAD conversion transaction and begins the “review phase” leading to the final closing of the transaction(s). Here are the major milestones remaining:

- **HUD issues a “RAD Conversion Commitment” (RCC)** after approving the Financing Plan. The RCC outlines the specifics of the RAD transaction and sets out the requirements for closing.
- **The PHA must execute the RAD Conversion Agreement** within 30 days after receiving the RCC.
- **The PHA submits a draft closing package** to HUD for review. The draft package must contain all documents listed in the RCC and on any closing checklist provided by HUD.
- **Final conversion** occurs on the date of closing.
- **HUD must receive fully executed versions of the closing documents** after closing.

With the Board’s approval staff will certify and submit the RAD Financing Plan for this project to HUD by March 31, 2019.

JMG/AJH/FAH

Attachments:

1. Financing Plan Checklist from HUD’s Financing Plan Guide for Conventional Financing & No Debt Conversions; Appendix A; July 2017
2. Conversion Overview for AMP 6; Exchange and Wabasha Hi-Rises
3. Resident Consultation: Summaries of Meetings
4. Capital Needs Assessment/Environmental Review
5. Development Budget; Sources and Uses Report
6. Operating Pro-Forma
7. Affirmative Fair Housing Marketing Plan
8. RAD FHEO Accessibility and Relocation Plan Checklist
9. Title Report
10. Significant Amendment to the PHA Plan
11. Financing Plan Certification and Submission

Appendix A: Financing Plan Checklist

This optional checklist can be used as an aid to ensure your Financing Plan submission is complete. You are not required to upload this checklist as part of your submission.

Item	Required Submission Materials or Actions	
1	Conversion Overview	<input type="checkbox"/> Complete and upload the Conversion Overview template
2	Conversion Type	<input type="checkbox"/> If the current subsidy selection shown on the grid is not correct, indicate that you are switching subsidy types and upload all supporting documentation
3	Resident Comments	<input type="checkbox"/> Upload evidence of the resident meetings, comments received, and responses provided to the residents
4	RPCA/CNA and Scope of Work	<input type="checkbox"/> Upload completed Tool; AND <input type="checkbox"/> Upload written narrative (if applicable)
5	Environmental Review	<input type="checkbox"/> Upload completed environmental review
6	Development Budget	<input type="checkbox"/> Update the Transaction Log on the RAD Resource Desk; AND <input type="checkbox"/> Upload draft EPC approval letter from the PIH Energy Center (if applicable); AND <input type="checkbox"/> Upload completed Subsidy Layering Review completed by another agency (if applicable)
7	Development Team	<input type="checkbox"/> Upload an org chart and narrative description for the development team, including general contractor (if applicable); AND <input type="checkbox"/> Upload evidence of Previous Participation Certifications for all principals (if applicable)
8	Proposed Financing	<input type="checkbox"/> Complete and upload a Proposed Financing Template for each funding source; AND <input type="checkbox"/> Upload the engagement letter or commitments for each funding source; AND <input type="checkbox"/> Upload the first mortgage lender's consent to subordinate to the RAD Use Agreement; AND <input type="checkbox"/> Upload the first mortgage lender's approval of all subordinate (or secondary) financing (if applicable)
9	Operating Pro Forma	<input type="checkbox"/> Update the operating pro forma in the RAD Transaction Log; AND

Item	Required Submission Materials or Actions	
		<input type="checkbox"/> Upload a complete pro forma that projects out for the term of the initial HAP contract and conforms with the RAD Notice underwriting benchmarks; AND <input type="checkbox"/> Upload all supporting documentation for expenses including insurance documentation, PILOT opinion, Rent Comparability Study and documentation for Other Revenue
10	Market Study	<input type="checkbox"/> Check the "N/A" box if appropriate; OR <input type="checkbox"/> Upload the market study
11	Title Report	<input type="checkbox"/> Upload complete title report with confirmation if the project is subject to a Declaration of Trust or Restrictive Covenant; AND <input type="checkbox"/> Upload results of PHA's counsel's review of any issues that may impact title, if applicable
12	Approved Significant Amendment to PHA Plan & Site and Neighborhood Certification	<input type="checkbox"/> Upload HUD's letter approving the Significant Amendment
13	Approved Amendment to Attachment A of the MTW Agreement	<input type="checkbox"/> Check the "N/A" box if appropriate; OR <input type="checkbox"/> Upload HUD's letter approving Amendment to Attachment A of the MTW Agreement
14	Estimate of Public Housing Funds Available for Subsidy	<input type="checkbox"/> Upload the completed HUD tool
15	RAD Fair Housing Accessibility and Relocation Plan Checklist	<input type="checkbox"/> Complete and upload the RAD Fair Housing Accessibility and Relocation Checklist
16	Affirmative Fair Housing Marketing Plan	<input type="checkbox"/> Check "N/A" if appropriate (PBV conversions only); OR <input type="checkbox"/> Upload a copy of the approved AFHMP; OR <input type="checkbox"/> Upload evidence that the AFHMP was submitted to HUD for review
17	Transfer of Assistance	<input type="checkbox"/> Check "N/A" if appropriate; OR <input type="checkbox"/> Upload the completed Transfer of Assistance worksheet; AND <input type="checkbox"/> Upload a request and relevant plans if the PHA wants the DOT to be released from the existing public housing site at closing; OR <input type="checkbox"/> Upload a request for the project to remain as public housing during construction and for execution of the HAP to be delayed until the Covered Project is ready for occupancy
18 - 20	Pre-Financing Plan Approval of Specific Activities	<input type="checkbox"/> Check "N/A" if appropriate for each line item; OR

Item	Required Submission Materials or Actions	
		<input type="checkbox"/> Upload any required FHEO templates due to changes in unit configuration, occupancy, or for new construction projects
21	Financing Plan Certification and Submission	<input type="checkbox"/> Upload an executed Completion Certification; AND <input type="checkbox"/> Click the "Submit Financing Plan" button on the Resource Desk.
22	Other Documents	<input type="checkbox"/> Upload any documents not covered in the Items above.
N/A	Inputting & Verifying Project Ownership Data	<input type="checkbox"/> Click Ownership Data and complete the required information. Click Save & Submit once complete.

Conversion Overview Template: Conventional Financing & No Debt Conversions

Section 1: General Information			
PHA NAME:	Public Housing Agency of the City of Saint Paul		
EXISTING PROPERTY NAME:	Wabasha Exchange		
PROPOSED PROPERTY NAME:	Wabasha Exchange		
PIC Development No: <i>(Note: If combining units from multiple PICs into one CHAP, input all PIC Numbers and number of RAD units from each PIC)</i>	MN001000006		
No. Units Under ACC:	265	No. Units Converting to RAD:	265
Subsidy Type:	<input type="checkbox"/> PBV <input checked="" type="checkbox"/> PBRA	PHA Administering PBV HAP Contract (Name of PHA & PHA Code):	
Name of existing ownership entity:	Public Housing Agency of the City of Saint Paul		
Name of proposed new ownership entity:			
Financing Type:	<input checked="" type="checkbox"/> None/PIH Funds Only <input type="checkbox"/> Conventional Loan <input type="checkbox"/> Other: Click here to enter text.		
Scope of Work:	<input checked="" type="checkbox"/> None <input type="checkbox"/> Critical Repairs Only. <input type="checkbox"/> Rehab (Length of Rehab: ___ months) <input type="checkbox"/> New Construction (Length of Construction: ___ months)		
Status of Section 18 Approval:	<input type="checkbox"/> Approval Received (Date of approval: Click here to enter a date.) <input type="checkbox"/> Approval Not Received (Include detailed information in the narrative below regarding when you submitted the request and the latest status) <input checked="" type="checkbox"/> N/A – Section 18 approval not required for this transaction		
PHA Desired Closing Date: <i>(if different than above)</i>	8/2/2019		

Section 2: Narratives
<p>1. Overview of Proposed RAD Conversion: <i>Provide a detailed description of the proposed conversion. At a minimum, this description should include: the number and type of buildings converting, neighborhood/location, resident type, bedroom types, proposed de minimis unit reduction (if applicable), proposed scope of work, and plans for relocation. Be sure to highlight any unusual or unique aspects including if this is a partial AMP conversion, if the conversion includes a transfer of assistance, or if demolition/new construction is proposed.</i></p> <p>The proposed conversion includes 265 units located in two hi-rise buildings: Wabasha and Exchange. Wabasha Hi-Rise has 70 efficiency and one-bedroom units and one 2-bedroom unit. The building, originally constructed in 1969, is located in downtown St Paul.</p> <p>Exchange Hi-Rise has 193 one-bedroom units and one 2-bedroom unit. The building, originally constructed in 1972, is located in downtown St Paul.</p> <p>Wabasha and Exchange Hi-Rises are not contiguous properties, but are identified in the same census tract, 27123034202, Ramsey, Minnesota, and are in the Minneapolis – St Paul – Bloomington, MN-WI expanded housing market area.</p>

Conversion Overview Template: Conventional Financing & No Debt Conversions

The proposed scope of work for the properties is based on useful life estimates as determined by an independent capital needs assessment contractor.
There are no plans for resident relocation or de minimus reduction of existing units.

This project's residents are as diverse as other hi-rise housing properties at the St. Paul PHA (primarily elderly and disabled):

- 87% are ELI; 10% are VLI; 1% are LI; and only 2% are above Low Income.
- 19% of households have some wage income; 31% receive some welfare; 72% receive SS/SSI/Pension; 6% receive some other income; 2% have no countable income.
- 35% of households are elderly (head or spouse); 49% are non-elderly disabled; 0% are female-headed households with children.
- 51% are White; 42% are African American; 2% Native American; 5% Asian; 0% Other.
- 97% of households have 1 member; 3% have 2 members.

The PHA plans to complete the conversion debt-free.

2. Changes to Bedroom/Unit Configurations: *If the conversion proposes changes to bedroom types (for example, converting efficiencies to 1 Bedrooms or 1 Bedrooms to 2 Bedroom, etc.), please provide a brief description of those changes, including how any "right to return" issues with residents have been addressed:*

There are no proposed changes to bedroom or unit configurations associated with the conversion.

3. Transfer of Assistance: *If the conversion proposes to transfer some or all of the assistance to another site, please describe the location of the new site, what will become of the existing site, and how this will impact existing tenants, including any relocation plans. For example, if Site A has 100 units prior to conversion and the PHA is proposing to keep 40 units on Site A and put 60 units on Site B, please explain if the transactions are occurring simultaneously or in phases:*

There is no proposed transfer of assistance associated with the conversion.

4. Relocation: *Please describe any planned relocation of residents, be it temporary or permanent, and whether any residents are waiving their right to return. In the case of a waiver of right to return, please describe the documentation received. If the PHA plans to relocate residents prior to closing, please notate here and be advised that HUD approval is required.*

There is no proposed relocation of residents associated with the conversion.

Conversion Overview Template: Conventional Financing & No Debt Conversions

5. Changes in rent levels: *If the conversion proposes changes in rent levels as a result of rent bundling, changes in responsibility for utilities (landlord to tenant or tenant to landlord), the use of MTW authority to supplement rents, different rent levels for similar unit sizes (such as two different rent levels for different types of one-bedroom apartments), the use of TPVs requested through the Section 18 process, or if there are any errors shown in the CHAP, please provide a listing of the unit types and proposed rent levels:*

There are no proposed changes to rent levels associated with the conversion.

6. Ownership: *Please describe any changes in ownership and creation of a Single Asset Entity ("SAE") if the PHA is planning to administer the PBVs for the property:*

There are no proposed changes in ownership associated with the conversion.

7. Waivers and other key issues: *Please describe any specific programmatic or regulatory waivers sought, and describe any important or unique transaction features or special approvals that the PHA wishes to communicate to HUD.*

There are no programmatic or regulatory waivers being sought in relation to the conversion.

Section 3: Development Budget

1. Are any IOI loans or advances being utilized as a funding source?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
2. If yes to the above, will the loan or advance be converted to an unsecured surplus cash note at closing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Will any planned rehab/construction result in an initial operating deficit during the rehab/construction period?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
4. If yes to the above, describe below how the deficit will be funded (including any operating escrow, reserve or similar fund), what entity will control the fund, the length that the fund will be in place, etc.	

Conversion Overview Template: Conventional Financing & No Debt Conversions

Section 4: Identification of Existing Loans or Debt	
<i>Note: Complete this section only if the proposed conversion has existing loans/debts on the property.</i>	
1. Describe the type of existing loan(s) or debt(s) on the property. Examples including EPCs, CFFPs, an existing mortgage, etc.	
2. Name of lender(s):	
3. Current loan/debt amount(s):	
4. Is the loan or debt cross collateralized with other properties outside of the proposed RAD conversion?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Will the existing loans(s) or debt(s) be paid off at or before closing as part of the RAD conversion?	<input type="checkbox"/> Yes <input type="checkbox"/> No
a. If YES to the above, please describe what funds will be used to payoff the debt(s), the amount to be paid off, the timing of the payoff (before or at closing), the repayment terms, and any impact the payoff may have on other properties.	
b. If NO to the above, please discuss whether the existing lender has agreed to subordinate to the RAD Use Agreement and whether there is sufficient NOI to support the debt/loan payments after closing. Note: Be sure to include the debt/loan payments as part of your operating proforma submission.	
6. Input any other relevant comments:	

RAD Information Meeting Notes
December 11, 2018, 2:00pm
Wabasha Hi-Rise

Recorder: Samuel Draper

PHA Staff Present: Jordan LaSota, Project Leader; Samuel Draper, Assistant Housing Manager; Said Sheik-Abdi, Assistant Housing Manager; Al Hester, Housing Policy Director; Brent Feller, Project Leader; Lisa Feidler, Rental Administrator; Kim Nguyen, Assistant Resident Services Director; Mai Moua, Executive Assistant/Communications Manager

Presenter: Jordan LaSota, Project Leader

Interpreters provided: None

6 residents present

Questions asked:

1. What is the projected timeline of completion?

Staff anticipates RAD closing to be late summer/early fall of 2019.

2. What is the benefit of entering RAD?

The main benefit will be stabilizing our funding stream. We will know exactly what our funding will look like in future years instead of guessing every year based on what the Federal government decides to allocate to Public Housing.

3. Will smaller maintenance issues be set aside?

No. PHA Maintenance procedures will stay the same.

4. Will the public housing name go away?

No. The Agency will still be called the Public Housing Agency of the City of St Paul. The PHA will continue to own, operate, manage, and maintain all of the hi-rises and family developments that convert to PBRA via RAD.

5. Why do residents need to sign a new lease if everything will be the same?

As the hi-rises and family developments will be converting from HUD's Low Income Public Housing funding platform to HUD's Project Based Rental Assistance funding platform, the PHA must follow the PBRA regulations, including using the PBRA lease.

6. Will it be easier to terminate the leases of problem residents?

Staff anticipates keeping the current lease termination regulations in place.

**RAD Information Meeting Notes
December 18, 2018, 5:00pm
Exchange Hi-Rise Community Room**

Recorder: Paul Jaeger

PHA Staff Present: Jon Gutzmann - Executive Director, Paul Jaeger - Asst. Housing Manager / Recorder;
Dominic Mitchell - HCV Programs Director; Jordan LaSota - Construction Program Manager

Presenters: Jordan LaSota and Dominic Mitchell

Interpreters provided: Hmong, Somali, Spanish, ASL

26 residents present

Questions asked:

1. Will we still have a Resident Council?

Yes. The PHA will continue to support the Resident Councils at each hi-rise and family development.

2. Can we stay here at Exchange?

Yes. You will be able to stay as long as you continue to be lease compliant. The RAD conversion process will not force anyone to move.

3. If you get a Section 8 voucher will it allow you to move out of state?

Yes. It is a nationwide program, however it is up to the private landlords whether or not they will accept a Section 8 voucher. There are no guarantees, as rental prices and acceptance of Section 8 vouchers in the private rental market are often based on vacancy rates and available units.

4. If you get a voucher, don't you have a limited time period to find a place to live?

Yes, that is true. You have 90 days after you receive a voucher to find housing. If it expires the voucher will be issued to another applicant.

5. Can you get an extension on the 90 day timeline to find housing with the voucher?

Yes – Sometimes. But currently an extension is only allowed if you qualify as having a disability and therefore are having a hard time finding housing to fit your needs.

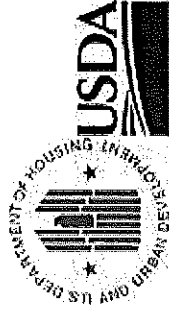
6. When will the Choice Mobility vouchers start to be given out?

Eligibility starts two years after signing a PBRA lease. Staff anticipates administering the Choice Mobility vouchers starting around January 2022. Staff does anticipate there will be a substantial waiting list.

7. What is the “downside” to having a Section 8 voucher?

Section 8 vouchers are difficult to get due to the number of persons who may be interested and apply. Finding a landlord who will accept a Section 8 voucher can take considerable time and a lot of work.

Capital Needs Assessment Project Summary - Asset Development



**Property: AMP 6-Wabasha Hi-Rise,
Exchange Hi-Rise**

Received for Validation Status Date: 2/22/19 for 2019-061397

Capital Needs Assessment - Executive Summary

Table Below Shows Totals by Need Category Ids for Years 1 through 10

	1	2	3	4	5	6	7	8	9	10	Total
Building Frame & Envelope	\$650	\$103,382	\$0	\$0	\$792	\$0	\$0	\$0	\$0	\$0	\$104,823
Interiors-Common Areas	\$0	\$0	\$0	\$0	\$0	\$0	\$104,081	\$33,262	\$0	\$0	\$137,344
Interiors-Dwelling Units	\$0	\$115,905	\$54,449	\$171,035	\$80,239	\$0	\$0	\$0	\$0	\$0	\$421,629
Life Safety/Fire Protection	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Mech.-Elect.-Plumbing	\$6,097	\$44,142	\$20,254	\$15,236	\$0	\$0	\$0	\$0	\$0	\$0	\$85,729
Site Systems	\$0	\$0	\$0	\$0	\$0	\$682	\$0	\$0	\$0	\$0	\$682
Total	\$6,747	\$263,428	\$74,703	\$186,271	\$81,031	\$682	\$104,081	\$33,262	\$0	\$0	\$750,207

Table Below Shows Totals by Need Category Ids for Years 11 through 20

Capital Needs Assessment Project Summary - Asset Development



Property: AMP 6-Wabasha Hi-Rise,
Exchange Hi-Rise

Received for Validation Status Date: 2/22/19 for 2019-061397

	11	12	13	14	15	16	17	18	19	20	Total
Building Frame & Envelope	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Interiors-Common Areas	\$95,782	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$95,782
Interiors-Dwelling Units	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$78,859	\$247,710	\$0	\$326,568
Life Safety/Fire Protection	\$0	\$0	\$0	\$0	\$0	\$42,142	\$0	\$0	\$0	\$0	\$42,142
Mech.-Elect.-Plumbing	\$0	\$0	\$0	\$0	\$0	\$9,946	\$21,003	\$10,450	\$22,066	\$0	\$63,465
Site Systems	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$95,782	\$0	\$0	\$0	\$0	\$52,088	\$21,003	\$89,308	\$269,776	\$0	\$527,958

Capital Needs Assessment Project Summary - Asset Development



Property: AMP 6-Wabasha Hi-Rise,
Exchange Hi-Rise

Received for Validation Status Date: 2/22/19 for 2019-061397

The Summary Table Below Shows Totals by Need Category Ids for Years 1 through 20

	Cost
Building Frame & Envelope	\$104,823.49
Interiors-Common Areas	\$233,126.05
Interiors-Dwelling Units	\$748,196.97
Life Safety/Fire Protection	\$42,142.14
Mech-Elect-Plumbing	\$149,194.12
Site Systems	\$681.90
Total	\$1,278,164.67

HUD PHASE I ENVIRONMENTAL SITE ASSESSMENT

AMP 6 - WABASHA HI-RISE, EXCHANGE HI-RISE
545 NORTH WABASHA STREET AND 10 WEST EXCHANGE STREET
ST. PAUL, MINNESOTA 55102

EMG PROJECT NO.: 127987.17R000-006.356

9 FINDINGS/OPINIONS/CONCLUSIONS

The following summarizes the independent conclusions representing EMG's best professional judgment based on information and data available to us during the course of this assignment. Factual information regarding operations, conditions, and test data provided by the Client, owner, or their representative have been assumed to be correct and complete. Additionally, the conclusions presented are based on the conditions that existed at the time of the assessment.

ASTM E 1527-13 Scope Considerations

Adjacent Properties (Section 3.5)

- EMG identified no adjacent properties that are anticipated to have a negative impact on the environmental integrity of the Project. No further action or investigation is recommended regarding the adjacent properties.

Regulatory Review (Section 5.2)

- Based on review of the regulatory database report, the Exchange Hi-Rise Project building is listed on the FINDS, MN WIMN, RCRA NONGEN/NLR, MN UST, MN FINANCIAL ASSURANCE, ECHO, MN LUST, and SRS databases. The 1993 closed LUST incident represents an HREC for the Project. One UST was closed in place in 1998. While no documentation of closure activities was identified, the UST was closed under regulatory oversight. No release associated with the closure of the UST was reported. Based on the lack of reported release associated with the closure of the UST and regulatory oversight, the former UST does not represent a recognized environmental condition (REC). No further action or investigation is recommended.
- Based on review of the regulatory database report for the Wabasha Hi-Rise building, there were no sites listed within the specified radius area searched that would have an impact on the Hi-Rise building. No further action or investigation is recommended regarding the off-site regulatory review for the Wabasha Project building.

Tier I Vapor Encroachment Screening (Section 5.3)

- A VEC does not exist and is not likely to exist at both Hi-Rise Project buildings. No further action or investigation is recommended regarding vapor encroachment at the Project.

Historical Review (Section 5.4 and 5.5)

- The review of the historical data available for the Projects and surrounding areas revealed no evidence that may have led to an environmental impact to the Projects. No further action or investigation is recommended regarding historical uses.

Surface Areas (Section 6.3.1)

- No issues associated with surface areas were identified. No further action or investigation is recommended regarding surface areas at the Projects.

Storage Tanks (Section 6.3.2 and 6.4.5)

- Evidence of a 400-gallon diesel aboveground storage tank (AST) is located at Exchange Hi-Rise. There was no visual indication of a release from the AST. The AST appears to be operated in accordance with current regulatory requirements and is not anticipated to adversely impact the Project. No further action or investigation is recommended regarding storage tanks at the Project.

Operational Activities (Section 6.4.1)

- EMG observed no circumstances of environmental concern associated with the operational activities at the Projects. No further action or investigation is recommended regarding operational activities at the Project.

HUD PHASE I ENVIRONMENTAL SITE ASSESSMENT

AMP 6 - WABASHA HI-RISE, EXCHANGE HI-RISE
545 NORTH WABASHA STREET AND 10 WEST EXCHANGE STREET
ST. PAUL, MINNESOTA 55102

EMG PROJECT NO.: 127987.17R000-006.356

Hazardous Materials/Petroleum Products (Section 6.4.2)

- The Wabasha Hi-Rise is involved in the use of hazardous materials in the form of routine janitorial and maintenance supplies and paints. The Exchange Hi-Rise is involved in the use of hazardous materials and petroleum products in the form of routine janitorial and maintenance supplies, paints, diesel, lubricant and cleaner. The identified materials appear to be properly stored. The materials observed do not appear to pose a hazard to the Projects, provided they continue to be used as designed, are properly handled, and all regulations regarding their use are followed. No further action or investigation is recommended regarding the use of hazardous materials or petroleum products at the Projects.

Wastes (Section 6.4.3)

- The Project does not generate, treat, store, or dispose of hazardous, medical, or regulated wastes. Furthermore, the non-hazardous solid and liquid wastes generated at the Project appear to be stored and disposed of properly. No further action or investigation is recommended regarding wastes at the Project.

Polychlorinated Biphenyls (PCBs) (Section 6.4.4)

- A compactor is located at each of the Project locations (Wabasha Hi-Rise and Exchange Hi-Rise). Because the buildings were constructed prior to 1979 (the USEPA banned the manufacturing and use of PCB-containing hydraulic fluid as of 1979) and the POC was unaware of the installation date, EMG is of the opinion that the compactors hydraulic fluid potentially contains PCBs. No evidence of hydraulic fluid releases was observed during the assessment at the buildings and no visual indication of leakage was observed in the areas of the equipment. The hydraulic systems should be inspected when made accessible during repairs or demolition and any hydraulic fluid should be disposed of in accordance with applicable federal, state, and local regulations.

Non-ASTM E 1527-13 Scope and HUD Scope of Work Considerations

Lead-Based Paint (Section 8.1)

- Based on the date of construction (pre January 1, 1978), LBP is likely to have been used at the Project. HUD Guidelines indicate that the property must be tested for LBP following the current HUD guidelines and a copy of test results provided with the initial application. For projects testing positive, compliance with the current HUD regulation must be incorporated into the project plans.

Asbestos-Containing Materials (Section 8.2)

- Based on the date of construction and the planned scope of rehabilitation activities, a comprehensive ACM survey should be conducted on the entire facility. Follow-up actions will be determined based on the results of the survey.

Radon Gas (Section 8.3)

- The Projects are located within USEPA Radon Zone 1. Based on HUD Guidelines and the scope of work, per radon sampling was not conducted as part of this assessment.

Floodplain (Section 8.4)

- The Projects are located outside the 100-year and 500-year floodplains. Furthermore, there is no current development within a floodplain, and there are no proposed developments within a floodplain. No further action or investigation is recommended regarding floodplains.

Wetlands (Section 8.5)

- No wetland areas are indicated at the Projects or adjacent properties. No further action or investigation is recommended regarding wetlands.

Landfills (Section 8.6)

- Review of regulatory databases and information provided by the Minnesota Department of Natural Resources, indicates that there are no active or inactive landfills located within 3,000 feet of the Projects. No further action or investigation is recommended regarding landfills.

HUD PHASE I ENVIRONMENTAL SITE ASSESSMENT

AMP 6 - WABASHA HI-RISE, EXCHANGE HI-RISE
545 NORTH WABASHA STREET AND 10 WEST EXCHANGE STREET
ST. PAUL, MINNESOTA 55102

EMG PROJECT NO.: 127987.17R000-006.356

Sole Source Aquifer Recharge Area (Section 8.7)

- Based on review of the Designated Sole Source Aquifers Nationally Map, published by the United States Environmental Protection Agency (USEPA), the Project is not located in an area with a sole source aquifer. No further action or investigation is recommended regarding sole source aquifers.

Coastal Barriers (Section 8.8)

- Based on the review of the USFWS Coastal Barrier Resources System Mapper, the Projects are not located within a designated coastal barrier as established by the U.S. Congress through the Coastal Barrier Improvement Act. No further action or investigation is recommended regarding coastal barriers.

Farmlands Protection (Section 8.9)

- The Farmlands Protection Factor was not addressed based upon the fact that the project is based on the moderate rehabilitation of an existing property that is not used for agricultural purposes.

Coastal Zone Management (Section 8.10)

- The Coastal Management Zone Factor was not addressed based upon the fact that the project will not include new construction or ground disturbance.

Endangered or Threatened Species or Habitat (Section 8.11)

- The Project will involve new construction ground disturbance. EMG has reviewed information on the US Fish and Wildlife Service mapper and the Minnesota Natural Heritage Program to determine whether any federally-listed threatened or endangered species, or their habitat may exist on or in close proximity the Project.

Historic Preservation (Section 8.12)

- The scope of the planned renovations does not meet the substantial rehabilitation threshold, and there are no new construction plans. Therefore under 36 CFR 800.3(a)(1), no further consultation is required.

Noise (Section 8.13)

- The Wabasha Hi-Rise facility is not located within 15 miles of a military airport. However, it is located within 1,000 feet of three busy roads and a major highway, within 3,000 feet of two railroads, and within five miles of a civil airport. The busy roads include 12th Street, located approximately 720 feet northwest of the facility, Cedar Street, located approximately 330 feet northeast of the facility, and 7th Street, located approximately 730 feet southeast of the facility. The highway, Interstate 94, is located approximately 180 feet northwest of the facility. The railroad lines are located approximately 360 feet northeast of the facility and approximately 2,770 feet southeast of the facility. The civil airport, St. Paul Downtown Airport, is located approximately 1.48 miles southeast of the facility.
- The Exchange Hi-Rise facility is not located within 15 miles of a military airport. However, it is located within 1,000 feet of two busy roads and a major highway, within 3,000 feet of two railroads, and within five miles of a civil airport. The busy roads include Cedar Street, located approximately 380 feet northeast of the facility, and 7th Street, located approximately 250 feet southeast of the facility. The highway, Interstate 94, is located approximately 750 feet northwest of the facility. The railroad lines are located approximately 410 feet northeast of the facility and approximately 2,300 feet southeast of the facility. The civil airport, St. Paul Downtown Airport, is located approximately 1.41 miles southeast of the facility.
- There is intervening development between the Project facilities and the identified noise sources, which is anticipated to mitigate the noise from these sources. Additionally, no excessive noise was noted at the Project facilities. Furthermore, the Project is being conducted for moderate rehabilitation of the existing improvements, and will not involve new construction or substantial rehabilitation. Based on these factors, no further action or investigation is recommended regarding noise at this time.

Rail Lines (Section 8.14)

- There are no right-of-ways for surface-level railroads within 100 feet of the Project boundaries. No further action or investigation is recommended regarding rail lines.

HUD PHASE I ENVIRONMENTAL SITE ASSESSMENT

AMP 6 - WABASHA HI-RISE, EXCHANGE HI-RISE
545 NORTH WABASHA STREET AND 10 WEST EXCHANGE STREET
ST. PAUL, MINNESOTA 55102

EMG PROJECT NO.: 127987.17R000-006.356

Explosive or Flammable Hazards (Section 8.15)

- An explosive/flammable hazard is located at the Project. The explosive/flammable hazard includes a 400-gallon diesel AST, which is located approximately 30 feet south of the Exchange Hi-Rise building. According to the HUD Guidebook titled "Siting of HUD-Assisted Projects Near Hazardous Facilities, Acceptable Separation Distances from Explosive and Flammable Hazards," the Acceptable Separation Distance (ASD) for this type of tank is approximately 37 feet from buildings and 207 feet from people. According to HUD guidelines for projects to be refinanced, purchased, and with minor rehabilitation, HUD will qualitatively evaluate the risks associated with proximity to hazardous facilities. Based on the fact that this is an existing facility, the property transaction is a refinance with moderate rehabilitation, and the on-site AST is a function of the facility considered to be "standard," not "extraordinary," per HUD Guidelines mitigation is not necessary.

Natural Gas or Petroleum Pipelines (Section 8.16)

- Visual observations did not identify any surface markings indicating the existence of natural gas or petroleum pipelines at the Projects or adjacent properties. No further action or investigation is recommended regarding Natural Gas or Petroleum Pipelines.

High Voltage Power Transmission or Other Towers (Section 8.17)

- The on-site buildings are not located within the easement of any overhead high voltage transmission line. In addition, the on-site buildings are also not located within the engineered fall distance of any high voltage power transmission, radio antennae, satellite, cellular, or other towers. No further action or investigation is recommended regarding high voltage transmission or other towers.

Airport Hazards (Section 8.18)

- The Project buildings are not located within 2,500 feet from the end of a civil airport runway or 15,000 feet from the end of a runway at a military airfield. No further action or investigation is recommended regarding airport hazards.

9.1 RECOMMENDATIONS

The following additional actions are recommended:

- HUD Guidelines indicate that the property must be tested for lead-based paint (LBP) following the current HUD guidelines and a copy of test results provided with the initial application.
- HUD Guidelines indicate that the property must be tested for asbestos containing materials following the current HUD guidelines and a copy of test results provided with the initial application.

Sources and Uses Report

RCC Exhibit B

PHA Name Public Housing Agency of the City of St Paul

PIC Number MN001000006

Transaction Log Last Modified: 02/22/2019

Property Name EXCHANGE HI-RISE

Sources	
Hard Debt	\$0.00
Soft Debt	\$0.00
Grants	\$1,000,750.00
Public Housing Operating Reserves	\$757,750.00
Public Housing Capital Funds (inc DDTF)	\$243,000.00
Equity	\$0.00

Uses	
Acquisition Costs	\$0.00
Acquisition Land and Buildings	
Payoff Existing Loans and Payables	
Other Acquisition Costs	
Hard Costs	\$18,000.00
Demolition	
Construction/Rehabilitation	\$18,000.00
General Requirements/Overhead/Profit	
Construction/Rehabilitation Contingency	
Builder's Risk Insurance	
Relocation Costs	
Soft Costs	\$0.00
Architectural Design Fee (Plans & Specs)	
Construction Management/Budget Planning Fee	
Engineering Fee	
Feasibility Studies	
Environmental Reports	
Appraisal/Market Study	
Accounting	
Survey	
eCNA Tool	
Title Insurance/Exam Fee, Closing Escrow	
Organizational Costs	
Recordation Fee	
Borrower's Legal Counsel	
Lender's Legal Counsel	
Consultants	
Other Professional Fees	
Other Loan Fees	
FHA Fees (MIP, Application, Inspection)	
Tax Credit Financing Fees	
Prepayment Penalty/Premium	
Payables	
Construction Interest (Not Deferred)	
Construction Loan Fees	
Bond Issuance Cost and Fees	
Permits	
Investor's Legal Counsel	
Bond Legal Counsel	
Permanent Financing Fees	
Furniture, Fixtures & Equipment	
Marketing & Lease Up	
Reserves	\$982,750.00
Initial Deposit to Replacement Reserve	\$225,000.00
Initial Operating Deficit Escrow	
Operating Reserve	\$757,750.00
Tax and Insurance Escrow	
Lease-Up Reserve	
Other Reserves:	
Developer Fees	

TOTAL SOURCES: \$1,000,750.00

TOTAL USES: \$1,000,750.00

Note to all applicants/respondents: This form was developed with Nuance, the official HUD software for the creation of HUD forms. HUD has made available instructions for downloading a free installation of a Nuance reader that allows the user to fill-in and save this form in Nuance. Please see <http://portal.hud.gov/hudportal/documents/huddoc?id=nuancereaderinstall.pdf> for the instructions. Using Nuance software is the only means of completing this form.

Affirmative Fair Housing Marketing Plan (AFHMP) - Multifamily Housing

U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity

OMB Approval No. 2529-0013
(exp.1/31/2021)

1a. Project Name & Address (including City, County, State & Zip Code)

Project 6 Exchange-Wabasha Hi-Rises

545 Wabasha Street
Saint Paul
Ramsey County
MN
55102

1b. Project Contract Number

MN001000006

1c. No. of Units

265

1d. Census Tract

27123034202, Ramsey, Minnesota

1e. Housing/Expanded Housing Market Area

Housing Market Area: Ramsey County
Expanded Housing Market Area: Minneapolis-St. Paul-Bloomington, MN-WI

1f. Managing Agent Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

1g. Application/Owner/Developer Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

Public Housing Agency of the City of Saint Paul
555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-298-5664, Email:

1h. Entity Responsible for Marketing (check all that apply)

Owner Agent Other (specify) _____

Position, Name (if known), Address (including City, County, State & Zip Code), Telephone Number & Email Address

Lisa Feidler, Rental Administrator, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 300, St. Paul, MN 55102, Phone: 651-298-5111, Email: lisa.feidler@stpha.org

1i. To whom should approval and other correspondence concerning this AFHMP be sent? Indicate Name, Address (including City, State & Zip Code), Telephone Number & E-Mail Address.

Al Hester, Housing Policy Director, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-292-6173, Email: al.hester@stpha.org

2a. Affirmative Fair Housing Marketing Plan

Plan Type

Date of the First Approved AFHMP:

Reason(s) for current update:

2b. HUD-Approved Occupancy of the Project (check all that apply)

Elderly Family Mixed (Elderly/Disabled) Disabled

2c. Date of Initial Occupancy

05/30/1972

2d. Advertising Start Date

Advertising must begin *at least* 90 days prior to initial or renewed occupancy for new construction and substantial rehabilitation projects.

Date advertising began or will begin

For existing projects, select below the reason advertising will be used:

To fill existing unit vacancies
To place applicants on a waiting list (which currently has individuals)
To reopen a closed waiting list (which currently has individuals)

**Worksheet 1: Determining Demographic Groups Least Likely to Apply for Housing Opportunities
(See AFHMP, Block 3b)**

In the respective columns below, indicate the percentage of demographic groups among the project's residents, current project applicant data, census tract, housing market area, and expanded housing market area (See instructions to Block 1e). If you are a new construction or substantial rehabilitation project and do not have residents or project applicant data, only report information for census tract, housing market area, and expanded market area. The purpose of this information is to identify any under-representation of certain demographic groups in terms of race, color, national origin, religion, sex, familial status, or disability. If there is significant under-representation of any demographic group among project residents or current applicants in relation to the housing/expanded housing market area, then targeted outreach and marketing should be directed towards these individuals least likely to apply. Please indicate under-represented groups in Block 3b of the AFHMP. **Please attach maps showing both the housing market area and the expanded housing market area.** See Maps in Exhibit C

Demographic Characteristics	Project's Residents	Project's Applicant Data	Census Tract	Housing Market Area	Expanded Housing Market Area
% White	51.00	23.30	72.94	68.34	80.28
% Black or African American	42.00	57.90	12.72	11.21	7.77
% Hispanic or Latino	5.00	6.00	5.85	7.33	5.61
% Asian	5.00	10.20	8.72	13.59	6.22
% American Indian or Alaskan Native	2.00	2.90	1.42	0.64	0.58
% Native Hawaiian or Pacific Islander	0.00	0.40	0	0.03	0.03
% Persons with Disabilities	70.00		17.66	11.47	9.61
% Families with Children under the age of 18	0.00		6.8	27.68	30.57
Other (specify)					

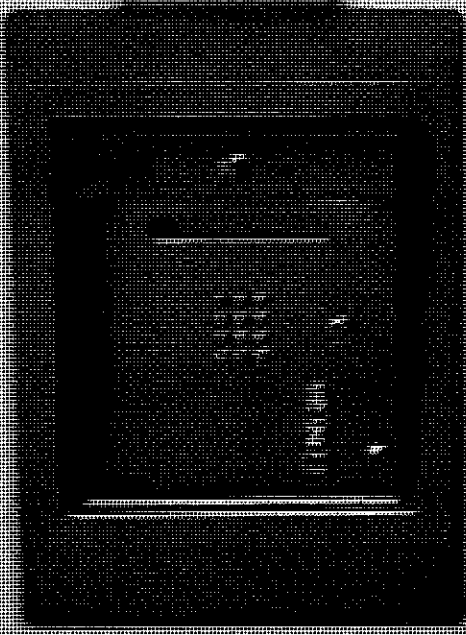
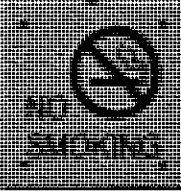
Worksheet 2: Establishing a Residency Preference Area (See AFHMP, Block 4a)

Complete this Worksheet if you wish to continue, revise, or add a residency preference, which is a preference for admission of persons who reside or work in a specified geographic area (see 24 CFR 5.655(c)(1)(ii)). If a residency preference is utilized, the preference must be in accordance with the non-discrimination and equal opportunity requirements contained in 24 CFR 5.105(a). This Worksheet will help show how the percentage of the population in the residency preference area compares to the demographics of the project's residents, applicant data, census tract, housing market area, and expanded housing market area. **Please attach a map clearly delineating the residency preference geographical area. See Map in Exhibit D**


Demographic Characteristics	Project's Residents (as determined in Worksheet 1)	Project's Applicant Data (as determined in Worksheet 1)	Census Tract (as determined in Worksheet 1)	Housing Market Area (as determined in Worksheet 1)	Expanded Housing Market Area (as determined in Worksheet 1)	Residency Preference Area (if applicable)
% White	51.00	23.30	72.94	68.34	80.28	54.2
% Black or African American	42.00	57.90	12.72	11.21	7.77	15.1
% Hispanic or Latino	5.00	6.00	5.85	7.33	5.61	9.5
% Asian	5.00	10.20	8.72	13.59	6.22	16.5
% American Indian or Alaskan Native	2.00	2.90	1.42	0.64	0.58	0.6
% Native Hawaiian or Pacific Islander	0.00	0.40	0	0.03	0.03	0.0
% Persons with Disabilities	70.00		17.66	11.47	9.61	
% Families with Children under the age of 18	0.00		6.8	27.68	30.57	
Other (specify)						

PLEASE DON'T SMOKING
If you are not an official staff member of this building please do not smoking in a building you are not authorized to be smoking in the area.

NO SMOKING
This building is a smoke-free building. Smoking is prohibited in all areas of the building.



Thank You
for participating in
Smoke Free Building




Thank you for participating in the Smoke Free Building program. This program is designed to create a healthy and safe work environment for all employees.



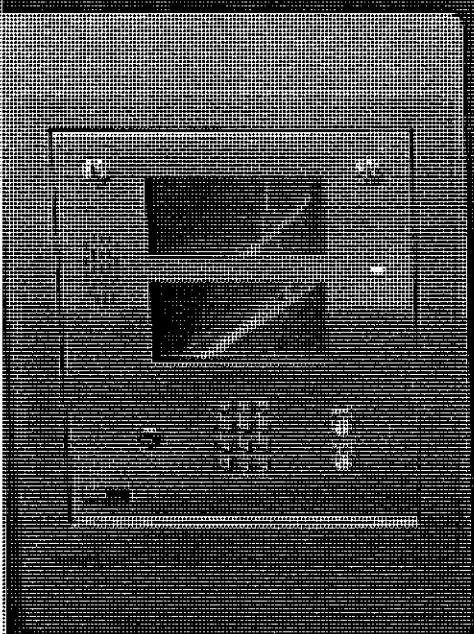
A SMOKE FREE BUILDING
YOU CAN HELP STOPPING
THE FIREARM ABUSE

TRESPASSING

If you are not an official PMA
business or have not been invited
into the building by a resident you
are trespassing and will be
reported to the police



National Firearms Association
1111 17th Street, N.W.
Washington, D.C. 20036
202-682-5841
www.nfa.org



RAD FHEO Accessibility and Relocation Plan Checklist

The following checklist is required to be submitted to the RAD Transaction Manager prior to, or concurrent with, submission of the Financing Plan.

PHA Name: Public Housing Agency of the City of St Paul PHA Code: MN001

PIC Project Number: MN001000006 Total Number of Units: 265

Proposed Number of Units to be Converted: 265

PHA Contact Person: Jon Gutzmann Email: jon.gutzmann@stpha.org Phone: 651-298-5664

Date Completed: February 19, 2019

Section I: Threshold Questions

Please check the appropriate box for the following threshold questions:

Question	Yes	No
Does the project involve new construction or substantial alteration (i.e. alterations that involve a project that has 15 or more units and the cost of the alterations is 75 percent or more of the replacement cost of the completed facility (see 24 CFR 8.23)?		X
Will the conversion of assistance result in off-site temporary relocation for any resident that will last for more than 60 days or include the transfer of assistance to another site?		X

If you answered no to both of the above questions, please skip the remaining sections of this checklist and sign the bottom of the form. In all other cases, please complete the relevant section of the checklist. For example, if you answered yes to the first question, please complete Section II, Accessibility.

RAD FHEO Accessibility and Relocation Plan Checklist

Section II: Accessibility

- a. Please describe how the conversion of assistance will impact accessibility. Additionally, please indicate the number of units to be converted and the units that will be accessible.

--

- b. Please provide the following waiting list and occupancy data for accessible units. If the units are currently vacant, please provide the data for the most recent occupants of the project.

Bedroom Size	0	1	2	3	4	5	Other	Total
1. Number of persons on waiting list who have requested mobility accessible units								
2. Number of persons on waiting list who have requested vision and/or hearing accessible units								
3. Number of mobility accessible units occupied by tenants with disabilities who require the features of the unit								
4. Number of hearing/vision accessible units occupied by tenants with disabilities who require the features of the unit								

- c. Please provide the distribution of all wheelchair and other accessible units that will be available in the project after RAD conversion.

Bedroom Size	0	1	2	3	4	5	Other	Total
1. All units								
2. Total units with project-based rental assistance								
3. Mobility accessible units								
4. Vision and/or Hearing accessible units								
*5. (Total Accessible Units)								

Section III: Relocation Plan

- a. Please explain any plans for the relocation of current residents, including the number of residents that will need to relocate, whether the relocation is temporary or permanent and, if temporary, the expected duration of the relocation, the type and location (including census tract) of the

RAD FHEO Accessibility and Relocation Plan Checklist

replacement housing, how the housing qualifies as a comparable unit as defined by the URA and 49 CFR 24.2(a)(6), and the method of determining which families will be subject to temporary relocation in excess of twelve months.

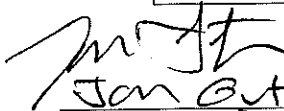
- b. List the civil rights characteristics (race, national origin, familial status, and/or disability, etc.) of the residents to be transferred off-site for greater than 60 days or permanently relocated due to a transfer of assistance, as a result of the proposed conversion

White American	African American	Asian	Hispanic	American Indian and Alaska Native	Native Hawaiian and Other Pacific Islander	Other (e.g. Families with Children, Disabled Individuals, etc.)

Please describe :

- c. The type of housing counseling or services provided to affected families.

- d. Describe the likely housing market areas/communities where tenants will relocate through HCV assistance or other HUD assistance programs, including whether they are relocated to an area of higher opportunity, areas (e.g., areas with better schools, employment, transportation opportunities), and the extent of improved housing choices and opportunities under the relocation plan.”


Jan Gutmann Name/Title 02/21/2019 Date
Executive Director

The signature above indicates that (1) I am legally authorized to represent the agency in this matter, (2) all information provided in this checklist is true and accurate, (3) no resident shall be permanently and involuntarily relocated as a result of any conversion action associated with RAD, (4) the PHA will maintain compliance with Section 504 of the Rehabilitation Act of 1973, (5) any

RAD FHEO Accessibility and Relocation Plan Checklist

relocation lasting under 60 days shall comply with all civil rights and fair housing requirements, including Section 504 of the Rehabilitation Act of 1973, (6) any relocation performed shall comply with Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA) and its implementing regulations (49 CFR Part 24) and shall comply with the RAD Relocation Notice (PIH Notice 2014-17 or successor guidance), and (7) if the proposed relocation was to be for less than 60 days and something changes requiring a period of temporary relocation longer than 60 days, I shall fill out this form again with the additional details.

First American Title Insurance Company

701 Xenia Avenue South, Ste 450
 Golden Valley, MN 55416
 (763)852-3800
 (877)483-0310
 mproduction@firstam.com

TITLE REPORT

APPARENT OWNER(S): Public Housing Agency of the City of Saint Paul, a Minnesota Corporation

LEGAL DESCRIPTION OF PROPERTY: Parcel 1: The Northerly one-sixth (1/6) of Lots One (1) and Two (2), Block Eight (8), Bazille and Guerin's Addition to Saint Paul;
 Parcel 2: The South twenty-five (25) feet of the North fifty (50) feet of Lots One (1) and Two (2), Block Eight (8), Bazille and Guerin's Addition to Saint Paul;
 Parcel 3: The South twenty-five (25) feet of the North seventy-five (75) feet of Lots One (1) and Two (2), Block Eight (8), Bazille and Guerin's Addition to Saint Paul;
 Parcel 4: The Northerly two-thirds (2/3) of the Southerly one-half (1/2) of Lots One (1), and Two (2), Block Eight (8), Bazille and Guerin's Addition to Saint Paul;
 Parcel 5: The Northerly two-thirds (2/3) of Lot Three (3), Block Eight (8), Bazille and Guerin's Addition to Saint Paul;
 all according to the plat thereof on file and of record in the office of the Register of Deeds in Ramsey County, Minnesota.

PROPERTY IS: ABSTRACT PROPERTY.

The following documents have been filed for record in the Office of the Ramsey County Recorder
 (See copies attached hereto):

DOCUMENT NUMBER

2182764
 2978907
 3948881
 4710586

TYPE OF INSTRUMENT

Quit Claim Deed
 Site Lease Agreement Memorandum of Agreement
 Memorandum of Lease
 Declaration

Further certifies:

1. That there are no unsatisfied judgments docketed in District Court, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None

2. That there are no Bankruptcy proceedings initiated, or no unsatisfied Notices of Federal, State or County Tax Liens, filed in the office of County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None

- o Note: The Bankruptcy searches are limited to parties that held an interest of record in the land during the preceding two years from the date of this Certificate.
- o Note: The Bankruptcy searches do not reflect dismissals, discharges or other disposition after the initial filing of the bankruptcy petition, which information must be obtained from the bankruptcy court.
- o Note: The Federal Tax Lien searches have been extended to cover the period of time commencing eleven years prior to the date of this Certificate.

3. That there are no unsatisfied Federal Court Judgment Liens in favor of the United States or a re-filing of any said lien if found, filed in the office of the County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below for the period commencing 20 years preceding the date of this Certificate and up to the "To Date" opposite their respective names, except as follows: None

4. For properties located in Hennepin, Ramsey, St. Louis or Ottertail Counties:

No unsatisfied judgments were docketed in United States District Court, District of Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows:None

Name Searched:	From Date:	To Date:
Public Housing Agency of the City of Saint Paul, a Minnesota Corporation	September 12, 2007	September 13, 2018

- o Note: Dates are as of 7:00 A.M.
- o Note: There has been no search conducted in the Office of the Clerk of the United States Bankruptcy, District of Minnesota, unless separately attached hereto. A search for Bankruptcy proceedings in said office will only be conducted if there has been a foreclosure, cancellation of contract for deed, decree issued in marriage dissolution proceeding or other involuntary transfer of the land under examination within the two years preceding the date of certification.

Note: Names listed above are full given names as shown of record. Where an individual is identified of record by variation in his, her, or its name searches have been made as to all such names appearing of record. Searches performed include idem sonans names, common abbreviations, accepted derivatives and nicknames. However no search is made as to any name having a middle initial different from that shown hereon.

TAX INFORMATION:

The County Tax Records indicate that the real estate taxes are:

Taxes currently due and payable in **2018**

Amount: \$ **7,015.04** are **Half Paid / Exempt Prop. Owned by Municipals**

PIN: **312922340220**

Homestead or non-homestead: **Exempt Properties**

Delinquent taxes: **None**

Address: **10 Exchange Street West, St. Paul, MN**

Estimated Market Value: \$ **11,470,200.00**

NO CERTIFICATION IS GIVEN AS TO MARKETABILITY OR STATUS OF TITLE.

Limitation of Liability for Informational Report

IMPORTANT - READ CAREFULLY: THIS REPORT IS NOT AN INSURED PRODUCT OR SERVICE OR A REPRESENTATION OF THE CONDITION OF TITLE TO REAL PROPERTY. IT IS NOT AN ABSTRACT, LEGAL OPINION, OPINION OF TITLE, TITLE INSURANCE COMMITMENT OR PRELIMINARY REPORT, OR ANY FORM OF TITLE INSURANCE OR GUARANTY. THIS REPORT IS ISSUED EXCLUSIVELY FOR THE BENEFIT OF THE APPLICANT THEREFOR, AND MAY NOT BE USED OR RELIED UPON BY ANY OTHER PERSON. THIS REPORT MAY NOT BE REPRODUCED IN ANY MANNER WITHOUT FIRST AMERICAN'S PRIOR WRITTEN CONSENT. FIRST AMERICAN DOES NOT REPRESENT OR WARRANT THAT THE INFORMATION HEREIN IS COMPLETE OR FREE FROM ERROR, AND THE INFORMATION HEREIN IS PROVIDED WITHOUT ANY WARRANTIES OF ANY KIND, AS-IS, AND WITH ALL FAULTS. AS A MATERIAL PART OF THE CONSIDERATION GIVEN IN EXCHANGE FOR THE ISSUANCE OF THIS REPORT, RECIPIENT AGREES THAT FIRST AMERICAN'S SOLE LIABILITY FOR ANY LOSS OR DAMAGE CAUSED BY AN ERROR OR OMISSION DUE TO INACCURATE INFORMATION OR NEGLIGENCE IN PREPARING THIS REPORT SHALL BE LIMITED TO THE FEE CHARGED FOR THE REPORT. RECIPIENT ACCEPTS THIS REPORT WITH THIS LIMITATION AND AGREES THAT FIRST AMERICAN WOULD NOT HAVE ISSUED THIS REPORT BUT FOR THE LIMITATION OF LIABILITY DESCRIBED ABOVE. FIRST AMERICAN MAKES NO REPRESENTATION OR WARRANTY AS TO THE LEGALITY OR PROPRIETY OF RECIPIENT'S USE OF THE INFORMATION HEREIN.

Dated at Ramsey County, Minnesota, this 6th day of September, 2018 at 7:00 A.M.

File No. 1502833

For: The exclusive use of: St. Paul Public Housing Authority

First American Title Insurance Company

701 Xenia Avenue South, Ste 450

Golden Valley, MN 55416

(763)852-3800

(877)483-0310

mproduction@firstam.com

TITLE REPORT

APPARENT OWNER(S): Public Housing Agency of the City of Saint Paul, a Minnesota Corporation

LEGAL DESCRIPTION OF PROPERTY: That: part of lots 11 and 12, in Block 2, Bazil & Guerins Addition to St. Paul, Ramsey County, Minnesota, according to the original plat thereof on file and of record in the office of the Register of Deeds in and for said Ramsey County, Minnesota described as follows: Beginning at the Southeasterly Corner of said lot 12 in Block 2, thence northerly along the Easterly line of said Lot 12 (being a westerly line of Wabasha Street in the City of St. Paul), a distance of 149.80 ft. to a point; thence westerly and parallel to the southerly line of said lots 11 and 12 (being the same a northerly line of Tenth Street), a distance of 74.5 feet to a point, thence southerly and parallel with the easterly line of said lot 12, (being the westerly line of Wabasha Street), a distance of 99.74 ft. to a point; thence easterly and parallel with southerly line of said lots 11 and 12, a distance of 9.5 ft. to a point; thence southerly and parallel with the said easterly line of said lot 12 a distance of 25.29 ft. to a point; thence easterly and parallel with the southerly line of lots 11 and 12 aforesaid, a distance of 6.16 ft. to a point; thence southerly and parallel with the said easterly line of said Lot 12, to the southerly line of said Lot 11, thence easterly along said southerly line Of Lots 11 and 12 to the place of beginning.

Together with the full and free rights to the uninterrupted access, transmission and enjoyment of light and air over and across an area of property lying above a plane having an elevation of 815.30 U.S.G.S., except for certain existing poles, stacks, wires or other items protruding above this plane elevation, the subject property being in Ramsey County, Minnesota, described as follows, to-wit:

Those parts of Lots 10 and 11, Block 2, Bazil and Guerin's Addition to St. Paul lying Southwesterly of the following described line: Commencing on the Southerly line of Lot 11 in Block 2 distant 58.84 feet from the easterly line of Lot 12; Thence northerly and parallel to the easterly line of Lot 12 a distance of 24.79 feet to a point; Thence westerly and parallel with the southerly line of said Lots 11 and 12 a distance of 6.16 feet to a point; Thence northerly and parallel with the easterly line of Lot 12 a distance of 25.29 feet to a point; Thence westerly and parallel with the southerly line of Lots 11 and 12 a distance of 9.5 feet; Thence northerly and parallel with the easterly line of Lot 12 a distance of 99.74 feet to a point and there terminating. According to the recorded plat; thereof on file and of record in the office of the Register of Deeds in and for Ramsey County.

PROPERTY IS: ABSTRACT PROPERTY.

The following documents have been filed for record in the Office of the Ramsey County Recorder (See copies attached hereto):

DOCUMENT NUMBER

2182765

4710586

TYPE OF INSTRUMENT

Quit Claim Deed

Declaration

Further certifies:

1. That there are no unsatisfied judgments docketed in District Court, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None

2. That there are no Bankruptcy proceedings initiated, or no unsatisfied Notices of Federal, State or County Tax Liens, filed in the office of County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None

- o Note: The Bankruptcy searches are limited to parties that held an interest of record in the land during the preceding two years from the date of this Certificate.
- o Note: The Bankruptcy searches do not reflect dismissals, discharges or other disposition after the initial filing of the bankruptcy petition, which information must be obtained from the bankruptcy court.
- o Note: The Federal Tax Lien searches have been extended to cover the period of time commencing eleven years prior to the date of this Certificate.

3. That there are no unsatisfied Federal Court Judgment Liens in favor of the United States or a re-filing of any said lien if found, filed in the office of the County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below for the period commencing 20 years preceding the date of this Certificate and up to the "To Date" opposite their respective names, except as follows: None

4. For properties located in Hennepin, Ramsey, St. Louis or Ottertail Counties: No unsatisfied judgments were docketed in United States District Court, District of Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows:None

Name Searched:	From Date:	To Date:
Public Housing Agency of the City of Saint Paul, a Minnesota Corporation	September 13, 2007	September 13, 2018

- o Note: Dates are as of 7:00 A.M.
- o Note: There has been no search conducted in the Office of the Clerk of the United States Bankruptcy, District of Minnesota, unless separately attached hereto. A search for Bankruptcy proceedings in said office will only be conducted if there has been a foreclosure, cancellation of contract for deed, decree issued in marriage dissolution proceeding or other involuntary transfer of the land under examination within the two years preceding the date of certification.

Note: Names listed above are full given names as shown of record. Where an individual is identified of record by variation in his, her, or its name searches have been made as to all such names appearing of record. Searches performed include idem sonans names, common abbreviations, accepted derivatives and nicknames. However no search is made as to any name having a middle initial different from that shown hereon.

TAX INFORMATION:

The County Tax Records indicate that the real estate taxes are:

Taxes currently due and payable in **2018**

Amount: \$ **0.00 Exempt Prop. Owned By Municipals**

PIN: **31.29.22.34.0012**

Homestead or non-homestead: **Exempt Properties**

Delinquent taxes: **None**

Address: **545 Wabasha Street North, St. Paul, MN**

Estimated Market Value: \$ **4,639,900.00**

NO CERTIFICATION IS GIVEN AS TO MARKETABILITY OR STATUS OF TITLE.

Limitation of Liability for Informational Report

IMPORTANT - READ CAREFULLY: THIS REPORT IS NOT AN INSURED PRODUCT OR SERVICE OR A REPRESENTATION OF THE CONDITION OF TITLE TO REAL PROPERTY. IT IS NOT AN ABSTRACT, LEGAL OPINION, OPINION OF TITLE, TITLE INSURANCE COMMITMENT OR PRELIMINARY REPORT, OR ANY FORM OF TITLE INSURANCE OR GUARANTY. THIS REPORT IS ISSUED EXCLUSIVELY FOR THE BENEFIT OF THE APPLICANT THEREFOR, AND MAY NOT BE USED OR RELIED UPON BY ANY OTHER PERSON. THIS REPORT MAY NOT BE REPRODUCED IN ANY MANNER WITHOUT FIRST AMERICAN'S PRIOR WRITTEN CONSENT. FIRST AMERICAN DOES NOT REPRESENT OR WARRANT THAT THE INFORMATION HEREIN IS COMPLETE OR FREE FROM ERROR, AND THE INFORMATION HEREIN IS PROVIDED WITHOUT ANY WARRANTIES OF ANY KIND, AS-IS, AND WITH ALL FAULTS. AS A MATERIAL PART OF THE CONSIDERATION GIVEN IN EXCHANGE FOR THE ISSUANCE OF THIS REPORT, RECIPIENT AGREES THAT FIRST AMERICAN'S SOLE LIABILITY FOR ANY LOSS OR DAMAGE CAUSED BY AN ERROR OR OMISSION DUE TO INACCURATE INFORMATION OR NEGLIGENCE IN PREPARING THIS REPORT SHALL BE LIMITED TO THE FEE CHARGED FOR THE REPORT. RECIPIENT ACCEPTS THIS REPORT WITH THIS LIMITATION AND AGREES THAT FIRST AMERICAN WOULD NOT HAVE ISSUED THIS REPORT BUT FOR THE LIMITATION OF LIABILITY DESCRIBED ABOVE. FIRST AMERICAN MAKES NO REPRESENTATION OR WARRANTY AS TO THE LEGALITY OR PROPRIETY OF RECIPIENT'S USE OF THE INFORMATION HEREIN.

Dated at Ramsey County, Minnesota, this 13th day of September, 2018 at 7:00 A.M.

File No. 1502832

For: The exclusive use of: St. Paul Public Housing Authority



U.S. Department of Housing and Urban Development

Minneapolis Field Office
212 3rd Ave S Suite 150
Minneapolis, Minnesota 55401
<http://www.hud.gov/>

RECEIVED

FEB 13 2019

FEB 11 2019

CENTRAL ADMINISTRATIVE
OFFICE

Mr. Jon Gutzmann, Executive Director
St. Paul PHA
555 N. Wabasha St. Suite 400
St. Paul, MN 55102

Dear Mr. Gutzmann:

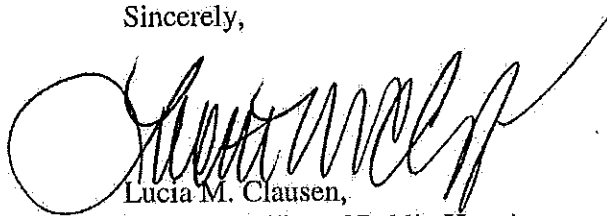
This letter is to inform you that the St. Paul PHA's Revised Annual PHA Plan for the Fiscal Year beginning **April 1, 2018, Version 4** is approved.

This approval does not constitute an endorsement of the strategies and policies outlined in the Plan. In providing assistance to families under programs covered by this Plan, the St. Paul HRA will comply with the rules, standards, and policies established in its approved Plan, as provided in 24 CFR Part 903 and other applicable regulations. Your approved Plan and all required supporting documentation must be made available for review and inspection by the public at the PHA office during normal business hours.

Also, please note that if you included your 2019 Capital Fund Annual Statement/Performance and Evaluation Report (HUD 50075.1), the Capital Fund Program 5-Year Action Plan (HUD 50075.2), and/or accompanying certifications, they have not been approved through this PHA Plan process. Capital Fund submissions were decoupled from the PHA Plan per HUD's Capital Fund Final Rule (2013). We will, however, retain any documents you have submitted in order to attempt to expedite the 2015 Capital Fund review process. You will be notified in separate correspondence and/or via PIH Notice of the procedures necessary to finalize Capital Funds.

If you have any questions regarding your PHA Plan or the information in this letter, please contact Morgan Pontiff at (612) 370-3095.

Sincerely,



Lucia M. Clausen,
Director, Office of Public Housing

CERTIFICATION OF APPLICANT AND APPROVAL OF SUBMISSION

Warning: HUD will prosecute false claims and statements. Convictions may result in criminal or civil penalties. 18 USC Sections 1001, 1010; 31 USC Sections 3729, 3802.

I have reviewed this RAD Program Financing Plan and all uploaded files and certify that the information is correct to the best of my knowledge. I agree to notify HUD if any new or conflicting information comes to my attention after this date.

PHA Executive Director or Mod Rehab Owner
Printed Name: _____

Date

PUBLIC HOUSING AGENCY OF THE CITY OF SAINT PAUL**REPORT TO COMMISSIONERS****FROM JON M. GUTZMANN
EXECUTIVE DIRECTOR****REGARDING** Rental Assistance Demonstration (RAD)
Program; Submission of Financing Plan for
Asset Management Project No. 7 (AMP 7)
Central, Neill and Ravoux Hi-Rises**DATE** February 27, 2019

Staff requests Board approval to submit the Financing Plan and related documents for the conversion of Central, Neill and Ravoux Hi-Rises (HUD Project No. MN001000007; AMP 7) to Project-Based Rental Assistance (PBRA) through HUD's Rental Assistance Demonstration (RAD) program. The PHA applied for acceptance to the RAD program in August 2017 and HUD awarded the Commitment to enter into a Housing Assistance Payment (CHAP) for this project in August 2018. The CHAP issuance started a 180 day clock for the PHA to submit the Financing Plan to HUD, with an original submission deadline of February 16, 2019. Staff asked to extend the submission deadline to March 31, 2019, to resolve some questions about the final Capital Needs Assessment report; and HUD approved that request on February 6, 2019. PHA staff have continued to meet regularly and consult with the HUD-assigned "Readiness Transaction Manager" to ensure that all required components of the Financing Plan are completed and ready for submission by March 31, 2019.

The various components of the Financing Plan are submitted electronically online through the "RAD Resource Desk". The documents and spreadsheets demonstrate that the PHA's proposed conversion is financially viable and complies with all of the RAD requirements. HUD's checklist of Required Submission Materials or Actions is attached to this report (Attachment 1). Since the checklist is for both "no-debt" conversions like the PHA's and also RAD conversions with debt financing, some items on the list do not apply to the PHA's RAD conversion.

Staff has prepared eight Financing Plan packages for approval at this meeting, corresponding to the PHA's eight Asset Management Projects (AMPs), eight RAD applications and eight CHAPs awarded by HUD.

Together the eight Financing Plan submissions constitute a near "portfolio-wide" conversion including the PHA's four family housing developments and sixteen hi-rises a total of 3,855 public housing units.

Here is a summary of the components of the Financing Plan that staff will submit, with the Board's approval. All of the documents are attached, except as explained below:

1. **Conversion Overview.** The Conversion Overview provides HUD a summary of the proposed conversion. The overview helps the Financial Transaction Manager and HUD staff prepare the RAD Conversion Commitment (RCC), which is the last step before the closing on the RAD conversion.
2. **Resident Consultation.** Staff conducted a series of 19 meetings over a two-week period in December 2018 to notify residents that CHAPs had been received for the eight applications submitted and update them on the reasons and process for the conversion. Staff's summaries of the residents' comments and questions at each meeting and the PHA's responses are attached.
3. **Capital Needs Assessment and Environmental Review.** The RAD Capital Needs Assessment (CNA) is based on detailed physical inspections of the properties to determine critical needs, short- and long-term rehabilitation needs, and any environmental concerns over a 20 year span, including estimated costs based on localized industry standards. The 20-year summary for all eight projects is attached. The PHA's contractor, EMG, completed the required "e-CNA Tool" and environmental reviews. The CNA is an extensive document (multiple 3-ring binders) and a complete copy is available for review upon request.

4. **Development Budget (Sources and Uses).** The attached Development Budget is a comprehensive presentation of all sources and uses of funds needed to complete the RAD conversion. It provides a “big picture” overview how funds will be used in a project. It differs from the Operating Pro-Forma listed below because it is not based on estimates or projections, and does not calculate any net income or loss. Since the PHA’s RAD transaction does not require debt, and no new development or substantial rehabilitation is proposed, the Development Budget is fairly basic. It summarizes what funds will be used for the Initial Deposit to Replacement Reserve (IDRR) and on-going capital improvements already in process, and establishes the operating reserve account.
5. **Operating Pro-Forma.** The attached Operating Pro-Forma projects revenues, expenditures, net income, and cash flows based on a series of assumptions, and is used to demonstrate the financial viability of the PHA’s RAD transaction. An Operating Pro Forma that matches the term of the HAP contract (twenty years) must be submitted as part of the Financing Plan. As staff explained in a November 28, 2018 Board report, “[T]he Operating Pro-Forma must demonstrate that each project’s Replacement Reserves will be adequate to support needed capital improvements over the next 20 years, based on the Initial Deposit to the Replacement Reserve (IDRR) and the Annual Deposits to the Replacement Reserve (ADRRs).”
6. **Affirmative Fair Housing Marketing Plan.** Under a Project-Based Rental Assistance (PBRA) conversion, an Affirmative Fair Housing Marketing Plan (AFHMP) is required. Staff submitted the AFHMPs for all eight projects to HUD on January 15, 2019, for review by the Fair Housing and Equal Opportunity (FHEO) division prior to submitting the Financing Plan. Staff have received preliminary comments which seem to be positive and indicate there may be only minor revisions needed for approval. If we have not received HUD’s approval of the AFHMPs before the Financing Plans are due, we can submit copies of the AFHMPs with copies of our requests for approval.
7. **RAD FHEO Accessibility and Relocation Plan Checklist.** This checklist is required as part of the Financing Plan submission to ensure any relocation plans comply with all applicable HUD requirements. The checklist had two “threshold questions” and if both

were answered “no” then no further response other than a signature was needed. Since the PHA’s RAD conversion does not involve new construction or substantial alterations, and no resident relocation is expected, staff answered “no” to both. If the PHA’s plans change, a new checklist will be required.

8. **Title Report.** A title report is required at the Financing Plan submission stage to identify any potential issues prior to starting the process to close on the transaction. The title report must trace title back to the vesting deed and include information on whether the converting project is currently subject to a Declaration of Trust and any other liens, encroachments, easements or other encumbrances on the property. PHA staff contracted with First American Title Insurance Company to complete this work. Title submissions will be subject to further review by HUD staff prior to closing, and acceptance of the Financing Plan does not constitute acceptance or approval of the submitted report by HUD.

9. **Significant Amendment to the PHA Plan.** As discussed at previous Board meetings, HUD requires a PHA proposing a RAD conversion to adopt a “significant amendment” to the PHA Plan, with public notice and hearing. With the Board’s approval staff submitted the first significant amendment to the PHA’s Plan to HUD in August 2017, and received HUD’s letter of approval in November 2017. We submitted another significant amendment to the Plan in November 2018, providing more details about the proposed conversion; and we will submit HUD’s approval letter dated February 11, 2019 with the Financing Plan.

Financing Plan Certification and Submission. Once all required documents have been uploaded, the PHA’s Executive Director must execute and upload the certification that the Financing Plan submission has been completed. The certification and submission of the Financing Plan finalizes the “planning phase” of the RAD conversion transaction and begins the “review phase” leading to the final closing of the transaction(s). Here are the major milestones remaining:

- **HUD issues a “RAD Conversion Commitment” (RCC)** after approving the Financing Plan. The RCC outlines the specifics of the RAD transaction and sets out the requirements for closing.
- **The PHA must execute the RAD Conversion Agreement** within 30 days after receiving the RCC.
- **The PHA submits a draft closing package** to HUD for review. The draft package must contain all documents listed in the RCC and on any closing checklist provided by HUD.
- **Final conversion** occurs on the date of closing.
- **HUD must receive fully executed versions of the closing documents** after closing.

With the Board’s approval staff will certify and submit the RAD Financing Plan for this project to HUD by March 31, 2019.

JMG/AJH/FAH

Attachments:

1. Financing Plan Checklist from HUD’s Financing Plan Guide for Conventional Financing & No Debt Conversions; Appendix A; July 2017
2. Conversion Overview for AMP 7; Central, Neill and Ravoux Hi-Rises
3. Resident Consultation: Summaries of Meetings
4. Capital Needs Assessment/Environmental Review
5. Development Budget; Sources and Uses Report
6. Operating Pro-Forma
7. Affirmative Fair Housing Marketing Plan
8. RAD FHEO Accessibility and Relocation Plan Checklist
9. Title Report
10. Significant Amendment to the PHA Plan
11. Financing Plan Certification and Submission

Appendix A: Financing Plan Checklist

This optional checklist can be used as an aid to ensure your Financing Plan submission is complete. You are not required to upload this checklist as part of your submission.

Item	Required Submission Materials or Actions	
1	Conversion Overview	<input type="checkbox"/> Complete and upload the Conversion Overview template
2	Conversion Type	<input type="checkbox"/> If the current subsidy selection shown on the grid is not correct, indicate that you are switching subsidy types and upload all supporting documentation
3	Resident Comments	<input type="checkbox"/> Upload evidence of the resident meetings, comments received, and responses provided to the residents
4	RPCA/CNA and Scope of Work	<input type="checkbox"/> Upload completed Tool; AND <input type="checkbox"/> Upload written narrative (if applicable)
5	Environmental Review	<input type="checkbox"/> Upload completed environmental review
6	Development Budget	<input type="checkbox"/> Update the Transaction Log on the RAD Resource Desk; AND <input type="checkbox"/> Upload draft EPC approval letter from the PIH Energy Center (if applicable); AND <input type="checkbox"/> Upload completed Subsidy Layering Review completed by another agency (if applicable)
7	Development Team	<input type="checkbox"/> Upload an org chart and narrative description for the development team, including general contractor (if applicable); AND <input type="checkbox"/> Upload evidence of Previous Participation Certifications for all principals (if applicable)
8	Proposed Financing	<input type="checkbox"/> Complete and upload a Proposed Financing Template for each funding source; AND <input type="checkbox"/> Upload the engagement letter or commitments for each funding source; AND <input type="checkbox"/> Upload the first mortgage lender's consent to subordinate to the RAD Use Agreement; AND <input type="checkbox"/> Upload the first mortgage lender's approval of all subordinate (or secondary) financing (if applicable)
9	Operating Pro Forma	<input type="checkbox"/> Update the operating pro forma in the RAD Transaction Log; AND

Item	Required Submission Materials or Actions	
		<input type="checkbox"/> Upload a complete pro forma that projects out for the term of the initial HAP contract and conforms with the RAD Notice underwriting benchmarks; AND <input type="checkbox"/> Upload all supporting documentation for expenses including insurance documentation, PILOT opinion, Rent Comparability Study and documentation for Other Revenue
10	Market Study	<input type="checkbox"/> Check the "N/A" box if appropriate; OR <input type="checkbox"/> Upload the market study
11	Title Report	<input type="checkbox"/> Upload complete title report with confirmation if the project is subject to a Declaration of Trust or Restrictive Covenant; AND <input type="checkbox"/> Upload results of PHA's counsel's review of any issues that may impact title, if applicable
12	Approved Significant Amendment to PHA Plan & Site and Neighborhood Certification	<input type="checkbox"/> Upload HUD's letter approving the Significant Amendment
13	Approved Amendment to Attachment A of the MTW Agreement	<input type="checkbox"/> Check the "N/A" box if appropriate; OR <input type="checkbox"/> Upload HUD's letter approving Amendment to Attachment A of the MTW Agreement
14	Estimate of Public Housing Funds Available for Subsidy	<input type="checkbox"/> Upload the completed HUD tool
15	RAD Fair Housing Accessibility and Relocation Plan Checklist	<input type="checkbox"/> Complete and upload the RAD Fair Housing Accessibility and Relocation Checklist
16	Affirmative Fair Housing Marketing Plan	<input type="checkbox"/> Check "N/A" if appropriate (PBV conversions only); OR <input type="checkbox"/> Upload a copy of the approved AFHMP; OR <input type="checkbox"/> Upload evidence that the AFHMP was submitted to HUD for review
17	Transfer of Assistance	<input type="checkbox"/> Check "N/A" if appropriate; OR <input type="checkbox"/> Upload the completed Transfer of Assistance worksheet; AND <input type="checkbox"/> Upload a request and relevant plans if the PHA wants the DOT to be released from the existing public housing site at closing; OR <input type="checkbox"/> Upload a request for the project to remain as public housing during construction and for execution of the HAP to be delayed until the Covered Project is ready for occupancy
18 - 20	Pre-Financing Plan Approval of Specific Activities	<input type="checkbox"/> Check "N/A" if appropriate for each line item; OR

Item	Required Submission Materials or Actions	
		<input type="checkbox"/> Upload any required FHEO templates due to changes in unit configuration, occupancy, or for new construction projects
21	Financing Plan Certification and Submission	<input type="checkbox"/> Upload an executed Completion Certification; AND <input type="checkbox"/> Click the "Submit Financing Plan" button on the Resource Desk.
22	Other Documents	<input type="checkbox"/> Upload any documents not covered in the Items above.
N/A	Inputting & Verifying Project Ownership Data	<input type="checkbox"/> Click Ownership Data and complete the required information. Click Save & Submit once complete.

Conversion Overview Template: Conventional Financing & No Debt Conversions

Section 1: General Information			
PHA NAME:	Public Housing Agency of the City of Saint Paul		
EXISTING PROPERTY NAME:	Central Neill Ravoux		
PROPOSED PROPERTY NAME:	Central Neill Ravoux		
PIC Development No: <i>(Note: If combining units from multiple PICs into one CHAP, input all PIC Numbers and number of RAD units from each PIC)</i>	MN001000007		
No. Units Under ACC:	510	No. Units Converting to RAD:	468
Subsidy Type:	<input type="checkbox"/> PBV <input checked="" type="checkbox"/> PBRA	PHA Administering PBV HAP Contract (Name of PHA & PHA Code):	
Name of existing ownership entity:	Public Housing Agency of the City of Saint Paul		
Name of proposed new ownership entity:			
Financing Type:	<input checked="" type="checkbox"/> None/PIH Funds Only <input type="checkbox"/> Conventional Loan <input type="checkbox"/> Other: Click here to enter text.		
Scope of Work:	<input checked="" type="checkbox"/> None <input type="checkbox"/> Critical Repairs Only. <input type="checkbox"/> Rehab (Length of Rehab: ___ months) <input type="checkbox"/> New Construction (Length of Construction: ___ months)		
Status of Section 18 Approval:	<input type="checkbox"/> Approval Received (Date of approval: Click here to enter a date.) <input type="checkbox"/> Approval Not Received (Include detailed information in the narrative below regarding when you submitted the request and the latest status) <input checked="" type="checkbox"/> N/A – Section 18 approval not required for this transaction		
PHA Desired Closing Date: <i>(if different than above)</i>	8/2/2019		

Section 2: Narratives
<p>1. Overview of Proposed RAD Conversion: Provide a detailed description of the proposed conversion. At a minimum, this description should include: the number and type of buildings converting, neighborhood/location, resident type, bedroom types, proposed de minimis unit reduction (if applicable), proposed scope of work, and plans for relocation. Be sure to highlight any unusual or unique aspects including if this is a partial AMP conversion, if the conversion includes a transfer of assistance, or if demolition/new construction is proposed.</p>
<p>The proposed conversion includes 468 units located in three hi-rise buildings: Central, Neill, and Ravoux.</p> <p>Central Hi-Rise has 143 efficiency and one-bedroom units and one 2-bedroom unit. The building, originally constructed in 1964, is located in St Paul’s Summit-University neighborhood. The census tract is 27123033600, Ramsey, Minnesota in the Minneapolis – St Paul – Bloomington, MN-WI expanded housing market area.</p> <p>Neill Hi-Rise has 103 efficiency and one-bedroom units and one 2-bedroom unit. The building, originally constructed in 1964, is located in St Paul’s Summit-University neighborhood. The census</p>

Rental Assistance Demonstration

Conversion Overview Template: Conventional Financing & No Debt Conversions

tract is 27123035500, Ramsey, Minnesota in the Minneapolis – St Paul – Bloomington, MN-WI expanded housing market area.
Ravoux Hi-Rise has 219 one-bedroom units and one 2-bedroom unit. The building, originally constructed in 1970, is located near downtown St Paul. The census tract is 27123033700, Ramsey, Minnesota in the Minneapolis – St Paul – Bloomington, MN-WI expanded housing market area. The proposed scope of work for the properties is based on useful life estimates as determined by an independent capital needs assessment contractor.
There are no plans for resident relocation or de minimus reduction of existing units.

This project’s residents are as diverse as other hi-rise housing properties at the St. Paul PHA (primarily elderly and disabled):

- 81% are ELI; 11% are VLI; 7% are LI; and only 1% are above Low Income.
- 27% of households have some wage income; 31% receive some welfare; 71% receive SS/SSI/Pension; 6% receive some other income; 3% have no countable income.
- 33% of households are elderly (head or spouse); 42% are non-elderly disabled; 0% are female-headed households with children.
- 39% are White; 41% are African American; 1% Native American; 19% Asian; 0% Other.
- 95% of households have 1 member; 5% have 2 members.

This is a partial AMP conversion. Forty-two units classified as duplexes are not included in the RAD conversion. These units will remain low income public housing.

The PHA plans to complete the conversion debt-free.

2. Changes to Bedroom/Unit Configurations: *If the conversion proposes changes to bedroom types (for example, converting efficiencies to 1 Bedrooms or 1 Bedrooms to 2 Bedroom, etc.), please provide a brief description of those changes, including how any “right to return” issues with residents have been addressed:*

There are no proposed changes to bedroom or unit configurations associated with the conversion.

3. Transfer of Assistance: *If the conversion proposes to transfer some or all of the assistance to another site, please describe the location of the new site, what will become of the existing site, and how this will impact existing tenants, including any relocation plans. For example, if Site A has 100 units prior to conversion and the PHA is proposing to keep 40 units on Site A and put 60 units on Site B, please explain if the transactions are occurring simultaneously or in phases:*

There is no proposed transfer of assistance associated with the conversion.

Conversion Overview Template: Conventional Financing & No Debt Conversions

4. Relocation: Please describe any planned relocation of residents, be it temporary or permanent, and whether any residents are waiving their right to return. In the case of a waiver of right to return, please describe the documentation received. If the PHA plans to relocate residents prior to closing, please notate here and be advised that HUD approval is required.

There is no proposed relocation of residents associated with the conversion.

5. Changes in rent levels: If the conversion proposes changes in rent levels as a result of rent bundling, changes in responsibility for utilities (landlord to tenant or tenant to landlord), the use of MTW authority to supplement rents, different rent levels for similar unit sizes (such as two different rent levels for different types of one-bedroom apartments), the use of TPVs requested through the Section 18 process, or if there are any errors shown in the CHAP, please provide a listing of the unit types and proposed rent levels:

There are no proposed changes to rent levels associated with the conversion.

6. Ownership: Please describe any changes in ownership and creation of a Single Asset Entity ("SAE") if the PHA is planning to administer the PBVs for the property:

There are no proposed changes in ownership associated with the conversion.

7. Waivers and other key issues: Please describe any specific programmatic or regulatory waivers sought, and describe any important or unique transaction features or special approvals that the PHA wishes to communicate to HUD.

There are no programmatic or regulatory waivers being sought in relation to the conversion.

Section 3: Development Budget

1. Are any IOI loans or advances being utilized as a funding source?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
2. If yes to the above, will the loan or advance be converted to an unsecured surplus cash note at closing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Will any planned rehab/construction result in an initial operating deficit during the rehab/construction period?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
4. If yes to the above, describe below how the deficit will be funded (including any operating escrow, reserve or similar fund), what entity will control the fund, the length that the fund will be in place, etc.	

Section 4: Identification of Existing Loans or Debt	
<i>Note: Complete this section only if the proposed conversion has existing loans/debts on the property.</i>	
1. Describe the type of existing loan(s) or debt(s) on the property. Examples including EPCs, CFFPs, an existing mortgage, etc.	
2. Name of lender(s):	
3. Current loan/debt amount(s):	
4. Is the loan or debt cross collateralized with other properties outside of the proposed RAD conversion?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Will the existing loans(s) or debt(s) be paid off at or before closing as part of the RAD conversion?	<input type="checkbox"/> Yes <input type="checkbox"/> No
a. If YES to the above, please describe what funds will be used to payoff the debt(s), the amount to be paid off, the timing of the payoff (before or at closing), the repayment terms, and any impact the payoff may have on other properties.	
b. If NO to the above, please discuss whether the existing lender has agreed to subordinate to the RAD Use Agreement and whether there is sufficient NOI to support the debt/loan payments after closing. Note: Be sure to include the debt/loan payments as part of your operating proforma submission.	
6. Input any other relevant comments:	

**RAD Information Meeting Notes
December 18, 2018, 9:00 a.m.
Central Hi-Rise Community Room**

Recorder: Sarath Nob

PHA Staff Present: Angela Holm - Assistant Controller; Dominic Mitchell - HCV Programs Director; Charisse Brown - Assistant Resident Services Senior Manager; and Sarath Nob - Assistant Housing Manager

Presenters: Angela Holm and Dominic Mitchell

Interpreters provided: Hmong, Somali, Amharic, and Oromo

16 residents present

Questions asked:

- 1. Is the amount for flat rate rent being lowered so that everyone is at 30%?**

There will be no more Flat Rent under PBRA regulations. Residents currently on the flat rate rent may see a change based on what 30% of their income will be, and that change will be phased in over 5 years.

- 2. With the government increase that happens each year, will RAD consider this increase in the rent calculation or will they not count it?**

Yes, the increase will be counted.....essentially if your income increases/decreases then your rent will also increase/decrease.

- 3. I thought the government increases would be "excused" or not counted.**

With the annual COLA increases for social security benefits you will see the increase in your rent.

In the past we've waited to complete your ACO for May of each year and so we did not pick up the increases until then. With RAD, your ACO date may actually change to the anniversary month of your move-in/lease signing date.

4. How will a guardian/second party know of these changes in rent amounts? Will the amounts be listed on the statements?

A separate letter will be sent out to all the residents prior to the effective dates of the new rent amounts. We can also make sure that second parties/guardians are also notified with a letter.

5. Since there will be a name change to RAD, is PHA changing too?

No, RAD is just a new way of how we get our funding from HUD. PHA will still be the owner and manager of all the properties converting to HUD's PBRA funding through RAD conversion. St Paul Public Housing will still be your landlord and you will still make your rent payments to the PHA.

6. Is flat rent going to be gone?

Yes, there will be no flat rent. Under PBRA regulations, everyone will pay 30% of their income towards rent, under current law.

7. Is RAD conversion happening just in St. Paul or will this be the same in Minneapolis PHA also?

Right now Minneapolis PHA is not using RAD as far as I know. St. Paul and Minneapolis PHA's are two separate entities.

8. Do you have a plan set for those of us who are paying flat rent?

Yes, you can discuss your specific situation with your assistant managers to find out what 30% of your income would come out to be to make a decision on whether or not you want to continue to be a PHA resident. As stated earlier, those residents currently on flat rent will have the change to 30% of their income phased in over 5 years.

9. What happens if the contract does not go through?

Then St Paul Public Housing will still own, operate, and manage the 16 Hi-Rises and 4 family developments under HUD's Low Income Public Housing regulations.

10. Does the approval to convert to RAD come from the local government or Washington?

We expect both the Federal and State HUD offices to approve our RAD conversion.

11. What if one of them says “no” to the contract?

You don't normally see that happening because both level of governments work closely together.

12. Will things transfer over if someone is approved for the choice mobility voucher?

No, you would need to give your intent to vacate notice to your current manager. We would process a normal move-out and return your security deposit back to you. Your security deposit does not transfer to your new unit with the voucher.

13. Where could we move to with the voucher?

Anywhere the voucher is accepted, it could be outside of St. Paul.

RAD Information Meeting Notes
December 10, 2018, 5:00pm
Neill Hi-Rise

Recorder: Samuel Draper

PHA Staff Present: Julianna Quast - Assistant Housing Manager; Dominic Mitchell - HCV Programs Director; Jordan LaSota - Construction Program Manager; Samuel Draper - Assistant Housing Manager

Presenter: Jordan LaSota and Dominic Mitchell

Interpreters provided: None

14 residents present

Questions asked:

1. Will the tenant rent still be 30% of their monthly income?

Yes. Rent will continue to be based on 30% of a resident's income under current law.

2. Would there be any occasions where St Paul PHA buildings will be sold?

No. The HAP contract will state that no PBRA property may be sold. This is a 20 year contract and must be renewed after the 20 years is up.

3. Will St Paul PHA remain under HUD regulation? Or will another agency have oversight?

Yes. St Paul PHA will remain under HUD regulations. We will be subject to HUD's Project Based Rental Assistance regulations.

4. How does this transition affect flat rent?

Flat rent is not allowed under the PBRA regulations. Residents currently paying flat rent will have their rent phased to 30% of their income over a 5 year period.

5. Will Section 8 eligibility be the same?

Yes. None of this will change, the same rules will apply for Section 8 eligibility.

6. Will there be the normal waiting list for Choice Mobility?

There will be two waiting lists. There will be a Choice Mobility list and the normal waiting list.

7. Will this be like a Section 8 voucher?

Yes. A Choice Mobility voucher will be a regular Section 8 voucher with the same Section 8 regulations.

8. Where can I find more info regarding Choice Mobility?

Everything will be posted on the SPHA website, the slideshow presented today will be on there as well.

RAD Information Meeting Notes
December 18, 2018 1:00PM
Ravoux Hi-Rise

Recorder: Julianna Quast

PHA Staff Present: Jordan LaSota - Construction Program Manager; Brent Feller - Construction Program Manager; Lisa Feidler - Rental Administrator; Julianna Quast - Assistant Housing Manager; Holly Gray - Assistant Controller; Michelle Kallenbach - Accounting Manager; Sarath Nob - Assistant Housing Manager

Presenters: Jordan LaSota and Brent Feller

Interpreters provided: Somali, Hmong, ASL, Khmer, Vietnamese, Amharic, Karen

40 residents present

Questions asked:

1. When can we apply for the choice mobility voucher? Can I sign up now?

Eligibility for the Choice Mobility program starts two years after signing a PBRA lease. Therefore, the PHA anticipates the first round of Choice Mobility vouchers to be issued in late 2021. The PHA anticipates issuing approximately 100 voucher per year. The PHA will send out a request for interested residents to sign up for the Choice Mobility waiting list a few months before the eligibility period begins.

2. Do you have to be on a waiting list for Section 8? How do I get on that list?

The Choice Mobility waiting list will be a separate waiting list from the standard Section 8 waiting list. You must be a lease compliant resident for two years following signing a PBRA lease to be eligible for a Choice Mobility voucher. A lottery will be held around the two year mark after RAD conversion for all eligible residents interested in receiving a Choice Mobility voucher. Once on the waiting list, residents will be notified by the Section 8 department when a voucher becomes available for them. The earliest that PHA will issue Choice Mobility vouchers would be late 2021.

3. Will the Wilder Assisted Living Program and CHSP services continue under RAD?

Yes. CHSP funding would still be available. Wilder ALP operates and receives funds independently. RAD conversion does not change the ability to operate resident assistance programs within the buildings.

4. If I receive a Choice Mobility voucher under RAD, will I be protected in the open market?

No. If a resident accepts and uses a voucher, the resident then becomes a participant under the Section 8 program and no longer public housing. The PHA would no longer be that resident's landlord.

5. Will my rent rebate go away?

No. Rent rebates are through the State of Minnesota. RAD conversion affects the funding the PHA receives from HUD, which is a Federal program.

6. Will RAD stabilize income for PHA employees?

Staff doesn't anticipate change in salaries because of RAD conversion. However, if the PHA remains funded by HUD's Low Income Public Housing program and the projected cuts in funding are realized, there is a chance staffing levels could be affected.

7. Will residents pay 30% of their income? I thought I read somewhere it would change to 25%?

Residents will pay 30% of their income for rent under current law. About 5% of current residents pay flat rent, which is not allowed under PBRA regulations, so those individuals/families will see an incremental increase in their portion of rent, phased in over a five year period of time, until they reach the full 30%.

8. How long will a lease signing take?

Lease signings will typically be done in groups and staff estimates they will be completed within a month's time in late summer or early fall of 2019.

9. Houses have higher maintenance costs. Will there be money to cover maintenance for the scattered sites?

Yes, there will be money to maintain the PHA's scattered site houses. They will be funded under HUD's Low Income Public Housing funding program, which means they will receive the Operating and Capital Funds.

10. Does everyone sign a lease and have to be re-certified?

Yes. All current residents of the hi-rises and family developments will sign a new PBRA lease. Requirements for annual recertification will remain in place following RAD conversion.

11. Are there any requirements to receive a Choice Mobility voucher?

Residents will become eligible for the Choice Mobility program two years after signing a PBRA lease. Residents must be lease compliant in order to be eligible for the program.

12. Is RAD voluntary?

Yes. The PHA chose to apply for RAD conversion for the many reasons discussed in the presentation.

13. Will security deposits still gain interest?

Yes.

14. Can I move to another PHA property under RAD?

Residents wanting to move to another unit owned by the St. Paul PHA must go thru the regular transfer process.

Capital Needs Assessment Project Summary - Asset Development



Property: AMP 7-Central Hi-Rise, Neill Hi-Rise, Ravoux Hi-Ri

Received for Validation Status Date: 2/22/19 for 2019-061398

Capital Needs Assessment - Executive Summary
Table Below Shows Totals by Need Category Ids for Years 1 through 10

	1	2	3	4	5	6	7	8	9	10	Total
Building Frame & Envelope	\$0	\$0	\$215	\$221	\$0	\$348	\$178	\$0	\$250	\$0	\$1,212
Interiors-Dwelling Units	\$74,826	\$41,710	\$85,503	\$10,688	\$10,955	\$63,599	\$31,303	\$32,085	\$12,092	\$0	\$362,761
Life Safety/Fire Protection	\$0	\$0	\$0	\$0	\$0	\$0	\$50,617	\$0	\$0	\$0	\$50,617
Mech.-Elect-Plumbing	\$38,141	\$40,072	\$46,458	\$42,100	\$0	\$0	\$11,887	\$0	\$77,883	\$79,830	\$336,371
Site Systems	\$8,400	\$0	\$0	\$0	\$0	\$0	\$9,612	\$91,141	\$25,797	\$0	\$134,950
Vertical Transportation	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$121,367	\$81,782	\$132,177	\$53,009	\$10,955	\$63,947	\$103,597	\$123,227	\$116,022	\$79,830	\$885,912

Capital Needs Assessment Project Summary - Asset Development



Property: AMP 7-Central Hi-Rise, Neill Hi-Rise, Ravoux Hi-Ri

Received for Validation Status Date: 2/22/19 for 2019-061398

Table Below Shows Totals by Need Category Ids for Years 11 through 20

	11	12	13	14	15	16	17	18	19	20	Total
Building Frame & Envelope	\$525	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$525
Interiors-Dwelling Units	\$0	\$0	\$0	\$0	\$0	\$111,079	\$60,409	\$123,834	\$15,479	\$15,866	\$326,667
Life Safety/Fire Protection	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Mech-Elect-Plumbing	\$81,826	\$26,898	\$0	\$0	\$0	\$56,620	\$164,549	\$67,285	\$60,974	\$0	\$458,152
Site Systems	\$40,905	\$0	\$0	\$0	\$0	\$12,470	\$0	\$0	\$0	\$0	\$53,374
Vertical Transportation	\$0	\$0	\$0	\$0	\$0	\$0	\$1,141,214	\$0	\$0	\$0	\$1,141,214
Total	\$123,255	\$26,898	\$0	\$0	\$0	\$180,170	\$1,366,172	\$191,119	\$76,453	\$15,866	\$1,979,932

Capital Needs Assessment Project Summary - Asset Development



Property: AMP 7-Central Hi-Rise, Neill Hi-Rise, Ravoux Hi-Ri

Received for Validation Status Date: 2/22/19 for 2019-061398

The Summary Table Below Shows Totals by Need Category IAs for Years 1 through 20

	Cost
Building Frame & Envelope	\$1,736.95
Interiors-Dwelling Units	\$689,428.09
Life Safety/Fire Protection	\$50,617.05
Mech.-Elect.-Plumbing	\$794,523.21
Site Systems	\$188,324.90
Vertical Transportation	\$1,141,213.71
Total	\$2,865,843.91

9 FINDINGS/OPINIONS/CONCLUSIONS

The following summarizes the independent conclusions representing EMG's best professional judgment based on information and data available to us during the course of this assignment. Factual information regarding operations, conditions, and test data provided by the Client, owner, or their representative have been assumed to be correct and complete. Additionally, the conclusions presented are based on the conditions that existed at the time of the assessment.

ASTM E 1527-13 Scope Considerations

Adjacent Properties (Section 3.5)

- EMG identified no adjacent properties that are anticipated to have a negative impact on the environmental integrity of the Projects. No further action or investigation is recommended regarding the adjacent properties.

Regulatory Review (Section 5.2)

- Based on review of the regulatory database report, the Central Hi-Rise Project building is listed on the TIER 2, WIMN, FINDS, ECHO, LUST, RCRA NONGEN/NLR, UST, MN FINANCIAL ASSURANCE, and SRS databases. The closed LUST incident represents an HREC for the Project.
- Based on review of the regulatory database report, none of the sites listed are anticipated to have an impact on the Project. No further action or investigation is recommended regarding the off-site regulatory review.

Tier I Vapor Encroachment Screening (Section 5.3)

- A VEC does not exist and is not likely to exist at the Central, Neill and Ravoux Hi-Rise Project buildings. No further action or investigation is recommended regarding vapor encroachment at the Project.

Historical Review (Section 5.4 and 5.5)

- The review of the historical data available for the Projects and surrounding areas revealed no evidence that may have led to an environmental impact to the Projects. No further action or investigation is recommended regarding historical uses.

Surface Areas (Section 6.3.1)

- No issues associated with surface areas were identified. No further action or investigation is recommended regarding surface areas at the Projects.

Storage Tanks (Section 6.3.2 and 6.4.5)

- Evidence of a 12,000-gallon diesel underground storage tank (UST) and a ~500-gallon diesel aboveground storage tank (AST) are located at Central Hi-Rise. Evidence of a 12,000-gallon diesel underground storage tank (UST) and a ~100-gallon diesel AST (day tank) are located within Neill Hi-Rise. Evidence of a 15,000-gallon diesel underground storage tank (UST) and a ~1,000-gallon diesel aboveground storage tank (AST) are located at Ravoux Hi-Rise. There were no visual indication of releases from the USTs or ASTs. The USTs and ASTs appear to be operated in accordance with current regulatory requirements and is not anticipated to adversely impact the Project. No further action or investigation is recommended regarding storage tanks at the Project.

Operational Activities (Section 6.4.1)

- EMG observed no circumstances of environmental concern associated with the operational activities at the Projects. No further action or investigation is recommended regarding operational activities at the Projects.

HUD PHASE I ENVIRONMENTAL SITE ASSESSMENT

AMP 7 - CENTRAL HI-RISE, NEILL HI-RISE AND RAVOUX HI-RISE
554 WEST CENTRAL AVENUE, 325 LAUREL AVENUE AND 280 RAVOUX STREET
ST. PAUL, MINNESOTA 55103

EMG PROJECT NO.: 127987.17R000-007.356

Hazardous Materials/Petroleum Products (Section 6.4.2)

- The Central Hi-Rise Project is involved in the use of hazardous materials and petroleum products in the form of routine janitorial and maintenance supplies, paints, diesel for the UST and AST. The Neill Hi-Rise Project is involved in the use of hazardous materials and petroleum products in the form of routine janitorial and maintenance supplies, paints, diesel for the UST and AST, compressor oil, and cleaner. The Ravoux Hi-Rise Project is involved in the use of hazardous materials and petroleum products in the form of routine janitorial and maintenance supplies, paints, diesel for the UST and AST, boiler chemicals, and cleaner. The identified materials appear to be properly stored. The materials observed do not appear to pose a hazard to the Projects, provided they continue to be used as designed, are properly handled, and all regulations regarding their use are followed. No further action or investigation is recommended regarding the use of hazardous materials or petroleum products at the Projects.

Wastes (Section 6.4.3)

- The Project is not involved in the generation, treatment, storage, or disposal of hazardous or regulated wastes; however, the Ravoux Hi-Rise building at the Project generates medical waste in the form of bio-hazardous waste, as well as non-hazardous solid and liquid wastes. Generated wastes appear to be stored and disposed of properly. No further action or investigation is recommended regarding wastes at the Project.

Polychlorinated Biphenyls (PCBs) (Section 6.4.4)

- The Ravoux Hi-Rise Project building is supplied with underground electrical service from one pad-mounted transformer. The transformer is designated as the property of the Excel, the public utility and is not labeled. The unit should be periodically inspected for leakage. If leakage is visible, the Project owner/manager should contact the public utility, who will remediate the situation. Should the unit have to be replaced, the utility is responsible, provided the cause is equipment failure, not customer misuse. No leakage of the transformer was observed at the time of the assessment.
- A compactor is located at each of the Project locations (Central Hi-Rise, Neill Hi-Rise and Ravoux Hi-Rise). Because the buildings were constructed prior to 1979 (the USEPA banned the manufacturing and use of PCB-containing hydraulic fluid as of 1979) and the POC was unaware of the installation date, EMG is of the opinion that the compactors hydraulic fluid potentially contains PCBs. No evidence of hydraulic fluid releases was observed during the assessment at the Central Hi-Rise and Ravoux Hi-Rise buildings and no visual indication of leakage was observed in the areas of the equipment. The hydraulic systems should be inspected when made accessible during repairs or demolition and any hydraulic fluid should be disposed of in accordance with applicable federal, state, and local regulations. Minor staining was observed on the concrete floor near the compactor in the Neill Hi-Rise building. Floor drains or other subsurface entry points were not located in the area of staining. In addition, the concrete floor appeared intact and no cracks were observed in the areas of waste generation or pre-disposal storage. This staining appeared surficial in nature and is not anticipated to have a negative impact on the environmental integrity of the Project. No further action or investigation is recommended regarding this equipment.

Non-ASTM E 1527-13 Scope and HUD Scope of Work Considerations

Lead-Based Paint (Section 8.1)

- Based on the date of construction (pre January 1, 1978), LBP is likely to have been used at the Project. HUD Guidelines indicate that the property must be tested for LBP following the current HUD guidelines and a copy of test results provided with the initial application. For projects testing positive, compliance with the current HUD regulation must be incorporated into the project plans.

Asbestos-Containing Materials (Section 8.2)

- Based on the date of construction and the planned scope of rehabilitation activities, a comprehensive ACM survey should be conducted on the entire facility. Follow-up actions will be determined based on the results of the survey.

Radon Gas (Section 8.3)

- The Projects are located within USEPA Radon Zone 1. Based on HUD Guidelines and the scope of work, per radon sampling was not conducted as part of this assessment.

Floodplain (Section 8.4)

- The Projects are located outside the 100-year and 500-year floodplains. Furthermore, there is no current development within a floodplain, and there are no proposed developments within a floodplain. No further action or investigation is recommended regarding floodplains.

Wetlands (Section 8.5)

- No wetland areas are indicated at the Projects or adjacent properties. No further action or investigation is recommended regarding wetlands.

Landfills (Section 8.6)

- Review of regulatory databases and information provided by the Minnesota Department of Natural Resources, indicates that there are no active or inactive landfills located within 3,000 feet of the Projects. No further action or investigation is recommended regarding landfills.

Sole Source Aquifer Recharge Area (Section 8.7)

- Based on review of the Designated Sole Source Aquifers Nationally Map, published by the United States Environmental Protection Agency (USEPA), the Project is not located in an area with a sole source aquifer. No further action or investigation is recommended regarding sole source aquifers.

Coastal Barriers (Section 8.8)

- Based on the review of the USFWS Coastal Barrier Resources System Mapper, the Projects are not located within a designated coastal barrier as established by the U.S. Congress through the Coastal Barrier Improvement Act. No further action or investigation is recommended regarding coastal barriers.

Farmlands Protection (Section 8.9)

- The Farmlands Protection Factor was not addressed based upon the fact that the projects are based on moderate rehabilitation of existing properties that are not used for agricultural purposes.

Coastal Zone Management (Section 8.10)

- The Coastal Management Zone Factor was not addressed based upon the fact that the projects will not include new construction or ground disturbance.

Endangered or Threatened Species or Habitat (Section 8.11)

- The current project is based on the refinancing and moderate rehabilitation of an existing property and will not involve new construction or ground disturbance. Therefore, in accordance with HUD Guidelines, a review of U.S. Fish and Wildlife Service documentation was not performed as part of this assessment. No further action or investigation is recommended at this time regarding endangered or threatened species/habitat.

Historic Preservation (Section 8.12)

- The scope of the planned renovations does not meet the substantial rehabilitation threshold, and there are no new construction plans. Therefore under 36 CFR 800.3(a)(1), no further consultation is required.

Noise (Section 8.13)

- The Central Hi-Rise facility is not located within 15 miles of a military airport. However, it is located within 1,000 feet of a major highway and two busy roads, within 3,000 feet of a railroad, and within five miles of a civil airport. The highway, Interstate 94, is located approximately 90 feet south of the Central Hi-Rise facility. The two busy roads include University Avenue West, located approximately 940 feet north of the facility, and Dale Street North, located approximately 640 feet west of the facility. The railroad line is located approximately 990 feet north of the facility. The civil airport, Saint Paul Downtown Airport, is located approximately 2.65 miles southeast of the Central Hi-Rise facility.
- The Neill Hi-Rise facility is not located within 1,000 feet of a freeway, major highway or busy road, within 3,000 feet of a railroad, or within 15 miles of a military airport. However, it is located within five miles of a civil airport. The civil airport, Saint Paul Downtown Airport, is located approximately 2.13 miles southeast of the Neill Hi-Rise facility.

- The Ravoux Hi-Rise Project building is not located within 15 miles of a military airport. However, it is located within 1,000 feet of a major highway and a busy road, within 3,000 feet of a railroad, and within five miles of a civil airport. The highway, Interstate 94, is located approximately 140 feet south of the facility. The busy road, Marion Street, is located east adjacent of the facility. The railroad line is located approximately 1,320 feet north of the facility. The civil airport, Saint Paul Downtown Airport, is located approximately 2.05 miles southeast of the Ravoux Hi-Rise facility.
- There is intervening development between the Project facilities and the identified noise sources, which is anticipated to mitigate the noise from these sources. Additionally, no excessive noise was noted at the Project facilities. Furthermore, the Project is being conducted for moderate rehabilitation of the existing improvements, and will not involve new construction or substantial rehabilitation. Based on these factors, no further action or investigation is recommended regarding noise at this time.

Rail Lines (Section 8.14)

- There are no right-of-ways for surface-level railroads within 100 feet of the Project boundaries. No further action or investigation is recommended regarding rail lines.

Explosive or Flammable Hazards (Section 8.15)

- Two explosive/flammable hazards are located at the Project. The explosive/flammable hazards include a 500-gallon diesel AST, which is located approximately 30 feet south of the Central Hi-Rise building and a 1,000-gallon diesel AST, which is located approximately 30 feet west of the Ravoux Hi-Rise building. According to the HUD Guidebook titled "Siting of HUD-Assisted Projects Near Hazardous Facilities, Acceptable Separation Distances from Explosive and Flammable Hazards," the Acceptable Separation Distance (ASD) for the tank at the Central Hi-Rise facility is approximately 37 feet from buildings and 207 feet from people. The ASD for the tank at the Ravoux Hi-Rise facility is approximately 50 feet from buildings and 277 feet from people. According to HUD guidelines for projects to be refinanced, purchased, and with minor rehabilitation, HUD will qualitatively evaluate the risks associated with proximity to hazardous facilities. Based on the fact that these are existing facilities, the property transaction is a refinance with moderate rehabilitation, and the on-site ASTs are a function of the facilities considered to be "standard," not "extraordinary," per HUD Guidelines mitigation is not necessary.

Natural Gas or Petroleum Pipelines (Section 8.16)

- Visual observations did not identify any surface markings indicating the existence of natural gas or petroleum pipelines at the Projects or adjacent properties. No further action or investigation is recommended regarding Natural Gas or Petroleum Pipelines.

High Voltage Power Transmission or Other Towers (Section 8.17)

- The on-site buildings are not located within the easement of any overhead high voltage transmission line. In addition, the on-site buildings are also not located within the engineered fall distance of any high voltage power transmission, radio antennae, satellite, cellular, or other towers. No further action or investigation is recommended regarding high voltage transmission or other towers.

Airport Hazards (Section 8.18)

- The Project buildings are not located within 2,500 feet from the end of a civil airport runway or 15,000 feet from the end of a runway at a military airfield. No further action or investigation is recommended regarding airport hazards.

9.1 RECOMMENDATIONS

The following additional actions are recommended:

- HUD Guidelines indicate that the property must be tested for lead-based paint (LBP) following the current HUD guidelines and a copy of test results provided with the initial application.
- HUD Guidelines indicate that the property must be tested for asbestos containing materials following the current HUD guidelines and a copy of test results provided with the initial application.

Sources and Uses Report

RCC Exhibit B

PHA Name Public Housing Agency of the City of St Paul
PIC Number MN001000007
Transaction Log Last Modified: 02/22/2019

Property Name RAVOUX HI-RISE

Sources	
Hard Debt	\$0.00
Soft Debt	\$0.00
Grants	\$1,603,553.00
Public Housing Operating Reserves	\$1,439,553.00
Public Housing Capital Funds (inc DDTF)	\$164,000.00
Equity	\$0.00

Uses	
Acquisition Costs	\$0.00
Acquisition Land and Buildings	
Payoff Existing Loans and Payables	
Other Acquisition Costs	
Hard Costs	\$64,000.00
Demolition	
Construction/Rehabilitation	\$64,000.00
General Requirements/Overhead/Profit	
Construction/Rehabilitation Contingency	
Builder's Risk Insurance	
Relocation Costs	
Soft Costs	\$0.00
Architectural Design Fee (Plans & Specs)	
Construction Management/Budget Planning Fee	
Engineering Fee	
Feasibility Studies	
Environmental Reports	
Appraisal/Market Study	
Accounting	
Survey	
eCNA Tool	
Title Insurance/Exam Fee, Closing Escrow	
Organizational Costs	
Recordation Fee	
Borrower's Legal Counsel	
Lender's Legal Counsel	
Consultants	
Other Professional Fees	
Other Loan Fees	
FHA Fees (MIP, Application, Inspection)	
Tax Credit Financing Fees	
Prepayment Penalty/Premium	
Payables	
Construction Interest (Not Deferred)	
Construction Loan Fees	
Bond Issuance Cost and Fees	
Permits	
Investor's Legal Counsel	
Bond Legal Counsel	
Permanent Financing Fees	
Furniture, Fixtures & Equipment	
Marketing & Lease Up	
Reserves	\$1,539,553.00
Initial Deposit to Replacement Reserve	\$100,000.00
Initial Operating Deficit Escrow	
Operating Reserve	\$1,439,553.00
Tax and Insurance Escrow	
Lease-Up Reserve	
Other Reserves:	
Developer Fees	

TOTAL SOURCES: \$1,603,553.00

TOTAL USES: \$1,603,553.00

Note to all applicants/respondents: This form was developed with Nuance, the official HUD software for the creation of HUD forms. HUD has made available instructions for downloading a free installation of a Nuance reader that allows the user to fill-in and save this form in Nuance. Please see <http://portal.hud.gov/hudportal/documents/huddoc?id=nuancereaderinstall.pdf> for the instructions. Using Nuance software is the only means of completing this form.

Affirmative Fair Housing Marketing Plan (AFHMP) - Multifamily Housing

U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity

OMB Approval No. 2529-0013
(exp. 1/31/2021)

1a. Project Name & Address (including City, County, State & Zip Code) Project 7A Central Hi-Rise 554 West Central Ave. Saint Paul Ramsey County MN 55103	1b. Project Contract Number MN001000007	1c. No. of Units 144
1d. Census Tract 27123033600, Ramsey, Minnesota		
1e. Housing/Expanded Housing Market Area Housing Market Area: Ramsey County Expanded Housing Market Area: Minneapolis-St. Paul-Bloomington, MN-WI		

1f. Managing Agent Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

1g. Application/Owner/Developer Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

Public Housing Agency of the City of Saint Paul
 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-298-5664, Email:

1h. Entity Responsible for Marketing (check all that apply)

Owner Agent Other (specify) _____

Position, Name (if known), Address (including City, County, State & Zip Code), Telephone Number & Email Address

Lisa Feidler, Rental Administrator, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 300, St. Paul, MN 55102, Phone: 651-298-5111, Email: lisa.feidler@stpha.org

1i. To whom should approval and other correspondence concerning this AFHMP be sent? Indicate Name, Address (including City, State & Zip Code), Telephone Number & E-Mail Address.

Al Hester, Housing Policy Director, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-292-6173, Email: al.hester@stpha.org

2a. Affirmative Fair Housing Marketing Plan

Plan Type: Date of the First Approved AFHMP:

Reason(s) for current update:

2b. HUD-Approved Occupancy of the Project (check all that apply)

Elderly Family Mixed (Elderly/Disabled) Disabled

2c. Date of Initial Occupancy

2d. Advertising Start Date

Advertising must begin *at least* 90 days prior to initial or renewed occupancy for new construction and substantial rehabilitation projects.

Date advertising began or will begin:

For existing projects, select below the reason advertising will be used:

To fill existing unit vacancies

To place applicants on a waiting list (which currently has individuals)

To reopen a closed waiting list (which currently has individuals)

**Worksheet 1: Determining Demographic Groups Least Likely to Apply for Housing Opportunities
(See AFHMP, Block 3b)**

In the respective columns below, indicate the percentage of demographic groups among the project's residents, current project applicant data, census tract, housing market area, and expanded housing market area (See instructions to Block 1e). If you are a new construction or substantial rehabilitation project and do not have residents or project applicant data, only report information for census tract, housing market area, and expanded market area. The purpose of this information is to identify any under-representation of certain demographic groups in terms of race, color, national origin, religion, sex, familial status, or disability. If there is significant under-representation of any demographic group among project residents or current applicants in relation to the housing/expanded housing market area, then targeted outreach and marketing should be directed towards these individuals least likely to apply. Please indicate under-represented groups in Block 3b of the AFHMP. **Please attach maps showing both the housing market area and the expanded housing market area.** See Maps in Exhibit C

Demographic Characteristics	Project's Residents	Project's Applicant Data	Census Tract	Housing Market Area	Expanded Housing Market Area
% White	10.10	23.30	5.37	68.34	80.28
% Black or African American	58.80	57.90	71.38	11.21	7.77
% Hispanic or Latino	2.00	6.00	1.89	7.33	5.61
% Asian	29.10	10.20	18.06	13.59	6.22
% American Indian or Alaskan Native	1.40	2.90	0.12	0.64	0.58
% Native Hawaiian or Pacific Islander	0.70	0.40	0	0.03	0.03
% Persons with Disabilities	45.90		18.17	11.47	9.61
% Families with Children under the age of 18	0.00		41.18	27.68	30.57
Other (specify)					

Worksheet 2: Establishing a Residency Preference Area (See AFHMP, Block 4a)

Complete this Worksheet if you wish to continue, revise, or add a residency preference, which is a preference for admission of persons who reside or work in a specified geographic area (see 24 CFR 5.655(c)(1)(ii)). If a residency preference is utilized, the preference must be in accordance with the non-discrimination and equal opportunity requirements contained in 24 CFR 5.105(a). This Worksheet will help show how the percentage of the population in the residency preference area compares to the demographics of the project's residents, applicant data, census tract, housing market area, and expanded housing market area. **Please attach a map clearly delineating the residency preference geographical area. See Map in Exhibit D**

Demographic Characteristics	Project's Residents (as determined in Worksheet 1)	Project's Applicant Data (as determined in Worksheet 1)	Census Tract (as determined in Worksheet 1)	Housing Market Area (as determined in Worksheet 1)	Expanded Housing Market Area (as determined in Worksheet 1)	Residency Preference Area (if applicable)
% White	10.10	23.30	5.37	68.34	80.28	54.2
% Black or African American	58.80	57.90	71.38	11.21	7.77	15.1
% Hispanic or Latino	2.00	6.00	1.89	7.33	5.61	9.5
% Asian	29.10	10.20	18.06	13.59	6.22	16.5
% American Indian or Alaskan Native	1.40	2.90	0.12	0.64	0.58	0.6
% Native Hawaiian or Pacific Islander	0.70	0.40	0	0.03	0.03	0.0
% Persons with Disabilities	45.90		18.17	11.47	9.61	
% Families with Children under the age of 18	0.00		41.18	27.68	30.57	
Other (specify)						



Central Hi-Rise

Owned and managed by

St. Paul Public Housing Agency

For more information, visit www.stpha.org.

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Affirmative Fair Housing Marketing Plan (AFHMP) - Multifamily Housing

U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity

OMB Approval No. 2529-0013
(exp. 1/31/2021)

1a. Project Name & Address (including City, County, State & Zip Code) Project 7B Neill Hi-Rise 325 Laurel Avenue Saint Paul Ramsey County MN 55102	1b. Project Contract Number MN001000007	1c. No. of Units 104
1d. Census Tract 27123035500, Ramsey, Minnesota		
1e. Housing/Expanded Housing Market Area Housing Market Area: Ramsey County Expanded Housing Market Area: Minneapolis-St. Paul-Bloomington, MN-WI		
1f. Managing Agent Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address _____		
1g. Application/Owner/Developer Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address Public Housing Agency of the City of Saint Paul 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-298-5664, Email:		
1h. Entity Responsible for Marketing (check all that apply) <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Agent <input type="checkbox"/> Other (specify) _____ Position, Name (if known), Address (including City, County, State & Zip Code), Telephone Number & Email Address Lisa Feidler, Rental Administrator, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 300, St. Paul, MN 55102, Phone: 651-298-5111, Email: lisa.feidler@stpha.org		
1i. To whom should approval and other correspondence concerning this AFHMP be sent? Indicate Name, Address (including City, State & Zip Code), Telephone Number & E-Mail Address. Al Hester, Housing Policy Director, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-292-6173, Email: al.hester@stpha.org		
2a. Affirmative Fair Housing Marketing Plan Plan Type <input type="text" value="Initial Plan"/> Date of the First Approved AFHMP: <input type="text"/> Reason(s) for current update: <input type="text"/>		
2b. HUD-Approved Occupancy of the Project (check all that apply) <input type="checkbox"/> Elderly <input checked="" type="checkbox"/> Family <input type="checkbox"/> Mixed (Elderly/Disabled) <input type="checkbox"/> Disabled		
2c. Date of Initial Occupancy <input type="text" value="12/31/1963"/>	2d. Advertising Start Date Advertising must begin <i>at least</i> 90 days prior to initial or renewed occupancy for new construction and substantial rehabilitation projects. Date advertising began or will begin <input type="text" value="10/01/2019"/> For existing projects, select below the reason advertising will be used: To fill existing unit vacancies <input type="checkbox"/> To place applicants on a waiting list <input checked="" type="checkbox"/> (which currently has <input type="text"/> individuals) To reopen a closed waiting list <input type="checkbox"/> (which currently has <input type="text"/> individuals)	

**Worksheet 1: Determining Demographic Groups Least Likely to Apply for Housing Opportunities
(See AFHMP, Block 3b)**

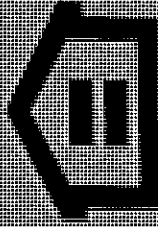
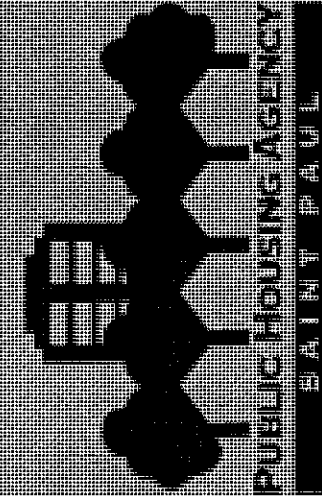
In the respective columns below, indicate the percentage of demographic groups among the project's residents, current project applicant data, census tract, housing market area, and expanded housing market area (See instructions to Block 1e). If you are a new construction or substantial rehabilitation project and do not have residents or project applicant data, only report information for census tract, housing market area, and expanded market area. The purpose of this information is to identify any under-representation of certain demographic groups in terms of race, color, national origin, religion, sex, familial status, or disability. If there is significant under-representation of any demographic group among project residents or current applicants in relation to the housing/expanded housing market area, then targeted outreach and marketing should be directed towards these individuals least likely to apply. Please indicate under-represented groups in Block 3b of the AFHMP. **Please attach maps showing both the housing market area and the expanded housing market area.** See Maps in Exhibit C

Demographic Characteristics	Project's Residents	Project's Applicant Data	Census Tract	Housing Market Area	Expanded Housing Market Area
% White	67.30	23.30	88.64	68.34	80.28
% Black or African American	27.90	57.90	6.65	11.21	7.77
% Hispanic or Latino	2.90	6.00	4.66	7.33	5.61
% Asian	4.80	10.20	0	13.59	6.22
% American Indian or Alaskan Native	0.00	2.90	0	0.64	0.58
% Native Hawaiian or Pacific Islander	0.00	0.40	0	0.03	0.03
% Persons with Disabilities	80.80		12.15	11.47	9.61
% Families with Children under the age of 18	0.00		10.71	27.68	30.57
Other (specify)					

Worksheet 2: Establishing a Residency Preference Area (See AFHMP, Block 4a)

Complete this Worksheet if you wish to continue, revise, or add a residency preference, which is a preference for admission of persons who reside or work in a specified geographic area (see 24 CFR 5.655(c)(1)(ii)). If a residency preference is utilized, the preference must be in accordance with the non-discrimination and equal opportunity requirements contained in 24 CFR 5.105(a). This Worksheet will help show how the percentage of the population in the residency preference area compares to the demographics of the project's residents, applicant data, census tract, housing market area, and expanded housing market area. **Please attach a map clearly delineating the residency preference geographical area. See Map in Exhibit D**

Demographic Characteristics	Project's Residents (as determined in Worksheet 1)	Project's Applicant Data (as determined in Worksheet 1)	Census Tract (as determined in Worksheet 1)	Housing Market Area (as determined in Worksheet 1)	Expanded Housing Market Area (as determined in Worksheet 1)	Residency Preference Area (if applicable)
% White	67.30	23.30	88.64	68.34	80.28	54.2
% Black or African American	27.90	57.90	6.65	11.21	7.77	15.1
% Hispanic or Latino	2.90	6.00	4.66	7.33	5.61	9.5
% Asian	4.80	10.20	0	13.59	6.22	16.5
% American Indian or Alaskan Native	0.00	2.90	0	0.64	0.58	0.6
% Native Hawaiian or Pacific Islander	0.00	0.40	0	0.03	0.03	0.0
% Persons with Disabilities	80.80		12.15	11.47	9.61	
% Families with Children under the age of 18	0.00		10.71	27.68	30.57	
Other (specify)						



EQUAL HOUSING
OPPORTUNITY

Neill Hi-Kisc

Owned and managed by

St. Paul Public Housing Agency

For more information, visit www.spha.org.

EXCE

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Affirmative Fair Housing Marketing Plan (AFHMP) - Multifamily Housing

**U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity**

OMB Approval No. 2529-0013
(exp. 1/31/2021)

<p>1a. Project Name & Address (including City, County, State & Zip Code)</p> <p>Project 7C Ravoux Hi-Rise</p> <p>280 Ravoux St Saint Paul Ramsey County MN 55103</p>	<p>1b. Project Contract Number</p> <p>MN001000007</p>	<p>1c. No. of Units</p> <p>220</p>
<p>1d. Census Tract</p> <p>27123033700, Ramsey, Minnesota</p>		
<p>1e. Housing/Expanded Housing Market Area</p> <p>Housing Market Area: Ramsey County Expanded Housing Market Area: Minneapolis-St. Paul-Bloomington, MN-WI</p>		
<p>1f. Managing Agent Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address</p> <p> </p>		
<p>1g. Application/Owner/Developer Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address</p> <p>Public Housing Agency of the City of Saint Paul 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-298-5664, Email: </p>		
<p>1h. Entity Responsible for Marketing (check all that apply)</p> <p><input checked="" type="checkbox"/> Owner <input type="checkbox"/> Agent <input type="checkbox"/> Other (specify) </p> <p>Position, Name (if known), Address (including City, County, State & Zip Code), Telephone Number & Email Address</p> <p>Lisa Feidler, Rental Administrator, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 300, St. Paul, MN 55102, Phone: 651-298-5111, Email: lisa.feidler@stpha.org</p>		
<p>1i. To whom should approval and other correspondence concerning this AFHMP be sent? Indicate Name, Address (including City, State & Zip Code), Telephone Number & E-Mail Address.</p> <p>Al Hester, Housing Policy Director, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-292-6173, Email: al.hester@stpha.org</p>		
<p>2a. Affirmative Fair Housing Marketing Plan</p> <p>Plan Type <input type="text" value="Initial Plan"/> Date of the First Approved AFHMP: <input type="text"/></p> <p>Reason(s) for current update: <input type="text"/></p>		
<p>2b. HUD-Approved Occupancy of the Project (check all that apply)</p> <p><input type="checkbox"/> Elderly <input checked="" type="checkbox"/> Family <input type="checkbox"/> Mixed (Elderly/Disabled) <input type="checkbox"/> Disabled</p>		
<p>2c. Date of Initial Occupancy</p> <p><input type="text" value="01/01/1970"/></p>	<p>2d. Advertising Start Date</p> <p>Advertising must begin <i>at least</i> 90 days prior to initial or renewed occupancy for new construction and substantial rehabilitation projects.</p> <p>Date advertising began or will begin <input type="text" value="10/01/2019"/></p> <p>For existing projects, select below the reason advertising will be used:</p> <p>To fill existing unit vacancies <input type="checkbox"/></p> <p>To place applicants on a waiting list <input checked="" type="checkbox"/> (which currently has <input type="text"/> individuals)</p> <p>To reopen a closed waiting list <input type="checkbox"/> (which currently has <input type="text"/> individuals)</p>	

Worksheet 1: Determining Demographic Groups Least Likely to Apply for Housing Opportunities
(See AFHMP, Block 3b)

In the respective columns below, indicate the percentage of demographic groups among the project's residents, current project applicant data, census tract, housing market area, and expanded housing market area (See instructions to Block 1e). If you are a new construction or substantial rehabilitation project and do not have residents or project applicant data, only report information for census tract, housing market area, and expanded market area. The purpose of this information is to identify any under-representation of certain demographic groups in terms of race, color, national origin, religion, sex, familial status, or disability. If there is significant under-representation of any demographic group among project residents or current applicants in relation to the housing/expanded housing market area, then targeted outreach and marketing should be directed towards these individuals least likely to apply. Please indicate under-represented groups in Block 3b of the AFHMP. **Please attach maps showing both the housing market area and the expanded housing market area.** See Maps in Exhibit C

Demographic Characteristics	Project's Residents	Project's Applicant Data	Census Tract	Housing Market Area	Expanded Housing Market Area
% White	48.20	23.30	28.71	68.34	80.28
% Black or African American	34.40	57.90	46.83	11.21	7.77
% Hispanic or Latino	0.00	6.00	12.4	7.33	5.61
% Asian	15.60	10.20	13.27	13.59	6.22
% American Indian or Alaskan Native	0.90	2.90	0.4	0.64	0.58
% Native Hawaiian or Pacific Islander	0.00	0.40	0	0.03	0.03
% Persons with Disabilities	88.50		33.55	11.47	9.61
% Families with Children under the age of 18	0.50		19.36	27.68	30.57
Other (specify)					

Worksheet 2: Establishing a Residency Preference Area (See AFHMP, Block 4a)

Complete this Worksheet if you wish to continue, revise, or add a residency preference, which is a preference for admission of persons who reside or work in a specified geographic area (see 24 CFR 5.655(c)(1)(ii)). If a residency preference is utilized, the preference must be in accordance with the non-discrimination and equal opportunity requirements contained in 24 CFR 5.105(a). This Worksheet will help show how the percentage of the population in the residency preference area compares to the demographics of the project's residents, applicant data, census tract, housing market area, and expanded housing market area. **Please attach a map clearly delineating the residency preference geographical area. See Map in Exhibit D**

Demographic Characteristics	Project's Residents (as determined in Worksheet 1)	Project's Applicant Data (as determined in Worksheet 1)	Census Tract (as determined in Worksheet 1)	Housing Market Area (as determined in Worksheet 1)	Expanded Housing Market Area (as determined in Worksheet 1)	Residency Preference Area (if applicable)
% White	48.20	23.30	28.71	68.34	80.28	54.2
% Black or African American	34.40	57.90	46.83	11.21	7.77	15.1
% Hispanic or Latino	0.00	6.00	12.4	7.33	5.61	9.5
% Asian	15.60	10.20	13.27	13.59	6.22	16.5
% American Indian or Alaskan Native	0.90	2.90	0.4	0.64	0.58	0.6
% Native Hawaiian or Pacific Islander	0.00	0.40	0	0.03	0.03	0.0
% Persons with Disabilities	88.50		33.55	11.47	9.61	
% Families with Children under the age of 18	0.50		19.36	27.68	30.57	
Other (specify)						



Ravoux Hi-Rise

Owned and operated by the Public Housing Agency
of the City of Saint Paul

To obtain an application, visit our Rental Office at:
555 N. Wabasha St., Suite #300
Saint Paul, Minnesota 55102
or call 651-298-4444

**NO GUEST PETS
ALLOWED IN BUILDING.
THE ONLY PETS ALLOWED
ARE OWNED BY RESIDENTS**

RAD FHEO Accessibility and Relocation Plan Checklist

The following checklist is required to be submitted to the RAD Transaction Manager prior to, or concurrent with, submission of the Financing Plan.

PHA Name: Public Housing Agency of the City of St Paul PHA Code: MN001

PIC Project Number: MN001000007 Total Number of Units: 510

Proposed Number of Units to be Converted: 468

PHA Contact Person: Jon Gutzmann Email: jon.gutzmann@stpha.org Phone: 651-298-5664

Date Completed: February 19, 2019

Section I: Threshold Questions

Please check the appropriate box for the following threshold questions:

Question	Yes	No
Does the project involve new construction or substantial alteration (i.e. alterations that involve a project that has 15 or more units and the cost of the alterations is 75 percent or more of the replacement cost of the completed facility (see 24 CFR 8.23)?		X
Will the conversion of assistance result in off-site temporary relocation for any resident that will last for more than 60 days or include the transfer of assistance to another site?		X

If you answered no to both of the above questions, please skip the remaining sections of this checklist and sign the bottom of the form. In all other cases, please complete the relevant section of the checklist. For example, if you answered yes to the first question, please complete Section II, Accessibility.

RAD FHEO Accessibility and Relocation Plan Checklist

Section II: Accessibility

- a. Please describe how the conversion of assistance will impact accessibility. Additionally, please indicate the number of units to be converted and the units that will be accessible.

--

- b. Please provide the following waiting list and occupancy data for accessible units. If the units are currently vacant, please provide the data for the most recent occupants of the project.

Bedroom Size	0	1	2	3	4	5	Other	Total
1. Number of persons on waiting list who have requested mobility accessible units								
2. Number of persons on waiting list who have requested vision and/or hearing accessible units								
3. Number of mobility accessible units occupied by tenants with disabilities who require the features of the unit								
4. Number of hearing/vision accessible units occupied by tenants with disabilities who require the features of the unit								

- c. Please provide the distribution of all wheelchair and other accessible units that will be available in the project after RAD conversion.

Bedroom Size	0	1	2	3	4	5	Other	Total
1. All units								
2. Total units with project-based rental assistance								
3. Mobility accessible units								
4. Vision and/or Hearing accessible units								
*5. (Total Accessible Units)								

Section III: Relocation Plan

- a. Please explain any plans for the relocation of current residents, including the number of residents that will need to relocate, whether the relocation is temporary or permanent and, if temporary, the expected duration of the relocation, the type and location (including census tract) of the

RAD FHEO Accessibility and Relocation Plan Checklist

replacement housing, how the housing qualifies as a comparable unit as defined by the URA and 49 CFR 24.2(a)(6), and the method of determining which families will be subject to temporary relocation in excess of twelve months.

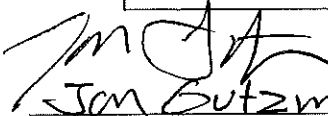
- b. List the civil rights characteristics (race, national origin, familial status, and/or disability, etc.) of the residents to be transferred off-site for greater than 60 days or permanently relocated due to a transfer of assistance, as a result of the proposed conversion

White	Asian	Hispanic	Native American	Other	Other (e.g., Families with Children, Physical Disabilities, etc.)

Please describe :

- c. The type of housing counseling or services provided to affected families.

- d. Describe the likely housing market areas/communities where tenants will relocate through HCV assistance or other HUD assistance programs, including whether they are relocated to an area of higher opportunity, areas (e.g., areas with better schools, employment, transportation opportunities), and the extent of improved housing choices and opportunities under the relocation plan.”



Jon Butzmann Name/Title 02/21/2019 Date
Executive Director

The signature above indicates that (1) I am legally authorized to represent the agency in this matter, (2) all information provided in this checklist is true and accurate, (3) no resident shall be permanently and involuntarily relocated as a result of any conversion action associated with RAD, (4) the PHA will maintain compliance with Section 504 of the Rehabilitation Act of 1973, (5) any

RAD FHEO Accessibility and Relocation Plan Checklist

relocation lasting under 60 days shall comply with all civil rights and fair housing requirements, including Section 504 of the Rehabilitation Act of 1973, (6) any relocation performed shall comply with Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA) and its implementing regulations (49 CFR Part 24) and shall comply with the RAD Relocation Notice (PIH Notice 2014-17 or successor guidance), and (7) if the proposed relocation was to be for less than 60 days and something changes requiring a period of temporary relocation longer than 60 days, I shall fill out this form again with the additional details.

First American Title Insurance Company

701 Xenia Avenue South, Ste 450

Golden Valley, MN 55416

(763)852-3800

(877)483-0310

mproduction@firstam.com

TITLE REPORT

APPARENT OWNER(S): Public Housing Agency of the City of Saint Paul, a Minnesota Corporation

LEGAL DESCRIPTION OF PROPERTY: That part of Lot 1, Block 5, Western Area Addition, lying East of the following described line: commencing on the Southwest corner of said Lot; thence South 89 degrees 55 minutes 28 seconds East, assumed bearing, along the South line of said Lot a distance of 114.13 feet to the point of beginning of the line to be described; thence North 0 degrees 14 minutes, 37 seconds East a distance of 223.75 feet to the North line of said Lot and there terminating. Ramsey County, Minnesota.

Subject to restrictions and conditions contained in document no. 517091.

Subject to a Reservation for the State of Minnesota of all minerals and mineral rights.

PROPERTY IS: Torrens - Certificate of Title 540982 PROPERTY.

The following documents have been filed for record in the Office of the Ramsey County Recorder
(See copies attached hereto):

DOCUMENT NUMBER

711135

1817281

517091

414611

418346

431519

431520

440179

TYPE OF INSTRUMENT

Quit Claim Deed

Quit Claim Deed (For Reference Only-Deed out portion of original deed)

Deed of Conveyance of Land for Redevelopment

Agreement

Certificate

Certificate

Certificate

Certificate

522832

522833

539284

1818371

2613364

Resolution

Certificate

Trust Document

Easement

Declaration

Further certifies:

1. That there are no unsatisfied judgments docketed in District Court, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None

2. That there are no Bankruptcy proceedings initiated, or no unsatisfied Notices of Federal, State or County Tax Liens, filed in the office of County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None

- o Note: The Bankruptcy searches are limited to parties that held an interest of record in the land during the preceding two years from the date of this Certificate.
- o Note: The Bankruptcy searches do not reflect dismissals, discharges or other disposition after the initial filing of the bankruptcy petition, which information must be obtained from the bankruptcy court.
- o Note: The Federal Tax Lien searches have been extended to cover the period of time commencing eleven years prior to the date of this Certificate.

3. That there are no unsatisfied Federal Court Judgment Liens in favor of the United States or a re-filing of any said lien if found, filed in the office of the County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below for the period commencing 20 years preceding the date of this Certificate and up to the "To Date" opposite their respective names, except as follows: None

4. For properties located in Hennepin, Ramsey, St. Louis or Ottertail Counties:
No unsatisfied judgments were docketed in United States District Court, District of Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows:None

Name Searched:	From Date:	To Date:
Public Housing Agency of the City of Saint Paul, a Minnesota Corporation	September 12, 2007	September 12, 2018

- o Note: Dates are as of 7:00 A.M.
- o Note: There has been no search conducted in the Office of the Clerk of the United States Bankruptcy, District of Minnesota, unless separately attached hereto. A search for Bankruptcy proceedings in said office will only be conducted if there has been a foreclosure, cancellation of contract for deed, decree issued in marriage dissolution proceeding or other involuntary transfer of the land under examination within the two years preceding the date of certification.

Note: Names listed above are full given names as shown of record. Where an individual is identified of record by variation in his, her, or its name searches have been made as to all such names appearing of record. Searches performed include idem sonans names, common abbreviations, accepted derivatives and nicknames. However no search is made as to any name having a middle initial different from that shown hereon.

TAX INFORMATION:

The County Tax Records indicate that the real estate taxes are:

Taxes currently due and payable in **2018**

Amount: \$ **8,012.76** are **Half Paid / Exempt Prop. Owned By Municipals**

PIN: **36.29.23.43.0013**

Homestead or non-homestead: **Exempt Properties**

Delinquent taxes: **None**

Address: **280 Ravoux Street, St Paul, MN**

Estimated Market Value: \$ **11,416,800.00**

NO CERTIFICATION IS GIVEN AS TO MARKETABILITY OR STATUS OF TITLE.

Limitation of Liability for Informational Report

IMPORTANT - READ CAREFULLY: THIS REPORT IS NOT AN INSURED PRODUCT OR SERVICE OR A REPRESENTATION OF THE CONDITION OF TITLE TO REAL PROPERTY. IT IS NOT AN ABSTRACT, LEGAL OPINION, OPINION OF TITLE, TITLE INSURANCE COMMITMENT OR PRELIMINARY REPORT, OR ANY FORM OF TITLE INSURANCE OR GUARANTY. THIS REPORT IS ISSUED EXCLUSIVELY FOR THE BENEFIT OF THE APPLICANT THEREFOR, AND MAY NOT BE USED OR RELIED UPON BY ANY OTHER PERSON. THIS REPORT MAY NOT BE REPRODUCED IN ANY MANNER WITHOUT FIRST AMERICAN'S PRIOR WRITTEN CONSENT. FIRST AMERICAN DOES NOT REPRESENT OR WARRANT THAT THE INFORMATION HEREIN IS COMPLETE OR FREE FROM ERROR, AND THE INFORMATION HEREIN IS PROVIDED WITHOUT ANY WARRANTIES OF ANY KIND, AS-IS, AND WITH ALL FAULTS. AS A MATERIAL PART OF THE CONSIDERATION GIVEN IN EXCHANGE FOR THE ISSUANCE OF THIS REPORT, RECIPIENT AGREES THAT FIRST AMERICAN'S SOLE LIABILITY FOR ANY LOSS OR DAMAGE CAUSED BY AN ERROR OR OMISSION DUE TO INACCURATE INFORMATION OR NEGLIGENCE IN PREPARING THIS REPORT SHALL BE LIMITED TO THE FEE CHARGED FOR THE REPORT. RECIPIENT ACCEPTS THIS REPORT WITH THIS LIMITATION AND AGREES THAT FIRST AMERICAN WOULD NOT HAVE ISSUED THIS REPORT BUT FOR THE LIMITATION OF LIABILITY DESCRIBED ABOVE. FIRST AMERICAN MAKES NO REPRESENTATION OR WARRANTY AS TO THE LEGALITY OR PROPRIETY OF RECIPIENT'S USE OF THE INFORMATION HEREIN.

Dated at Ramsey County, Minnesota, this 12th day of September, 2018 at 7:00 A.M.

File No. 1502838

For: The exclusive use of: St. Paul Public Housing Authority

First American Title Insurance Company

701 Xenia Avenue South, Ste 450
 Golden Valley, MN 55416
 (763)852-3800
 (877)483-0310
 mproduction@firstam.com

TITLE REPORT

APPARENT OWNER(S): Public Housing Agency of the City of Saint Paul, a Minnesota Corporation

LEGAL DESCRIPTION OF PROPERTY: Lots 3,4,5,6,7,8,9,10 and the South 19 feet of Lot 11, Block 76, Dayton and Irvine's Addition to Saint Paul., Ramsey County, Minnesota.

PROPERTY IS: ABSTRACT PROPERTY.

The following documents have been filed for record in the Office of the Ramsey County Recorder (See copies attached hereto):

<u>DOCUMENT NUMBER</u>	<u>TYPE OF INSTRUMENT</u>
2197441	Quit Claim Deed
808531	Plan
1616677	Declaration of Trust
2558923	Resolution
4710587	Declaration

Further certifies:

1. That there are no unsatisfied judgments docketed in District Court, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None
2. That there are no Bankruptcy proceedings initiated, or no unsatisfied Notices of Federal, State or County Tax Liens, filed in the office of County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None
 - o Note: The Bankruptcy searches are limited to parties that held an interest of record in the land during the preceding two years from the date of this Certificate.
 - o Note: The Bankruptcy searches do not reflect dismissals, discharges or other disposition after the initial

filing of the bankruptcy petition, which information must be obtained from the bankruptcy court.

- o Note: The Federal Tax Lien searches have been extended to cover the period of time commencing eleven years prior to the date of this Certificate.

3. That there are no unsatisfied Federal Court Judgment Liens in favor of the United States or a re-filing of any said lien if found, filed in the office of the County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below for the period commencing 20 years preceding the date of this Certificate and up to the "To Date" opposite their respective names, except as follows: None

4. For properties located in Hennepin, Ramsey, St. Louis or Ottertail Counties:
No unsatisfied judgments were docketed in United States District Court, District of Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows:None

Name Searched:	From Date:	To Date:
Public Housing Agency of the City of Saint Paul, a Minnesota Corporation	September 13, 2007	September 13, 2018

- o Note: Dates are as of 7:00 A.M.
- o Note: There has been no search conducted in the Office of the Clerk of the United States Bankruptcy, District of Minnesota, unless separately attached hereto. A search for Bankruptcy proceedings in said office will only be conducted if there has been a foreclosure, cancellation of contract for deed, decree issued in marriage dissolution proceeding or other involuntary transfer of the land under examination within the two years preceding the date of certification.

Note: Names listed above are full given names as shown of record. Where an individual is identified of record by variation in his, her, or its name searches have been made as to all such names appearing of record. Searches performed include idem sonans names, common abbreviations, accepted derivatives and nicknames. However no search is made as to any name having a middle initial different from that shown hereon.

TAX INFORMATION:

The County Tax Records indicate that the real estate taxes are:

Taxes currently due and payable in **2018**
Amount: \$ **3,905.25** are Half Paid / Exempt Prop. Owned By Municipals
PIN: **01.28.23.12.0143**
Homestead or non-homestead: **Exempt Properties**
Delinquent taxes: **None**
Address: **325 Laurel Avenue, St. Paul, MN**
Estimated Market Value: \$ **7,923,200.00**

NO CERTIFICATION IS GIVEN AS TO MARKETABILITY OR STATUS OF TITLE.

Limitation of Liability for Informational Report

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Dated at Ramsey County, Minnesota, this 13th day of September, 2018 at 7:00 A.M.

File No. 1502835

For: The exclusive use of: St. Paul Public Housing Authority

First American Title Insurance Company

701 Xenia Avenue South, Ste 450
 Golden Valley, MN 55416
 (763)852-3800
 (877)483-0310
 mproduction@firstam.com

TITLE REPORT

APPARENT OWNER(S): Public Housing Agency of the City of Saint Paul, a Minnesota Corporation

LEGAL DESCRIPTION OF PROPERTY: Lots 15 and 16, Block 12, Mackubin and Marshall's Addition to St. Paul, Ramsey County, Minnesota.

AND

Lots Nine (9) through Fourteen (14) inclusive, and Lots Seventeen (17) through Twenty-two (22) inclusive, Block Twelve (12), Mackubin And Marshall's Addition to the City of Saint Paul, according to the plat thereof on file and of record in the office of the Register of Deeds, Ramsey County, Minnesota.

PROPERTY IS: ABSTRACT AND TORRENS - Certificate of Title 299006 PROPERTY.

The following documents have been filed for record in the Office of the Ramsey County Recorder
 (See copies attached hereto):

DOCUMENT NUMBER

T 710661
 A 2188561
 A 1616677 AND T 469916
 A 3052701
 A 3328860
 A 4710587 AND T 2613364

TYPE OF INSTRUMENT

Quit Claim Deed
 Quit Claim Deed
 Declaration of Trust
 Agreement
 Resolution
 Declaration

Further certifies:

1. That there are no unsatisfied judgments docketed in District Court, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None
2. That there are no Bankruptcy proceedings initiated, or no unsatisfied Notices of Federal, State or County Tax Liens, filed in the office of County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None

- o Note: The Bankruptcy searches are limited to parties that held an interest of record in the land during the preceding two years from the date of this Certificate.
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- o Note: The Federal Tax Lien searches have been extended to cover the period of time commencing eleven years prior to the date of this Certificate.

3. That there are no unsatisfied Federal Court Judgment Liens in favor of the United States or a re-filing of any said lien if found, filed in the office of the County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below for the period commencing 20 years preceding the date of this Certificate and up to the "To Date" opposite their respective names, except as follows: None

4. For properties located in Hennepin, Ramsey, St. Louis or Ottertail Counties:
No unsatisfied judgments were docketed in United States District Court, District of Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows:None

Name Searched:	From Date:	To Date:
Public Housing Agency of the City of Saint Paul, a Minnesota Corporation	September 12, 2007	September 12, 2018

- o Note: Dates are as of 7:00 A.M.
- o Note: There has been no search conducted in the Office of the Clerk of the United States Bankruptcy, District of Minnesota, unless separately attached hereto. A search for Bankruptcy proceedings in said office will only be conducted if there has been a foreclosure, cancellation of contract for deed, decree issued in marriage dissolution proceeding or other involuntary transfer of the land under examination within the two years preceding the date of certification.

Note: Names listed above are full given names as shown of record. Where an individual is identified of record by variation in his, her, or its name searches have been made as to all such names appearing of record. Searches performed include idem sonans names, common abbreviations, accepted derivatives and nicknames. However no search is made as to any name having a middle initial different from that shown hereon.

TAX INFORMATION:

The County Tax Records indicate that the real estate taxes are:

Taxes currently due and payable in **2018**
Amount: \$ **5,098.56** are Half Paid / Exempt Prop. Owned By Municipals
PIN: **36.29.23.32.0083**
Homestead or non-homestead: **Exempt Properties**
Delinquent taxes: **None**
Address: **554 Central Avenue West, St. Paul, MN**

Estimated Market Value: \$ **8,577,800.00**

NO CERTIFICATION IS GIVEN AS TO MARKETABILITY OR STATUS OF TITLE.

Limitation of Liability for Informational Report

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Dated at Ramsey County, Minnesota, this 12th day of September, 2018 at 7:00 A.M.

File No. 1502834

For: The exclusive use of: St. Paul Public Housing Authority



U.S. Department of Housing and Urban Development

Minneapolis Field Office
212 3rd Ave S Suite 150
Minneapolis, Minnesota 55401
<http://www.hud.gov/>

RECEIVED

FEB 13 2019

FEB 11 2019

CENTRAL ADMINISTRATIVE
OFFICE

Mr. Jon Gutzmann, Executive Director
St. Paul PHA
555 N. Wabasha St. Suite 400
St. Paul, MN 55102

Dear Mr. Gutzmann:

This letter is to inform you that the St. Paul PHA's Revised Annual PHA Plan for the Fiscal Year beginning **April 1, 2018, Version 4** is approved.

This approval does not constitute an endorsement of the strategies and policies outlined in the Plan. In providing assistance to families under programs covered by this Plan, the St. Paul HRA will comply with the rules, standards, and policies established in its approved Plan, as provided in 24 CFR Part 903 and other applicable regulations. Your approved Plan and all required supporting documentation must be made available for review and inspection by the public at the PHA office during normal business hours.

Also, please note that if you included your 2019 Capital Fund Annual Statement/Performance and Evaluation Report (HUD 50075.1), the Capital Fund Program 5-Year Action Plan (HUD 50075.2), and/or accompanying certifications, they have not been approved through this PHA Plan process. Capital Fund submissions were decoupled from the PHA Plan per HUD's Capital Fund Final Rule (2013). We will, however, retain any documents you have submitted in order to attempt to expedite the 2015 Capital Fund review process. You will be notified in separate correspondence and/or via PIH Notice of the procedures necessary to finalize Capital Funds.

If you have any questions regarding your PHA Plan or the information in this letter, please contact Morgan Pontiff at (612) 370-3095.

Sincerely,

A handwritten signature in black ink, appearing to read "Lucia M. Clausen".

Lucia M. Clausen,
Director, Office of Public Housing

CERTIFICATION OF APPLICANT AND APPROVAL OF SUBMISSION

Warning: HUD will prosecute false claims and statements. Convictions may result in criminal or civil penalties. 18 USC Sections 1001, 1010; 31 USC Sections 3729, 3802.

I have reviewed this RAD Program Financing Plan and all uploaded files and certify that the information is correct to the best of my knowledge. I agree to notify HUD if any new or conflicting information comes to my attention after this date.

PHA Executive Director or Mod Rehab Owner
Printed Name: _____

Date

PUBLIC HOUSING AGENCY OF THE CITY OF SAINT PAUL**REPORT TO COMMISSIONERS****FROM JON M. GUTZMANN
EXECUTIVE DIRECTOR****REGARDING** Rental Assistance Demonstration (RAD)
Program; Submission of Financing Plan for
Asset Management Project No. 8 (AMP 8)
Dunedin Terrace & Hi-Rise; Cleveland & Montreal Hi-Rises**DATE** February 27, 2019

Staff requests Board approval to submit the Financing Plan and related documents for the conversion of Dunedin Terrace (family housing development) and Dunedin, Cleveland and Montreal Hi-Rises (HUD Project No. MN001000008; AMP 8) to Project-Based Rental Assistance (PBRA) through HUD's Rental Assistance Demonstration (RAD) program. The PHA applied for acceptance to the RAD program in August 2017 and HUD awarded the Commitment to enter into a Housing Assistance Payment (CHAP) for this project in August 2018. The CHAP issuance started a 180 day clock for the PHA to submit the Financing Plan to HUD, with an original submission deadline of February 16, 2019. Staff asked to extend the submission deadline to March 31, 2019, to resolve some questions about the final Capital Needs Assessment report; and HUD approved that request on February 6, 2019. PHA staff have continued to meet regularly and consult with the HUD-assigned "Readiness Transaction Manager" to ensure that all required components of the Financing Plan are completed and ready for submission by March 31, 2019.

The various components of the Financing Plan are submitted electronically online through the "RAD Resource Desk". The documents and spreadsheets demonstrate that the PHA's proposed conversion is financially viable and complies with all of the RAD requirements. HUD's checklist of Required Submission Materials or Actions is attached to this report (Attachment 1). Since the checklist is for both "no-debt" conversions like the PHA's and also RAD conversions with debt financing, some items on the list do not apply to the PHA's RAD conversion.

Staff has prepared eight Financing Plan packages for approval at this meeting, corresponding to the PHA's eight Asset Management Projects (AMPs), eight RAD applications and eight CHAPs awarded by HUD.

Together the eight Financing Plan submissions constitute a near "portfolio-wide" conversion including the PHA's four family housing developments and sixteen hi-rises a total of 3,855 public housing units.

Here is a summary of the components of the Financing Plan that staff will submit, with the Board's approval. All of the documents are attached, except as explained below:

1. **Conversion Overview.** The Conversion Overview provides HUD a summary of the proposed conversion. The overview helps the Financial Transaction Manager and HUD staff prepare the RAD Conversion Commitment (RCC), which is the last step before the closing on the RAD conversion.
2. **Resident Consultation.** Staff conducted a series of 19 meetings over a two-week period in December 2018 to notify residents that CHAPs had been received for the eight applications submitted and update them on the reasons and process for the conversion. Staff's summaries of the residents' comments and questions at each meeting and the PHA's responses are attached.
3. **Capital Needs Assessment and Environmental Review.** The RAD Capital Needs Assessment (CNA) is based on detailed physical inspections of the properties to determine critical needs, short- and long-term rehabilitation needs, and any environmental concerns over a 20 year span, including estimated costs based on localized industry standards. The 20-year summary for all eight projects is attached. The PHA's contractor, EMG, completed the required "e-CNA Tool" and environmental reviews. The CNA is an extensive document (multiple 3-ring binders) and a complete copy is available for review upon request.

4. **Development Budget (Sources and Uses).** The attached Development Budget is a comprehensive presentation of all sources and uses of funds needed to complete the RAD conversion. It provides a “big picture” overview how funds will be used in a project. It differs from the Operating Pro-Forma listed below because it is not based on estimates or projections, and does not calculate any net income or loss. Since the PHA’s RAD transaction does not require debt, and no new development or substantial rehabilitation is proposed, the Development Budget is fairly basic. It summarizes what funds will be used for the Initial Deposit to Replacement Reserve (IDRR) and on-going capital improvements already in process, and establishes the operating reserve account.
5. **Operating Pro-Forma.** The attached Operating Pro-Forma projects revenues, expenditures, net income, and cash flows based on a series of assumptions, and is used to demonstrate the financial viability of the PHA’s RAD transaction. An Operating Pro Forma that matches the term of the HAP contract (twenty years) must be submitted as part of the Financing Plan. As staff explained in a November 28, 2018 Board report, “[T]he Operating Pro-Forma must demonstrate that each project’s Replacement Reserves will be adequate to support needed capital improvements over the next 20 years, based on the Initial Deposit to the Replacement Reserve (IDRR) and the Annual Deposits to the Replacement Reserve (ADRRs).”
6. **Affirmative Fair Housing Marketing Plan.** Under a Project-Based Rental Assistance (PBRA) conversion, an Affirmative Fair Housing Marketing Plan (AFHMP) is required. Staff submitted the AFHMPs for all eight projects to HUD on January 15, 2019, for review by the Fair Housing and Equal Opportunity (FHEO) division prior to submitting the Financing Plan. Staff have received preliminary comments which seem to be positive and indicate there may be only minor revisions needed for approval. If we have not received HUD’s approval of the AFHMPs before the Financing Plans are due, we can submit copies of the AFHMPs with copies of our requests for approval.
7. **RAD FHEO Accessibility and Relocation Plan Checklist.** This checklist is required as part of the Financing Plan submission to ensure any relocation plans comply with all applicable HUD requirements. The checklist had two “threshold questions” and if both

were answered “no” then no further response other than a signature was needed. Since the PHA’s RAD conversion does not involve new construction or substantial alterations, and no resident relocation is expected, staff answered “no” to both. If the PHA’s plans change, a new checklist will be required.

8. **Title Report.** A title report is required at the Financing Plan submission stage to identify any potential issues prior to starting the process to close on the transaction. The title report must trace title back to the vesting deed and include information on whether the converting project is currently subject to a Declaration of Trust and any other liens, encroachments, easements or other encumbrances on the property. PHA staff contracted with First American Title Insurance Company to complete this work. Title submissions will be subject to further review by HUD staff prior to closing, and acceptance of the Financing Plan does not constitute acceptance or approval of the submitted report by HUD.
9. **Significant Amendment to the PHA Plan.** As discussed at previous Board meetings, HUD requires a PHA proposing a RAD conversion to adopt a “significant amendment” to the PHA Plan, with public notice and hearing. With the Board’s approval staff submitted the first significant amendment to the PHA’s Plan to HUD in August 2017, and received HUD’s letter of approval in November 2017. We submitted another significant amendment to the Plan in November 2018, providing more details about the proposed conversion; and we will submit HUD’s approval letter dated February 11, 2019 with the Financing Plan.

Financing Plan Certification and Submission. Once all required documents have been uploaded, the PHA’s Executive Director must execute and upload the certification that the Financing Plan submission has been completed. The certification and submission of the Financing Plan finalizes the “planning phase” of the RAD conversion transaction and begins the “review phase” leading to the final closing of the transaction(s). Here are the major milestones remaining:

- **HUD issues a “RAD Conversion Commitment” (RCC)** after approving the Financing Plan. The RCC outlines the specifics of the RAD transaction and sets out the requirements for closing.
- **The PHA must execute the RAD Conversion Agreement** within 30 days after receiving the RCC.
- **The PHA submits a draft closing package** to HUD for review. The draft package must contain all documents listed in the RCC and on any closing checklist provided by HUD.
- **Final conversion** occurs on the date of closing.
- **HUD must receive fully executed versions of the closing documents** after closing.

With the Board’s approval staff will certify and submit the RAD Financing Plan for this project to HUD by March 31, 2019.

JMG/AJH/FAH

Attachments:

1. Financing Plan Checklist from HUD’s Financing Plan Guide for Conventional Financing & No Debt Conversions; Appendix A; July 2017
2. Conversion Overview for AMP 8; Dunedin Terrace & Hi-Rise; Cleveland & Montreal Hi-Rises
3. Resident Consultation: Summaries of Meetings
4. Capital Needs Assessment/Environmental Review
5. Development Budget; Sources and Uses Report
6. Operating Pro-Forma
7. Affirmative Fair Housing Marketing Plan
8. RAD FHEO Accessibility and Relocation Plan Checklist
9. Title Report
10. Significant Amendment to the PHA Plan
11. Financing Plan Certification and Submission

Appendix A: Financing Plan Checklist

This optional checklist can be used as an aid to ensure your Financing Plan submission is complete. You are not required to upload this checklist as part of your submission.

Item	Required Submission Materials or Actions
1	Conversion Overview <input type="checkbox"/> Complete and upload the Conversion Overview template
2	Conversion Type <input type="checkbox"/> If the current subsidy selection shown on the grid is not correct, indicate that you are switching subsidy types and upload all supporting documentation
3	Resident Comments <input type="checkbox"/> Upload evidence of the resident meetings, comments received, and responses provided to the residents
4	RPCA/CNA and Scope of Work <input type="checkbox"/> Upload completed Tool; AND <input type="checkbox"/> Upload written narrative (if applicable)
5	Environmental Review <input type="checkbox"/> Upload completed environmental review
6	Development Budget <input type="checkbox"/> Update the Transaction Log on the RAD Resource Desk; AND <input type="checkbox"/> Upload draft EPC approval letter from the PIH Energy Center (if applicable); AND <input type="checkbox"/> Upload completed Subsidy Layering Review completed by another agency (if applicable)
7	Development Team <input type="checkbox"/> Upload an org chart and narrative description for the development team, including general contractor (if applicable); AND <input type="checkbox"/> Upload evidence of Previous Participation Certifications for all principals (if applicable)
8	Proposed Financing <input type="checkbox"/> Complete and upload a Proposed Financing Template for each funding source; AND <input type="checkbox"/> Upload the engagement letter or commitments for each funding source; AND <input type="checkbox"/> Upload the first mortgage lender's consent to subordinate to the RAD Use Agreement; AND <input type="checkbox"/> Upload the first mortgage lender's approval of all subordinate (or secondary) financing (if applicable)
9	Operating Pro Forma <input type="checkbox"/> Update the operating pro forma in the RAD Transaction Log; AND

Item	Required Submission Materials or Actions	
		<input type="checkbox"/> Upload a complete pro forma that projects out for the term of the initial HAP contract and conforms with the RAD Notice underwriting benchmarks; AND <input type="checkbox"/> Upload all supporting documentation for expenses including insurance documentation, PILOT opinion, Rent Comparability Study and documentation for Other Revenue
10	Market Study	<input type="checkbox"/> Check the "N/A" box if appropriate; OR <input type="checkbox"/> Upload the market study
11	Title Report	<input type="checkbox"/> Upload complete title report with confirmation if the project is subject to a Declaration of Trust or Restrictive Covenant; AND <input type="checkbox"/> Upload results of PHA's counsel's review of any issues that may impact title, if applicable
12	Approved Significant Amendment to PHA Plan & Site and Neighborhood Certification	<input type="checkbox"/> Upload HUD's letter approving the Significant Amendment
13	Approved Amendment to Attachment A of the MTW Agreement	<input type="checkbox"/> Check the "N/A" box if appropriate; OR <input type="checkbox"/> Upload HUD's letter approving Amendment to Attachment A of the MTW Agreement
14	Estimate of Public Housing Funds Available for Subsidy	<input type="checkbox"/> Upload the completed HUD tool
15	RAD Fair Housing Accessibility and Relocation Plan Checklist	<input type="checkbox"/> Complete and upload the RAD Fair Housing Accessibility and Relocation Checklist
16	Affirmative Fair Housing Marketing Plan	<input type="checkbox"/> Check "N/A" if appropriate (PBV conversions only); OR <input type="checkbox"/> Upload a copy of the approved AFHMP; OR <input type="checkbox"/> Upload evidence that the AFHMP was submitted to HUD for review
17	Transfer of Assistance	<input type="checkbox"/> Check "N/A" if appropriate; OR <input type="checkbox"/> Upload the completed Transfer of Assistance worksheet; AND <input type="checkbox"/> Upload a request and relevant plans if the PHA wants the DOT to be released from the existing public housing site at closing; OR <input type="checkbox"/> Upload a request for the project to remain as public housing during construction and for execution of the HAP to be delayed until the Covered Project is ready for occupancy
18 - 20	Pre-Financing Plan Approval of Specific Activities	<input type="checkbox"/> Check "N/A" if appropriate for each line item; OR

Item	Required Submission Materials or Actions	
		<input type="checkbox"/> Upload any required FHEO templates due to changes in unit configuration, occupancy, or for new construction projects
21	Financing Plan Certification and Submission	<input type="checkbox"/> Upload an executed Completion Certification; AND <input type="checkbox"/> Click the "Submit Financing Plan" button on the Resource Desk.
22	Other Documents	<input type="checkbox"/> Upload any documents not covered in the Items above.
N/A	Inputting & Verifying Project Ownership Data	<input type="checkbox"/> Click Ownership Data and complete the required information. Click Save & Submit once complete.

Conversion Overview Template: Conventional Financing & No Debt Conversions

Section 1: General Information			
PHA NAME:	Public Housing Agency of the City of Saint Paul		
EXISTING PROPERTY NAME:	Dunedin Cleveland Montreal		
PROPOSED PROPERTY NAME:	Dunedin Cleveland Montreal		
PIC Development No: <i>(Note: If combining units from multiple PICs into one CHAP, input all PIC Numbers and number of RAD units from each PIC)</i>	MN001000008		
No. Units Under ACC:	576	No. Units Converting to RAD:	560
Subsidy Type:	<input type="checkbox"/> PBV <input checked="" type="checkbox"/> PBRA	PHA Administering PBV HAP Contract (Name of PHA & PHA Code):	
Name of existing ownership entity:	Public Housing Agency of the City of Saint Paul		
Name of proposed new ownership entity:			
Financing Type:	<input checked="" type="checkbox"/> None/PIH Funds Only <input type="checkbox"/> Conventional Loan <input type="checkbox"/> Other: Click here to enter text.		
Scope of Work:	<input checked="" type="checkbox"/> None <input type="checkbox"/> Critical Repairs Only. <input type="checkbox"/> Rehab (Length of Rehab: ___ months) <input type="checkbox"/> New Construction (Length of Construction: ___ months)		
Status of Section 18 Approval:	<input type="checkbox"/> Approval Received (Date of approval: Click here to enter a date.) <input type="checkbox"/> Approval Not Received (Include detailed information in the narrative below regarding when you submitted the request and the latest status) <input checked="" type="checkbox"/> N/A – Section 18 approval not required for this transaction		
PHA Desired Closing Date: <i>(if different than above)</i>	8/2/2019		

Section 2: Narratives

1. Overview of Proposed RAD Conversion: *Provide a detailed description of the proposed conversion. At a minimum, this description should include: the number and type of buildings converting, neighborhood/location, resident type, bedroom types, proposed de minimis unit reduction (if applicable), proposed scope of work, and plans for relocation. Be sure to highlight any unusual or unique aspects including if this is a partial AMP conversion, if the conversion includes a transfer of assistance, or if demolition/new construction is proposed.*

The proposed conversion includes 560 units located in three hi-rises and 22 two-story townhome buildings: Dunedin, Cleveland, and Montreal. Unit sizes range from one to five bedrooms. Dunedin Terrace Family Development has 88 two to five-bedroom units. Located in the West Side neighborhood, the development was originally constructed in 1966, with renovations being completed in 2014 and 2016. Dunedin Terrace Hi-Rise has 143 one-bedroom units. The building, originally constructed in 1966, is located in St Paul's West Side neighborhood.

Rental Assistance Demonstration

Conversion Overview Template: Conventional Financing & No Debt Conversions

The Dunedin Terrace Family Development and Dunedin Terrace Hi-Rise are contiguous properties and are in the same census tract, 27123036100, Ramsey, Minnesota, in the Minneapolis – St Paul – Bloomington, MN-WI expanded housing market area.

Cleveland Hi-Rise has 143 one-bedroom units and one 2-bedroom unit. The building, originally constructed in 1970, is located in St Paul's Highland Park neighborhood. The census tract is 27123037601, Ramsey, Minnesota in the Minneapolis – St Paul – Bloomington, MN-WI expanded housing market area.

Montreal Hi-Rise has 184 one-bedroom units and one 2-bedroom unit. The building, originally constructed in 1970, is located near Sibley Plaza. The census tract is 27123036700, Ramsey, Minnesota in the Minneapolis – St Paul – Bloomington, MN-WI expanded housing market area.

The proposed scope of work for the properties is based on useful life estimates as determined by an independent capital needs assessment contractor.

There are no plans for resident relocation or de minimus reduction of existing units.

This project's residents are as diverse as other hi-rise housing properties at the St. Paul PHA (primarily elderly and disabled):

- 75% are ELI; 17% are VLI; 7% are LI; and only 1% are above Low Income.
- 25% of households have some wage income; 28% receive some welfare; 76% receive SS/SSI/Pension; 9% receive some other income; 2% have no countable income.
- 38% of households are elderly (head or spouse); 43% are non-elderly disabled; 0% are female-headed households with children.
- 50% are White; 34% are African American; 2% Native American; 15% Asian; 0% Other.
- 95% of households have 1 member; 5% have 2 members.

This is a partial AMP conversion. Sixteen units classified as duplexes are not included in the RAD conversion. These units will remain low income public housing.

The PHA plans to complete the conversion debt-free.

2. Changes to Bedroom/Unit Configurations: *If the conversion proposes changes to bedroom types (for example, converting efficiencies to 1 Bedrooms or 1 Bedrooms to 2 Bedroom, etc.), please provide a brief description of those changes, including how any "right to return" issues with residents have been addressed:*

There are no proposed changes to bedroom or unit configurations associated with the conversion.

3. Transfer of Assistance: *If the conversion proposes to transfer some or all of the assistance to another site, please describe the location of the new site, what will become of the existing site, and how this will impact existing tenants, including any relocation plans. For example, if Site A has 100 units prior to conversion and the PHA is proposing to keep 40 units on Site A and put 60 units on Site B, please explain if the transactions are occurring simultaneously or in phases:*

There is no proposed transfer of assistance associated with the conversion.

Conversion Overview Template: Conventional Financing & No Debt Conversions

4. Relocation: Please describe any planned relocation of residents, be it temporary or permanent, and whether any residents are waiving their right to return. In the case of a waiver of right to return, please describe the documentation received. If the PHA plans to relocate residents prior to closing, please notate here and be advised that HUD approval is required.

There is no proposed relocation of residents associated with the conversion.

5. Changes in rent levels: If the conversion proposes changes in rent levels as a result of rent bundling, changes in responsibility for utilities (landlord to tenant or tenant to landlord), the use of MTW authority to supplement rents, different rent levels for similar unit sizes (such as two different rent levels for different types of one-bedroom apartments), the use of TPVs requested through the Section 18 process, or if there are any errors shown in the CHAP, please provide a listing of the unit types and proposed rent levels:

There are no proposed changes to rent levels associated with the conversion.

6. Ownership: Please describe any changes in ownership and creation of a Single Asset Entity ("SAE") if the PHA is planning to administer the PBVs for the property:

There are no proposed changes in ownership associated with the conversion.

7. Waivers and other key issues: Please describe any specific programmatic or regulatory waivers sought, and describe any important or unique transaction features or special approvals that the PHA wishes to communicate to HUD.

There are no programmatic or regulatory waivers being sought in relation to the conversion.

Section 3: Development Budget

1. Are any IOI loans or advances being utilized as a funding source?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
2. If yes to the above, will the loan or advance be converted to an unsecured surplus cash note at closing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Will any planned rehab/construction result in an initial operating deficit during the rehab/construction period?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
4. If yes to the above, describe below how the deficit will be funded (including any operating escrow, reserve or similar fund), what entity will control the fund, the length that the fund will be in place, etc.	

Conversion Overview Template: Conventional Financing & No Debt Conversions

Section 4: Identification of Existing Loans or Debt	
<i>Note: Complete this section only if the proposed conversion has existing loans/debts on the property.</i>	
1. Describe the type of existing loan(s) or debt(s) on the property. Examples including EPCs, CFFPs, an existing mortgage, etc.	Non-amortizing 15 year 0% loan agreement through Federal Home Loan Bank Affordable Housing Program (AHP) Non-amortizing 20 year 0% deferred loan through Minnesota Publicly Owned Housing Program (two loans)
2. Name of lender(s):	Federal Home Loan Bank of Des Moines Minnesota Housing (two loans)
3. Current loan/debt amount(s):	\$750,000 \$825,000 \$1,200,000
4. Is the loan or debt cross collateralized with other properties outside of the proposed RAD conversion?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
5. Will the existing loans(s) or debt(s) be paid off at or before closing as part of the RAD conversion?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
a. If YES to the above, please describe what funds will be used to payoff the debt(s), the amount to be paid off, the timing of the payoff (before or at closing), the repayment terms, and any impact the payoff may have on other properties.	
b. If NO to the above, please discuss whether the existing lender has agreed to subordinate to the RAD Use Agreement and whether there is sufficient NOI to support the debt/loan payments after closing. Note: Be sure to include the debt/loan payments as part of your operating proforma submission.	Subordination agreements have been requested from and are currently under review by the named lenders. The AHP loan agreement is non-amortizing and does not require payments during the life of the loan agreement. After the retention period, provided the property is maintained as affordable housing, the loan amount will be "forgiven". The POHP Loans are non-amortizing and do not require payments during the life of the loans. After the twenty year retention period for each loan, provided the property is maintained as publicly owned housing, the loan amounts will be "forgiven".
6. Input any other relevant comments:	

**RAD Information Meeting Notes
December 12, 2018, 1:00 p.m.
Cleveland Community Room**

Recorders: Angela Louricas and Beth Forest

PHA Staff Present: Jordan LaSota - Construction Program Manager; Brent Feller – Construction Program Manager; Angela Louricas - Assistant Housing Manager; Beth Forest - Human Services Coordinator.

Presenters: Jordan LaSota and Brent Feller

Interpreters provided: Tigrinya (1 resident) Somali offered (0), Amharic offered (0) , Russian offered (0), Spanish offered (0), ASL offered (0)

31 residents present

Questions asked:

1. How is HUD responding to our RAD applications?

HUD has approved our application by awarding CHAPs in August, 2018. HUD is now working with us on our Financing Plan, which is due in February, 2019.

2. What is CHAP?

Commitment to Enter a Housing Assistance Payment contract. This means HUD has approved our RAD applications and there is room in the RAD program for the 3,840 units for which we've received CHAPs.

3. Does the Choice Mobility Voucher mean we could move out of PHA?

Yes, a housing choice voucher would allow to the recipient move to outside properties that accept housing choice vouchers.

4. By converting to RAD, would that mean we are going to be privately owned? I heard other states that converted are.

No, St Paul PHA will not be privately owned. St Paul PHA will maintain ownership, management, and maintenance of all properties included in the RAD conversion.

5. Twenty year forecast seems like a long time given the state of the economy. Will PHA and HUD stay together with the economy and factors such as inflation?

Yes, the HAP contract includes a yearly escalation to address inflation. We've hired an outside firm to forecast the capital needs of the RAD properties over the next 20 years, and we believe the funding received through the HAP contract will cover the capital needs required over 20 years.

6. Regarding the lease signing, will we all have to go downtown or can it be done at or Hi-Rise?
It would likely be done at each applicable Hi-Rise.

7. Can we bring our current lease into RAD?

Legal is working diligently on trying to keep current lease items factored into the new RAD lease.

8. Will we still be Public Housing and coincide with HUD, or can HUD do away with our PHA Policies?

We have a strong legal team and they are working to make the new PBRA lease look as close to the current Public Housing lease as possible.

9. Do residents have a choice whether or not to sign the new lease?

Upon RAD conversion, all residents who wish to remain in their current PHA home will have to sign a new lease. We can deal with any concerns with the new lease on an individual basis.

10. Regarding Choice Mobility Vouchers, how does the process work if chosen?

It would work just like a Section 8 voucher, where the value is different for everyone based on their income. Anyone who accepts a Section 8 voucher would need to be approved by their new landlord.

11. What is the "Project" you keep mentioning?

This is a term used to reference building itself, it is not in reference to an actual construction project.

12. Will flat rent rate change?

Yes, that is the one thing that will change. The PBRA program does not allow flat rent rate. Everyone will pay rent based on 30% of their income under current law.

13. Have other cities applied for RAD?

Yes, other PHAs have applied for RAD. HUD currently has the authority to convert 455,000 units to RAD.

14. How often does RAD actually last 20 years?

We can't answer that question yet, as the program began in 2012.

15. What if the demo plan goes away before the 20 years is up?

This is a signed contract that both PHA and HUD must honor over a 20 year commitment under current law.

16. What if you're not lease compliant at the time new leases are signed?

You would continue to follow the normal path of the lease infractions or terminations. Once an outcome has been decided, all residents that will hold tenancy would sign a new lease at that point.

17. What will the updates to Cleveland Hi-Rise be?

Capital improvement projects are planned on an ongoing basis based on available funding. The PHA's Maintenance Contracts Department was here a few months ago at the Resident Council meeting to go through what the PHA has planned for capital improvements at Cleveland Hi-Rise.

18. Who will be losing housing?

No residents who are lease compliant can or will lose their housing.

19. Do Reasonable accommodations effect the voucher program?

No. Reasonable accommodations will not affect your placement in the lottery for a Choice Mobility Voucher.

Jordan and Brent then closed the meeting and offered to stay and take individual questions after the meeting so others who wished to leave could do so.

**RAD Information Meeting Notes
December 17, 2018, 6:00pm
Dunedin Hi-Rise Community Room**

Recorders: Michelle Virnig and Paul LaBelle

PHA Staff Present: Bee Vang – Housing Manager; Paul LaBelle – Assistance Resident Services Manager; Michelle Virnig – Assistant Resident Services Manager; Jordan LaSota – Construction Program Manager; Dominic Mitchell – HCV Programs Director

Presenters: Jordan LaSota and Dominic Mitchell

Interpreters present: Somali, Spanish, Karen, Hmong

46 residents present

1. When will RAD go into effect?

Staff anticipates closing on the RAD HAP contract in late summer or early fall of 2019.

2. Will the Choice Mobility Vouchers be for residents to move within the PHA or to be used anywhere?

Choice Mobility vouchers can be used anywhere that accepts Section 8 rental assistance. PHA properties do not accept Section 8 vouchers. If a resident uses a Choice Mobility voucher, they will no longer be a resident of St Paul PHA, they would be a Section 8 participant.

3. Who can be on the voucher list?

Lease-compliant residents will become eligible for Choice Mobility two years after signing the PBRA lease.

4. Are the vouchers based on seniority?

The Choice Mobility waiting list will be determined through a randomized lottery. Once the waiting list has been created, vouchers will be administered on a first come first served basis.

5. Will PHA be called PHA or RAD?

Name and the logo will remain the same along with maintenance and management. The major difference will be the PHA's funding source from HUD.

6. Will Scattered Site residents be able to move to RAD?

Scattered sites are not included in the PHA's RAD conversion.

7. How will RAD affect the scattered site waiting list?

That has not been determined yet. Once a policy is in place, staff will communicate the policy to residents.

8. Will residents still need to annually recertify after RAD conversion?

Yes. Residents will still need to annually recertify after RAD conversion.

9. Can someone be moved up on the Choice Mobility voucher waiting list?

No. Vouchers will be administered on a first come first served basis.

10. Will the buildings remain smoke free?

The PHA's plan is to keep the current smoking policies in place following RAD conversion.

**RAD Information Meeting Notes
December 12, 2018, 10:00a.m.
Montreal Hi-Rise Community Room**

Recorder: Beth Forest

PHA Staff Present: Jordan LaSota – Construction Program Manager; Kim Nguyen – Assistant Resident Services Director; Brenda Hibbard – Assistant Resident Services Manager; Julie Lo – Assistant Resident Services Manager; Beth Forest – Human Services Coordinator.

Presenters: Jordan LaSota and Kim Nguyen

Interpreters provided: 2 - Somali and Hmong

21 residents present

Questions asked:

1. Why don't more PHAs convert to RAD?

It's a newer program, started in 2012. Several PHA's have converted, or are in the process of converting to RAD. HUD has currently authorized 455,000 units to convert to RAD throughout the country. As for St. Paul PHA, we wanted to wait and make sure the RAD program was going to last and that it made good sense for us.

2. Where does the HAP money come from?

HUD – same sources as current PHA funding, just a different form of HUD housing subsidy.

3. When does the 2-year Choice Mobility Voucher time period start?

When the new RAD leases are signed – likely late summer or early fall. Any residents who moves into the Hi-Rises or Family Sites after RAD conversion would have to wait 2 years after signing their lease with the PHA to become eligible for the Choice Mobility program.

4. What if PHA or HUD end up pulling out of the process?

While that is unlikely, everything would remain as is with Low Income Public Housing funding.

5. What if HUD changes low-income housing from 30% to 35% AGI for rent?

That is a policy question we can't answer right now.

6. Why would HUD reject our RAD conversion proposal?

We can't see any reason they would, but it is still in progress. We need to submit our Financing Plan, and we have every reason to believe they will say "yes" to our request.

7. How much did we get this year for our capital improvements? (referring to the bar graph) And how much can we expect in the future?

Two million was proposed, but we received \$11 million. While we will receive the Housing Assistance Payment (HAP) subsidy (previously the Capital and Operating Funds), we are estimating being able to put close to the \$11 million annual figure towards ongoing capital improvements.

8. What about special projects, such as the plumbing now happening at Montreal?

Every year we look at what needs to be done, prioritize, and determine what projects will be funded as we continue to keep our buildings up-to-date. That planning process will remain virtually the same.

Jordan closed with a reiteration of the main point that RAD conversion is all about funding stability, which is good for both the Agency and PHA residents.

Capital Needs Assessment Project Summary - Asset Development



Property: AMP 8-Dunedin/
Cleveland/Montreal/Dunedin Terrace

Received for Validation Status Date: 2/22/19 for 2019-061399

Capital Needs Assessment - Executive Summary
Table Below Shows Totals by Need Category Ids for Years 1 through 10

	1	2	3	4	5	6	7	8	9	10	Total
Building Frame & Envelope	\$1,600	\$0	\$0	\$0	\$0	\$0	\$1,664	\$0	\$0	\$0	\$3,264
Interiors-Common Areas	\$232,983	\$79,373	\$0	\$138,374	\$0	\$0	\$76,908	\$0	\$55,912	\$4,619	\$588,169
Interiors-Dwelling Units	\$81,040	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$81,040
Life Safety/Fire Protection	\$0	\$14,913	\$0	\$0	\$0	\$0	\$33,744	\$0	\$0	\$87,513	\$136,170
Mech.-Elect.-Plumbing	\$0	\$43,433	\$0	\$10,762	\$0	\$0	\$172,765	\$0	\$111,544	\$0	\$338,504
Site Systems	\$0	\$0	\$33,202	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$33,202
Vertical Transportation	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$304,601	\$0	\$0	\$304,601
Total	\$315,623	\$137,718	\$33,202	\$149,135	\$0	\$0	\$285,082	\$304,601	\$167,457	\$92,132	\$1,484,950

Capital Needs Assessment Project Summary - Asset Development



Property: AMP 8-Dunedin/
Cleveland/Montreal/Dunedin Terrace

Received for Validation Status Date: 2/22/19 for 2019-061399

Table Below Shows Totals by Need Category Ids for Years 11 through 20

	11	12	13	14	15	16	17	18	19	20	Total
Building Frame & Envelope	\$0	\$38,733	\$0	\$0	\$0	\$0	\$12,173	\$0	\$0	\$0	\$50,906
Interiors-Common Areas	\$0	\$0	\$0	\$0	\$0	\$0	\$71,620	\$0	\$48,503	\$0	\$120,123
Interiors-Dwelling Units	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Life Safety/Fire Protection	\$0	\$0	\$0	\$0	\$0	\$0	\$21,598	\$0	\$0	\$112,024	\$133,622
Mech.-Elect.-Plumbing	\$0	\$509,963	\$0	\$0	\$0	\$0	\$121,303	\$0	\$15,586	\$0	\$646,853
Site Systems	\$21,000	\$0	\$35,368	\$0	\$41,584	\$0	\$90,772	\$0	\$0	\$0	\$188,723
Vertical Transportation	\$328,022	\$336,222	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$664,244
Total	\$349,022	\$884,918	\$35,368	\$0	\$41,584	\$0	\$317,466	\$0	\$64,089	\$112,024	\$1,804,470

Capital Needs Assessment Project Summary - Asset Development



Property: AMP 8-Dunedin/
Cleveland/Montreal/Dunedin Terrace

Received for Validation Status Date: 2/22/19 for 2019-061399

The Summary Table Below Shows Totals by Need Category /ds for Years 1 through 20

	Cost
Building Frame & Envelope	\$54,169.91
Interiors-Common Areas	\$708,291.42
Interiors-Dwelling Units	\$81,040.00
Life Safety/Fire Protection	\$269,791.95
Mech-Elect-Plumbing	\$985,357.21
Site Systems	\$221,925.55
Vertical Transportation	\$968,844.59
Total	\$3,289,420.63

HUD PHASE I ENVIRONMENTAL SITE ASSESSMENT

AMP 8 - DUNEDIN HI-RISE, CLEVELAND HI-RISE, MONTREAL HI-RISE AND DUNEDIN TERRACE FAMILY
 469 ADA STREET, 899 CLEVELAND AVENUE, 1085 MONTREAL AVENUE AND 200 EAST CONGRESS STREET
 ST. PAUL, MINNESOTA 55107

EMG PROJECT NO.: 127987.17R000-008.356

9 FINDINGS/OPINIONS/CONCLUSIONS

The following summarizes the independent conclusions representing EMG's best professional judgment based on information and data available to us during the course of this assignment. Factual information regarding operations, conditions, and test data provided by the Client, owner, or their representative have been assumed to be correct and complete. Additionally, the conclusions presented are based on the conditions that existed at the time of the assessment.

ASTM E 1527-13 Scope Considerations

Adjacent Properties (Section 3.5)

- As previously indicated in the Regulatory Review discussion, the adjacent property to the west of the Cleveland Hi-Rise building was identified on the SHWS, LAST, LUST, VIC, BROWNFIELDS, SRS, SEMS-ARCHIVE, SWF/LF, WIMN, and MS LS databases. More information regarding this facility is included in the Regulatory Review discussion.

Regulatory Review (Section 5.2)

- Based on review of the regulatory database report, the Dunedin Hi-Rise Project building is listed on the FINDS, ECHO, RCRA NONGEN/NLR, MN TIER 2, MN LUST, MN UST, SRS, FINANCIAL ASSURANCE, and WIMN databases. Based on review of MPCA files, the closed LUST incident and former USTs represent a historical recognized environmental condition (HREC), and no further action or investigation is recommended.
- Based on review of the regulatory database report, the Cleveland Hi-Rise Project building is listed on the UST, FINANCIAL ASSURANCE, FINDS, TIER 2, WIMN, ECHO, LUST, SRS, MN ENF, and RCRA NONGEN/NLR databases. Based on review of MPCA files, the closed LUST incident and former USTs represent a historical recognized environmental condition (HREC), and no further action or investigation is recommended.
- Based on review of the regulatory database report, the Montreal Hi-Rise Project building is listed on the MN UST, MN SPILLS, MN FINANCIAL ASSURANCE, TIER 2, WIMN, RCRA NONGEN/NLR, FINDS, and ECHO databases. Based on review of MPCA files, the closed SPILLS case and former USTs represent a historical recognized environmental condition (HREC), and no further action or investigation is recommended.

Tier I Vapor Encroachment Screening (Section 5.3)

- A VEC does not exist and is not likely to exist at the Dunedin Hi-Rise, Cleveland Hi-Rise, Montreal Hi-Rise, and Dunedin Terrace Family Project buildings. No further action or investigation is recommended regarding vapor encroachment at the Project.

Historical Review (Section 5.4 and 5.5)

- The review of the historical data available for the Projects and surrounding areas revealed no evidence that may have led to an environmental impact to the Projects. No further action or investigation is recommended regarding historical uses.

Surface Areas (Section 6.3.1)

- No issues associated with surface areas were identified. No further action or investigation is recommended regarding surface areas at the Projects.

Storage Tanks (Section 6.3.2 and 6.4.5)

- Evidence of a 12,000-gallon fuel oil underground storage tank (UST) and a ~550-gallon diesel aboveground storage tank (AST) is located at Dunedin Hi-Rise. Evidence of a 12,000-gallon fuel oil underground storage tank (UST) and a ~550-gallon diesel AST is located within Cleveland Hi-Rise. Evidence of a 12,000-gallon fuel oil underground storage tank (UST) and a ~550-gallon diesel aboveground storage tank (AST) is located at Montreal Hi-Rise. There were no visual indication of releases from the USTs or ASTs. The USTs and ASTs appear to be operated in accordance with current regulatory requirements and is not anticipated to adversely impact the Project. No further action or investigation is recommended regarding storage tanks at the Projects.

Operational Activities (Section 6.4.1)

- EMG observed no circumstances of environmental concern associated with the operational activities at the Projects. No further action or investigation is recommended regarding operational activities at the Project.

AMP 8 - DUNEDIN HI-RISE, CLEVELAND HI-RISE, MONTREAL HI-RISE AND DUNEDIN TERRACE FAMILY
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Hazardous Materials/Petroleum Products (Section 6.4.2)

- The Dunedin Hi-Rise Project is involved in the use of hazardous materials and petroleum products in the form of routine janitorial and maintenance supplies, paints, fuel oil for the UST, diesel for the AST, boiler chemicals, and small quantities of gasoline. The Cleveland Hi-Rise Project is involved in the use of hazardous materials and petroleum products in the form of routine janitorial and maintenance supplies, paints, fuel oil for the UST, diesel for the AST and lubricant. The Montreal Hi-Rise Project is involved in the use of hazardous materials and petroleum products in the form of routine janitorial and maintenance supplies, paints, fuel oil for the UST, diesel for the AST and cleaner. The identified materials appear to be properly stored. The Dunedin Terrace Family Project is involved in the use of hazardous materials products in the form of household janitorial and maintenance supplies. The materials observed do not appear to pose a hazard to the Projects, provided they continue to be used as designed, are properly handled, and all regulations regarding their use are followed. No further action or investigation is recommended regarding the use of hazardous materials or petroleum products at the Projects.

Wastes (Section 6.4.3)

- The Project does not generate, treat, store, or dispose of hazardous, medical, or regulated wastes. Furthermore, the non-hazardous solid and liquid wastes generated at the Project appear to be stored and disposed of properly. No further action or investigation is recommended regarding wastes at the Project.

Polychlorinated Biphenyls (PCBs) (Section 6.4.4)

- The Dunedin, Cleveland, and Montreal Hi-Rise Project buildings are supplied with underground electrical service from one pad-mounted transformer per location. The transformers are designated as the property of the Excel, the public utility and are not labeled. The units should be periodically inspected for leakage. If leakage is visible, the Project owner/manager should contact the public utility, who will remediate the situation. Should the units have to be replaced, the utility is responsible, provided the cause is equipment failure, not customer misuse. No leakage of the transformers were observed at the time of the assessment.
- The Dunedin Terrace Family buildings are supplied with electrical service from approximately six pole-mounted transformers. The transformers are designated as the property of the Excel, the public utility and are not labeled. The units should be periodically inspected for leakage. If leakage is visible, the Project owner/manager should contact the public utility, who will remediate the situation. Should the units have to be replaced, the utility is responsible, provided the cause is equipment failure, not customer misuse. No leakage of the transformers was observed at the time of the assessment.
- A compactor is located at Dunedin Hi-Rise, Cleveland Hi-Rise, and Montreal Hi-Rise Project locations. Because the buildings were constructed prior to 1979 (the USEPA banned the manufacturing and use of PCB-containing hydraulic fluid as of 1979) and the POC was unaware of the installation date, EMG is of the opinion that the compactors hydraulic fluid potentially contains PCBs. No evidence of hydraulic fluid releases was observed during the assessment at the Dunedin Hi-Rise and Cleveland Hi-Rise buildings and no visual indication of leakage was observed in the areas of the equipment. The hydraulic systems should be inspected when made accessible during repairs or demolition and any hydraulic fluid should be disposed of in accordance with applicable federal, state, and local regulations. Minor staining was observed on the concrete floor near the compactor in the Montreal Hi-Rise building. Floor drains or other subsurface entry points were not located in the area of staining. In addition, the concrete floor appeared intact and no cracks were observed in the areas of waste generation or pre-disposal storage. This staining appeared surficial in nature and is not anticipated to have a negative impact on the environmental integrity of the Project.

Non-ASTM E 1527-13 Scope and HUD Scope of Work Considerations

Lead-Based Paint (Section 8.1)

- Based on the date of construction (pre January 1, 1978), LBP is likely to have been used at the Project. HUD Guidelines indicate that the property must be tested for LBP following the current HUD guidelines and a copy of test results provided with the initial application. For projects testing positive, compliance with the current HUD regulation must be incorporated into the project plans.

Asbestos-Containing Materials (Section 8.2)

- Based on the date of construction and the planned scope of rehabilitation activities, a comprehensive ACM survey should be conducted on the entire facility. Follow-up actions will be determined based on the results of the survey.

Radon Gas (Section 8.3)

- The Projects are located within USEPA Radon Zone 1. Based on HUD Guidelines and the scope of work, per radon sampling was not conducted as part of this assessment.

HUD PHASE I ENVIRONMENTAL SITE ASSESSMENT

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Floodplain (Section 8.4)

- The Projects are located outside the 100-year and 500-year floodplains. Furthermore, there is no current development within a floodplain, and there are no proposed developments within a floodplain. No further action or investigation is recommended regarding floodplains.

Wetlands (Section 8.5)

- No wetland areas are indicated at the Projects. No further action or investigation is recommended regarding wetlands.

Landfills (Section 8.6)

- Review of regulatory databases and review of the Minnesota Pollution Control Agency (MPCA) website, indicates that there are no active or inactive landfills located within 3,000 feet of the Dunedin Hi-Rise, Montreal Hi-Rise, and Dunedin Terrace Family Projects. However, based on review of regulatory databases and information provided by the MPCA, there is an inactive landfill located within 3,000 feet of the Cleveland Hi-Rise Project. This landfill was known as the St. Paul Dump and was located approximately 500 feet south of the Cleveland Hi-Rise Project. Based on topographic relations, estimated groundwater flow and distance, this site does not represent a recognized environmental condition in connection with the Project. No further action or investigation is recommended regarding landfills.

Sole Source Aquifer Recharge Area (Section 8.7)

- Based on review of the Designated Sole Source Aquifers Nationally Map, published by the United States Environmental Protection Agency (USEPA), the Project is not located in an area with a sole source aquifer. No further action or investigation is recommended regarding sole source aquifers.

Coastal Barriers (Section 8.8)

- Based on the review of the USFWS Coastal Barrier Resources System Mapper, the Projects are not located within a designated coastal barrier as established by the U.S. Congress through the Coastal Barrier Improvement Act. No further action or investigation is recommended regarding coastal barriers.

Farmlands Protection (Section 8.9)

- The Farmlands Protection Factor was not addressed based upon the fact that the projects are based on moderate rehabilitation of existing properties that are not used for agricultural purposes.

Coastal Zone Management (Section 8.10)

- The Coastal Management Zone Factor was not addressed based upon the fact that the projects will not include new construction or ground disturbance.

Endangered or Threatened Species or Habitat (Section 8.11)

- The current project is based on the refinancing and moderate rehabilitation of an existing property and will not involve new construction or ground disturbance. Therefore, in accordance with HUD Guidelines, a review of U.S. Fish and Wildlife Service documentation was not performed as part of this assessment. No further action or investigation is recommended at this time regarding endangered or threatened species/habitat.

Historic Preservation (Section 8.12)

- The scope of the planned renovations does not meet the substantial rehabilitation threshold, and there are no new construction plans. Therefore under 36 CFR 800.3(a)(1), no further consultation is required.

Noise (Section 8.13)

- The Dunedin Hi-Rise facility is not located within 15 miles of a military airport. However, it is located within 1,000 feet of a busy road, within 3,000 feet of a railroad, and within five miles of a civil airport. The busy road, Cesar Chavez Street, is located approximately 700 feet southwest of the facility. The railroad line is located approximately 460 feet northeast of the facility. The civil airport, Saint Paul Downtown Airport, is located approximately 0.28 miles east of the Dunedin Hi-Rise facility.

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- The Cleveland Hi-Rise facility is not located within 15 miles of a military airport. However, it is located within 1,000 feet of a busy road, within 3,000 feet of a railroad, and within five miles of a civil airport. The busy road, St. Paul Avenue, is located approximately 330 feet northeast of the facility. The railroad is located approximately 900 feet south of the facility. The civil airport, Minneapolis-St. Paul International Airport, is located approximately 1.45 miles southwest of the Cleveland Hi-Rise facility.
- The Montreal Hi-Rise facility is not located within 15 miles of a military airport. However, it is located within 1,000 feet of a major highway and two busy roads, within 3,000 feet of a railroad, and within five miles of two civil airports. The highway, Interstate 35E, is located approximately 230 feet east of the facility. The busy roads include Fort Road/7th Street West, located approximately 300 feet northwest of the facility, and Shepard Road, located approximately 680 feet southeast of the facility. The railroad is located 310 feet southeast of the facility. The civil airports include Saint Paul Downtown Airport, located approximately 3.95 miles northeast of the facility, and Minneapolis-St. Paul International Airport, located approximately 3.00 miles southwest of the facility.
- The Dunedin Terrace Family facility is not located within 15 miles of a military airport. However, it is located within 1,000 feet of a highway and busy road, within 3,000 feet of a railroad, and within five miles of a civil airport. The highway, Highway 52, is located approximately 50 feet east of the facility. The busy road, Caesar Chavez Street, is located approximately 810 feet southwest of the facility. The railroad line is located approximately 120 feet north of the facility. The civil airport, Saint Paul Downtown Airport, is located approximately 0.10 miles northeast of the Dunedin Terrace Family facility.
- There is intervening development between the Project facilities and the identified noise sources, which is anticipated to mitigate the noise from these sources. Additionally, no excessive noise was noted at the Project facilities. Furthermore, the Project is being conducted for moderate rehabilitation of the existing improvements, and will not involve new construction or substantial rehabilitation. Based on these factors, no further action or investigation is recommended regarding noise at this time.

Rail Lines (Section 8.14)

- There are no right-of-ways for surface-level railroads within 100 feet of the Dunedin Hi-Rise, Cleveland Hi-Rise, and Cleveland Hi-Rise Project boundaries. There is a railroad right-of-way within 100 feet of the Dunedin Terrace Family Project boundary. This right-of-way is located approximately 50 feet north of the Project. However, the railroad tracks within the right-of-way are located approximately 110 feet from the nearest on-site building, which is outside the 100 feet threshold. No further action or investigation is recommended regarding rail lines.

Explosive or Flammable Hazards (Section 8.15)

- Three explosive/flammable hazards are located at the Project. The explosive/flammable hazards include a 550-gallon diesel AST, which is located approximately 15 feet southeast of the Cleveland Hi-Rise building, a 550-gallon diesel AST, which is located approximately 5 feet west of the Montreal Hi-Rise building and a 550-gallon AST, which is located inside of the Dunedin Hi-Rise. According to the HUD Guidebook titled "Siting of HUD-Assisted Projects Near Hazardous Facilities, Acceptable Separation Distances from Explosive and Flammable Hazards," the Acceptable Separation Distance (ASD) for these tanks is approximately 38 feet from buildings and 216 feet from people. According to HUD guidelines for projects to be refinanced, purchased, and with minor rehabilitation, HUD will qualitatively evaluate the risks associated with proximity to hazardous facilities. Based on the fact that these are existing facilities, the property transaction is a refinance with moderate rehabilitation, and the on-site ASTs are a function of the facilities considered to be "standard," not "extraordinary," per HUD Guidelines mitigation is not necessary.

Natural Gas or Petroleum Pipelines (Section 8.16)

- Visual observations did not identify any surface markings indicating the existence of natural gas or petroleum pipelines at the Projects or adjacent properties. No further action or investigation is recommended regarding Natural Gas or Petroleum Pipelines.

High Voltage Power Transmission or Other Towers (Section 8.17)

- The on-site buildings are not located within the easement of any overhead high voltage transmission line. In addition, the on-site buildings are also not located within the engineered fall distance of any high voltage power transmission, radio antennae, satellite, cellular, or other towers. No further action or investigation is recommended regarding high voltage transmission or other towers.

Airport Hazards (Section 8.18)

- The Cleveland and Montreal buildings are not located within 2,500 feet from the end of a civil airport runway or 15,000 feet from the end of a runway at a military airfield. However, both the Dunedin Hi-Rise facility and the Dunedin Terrace Family facility are located within 2,500 feet of a civilian airport. The Dunedin Hi-Rise facility is located approximately 1,400 feet west of Saint Paul Downtown Airport. The Dunedin Terrace Family facility is located approximately 610 feet west of Saint Paul Downtown Airport. Based on review of the St. Paul Downtown Airport Long-Term Comprehensive Plan, neither the Dunedin Hi-Rise facility nor the Dunedin Terrace Family facility is located within an Accident Potential Zone or a Runway Potential Zone/Clear Zone.

HUD PHASE I ENVIRONMENTAL SITE ASSESSMENT

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EMG PROJECT NO.: 127987.17R000-008.356

9.1 RECOMMENDATIONS

The following additional actions are recommended:

- HUD Guidelines indicate that the property must be tested for lead-based paint (LBP) following the current HUD guidelines and a copy of test results provided with the initial application.
- HUD Guidelines indicate that the property must be tested for asbestos containing materials following the current HUD guidelines and a copy of test results provided with the initial application.

Sources and Uses Report

RCC Exhibit B

PHA Name Public Housing Agency of the City of St Paul
 PIC Number MN001000008
 Transaction Log Last Modified: 02/22/2019

Property Name DUNEDIN TERRACE

Sources	
Hard Debt	\$0.00
Soft Debt	\$0.00
Grants	\$2,782,044.00
Public Housing Operating Reserves	\$1,540,044.00
Public Housing Capital Funds (inc DDTF)	\$1,242,000.00
Equity	\$0.00

Uses	
Acquisition Costs	\$0.00
Acquisition Land and Buildings	
Payoff Existing Loans and Payables	
Other Acquisition Costs	
Hard Costs	\$1,042,000.00
Demolition	\$1,042,000.00
Construction/Rehabilitation	
General Requirements/Overhead/Profit	
Construction/Rehabilitation Contingency	
Builder's Risk Insurance	
Relocation Costs	
Soft Costs	\$0.00
Architectural Design Fee (Plans & Specs)	
Construction Management/Budget Planning Fee	
Engineering Fee	
Feasibility Studies	
Environmental Reports	
Appraisal/Market Study	
Accounting	
Survey	
eCNA Tool	
Title Insurance/Exam Fee, Closing Escrow	
Organizational Costs	
Recordation Fee	
Borrower's Legal Counsel	
Lender's Legal Counsel	
Consultants	
Other Professional Fees	
Other Loan Fees	
FHA Fees (MIP, Application, Inspection)	
Tax Credit Financing Fees	
Prepayment Penalty/Premium	
Payables	
Construction Interest (Not Deferred)	
Construction Loan Fees	
Bond Issuance Cost and Fees	
Permits	
Investor's Legal Counsel	
Bond Legal Counsel	
Permanent Financing Fees	
Furniture, Fixtures & Equipment	
Marketing & Lease Up	
Reserves	\$1,740,044.00
Initial Deposit to Replacement Reserve	\$200,000.00
Initial Operating Deficit Escrow	
Operating Reserve	\$1,540,044.00
Tax and Insurance Escrow	
Lease-Up Reserve	
Other Reserves:	
Developer Fees	

TOTAL SOURCES:	\$2,782,044.00	TOTAL USES:	\$2,782,044.00
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Note to all applicants/respondents: This form was developed with Nuance, the official HUD software for the creation of HUD forms. HUD has made available instructions for downloading a free installation of a Nuance reader that allows the user to fill-in and save this form in Nuance. Please see <http://portal.hud.gov/hudportal/documents/huddoc?id=nuancereaderinstall.pdf> for the instructions. Using Nuance software is the only means of completing this form.

Affirmative Fair Housing Marketing Plan (AFHMP) - Multifamily Housing

**U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity**

OMB Approval No. 2529-0013
(exp. 1/31/2021)

1a. Project Name & Address (including City, County, State & Zip Code) Project 8A Dunedin Hi-Rise & Family 469 Ada Street Saint Paul Ramsey County MN 55107	1b. Project Contract Number []	1c. No. of Units 231
1d. Census Tract 27123036100, Ramsey, Minnesota		
1e. Housing/Expanded Housing Market Area Housing Market Area: Ramsey County Expanded Housing Market Area: Minneapolis-St. Paul-Bloomington, MN-WI		

1f. Managing Agent Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

[]

1g. Application/Owner/Developer Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

Public Housing Agency of the City of Saint Paul
 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-298-5664, Email:

1h. Entity Responsible for Marketing (check all that apply)

Owner Agent Other (specify) []

Position, Name (if known), Address (including City, County, State & Zip Code), Telephone Number & Email Address

Lisa Feidler, Rental Administrator, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 300, St. Paul, MN 55102, Phone: 651-298-5111, Email: lisa.feidler@stpha.org

1i. To whom should approval and other correspondence concerning this AFHMP be sent? Indicate Name, Address (including City, State & Zip Code), Telephone Number & E-Mail Address.

Al Hester, Housing Policy Director, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-292-6173, Email: al.hester@stpha.org

2a. Affirmative Fair Housing Marketing Plan

Plan Type Date of the First Approved AFHMP:

Reason(s) for current update:

2b. HUD-Approved Occupancy of the Project (check all that apply)

Elderly Family Mixed (Elderly/Disabled) Disabled

2c. Date of Initial Occupancy

2d. Advertising Start Date

Advertising must begin *at least* 90 days prior to initial or renewed occupancy for new construction and substantial rehabilitation projects.

Date advertising began or will begin

For existing projects, select below the reason advertising will be used:

To fill existing unit vacancies

To place applicants on a waiting list (which currently has individuals)

To reopen a closed waiting list (which currently has individuals)

Worksheet 1: Determining Demographic Groups Least Likely to Apply for Housing Opportunities
(See AFHMP, Block 3b)

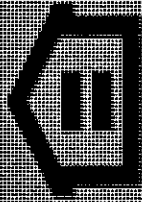
In the respective columns below, indicate the percentage of demographic groups among the project's residents, current project applicant data, census tract, housing market area, and expanded housing market area (See instructions to Block 1e). If you are a new construction or substantial rehabilitation project and do not have residents or project applicant data, only report information for census tract, housing market area, and expanded market area. The purpose of this information is to identify any under-representation of certain demographic groups in terms of race, color, national origin, religion, sex, familial status, or disability. If there is significant under-representation of any demographic group among project residents or current applicants in relation to the housing/expanded housing market area, then targeted outreach and marketing should be directed towards these individuals least likely to apply. Please indicate under-represented groups in Block 3b of the AFHMP. **Please attach maps showing both the housing market area and the expanded housing market area.** See Maps in Exhibit C

Demographic Characteristics	Project's Residents	Project's Applicant Data	Census Tract	Housing Market Area	Expanded Housing Market Area
% White	30.10	23.30	26.1	68.34	80.28
% Black or African American	40.60	57.90	12.73	11.21	7.77
% Hispanic or Latino	1.75	6.00	27.21	7.33	5.61
% Asian	27.90	10.20	27.16	13.59	6.22
% American Indian or Alaskan Native	1.30	2.90	0.7	0.64	0.58
% Native Hawaiian or Pacific Islander	0.00	0.40	0	0.03	0.03
% Persons with Disabilities	62.90		17.15	11.47	9.61
% Families with Children under the age of 18	38.00		31.56	27.68	30.57
Other (specify)					

Worksheet 2: Establishing a Residency Preference Area (See AFHMP, Block 4a)

Complete this Worksheet if you wish to continue, revise, or add a residency preference, which is a preference for admission of persons who reside or work in a specified geographic area (see 24 CFR 5.655(c)(1)(ii)). If a residency preference is utilized, the preference must be in accordance with the non-discrimination and equal opportunity requirements contained in 24 CFR 5.105(a). This Worksheet will help show how the percentage of the population in the residency preference area compares to the demographics of the project's residents, applicant data, census tract, housing market area, and expanded housing market area. **Please attach a map clearly delineating the residency preference geographical area. See Map in Exhibit D**

Demographic Characteristics	Project's Residents (as determined in Worksheet 1)	Project's Applicant Data (as determined in Worksheet 1)	Census Tract (as determined in Worksheet 1)	Housing Market Area (as determined in Worksheet 1)	Expanded Housing Market Area (as determined in Worksheet 1)	Residency Preference Area (if applicable)
% White	30.10	23.30	26.1	68.34	80.28	54.2
% Black or African American	40.60	57.90	12.73	11.21	7.77	15.1
% Hispanic or Latino	1.75	6.00	27.21	7.33	5.61	9.5
% Asian	27.90	10.20	27.16	13.59	6.22	16.5
% American Indian or Alaskan Native	1.30	2.90	0.7	0.64	0.58	0.6
% Native Hawaiian or Pacific Islander	0.00	0.40	0	0.03	0.03	0.0
% Persons with Disabilities	62.90		17.15	11.47	9.61	
% Families with Children under the age of 18	38.00		31.56	27.68	30.57	
Other (specify)						



HOUSING
COMMUNITY



PUBLIC HOUSING AGENCY
ST. PAUL, MN 55101

DUMEDIN HI-RISE

Owned and managed by

St. Paul Public Housing Agency

For more information, visit www.sppha.org

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**U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity**

OMB Approval No. 2529-0013
(exp. 1/31/2021)

1a. Project Name & Address (including City, County, State & Zip Code) Project 8B Cleveland Hi-Rise 899 South Cleveland Saint Paul Ramsey County MN 55116	1b. Project Contract Number MN001000008	1c. No. of Units 144
1d. Census Tract 27123037601, Ramsey, Minnesota		
1e. Housing/Expanded Housing Market Area Housing Market Area: Ramsey County Expanded Housing Market Area: Minneapolis-St. Paul-Bloomington, MN-WI		

1f. Managing Agent Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

1g. Application/Owner/Developer Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

Public Housing Agency of the City of Saint Paul
 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-298-5664, Email:

1h. Entity Responsible for Marketing (check all that apply)

Owner
 Agent
 Other (specify) _____

Position, Name (if known), Address (including City, County, State & Zip Code), Telephone Number & Email Address

Lisa Feidler, Rental Administrator, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 300, St. Paul, MN 55102, Phone: 651-298-5111, Email: lisa.feidler@stpha.org

1i. To whom should approval and other correspondence concerning this AFHMP be sent? Indicate Name, Address (including City, State & Zip Code), Telephone Number & E-Mail Address.

Al Hester, Housing Policy Director, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-292-6173, Email: al.hester@stpha.org

2a. Affirmative Fair Housing Marketing Plan

Plan Type Date of the First Approved AFHMP:

Reason(s) for current update:

2b. HUD-Approved Occupancy of the Project (check all that apply)

Elderly
 Family
 Mixed (Elderly/Disabled)
 Disabled

2c. Date of Initial Occupancy

12/31/1969

2d. Advertising Start Date

Advertising must begin *at least* 90 days prior to initial or renewed occupancy for new construction and substantial rehabilitation projects.

Date advertising began or will begin

For existing projects, select below the reason advertising will be used:

To fill existing unit vacancies

To place applicants on a waiting list (which currently has individuals)

To reopen a closed waiting list (which currently has individuals)

Worksheet 1: Determining Demographic Groups Least Likely to Apply for Housing Opportunities
(See AFHMP, Block 3b)

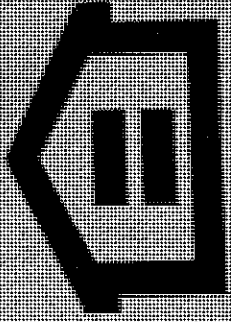
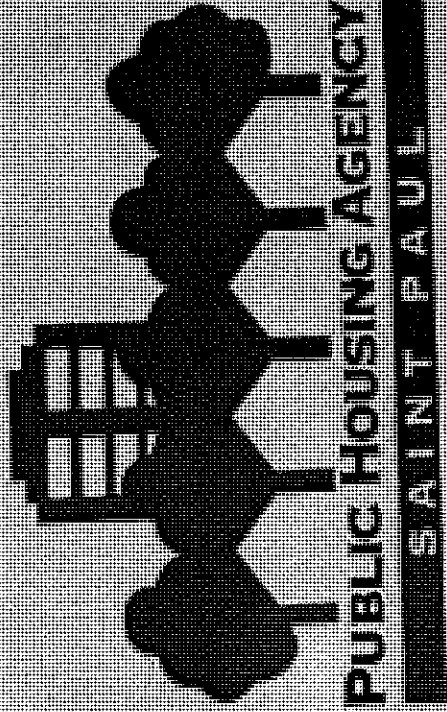
In the respective columns below, indicate the percentage of demographic groups among the project's residents, current project applicant data, census tract, housing market area, and expanded housing market area (See instructions to Block 1e). If you are a new construction or substantial rehabilitation project and do not have residents or project applicant data, only report information for census tract, housing market area, and expanded market area. The purpose of this information is to identify any under-representation of certain demographic groups in terms of race, color, national origin, religion, sex, familial status, or disability. If there is significant under-representation of any demographic group among project residents or current applicants in relation to the housing/expanded housing market area, then targeted outreach and marketing should be directed towards these individuals least likely to apply. Please indicate under-represented groups in Block 3b of the AFHMP. **Please attach maps showing both the housing market area and the expanded housing market area.** See Maps in Exhibit C

Demographic Characteristics	Project's Residents	Project's Applicant Data	Census Tract	Housing Market Area	Expanded Housing Market Area
% White	71.40	23.30	83.81	68.34	80.28
% Black or African American	24.50	57.90	5.36	11.21	7.77
% Hispanic or Latino	5.40	6.00	1.44	7.33	5.61
% Asian	2.00	10.20	1.34	13.59	6.22
% American Indian or Alaskan Native	2.00	2.90	1.19	0.64	0.58
% Native Hawaiian or Pacific Islander	0.00	0.40	0	0.03	0.03
% Persons with Disabilities	79.60		13.53	11.47	9.61
% Families with Children under the age of 18	0.00		18.1	27.68	30.57
Other (specify)					

Worksheet 2: Establishing a Residency Preference Area (See AFHMP, Block 4a)

Complete this Worksheet if you wish to continue, revise, or add a residency preference, which is a preference for admission of persons who reside or work in a specified geographic area (see 24 CFR 5.655(c)(1)(ii)). If a residency preference is utilized, the preference must be in accordance with the non-discrimination and equal opportunity requirements contained in 24 CFR 5.105(a). This Worksheet will help show how the percentage of the population in the residency preference area compares to the demographics of the project's residents, applicant data, census tract, housing market area, and expanded housing market area. **Please attach a map clearly delineating the residency preference geographical area. See Map in Exhibit D**

Demographic Characteristics	Project's Residents (as determined in Worksheet 1)	Project's Applicant Data (as determined in Worksheet 1)	Census Tract (as determined in Worksheet 1)	Housing Market Area (as determined in Worksheet 1)	Expanded Housing Market Area (as determined in Worksheet 1)	Residency Preference Area (if applicable)
% White	71.40	23.30	83.81	68.34	80.28	54.2
% Black or African American	24.50	57.90	5.36	11.21	7.77	15.1
% Hispanic or Latino	5.40	6.00	1.44	7.33	5.61	9.5
% Asian	2.00	10.20	1.34	13.59	6.22	16.5
% American Indian or Alaskan Native	2.00	2.90	1.19	0.64	0.58	0.6
% Native Hawaiian or Pacific Islander	0.00	0.40	0	0.03	0.03	0.0
% Persons with Disabilities	79.60		13.53	11.47	9.61	
% Families with Children under the age of 18	0.00		18.1	27.68	30.57	
Other (specify)						



EQUAL HOUSING
OPPORTUNITY

Cleveland Hi-Rise

Owned and managed by

St. Paul Public Housing Agency

For more information, visit www.stpha.org.

Note to all applicants/respondents: This form was developed with Nuance, the official HUD software for the creation of HUD forms. HUD has made available instructions for downloading a free installation of a Nuance reader that allows the user to fill-in and save this form in Nuance. Please see <http://portal.hud.gov/hudportal/documents/huddoc?id=nuancereaderinstall.pdf> for the instructions. Using Nuance software is the only means of completing this form.

Affirmative Fair Housing Marketing Plan (AFHMP) - Multifamily Housing

**U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity**

OMB Approval No. 2529-0013
(exp. 1/31/2021)

1a. Project Name & Address (including City, County, State & Zip Code) Project 8C Montreal Hi-Rise 1085 Montreal Ave Saint Paul Ramsey County MN 55116	1b. Project Contract Number MN001000008	1c. No. of Units 185
1d. Census Tract 27123036700, Ramsey, Minnesota		
1e. Housing/Expanded Housing Market Area Housing Market Area: Ramsey County Expanded Housing Market Area: Minneapolis-St. Paul-Bloomington, MN-WI		

1f. Managing Agent Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

1g. Application/Owner/Developer Name, Address (including City, County, State & Zip Code), Telephone Number & Email Address

Public Housing Agency of the City of Saint Paul
 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-298-5664, Email:

1h. Entity Responsible for Marketing (check all that apply)

Owner Agent Other (specify) _____

Position, Name (if known), Address (including City, County, State & Zip Code), Telephone Number & Email Address

Lisa Feidler, Rental Administrator, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 300, St. Paul, MN 55102, Phone: 651-298-5111, Email: lisa.feidler@stpha.org

1i. To whom should approval and other correspondence concerning this AFHMP be sent? Indicate Name, Address (including City, State & Zip Code), Telephone Number & E-Mail Address.

Al Hester, Housing Policy Director, Public Housing Agency of the City of Saint Paul, 555 Wabasha Street N, Suite 400, St. Paul, MN 55102, Phone: 651-292-6173, Email: al.hester@stpha.org

2a. Affirmative Fair Housing Marketing Plan

Plan Type Date of the First Approved AFHMP:

Reason(s) for current update:

2b. HUD-Approved Occupancy of the Project (check all that apply)

Elderly Family Mixed (Elderly/Disabled) Disabled

2c. Date of Initial Occupancy

2d. Advertising Start Date

Advertising must begin *at least* 90 days prior to initial or renewed occupancy for new construction and substantial rehabilitation projects.

Date advertising began or will begin

For existing projects, select below the reason advertising will be used:

To fill existing unit vacancies

To place applicants on a waiting list (which currently has individuals)

To reopen a closed waiting list (which currently has individuals)

Worksheet 1: Determining Demographic Groups Least Likely to Apply for Housing Opportunities
(See AFHMP, Block 3b)

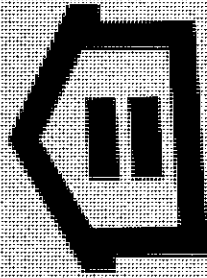
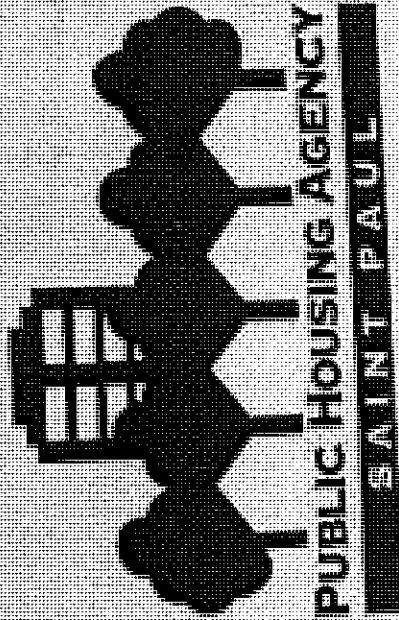
In the respective columns below, indicate the percentage of demographic groups among the project's residents, current project applicant data, census tract, housing market area, and expanded housing market area (See instructions to Block 1e). If you are a new construction or substantial rehabilitation project and do not have residents or project applicant data, only report information for census tract, housing market area, and expanded market area. The purpose of this information is to identify any under-representation of certain demographic groups in terms of race, color, national origin, religion, sex, familial status, or disability. If there is significant under-representation of any demographic group among project residents or current applicants in relation to the housing/expanded housing market area, then targeted outreach and marketing should be directed towards these individuals least likely to apply. Please indicate under-represented groups in Block 3b of the AFHMP. **Please attach maps showing both the housing market area and the expanded housing market area.** See Maps in Exhibit C

Demographic Characteristics	Project's Residents	Project's Applicant Data	Census Tract	Housing Market Area	Expanded Housing Market Area
% White	59.10	23.30	77.59	68.34	80.28
% Black or African American	30.20	57.90	5.85	11.21	7.77
% Hispanic or Latino	5.40	6.00	12.48	7.33	5.61
% Asian	8.10	10.20	3.84	13.59	6.22
% American Indian or Alaskan Native	1.30	2.90	0.75	0.64	0.58
% Native Hawaiian or Pacific Islander	0.70	0.40	0	0.03	0.03
% Persons with Disabilities	79.20		11.43	11.47	9.61
% Families with Children under the age of 18	0.70		21.98	27.68	30.57
Other (specify)					

Worksheet 2: Establishing a Residency Preference Area (See AFHMP, Block 4a)

Complete this Worksheet if you wish to continue, revise, or add a residency preference, which is a preference for admission of persons who reside or work in a specified geographic area (see 24 CFR 5.655(c)(1)(ii)). If a residency preference is utilized, the preference must be in accordance with the non-discrimination and equal opportunity requirements contained in 24 CFR 5.105(a). This Worksheet will help show how the percentage of the population in the residency preference area compares to the demographics of the project's residents, applicant data, census tract, housing market area, and expanded housing market area. **Please attach a map clearly delineating the residency preference geographical area. See Map in Exhibit D**

Demographic Characteristics	Project's Residents (as determined in Worksheet 1)	Project's Applicant Data (as determined in Worksheet 1)	Census Tract (as determined in Worksheet 1)	Housing Market Area (as determined in Worksheet 1)	Expanded Housing Market Area (as determined in Worksheet 1)	Residency Preference Area (if applicable)
% White	59.10	23.30	77.59	68.34	80.28	54.2
% Black or African American	30.20	57.90	5.85	11.21	7.77	15.1
% Hispanic or Latino	5.40	6.00	12.48	7.33	5.61	9.5
% Asian	8.10	10.20	3.84	13.59	6.22	16.5
% American Indian or Alaskan Native	1.30	2.90	0.75	0.64	0.58	0.6
% Native Hawaiian or Pacific Islander	0.70	0.40	0	0.03	0.03	0.0
% Persons with Disabilities	79.20		11.43	11.47	9.61	
% Families with Children under the age of 18	0.70		21.98	27.68	30.57	
Other (specify)						



EQUAL HOUSING
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Montreal Hi-Rise

Owned and managed by

St. Paul Public Housing Agency

For more information, visit www.spha.org.

RAD FHEO Accessibility and Relocation Plan Checklist

The following checklist is required to be submitted to the RAD Transaction Manager prior to, or concurrent with, submission of the Financing Plan.

PHA Name: Public Housing Agency of the City of St Paul PHA Code: MN001

PIC Project Number: MN001000008 Total Number of Units: 576

Proposed Number of Units to be Converted: 560

PHA Contact Person: Jon Gutzmann Email: jon.gutzmann@stpha.org Phone: 651-298-5664

Date Completed: February 19, 2019

Section I: Threshold Questions

Please check the appropriate box for the following threshold questions:

Question	Yes	No
Does the project involve new construction or substantial alteration (i.e. alterations that involve a project that has 15 or more units and the cost of the alterations is 75 percent or more of the replacement cost of the completed facility (see 24 CFR 8.23)?		X
Will the conversion of assistance result in off-site temporary relocation for any resident that will last for more than 60 days or include the transfer of assistance to another site?		X

If you answered no to both of the above questions, please skip the remaining sections of this checklist and sign the bottom of the form. In all other cases, please complete the relevant section of the checklist. For example, if you answered yes to the first question, please complete Section II, Accessibility.

RAD FHEO Accessibility and Relocation Plan Checklist

Section II: Accessibility

- a. Please describe how the conversion of assistance will impact accessibility. Additionally, please indicate the number of units to be converted and the units that will be accessible.

--

- b. Please provide the following waiting list and occupancy data for accessible units. If the units are currently vacant, please provide the data for the most recent occupants of the project.

Bedroom Size	0	1	2	3	4	5	Other	Total
1. Number of persons on waiting list who have requested mobility accessible units								
2. Number of persons on waiting list who have requested vision and/or hearing accessible units								
3. Number of mobility accessible units occupied by tenants with disabilities who require the features of the unit								
4. Number of hearing/vision accessible units occupied by tenants with disabilities who require the features of the unit								

- c. Please provide the distribution of all wheelchair and other accessible units that will be available in the project after RAD conversion.

Bedroom Size	0	1	2	3	4	5	Other	Total
1. All units								
2. Total units with project-based rental assistance								
3. Mobility accessible units								
4. Vision and/or Hearing accessible units								
*5. (Total Accessible Units)								

Section III: Relocation Plan

- a. Please explain any plans for the relocation of current residents, including the number of residents that will need to relocate, whether the relocation is temporary or permanent and, if temporary, the expected duration of the relocation, the type and location (including census tract) of the

RAD FHEO Accessibility and Relocation Plan Checklist

replacement housing, how the housing qualifies as a comparable unit as defined by the URA and 49 CFR 24.2(a)(6), and the method of determining which families will be subject to temporary relocation in excess of twelve months.

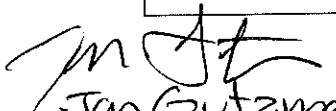
- b. List the civil rights characteristics (race, national origin, familial status, and/or disability, etc.) of the residents to be transferred off-site for greater than 60 days or permanently relocated due to a transfer of assistance, as a result of the proposed conversion

White American	Asian	Hispanic	American Indian and Alaska Native	Native Hawaiian and Other Pacific Islander	Other (e.g., Families with Children, Disabled individuals, etc.)

Please describe :

- c. The type of housing counseling or services provided to affected families.

- d. Describe the likely housing market areas/communities where tenants will relocate through HCV assistance or other HUD assistance programs, including whether they are relocated to an area of higher opportunity, areas (e.g., areas with better schools, employment, transportation opportunities), and the extent of improved housing choices and opportunities under the relocation plan.”


Name/Title
02/21/2019
Date
Executive Director

The signature above indicates that (1) I am legally authorized to represent the agency in this matter, (2) all information provided in this checklist is true and accurate, (3) no resident shall be permanently and involuntarily relocated as a result of any conversion action associated with RAD, (4) the PHA will maintain compliance with Section 504 of the Rehabilitation Act of 1973, (5) any

RAD FHEO Accessibility and Relocation Plan Checklist

relocation lasting under 60 days shall comply with all civil rights and fair housing requirements, including Section 504 of the Rehabilitation Act of 1973, (6) any relocation performed shall comply with Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA) and its implementing regulations (49 CFR Part 24) and shall comply with the RAD Relocation Notice (PIH Notice 2014-17 or successor guidance), and (7) if the proposed relocation was to be for less than 60 days and something changes requiring a period of temporary relocation longer than 60 days, I shall fill out this form again with the additional details.

First American Title Insurance Company

701 Xenia Avenue South, Ste 450
 Golden Valley, MN 55416
 (763)852-3800
 (877)483-0310
 mproduction@firstam.com

TITLE REPORT

APPARENT OWNER(S): Public Housing Agency of the City of Saint Paul, a Minnesota Corporation

LEGAL DESCRIPTION OF PROPERTY: Lots 1,2,3,12,13,14,15 and 16, Block 31, West End Addition, subject to conveyance to the City of St. Paul for street by warranty deed in Book 1780, Page 856; and those parts of Lots 4 to 11 inclusive in said Block 31 lying Westerly and Southwesterly of lines described as follows: Beginning at a point on the South line of said Block 31 distance 335 feet East of the Southwest corner thereof; thence running North at right angles to said South line for 159.87 feet; thence Northwesterly to a point on the Northwest line of said Block 31 distance 247.18 feet Northeast of the intersection of said Northwest line with the West line of said Block 31; according to the plat thereof on file and of record in the office of Register of Deeds in and for Ramsey County, Minnesota.

PROPERTY IS: ABSTRACT PROPERTY.

The following documents have been filed for record in the Office of the Ramsey County Recorder
 (See copies attached hereto):

DOCUMENT NUMBER

2182763
 Book 1780 Page 856 (AKA 1558330)
 1756041
 2599164
 1557337
 1557338
 1700764
 1700765

TYPE OF INSTRUMENT

Quit Claim Deed
 Warranty Deed
 Final Certificate
 Resolution
 Plan
 Plan
 Plan
 Plan

1800399
 2996160
 4620302
 4681968
 4710588

Resolution
 Memorandum of Agreement
 Amendment of Memorandum of Agreement
 Memorandum of Site Agreement Termination &
 Release
 Declaration

Further certifies:

1. That there are no unsatisfied judgments docketed in District Court, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None
2. That there are no Bankruptcy proceedings initiated, or no unsatisfied Notices of Federal, State or County Tax Liens, filed in the office of County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None
 - o Note: The Bankruptcy searches are limited to parties that held an interest of record in the land during the preceding two years from the date of this Certificate.
 - o Note: The Bankruptcy searches do not reflect dismissals, discharges or other disposition after the initial filing of the bankruptcy petition, which information must be obtained from the bankruptcy court.
 - o Note: The Federal Tax Lien searches have been extended to cover the period of time commencing eleven years prior to the date of this Certificate.
3. That there are no unsatisfied Federal Court Judgment Liens in favor of the United States or a re-filing of any said lien if found, filed in the office of the County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below for the period commencing 20 years preceding the date of this Certificate and up to the "To Date" opposite their respective names, except as follows: None
4. For properties located in Hennepin, Ramsey, St. Louis or Ottertail Counties:
No unsatisfied judgments were docketed in United States District Court, District of Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows:None

Name Searched:	From Date:	To Date:
Public Housing Agency of the City of Saint Paul, a Minnesota Corporation	September 13, 2007	September 13, 2018

- o Note: Dates are as of 7:00 A.M.
- o Note: There has been no search conducted in the Office of the Clerk of the United States Bankruptcy, District of Minnesota, unless separately attached hereto. A search for Bankruptcy proceedings in said office will only be conducted if there has been a foreclosure, cancellation of contract for deed, decree issued in marriage dissolution proceeding or other involuntary transfer of the land under examination within the two years preceding the date of certification.

Note: Names listed above are full given names as shown of record. Where an individual is identified of record by variation in his, her, or its name searches have been made as to all such names appearing of record. Searches performed include idem sonans names, common abbreviations, accepted derivatives and nicknames. However no search is made as to any name having a middle initial different from that shown hereon.

TAX INFORMATION:

The County Tax Records Indicate that the real estate taxes are:

Taxes currently due and payable in **2018**

Amount: \$ **6,689.60** are **Half Paid / Exempt Prop. Owned By Municipals**

PIN: **14.28.23.23.0002**

Homestead or non-homestead: **Exempt Properties**

Delinquent taxes: **None**

Address: **1085 Montreal Avenue, St Paul, MN**

Estimated Market Value: \$ **10,960,500.00**

NO CERTIFICATION IS GIVEN AS TO MARKETABILITY OR STATUS OF TITLE.

Limitation of Liability for Informational Report

IMPORTANT - READ CAREFULLY: THIS REPORT IS NOT AN INSURED PRODUCT OR SERVICE OR A REPRESENTATION OF THE CONDITION OF TITLE TO REAL PROPERTY. IT IS NOT AN ABSTRACT, LEGAL OPINION, OPINION OF TITLE, TITLE INSURANCE COMMITMENT OR PRELIMINARY REPORT, OR ANY FORM OF TITLE INSURANCE OR GUARANTY. THIS REPORT IS ISSUED EXCLUSIVELY FOR THE BENEFIT OF THE APPLICANT THEREFOR, AND MAY NOT BE USED OR RELIED UPON BY ANY OTHER PERSON. THIS REPORT MAY NOT BE REPRODUCED IN ANY MANNER WITHOUT FIRST AMERICAN'S PRIOR WRITTEN CONSENT. FIRST AMERICAN DOES NOT REPRESENT OR WARRANT THAT THE INFORMATION HEREIN IS COMPLETE OR FREE FROM ERROR, AND THE INFORMATION HEREIN IS PROVIDED WITHOUT ANY WARRANTIES OF ANY KIND, AS-IS, AND WITH ALL FAULTS. AS A MATERIAL PART OF THE CONSIDERATION GIVEN IN EXCHANGE FOR THE ISSUANCE OF THIS REPORT, RECIPIENT AGREES THAT FIRST AMERICAN'S SOLE LIABILITY FOR ANY LOSS OR DAMAGE CAUSED BY AN ERROR OR OMISSION DUE TO INACCURATE INFORMATION OR NEGLIGENCE IN PREPARING THIS REPORT SHALL BE LIMITED TO THE FEE CHARGED FOR THE REPORT. RECIPIENT ACCEPTS THIS REPORT WITH THIS LIMITATION AND AGREES THAT FIRST AMERICAN WOULD NOT HAVE ISSUED THIS REPORT BUT FOR THE LIMITATION OF LIABILITY DESCRIBED ABOVE. FIRST AMERICAN MAKES NO REPRESENTATION OR WARRANTY AS TO THE LEGALITY OR PROPRIETY OF RECIPIENT'S USE OF THE INFORMATION HEREIN.

Dated at Ramsey County, Minnesota, this 13th day of September, 2018 at 7:00 A.M.

File No. 1502843

For: The exclusive use of: St. Paul Public Housing Authority

First American Title Insurance Company

701 Xenia Avenue South, Ste 450
Golden Valley, MN 55416
(763)852-3800
(877)483-0310
mproduction@firstam.com

TITLE REPORT

APPARENT OWNER(S): Public Housing Agency of the City of Saint Paul, a Minnesota Corporation

LEGAL DESCRIPTION OF PROPERTY: ABSTRACT

Lots 1 thru 4, Block 4; Lots 1, 2, 3, 5, 6, 8, and 9, Block 6; all in Prospect Plateau Addition to West St. Paul.

TORRENS

Cert 299008

Lot A, Bell's Second Addition To West St. Paul, together with Isabel Street as vacated from the East line of State Street to the West line of Lot A, Bell's Second Addition to West St. Paul.

AND

Cert 299009

Lots 1, 2 and 3, Block 11, Bell's Addition To West St. Paul, being also described as the Southeasterly 150 feet of Block 11 of said addition.

AND

Cert 299010

Commencing at a point on the Northerly line of Block 11, 50 feet Easterly of the Northwest corner Block 11; thence running in a Southerly direction 75 feet to a point thence Easterly parallel to the Southerly line of Block 11, 50 feet to a point; thence Northerly on a line parallel with the Westerly line of said Block 11, 75 feet to the Northerly line of said Block 11 to a point; thence Westerly along the Northerly line of said Block 11, 50 feet to place of beginning, being in Bell's Addition to West St. Paul.

AND

Cert 299011

The Easterly 27.60 feet of the following described tract: Commencing at the Northwest corner of Block 11, Bell's Addition To West St. Paul; running thence in a Southerly direction on the Westerly line of said Block 11, 75 feet to a point; thence Easterly parallel to the Southerly line of Block 11, 50 feet to a point; thence Northerly on a line parallel with the Westerly line of said Block 11, 75 feet to the Northerly line of said Block 11 to a point; thence Westerly along the Northerly line said Block 11, 50 feet to place of beginning.

AND

Cert 299012

Commencing at the Northwest corner of Block 11, Bell's Addition To West St. Paul; running thence in a Southerly direction on the Westerly line of said Block 11, 75 feet to a point; thence Easterly parallel to the Southerly line of Block 11, 50 feet to a point; thence Northerly on a line parallel with the Westerly line of said Block 11, 75 feet to the Northerly line of said Block 11 to a point; thence Westerly along the Northerly line of said Block 11, 50 feet to place of beginning, except the Easterly 27.60 feet thereof.

AND

Cert 299013

Commencing at the Northwest corner of Block 11, Bell's Addition To West St. Paul; running thence in a Southerly direction on the Westerly line of said Block 11, 150 feet to the Southwesterly corner of said Block 11; thence Easterly on the Southerly line of said Block 11, 100 feet to a point; thence Northerly on a line parallel with the Westerly line of the aforesaid Block 11, 150 feet to the Northerly line of said Block 11 to a point; thence Westerly along the Northerly line of said Block 11 100 feet to place of beginning, excepting therefrom the following described property:

Commencing at the Northwest corner of Block 11, Bell's Addition to West St. Paul; running thence in a Southerly direction on the Westerly line of said Block 11, 75 feet to a point; thence Easterly parallel to the Southerly line of Block 11, 100 feet to a point; thence Northerly on a line parallel with the Westerly line of said Block 11, 75 feet to the Northerly line of said Block 11 to a point; thence Westerly along the Northerly line of said block 11, 100 feet to place of beginning.

AND

Cert 299030

The South Half of Lot 7, Block 6, Blocks 6, 7, 8, 9, 10, 11, 12, 13, & 14, Prospect Plateau.

AND

Cert 299031

The North Half of Lot 7, Block 6, Blocks 6, 7, 8, 9, 10, 11, 12, 13, & 14, Prospect Plateau.

AND

Cert 299032

Lots 2, 3 and 4, Block 5, Blocks 4 & 5, Prospect Plateau.

AND

Cert 299033

Lot 4, Block 6, Blocks 6, 7, 8, 9, 10, 11, 12, 13, & 14, Prospect Plateau.

AND

Cert 299039

Lots 5, 6 and 7, Block 5, Blocks 4 & 5, Prospect Plateau..

AND

Cert 299040

Lots 1, 2 and 3, Block 13, Blocks 6, 7, 8, 9, 10, 11, 12, 13, & 14, Prospect Plateau

All that part of Lots 4 and 5, Block 13, Blocks 6, 7, 8, 9, 10, 11, 12, 13, & 14, Prospect Plateau, which lie Southwesterly of a line run parallel with and distant 75 feet Southwesterly of the following described line:

Beginning at a point on the North line of Section 8, Township 28 North, Range 22 West, distant 863.72 feet East of the North quarter corner thereof; thence run Southeasterly at an angle of 69 degrees 17 minutes 48 seconds with said North section line for 429.96 feet, thence deflect to the right at an angle of 11 degrees 18 minutes 30 seconds for 1000 feet and there terminating.

AND

Cert 299061

Lots 1 and 2, Block 2, Bell's Second Addition To West St. Paul, except that portion of said Lot lying Westerly of East line of State Street as indicated by granite monuments set by City Engineer of City St. Paul during the month of May 1887, one of which is upon South line of Isabel Street and the other upon North line of Congress Street, same being conveyed to said City for uses and purposes of public highway or street only.

Lots 1 and 2, Block 47, West St. Paul, except that portion of said Lot lying Westerly of East line of State Street as

indicated by granite monuments set by City Engineer of City St. Paul during the month of May 1887, one of which is upon South line of Isabel Street and the other upon North line of Congress Street, same being conveyed to said City for uses and purposes of public highway or street only.

AND

Cert 299062

Lots 3, 4 and 5, Block 47, West St. Paul, except that part of said Additions lying Westerly of East line of State Street as indicated by granite monuments set by City Engineer of City of St. Paul during the month of May 1887, one of which is upon South line of Isabel Street and other upon North line of Congress Street.

Lots 3, 4 and 5, Block 2, Bell's Second Addition To West St. Paul, except that part of said Additions lying Westerly of East line of State Street as indicated by granite monuments set by City Engineer of City of St. Paul during the month of May 1887, one of which is upon South line of Isabel Street and other upon North line of Congress Street.

AND

Cert 299064

Lot 5, Block 1, Blocks 1, 2 & 3, Prospect Plateau, except the Westerly 10 feet thereof.

AND

Cert 299065

The Easterly Half of Lot 4, Block 1, Blocks 1, 2 & 3, Prospect Plateau.
The Westerly 10 feet of Lot 5, Block 1, Blocks 1, 2 & 3, Prospect Plateau.

And

Cert 299066

Lots 1, 2 and 3, Block 1, Blocks 1, 2 & 3, Prospect Plateau.
The Westerly Half of Lot 4, Block 1, Blocks 1, 2 & 3, Prospect Plateau.

PROPERTY IS: ABSTRACT AND TORRENS PROPERTY - Certificate of Title Nos. 299008, 299009, 299010, 299011, 299012, 299013, 299030, 299031, 299032, 299033, 299039, 299040, 299061, 299062, 299064, 299065, 299066 .

The following documents have been filed for record in the Office of the Ramsey County Recorder
(See copies attached hereto):

<u>DOCUMENT NUMBER</u>	<u>TYPE OF INSTRUMENT</u>
710613	Quit Claim Deed
710614	Quit Claim Deed
710615	Quit Claim Deed
710616	Quit Claim Deed
710617	Quit Claim Deed
710618	Quit Claim Deed
710698	Quit Claim Deed
710699	Quit Claim Deed
710700	Quit Claim Deed
710701	Quit Claim Deed
710707	Quit Claim Deed
710708	Quit Claim Deed
710766	Quit Claim Deed

710767
710769
710770

Quit Claim Deed
Quit Claim Deed

710773
2187856
T Book 51 Page 7
T Book 51 Page 37 AKA T 173160
T Book 1934 Page 319
T Book 2000 Page 78
T 493517
T 559502

Quit Claim Deed
Quit Claim Deed
Petition
Vacation
State Deed
Declaration of Trust
Declaration of Trust
Resolution

T 2505800
T 2508491
T 2508492
T 2508493
T 2554466
T 2554467
T 2556742
T 2613365 AND A 04710588

Resolution
Mortgage
Declaration
Declaration
Declaration
Declaration
Examiner's Directive/Certificate
Declaration

A 2435700
A 04510916
A 04515808
A 04515809
A 04515810
A 04600582
A 04600583

Resolution
Resolution
Mortgage
Declaration
Declaration
Declaration
Declaration

Further certifies:

1. That there are no unsatisfied judgments docketed in District Court, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None
2. That there are no Bankruptcy proceedings initiated, or no unsatisfied Notices of Federal, State or County Tax Liens, filed in the office of County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None
 - o Note: The Bankruptcy searches are limited to parties that held an interest of record in the land during the preceding two years from the date of this Certificate.

- o Note: The Bankruptcy searches do not reflect dismissals, discharges or other disposition after the initial filing of the bankruptcy petition, which information must be obtained from the bankruptcy court.
- o Note: The Federal Tax Lien searches have been extended to cover the period of time commencing eleven years prior to the date of this Certificate.

3. That there are no unsatisfied Federal Court Judgment Liens in favor of the United States or a re-filing of any said lien if found, filed in the office of the County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below for the period commencing 20 years preceding the date of this Certificate and up to the "To Date" opposite their respective names, except as follows: None

4. For properties located in Hennepin, Ramsey, St. Louis or Ottertail Counties:
No unsatisfied judgments were docketed in United States District Court, District of Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows:None

Name Searched:	From Date:	To Date:
Public Housing Agency of the City of Saint Paul, a Minnesota Corporation	September 12, 2007	September 12 2018

- o Note: Dates are as of 7:00 A.M.
- o Note: There has been no search conducted in the Office of the Clerk of the United States Bankruptcy, District of Minnesota, unless separately attached hereto. A search for Bankruptcy proceedings in said office will only be conducted if there has been a foreclosure, cancellation of contract for deed, decree issued in marriage dissolution proceeding or other involuntary transfer of the land under examination within the two years preceding the date of certification.

Note: Names listed above are full given names as shown of record. Where an individual is identified of record by variation in his, her, or its name searches have been made as to all such names appearing of record. Searches performed include idem sonans names, common abbreviations, accepted derivatives and nicknames. However no search is made as to any name having a middle initial different from that shown hereon.

TAX INFORMATION:

The County Tax Records indicate that the real estate taxes are:

Taxes currently due and payable in **2018**
Amount: \$ **0.00 Exempt Prop. Owned By Municipals**
PIN: **08.28.22.12.0107**
Homestead or non-homestead: **Exempt Properties**
Delinquent taxes: **None**
Address: **175 Congress Street East, St Paul, MN**
Estimated Market Value: \$ **6,096,000.00**

NO CERTIFICATION IS GIVEN AS TO MARKETABILITY OR STATUS OF TITLE.

Limitation of Liability for Informational Report

IMPORTANT - READ CAREFULLY: THIS REPORT IS NOT AN INSURED PRODUCT OR SERVICE OR A REPRESENTATION OF THE CONDITION OF TITLE TO REAL PROPERTY. IT IS NOT AN ABSTRACT, LEGAL OPINION, OPINION OF TITLE, TITLE INSURANCE COMMITMENT OR PRELIMINARY REPORT, OR ANY FORM OF TITLE INSURANCE OR GUARANTY. THIS REPORT IS ISSUED EXCLUSIVELY FOR THE BENEFIT OF THE APPLICANT THEREFOR, AND MAY NOT BE USED OR RELIED UPON BY ANY OTHER PERSON. THIS REPORT MAY NOT BE REPRODUCED IN ANY MANNER WITHOUT FIRST AMERICAN'S PRIOR WRITTEN CONSENT. FIRST AMERICAN DOES NOT REPRESENT OR WARRANT THAT THE INFORMATION HEREIN IS COMPLETE OR FREE FROM ERROR, AND THE INFORMATION HEREIN IS PROVIDED WITHOUT ANY WARRANTIES OF ANY KIND, AS-IS, AND WITH ALL FAULTS. AS A MATERIAL PART OF THE CONSIDERATION GIVEN IN EXCHANGE FOR THE ISSUANCE OF THIS REPORT, RECIPIENT AGREES THAT FIRST AMERICAN'S SOLE LIABILITY FOR ANY LOSS OR DAMAGE CAUSED BY AN ERROR OR OMISSION DUE TO INACCURATE INFORMATION OR NEGLIGENCE IN PREPARING THIS REPORT SHALL BE LIMITED TO THE FEE CHARGED FOR THE REPORT. RECIPIENT ACCEPTS THIS REPORT WITH THIS LIMITATION AND AGREES THAT FIRST AMERICAN WOULD NOT HAVE ISSUED THIS REPORT BUT FOR THE LIMITATION OF LIABILITY DESCRIBED ABOVE. FIRST AMERICAN MAKES NO REPRESENTATION OR WARRANTY AS TO THE LEGALITY OR PROPRIETY OF RECIPIENT'S USE OF THE INFORMATION HEREIN.

Dated at Ramsey County, Minnesota, this 12th day of September, 2018 at 7:00 A.M.

File No. 1502840

For: The exclusive use of: St. Paul Public Housing Authority

First American Title Insurance Company

701 Xenia Avenue South, Ste 450

Golden Valley, MN 55416

(763)852-3800

(877)483-0310

mproduction@firstam.com

TITLE REPORT**APPARENT OWNER(S)**: Public Housing Agency of the City of Saint Paul, a Minnesota Corporation**LEGAL DESCRIPTION OF PROPERTY**: Lots 1 thru 12, Lienau, Peters and Mineas Rearrangement of Block 12, Bell's Addition to West St. Paul, Ramsey County, Minnesota.**PROPERTY IS: ABSTRACT PROPERTY.**

The following documents have been filed for record in the Office of the Ramsey County Recorder
(See copies attached hereto):

<u>DOCUMENT NUMBER</u>	<u>TYPE OF INSTRUMENT</u>
2187856	Quit Claim Deed
1777382	Resolution
1777383	Resolution
2933377	Resolution
2967504	Resolution
4522986	Lease Agreement
4710588	Declaration

Further certifies:

1. That there are no unsatisfied judgments docketed in District Court, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None

2. That there are no Bankruptcy proceedings initiated, or no unsatisfied Notices of Federal, State or County Tax Liens, filed in the office of County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None

- o Note: The Bankruptcy searches are limited to parties that held an interest of record in the land during the preceding two years from the date of this Certificate.
- o Note: The Bankruptcy searches do not reflect dismissals, discharges or other disposition after the initial

filing of the bankruptcy petition, which information must be obtained from the bankruptcy court.

- o Note: The Federal Tax Lien searches have been extended to cover the period of time commencing eleven years prior to the date of this Certificate.

3. That there are no unsatisfied Federal Court Judgment Liens in favor of the United States or a re-filing of any said lien if found, filed in the office of the County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below for the period commencing 20 years preceding the date of this Certificate and up to the "To Date" opposite their respective names, except as follows: None

4. For properties located in Hennepin, Ramsey, St. Louis or Ottertail Counties:
 No unsatisfied judgments were docketed in United States District Court, District of Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows:None

Name Searched:	From Date:	To Date:
Public Housing Agency of the City of Saint Paul, a Minnesota Corporation	September 13, 2007	September 13, 2018

- o Note: Dates are as of 7:00 A.M.
- o Note: There has been no search conducted in the Office of the Clerk of the United States Bankruptcy, District of Minnesota, unless separately attached hereto. A search for Bankruptcy proceedings in said office will only be conducted if there has been a foreclosure, cancellation of contract for deed, decree issued in marriage dissolution proceeding or other involuntary transfer of the land under examination within the two years preceding the date of certification.

Note: Names listed above are full given names as shown of record. Where an individual is identified of record by variation in his, her, or its name searches have been made as to all such names appearing of record. Searches performed include idem sonans names, common abbreviations, accepted derivatives and nicknames. However no search is made as to any name having a middle initial different from that shown hereon.

TAX INFORMATION:

The County Tax Records indicate that the real estate taxes are:

Taxes currently due and payable in **2018**
 Amount: \$ **5,134.72** are **Half Paid / Exempt Prop. Owned By Municipals**
 PIN: **08.28.22.21.0068**
 Homestead or non-homestead: **Exempt Properties**
 Delinquent taxes: **None**
 Address: **469 Ada Street, St. Paul, MN**
 Estimated Market Value: \$ **8,818,600.00**

NO CERTIFICATION IS GIVEN AS TO MARKETABILITY OR STATUS OF TITLE.

Limitation of Liability for Informational Report

IMPORTANT - READ CAREFULLY: THIS REPORT IS NOT AN INSURED PRODUCT OR SERVICE OR A REPRESENTATION OF THE CONDITION OF TITLE TO REAL PROPERTY. IT IS NOT AN ABSTRACT, LEGAL OPINION, OPINION OF TITLE, TITLE INSURANCE COMMITMENT OR PRELIMINARY REPORT, OR ANY FORM OF TITLE INSURANCE OR GUARANTY. THIS REPORT IS ISSUED EXCLUSIVELY FOR THE BENEFIT OF THE APPLICANT THEREFOR, AND MAY NOT BE USED OR RELIED UPON BY ANY OTHER PERSON. THIS REPORT MAY NOT BE REPRODUCED IN ANY MANNER WITHOUT FIRST AMERICAN'S PRIOR WRITTEN CONSENT. FIRST AMERICAN DOES NOT REPRESENT OR WARRANT THAT THE INFORMATION HEREIN IS COMPLETE OR FREE FROM ERROR, AND THE INFORMATION HEREIN IS PROVIDED WITHOUT ANY WARRANTIES OF ANY KIND, AS-IS, AND WITH ALL FAULTS. AS A MATERIAL PART OF THE CONSIDERATION GIVEN IN EXCHANGE FOR THE ISSUANCE OF THIS REPORT, RECIPIENT AGREES THAT FIRST AMERICAN'S SOLE LIABILITY FOR ANY LOSS OR DAMAGE CAUSED BY AN ERROR OR OMISSION DUE TO INACCURATE INFORMATION OR NEGLIGENCE IN PREPARING THIS REPORT SHALL BE LIMITED TO THE FEE CHARGED FOR THE REPORT. RECIPIENT ACCEPTS THIS REPORT WITH THIS LIMITATION AND AGREES THAT FIRST AMERICAN WOULD NOT HAVE ISSUED THIS REPORT BUT FOR THE LIMITATION OF LIABILITY DESCRIBED ABOVE. FIRST AMERICAN MAKES NO REPRESENTATION OR WARRANTY AS TO THE LEGALITY OR PROPRIETY OF RECIPIENT'S USE OF THE INFORMATION HEREIN.

Dated at Ramsey County, Minnesota, this 13th day of September, 2018 at 7:00 A.M.

File No. 1502839

For: The exclusive use of: St. Paul Public Housing Authority

First American Title Insurance Company

701 Xenia Avenue South, Ste 450
 Golden Valley, MN 55416
 (763)852-3800
 (877)483-0310
 mproduction@firstam.com

TITLE REPORT

APPARENT OWNER(S): Public Housing Agency of the City of Saint Paul, a Minnesota Corporation

LEGAL DESCRIPTION OF PROPERTY: That part of the South Half of the Southeast Quarter of the Northeast Quarter of Section 17, Township 28, Range 23 described as follows:

Beginning at a point in the East line of Section 17 which point is 1280.54 feet South of the intersection of the present South line of Ford Road with the said East line of Section 17, thence West at right angles with the said East line of Section 17 a distance of 671.40 feet to a point; thence South and parallel with the said East line of Section 17 a distance of 250.00 feet to a point; thence East and parallel with the first course of the herein land described, 671.40 feet to a point in the said East line of Section 17, thence North along the said East line of Section 17 a distance of 250.00 feet to the point of beginning.

Subject to the rights acquired by the City of Saint Paul in Cleveland Avenue.
 Ramsey County, Minnesota.

PROPERTY IS: Torrens - Certificate of Title 299067 PROPERTY.

The following documents have been filed for record in the Office of the Ramsey County Recorder
 (See copies attached hereto):

<u>DOCUMENT NUMBER</u>	<u>TYPE OF INSTRUMENT</u>
710774	Quit Claim Deed
143957	Plat
539284	Trust Document
2026570	Lease
A 2755421-Erroneously recorded-ABSTRACT ONLY	Resolution
A 4119330-Erroneously recorded-ABSTRACT ONLY	Agreement
A 4582918-Erroneously recorded-ABSTRACT ONLY	Resolution
A 04710588 AND T 02613365	Declaration
NOT RECORDED ON CURRENT CERTIFICATE OF TITLE	

Further certifies:

1. That there are no unsatisfied judgments docketed in District Court, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None

2. That there are no Bankruptcy proceedings initiated, or no unsatisfied Notices of Federal, State or County Tax Liens, filed in the office of County Recorder, Ramsey County, Minnesota, against the names of the persons or legal entities shown below between the dates set opposite their respective names, except as follows: None

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Name Searched:	From Date:	To Date:
Public Housing Agency of the City of Saint Paul, a Minnesota Corporation	September 13, 2007	September 13, 2018

- o Note: Dates are as of 7:00 A.M.
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Note: Names listed above are full given names as shown of record. Where an individual is identified of record by variation in his, her, or its name searches have been made as to all such names appearing of record. Searches performed include idem sonans names, common abbreviations, accepted derivatives and nicknames. However no search is made as to any name having a middle initial different from that shown hereon.

TAX INFORMATION:

The County Tax Records indicate that the real estate taxes are:

Taxes currently due and payable in **2018**

Amount: \$ **5,207.04** are **Half Paid / Exempt Prop. Owned By Municipals**

PIN: **17.28.23.14.0004**

Homestead or non-homestead: **Exempt Properties**

Delinquent taxes: **None**

Address: **899 Cleveland Avenue South, St. Paul, MN**

Estimated Market Value: \$ **9,069,600.00**

NO CERTIFICATION IS GIVEN AS TO MARKETABILITY OR STATUS OF TITLE.

Limitation of Liability for Informational Report

IMPORTANT - READ CAREFULLY: THIS REPORT IS NOT AN INSURED PRODUCT OR SERVICE OR A REPRESENTATION OF THE CONDITION OF TITLE TO REAL PROPERTY. IT IS NOT AN ABSTRACT, LEGAL OPINION, OPINION OF TITLE, TITLE INSURANCE COMMITMENT OR PRELIMINARY REPORT, OR ANY FORM OF TITLE INSURANCE OR GUARANTY. THIS REPORT IS ISSUED EXCLUSIVELY FOR THE BENEFIT OF THE APPLICANT THEREFOR, AND MAY NOT BE USED OR RELIED UPON BY ANY OTHER PERSON. THIS REPORT MAY NOT BE REPRODUCED IN ANY MANNER WITHOUT FIRST AMERICAN'S PRIOR WRITTEN CONSENT. FIRST AMERICAN DOES NOT REPRESENT OR WARRANT THAT THE INFORMATION HEREIN IS COMPLETE OR FREE FROM ERROR, AND THE INFORMATION HEREIN IS PROVIDED WITHOUT ANY WARRANTIES OF ANY KIND, AS-IS, AND WITH ALL FAULTS. AS A MATERIAL PART OF THE CONSIDERATION GIVEN IN EXCHANGE FOR THE ISSUANCE OF THIS REPORT, RECIPIENT AGREES THAT FIRST AMERICAN'S SOLE LIABILITY FOR ANY LOSS OR DAMAGE CAUSED BY AN ERROR OR OMISSION DUE TO INACCURATE INFORMATION OR NEGLIGENCE IN PREPARING THIS REPORT SHALL BE LIMITED TO THE FEE CHARGED FOR THE REPORT. RECIPIENT ACCEPTS THIS REPORT WITH THIS LIMITATION AND AGREES THAT FIRST AMERICAN WOULD NOT HAVE ISSUED THIS REPORT BUT FOR THE LIMITATION OF LIABILITY DESCRIBED ABOVE. FIRST AMERICAN MAKES NO REPRESENTATION OR WARRANTY AS TO THE LEGALITY OR PROPRIETY OF RECIPIENT'S USE OF THE INFORMATION HEREIN.

Dated at Ramsey County, Minnesota, this 13th day of September, 2018 at 7:00 A.M.

File No. 1502841

For: The exclusive use of: St. Paul Public Housing Authority



U.S. Department of Housing and Urban Development

Minneapolis Field Office
212 3rd Ave S Suite 150
Minneapolis, Minnesota 55401
<http://www.hud.gov/>

RECEIVED

FEB 13 2019

CENTRAL ADMINISTRATIVE
OFFICE

FEB 11 2019

Mr. Jon Gutzmann, Executive Director
St. Paul PHA
555 N. Wabasha St. Suite 400
St. Paul, MN 55102

Dear Mr. Gutzmann:

This letter is to inform you that the St. Paul PHA's Revised Annual PHA Plan for the Fiscal Year beginning **April 1, 2018, Version 4** is approved.

This approval does not constitute an endorsement of the strategies and policies outlined in the Plan. In providing assistance to families under programs covered by this Plan, the St. Paul HRA will comply with the rules, standards, and policies established in its approved Plan, as provided in 24 CFR Part 903 and other applicable regulations. Your approved Plan and all required supporting documentation must be made available for review and inspection by the public at the PHA office during normal business hours.

Also, please note that if you included your 2019 Capital Fund Annual Statement/Performance and Evaluation Report (HUD 50075.1), the Capital Fund Program 5-Year Action Plan (HUD 50075.2), and/or accompanying certifications, they have not been approved through this PHA Plan process. Capital Fund submissions were decoupled from the PHA Plan per HUD's Capital Fund Final Rule (2013). We will, however, retain any documents you have submitted in order to attempt to expedite the 2015 Capital Fund review process. You will be notified in separate correspondence and/or via PIH Notice of the procedures necessary to finalize Capital Funds.

If you have any questions regarding your PHA Plan or the information in this letter, please contact Morgan Pontiff at (612) 370-3095.

Sincerely,

Lucia M. Clausen,
Director, Office of Public Housing

CERTIFICATION OF APPLICANT AND APPROVAL OF SUBMISSION

Warning: HUD will prosecute false claims and statements. Convictions may result in criminal or civil penalties. 18 USC Sections 1001, 1010; 31 USC Sections 3729, 3802.

I have reviewed this RAD Program Financing Plan and all uploaded files and certify that the information is correct to the best of my knowledge. I agree to notify HUD if any new or conflicting information comes to my attention after this date.

PHA Executive Director or Mod Rehab Owner
Printed Name: _____

Date