DEPARTMENT OF PLANNING
& ECONOMIC DEVELOPMENT
Nicolle Goodman, Director

CITY OF SAINT PAUL
Melvin Carter, Mayor

25 West Fourth Street, Ste. 1100
Saint Paul, MN 55102
Telephone: 651-266-6655
Facsimile: 651-266-6559

Thank you for your interest in our Rental Rehabilitation Loan Program.

Repayment Terms: This loan will be secured with a note and a mortgage at 0% interest. Loan principal will be payable quarterly over a 10 year term. Loan will be due in full if the borrower sells, transfers title, or fails to comply with any of the other requirements as defined in the loan documents.

Enclosed is an application packet containing three (3) important disclosures which you should read and keep for your records:

1. Lead-Based Paint: Protect Your Family from Lead in Your Home
2. Landlord's Responsibilities and Expectations (sign and return)
3. Notice of Right to Financial Privacy Act, Government Data Practices Act, and Equal Credit Opportunity Act.

PLEASE READ THROUGH APPLICATION INSTRUCTIONS CONTAINED ON THE RENTAL REHABILITATION LOAN PROGRAM CHECKLIST

After review of your complete loan application and documents, you will be advised of your eligibility for a loan.

DO NOT PERMIT CONTRACTORS TO START WORK ON YOUR PROPERTY BEFORE LOAN CLOSING. WORK STARTED BEFORE LOAN CLOSING IS NOT ELIGIBLE FOR REIMBURSEMENT.

Return completed applications to Dionne Gharamu

By mail: Rental Rehab Loan Program, Attn: Dionne Gharamu, 25 West Fourth Street, Suite 1100, Saint Paul, MN 55102

By e-mail: dionne.alkamooneh@ci.stpaul.mn.us (only secured emails)

For further assistance, please call Dionne Gharamu directly at 651-266-6707.

RIGHT TO FINANCIAL PRIVACY ACT

This is notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development has a right to access to financial records held by a financial institution in connection with the consideration or administration of a Section 312 Rehabilitation Loan.

Financial records involving your transaction will be available to the Department of Housing and Urban Development without further notice or authorization but will not be disclosed or released to another Government Agency or Department without your consent except as required or permitted by law.

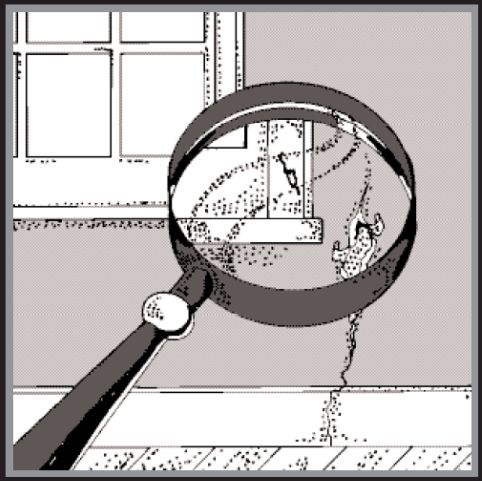
GOVERNMENT DATA PRACTICES ACT

The Minnesota Government Data Practices Act requires that persons be informed of the use and purpose of data required of them. The information requested on the application form and any verifications or documentation requested are necessary to determine eligibility for a loan or a grant. This information must be disclosed to us or an application cannot be processed.

If you receive a Minnesota Housing Finance Agency (MHFA) loan or grant, any information provided to us will be made available to the MHFA. If a loan or grant is received from a federal source, all financial information will be available to the Department of Housing and Urban Development.

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Washington, D.C. 20580. The State Agency which administers compliance with the State law is the Minnesota State Department of Human Rights, Saint Paul, Minnesota



Protect Your Family From Lead In Your Home

United States Environmental Protection Agency

United States Consumer Product Safety Commission

United States Department of Housing and Urban Development

Are You Planning To Buy, Rent, or Renovate a Home Built Before 1978?

Many houses and apartments built before 1978 have paint that contains high levels of lead (called lead-based paint). Lead from paint, chips, and dust can pose serious health hazards if not taken care of properly.

OWNERS, BUYERS, and RENTERS are encouraged to check for lead (see page 6) before renting, buying or renovating pre-1978 housing.

Federal law requires that individuals receive certain information before renting, buying, or renovating pre-1978 housing:

LANDLORDS have to disclose known information on lead-based paint and lead-based paint hazards before leases take effect. Leases must include a disclosure about lead-based paint.

SELLERS have to disclose known information on lead-based paint and lead-based paint hazards before selling a house. Sales contracts must include a disclosure about lead-based paint. Buyers have up to 10 days to check for lead.

RENOVATORS disturbing more than 2 square feet of painted surfaces have to give you this pamphlet before starting work.

IMPORTANT!

Lead From Paint, Dust, and Soil Can Be Dangerous If Not Managed Properly

FACT: Lead exposure can harm young children and babies even before they are born.

FACT: Even children who seem healthy can have high levels of lead in their bodies.

FACT: People can get lead in their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.

FACT: People have many options for reducing lead hazards. In most cases, lead-based paint that is in good condition is not a hazard.

FACT: Removing lead-based paint improperly can increase the danger to your family.

If you think your home might have lead hazards, read this pamphlet to learn some simple steps to protect your family.

Lead Gets in the Body in Many Ways

Childhood lead poisoning remains a major environmental health problem in the U.S.

Even children who appear healthy can have dangerous levels of lead in their bodies.

People can get lead in their body if they:

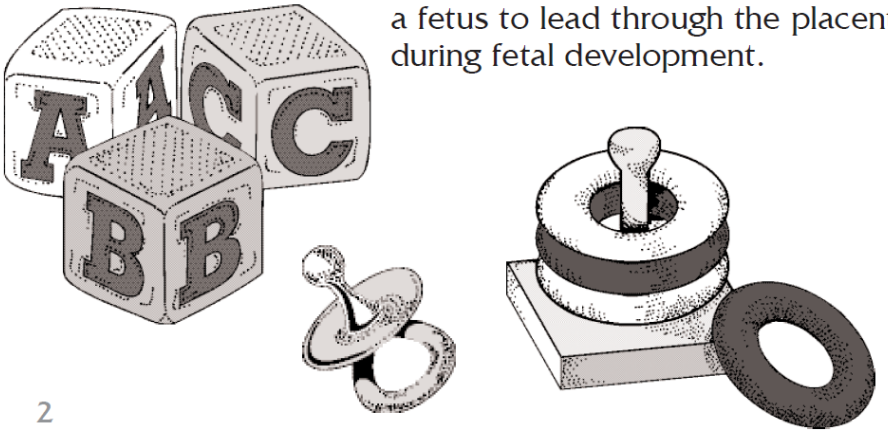
- Breathe in lead dust (especially during renovations that disturb painted surfaces).
- Put their hands or other objects covered with lead dust in their mouths.
- Eat paint chips or soil that contains lead.

Lead is even more dangerous to children under the age of 6:

- At this age children's brains and nervous systems are more sensitive to the damaging effects of lead.
- Children's growing bodies absorb more lead.
- Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them.

Lead is also dangerous to women of childbearing age:

- Women with a high lead level in their system prior to pregnancy would expose a fetus to lead through the placenta during fetal development.



Lead's Effects

It is important to know that even exposure to low levels of lead can severely harm children.

In children, lead can cause:

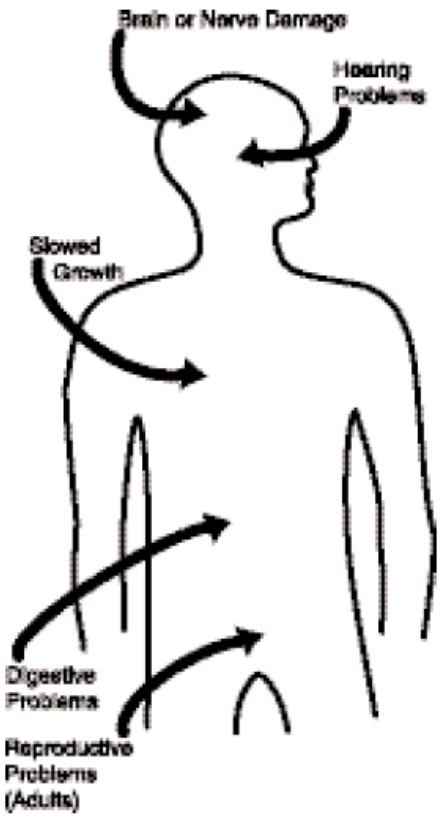
- Nervous system and kidney damage.
- Learning disabilities, attention deficit disorder, and decreased intelligence.
- Speech, language, and behavior problems.
- Poor muscle coordination.
- Decreased muscle and bone growth.
- Hearing damage.

While low-lead exposure is most common, exposure to high levels of lead can have devastating effects on children, including seizures, unconsciousness, and, in some cases, death.

Although children are especially susceptible to lead exposure, lead can be dangerous for adults too.

In adults, lead can cause:

- Increased chance of illness during pregnancy.
- Harm to a fetus, including brain damage or death.
- Fertility problems (in men and women).
- High blood pressure.
- Digestive problems.
- Nerve disorders.
- Memory and concentration problems.
- Muscle and joint pain.



Lead affects the body in many ways.

Where Lead-Based Paint Is Found

In general, the older your home, the more likely it has lead-based paint.

Many homes built before 1978 have lead-based paint. The federal government banned lead-based paint from housing in 1978. Some states stopped its use even earlier. Lead can be found:

- In homes in the city, country, or suburbs.
- In apartments, single-family homes, and both private and public housing.
- Inside and outside of the house.
- In soil around a home. (Soil can pick up lead from exterior paint or other sources such as past use of leaded gas in cars.)

Checking Your Family for Lead

Get your children and home tested if you think your home has high levels of lead.

To reduce your child's exposure to lead, get your child checked, have your home tested (especially if your home has paint in poor condition and was built before 1978), and fix any hazards you may have. Children's blood lead levels tend to increase rapidly from 6 to 12 months of age, and tend to peak at 18 to 24 months of age.

Consult your doctor for advice on testing your children. A simple blood test can detect high levels of lead. Blood tests are usually recommended for:

- Children at ages 1 and 2.
- Children or other family members who have been exposed to high levels of lead.
- Children who should be tested under your state or local health screening plan.

Your doctor can explain what the test results mean and if more testing will be needed.

Identifying Lead Hazards

Lead from paint chips, which you can see, and lead dust, which you can't always see, can both be serious hazards.

Lead-based paint is usually not a hazard if it is in good condition, and it is not on an impact or friction surface, like a window. It is defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter, or more than 0.5% by weight.

Deteriorating lead-based paint (peeling, chipping, chalking, cracking or damaged) is a hazard and needs immediate attention. It may also be a hazard when found on surfaces that children can chew or that get a lot of wear-and-tear, such as:

- Windows and window sills.
- Doors and door frames.
- Stairs, railings, banisters, and porches.

Lead dust can form when lead-based paint is scraped, sanded, or heated. Dust also forms when painted surfaces bump or rub together. Lead chips and dust can get on surfaces and objects that people touch. Settled lead dust can re-enter the air when people vacuum, sweep, or walk through it. The following two federal standards have been set for lead hazards in dust:

- 40 micrograms per square foot ($\mu g/ft^2$) and higher for floors, including carpeted floors.
- 250 $\mu g/ft^2$ and higher for interior window sills.

Lead in soil can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. The following two federal standards have been set for lead hazards in residential soil:

- 400 parts per million (ppm) and higher in play areas of bare soil.
- 1,200 ppm (average) and higher in bare soil in the remainder of the yard.

The only way to find out if paint, dust and soil lead hazards exist is to test for them. The next page describes the most common methods used.

Checking Your Home for Lead

Just knowing that a home has lead-based paint may not tell you if there is a hazard.

You can get your home tested for lead in several different ways:

- A paint **inspection** tells you whether your home has lead-based paint and where it is located. It won't tell you whether or not your home currently has lead hazards.
- A **risk assessment** tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards.
- A combination risk assessment and inspection tells you if your home has any lead hazards and if your home has any lead-based paint, and where the lead-based paint is located.

Hire a trained and certified testing professional who will use a range of reliable methods when testing your home.

- Visual inspection of paint condition and location.
- A portable x-ray fluorescence (XRF) machine.
- Lab tests of paint, dust, and soil samples.

There are state and federal programs in place to ensure that testing is done safely, reliably, and effectively. Contact your state or local agency (see bottom of page 11) for more information, or call **1-800-424-LEAD (5323)** for a list of contacts in your area.

Home test kits for lead are available, but may not always be accurate. Consumers should not rely on these kits before doing renovations or to assure safety.

What You Can Do Now To Protect Your Family

If you suspect that your house has lead hazards, you can take some immediate steps to reduce your family's risk:

- **If you rent, notify your landlord of peeling or chipping paint.**
- **Clean up paint chips immediately.**
- **Clean floors, window frames, window sills, and other surfaces weekly**. Use a mop or sponge with warm water and a general all-purpose cleaner or a cleaner made specifically for lead. REMEMBER: NEVER MIX AMMONIA AND BLEACH PRODUCTS TOGETHER SINCE THEY CAN FORM A DANGEROUS GAS.

- **Thoroughly rinse sponges and mop heads after cleaning dirty or dusty areas**.
- **Wash children's hands often, especially before they eat and before nap time and bed time.**
- **Keep play areas clean.** Wash bottles, pacifiers, toys, and stuffed animals regularly.
- **Keep children from chewing window sills or other painted surfaces.**
- **Clean or remove shoes before entering your home to avoid tracking in lead from soil.**
- **Make sure children eat nutritious, low-fat meals high in iron and calcium,** such as spinach and dairy products. Children with good diets absorb less lead.

Reducing Lead Hazards In The Home

Removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.

Always use a professional who is trained to remove lead hazards safely.

In addition to day-to-day cleaning and good nutrition:

- You can **temporarily** reduce lead hazards by taking actions such as repairing damaged painted surfaces and planting grass to cover soil with high lead levels. These actions (called "interim controls") are not permanent solutions and will need ongoing attention.
- To **permanently** remove lead hazards, you should hire a certified lead "abatement" contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent removal.

Always hire a person with special training for correcting lead problems—someone who knows how to do this work safely and has the proper equipment to clean up thoroughly. Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.

Once the work is completed, dust cleanup activities must be repeated until testing indicates that lead dust levels are below the following:

- 40 micrograms per square foot ($\mu g/ft^2$) for floors, including carpeted floors;
- 250 $\mu g/ft^2$ for interior windows sills; and
- 400 $\mu g/ft^2$ for window troughs.

Call your state or local agency (see bottom of page 11) for help in locating certified professionals in your area and to see if financial assistance is available.

Remodeling or Renovating a Home With Lead-Based Paint

Take precautions before your contractor or you begin remodeling or renovating anything that disturbs painted surfaces (such as scraping off paint or tearing out walls):

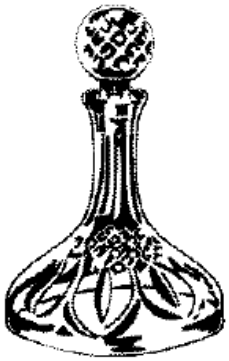
- **Have the area tested for lead-based paint.**
- **Do not use a belt-sander, propane torch, high temperature heat gun, dry scraper, or dry sandpaper** to remove lead-based paint. These actions create large amounts of lead dust and fumes. Lead dust can remain in your home long after the work is done.
- **Temporarily move your family** (especially children and pregnant women) out of the apartment or house until the work is done and the area is properly cleaned. If you can't move your family, at least completely seal off the work area.
- **Follow other safety measures to reduce lead hazards.** You can find out about other safety measures by calling 1-800-424-LEAD. Ask for the brochure "Reducing Lead Hazards When Remodeling Your Home." This brochure explains what to do before, during, and after renovations.

If not conducted properly, certain types of renovations can release lead from paint and dust into the air.

If you have already completed renovations or remodeling that could have released lead-based paint or dust, get your young children tested and follow the steps outlined on page 7 of this brochure.

Other Sources of Lead

While paint, dust, and soil are the most common sources of lead, other lead sources also exist.



- **Drinking water.** Your home might have plumbing with lead or lead solder. Call your local health department or water supplier to find out about testing your water. You cannot see, smell, or taste lead, and boiling your water will not get rid of lead. If you think your plumbing might have lead in it:
  - Use only cold water for drinking and cooking.
  - Run water for 15 to 30 seconds before drinking it, especially if you have not used your water for a few hours.
- **The job.** If you work with lead, you could bring it home on your hands or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.
- Old painted **toys** and **furniture.**
- Food and liquids stored in **lead crystal** or **lead-glazed pottery or porcelain.**
- **Lead smelters** or other industries that release lead into the air.
- **Hobbies** that use lead, such as making pottery or stained glass, or refinishing furniture.
- **Folk remedies** that contain lead, such as "greta" and "azarcon" used to treat an upset stomach.

For More Information

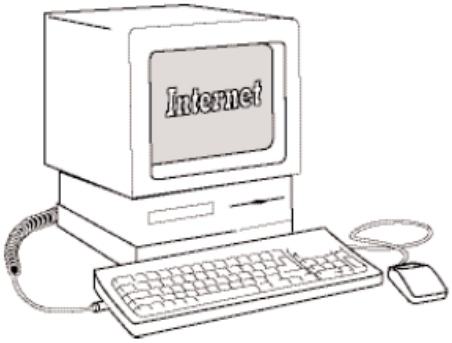
The National Lead Information Center

Call **1-800-424-LEAD (424-5323)** to learn how to protect children from lead poisoning and for other information on lead hazards. To access lead information via the web, visit **www.epa.gov/lead** and **www.hud.gov/offices/lead/.**

EPA's Safe Drinking Water Hotline

Call **1-800-426-4791** for information about lead in drinking water.

Consumer Product Safety Commission (CPSC) Hotline



To request information on lead in consumer products, or to report an unsafe consumer product or a product-related injury call **1-800-638-2772**, or visit CPSC's Web site at: **www.cpsc.gov.**

Health and Environmental Agencies

Some cities, states, and tribes have their own rules for lead-based paint activities. Check with your local agency to see which laws apply to you. Most agencies can also provide information on finding a lead abatement firm in your area, and on possible sources of financial aid for reducing lead hazards. Receive up-to-date address and phone information for your local contacts on the Internet at **www.epa.gov/lead** or contact the National Lead Information Center at **1-800-424-LEAD.**

For the hearing impaired, call the Federal Information Relay Service at **1-800-877-8339** to access any of the phone numbers in this brochure.

EPA Regional Offices

Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

EPA Regional Offices

Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)

Regional Lead Contact
U.S. EPA Region 1
Suite 1100 (CPT)
One Congress Street
Boston, MA 02114-2023
1 (888) 372-7341

Region 2 (New Jersey, New York, Puerto Rico, Virgin Islands)

Regional Lead Contact
U.S. EPA Region 2
2890 Woodbridge Avenue
Building 209, Mail Stop 225
Edison, NJ 08837-3679
(732) 321-6671

Region 3 (Delaware, Maryland, Pennsylvania, Virginia, Washington DC, West Virginia)

Regional Lead Contact
U.S. EPA Region 3 (3WC33)
1650 Arch Street
Philadelphia, PA 19103
(215) 814-5000

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

Regional Lead Contact
U.S. EPA Region 4
61 Forsyth Street, SW
Atlanta, GA 30303
(404) 562-8998

Region 5 (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)

Regional Lead Contact
U.S. EPA Region 5 (DT-8J)
77 West Jackson Boulevard
Chicago, IL 60604-3666
(312) 886-6003

Region 6 (Arkansas, Louisiana, New Mexico, Oklahoma, Texas)

Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue, 12th Floor
Dallas, TX 75202-2733
(214) 665-7577

Region 7 (Iowa, Kansas, Missouri, Nebraska)

Regional Lead Contact
U.S. EPA Region 7
(ARTD-RALI)
901 N. 5th Street
Kansas City, KS 66101
(913) 551-7020

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)

Regional Lead Contact
U.S. EPA Region 8
999 18th Street, Suite 500
Denver, CO 80202-2466
(303) 312-6021

Region 9 (Arizona, California, Hawaii, Nevada)

Regional Lead Contact
U.S. Region 9
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-4164

Region 10 (Alaska, Idaho, Oregon, Washington)

Regional Lead Contact
U.S. EPA Region 10
Toxics Section WCM-128
1200 Sixth Avenue
Seattle, WA 98101-1128
(206) 553-1985

CPSC Regional Offices

Your Regional CPSC Office can provide further information regarding regulations and consumer product safety.

Eastern Regional Center
Consumer Product Safety Commission
201 Varick Street, Room 903
New York, NY 10014
(212) 620-4120

Western Regional Center
Consumer Product Safety Commission
1301 Clay Street, Suite 610-N
Oakland, CA 94612
(510) 637-4050

Central Regional Center
Consumer Product Safety Commission
230 South Dearborn Street, Room 2944
Chicago, IL 60604
(312) 353-8260

HUD Lead Office

Please contact HUD's Office of Healthy Homes and Lead Hazard Control for information on lead regulations, outreach efforts, and lead hazard control and research grant programs.

U.S. Department of Housing and Urban Development
Office of Healthy Homes and Lead Hazard Control
451 Seventh Street, SW, P-3206
Washington, DC 20410
(202) 755-1785

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U.S. EPA Washington DC 20460
U.S. CPSC Washington DC 20207
U.S. HUD Washington DC 20410

EPA747-K-99-001
June 2003

LANDLORD'S RESPONSIBILITIES AND EXPECTATIONS
CITY OF SAINT PAUL RENTAL REHAB LOAN PROCESS

You are applying for a City of Saint Paul Rehab Loan. This program must comply with the following: (a.) City of St. Paul Vendor Outreach Program, (b.) Affirmative Action, (c.) other local and federal regulations whenever applicable.

1.	**Repayment Terms** This loan will be secured with a note and a mortgage at zero (0%) interest. Loan payment will be amortized over 10 years. Loan may be due in full if the borrower sells or transfers title, or fails to comply with any of the other requirements as defined in the loan documents.
2.	**Application** **(Cost to Owner: Non-Refundable $50 Application Fee)** Owner completes application, provides a scope of work, and returns to PED staff along with application fee. PED project manager processes application. If approved, Owner receives a Commitment Letter and is assigned to a Rehab Advisor to develop the final scope of work.
3.	**Initial Inspection** Your case is assigned to a Rehab Advisor who performs the initial assessment and approves or adjusts the scope of work. These adjustments may include additional work to bring the property up to Health and Safety based on EPA standards regarding lead safety, or to address Historic Preservation and environmental guidelines where necessary. The Rehab Advisor may also take pictures of the work to be performed (Before pictures). The rehab advisors are required to inspect interior of the building to confirm the units meet minimum housing quality standards.
4.	**Scope of Work and Bidding** Owner must identify at least (2) two Minnesota State licensed General Contractors to bid on the project (to verify, contact the Minnesota Department of Labor and Industry, 651-284-5034). At least (1) of the Contractors identified to bid must be certified under the City of St. Paul Vendor Outreach Program (See website www.govcontracts.org).
5.	**Final Bid Package** Owner receives bids from contractor and makes a recommendation for the lowest responsible bidder. Owner sends all the bids received to Rehab Advisor for PED filing. Rehab Advisor approves contractor selection. If only (1) Contractor response is received, the Rehab Advisor will perform a written cost analysis to assure the bid is cost reasonable.
6.	**Final Loan Approval and Loan Closing** **(Cost to Owner: Recording Fees $46 and Closing fees $200 per loan**) Project Manager obtains final approval on loan file. Project Manager conducts loan closing with Owner and collects closing and recording fees.
7.	**Construction** Notice to Proceed is issued to Contractor by Rehab Adviser. Contractor schedules start date and construction commences. Interim draw requests are signed by Owner and submitted to Rehab Adviser with 10% retainage until completion of project. Owner should not conduct other rehab or demolition work during the construction period under this contract. Rehab Adviser may take on-going construction pictures.
8.	**Final Payment to Contractor** Owner signs final draw request authorizing final payment to Contractor. Rehab Adviser performs final inspection and approves the final draw request Rehab Adviser may take after construction pictures of the premises

9.	**Summary of Loan Processing Costs to Owner**	
	$ 50.00	Application Fee non-refundable.
	$ 200	Closing Fee per loan paid at Loan Closing. Can be financed with loan.
	$ 46.00	Recording Fees per loan paid at Loan Closing. Cannot be financed with loan.
	$ 296.00	**TOTAL**

I hereby acknowledge receipt of this "Landlord's Responsibilities and Expectations" and agree to comply with all program rules and regulations.

_____ _____
Owner Date

_____ _____
Owner Date

DEPARTMENT OF PLANNING
& ECONOMIC
DEVELOPMENT
Nicolle Goodman, Director

CITY OF SAINT PAUL
Melvin Carter, Mayor

25 West Fourth Street, Ste. 1100
Saint Paul, MN 55102

Telephone: 651-266-6655
Facsimile: 651-266-6559

AUTHORIZATION TO RELEASE INFORMATION

I/We have applied for a loan from the City of Saint Paul. As part of the application process, the City of Saint Paul may verify information contained in my/our loan application and in other documents required in connection with the loan. This verification process will be conducted either prior to closing or subsequent to closing, and may be performed either by employees of the City of Saint Paul or by independent third parties, as a part of the origination, processing, underwriting, closing or quality control programs of the City of Saint Paul.

I/We authorize you to provide the City of Saint Paul and to any investor to whom the City of Saint Paul may sell this loan, any and all information and documentation that they request. Such information includes, but is not limited to: employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns. The City of Saint Paul, or any investor that purchases the mortgage, may address this authorization to any party named in the loan application.

A copy of this authorization may be accepted as an original.
Your prompt reply is appreciated.
Thank you.

Applicant (print name)	Co-Applicant (print name)
Applicant Signature	Co-Applicant Signature
Social Security Number	Social Security Number
Date	Date

DEPARTMENT OF PLANNING AND ECONOMIC DEVELOPMENT
OF THE CITY OF SAINT PAUL, MINNESOTA

Application for Rental Rehabilitation Loan Financing

Date: _____

PROJECT ADDRESS: _____

Date of Purchase:	Purchase Price:
Market Value from Tax Statement:	
Year Built:	Number of Dwelling Units:
Current DSI Grade: *(Contact the City Department of Safety and Inspection at 651-266-8989 if you do not know the property grade based on the latest inspection)*	

1. APPLICANT DATA

Applicant Name: _____

_____ Corporation (non-profit)
_____ Corporation (For profit)
_____ General Partnership
_____ LLC
_____ Couple
_____ Limited Partnership
_____ Sole proprietorship
_____ Other (Specify: _____)

Telephone number: _____
List of major stockholders, partners, or principals: _____
Tax ID Number/TIN (if applicable): _____
_____

Ethnicity: ☐ Hispanic ☐ Non-Hispanic	
Race: ☐ White ☐ Black/African American ☐ Asian	
☐ American Indian/ Alaskan Native	☐ Native Hawaiian or Other Pacific Islander
☐ American Indian/Alaskan Native & White	☐ Black/African American & White
☐ Asian & White	☐ American Indian/Alaskan Native & Black/African American

Current Applicant Address (Note: Please list your primary residence):
City, State/Zip:

Applicant Work Number: _____
Applicant Mobile Number: _____

List of major stockholders, partners, or principals: _____

Applicant's authorized representative:

Name: _____
Address: _____
Telephone Number: _____

Applicant's legal counsel (If any):

Name: _____
Address: _____
Telephone Number: _____

Indicate name and address of financial references:

Bank: _____
Commercial mortgage: _____

Has Applicant, if an individual, officers, or any majority stockholder (20% or more ownership), if a corporation, or any existing or prospective general partner in the Project ever been

Been in bankruptcy? [ ] Yes [ ] No
Defaulted on any loan, bond or mortgage commitment? [ ] Yes [ ] No

(If Applicant answered 'Yes' to either of the above, see Checklist section for applicants who have delinquencies, defaults, or have filed bankruptcy)

Outstanding principal amount of loans or revenue bonds issued by City, Port Authority, or Saint Paul Housing and Redevelopment Authority (HRA) to finance a facility of which Applicant or any related person to Applicant, is or has been a principal user during previous three years:
_____

List any projects financed through the City, HRA or Port Authority in which applicant, if an individual, officers or majority stockholders, if a corporation, or any existing or prospective general partner has participated: _____
_____

List any projects owned or managed by the Applicant within the City of Saint Paul and length of time owned or managed: _____
_____

List any previous improvements or upgrades made in the past 5 years to the above projects:
_____
_____

2. PROJECT DATA

Total principal amount of funds which Applicant is requesting for Project: _____

Timing:

Proposed construction start: _____

Proposed construction end: _____

Proposed closing date: _____

Check correct response (as of the date of this application):

Applicant presently **(does) (does not)** intend to sell Project upon completion of construction.
Applicant **(has) (has no)** control of substantially all of the Project site.
Applicant **(has) (has not)** executed any contracts for construction of any portion of any Project.
Project **(does) (does not)** include property to be used as a permanent address.

Additional information as required by PED: Completed Exhibits A-E

The Applicant agrees to pay the Department of Planning and Economic Development a $50.00 non-refundable application fee at the time of submission of this Application. Should the HRA provide rehabilitation loan financing to the above stated project, the Applicant agrees to pay the HRA at the time of closing an amount of $200 of closing fees and of $46 or equal amount of the recording fee.

It is hereby understood that submission of this application for a rehabilitation loan imposes no obligation upon the HRA, City of Saint Paul, or the Department of Planning and Economic Development to provide a loan; and it is only the obligation of PED's staff to make a recommendation to the HRA Executive Director regarding the making, terms, and conditions of a loan since only the HRA has the exclusive power to make a final determination on the making of a loan.
It is hereby understood that neither the HRA nor City of Saint Paul, Minnesota is liable for any costs incurred in the preparation or presentation of this Application.
All Application and supporting materials and documents (including before and after pictures of the rehabilitation work) will remain the property of the HRA. All such materials may be subject to disclosure and/or public review under applicable provisions of state law.
The Applicant certifies that this Application, including the Exhibits, is true, correct and complete to the best of their knowledge and belief.

By: _____

Its: _____

Underwriting (For City staff Use Only)

Program Eligibility: _____

Underwriter's Name: _____
Underwriter's Signature: _____ **Date:** _____

DO NOT PERMIT CONTRACTORS TO START WORK ON YOUR PROPERTY BEFORE LOAN CLOSING. WORK STARTED BEFORE LOAN CLOSING IS NOT ELIGIBLE FOR REIMBURSEMENT

Addendum to Application

HOUSING AND REDEVELOPMENT AUTHORITY
OF THE CITY OF SAINT PAUL, MINNESOTA

For the proposed financing requested in the Application for the Rental Rehabilitation Loan Program, the following additional current data (in as much detail as possible) needs to be submitted as part of the Application and identified as the listed lettered EXHIBITS. (Where there is a duplication of information requested in the Application and the Exhibits listed in this Addendum, the information in the Application should be a summary of detailed information submitted in the Exhibits.)

EXHIBITS

A. FINANCIAL STATEMENTS AND SUPPORTING DOCUMENTATION

Individuals: Provide 2-year Federal Income Tax Returns as filed with IRS (including W-2s and/or 1099s), and 3-month bank statements.

Corporations: Provide financial statements of the principals/general partners of the project. Provide 3-year Federal Income Tax Return for an S Corporation (including 1120-S).

All Applicants: Provide projected income and expenses on the property for the next 3 years (including rent projections).

B. DETAILED PROJECT DEVELOPMENT/CONSTRUCTION BUDGET (at least two bids provided by two different licensed contractors)

C. TENANT DATA (Site Occupant Record Form)

Provide historical occupancy rates. Provide a breakdown of the current tenant population by racial/ethnic classification, income, household size, single head of household, and age. A site occupant record form is attached and is to be completed for each occupied unit.

D. REFERENCE FROM DISTRICT COUNCIL

Provide a letter of support from the District Council

E. COMPLIANCE (AS APPLICABLE)

All projects must comply with all applicable Federal, State, and Local regulations and requirements. (Below are some, but not all, of the regulation that may or may not be required under current guidelines.):

Vendor Outreach Program (for projects over $50,000)
Two-bid Policy
PED/HRA Sustainability Initiative