



328 FRONT STREET SOUTH / LA CROSSE, WI 54601  
Telephone No 608.782.0404 Facsimile 608.783.7532

July 21, 2016

Caroline Gregerson  
Community Development Administrator  
City of La Crosse  
Planning Department – 3<sup>rd</sup> Floor  
400 La Crosse Street  
La Crosse, WI 54601

Re: Request for Proposals 733 Kane Street for Affordable Housing

Dear Ms. Gregerson:

This letter is to confirm that I have met with the Veterans Assistance Foundation Incorporated (VAF) staff regarding the “Request for Proposals” to build permanent supportive and affordable housing for homeless veterans at 733 Kane Street in La Crosse, Wisconsin.

LHI knows and understands the need for supportive housing for our homeless veterans and their families. For this reason we at LHI support the VAF’s endeavor to build permanent supportive and affordable housing for homeless veterans and their families.

LHI will further support this project with assistance in fundraising, specifically by obtaining a grant from United Healthcare.

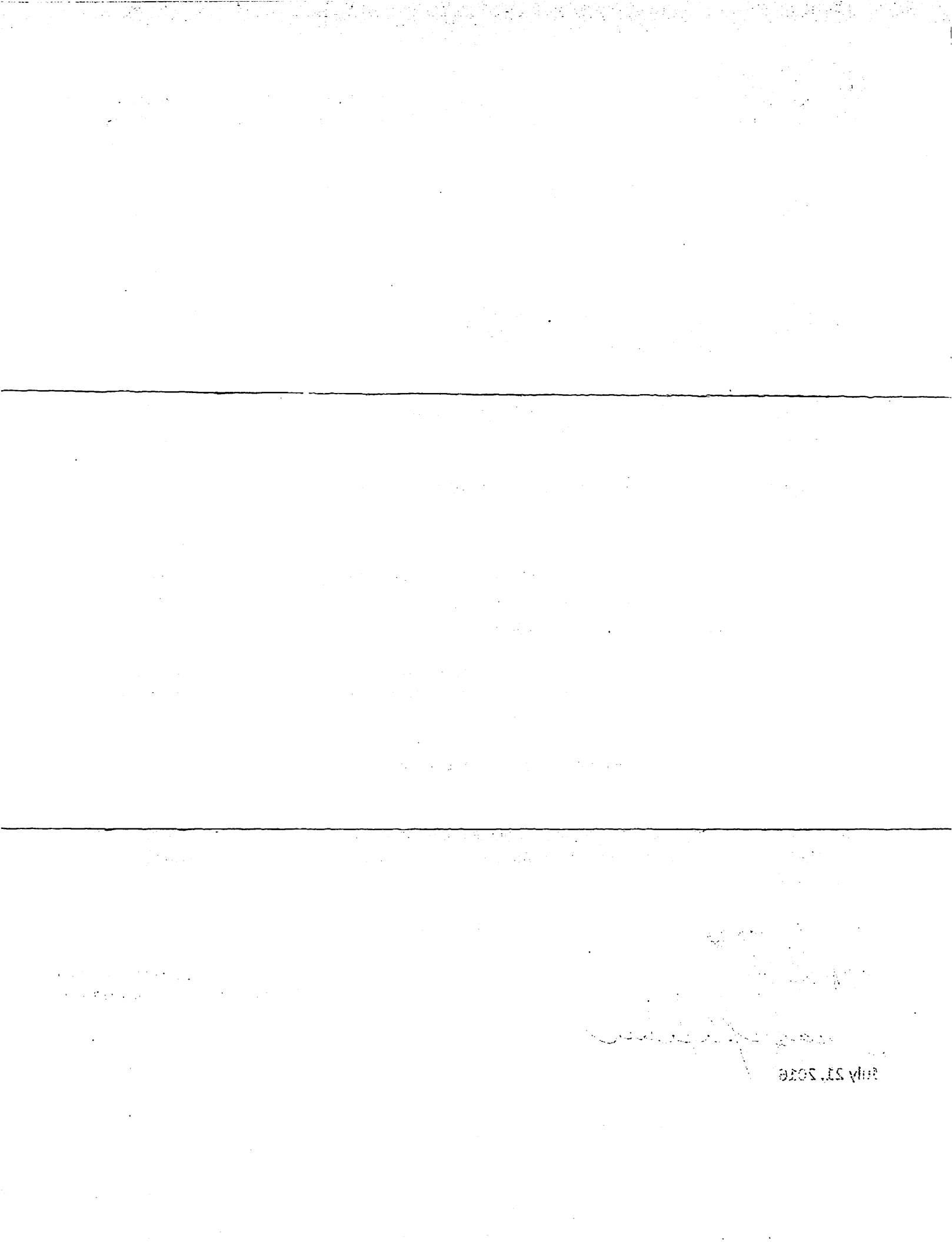
We firmly believe the City of La Crosse will greatly benefit from the creation of permanent supportive and affordable housing for homeless veterans and assist in achieving our Mayor’s goal in ending veteran homelessness.

If you have any questions or would like to discuss further, please call my office at 782-0404 ext. 4420.

Sincerely,

A handwritten signature in black ink, appearing to read 'Donald J. Weber', is written over a printed name and title.

Donald J. Weber  
Founder and Chairman



0205 .ES yllr

201 West Washington Avenue  
P.O. Box 7843  
Madison, WI 53707-7843

Scott Walker, Governor

John A. Scocos, Secretary



**STATE OF WISCONSIN  
DEPARTMENT OF VETERANS AFFAIRS**

Phone: (608) 266-1311  
Toll-free: 1-800-WIS-VETS (947-8387)  
Fax: (608) 267-0403  
Email: [WisVets@dva.wisconsin.gov](mailto:WisVets@dva.wisconsin.gov)  
Website: [www.WisVets.com](http://www.WisVets.com)

July 27, 2016

City of La Crosse  
Planning and Development Department  
ATTN: Ms. Caroline Gregerson  
400 La Crosse Street  
La Crosse, Wisconsin 54601

**SUBJECT: Request for Proposals for affordable housing for homeless veterans in La Crosse, WI**

Dear Ms. Gregerson:

This letter is to confirm that the Wisconsin Department of Veterans Affairs (WDVA) strongly supports the development of permanent supportive and affordable housing for homeless veterans in La Crosse, Wisconsin.

The WDVA is extremely aware of the tremendous need for supportive housing for our homeless veterans and their families in the city of La Crosse.

We are confident the city of La Crosse will greatly benefit from the creation of permanent supportive and affordable housing for homeless veterans, which will assist in achieving the mayor's goal in ending veteran homelessness.

If you have any questions, please contact Mr. Kenneth Grant the Administrator for the Division of Veterans Services at 608-267-7207.

Sincerely,  
DEPARTMENT OF VETERANS AFFAIRS

A handwritten signature in black ink, appearing to read "John A. Scocos".

JOHN A. SCOCOS  
Secretary

## City of La Crosse– 733 Kane Street Developer Application

Table of Contents/Self-Certification Checklist (mark x in box for completion)

Section 1  Project Summary

Section 2  Project Description

Form 2a  Proposed Units by Bedroom Count and Income Levels,  
Homeless/Non-Homeless Units

Form 2b  Project Schedule

Form 2c  LIHTC self-scoring <https://www.wheda.com/LIHTC/QAP/>

Attachment A  Preliminary architectural drawings or concept picture and site  
plan

Section 3  Development Budget

Form 3  Development Budget

Section 4  Financing Sources

Form 4  Financing Sources

Section 5  Project Operations (to be completed by local supportive services provider  
on 30% units)

Form 5a  Proposed Rents

Form 5b  Operating, Service, and Rent Subsidy Sources

Form 5C  Operating Pro Forma

Section 6  Organizational Capacity

Form 6  Developer Experience

Attachment B– Photographs/portfolio of other similar projects (no more  
than three (3))

Attachment C– Resume of lead coordinator

Section 7  Certifications

## SECTION 1 PROJECT SUMMARY

### 1. Developer/Applicant Information

#### CO-Developer

Organization: Veterans Assistance Foundation, Inc.

Address: 312 Superior Avenue

City and Zip Code: Tomah Zip: 54660

Executive Director: Don Roach

Phone: 608-372-8387 Fax: 608-374-2859

Email: don.roach@vafvets.org

Project Contact Person: Don Roach

Phone: 608-372-8387 Fax: 608-374-2859

Email: don.roach@vafvets.org

#### Developer Organization Type *(check only one):*

- Nonprofit Corporation
- For-Profit Corporation
- Other (please specify)

#### CO-Developer

Organization: Milner and Caringella, Inc.

Address: 1803 Saint Johns Avenue, Suite 5

City and Zip Code: Highland Park, IL Zip: 60035

Executive Director: Mitchell Milner

Phone: 847-433-8084 Fax: none

Email: mmilner@mitchandjoe.com

Project Contact Person: Joseph Caringella

Phone: 847-433-8085 Fax: none

Email: jcaringella@mitchandjoe.com

City of La Crosse, 733 Kane Street Application

Developer Organization Type *(check only one)*:

- Nonprofit Corporation
- For-Profit Corporation
- Other (please specify)

2. Proposed Ownership Structure *(check all that apply)*

- Nonprofit
- Tax credit entity
- Limited Liability Corporation (LLC) or Limited Liability Partnership (LLP)
- Other, Describe:

3. Local Partnership(s) for Supportive Services on Units for Homeless

Organization: Veterans Assistance Foundation, Inc.

Organization Address: 312 Superior Avenue

City and Zip Code: Tomah Zip: 54600

Executive Director: Don Roach

Phone: 608-372-8387 Fax: 608-374-2859

Email: don.roach@vafvets.org

Project Contact Person: Don Roach

Phone: 608-372-8387 Fax: 608-374-2859

Email: don.roach@vafvets.org

## SECTION 2 PROJECT DESCRIPTION

### Project Characteristics

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#### **Project Narrative**

1. Please provide a brief narrative summary of the proposed concept and your technical approach to the project. Please include target population, number of units, rental rates, and unique aspects of the project. Please describe design considerations used for the units set aside for persons transitioning out of homelessness or other target population served by this development.

The project concept for Veterans Housing of La Crosse is based on the collective experience of Milner and Caringella, Inc. which has created approximately 1,000 units of permanent supportive housing for homeless veterans and the Veterans Assistance Foundation which provides services to veterans receiving healthcare at the VA Hospital in Tomah, Wisconsin. The project concept is to newly construct 36 one bedroom apartments with full bathrooms and common and supportive service space targeted toward homeless veterans. The project would seek to obtain Project Based Section 8 or Project Based VASH from either the Housing Authority of the City of La Crosse or the Wisconsin Housing and Development Authority. The project would utilize the Housing First approach which provides low-barrier housing and supportive services in order to foster long-term housing stability. 35% of the units or 13 units would be targeted for tenants at or below 30% of the area median income (AMI); 9 units would be targeted to tenants at 50% AMI and the remaining 14 units would be targeted to tenants at 60% AMI. Tenants would pay 30% of their income up to the rent allowed under the Low-income Housing Tax Credit Program.

Proposed unique project design features include high quality material and finishes to stand up to the long-term maintenance issues associated with housing a formerly homeless population. Apartments will have hard surfaces in the kitchen and bathroom areas and carpeting in the bedroom areas to give the units a warm home feeling. The project will be constructed to Enterprise Green Community standards, which promote the use of green design, materials and finishes. 10% of the units will be handicap accessible. The units will be fully furnished with chairs, table, bed, dresser and other typical furnishings.

The project will include offices for property management, provision of on-site social services and multipurpose rooms for classroom and seminar spaces, computer room and meeting and group activities.

2. Describe the non-residential space included in the project and its use.

The common area space will include a community recreational room with a kitchen, stove, refrigerator, dishwasher, microwave oven and separate computer room, exercise room, two case management offices, and a meeting/training room. The goal of the common space is to create a home like atmosphere to promote tenant engagement in social, educational and independent activities.

### **Design Quality and Compatibility**

3. Attach a concept architectural drawings or picture and site plan of what the proposed development would look like.

Describe what design elements are included fit the criteria described in Section 1.3 Architectural Design Expectations.

The current design would look to blend into the existing community as much as possible. There would be four separate buildings with a townhome like design that are 2.5 stories in height. Three of the buildings would have 10 units each and one building would have six units plus first floor common and community space. The first floor units in each building would be handicap accessible. Parking is in the rear of the site along the existing alley. Thirty-six parking spots will be provided.

Design linkages from the site to adjacent community amenities including the park to the south and the community garden to the north are expected to be further developed following community meetings with special consideration for supporting site needs of the community garden.

**Please complete the following Excel forms**

- **Form 2a, Units by Bedroom Count and Affordability.**
- **Form 2b, Project Schedule** (provide an estimate of the schedule of work). Assume no re-location.
- **Attachment A, include preliminary architectural drawings or**



## Form 2a Bedrooms and Income Levels

### Form 1: Units by Bedroom Count and Affordability

**Instructions:**

- Insert as many lines as needed in this table.
- For congregate projects, where tenants will not have their own units, use the column entitled "Beds." For studio/SRO

VETERANS HOUSING OF LA CROSSE

#### Supportive Housing Units for Homeless

% of Median Income	Studio	One Bdrm	Two Bdrm	Three Bdrm	Four Bdrm	Five Bdrm	Beds	Total Units /Beds
30%		13						13
50%		9						9
60%		8						8
<b>Subtotal Homeless Units</b>	0	30	0	0	0	0	0	30

#### Low-Moderate Income Housing Units

% of Median Income	Studio	One Bdrm	Two Bdrm	Three Bdrm	Four Bdrm	Five Bdrm	Beds	Total Units /Beds
60%		6						6
								0
								0
								0
								0
								0
<b>Subtotal Low Mod Income Housing Units</b>	0	6	0	0	0	0	0	6
<b>Common Area Units / Unrestricted Managers' Units</b>								0
<b>Market Rate Units</b>								0
<b>Total Units</b>	0	36	0	0	0	0	0	36

**Form 2b  
Project Schedule**

VETERANS HOUSING OF LA CROSSE

Category	Tasks	Date Completed or Expected Completion	Status
Site Control	Purchase and Sale Agreement / Option	September, 2016	<i>pending RFP selection</i>
Site Control	Maximum Extensions	September, 2016	<i>28 months to permit 2nd application to WHEDA if required</i>
Site Control	Closing	January, 2017	<i>following FHLB award</i>
Feasibility/Due Diligence	Site survey	July, 2016	<i>topo completed; ALTA required for closing</i>
Feasibility/Due Diligence	Market study	December, 2016	
Feasibility/Due Diligence	Phase I Environmental Assessment	October, 2016	
Feasibility/Due Diligence	Phase 2 Environmental Assessment		N/A at present
Feasibility/Due Diligence	Capital needs assessment		N/A
Feasibility/Due Diligence	Support of project by relevant neighborhood association	September, 2016	<i>pending RFP selection</i>
Feasibility/Due Diligence	Relocation of existing tenants	N/A	
Financing	Appraisal	Nov, 2016	
Financing	Financial underwriting	Oct, 2016	
Financing	Application for funding (specify source):*	1/23/2017	WHEDA
Financing	Application for funding (specify source):	6/1/2017	FHLB of Chicago
Financing	Application for funding (specify source):	Oct, 2016	Commercial Bank Loan
Financing	Application for funding (specify source):	<i>selected</i>	
Financing	Construction cost estimate	<i>completed</i>	Preliminary cost estimate completed
Financing	Lender selection	Dec, 2016	
Financing	Funding for services	May, 2017	following LIHTC approval
Financing	Award date for funding source (specify):*	5/1/2017	LIHTC
Financing	Award date for funding source (specify):	12/15/2017	FHLB of Chicago
Financing	Award date for funding source (specify):	6/1/2017	Commercial Bank Loan
Design/Permitting	Preliminary drawings completed	<i>completed</i>	
Design/Permitting	Zoning approval	Oct, 2016	
Design/Permitting	Site plan approval	Oct, 2016	
Design/Permitting	Building permit application submitted	Aug, 2017	<i>following completion of architectural working drawings</i>
Design/Permitting	Building permits issued	Oct, 2017	
Design/Permitting	Final Plans and Specs Completed	Aug, 2017	
Construction	Selection of general contractor	16-Nov	
Construction	Begin construction	18-Jan	following FHLB award
Construction	Issued certificate of occupancy	18-Dec	10-11 month construction period
Occupancy	Selection of management entity	16-Nov	
Occupancy	Selection of service providers	<i>completed</i>	Service provider is in the ownership entity
Occupancy	Begin lease-up	18-Dec	
Occupancy	Placed in service - 1st Building	18-Sep	
Occupancy	Placed in service - Last Building	18-Dec	
Occupancy	Projected First LIHTC Year	2019	

**VETERANS HOUSING OF LA CROSSE**  
**Anticipated WHEDA Score (based on new scoring)**

<b>Description</b>	<b>Your Score</b>	<b>Points Possible (Proposed)</b>
Lower-Income Area	5	5
Energy Efficiency / Sustainability	32	32
Mixed Income Incentive	0	12
Serves Large Families (3-bedrooms +)	0	5
Serves Lowest-Income Residents	60	60
Supportive Housing	0	20
Rehab-Neighborhood Stabilization	0	25
Universal Design	18	18
Financial Participation	25	25
Eventual Tenant Ownership	0	3
Project Team	12	12
Readiness to Process	12	12
Credit Usage	21	30
Employment Centers and High Need Areas (Opportunity Zones)	13	25
<b>TOTAL</b>	<b>198</b>	<b>284</b>

Lines in yellow are scored 0 for projects applying under the supportive housing set aside



KANE STREET GARDEN DEVELOPMENT

RFP SUBMISSION

July 29, 2016

ATTACHMENT A

PRELIMINARY ARCHITECTURAL DRAWINGS AND  
CONCEPT PICTURES





FRONT FACADE ON KANE STREET

**VETERANS HOUSING OF LACROSSE**  
Veterans Assistance Foundation, Inc.  
07/19/16



CERMAK RHOADES ARCHITECTS

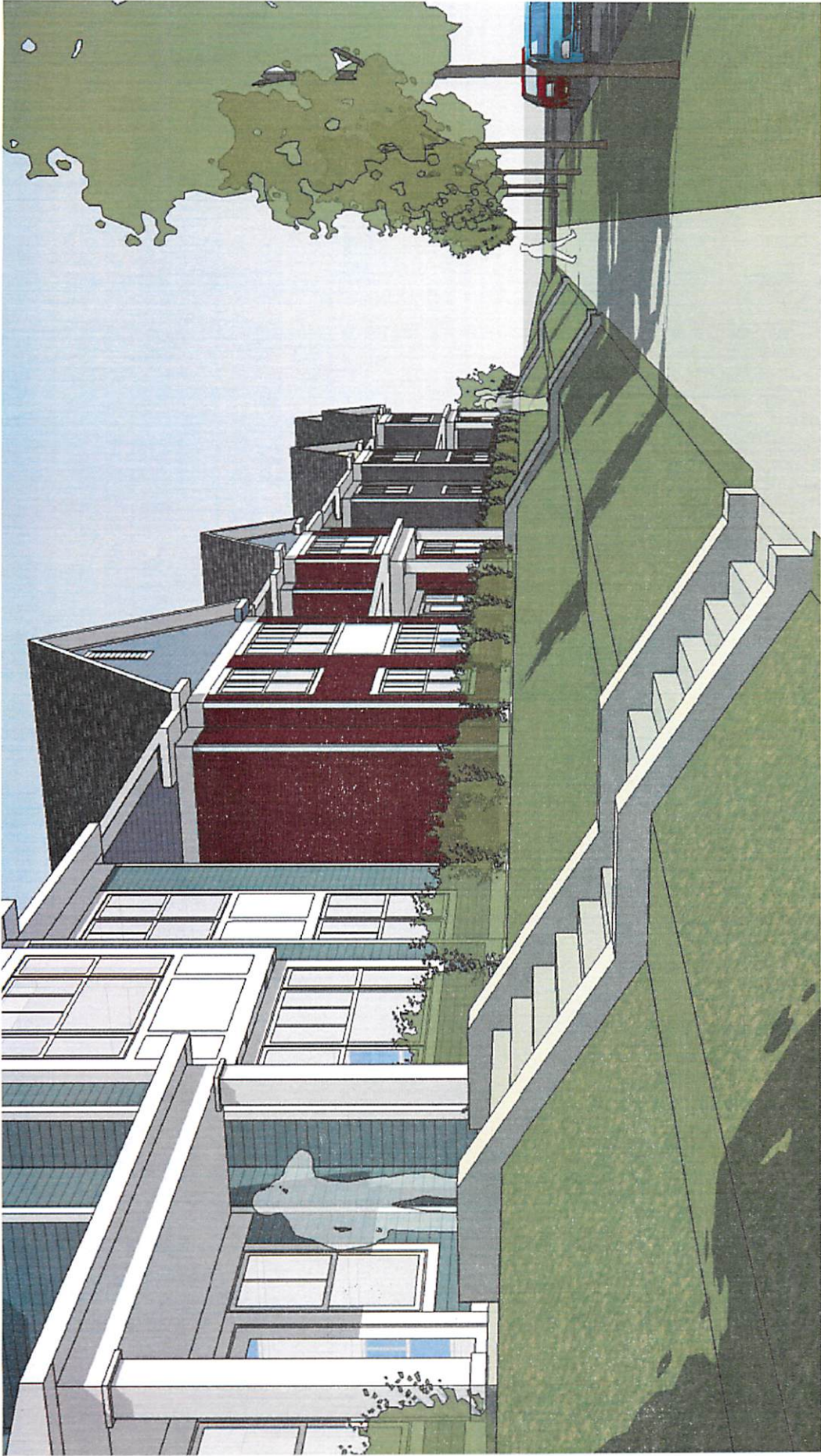


BACK FACADE SEEN FROM CHARLES STREET

**VETERANS HOUSING OF LACROSSE**  
Veterans Assistance Foundation, Inc.  
07/19/16



CERMAK RHOADES ARCHITECTS



FRONT FACADE AND SIDEWALK ON KANE STREET

**VETERANS HOUSING OF LACROSSE**  
Veterans Assistance Foundation, Inc.  
07/19/16



CERMAK RHOADES ARCHITECTS



PARKING AND LANDSCAPING IN BACK

**VETERANS HOUSING OF LACROSSE**  
Veterans Assistance Foundation, Inc.  
07/19/14



CERMAK RHOADES ARCHITECTS



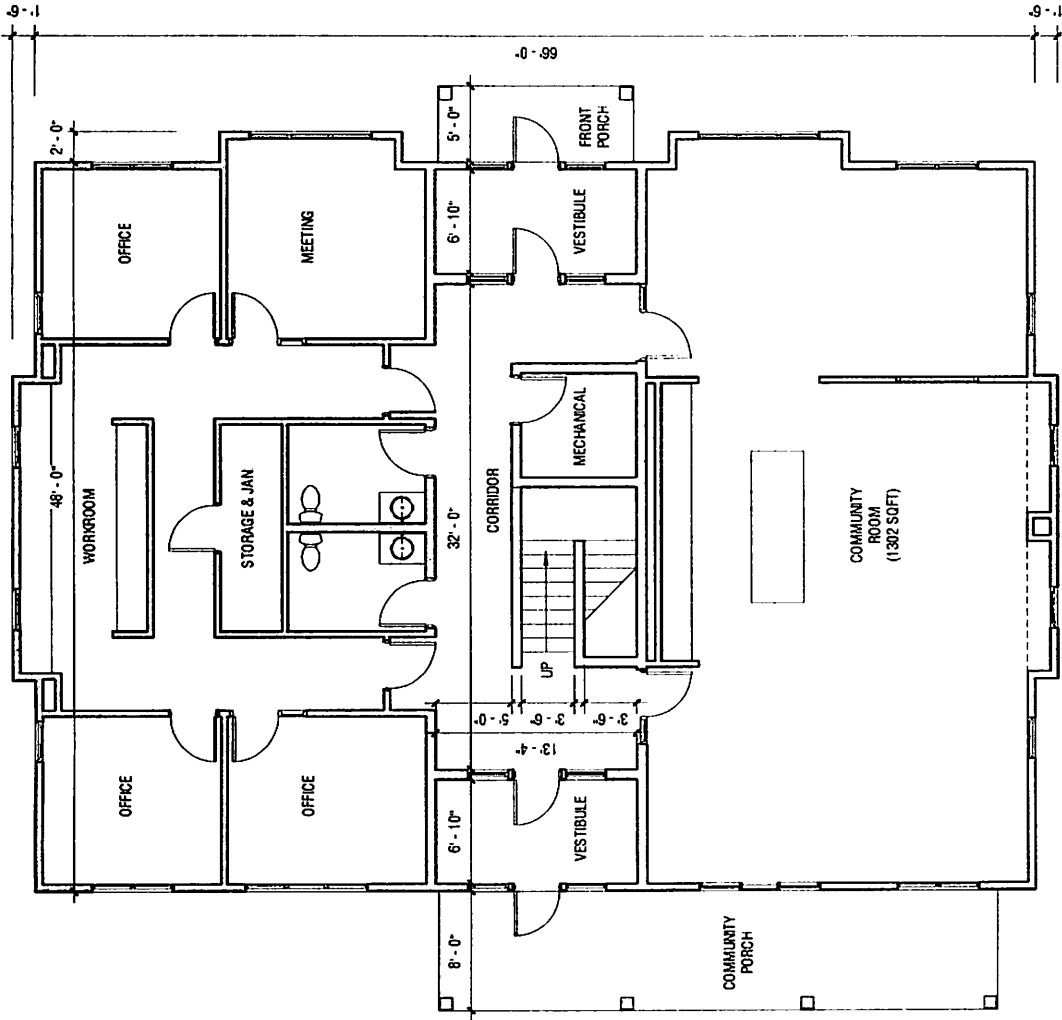


AERIAL SITE OVERVIEW

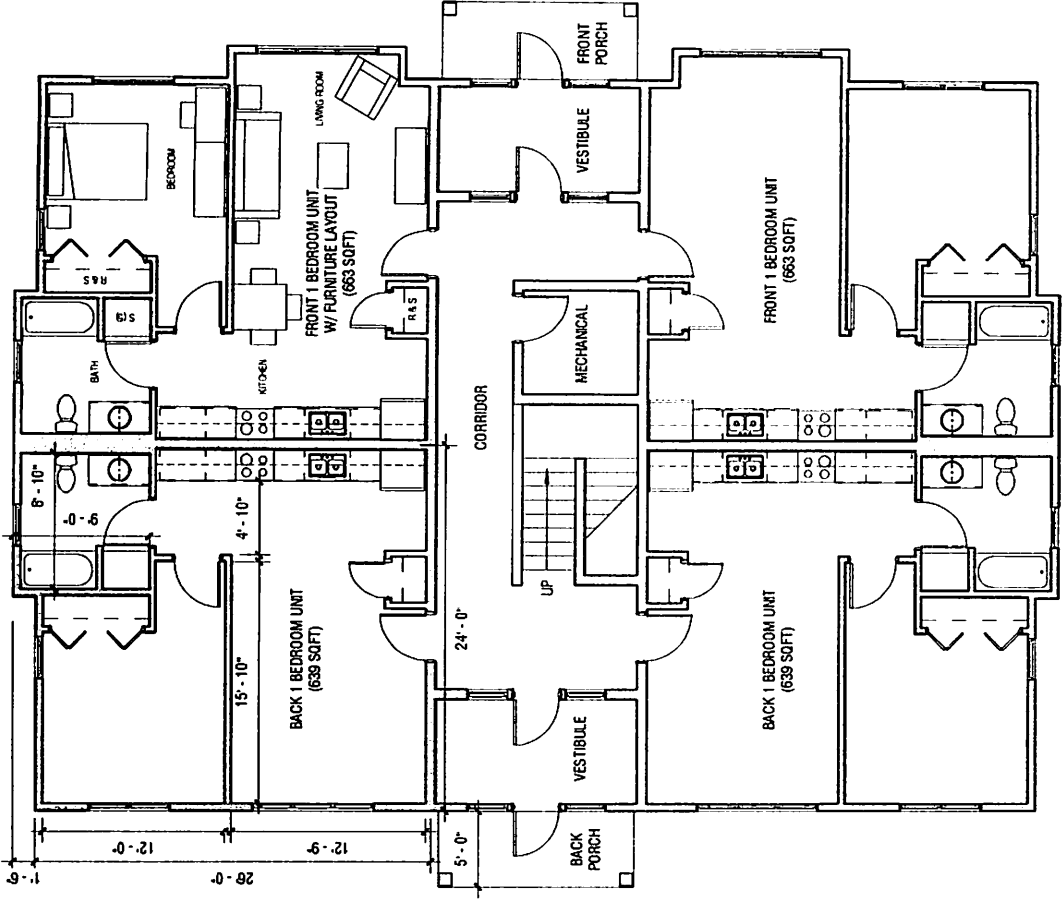
**VETERANS HOUSING OF LACROSSE**  
Veterans Assistance Foundation, Inc.  
07/19/16



CERMAK RHOADES ARCHITECTS



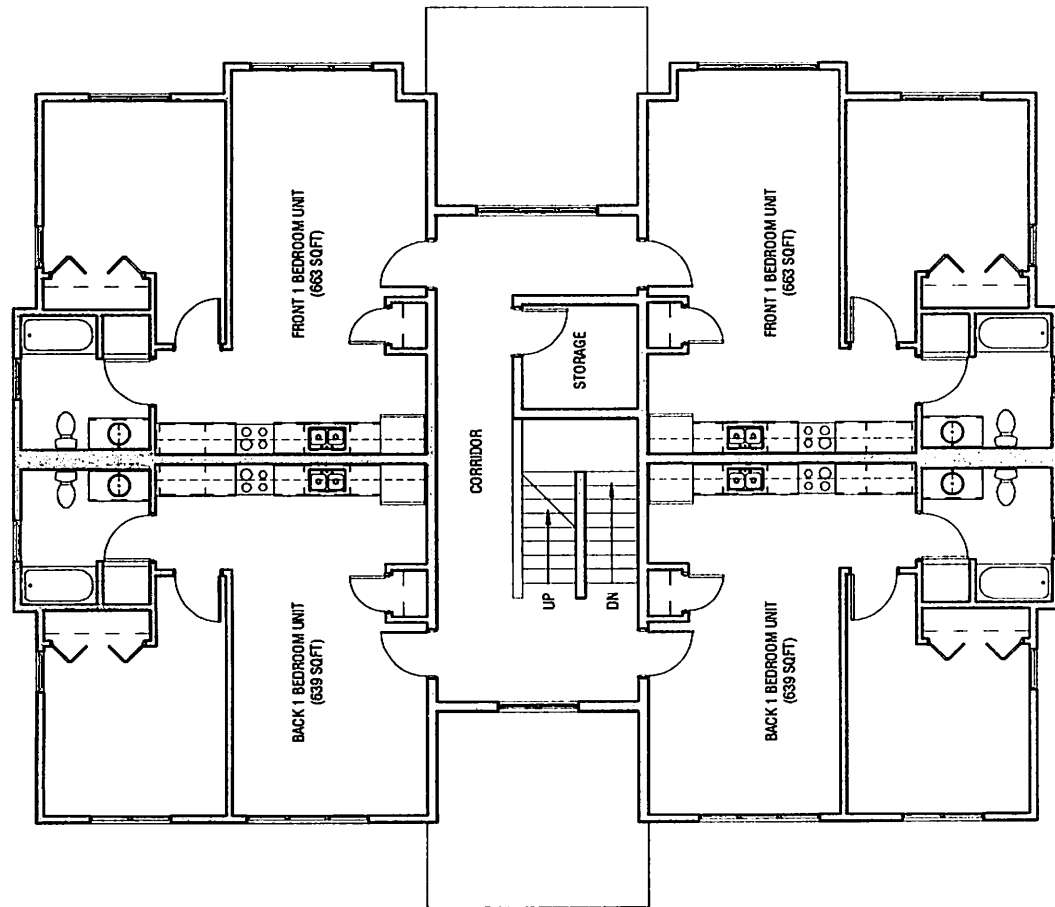
1 FIRST FLOOR PLAN - COMMUNITY BUILDING  
1/8" = 1'-0"



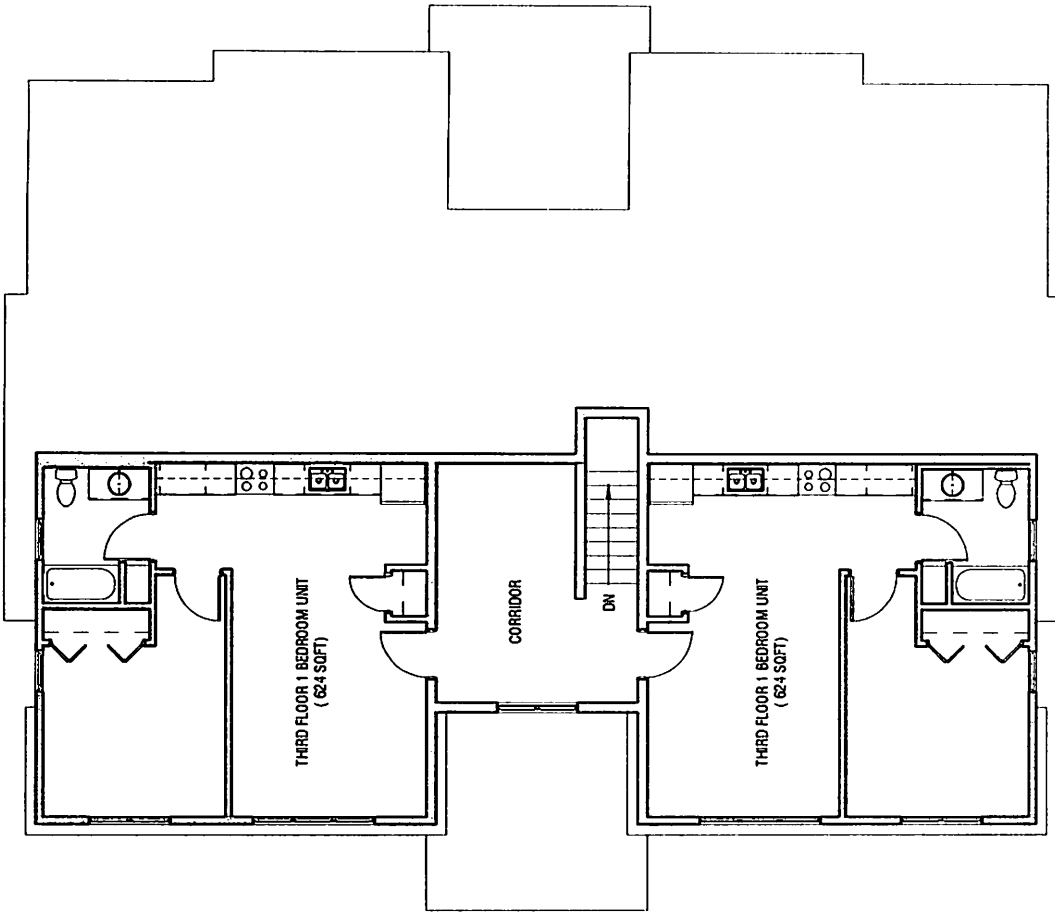
2 FIRST FLOOR PLAN - TYPICAL BUILDING (3 THUS)  
1/8" = 1'-0"

**VETERANS HOUSING OF LACROSSE**  
Veterans Assistance Foundation, Inc.  
07/19/16

CERMAK RHOADES ARCHITECTS



1 SECOND FLOOR PLAN - TYPICAL ALL 4 BUILDINGS  
1/8" = 1'-0"



2 THIRD FLOOR PLAN - TYPICAL ALL 4 BUILDINGS  
1/8" = 1'-0"

## SECTION 3 DEVELOPMENT BUDGET

### Development Budget Narrative

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Please provide a brief description regarding the concept's development budget. Please explain the choices the development team proposes to make around cost as they relate to both opportunities for project savings and long-term project sustainability (*Complete Form 3A and 3B*).

The goal of the project design is to blend in with the surrounding community and to create housing with a minimum of a 30 year useful life. The project creates four, 2.5 story walk-up buildings that link nicely to the park and community garden. The construction materials used will meet or exceed the Enterprise Green Community standards for multi-family housing, thus allowing for a high quality low-maintenance development. The buildings will have pitched roof with 30 year life shingles, the exteriors will be either vinyl or HardiPlank and the landscaping will be geared toward low-maintenance native plants. The interior units and common space will utilize hard surfaces and energy efficient heating and cooling systems.

Please complete the following Excel forms

- Form 3: Development Budget

### Form 3: Development Sources and Uses Budget

**Instructions:**

- Enter costs by source in Columns H, I, J, K, etc. The yellow total cells will autocalculate.
- Do not combine funding sources in a column.
- Add as many columns and rows as you need.
- Assume \$300,000 in total land costs. The City believes these costs will be greater, but will look to other funding sources to cover the gap.
- CDBG funds can only be used to fund costs associated with non-construction costs, such as soft costs, demolition, site preparation.

**Acquisition Costs:**

Land  
 Existing Structures  
 Liens  
 Closing, Title & Recording Costs  
 Extension payment  
 Other Describe  
 Other Describe

SUBTOTAL

Total Project Cost	Source: CDBG (\$450,000)	Source: LIHTC (9%)	Source: (Specify)	Source: (Specify)	Source: (Specify)	Source: (Specify)
\$ 1,00						
N/A						
N/A						
5,000						
-						
-						
\$ 5,001	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

**Construction:**

Demolition  
 New Building  
 Rehabilitation  
 Contractor Profit  
 Contractor Overhead  
 New Construction Contingency 5%  
 Rehab Contingency  
 Accessory Building  
 Site Work / Infrastructure  
 Off site Infrastructure  
 Environmental Abatement (Building)  
 Environmental Abatement (Land)  
 Sales Tax  
 Bond Premium  
 Equipment and Furnishings apartment furnishings  
 Other Construction Costs material testing

SUBTOTAL

N/A						
3,484,722						
N/A						
209,083						
69,694						
196,425						
-						
-						
125,000						
-						
-						
-						
-						
40,000						
100,000						
10,000						
\$ 4,234,924	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

**Soft Costs:**

Buyer's Appraisal  
 Market Study  
 Architect  
 Engineering  
 Environmental Assessment  
 Geotechnical Study  
 Boundary & Topographic Survey  
 Legal - Real Estate  
 Developer Fee  
 Project Management / Development Consultant Fees  
 Other Consultants "Green Consultant"  
 Other (Describe)

SUBTOTAL

6,000						
7,000						
235,711						
-						
2,500						
2,500						
8,000						
7,500						
600,000						
-						
15,000						
-						
\$ 884,211	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

**Pre-Development / Bridge Financing**

Bridge Loan Fees  
 Bridge Loan Interest

SUBTOTAL

-						
-						
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

**Construction Financing**

Construction Loan Fees  
 Construction Loan Expenses (Appraisal, 3rd Party Rpts)  
 Construction Loan Legal  
 Construction Period Interest  
 Lease-up Period Interest

SUBTOTAL

14,000						
10,000						
45,000						
55,000						
35,000						
\$ 159,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

**Permanent Financing**

Permanent Loan Fees	5,000								
Permanent Loan Expenses (Appraisal, 3rd Party Rpts)	7,000								
Permanent Loan Legal	5,000								
LIHTC Fees	37,300								
LIHTC Legal (Syndication/Organizational)	67,500								
LIHTC Owners Title Policy	15,000								
State HTF Fees	-								
Syndicator Legal	35,000								
<b>SUBTOTAL</b>	<b>\$ 171,800</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

**Capitalized Reserves**

Operating Reserves	111,328								
Replacement Reserves	12,600								
Tax and Insurance Reserves	50,000								
<b>SUBTOTAL</b>	<b>\$ 173,928</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

**Other Development Costs**

Real Estate Tax	10,000								
Insurance	50,000								
Relocation	-								
Bidding Costs	-								
Permits, Fees & Hookups	31,852								
Impact/Mitigation Fees	-								
Development Period Utilities	-								
Nonprofit Donation	-								
Accounting/Audit	15,000								
Marketing/Leasing Expenses	25,000								
Carrying Costs at Rent up/ Lease Up Reserve	35,000								
<b>SUBTOTAL</b>	<b>\$ 166,852</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

**Bond Related Costs of Issuance (4% Tax Credit/Bond Projects Only)**

Issuer Fees & Related Expenses	-								
Bond Counsel	-								
Trustee Fees & Expenses	-								
Underwriter Fees & Counsel	-								
Placement Agent Fees & Counsel	-								
Borrower's Counsel - Bond Related	-								
Rating Agency	-								
<b>SUBTOTAL</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

<b>Total Development Cost:</b>	<b>\$ 5,795,716</b>								
<b>Total Sources:</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Number of Units</b>	<b>36.00</b>								
<b>Total Cost Per Unit</b>	<b>160,992</b>								

## SECTION 4 FINANCING SOURCES

### Financing Narrative

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1. Provide a short narrative to Form 4, Financing Sources, and any assumptions with regards to the project's financing. Describe any assumptions made for the amount of LIHTC funding. Describe any other unique financing details as they pertain to the project.

In addition to the donated land and \$450,000 in CDBG/HOME funds, the project will seek funding primarily from the sale of 9% Low-income Housing Tax Credits. The project will carry a small permanent mortgage at market interest rates. Anticipated soft funding includes an AHP grant from the Federal Home Loan Bank of Chicago, a Grant from the Home Depot Foundation, and other fundraising by the Veterans Assistance Foundation including grant requests to Logistical Health Incorporated and United Healthcare.

2. Describe how your organization is uniquely positioned to obtain the proposed financing as compared to other organizations. If applicable, describe the any gap in funding and possible ways to address these gaps. **(Complete Form 4).**

Milner and Caringella (MC) have successfully put together housing projects for homeless veterans utilizing financing structures similar to that proposed for the LaCrosse project for 11 completed projects and 4 projects in development with numerous funding awards for Low-Income Housing Tax Credits, FHLB grants and project based rental subsidies. MC is currently in construction on two projects, Chambers Park Apartments in Marion, IN and Hope Manor Joliet in Joliet, IL, which were financed with Low-Income Housing Tax Credits, FHLB grant, and project based rental subsidies including VASH for Hope Manor. Hope Manor also received a \$500,000 grant award from the Home Depot Foundation.

The success of Homeless Veterans projects rely on the inclusion of an established social services provider which can provide on-site services, coordinate available community resources and secure grants for social services and jobs programs for

tenants far into the future. The Veterans Assistance Foundation (VAF) provides that level of expertise with a history of providing programs focused on giving veterans the support, services and tools they need to become active participants in their communities again.

VAF is currently under contract with the US Department of Veteran Affairs (VA) to provide transitional housing in the Cities Tomah and Madison, Wisconsin. VAF also has a contract with VA to provide services to veterans in Monroe County and the surrounding 38 counties, including La Crosse County. Because of this unique relationship with VA, VAF is positioned to fund raise and apply for future grants supporting the LaCrosse project.

Milner and Caringella (MC) also have 16 plus years of experience in building transitional and permanent housing for homeless veterans and has a working relationship with the Wisconsin Department of Veterans Affairs. Both Mitchell Milner and Joseph Caringella are Board Members of the National Coalition for Homeless Veterans and have been steering policy and mainstream resources toward homeless veteran programs for many years. MC has been very successful in working with local communities to address the needs of low-income, homeless and disabled veterans. MC unique experience allows them to access funding opportunities from VA, WHEDA, and other public and private funding sources including with the Cinnaire (formerly the Great Lakes Capital Fund) and the Home Depot Foundation.

**Please complete the following Excel forms**

- **Form 4, Financing Sources**



Veterans Housing of LaCrosse

**Bridge Financing**

Source	Amount	Anticipated Interest Rate	Loan Term	Amortization Period	Source of Repayment
Commercial Bank	\$ 2,800,000.00	3.5%	24 months		LIHTC Equity
FHLB AHP Grant/Loan	\$ 540,000.00	0%	24 months		Rolls over to Perm
City of LaCrosse	\$ 200,000.00	0%	24 months		Rolls over to Perm
City of LaCrosse	\$ 250,000.00	1%	24 months		Rolls over to Perm
Deferred Fee	\$ 300,000.00				Rolls over to Perm
Sponsor Loan-Home Depot Foundation/other	\$ 475,716.00	0%	24 months		Rolls over to Perm
LIHTC 1st + 2nd Equity Payment	\$ 1,230,000.00				
	\$ -				
<b>Total Bridge Financing</b>	<b>\$ 5,795,716.00</b>				

**Permanent Financing**

Sources	Amount	Grant or Loan	Public or Private	Application Date	(Projected) Award Date	Interest Rate	Loan Term	Amortization Period	Repayment Structure (e.g. deferred, cash flow only, etc.)
Commercial Bank	\$ 300,000.00	Loan	Private	November, 2016	Dec, 2016	5.5%	20	20	hard debt
FHLB AHP Grant/Loan	\$ 540,000.00	Loan	Public	June, 2017	Dec, 2017	0%	30		deferred
City of LaCrosse	\$ 200,000.00	Loan	Public	July, 2016	August, 2016	0%			deferred
City of LaCrosse	\$ 250,000.00	Loan	Public	July, 2016	August, 2016	1%			interest only
Deferred Fee	\$ 300,000.00								
Sponsor Loan-Home Depot Foundation/other	\$ 475,716.00	Loan	Private	September, 2016	Dec, 2016				deferred
	\$ -								
	\$ -								
	\$ -								
	\$ -								
	\$ -								
<b>Subtotal</b>	<b>\$ 2,065,716.00</b>								

Sources (excluding LIHTC Equity)

**\$ 2,065,716.00**

Expected LIHTC Equity

**\$ 3,730,000.00** from LIHTC Calculation (Form 6E)

Total Residential Sources

**\$ 5,795,716.00**

Total Development Cost (Form 3)

**\$ 5,795,716**

## SECTION 5 PROJECT OPERATIONS

### Project Operations

Please complete the following Excel forms

- Form 5A, Proposed Rents
- Form 5B, Operating, Service, and Rent Subsidy Sources

#### Operating Pro Forma Narrative

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1. Provide a narrative explanation of the proposed financial plan for covering operating expenses for 15 years and maintaining the quality of the apartment over the 30 year period of affordability. As the operation of the project may require a rental subsidy, describe your organizations track record in securing such subsidies (Section 8 vouchers, VASH Vouchers, other)
  - The project will seek project based vouchers or project based VASH from either the Housing Authority of the City of La Crosse or the Wisconsin Housing and Economic Development Authority. Our proforma assumes 30 Project Based Vouchers and 6 affordable housing units. The project will target 13 units at 30%, 9 at 50% and 14 at 60% of area median income, respectively. All units will be prioritized for veterans. Project based VASH will allow the project to serve 30 homeless veterans. The 6 affordable units will be targeted for veterans with service connected disabilities who have sufficient income from VA disability pensions to pay an unsubsidized rental rate.

The operating proforma shows a positive cash flow for a 15 year period.

Milner and Caringella have successfully secured project based rental subsidies for over thirty supportive housing projects, including 11 projects targeted for homeless veterans. Project based VASH has been awarded to three of MC's projects.

## Supportive Housing Services (QUESTION 1-3 COMPLETED BY LOCAL AGENCY(IES) THAT WILL PROVIDE CASE MANAGEMENT SERVICES FOR UNITS SET ASIDE FOR FORMELY HOMELESS INDIVIDUALS)

Answers to the following questions were obtained from **Veterans Assistance Foundation**, who will serve as the lead supportive service provider to the project.

### Case Management, Supportive Housing, Residential Support Services

2. Describe how the case management or permanent supportive services model will work and how it would lead to housing stability and self-sufficiency for homeless individuals or families. Describe how these services will be funded.

Veterans Assistance Foundation (VAF) will provide on-site service services at 733 Kane Street for tenants including comprehensive life skills training; employment readiness; job coaching; computer training support; peer support groups; access to recovery resources; individual counseling; mental health screening; emergency assistance for food, clothing and household items; family strengthening resources and case management support. Residents will also enjoy access to multi-purpose rooms to encourage a sense of fellowship and community among the residents and to promote a highly supportive, peer-driven culture which has proven to be extremely important and effective in programs serving Veterans.

If a residents requires additional services to help them remain housed, VAF will provide resources to meet the individual need to remain self-sufficient. These resources and services are funded from donations and charitable contributions.

For individuals eligible for VA SSVF, Supportive Services for Veteran Families, case management, financial assistance, employment assistance, housing counseling and coordination with community resources can be provided, as needed. VAF currently has a SSVF grant from VA for the 38 counties surrounding Monroe County including La Crosse County. Funding for this programming will be provided from this Grant.

If project receives an allocation of project based VASH, then individuals will be case managed by the VA and VAF will provide wrap around service coordination to meet the

needs of each individual. Funding for VASH case management is provided by VA and funding for wrap around case management will come from donations and charitable contributions.

For individuals that are not eligible for any of the programs listed above, the VAF will coordinate that individuals supportive services with community resources to ensure they achieve self-sufficiency and housing stability. VAF will work with the Continuum of Care and other community partners to obtain support for these services in addition to on-going fund raising.

The goal of this project is to create a healthy, safe, inspiring environment for the homeless veterans to feel comfortable. The project will be run with the Housing First Model of harm reduction and service delivery at the veterans pace. We want the heroes of our county to have a chance to regain their lives, independence and housing stability and eventually becoming productive members of society.

3. Describe your organization's experience and success in working with individuals who were homeless and ability to stabilize these individuals and provide the necessary supportive services to ensure they are stabilized.

The Veterans Assistance Foundation has been in the business of assisting homeless or at risk veterans since 1994. VAF provides services through several VA program grants including emergency shelter, Grant and Per Diem transitional housing, SSVF supportive services for veteran families, and Step up housing, which is a step between transitional and permanent housing. Case Management staff will assist veterans to identify what goals they will need to get back to independent living. Once these goals are set, the case managers work with the veteran to establish contact with community resources to aid in the completion of their goal.

Some of the community partners VAF works with to help veterans achieve their goals are Consumers Credit Counseling Services (Budgeting/Credit repair), County Veteran Service Officer (Veteran Benefits), Wisconsin Department of Veteran Affairs (VROP Program and State vet benefits), VA (physical and mental health services and Veterans Court), Western Wisconsin Legal Services (Legal Assistance), Department of Vocational Rehab State and Federal (Education), Department of Workforce Development (Employment), Western Technical College (Education), Goodwill Industries (Employment Training), and SOAR (Social Security Claim).

Through working together with these groups and veterans, VAF feels the veteran has the best chance to regain their independence and housing stability. VAF is also in charge of the Stand Down for homeless veterans in La Crosse County. This year the Stand Down for veterans will be on October 29<sup>th</sup>.

4. Describe your organization's participation in the HMIS system and La Crosse's Continuum of Care. (If not participating, please explain.) Include any other unique aspects of this partnership.

The staff of the Veterans Assistance Foundation has been participating in the use of the HMIS system since 2009. VAF has completed all required training since 2009. VAF has a long history of working with the Continuum of Care on veteran issues. VAF staff attend monthly Homeless Coalition meetings where COC participants meet and discuss the needs, goals and events in La Crosse.

5. Describe your plan for any other residential support services such as formation of a resident association, community building activities, job training, physical activity, GED classes, ect. Describe from Developer's Perspective how they will coordinate with local partner agency(ies). **(Developer to complete this section)**

VAF is currently coordinating with many local community partners (see details in Question #3) under their SSVF contract with VA. For this project the goal is to provide the complete package of services the veterans needs to become self-sufficient. The building will have a large community room with a full kitchen plus a group meetings/education room and a computer room with internet access.

Classes will be held, as needed, Monday through Friday that work on budgeting, finances, meal preparation, dietary education, employment assistance, GED, resume writing, application assistance, mock interviews, job searches, benefit claim submission, anger management, and addiction therapy. In addition to these available resources the residents will be allowed to have a resident council to discuss issues in the building and activities. The facility also has very good linkage to the park to the south and the Community Gardens to the north. It is VAF's expectation that veterans will be active volunteers with the neighboring community garden group.



Operating, Service and Rent Subsidy Sources

Veterans Housing of LaCrosse

**ANNUAL OPERATING SUBSIDY SOURCES (Do Not Include Service or Rent Subsidy Dollars Here)**

Source and Type	Proposed Funding	Committed / Conditional Funding	Total Funding	Length of Commitment
Other:	\$ -	\$ -	\$ -	
Other:	\$ -	\$ -	\$ -	
Other:	\$ -	\$ -	\$ -	
Other:	\$ -	\$ -	\$ -	
<b>Total Annual Operating Subsidy Sources</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	

**ANNUAL SERVICE FUNDING SOURCES (Do Not Include Operating or Rent Subsidy Dollars Here)**

Source and Type	Proposed Funding	Committed / Conditional Funding	Total Funding	Length of Commitment
Charitable Donations	\$ 35,000.00	\$ -	\$ 35,000	
	\$ -	\$ -	\$ -	
	\$ -	\$ -	\$ -	
<b>Total Annual Services Funding Sources</b>	<b>\$ 35,000</b>	<b>\$ -</b>	<b>\$ 35,000</b>	

**ANNUAL RENT SUBSIDY SOURCES (Do Not Include Operating or Service Funding Sources Here)**

Source and Type	Proposed Funding	Committed / Conditional Funding	Total Funding	Length of Commitment
HUD VASH	\$ 203,040.00	\$ -	\$ 203,040	
	\$ -	\$ -	\$ -	
	\$ -	\$ -	\$ -	
	\$ -	\$ -	\$ -	
<b>Total Annual Rent Subsidy</b>	<b>\$ 203,040.00</b>	<b>\$ -</b>	<b>\$ 203,040</b>	

Total Rent Subsidy Reported on Form 5A \$ 203,040

REVENUES												
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7					
Residential Income	50,904	51,922	52,961	54,020	55,100	56,202	57,326	2%				
Annual Gross Tenant Paid Rental Income	203,040	207,101	211,243	215,468	219,777	224,173	228,656	2%				
Annual Rental Subsidy Income								0%				
Total Annual Operating Subsidy Sources								0%				
Other: Laundry	3,024	3,084	3,146	3,209	3,273	3,339	3,406	2%				
Other: Name of Second Other Source								0%				
Total Residential Income	256,968	262,107	267,350	272,696	278,150	283,713	289,388					
Total Annual Service Funding	35,000											
Total Non-Residential Income												
<b>TOTAL PROJECT INCOME</b>	<b>291,968</b>	<b>262,107</b>	<b>267,350</b>	<b>272,696</b>	<b>278,150</b>	<b>283,713</b>	<b>289,388</b>					
Less Annual Non-Residential Vacancy	(20,438)	(18,348)	(18,474)	(19,089)	(19,471)	(19,860)	(20,257)	7%				
<b>EFFECTIVE GROSS INCOME (EGI)</b>	<b>271,530</b>	<b>243,760</b>	<b>248,876</b>	<b>253,617</b>	<b>258,680</b>	<b>263,853</b>	<b>269,131</b>	7%				
<b>EXPENSES</b>												
Operating Expenses - On-site	1158	42,951	44,240	45,567	46,934	48,342	49,792	3%				
Management - Off-site	465	16,729	17,231	17,748	18,280	18,829	19,393	3%				
Accounting	208	7,500	7,725	7,957	8,195	8,441	8,695	3%				
Legal Services	56	2,000	2,122	2,185	2,251	2,319	2,388	3%				
Insurance	375	13,500	14,322	14,752	15,194	15,650	16,120	3%				
Real Estate Taxes	983	35,400	37,556	38,683	39,843	41,038	42,269	3%				
Marketing	28	1,000	1,061	1,093	1,126	1,159	1,194	3%				
Security	56	2,000	2,122	2,185	2,251	2,319	2,388	3%				
Maintenance and janitorial	389	14,000	14,853	15,288	15,757	16,230	16,717	3%				
Decorating/Turnover	122	4,400	4,532	4,668	4,808	4,952	5,101	3%				
Contract Repairs	120	4,320	4,583	4,721	4,862	5,008	5,158	3%				
Landscaping/snow removal	333	12,000	12,731	13,113	13,506	13,911	14,329	3%				
Pest Control	60	2,225	2,292	2,360	2,431	2,504	2,579	3%				
Fire Safety	42	1,500	1,591	1,639	1,688	1,739	1,791	3%				
Elevator	0	-	-	-	-	-	-	3%				
Water & Sewer	216	7,776	8,009	8,250	8,497	8,752	9,015	3%				
Garbage Removal	130	4,680	4,965	5,114	5,267	5,425	5,588	3%				
Electric	67	2,400	2,472	2,546	2,623	2,701	2,782	3%				
Oil/Gas/Other	80	2,880	3,055	3,147	3,241	3,339	3,439	3%				
Telephone	69	2,500	2,575	2,652	2,732	2,808	2,885	3%				
<b>Total Expenses</b>	<b>178,445</b>	<b>183,798</b>	<b>189,312</b>	<b>194,992</b>	<b>200,841</b>	<b>206,867</b>	<b>213,073</b>					
Escalator								3%				
Replacement Reserve	300	10,800	11,244	11,458	11,801	12,155	12,520	3%				
Operating Reserve	0	-	-	-	-	-	-	0%				
Total Reserves	300	10,800	11,244	11,458	11,801	12,155	12,520	0%				
Residential Support Service Expenses								0%				
<b>TOTAL PROJECT EXPENSES</b>	<b>189,245</b>	<b>194,922</b>	<b>200,770</b>	<b>206,793</b>	<b>212,997</b>	<b>219,387</b>	<b>225,968</b>					
<b>NET OPERATING INCOME (EGI - Total Expenses)</b>	<b>82,285</b>	<b>48,837</b>	<b>47,865</b>	<b>48,815</b>	<b>48,833</b>	<b>48,467</b>	<b>43,162</b>					
<b>DEBT SERVICE</b>												
Loan Amount	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7					
Commercial Bank	24,764	24,764	24,764	24,764	24,764	24,764	24,764					
City of LaCrosse	2,500	2,500	2,500	2,500	2,500	2,500	2,500					
Deferred Fee	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00					
Lender 4	-	-	-	-	-	-	-					
Lender 5	-	-	-	-	-	-	-					
Non-Residential Lender	-	-	-	-	-	-	-					
<b>TOTAL DEBT SERVICE</b>	<b>42,264</b>	<b>42,264</b>	<b>42,264</b>	<b>42,264</b>	<b>42,264</b>	<b>42,264</b>	<b>42,264</b>					
Gross Cash Flow	40,021	6,573	6,601	6,551	6,419	6,203	5,888					
Debt Coverage Ratio	1.95	1.16	1.16	1.16	1.16	1.16	1.16					

**Instructions:**

- Complete all 15 years of the pro forma. Cells highlighted in yellow are calculations or are fed by other forms. All other cells are hand-entry.
- If project has rental subsidies, provide two separate pro forma - one with subsidy and one without.
- Please utilize revenue inflation factors, cost escalators and vacancy rates based on other similar projects in your portfolio, guidance from revenue sources, or other data sources. Declare the percentage values for cost escalation in the fields highlighted in green, in the absence of an appropriate data or policy source, you may use the following historic values:
  - Residential Income Inflation: 2.5%
  - Vacancy (Annual Residential): 5.0%
  - Vacancy (Annual Non-Residential): 10.0%
  - Operating Expenses Inflation: 3.5%



	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
<b>REVENUES</b>								
Residential Income	\$ 58,473	\$ 59,642	\$ 60,835	\$ 62,052	\$ 63,293	\$ 64,559	\$ 65,850	\$ 67,167
Annual Gross Rental Subsidy Income	\$ 233,229	\$ 237,894	\$ 242,652	\$ 247,505	\$ 252,455	\$ 257,504	\$ 262,654	\$ 267,907
Total Annual Operating Subsidy Sources	\$ 291,702	\$ 297,536	\$ 303,487	\$ 309,557	\$ 315,748	\$ 322,063	\$ 328,504	\$ 334,871
Other:								
Landry	\$ 3,474	\$ 3,543	\$ 3,614	\$ 3,686	\$ 3,760	\$ 3,835	\$ 3,912	\$ 3,990
Other	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Annual Service Funding	\$ 295,176	\$ 301,079	\$ 307,101	\$ 313,243	\$ 319,507	\$ 325,898	\$ 332,416	\$ 339,064
Total Non-Residential Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>TOTAL PROJECT INCOME</b>	\$ 295,176	\$ 301,079	\$ 307,101	\$ 313,243	\$ 319,507	\$ 325,898	\$ 332,416	\$ 339,064
Less: Residential Vacancy	\$ (20,662)	\$ (21,076)	\$ (21,497)	\$ (21,927)	\$ (22,366)	\$ (22,813)	\$ (23,269)	\$ (23,734)
Less: Non-Residential Vacancy	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>EFFECTIVE GROSS INCOME (EGI)</b>	\$ 274,513	\$ 280,003	\$ 285,604	\$ 291,316	\$ 297,142	\$ 303,085	\$ 309,146	\$ 315,329
<b>EXPENSES</b>								
Operating Expenses -	\$ 51,266	\$ 52,824	\$ 54,409	\$ 56,041	\$ 57,723	\$ 59,454	\$ 61,238	\$ 63,075
Management - On-site	\$ 20,575	\$ 21,192	\$ 21,828	\$ 22,482	\$ 23,157	\$ 23,852	\$ 24,577	\$ 25,304
Accounting	\$ 9,224	\$ 9,501	\$ 9,786	\$ 10,079	\$ 10,382	\$ 10,693	\$ 11,014	\$ 11,344
Legal Services	\$ 2,460	\$ 2,534	\$ 2,610	\$ 2,688	\$ 2,768	\$ 2,852	\$ 2,937	\$ 3,025
Insurance	\$ 16,603	\$ 17,101	\$ 17,614	\$ 18,143	\$ 18,687	\$ 19,248	\$ 19,825	\$ 20,420
Real Estate Taxes	\$ 43,538	\$ 44,844	\$ 46,188	\$ 47,575	\$ 49,002	\$ 50,472	\$ 51,986	\$ 53,546
Marketing	\$ 1,200	\$ 1,267	\$ 1,305	\$ 1,344	\$ 1,384	\$ 1,426	\$ 1,469	\$ 1,513
Security	\$ 2,460	\$ 2,534	\$ 2,610	\$ 2,688	\$ 2,768	\$ 2,852	\$ 2,937	\$ 3,025
Maintenance and Janitorial	\$ 17,218	\$ 17,735	\$ 18,267	\$ 18,815	\$ 19,379	\$ 19,961	\$ 20,559	\$ 21,176
Decorating/Turnover	\$ 5,411	\$ 5,574	\$ 5,741	\$ 5,913	\$ 6,091	\$ 6,273	\$ 6,462	\$ 6,655
Contract Repairs	\$ 5,313	\$ 5,472	\$ 5,637	\$ 5,806	\$ 5,980	\$ 6,159	\$ 6,344	\$ 6,534
Landscaping	\$ 14,758	\$ 15,201	\$ 15,657	\$ 16,127	\$ 16,611	\$ 17,109	\$ 17,622	\$ 18,151
Pest Control	\$ 2,657	\$ 2,736	\$ 2,818	\$ 2,903	\$ 2,990	\$ 3,080	\$ 3,172	\$ 3,267
Fire Safety	\$ 1,845	\$ 1,900	\$ 1,957	\$ 2,016	\$ 2,076	\$ 2,139	\$ 2,203	\$ 2,269
Elevator	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Water & Sewer	\$ 9,563	\$ 9,850	\$ 10,146	\$ 10,450	\$ 10,764	\$ 11,087	\$ 11,419	\$ 11,762
Garbage Removal	\$ 5,756	\$ 5,928	\$ 6,106	\$ 6,290	\$ 6,478	\$ 6,673	\$ 6,873	\$ 7,079
Electric	\$ 2,952	\$ 3,040	\$ 3,131	\$ 3,225	\$ 3,322	\$ 3,422	\$ 3,524	\$ 3,630
Gas/Other	\$ 3,542	\$ 3,648	\$ 3,758	\$ 3,870	\$ 3,987	\$ 4,106	\$ 4,229	\$ 4,356
Telephone	\$ 3,075	\$ 3,167	\$ 3,262	\$ 3,360	\$ 3,461	\$ 3,564	\$ 3,671	\$ 3,781
Other	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Residential Operating Expenses	\$ 219,465	\$ 226,049	\$ 232,830	\$ 239,815	\$ 247,010	\$ 254,420	\$ 262,052	\$ 269,839
Replacement Reserve	\$ 13,283	\$ 13,681	\$ 14,092	\$ 14,514	\$ 14,950	\$ 15,398	\$ 15,860	\$ 16,336
Operating Reserve	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Reserves	\$ 13,283	\$ 13,681	\$ 14,092	\$ 14,514	\$ 14,950	\$ 15,398	\$ 15,860	\$ 16,336
Estimated Residential Support Service Expenses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>TOTAL PROJECT EXPENSES</b>	\$ 232,747	\$ 239,730	\$ 246,922	\$ 254,329	\$ 261,959	\$ 269,818	\$ 277,913	\$ 286,175
<b>NET OPERATING INCOME (EGI - Total Expenses)</b>	\$ 41,766	\$ 40,274	\$ 38,682	\$ 36,986	\$ 35,183	\$ 33,267	\$ 31,234	\$ 29,154
<b>DEBT SERVICE</b>								
Commercial Bank	\$ 24,764	\$ 24,764	\$ 24,764	\$ 24,764	\$ 24,764	\$ 24,764	\$ 24,764	\$ 24,764
City of LaCrosse	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500
Deferred Fee	\$ 8,000	\$ 8,000	\$ 6,000	\$ 5,000	\$ 3,000	\$ -	\$ -	\$ -
Lender A	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Lender S	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Non-Residential Lender	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>TOTAL DEBT SERVICE</b>	\$ 36,264	\$ 35,264	\$ 33,264	\$ 32,264	\$ 30,264	\$ 27,264	\$ 24,264	\$ 21,264
Gross Cash Flow	\$ 5,502	\$ 5,010	\$ 5,418	\$ 4,722	\$ 4,919	\$ 6,003	\$ 3,970	\$ 4,000
Debt Coverage Ratio	1.15	1.14	1.16	1.15	1.16	1.22	1.15	1.15

## SECTION 6 ORGANIZATIONAL CAPACITY

### General

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6. Indicate the roles of the Developer in the project. *(check all that apply)*

- Ownership Entity
- Managing Partner or Managing Member
- Social Service Provider
- Property Management
- Sponsoring Organization
- Developer
- Other, Describe:

### Ownership Entity

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7. Describe the proposed ownership entity and if the relationship between the ownership entity and the Developer is expected to change over time.

The project will be owned by a limited partnership which will have a .01% general partner and 99.99% limited partner. The general partnership interest will be owned 50% by Veterans Assistance Foundation and 50% by Milner and Caringella, Inc. MC intend to contribute their interest to VAF after 3-5 years of stabilized occupancy, giving VAF total control of the property at the end of the tax credit compliance period.

### Experience

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8. Describe the Developer's experience assembling and financing heavily leveraged projects, working with HUD CDBG/HOME funds, as well as coordinating with multiple community stakeholders and elected officials. Describe any experience working with supportive housing units. (Include photographs of past projects in Attachment B (no more than 4)).

- Milner and Caringella, Inc. (MCI) provides housing consultant and development services along with housing policy and advocacy experience to create affordable housing. MCI works with both for-profit and not-for-profit businesses to build

unique public/private partnerships between private housing developers and public agencies to build new housing opportunities.

- Since 1985, MCI have provided housing sponsors with consulting or turnkey development services including applying for and securing project financing and rental subsidies, and guiding project design and concept, property acquisition, selection of key development team members including architect, contractor, lawyer and other professionals; overall supervision and direction of project closing and implementation tasks, organization of property management and staffing plans, monitoring and oversight of construction, and the integration of social service plans and employment plans for affordable housing transactions. Milner and Caringella have been involved with the development of approximately 3,250 affordable housing units valued at over \$300 million.
- Milner and Caringella has secured many types of financing for affordable housing transactions, including 9% and 4% Low-Income Housing Tax Credits, HOME and CDBG funding, TIF, below market rate mortgages and grants from local, state and national government sources, HUD Insured mortgages, commercial financing, Federal Home Loan Bank awards, bond transactions and other sources. Milner and Caringella have successfully obtained Project Based Section 8 and project based VASH for its special needs, supportive housing projects.

9. Is your organization or any affiliate currently engaged in any project workouts? Yes  No

If yes, please explain.

10. Indicate record of securing and/or syndicating LIHTC allocations, note any potential conflict resulting from upcoming or present obligations.

- Milner and Caringella have worked with a number of syndicators, including the National Equity Fund, Cinnaire (Formerly Great Lakes Capital Fund), NAHT, Red Capital, Royal Bank of Canada, Lend Lease, Boston Financial, and Alliant on syndicating low-income housing tax credit projects. We have a good relationships with many investor groups.
- Milner and Caringella have secured multiple 9% LIHTC awards for supportive housing projects in Minnesota, Illinois, Michigan, Indiana, New York and other states.

11. Why should the Developer be chosen for this project over other qualified affordable housing developers?

Milner and Caringella and Veterans Assistance Foundation bring together a development team that has a proven track record of successfully developing housing to serve homeless veterans and providing long term social service support to move homeless veterans to individual and financial independence.

Milner and Caringella has developed over 30 special needs housing projects since its inception in 1993 and has specialized in creating permanent supportive housing for homeless veterans since 2000. We have been successful in securing the financing required to fund these types of project, including philanthropic grants and contributions. All of our projects have been successfully operated and continue to serve neediest families in their communities.

Veterans Assistance Foundation has provided services to the La Crosse Community for over 20 years and is the voice for veterans in La Crosse, Monroe and the 38 surrounding county in Wisconsin. VAF has helped thousands of veterans and can easily expand their service delivery to include the 36 new tenants at the proposed project.

12. What is the Developer's plan should they not successfully obtain LIHTC funding this year for 9% tax credits (2017)?

We would first review the project with WHEDA and determine whether the project should be submitted for a second 9% credit round.

If 9% tax credits are not feasible, we would look at project changes and evaluate whether funding with the 4% Low-Income Housing tax credit along with a HUD insured mortgage, federal home loan bank, Home Depot grant and other philanthropic grants would make the project work. This project could be bundled with another larger project, located in a different neighborhood or other locations in the county, to make the project economically feasible.

**PERSONNEL**

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13. List the names of key members of the Developer organization’s development team, their titles, and their years of experience in affordable housing.

Name	Title <i>(e.g., executive director, project</i>	Years’ Experience in Affordable Housing
Mitchell Milner	President – MC	30+ years
Joseph Caringella	Vice President – MC CPA and HCCP	22 years
Don Roach	Executive Director VAF	20+ years Army Leader

14. Name the individual who will serve as lead for the development team and who will direct and coordinate the development effort to completion. This person must remain on the project and be the primary point of contact unless substitution is approved by the City of La Crosse. Describe their relevant experience below, particularly with development that house people with special needs or supportive housing units. Attach their resume as Attachment C.

Mr. Joseph Caringella will be the development team coordinator with the City of La Crosse for this project. Mr. Caringella served in this capacity with the City of Marion, Indiana for MC’s 50 unit homeless veteran project, Chambers Park Apartments. The Chambers Park site was a previously used as a City park. MC worked with the City of Marion and US Department of the Interior to get the land’s use restriction released allowing the property to be sold and developed as housing for homeless veterans.

Most recently, Mr. Caringella arranged project financing for the Chambers Park project and the Danville Veterans Housing project. Both projects utilized 9% Low-Income Housing Tax Credits, Federal Home Loan Bank grants, project based VASH and other project based rental subsidies, foundation gifts and other local funds.

MC has worked with many cities across the country to secure land owned by municipalities as well as successfully apply for local HOME and CDBG funding. In Mr. Caringella absence his business partner Mr. Milner will be available to coordinate with the City of La Crosse as well.

**REFERENCES**

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15. List the names of three (3) references for the developer. References that are relevant to the scope of work are most desirable (permanent lender, other City developer has worked with, LIHTC limited partner investor, community group that has worked with the developer, prior experience in a comparable development)

Name	Title/Organization	Contact Information (phone/email)	Relationship
Rodnev Stockment	IHCDA PSH	317-233-5373	State Agency
Belinda Hussona	City of Marion. IN	765-662-9931 x116	City Agency
Chris Laurent	Cinnaire	608-259-6835	Tax Credit Syndicator

**Property Management**

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16. A key indicator of success will be the ability of the project to maintain the property. Briefly summarize the anticipated management plan for this project.

The Owner, Veterans Assistance Foundation (VAF), will have an on-going presence on-site as social services provider. As with other VAF properties, including properties in Tomah, VAF has successfully contracted with third party property management for basic property management services and will select a locally based property manager for this project.

Property management would be based on a “Blended Property Management Model” which merges work between the property manager and on-site case manager to address issues with tenants including evictions, rent collections, tenant relations, and other issues. The Blended Management model has been successfully used in many of Milner and Caringella’s projects.

17. Will management be provided on site? If yes, what will be the form of management?

Yes. The property will have an on-site property management staff person and a part-time maintenance person.

- Management Office – Property management staff will be available during normal business hours and as needed during non-business hours.
- Social Services – Supportive Service Staff will be available during working hours and accessible by phone 24 hours a day.

**Equal Opportunity (MBE/WBE), Non-Discrimination, Section 3 Compliance**

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18. The City of La Crosse anticipated investing significantly in this project and expects local employment and economic development. What will the Development Team's approach be to ensuring strong participation by local businesses? What is the Developer's prior experience in attracting and utilizing minority-owned and women-owned businesses?

VAF has a history of employing local low-income veterans and working with local business to meet the needs of veterans in La Crosse County and will do so for this project. VAF participates in Employment Fairs in the La Crosse area and employment is a key component of the Stand Down for homeless veterans held in La Crosse every year.

19. HUD Section 3 Requirements will apply to the construction work on this project, even though CDBG funding will not be applied to construction costs. Describe the approach and methods the Developer would utilize to employ residents of a development and other individuals eligible as Section 3 participants.

The developer and general contractor have a history of working with HUD Section 3 requirements. It is VAF and MC intention to meet or exceed all Local, State and Federal requirements and standards for hiring for this project.

**Please complete the following Excel forms**

- **Form 6, Developer Experience**
- **Attachment B, Include up to 4 photographs (with captions) of similar projects developed by Developer described in question**

**Form 6  
Developer Experience**

VETERANS HOUSING OF LA CROSSE

**Project History**

Projects Completed	Role (owner, developer, etc.)	City and State	Number of Units	Date Development Activities Began	Placed in Service Date	Sources of Financing (LIHTC, HOME, CDBG, etc.)
<i>Example: Heritage Town Center, MF, NC</i>	<i>Developer</i>	<i>La Crosse, WI</i>	<i>50</i>	<i>01/2014</i>	<i>01/2015</i>	
Lincoln Apartments	Developer	Indianapolis, IN	75	11/2011	11/2013	LIHTC, HOME, FHLB, PBV's
Navy Village	Developer	Los Angeles, CA	68	5/2011	6/2014	LIHTC, Trust fund, HOME, FHLB, Home Depot, PBV's
Hope Manor II Apartments	Developer	Chicago, IL	73	5/2012	12/2014	LIHTC, Trust fund, TIF, FHLB, Home Depot, PBV's
Hope Manor Apartments	Developer	Chcago, IL	50	1/2008	12/2011	LIHTC, IAHTC, HOME, FHLB, PBV's and GPD

**Pipeline**

Projects Currently Being Developed	Role (owner, developer, etc.)	City and State	Number of Units	Date Development Activities Began	End (projected Placed in Service Date)	Sources of Financing (LIHTC, HOME, CDBG, etc.)
<i>Example: Heritage Town Center, MF, NC</i>	<i>Developer</i>	<i>La Crosse, WI</i>	<i>50</i>	<i>01/2009</i>	<i>08/2010</i>	
Chambers Park Apartments	Developer	Marion, IN	50	1/2013	11/2016	LIHTC, HOME, FLHB, SHP, PBV's
Canandaigua Veterans Housing	Developer	Canandaigua, NY	48	1/2010	4/2017	LIHTC, HOME, Trust Fund, FHLB, PBV's
Hope Manor Joilet	Developer	Joilet, IL	67	6/2010	9/2016	LIHTC, FHLB, Home Depot and Citi Bank Grants, Bank Loan and PBV's
Veterans Village at Walter Reed	Developer	Washington, DC	75	4/2010	6/2017	LIHTC, HOME, FLHB, Bank Loan and PBV's
Danville Veterans Housing	Developer	Danville, IL	65	10/2014	8/2016	LIHTC, IAHTC, FHLB, Trust Fund, Bank Loan and Project Based VASH
Safe Haven For Veterans	Developer	Chicago, IL	125	1/2016	4/2018	Donated Land, LIHTC, HOME, Home Depot Grant, Project Based VASH
Veterans Village Asheville	Developer	Asheville, NC	84	6/2016	6/2018	Donated Land, LIHTC, Home Depot Grant, Bank Loan and Project Based VASH





**KANE STREET GARDEN DEVELOPMENT**

**RFP SUBMISSION**

**July 29, 2016**

**ATTACHMENT B**

**PHOTOGRAPHS OF OTHER SIMILAR PROJECTS**



# Milner and Caringella, Inc.

Serving clients with real estate development and project management needs since 1985, Milner and Caringella has established itself as a leader in developing **Permanent Supportive Housing for Homeless Veterans**.

Our Mission is to provide development consulting and project turnkey services to create high quality, energy efficient, affordable housing for individuals and families with on-site supportive services

Joseph Caringella, 847-433-8085  
Mitchell Milner, 847-433-8084  
1803 St. Johns Avenue, Highland Park, IL 60035

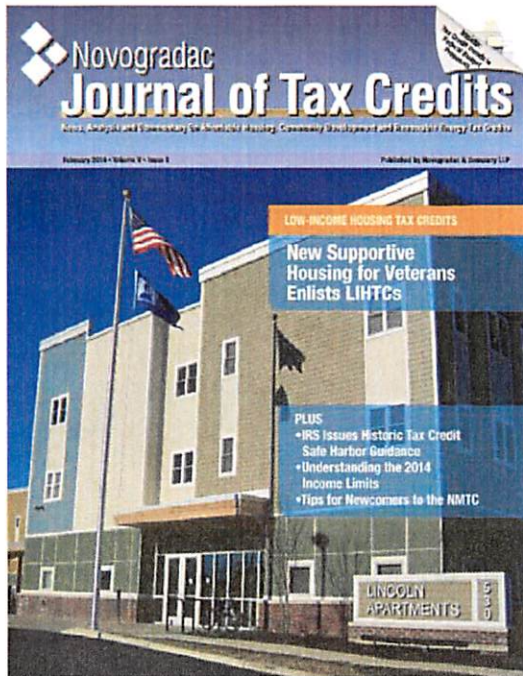
# Milner and Caringella, Inc.

Listing of Development Experience

The following is a list of projects in which Milner and Caringella provided Development Consulting Services:

State	Name of Development	Address of Development	Construction Type (New Construction, Rehab)	Number of Units for Veterans	Number of Units	Government Funding Sources	Project Status
IL	St. Leo Residence	7739 S. Emerald, Chicago	NC	141	141	LIHTC, HOME, PBA, SHP, VA	Completed
IL	Hope Manor Apartments	3053 W. Franklin Blvd, Chicago	NC	50	50	LIHTC, HOME, PBA, SHP, VA	Completed
IL	Hope Manor II Apartments	6002 S. Halsted, Chicago	NC	73	73	LIHTC, HOME, PBA, TIF	Completed
MI	Piquette Square Apartments	285 Piquette, Detroit	NC	150	150	LIHTC, HOME, PBA	Completed
MI	Silver Star Apartments	VA Medical Campus, Battle Creek	NC	76	76	LIHTC, HOME, PBA	Completed
IN	Lincoln Apartments	530 N. Holmes, Indianapolis	NC	76	76	LIHTC, IN Dev Fund, PBA	Completed
IN	Chambers Park Apartments	4343 South Lincoln Blvd, Marion	NC	50	50	LIHTC, HOME, PBA, LTRA	In Construction
CA	Navy Village	Los Angeles, California	Rehab	68	68	LIHTC, HOME, PBA	Completed
IL	Hope Manor Joliet	815 W. 60th Street, Chicago	NC	67	67	LIHTC, HOME, PBA	In Construction
IL	Danville Veterans Housing	1900 East Main St., Danville	NC	65	65	LIHTC, IL PSH, PBA	In Construction
NY	Veterans Housing Apt	5251 Parkside Drive, Canandaigua	NC	48	48	LIHTC, HOME, PBA	In Construction
DC	Veterans Village Walter Reed	Walter Reed Hosp. Washington, DC	NC	75	75	LIHTC, HOME, PBA	In Development
TX	Veterans Village San Antonio	San Antonio	NC	133	133	LIHTC, FHLB, HOME, PBA	In Development
NC	Veterans Village Asheville	Asheville	NC	84	84	LIHTC, FHLB, HOME, PBA	In Development
IL	Safe Haven for Veterans	Chicago	NC	125	125	LIHTC, FHLB, HOME, PBA	In Development
	Total Units			1,281	1,281		

# OUR INDIANA, ILLINOIS AND WASHINGTON, DC PROJECTS



LINCOLN APARTMENTS, INDIANAPOLIS  
75 APARTMENTS FOR HOMELESS VETERANS

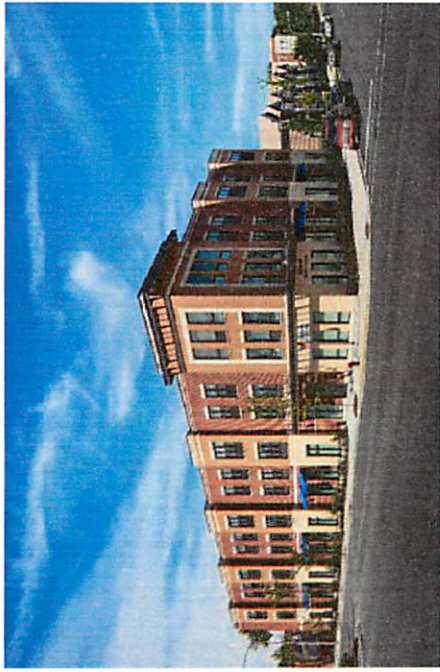


DANVILLE VETERANS HOUSING, ILLINOIS  
65 APARTMENTS FOR HOMELESS VETERANS



WALTER REED APARTMENTS, WASHINGTON, DC  
75 APARTMENTS FOR HOMELESS VETERANS

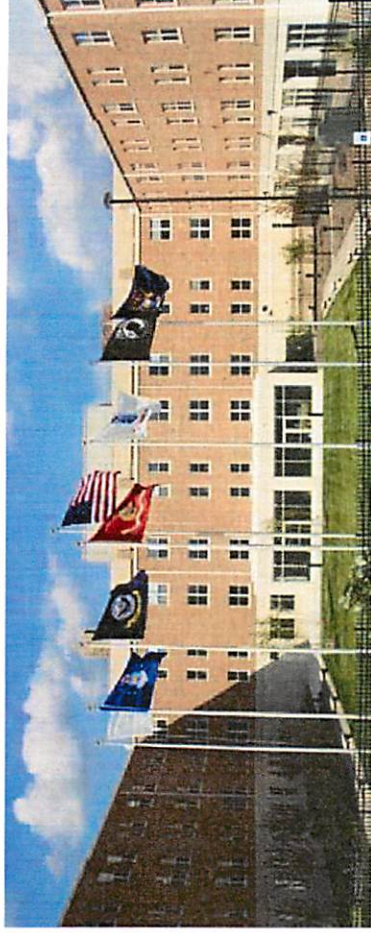
## OUR CHICAGO, DETROIT AND NEW YORK PROJECTS



Hope Manor II Apartments, Chicago, Volunteers of America  
73 Multi-Family Apartments for Veteran Families



Canandaigua Veterans Housing, NY  
48 Apartments, Geneva Housing Authority



Piquette Square Apartments, Detroit, Michigan  
150 Apartments for Homeless Veterans, Southwest Solutions



Silver Star Apartments, Battle Creek, Michigan  
75 Units for Veterans, Medallion Management



KANE STREET GARDEN DEVELOPMENT  
RFP SUBMISSION

July 29, 2016

ATTACHMENT C  
RESUMES OF LEAD COORDINATOR



# MILNER AND CARINGELLA, INC.

## Resume

JOSEPH H. CARINGELLA, CPA

Mr. Caringella joined the public accounting firm of Altschuler, Melion and Glasser, LLP in 1993 which was bought by American Express Tax and Business Services Inc. in 1999, which was purchased by RSM McGladrey in 2005.

Mr. Caringella was a Director in the Chicago Office of RSM McGladrey until April 2006. He has been involved in accounting, auditing, taxation and consulting services for the real estate industry his entire career.

Mr. Caringella organized Milner and Caringella, Inc. in 2006 to provide development and consulting services to for-profit and non-profit organizations creating affordable housing for homeless veterans and other special needs populations. Currently, Mr. Caringella is the Vice-President and Chief Financial Officer of Milner and Caringella, Inc.



## Professional Experience:

Milner and Caringella, Inc. (2006-present):

- Manage the day to day operations of Milner and Caringella, Inc.
- Obtain funding for more than 50 affordable housing transactions, totaling more than 7000 units, through the use of various public and private funding streams.
- Creation of approximately 700 units of affordable housing for homeless veterans and their families.
- Coordinate with the Veterans Administration to provide supportive services to veteran preference housing projects for homeless veterans.

## Public Accounting:

Managed teams of five to 25 staff accountants on various engagements.

Obtained and serviced \$1.5 million in annual audit, tax and consulting services.

Assisted the Resolution Trust Corporation with several banking institutions in receivership.

Assisted major financial institutions on valuation of loan portfolios.

## Education:

DePaul University, Bachelors Degree in Commerce-Accounting, 1990

## Professional Certification:

Certified Public Accountant - State of Illinois - 1992 to present

## National Organization:

Executive Board Member of the National Coalition of Homeless Veterans since 2007 to present

# MILNER AND CARINGELLA, INC.

## RESUME

MITCHELL MILNER

### WORK EXPERIENCE:

Beginning in 1985, Mr. Milner created Mitchell Milner and Associates, and worked as an independent consultant providing housing, sponsors, with development services including applying for and securing project financing including applying for Low-Income Housing Tax Credits and rental subsidies, guiding project design and concept, property acquisition, selection of key development team members including architect, contractor, lawyer and other professionals; overall supervision and direction of project closing and implementation tasks; organization of property management and staffing plans; monitoring and oversight of construction, and the integration of social service plans and employment plans for special use populations.

Since 2006, working as Milner and Caringella, in partnership with Joseph Caringella, the following projects have been completed: Evergreen Irtchfield Apartments, Irtchfield, IL and Evergreen Creator Apartments, Sycator, IL, 1114 Assisted Living units supported with SLF funding, Silver Star Apartments, Battle Creek, Michigan (75 units); Piquette Square Apartments, Detroit, Michigan (150 units); Hope Manor I and Hope Manor II Apartments, Chicago, Illinois (173 units); and Lincoln Apartments, Indianapolis, Indiana (75 units). Projects in construction include Hope Manor Joliet, Joliet, Illinois (67 units); Marion Veterans Supportive Housing, Marion, Illinois (50 units); Canandaigua Veterans Housing, Canandaigua, New York (48 units); Perry Point Apartments, Perry Point, MD (75 units) and Walter Reed Apartments, Washington, DC (75 units).

As a RAD consultant, Mitchell Milner has worked with housing authorities in Texas, Minnesota and Utah.

### CLIENTS: (1996-2005)

Mr. Milner has worked nationally for clients in Illinois, Minnesota, Indiana, New York, Maryland, Washington DC, Florida, Philadelphia, California, and other locations. Clients, located in Chicago, have included Catholic Charities, Threshold, St. Vincent de Paul, The Habitat Company, Mercy Lakefront Housing (formerly Lakefront SRO Corporation), Deborah's Place, and in Minnesota, RS Eden, Care Housing, Central Communities Housing Trust, American Indian Community Development Corporation and others. Mr. Milner has also worked for national organizations including Corporation for Supportive Housing, Local Initiatives Support Corporation and direct work for the United States Department of Housing and Urban Development.

### CLIENTS: (2006-2013)

Mr. Milner has worked with Joseph Caringella since 1998. In 2006, Mr. Milner entered into partnership with Joseph Caringella and the firm's name was changed from Mitchell Milner and Associates to Milner and Caringella, Inc. Clients since 2006 include Heritage Enterprises, Bloomington, Illinois; Medallion Management, Kalamazoo, Michigan; Southwest Solutions, Detroit, Michigan; Volunteers of America, Washington, DC; HELP USA,





## Don Roach Bio

After serving and retiring from United States Army for 26 years as an Infantryman, leader, trainer, and managing thousands of soldiers I came to work for the Veterans Assistance Foundation, Inc. (VAF). I began my career with VAF as a case manager for the Supportive Services for Veteran Families (SSVF) in August 2012. After six month with the Foundation was selected as the SSVF Program Director, which assists homeless or at risk of becoming homeless Veteran Families in 38 counties and managed seven case mangers at four locations. As of May 23, 2015, has been promoted to the position of Executive Director for the VAF having primary responsibility and management of all the programs that VAF facilitates. The programs consist of a Grant Per Diem (GPD) program on Veterans Affairs ground, that provides transitional housing opportunities for 60 veterans; two Step Up Grant Per Diem programs, one in Tomah with four house that provides transitional housing for 12 veterans and one house in Madison, which provides transitional housing for five veterans. The GPD programs are only of the veteran, where the Supportive Service for Veteran Families (SSVF) is to assist veterans and their families who are homeless or at risk of becoming homeless using the housing first model to obtain permanent housing and become self sufficient. These efforts are achieved by providing assistance with rent, security deposit, income resources (either through employment opportunities or other income potential efforts (SSI, SSDI, or VA compensation), transportation assistance, utility assistance, and several other items. There are the Communion of Care and VA referrals for health care and nutritional needs. This past year, SSVF assisted 238 families with in 38 counties in Wisconsin and have exceeded the amount projected for 2016.

I also have the management of the Wisconsin Department of Veterans Affairs three GPD programs in Chippewa Falls, King and Union Grove Wisconsin. Serving 30, 26 and 30 veterans respectively with transitional housing opportunities.

I also over see the management of the two apartment buildings in Tomah that have four apartments each, which provides permanent housing for veterans and low-income families. To further assist our veterans, there are 11 apartments above a commercial space that are be renovated for additional permanent housing opportunities in Tomah.

## What About the Veteran's Family?

The Veterans Assistance Foundation cannot feed or house a Veteran's immediate family (unless the spouse is also a Veteran) or children. However, VAF staff will help the Veteran's family obtain adequate housing while the Veteran is in the program. This will be done through other social services and private programs.

## Where are the programs located?

The Phase 1—4 site is located on VA Medical Center grounds in Tomah.

In addition to the facility located on VA Medical Center grounds in Tomah, VAF operates additional transitional housing programs called Step-up programs. The Step-up programs are located in the Madison and Tomah areas. The Step-up programs are designed for Veterans who are in Phase 3 or 4 and whose case plan indicates that they are ready for a more independent lifestyle while still remaining in a program.

## Supported by:

United States Department of Veterans Affairs  
County Veterans Service Officers Association  
of Wisconsin

Wisconsin Job Service

Wisconsin Division of Vocational Rehabilitation

Wisconsin Veterans Service Organizations



**Donations may be sent to:**  
Veterans Assistance Foundation  
312 Superior Avenue  
Tomah, WI 54660



Veterans Assistance Foundation



VAFvets



<http://donatingiseasy.org/donate-car-veterans-assistance-foundation.htm>  
(877) 537-5277

COMBINED FEDERAL CAMPAIGN # 71109

[www.vafvets.org](http://www.vafvets.org)

## Veterans Assistance Foundation



“Veterans Helping Veterans”

## Office Location:

**VAF Tomah**  
312 Superior Ave.  
Tomah, WI 54660

Telephone: (608) 372-8387  
Toll Free: (866)-823-8387  
Fax: (608) 374-2859

## Program Locations:

Tomah, WI

## Step-up Sites Located in:

Tomah, WI  
Madison, WI



## What is the Veterans Assistance Foundation (VAF)?

The Veterans Assistance Foundation (VAF) is a 501 (c)(3) non-profit corporation that was established to operate Homeless Veteran Programs throughout Wisconsin. VAF's Executive Staff is comprised of Veterans who are nationally recognized as experts on the issue of homelessness among Veterans and are dedicated to Veterans advocacy.

## What types of facilities does the Veterans Assistance Foundation operate?

The Veterans Assistance Foundation operates transitional housing programs to help military Veterans who are homeless or at risk of becoming homeless to become productive members of their community.

## Program Capabilities

- Outreach
- Program Beds with meals
- Transitional Beds with meals
- Resident and Non-Resident Program Services

## Program Goals

*"We are Veterans Helping Veterans"*

VAF offers veterans a clean, safe, and healthy environment from which they will be able to access educational/vocational opportunities and training through portions of our program. On-site health care screening will be performed by USDVA staff. Follow-up care, if needed, will be provided by VA Regional Medical Centers or private health care agencies where possible.

It is the focus of VAF to: "Transition homeless Veterans (or those Veterans at risk of becoming homeless) into society's mainstream. This will be done by assisting them to obtain meaningful employment and subsequently - safe, decent, and sanitary housing." **These programs are not emergency shelters.**

***Our Mission:** "To identify and address the issues faced by Veterans and low income persons who are homeless or at risk of homelessness throughout our communities."*

## Services Available

- Health Care Assessment
- Referrals for Mental Health evaluations
- State and Federal Veterans Benefits Counseling
- Job Service, referrals and placement
- Case Management
- Sobriety Maintenance through AA, NA, and individual and group counseling
- Referrals for Post Traumatic Stress Disorder
- Housing Assistance upon completing program
- Financial Counseling
- Education Groups:

Life Skills  
Anger Management  
Living Skills  
Time Management  
Family Issues  
Assertiveness Training

## Eligibility/Admission Criteria

- Any man or woman who has served on active duty in the US Military at anytime. Service dates will be confirmed.
- The Veteran will be assessed, by staff, over a 7-day period for admissions or appropriate referral.
- The Veteran is homeless or at risk of becoming homeless at time of application.
- The Veteran must be motivated to seek employment, apply for disability/pension, or enroll in an education training program.
- The Veteran's medical and mental condition must be stable.
- The Veteran must be willing to work with a case manager and clinical staff to establish an individual case plan and comply with program policy and procedures.
- The Veteran must manage his/her own medication.
- The Veteran must commit to alcohol and drug free living.
- Veterans accepted into the program will be assessed a program fee equal to 30% of adjusted net income earned while enrolled.

## How to Apply

- Schedule to conduct a referral via phone with VAF Staff at (608) 372-8387.
- Provide copy of DD-214 or Discharge papers if available.
- A background check will be conducted on the applying Veteran.
- Prior to entering the Program Base Line Urine sample and Blood Alcohol Content tests will be administered.

## The Veterans Assistance Foundation (VAF)

is a 501 (c)(3) non-profit corporation that was established to operate Homeless Veteran programs throughout Wisconsin. Our Executive Staff is comprised of Veterans who are nationally recognized as experts on the issue of homelessness among Veterans and Veteran families and are dedicated to Veterans' advocacy.

### VAF Locations:

**Corporate Offices**  
312 Superior Ave.  
Tomah, WI 54660

**SSVF Program**  
312 Superior Ave.  
Tomah, WI 54660

**Grant and Per Diem - Tomah**  
Tomah, WI 54660

**Madison (Step-Up)**  
Madison, WI 53704

**Tomah (Step-Up)**  
Tomah, WI 54660



**Donations may be sent to:**  
Veterans Assistance Foundation  
312 Superior Ave.  
Tomah, WI 54660



#VAFvets



Veterans Assistance Foundation



COMBINED FEDERAL CAMPAIGN # 71109

[www.vafvets.org](http://www.vafvets.org)

Last update: 21 July 2016

## Supportive Services for Veteran Families (SSVF) Program



## Veterans Assistance Foundation, Inc. (VAF)

312 Superior Ave.  
Tomah, WI 54660

Phone: (866) 823-VETS (8387)  
Or (608) 372-VETS (8387)  
Fax: (608) 374-2859

SSVF Program Director Email:  
[erin.becker@vafvets.org](mailto:erin.becker@vafvets.org)

## What is the Supportive Services for Veteran Families (SSVF) Program?

Section 604 of the Veterans Mental Health and Other Care Improvements Act of 2008, Public Law 110-387, authorized the VA to develop the SSVF Program. Supportive services grants are awarded to selected private non-profit organizations and consumer cooperatives that will assist very low-income Veteran families residing in or transitioning to permanent housing. Grantees will provide a range of supportive services to eligible Veteran families that are designed to promote housing stability.

The statutory authority for the SSVF Program is found at 38 U.S.C. 2044. The implementing regulations are found at 38 CFR Part 62.

VAF will provide eligible Veteran families with outreach, case management, and assistance in obtaining VA and other benefits.

In addition, VAF may also provide time-limited payments to third parties (i.e.: landlords, utility companies, moving companies, and licensed child care providers) if these payments help the families stay in or acquire permanent housing on a sustainable basis.



[www.vafvets.org](http://www.vafvets.org)

## Services Available

- Vocational and rehabilitation counseling;
- Employment and training service;
- Educational assistance;
- Health care services;
- Daily living services;
- Personal financial planning services;
- Transportation services;
- Income support services;
- Fiduciary and representative payee services;
- Legal services;
- Child care services;
- Housing counseling services; and
- Other supportive services, including time-limited payments to third parties (i.e.: temporary financial assistance payments on behalf of Veteran families to landlords, utility companies, moving companies, and eligible child care providers) provided these payments help the families remain in or obtain permanent housing and meet the other requirements in 38 CFR 62.33 or 38 CFR 62.34.

## VAF currently serves Veteran families in the following counties in Wisconsin:

Adams	Juneau	Richland
Barron	Kenosha	Rusk
Brown	La Crosse	St. Croix
Buffalo	Marathon	Sauk
Chippewa	Marquette	Shawano
Columbia	Monroe	Taylor
Clark	Outagamie	Trempeleau
Crawford	Pepin	Vernon
Dodge	Pierce	Walworth
Dunn	Polk	Waupaca
Eau Claire	Portage	Waushara
Green Lake	Racine	Winnebago
Jackson		Wood

Contact VAF for service dates and locations:  
(866) 823-VETS (8387)

## Who is eligible to participate in the SSVF Program?

To become a participant under the SSVF Program, the following conditions must be met:

1. A member of a "Veteran family": Either (a) a Veteran; or (b) a member of a family in which the head of household, or the spouse of the head of household, is a Veteran.
2. "Very low-income": Household income does not exceed 50% of area median income. Unless VA announces otherwise, the median income for an area or community will be determined using the income limits most recently published by the Department of Housing and Urban Development for programs under section 8 of the United States Housing Act of 1937 (42 U.S.C. 1437f), which can be found at: [www.huduser.org/portal/datasets/il.html](http://www.huduser.org/portal/datasets/il.html).
3. "Occupying Permanent Housing": A very low-income Veteran family is considered to be occupying permanent housing if they fall into one of three categories:
  - (1) Is residing in permanent housing;
  - (2) Is homeless and scheduled to become a resident of permanent housing within 90 days pending the location or development of housing suitable for permanent housing; or
  - (3) Has exited permanent housing within the previous 90 days to seek other housing that is responsive to the very low-income Veteran family's needs and preferences.



**GRAND RIVER • GREAT CITY**  
La Crosse • Wisconsin

Declaration of any Conflict of Interest with the City of La Crosse.

ORGANIZATION NAME: Veterans Assistance Foundation, Inc.  
AUTHORIZED SIGNATURE: [Signature] DATE: 7/25/2016  
PRINT NAME & TITLE: Don Roach, Executive Director  
ADDRESS: 312 Superior Ave. Tomah, WI 54660  
PHONE NUMBER: (608) 372-8387 FAX NUMBER: (608) 374-2859  
FEDERAL TAX IDENTIFICATION NUMBER (Required): 39-1798221  
DUNS Number: 963762216

**NOTE: RFP must bear the handwritten signature of a duly authorized member or employee of the organization submitting a proposal. RFP must be signed and returned with proposal.**

City of La Crosse, 733 Kane Street Application

Declaration of any Conflict of Interest with the City of La Crosse.

-----  
ORGANIZATION NAME:

MILNER AND CARINGELLA, INC.

AUTHORIZED SIGNATURE: *Mitchell Milner*

DATE: 7-27-16

PRINT NAME & TITLE: \_\_Mitchell Milner\_\_

ADDRESS: \_\_1803 Saint Johns Avenue, Unit #5\_\_

PHONE NUMBER: \_\_847-433-8084\_\_

FAX NUMBER: \_\_none\_\_

FEDERAL TAX IDENTIFICATION NUMBER (Required): 36-3924117

DUNS Number: 00-713-1343

**NOTE: RFP must bear the handwritten signature of a duly authorized member or employee of the organization submitting a proposal. RFP must be signed and returned with proposal.**



**DEPARTMENT OF VETERANS AFFAIRS**  
VA Great Lakes Health Care System  
500 E. Veterans Street  
Tomah, WI 54660

July 11, 2016

Mr. Don Roach  
Veterans Assistance Foundation  
Executive Director  
312 Superior Avenue  
Tomah, Wisconsin

Dear Mr. Roach:

The Tomah VA is committed to efforts that support ending homelessness, expanding housing and economic opportunities for our nations Veterans. The Tomah VAMC commends the City of La Crosse Mayor, Tim Kabat, and his decision to sign on to the National Mayoral Challenge of ending Veteran's Homelessness.

Community networking has afforded the opportunity to grasp the true magnitude of the housing needs of our Veterans in this rural setting. One system, the Continuum of Care/ the Balance of State, which serves 69 counties identified 68 homeless Veterans in the 4 counties alone within the Coulee Region during the January 2016 Point in Time (PIT) count. Safe, permanent and supportive housing units that are affordable and Veteran focused will substantially narrow the remaining gap between the need for permanent supportive housing for chronically homeless Veteran families and the inventory of available units.

Our homeless program staff have been able to demonstrate that the combined efforts of a housing first approach to include affordable housing with rental assistance and case management for chronically homeless Veterans has been a very effective approach to servicing Veterans in our area.

As the Acting Director of the Tomah, WI VA Medical Center (Tomah VAMC) I support this collaboration with the housing authority to develop housing for Veterans. The Tomah VAMC homeless program staff will provide the necessary case management services for any permanent supportive housing unit that is occupied by either a VA Supportive Housing (VASH) or Housing Choice Voucher at the 733 Kane Street Project.

Sincerely,

A handwritten signature in black ink, appearing to read "Victoria P. Brahm". The signature is fluid and cursive, written over a light blue horizontal line.

Victoria P. Brahm, MSN, RN, VHA-CM  
Acting Director  
Tomah VA Medical Center