



# Housing and Redevelopment Authority Agenda

15 West Kellogg Blvd.  
Saint Paul, MN 55102  
651-266-9200

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December 17, 2024 - 10:30 a.m.

Council Chambers - Courthouse Room 300

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## ROLL CALL

1. **Agenda of December 17, 2024 is Presented for Approval** [2024-693](#)  
Sponsors: County Manager's Office
2. **Minutes from December 3, 2024 are Presented for Approval** [2024-694](#)  
Sponsors: County Manager's Office

## ADMINISTRATIVE ITEMS

3. **Allocate 2024 Housing and Redevelopment Authority for Housing Development Projects by Emerging and Diverse Developers.** [2024-684](#)  
Sponsors: Community & Economic Development

## POLICY ITEM

4. **Approval of the 2025 Ramsey County Housing & Redevelopment Authority Supplemental Budget and the 2025 Tax Levy** [2024-658](#)  
Sponsors: Community & Economic Development

## ADJOURNMENT



# Housing and Redevelopment Authority

15 West Kellogg Blvd.  
Saint Paul, MN 55102  
651-266-9200

## Request for Board Action

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**Item Number:** 2024-693

**Meeting Date:** 12/17/2024

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**Sponsor:** County Manager's Office

**Title**

Agenda of December 17, 2024 is Presented for Approval

**Recommendation**

Approve the agenda of December 17, 2024.



# Housing and Redevelopment Authority

15 West Kellogg Blvd.  
Saint Paul, MN 55102  
651-266-9200

## Request for Board Action

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**Item Number:** 2024-694

**Meeting Date:** 12/17/2024

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**Sponsor:** County Manager's Office

**Title**

Minutes from December 3, 2024 are Presented for Approval

**Recommendation**

Approve the December 3, 2024 Minutes.

**Attachments**

1. December 3, 2024 Minutes

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December 3, 2024 - 10 a.m.

Council Chambers - Courthouse Room 300

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The Ramsey County Housing and Redevelopment Authority met in regular session at 10:07 a.m. with the following members present: Frethem, Moran, Ortega, Reinhardt, and Chair Xiong. Absent was Commissioner McGuire. Also present was Ling Becker, County Manager.

### ROLL CALL

Present: Frethem, Moran, Ortega, Reinhardt, and Xiong  
Absent: McGuire

1. Agenda of December 3, 2024 is Presented for Approval [2024-646](#)

Sponsors: County Manager's Office

Approve the agenda of December 3, 2024.

Motion by Ortega, seconded by Reinhardt. Motion passed.  
Aye: Frethem, Moran, Ortega, Reinhardt, and Xiong  
Absent: McGuire

2. Minutes from September 24, 2024 are Presented for Approval [2024-647](#)

Sponsors: County Manager's Office

Approve the September 24, 2024 Minutes.

Motion by Reinhardt, seconded by Frethem. Motion passed.  
Aye: Frethem, Moran, Ortega, Reinhardt, and Xiong  
Absent: McGuire

### ADMINISTRATIVE ITEMS

3. Fall 2024 Obligation of Housing and Redevelopment Authority Levy Toward Critical Corridors [2024-636](#)

Sponsors: Community & Economic Development

1. Approve recommended projects and funding amounts totaling \$1,604,305 for Critical Corridors projects.
2. Authorize the County Manager to enter into the necessary grant, loan or other agreements and execute amendments to these agreements in a manner consistent with federal, state and local regulations and requirements, in a form approved by the County Attorney's Office.

Motion by Frethem, seconded by Ortega. Motion passed.  
Aye: Frethem, Moran, Ortega, Reinhardt, and Xiong  
Absent: McGuire  
Resolution: [H2024-011](#)

## **ADJOURNMENT**

Chair Xiong declared the meeting adjourned at 10:18 a.m.

## Request for Board Action

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**Item Number:** 2024-684

**Meeting Date:** 12/17/2024

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**Sponsor:** Community & Economic Development

### Title

Allocate 2024 Housing and Redevelopment Authority for Housing Development Projects by Emerging and Diverse Developers.

### Recommendation

1. Approve recommended projects and funding amounts for the preservation and construction of affordable housing by emerging and diverse developers.
2. Authorize the County Manager to enter into the necessary loan or other agreements and execute amendments to loan or other agreements, in a form approved by the County Attorney's Office.

### Background and Rationale

Ramsey County has an urgent and evident need for affordable housing, especially for individuals and families with household incomes less than 30% of the area median income (AMI) and less than 50% AMI. According to Ramsey County's Economic Competitiveness and Inclusion (ECI) Plan, the county has a deficit of 15,000 units affordable to those at 30% AMI or below. The lack of affordable housing supply leads to greater housing instability for residents and exacerbates the county's ongoing homelessness crisis.

To help build and preserve needed housing supply, Ramsey County seeks to expand the pool of affordable housing developers to reflect the racial and ethnic diversity of Ramsey County. To accomplish this Community & Economic Development created the Emerging and Diverse Developers (EDD) Program. Ramsey County defines emerging developers as an individual or entity that has owned or developed no more than 25 units of housing or 15,000 square feet of commercial space in the last 10 years.

The EDD Program is one program with two parts. CED contracts with NEOO Partners to provide technical assistance through a classroom cohort model, one-on-one coaching, and small-group sessions. Thirty participants graduated from the program and their journey was celebrated at the board meeting on November 12, 2024.

The second component of the program was a competitive solicitation specifically for emerging and diverse developers. The solicitation opened on September 5, 2024, and closed on October 31, 2024. Eligible applicants could apply for development funds for the acquisition, rehabilitation, and construction of affordable housing with requested amounts not to exceed \$500,000. Developers who already owned the property that they were applying for could also qualify for up to \$20,000 of funding for eligible pre-development costs.

Twenty-four eligible applications were received with a total requested amount of \$10,011,972. An internal scoring team reviewed and scored each application in a manner consistent with the annual housing development solicitation process. Ramsey County marketed the solicitation through its contracted technical assistance partner, two in-person community meetings, on the Ramsey County website, through the CED newsletter, and direct outreach to partner organizations and municipalities.

10 projects totaling \$2,896,862 of HRA levy funds are recommended for HRA levy awards and will be funded

with \$2,396,862 of 2024 unallocated HRA funds and \$500,000 of reallocated 2023 HRA funds. \$500,000 of 2023 HRA levy dollars that were awarded to the Hazelwood Acquisition by Reign Development will be reallocated to the 1200 Grand Acquisition project by New Verticals. Reign Development was unable to move forward with their planned acquisition.

All projects will be funded in a manner consistent with federal and local regulations and requirements in a form approved by Finance and the County Attorney’s Office. A declaration will be recorded against each property’s title that requires rental affordability for 20 years. Affordability will be monitored through an annual compliance review to ensure that property owners are maintaining income-restricted rental limits.

The following projects are recommended for HRA levy funding:

2024 Obligations from the 2024 Emerging and Diverse Developers Solicitation:

Merriam Park Acquisition, Goshen LLC	\$430,000
White Bear Acquisition-Rehab, Bungalow Boss Holdings LLC	\$397,312
Taylor Acquisition, Aventus Holdings	\$370,000
University Acquisition-Rehab, T&L Partners	\$330,000
Reaney Acquisition-Rehab, Noelle Vertina	\$330,000
1609 Saint Anthony Rehab, Midway Green Development LLC	\$320,000
Aurora Revitalization, Thurmond Holdings LLC	\$179,550
Horace House Pre-Development, Horace Investment Group LLC	\$20,000
Hewitt Pre-Development, Shakir Consulting LLC	\$20,000
<b>Total 2024 HRA Levy:</b>	<b>\$2,396,862</b>

Reallocation from 2023 HRA Levy

1200 Grand Acquisition-Rehab, New Verticals LLC	\$500,000
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<b>Total 2023 HRA Levy Reallocation:</b>	<b>\$500,000</b>
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Additional information on each project can be found in the attachment titled “Narrative Project Descriptions.”

**County Goals** (Check those advanced by Action)

- Well-being
- Prosperity
- Opportunity
- Accountability

**Racial Equity Impact**

HRA levy funds will be used to implement eligible strategies from the ECI Plan by investing in projects and programs that specifically aim to reduce racial disparities in housing. These strategies include increasing the supply of deeply affordable rental units, the preservation of naturally occurring affordable housing, and increasing homeownership opportunities for residents of color.

Ramsey County has large racial disparities between residents of color and white residents in the housing sector. These disparities include a disproportionate number of African American and American Indian residents experiencing homelessness compared to white residents. Generally, residents of color are more likely to rent than own their own home and be cost-burdened by housing costs compared to white residents. To undo these historical and lasting inequities, inclusive investment is needed in communities where wealth has been extracted over time.

**Community Participation Level and Impact**

The co-design of the EDD Program started in January 2023 by consulting with organizations that support emerging developers. Staff learned what supports are needed to compete in competitive government development solicitations. Lessons learned were shared back out with the community and incorporated into the procurement process that was used to select a technical assistance (TA) provider. The TA partner hosted small group sessions to hear directly from emerging developers on the barriers they face in the development process, which informed the eligible uses and scoring criteria in the solicitation. This included the availability of pre-development funding. Furthermore, community was invited to two public in-person meetings at the Rondo Community Library and Maplewood Library to learn more about the EDD Program and the solicitation. This solicitation is another step towards the implementation of the community driven ECI Plan.

Inform       Consult       Involve       Collaborate       Empower

**Fiscal Impact**

The 10 projects from the Emerging and Diverse Developers Solicitation recommended for HRA awards have a total funding amount of \$2,896,862 with \$2,396,862 from unallocated 2024 HRA Levy and \$500,000 of funding reallocated from the 2023 HRA Levy. An additional project from the Emerging and Diverse Developers Solicitation will be recommended for State Affordable Housing Aid funding at a later date.

**Last Previous Action**

On November 12, 2024 the Ramsey County Board of Commissioners hosted a presentation of the Emerging and Diverse Developers program graduation.

On December 19, 2023 the Ramsey County Board of Commissioners approved \$721,945 of State Affordable Housing Aid towards housing development projects by emerging and diverse developers (Resolution B2023-264).

On December 12, 2023 the Ramsey County Housing and Redevelopment Authority approved \$2,750,000 towards housing development projects by emerging and diverse developers (Resolution H2023-015).

**Attachments**

1. Narrative Project Descriptions



## Description of Recommended Projects and Awards from the 2024 Emerging and Diverse Developers Solicitation

*The housing projects in this document, listed alphabetically, are recommended for 2024 funding awards. All recommended projects are applications from the 2024 EDD Solicitation. Recommended awards are funded with Housing and Redevelopment Authority (HRA) levy. HRA levy funds will be considered by the HRA Board on December 17, 2024. Statewide Affordable Housing Aid (SAHA) funds will be considered by the County Board at a later date.*

### **1200 Grand Acquisition-Rehab, New Verticals LLC**

1200 Grand is an acquisition and rehabilitation of an existing eight-unit building located on Grand Avenue in the Summit Hill neighborhood of Saint Paul. The units will be affordable to residents making less than 50% of the area median income (AMI) and offered to residents receiving supportive services through various local organizations including Radies Health, Women's Advocates and Women of Nations. The project is being recommended for an award of \$500,000 of reallocated 2023 HRA levy.

### **1609 Saint Anthony Rehab, Midway Green Development LLC**

1609 Saint Anthony is a proposed rehab of an existing apartment building. The project will renovate the five existing units and create one additional unit. This project will provide a mix of affordability including one unit affordable to residents making less than 30% AMI and 5 units affordable to residents at 50% AMI. This project is in Saint Paul's Union Park neighborhood. This project is being recommended for an award of \$320,000 of 2024 HRA levy. This project was previously awarded \$230,000 in the 2024 Housing Development Solicitation for the acquisition of the building.

### **Aurora Revitalization, Thurmond Holdings LLC**

The Aurora Revitalization is a rehabilitation of a vacant duplex in the Summit-University neighborhood of Saint Paul. A third unit will be added to this now condemned and vacant multifamily property. The project will include three units: a four bedroom unit, a 3-bedroom and a one-bedroom apartment. Two units will be affordable to residents making less than 50% AMI and one unit will be affordable to residents making less than 30% AMI. The project is being recommended for an award of \$179,550 of 2024 HRA levy.

### **Hewitt Pre-Development, Shakir Consulting LLC**

Shakir Consulting plans to create three additional affordable units at an existing triplex in the Hamline-Midway neighborhood of Saint Paul. This includes retrofitting the garage and attic into apartments. The existing and future units are for residents that are served through Integrated Community Supports. The project is recommended for a \$20,000 pre-development loan to help design and plan for additional housing units.

### **Horace House Pre-Development, Horace Investment Group LLC**

Horace House is a proposed new construction of a duplex in Saint Paul's North End. Each unit of the duplex would include six single room occupancy (SRO) units with shared common spaces. 10 SRO units would be affordable at 50% AMI and 2 units would be affordable at 30% AMI. This project is recommended for an award of \$20,000 in predevelopment funding.

### **Merriam Park Acquisition, Goshen LLC**

Merriam Park Apartments is an acquisition of an existing "naturally occurring affordable housing" (NOAH) building in Saint Paul's Union Park neighborhood. The project includes eleven 2-bedroom apartment units and rents would be affordable to residents making 50% AMI. The project is recommended for an award of \$430,000 of 2024 HRA levy funds.

**Reaney Acquisition-Rehab, Noelle Vertina**

Located on Reaney Avenue in Saint Paul's Eastside, this project seeks to acquire an existing duplex, restore the units and expand it into a triplex. The project includes one 4-bedroom, one 3-bedroom and a one-bedroom apartment. All units will be affordable to residents making less than 50% AMI. The project is recommended for an award of \$330,000 of 2024 HRA levy.

**Taylor Acquisition, Aventus Holdings**

The Taylor Acquisition is the acquisition of a four-unit multifamily building in the Hamline-Midway neighborhood of Saint Paul. The building includes three, 2-bedroom units and a 1-bedroom unit. Three units will be affordable to residents at 50% AMI and one unit will be affordable to residents at 60% AMI. This project is recommended for an award of \$370,000 of 2024 HRA Levy.

**University Acquisition-Rehab, T&L Partners**

The University Acquisition-Rehab by T&L Partners is the acquisition and rehab of a duplex located in Saint Paul's Summit-University neighborhood. The project will rehab the two existing units and add an additional unit that will have two SROs. The SROs will be reserved for young people transitioning from the foster system. Two units, including the SROs, will be affordable at 30% AMI and one unit will be affordable at 50% AMI. This project is recommended for an award of \$330,000 of 2024 HRA Levy.

**White Bear Acquisition, Bungalow Boss Holdings LLC**

Bungalow Boss Holdings proposes the acquisition and rehabilitation of a side-by-side duplex in the City of Maplewood. The project will expand the existing units and preserve affordable multifamily housing at 50% AMI. The project is being recommended for an award of \$397,312 of 2024 HRA levy.



# Housing and Redevelopment Authority

15 West Kellogg Blvd.  
Saint Paul, MN 55102  
651-266-9200

## Request for Board Action

**Item Number:** 2024-658

**Meeting Date:** 12/17/2024

**Sponsor:** Community & Economic Development

**Title**

Approval of the 2025 Ramsey County Housing & Redevelopment Authority Supplemental Budget and the 2025 Tax Levy

**Recommendation**

1. Approve the 2025 budget of \$13,346,926.
2. Approve the 2025 tax levy of \$13,584,665, a 5.6% increase over the 2024 HRA levy.

**Background and Rationale**

The proposed 2025 Ramsey County Housing & Redevelopment Authority (HRA) budget is \$13,346,926. The HRA Board certified a proposed maximum levy of \$13,584,665 for 2025 on September 24, 2024, which represents an increase of 5.6% from 2024 and is the maximum allowed under state law.

	2025
	HRA Total
Budget	\$13,346,926
Revenues -	
Fund Balance +	
Subtotal	\$13,346,926
Estimated Tax	
Delinquency +	\$ 237,739
Total Tax Levy	\$13,584,665

**County Goals** (Check those advanced by Action)

- Well-being
  Prosperity
  Opportunity
  Accountability

**Racial Equity Impact**

The 2025 RCHRA proposed budget and tax levy allows the HRA to implement eligible strategies from Ramsey County’s Economic Competitiveness and Inclusion Plan (ECI Plan) by investing in projects and programs that specifically aim to reduce racial disparities in housing and investments in the built environment. These strategies include increasing the supply of deeply affordable rental units and pathways to homeownership.

Ramsey County has large racial disparities between residents of color and white residents in accessing housing and homeownership. These disparities include a disproportionate number of African American and American Indian experiencing homelessness compared to white residents. Generally, residents of color are more likely to rent than own their own home and be cost-burdened by housing costs compared to white residents. To undo these historical and lasting inequities, inclusive investment is needed in communities that have experienced historic wealth extraction.

**Community Participation Level and Impact**

In preparation for the proposed HRA budget and levy, Ramsey County elected officials and staff engaged cities across the county through presentations and conversations with elected bodies about the opportunities and impacts of the proposed action. Furthermore, Community and Economic Development staff hosted monthly Economic Development Summits to gather feedback on proposed programming in the ECI Plan. The strategies and goals described in the ECI Plan directly respond to the findings of a robust engagement with residents, businesses, non-profits, developers, and city partners.

The purpose of this board action is to inform. This is one action in the larger county process of proposing and approving its budget. The process has involved informing and consulting through community budget conversation, board presentation, and public hearings held in 2023 and will continue through 2024.

- Inform       Consult       Involve       Collaborate       Empower

**Fiscal Impact**

Ramsey County Housing and Redevelopment Authority approval and adoption is required for the 2025 HRA supplemental budget and the 2025 HRA proposed tax levy. The amounts approved with this action are reflected in the 2025 proposed budget as presented to the Ramsey County Board.

**Last Previous Action**

On September 24, 2024, the Ramsey County Housing and Redevelopment Authority approved setting the maximum tax levy of \$13,584,665 (Resolution H2024-010).

On September 17, 2024, the County Manager and service teams presented the 2025 supplemental budget and performance measures to the Budget Committee of the Whole.

On September 16, 2024, the County Manager and service teams presented the 2025 supplemental budget and performance measures to the Budget Committee of the Whole.

On August 27, 2024, the County Manager presented the 2025 supplemental budget and performance measures to the Board of Commissioners.

**Attachments**

None