



Housing and Redevelopment Authority

Meeting

May 01, 2025

7:00 PM

Fridley City Hall, 7071 University Avenue N.E.

Agenda

Call to Order

Roll Call

Action Items

- [1.](#) Approval of Expenditures
- [2.](#) Approval of the Minutes from the HRA Meeting of February 6, 2025
- [3.](#) Amendment to Exclusive Negotiations Agreement – Centra Homes
- [4.](#) Award Demolition Contract – Central Avenue & Mississippi Street

Informational Items

- [5.](#) Update on Housing Programs

Adjournment

Accessibility Notice:

- If you need free interpretation or translation assistance, please contact City staff.
- Si necesita ayuda de interpretación o traducción gratis, comuníquese con el personal de la ciudad.
- Yog tias koj xav tau kev pab txhais lus los sis txhais ntaub ntauv dawb, ces thov tiv tauj rau Lub Nroog cov neeg ua hauj lwm.
- Haddii aad u baahan tahay tarjumaad bilaash ah ama kaalmo tarjumaad, fadlan la xiriir shaqaalaha Magaalada.

Upon request, accommodation will be provided to allow individuals with disabilities to participate in any City of Fridley services, programs or activities. Hearing impaired persons who need an interpreter or other persons who require auxiliary aids should contact CityClerk@FridleyMN.gov or (763) 572-3450.



AGENDA REPORT

Meeting Date: May 1, 2025

Meeting Type: Housing & Redevelopment Authority

Submitted By: Paul Bolin, Assistant Executive Director

Title

Approval of Expenditures

Background

Attached are the check reports for the months of February, March & April 2025.

Recommendation

Staff recommend the HRA approve the expenditures for the period February 1, 2025, through April 30, 2025.

Attachments and Other Resources

- Check Reports

Vision Statement

We believe Fridley will be a safe, vibrant, friendly and stable home for families and businesses.



City of Fridley, MN

Item 1.
Check Report

By Check Number

Date Range: 01/30/2025 - 02/26/2025

Vendor Number	Vendor Name	Payment Date	Payment Type	Discount Amount	Payment Amount	Number
Bank Code: APBNK-HRA-APBNK-HRA						
hra-311	CENTER FOR ENERGY & ENVIRONMENT (CEE)	02/05/2025	Regular	0.00	73,400.00	31215
HRA-648	HOELSCHER, LUC	02/05/2025	Regular	0.00	5,000.00	31216
HRA-650	KRSTICH, JAYME	02/05/2025	Regular	0.00	5,000.00	31217
HRA-649	LIEDL, SAM	02/05/2025	Regular	0.00	500.00	31218
HRA-2643	ANOKA COUNTY PROPERTY RECORDS & TAXATI	02/12/2025	Regular	0.00	11,551.32	31219
hra-623	FRIDLEY, CITY OF	02/12/2025	Regular	0.00	3,347.91	31220
HRA-2653	NORTH STATE ADVISERS & ASSOCIATES	02/12/2025	Regular	0.00	2,000.00	31221
HRA-438	NORTHLAND SECURITIES INC	02/12/2025	Regular	0.00	1,548.50	31222
hra-1404	XCEL ENERGY	02/12/2025	Regular	0.00	9.01	31223
hra-1113	MONROE MOXNESS BERG PA	02/19/2025	Regular	0.00	8,366.06	31224
hra-10150	ANOKA COUNTY TREASURY -HRA	02/26/2025	Regular	0.00	22.00	31225
hra-311	CENTER FOR ENERGY & ENVIRONMENT (CEE)	02/26/2025	Regular	0.00	103,138.70	31226
HRA-551	ROERS FRIDLEY APARTMENTS OWNER LLC	01/30/2025	Bank Draft	0.00	355,354.76	DFT0005441
HRA-2624	FRIDLEY CITY APARTMENTS LP	01/31/2025	Bank Draft	0.00	36,192.45	DFT0005443
hra-2618	FRIDLEY MARKET APARTMENTS	01/31/2025	Bank Draft	0.00	135,941.26	DFT0005444
HRA-2612	FRIDLEY SENIOR APARTMENTS	01/31/2025	Bank Draft	0.00	153,288.98	DFT0005445

Bank Code APBNK-HRA Summary

Payment Type	Payable	Payment	Discount	Payment
	Count	Count		
Regular Checks	17	12	0.00	213,883.50
Manual Checks	0	0	0.00	0.00
Voided Checks	0	0	0.00	0.00
Bank Drafts	4	4	0.00	680,777.45
EFT's	0	0	0.00	0.00
	21	16	0.00	894,660.95

All Bank Codes Check Summary

Payment Type	Payable Count	Payment Count	Discount	Payment
Regular Checks	17	12	0.00	213,883.50
Manual Checks	0	0	0.00	0.00
Voided Checks	0	0	0.00	0.00
Bank Drafts	4	4	0.00	680,777.45
EFT's	0	0	0.00	0.00
	21	16	0.00	894,660.95

Fund Summary

Fund	Name	Period	Amount
099	Pooled Cash - HRA	1/2025	680,777.45
099	Pooled Cash - HRA	2/2025	213,883.50
			894,660.95



City of Fridley, MN

Check Report

Item 1.

By Check Number

Date Range: 02/27/2025 - 03/26/2025

Vendor Number	Vendor Name	Payment Date	Payment Type	Discount Amount	Payment Amount	Number
Bank Code: APBNK-HRA-APBNK-HRA						
HRA-13215	CUSTOM GRAPHIX	03/12/2025	Regular	0.00	340.25	31227
HRA-651	GONSALVES, SARA	03/12/2025	Regular	0.00	500.00	31228
hra-1113	MONROE MOXNESS BERG PA	03/12/2025	Regular	0.00	12,364.56	31229
HRA-2653	NORTH STATE ADVISERS & ASSOCIATES	03/12/2025	Regular	0.00	2,000.00	31230
hra-1404	XCEL ENERGY	03/19/2025	Regular	0.00	9.96	31231
hra-311	CENTER FOR ENERGY & ENVIRONMENT (CEE)	03/26/2025	Regular	0.00	89,709.95	31232
hra-1203	LHB INC	03/26/2025	Regular	0.00	7,001.25	31233
HRA-2614	HYDE DEVELOPMENT LLC	03/12/2025	Bank Draft	0.00	48,600.51	DFT0005514

Bank Code APBNK-HRA Summary

Payment Type	Payable Count	Payment Count	Discount	Payment
Regular Checks	10	7	0.00	111,925.97
Manual Checks	0	0	0.00	0.00
Voided Checks	0	0	0.00	0.00
Bank Drafts	1	1	0.00	48,600.51
EFT's	0	0	0.00	0.00
	11	8	0.00	160,526.48

All Bank Codes Check Summary

Payment Type	Payable Count	Payment Count	Discount	Payment
Regular Checks	10	7	0.00	111,925.97
Manual Checks	0	0	0.00	0.00
Voided Checks	0	0	0.00	0.00
Bank Drafts	1	1	0.00	48,600.51
EFT's	0	0	0.00	0.00
	11	8	0.00	160,526.48

Fund Summary

Fund	Name	Period	Amount
099	Pooled Cash - HRA	3/2025	160,526.48
			160,526.48



City of Fridley, MN

Item 1.
Check Report

By Check Number

Date Range: 03/27/2025 - 04/23/2025

Vendor Number	Vendor Name	Payment Date	Payment Type	Discount Amount	Payment Amount	Number
Bank Code: APBNK-HRA-APBNK-HRA						
HRA-2643	ANOKA COUNTY PROPERTY RECORDS & TAXATI	04/09/2025	Regular	0.00	83.74	31234
HRA-652	BNSF RAILWAY COMPANY	04/09/2025	Regular	0.00	311.10	31235
hra-623	FRIDLEY, CITY OF	04/09/2025	Regular	0.00	208,417.20	31236
hra-1113	MONROE MOXNESS BERG PA	04/09/2025	Regular	0.00	835.50	31237
HRA-2653	NORTH STATE ADVISERS & ASSOCIATES	04/09/2025	Regular	0.00	2,000.00	31238
hra-1341	METRO NORTH CHAMBER OF COMMERCE	04/16/2025	Regular	0.00	30.00	31239
hra-1404	XCEL ENERGY	04/16/2025	Regular	0.00	11.91	31240
hra-203	BOLIN, PAUL	04/23/2025	Regular	0.00	374.92	31241
HRA-653	OLSON, ARLENE	04/23/2025	Regular	0.00	500.00	31242
HRA-2633	TERRACON CONSULTANTS	04/23/2025	Regular	0.00	10,710.00	31243

Bank Code APBNK-HRA Summary

Payment Type	Payable Count	Payment Count	Discount	Payment
Regular Checks	14	10	0.00	223,274.37
Manual Checks	0	0	0.00	0.00
Voided Checks	0	0	0.00	0.00
Bank Drafts	0	0	0.00	0.00
EFT's	0	0	0.00	0.00
	14	10	0.00	223,274.37

All Bank Codes Check Summary

Payment Type	Payable Count	Payment Count	Discount	Payment
Regular Checks	14	10	0.00	223,274.37
Manual Checks	0	0	0.00	0.00
Voided Checks	0	0	0.00	0.00
Bank Drafts	0	0	0.00	0.00
EFT's	0	0	0.00	0.00
	14	10	0.00	223,274.37

Fund Summary

Fund	Name	Period	Amount
099	Pooled Cash - HRA	4/2025	223,274.37
			223,274.37



AGENDA REPORT

Meeting Date: May 1, 2025

Meeting Type: Housing & Redevelopment Authority

Submitted By: Paul Bolin, Assistant Executive Director

Title

Approval of the Minutes from the HRA Meeting of February 6, 2025

Background

Recommendation

Staff recommends the HRA approve the minutes from the meeting of February 6, 2025.

Attachments and Other Resources

- HRA Minutes – February 6, 2025

Vision Statement

We believe Fridley will be a safe, vibrant, friendly and stable home for families and businesses.



Housing and Redevelopment Authority

February 6, 2025

7:00 PM

Fridley City Hall, 7071 University Avenue NE

Minutes

Call to Order

Chairperson Showalter called the Housing and Redevelopment Authority meeting to order at 7:00 p.m.

Present

Elizabeth Showalter
Gordon Backlund
Troy Brueggemeier
Rachel Schwankl

Absent

John Buyse

Others Present

Paul Bolin, HRA Assistant Executive Director

Action Items

1. Approval of Expenditures

Motion by Commissioner Backlund to approve the expenditures. Seconded by Commissioner Brueggemeier.

Upon a voice vote, all voting aye, Chair Showalter declared the motion carried unanimously.

2. Approval January 9, 2025, Meeting Minutes

Motion by Commissioner Brueggemeier to approve the meeting minutes of January 9, 2025, as presented. Seconded by Commissioner Backlund.

Upon a voice vote, all voting aye, Chair Showalter declared the motion carried unanimously.

3. Approval of Resolution 2025-02 – Declaring Structures Substandard

Paul Bolin, HRA Assistant Executive Director, provided background information on the exclusive agreement with Centra Homes that was approved at the last meeting for the five acres of HRA-owned land at Central Avenue and Mississippi Street. He stated that they continue to prepare the site for future development and would like to demolish the structures by the end of March. He noted that

an analysis was completed that the structures were deemed substandard. He provided additional information on the substandard structures proposed to be demolished.

Commissioner Schwankl asked if this would have any impact on the price the developer will offer when the lots are purchased or whether this would shorten the duration of the project. Mr. Bolin confirmed that this action would shorten the duration of the prep work the developer will need to do and will also have an impact on the cost of the lots. He explained that tax increment financing (TIF) is often used to prepare sites for development/redevelopment.

Commissioner Brueggemeier asked if the developer demolished the Moon Plaza strip mall. Mr. Bolin replied that the developer torn down that building and was reimbursed through TIF. Chair Showalter noted that was also a large-scale developer who both knocks down buildings and builds new ones where this is a home builder.

Commissioner Schwankl asked if there would be tree removal or soil work with this action. Mr. Bolin replied that this action would simply be to remove the structures. He stated that the City will continue to maintain the property until it is transferred in ownership.

Commissioner Backlund asked if there is hazardous material on the site. Mr. Bolin explained the process that would be followed to identify and properly dispose of any such materials.

Motion by Commissioner Backlund to approve HRA Resolution No. 2025-02, Declaring Structures Substandard. Seconded by Commissioner Brueggemeier.

Upon a voice vote, all voting aye, Chair Showalter declared the motion carried unanimously.

Informational Items

4. Update on Housing Programs

Mr. Bolin provided an update on the January loan activity, as well as year-to-date information on the loans and programs. He also noted the upcoming homeowner programs open house which will take place on March 19th from 5 – 7 p.m.

Adjournment

Motion by Commissioner Backlund to adjourn the meeting. Seconded by Commissioner Brueggemeier.

Upon a voice vote, all voting aye, Chairperson Showalter declared the motion carried and the meeting adjourned at 7:11 p.m.

Respectfully submitted,

Paul Bolin, Staff Liaison



AGENDA REPORT

Meeting Date: May 1, 2025

Meeting Type: Housing & Redevelopment Authority

Submitted By: Paul Bolin, Assistant Executive Director

Title

Amendment to Exclusive Negotiations Agreement – Centra Homes

Background

In January, the Authority selected Centra Homes as the preferred developer for the Authority owned land located at Central Avenue and Mississippi Street. The Authority entered into an “Exclusive Negotiations Agreement” to allow the developer to complete their due diligence, develop site plans, proformas and enter into a development agreement with the Authority. We anticipated having a development agreement by May 31st. Issues, outside of the Authority and developer’s control, have caused the need to extend the timeframe of the agreement.

Since November 2023, the City has been working to resolve boundary survey issues for the Authority owned property at Central and Mississippi Street. We have diligently provided all requested documentation to the County Examiner of Titles. Despite our diligence, we are still awaiting final resolution nearly 18 months later. In fact, it is likely to take another 3-6 months to resolve the issue. The property cannot be platted or transferred until this issue is resolved.

Recommendation

Staff recommend the approval of HRA Resolution No. 2025-03, extending the length of the exclusive negotiations agreement through December 1, 2025.

Attachments and Other Resources

- HRA Resolution No. 2025-03

Vision Statement

We believe Fridley will be a safe, vibrant, friendly and stable home for families and businesses.

EXECUTION: May _____, 2025

FIRST AMENDMENT TO

CONTRACT

FOR

EXCLUSIVE NEGOTIATIONS

By and Between the

HOUSING AND REDEVELOPMENT AUTHORITY

In and For

THE CITY OF FRIDLEY, MINNESOTA

And

CENTRA HOMES, LLC

This document was drafted by:

Vickie L. Loher-Johnson, Esq.
Monroe Moxness Berg PA
7760 France Ave South, Suite 700
Minneapolis, MN 55435
952-885-5999

FIRST AMENDMENT TO CONTRACT FOR EXCLUSIVE NEGOTIATIONS

THIS FIRST AMENDMENT (this “Amendment”), effective as of this ____ day of April 2025 is between the Housing and Redevelopment Authority in and for the City of Fridley, Minnesota (“Authority”), having its principal offices at 7071 University Avenue N.E., Fridley, Minnesota 55432, and Centra Homes, LLC, a Minnesota limited liability company with its principal offices at 11460 Robinson Drive NW, Minneapolis, MN 55433 (“Redeveloper”).

WHEREAS, on January 21, 2025 the parties hereto entered into that certain Contract for Exclusive Negotiations (the “Agreement”) related to potential development of housing on land owned by the Authority and located in the area of Central Avenue N.E. and Mississippi Street N.E. in the City of Fridley as generally identified on Exhibit A attached to the Agreement (the “Site”); and

WHEREAS, the parties desire to extend the termination date of the Agreement from May 31, 2025 to December 1, 2025 in order to allow for additional time for the completion of the Torrens Registration process associated with the Site, which process is currently pending with the Anoka County Registrar of Titles; and

WHEREAS, Capitalized terms not defined in this Amendment shall be as defined in the Agreement.

NOW, THEREFORE, in consideration of the premises and the mutual obligations of the parties hereto, and other just and valuable consideration, the receipt and sufficiency of which is hereby acknowledged by the parties, each party does hereby covenant and agree with the other as follows:

1. Section 5.1 of the Agreement is hereby deleted in its entirety and replaced with the following:

Section 5.1. Termination. This Agreement shall automatically terminate on December 1, 2025, unless both parties agree in writing to extend this Agreement. The indemnification obligations of Redeveloper, as set forth in Section 6.1, shall expressly survive such termination.

IN WITNESS WHEREOF, the Authority has caused this Amendment to be duly executed in its name and behalf, and the Redeveloper has caused this Amendment to be duly executed in its name and behalf, both as of the date first above written.

[Signatures on following pages]

4900-3519-9802, v. 1

Resolution No. 2025-03

Contract for Exclusive Negotiations

Whereas, the Housing and Redevelopment Authority in and for the City of Fridley (the "Authority") held a "Request for Qualifications" process to select a developer for the Authority owned property located at Central Avenue and Mississippi Street; and

Whereas, Centra Homes, LLC was the development group most qualified to meet the needs of the City; and

Whereas, the Authority approved an Exclusive Negotiations Agreement, in January 2025, providing assurances to Centra Homes that the Authority intends to work with them exclusively on the development of the site; and

Whereas, the exclusive negotiations agreement was to terminate upon signing a development agreement or upon reaching May 31st; and

Whereas, delays caused by the Torrens Registration process have prevented progress on a development agreement.

Now, therefore be it resolved, that the Authority approves the First Amendment to Contract for Exclusive Negotiations with Centra Homes, LLC through December 1, 2025.

Passed and adopted by the Housing & Redevelopment Authority in and for the City of Fridley this 1st day of May, 2025.

Elizabeth Showalter - Chairperson

Attest:

Walter T. Wysopal - Executive Director



AGENDA REPORT

Meeting Date: May 1, 2025

Meeting Type: Housing & Redevelopment Authority

Submitted By: Paul Bolin, Assistant Executive Director

Title

Award Demolition Contract – Central Avenue & Mississippi Street

Background

Despite delays in resolving property boundary issues, the Authority has continued to move forward in preparing the site for development. In February, the Authority adopted a resolution declaring the properties blighted. This declaration allows the Authority to move forward with demolition of the blighted structures and include the property in a future tax increment financing (TIF) district to recover the costs associated with the demolition.

As the Authority has done on previous demolition projects, environmental engineering firm Terracon was hired to conduct a hazardous materials assessment and manage the demolition process on behalf of the Authority. Terracon ensures that all hazardous materials are properly removed and disposed of prior to the demolition. That work took place in April.

Terracon solicited bids from three reputable demolition contractors to demolish the structures, remove all utilities to the property line and cap any wells found on the sites. Bids were received from Rachel Contracting, Bollig & Sons, and Building Code Tech. Bids ranged from \$87,678 to \$111,200, with Bollig & Sons submitting the lowest bid. A summary of the bid results is attached.

It is anticipated that the demolition work will be completed by July 1, 2025.

Recommendation

Staff recommend the approval of HRA Resolution No. 2025-04, awarding the demolition work to Bollig & Sons.

Attachments and Other Resources

- HRA Resolution No. 2025-04
- Bid Results Summary

Vision Statement

We believe Fridley will be a safe, vibrant, friendly and stable home for families and businesses.

Vision Statement

We believe Fridley will be a safe, vibrant, friendly and stable home for families and businesses.

00 41 46 BID FORM

BID FORM SUBMITTED BY Building Code TECH
 Legal name of firm or corporation

The undersigned, having carefully examined the Bidding Documents prepared by Terracon for the Work in conjunction with the:

Project Title: **Demolition Project Manual**

Addresses: **Single Family Residential Structures**
6491 Central Avenue Northeast, 1314 and 1340 Mississippi Steet Northeast
Fridley, Minnesota

and having examined the site and being familiar with the local conditions affecting the cost of the Work, hereby proposes to furnish all labor, material, equipment, tools, transportation, disposal and services necessary to complete the Work in accordance with said Contract Documents for the following sums:

BASE BID 1 - 6491 Central Avenue NE

Items	Description	Cost
1	Demolition Items and Utilities	\$ 32,500
TOTAL BID (ITEMS 1)		\$ 32,500

BASE BID 2- 1314 Mississippi Steet NE

Items	Description	Cost
2	Demolition Items and Utilities*	\$ 39,600
3	Well sealing	\$ 3,400
TOTAL BID (ITEMS 2-3)		\$ 43,000

*Foundation is coated in asbestos waterproofing, management required by the contractor

BASE BID 3- 1340 Mississippi Steet NE

Items	Description	Cost
4	Demolition Items and Utilities	\$ 35,500
TOTAL BID (ITEMS 4)		\$ 35,500





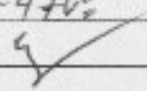
1. The undersigned agrees, if awarded the Contract, to substantially complete the Work of the Contract, subject to the time provisions of the Contracting Forms and Supplements.
2. The undersigned agrees, if awarded the Contract, to execute and deliver to Terracon, within five (5) calendar days after receipt of written notification of said award, an Agreement, in the form specified.
3. The undersigned agrees that this Bid may not be withdrawn for a period of two months immediately following the date of receipt of bids.
4. In submitting this Bid, it is understood that Terracon reserves the right to reject any or all bids, to accept any alternate(s) in any order or combination, and to waive any informality or minor irregularity in any bid received, and/or to rebid for new bids where rejection, waiving or rebidding is deemed by Terracon to be in its best interest.
5. In submitting this Bid, the Bidder understands and agrees that if awarded the Contract, the contractor and all subcontractors shall pay all laborers and mechanics employed about the contract not less than the wages, as specifically noted in the Contract Document.
6. By submitting this proposal, the Bidder certifies that his/her firm is not prohibited from doing business with either the Federal or State of Minnesota Governments because of debarment or suspension proceedings.
7. Addenda No(s). _____, _____, have been received and incorporated in this bid.

LEGAL NAME OF PERSON, FIRM OR CORPORATION

Name EMMANUEL SACKET

Address 4183 JANSEN AVE NE
ST. MICHAEL, MN 55376

Telephone (612) 919-4760 Fax (602) 917-7182

By EMMANUEL SACKET  Title OWNER/OPERATOR

By _____ Title _____

By _____ Title _____



Resolution No. 2025-04

Award of Demolition Contract

Whereas, the Housing and Redevelopment Authority in and for the City of Fridley (the "Authority") solicited bids to demolish blighted structures on Authority owned property located at Central Avenue and Mississippi Street; and

Whereas, bids were received from three reputable demolition contractors; and

Whereas, Bollig & Sons provided the lowest bid.

Now, therefore be it resolved, that the Authority approves awarding the demolition contract to Bollig & Sons.

Passed and adopted by the Housing & Redevelopment Authority in and for the City of Fridley this 1st day of May, 2025.

Elizabeth Showalter - Chairperson

Attest:

Walter T. Wysopal - Executive Director



AGENDA REPORT

Meeting Date: May 1, 2025

Meeting Type: Housing & Redevelopment Authority

Submitted By: Paul Bolin, Assistant Executive Director

Title

Update on Housing Programs

Background

On a monthly basis, staff will provide updates from CEE on the past month's activity for the Authority's loan programs, remodeling advisor visits and Home Energy Squad Visits.

Attachments and Other Resources

- Chart of Loans Issued and Remodeling Advisor Visits

Vision Statement

We believe Fridley will be a safe, vibrant, friendly and stable home for families and businesses.

Fridley Loan Summary Report

Activity for Period 3/16/2025 - 4/15/2025

Item 5.



Application packets requested/mailed:	This period:	2	Year-to-Date:	4
Residential Advisor Visits:	This period:	5	Year-to-Date:	8
Loans currently in process for residents in your City/Neighborhood:		30		

Closed Loans

FHF

2-4 Unit Revolving

Total

This period:

0.00

0.00

Units

0

0

Year-to-Date:

0.00

0.00

Units

0

0

Fridley

Closed End

Down Payment Assistance

Home Betterment Deferred

Last Resort

Last Resort Emergency Deferred

Mobile Home Closed End

Multi Family Exterior Closed End

Senior Deferred

Total

107,225.80

10,000.00

0.00

0.00

0.00

0.00

0.00

0.00

117,225.80

Units

0

6

1

0

0

0

0

0

0

7

Year-to-Date:

271,927.13

20,000.00

0.00

0.00

0.00

0.00

0.00

16,197.70

308,124.83

Units

0

13

2

0

0

0

0

0

1

16

Leveraged Funds

MHFA FUF

Total

This period:

97,132.00

97,132.00

Units

2

2

Year-to-Date:

97,132.00

97,132.00

Units

2

2

Types of Improvements Financed YTD	# of Projects	% of Total
Deck	1	3.70
Down Payment Assistance	2	7.41
Driveways	1	3.70
Electrical	4	14.81
Heating System	3	11.11
Insulation	2	7.41
Kitchens	1	3.70
Other Exterior Improvements	3	11.11
Other Interior Improvements	3	11.11
Plumbing	2	7.41
Roof	2	7.41
Solar-PV	2	7.41
Windows, Doors, Storm Windows, Storr	1	3.70

Types of Properties Financed YTD	#	% of Total
Single Family Residence	17	95.56
Townhouse	1	5.56

Item 5.