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Title: Resolution approving amended guidelines for the Homeowner Rehab Program (formerly the Citywide Rehabilitation Program), Citywide

Sponsors: Chris Tolbert

Indexes:

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Attachments: 1. Board Report, 2. Redlined 2019 Homeowner Rehab Program Guidelines, 3. Clean 2023 Homeowner Rehab Program Guidelines as proposed

Date	Ver.	Action By	Action	Result
1/11/2023	1	Housing & Redevelopment Authority	Adopted	Pass

Resolution approving amended guidelines for the Homeowner Rehab Program (formerly the Citywide Rehabilitation Program), Citywide

WHEREAS, the Housing and Redevelopment Authority of the City of Saint Paul, Minnesota (the "HRA") is a public body corporate and politic established pursuant to the provisions of Minnesota Statutes, Section 469.001, et seq. (the "Act"); and

WHEREAS, the HRA has the power to engage in development or redevelopment activities under Minnesota law and the HRA is authorized to engage in activities relating to (a) housing projects and development, (b) removal and prevention of the spread of conditions of blight or deterioration, (c) bringing substandard buildings and improvements into compliance with public standards, (d) disposition of land for private redevelopment, and (e) improving the tax base and the financial stability of the community, and to engage in the aforementioned activities when these needs cannot be met through reliance solely upon private initiative and which can also be undertaken in targeted neighborhoods; and is authorized to create redevelopment projects as defined in Minnesota Statute Section 469.002, Subd. 14; and

WHEREAS, pursuant to Minnesota Statute Section 469.012, subd. 6, the HRA has the power to develop and administer a housing rehabilitation loan and grant program with respect to property located within the City of Saint Paul on terms and conditions the HRA determines; and

WHEREAS, HRA staff identified the Homeowner Rehab Program (formerly the Citywide Rehabilitation Program) as a means to increase affordability and resources available to low-income homeowners in the City that will build financial stability amidst ongoing neighborhood investment; and

WHEREAS, HRA staff have conducted research and analysis of similar programs across the region and determined that changes to the Homeowner Rehab Program Guidelines are needed to better achieve the program goals of providing affordable residential rehabilitation assistance to low- and moderate-income homeowners for the purpose of maintaining and improving their homes; and

WHEREAS, the Yorth group, in a report prepared for Reconnect Rondo, found that over 700 homes were lost to the construction of Interstate 94 in the 1950s; and

WHEREAS, descendants of property owners who had property taken for the construction of Interstate 94 did not benefit from the generational wealth and economic mobility that is a key benefit of homeownership; and

WHEREAS, additional rehabilitation assistance for direct descendants of property owners who had property taken for the construction of Interstate 94 has been identified as a way to mitigate that lost generational wealth and economic mobility.

NOW, THEREFORE, BE IT RESOLVED by the Board of Commissioners of the Housing and Redevelopment Authority of the City of Saint Paul, Minnesota that:

1. The HRA Board of Commissioners finds that a Homeowner Rehab Program is necessary as set forth in the amended Homeowner Rehab Program Guidelines presented by HRA staff.
2. The HRA Board of Commissioners finds that the Homeowner Rehab Program as set forth in the Homeowner Rehab Program Guidelines presented by HRA staff will achieve the program goals of providing affordable residential rehabilitation assistance to low- and moderate-income homeowners for the purpose of maintaining and improving their homes.
3. The HRA Board of Commissioners finds that the Homeowner Rehab Program as set forth in the Homeowner Rehab Program Guidelines presented by HRA staff will also meet the goal of replacing some of the wealth lost to descendants of property owners that lost property in the construction of Interstate 94.
4. The HRA Board of Commissioners hereby approves the amended Homeowner Rehab Program Guidelines as presented by HRA staff.
5. The HRA Executive Director, staff, and legal counsel for the HRA are further directed and authorized to take all actions necessary to implement this Resolution, and to amend the Guidelines as necessary, so long as the amendments are consistent with the intent of this Resolution.