

SECTION – 5 – REQUIRED FORM – ATTACHMENT A

VENDOR INFORMATION			
VENDOR NAME:	Northpointe Development Corp II	DANE COUNTY VENDOR #:	30878

Vendor Information (address below will be used to confirm Local Vendor Preference)			
Address	2628 Saw Tooth Drive	City	Fitchburg
State & Zip	WI 53711	County	Dane
Vendor Rep. Name	Sean O'Brien	Title	Principal
Email	sean@northpointedev.com	Telephone	608-334-5665


Designation of Confidential and Proprietary Information (Reference 1.12)			
<input checked="" type="checkbox"/>	No information designated as confidential and proprietary.		
Section #	Page(s) #	Topic	

Cooperative Purchasing (Reference 1.13)	
<input type="checkbox"/>	I <u>agree</u> to furnish the commodities or services of this bid to other municipalities.
<input checked="" type="checkbox"/>	I <u>do not agree</u> to furnish the commodities or services of this bid to other municipalities.

Local Vendor Purchasing Preference (Reference 1.15)						
Are you claiming a local purchasing preference under DCO 25.08(7)?	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Dane	<input type="checkbox"/> Columbia	<input type="checkbox"/> Sauk	<input type="checkbox"/> Rock
				<input type="checkbox"/> Green	<input type="checkbox"/> Dodge	<input type="checkbox"/> Iowa
				<input type="checkbox"/> Jefferson		

Fair Labor Practice Certification (check only 1) (Reference 1.17)	
<input checked="" type="checkbox"/>	Vendor has not been found by the National Labor Relations Board (“NLRB”) or the Wisconsin Employment Relations Commission (“WERC”) to have violated any statute or regulation regarding labor standards or relations in the seven years prior to the date this bid submission is signed.
<input type="checkbox"/>	Vendor has been found by the National Labor Relations Board (“NLRB”) or the Wisconsin Employment Relations Commission (“WERC”) to have violated any statute or regulation regarding labor standards or relations in the seven years prior to the date this bid submission is signed.

Addendums – this vendor hereby acknowledges receipt/review of the following addendums, if any.					
Addendum #1	<input type="checkbox"/>	Addendum #2	<input type="checkbox"/>	Addendum #3	<input type="checkbox"/>
				Addendum #4	<input type="checkbox"/>
				None	<input checked="" type="checkbox"/>

Signature Affidavit			
<p>In signing this proposal, we certify that we have not, either directly or indirectly, entered into any agreement or participated in any collusion or otherwise taken any action in restraint of free competition; that no attempt has been made to induce any other person or firm to submit or not to submit a proposal; that this proposal has been independently arrived at without collusion with any other proposer, competitor or potential competitor; that this proposal has not been knowingly disclosed prior to the opening of proposal to any other proposer or competitor; that the above statement is accurate under penalty of perjury.</p> <p>The undersigned agrees to hold the County harmless for any damages arising out of the release of any material unless they are specifically identified on Attachment B. The undersigned, submitting this proposal, hereby agrees with all the terms, conditions, and specifications required by the County in this Request for Proposals, and declares that the attached proposal and pricing are in conformity therewith.</p>			
Signature		Date	07/22/2020
Name (Printed)	Sean O'Brien	Title	Principal

SECTION – 5 – REQUIRED FORM – ATTACHMENT B

REFERENCE DATA SHEET

Provide company name, address, contact person, telephone number, and appropriate information on the product(s) and/or service(s) used for three (3) or more installations/services with requirements similar to those included in this solicitation document

NAME OF FIRM:	WHEDA		
STREET ADDRESS:	201 West Washington STE 700		
CITY, STATE, ZIP	Madison WI 53703		
CONTACT PERSON:	Matt Childress	EMAIL:	Matt.Childress@wheda.com
PHONE #:	(608) 264-6843	FAX #:	N/A
Product(s) and/or Service(s) Used:	Tax Credit Product Manager- allocator of the low income housing tax credit		
NAME OF FIRM:	City of Oshkosh- Community Developement		
STREET ADDRESS:	215 Church Avenue		
CITY, STATE, ZIP	Oshkosh, WI 54901		
CONTACT PERSON:	Allen Davis	EMAIL:	adavis@ci.oshkosh.wi.us
PHONE #:	(920) 236-5055	FAX #:	N/A
Product(s) and/or Service(s) Used:	Real Estate and Funding RFPs for affordable housing and entitlement process		
NAME OF FIRM:	Nicolet National Bank		
STREET ADDRESS:	3111 E Calumet St.		
CITY, STATE, ZIP	Appleton, WI 54915		
CONTACT PERSON:	Scott Sitter	EMAIL:	ssitter@nicoletbank.com
PHONE #:	(920) 267-8052	FAX #:	N/A
Product(s) and/or Service(s) Used:	Lender- Construction/ Permanent Loans and Line of Credit		

THE Klassik
Dane County Affordable Housing Fund
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TAB 1: Introduction- The Klassik

Northpointe Development is proposing a 79-unit mixed use affordable multifamily project using the Federal 9% Low Income Housing Tax Credit at 410 W Verona Ave, Verona WI. This site meets many of the county's objectives including placing properties in areas with access to jobs, public transportation, highly rated schools, amenities, areas of high income (140% AMI), and low vacancy with a high amount of available jobs for low income workers (WHEDA designates these tracts as High Needs). According to the most recent Dane County Housing Needs Assessment the City of Verona has the most jobs per capita of any Dane County Municipality at 2.74 per household. Also, Verona is significantly short of housing (180 homes) for households at 30% AMI, had the largest increase of households 50-80 AMI in the county, and Verona has never had a non-age restricted new construction LIHTC housing development. The Klassik would be Verona's first. The citizens of Verona as well as the common council have identified affordable housing as one of their top priorities as a community. In 2019 the City commissioned a housing study which showed over 65% of the households being owner occupied. The site is extremely walkable, and Verona has identified this development to be part of their improved walkable downtown with additional retail and housing options. 20% of the project will be set-aside for households earning 30% or CMI and 20% of the units will be 3-bedroom units. Though a partnership with Lutheran Social Services, the property will embrace Housing First and Housing with supportive services.

Northpointe is an established affordable housing development organization and has been one of the most consistent and successful tax credit developers over the past decade averaging two 9% tax credit awards annually. Over that span of time, Northpointe has developed or is in the process of developing over 1100 affordable housing units. Northpointe's success has been based in part with the partnerships and teams they create for each development. For the Klassik project, Northpointe is partnering with many well-known firms including: Knothe Bruce as Architect, Vierbicher as Engineer, ACC as Property Manager, and Lutheran Social Services as Service Provider. In 2020 Northpointe partnered with Sean O'Brien who, after 14 years at WHEDA running the Commercial Lending Department and the Tax Credit program, joined to increase the company's capacity and bring Northpointe into new markets across Wisconsin and into other states.

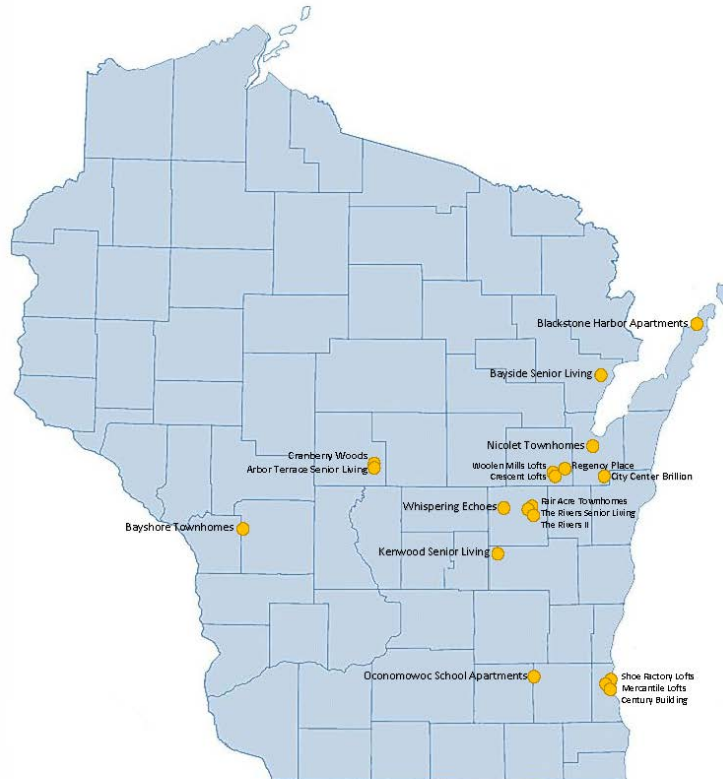


230 Ohio Street, Suite 200
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NORTHPOINTE DEVELOPMENT CORPORATION

Northpointe Development Corporation is a real estate development company created for the purpose of bringing revitalization and development to various neighborhoods in Wisconsin. Northpointe envisions vibrant communities that strengthen neighborhoods, enhance livelihoods, respond to the environment, and connect people and places. The company's mission is to provide sustainable housing for communities in a collaborative, honest, and transparent manner. Northpointe has a great reputation with the communities where we've developed housing and with WHEDA. Northpointe is one of WHEDA's largest and long-term customers and consistently scores the highest developer team score possible for a for profit developer. Northpointe and its principals have the financial capacity to successfully complete the project as well as secure market to above market equity pricing. Personal Financials of Northpointe's principals will be submitted upon request.

Northpointe, as shown below, has developed new construction family and senior apartment housing, historic rehabilitation, and commercial properties throughout Wisconsin. Most of the projects have utilized the Low-Income Housing Tax Credit program as well as other available resources including: Home, TIF, Brownfield Grants, Federal and State Historic Credits. Connecting with government entities, including the Department of Natural Resources, HUD, WHEDA, WEDC, the Federal Energy Regulatory Commission, etc is commonly required to successfully complete the development project. The company has received numerous awards including: the 2013 Top Projects Award in Milwaukee, 2015 National Historic Preservation Award, 2014 runner-up for the prestigious J. Timothy Anderson National Award for Excellence, 2017 Wisconsin Trust for Historic Preservation Award, 2019 Remarkable Milwaukee Award and the 2019 Carolyn Kellogg Historic Preservation Award.



Multi Family Developments

<u>Project Name</u>	<u>Location</u>		<u>Units</u>	<u>Property Type</u>
Rivers Senior Living	Oshkosh	WI	60	New Construction 9% LIHTC
Bayshore Townhomes	Sparta	WI	32	New Construction 9% LIHTC
Fair Acre Townhomes	Oshkosh	WI	55	New Construction 9% LIHTC
Kenwood Senior Living	Ripon	WI	24	New Construction 9% LIHTC
The Fountains of West Allis	West Allis	WI	35	Acquisition/Rehab 9% LIHTC
Blackstone Harbor Apts.	Sister Bay	WI	24	New Construction 9% LIHTC
Oconomowoc School Apts	Oconomowoc	WI	55	Adaptive /Historic 9% LIHTC
Nicolet Townhomes	De Pere	WI	60	New Construction 9% LIHTC
Anthem Luxury Living	Oshkosh	WI	80	New Construction 20/80
Mercantile Lofts	Milwaukee	WI	36	Adaptive /Historic 9% LIHTC
Shoe Factory Lofts	Milwaukee	WI	55	Adaptive /Historic 9% LIHTC
The Rivers - Phase II-Senior Living	Oshkosh	WI	40	New Construction 9% LIHTC
Woolen Mills Lofts	Appleton	WI	60	Adaptive /Historic 9% LIHTC
Century Building	Milwaukee	WI	44	Adaptive /Historic 9% LIHTC
Cranberry Woods Townhomes	Wisconsin Rapids	WI	40	New Construction 9% LIHTC
Bayside Senior Apartments	Oconto	WI	42	New Construction 9% LIHTC
Whispering Echoes Townhomes	Winneconne	WI	28	New Construction 9% LIHTC
Regency Place Senior Living	Little Chute	WI	40	New Construction 9% LIHTC
<u>Under Construction</u>				
Arbor Terrace Senior Living	Wisconsin Rapids	WI	40	New Construction 9% LIHTC
City Center	Brillion	WI	40	New Construction 9% LIHTC
Crescent Lofts	Appleton	WI	69	Adaptive /Historic 9% LIHTC
<u>2020 Awards</u>				
The Limerick	Fitchburg	WI	126	New Construction 4% State
Cabrini	Oshkosh	WI	33	Adaptive/ Historic 4% State
Total Units			1,117	

Integrated Supportive Housing

A majority of the tax credit projects that Northpointe has developed have included Integrated Supportive Housing with 15-20% of the units being reserved for a targeted population. Northpointe has worked with various agencies to provide supportive services to the tenants.

NORTHPOINTE DEVELOPMENT PRINCIPALS

Cal Schultz
420 South Koeller Street
Oshkosh, WI 54902
(920) 303-9404
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(920) 230-3628
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Sean O'Brien
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Fitchburg, WI 53711
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Callan L. Schultz

Callan Schultz graduated from the University of Wisconsin-Oshkosh with a Bachelor of Business Administration with majors in finance and management information systems and a Masters of Business Administration. Cal is a licensed Wisconsin Real Estate Broker. He was a 1999 class member of the Massachusetts Institute of Technology "Birthing of Giants" program.

Cal formed Keystone Development, LLC in 1999. The company has developed over 2,000 apartment units throughout Wisconsin, Michigan, Ohio and Iowa. In 2011 he and Andy Dumke formed Northpointe Development Corporation for the purpose of developing and owning affordable housing in Wisconsin.

Andrew J. Dumke

Andrew Dumke began developing and managing real estate in 1993. He has grown his portfolio to include multi-family apartments, commercial office buildings, warehouse buildings, and retail centers. His company Alliance Development has developed over \$200,000,000 in real estate. Samples of nationally accredited tenants he works with are Starbucks, Panera, Fed EX/Kinkos, TJ Maxx, JoAnn Fabrics, US Cellular, Verizon, Buffalo Wild Wings, Chipotle, Qdoba, Baker Tilly, Old National Bank, and Olive Garden. Andrew's current portfolio contains over 1,000,000 square feet of commercial office, warehouse, and retail space.

In 2011, Andrew started Northpointe Development Corporation in conjunction with Cal Schultz. The purpose of this entity is to develop, own and provide market-rate, affordable, and senior housing in Wisconsin.

Sean O'Brien

Sean O'Brien joined Northpointe Development as a Partner in 2020. With over 15 years of housing and community development experience, Sean joined to help grow Northpointe Development's state and national footprint.

Prior to joining Northpointe Development, Sean worked at the Wisconsin Housing and Economic Development Authority (WHEDA) for 14 years. The last 6 years of his tenure he was the Director of Commercial Lending. As Director, Sean led the development of Wisconsin's Affordable Housing Policy and allocation of the Low-Income Housing Tax Credit Program. In 2018, the Commercial Lending team implemented the State Housing Tax Credit Program which allowed WHEDA to allocate a new credit that has created or preserved approximately a thousand affordable homes annually. For three years, Sean also served on the Community Investment Advisory Council for the Federal Home Loan Bank of Chicago.

Sean is a Verona Area High School Graduate and holds a Bachelor of Business Administration degree from the University of Wisconsin - Madison. In 2019, Sean and his wife Emily created OB Development, LLC with the intention of providing development in consulting services for the creation and preservation of decent, safe and affordable housing.

Master Developer Experience

Marion Road Oshkosh, WI

*The Rivers- 60 Unit Senior Affordable
The Rivers II- 40 Unit Senior Affordable
Anthem Lofts- 80 Unit Market Rate*



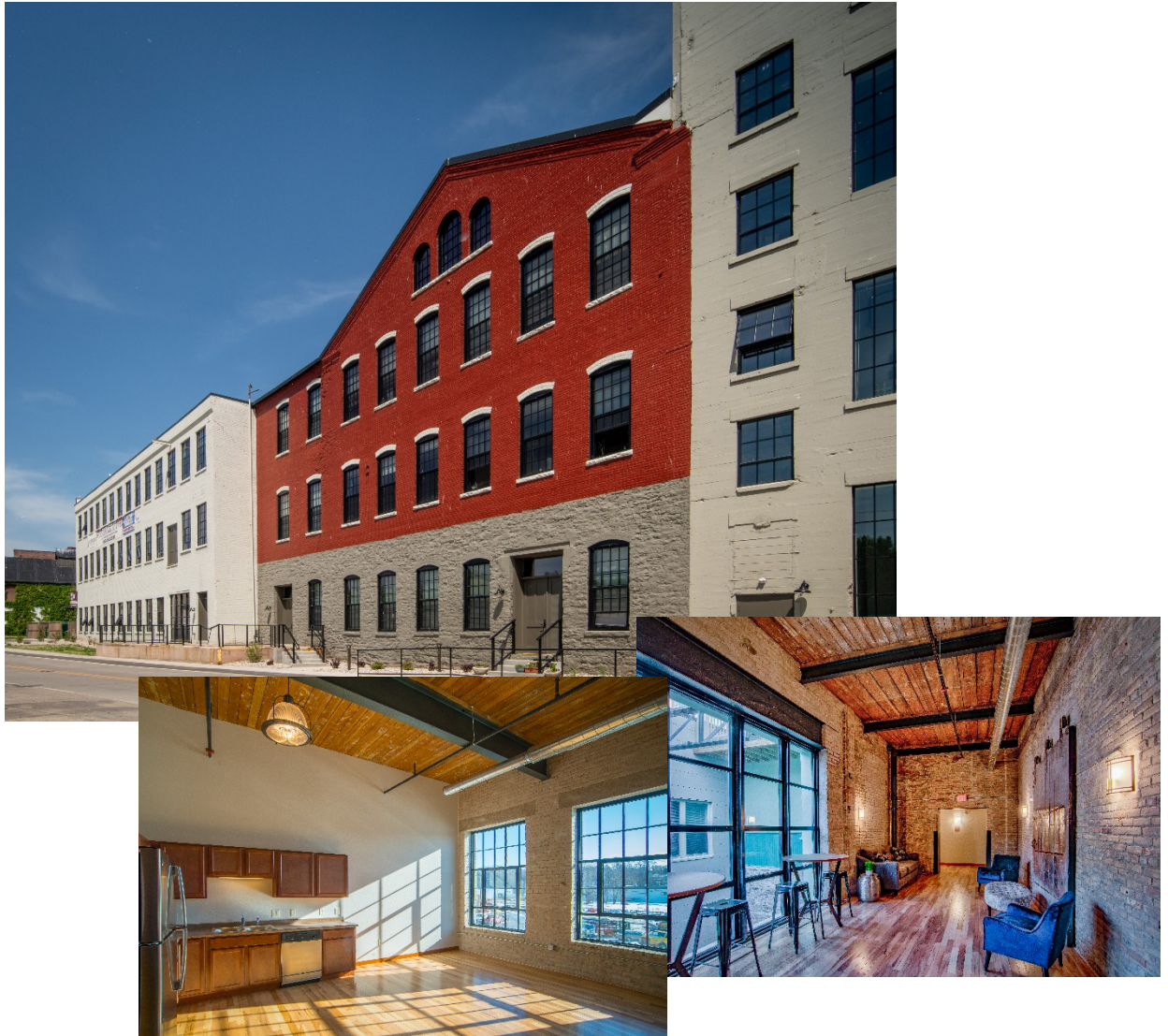
In 2008, the City of Oshkosh chose to work with Northpointe Development to redevelop a severely contaminated industrial manufacturing site along the Fox River. Once a home to Mercury Marine Manufacturing Plant is now has a vibrant River Walk and three housing developments. Northpointe developed all three buildings containing a total of 180 units, two of which are senior affordable properties and one market rate property. These developments have been catalytic for additional redevelopment on surrounding parcels.



MERCANTILE LOFTS

36 Units Market Rate/Office/Commercial
611 West National Avenue, Milwaukee, WI

Mercantile Lofts is a 36-unit apartment property with office and commercial on the first floor completed in 2016. The building was originally construction in 1901 as a department store and was redeveloped under the historic guidelines of the National Parks Service. The tall ceilings and polished concrete floors were preserved and incorporated in the apartments. The famous Mural of Peace was also preserved and restored. WHEDA's Milwaukee office is currently located in the building.



Woolen Mills Lofts

60 Units- Family Housing

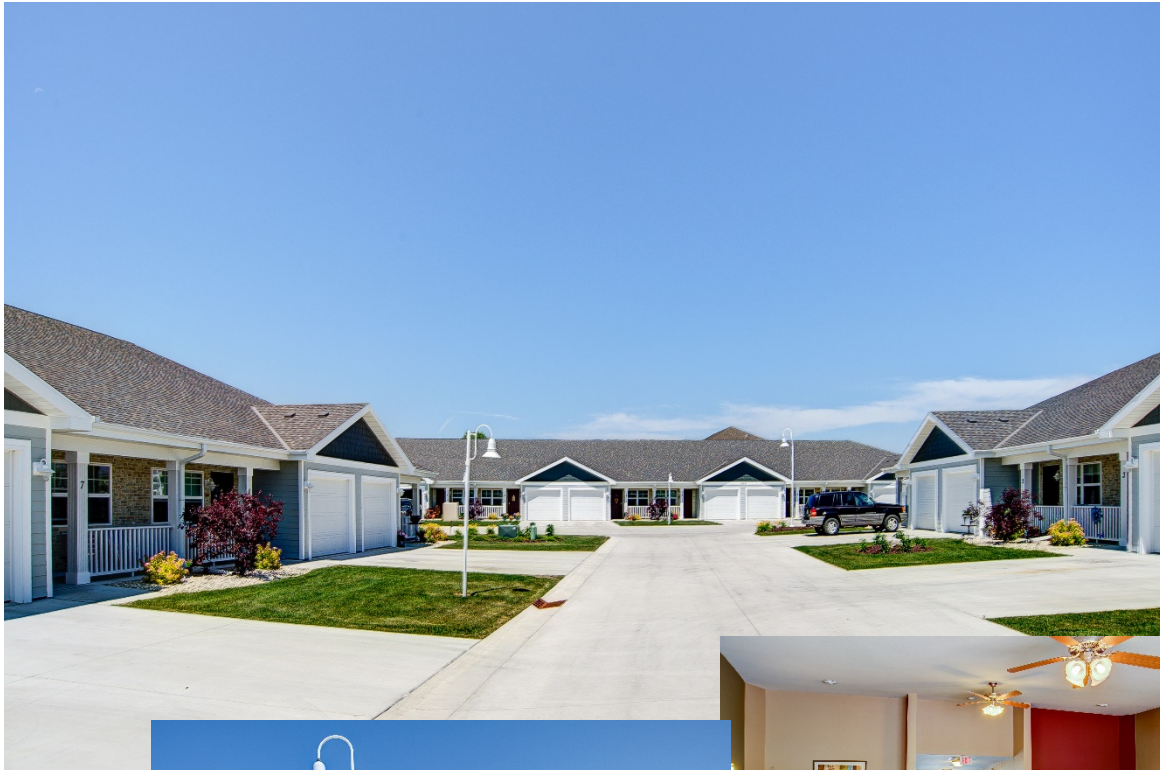
218 E. South Island St., Appleton, WI

Woolen Mills Lofts is a 60-unit family LIHTC property completed in 2017. The factory building which was originally construction in phases between 1893-1962 was redeveloped under the historic guidelines of the National Parks Service into one, two, and three-bedroom units. The exposed brick walls, hardwood ceiling, steel girders, and large exterior windows were preserved and restored.



Nicolett Townhomes
60 Units- Family Housing
1380 Scheuring Road, DePere, WI

Nicolet Townhomes is a 60-unit family LIHTC property that was completed in 2014. Located within walking distance to retail, banking, and restaurants. The townhome development offers one, two, and three-bedrooms with individual entrances, attached garages, central air conditioning, washer/dryer, free wifi, and stainless steel appliances. The property has an on-site office, community room and fitness center.



Blackstone Harbor Apartments

24 Units- Family Housing

10525 Judith Blazer Drive, Sister Bay, WI

Nicolet Townhomes is a 24-unit family LIHTC property that was completed in 2013. Located in the heart of Door County the unique single-story development offers one, two and three bedrooms with individual entrances, attached garages, central air conditioning, washer/dryer, free wifi, and stainless steel appliances. The property has on-site office, community room and fitness center.

REFERENCES

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Company Overview



**ACC Management Group, Inc.
2375 State Road 44, Suite A
Oshkosh, WI 54904
(920) 966-9905**



ACC Management Group, Inc. is a full-service property management firm dedicated to providing professional results-oriented services to its clients. ACC currently operates over 70 properties and 4000 apartments throughout Wisconsin's major markets and Illinois. Headquartered in Oshkosh, WI, ACC's exceptional team of multi-family leaders has a proven track record of excellence in management of affordable housing with various state and federal programs including, Section 42 Tax Credit, Section 8, and Section 515.

Commitment, trust, and reliability is the foundation of our relationships with residents, employees, and partners. Our team works hard to earn the loyalty needed to develop and retain the long-term relationships associated with our shared success.

There are over 100,000 apartments built each year with the use of Low-Income Housing Tax Credits (LIHTC). Over the years, the LIHTC program and other affordable housing programs have become increasingly competitive, and as a result, complex. Most developments with an affordable housing component have multiple layers of financing, each with associated requirements. This includes varying regulations, reporting, and oversight requirements for Section 42 LIHTC, Project Based Section 8, AHP, HOME, and Rural Development. It also includes new components such as preferences, new set asides, RAD and more. Adhering to program requirements during the first year, and each subsequent year during the regulatory period is essential to any successful affordable housing real estate development.

ACC Management Group has established a long history of extraordinary program compliance proven by superior ratings with state and federal agencies, such as WHEDA, IHDA, and HUD. ACC's experienced team of compliance professionals assist you through the initial stages of your development and the entire regulatory period for your property.

With combined affordable housing management experience of nearly 100 years, ACC's leadership team is well qualified to ensure compliance with all regulatory agreements and provide valuable input throughout the development process.

Annually, ACC participates in new affordable housing developments as the management agent and compliance expert. ACC's leadership team typically becomes involved 12-18 months prior to the expected completion date. We offer our clients a fresh perspective on building design, staffing needs, market trends, and much more. As the completion date approaches, ACC's efforts increase and all hands are on deck for the lease-up of the new development. All applicants are qualified and the development is typically fully leased within 30 – 90 days of the completion date with full compliance of all regulatory agreements.

Most recently, ACC has assisted developers transition multiple properties from Public Housing to Section 8 housing through HUD's RAD program.

ACC Management Group - Site List

Property	Units	Address	City, State, ZIP	Property Discription	Average Occupancy %	Managed Since:
5th Avenue Lofts	60	5821 5th Avenue	Kenosha, WI 53140	Section 42 - Family Site - 1 Building	97%	2015
700 Lofts	49	700 W Michgan Avenue	Milwaukee, WI 53208	Section 42 - Family Site - 2 Buildings	93%	2015
Anthem Luxury Living	80	431 Marion Road	Oshkosh, WI 54901	Market Rate - Family Site - 1 Building	97%	2015
Arbor Green	48	6001 55th Street	Kenosha, WI 53142	Section 42/Section 8 Family site - 7 Buildings	98%	2012
Arlington Heights / Glendale Heights	36	Scattered sites	Milwaukee, WI	Section 42 - Family Site - 2 Buildings	97%	2016
Badger State Lofts	118	1031 Maryland Ave.	Sheboygan, WI	Section 42 - Family - 1 Building	In Lease-up	2020
Barwell Manor	120	571 Genesee St.	Waukegan, IL 60085	Section 42 / Section 8 - Family 11 building	In Lease-up	2020
Bay Hill	68	613 N 12th Avenue #101	Sturgeon Bay, WI 54235	Rural Development layered with Section 42 - Family/Senior Site.	96%	1986
Bayfield Court	8	523 & 527 Bayfield Court	Jefferson, WI 53549	Market Rate	100%	2018
Bayshore Townhomes	32	623 E. Main St.	Sparta, WI 54656	Section 42 - Family	100%	2017
Bayside Senior Apartments	24	237 Cook Avenue	Oconto, WI 54153	Section 42/Senior site - 1 building	98%	2014
Bayview Terrace City	36	537 South Neenah Avenue	Sturgeon Bay, WI 54235	Rural Development - Senior Site - 3 Buildings	98%	2007
Bayview Terrace North	24	2261 Mill Rd.	Sister Bay, WI 54234	Section 8 senior site - 4 buildings	100%	2016
BCG Apartments	30	720 Grove Ave.	Wild Rose, WI 54984	Sectin 8 - mixed use - 2 Buildings	95%	2019
Blackhawk Apartments	8	635 & 655 W. Blackhawk Dr.	Fort Atkinson, WI	Market Rate - Family Site - 2 Buildings	100%	2017
Blackstone Harbor	24	10525 Judith Blazer Drive	Sister Bay, WI 54234	Section 42 - Family Site - 3 Buildings	100%	2013
Bradley Crossing 54	54	4417-4423 West Bradley Rd.	Brown Deer, WI 53209	Section 42 - Family	98%	2017
Bradley Crossing 60	60	4375 West Bradley Rd.	Brown Deer, WI 53209	Section 42 with 30 Sec 8 Vouchers - Family	98%	2017
Brookstone Townhomes	28	2831 Eggiman Rd.	Fitchburg, WI 53713	Market Rate - Family	97%	2019
Central Park Towers	164	120 S State Street	Elgin, IL 60123	RAD - Section 42 - 2 Bulidings	97%	2014
Centralia View Apartments	40	301 7th Avenue South	Wisconsin Rapids, WI 54494	Section 42 - Senior Site - 1 Building	In Lease-up	2020
Century Building	44	808 North Old World 3rd Street	Milwaukee, WI 53203	Section 42 - Family Site - 1 Building	97%	2018
Chelsea Senior Commons	40	55 Chelsea Ave.	Sugar Grove, IL 60554	Section 42 - Senior Site - 1 Building	100%	2019
Cranberry Woods Townhomes	40	2320-2330 16th St S; 2231-2241 14th St. S.	Wisconsin Rapids, WI	Section 42 - Family	100%	2018
Dartford Bay - Landing	33	504 S. Mill Street	Green Lake, WI 54941	Section 8 Eldery & Family: 2 buildings, Senior - 25, Family - 8	96%	2013
Deerwood Crossing	66	4195 W Bradley Road	Brown Deer, WI 53209	Section 42 - Senior Site - 1 Building	98%	2010
Deerwood Crossing II	30	4195 W Bradley Road	Brown Deer, WI 53209	Section 42 - Senior Site - 1 Building	98%	2014
Elven Sted Apartments	33	623 Eighth Street	Stoughton, WI 53589	Section 42 - Family Site - 3 Buildings	98%	2010
Eva Manor	50	2123 91st St	Pleasant Prairie, WI 53158	Section 42 - Family/Senior - 2 Buildings	98%	2019
Exchange @ 104	48	104 S. Main St.	Fond du Lac, WI 54935	Section 42 - Family Site - 1 Building (Historical)	95%	2018
Fair Acre Townhomes	55	1911 N Main Street	Oshkosh, WI 54901	Section 42 - Family Site - 6 Buildings	97%	2012
Fairview Crossing	40	728 Pleasantview Road	Plymouth, WI 53073	Rural Development - Family Site - 3 Buildings	97%	2009
Fairview Crossing II	24	29 E. Paine Street	Kiel, WI 53042	Rural Development - Family Site - 3 Buildings	100%	2010
Family Court Townhomes	74	Scattered sites	Elgin, IL 60123	RAD - Section 42 - Scattered Site	99%	2016
Fox Crossing Apartments	24	200 Bridge Street	Burlington, WI 53105	Section 42 - Family Site - 1 Building	98%	2014
Fox Crossing II Apartments	32	180 Bridge Street	Burlington, WI 53105	Section 42 - Family Site - 1 Building	98%	2016
Garfield School	30	2215 N. Vel Philips Ave.	Milwaukee, WI 53212	Section 42 - Family	98%	2020
Gold Medal Lofts	77	1701 Packard Ave.	Racine, WI 53403	Section 42 - Family	In Lease-up	2020
Griot	41	2235 N. Vel Philips Ave.	Milwaukee, WI 53212	Section 42 - Family	98%	2020
Grand Ave Lofts	32	2905 W. Wisconsin Ave	Milwaukee, WI 53208	Section 42 - Family Site - 1 Building	95%	2013
Hartford Highlands Apartments	44	633 E Monroe Ave	Hartford, WI 53027	Market Rate - Family Site - 3 Buildings	97%	2013
Ingram Place	53	456 E. Brown St.	Milwaukee, WI 53212	Section 42 - Family Site -1 Building	96%	2016
Janesville Garden Court	164	208 N. Main St.	Janesville, WI 53545	Section 8 - Senior Site - 1 Building	97%	2016
Jefferson Apartments	64	602 Collins Road	Jefferson, WI 53549	Section 8 - Section 42 - Rural Development - Family Site - 9 Buildings	97%	2010
Kenwood Senior Living	24	1479 Pleasant Street	Ripon, WI 54971	Section 42 - Senior Site - 1 Building	98%	2012
Lakeside Gardens	80	391A N. Peters Avenue	Fond du Lac, WI 54935	Section 42/Section 8 - Family Site - 17 Buildings	97%	2006
Layton Square	57	3553 E. Layton Ave.	Cudahy, WI 53110	Section 42 - Family Site - 1 Building	96%	2016
Lofts 2	44	5819 5th Avenue	Kenosha, WI 53140	Market Rate	98%	2017
Maple Lawn	81	1914 Pike Drive #1	Fitchburg, WI 53713	Section 42 - Family Site - 7 Buildings	97%	2012
Meadow Creek	37	1119 Roseland Drive	Kewaskum, WI 53040	Section 8 Eldery & Family: 3 Buildings, Senior - 25, Family - 12	96%	2013
Meadows of Mill Creek	24	247th Ave	Salem, WI 53168	Section 42 - Family Site - 12 Duplexes	98%	2013
Meadows of Mill Creek II	36	247th Ave	Salem, WI 53168	Section 42 - Family - 18 duplexes	Lease up 9/1/19	2019
Mercantile Lofts	36	611 W. National Ave.	Milwaukee, WI 53204	Market Rate - Family Site - 1 Building	93%	2016
Monroe Street Apartments	24	217 N. Monroe St.	Waterloo, WI	Section 42 - Family - 1 Building	95%	2017
Nicolet Townhomes	60	1380 Scheuring Road	De Pere, WI 54115	Section 42 - Family Site - 9 Buildings	97%	2014

ACC Management Group - Site List

Property	Units	Address	City, State, ZIP	Property Discription	Average Occupancy %	Managed Since:
Northwoods	72	2520 N. Martin Luther King Drive	Milwaukee, WI 53212	Section 42/Section 8 - Family Site - 2 Buildings	95%	2005
Novation Senior Commons	60	2650 Novation Parkway	Madison, WI	Section 42 - Senior Site - 1 Building	95%	2018
Oconomowoc School Apartments	55	623 Summit Ave	Oconomowoc, WI 53066	Section 42- Family Site - 1 Building	98%	2013
Orchard Valley Apartments	50	1252 N. 12th Pl.	Sturgeon Bay, WI 54235	Section 8 - Senior Site - 1 Building	98%	2020
Park Hill Senior Apartments	62	535 W. Concordia Avenue	Milwaukee, WI 53212	Section 8 - Senior Site - 1 Building	98%	2005
Parkview Village	84	Scattered sites	Appleton, WI	Section 8 - Section 42 - Family	95%	2006
Regency Place	40	628 Grand Ave.	Little Chute, WI 54140	Section 42 - Senior - 1 Building	100%	2019
Residences on Main	24	307 E Main St	Twin Lakes, WI 53181	Section 42 - Senior Site - 1 Building	100%	2013
Rivers Edge	30	Scattered sites	Elgin, IL	RAD - Section 42 - Scattered Site	100%	2017
Rose Terrace	36	3820 Wolf Crossing Rd.	Oswego, IL 60543	Section 42 - Senior Site - 1 Building	100%	2019
Scenic View Apts	48	205 Slinger Rd.	Slinger, WI 53086	RAD - Section 42	100%	2017
Seven Oaks (formarly Nob Hill)	254	1108 Moorland Rd	Madison, WI 53713	Section 42 - Family Site - 7 Buildings	96%	2012
Shoe Factory Lofts	55	224 W. Washington St.	Milwaukee, WI 53204	Section 42 - Family Site - 1 Building	98%	2016
Silvercrest Apartments	36	630 S Cogswell Drive	Silver Lake, WI 53170	Section 42/Section 8 Senior/Family Site - 2 Buildings	99%	2012
Terrace Heights	50	1321G Townline Rd	Wausau, WI 54403	Section 42/Section 8 - Family Site - 9 Buildings	98%	1986
The Meadows	52	318 Dempsey Dr.	Elburn, IL 60119	Section 42 - Senior Site - 1 Building	100%	2019
The Rivers - Phase II	40	455 Marion Rd.	Oshkosh, WI 54901	Section 42 - Senior Site - 1 Building	99%	2016
The Rivers Senior Living	60	475 Marion Road	Oshkosh, WI 54901	Section 42 - Senior Site - 1 Building	97%	2015
The Vista at Creekside	140	6941 91st St.	Pleasant Prairie, WI 53158	Section 42 - Family	In Lease-up	2020
Uplands Homes	40	249 Musket Ridge Drive	Sun Prairie, WI 53590	Section 42 - Family Site - 18 Buildings	98%	2006
Villa West	170	1650 9th St	Green Bay, WI 54304	Section 8 Elderly	99%	2017
VMC Lofts	60	2122 56th Street	Kenosha, WI 53140	Section 42 - Family	100%	2019
Waupaca County Apartments	148	Scattered sites	Waupaca County	Section 8 Elderly & Family	96%	2017
Westwood Townhouses	36	1520 23rd Ave. South	Wisconsin Rapids, WI 54495	Section 8 - Family	98%	2020
Whispering Echoes Townhomes	28	407 S. 5th St.	Winneconne, WI	Section 42 - Family	100%	2018
Whitetail Ridge	60	25821 76th St.	Paddock Lake, WI 53168	Section 42 - Family/Senior - 2 Buildings	98%	2019
Whitewater Woods	40	340 N Newcomb St Apt	Whitewater, WI 53190	Section 42 - Rural Development - 5 Buildings	95%	2015
Willow Heights	64	1460 Wellington Way	Decatur, IL 62526	Section 8 - Senior Site - 1 Building	95%	2007
Woolen Mills	60	218 E. South Island St.	Appleton, WI 54915	Section 42 Family - 1 Building	100%	2017
	4706					



ACC Corporate Team

Chris Hand, CPM

President / Owner

Chris Hand joined ACC Management Group as a Partner and Director of Operations in 2016 and became President and Owner in 2018. Chris provides leadership and oversight of all ACC Management Group operations. He works closely with ACC's Leadership Team, Regional Property Managers, and corporate staff to maximize returns for clients and to provide extraordinary living experiences for residents. In the twelve years prior to ACC, Chris held the positions of Director of Affordable Housing, Director of Business Development, and Executive Team member of a Wisconsin-based property management company. He holds a Bachelor of Science degree in Economics from the University of Wisconsin – Madison and is a Certified Property Manager (CPM) through the Institute of Real Estate Management (IREM). Chris resides in Oshkosh, WI with his wife Heather and their three children.

Rose M. Andler, HCCP, COS, STAR

Vice President

Rose Andler joined ACC Management Group in 2001 as Director of Operations. She served as President and owner from 2007 – 2017. She has over 30 years of experience in business management, which includes 10 years on-site property management and 20+ years at the corporate level in regional management. She brings a wealth of knowledge from both the property management industry and the hotel industry and has achieved industry distinction. Rose directly oversees financial operations for all properties in ACC's portfolio. With her vast knowledge in all affordable housing programs, including Section 42, Section 8, RAD, HOME, and RD, Rose is extensively involved in program compliance. Additionally, she is central in ACC's efforts to train and advise the next generation of ACC employees.

Dewayne Pohl, Broker, TCS

Facilities Director / Broker

Dewayne Pohl has over 35 years of management experience across multiple industries with the majority in real estate, including over 25 years as a licensed real estate broker. He holds the Graduate Realtor Institute (GRI) from the National Realtors Association and the Tax Credit Specialist (TCS) certification from the National Center for Housing Management. His extensive background in facilities is critical to ACC's property management operations. As part of the executive management team, Dewayne oversees facilities management throughout the portfolio, including site inspections, preventative maintenance, capital expenditure coordination, and vendor negotiation. He is highly involved in all investor, state, and federal property inspections including REAC, WHEDA, and IHDA. With his broad background in property management and logical approach to operations, Dewayne often provides valuable cost-saving feedback to developers during the design stage of each development.

Mary Wangerin, HCCP, COS

Director of Operations

Mary Wangerin has over 20 years of management experience. She has an extensive 15-year background in affordable housing and holds a Wisconsin real estate license. As part of the executive management team, Mary oversees new property setup and integration, marketing, and compliance. She coordinates ACC's efforts on all lease-ups from the initial set up to 100% occupancy. Additionally, she is ACC's corporate software trainer and is instrumental in developing training systems.

Mary also has over 20 years of marketing and design experience with a strong background in internet design and development. Working with both business to business and business to consumer clients, she has designed and developed numerous websites, intranets, online advertising campaigns, direct mailings and print collateral.

Heather Hand, HCCP, TCS

Director of Property Management / Principal

Heather Hand joined ACC as a Regional Manager and then became Director of Property Management in 2018. Heather provides leadership and oversight of all stabilized property management operations with a focus on team development, maximizing use of property management software, and standardization of procedures.

With her Accounting degree from the University of Wisconsin – Madison, she got her start as a property accountant at a Wisconsin-based property management company. She eventually transitioned to Regional Manager and then Director of Property Management overseeing market-rate and affordable multi-family housing, condominiums, and resorts throughout southcentral Wisconsin. Additionally, she was a multi-state Regional Manager for a nationally recognized developer and property management company.

TAB 3: Project Description – The Klassik

Northpointe Development Corporation (“Developer”) is proposing to construct The Klassik Apartments, a newly constructed seventy-nine unit 9% Low-Income Housing Tax Credit (“LIHTC”) multifamily development located downtown in the City of Verona, Wisconsin.

- To obtain financial feasibility and give the project the best chance of winning an award of 9% tax credits, Northpointe is requesting \$1,150,000 in county funds which is \$17,968/ affordable unit.
- Northpointe would agree to extend the affordability period at the property from 30 to 35 years.
- Total Development Cost is expected to be \$19,250,000
- There will not be a difference in size or finishes between the affordable and market rate units. See unit table for breakdown of unit affordability levels.

The development will consist of the new construction of 1, four-story elevated building containing 40, one bedroom/one bathroom units, 23, two bedroom/two bathroom units, and 16, three bedroom/two bathroom units for a total of seventy-nine rental units. 64 of the units will be restricted and 15 will be market rate. Most of the 3-bedrooms will be townhomes with first floor private entrances.

Northpointe proposes to set aside a majority of the units for residents earning 30, 50, or 60 percent or less of the Dane County Area Median Income (“AMI”) using the Wisconsin Housing and Economic Development Authority (“WHEDA”) LIHTC Program. The remaining units will be market rate to balance out a very broad range of incomes that reside in the building. However, with the county funds 60% of the total units will be set aside for households earning 50% AMI or less with 20% of the total units set aside for households earning 30% AMI or less.

The Klassik will be a mixed-use development with approximately 9500 sq/ft of retail on the first floor. One of the sites being purchased for the development is from Old National Bank who wishes to be a part of the redevelopment plan and stay on as a long-term retail tenant. Because of their needs, the building will be uniquely designed to accommodate teller stations and will have drive access thru the middle of the building (site plan attached). Old National Bank plans on paying for all improvements to their own space. Additional space will be targeted to a food/ restaurant user or office space.

The subject development site is located Downtown in City of Verona, Wisconsin. More specifically, the site is located at 410 and 420 W Verona Ave. Currently Old National Bank and Klassiks Tavern occupies the site. Verona Ave is one of the mainly traveled roads through Verona and the site is located 10 feet from a bus stop. Bus transportation to and from Verona has greatly increased with the addition of the Epic Health Care System Campus which is about a mile to the West. Many amenities are within walking distance to the site.

The other anticipated financial sources for the proposal include LIHTC equity, senior debt from WHEDA at their proposed terms and rates currently published on their website, Home funds from the County, and a significant deferred developer fee to balance the sources and uses. 100% of the county funds will be used for the housing construction costs and to fill the financial gap which will assist the project in obtaining financial feasibility while maxing out the possible project score for the WHEDA application.

A- Project Location

The project is located in Verona, WI and qualifies for the location preference.

420 W Verona Ave, Verona WI 53593- Tax Parcel Number 286-0608-153-4363-2

410 W Verona Ave, Verona WI 53593- Tax Parcel Numbers 286-0608-153-4363-2, 286-0608-153-4343-6, 286-0608-153-4383-8

B- Photo Voltaic Array

Northpointe will include a PV system at the Klassik. In discussions with one of the main local solar companies, Full Spectrum, we plan to install the following:

- System at 90KW will generate approximately 110,000 KW/year which may handle 90% of the common area load. Ballast mounted- not rigidly attached to structure.
PV Panels: 190 x Heliene, Model: 72M400-G1 Inverters: 2 x SolarEdge Technologies,
Model: SE43.2KUS

Project Pro forma spreadsheet, operating expenses, and Attachment C unit mix attached.

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
INCOME										
Gross Potential Rent	\$ 934,248	\$ 952,933	\$ 971,992	\$ 991,431	\$ 1,011,260	\$ 1,031,485	\$ 1,052,115	\$ 1,073,157	\$ 1,094,620	\$ 1,116,513
Vacancy	\$ 65,397	\$ 66,705	\$ 68,039	\$ 69,400	\$ 70,788	\$ 72,204	\$ 73,648	\$ 75,121	\$ 76,623	\$ 78,156
Other Income	\$ 116,604	\$ 118,936	\$ 121,315	\$ 123,741	\$ 126,216	\$ 128,740	\$ 131,315	\$ 133,941	\$ 136,620	\$ 139,353
Total Income	\$ 985,455	\$ 1,005,164	\$ 1,025,267	\$ 1,045,772	\$ 1,066,688	\$ 1,088,022	\$ 1,109,782	\$ 1,131,978	\$ 1,154,617	\$ 1,177,710
OPERATING EXPENSES										
Marketing	\$ 10,000	\$ 10,300	\$ 10,609	\$ 10,927	\$ 11,255	\$ 11,593	\$ 11,941	\$ 12,299	\$ 12,668	\$ 13,048
Payroll	\$ 53,325	\$ 54,925	\$ 56,572	\$ 58,270	\$ 60,018	\$ 61,818	\$ 63,673	\$ 65,583	\$ 67,551	\$ 69,577
Other Administrative Costs	\$ 9,415	\$ 9,697	\$ 9,988	\$ 10,288	\$ 10,597	\$ 10,915	\$ 11,242	\$ 11,579	\$ 11,927	\$ 12,284
Management Fees	\$ 49,273	\$ 50,751	\$ 52,274	\$ 53,842	\$ 55,457	\$ 57,121	\$ 58,835	\$ 60,600	\$ 62,418	\$ 64,290
Utilities	\$ 63,200	\$ 65,096	\$ 67,049	\$ 69,060	\$ 71,132	\$ 73,266	\$ 75,464	\$ 77,728	\$ 80,060	\$ 82,462
Security										
Maintenance Expenses	\$ 85,711	\$ 88,282	\$ 90,931	\$ 93,659	\$ 96,468	\$ 99,363	\$ 102,343	\$ 105,414	\$ 108,576	\$ 111,833
Property Taxes	\$ 145,000	\$ 149,350	\$ 153,831	\$ 158,445	\$ 163,199	\$ 168,095	\$ 173,138	\$ 178,332	\$ 183,682	\$ 189,192
Insurance	\$ 24,000	\$ 24,720	\$ 25,462	\$ 26,225	\$ 27,012	\$ 27,823	\$ 28,657	\$ 29,517	\$ 30,402	\$ 31,315
Reserves for Replacement	\$ 23,700	\$ 24,411	\$ 25,143	\$ 25,898	\$ 26,675	\$ 27,475	\$ 28,299	\$ 29,148	\$ 30,022	\$ 30,923
Total Operating Expenses	\$ 463,624	\$ 477,533	\$ 491,859	\$ 506,614	\$ 521,813	\$ 537,467	\$ 553,591	\$ 570,199	\$ 587,305	\$ 604,924
Net Operating Income	\$ 521,831	\$ 527,631	\$ 533,408	\$ 539,158	\$ 544,875	\$ 550,554	\$ 556,191	\$ 561,779	\$ 567,312	\$ 572,785
Debt Service	\$ 483,435	\$ 483,435	\$ 483,435	\$ 483,435	\$ 483,435	\$ 483,435	\$ 483,435	\$ 483,435	\$ 483,435	\$ 483,435
Asset Management	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500
Cash Flow	\$ 30,896	\$ 36,696	\$ 42,473	\$ 48,223	\$ 53,940	\$ 59,619	\$ 65,256	\$ 70,844	\$ 76,377	\$ 81,850

	Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20
INCOME										
Gross Potential Rent	\$1,138,843	\$ 1,161,620	\$ 1,184,852	\$ 1,208,549	\$ 1,232,720	\$ 1,257,375	\$ 1,282,522	\$ 1,308,173	\$ 1,334,336	\$ 1,361,023
Vacancy	\$ 79,719	\$ 81,313	\$ 82,940	\$ 84,598	\$ 86,290	\$ 88,016	\$ 89,777	\$ 91,572	\$ 93,404	\$ 95,272
Other Income	\$ 142,140	\$ 144,983	\$ 147,883	\$ 150,840	\$ 153,857	\$ 156,934	\$ 160,073	\$ 163,274	\$ 166,540	\$ 169,871
Total Income	\$1,201,264	\$ 1,225,289	\$ 1,249,795	\$ 1,274,791	\$ 1,300,287	\$ 1,326,293	\$ 1,352,819	\$ 1,379,875	\$ 1,407,472	\$ 1,435,622
OPERATING EXPENSES										
Marketing	\$ 13,439	\$ 13,842	\$ 14,258	\$ 14,685	\$ 15,126	\$ 15,580	\$ 16,047	\$ 16,528	\$ 17,024	\$ 17,535
Payroll	\$ 71,664	\$ 73,814	\$ 76,029	\$ 78,310	\$ 80,659	\$ 83,079	\$ 85,571	\$ 88,138	\$ 90,782	\$ 93,506

Other Administrative Costs	\$ 12,653	\$ 13,033	\$ 13,424	\$ 13,826	\$ 14,241	\$ 14,668	\$ 15,108	\$ 15,562	\$ 16,028	\$ 16,509
Management Fees	\$ 66,219	\$ 68,205	\$ 70,252	\$ 72,359	\$ 74,530	\$ 76,766	\$ 79,069	\$ 81,441	\$ 83,884	\$ 86,401
Utilities	\$ 84,936	\$ 87,484	\$ 90,108	\$ 92,811	\$ 95,596	\$ 98,464	\$ 101,417	\$ 104,460	\$ 107,594	\$ 110,822
Security	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Maintenance Expenses	\$ 115,188	\$ 118,644	\$ 122,203	\$ 125,869	\$ 129,646	\$ 133,535	\$ 137,541	\$ 141,667	\$ 145,917	\$ 150,295
Property Taxes	\$ 194,868	\$ 200,714	\$ 206,735	\$ 212,937	\$ 219,326	\$ 225,905	\$ 232,682	\$ 239,663	\$ 246,853	\$ 254,258
Insurance	\$ 32,254	\$ 33,222	\$ 34,218	\$ 35,245	\$ 36,302	\$ 37,391	\$ 38,513	\$ 39,668	\$ 40,858	\$ 42,084
Reserves for Replacement	\$ 31,851	\$ 32,806	\$ 33,791	\$ 34,804	\$ 35,848	\$ 36,924	\$ 38,032	\$ 39,172	\$ 40,348	\$ 41,558
Total Operating Expenses	\$ 623,072	\$ 641,764	\$ 661,017	\$ 680,847	\$ 701,273	\$ 722,311	\$ 743,980	\$ 766,300	\$ 789,289	\$ 812,967
Net Operating Income	\$ 578,192	\$ 583,525	\$ 588,778	\$ 593,944	\$ 599,014	\$ 603,982	\$ 608,838	\$ 613,575	\$ 618,184	\$ 622,654
Debt Service	\$ 483,435	\$ 483,435	\$ 483,435	\$ 483,435	\$ 483,435	\$ 483,435	\$ 483,435	\$ 483,435	\$ 483,435	\$ 483,435
Asset Management	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500
Cash Flow	\$ 87,257	\$ 92,590	\$ 97,843	\$ 103,009	\$ 108,079	\$ 113,047	\$ 117,903	\$ 122,640	\$ 127,249	\$ 131,719

Expense	Amount
Rent Expense	
Advertising/Marketing Expense	\$ 10,000
Conventions and Meetings	
Management Consultants	
Other:	
Subtotal Rent Expenses	\$ 10,000
Administrative Expenses	
Office Salaries	
Office Expenses	\$ 12,000
Office or Model Apartment Rent	
Management Fee – Residential Rents	\$ 49,273
Management Fee – Commercial Rents	
Management Fee – Misc. Income	
Manager/Superintendent Salaries	\$ 53,325
Administrative Rent-free Unit	
Legal Expenses	\$ 2,000
Auditing Expenses	\$ 6,700
Bookkeeping Fees/Accounting Services	\$ 6,000
Bad Debt Expense	
Misc. Administrative Expenses	\$ 3,160
Subtotal Administrative Expenses	\$ 132,458
Utilities Expenses	
Fuel Oil	
Electricity (Light & Misc. Power)	\$ 15,800
Water	\$ 13,700
Gas	\$ 23,700
Sewer	\$ 10,000
Owner-paid unit amenities	
Subtotal Utilities Expenses	\$ 63,200
Operating and Maintenance Expenses	
Payroll	\$ 35,000
Supplies	\$ 17,500
Contracts	\$ 14,411
Operating and Maintenance Rent Free Unit	
Garbage and Trash Removal	\$ 6,000
Security Payroll/Contract (incl. taxes and benefits)	
Security Rent Free Unit	
Heating/Cooling Repairs & Maintenance	\$ 6,300
Snow Removal	\$ 6,500
Vehicle/Maintenance Operating & Maintenance Expenses	
Subtotal Operating	\$ 85,711

Taxes and Insurance	
Real Estate & Personal Property Taxes	\$ 141,500
Payroll Taxes	
Property and Liability Insurance (Hazard)	
Fidelity Bond Insurance	\$ 24,000
Workmen's Compensation	
Health Insurance and Other Employee Benefits	
Misc. Taxes, Licenses, Permits, and Insurance	
Subtotal Taxes and Insurance	\$ 141,500
Total Service Expense	
Dietary Salaries	
Dietary Purchased Service	
Food	
Registered Nurse Salary	
Housekeeping Salary	
Housekeeping Supplies	
Other Housekeeping	
Housekeeping Purchased Services	
Medical Supplies	
Medical Purchased Services	
Laundry/Linen	
Laundry Supplies	
Medical Records Salary	
Medical Records Supplies	
Medical Records Purchased Services	
Recreation/Rehab	
Activities Supplies	
Activities Purchased Services	
Rehab Salaries	
Rehab Supplies	
Rehab Purchased Services	
Other Support Services:	\$ 3,500
Subtotal Service Expenses	
Tax Credit Monitoring Fees	\$ 3,555
Annual Replacement Reserves	\$ 23,700
Total Operating Expenses	\$ 463,624
Total Units	\$ 79
Per Unit Per Month	\$ 5,869

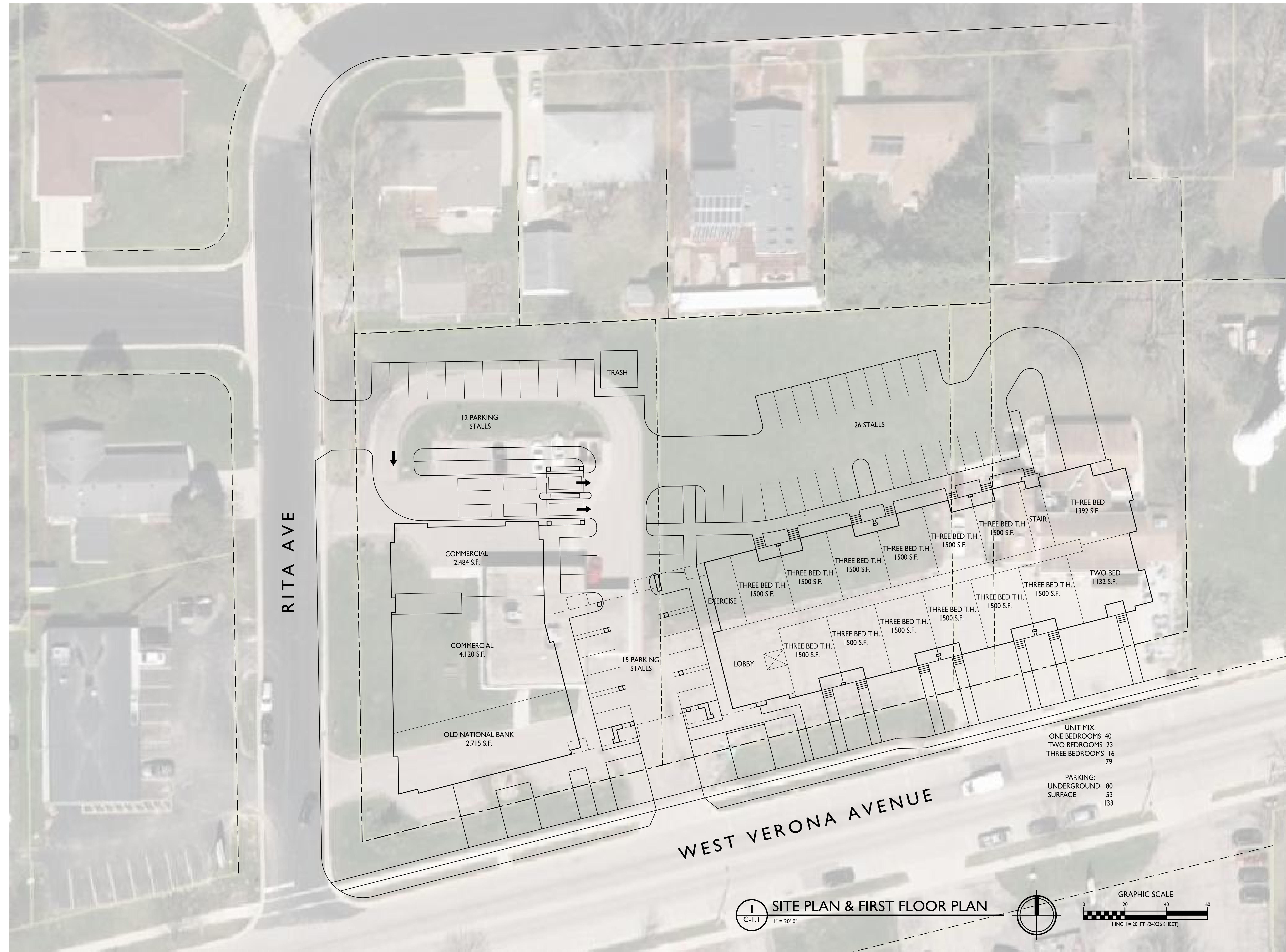
SECTION – 5 – REQUIRED FORM – ATTACHMENT C

UNIT TABLE

In the space below, please list each site (street address) and building where the work will be undertaken. For each building, list the units by type, the number of bedrooms in the unit, the number of units, the monthly unit rent, utility allowance, and the total housing cost. Use additional pages as needed.

SITE ADDRESS/BUILDING NO		UNIT TYPE (Elderly, Family, Homeless, RCAC, SRO, Supportive Housing)	NUMBER OF UNITS	NUMBER OCCUPIED BY LMI HOUSEHOLDS
410 W Verona Ave, Building 1		Family	79	64
NUMBER OF STORIES:	4	ELEVATOR?	<input checked="" type="checkbox"/> X Yes	<input type="checkbox"/> No
NUMBER OF HANDICAPPED ACCESS UNITS	16 Universal Design Units	NUMBER OF UNITS ACCESSIBLE FOR SENSORY IMPAIRED	0	

UNIT	SQUARE FOOTAGE	NUMBER OF BEDROOMS	NUMBER OF UNITS	MONTHLY UNIT RENT	UTILITY ALLOWANCE	TOTAL HOUSING COST
30% CMI	800	1	16	479	84	563
50% CMI	800	1	9	835	84	919
50% CMI	1050	2	10	1000	100	1100
50% CMI	1500	3	13	1150	138	1286
60% CMI	800	1	12	1000	84	1084
60% CMI	1050	2	4	1200	100	1300
MKT	800	1	3	1100	84	1184
MKT	1050	2	9	1400	100	1500
MKT	1500	3	3	1675	136	1811



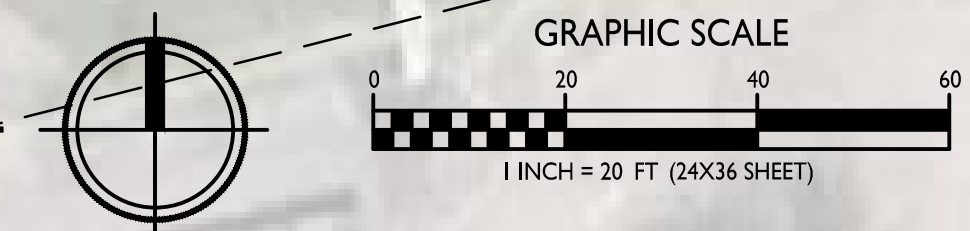
UNIT MIX:

ONE BEDROOMS	40
TWO BEDROOMS	23
THREE BEDROOMS	16
TOTAL	79

PARKING:

UNDERGROUND	80
SURFACE	53
TOTAL	133

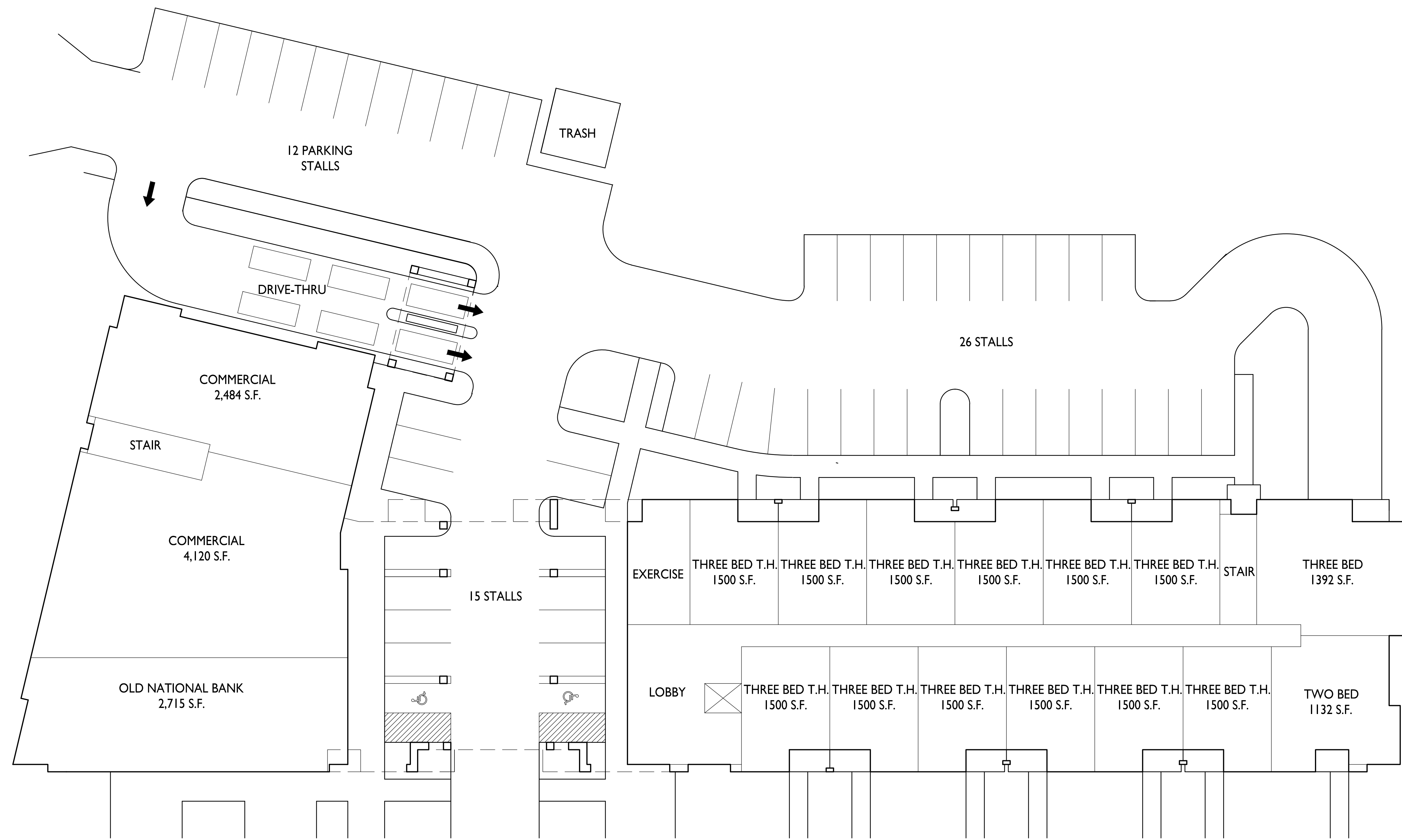
SITE PLAN & FIRST FLOOR PLAN
C-1.1 1" = 20'-0"





knothe • bruce
ARCHITECTS

Phone: 7601 University Ave, Ste 201
608.836.3690 Middleton, WI 53562



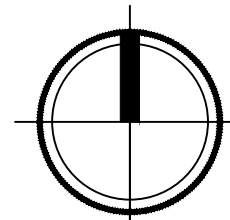
UNIT MIX:
ONE BEDROOMS 40
TWO BEDROOMS 23
THREE BEDROOMS 16
79

ISSUED
Issued for Review - June 3, 2020

PROJECT TITLE
**Northpointe
Development**

West Verona Avenue
Verona, Wisconsin
SHEET TITLE
First Floor Plan

1 FIRST FLOOR PLAN
A-1.1 1/16" = 1'-0"



SHEET NUMBER

A-1.1

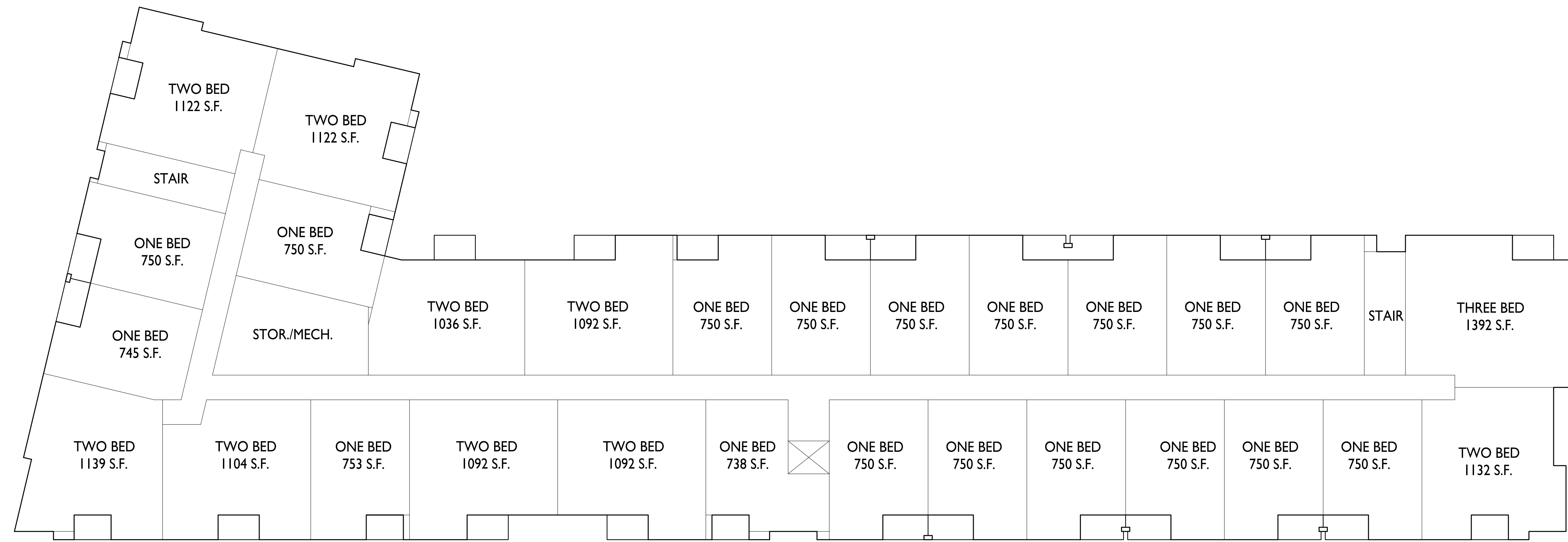
PROJECT NO. **2013**

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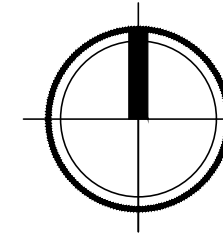


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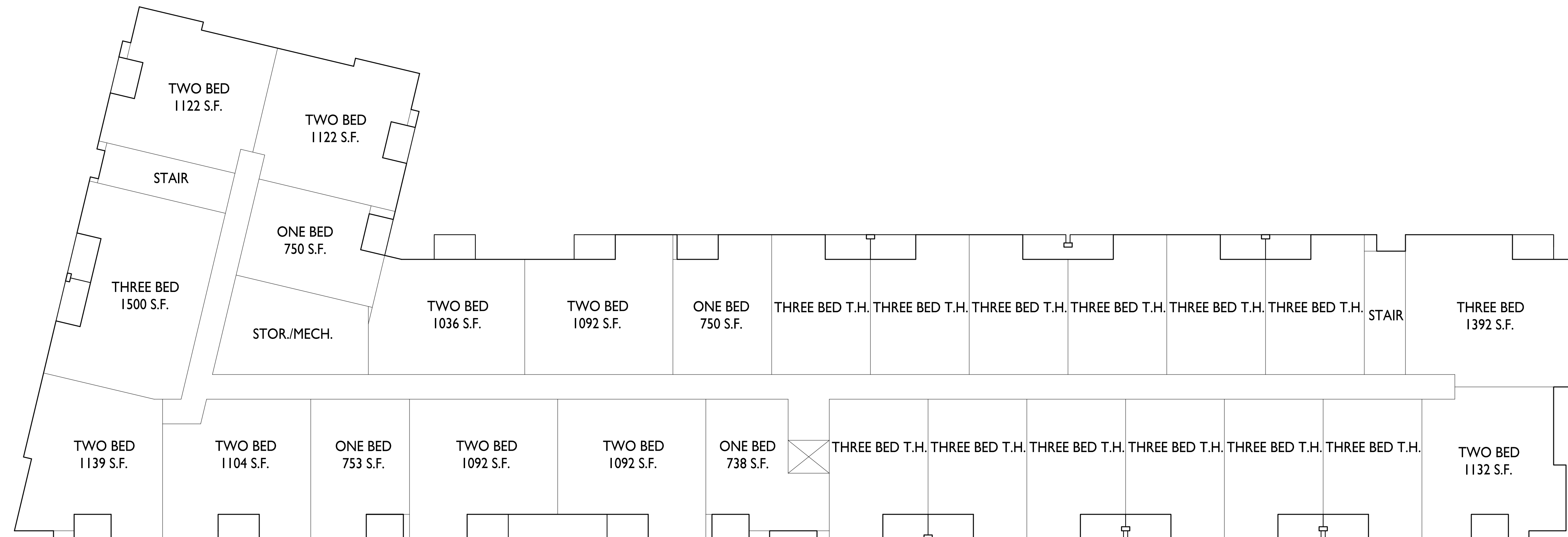
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608.836.3690 Middleton, WI 53562



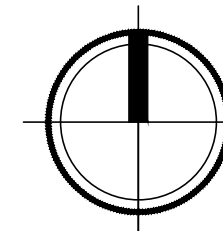
2 THIRD FLOOR PLAN
A-1.2 1/16" = 1'-0"



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1 SECOND FLOOR PLAN
A-1.2 1/16" = 1'-0"



PROJECT TITLE
**Northpointe
Development**

West Verona Avenue
Verona, Wisconsin
SHEET TITLE
**Second & Third
Floor Plans**

SHEET NUMBER

A-1.2

PROJECT NO. **2013**

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Phone: 7601 University Ave., Ste 201
608.836.3690 Middleton, WI 53562

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PROJECT TITLE
**Northpointe
Development**

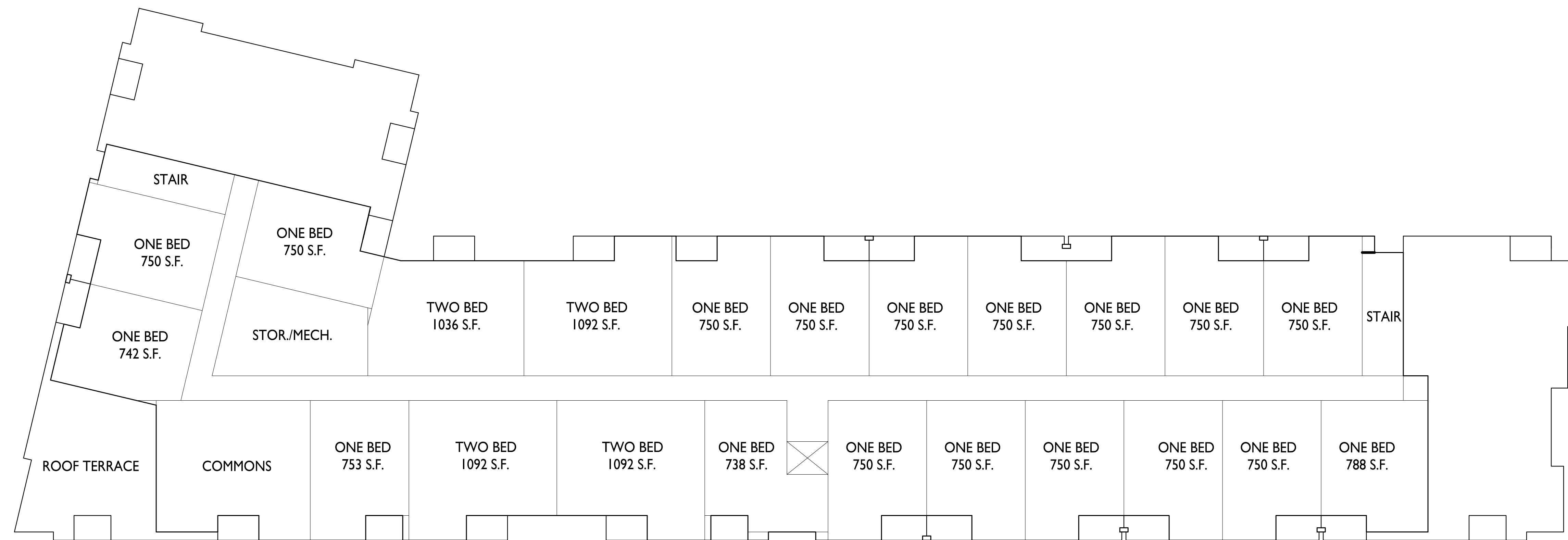
West Verona Avenue
Verona, Wisconsin
SHEET TITLE
Fourth Floor Plan

SHEET NUMBER

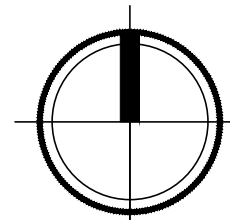
A-1.3

PROJECT NO. **2013**

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FOURTH FLOOR PLAN
A-1.3 1/16" = 1'-0"



ISSUED
Issued for Review - June 3, 2020



PROJECT TITLE
**Northpointe
Development**

1
A-2.1
FRONT ELEVATION
1/16" = 1'-0"

West Verona Avenue
Verona, Wisconsin
SHEET TITLE
**Exterior
Elevations**

SHEET NUMBER

A-2.1

PROJECT NO. **2013**
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Tab 4: Project Financing and Leverage

Attached is the Sources and Uses Spreadsheet for the Klassik. Some highlights:

- Dane County Fund request of \$1,150,000 which is \$17,968/ affordable unit and 6% of the total development cost.
- Northpointe is deferring \$681,921 which is 41% of the total fee. Northpointe is projected to receive \$977,079 or 5% of total development cost. Additional fee may need to be deferred to balance sources and uses.
- Senior debt is based on a WHEDA loan at 5.35% interest rate for a 35-year term and amortizing loan. Loan sizing is based on a 1.2 DCR per WHEDA requirements. Northpointe is a long term, highly regarded customer of WHEDA.
- Northpointe has applied for County Home funds and will find out later in 2020 if that application will be funded. If Home funds are not available, Northpointe will defer additional fee, search for other soft resources, or provide a sponsor loan to close the remaining gap.
- Northpointe is an experienced LIHTC developer who has worked with many investors and would expect to have options for equity if awarded credit. We will apply for Federal 9% State credits in December of 2020. WHEDA will announce winners in April of 2021
- The County funds allow the project to obtain affordability expected for a 9% project to be competitive. The Klassik is competing in the General Set-Aside which funded only 5 out of 22 projects in 2020. The amount of credits in the Set-Aside was reduced for the 2021 round meaning that the set-aside will be even more competitive going forward. The County funds allow the project to max out the WHEDA leverage points which, given the significant location points the site qualifies for, will give the project a real chance to obtain the most significant portion of the capital stack and bring the resources into Dane County.
- The Klassik will install a solar system described in Tab 3.

USES	SOURCES					
	Total Budget	Dane County Funds	Source: Equity- LIHTC	Source: WHEDA First	Source Home Funds	Source: Deferred Developer Fee
	\$ 19,250,301	\$ 1,150,000	\$ 10,195,380	\$ 6,873,000	\$ 350,000	\$ 681,921
Acquisition						
Land	\$ 1,750,000			\$ 1,750,000		
Purchase of Buildings						
Demolition						
Other Acquisition Costs						
Subtotal	\$ 1,750,000					
Site Work						
Site Work						
Off Site Work						
Landscaping						
Other Site Work						
Subtotal						
Construction						
Construction – Residential	\$ 10,896,110	\$ 1,100,000	\$ 9,446,110		\$ 350,000	
Accessory Buildings (Garage, storage, etc.)	\$ 600,000		\$ 600,000			
Personal Property	\$ 70,775			\$ 70,775		
General Requirements	\$ 596,279			\$ 596,279		
Contractor Overhead	\$ 250,437			\$ 250,437		
Contractor Profit	\$ 638,615			\$ 638,615		
Construction Supervision						
Performance Bonds						
Other New Construction:						
Subtotal	\$ 13,052,216					
Construction Contingency	\$ 670,545			\$ 670,545		
PV Solar	\$ 161,250	\$ 50,000	\$ 111,250			
Fees						
Accounting	\$ 15,000			\$ 15,000		

Subtotal	\$ 1,659,000					
Relocation Costs						
Permanent Relocation Costs						
Temporary Relocation Costs						
Relocation Staff Costs						
Subtotal						
Other						
Operating reserves	\$ 448,405			\$ 448,405		
Lease-up reserves	\$ 50,000			\$ 50,000		
TOTAL	\$ 19,250,301	\$ 1,150,000	\$ 10,195,380	\$ 6,873,000	\$ 350,000	\$ 681,921

TAB 5: Fair Tenant Selection

Northpointe and our property management partner, ACC Management, discussed the criteria and procedures listed on the attachment for Fair Tenant Selection and have agreed that the property would not be able to comply with the entire list of elements. While Northpointe is not committing to the Fair Tenant Selection from the county, we have included our draft proposed Tenant Selection Criteria. ACC's established tenant screening process is specifically designed to carefully identify and accept tenants who may otherwise have their application for housing denied through most traditional tenant screening practices. ACC uses a system that accounts for the most common reasons that applicants for housing are rejected by determining if a tenant will be accepted or denied using their normal screening process and then providing the applicant ways to overcome those issues through actions they may be able to take. We feel that our tenant selection process closely aligns with the County's intent but are simply unable to adhere to every item without significant impact on costs or on the safety and security of all residents.



July 22, 2020

Sean O'Brien
Northpointe Development
2628 Saw Tooth Drive
Fitchburg, WI 53711

RE: The Klassik, Verona WI

Dear Mr. O'Brien,

This letter serves as evidence of ACC Management Group's ("ACC") commitment to serve as the Property Management agent for the Klassik apartments, a 79-unit affordable multifamily property located in Verona WI. Northpointe plans to submit a competitive tax credit application for the project and if successful will start construction in late 2021. ACC has significant experience in managing high-quality affordable housing projects throughout Wisconsin and has partnered with Northpointe on multiple developments to-date.

ACC's role in this development will be to serve as the third-party Property Manager. While most property management firms take over when the project is complete, ACC is involved throughout the development process, providing valuable input to the design and development team on such issues as market-oriented amenities, desirable unit layouts and compliance-oriented design issues. ACC will market the property during construction and will manage all aspects of property management and programmatic compliance in the long term. This includes but is not limited to: establishing a tenant selection plan, waiting list, completing all aspects of the resident application process and resident screening, communicating with service providers assisting in supportive housing units, and maintaining the building.

ACC further acknowledges that they are aware of Northpointe's choosing to commit to Dane County's Tenancy Addendum (Attachment F) as part of their funding application. We have reviewed specifics of the addendum and will include these requirements as part of our lease documents and house rules. Many of the criteria are already part of our standards. While Northpointe is not committing to the Fair Tenant Selection, we have included our draft proposed Tenant Selection Criteria. ACC's established tenant screening process is specifically designed to carefully identify and accept tenants who may otherwise have their application for housing denied through most traditional tenant screening practices. ACC uses a system that accounts for the most common reasons that applicants for housing are rejected by determining if a tenant will be accepted or denied using their normal screening process and then providing the applicant ways to overcome those issues through actions they may be able to take. We feel that our tenant selection process closely aligns with the County's intent but are simply unable to adhere to every item without significant impact on costs or on the safety and security of all residents.

Sincerely,

A handwritten signature in black ink, appearing to read "CH Hand", written over a horizontal line.

Chris Hand
President



RESIDENT SELECTION CRITERIA

Section 42 Properties – Effective 02/01/2020

The resident selection criteria are used by ACC Management Group, Inc. (ACC) and the sites managed by ACC to uniformly evaluate all potential residents and to help protect the safety, health, and welfare of all other Residents. All adult occupants must complete a separate application and comply with the following criteria.

The Application Process

1. All rental applications must be in writing and should be completed in the rental office.
2. Falsification on an application is a basis for automatic denial.
3. Applications are processed based on the time and date the application is received.
4. All adult applicants including co-signers must pay a non-refundable \$15.00 processing fee. The application will not be taken or processed prior to receipt of the processing fee from all adult applicants. All applicants must sign the “Application Processing Fee Agreement” form and pay the \$15 Processing Fee made payable to the community.
5. All adult applicants must provide a Government issued proof of ID and Social Security number.
6. All adult applicants must pass our resident selection criteria based on landlord references, credit report and criminal background check including State and Federal sex offender registries and household income. If any of the household members do not pass, then the entire household will be denied. If denied, any applicant would be eligible for reconsideration 60 days from original denial date.
7. ACC Management Group, Inc. reserves the right to reject an application for any negative references according to ACC’s resident selection criteria.
8. If any applicant is in the process of a court eviction or is contesting a court eviction, the application will be held in abeyance until the final court disposition.
9. If any applicant has an eviction in the last 3 years, the application will automatically be denied.
10. If any applicant owes a landlord money the application will be automatically denied unless proof is provided money owed is not for damages and the account has been paid in full. A security deposit of 1.5 times the monthly rent will be required prior to move in.
11. If any applicant has 1 stipulated dismissal/court ordered payment plan within the last 3 years, applicant will need to show proof of all terms being met and a security deposit equal to 1.5 times the monthly rent would be required. If any applicant has more than 1 stipulated dismissal/court ordered payment plan in the last 3 years, application would automatically be denied.
12. A community manager will deny no applicant. All applications are reviewed by ACC Management Group, Inc. compliance department.
13. The security deposit must be paid in full before applicant is given keys to the apartment. – **No exceptions.**

Income

14. The applicant’s household monthly gross income must be equal to or greater than one and a half (1.5) times the monthly rent.
-

Credit Reports & Co-signer Requirements

15. All applications are evaluated based on a credit scoring system. Credit scoring is based on real data and statistics and treats all applicants objectively.
16. If collection accounts are listed on your credit report, collections that are paid in full or otherwise closed will not be counted. Medical collections and student loans will not be counted. All other collections will be counted and used to determine selection.
17. If the total amount of collections for the entire household exceeds \$3,000, the applicants will be required to obtain one approved co-signer; or other approved method (*see below) for the household in lieu of a co-signer. If the total amount of collections for the entire household exceeds \$6,000 the application will be denied.
18. All applicants without a credit report are required to obtain one approved co-signer or other approved method (*see below) for the household in lieu of a co-signer.
19. All applicants must provide proof that any Resident paid utilities do not have outstanding balances that would prohibit them from transferring utilities into the Residents name.
20. All first-time renters or applicants without a two-year rental history are required to obtain one approved co-signer or other approved method (*see below) for the household in lieu of a co-signer.
21. All cosigners are required to meet the credit terms of the resident selection criteria and monthly gross income must be equal to three times the monthly rent. Only one co-signer is needed per household and will have liability for the entire household.
22. If an applicant's credit report shows an open bankruptcy the application will be held in abeyance until proof of dismissal is provided; dismissed bankruptcies are not considered in determining resident approval.

*other approved methods in lieu of a co-signer: a) security deposit of 1.5 times the monthly rent prior to final file approval; OR b) the rent must be paid under contract by a sponsor or housing authority; OR c) proof of ability to pay based on two years of rental history paying a comparable rent amount, OR other approved method.

Criminal Report

23. If you have been convicted of manufacturing or distributing a controlled substance as defined in Section 102 of the Controlled Substances Act, your application will be denied.
24. If you have been convicted of any other crime that shows a demonstrable risk to resident safety and/or property, your application may be denied after consideration of the nature and severity of the crime and the amount of time that has passed since the criminal conduct occurred. Additional factors may also be considered on a case-by-case basis.
25. Arrest records, without subsequent conviction, will not be considered.
26. Along with your application you may provide any mitigating information or documentation that you would like to have considered regarding any prior conviction.
27. Registration on the state or Federal Sex Offenders Registry will be a basis for denial of your application.
28. Criminal history and the Sex Offenders Registries will be checked annually in advance of lease renewal, and if any member of the household no longer meets the criteria in #22 through #26 above, that household member will be required to vacate the unit or household's lease will not be renewed.

IRS Section 42 Program Guidelines – (Co-signers excluded)

29. All applicants applying for a Section 42 apartment must adhere to IRS Section 42 LIHTC income limits to be accepted. Note: We will only allow an employer to fill out an Employment Verification two (2) times. When filling out the Section 42 application, if you do not understand a question, please ask the community manager for assistance before answering the question.
30. Adherence to the Section 42 incomes limits does not guarantee that the available unit will be made available to the first household who qualifies. Under the Section 42 code, some sites have specific income limits at different percentages of County Median Income (CMI). The first household who qualifies for the unit with a lower CMI income limit will be offered said unit.

- 31. **The household must be income qualified on the day of move-in. If any circumstances change between the original application, prior to or after move-in, the applicant must notify the management office immediately as qualification to the Section 42 income limits may be affected. _____ (please initial)**
- 32. If the household is entirely comprised of full-time students, they must meet one of the student eligibility factors.

Occupancy Issues

- 33. Maximum occupancy limits are two persons per bedroom unless otherwise specified by local ordinance. For the purpose of occupancy limits, all household members will be counted.
- 34. For Section 42 income limit calculations, an unborn child or children are counted as household members.
- 35. Age restrictions will apply at senior properties. Verification of age is required per #5 listed above. Ask the community manager for details.

ACC Management Group, Inc. adheres to all Federal, State and Local Fair Housing Laws and provides ongoing training for onsite and corporate staff.

If you any concerns about these criteria, please contact: ACC Management Group, Inc., Compliance Manager, 2375 State Road 44, Suite A, Oshkosh, WI 54904.

Applicant Acknowledgement

I have received, read, understand and agree to the above resident selection criteria.

_____ Applicant Signature	_____ Printed Name	_____ Date
_____ Applicant Signature	_____ Printed Name	_____ Date
_____ Applicant Signature	_____ Printed Name	_____ Date
_____ Applicant Signature	_____ Printed Name	_____ Date
_____ Community Manager Signature	_____ Printed Name	_____ Date

TAB 6: Tenancy Addendum

Northpointe and our property management partner, ACC Management, agree to all the elements listed in the Attachment F: Tenancy Addendum. The addendum will be incorporated into the property's lease. Please see the attached letter from ACC Management.



July 22, 2020

Sean O'Brien
Northpointe Development
2628 Saw Tooth Drive
Fitchburg, WI 53711

RE: The Klassik, Verona WI

Dear Mr. O'Brien,

This letter serves as evidence of ACC Management Group's ("ACC") commitment to serve as the Property Management agent for the Klassik apartments, a 79-unit affordable multifamily property located in Verona WI. Northpointe plans to submit a competitive tax credit application for the project and if successful will start construction in late 2021. ACC has significant experience in managing high-quality affordable housing projects throughout Wisconsin and has partnered with Northpointe on multiple developments to-date.

ACC's role in this development will be to serve as the third-party Property Manager. While most property management firms take over when the project is complete, ACC is involved throughout the development process, providing valuable input to the design and development team on such issues as market-oriented amenities, desirable unit layouts and compliance-oriented design issues. ACC will market the property during construction and will manage all aspects of property management and programmatic compliance in the long term. This includes but is not limited to: establishing a tenant selection plan, waiting list, completing all aspects of the resident application process and resident screening, communicating with service providers assisting in supportive housing units, and maintaining the building.

ACC further acknowledges that they are aware of Northpointe's choosing to commit to Dane County's Tenancy Addendum (Attachment F) as part of their funding application. We have reviewed specifics of the addendum and will include these requirements as part of our lease documents and house rules. Many of the criteria are already part of our standards. While Northpointe is not committing to the Fair Tenant Selection, we have included our draft proposed Tenant Selection Criteria. ACC's established tenant screening process is specifically designed to carefully identify and accept tenants who may otherwise have their application for housing denied through most traditional tenant screening practices. ACC uses a system that accounts for the most common reasons that applicants for housing are rejected by determining if a tenant will be accepted or denied using their normal screening process and then providing the applicant ways to overcome those issues through actions they may be able to take. We feel that our tenant selection process closely aligns with the County's intent but are simply unable to adhere to every item without significant impact on costs or on the safety and security of all residents.

Sincerely,

A handwritten signature in black ink, appearing to read "CH Hand", written over a horizontal line.

Chris Hand
President

TAB 7: Housing First

Northpointe shares the Housing Services Consortium's (HSC) vision that all persons should have the opportunity to secure and maintain safe, stable, and affordable housing. As of 7/01/2020 there were 486 individuals and 130 families listed on the County's housing priority list. We believe that with our partners, ACC Management as property manager and LSS as service coordinator/ provider, the Klassik is well equipped to partner with the HSC and its housing placement system to end homelessness. The property will have a combination of bedroom sizes and affordability levels including households at or below 30% CMI. The 30% units (16 total) will be targeted to Homeless Vets and those on the Priority list. The goal will be to house at least 2-4 individuals off the priority list. A preference for these units as well as the targeted supportive service population will become part of our tenant section plan. We understand the importance of Housing First and the positive impacts that stable housing can have for someone dealing chronic issues and are excited to share some ownership in solving homelessness in Dane County. Please see our supportive service plan and MOU for more details.

ATTACHMENT C



Service Providers & Target Populations

<p>The Road Home Kristin Rucinski Executive Director kristinr@trhome.org Ph: 608-294-7998 x302 A & B</p>	<p>YWCA Madison Jael Currie Housing Director jcurrie@ywcamadison.org Ph: 608-247-1436 A & B</p>
<p>Housing Initiatives Brad Hinkfuss Executive Director bhinkfuss@housinginitiatives.org Ph: 608-620-1751 A only</p>	<p>Lutheran Social Services of Wisconsin and Upper Michigan Dennis Hanson Executive Director for Housing Services dhanson@lsswis.org Ph: 414-246-2711 A only</p>
<p>The Salvation Army of Dane County Melissa Sorensen Director of Social Services Melissa.sorensen@usc.salvationarmy.org Ph: 608-250-2237 A only</p>	<p>Tenant Resource Center Robin Sereno Homeless Services Program Director robin@tenantresourcecenter.org Ph: 608-620-4205 A only</p>
<p>Middleton Outreach Ministry Shannon Ash Program Director shannon@momhelps.org Ph: 608-826-3416</p>	

Individuals and/or Families Experiencing Homelessness (A):

Agencies providing supportive services for individuals and/or families experiencing or at risk of homelessness.

Formerly Homeless Families (B):

Agencies providing supportive services for formerly homeless families who are no longer in need of intensive supportive services.

Agencies listed above may have the potential to partner on development proposals seeking to include permanent supportive housing units targeting one or more of these populations.

TAB 8: Supportive Services Plan

Northpointe has partnered with Lutheran Social Services of WI and Upper Michigan (LSS) to coordinate and provide services at the property. Dennis Hanson, VP Residential/ Housing Services, and Leah Gubin, Program Manager Housing Services, intend to provide staff for coordination and case management services to residents. Private space will be provided to LSS as they will be meeting with residents and providing services at the property on a regular basis. Lutheran Social Services will utilize wraparound a service coordination model where families residing at The Klassik, including Veterans and persons with disabilities, will be given a single point of entry to accessing community and supportive services. An on-site coordinator will meet with individuals and families to complete an intake assessment and develop a strength-based, goal-oriented plan of care. The service coordinator will work with the tenant and their surrounding existing natural supports, to build a comprehensive team, to explore areas of need, and fill gaps in supports where identified.

Even though LSS will be looking for other agencies or non-profits to fund services if available, they have capable and experienced support services staff. At the property 16 units, all one-bedrooms, will be set aside for households, including Veterans, at 30% of County Median Income and who are currently homeless, formally homeless, or at risk of being homeless.

Northpointe is committed to help fund LSS's mission and has agreed to pay \$3,500 annually for their services with some built in increases throughout the tax credit compliance period. Attached is a letter from LSS, a signed MOU, and WHEDA's appendix S.

Lutheran Social Services (LSS) has a strong history of providing wraparound service coordination and case management services to residents of housing complexes in numerous locations throughout Wisconsin and Upper Michigan, and is recognized as a provider of choice in the state for partnering with development companies to develop supportive services within affordable housing.

Lutheran Social Services will utilize wraparound a service coordination model where families residing at The Klassik, including Veterans, will be given a single point of entry to accessing community and supportive services. An on-site coordinator will meet with individuals and families to complete an intake assessment and develop a strength-based, goal oriented plan of care. The service coordinator will work with the tenant and their surrounding existing natural supports, to build a comprehensive team, to explore areas of need, and fill gaps in supports where identified.

Scope of Services:

LSS will provide wraparound service provision and coordination, linking residents to supportive community services with a desired outcome of keeping the tenant and family members in stable housing. Specific services offered by LSS include:

- Completion of an intake assessment to identify strengths as well as areas of need for individuals and families. The Service Coordinator will make reasonable effort to engage residents in this process. It is understood and agreed that the resident has to voluntarily agree to participate in the process.
- Development of a case management plan for residents completing the intake assessment. This plan may include referral to other resources, including services and resources specific to their needs. This will include linking residents with programs that support independence and self-sufficiency, access to benefits, employment opportunities and financial assistance and management.
- The LSS Wraparound Service Coordinator will facilitate programming and supportive services for families. This will be done through:
 - An onsite presence by the Service Coordinator. LSS Staff will have a confidential space at the apartment community where tenants and families can schedule appointments or drop in for support and services. The Service Coordinator is also available by phone and email when offsite, to provide additional supports as needed, during business hours.
 - Facilitation of educational presentations and workshops. These will be based on the needs of the residents and can focus on resident identified issues such as positive parenting, budgeting, employment, educational resources, and benefit eligibility.
 - Connection to existing LSS services in the Madison area, including but not limited to, mental health counseling and psychiatric care through telehealth.

In addition to providing families access to LSS services the onsite wraparound service coordinator will refer residents to other community resources based on their individual plan of care. Currently LSS is in the process of developing community partnerships with the following:

- State of Wisconsin Department of Workforce Development, in coordination with the Job Centers of Wisconsin, to provide subsidized part-time work experience to obtain the skills necessary for obtaining permanent employment.
- UW Extension Dane County will provide onsite trainings and educational events of no cost to families. Training topics could include:
 - Financial coaching and one to one consultations
 - Nutritional education programs on topics such as choosing healthy diets on a limited budget and shopping strategies for spending wisely at the grocery store
- Dane County Veteran Services who can assist veterans and their families with obtaining local, state and federal benefits. Veterans Services also could assist tenants with the application process.
- Wisconsin Women's Business Initiative Corporation (WWBIC) has partnered with LSS to provide group training and events that focus on assisting tenants with managing household finances and increasing financial capabilities.

The goal of the Service Coordinator is to enhance the success of Veteran residents, and families experiencing homelessness, and to promote their independence and ability to remain in their unit. The services identified above with enhance independent living success and promote dignity of residents by addressing needs through a person specific approach.

LSS is a member and attends the Dane County Continuum of Care meetings, and currently operates several Rapid Rehousing programs in Dane County. In addition, LSS's currently operates three Veterans Housing and Recovery Programs within the state of Wisconsin, for homeless veterans to receive the job training, education, counseling and rehabilitative services they need to obtain steady employment, affordable housing and the skills to sustain a productive lifestyle. LSS provides wrap around Service Coordination at other sites in the Madison area, and are familiar with the supports in the community to serve Veterans and individuals and families experiencing homelessness.

In addition to services outlined above LSS will assist property management in outreach efforts with community partners to raise awareness of this unique opportunity for Veterans and families at risk or experiencing homelessness. LSS will work with the management company to market the low-income units to families in need.

We strongly believe that through provision of the wrap around service model, families at The Klassik will have the tools necessary to strengthen family relations, identify necessary and beneficial resources, and positively impact their length of tenancy in this community. We look forward to partnering with Northpointe Development on this exciting development.

Sincerely,



Dennis Hanson
Vice President: Residential/Housing Services/Facility & Asset Management

**Memorandum of Understanding and Service/Marketing Plan
For
THE KLASSIK
Verona, WI**

Lutheran Social Services (LSS) represents that it has substantial skill and experience in assisting organizations to provide social and case management services to residents of housing complexes in numerous locations throughout Wisconsin and Upper Michigan, including in Dane County.

Scope of Services:

LSS will provide Service Coordination services to low-income Veterans and families experiencing or at risk of homelessness, who require and request access to supportive services to maintain housing. The project will include 79 units, 16 low-income units with very low rents (30% CMI units) that can be offered to the target population. A designated Service Coordinator will be responsible for linking the target population at the site with supportive, medical, or advocacy services in the general community for which they are entitled, with a desired outcome of keeping them independent in their units. Specific services to be offered under this agreement include:

- Completion of an intake assessment for Veteran residents or families experiencing homelessness. The Service Coordinator will make reasonable effort to engage these residents in this process. It is understood and agreed that the tenant has to voluntarily agree to participation in the process.
- Development of a case management plan for Veterans or families experiencing homelessness, completing the intake assessment. This plan may include referral to other resources, including Veteran specific services and resources and supportive community services for families. Specific services will include linking residents with programs that support independence and self-sufficiency, employment opportunities and financial assistance and management.
- The Service Coordinator will facilitate programming and supportive services for the project. This will be done through:
 - Monthly on site visits by the assigned Service Coordinator during the three month lease of phase and quarterly on site visits by the assigned Service Coordinator quarterly thereafter for the term of this agreement. An assigned service coordinator will also be available by telephone and email outside of the designated times above.
 - Facilitation of an annual meeting where tenants and the management company can meet to discuss any issues or concerns.

- The scheduling of quarterly educational services with an emphasis on presentations designed to assist Veteran residents and families experiencing homelessness in overcoming barriers as identified on the tenant assessments. Potential sessions include self-improvement, employment and educational opportunities and financial management, and developing relationships with the County Veterans Service Officer and the Center for Veterans Issues.

In addition LSS agrees to assist the property management group in outreach efforts with community partners to raise awareness of this unique opportunity with the target population. LSS will work with the management company to market the low-income units to the target population as able.

The goal of the Service Coordinator is to enhance the success of Veteran individuals, couples and families, and to promote their ability to remain in their unit. The services identified above will enhance independent living success and promote dignity of residents by addressing needs with a one-on-one approach.

Traditional service provision through LSS has long included services to Veterans and individuals at risk of homelessness. The Business Leadership Team of LSS has identified targeting and expanding services to Veterans as a need and priority. As a result of the above LSS has over three years' experience working with Veterans and homeless families. Current LSS programs known to include Veterans and at risk homeless populations as participants/service recipients include:

- HUD Housing and HUD Housing Service Coordination
- Off the Square Club- a daytime drop in center for people with serious and persistent mental illness as well as homelessness. Emotional support, vocational and recreational opportunities, and structuring of individual schedules are available.
- Veterans Housing and Recovery Programming - residential facilities for homeless veterans to receive the job training, education, counseling and rehabilitative services they need to obtain steady employment, affordable housing and the skills to sustain a productive lifestyle
- Dane County Rapid Rehousing Program - a program providing homeless families with rent assistance and supportive case management services
- Outpatient Treatment Services- intensive outpatient treatment for adults and adolescents dealing with addiction.
- Pre-marriage workshops

Annual Budget

The fee for providing Service Coordination as above is \$3500 per year in years 1-5, \$3750 in years 6-10, and \$4000 in years 11-15 of the compliance period. These amounts will be paid by Northpointe Development to LSS commencing with certificate of occupancy for the named project, and annually thereafter through completion of the compliance period, as indicated above, on the anniversary of initial certification of occupancy.

By signature below the parties hereby agree to the terms and conditions above.

NORTHPOINTE DEVELOPMENT

By: Sean OB

Date 07/24/20

LUTHERAN SOCIAL SERVICES OF WISCONSIN AND UPPER MICHIGAN, INC.

By: Dennis Hanson

Date 7.29.2020

Dennis Hanson, Vice President of Residential Services

The Klassik
410 W Verona Ave, Verona WI

Supportive Service Plan
WHEDA APPENDIX S - NARRATIVE

Characteristics of the specific target population.

Individuals or Veterans that are experiencing homeless or at-risk for becoming homeless as well as formally homeless families. Assist households in re-establishing independence and self-sufficiency through Case Management services, such as budgeting, daily living skills education, coordination of benefits counseling, health care assessments, housing assistance, family counseling, as well as and employment placement.

Describe how the proposal addresses the local area's housing priorities and needs.

There is clearly a need for affordable housing in Dane County and specifically for homeless or at-risk households. Currently there are 486 individuals and 130 families listed on the Dane County Homeless Consortium's webpage. Also, according to the United States Census Bureau, Dane County has a large population of military personnel who served in the Vietnam War.

The project will provide affordable housing options for individuals at or below 30% CMI, 50% CMI, and 60% CMI. The property will have a total of 79 units of which 20% or 16 units will be set-a-side for the target population at or below the 30% CMI level. Through the efforts of the property management staff, support service providers and case managers, the property will work with the services provided by the Lutheran Social Services, Badger Prairie Needs Network, Veterans Assistance Foundation and the various public and private agencies in providing the quality housing needed at affordable level needed in the community along with the support services needed by our tenants. Federal housing subsidies have been greatly reduced in recent years and the project is ideally suited to fill the gap for the affordable housing needs.

Evidence of outreach activities and engagement with local collaborative long-term support partners specifically to reach target population.

Lutheran Social Services of WI and Upper Michigan
6737 W Washington Street, STE 2275
West Allis WI, 53214
414-246-2300

Lutheran Social Services (LSS) has a strong history of providing wraparound service coordination and case management services to residents of housing complexes in numerous locations throughout Wisconsin and Upper Michigan, and is recognized as a provider of choice in the state for partnering with development companies to develop supportive services within affordable housing.

Joining Forces for Families
1200 East Verona Ave
Verona WI 53713

Joining Forces for Families (JFF) is a voluntary, community-based, supportive service that helps families address their basic human needs. By quickly linking clients to resources, JFF often keeps families stable and deflects them away from costly formal system interventions.

The JFF program encourages cooperation between agencies in caring for families. JFF uses the combined talents and resources of the Dane County Human Services Department, public health, county and local law enforcement agencies, school districts, human services organizations, and residents to support the success of children, youth and families in home, school and the community.

[Badger Prairie Needs Network](#)
1200 E Verona Road, Verona WI
608.848.2499

BPNN operates one of the busiest food pantries in Dane County, Wisconsin. More than a food pantry, we also offer free community meals, nutrition education for seniors and children, hands-on cooking classes in our Prairie Kitchen, a community garden, and legal advocacy to fight homelessness and level the playing field for people with limited financial resources. BPNN is a founding member of the Kitchen to Table: Wisconsin Food Recovery Network with a mission to reduce food waste by repackaging and distributing surplus prepared food donated by commercial food services organizations.

[Wisconsin Department of Veterans Affairs](#)
2135 Rimrock Road, Madison, WI 53713
608.266.1311

Programs included in the department's mission are the: Wisconsin Veterans Homes, Wisconsin Veterans Memorial Cemeteries, Veterans Administration Regional Claims Office, Military Funeral Honors Program, Veterans Assistance Program and the Wisconsin Veterans Museum. These programs are designed to provide health, educational assistance, economic assistance and other services to specified veterans of the armed forces of the United States.

[U.S. Department of Veterans Affairs](#)
5400 W. National Avenue, Milwaukee, WI 53214
800.273.8255

The U.S. Department of Veterans Affairs offers numerous benefits and services to veterans. Services include: housing assistance, medical services and counseling, career training and placement, educational and vocational counseling, independent living services, transportation, financial support, and housing.

[Wisconsin Department of Veterans Affairs \(WDVA\)](#)
201 W. Washington Avenue, Madison, WI 53707
800.947.8387

The WDVA provides numerous benefits and services to Wisconsin veterans and works closely with the county veteran service officers. Services include: health care aide including medical, dental, vision and hearing, grants and financial aid, housing and nursing and skilled care for elderly.

Dane County Veterans Services Office
210 Martin Luther King Jr Blvd, Madison, WI 53703
608.266.4158

The Mission of CVSO is to assist Dane County veterans and their families with obtaining local, state, and federal veterans benefits. The Dane County Veterans Service Office is committed to customer service and advocacy as veterans seek out eligible benefit entitlements.

Eligibility screening and assessment procedures to affirmatively market units specifically for the target population being proposed for the units.

The property management staff and Service Provider will ensure equal opportunity and affirmatively further fair housing. Through affirmative measures we will ensure access for assisted veterans housing regardless of race, color, religion, national origin, sex, familial status and disability. The property design will also provide accessible housing to person with all varieties of disabilities.

See attached Fair Housing Policy.

Potential residents from the target population will be offered housing on a first-come basis unless referred to the property from the Homeless Services Consortium service provider. The service provider and or the Veterans Case Manager will assess each individual or family to determine needs and coordinate with the various public and private agencies in providing the most effective supportive services needed.

A waiting list policy specifically designed for the target population, which includes engagement with the specified local collaborative long-term support partner(s).

A waiting list will be maintained with housing available on a first come basis. Individuals and families referred by service provider or any of the local or state veterans organizations will be placed on the waiting list if a housing option is not currently available with priority status. The waiting list will be routinely updated and status of available apartments will be communicated to the individual/family or referral agency to ensure delivery of housing as soon as it is made available.

Description of how supportive services will be made available to tenants, outlining the role of any primary and collaborative service provider partners, including all publicly and privately available resources. Include engagement strategies that will be used to ensure tenants have choice of service provider, regardless of supportive housing management plan in place.

Prior to completion of the building, management will contact all of the service providers in determining available services currently offered. A Support Service Reference Manual will be created which will be used to explain to residents the options for services.

Determination of supportive services and assistance needed by residents will initially be determined by the Services providers prior to their residency. The appropriate agency or organization would then be contacted to availability for the services or funding. In some cases there are options for services or funding while others are very limited and depend on availability or current funding. Coordination with

the agency will be provided and assistance to the resident to complete necessary procedures and application process.

Partial List of Services:

- Vocational and rehabilitation counseling;
- Employment and training;
- Educational assistance;
- Health care services;
- Daily living services;
- Personal financial services;
- Transportation;
- Income support;
- Fiduciary and representative payee services;
- Legal services;
- Housing counseling;
- Time-limited payments to third parties to maintain or obtain housing.



FAIR HOUSING

ACC Management Group firmly believes in upholding all Federal, State and Local Fair Housing Laws and requires strict compliance by its employees. Through education, seminars and to avoid discrimination lawsuits, ACC keeps its employees current on all changes regarding Fair Housing. Failure to abide by these guidelines can create damaging financial consequences. This section is provided to outline your responsibilities in relation to this important area of property management.

A. FAIR HOUSING - PROTECTED CLASSES

Fair Housing Laws will always impact the marketing of your apartment community. Since the Civil Right's Act of 1968, there have been protected classes both by Federal and by State definition. At a minimum, the Federal protected classes must be honored in your state. If the state in which you do business has additional protected classes, these also must be added to the list of protected classes that cannot be discriminated against.

FEDERALLY PROTECTED CLASSES DEFINED

Protected Classes	Description
Race	Generally, a member of a group united or classified together based on a common history, nationality or geography.
Color	The color of a person's skin.
Family Status	A household with minor children. A person who is pregnant or seeking custody of a child, or is planning adoption or guardianship is included
Handicapped/Disability	Having a physical or mental impairment that substantially limits one or more major life activities, or having a record of, or being perceived as having a disability.
Sex	Being male or female.
National Origin	Generally, a member of a nation by birth or naturalization or having common origins or traditions.
Religion/Creed	Sincerely held religious, moral or ethical beliefs and practices.

Listed below are the protected classes for the State of Illinois, Iowa and Wisconsin:

Protected Class	Illinois	Iowa	Wisconsin
Race	√	√	√
Color	√	√	√
Religion/Creed	√	√	√
Sex	√	√	√
Handicap/Disability	√	√	√
Familial/Family Status	√	√	√
National Origin/Ancestry	√	√	√
Marital Status	√		√
Sexual Orientation		√	√
Lawful Source of Income			√
Age			√
Unfavorable Discharge from the Military	√		
Military Status	√		
Gender Identity		√	
Retaliation		√	

States, counties and local municipalities may develop their own fair housing ordinances, which may be defined differently in each state, county or municipality, so it is important to become familiar with the local fair housing ordinances affecting your area. These ordinances tend to offer broader protections and may have more protected classes than federal or state law.

Until 1988, the Federal Fair Housing Law carried only minimal consequences to apartment communities that discriminated in housing. In 1988, however, some very significant changes were made in the Federal Fair Housing Law through the Fair Housing Amendment of 1988. Essentially, two federally protected classes were added in 1988, those being **families** and **the physically and mentally challenged**. Not only did the list of protected classes grow, but also the penalties for discriminating against these classes were also increased substantially.

In the past, the person who was discriminated against would have to bring a charge against the party accused of discrimination in a civil court proceeding. This is no longer necessary. HUD and State Fair Housing Agencies have the right to file a discrimination complaint and to mediate these discrimination complaints without going through civil proceedings. Not only are the penalties much greater (\$10,000 - \$100,000 +), the possibility of having a discrimination suit filed against a property has also increased. Therefore, ACC has established clear guidelines for you to use to avoid discrimination on your rental property.

The Equal Housing Opportunity Agreement Form **[ACC-FH-205]** must be signed by **ALL** staff members associated with the apartment community and goes in their personnel file.

This form expresses each of ACC's employees' intent to not discriminate. Its purpose is to reduce any liability that the ACC would face should an employee choose to or inadvertently discriminate. It sets forth ACC's standards and clarifies the management company's position toward discrimination. This is an important tool for the management company to have in place should a discrimination suit be filed. Whenever there is a discrimination suit, both the individual accused of discrimination and the management company may be held liable.

The safest approach to Fair Housing is to treat everyone equally and to implement all policies consistently. If you apply company policies consistently and treat all parties equally, you will better protect yourself and ACC from a discrimination suit. You are never completely safeguarded from a discrimination complaint, because at any time an individual who chooses to do so may file a complaint. However, you will have resources available to dispute the complaint if you have consistently applied company policies and treated all parties fairly.

EACH NEW EMPLOYEE **MUST** VIEW THE IREM "FAIR HOUSING IN THE 90'S" VIDEO AND SATISFACTORILY PASS THE QUIZ BEFORE COMPLETING THEIR ORIENTATION.

In order to assure conformance to this requirement, ACC has implemented the use of the "Rental Board and Weekly Traffic Report" [ACC-M-305]. All ACC properties are required to list **each** call and **each** visit on this form so that there are consistent records in the event of a discrimination complaint. This form also helps you and your staff to ask the appropriate qualifying questions to each prospect so that you can market your property more effectively. The Weekly Traffic Report is required to be submitted weekly with all other reports. This worksheet will be discussed in Section III in more detail.

FAIR HOUSING DO'S AND DON'TS (Include but are not limited to)
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| <ul style="list-style-type: none">Treat all residents and prospects equally.Always quote the same rental rates.Offer the same concessions to all prospective renters.Disclose unit availability consistently.List all calls and visits on the required ACC form.Do not steer prospects to a particular unit, building, or location within the property.Offer property tours (model, common areas, etc.) consistently to all prospects.As much as possible, spend equal time with and give the same information to each prospect.Provide prompt and courteous maintenance service to all residents.Enforce all ACC policies, procedures, and regulations consistently. |
|--|

One question that commonly occurs when discussing Fair Housing is, "Do you mean I have to rent to these protected classes even if I think they will not make good residents?" *The answer is "it depends"*. These laws are created to protect certain parties from being discriminated against solely because they are in a certain class of people. For instance, if you decide not to rent to a minority, the question may become "why"? Did you not rent to the minority because you wanted an all-white resident population? If so, then you discriminated. If you did not rent to a minority person because of poor credit, a bad landlord reference, or insufficient income to qualify to live on your property, then you have not discriminated as long as you use the same qualifying criteria for all prospects. Qualifying criteria are discussed in more detail in Section V. You may be accused of discrimination, but your records should clearly show why you refused to rent the apartment and that should substantiate any counter claim you must make. Whenever you are unclear about whether or not to rent to someone, consult your Supervisor.

We have attempted here to touch on the highlights of the program so that you have a working knowledge from which to begin leasing and management of your community. If you remember to treat everyone fairly and offer everyone the same rental rates and concessions; if you do not attempt to steer individuals to a certain apartment; and if you consistently disclose what units you have available at a particular time; you are well protected within the law. The grounds on which you may accept or reject an application are discussed later in this manual with ACC leasing guidelines. These guidelines should be the only criteria upon which a leasing decision is made.

B. IT REALLY HAPPENED!

The following situation occurred in the Washington D.C. area and resulted in a penalty of \$2.4 million to the Owner of the property!

P.S. The party required to pay the \$2.4 million was the management company!

A mother of two young children inquired about an apartment for rent. The Resident Manager told the woman that the rental community was "**all adult**" and that no children were allowed.

The would-be renter complained to a local Fair Housing group who sent a tester to investigate. The same thing occurred to the tester. The Resident Manager told the tester that the rental community did not allow children.

The would-be renter and the Fair Housing group filed a lawsuit against the management company for discrimination against families with children.

During the investigation, the attorneys were permitted to go through rental applications held by the management company's properties for the past year. The attorney saw comments handwritten on the application that repeatedly denied rentals because of the fact that the applicant has children.

The attorneys were able to convince the jury that the management company had by "**pattern and practice**" been refusing to rent to families, which was a violation of the Fair Housing Law. The jury awarded the rejected applicant \$2,000.00 for her out-of-pocket losses, and \$413,000.00 to the Fair Housing group so that they could test all of that management company's properties in the future. Finally, it ordered the management company to pay \$2 million to the applicant and the Fair Housing group for punitive damages.

Needless to say, the management company is appealing.

Karen Barr, Esq. Wilmer, Cutler and Pickering, 2445 "M" St., NW, Washington, DC 20037

C. ADVERTISING AND FAIR HOUSING

Fair Housing Law does not allow discrimination against protected classes in your advertising. The use of people in display advertising and in ACC brochures is prohibited. In addition, many words or references to certain geographical locations (such as "near St. Michael's Cathedral") are prohibited.

HUD regulations provide that all advertising, whether visual or auditory, for the sale, rental or financing of housing should contain the Equal Housing Opportunity logo, statement or slogan. This is not limited to newspaper advertisements, but applies to all written, radio, television and video advertising also. It should appear in bold and be clearly visible.

In order to protect your property from advertising discrimination, **THE ACC MARKETING DEPARTMENT AND/OR YOUR SUPERVISOR MUST APPROVE ALL ADVERTISEMENTS BEFORE THEY ARE PLACED.**

D. OCCUPANCY GUIDELINES

ACC maintains a general occupancy guideline of two persons per bedroom. However, each ACC property is required by law to have specific occupancy guidelines. These occupancy guidelines are dictated by the appropriate local municipality. Each Regional Manager will retain a copy of local occupancy codes from each municipality in which they oversee a property. Regional Managers will monitor these restrictions and advise Community Managers if there is any deviation from the ACC policy of two persons per bedroom.

These guidelines must be strictly adhered to. **NO EXCEPTIONS are permitted.**

E. SPECIAL CONSIDERATIONS FOR FAIR HOUSING

1. ADA COMPLIANCE

The Americans with Disabilities Act requires common, public areas to be accessible to handicapped individuals. This means that access to the building(s), hallways, the rental office, and other areas that are open to the general public must be handicap-accessible. This compliance is required on all properties unless financial or architectural hardships make this impossible. If any of your common areas are not easily accessible to the handicapped, harsh penalties can be incurred. Please bring any such restricted areas to the attention of your Supervisor so that reasonable alterations can be made to conform to these requirements.

TDD phone numbers are required for all government-assisted properties.

2. ALTERATIONS FOR THE PHYSICALLY AND MENTALLY CHALLENGED

The 1988 Federal Fair Housing Amendment requires property owners to be flexible in providing alterations in apartments for the physically challenged. In general, these guidelines state that

reasonable alterations may be made by such an individual with the Owner's consent, as long as the occupant is willing to pay for the alteration. Additionally, the law provides that the landlord may escrow an amount equal to the cost to return the apartment to pre-altered conditions. This is designed to assure that the alteration can be restored after the physically challenged occupant moves out. Consult your Supervisor if you have questions regarding these types of requests.

Most requests are specific to that occupant's lease term only. Some alterations, however, will be permanent in nature. **These must always be Supervisor approved and Owner approved.** Property Owners are not required to accept permanent unit alterations for handicapped persons. However, property Owners may be willing to accept the alteration and therefore, should be consulted prior to approving or disallowing such an alteration.

NOTE: Special consideration will be required for hearing-impaired households. Emergency systems, which are sound orientated, will need to be modified in these units. Please contact your Supervisor if this situation arises.

Section 8 properties must make special accommodations in addition to those described above. Please consult the appropriate Handbook for additional information.