

Date: January 27, 2025

To: Jake Reilly and Melissa Hanson

From: Dayna Norvold and Norm Oberto

Re: 307 Sumner Street, Northfield, Development Agreement

In response to your letter dated January 15, 2025, we are responding to your request for information pertaining to the 307 Sumner Street Development Agreement, dated September 19, 2024.

We are attaching the following information in an email to you on January 27, 2025:

- Construction Financing commitment letter from 1st United Bank
- Rice County Habitat for Humanity (RCHFH) cash flow
- RCHFH Profit and Loss Statement
- RCHFH Balance Sheet
- Letter from Minnesota Housing showing that \$60K has been contributed through the State Housing Tax Credit (SHTC) to the Sumner Street property. Note: in our Homeowner Financing Example, we have 20K per unit from the SHTC listed. We are hopeful that we will get at least 20K more when the program opens again in the spring of 2025.
- Projected Cost PER UNIT (nothing changed since original submittal at December, 2024, HRA mtg)
- Homeowner Financing examples (where the partner family financing will come from) (nothing changed since original submittal at December, 2024, HRA mtg)
- Detailed build plans for the two duplexes (same design as presented at the December, 2024, HRA mtg but with further detail)

Additionally, Habitat will meet the requirements of the Northfield Sustainable Building Policy

- Sustainable Building Rating System
 - The Sumner St. Project will become MN Green Path Advanced Certified
- Northfield Green Requirements (NGR)
 - Habitat will engage a certified HERS consultant that will:
 - Provide predicted greenhouse gas emissions data
- Provide certification of meeting the U.S DOE Zero Energy Ready Homes program

To demonstrate our commitment to sustainability efforts, the information below illustrates the rebates we received for the quad on Ford Street (2023/2024):

501 Ford St E

\$17,000 (XCEL - Performance, 10-14.9% UA improvement better than baseline Gas-only or combo ANHC)

\$2,000 (XCEL - 25-29.9% total energy savings better than baseline)

\$500 (Smart Electric Heat Pump Water Heaters)

Total: \$19,500

505 Ford St E

\$17,000 (XCEL - Performance, 10-14.9% UA improvement better than baseline Gas-only or combo ANHC)

\$3,000 (XCEL - 30-34.9% total energy savings better than baseline)

\$500 (Smart Electric Heat Pump Water Heaters)

Total: \$20,500

509 Ford St E

\$17,000 (XCEL - Performance, 10-14.9% UA improvement better than baseline Gas-only or combo ANHC)

\$3,000 (XCEL - 30-34.9% total energy savings better than baseline)

\$500 (Smart Electric Heat Pump Water Heaters)

Total: \$20,500

513 Ford St E

\$17,000 (XCEL - Performance, 10-14.9% UA improvement better than baseline Gas-only or combo ANHC)

\$1,000 (XCEL - 15-19.9% total energy savings better than baseline)

\$500 (Smart Electric Heat Pump Water Heaters)

\$40 (ENERGY STAR Clothes Washer With Electric Water Heater and Electric Dryer)

Total: \$18,540

Still to be resolved are the following:

- Formal approval of the division of this property into two (2) parcels. Note: We have a verbal agreement from Planning staff regarding this request, but formal approval will be necessary to attain by the City as a condition of sale.
- A minor easement inspection will also need to be completed given a recent survey showing the adjacent land owners overhang of the garage is approximately 3 1/4" over the property line. HRA staff has indicated this would be resolved before a land transfer.

We are prepared to move forward with the HRA and City of Northfield to work towards finalization of a purchase agreement. We trust this information reflects our good faith effort to demonstrate our desire to complete this transaction.

Sincerely,

Dayna Norvold, Rice County Habitat for Humanity
Norm Oberto, Oberto Properties, LLC



January 23, 2025

Rice County Habitat for Humanity
204 7th Street NW
Northfield, MN 55057

RE: 307 Sumner Street

Ms. Norvold:

It is my understanding that the City of Northfield and the HRA is requesting a letter from me regarding Rice County Habitat's ability to obtain construction financing.

Rice County has a Revolving Construction facility that is already in place and is available for this purpose and will work very nicely for this project. With this said, please consider the construction loans for this project approved.

This approval will be subject to the following specific conditions:

1. Acceptable and clear title
2. Acceptable appraisal
3. Acceptable flood determination.

If you have any questions, please call me at 507-333-0421.

Sincerely,

A handwritten signature in black ink that reads 'J. David Green'.

J. David Green
President & CEO



Main Office 430 NW 4th Street PO Box 217 – Faribault, MN 55021

PHONE (507)334-2201 (800)282-7170

www.1stunited.com



Rice County Habitat for Humanity Profit & Loss Budget vs. Actual July 2024 through June 2025

	Jul '24 - Jun 25	Budget
Ordinary Income/Expense		
Income		
3999 · Partner Mortgages DO NOT POST	0.00	83,472.00
3999.1 · Const. Loan Income DO NOT POST	0.00	2,475,000.00
4000 · CONTRIBUTIONS		
4010 · Individuals	62,125.34	100,000.00
4020 · Business	23,100.00	20,000.00
4030 · Churches	9,580.38	20,000.00
Total 4000 · CONTRIBUTIONS	94,805.72	140,000.00
4060 · GRANTS		
4069 · Impact Funds	0.00	20,000.00
4075 · SHOP Grant	82,025.00	65,000.00
4082 · HRA Faribault	30,000.00	30,000.00
4083 · HRA Northfield	0.00	0.00
4087 · Employee Retention Credit	0.00	114,000.00
4089 · Xcel Grant	79,040.00	
4090 · HFHI DM Revenue Share	549.28	
4060 · GRANTS - Other	0.00	0.00
Total 4060 · GRANTS	191,614.28	229,000.00
4100 · In Kind Donations	4,464.36	
4300 · SPECIAL EVENTS NET		
4313 · BASHH	0.00	0.00
Total 4300 · SPECIAL EVENTS NET	0.00	0.00
4500 · OTHER PROGRAM INCOME		
4500-01 · Rural Development INCOME	180,000.00	3,230,000.00
4500-04 · Habitat MN	161,245.00	789,000.00
4500-05 · RCHFJ Junior Mortgage	89,155.00	
4500-06 · Three Rivers Community Action	26,000.00	
4500-07 · Greater MN Housing Fund	0.00	0.00
4500-08 · Acquisition/Rehab Income	183,500.00	107,000.00
4500-09 · City of Northfield	25,000.00	
4501 · Interest	69.13	60.00
4520 · Misc	790.59	
Total 4500 · OTHER PROGRAM INCOME	665,759.72	4,126,060.00
Total Income	956,644.08	7,053,532.00
Cost of Goods Sold		
50000 · Cost of Goods Sold	386,776.56	
Total COGS	386,776.56	
Gross Profit	569,867.52	7,053,532.00
Expense		
5000 · PROGRAM CONSTRUCTION COSTS		
5101 · HARD Construction Costs		
5103 · Land Acquisition Cost		
5103-01 · Land Acquisition	20,023.00	
5103-02 · Land Acquisition - Legal Fees	1,373.00	
5103-03 · Land Acquisition Closing Costs	285.90	
Total 5103 · Land Acquisition Cost	21,681.90	
5172 · Site Preparation/Earth Work	54,800.00	
5174 · Other site impr. landscaping	0.00	
5175 · Foundation and Concrete		
5175-01 · Footings	29,700.00	
5175-02 · ICF	84,327.15	
5175-03 · Concrete	778.31	
5175-05 · Ground Break	1,197.17	

Rice County Habitat for Humanity Profit & Loss Budget vs. Actual July 2024 through June 2025

	Jul '24 - Jun 25	Budget
5175-09 · Driveway Concrete	0.00	
Total 5175 · Foundation and Concrete	116,002.63	
5176 · Rough Carpentry		
5176-02 · Lumber	48,409.88	
5176-03 · Decking	60.94	
Total 5176 · Rough Carpentry	48,470.82	
5177 · Fasteners	1,926.96	
5178 · Interior Finishing		
5178-02 · Cabinets, Vanities, CounterTops	0.00	
5178-07 · Windows	116.40	
5178-09 · Paint	0.00	
5178-12 · Drywall	0.00	
Total 5178 · Interior Finishing	116.40	
5179 · Exterior		
5179-01 · Exterior Doors, Windows, Glass	0.00	
5179-02 · Exterior Finishing	0.00	
5179-03 · Siding	0.00	
5179-05 · Gutters	700.00	
5179-06 · Overhead Garage Door	-700.00	
Total 5179 · Exterior	0.00	
5182 · Electrical	4,597.81	
5183 · Plumbing	0.00	
5184 · Heating & Ventilation	0.00	
5185 · Appliances	20.00	
5187 · Expendables that stay w/house	0.00	
5101 · HARD Construction Costs - Other	0.00	2,640,000.00
Total 5101 · HARD Construction Costs	247,616.52	2,640,000.00
5200 · SOFT Construction Costs		
5200-01 · Fees		
5200-03 · Building Permits/Fees	47,583.78	
Total 5200-01 · Fees	47,583.78	
5201 · Holding Cost		
5201-01 · Real Estat Taxes	1,797.93	
5201-04 · Garbage	270.82	
5201-05 · Water/Xcel	2,311.87	
5201-06 · PortaPotty	590.00	
5201-07 · HOA Fees	4,455.82	
5201 · Holding Cost - Other	-39.38	
Total 5201 · Holding Cost	9,387.06	
5202 · Architect Fee and Printng	6,956.68	
5203 · Legal Closing Costs		
5203.2 · Loan Closing Costs	37,097.99	
Total 5203 · Legal Closing Costs	37,097.99	
5204 · Survey Fees	4,240.70	
5206 · Appraisals	450.00	
5209 · Molly Services from Habitat MN	0.00	
5210 · Construction Loan INTEREST	3,323.38	12,000.00
5210.1 · Constructron PRINCIPAL	0.00	0.00
5211 · Land Loan INTEREST	0.00	12,000.00

Rice County Habitat for Humanity
Profit & Loss Budget vs. Actual
 July 2024 through June 2025

	Jul '24 - Jun 25	Budget
Total 5200 · SOFT Construction Costs	109,039.59	24,000.00
Total 5000 · PROGRAM CONSTRUCTION COSTS	356,656.11	2,664,000.00
5300 · PROGRAM OTHER CONSTRUCTION		
5301 · Small Tools	1,065.24	3,500.00
5302 · Truck & Trailer Expenses		
5302-01 · Truck Maintenance	433.68	1,500.00
5302-02 · Truck Insurance	1,865.93	3,800.00
5302-03 · Truck Fuel	0.00	600.00
5302-04 · Trailer Expense/Pod	0.00	600.00
5302-05 · Tabs and DOT compliance	186.75	300.00
5302 · Truck & Trailer Expenses - Other	561.47	
Total 5302 · Truck & Trailer Expenses	3,047.83	6,800.00
5303 · Lot maint/ Lot Speculation	6,906.00	20,000.00
5305 · Safety Training & Equipment	171.63	600.00
5307 · Expendables	355.97	
5310 · Aging In Place	0.00	18,000.00
5312 · Starfish Expense	6,213.82	50,000.00
Total 5300 · PROGRAM OTHER CONSTRUCTION	17,760.49	98,900.00
5400 · OTHER PROGRAM EXPENSES		
5401 · Food & Refreshments	2,184.85	6,000.00
5401.1 · Friends Events	0.00	2,400.00
5402 · Networking Expenses	544.44	900.00
5403 · E.D. Discretionary	110.79	600.00
5403.1 · Staff Appreciation	61.14	600.00
5404 · Family Serv. Discr (Cheri/Erin)	458.01	420.00
5405 · Comm Eng Disc (Jodi)	89.75	420.00
5405.1 · Associate Family Services Disc	0.00	0.00
5406 · Family Services	3,908.30	4,350.00
5407 · Marketing	1,492.20	5,400.00
5408 · Recognition & Appreciation	2,147.22	5,000.00
5409 · Volunteer Recruiment/Orientatio	207.15	300.00
5410 · Church Relations	0.00	2,400.00
5411 · Membership Dues/Subscriptions	3,206.31	15,434.00
5412 · Habitat Scholarships	0.00	0.00
5413 · Postage		
5413.1 · Mail Processing (On Target)	554.91	1,200.00
5413.2 · Bulk Mail Postage	665.53	1,490.00
5413.3 · Regular Postage	809.73	1,500.00
5413 · Postage - Other	0.00	0.00
Total 5413 · Postage	2,030.17	4,190.00
5414 · Seminars	7,808.06	13,200.00
5414.1 · Advocacy	0.00	10,100.00
5414.2 · Land Trust Consultant	0.00	0.00
5415 · MILEAGE		
5415-01 · Mileage E.D.	577.54	2,400.00
5415-02 · Mileage Cheri	0.00	0.00
5415-03 · Mileage/Larry 2	963.36	4,500.00
5415-04 · Mileage Jodi	931.37	2,400.00
5415-05 · Mileage Jim Frederick	745.48	2,400.00
5415-07 · Mileage - Erin	1,698.45	2,400.00
5415-08 · Mileage - Americorps	60.97	
Total 5415 · MILEAGE	4,977.17	14,100.00
Total 5400 · OTHER PROGRAM EXPENSES	29,225.56	85,814.00
5500 · PROGRAM REQUIRED EXPENSES		
5501 · Liability Insurance	10,899.16	25,000.00
5502 · Audit	5,589.52	16,000.00
5503 · Tithe to HFHI	4,000.00	16,000.00
5504 · SOSI to HFHI	0.00	13,425.00

Rice County Habitat for Humanity Profit & Loss Budget vs. Actual

July 2024 through June 2025

	Jul '24 - Jun 25	Budget
5505 · Habitat MN \$100 per house	500.00	600.00
5506 · Taxes on open lots	0.00	2,000.00
5507 · Cyber Insurance	0.00	2,117.00
Total 5500 · PROGRAM REQUIRED EXPENSES	20,988.68	75,142.00
6000 · Payroll & Benefits		
6000.1 · E.D. Gross	0.00	134,123.00
6000.2 · Family Serv Coord (Cheri/Erin)	0.00	65,100.00
6000.21 · Associate Family Services Coord	0.00	0.00
6000.3 · Comm Eng Coord (Jodi)	0.00	63,000.00
6004 · Bookkeeper Gross	0.00	13,200.00
6005 · Payroll costs - FICA	12,576.13	20,129.00
6006 · Workers Compensation Insurance	5,063.00	10,884.00
6007 · Staff Benefits/Vanguard/Thrive	6,555.60	9,856.00
6007.1 · ED Benefit	0.00	4,800.00
6009 · Site Supervisor Gross		
6009.1 · Site Sup 1	0.00	36,000.00
6009.3 · Site Sup 3	0.00	16,800.00
Total 6009 · Site Supervisor Gross	0.00	52,800.00
6000 · Payroll & Benefits - Other	161,994.02	
Total 6000 · Payroll & Benefits	186,188.75	373,892.00
66900 · Reconciliation Discrepancies	-0.01	
7000 · OPERATING EXPENSES		
7010 · Office Supplies	1,252.46	2,500.00
7015 · Rent Expense	2,040.00	4,080.00
7060 · Credit Card Int & Bank Fees	268.00	420.00
7062 · OnLine Giv Fees & Cr Cd fees	9.48	180.00
7240 · Telephone		
7240.1 · Phone	1,547.72	3,600.00
7240.4 · Family Serv Ph/Google-E Clark	200.11	
Total 7240 · Telephone	1,747.83	3,600.00
7340 · Printing and Copier	3,159.02	4,500.00
7341 · Printing and Copier Fblt Office	945.45	2,100.00
7342 · Printing done elsewhere	996.13	2,400.00
7560 · Payroll Firm Expenses	3,228.00	2,400.00
7999 · Uncategorized Expenses	67.00	
Total 7000 · OPERATING EXPENSES	13,713.37	22,180.00
7431 · Interest Exp/HabitatMN Loan	11,835.00	
7998 · Misc Expense	-0.01	
8000 · FUND RAISING EXPENSES	14.60	1,800.00
8500 · Loans		
8501 · Shop Loan	0.00	7,500.00
8502 · Pledged Mortgages	0.00	61,440.00
8502.1 · Habitat MN DO NOT POST	0.00	804,780.00
8505 · GMHF loan payment DO NOT POST	0.00	1,980,000.00
Total 8500 · Loans	0.00	2,853,720.00
8504 · Land Loan Interest	8,847.04	
Total Expense	645,229.58	6,175,448.00
Net Ordinary Income	-75,362.06	878,084.00
Net Income	-75,362.06	878,084.00

Rice County Habitat for Humanity

Balance Sheet

01/26/25

As of January 26, 2025

Accrual Basis

	<u>Jan 26, 25</u>
ASSETS	
Current Assets	
Checking/Savings	
1000 · BANK ACCOUNTS	
1015 · Checking Account	253,579.21
1060 · Regular Business Savings	40,638.63
Total 1000 · BANK ACCOUNTS	<u>294,217.84</u>
Total Checking/Savings	294,217.84
Accounts Receivable	
1110 · Homeowner Payments Due	1,393,021.75
1120 · Accounts Receivable Other	110,175.00
1121 · A/R Partner Families	262.38
1123 · Corporate Pledging	10,000.00
11400 · Grants Receivable	-4,484.13
1151 · Mortgage Receivable/2nd Mortg	770,056.00
Total Accounts Receivable	<u>2,279,031.00</u>
Other Current Assets	
13000 · PREPAID EXPENSES	
1242 · Prepaid Insurance	2,088.36
1243.03 · Upfront Funds_170 Twin Oaks Ct	4,108.46
Total 13000 · PREPAID EXPENSES	<u>6,196.82</u>
Total Other Current Assets	6,196.82
Total Current Assets	<u>2,579,445.66</u>
Fixed Assets	
1430 · Furnishings & Equipment	1,564.29
1435 · Depr Furniture & Equipment	-1,564.17
16400 · Vehicles	52,707.00
17400 · Accum Depr - Vehicles	-30,927.00
Total Fixed Assets	<u>21,780.12</u>
Other Assets	
1250 · INVENTORY - LAND AND LOT	
1251053 · 407 3rd St NW Faribault	35,855.00
1251055 · 3008 Acorn Trail, Faribault	25,475.00
1251056 · 3001 Twin Lakes Ct, Faribault	25,475.00
1251057 · 3004 Acorn Trail, Faribault	25,476.00
1251058 · 3005 Twin Lakes Ct, Faribault	25,475.00
1251060 · 3006 Twin Lakes Ct, Faribault	25,356.00
1251063 · 3005 Acorn Trail, Faribault	25,356.00
1251071 · 501 Ford St E, Northfield	20,023.00
1251072 · 505 Ford St E, Northfield	20,023.00
1251073 · 509 Ford St E, Northfield	20,023.00
1251078 · 7 3rd Ave NW, Faribault	27,735.41
1251079 · 113 2nd St S, Dundas	98,265.97
1251080 · 1102 Forest Ave, Northfield	63,926.18
1251081 · 615 9th St. E., Northfield, MN	83,504.85
1251082 · 2207 Pepper Ridge Knoll, Nfld	61,448.64
Total 1250 · INVENTORY - LAND AND LOT	<u>583,418.05</u>
1300 · CONSTRUCTION IN PROGRESS	808,328.76
1620 · UNAMORTIZED DISC ON MORTGAGES	-715,270.47
1630 · Discount on 2nd Mortgage	-428,565.00
Total Other Assets	<u>247,911.34</u>
TOTAL ASSETS	<u><u>2,849,137.12</u></u>
LIABILITIES & EQUITY	

Rice County Habitat for Humanity

Balance Sheet

01/26/25

As of January 26, 2025

Accrual Basis

	Jan 26, 25
Liabilities	
Current Liabilities	
Accounts Payable	
2010 · ACCOUNTS PAYABLE	-588.61
Total Accounts Payable	-588.61
Credit Cards	
2200 · Credit Card Liability	
2201 · 1st United Bank Credit Card	9,566.88
Total 2200 · Credit Card Liability	9,566.88
Total Credit Cards	9,566.88
Other Current Liabilities	
2100 · Payroll Liabilities	
2102 · FICA taxes Payable	36.39
2103 · Federal W/H Taxes Payable	-13.12
2105 · Retirement Withholding	2,140.37
Total 2100 · Payroll Liabilities	2,163.64
2110 · Direct Deposit Liabilities	0.05
2563 · Loan-Payroll Protection Program	0.35
2597 · Loans - Construction and Land	
2597.15 · #43193 113 2nd St. S, Dundas	72,750.00
2597.25 · #44909 615 9th St E. Nfld	64,000.00
2597.26 · #44964/2207 PepperRidge, Nfld	48,000.00
2597.27 · 215 Twin Oaks #00651-002	56,104.61
2597.30 · 225 Twin Oaks Ct/#00651-003	41,416.32
2597.31 · 160 Twin Oaks Ct	13,730.94
2597.6 · #37006 Loan for land	18,750.00
Total 2597 · Loans - Construction and Land	314,751.87
2700 · Loan Issuance Fees	-30,025.50
Total Other Current Liabilities	286,890.41
Total Current Liabilities	295,868.68
Long Term Liabilities	
2510 · Loan	822,467.61
2560 · SHOP 2017/Loan #241017	1,541.67
2561 · SHOP 2017/Loan #242004	3,058.33
2562 · SHOP 2019/Loan #261007	10,385.50
2565 · SHOP 2019/Loan #262001	2,088.50
2567 · SHOP 2020/Loan #271025	21,000.00
2568 · NFLD HRA Forgivable Loan	25,000.00
2569 · SHOP 2019/Loan #263004	16,875.00
2572 · Habitat MN PromNote_July24	789,000.00
2573 · SHOP 2021/Loan #280013	16,250.00
2600 · Discount for Century 21 Loans	-183,781.79
2601 · Discount for Green Funds Loan	-14,767.00
2602 · Discount Next 1000 Homes Loan	-10,354.00
2609 · Discount on Shop Loan	-2,620.00
Total Long Term Liabilities	1,496,143.82
Total Liabilities	1,792,012.50
Equity	
3050 · Temporary Restriction	210,800.79
3100 · FUND BALANCE	921,685.89
Net Income	-75,362.06
Total Equity	1,057,124.62

2:35 PM

Rice County Habitat for Humanity

Balance Sheet

01/26/25

As of January 26, 2025

Accrual Basis

	Jan 26, 25
TOTAL LIABILITIES & EQUITY	<u>2,849,137.12</u>



Minnesota Housing
400 Wabasha St. N.
Suite 400
St. Paul, MN 55102

January 22, 2025

Rice County Habitat for Humanity
Dayna Norvold
204 7th St W PMB 128
Northfield, MN 55057

Greetings,

Congratulations, your project(s) was designated as the intended recipient of one or more Designated Contributions through the State Housing Tax Credit Program and Contribution Fund. This notice replaces any previously issued notice of contribution and reflects the total amount of Designated Contributions to date. To receive the funds, a Designee must demonstrate that the project is a Qualified Project and that the Designee is not a Disqualified Individual or Disqualified Business. Refer to Chapter 6 of the Program Guide. If multiple contributions are designated to the same Qualified Project, those contributions will be combined into one loan and closing.

To receive the Designated Contribution(s), the Designee and project must:

- Meet all requirements in the Program Guide;
- Submit the applicable due diligence checklist and required documentation; and
- The project must close, and a Loan Agreement must be executed by the date indicated in Attachment 1 unless otherwise extended by Minnesota Housing at its sole discretion.

The Program Guide and State Housing Tax Credit Due Diligence checklists can be found on the [State Housing Tax Credit and Contribution Fund webpage](#).

Sincerely,

Krissi Mills

State Housing Tax Credit and Contribution Fund Program Manager

Attachment 1: Project List

Project Name	307 Sumner
2023 contribution amount	\$0.00
2024 contribution amount	\$60,000.00
Amount funded	\$0.00
Amount remaining	\$60,000.00
Loan must be executed by	2/1/2027

Project Name	Twin Oaks
2023 contribution amount	\$0.00
2024 contribution amount	\$9,100.00
Amount funded	\$0.00
Amount remaining	\$9,100.00
Loan must be executed by	2/1/2027

Rice County Habitat for Humanity
307 Sumner Street, Northfield
PER UNIT estimated costs

	Vendor	Account	Costs
5103 · Land			
1 Acquisition Cost			
5172 · Site Preparation/Earth Work			
2	Finch Excavating	5172 · Site Preparation/Earth Work	16,000.00
	5174 Landscaping	5174 - Landscaping	5,600.00
5175 · Foundation and Concrete			
	Cemstone	5106.01 · Concrete Materials	35,000.00
	Cemstone Fox Block	5106.01 · Concrete Materials	23,800.00
	L & N Concrete Pumping	5106.01 · Concrete Materials	8,400.00
	Van Haren Constructlon	labor	37,520.00
5176-01 · Carpentry			
4	Kleese Construction		25,000.00
5176-02 · Lumber			
5	Lamperts Yards Inc	5176-02 · Lumber	35,000.00
5178-01 · Cabinets, Vanities, CounterTops			
6	Menards	5178-01 · Finish Carpentry	4,200.00
	MINNCOR	5178-02 · Cabinets, Vanities, CounterTops	8,400.00
	Menards	5178-02 · Cabinets, Vanities, CounterTops	3,500.00
	Lamperts Yards Inc	5178-03 · Interior Doors and Frames, trim	6,500.00
5178-08 · Flooring			
7	Faribault Interiors or Sunset Forest Products	5178-08 · Flooring	6,300.00
5178-09 · Paint			
8	Sherwin Williams	5178-09 · Paint	2,800.00
5178-10 · Blinds			
9	Levorol Inc.	5178-10 · Blinds	1,680.00
5178-12 · Drywall			
10	Midwest Drywall	5178-12 · Drywall	9,100.00
	Sherwin-Williams	5178-12 · Drywall mudding and taping mat	2,520.00
5178-14 · Lighting			
11	Menards	5178-14 · Lighting	1,400.00
5179-01 · Exterior Doors, Windows, Glass			
12	Lampert's	5179-01 · Exterior Doors, Windows, Glass	11,200.00
5179-02 · Exterior Finishing			
13	Chadderdon Lumber or Cemstone (brick)	5179-02 · Exterior Finishing	2,520.00
5179-03 · Siding			
14	Allied Building	5179-03 · Siding	7,000.00
	Lampert's	5179-03 · Siding - soffits	1,960.00
5179-05 · Gutters			
15	ABC Seamless	5179-05 · Gutters	3,000.00
5179-06 · Overhead Garage Door			
16	Menards or HomeTown Garage or Home Building Products or Millersberg Construction	5179-06 · Overhead Garage Door	1,680.00
5180 · Roofing			
17	Millersberg Construction	5180 · Roofing	1,680.00
5182 · Electrical			
18	Menards	5182 · Electrical	1,400.00
5183 · Plumbing			
19	Welch Plumbing Inc.	5183 · Plumbing	21,000.00
5184 · Heating & Ventilation			
20	Better Air Inc	5184 · Heating & Ventilation	27,000.00
5185 · Appliances			
21	Quality Appliance or Whirlpool	5185 · Appliances	6,000.00
5186 · Insulation			
22	Lampert's or Menards or Home Insulation or Insulated Building Solutions	Insulation batting	3,750.00
		5186-03 · Blown Insulation	7,000.00
5200-01 · Fees			
23	City of Northfield	5200-03 · Building Permits/Fees	6,300.00
5202 · Architect Fee and Printing			
24	Sweetgrass Design Studio	5202 · Architect Fee and Printing	3,125.00
5204 · Survey Fees			
25	Bohlen	5204 · Survey Fees survey	2,800.00
TOTAL			340,135.00



Homeowner Financing EXAMPLES

	1	2	3	4
1st Mortgage	250,135	240,135	210,135	195,135
2nd mortgage with Habitat MN	40,000	50,000	55,000	63,000
3rd Mortgage (1st generation DPA)			25,000	32,000
4th Mortgage with RCHF	10,000	10,000	10,000	10,000
Other investment (not secured by a mortgage)				
Xcel rebate	20,000	20,000	20,000	20,000
State Income Housing Tax Credit	20,000	20,000	20,000	20,000
TOTAL (anticipated cost)	340,135	340,135	340,135	340,135

If we can get USDA loans at 4.25% interest (33 years)				
Principal and Interest	1,175	1,128	988	917
Taxes	500	500	500	500
Insurance	120	120	120	120
Total Monthly Payment	1,795	1,748	1,608	1,537
Household Income needed	72,800	70,720	64,480	62,400
AMI	72%	70%	64%	62%

If we can get USDA loans at 1% interest (33 years)				
Principal and Interest	742	712	623	579
Taxes	500	500	500	500
Insurance	120	120	120	120
Total Monthly Payment	1,362	1,332	1,243	1,199
Household Income needed	56,160	54,080	49,920	47,840
AMI	56%	54%	49%	47%

OUTLINE SPECIFICATIONS

WALL & ENVELOPE CONSTRUCTION TO MEET OR EXCEED U.S. DOE ZERO READY HOMES SINGLE FAMILY HOMES NATIONAL PROGRAM REQUIREMENTS VERSION2 (REV2)

ALL STRUCTURAL ELEMENTS DESIGN, TRUSSES, BEAMS HEADERS TO BE SUPPLIED BY THE LUMBER YARD AT THE TIME OF BUILDING PERMIT APPLICATION

WINDOWS & DOORS-VECTOR OR EQUAL TRIPLE PANE U.25, SHGC .30
DOORS U.30 SHGC .40

MECHANICAL & PLUMBING TO MEET OR EXCEED U.S. DOE ZERO READY HOMES SINGLE FAMILY HOMES NATIONAL PROGRAM REQUIREMENTS VERSION2 (REV2)

APPLIANCES-ENERGY STAR

ELECTRICAL-ENERGY STAR LIGHTING
BUILDING SYSTEMS DESIGN TO ACCEPT FUTURE PV SOLAR PANELS

HVAC TO BE SUPPLIED BY AIR SOURCE HEAT PUMP
ALL DUCTS TO BE AERO SEALED AND WITHIN CONDITIONED SPACE
ERY TO BE BROAN OR EQUAL

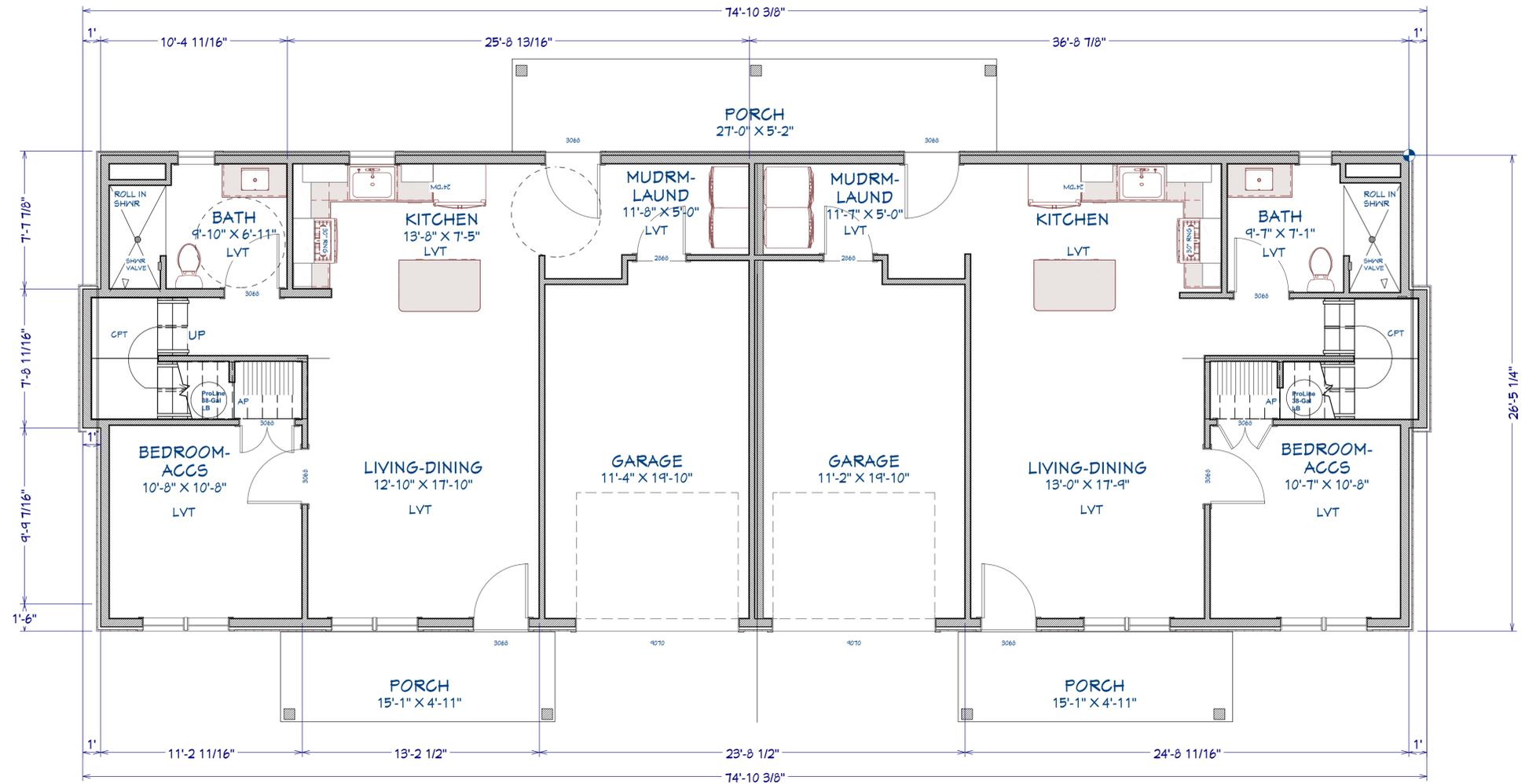
ENERGY MODELING, TESTING & MN GREEN PATH ADVANCED CERTIFICATION TO BE PERFORMED BY LICENSED HERS RATER
BOTH A PRE-BLOWER DOOR AND FINAL BLOWER DOOR TEST TO BE CONDUCTED
HERS RATER SHALL PROVIDE CARBON FOOT PRINT AND OTHER DATA REQUIRED BY THE CITY OF NORTHFIELD SUSTAINABLE BUILDING POLICY-NGR

LIVING AREA

FIRST FLOOR - 987
SECOND FL- 945
TOTAL 1932

GRAPHIC KEY

NEW WALL OR INFILL	
EXISTING WALL	
PROPERTY LINE	
DOOR & WDN SIZING	
WINDOW #	



SWEETGRASS DESIGN STUDIO

FIRST FLOOR PLAN & ELEVATIONS

307 SUMNER STREET E - DUPLEX
RICE CO. HABITAT FOR HUMANITY

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- LP SMT SIDE 3/8 SHEETS
- 1X2 BATTONS
- 1X3 CORNER BDS
- 1X6 CASING & 5/4X8 LINTEL @ ALL WDN'S & DRS
- CLOPAY GARAGE DOORS
- COLOR CLAD SOFFIT & FASCIA
- 6X6 CEDAR POSTS @ PORCHES



SOUTH ELEVATION SCALE = 1/8" = 1'-0"



SWEETGRASS
DESIGN STUDIO

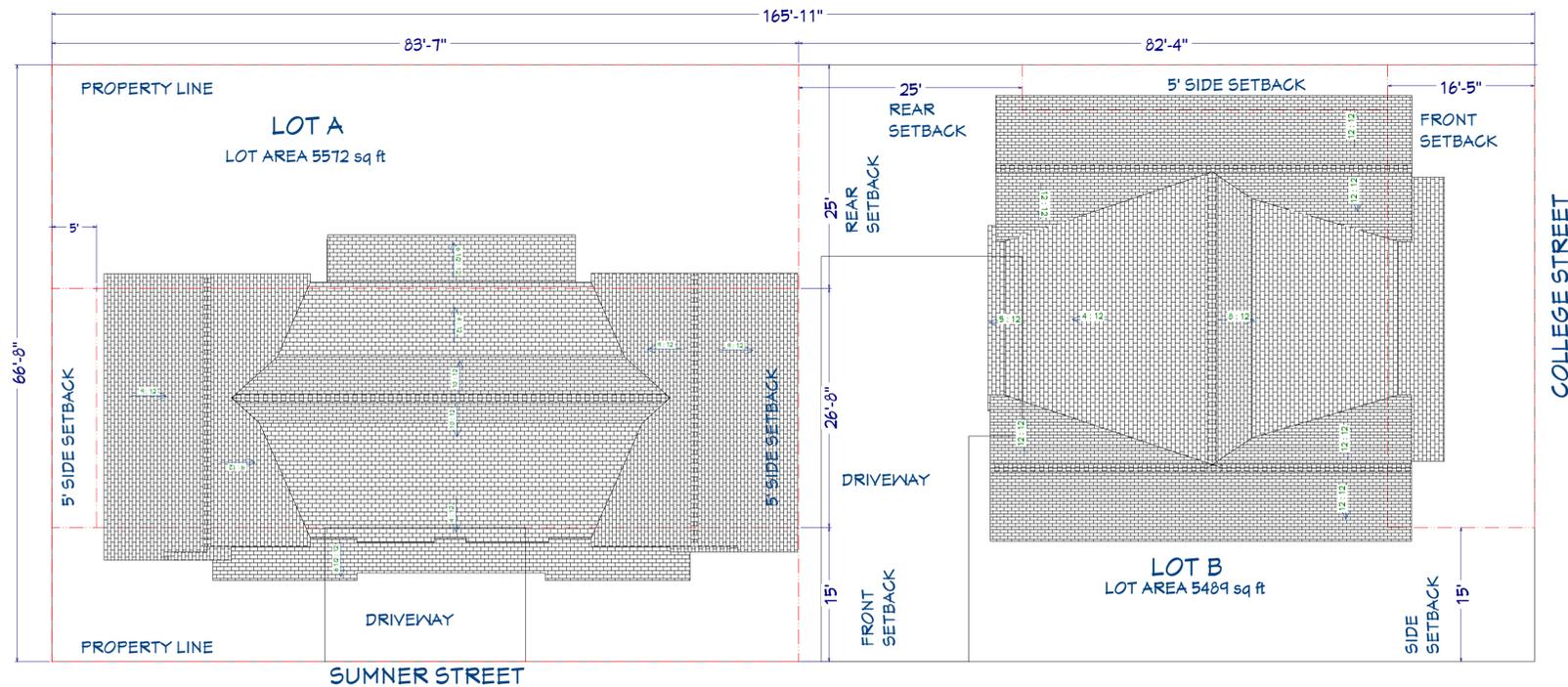
FOUNDATION PLAN
& SITE PLAN

307 SUMNER STREET E - DUPLEX
RICE CO. HABITAT FOR HUMANITY

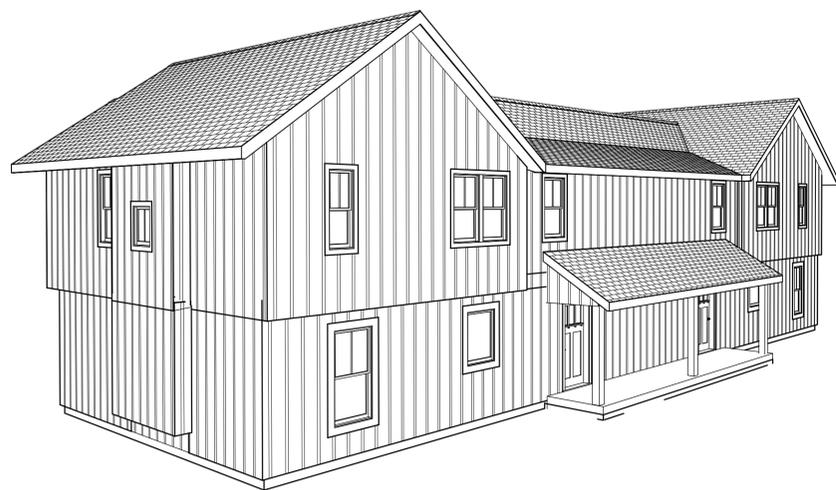
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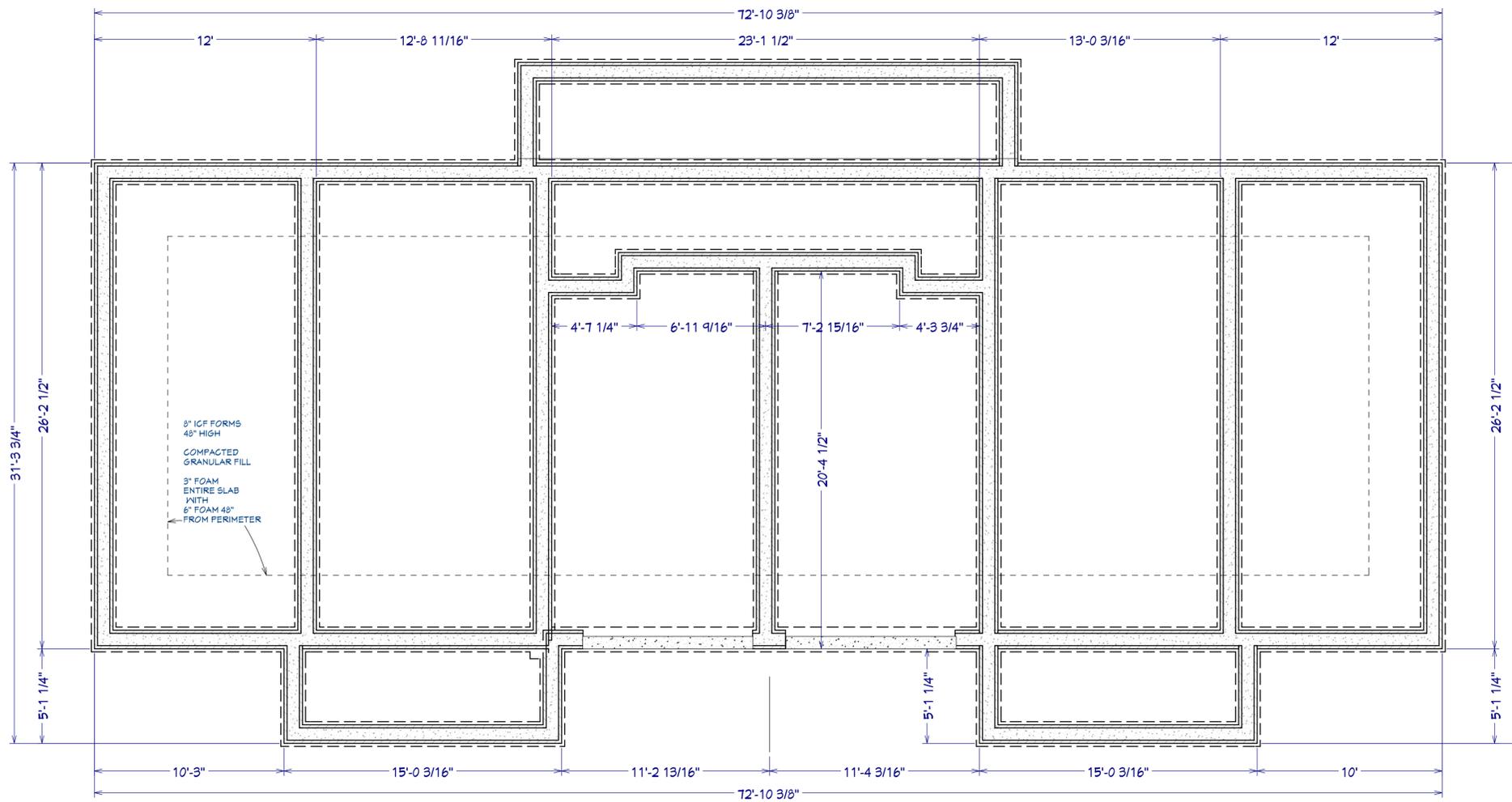
SHEET:
A2



SITE PLAN SCALE = 1" = 10'



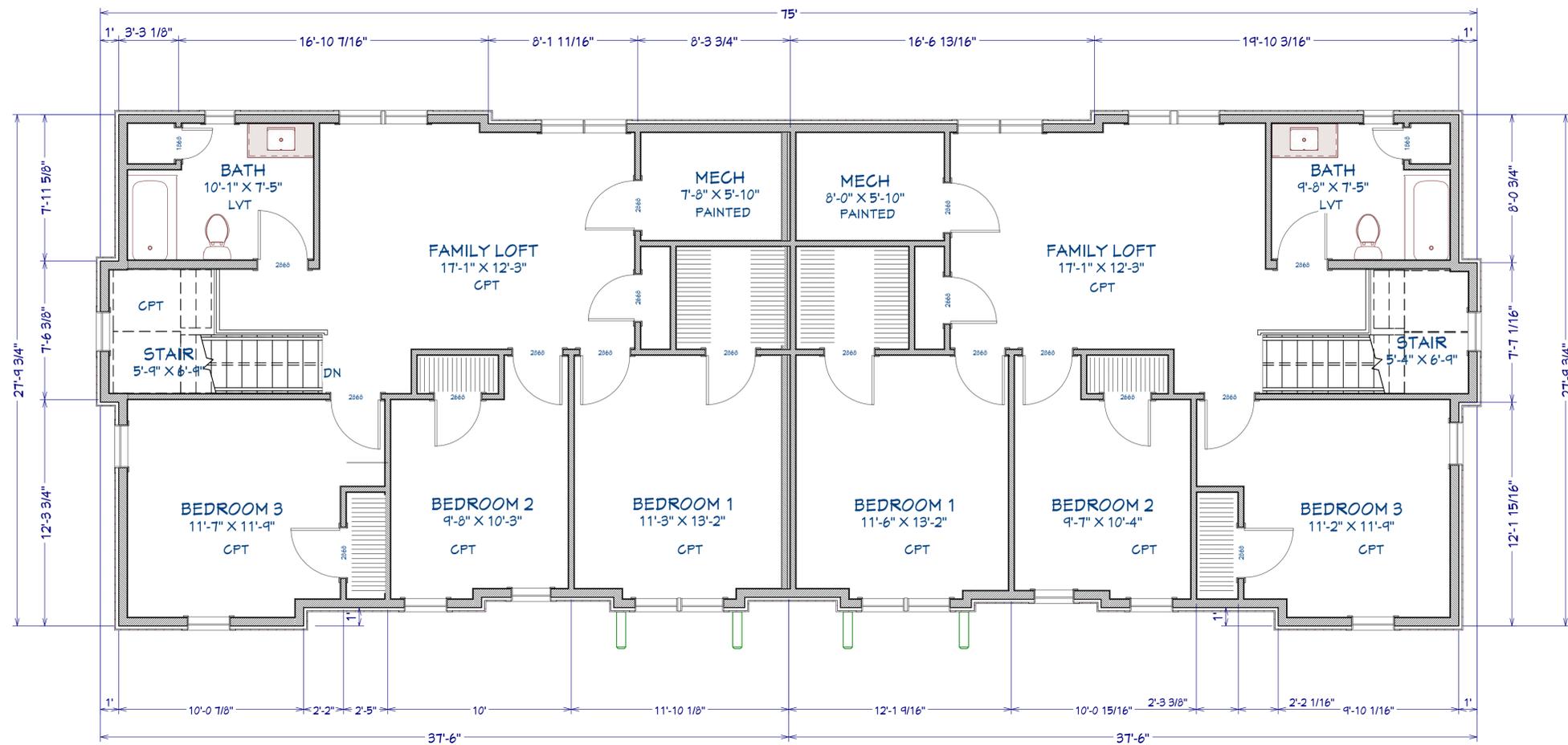
PERSPECTIVE VIEW FROM SUMNER STREET



PROPOSED FOUNDATION PLAN SCALE = 1/8" = 1'-0"



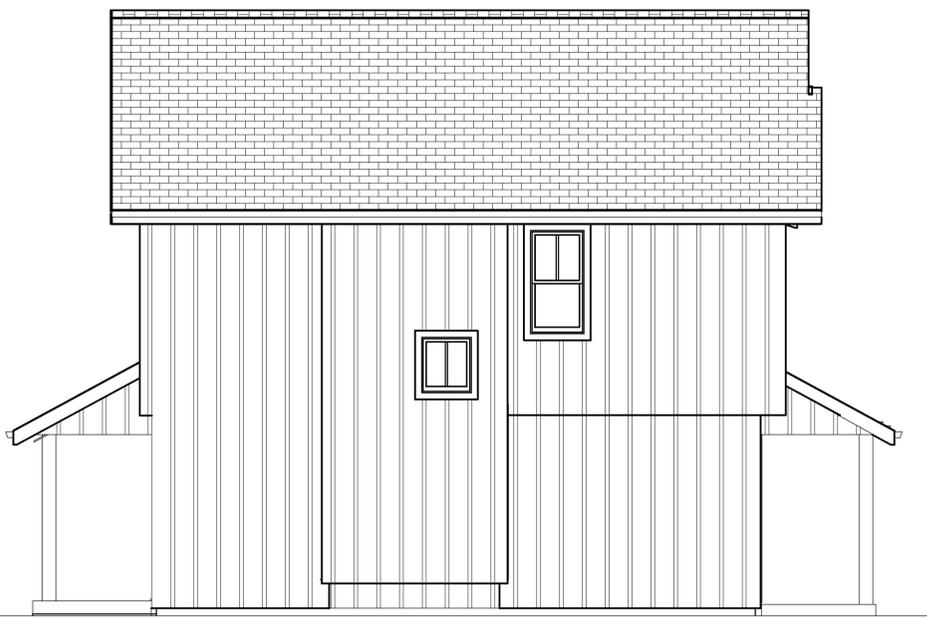
SWEETGRASS
DESIGN STUDIO



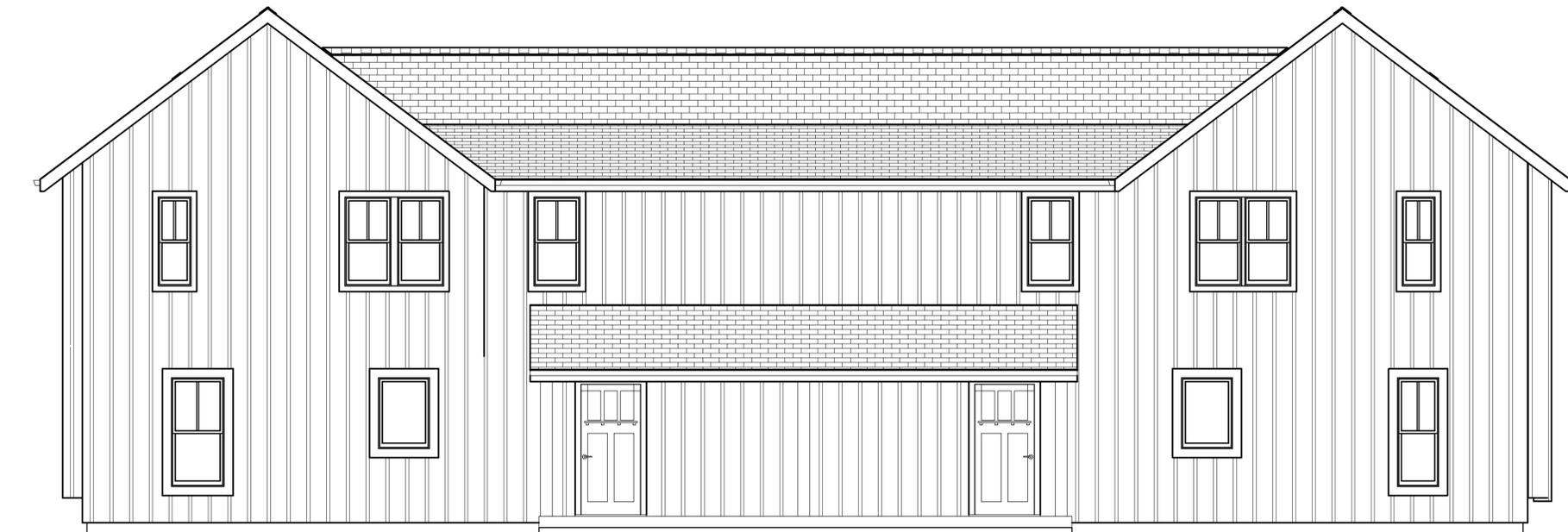
LIVING AREA
 FIRST FLOOR - 987
 SECOND FL - 945
 TOTAL 1932

GRAPHIC KEY
 NEW WALL OR INFILL
 EXISTING WALL
 P/L PROPERTY LINE
 DOOR & WINDOW SIZING
 FEET INCHES
 4068
 FEET INCHES
 WINDOW # (X-X)

PROPOSED SECOND FLOOR PLAN SCALE = 1/8" = 1'-0"



PROPOSED WEST ELEVATION SCALE = 1/8" = 1'-0"



NORTH ELEVATION SCALE = 1/8" = 1'-0"

307 SUMNER STREET E - DUPLEX
RICE CO. HABITAT FOR HUMANITY

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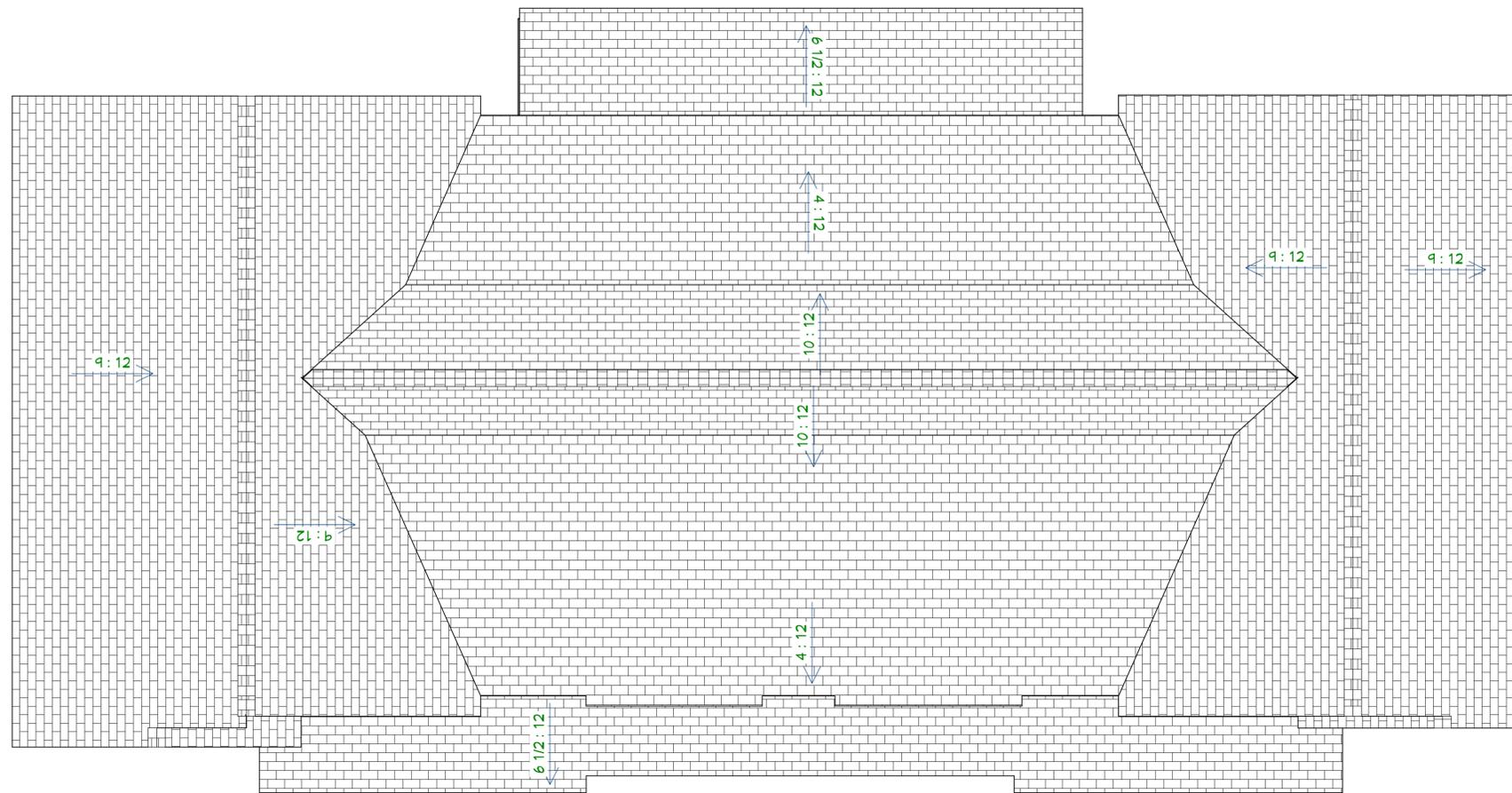
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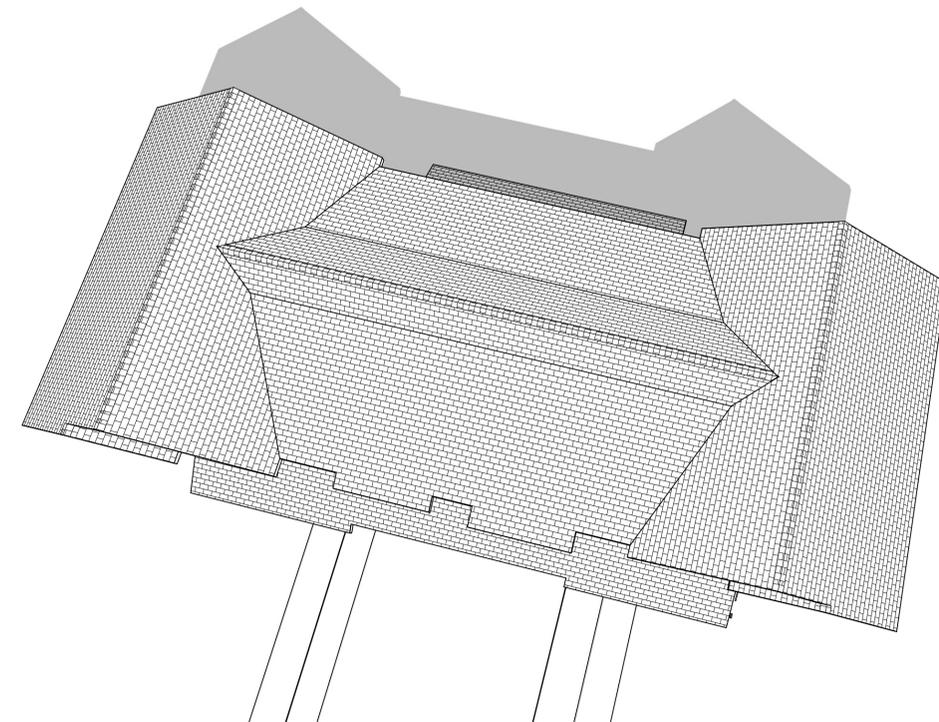
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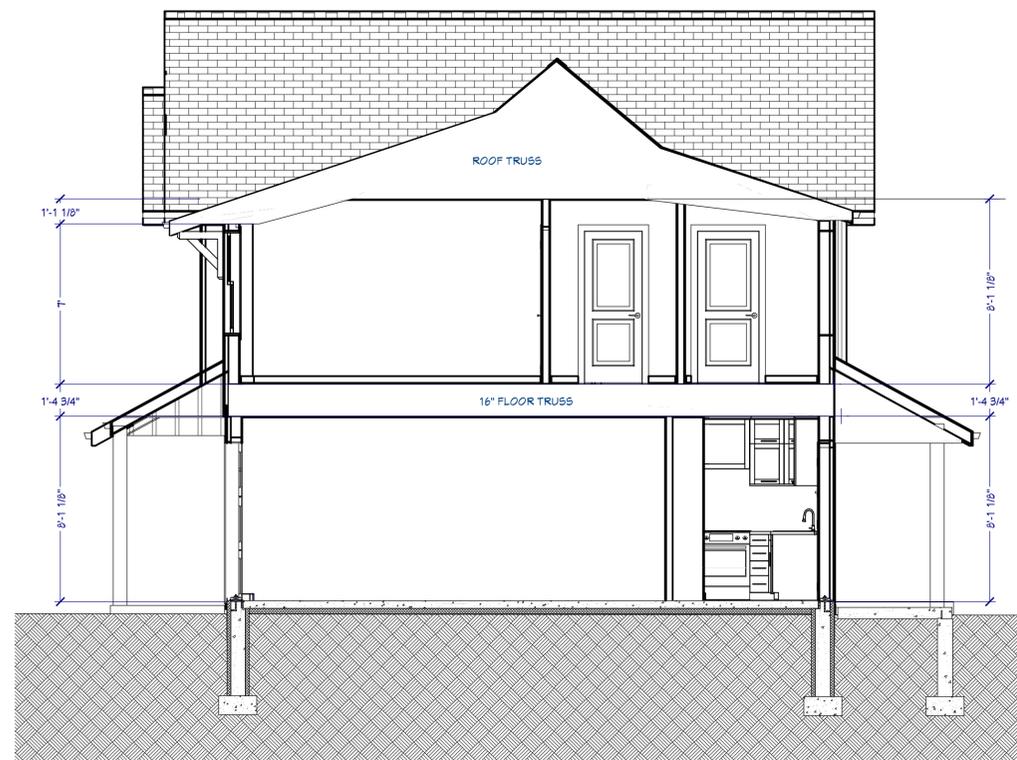
SWEETGRASS
DESIGN STUDIO



ROOF PLAN SCALE = 1/8" = 1'-0"



BIRDS EYE
ROOF VIEW



BUILDING SECTION SCALE = 1/8" = 1'-0"

ROOF CONSTRUCTION
 TAMKO 30 YEAR ARCH. SHINGLES OR EQUAL
 UNDERLAYMENT ASTM D226 TYPE I 4:12 & UNDER - 2 LAYERS STARTING @ EAVES WITH 36" WIDE 19" OVERLAP
 4:12 OR GREATER - 1 LAYER STARTING AT EAVES WITH 36" WIDE 2" OVERLAP
 ICE & WATERSHIELD 2 FT UP FROM WALL EDGE, ALL VALLEYS, AND 8" UP SIDEWALLS
 RIDGE VENTS PER CODE

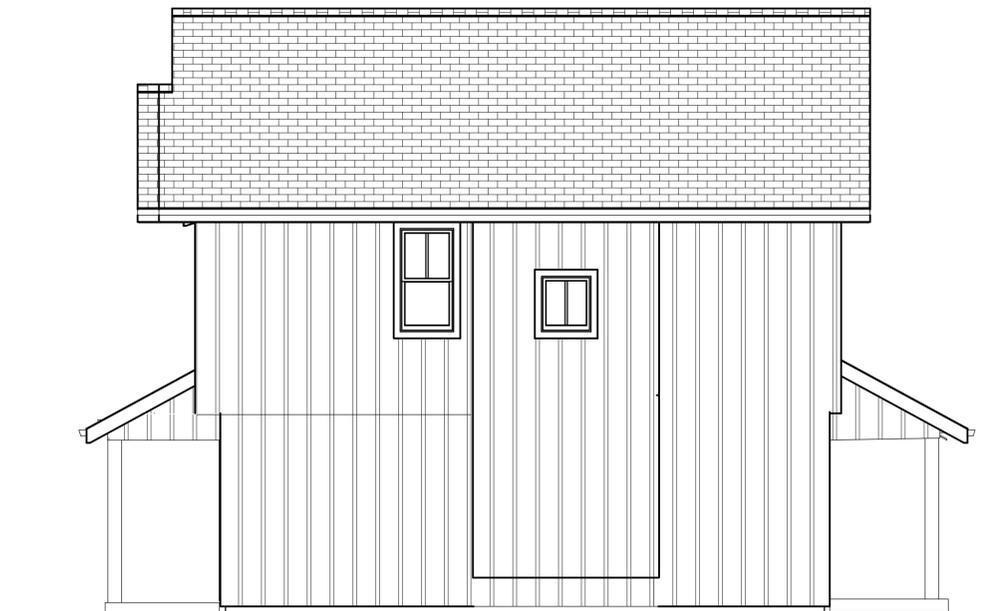
COLOR CLAD ROOF METALS AND FLASHINGS
 FLASHINGS TO CODE & AS CALLED OUT ON PLAN
 1/2" OSB WITH "H" CLIP SPACERS
 ENGINEERED ROOF TRUSSES
 BLOWN FIBERGLASS INSUL TO R50
 1 1/2" CLOSED CELL FOAM
 5/8" GYP BOARD @ CLG
 PROVIDE AIRCHUTES & WINDWASH AT ALL ROOF FRAMING

FASCIA-SOFFIT CONSTRUCTION
 SUB FASCIA- 2X6
 FASCIA-ROLLEX ALUM
 SOFFIT-LP SMT SIDE

FRAMED FLOOR CONSTRUCTION
 3/4" ADVANTEX OR LP EQUAL SUB FLOOR
 14" TJI OR 18" FLOOR TRUSSES

WALL CONSTRUCTION
 LP SMARTSIDE 3/8" PANEL
 1X2 BATTENS
 HUBER ZIP 9.5 R-SHEATHING
 GROUND BREAKER
 2X6 STUDS 24" OC
 3 1/2" CLOSED CELL FOAM
 1/2" GYP BOARD

FOUNDATION
 8" POURED CONC
 2" ICF FORMS
 GROUND BREAKR FRP
 SEE DETAIL 1-42
 4" CONC SLAB
 3" -6"EPS FOAM
 SEE DETAIL
 TAPE SEAMS
 6" CLEAR ROCK
 RADON VENT TO CODE



PROPOSED EAST ELEVATION SCALE = 1/8" = 1'-0"

307 SUMNER STREET E - DUPLEX
RICE CO. HABITAT FOR HUMANITY

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SHEET:
A4

OUTLINE SPECIFICATIONS

WALL & ENVELOPE CONSTRUCTION TO MEET OR EXCEED U.S. DOE ZERO READY HOMES SINGLE FAMILY HOMES NATIONAL PROGRAM REQUIREMENTS VERSION2 (REV2)

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WINDOWS & DOORS-VECTOR OR EQUAL TRIPLE PANE U.25, SHGC .30
DOORS U.30 SHGC .40

MECHANICAL & PLUMBING TO MEET OR EXCEED U.S. DOE ZERO READY HOMES SINGLE FAMILY HOMES NATIONAL PROGRAM REQUIREMENTS VERSION2 (REV2)

APPLIANCES-ENERGY STAR

ELECTRICAL-ENERGY STAR LIGHTING BUILDING SYSTEMS DESIGN TO ACCEPT FUTURE PV SOLAR PANELS

HVAC TO BE SUPPLIED BY AIR SOURCE HEAT PUMP ALL DUCTS TO BE AERO SEALED AND WITHIN CONDITIONED SPACE ERV TO BE BROAN OR EQUAL

ENERGY MODELING, TESTING & MN GREEN PATH ADVANCED CERTIFICATION TO BE PERFORMED BY LICENSED HERS RATER BOTH A PRE-BLOWER DOOR AND FINAL BLOWER DOOR TEST TO BE CONDUCTED HERS RATER SHALL PROVIDE CARBON FOOT PRINT AND OTHER DATA REQUIRED BY THE CITY OF NORTHFIELD SUSTAINABLE BUILDING POLICY-NGR

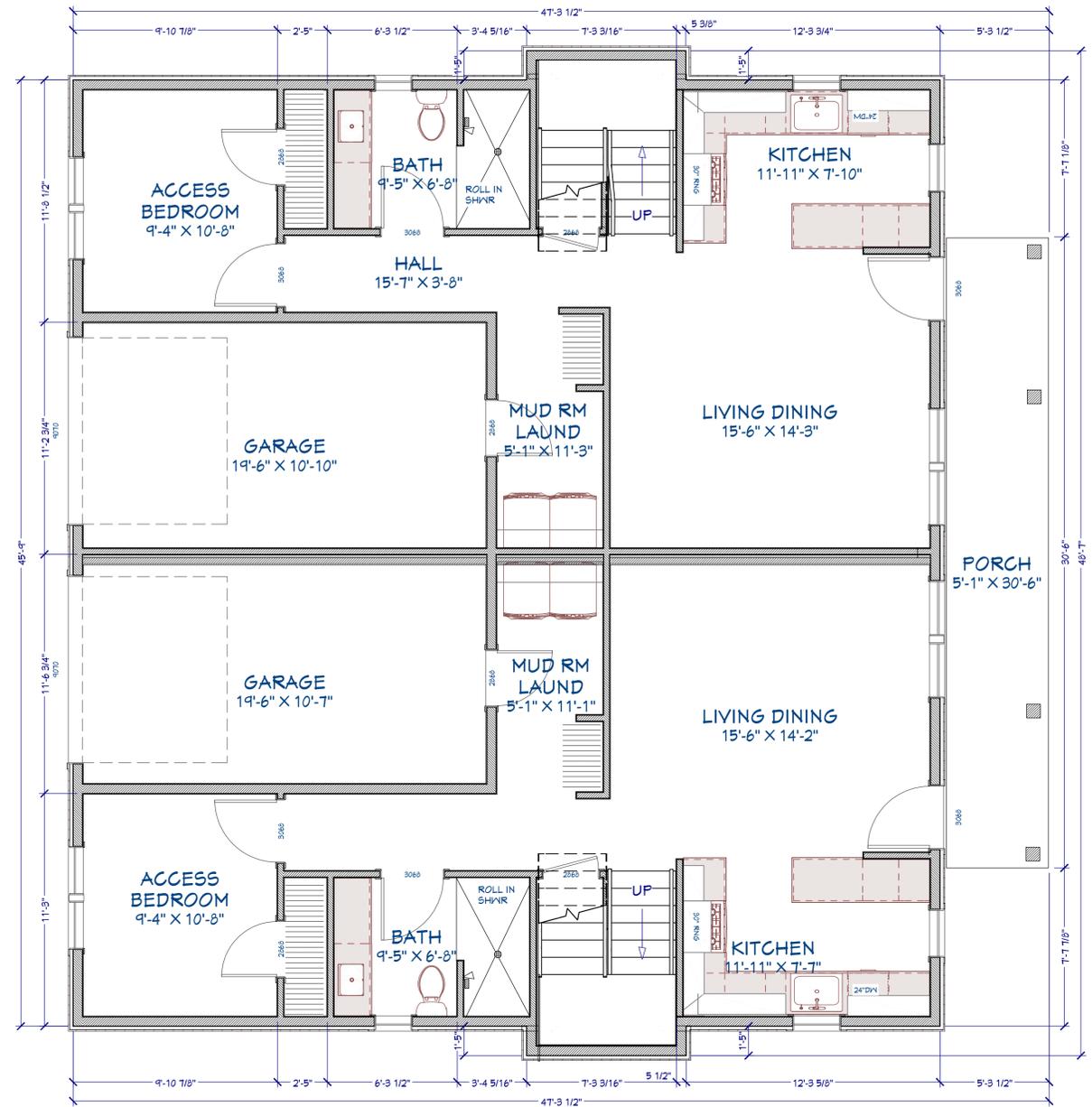


PERSPECTIVE VIEW FROM COLLEGE STREET

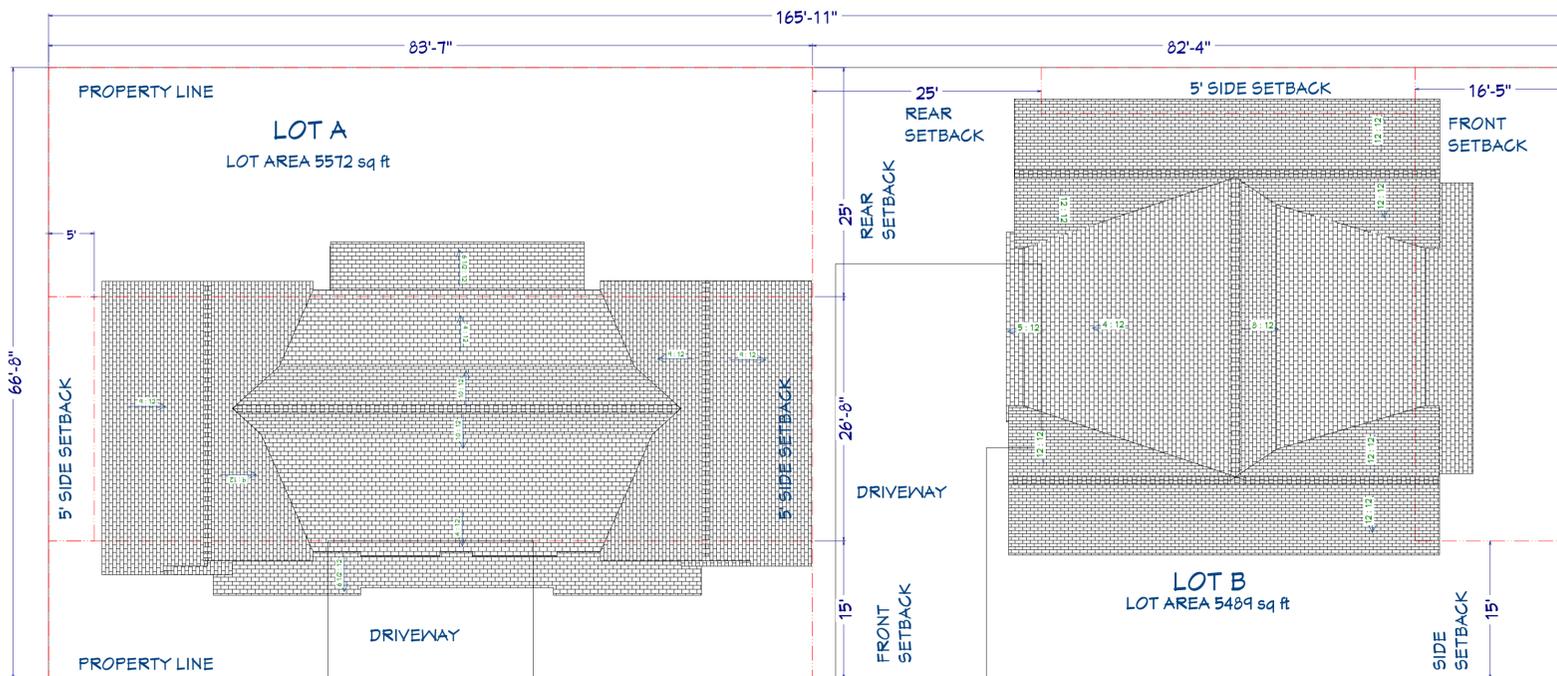
LIVING AREA
FIRST FLOOR -742
SECOND FL- 1018
TOTAL 1760

GRAPHIC KEY

- NEW WALL OR INFILL
- EXISTING WALL
- P/I/L PROPERTY LINE
- DOOR & WINDOW SIZING
FEET INCHES
4060
- WINDOW #



PROPOSED MAIN LEVEL PLAN SCALE = 1/8" = 1'-0"



SITE PLAN SCALE = 1" = 10'



SWEETGRASS DESIGN STUDIO

MAIN LEVEL PLAN
SITE PLAN

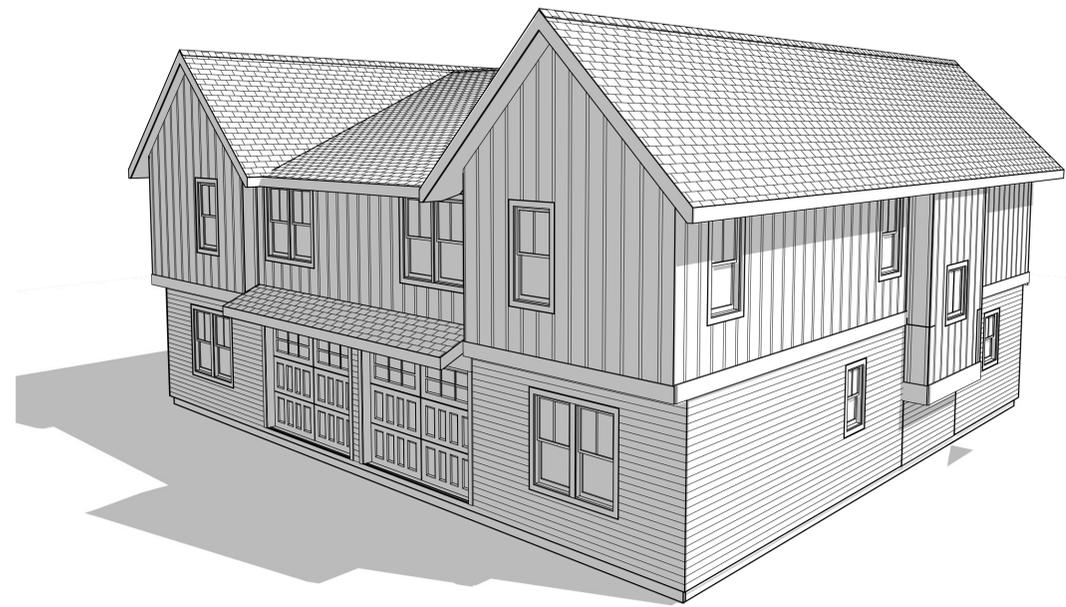
XXX COLLEGE AVE. DUPLEX
RICE CO. HABITAT FOR HUMANITY

HRA SUBMITTAL

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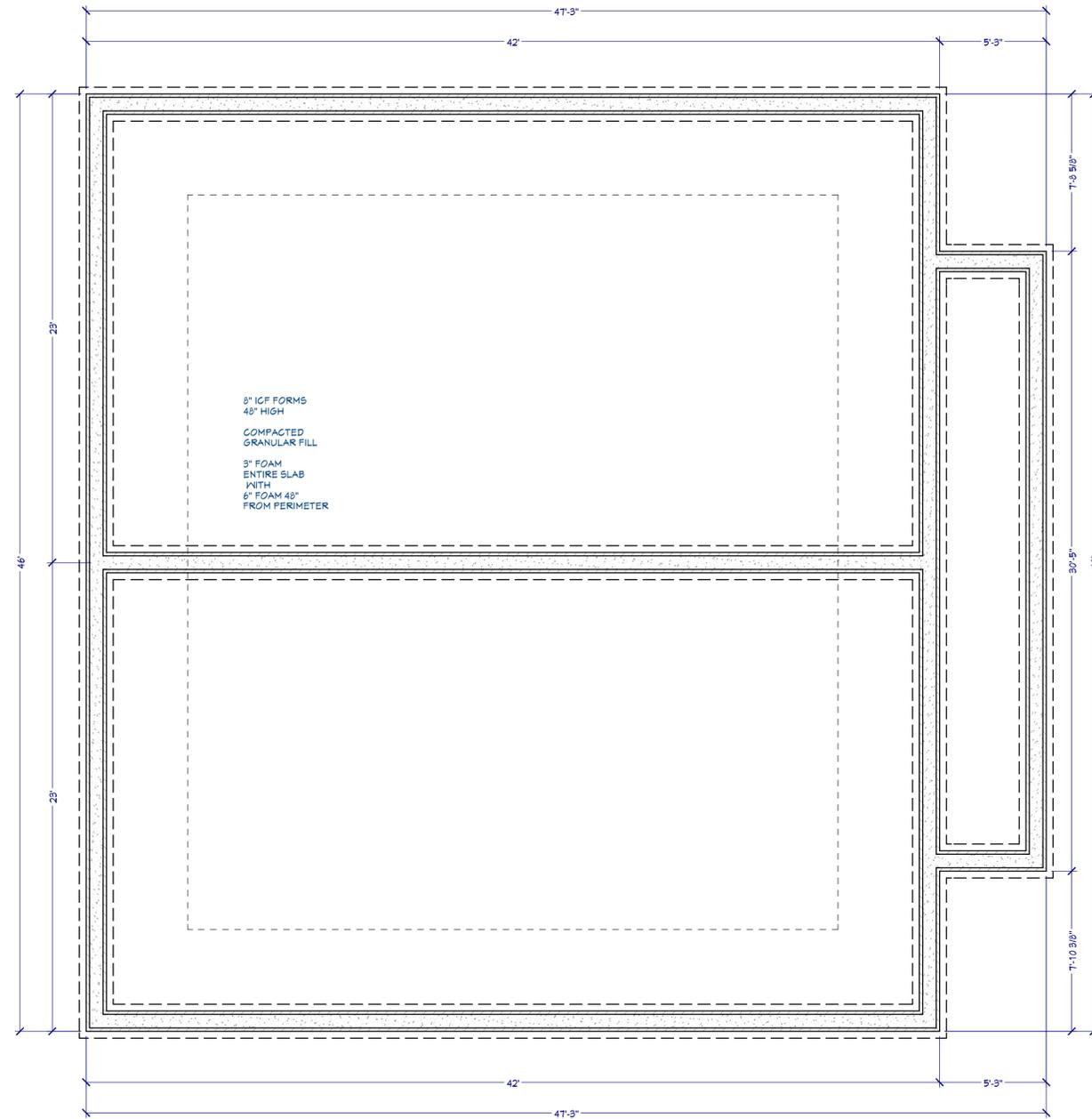
A1



PERSPECTIVE VIEW FROM SUMNER STREET



EAST ELEVATION SCALE = 1/8" = 1'-0"



PROPOSED FOUNDATION PLAN SCALE = 1/8" = 1'-0"



SWEETGRASS
DESIGN STUDIO

FOUNDATION PLAN
& ELEVATIONS

XXX COLLEGE AVE. DUPLEX
RICE CO. HABITAT FOR HUMANITY

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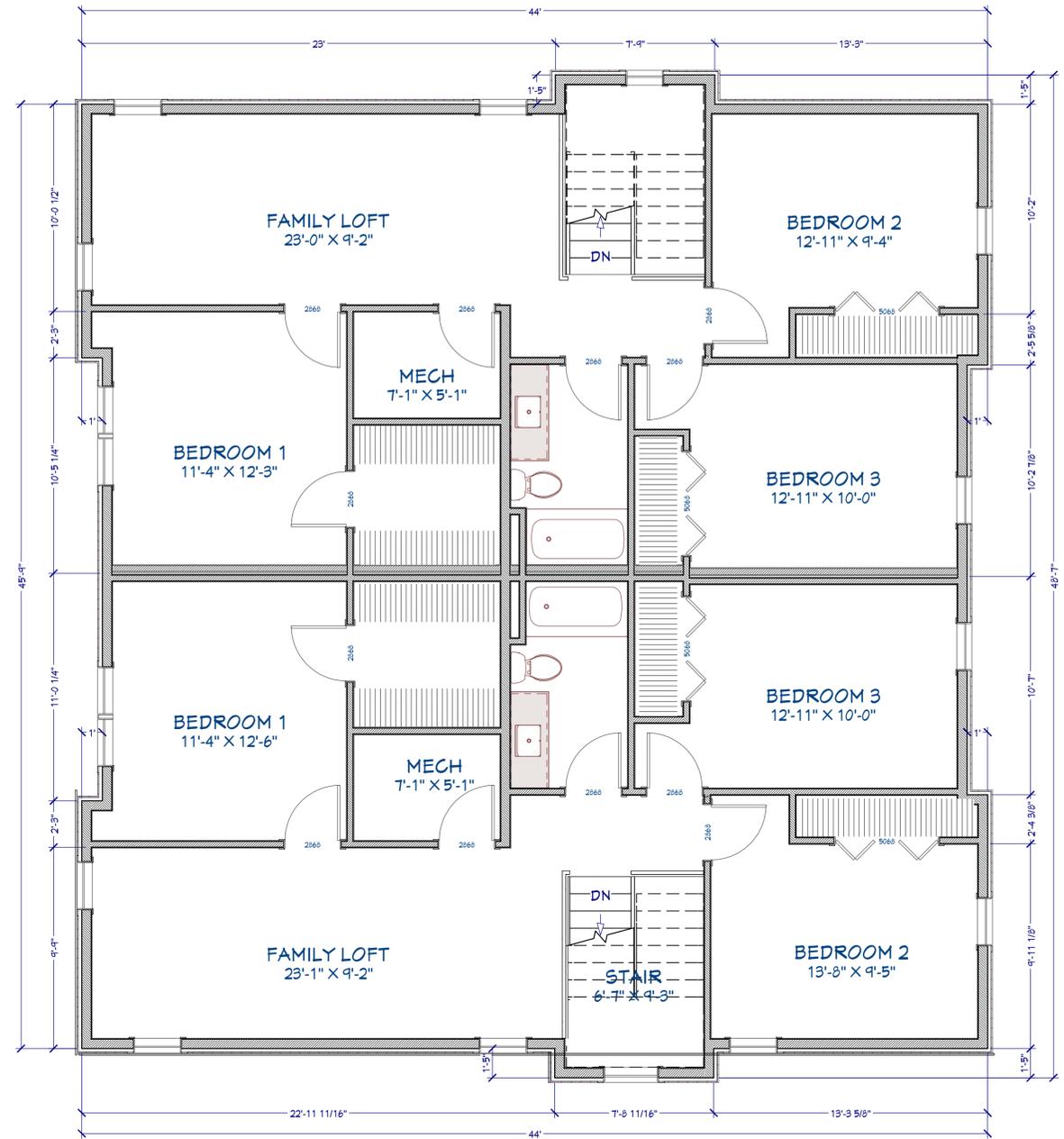
SOUTH ELEVATION SCALE = 1/8" = 1'-0"



PROPOSED WEST ELEVATION SCALE = 1/8" = 1'-0"

LIVING AREA
 FIRST FLOOR - 742
 SECOND FL - 1018
 TOTAL 1760

GRAPHIC KEY
 NEW WALL OR INFILL
 EXISTING WALL
 PROPERTY LINE
 DOOR & WINDOW SIZING
 FEET INCHES
 4060
 FEET INCHES
 WINDOW # (XX)



SECOND FLOOR PLAN SCALE = 1/8" = 1'-0"

SWEETGRASS
 DESIGN STUDIO
 SECOND FLOOR PLAN
 & ELEVATIONS

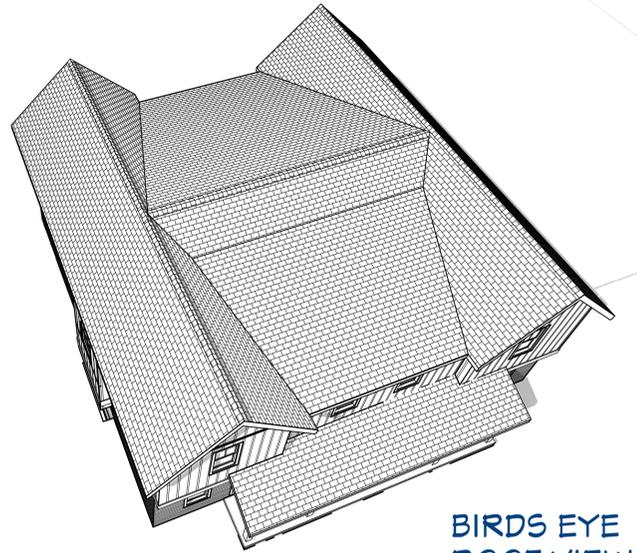
XXX COLLEGE AVE. DUPLEX
 RICE CO. HABITAT FOR HUMANITY

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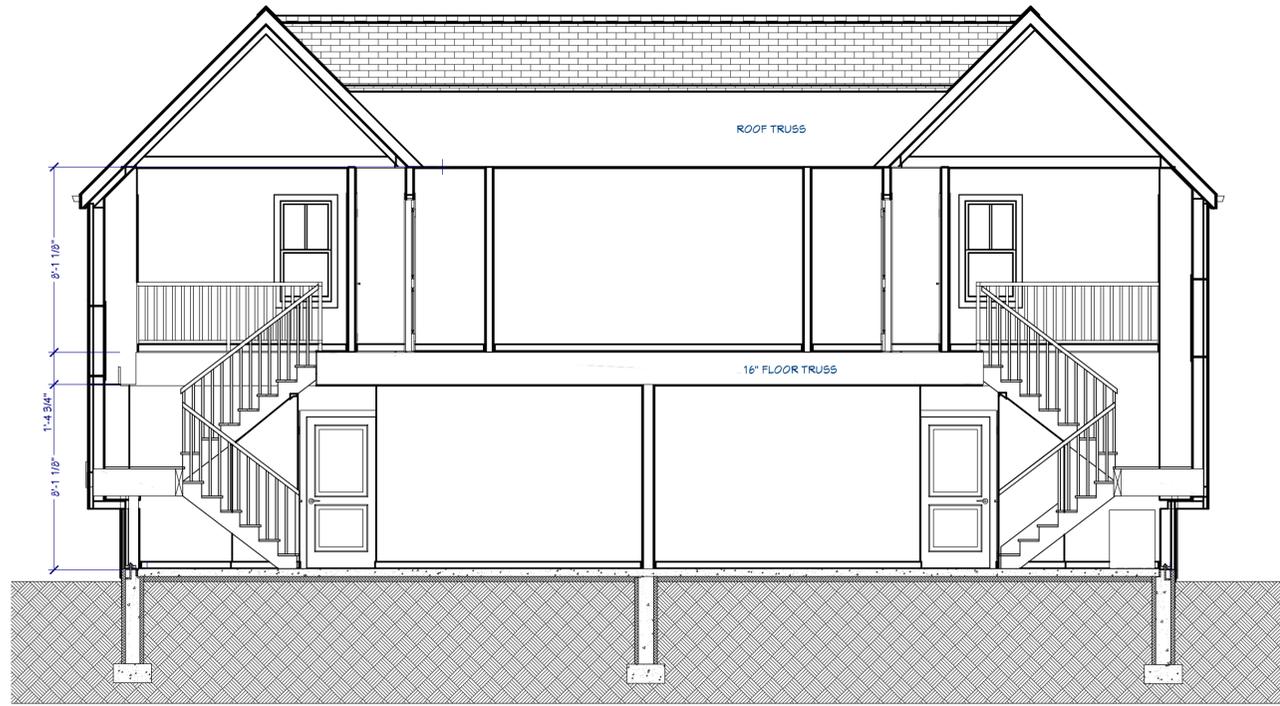
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A3



BIRDS EYE ROOF VIEW



BUILDING SECTION SCALE = 1/8" = 1'-0"

- ROOF CONSTRUCTION**
- TAMKO 30 YEAR ARCH. SHINGLES OR EQUAL
 - UNDERLAYMENT ASTM D226 TYPE I 4:12 & UNDER - 2 LAYERS STARTING @ EAVES WITH 36" WIDE 18" OVERLAP 4:12 OR GREATER - 1 LAYER STARTING AT EAVES WITH 36" WIDE 2" OVERLAP
 - ICE & WATERSHIELD 2 FT UP FROM WALL EDGE, ALL VALLEYS, AND 6" UP SIDEWALLS
 - RIDGE VENTS PER CODE
- COLOR CLAD ROOF METALS AND FLASHINGS**
- FLASHINGS TO CODE & AS CALLED OUT ON PLAN
 - 1/2" OSB WITH 1" CLIP SPACERS
 - ENGINEERED ROOF TRUSSES
 - BLOWN FIBERGLASS INSUL TO R50
 - 1 1/2" CLOSED CELL FOAM
 - 5/8" GYP BOARD @ CLG
 - PROVIDE AIRCHUTES & WINDWASH AT ALL ROOF FRAMING
- FASCIA-SOFFIT CONSTRUCTION**
- SUB FASCIA- 2X6
 - FASCIA- ROLLEX ALUM
 - SOFFIT- LP SMT SIDE
- FRAMED FLOOR CONSTRUCTION**
- 3/4" ADVANTEK OR LP EQUAL SUB FLOOR
 - 14" TJI OR 18" FLOOR TRUSSES
- WALL CONSTRUCTION**
- LP SMARTSIDE 3/8" PANEL
 - 1X2 BATTENS
 - HUBER ZIP 9.5 R-SHEATHING
 - GROUND BREAKER
 - 2X6 STUDS 24" OC
 - 3 1/2" CLOSED CELL FOAM
 - 1/2 GYP BOARD
- FOUNDATION**
- 6" POURED CONC
 - 2" ICF FORMS
 - GROUND BREAKR FRP
 - SEE DETAIL 1-A2
 - 4" CONC SLAB
 - 3"-6"EPS FOAM
 - SEE DETAIL
 - TAPE SEAMS
 - 6" CLEAR ROCK
 - RADON VENT TO CODE

SWEETGRASS DESIGN STUDIO

ROOF PLAN SECTION & ELEVATION

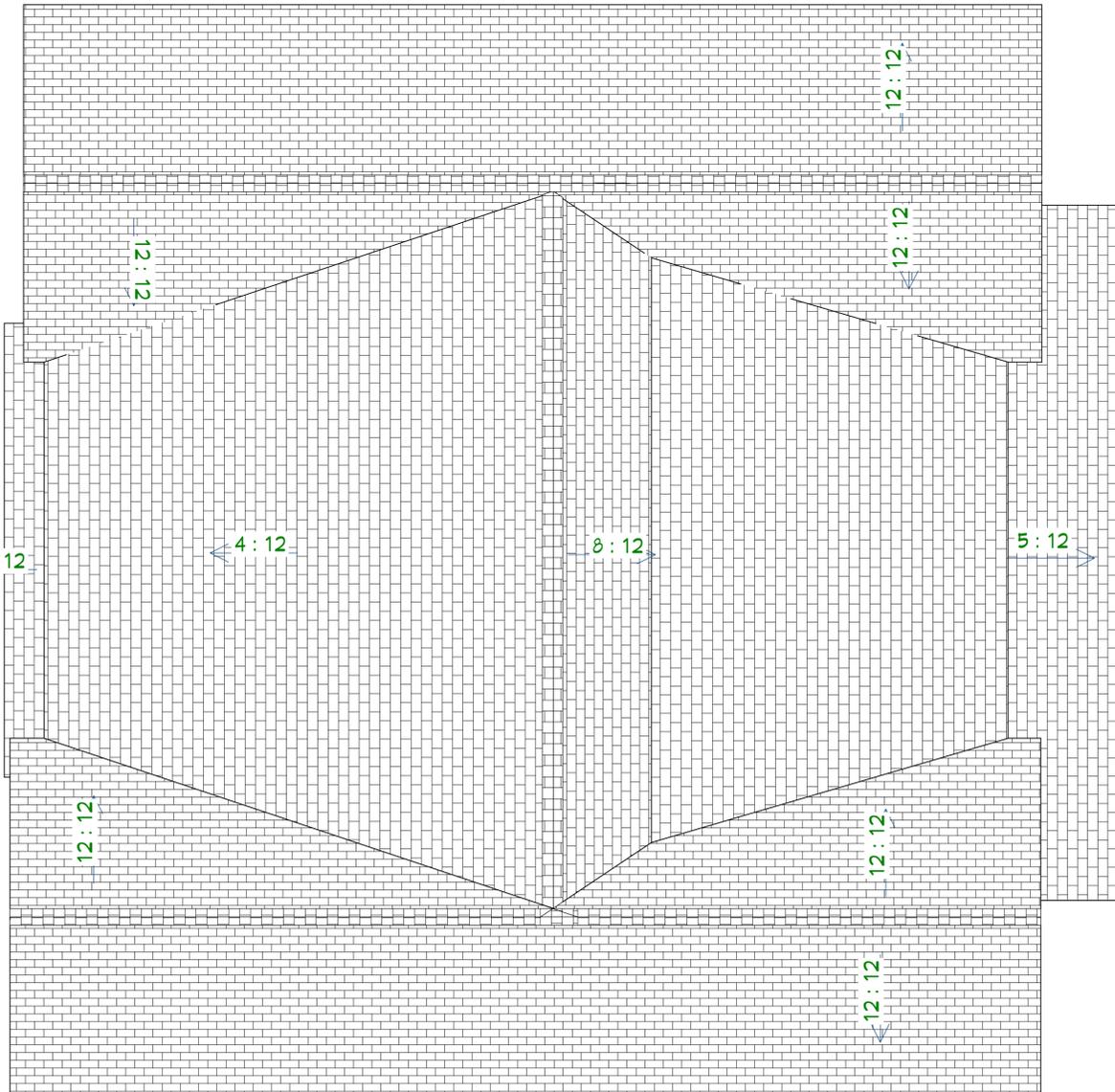
XXX COLLEGE AVE. DUPLEX
RICE CO. HABITAT FOR HUMANITY

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ROOF PLAN SCALE = 1/8" = 1'-0"



PROPOSED NORTH ELEVATION SCALE = 1/8" = 1'-0"