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CITY OF SAINT PAUL

Housing Strategy Update



Today's discussion

- Housing strategy framework and recent outcomes
- Housing needs in Saint Paul
- Housing resources and strategy moving forward



Housing Strategy: Protect, Preserve and Produce

Increase supply of affordable units, with an emphasis on deeply affordable and supportive housing

Preserve and maintain existing affordable housing

Build wealth for residents and communities

Develop specific, strategic housing priorities

Equitable access to housing





Housing Strategy Outcomes: April 2022 – December 2023

Increase supply of affordable units,
with an emphasis on deeply
affordable and supportive housing

- Units financed: **805**
- Units financed at 30% AMI: **312** (39%)

Preserve and maintain existing
affordable housing

- Units added to 4d program: **758**
- Homeowner rehab projects: **50**
- Rental rehab assistance projects: **3**
- Long term homeownership opportunities: **8**

Build wealth for residents and
communities

- Inspiring Communities units financed: **13**
- Down Payment Assistance provided: **24**
- Inheritance Fund Recipients: **6**

Develop specific, strategic housing
priorities

- Housing Choice Index
- Anti-displacement and 1-4 Unit Housing Study
- Local Affordable Housing Aid

Equitable access to housing

- Expanded equity criteria in all solicitations
- Support the capacity building of emerging BIPoC developers
- Partnering with Fair Housing work in OFE



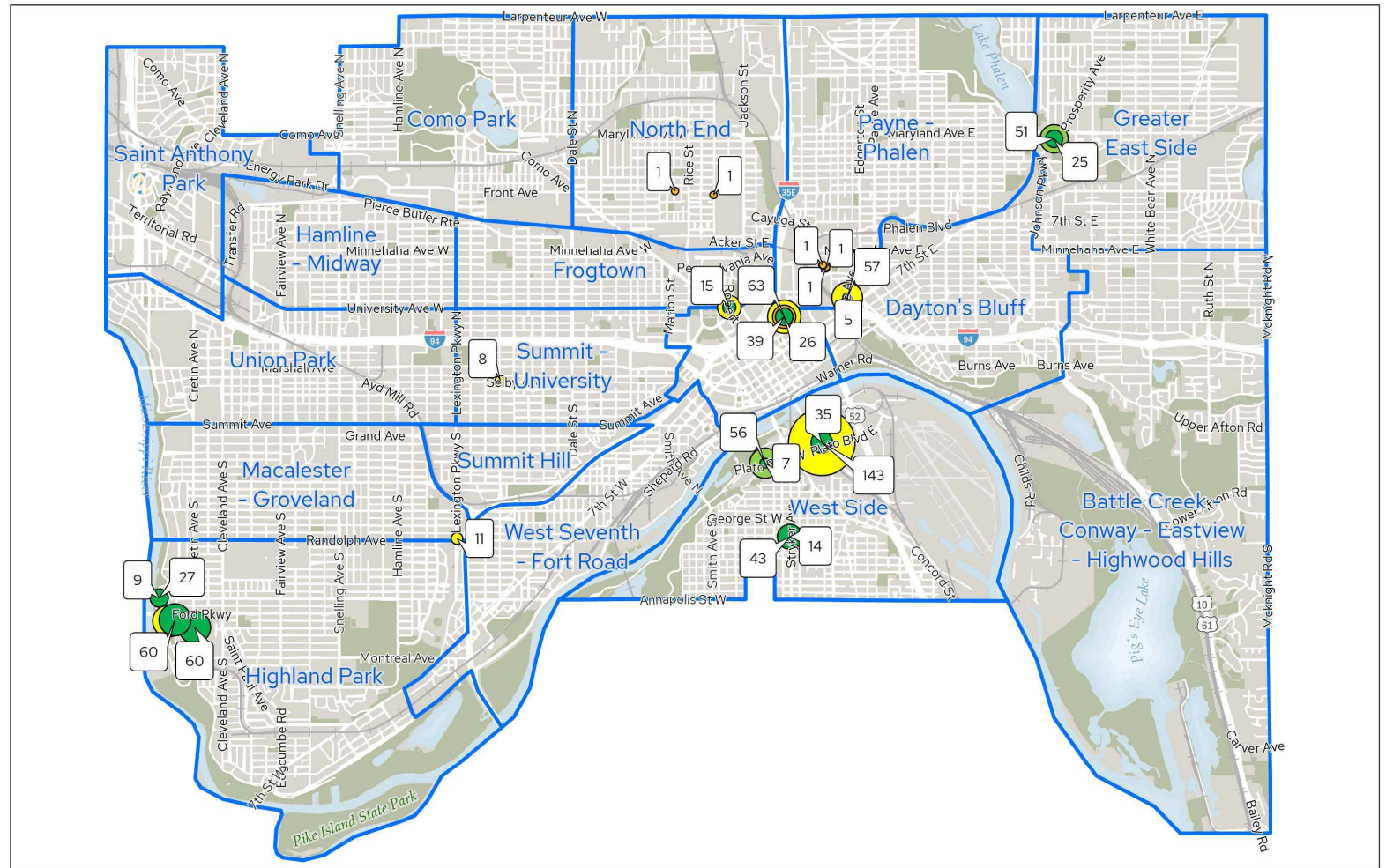
Housing Trust Fund: Outcomes

- Over \$14M budgeted since 2019

Program	Amount programmed 2019-2023	Outcomes
4d program	\$369,603	3,004 affordable units preserved
Shelter Support	\$1,287,244	Program Home through March 2022
Repurposed Bridge Fund	\$540,000	Emerging BIPoC Developer Training
Rondo Community Land Trust	\$100,000	Capacity building
Long term affordable homeownership	\$1,000,000	11 projects awarded; 2 completed, 7 underway
Down Payment Assistance	\$3,500,000	38 households served, 23 pending
Families First Pilot	\$3,000,000	95 families referred; 65 enrolled, 4 pending
Inspiring Communities	\$2,500,000	Underway, will create 13-20 affordable housing units
PED and OFE staffing	\$831,628	Senior Project Manager (PED), Fair Housing staff (OFE)
NOAH Loan Fund	3,000,000	Recently allocated, will support 3-5 preservation projects
TOTAL	\$14,619,189	



2023 Outcomes: Affordable Units Produced



District Council
District Council
Affordable Housing Production by Affordability and Number of Units
120% AMI
*Number if units are labeled on map

30% AMI
50% AMI
60% AMI
80% AMI



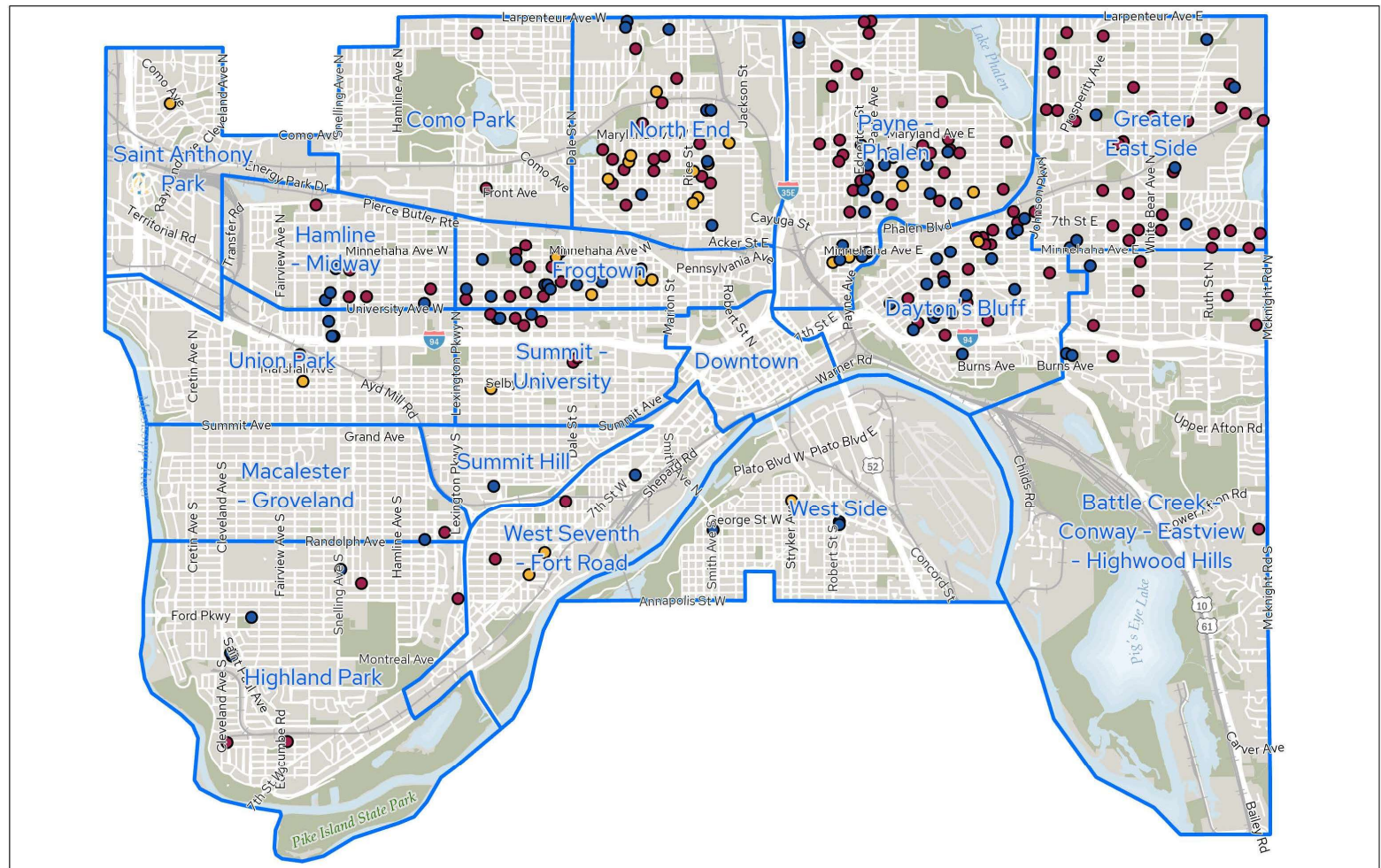
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DATA CREDITS: St. Paul Enterprise GIS, Parcel Polygons; current Ramsey County data via Minnesota Geospatial Commons; Road and Building Polygons; 2017 impervious surface dataset; Ramsey County; Water bodies via Minnesota DNR. LIMITATIONS ON USE: This 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: 12/2/2023 12:29 PM DOCUMENT PATH: C:\Users\j37065\City of Saint Paul\PED-Research & Mapping - Documents\Projects\Housing\HRA Annual Updates\2023-10-02 Housing Data for Tara Beard and HRA\HRA-003\2023-10-02 Housing Data for Tara Beard.aprx



2023 Outcomes: Affordable Units Preserved



- District Council
- Rental Rehab Loan Recipients
- Home Rehab Loan Recipients
- 4d Properties added in 2023



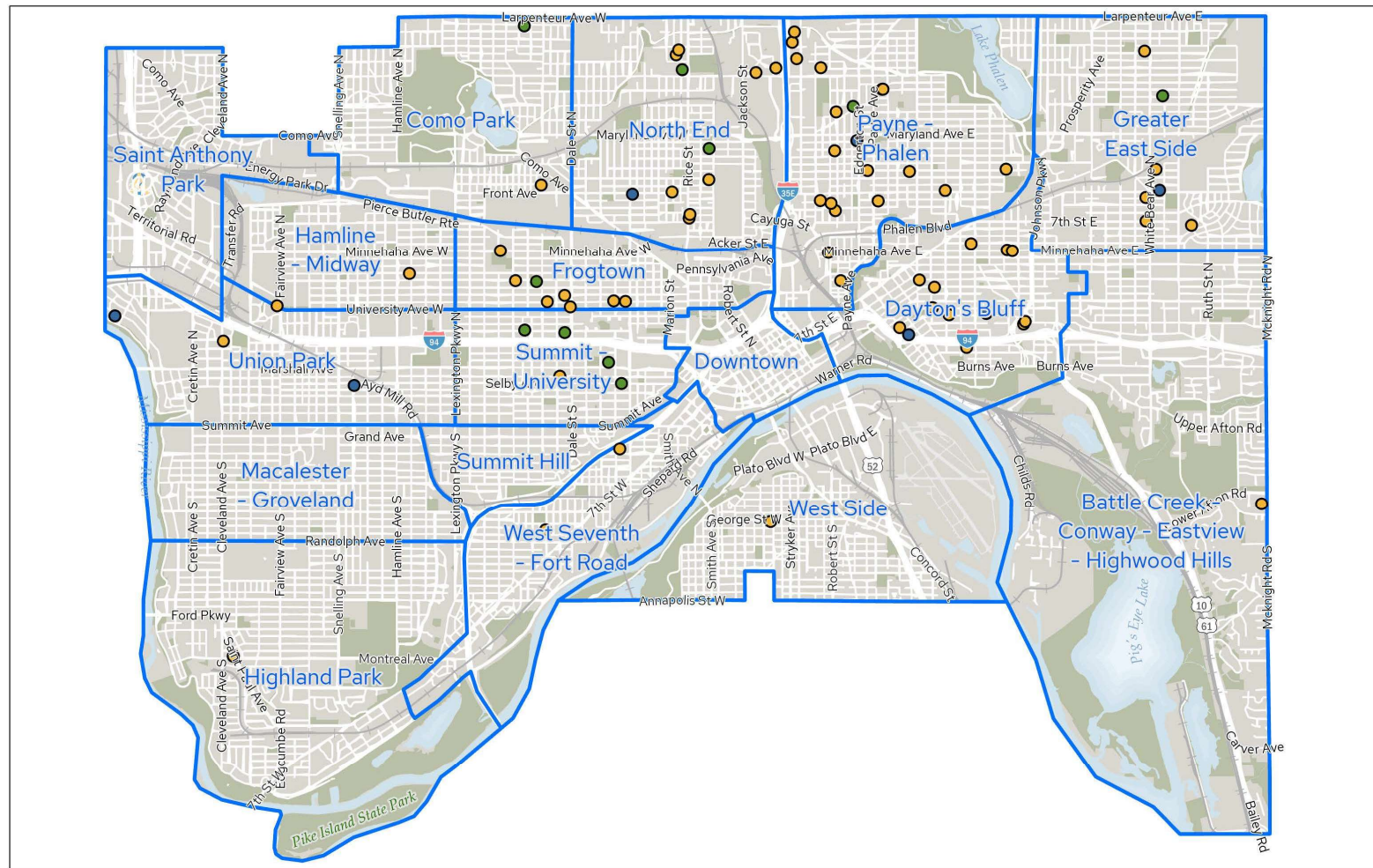
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2023 Outcomes: Affordable Housing Protected



District Council

■ District Council

● Community Land Trust RFP Awards

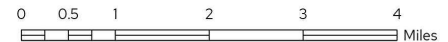
Down Payment Assistance Loan Recipients

● Down Payment Assistance Loan Recipients

● Families First Rental Assistance Recipients



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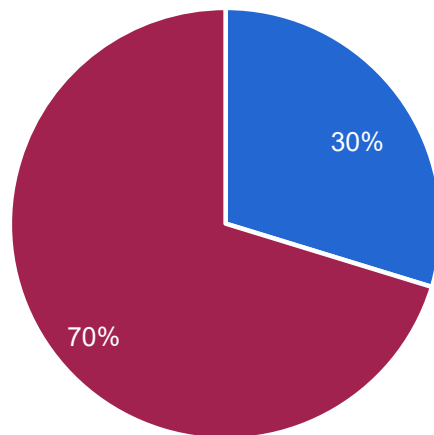
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Housing Needs in Saint Paul

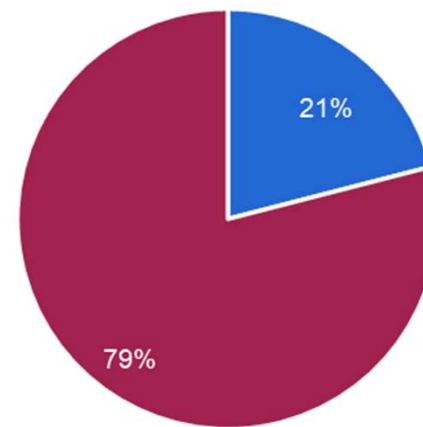
Number of Occupied Housing Units: **121,270**

Housing Affordability



■ Market Rate ■ Affordable

Subsidized and Unsubsidized



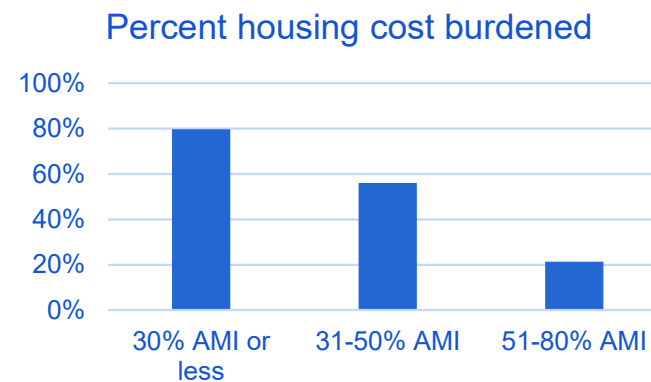
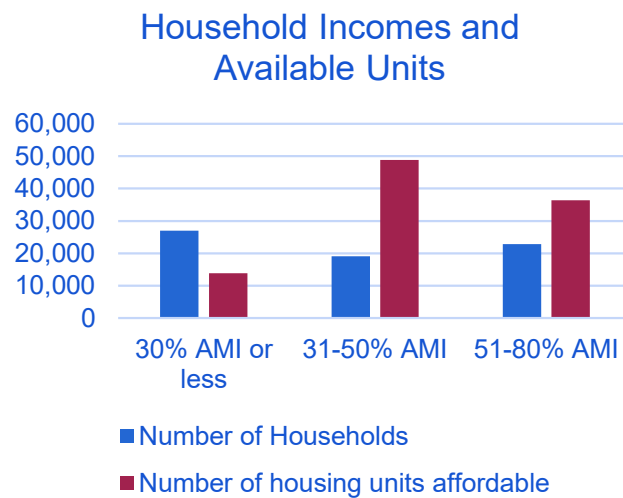
■ Income Restricted ■ Unsubsidized Affordable

Source: Metropolitan Council Existing Housing Assessment, January 2023



Housing Needs in Saint Paul

Housing Affordability: Context



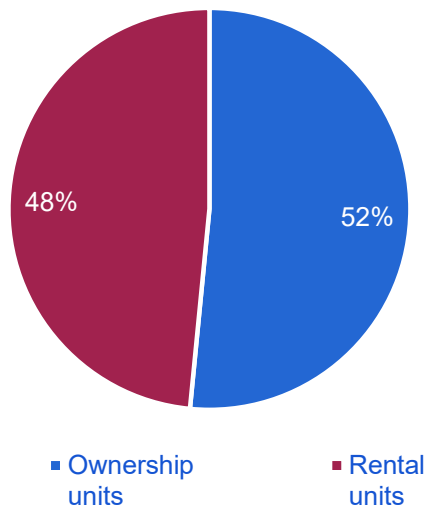
Source: Metropolitan Council Existing Housing Assessment, January 2023, Saint Paul 2040 Comprehensive Plan



Housing Needs in Saint Paul

Number of Occupied Housing Units: **121,270**

Housing Tenure



Homeownership Rates by Race

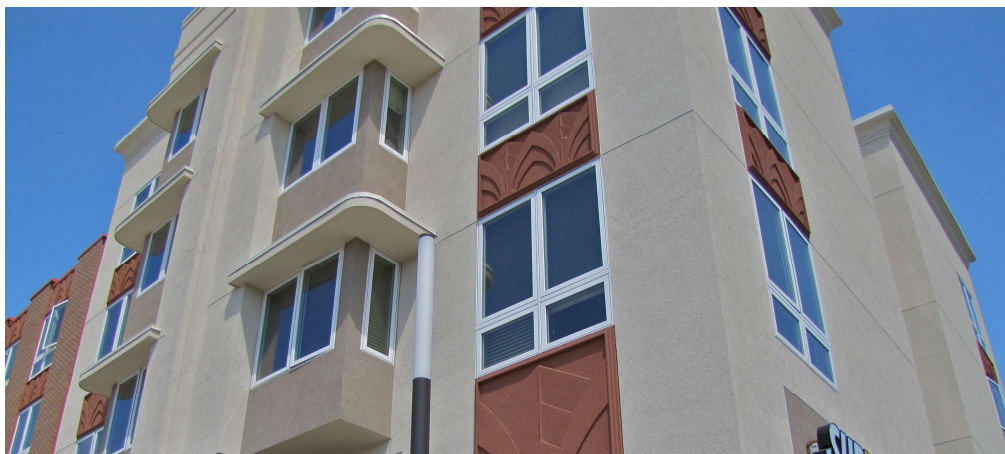
Households of Color	33%
White Households	56%

Source: Metropolitan Council Existing Housing Assessment, January 2023



Housing Strategy: Priorities

- Continue efforts to support the creation of all kinds of housing units
 - Maintain a new construction exemption in the Rent Stabilization Ordinance
 - Support office-housing conversions
- Continue efforts to support deeply affordable rental units
- Continue to preserve existing unsubsidized affordable housing
- Continue to support Down Payment Assistance and wealth building opportunities





Housing Trust Fund: What's next?

- Anticipating approximately \$2M in available HTF programming for 2024

Program	Proposed budget 2024	Anticipated outcomes
4d Program Administration	\$75,000	750 additional affordable units preserved
Permanently Affordable Homeownership RFP	\$1,000,000	10 permanently affordable ownership units created
Homeowner Rehab Program*	\$500,000	10 additional households served
PED and OFE staff	\$254,572	Senior Project Manager (PED), Fair Housing Staff (OFE)
TOTAL	\$1,829,572	

**Proposed for consideration at the 12/13/23 HRA Board meeting*



Local Affordable Housing Aid

- Estimated annual revenue to Saint Paul in the first year: **\$5-\$6 million**
- Will be paid in two equal installments: July 20 and December 26, beginning in 2024
- Funds must be spent by December 31 of the fourth year after the aid was received
- Funds are considered spent if transferred to a local housing trust fund, but must be used for qualifying uses, which include:
 - Funding for non-profit development, preservation, and operation of supportive housing
 - Projects providing homeownership opportunities for households earning 115% AMI or less, prioritizing 80% AMI or less
 - Projects providing affordable rental opportunities for households earning 80% AMI or less, prioritizing 50% AMI or less

Thank you!

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