
Sponsor: Community & Economic Development

Meeting Date: 1/13/2026

Title: Allocation of State Affordable Housing Aid for Housing Development Projects by Emerging and Diverse Developers.

File Number: 2025-552

Background and Rationale:

Ramsey County has an urgent and evident need for affordable housing, especially housing affordable to individuals and families with household incomes less than 30% of 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 or below 30% AMI. This 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, so they better reflect the racial and ethnic diversity of Ramsey County. To accomplish this, Community & Economic Development (CED) created the Emerging and Diverse Developers (EDD) Program. Ramsey County defines emerging developers as individuals or entities that have 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 a single program with two parts. CED contracts with NEOO Partners to provide technical assistance through a classroom cohort model. Thirty five participants graduated from the program and their journey was celebrated at the November 18, 2025 board meeting.

The second component of the EDD Program was a competitive solicitation specifically for emerging and diverse developers. The solicitation opened on September 5, 2025, and closed on October 31, 2025. 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-five eligible applications were received with a total requested amount of \$10,319,419. 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.

Four projects totaling \$80,000 from the EDD Solicitation are recommended for predevelopment awards funded with Statewide Affordable Housing Aid (SAHA). SAHA is a funding source made available through the state of Minnesota and Ramsey County was allocated \$802,161 in 2023. After receiving the funds, \$722,161 of 2023 SAHA funds were awarded to housing development projects.

Predevelopment awards allow emerging developers to continue to hone and strengthen their proposed projects prior to future applications for construction-related funding. Additional selections from the 2025 EDD Solicitation were approved by the Housing and Redevelopment Authority (HRA)

on December 16, 2025. Those awards funded 8 projects with \$2,199,500 of 2025 HRA levy funds.

The following projects are recommended for SAHA funding:

2023 Obligations from the 2025 Emerging and Diverse Developers Solicitation:

Sherburne Rehabilitation, YO Holdings, Saint Paul	\$20,000
818 Edmund Rehabilitation, Vertina LLC, Saint Paul	\$20,000
Rondo Revitalize, RME Properties, Saint Paul	\$20,000
1002 Jessie, Better Choices Better Communities, Saint Paul	\$20,000

Total 2023 SAHA Allocation for 2025 EDD Predevelopment Awards: \$80,000

Recommendation:

The Ramsey County Board of Commissioners resolved to:

1. Approve the recommended projects and funding amounts for housing development projects selected in the 2025 Emerging and Diverse Developers Solicitation.
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 a form approved by the County Attorney's Office.

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

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

By: 

Jason Yang, Chief Clerk - County Board