RAMSEY COUNTY

Housing and Redevelopment Authority
Agenda

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

August 18, 2026 - 10:15 a.m. **Council Chambers - Courthouse Room 300**

ROLL CALL

1. Agenda of August 18, 2026 is Presented for Approval 2026-298

Sponsors: County Manager's Office

Approve the agenda of August 18, 2026.

2. Minutes from July 7, 2026 are Presented for Approval 2026-299

Sponsors: County Manager's Office

Approve the July 7, 2026 Minutes.

ADMINISTRATIVE ITEMS

3. Substantial Amendments to Previous Years' Annual Action Plans to Obligate HOME Funding for Affordable Homeownership Projects. 2026-290

Sponsors: Community & Economic Development

1. Approve the amended 2022, 2023, 2024, and 2025 Community Development Block Grant- HOME Investment Partnerships Act Annual Action Plans/Proposed Uses of Funds.
2. Approve the obligation of HOME Investment Partnerships Act funds for recommended projects and funding amounts for construction and preservation of affordable owner-occupied housing in the amount of $879,000.
3. Authorize the County Manager to enter into necessary loan or other agreements in a manner consistent with local and federal regulations and requirements in a form approved by the County Attorney's Office.

BOARD CHAIR UPDATE

ADJOURNMENT

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

Housing and Redevelopment Authority

Request for Board Action

Item Number: 2026-298 **Meeting Date:** 8/18/2026

Sponsor: County Manager's Office

Title
Agenda of August 18, 2026 is Presented for Approval

Recommendation
Approve the agenda of August 18, 2026.

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

Housing and Redevelopment Authority

Request for Board Action

Item Number: 2026-299 **Meeting Date:** 8/18/2026

Sponsor: County Manager's Office

Title
Minutes from July 7, 2026 are Presented for Approval

Recommendation
Approve the July 7, 2026 Minutes.

Attachments
1. July 7, 2026 Minutes

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

RAMSEY COUNTY

Housing and Redevelopment Authority
Minutes

July 7, 2026 - 10 a.m. **Council Chambers - Courthouse Room 300**

The Ramsey County Housing and Redevelopment Authority met in regular session at 10:35 a.m. with the following members present: Jebens-Singh, McGuire, McMurtrey, Miller, Moran, Ortega and Chair Xiong. Also present was Ling Becker, County Manager, and Scott Schwahn, Assistant County Attorney, Ramsey County Attorney's Office.

ROLL CALL

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

1. Agenda of July 7, 2026 is Presented for Approval 2026-251

Sponsors: County Manager's Office

Approve the agenda of July 7, 2026.

Motion by Ortega, seconded by Miller. Motion passed.
Aye: Jebens-Singh, McGuire, McMurtrey, Miller, Moran, Ortega, and Xiong

2. Minutes from June 23, 2026 are Presented for Approval 2026-252

Sponsors: County Manager's Office

Approve the June 23, 2026 Minutes.

Motion by Jebens-Singh, seconded by Miller. Motion passed.
Aye: Jebens-Singh, McGuire, McMurtrey, Miller, Moran, Ortega, and Xiong

ADMINISTRATIVE ITEMS

3. Obligation of Pathways to Reducing Obstacles to Housing Funding for Housing Development Projects 2026-243

Sponsors: Community & Economic Development

1. Approve the obligation of Pathways to Reducing Obstacles to Housing funding for the construction of affordable housing in the amount of $1,300,000.
2. Authorize the County Manager to enter into the necessary loan or other agreements and execute amendments to loans or other agreements in a manner consistent with local regulations and requirements, in a form approved by the County Attorney's Office.

Presented by Max Holdhusen, Deputy Director, Community & Economic Development. Discussion can be found on archived video.

Motion by McMurtrey, seconded by Ortega. Motion passed.
Aye: Jebens-Singh, McGuire, McMurtrey, Miller, Moran, Ortega, and Xiong
Resolution: H2026-012

BOARD CHAIR UPDATE

Presented by Chair Xiong. Discussion can be found on archived video.

ADJOURNMENT

Chair Xiong declared the meeting adjourned at 10:46 a.m.

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

RAMSEY COUNTY

Housing and Redevelopment Authority

Request for Board Action

Item Number: 2026-290 **Meeting Date:** 8/18/2026

Sponsor: Community & Economic Development

Title
Substantial Amendments to Previous Years' Annual Action Plans to Obligate HOME Funding for Affordable Homeownership Projects.

Recommendation

1. Approve the amended 2022, 2023, 2024, and 2025 Community Development Block Grant- HOME Investment Partnerships Act Annual Action Plans/Proposed Uses of Funds.
2. Approve the obligation of HOME Investment Partnerships Act funds for recommended projects and funding amounts for construction and preservation of affordable owner-occupied housing in the amount of $879,000.
3. Authorize the County Manager to enter into necessary loan or other agreements in a manner consistent with local and federal regulations and requirements in a form approved by the County Attorney's Office.

Background and Rationale
Ramsey County receives HOME Investment Partnerships Act (HOME) funding as a subrecipient-member of the Dakota County HOME Consortium. The Dakota County HOME Consortium members are Dakota County, Anoka County, Ramsey County, Washington County and the City of Woodbury. The members team up to save on administrative costs and burden associated with the management of the grant. The US Department of Housing and Urban Development (HUD) provides this annual grant to the Consortium to advance affordable housing and homeownership opportunities. Per the Ramsey County portion of the Dakota County Community Development Block Grant (CDBG)- HOME Annual Action Plans and Consolidated Plans, HOME funds are designated for owner-occupied and homeownership activities. The funds are limited for use in suburban Ramsey County, as the City of Saint Paul is a direct recipient of HOME funds from HUD.

Substantial amendments to the Fiscal Year (FY) 2022, 2023, 2024 and 2025 CDBG-HOME Annual Action Plans are required when HOME funds are obligated to new, specific affordable housing activities. Currently the funds are generally obligated to homeownership and owner-occupied housing eligible uses. The competitive 2026 Housing Development Solicitation was released on April 13, 2026, and responses were due on May 26, 2026. Staff then reviewed and scored applications that were eligible for HOME funds. Two projects selected from the 2026 Housing Development Solicitation are recommended for awards of unallocated HOME funds for owner-occupied and homeownership eligible uses. One additional project that was awarded 2025 Housing and Redevelopment Authority (HRA) levy from the 2025 Housing Development Solicitation is recommended to receive HOME funds instead of HRA levy as it is eligible for available funds. HRA funds will be reallocated to another eligible project at a later date. This request aligns with Ramsey County's strategic priority "Intergenerational Wealth and Economic Justice" as homeownership is a wealth generation opportunity.

All new activities or adjustments to activities that are larger than $100,000 trigger a HUD substantial amendment process. This requires public notice, a 30-day public comment period, a public meeting and approval by the HRA Board. The following activities will use HOME funds from the FY2022, 2023, 2024 and 2025 Annual Action Plans/Proposed Use of Funds.

Summary of Proposed Uses of HOME Funds	
Duluth Street Twinhomes, Habitat for Humanity, Maplewood	$199,000
Homeowner Initiated Program, Rondo Community Land Trust, Suburban Countywide	$360,000
Scattered Site Program, Habitat for Humanity, Suburban Countywide	$320,000
Total Uses:	$879,000

HOME Sources of Funds	
FY2022 Unallocated HOME Funds	$27,841
FY2023 Unallocated HOME Funds	$216,260.59
FY2024 Unallocated HOME Funds	$565,088.80
FY2025 Unallocated HOME Funds	$69,809.61
Total Sources:	$879,000

County Goals (Check those advanced by Action)
X Well-being X Prosperity X Opportunity X Accountability

Racial Equity Impact
Ramsey County experiences large racial disparities in homeownership. According to Ramsey County's 2022 Community Indicators, approximately 69% of non-Hispanic White households own a home, 47% of Asian households, 41% of Hispanic/Latino households, 38% of American Indian households and 20% of Black/African American households. The gap between White households and Black/African American households is 49 percentage points and is a main contributor to the racial wealth gap. In addition, renters, who are more likely to be racially/ethnically diverse, are also more likely to be cost-burdened by their housing costs.

Affordable homeownership projects, like the developments recommended for HOME awards, are vital to help undo these disparities. CED tracks participants by race and ethnicity, as required by HUD, and aims to increase the diversity of homeowners. Additional investments in the housing supply of owner-occupied units are needed to further reduce these disparities.

Community Participation Level and Impact
CED implemented a robust community engagement process in the creation of the Economic Competitiveness and Inclusion (ECI) Plan, where homeownership and wealth generation are listed as a key strategy. This included engagement with residents, businesses, community organizations, other governmental agencies, elected officials, and local municipalities. Community was informed about the competitive 2026 solicitation, one step towards the implementation of the community driven ECI Plan. Additional engagement with housing organizations that directly serve residents facing housing instability and homelessness occurred during the planning stage of the Deeply Affordable Housing Initiative. A community meeting was also hosted at Maplewood Community Library to provide information on the 2026 Housing Development Solicitation.

All new activities or adjustments to HOME activities that are larger than $100,000 trigger a HUD substantial amendment process. This requires public notice, a 30-day public comment period, a public meeting and approval by the HRA Board. The public meeting occurred on August 6, 2026 at the Roseville Library.
X Inform __ Consult __ Involve __ Collaborate __ Empower

Fiscal Impact
The three recommended projects will use unallocated HOME Funds. FY2022 and FY2023 HOME funds are available as there were not enough eligible projects at that time to allocate to housing development projects. FY2024 and FY2025 were purposefully left unallocated for projects that applied to the 2026 Housing

Development Solicitation. Changes to federal regulations made HOME funds harder to obligate to multifamily projects and Ramsey County pivoted future uses of HOME funds towards owner-occupied and homeownership projects.

Last Previous Action

On May 6, 2025 the Housing and Redevelopment Authority approved the submittal of the 2025-2029 HOME-CDBG Consolidated Plan in which the plan directs HOME funds to be used for owner-occupied and homeownership related projects (Resolution H2025-009).

Attachments

1. Narrative Project Descriptions

Description of Recommended Projects and Awards from the 2026 Housing Development Solicitation

The projects listed below applied to the 2026 Housing Development Solicitation and are recommended for awards. The project description, funding source and award amount are described for each project. Each funding source will result in a separate board action for consideration by the Housing and Redevelopment Authority (HRA) and/or County Board. Projects recommended for HRA levy funds were approved on June 23, 2026, Pathways to Reducing Obstacles (PRO) to Housing funds were approved on July 7, 2026, and Local Affordable Housing Aid (LAHA) and State Affordable Housing Aid (SAHA) funds were approved on August 4, 2026.

HOME Awards

Duluth Street New Construction, Twin Cities Habitat for Humanity

Duluth Street New Construction is a proposed new construction project consisting of two units in Maplewood by Twin Cities Habitat for Humanity. The two units will be the first in an eventual five-unit development. The homes will be sold to homebuyers with incomes up to 80% AMI. This housing project is recommended for an award of $199,000. The recommended award represents 17.8% of the total development cost.

Scattered Site Housing Program, Twin Cities Habitat for Humanity

Twin Cities Habitat for Humanity is requesting funding for the development of four single-family homeownership units in suburban Ramsey County. The project includes two newly constructed twin-home units located at 1755 Highway 96 E in White Bear Lake, each featuring four bedrooms, two bathrooms, and approximately 1,919 square feet of living space. The project also includes the acquisition and rehabilitation of one existing home at 1064 Cannon Avenue in Shoreview and one additional acquisition-rehabilitation home in suburban Ramsey County. The homes will be sold to income-qualified homebuyers at or below 80% AMI, creating additional affordable homeownership opportunities in Ramsey County. The program is recommended for an award of $320,000. This represents 26.5% of the total development cost for the four-unit project.

Homeowner Initiated Program, Rondo Community Land Trust

Rondo Community Land Trust is requesting funding to support owner-occupied rehabilitation of four existing homes in suburban Ramsey County through its Homeowner Initiated Program (HIP). HIP is a buyer-driven homeownership program that serves households with incomes at or below

80% of the Area Median Income (AMI), with an emphasis on households earning 60% AMI and below. The program enables income-qualified homebuyers to purchase a home on the open market while receiving affordability gap and rehabilitation assistance to make homeownership attainable. Through the community land trust model, the affordability investment remains with the property, ensuring the homes remain permanently affordable for future income-qualified buyers. The program is recommended for an award of $360,000 to assist up to four homeowners.

LAHA Awards

1339 Sherburne Acquisition-Rehabilitation, YO Holdings

The 1339 Sherburne project is an acquisition and rehabilitation of a naturally occurring affordable housing (NOAH) asset constructed in the 1940s and located in the Hamline-Midway neighborhood in Saint Paul. The proposed project will provide nineteen (19) multifamily residential units to households with incomes at 30% and 50% of the area median income. This project is recommended for an award of $850,000 in LAHA funding. This award represents 40.7% of the total development cost.

1074 York Rehabilitation, Encephalo Investments

The 1074 York project is a preservation rehabilitation of an existing 32-unit multifamily apartment building in the Payne-Phalen/Dayton's Bluff neighborhood in Saint Paul. All 32 residential units will be leased to households with incomes at 30% and 50% of the area median income. This project is recommended for an award of $1,000,000 in LAHA funding. This award represents 100% of the total development cost.

Alfond Apartments New Construction, Outlaw Development

The Alfond Apartments project is a new construction multifamily housing development to be constructed on an underutilized vacant lot located at 1698 Lafond Avenue in Saint Paul. The proposed project will provide five new residential units to be leased to households with incomes between 30% and 50% of the area median income. This project is recommended for an award of $1,000,000 in LAHA funding for new construction. This award represents 57.4% of the total development cost.

Jamestown Apartments Exterior Rehabilitation, TCHDC

The Jamestown Homes is an existing 73-unit affordable housing development located in the Summit-University neighborhood in Saint Paul. The proposed project is a targeted rehabilitation focused on replacement of an existing pedestrian access bridge serving the development that connects residents to their parking lot and Saint Anthony Avenue. The project serves households with incomes at 60% of the area median income with rents at 30% and 60%. All residents have project-based vouchers. This project is recommended for an award of $390,000 in LAHA funding. This award represents 78.9% of the total development cost.

Crane Ordway/Renaissance Box Rehabilitation, AEON

The Crane Ordway / Renaissance Box project is a preservation rehabilitation of two properties owned by AEON related entities and located at 281 5th Street East and 200 10th Street East in downtown Saint Paul. The proposed project will aid with the modernization of the buildings to increase occupancy levels. Units in both properties are designated as Housing Support units and support households with incomes between 30-60% of the area median income. This project is recommended for an award of $500,000 in LAHA funding. This award represents 8% of the total development cost.

Wilson Hi-Rise Renovations, Saint Paul Public Housing

The Wilson Hi-Rise Apartments project is a renovation of an existing apartment building with 186 deeply affordable apartments located at 1300 Wilson Avenue in Saint Paul. The Saint Paul Public Housing Agency is proposing to modernize the building's HVAC system and replace the sliding glass doors in every unit. The boiler plant at the building and the sliding glass balcony doors are nearly 60 years old and in constant need of repair. 94% of the current residents have incomes below 30% of the area median income. This project is recommended for an award of $1,859,000 in LAHA funding. This award represents 100% of the total development cost.

Ross Acquisition-Rehab, Kizart NextGen Development

The Ross 6-Plex Project is an acquisition and rehabilitation of an existing 5-unit multifamily property located at 1024 Ross Avenue in the East Side of Saint Paul. The proposed project will include the addition of a new unit that is income- and rent-restricted at 30% area median income, and it will also include extensive rehabilitation and modernization of the building. Units will be income-restricted to households at 30%-60% area median income. This project is recommended for an award of $350,000 in LAHA funding. This award represents 44% of the total development cost.

Division Street Acquisition-Rehab, 612 651 Properties, LLC

The Division Street project is an acquisition and rehabilitation of three 7-unit buildings (21 units total) located at the following addresses: 726 17th Ave E, 2720 17th Ave E and 2633 Division St. N all in the City of North Saint Paul. The proposed project will aid with the interior modernization of the units, including upgrades to the buildings' current electrical system, boilers and hot water heaters to increase residents' standard of living and reduce utility costs by being more energy efficient. Units will be rent-restricted at either 30% or 50% area median income. This project is recommended for an award of $900,000 in LAHA funding. This award represents 41% of the total development cost.

7th Street Apartments Rehabilitation, Encephalo Investments

The 7th Street Apartments project is a preservation rehabilitation of five adjacent 11-unit buildings (55 units total) owned by Encephalo Investments and located at the following addresses: 1863-1891 7th Street East in the Greater East Side of Saint Paul. The proposed project will aid with substantial rehabilitation of the buildings to increase occupancy levels. All 55 units will be income- and rent-restricted to households at 30%-60% area median income. This project is recommended for an award of $1,000,000 in LAHA funding. This award represents 100% of the total development cost.

Maria Acquisition-Rehab, Thurmond Holdings

The Maria Renaissance project is an acquisition and rehabilitation of a 9-unit multifamily property located at 251 Maria Ave E. in the Dayton's Bluff neighborhood of the East Side of Saint Paul. The proposed project will aid with substantial rehabilitation and modernization upgrades of the building to increase occupancy levels since it is currently operating at approximately 10% occupancy due to substantial code compliance violations. All 9 units will be income- and rent-restricted to households at 30%-60% area median income. This project is recommended for an award of $345,000 in LAHA funding. This award represents 32% of the total development cost.

SAHA Awards

The Beasley, The Rondo Community Land Trust

The Beasley is a new construction, mixed use affordable homeownership development located at 642 Selby Avenue along the Selby and Dale commercial corridor in the Rondo neighborhood in Saint Paul The proposed project will create 20 for sale condominium units, affordable to households earning at or below 80% of the area median income. This project is recommended for an award of $250,175 in SAHA funding for new construction and received a $150,000 award in 2025 through the county's Environmental Response Funds solicitation. The county awards represent 2% of the total development cost for the project.

Dayton's Bluff Neighborhood Housing Services, Scattered Site Single Family

The Dayton's Bluff Scattered Site project is a new construction, single family ownership development in Saint Paul. Dayton's Bluff Neighborhood Housing Services will construct eight energy efficient scattered site homes that will be sold to households earning at or below 80% of the area median income. This project is recommended for an award of $186,300 in SAHA funding for to help write down the costs of at least two homes so that the purchase price is more affordable. This award represents approximately 4% of the total development cost.

PRO Funds Award

F2F@Arcade, Face to Face Health and Counseling

F2F@Arcade is a proposed 24-unit new construction building by Face to Face Health and Counseling located at 1170 Arcade Street on Saint Paul's Eastside. All 24 units in this development will be affordable at 30% AMI. The units will be permanent supportive units for youth between the ages of 16-24. The first floor of the building will provide space for Face to Face's health and counseling services. The project is recommended for a $1,300,000 award of Pathways to Reducing Obstacles to (PRO) Housing funding. An existing award of $432,152 of HRA Levy was awarded to this project in 2023 through the Emerging and Diverse Developers Solicitation. The awards represent 13% of the total development cost.

HRA Levy Awards

Rondo Revitalize, RME Properties

Rondo Revitalize is a proposed new construction project. The 24-unit multi-family residential building is for low to moderate income renters. The project would demolish three existing affordable units to make room for the new development. The proposed project is located at 708 Marshall Avenue in the Summit-University neighborhood in the City of Saint Paul. All units will be rented between 30-60% AMI. This project will be awarded $715,000 in Housing and Redevelopment Authority levy for construction activities. This award represents 8.7% of the total development cost.

Edison III, TTT Housing

Edison III is a new construction multifamily housing development located at 3100 Old Highway 8 in Roseville, Minnesota. The proposed project will provide 52 new residential units between 30-60% AMI- including some supportive housing. Using universal design standards, this project will be designed to create a high quality, durable, and energy efficient residential community that supports long term housing needs within the region. This project will be awarded $623,785 in Housing Redevelopment Authority funding for new construction. This award represents 2.2% of the total development cost.

Fairway Commons, Velair

Fairway Commons formerly known as Larpenteur Senior by Velair (formerly known as MWF Properties) is a proposed 110-unit, age-restricted, affordable multifamily new construction in Falcon Heights. Of the 110 units, 12 will be rent restricted at 30% AMI, 4 will be rent restricted at 50% AMI, 54 will be rent restricted at 60% AMI and the remaining 40 units will be restricted at 70% AMI. All units are reserved for individuals who are 55 years of age or older. This housing project was awarded $1,070,000 in the 2025 Housing Development Solicitation, $500,000 in the 2025 Critical Corridors Solicitation, and it is recommended for an additional award of $1,361,215. The awards represent 7% of the total development cost. Construction is anticipated to begin in 2026.

The Aragon, Beacon Interfaith Housing Collaborative

The Aragon by Beacon Interfaith Housing Collaborative is a proposed 53-unit multifamily new construction in the Eastview-Conway-Battle Creek-Highwood Hills neighborhood of Saint Paul. Of the 53 units, 14 will be rent restricted at 30% AMI, 21 will be restricted at 50% AMI, and the remaining 18 will be restricted at 60% AMI. The unit mix includes one, two, three, and four-bedroom units. This housing project was awarded $450,400 in the 2025 Housing solicitation and it is recommended for an additional award of $1,200,000. The awards represent 5.8% of the total development cost. Construction is anticipated to begin in 2027.

GloryVille, GloryVille LLC.

Gloryville is a proposed 69-unit new construction on Saint Paul's Eastside by developer Gloria Wong. 15 units will be affordable for those making 30% AMI. 42 units will be affordable for those making 50% AMI. 12 units will be affordable for those making 60% AMI. The first floor of the building will be home to a new grocery store and serve the surrounding community. The site is currently owned by the City of Saint Paul and Gloryville received tentative developer status. This housing project was awarded $432,152 in the 2023 Emerging and Diverse Developers Solicitation and received ERF awards totaling $400,000 in 2025 and 2026. It is recommended for an additional award of $2,500,000. The recommended award represents 10% of the total development cost. Construction is proposed to begin in late 2026.