



January 15, 2015

Office of Financial Services - Capital Improvement Budget
700 City Hall
15 W. Kellogg Blvd
St. Paul, MN 55101-1631

RE: Request for Proposals for 2016-2017 Capital Improvement Budget (CIB)

To: Daley Lehmann, John McCarthy, and the CIB Board

The Little Bohemia Neighborhood Association strongly supports NeighborhoodWorks Home Partners' CIB funding application for their city-wide home improvement loan program.

NWHP is a local leader in the affordable housing field in St. Paul and currently operates a revolving loan fund for home improvement loans with multiple funding sources with the majority of funds being invested in St. Paul and these CDBG funds have been the foundation of this loan fund for 33 years. NWHP's City-Wide Home Improvement Program plays a critical role and is of great importance in maintaining and preserving one of the most important assets of the City of St. Paul – the housing stock. The loans and grants provided by this program fund home improvement projects that directly improve the structural and mechanical integrity of single family homes. Home improvement projects funded through this program dramatically improve these assets, not only providing a major benefit to the homeowner but also the City, in the form of increased property values and tax base. When a home is improved through this program, it helps to improve the entire block and sometimes even the entire neighborhood. This is not only a benefit for the current residents, but also improves the re-sale value of the home and will likely draw individuals into these neighborhoods to purchase these renovated houses. This program will provide not only home improvement loans to low to moderate income families to make necessary health and safety related repairs to their owner occupied home but we will also provide the construction management services to ensure successful completion of these projects in a professional and timely manner.

NWHP's city-wide loan program is critical as it helps to provide this vital service to homeowners living in neighborhoods who might not be able to otherwise obtain such a loan. As District 9 and the Little Bohemia neighborhood do not have a "dedicated" neighborhood based CDC, NWHP has adopted this community for this purpose. NWHP has partnered with the LBNA on door knocking and outreach as well as targeting programs to households in this community. Without this specific program, homeowners in the Little Bohemia neighborhood would not have access to this critical resource and service.

Sincerely,

Mark Fangmeier and Lindsay Kimball, co-chairs
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