



Housing and Redevelopment Authority Agenda

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

December 16, 2025 - 10:15 a.m.

Council Chambers - Courthouse Room 300

ROLL CALL

1. **Agenda of December 16, 2025 is Presented for Approval** [2025-534](#)
Sponsors: County Manager's Office
Approve the agenda of December 16, 2025.
2. **Minutes from December 2, 2025 are Presented for Approval** [2025-535](#)
Sponsors: County Manager's Office
Approve the December 2, 2025 Minutes.

ADMINISTRATIVE ITEMS

3. **Allocate 2025 Housing and Redevelopment Authority Levy for Housing Development Projects by Emerging and Diverse Developers.** [2025-473](#)
Sponsors: Community & Economic Development
 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 manner consistent with local regulations and requirements, in a form approved by the County Attorney's Office.

POLICY ITEM

4. **Approval of the 2026-27 Ramsey County Housing and Redevelopment Authority Budget and the 2026 Property Tax Levy.** [2025-480](#)
Sponsors: Community & Economic Development
 1. Approve and adopt the 2026 budget of \$14,016,819 and the 2027 budget of \$14,227,071.
 2. Approve and adopt the 2026 Total HRA tax levy of \$14,266,482, a 5.02% increase over the 2025 HRA tax levy.

ADJOURNMENT



Housing and Redevelopment Authority

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

Request for Board Action

Item Number: 2025-534

Meeting Date: 12/16/2025

Sponsor: County Manager's Office

Title

Agenda of December 16, 2025 is Presented for Approval

Recommendation

Approve the agenda of December 16, 2025.



Housing and Redevelopment Authority

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

Request for Board Action

Item Number: 2025-535

Meeting Date: 12/16/2025

Sponsor: County Manager's Office

Title

Minutes from December 2, 2025 are Presented for Approval

Recommendation

Approve the December 2, 2025 Minutes.

Attachments

1. December 2, 2025 Minutes

December 2, 2025 - 10:15 a.m.

Council Chambers - Courthouse Room 300

The Ramsey County Housing and Redevelopment Authority met in regular session at 10:37 a.m. with the following members present: Jebens-Singh, McMurtrey, Miller, Moran, Ortega and Chair Xiong. Commissioner McGuire was excused. Also present was Ling Becker, County Manager, and Scott Schwahn, Assistant County Attorney, Ramsey County Attorney's Office.

ROLL CALL

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

1. Agenda of December 2, 2025 is Presented for Approval [2025-508](#)

Sponsors: County Manager's Office

Approve the agenda of December 2, 2025.

Motion by Miller, seconded by Jebens-Singh. Motion passed.

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

Excused: McGuire

2. Minutes from September 23, 2025 are Presented for Approval [2025-509](#)

Sponsors: County Manager's Office

Approve the September 23, 2025 Minutes.

Motion by Ortega, seconded by Miller. Motion passed.

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

Excused: McGuire

ADMINISTRATIVE ITEMS

3. Fall 2025 Obligation of Housing and Redevelopment Authority Levy Toward Critical Corridors [2025-494](#)

Sponsors: Community & Economic Development

1. Approve recommended projects and funding amounts totaling \$1,900,000 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 Miller, seconded by Jebens-Singh. Motion passed.

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

Excused: McGuire

Resolution: H2025-014

ADJOURNMENT

Chair Xiong declared the meeting adjourned at 10:38 a.m.

Request for Board Action

Item Number: 2025-473

Meeting Date: 12/16/2025

Sponsor: Community & Economic Development

Title

Allocate 2025 Housing and Redevelopment Authority Levy 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 manner consistent with local regulations and requirements, 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 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, one-on-one coaching, and small-group sessions. 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 \$10,319,409. 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.

Eight projects totaling \$2,199,500 of HRA levy funds are recommended for HRA levy awards and will be funded with \$2,199,500 of 2025 unallocated HRA 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 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:

2025 Obligations from the 2025 Emerging and Diverse Developers Solicitation:

Aster Meadows Acquisition-Rehab, Noiro Group, Village of Saint Anthony	\$400,000
Horace House New Construction, Horace Investment, Saint Paul	\$279,500
415 Finn Acquisition-Rehab, GD Enterprises. Saint Paul	\$400,000
Van Buren Acquisition-Rehab, Kizart Development, Saint Paul	\$245,000
583 Lincoln Acquisition-Rehab, Nurturing Developments, Saint Paul	\$450,000
412 Pierce Acquisition-Rehab, Bungalow Boss, Saint Paul	\$225,000
418 Pierce Acquisition-Rehab, Turtle Companies, Saint Paul	\$100,000
422 Pierce Acquisition-Rehab, Turtle Companies, Saint Paul	\$100,000

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 ownership opportunities for racially and ethnically diverse developers.

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 as described in Heading Home Ramsey’s 2024 Needs Assessment. 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. This includes a 47-percentage point gap between the white homeownership rate and African American homeownership rate. To undo these historical and lasting inequities, investment is needed in communities where disparities exist.

Community Participation Level and Impact

The co-design on the EDD Program started in January of 2023 by consulting with organization 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 technical assistance (TA) providers. The TA partners 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 local libraries 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 eight projects from the Emerging and Diverse Developers Solicitation recommended for HRA awards have a total funding amount of \$2,199,500 with all funds coming from unallocated 2025 HRA Levy. Additional projects may be recommended for Statewide Affordable Housing Aid awards in a separate board action in 2026.

Last Previous Action

On December 17, 2024, the Ramsey County Board of Commissioners approved the use of HRA Levy to be allocated towards housing development projects by emerging and diverse developers. (Resolution H2024-012).

Attachments

1. Narrative Project Descriptions

Description of Recommended Projects and Awards from the 2025 Emerging and Diverse Developers Solicitation

The housing projects in this document are recommended for 2025 funding awards. All recommended projects are applications from the 2025 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 16, 2025. Additional recommended awards with Statewide Affordable Housing Aid (SAHA) funds will be considered by the County Board at a later date in 2026.

Aster Meadows Acquisition-Rehab, Noiro Group

Aster Meadows is an acquisition and rehabilitation of an existing three-unit building located on Foss Road in Saint Anthony Village. The units will be affordable to residents making less than 60% of the area median income. The large parcel may facilitate future affordable housing construction projects as well. The project is recommended for an award of \$400,000 of 2025 HRA Levy.

Horace House, Horace Investment LLC

Horace House is a proposed new construction duplex with 12 single room occupancy apartments located on Kent Street in Saint Paul's North End. Each apartment will have a private bedroom and private bathroom with shared common areas. The building will focus on young adults who are exiting foster care, homelessness or the judicial system. 10 of the units will be affordable to residents making 50% of the area median income (AMI) and 2 units will be affordable to those making 30% AMI. Supportive services will be provided. The project is recommended for an award of \$279,500 of 2025 HRA Levy. The project received a predevelopment grant in 2024.

415 Finn Acquisition-Rehab, GD Enterprises

Developer Gabriell Betts will acquire and rehab an existing 5-unit building in Saint Paul's Union Park neighborhood. The developer will add a sixth unit to the building and all units will be affordable to residents making 60% of the area median income. The projects is recommended for an award of \$400,000 of 2025 HRA levy.

Van Buren Acquisition-Rehab, Kizart Development

Kizart Development will acquire and rehab an existing seven-unit building in Saint Paul's Frogtown neighborhood. Currently the building consists of seven large studio apartments. The apartments will be reconfigured to become three, 1-bedroom apartments and four, 2-bedroom apartments. Two units will be affordable to renters making 30% of the area median income and four units will be affordable to renters making 50% of the area median income. The project is recommended for an award of \$245,000 of 2025 HRA Levy.

583 Lincoln Acquisition-Rehab, Nurturing Developments

Nurturing Developments will acquire and rehab an existing six-unit building located on Lincoln Avenue in Saint Paul's Summit Hill neighborhood. The property will provide housing for youth ages 18 to 24 who are working to build stability in their lives. Once complete, the building will increase to seven units with a mix of affordability for residents making below 30% of the area median income (AMI) and up to 60% of the AMI. The project is recommended for an award of \$450,000 of 2025 HRA Levy.

412 Pierce Acquisition-Rehab, Bungalow Boss

Bungalow Boss will acquire and rehab an existing 5-unit building located on Pierce Street in Saint Paul's Union Park neighborhood. Once complete the units will be affordable to residents making less than 50% of the area median income. This project is also part of a larger coordinated effort across three adjacent properties that will preserve 16 affordable housing units on one block. It is being recommended for an award of \$225,000 of 2025 HRA Levy.

418 Pierce Acquisition-Rehab, Tertle Companies

418 Pierce is an acquisition and rehabilitation of an existing 5-unit building located on Pierce Street in Saint Paul's Union Park neighborhood. Once complete the units will be affordable to residents making less than 50% of the area median income. This project is also part of a larger coordinated effort across three adjacent properties that will preserve 16 affordable housing units on one block. It is being recommended for an award of \$100,000 of 2025 HRA Levy.

422 Pierce Acquisition-Rehab, Tertle Companies

422 Pierce is an acquisition and rehabilitation of an existing 5-unit building located on Pierce Avenue in Saint Paul. Once complete, the building will increase to six units with a mix of affordability for residents making below 30% of the area median income (AMI) up to 60% of the AMI. This project is also part of a larger coordinated effort across three adjacent properties that will preserve 16 affordable housing units on one block. It is being recommended for an award of \$100,000 of 2025 HR Levy.



Housing and Redevelopment Authority

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Request for Board Action

Item Number: 2025-480

Meeting Date: 12/16/2025

Sponsor: Community & Economic Development

Title

Approval of the 2026-27 Ramsey County Housing and Redevelopment Authority Budget and the 2026 Property Tax Levy.

Recommendation

1. Approve and adopt the 2026 budget of \$14,016,819 and the 2027 budget of \$14,227,071.
2. Approve and adopt the 2026 Total HRA tax levy of \$14,266,482, a 5.02% increase over the 2025 HRA tax levy.

Background and Rationale

The proposed 2026 Ramsey County Housing & Redevelopment Authority (HRA) budget is \$14,016,819. The HRA Board certified a proposed maximum levy of \$14,266,482 for 2026 on September 23, 2025, which represents an increase of 5.02% from 2025 and is the maximum allowed under state law.

	2026
	HRA Total
Budget	\$14,016,819
Revenues -	
Fund Balance +	
Subtotal	\$14,016,819
Estimated Tax	
Delinquency +	\$ 249,663
Total Tax Levy	\$14,266,482

County Goals (Check those advanced by Action)

- Well-being
 Prosperity
 Opportunity
 Accountability

Racial Equity Impact

The 2026 HRA 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 significant and persistent 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 hosting 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, programming and impact of the Housing and Redevelopment Authority budget. Furthermore, Community and Economic Development staff hosted quarterly Economic Development Summits to increase awareness and gather feedback on programming funded through the HRA budget and outlined 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 2025 and will continue through 2026.

- Inform Consult Involve Collaborate Empower

Fiscal Impact

Ramsey County Housing and Redevelopment Authority approval and adoption is required for the 2026 HRA proposed budget and the 2027 HRA proposed tax levy.

Last Previous Action

On September 23, 2025, the Ramsey County Housing and Redevelopment Authority approved setting the 2026 proposed maximum tax levy of \$14,266,482 (Resolution H2025-013).

On September 18, 2025, the Economic Growth and Community Investment Service Team presented the Ramsey County Housing and Redevelopment Authority 2026-27 budget to the Ramsey County Board of Commissioners.

On September 2, 2025, the County Manager presented the 2026-27 proposed biennial budget to the Ramsey County Board of Commissioners.

Attachments

1. None