



# Housing and Redevelopment Authority Resolution

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

H2025-015

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**Sponsor:** Community & Economic Development

**Meeting Date:** 12/16/2025

**Title:** Allocate 2025 Housing and Redevelopment Authority Levy for Housing Development Projects by Emerging and Diverse Developers.

**File Number:** 2025-473

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## **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, Tertle Companies, Saint Paul	\$100,000
422 Pierce Acquisition-Rehab, Tertle Companies, Saint Paul	\$100,000

**Recommendation:**

The Ramsey County Housing and Redevelopment Authority resolved to:

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.

A motion to approve was made by Commissioner Miller, seconded by Commissioner Ortega.

Motion passed.

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

By:  \_\_\_\_\_  
 Jason Yang, Chief Clerk - County Board