



City of Saint Paul

Meeting Agenda

Housing & Redevelopment Authority

*Chair Cheniqua Johnson
Commissioner Anika Bowie
Commissioner Molly Coleman
Commissioner Saura Jost
Commissioner HwaJeong Kim
Commissioner Rebecca Noecker
Commissioner Nelsie Yang*

City Hall and Court House
15 West Kellogg
Boulevard
Council Chambers - 3rd
Floor
651-266-8560

Wednesday, January 14, 2026

2:00 PM

Council Chambers, City Hall

ROLL CALL

DISCUSSION

1 [RES 26-52](#) Approving and Authorizing the Spending Plan TIF Loan Extension for the 652 Sherburne Project, District 7, Ward 1

Sponsors: Bowie

Attachments: [Board Report](#)

[D07 Neighborhood Profile](#)

2 [RES 26-63](#) Resolution Approving and Authorizing Additional Expenditures for Redevelopment of 560 Brunson Street under the Housing and Redevelopment Authority's Inspiring Communities Program. District 5, Ward 2

Sponsors: Noecker

Attachments: [Board Report](#)

[D5 Profile](#)

[Map](#)

ADJOURNMENT

Housing and Redevelopment Authority Board of Commissioners (HRA) meetings are open for in person attendance, but the public may also comment on public hearing items in writing or via voicemail.

Any comments and materials submitted by 12:00 p.m. of the day before the meeting will be attached to the public record and available for review by the Board. Comments may be submitted as follows:

Written public comment on public hearing items can be submitted to:

HRAHearing@ci.stpaul.mn.us or by voicemail at 651-266-6806.

Live testimony will be taken in person in the Council Chambers, Third Floor City Hall.

Members of the public may view HRA meetings online at

<https://stpaul.legistar.com/Calendar.aspx> or on local cable Channel 18.

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Web

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City of Saint Paul

City Hall and Court House
15 West Kellogg
Boulevard
Phone: 651-266-8560

Master

File Number: RES 26-52

File ID: RES 26-52	Type: Resolution	Status: Agenda Ready
Version: 1	Contact 266-6552 Number:	In Control: Housing & Redevelopment Authority
File Name: 652 Sherburne Ave Spending Plan TIF Loan Extension		File Created: 12/31/2025
Final Action:		
Title: Approving and Authorizing the Spending Plan TIF Loan Extension for the 652 Sherburne Project, District 7, Ward 1		

Notes:

Sponsors: Bowie

Enactment Date:

Attachments: Board Report, D07 Neighborhood Profile

Financials Included?:

Contact Name: Hannah Chong

Hearing Date:

Entered by: kelly.bauer@ci.stpaul.mn.us

Ord Effective Date:

History of Legislative File

Ver- sion:	Acting Body:	Date:	Action:	Sent To:	Due Date:	Return Date:	Result:

Text of Legislative File RES 26-52

Approving and Authorizing the Spending Plan TIF Loan Extension for the 652 Sherburne Project, District 7, Ward 1

HOUSING AND REDEVELOPMENT AUTHORITY OF THE CITY OF SAINT PAUL, MINNESOTA

REPORT TO THE COMMISSIONERS

DATE: JANUARY 14, 2026

**REGARDING: RESOLUTION APPROVING AND AUTHORIZING THE EXTENSION OF
THE 652 SHERBURNE SPENDING PLAN TIF LOAN, DISTRICT 7, WARD
1**

Requested Board Action

The specific actions requested of the Board are:

1. Approval of the extension of the Spending Plan TIF loan through June 30, 2026, for the 652 Sherburne project; and
2. Authorization to draft, amend, and execute loan documents in order to carry out the loan extension as described in this report.

Background

652 Sherburne (the “Project”) is a rehabilitation of a vacant building that will produce 6 units of deeply affordable housing. The Project is being led by Model Cities of St. Paul, Inc. (“Model Cities” or the “Developer”), in partnership with Rondo Community Land Trust (“Rondo”) and the Sherburne Collective (the “Collective”). The Collective is made up of Model Cities, Frogtown Neighborhood Association, and Hope Community, Inc. Only Model Cities and Rondo are parties to legal documents pertaining to the financing of this project.

The Project is the result of an RFP the HRA issued in 2020. On May 26, 2021, by Resolution PH 21-130, the HRA granted Tentative Developer Status to the Collective for redevelopment of the property. The proposal envisioned cooperative-style affordable homeownership model. Upon project completion, the units will be rented to qualifying residents. After five years, the units will be sold to qualified buyers and transitioned into ownership.

The Spending Plan TIF loan (authorized via RES PH 23-329) originated as a forgivable loan, in the original amount of \$386,279 with an original maturity date of September 30, 2025. If certain conditions were met by the maturity date, the loan will be fully forgiven. The conditions are:

1. All Affordable Units are leased to Extremely Low-Income tenants; and
2. A jobs report is submitted to the HRA; and
3. A certificate of occupancy is submitted to the HRA.

The Project closed in May 2024, but did not start construction until August 2024 due to permitting delays. Because of the late start and current pace of construction, these conditions were not met, and therefore, Model Cities has requested an extension until December 31, 2025, which was permitted under the Promissory Note. An amendment to the Promissory Note extending the maturity date was executed on September 30, 2025.

The Developer has requested another extension to the maturity date as the project is not on track to have construction completed until the end of January. This timeline means that the loan will become due before the conditions for forgiveness are met; therefore, Model Cities is requesting a further extension until June 30, 2026. This extension will allow the developer time to finish construction, submit a certificate of occupancy, submit a final jobs report, and to lease up the units. A preliminary jobs report must still be submitted to the City along with a tentative ownership model by the end of the year.

The Spending Plan TIF loan documents were authorized by both the HRA and Saint Paul City Council, therefore a companion resolution will be presented to the City Council for approval.

The Developer has submitted a request to waive the loan modification fee in the amount of \$1,931; staff recommends approval of this request.

Budget Action

There is no budget action associated with this item.

Future Action

N/A

Financing Structure

The Spending Plan TIF loan is in second (2nd) lien position with a maturity date of December 31, 2025.

PED Credit Committee Review

The PED Credit Committee reviewed this loan modification request on November 25, 2025, and recommended approval of the extension and confirmed the loan should continue to be risk rated as “Forgivable.”

Compliance

The Developer is complying with required compliance.

Historic Preservation

The Project is adhering to all applicable rules and regulations.

Public Purpose/Comprehensive Plan Conformance:

The developer’s proposed redevelopment will meet the following goals established in the City’s 2040 Comprehensive Plan:

Policy H-7. Reduce overcrowding within housing units, caused by doubling up of households and inadequate space for large families, through the production of small and family-sized affordable housing options.

Policy H-21. Promote shared-equity ownership options, such as land trusts or cooperatives, to help make homeownership achievable for a greater number of households.

Policy H-40. Prioritize preservation of income-restricted and naturally-occurring affordable housing in areas with improved/improving transit and/or planned reinvestment to reduce resident displacement.

Policy H-38. Encourage acquisition, if put up for sale, of naturally-occurring affordable housing by nonprofit organizations, community development corporations, religious institutions, tenants

and/or private sector actors committee to preserving and investing in affordable housing, as well as the long-term upkeep and maintenance of these properties.

Policy H-45. Support the preservation and maintenance of historic housing stock as an affordable housing options.

Policy PR-32. Support community gardens and private landscape beautification efforts where physically and financially feasible.

Recommendation: The Interim Executive Director of the HRA recommends approval of the actions outlined in this report subject to City Council approval of a companion resolution.

Sponsored by: Commissioner Bowie

Staff: Hannah Chong, (651) 266-6552

Attachments

- **Map**
- **District 7 Profile**

Frogtown/Thomas-Dale neighborhood data



About the data

At-a-glance facts about residents, households, and workforce. Data are largely derived from the U.S. Census Bureau. When a data point is missing or considered unreliable, it will not display or be labeled suppressed. [See information about geographic profile sources.](#)



Frogtown/Thomas-Dale Neighborhood, population data

Decennial Census

2020

15,593

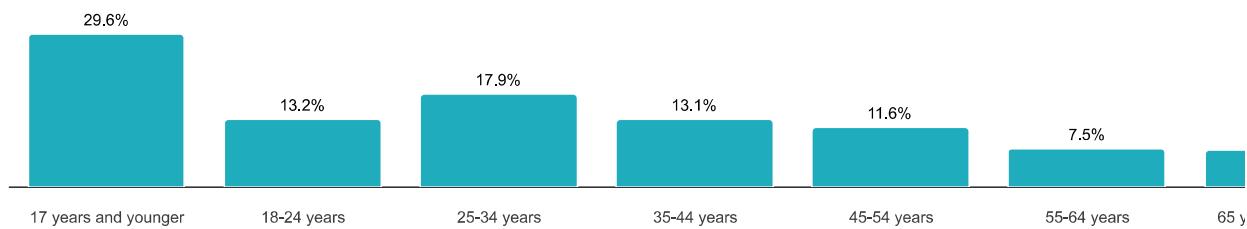
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Frogtown/Thomas-Dale neighborhood, population by age group

Frogtown/Thomas-Dale Neighborhood, population by age group

2017-2021



Age (2017-2021)

Age Group	Population	Percentage
Under 5 years	1,192	7.5%
5-9 years	1,546	9.8%
10-14 years	1,307	8.3%
15-17 years	641	4.1%
18-24 years	2,081	13.2%
25-34 years	2,832	17.9%
35-44 years	2,068	13.1%
45-54 years	1,831	11.6%
55-64 years	1,180	7.5%
65-74 years	854	5.4%
75-84 years	221	1.4%
85 years and older	65	0.4%



Frogtown/Thomas-Dale neighborhood, population by sex

Sex (2017-2021)

Male	7,708	48.7%
Female	8,109	51.3%

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Frogtown/Thomas-Dale neighborhood, population by race/ethnicity

Race & Ethnicity (2017-2021)

White	3,739	23.6%
Of Color	11,592	73.3%
Black or African American alone	4,088	25.8%
American Indian and Alaskan Native alone	suppressed	
Asian or Pacific Islander alone	5,281	33.4%
Other alone	suppressed	
Two or more races alone	936	5.9%
Hispanic or Latino (of any race)	1,635	10.3%

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Frogtown/Thomas-Dale neighborhood, population by language

Language spoken (2017-2021)

Population (5 years and older)	14,625	100.0%
English only	8,227	56.3%
Language other than English	6,399	43.7%
Speaks English less than "very well"	3,428	23.4%

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Frogtown/Thomas-Dale neighborhood, population by disability status

Disability status (2017-2021)

Total population for whom disability status is determined	15,775	100.0%
Population with a disability	2,692	17.1%

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Frogtown/Thomas-Dale neighborhood, population by nativity

Nativity (2017-2021)

Foreign-born residents	4,459	28.2%
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Frogtown/Thomas-Dale neighborhood, population by residency

Residence one year ago (2017-2021)

Population (1 year and over in US)	15,589	100.0%
Same residence	13,137	84.3%
Different residence in the U.S.	2,393	15.4%
Different residence outside the U.S.	suppressed	

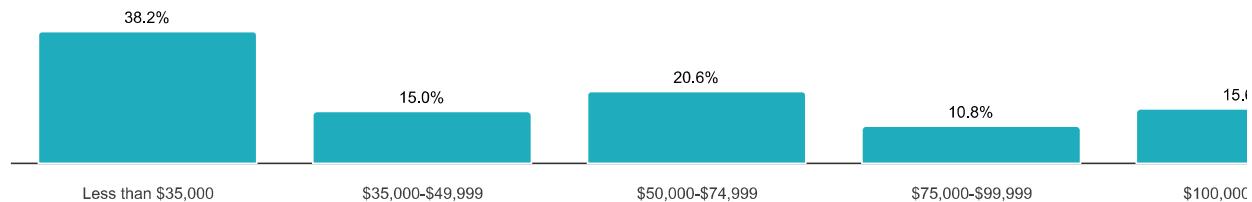
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Frogtown/Thomas-Dale neighborhood, household by income

Frogtown/Thomas-Dale Neighborhood, households by income (2021 dollars)

2017-2021



Household income (2021 dollars) (2017-2021)

Total households	5,103	100.0%
Less than \$35,000	1,948	38.2%
\$35,000-\$49,999	763	15.0%
\$50,000-\$74,999	1,049	20.6%
\$75,000-\$99,999	549	10.8%
\$100,000 or more	794	15.6%
Median household income (2021 dollars)	\$ 45,877	100.0%

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Frogtown/Thomas-Dale neighborhood, poverty status



Poverty (2017-2021)

All people for whom poverty status is determined	15,765	100.0%
With income below poverty	3,834	24.3%
With income 100-149 of poverty	3,373	21.4%
With income 150-199 of poverty	1,499	9.5%
With income 200 of poverty or higher	7,060	44.8%
17 years and younger (percent of people under age 18)	1,492	32.0%
18-24 (percent of people age 18-24)	411	19.7%
25-34 (percent of people age 25-34)	499	17.6%
35-44 (percent of people age 35-44)	422	20.4%
45-54 (percent of people age 45-54)	533	29.1%
55-64 (percent of people age 55-64)	288	24.4%
18-64 (percent of people 18-64)	2,153	21.5%
65 years and older (percent of people age 65+)	189	17.1%

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Frogtown/Thomas-Dale neighborhood, health coverage among population

Health coverage (2017-2021)

Total population age 65 and under for whom health insurance coverage status is determined	14,666	93.0%
Population 65 and under without health insurance coverage	1,246	8.5%

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Frogtown/Thomas-Dale neighborhood, housing units



Total housing units (2017-2021)

Total housing units	5,554	100.0%
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Owned and Rental Housing (2017-2021)

Vacant housing units (seasonal units included)	451	8.1%
Occupied housing units	5,103	91.9%
Average household size	3.1	100.0%
Owner-occupied	2,192	39.5%
Average household size	2.9	100.0%
Renter-occupied	2,910	52.4%
Average household size	3.0	100.0%

Year built (2017-2021)

2010 or later	332	6.0%
2000-2009	270	4.9%
1970-1999	1,186	21.4%
1940-1969	1,339	24.1%
1939 or earlier	2,426	43.7%

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Frogtown/Thomas-Dale neighborhood, household data

Households (2017-2021)

Total households	5,103	100.0%
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Households by type (2017-2021)

Family households	2,944	57.7%
With children under 18 years	2,078	40.7%
Married-couple family households	1,534	30.1%
With children under 18 years	1,050	20.6%
Single-person family households	1,411	27.6%
With children under 18 years	1,028	20.1%
Nonfamily households	2,159	42.3%
Householder living alone	1,544	30.2%
65 years and over	409	8.0%
Households with one or more children under 18 years	2,078	40.7%
Households with one or more people 65 years and over	880	17.3%

Year householder moved into unit (2017-2021)

Moved in 2010 or later	3,488	68.4%
Moved in 2000-2009	738	14.5%
Moved in 1990-1999	468	9.2%
Moved in 1989 or earlier	409	8.0%

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Frogtown/Thomas-Dale neighborhood, cost-burdened households by type

Frogtown/Thomas-Dale Neighborhood, cost-burdened households by type

2017-2021



Cost-burdened households (2017-2021)

All households for which cost burden is calculated	5,049	100.0%
Cost-burdened households	2,142	42.4%
Owner households for which cost burden is calculated	2,189	100.0%
Cost-burdened owner households	641	29.3%
Renter households for which cost burden is calculated	2,860	100.0%
Cost-burdened renter households	1,500	52.5%

Rent paid (2017-2021)

Households paying rent	2,873	100.0%
Median rent paid (2021 dollars)	\$ 952	100.0%

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Frogtown/Thomas-Dale neighborhood, transportation data

Vehicles per household (2017-2021)

No vehicles	1,031	20.2%
1 vehicle available	2,113	41.4%
2 vehicles available	1,242	24.3%
3 or more vehicles available	716	14.0%

Transportation to work (2017-2021)

Workers (16 years and older)	6,572	100.0%
Car, truck, or van (including passengers)	4,769	72.6%
Public transportation	1,099	16.7%
Walked, biked, worked at home, or other	705	10.7%

Travel time to work (2017-2021)

Total workers age 16+ (not home based)	6,026	100.0%
Less than 10 minutes	576	9.6%
10-19 minutes	1,731	28.7%
20-29 minutes	1,766	29.3%
30 minutes or longer	1,953	32.4%

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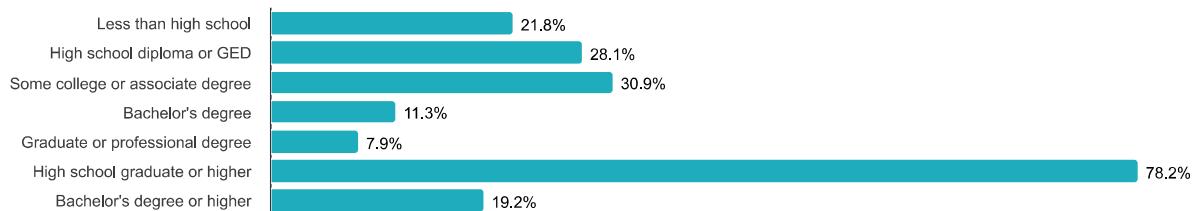
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Frogtown/Thomas-Dale neighborhood, educational attainment among adults

Frogtown/Thomas-Dale Neighborhood, educational attainment among adults and older

2017-2021



Educational attainment (2017-2021)

Population (25 years and older)	9,051	100.0%
Less than high school	1,973	21.8%
High school diploma or GED	2,545	28.1%
Some college or associate's degree	2,794	30.9%
Bachelor's Degree	1,020	11.3%
Graduate or professional degree	719	7.9%
High school graduate or higher	7,078	78.2%
Bachelor's degree or higher	1,739	19.2%

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Frogtown/Thomas-Dale neighborhood, workforce data

Working Adults (2017-2021)

Total civilian non-institutionalized population, age 18-64	9,991	100.0%
Working age adults who are employed	6,532	65.4%
Civilian labor force	6,891	100.0%
Unemployed	359	5.2%

Total employed workers (LEHD) (2020)

Total employed workers	4,697	100.0%
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Worker age (2020)

Age 29 or younger	1,488	31.7%
Age 30 to 54	2,505	53.3%
Age 55 or older	704	15.0%

Workers by earnings (2020)

\$15,000 per year or less	1,292	27.5%
\$15,001 to \$39,999 per year	1,915	40.8%
\$40,000 or more per year	1,490	31.7%

Workers by industry of employment (2020)

Accommodation and food services	441	9.4%
Administration & support, waste management, and remediation	suppressed	
Agriculture, forestry, fishing and hunting	376	8.0%
Arts, entertainment, and recreation	69	1.5%
Construction	124	2.6%
Educational services	156	3.3%
Finance and insurance	222	4.7%
Health care and social assistance	1,153	24.6%
Information	60	1.3%
Management of companies and enterprises	147	3.1%
Manufacturing	679	14.5%
Mining, quarrying, and oil and gas extraction	suppressed	
Other services (excluding public administration)	161	3.4%
Professional, scientific, and technical services	249	5.3%
Public administration	suppressed	

Real estate and rental and leasing	48	1.0%
Retail trade	447	9.5%
Transportation and warehousing	151	3.2%
Utilities	suppressed	
Wholesale trade	184	3.9%

Workers by race (2020)

White alone	1,951	41.5%
Black or African American alone	1,200	25.6%
American Indian or Alaska Native alone	51	1.1%
Asian alone	1,321	28.1%
Native Hawaiian or Other Pacific Islander alone	11	0.2%
Two or more race groups	163	3.5%
Hispanic or Latino (of any race)	427	9.1%

Workers by educational attainment (2020)

Less than high school	509	10.8%
High school or equivalent, no college	801	17.1%
Some college or associate degree	988	21.0%
Bachelor's degree or advanced degree	911	19.4%

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City of Saint Paul

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15 West Kellogg
Boulevard
Phone: 651-266-8560

Master

File Number: RES 26-63

File ID: RES 26-63	Type: Resolution	Status: Agenda Ready
Version: 1	Contact Number:	In Control: Housing & Redevelopment Authority
File Name: 560 Brumson St. Additional Expenditures		File Created: 01/06/2026
Title: Resolution Approving and Authorizing Additional Expenditures for Redevelopment of 560 Brunson Street under the Housing and Redevelopment Authority's Inspiring Communities Program. District 5, Ward 2		Final Action:

Notes:

Sponsors: Noecker	Enactment Date:
Attachments: Board Report, D5 Profile, Map	Financials Included?:
Contact Name:	Hearing Date:
Entered by: kelly.bauer@ci.stpaul.mn.us	Ord Effective Date:

History of Legislative File

Ver- sion:	Acting Body:	Date:	Action:	Sent To:	Due Date:	Return Date:	Result:

Text of Legislative File RES 26-63

Resolution Approving and Authorizing Additional Expenditures for Redevelopment of 560 Brunson Street under the Housing and Redevelopment Authority's Inspiring Communities Program. District 5, Ward 2

HOUSING AND REDEVELOPMENT AUTHORITY OF THE CITY OF SAINT PAUL, MINNESOTA

REPORT TO THE COMMISSIONERS

DATE: JANUARY 14, 2026

REGARDING: RESOLUTION APPROVING AND AUTHORIZING ADDITIONAL EXPENDITURES FOR REDEVELOPMENT OF 560 BRUNSON STREET UNDER THE HOUSING AND REDEVELOPMENT AUTHORITY'S INSPIRING COMMUNITIES PROGRAM. DISTRICT 5, WARD 2.

Requested Board Action

Approval of an additional \$87,313 of subsidy funds for an Inspiring Communities project at 560 Brunson Street.

Overview of HRA Request

On June 12, 2024, by Resolution PH 24-144, the Housing and Redevelopment Authority (“HRA”) Board of Commissioners approved the sale and conveyance of 560 Brunson Street (owned by the HRA) to Amani Construction & Development (“Developer”), authorized the HRA to enter into a development agreement with the Developer, and authorized expenditure of \$1,048,559 for development gap subsidy, all under the Saint Paul HRA Disposition Work Plan and Budget’s (“DWPB”) Inspiring Communities program. Since that approval, the Developer has encountered unexpected circumstances regarding stormwater management requirements, which have increased the construction cost of the proposed project. Staff from the City’s Department of Planning and Economic Development have analyzed the new project budget and recommend that HRA provide \$87,313 additional subsidy.

Inspiring Communities Program Background

The HRA Board of Commissioners first approved the DWPB on recommendation of staff on July 24, 2013 by Resolution 13-1097, simultaneously creating the Inspiring Communities program as a component of the DWPB to redevelop certain high-priority HRA properties. The goals of the Inspiring Communities program are to:

- Leverage HRA property to build community wealth.
- Create job opportunities for local residents, including low-income residents, small and emerging businesses, and businesses owned by women and people of color.

- Achieve goals identified in the Housing Chapter of the City of Saint Paul’s 2040 Comprehensive Plan.
- Inspire innovative and environmentally sound design and construction.

Staff released the seventh Inspiring Communities Request for Proposals (“RFP”) in August 2022. This proposed project at 560 Brunson Street originated with a response from the Developer to RFP 7.

To date:

- The program has created over 240 affordable homeownership opportunities and over 50 affordable rental units.
- Nearly two out of every three homeowners and more than three out of every four renters served are people of color.
- Funding has come from a combination of local, state and federal resources.
- By returning vacant, City, and HRA-owned properties to productive use, maintenance costs to the City have been reduced and tax revenues have increased.

On July 13, 2022, by Resolution 22-1072, the HRA Board of Commissioners authorized a request for \$2,000,000 from the Housing Trust Fund to fund Inspiring Communities projects. By the same action, the HRA Board of Commissioners approved key terms of the Inspiring Communities Program Manuals. The Inspiring Communities Homeownership Program Manual and Inspiring Communities Rental Program Manual guide implementation of the Inspiring Communities program. These manuals explain program requirements to developers, standardize processes and foster consistency and transparency. Manual key terms, clarifications and amendments have been approved on October 9, 2013 by Resolution 13-1592, July 13, 2016 by Resolution 16-1190 (which was rescinded), and July 13, 2022 by Resolution 22-1072.

Approvals of key terms have included a maximum gross subsidy cap per unit. In 2013, the cap began at \$150,000, it was raised to \$175,000 in 2016 and to \$200,000 in 2022.

Project Overview

On December 14, 2022 staff presented the results of RFP7 to the HRA Board of Commissioners, prior to requesting authorization to proceed with the selected developers and enter into development agreements including the proposal to develop 560 Brunson Street. Since then, staff has been working with developers to clarify proposals and collect due diligence items. At this time, staff is prepared to proceed with the Developer's proposal to construct four units identified in this report.

560 Brunson Street is a .26 acres lot and is located in District 5, Ward 2. The Developer proposes constructing four, 3 bedrooms and 2.5 baths townhome units, each totaling approximately 1,576 square feet. The intention is to build energy-efficient units using sustainable materials to meet or exceed the Department of Energy's Zero Energy Ready Home Program guidelines. Following completion, the Developer has committed to selling the homes to homebuyers at or below 80% of area median income.

The HRA has agreed to sell the land to the Developer for \$96,500. Per Inspiring Communities program design, the land cost will be 100% financed with a loan to be forgiven in its entirety upon completion of the project. The current cash subsidy request is \$1,135,872. Combining land contribution and cash contribution results in a gross subsidy request of \$1,232,372. This is an increase of \$87,313 above the previously approved gross subsidy. The primary reason for the cost increase is a result of the stormwater management requirements due to the size of the lot. Per City of Saint Paul code, lots above .25 acres require onsite management of stormwater. Staff has been working with the Developer and staff from the Department of Safety and Inspections (DSI) to ensure all requirements are met. Staff has reviewed all cost increases and deemed they are reasonable in the current market.

The total development cost for this project is \$2,512,372 and the estimated combined sales price for the four units is \$1,280,000. The per-unit gross subsidy is \$308,093. The development subsidy request requires a waiver of the \$200,000 cap.

Project costs are broken out as follows:

Land	\$ 96,500
Construction Costs	\$ 1,851,069

Soft Costs	\$ 354,075
Developer Fee	\$ 210,278
Total Development Cost	\$ 2,512,372
<i>Estimated Sales Price</i>	\$ 1,280,000
Total Development Gap	\$ 1,232,372
HRA Land Contribution	\$ 96,500
HRA Cash Contribution	\$ 1,135,872

The end-buyers will be eligible to receive down payment assistance and/or affordability gap in accordance with program guidelines.

Staff has determined that (a) the construction costs are competitive and do not have any excessive design elements; (b) the proposed developer fees are within program parameters; (c) the estimated sale prices are in line with the market; and (d) a reduced subsidy request can only occur if there is a reduction in construction costs in the future and/or an increase in sales prices, which is unknown at this time. By proceeding with the proposed sales and subsidy allocation, the HRA will save holding and maintenance costs, the properties will be put back on the tax rolls and contribute to the city's economy, and 4 units of owner-occupied housing for low- and moderate-income households will be produced.

Recommendation

The Interim Executive Director recommends approval of the requested \$87,313 of additional subsidy.

Budget Action

No additional budget action is required. This project is funded via the DWPB which was approved in 2022 and the additional subsidy being requested for this project falls under that approval. The 2022 HRA budget actions pertaining to the DWPB authorized overall spending, but the HRA Board requires that expenditures for each project be approved.

Future Action

No future action will be required. Once the HRA takes action to approve additional expenditures, staff will proceed to execute development agreements and convey property.

Financing Structure

As indicated in the program manual, development subsidy and land purchase financing (development gap) provided to awardees will be secured with a note and mortgage at 0% interest. At the time the property is sold to eligible homeowners, the value gap assistance loan will be forgiven. Funds will be disbursed, along with any additional project financing, throughout the project schedule. The final disbursement will be at the time the property is sold to homeowners or when all expenditures can be reconciled, and the final value gap amount can be determined based on the purchase price and actual costs incurred.

PED Credit Committee Review

The Credit Committee has periodically reviewed financing terms contained in the Homeownership and Rental Program Manuals, initially in 2013 and most recently on November 30, 2021, and has recommended approval.

Compliance

Development under the Inspiring Communities program will comply with all applicable requirements, which may include:

1. Affirmative Action/Equal Economic Opportunity
2. Vendor Outreach
3. Section 3
4. Two Bid Policy
5. Applicable affordability requirements
6. Fair Housing Opportunities

Projects included in RFP7 (including this property) were exempted from the Project Labor Agreement area of compliance via Resolution 22-1074.

Green/Sustainable Development

On May 10, 2023, the HRA Board of Commissioners approved a partial waiver of Chapter 81 of the City of Saint Paul Administrative Code by Resolution 23-698. These projects will comply with Enterprise Green Communities criteria as modified by the Minnesota Housing Overlay and those

portions of the Sustainable Building Ordinance that are not waived with the aforementioned action, as applicable.

Environmental Impact Disclosure

Environmental determinations are dictated by a project's funding source and proposed redevelopment plans. All projects will adhere to applicable environmental requirements.

Historic Preservation

This property is not located in a Heritage Preservation District and is currently a vacant lot.

Public Purpose/Comprehensive Plan Conformance:

Inspiring Communities projects substantially meet each of the seven major goals of the housing chapter of the City's 2040 Comprehensive Plan. Those specific policies of the housing chapter which these projects address to the greatest degree are:

- Policy H-10. Encourage the use of energy efficient mechanical systems and building products in rehabilitation and new construction to decrease building operation costs and impacts on the environment.
- Policy H-13. Encourage the use of long-lasting, high-quality building materials for residential buildings to decrease long-term housing maintenance and energy costs.
- Policy H-22. Consider a City or HRA sponsored down-payment assistance program and support partner organizations' down payment assistance and first time homebuyer mortgage programs to help homebuyers invest in Saint Paul.
- Policy H-24. Encourage homeowner education through continued support of organizations that provide services, such as financial counseling and pre-and post-purchase training, to help potential and new homeowners make well-informed financial and maintenance decisions.
- Policy H-33. Further affordable ownership housing goals in HRA/City-financially-assisted projects by working toward 10 percent of all ownership units being affordable to residents earning 60 percent of AMI and 20 percent of all ownership units being affordable to residents earning 80 percent of AMI.
- Policy H-34. Support the development of new affordable ownership opportunities through the Inspiring Communities program, including selling vacant HRA-owned single-family lots and identifying sites appropriate for new ownership housing.

- Policy H-42. Pursue public and private funding sources, including local sources, for affordable housing preservation and production.
- Policy H-43. Encourage and support state and federal legislation that preserves existing programs and provides new funding, including a dedicated funding source, for affordable ownership and rental housing.
- Policy H-44. Make achieving the Metropolitan Council's affordable housing goals a top priority both in planning and legislative efforts.
- Policy H-46. Support the development of new housing, [...] to meet market demand for living in walkable, transit-accessible, urban neighborhoods.
- Policy H-47. Encourage high-quality urban design for residential development that is sensitive to context, but also allows for innovation and consideration of market needs.

Sponsored by: Commissioner Noecker

Staff: Joe Musolf 651-266-6594

Attachments

- **Map**
- **D5 Neighborhood Profile**

Payne-Phalen neighborhood data



City: [Saint Paul](#)

About the data

At-a-glance facts about residents, households, and workforce. Data are largely derived from the U.S. Census Bureau. When a data point is missing or considered unreliable, it will not display or be labeled suppressed. [See information about geographic profile sources.](#)



Payne-Phalen Neighborhood, population data

Decennial Census

2020

33,337

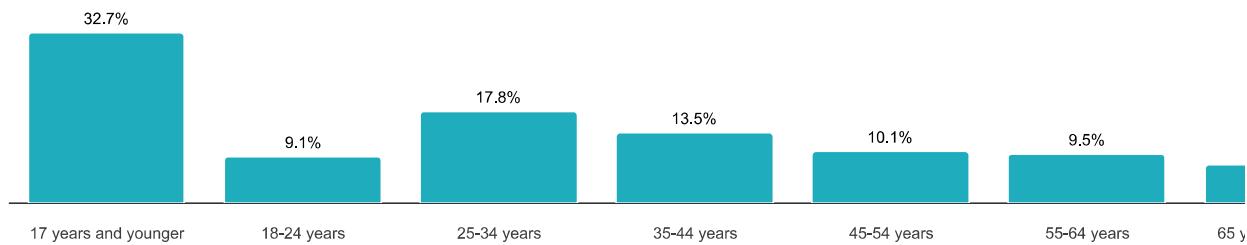
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Payne-Phalen neighborhood, population by age group

Payne-Phalen Neighborhood, population by age group

2017-2021



Age (2017-2021)

Age Group	Population	Percentage
Under 5 years	3,006	9.1%
5-9 years	3,086	9.3%
10-14 years	3,208	9.7%
15-17 years	1,562	4.7%
18-24 years	3,007	9.1%
25-34 years	5,900	17.8%
35-44 years	4,493	13.5%
45-54 years	3,348	10.1%
55-64 years	3,148	9.5%
65-74 years	1,559	4.7%
75-84 years	555	1.7%
85 years and older	333	1.0%

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Payne-Phalen neighborhood, population by sex

Sex (2017-2021)

Male	17,143	51.6%
Female	16,063	48.4%

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Payne-Phalen neighborhood, population by race/ethnicity

Race & Ethnicity (2017-2021)

White	8,931	26.9%
Of Color	22,774	68.6%
Black or African American alone	4,856	14.6%
American Indian and Alaskan Native alone	722	2.2%
Asian or Pacific Islander alone	13,851	41.7%
Other alone	suppressed	
Two or more races alone	1,017	3.1%
Hispanic or Latino (of any race)	3,763	11.3%

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Payne-Phalen neighborhood, population by language

Language spoken (2017-2021)

Population (5 years and older)	30,200	100.0%
English only	16,152	53.5%
Language other than English	14,048	46.5%
Speaks English less than "very well"	7,717	25.6%

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Payne-Phalen neighborhood, population by disability status

Disability status (2017-2021)

Total population for whom disability status is determined	32,773	100.0%
Population with a disability	4,483	13.7%

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Payne-Phalen neighborhood, population by nativity

Nativity (2017-2021)

Foreign-born residents	9,164	27.6%
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Payne-Phalen neighborhood, population by residency

Residence one year ago (2017-2021)

Population (1 year and over in US)	32,678	100.0%
Same residence	27,606	84.5%
Different residence in the U.S.	5,065	15.5%
Different residence outside the U.S.	suppressed	

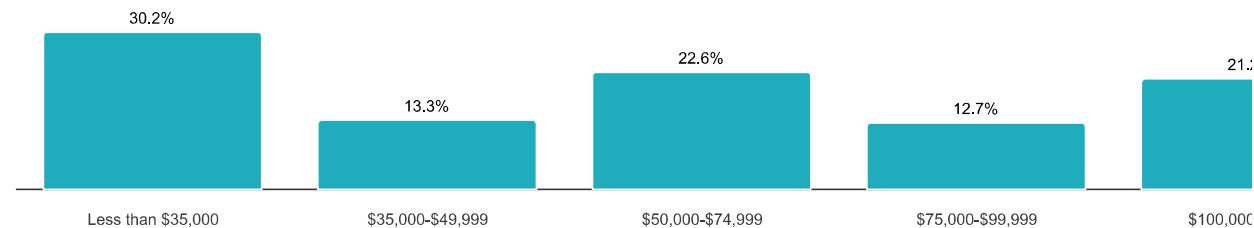
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Payne-Phalen neighborhood, household by income

Payne-Phalen Neighborhood, households by income (2021 dollars)

2017-2021



Household income (2021 dollars) (2017-2021)

Total households	9,879	100.0%
Less than \$35,000	2,984	30.2%
\$35,000-\$49,999	1,318	13.3%
\$50,000-\$74,999	2,232	22.6%
\$75,000-\$99,999	1,250	12.7%
\$100,000 or more	2,095	21.2%
Median household income (2021 dollars)	\$ suppressed	

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Payne-Phalen neighborhood, poverty status

Poverty (2017-2021)

All people for whom poverty status is determined	32,560	100.0%
With income below poverty	8,054	24.7%
With income 100-149 of poverty	3,870	11.9%
With income 150-199 of poverty	3,430	10.5%
With income 200 of poverty or higher	17,206	52.8%
17 years and younger (percent of people under age 18)	4,000	37.8%
18-24 (percent of people age 18-24)	612	20.7%
25-34 (percent of people age 25-34)	962	16.7%
35-44 (percent of people age 35-44)	880	20.0%
45-54 (percent of people age 45-54)	525	16.0%
55-64 (percent of people age 55-64)	816	26.1%
18-64 (percent of people 18-64)	3,796	19.4%
65 years and older (percent of people age 65+)	259	10.6%

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Payne-Phalen neighborhood, health coverage among population

Health coverage (2017-2021)

Total population age 65 and under for whom health insurance coverage status is determined	30,329	92.5%
Population 65 and under without health insurance coverage	2,634	8.7%

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Payne-Phalen neighborhood, housing units

Total housing units (2017-2021)

Total housing units	10,526	100.0%
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Owned and Rental Housing (2017-2021)

Vacant housing units (seasonal units included)	646	6.1%
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Occupied housing units	9,879	93.9%
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Average household size	2.9	100.0%
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Owner-occupied	5,517	52.4%
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Average household size	3.0	100.0%
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Renter-occupied	4,363	41.4%
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Average household size	2.8	100.0%
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Year built (2017-2021)

2010 or later	259	2.5%
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2000-2009	385	3.7%
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1970-1999	1,709	16.2%
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1940-1969	3,541	33.6%
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1939 or earlier	4,632	44.0%
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Payne-Phalen neighborhood, household data

Households (2017-2021)

Total households	9,879	100.0%
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Households by type (2017-2021)

Family households	6,750	68.3%
With children under 18 years	4,212	42.6%
Married-couple family households	3,458	35.0%
With children under 18 years	2,078	21.0%
Single-person family households	3,293	33.3%
With children under 18 years	2,134	21.6%
Nonfamily households	3,129	31.7%
Householder living alone	2,345	23.7%
65 years and over	559	5.7%
Households with one or more children under 18 years	4,256	43.1%
Households with one or more people 65 years and over	1,943	19.7%

Year householder moved into unit (2017-2021)

Moved in 2010 or later	6,653	67.3%
Moved in 2000-2009	1,351	13.7%
Moved in 1990-1999	999	10.1%
Moved in 1989 or earlier	876	8.9%

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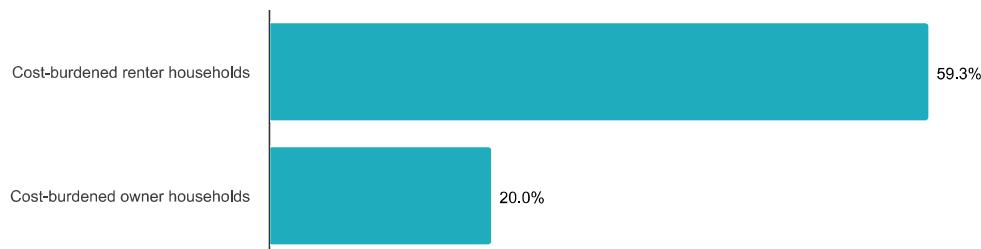
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Payne-Phalen neighborhood, cost-burdened households by type

Payne-Phalen Neighborhood, cost-burdened households by type

2017-2021



Cost-burdened households (2017-2021)

All households for which cost burden is calculated	9,622	100.0%
Cost-burdened households	3,567	37.1%
Owner households for which cost burden is calculated	5,437	100.0%
Cost-burdened owner households	1,087	20.0%
Renter households for which cost burden is calculated	4,185	100.0%
Cost-burdened renter households	2,480	59.3%

Rent paid (2017-2021)

Households paying rent	4,321	100.0%
Median rent paid (2021 dollars)	\$ 1,063	100.0%

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Payne-Phalen neighborhood, transportation data

Vehicles per household (2017-2021)

No vehicles	1,218	12.3%
1 vehicle available	3,450	34.9%
2 vehicles available	3,347	33.9%
3 or more vehicles available	1,865	18.9%

Transportation to work (2017-2021)

Workers (16 years and older)	14,297	100.0%
Car, truck, or van (including passengers)	11,727	82.0%
Public transportation	672	4.7%
Walked, biked, worked at home, or other	1,898	13.3%

Travel time to work (2017-2021)

Total workers age 16+ (not home based)	12,704	100.0%
Less than 10 minutes	973	7.7%
10-19 minutes	4,707	37.1%
20-29 minutes	3,322	26.1%
30 minutes or longer	3,702	29.1%

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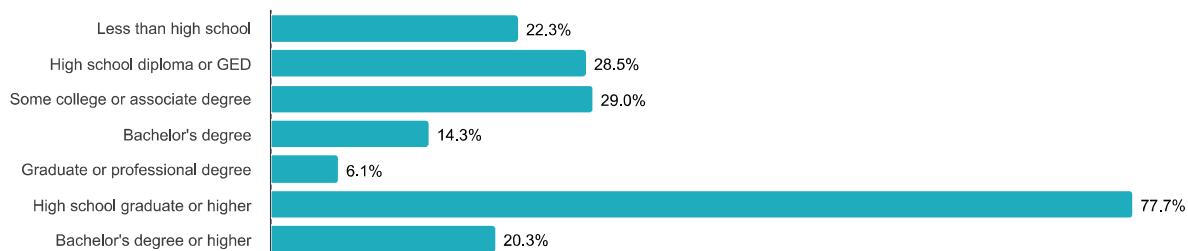
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Payne-Phalen neighborhood, educational attainment among adults

Payne-Phalen Neighborhood, educational attainment among adults 25 and

2017-2021



Educational attainment (2017-2021)

Population (25 years and older)	19,336	100.0%
Less than high school	4,303	22.3%
High school diploma or GED	5,503	28.5%
Some college or associate's degree	5,599	29.0%
Bachelor's Degree	2,758	14.3%
Graduate or professional degree	1,173	6.1%
High school graduate or higher	15,033	77.7%
Bachelor's degree or higher	3,931	20.3%

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Payne-Phalen neighborhood, workforce data

Working Adults (2017-2021)

Total civilian non-institutionalized population, age 18-64	19,467	100.0%
Working age adults who are employed	13,760	70.7%
Civilian labor force	14,571	100.0%
Unemployed	811	5.6%

Total employed workers (LEHD) (2020)

Total employed workers	10,661	100.0%
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Worker age (2020)

Age 29 or younger	3,474	32.6%
Age 30 to 54	5,646	53.0%
Age 55 or older	1,541	14.5%

Workers by earnings (2020)

\$15,000 per year or less	2,636	24.7%
\$15,001 to \$39,999 per year	4,115	38.6%
\$40,000 or more per year	3,909	36.7%

Workers by industry of employment (2020)

Accommodation and food services	805	7.6%
Administration & support, waste management, and remediation	suppressed	
Agriculture, forestry, fishing and hunting	824	7.7%
Arts, entertainment, and recreation	169	1.6%
Construction	320	3.0%
Educational services	290	2.7%
Finance and insurance	529	5.0%
Health care and social assistance	2,364	22.2%
Information	149	1.4%
Management of companies and enterprises	388	3.6%
Manufacturing	1,826	17.1%
Mining, quarrying, and oil and gas extraction	suppressed	
Other services (excluding public administration)	395	3.7%
Professional, scientific, and technical services	524	4.9%
Public administration	suppressed	

Real estate and rental and leasing	139	1.3%
Retail trade	1,117	10.5%
Transportation and warehousing	340	3.2%
Utilities	16	0.2%
Wholesale trade	430	4.0%

Workers by race (2020)

White alone	4,831	45.3%
Black or African American alone	1,683	15.8%
American Indian or Alaska Native alone	116	1.1%
Asian alone	3,693	34.6%
Native Hawaiian or Other Pacific Islander alone	suppressed	
Two or more race groups	328	3.1%
Hispanic or Latino (of any race)	1,000	9.4%

Workers by educational attainment (2020)

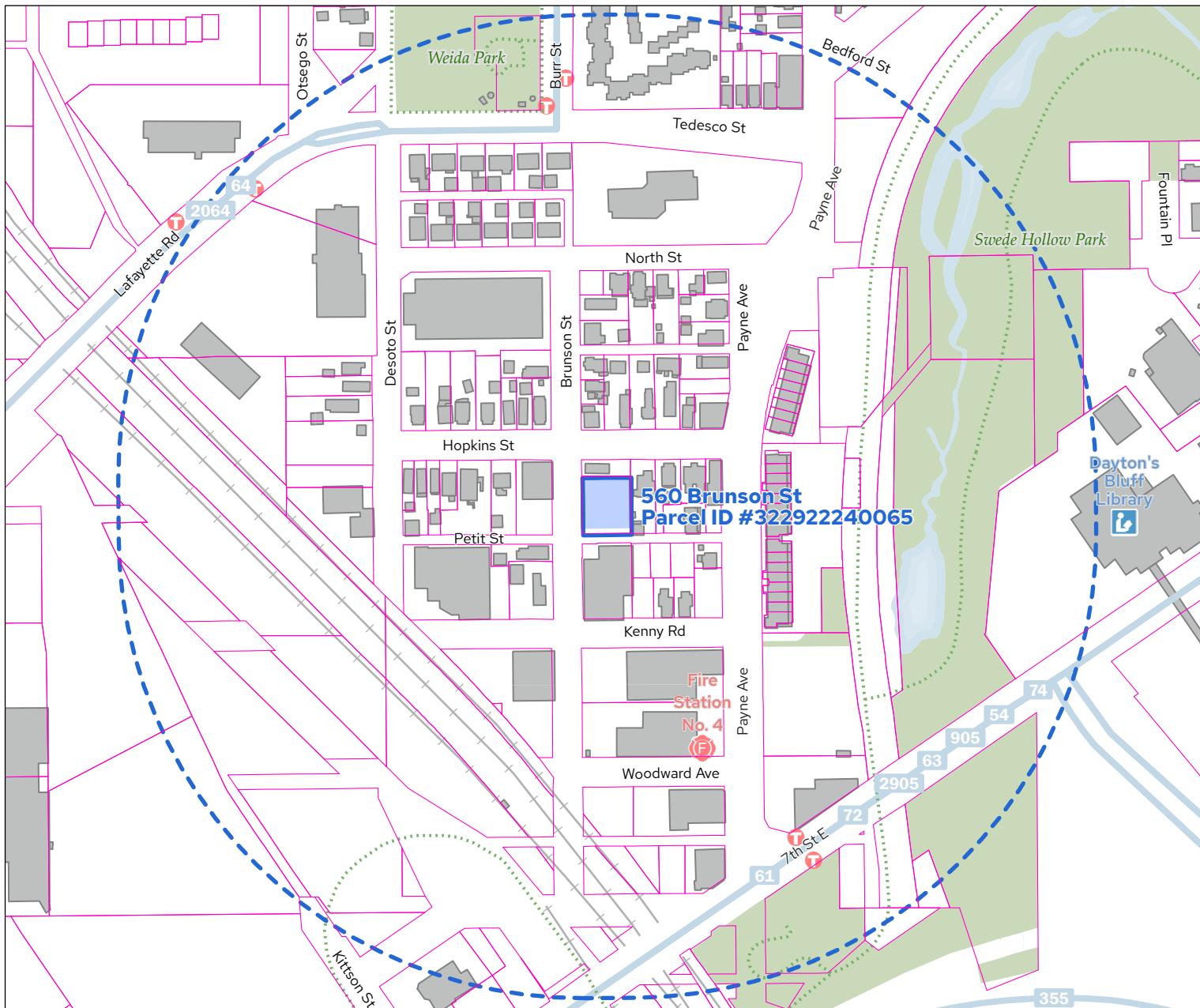
Less than high school	1,124	10.5%
High school or equivalent, no college	1,746	16.4%
Some college or associate degree	2,209	20.7%
Bachelor's degree or advanced degree	2,108	19.8%

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560 Brunson Street

HRA Board Report Map • Tuesday, January 6, 2026



- Subject Property
- Quarter Mile Distance
- Parcel Boundaries
- Fire Stations
- Library Locations
- Police Stations
- Recreation Facilities
- Schools
- Trails
- Transit Routes
- Transit Stops

DATA CREDITS: St. Paul Enterprise GIS; Parcel Polygons: current Ramsey County data via Minnesota Geospatial Commons; Road and Building Polygons: 2017 impervious surface dataset, Ramsey County; Water bodies via Minnesota DNR. • **LIMITATIONS ON USE:** This document was prepared by the Saint Paul Planning and Economic Development Department and is intended to be used for reference and illustrative purposes only. This drawing is not a legally recorded plan, survey, official tax map or engineering schematic and is not intended to be used as such. • DATE: 1/6/2026 9:02 AM • DOCUMENT PATH: C:\Users\ep131\City of Saint Paul\PED - Data, Research & Mapping - Documents\Projects\HRA Board Reports\2025\2026-1-6 - 560 Brunson Street for Joe Musolf\4 - GIS\560 Brunson Street.aprx