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**Sponsor:** Community & Economic Development

**Meeting Date:** 7/1/2025

**Title:** Obligation of State Affordable Housing Aid for 2025 Housing Development Projects

**File Number:** 2025-241

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**Background and Rationale:**

Homeownership remains a key tool for individuals and families to create wealth and pass wealth on to future generations. Ramsey County residents, particularly racially and ethnically diverse residents, experience barriers to affordable homeownership including high home prices, high interest rates as well as disparities in income, employment and access to capital. Additionally, lack of income or access to capital creates a barrier for homeowners to complete repairs that are needed to keep their homes in safe working order. Historical barriers to achieving and maintaining homeownership for racially and ethnically diverse residents was founded on practices such as, “redlining,” restrictive covenants and the destruction of neighborhoods in the urban renewal era. The historic exclusion of residents from achieving and maintaining homeownership threatens the region’s economic growth and well-being.

Ramsey County’s Economic Competitiveness and Inclusion Plan lays out strategies to “ensure place-based inclusion and create resilient and equitable communities.” To actualize this goal Ramsey County aims to “expand affordable homeownership opportunities and improve housing stability for communities that have experienced historic wealth extraction.”

To obligate State Affordable Housing Aid (SAHA) funds for this use, private, non-profit and governmental developers were encouraged to apply to the competitive 2025 Housing Development Solicitation which was published on April 25, 2025, and responses were due on May 29, 2025. The 2025 Housing Development Solicitation was modeled after Ramsey County’s previous solicitations and the existing process for obligating funding from the U.S. Department of Housing and Urban Development (HUD). Ramsey County marketed the solicitation on the Ramsey County website, through the Community & Economic Development (CED) newsletter, an in-person community meeting, and direct outreach to partner organizations and municipalities.

A total of 47 eligible applications were received, staff reviewed and scored each application. Two projects totaling \$739,478 are recommended for SAHA awards and will be funded with \$401,081 of 2024 SAHA funds and \$338,397 of 2025 SAHA funds.

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 affordability for 30 years.

The following projects are recommended for SAHA funding:

Summary of Proposed Distribution of SAHA Funds for 2025 Housing Development Projects

Serenity Townhomes, Amani Construction (Saint Paul)	\$401,081
1036 Marshall Townhomes, Rondo Community Land Trust (Saint Paul)	\$338,397

Total Uses: \$739,478

Sources of Funds

2025 SAHA Funds \$338,397

2024 SAHA Funds \$401,081

Total Sources: \$739,478

Additional information on each project recommended for award from the 2025 Housing Development Solicitation can be found in the attachment titled "Narrative Project Descriptions."

**Recommendation:**

The Ramsey County Board of Commissioners resolved to:

1. Approve the obligation of State Affordable Housing Aid for recommended projects and funding amounts for the preservation and construction of affordable housing in the amount of \$739,478.
2. Authorize the County Manager to enter into the necessary loan or other agreements and execute amendments to loan or other agreements in a manner consistent with local regulations and requirements, in form approved by the County Attorney's Office.

A motion to approve was made by Commissioner Xiong, seconded by Commissioner McGuire. Motion passed.

Aye: - 7: Jebens-Singh, McGuire, McMurtrey, Miller, Moran, Ortega, and Xiong

By: \_\_\_\_\_



Jason Yang, Interim Chief Clerk - County Board