City of Saint Paul

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

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

Wednesday, July 22, 2026 **2:00 PM** **Council Chambers, City Hall**

ROLL CALL

DISCUSSION

1 RES 26-1173 Approving and Authorizing the CDBG Loan Amendment for TWV Limited Partnership, Districts 3 and 5, Wards 2 and 5

Sponsors: Noecker

Attachments: Board Report
D03 West Side Neighborhood Profile
D05 Payne Phalen Neighborhood Profile
Map

2 RES 26-1174 Resolution Amending the Business Assistance Fund (BAF) Guidelines, Citywide

Sponsors: Noecker

Attachments: Updated Guidelines

3 RES 26-1175 Resolution Authorizing a Three (3) Year License Agreement with Union Pacific Railroad for Its Exclusive use of HRA property at 43 East Water Street., District 3, Ward 2

Sponsors: Noecker

Attachments: Board Report
Map

STAFF REPORT

4 SR 26-143 Introduction to Redevelopment Project at 47 Douglas Street, District 9, Ward 2

Sponsors: Noecker

Attachments: Support for 47 Douglas

Presentation

5 SR 26-144 Second Quarter Budget to Actual Report

Sponsors: Johnson

Attachments: Presentation

NEXT MEETING DATE

August 5, 2026 at 2:00 p.m.

ADJOURNMENT

City of Saint Paul

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

Master

File Number: RES 26-1173

File ID: RES 26-1173 **Type:** Resolution **Status:** Agenda Ready

Version: 1 **Contact Number:** 266-6624 **In Control:** Housing & Redevelopment Authority

File Created: 07/14/2026

File Name: TWV Limited Partnership Loan Amendment **Final Action:**

Title:

Approving and Authorizing the CDBG Loan Amendment for TWV Limited Partnership, Districts 3 and 5, Wards 2 and 5

Notes:

Sponsors: Noecker **Enactment Date:**

Attachments: Board Report, D03 West Side Neighborhood Profile, D05 Payne Phalen Neighborhood Profile, Map **Financials Included?:**

Contact Name: Libby Logsden **Hearing Date:**

Entered by: kelly.bauer@ci.stpaul.mn.us **Ord Effective Date:**

History of Legislative File

Version:	Acting Body:	Date:	Action:	Sent To:	Due Date:	Return Date:	Result:

Text of Legislative File RES 26-1173

Approving and Authorizing the CDBG Loan Amendment for TWV Limited Partnership, Districts 3 and 5, Wards 2 and 5

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

REPORT TO THE COMMISSIONERS **DATE: JULY 22, 2026**

REGARDING: APPROVING AND AUTHORIZING THE CDBG LOAN AMENDMENT FOR TWV LIMITED PARTNERSHIP, DISTRICTS 3 AND 5, WARDS 2 AND 5.

Requested Board Action

The specific actions requested of the Board are:

1. Approval of an amendment to the existing Community Development Block Grant (CDBG) loan agreement to release the Torre de San Miguel property from the collateral securing the HRA's existing CDBG loan with TWV Limited Partnership; and
2. Authorization to draft, amend, and execute all loan documents necessary to carry out the loan modification described in this report.

Background

In December of 2006 the HRA made a $275,000 CDBG loan to TWV Limited Partnership ("TWV") in connection with the acquisition and rehabilitation of three affordable housing properties: Torre de San Miguel (Torre), Westminster Place (Westminster), and Vista Village (Vista); collectively TWV. Torre de San Miguel is a 142-unit affordable housing development located at 58 Wood Street on Saint Paul's West Side. Westminster Place, located at 1342 Westminster Street, is a 99-unit affordable housing development located on the East Side of Saint Paul, and Vista Village, located at 422 Concord Street, is a 48-unit affordable housing development located on the West Side. All three properties are, and are proposed to continue being, owned and operated by entities associated with CommonBond Communities (CBC). The deferred loan carries a 4.9% interest rate and matures on January 31, 2042. The current balance is $726,876.32. At the time of underwriting, the loan was originated as a loss in recognition of the public benefit associated with preserving long-term affordable housing.

While in 2006 it was advantageous for the three projects to be underwritten together, the current renovation costs for the three projects together are too high to be combined in one competitive project. Torre, due to its larger size, has been separated from the still combined Westminster and Vista. The Torre project has secured the funding needed for substantial rehabilitation and is moving towards an anticipated November 2026 closing.

To facilitate financing for the Torre renovation, TWV has requested that the HRA amend the existing CDBG loan agreement to release Torre collateral securing the loan. Removing Torre from the existing collateral structure will simplify the upcoming refinancing transaction by avoiding Cancellation of Debt Income (CODI) fees and additional compliance requirements. While there is not an estimate for how much longer the compliance process would take, the estimated CODI fees for the Westminster and Vista project are around $200,000.

The proposed amendment does not modify the original loan amount, interest rate, maturity date, repayment provisions, or any other material loan terms. The amendment is limited solely to releasing Torre de San Miguel from the collateral securing the loan. The remaining collateral, Westminster and Vista, provide substantially more collateral value than is necessary to secure the HRA's loan. Based on a 2026 assessment by the Ramsey County Assessor's Office, Westminster has an estimated market value of $8,956,600 and Vista has an estimated market value of $4,639,100 for a total of $13,595,700. Even with the removal of Torre, there is sufficient collateral for the total loan balance. The combined existing loan balance on Westminster and Vista is around $2,111,028 leaving a remaining collateral value of $11,484,671 which translates into an estimated 15.5% Loan-to-Value. This modification does not significantly change the HRA's risk.

The other lenders on the project, Family Housing Fund and Minnesota Housing, have both received internal permission to pursue a similar modification on their respective TWV Limited Partnership debt.

Budget Action

There is no budget action associated with this item.

Future Action

Future HRA Board actions may include financing requests associated with the anticipated November 2026 financial closing of Torre de San Miguel as well as future affordable housing preservation activities involving Westminster Place and Vista Village.

Financing Structure

The HRA's existing CDBG loan is secured by a second lien position behind Minnesota Housing's PARIF loan.

TWV previously utilized Minnesota State Housing Tax Credits to satisfy the original first mortgage, leaving the Minnesota Housing PARIF loan in first lien position.

Following approval of this amendment, Westminster Place and Vista Village will remain as collateral securing the TWV LP CDBG loan. All loan terms, including the original principal amount, interest rate, and maturity date, will remain unchanged.

The original Multi-Party Security Agreement (MSA) covering all three properties will become null and void upon the execution of the loan amendment. A new MSA covering Westminster Place and Vista Village will be drafted by MHFA. A separate security agreement for Torre will be executed as part of the anticipated November 2026 rehabilitation financing.

The remaining collateral provides substantial security for the HRA's interest.

PED Credit Committee Review

The PED Credit Committee reviewed and recommended approval of this loan modification request on June 23, 2026, and confirmed the loan should continue to be risk rated as "Originated as Loss" due to the deferred payment structure. The proposed collateral modification does not materially affect the expected repayment profile of the loan or weaken the HRA's collateral position.

Compliance

Torre's IDIS number for this loan is #01448. Torre received CDBG funding in 2006, met its accomplishments for the Low- and Moderate-Income Housing National Objective in 2007, and met and exceeded that National Objective for the minimum regulatory requirement of five years completing the required CDBG compliance.

No compliance will apply to this modification, since there are no HRA funds being requested as part of this loan modification.

HREEO will be consulted prior to any construction affiliated with future refinancing.

Historic Preservation

No historic preservation requirements apply to this modification.

Public Purpose/Comprehensive Plan Conformance:

The proposed loan modification supports the continued preservation of affordable housing by facilitating the refinancing and rehabilitation of Torre de San Miguel while maintaining the HRA's security interest in Westminster Place and Vista Village. The action enables CommonBond Communities to proceed with a more efficient refinancing transaction without requiring additional HRA investment or reducing the HRA's collateral protection.

The modification preserves the City's long-term affordable housing investments by supporting rehabilitation financing while maintaining affordability at all three developments.

The following policies from the 2040 Comprehensive Plan Housing Chapter demonstrate consistency with this action:

- **Policy H-18.** Foster the preservation and production of deeply affordable rental housing (housing affordable to those at 30% or less of AMI), supportive housing, and housing for people experiencing homelessness.
    - Approval of this modification supports the long-term preservation and rehabilitation of existing affordable housing.
- **Policy H-31.** Support the preservation and production of affordable housing throughout Saint Paul.

  - The loan modification facilitates future reinvestment in existing affordable housing without requiring additional City subsidy.

- **Policy H-37.** Encourage the development and preservation of affordable housing in areas well served by transit and employment opportunities.
  - Torre, Westminster, and Vista are located in established neighborhoods with access to transit, employment, and community amenities.

- **Policy H-39.** Promote preservation of existing income-restricted affordable housing units to ensure continued affordability.
  - The proposed amendment supports the recapitalization and continued affordability of the existing portfolio while preserving the HRA's financial interest.

- **Policy H-42.** Pursue public and private funding sources for affordable housing preservation and production.
  - This action allows CommonBond to leverage state, federal, and private financing for rehabilitation while maintaining the City's existing investment.

Recommendation: The Executive Director of the HRA recommends approval of the actions outlined in this report.

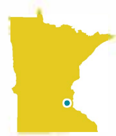
Sponsored by: Commissioner Noecker
Staff: Libby Logsden, (651) 266-6624

Attachments

- **Map**
- **District 3 Profile**
- **District 5 Profile**

LOCATION PROFILES | BY CITY

West Side neighborhood data



City: Saint Paul

About the data

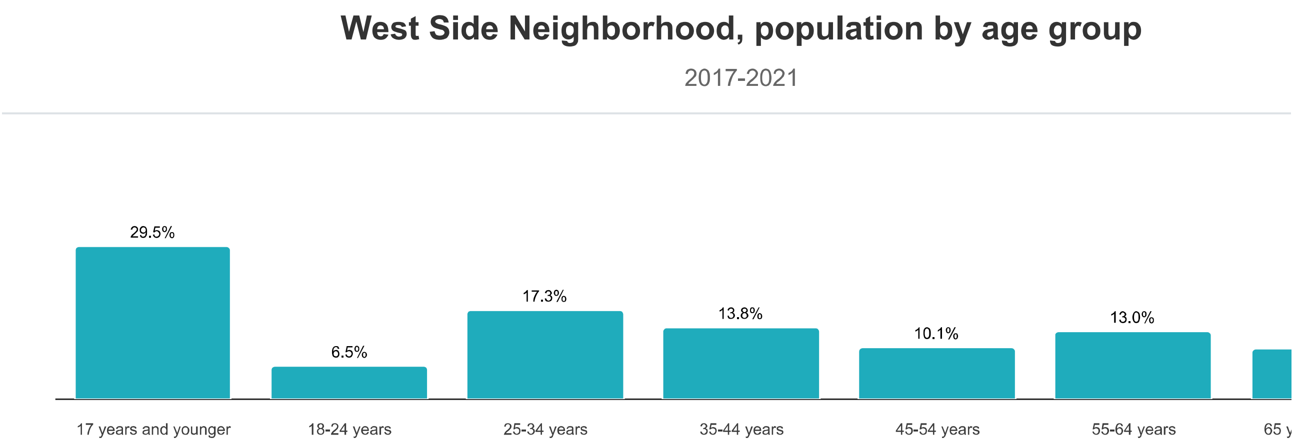
At-a-glance facts about residents, households, and workforce. Data are largely derived from the U.S. Census Bureau. When a data point is missing or considered unreliable, it will not display or be labeled suppressed. See information about geographic profile sources.

West Side Neighborhood, population data

Decennial Census

2020	15,582

West Side neighborhood, population by age group



Age (2017-2021)		
Under 5 years	1,172	7.9%
5-9 years	1,317	8.9%
10-14 years	1,184	8.0%
15-17 years	723	4.9%
18-24 years	963	6.5%
25-34 years	2,581	17.3%
35-44 years	2,058	13.8%
45-54 years	1,504	10.1%
55-64 years	1,931	13.0%
65-74 years	919	6.2%
75-84 years	364	2.4%
85 years and older	164	1.1%

West Side neighborhood, population by sex

Sex (2017-2021)		
Male	7,358	49.4%
Female	7,522	50.6%

West Side neighborhood, population by race/ethnicity

Race & Ethnicity (2017-2021)		
White	6,576	44.2%
Of Color	6,769	45.5%
Black or African American alone	2,235	15.0%
American Indian and Alaskan Native alone	suppressed	
Asian or Pacific Islander alone	945	6.4%
Other alone	suppressed	
Two or more races alone	856	5.8%
Hispanic or Latino (of any race)	4,011	27.0%

West Side neighborhood, population by language

Language spoken (2017-2021)		
Population (5 years and older)	13,708	100.0%
English only	9,490	69.2%
Language other than English	4,218	30.8%
Speaks English less than "very well"	1,518	11.1%

West Side neighborhood, population by disability status

Disability status (2017-2021)

Total population for whom disability status is determined	14,741	100.0%
Population with a disability	2,019	13.7%

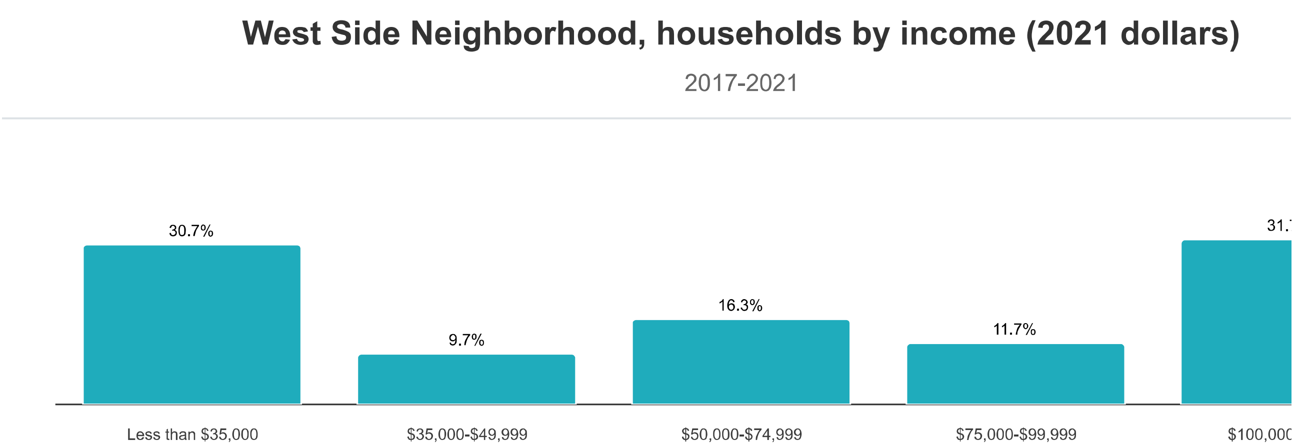
West Side neighborhood, population by nativity

Nativity (2017-2021)		
Foreign-born residents	2,573	17.3%

West Side neighborhood, population by residency

Residence one year ago (2017-2021)		
Population (1 year and over in US)	14,678	100.0%
Same residence	12,457	84.9%
Different residence in the U.S.	2,209	15.0%
Different residence outside the U.S.	suppressed	

West Side neighborhood, household by income



Household income (2021 dollars) (2017-2021)		
Total households	5,571	100.0%
Less than $35,000	1,708	30.7%
$35,000-$49,999	538	9.7%
$50,000-$74,999	908	16.3%
$75,000-$99,999	650	11.7%
$100,000 or more	1,767	31.7%
Median household income (2021 dollars)	$ 59,510	100.0%

West Side neighborhood, poverty status

Poverty (2017-2021)

All people for whom poverty status is determined	14,705	100.0%
With income below poverty	2,777	18.9%
With income 100-149 of poverty	1,629	11.1%
With income 150-199 of poverty	1,445	9.8%
With income 200 of poverty or higher	8,854	60.2%
17 years and younger (percent of people under age 18)	1,287	29.5%
18-24 (percent of people age 18-24)	178	18.5%
25-34 (percent of people age 25-34)	430	16.7%
35-44 (percent of people age 35-44)	373	18.1%
45-54 (percent of people age 45-54)	124	8.3%
55-64 (percent of people age 55-64)	229	12.0%
18-64 (percent of people 18-64)	1,334	14.8%
65 years and older (percent of people age 65+)	156	11.6%

West Side neighborhood, health coverage among population

Health coverage (2017-2021)

Total population age 65 and under for whom health insurance coverage status is determined	13,394	90.9%
Population 65 and under without health insurance coverage	1,122	8.4%

West Side neighborhood, housing units

Total housing units (2017-2021)		
Total housing units	5,970	100.0%
Owned and Rental Housing (2017-2021)		
Vacant housing units (seasonal units included)	399	6.7%
Occupied housing units	5,571	93.3%
Average household size	2.7	100.0%
Owner-occupied	3,057	51.2%
Average household size	2.9	100.0%
Renter-occupied	2,514	42.1%
Average household size	2.6	100.0%
Year built (2017-2021)		
2010 or later	144	2.4%
2000-2009	258	4.3%
1970-1999	1,270	21.3%
1940-1969	1,264	21.2%
1939 or earlier	3,034	50.8%

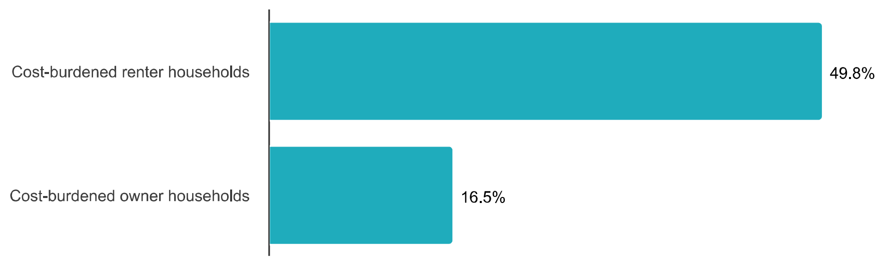
West Side neighborhood, household data

Households (2017-2021)		
Total households	5,571	100.0%
Households by type (2017-2021)		
Family households	3,292	59.1%
With children under 18 years	1,998	35.9%
Married-couple family households	2,046	36.7%
With children under 18 years	965	17.3%
Single-person family households	1,246	22.4%
With children under 18 years	1,033	18.5%
Nonfamily households	2,279	40.9%
Householder living alone	1,721	30.9%
65 years and over	586	10.5%
Households with one or more children under 18 years	2,022	36.3%
Households with one or more people 65 years and over	1,117	20.1%
Year householder moved into unit (2017-2021)		
Moved in 2010 or later	3,358	60.3%
Moved in 2000-2009	880	15.8%
Moved in 1990-1999	744	13.4%
Moved in 1989 or earlier	589	10.6%

West Side neighborhood, cost-burdened households by type

West Side Neighborhood, cost-burdened households by type

2017-2021

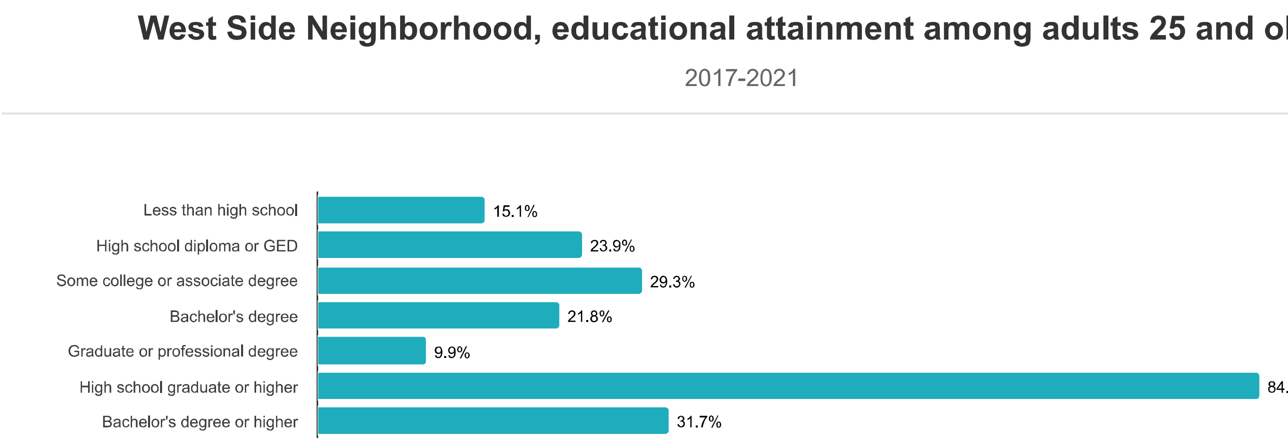


Cost-burdened households (2017-2021)		
All households for which cost burden is calculated	5,484	100.0%
Cost-burdened households	1,714	31.3%
Owner households for which cost burden is calculated	3,050	100.0%
Cost-burdened owner households	503	16.5%
Renter households for which cost burden is calculated	2,434	100.0%
Cost-burdened renter households	1,211	49.8%
Rent paid (2017-2021)		
Households paying rent	2,474	100.0%
Median rent paid (2021 dollars)	$ 992	100.0%

West Side neighborhood, transportation data

Vehicles per household (2017-2021)		
No vehicles	719	12.9%
1 vehicle available	2,082	37.4%
2 vehicles available	1,863	33.4%
3 or more vehicles available	907	16.3%
Transportation to work (2017-2021)		
Workers (16 years and older)	7,220	100.0%
Car, truck, or van (including passengers)	5,768	79.9%
Public transportation	425	5.9%
Walked, biked, worked at home, or other	1,027	14.2%
Travel time to work (2017-2021)		
Total workers age 16+ (not home based)	6,631	100.0%
Less than 10 minutes	786	11.9%
10-19 minutes	1,896	28.6%
20-29 minutes	1,695	25.6%
30 minutes or longer	2,254	34.0%

West Side neighborhood, educational attainment among adults



Educational attainment (2017-2021)

Population (25 years and older)	9,521	100.0%
Less than high school	1,439	15.1%
High school diploma or GED	2,271	23.9%
Some college or associate's degree	2,791	29.3%
Bachelor's Degree	2,073	21.8%
Graduate or professional degree	947	9.9%
High school graduate or higher	8,082	84.9%
Bachelor's degree or higher	3,020	31.7%

West Side neighborhood, workforce data

Working Adults (2017-2021)		
Total civilian non-institutionalized population, age 18-64	9,002	100.0%
Working age adults who are employed	6,849	76.1%
Civilian labor force	7,142	100.0%
Unemployed	293	4.1%
Total employed workers (LEHD) (2020)		
Total employed workers	5,025	100.0%
Worker age (2020)		
Age 29 or younger	1,438	28.6%
Age 30 to 54	2,672	53.2%
Age 55 or older	915	18.2%
Workers by earnings (2020)		
$15,000 per year or less	1,256	25.0%
$15,001 to $39,999 per year	1,555	30.9%
$40,000 or more per year	2,214	44.1%
Workers by industry of employment (2020)		
Accommodation and food services	461	9.2%
Administration & support, waste management, and remediation	suppressed	
Agriculture, forestry, fishing and hunting	366	7.3%
Arts, entertainment, and recreation	90	1.8%
Construction	207	4.1%
Educational services	170	3.4%
Finance and insurance	305	6.1%
Health care and social assistance	1,073	21.4%
Information	73	1.5%
Management of companies and enterprises	254	5.1%
Manufacturing	513	10.2%
Mining, quarrying, and oil and gas extraction	suppressed	
Other services (excluding public administration)	195	3.9%
Professional, scientific, and technical services	326	6.5%
Public administration	suppressed	
Real estate and rental and leasing	78	1.6%

Retail trade	477	9.5%
Transportation and warehousing	193	3.8%
Utilities	suppressed	
Wholesale trade	221	4.4%
Workers by race (2020)		
White alone	3,712	73.9%
Black or African American alone	692	13.8%
American Indian or Alaska Native alone	77	1.5%
Asian alone	362	7.2%
Native Hawaiian or Other Pacific Islander alone	suppressed	
Two or more race groups	179	3.6%
Hispanic or Latino (of any race)	1,026	20.4%
Workers by educational attainment (2020)		
Less than high school	505	10.0%
High school or equivalent, no college	901	17.9%
Some college or associate degree	1,144	22.8%
Bachelor's degree or advanced degree	1,037	20.6%

Payne-Phalen neighborhood data

City: Saint Paul

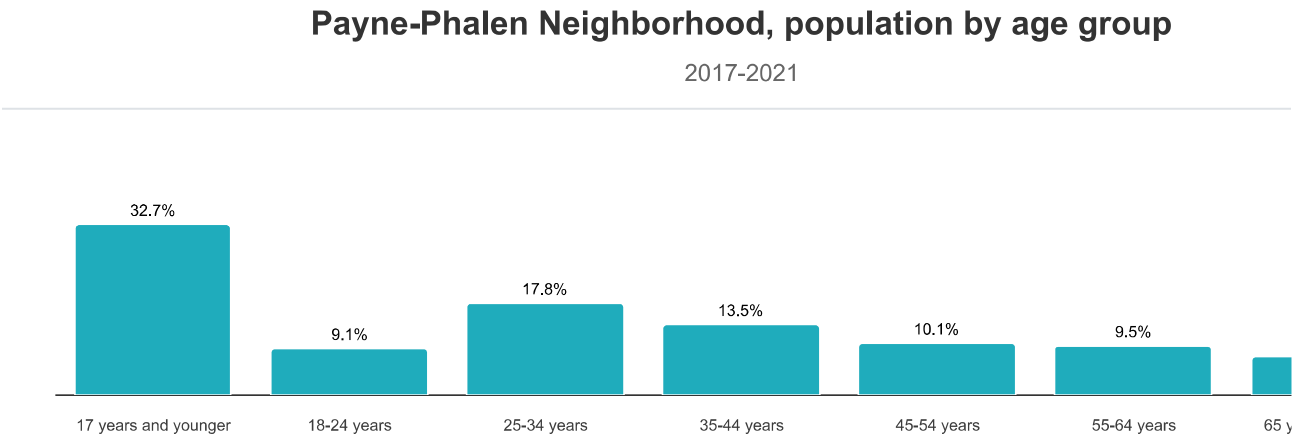
About the data

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

Payne-Phalen neighborhood, population by age group



Age (2017-2021)		
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%

Payne-Phalen neighborhood, population by sex

Sex (2017-2021)		
Male	17,143	51.6%
Female	16,063	48.4%

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%

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%

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%

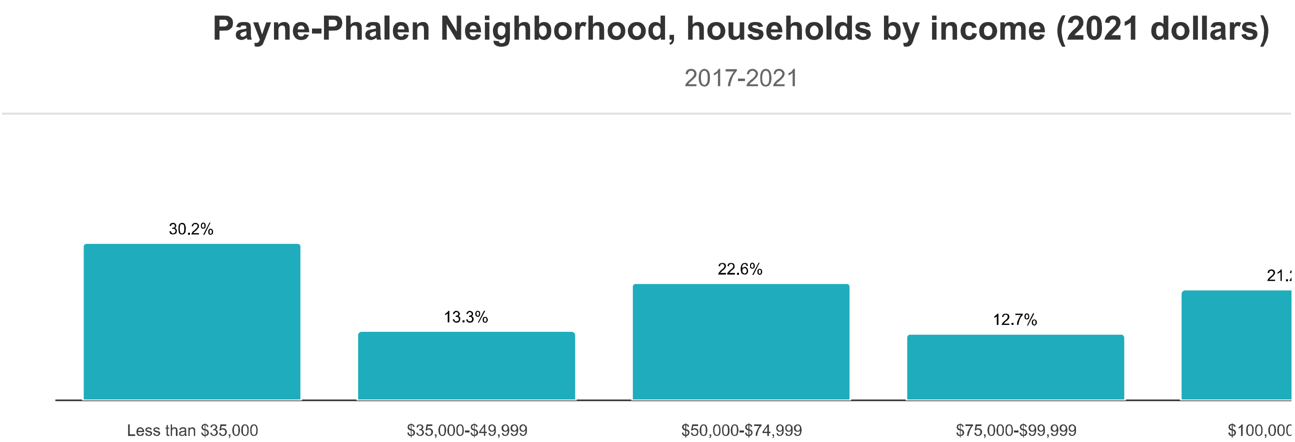
Payne-Phalen neighborhood, population by nativity

Nativity (2017-2021)		
Foreign-born residents	9,164	27.6%

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	

Payne-Phalen neighborhood, household by income



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	

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%

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%

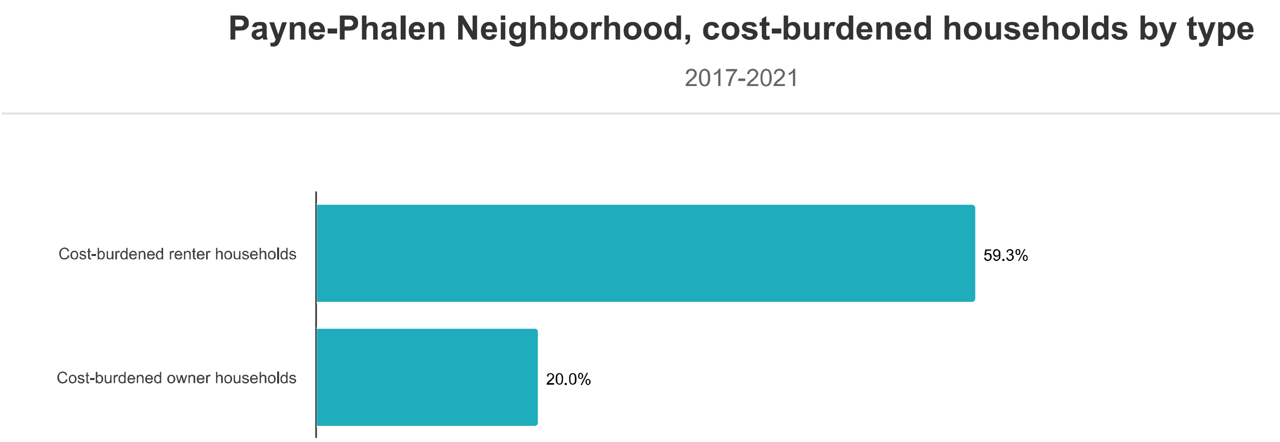
Payne-Phalen neighborhood, housing units

Total housing units (2017-2021)		
Total housing units	10,526	100.0%
Owned and Rental Housing (2017-2021)		
Vacant housing units (seasonal units included)	646	6.1%
Occupied housing units	9,879	93.9%
Average household size	2.9	100.0%
Owner-occupied	5,517	52.4%
Average household size	3.0	100.0%
Renter-occupied	4,363	41.4%
Average household size	2.8	100.0%
Year built (2017-2021)		
2010 or later	259	2.5%
2000-2009	385	3.7%
1970-1999	1,709	16.2%
1940-1969	3,541	33.6%
1939 or earlier	4,632	44.0%

Payne-Phalen neighborhood, household data

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

Payne-Phalen neighborhood, cost-burdened households by type



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%

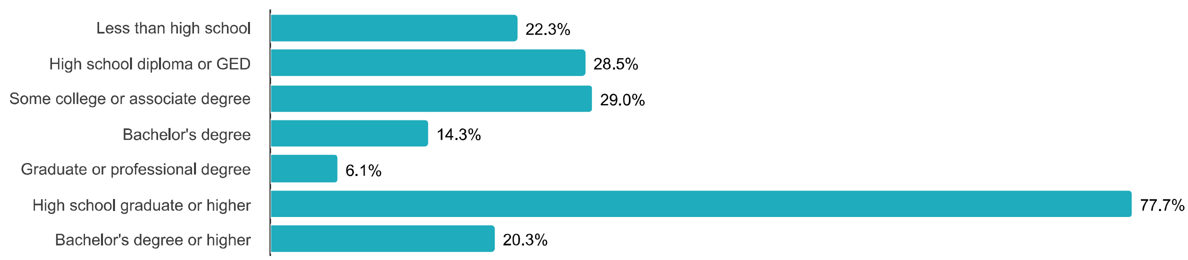
Payne-Phalen neighborhood, transportation data

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%

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%

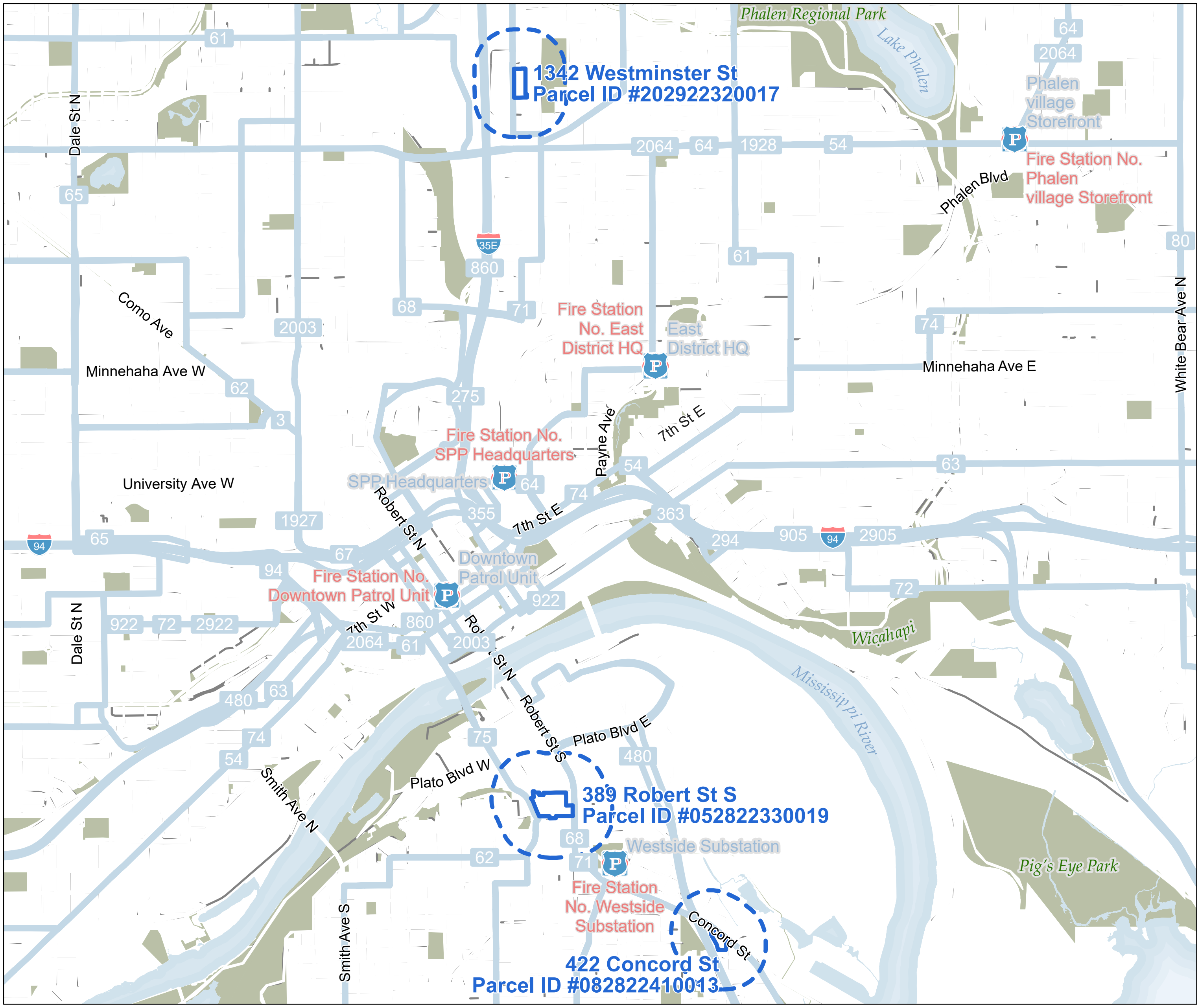
Payne-Phalen neighborhood, workforce data

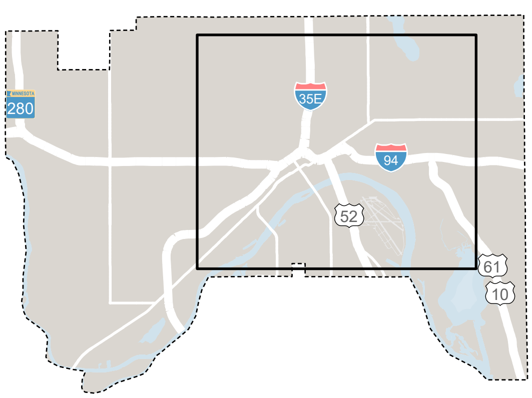
Working Adults (2017-2021)		
Total civilian non-institutionalized population, age 18-64	19,467	100.0%
Working age adults who are employed	13,760	70.7%
Civilian labor force	14,571	100.0%
Unemployed	811	5.6%
Total employed workers (LEHD) (2020)		
Total employed workers	10,661	100.0%
Worker age (2020)		
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%

TWV Limited Partnership (Torre de San Miguel, Westminster Place, and Vista Village)

HRA Board Report Map • Wednesday, July 1, 2026





Site Quarter Mile Buffer
Subject Property

Fire Stations
Library Locations
Police Stations
Recreation Facilities
Schools

0 0.17 0.35 0.7 1.05 1.4 Miles

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: 7/1/2026 12:26 PM • DOCUMENT PATH: C:\Users\e51131\OneDrive - City of Saint Paul\PED - Data, Research & Mapping - Documents\Projects\HRA Board Reports\2026\2026-06-30 - TWV Limited Partnership for Libby Logsden\4 - GIS\TWV Limited Partnership.aprx

SAINT PAUL
PLANNING & ECONOMIC DEVELOPMENT

City of Saint Paul

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

Master

File Number: RES 26-1174

File ID:	RES 26-1174	**Type:**	Resolution	**Status:**	Agenda Ready
Version:	1	**Contact Number:**	266-6595	**In Control:**	Housing & Redevelopment Authority
				File Created:	07/14/2026
File Name:	BAF Guidelines Amendment			**Final Action:**	

Title: Resolution Amending the Business Assistance Fund (BAF) Guidelines, Citywide

Notes:

Sponsors:	Noecker	**Enactment Date:**	
Attachments:	Updated Guidelines	**Financials Included?:**	
Contact Name:	Daniela Lorenz	**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 26-1174

Resolution Amending the Business Assistance Fund (BAF) Guidelines, Citywide

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Business Assistance Fund Guidelines

Adopted by the HRA Board on XXXX XX, 2026

The Business Assistance Fund provides financing to new and existing entities that have a need for capital to improve and/or grow their business or organization. The fund is gap financing – generally, City dollars should not exceed 50% of total project cost and must be used in a way that serves a public purpose, as outlined below.

BAF is available to eligible businesses throughout the City of Saint Paul. Businesses in the Downtown Improvement District (DID) as defined below may qualify to use the Downtown Vitality Fund portion of the overall BAF.

Eligible Businesses for Business Assistance Fund

For-profit and non-profit entities engaged in an eligible activity and/or use located at a physical address or are relocating to a physical address in the City of Saint Paul.

Eligible Uses

The Business Assistance Fund is limited to the following eligible uses:

1. Building improvements – interior and exterior, including permanently affixed, physical ("bricks and mortar") enhancements which strengthen and/or improve the neighborhoods of Saint Paul
2. Purchasing equipment
3. Building acquisition
4. Working capital and inventory purchase
5. Professional fees in conjunction with the completion of the project

Public Purpose Evaluation

In addition to considering viability and need, approved projects will be evaluated on how they meet the following public purposes:

1. Project financing creates or retains jobs in Saint Paul[1], or
2. Project financing benefits the community in at least ONE of the following ways:
   - Positive tax base impacts through capital investments to real property
   - Renovation of vacant commercial building/multi-tenanted space
   - Investments in low-moderate income areas
   - Investments to meet documented underserved or unserved community need.

Financing Terms

Financing will be structured with terms tailored to best meet the needs of the project and fortify business or organizational success, including the option to defer payments. Financing from the Business Assistance Fund when combined with any other City or HRA dollars including, but not limited to STAR and/or CDBG, is targeted to be less than 50% of the total project costs.

[1] Retained jobs cannot include the business owner(s)

The following flexible financing terms apply:

- TIER 1: Forgivable loans up to $20,000 for businesses with annual revenues under $500,000, and total project costs under $50,000:
  - up to $10,000 is available as a 1:1 match with Community Development Financial Institution (CDFI) funding,
  - 0% interest,
  - forgiveness over a 4-year term (25% per year of operation),
  - may be repayable if business ceases operation or relocates outside of Saint Paul.
- TIER 2: Amortizing loans generally sized between $20,000-$150,000 for larger businesses locating or expanding in the City of Saint Paul standard terms apply:
  - project financing must include no less than 5% owner equity.
  - standard terms are 3% interest rate and a 10-year term
  - security includes a promissory note and personal guaranty, and a subordinated mortgage (as applicable) and security agreement.

Required Application Attachments

In addition to the loan application, the applicant must submit the following documents:

1. Sources and Uses for proposed project
2. Financial projections
3. New or substantially expanding entities must submit a business, or organizational growth plan.
4. Existing entities must submit business or organizational financial statements.
5. Personal financial statements

Process

The Business Assistance Fund is intended to support as many Saint Paul entities as possible.

1. Applications will be reviewed by PED staff for consideration.
2. Requests of $25,000 or more must be approved by the HRA board.
3. Current HRA funds available for forgivable business loans is $200,000.

Apply

Interested applicants should submit a business intake form and a Project Manager will follow-up to schedule a meeting to learn more about the project and the request for assistance. Email the completed form and any questions to xxx@ci.stpaul.mn.us.

Downtown Vitality Fund

As part of the Business Assistance Fund, the City of Saint Paul HRA established a Downtown Vitality Fund to address the unique needs of businesses and organizations in downtown Saint Paul. The Downtown Vitality Fund generally follows the same guidelines as BAF within the geographic boundary of Downtown Saint Paul.

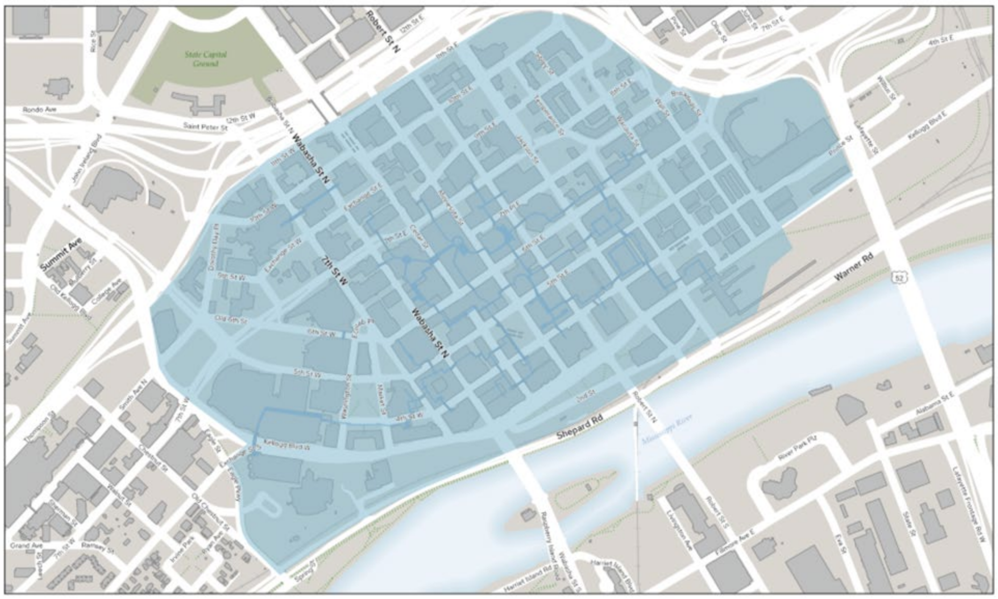
Eligible Organizations for Downtown Vitality Fund

1. For-profit entities engaged in an eligible activity and/or use located at a physical address or are relocating to a physical address within the eligible geography.

2. Non-profit entities primarily engaged in economic development and an eligible use located at a physical address or are relocating to a physical address within the eligible geography.

Eligible Geography

Business must be located in the City of Saint Paul. Businesses that qualify for the Downtown Vitality Fund must be located within the Downtown Improvement District (DID) as defined by the Downtown Alliance and depicted below:



Eligible Uses/Activities:

The Downtown Vitality Fund can be used for:

- Building capital improvements – street level interior and/or exterior permanently affixed, physical enhancements which visible enhance the downtown experience.
- Equipment purchases with 5 or more years of useful life to update and/or expand business operations.
- Public realm improvements that are maintained by the private property owner and/or adjacent businesses, such as lighting, outdoor seating, or public art.
- Skyway access improvements including reopening of closed skyway areas to ensure consistent connectivity throughout downtown

NOTE—working capital and non-capital expenses are NOT an eligible use of the Downtown Vitality Fund. If working capital support is needed, please reach out to the Economic Development Team staff to discuss your organizational needs.

Financing Structure:

- Projects under $100,000:
    - Funding will be a grant that is distributed as a reimbursement as the project incurs eligible costs.

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  - All projects will submit a program report and have a monitoring visit from PED staff within one year of project completion.
  - 5% of the total grant will be held in retainage by the City until the project is complete and demonstrates that all grant funded costs have been fully paid.
- Projects – at or above $100,000:
  - Funding will be a deferred forgivable loan with a four-year term that is forgiven annually if the borrower:
  - Provides an annual report by year end of each year for the life of the loan.
  - Maintains operations in downtown Saint Paul or has a space that is actively being leased to a business operating in downtown Saint Paul for the term of the loan.
  - A mortgage or other collateral placed on the subject property for the life of the loan.

Any projects receiving over $500,000 must be approved by the HRA Board.

APPLICANTS

Interest forms for Housing can be found here, and interest forms for Economic Development can be found here.

Interested parties can submit their interest form to Nicholas.wolf@ci.stpaul.mn.us

All projects must follow compliance requirements, established HRA and City Council approval processes, and applicable reviews.

Applicants can learn more about compliance here.

City of Saint Paul

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

Master

File Number: RES 26-1175

File ID:	RES 26-1175	**Type:**	Resolution	**Status:**	Agenda Ready
Version:	1	**Contact Number:**	266-6595	**In Control:**	Housing & Redevelopment Authority
				File Created:	07/14/2026
File Name:	UPRR License Agreement at 43 East Water St.			**Final Action:**	

Title:

Resolution Authorizing a Three (3) Year License Agreement with Union Pacific Railroad for Its Exclusive use of HRA property at 43 East Water Street., District 3, Ward 2

Notes:

Sponsors:	Noecker	**Enactment Date:**	
Attachments:	Board Report, Map	**Financials Included?:**	
Contact Name:	Daniela Lorenz	**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 26-1175

Resolution Authorizing a Three (3) Year License Agreement with Union Pacific Railroad for Its Exclusive use of HRA property at 43 East Water Street., District 3, Ward 2

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

REPORT TO THE COMMISSIONERS **DATE: JULY 22, 2026**

REGARDING: **RESOLUTION AUTHORIZING A THREE (3) YEAR LICENSE WITH UNION PACIFIC RAILROAD (UPRR) FOR ITS EXCLUSIVE USE OF HRA PROPERTY AT 43 EAST WATER STREET, DISTRICT 3, WARD 2.**

Requested Board Action

Authorize the execution of a license agreement with Union Pacific Railroad (UPRR) for the exclusive use of 43 Water Street East for a period of three years.

Background

In 1995, the HRA acquired multiple tax parcels that now make up the HRA-owned property known as 43 E Water Street ("Property") in accordance with the Riverfront Redevelopment Plan of 1986. Midway Bank donated the property to the HRA on the condition that the HRA assumed responsibility for cost of any required soil contamination clean-up (then estimated at $30,000) and unpaid taxes of approximately $8,000.

According to the Minnesota Pollution Control Agency, the Property is an inactive State Superfund project, Superfund SR0000338. A superfund project occurs when there is known or suspected environmental contamination at a property. The Superfund program identifies, investigates, and determines appropriate cleanup for these sites which are listed on the Minnesota Permanent List of Priorities (PLP). According to the MPCA activity overview, the Property was listed on the PLP in 1984 and delisted in 1987 with application completeness determined in July 2000.

Upon the HRA's acquisition, the designated use of the Property, on an intermediate basis, was to operate as a city owned parking lot for downtown workers and riverfront programming initiatives. The intended use of the Property under the Riverfront Redevelopment Plan of 1986 was residential, with the highest priority for development of public open space. It was later identified for development and use as a public realm and trail in the West Side Flats Master Plan, which is dated August 2001. Future discussions about a potential transfer of property to the City for Parks use are ongoing. Any conveyance of land to Parks or another entity would be subjected to approval of the HRA.

The Property has been operated as an HRA-owned parking lot managed by TransPark Incorporated ("TransPark") since 2009 and Impark prior to that since about 1996. Currently, the average net annual revenue is approximately $11,000 per year with the lot typically about half full at any given time except when there are events, at which time it typically reaches maximum capacity.

Union Pacific Railroad approached staff in the spring of 2025 to inquire about leasing the land for employee parking and a job trailer during a three-year long project on an existing adjacent railroad bridge. The proposed business terms of the license with UPRR include:

- UPRR will have exclusive access and use of the lot beginning August 1, 2026, through July 31, 2029.
- UPRR will pay HRA monthly rent of $1,600 which will be paid in a lump sum of $57,600 upon both parties' execution of a license agreement. If the license is terminated early by UPRR due to early completion of its project, HRA will refund a prorated amount.
- UPRR will be responsible for all permits, operating expenses, utilities, and maintenance costs associated with the Property and its construction project during the lease term.
- UPRR will indemnify the HRA from liability during the lease term.
- UPRR will install temporary security fencing around the Property, perform all maintenance and repair on the Property, arrange for its own security and enforcement as needed, place and store a job trailer on site and minimal additional construction staging, and allow for the parking of UPRR employees, contractors, agents, and invitees on the site.
- UPRR will restore the Property to its existing (or better) condition upon license expiration.

To allow UPRR to use the Property beginning in August, 2026, current parking operations must be terminated. According to the Temporary Parking Operation and Management Agreement with TransPark, a 30-day notice of termination was required. In anticipation of the HRA Board authorizing a license with UPRR, PED staff sent notice to TransPark on June 30, 2026, that operation of the Property as a parking lot would cease and the Operation and Management Agreement would be terminated effective end of day July 31, 2026.

Budget Action

There is no budget action required as a result of this action.

Future Action – None.

Financing Structure - N/A

PED Credit Committee Review - N/A

Compliance - N/A

Green/Sustainable Development - N/A

Environmental Impact Disclosure - N/A

Historic Preservation - N/A

Public Purpose/Comprehensive Plan Conformance

The public purpose for granting UPRR a three-year license is to 1) safeguard the public trust asset of the river, specifically its commercial navigation channels, 2) ensure public safety by replacing or rebuilding aging bridge structures, and 3) preserve a supply chain that delivers critical goods.

Statement of Chair (for Public Hearing) - N/A

Recommendation:

The Executive Director recommends approval of the business terms and authorization to enter into a license agreement for 3-years of exclusive use with Union Pacific Railroad.

Sponsored by: Rebecca Noecker

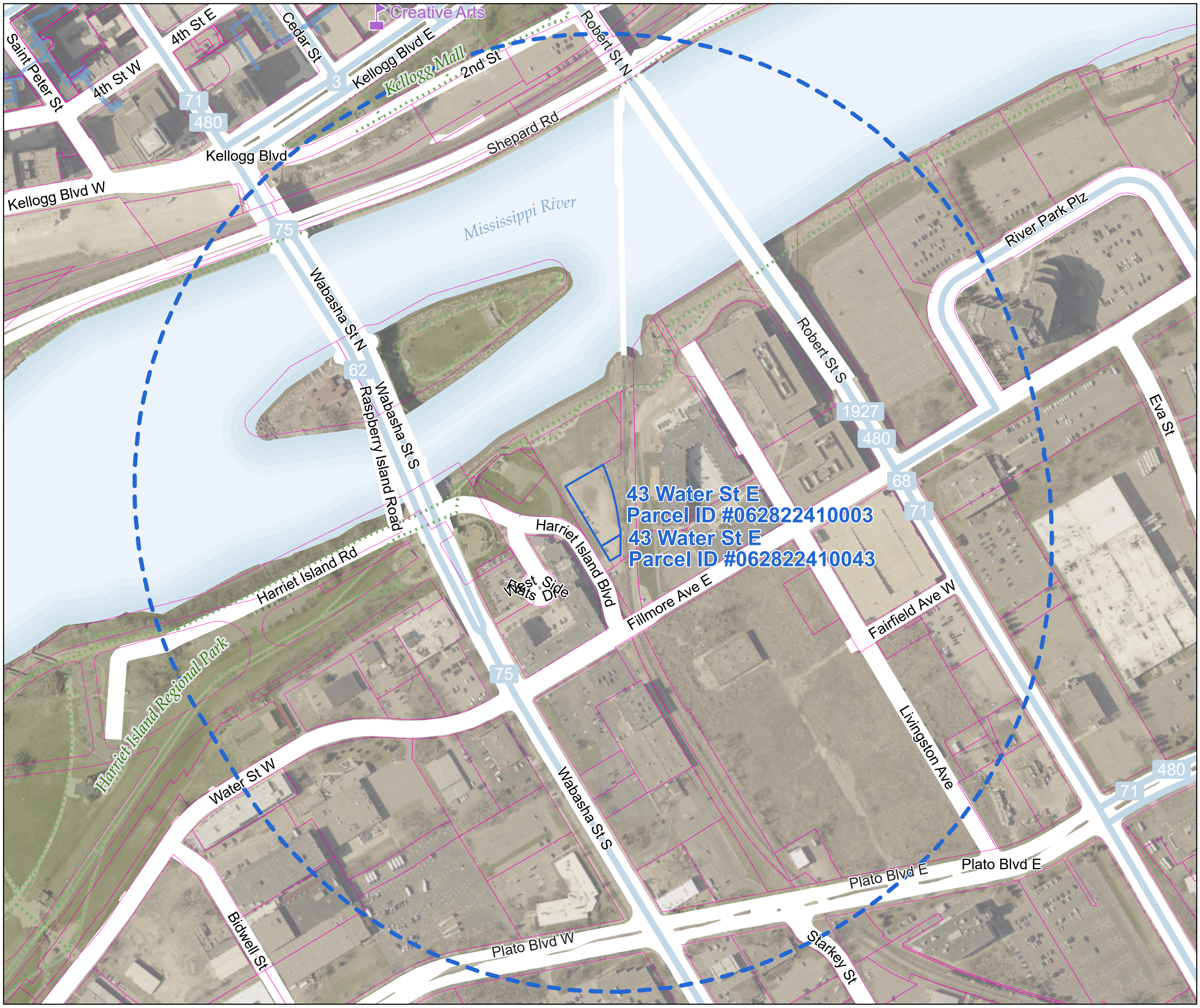
Staff: Daniela Lorenz

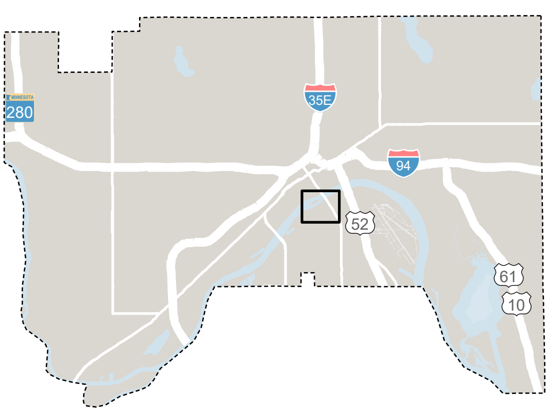
Attachments

- **Map**

43 East Water Street

HRA Board Report Map • Tuesday, July 14, 2026





Quarter Mile Distance

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: 7/14/2026 3:44 PM • DOCUMENT PATH: C:\Users\e51131\OneDrive - City of Saint Paul\PED - Data, Research & Mapping - Documents\Projects\HRA Board Reports\2026\2026-07-14 - 43 East Water Street for Jenn Dull\4 - GIS\43 East Water Street.aprx

SAINT PAUL
PLANNING & ECONOMIC DEVELOPMENT

0 0.02 0.04 0.09 0.14 0.18 Miles

N

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Boulevard
Phone: 651-266-8560

City of Saint Paul

Master

File Number: SR 26-143

File ID:	SR 26-143	**Type:**	Staff Report	**Status:**	Agenda Ready
Version:	1	**Contact Number:**	266-6594	**In Control:**	Housing & Redevelopment Authority
				File Created:	07/14/2026
File Name:	47 Douglas Redevelopment Intro			**Final Action:**	

Title: Introduction to Redevelopment Project at 47 Douglas Street, District 9, Ward 2

Notes:

Sponsors:	Noecker	**Enactment Date:**	
Attachments:	Support for 47 Douglas, Presentation	**Financials Included?:**	
Contact Name:	Joe Musolf	**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 SR 26-143

Introduction to Redevelopment Project at 47 Douglas Street, District 9, Ward 2

West 7th/Fort Road Federation
395 Superior Street
Saint Paul, MN 55102
651.298.5599
www.FortRoadFederation.org

July 16, 2026

Saint Paul Housing and Redevelopment Authority
15 West Kellogg Boulevard
Saint Paul, MN 55102

Re: Support for Gap Funding – 47 Douglas Street

Dear Chair and Members of the Housing and Redevelopment Authority,

On behalf of the West 7th/Fort Road Federation, we are writing in support of Historic Saint Paul's request for an additional $29,961 in development gap funding for the rehabilitation of the historic home at 47 Douglas Street.

For more than a decade, this property has remained vacant despite multiple redevelopment efforts. Throughout that time, neighborhood residents have advocated for preservation over demolition, recognizing the home's historical significance and its contribution to the character of the West 7th neighborhood.

Historic Saint Paul's proposal represents a strong opportunity to return this vacant property to productive use. The project will preserve an important piece of Saint Paul's history while creating a permanently rehabilitated home that will be sold to an income-qualified owner-occupant, advancing both historic preservation and affordable homeownership goals.

The requested increase is an investment that will ensure this long anticipated project can move forward. Approving the additional funding will protect the significant public investment already made, prevent another stalled redevelopment effort, and bring a vacant historic property back into productive use for the benefit of the neighborhood.

The West 7th/Fort Road Federation appreciates the HRA's continued commitment to neighborhood revitalization, historic preservation, and expanding homeownership opportunities. We respectfully encourage the HRA Board to support Historic Saint Paul's request for the additional development gap funding.

Thank you for your consideration.

Sincerely,

Julia McColley
Executive Director

Julia McColley <julia@fortroadfederation.org>

Support for the Redevelopment of 47 Douglas Street

1 message

Marit Brock [redacted] Fri, Jan 9, 2026 at 1:25 PM
To: Julia McColley <julia@fortroadfederation.org>

Hi Julia - I am writing this letter to advocate for the rehabilitation of the house at 47 Douglas Street. This property isn't just a structure—it's the final piece of the puzzle in our original vision for the Little Bohemia Neighborhood Association.

When we established the Little Bohemia Neighborhood Association in 2009, our mission was driven by hope and determination: to work hand in hand with the City of Saint Paul and the Fort Road Federation to breathe new life into distressed, neglected rental properties left vacant after the mortgage crisis. Many skeptics doubted us, claiming these houses were too far gone or too mismatched for modern homebuyers. But they were wrong. Our unwavering partnership has transformed more than 20 houses into vibrant, owner-occupied homes—testaments to what's possible when communities come together. Alongside the City and dedicated organizations like Historic Saint Paul and NeighborWorks home partners, we have lovingly restored homes at 41 Douglas, 69 Garfield, and 412 Goodrich—small houses on small lots that might have been overlooked, but now shine as true gems of our neighborhood. These homes may be modest, but their worth is immense—they are the heart and soul of our community.

The house at 47 Douglas has stood empty for far too long—not because of a lack of interest. Many passionate developers have expressed their desire to restore it over the years. The delay has stemmed from bureaucratic processes at the City, which have unfortunately postponed or deferred plans time and again. I am grateful that the plans proposed by Historic Saint Paul are still under consideration because they have a remarkable track record of thoughtfully revitalizing old houses in historic neighborhoods like ours. This property holds the potential to be a shining jewel—an ideal home for a wonderful new neighbor, someone who will cherish and continue the legacy of this place. However, given the lot's size, removing the house would strip away much of its value, rendering the lot almost unusable.

Please stand with us in support of the redevelopment of 47 Douglas Street. Let's preserve the soul of our neighborhood, restore its beauty, and create a future filled with hope and community pride.

Thank you!

Marit Brock
[redacted]
Saint Paul, MN 55102

--
Marit Brock
She/Her
[redacted]

Julia McColley <julia@fortroadfederation.org>

Concerning 47 Douglas Street:

1 message

Naomi Austin [redacted] Fri, Jan 9, 2026 at 7:10 PM
To: julia@fortroadfederation.org

Dear Julia,

I am writing to you concerning the decade long battle to get 47 Douglas financed and restored. The house at 47 Douglas Street is a charming, nearly intact example of Victorian vernacular architecture. It has been a part of the fabric of the Little Bohemia neighborhood for nearly 140 years. Its modest size is perfect for a starter home. Its small, non-conforming lot makes a reasonable replacement build difficult. As you and the Federation are well aware, the neighborhood has been waiting for an unreasonable amount of time for this project to move forward. The years this house has remained vacant is inexcusable, and has exacerbated its alarming deterioration.

Little Bohemia is one of the oldest neighborhoods in Saint Paul. It, and the other neighborhoods bordering West 7th Street have a strong track record and interest in historic preservation, restoration, and reuse of our heritage structures. Beyond the large projects like the Schmidt Brewery site and the Hope firehouse (which also faced possible demolition) is the gem Waldmann Brewery (thanks to Tom Schoeder). The last minute save from demolition of 412 Goodrich Avenue, a beautiful yet modest Greek Revival house that has stood in our neighborhood since before Minnesota was a state, was largely due to efforts of neighbors and Historic St. Paul.

Yet, we certainly have had our losses, from the city installing the FCC garbage facility on Randolph Avenue (squandering a prime housing development site), to the horrifying removal of the Justus Ramsey House. This house was on the National Historic Registry for almost fifty years (since 1975) and was one of only a few native limestone structures left, and possibly the oldest house in Saint Paul. Its removal has left a stain on the historic and cultural fabric of our neighborhood that will not be forgotten.

These losses have left a cynical feeling about the City's commitment to upholding the best interests of our community. Let's not add 47 Douglas to this list of losses.

Thank you for your time. Please feel free to share my thoughts with whomever you feel is appropriate.

Sincerely,

Naomi Austin
[redacted]
St. Paul, MN 55102
[redacted]

Julia McColley <julia@fortroadfederation.org>

my thoughts re 7 Douglas

1 message

sharon lynch [redacted] Tue, Jan 6, 2026 at 6:36 PM
To: Julia McColley <julia@fortroadfederation.org>

47 Douglas Street is a 900 square foot, 1887 home sitting on a very small lot. It has 2 bedrooms and beautiful, unusual woodwork. It has been unoccupied for some time. While there has been interest in rehab and an organization willing to do so, the funds have not been sufficient. Losing this home due to lack of funds would be a terrible and shameful loss. Furthermore, the size of the lot would likely not allow another home to be constructed on it. In the past fifteen years, many homes have been rehabilitated and quickly sold. This is the last vacant home in our neighborhood.

This small home is what our city seems to want and need. It would be perfect as a starter home, or for a single person. And, because the lot is small, very little yard work needed.

In conclusion, 47 Douglas is a small, charming, old home in need of rehabilitation. This historic home sits In the midst of our historic neighborhood. Losing this irreplaceable home for lack of a relatively small amount of money would be a shame.

Julia McColley <julia@fortroadfederation.org>

Support for 47 Douglas

John Yust [redacted] Wed, Jan 7, 2026 at 2:19 PM
To: McColley Julia <julia@fortroadfederation.org>
Cc: Duhr Meg [redacted], Lynch Sharon <sondouglas@hotmail.com>, Miller Richard [redacted], Christofferson David [redacted]

Hi Julia,

FYI.

To: The West Seventh / Fort Road Federation

Please support 47 Douglas funding for the rehabilitation and restoration of this property. The building has wonderful architectural plans (by Sylvia Frank, Architect) and developer support (Historic Saint Paul). This property needs to be back on the tax rolls. It will make a special home for a new occupant in the Little Bohemia Neighborhood. We have been waiting years for this project to move forward. Any further delay is unacceptable.

Thank you, John Yust
Resident, [redacted]
Saint Paul.

Julia McColley <julia@fortroadfederation.org>

Support for 47 Douglas

1 message

John Yust [redacted] Wed, Jan 7, 2026 at 10:22 AM
To: McColley Julia <julia@fortroadfederation.org>
Cc: Miller Richard [redacted], Lynch Sharon [redacted], Duhr Meg [redacted]

Hi Julia,

See below.

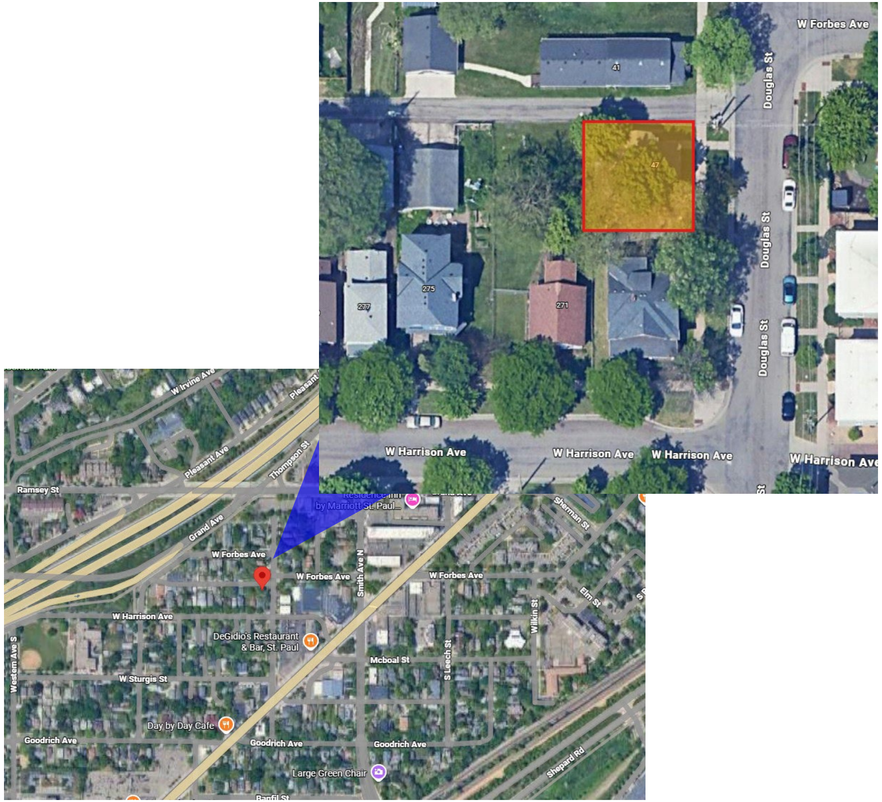
To: The West Seventh/Fort Road Federation.

I wish to state my strong support for the rehabilitation of the house at 47 Douglas Street in the little Bohemia neighborhood.
There has been significant and appropriate investment in the little Bohemia in the last decade.
The City has frequently indicated it's commitment to providing affordable housing in the city and returning property to the tax base. This is an opportunity to contribute to that commitment.
The house at 69 Garfield was in similar circumstances. It was brought back to life and is the home to a happy new neighbor. It is the best looking house on that side of the block.
I believe the same could be the case with 47 Douglas given the chance.

Thanks, Richard Miller

Approving additional funding for redevelopment of 47 Douglas Street

CITY OF SAINT PAUL



Project Location

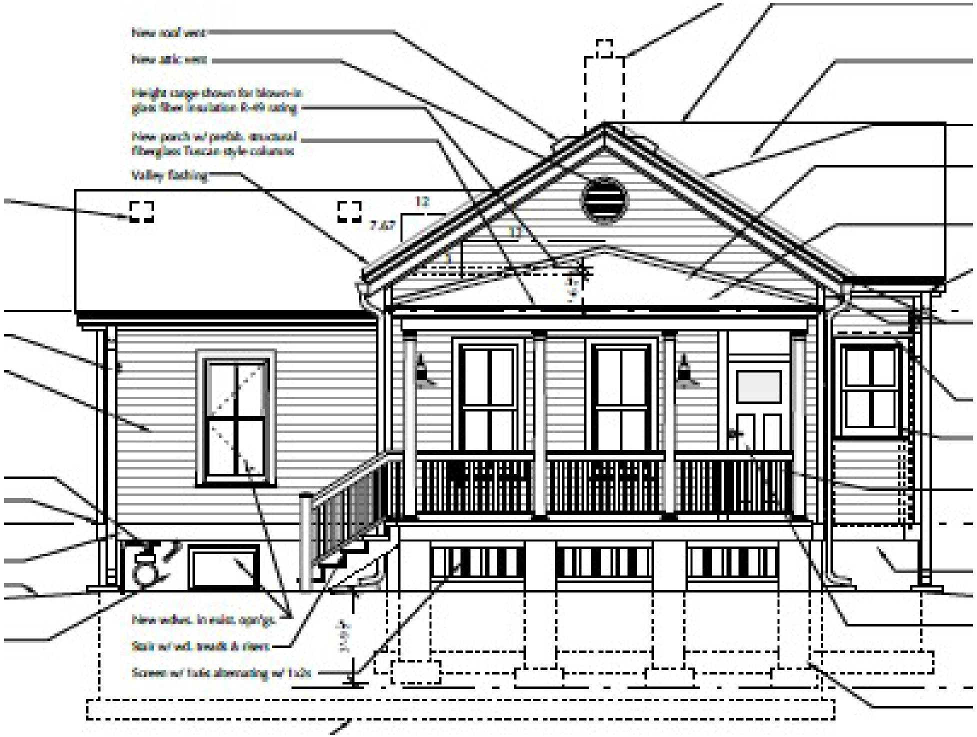
- 47 Douglas St (on Douglas St between Harrison and Forbes)
- Ward 2, District 9
- District Council: West 7th Fort Road Federation
- Area sometimes called Little Bohemia

Project Summary

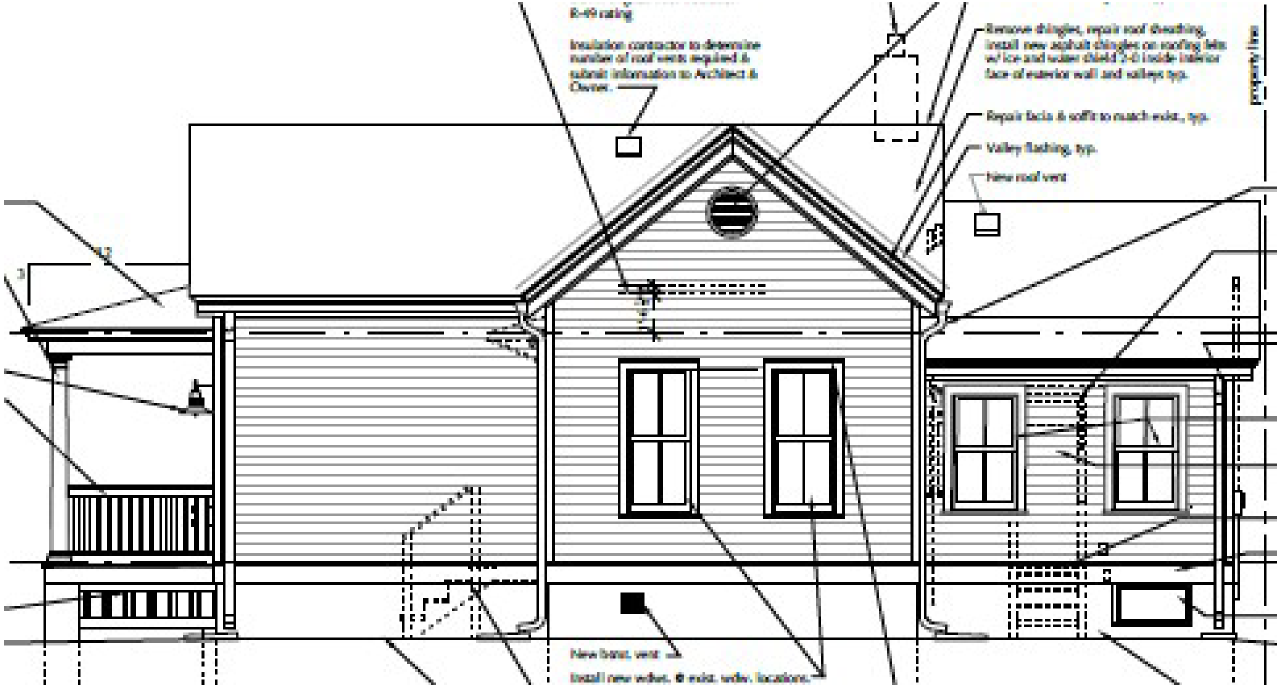
HISTORIC SAINT PAUL

- In 2020, HRA received the proposal from Historic Saint Paul to complete a rehab project
- The project includes:
  - Single-family house for owner-occupancy by 80% AMI max income household
    - 2 bedrooms, 1 bathroom
    - Rehabilitation plans are consistent with NRHP standards
- Historic Saint Paul
  - Local, non-profit preservation and history advocacy
  - Preservation-friendly small-scale residential and commercial development experience

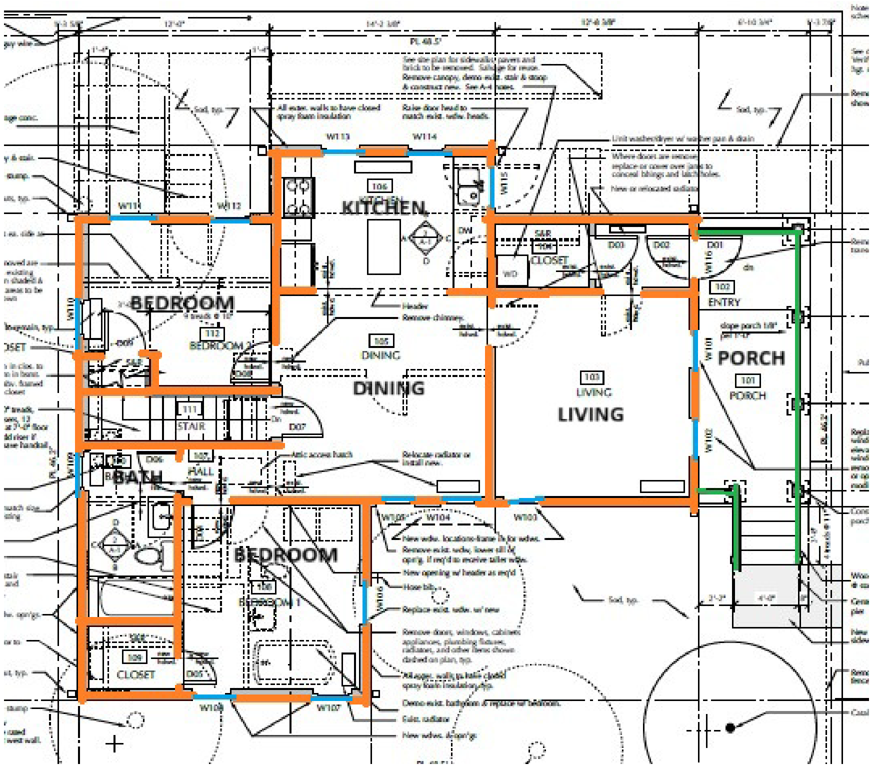
Existing house
East elevation
(Douglas)



East (Douglas) elevation



North elevation


KITCHEN
BEDROOM
DINING
LIVING
PORCH
ENTRY
STAIR
BATH
HALL
CLOSET
BEDROOM

Floor plan

Previous HRA actions

- June 9, 2021: HRA approved sale of property and a $130,000 development subsidy
- April 7, 2022: HRA approved an additional $95,000 development subsidy for a total of $225,000

Current request

- Since that time, the project has been delayed due to HSP's loss of commitments from two different general contractors. HSP also transitioned through a leadership change. The delay has resulted in increased construction costs. But, HSP has offset much of the increase with additional commitment from MHFA Impact Fund.
- **HSP is requesting an additional $29,961 development subsidy for a total development subsidy of $254,961**

Development Cost

	Current ask 7/22/26	Previously approved by *HRA 4/27/22*
Land acquisition	$ 1	*$ 1*
Hard construction cost	$ 471,080	*$ 410,710*
Soft costs	$ 73,880	*$ 56,900*
Developer fee	$ 50,000	*$ 30,000*
Total Development Cost	**$ 594,961**	***$ 520,001***
Estimated Sales Price	*($ 235,000)*	*($ 230,000)*
Total Development Gap	**$ 359,961**	***$ 290,001***
MN Housing CHIF	$ 105,000	*$ 65,000*
HRA gross subsidy	**$ 254,961**	***$ 225,001***

Inspiring Communities finance structure

Development gap loan terms

- HRA finances the cost of the land
- Note and mortgage for Total Development Gap
- 0% interest
- Forgiven upon sale to an eligible end buyer
- Source of development gap funds: CDBG

HRA will provide up to $5,000 downpayment assistance to buyer

- HRA funds, 0% interest, deferred, forgivable over 5 years

Project Labor Agreement

- HRA's investment in this project will exceed $250,000. Therefore, City Council procedure of project labor agreements is applicable
- A written "Notice and Request for Recommendation on the Use of a PLA" was sent to interested parties
- No recommendations were received
- Consistent with standard practice and previous precedents, staff recommends non-use of PLA
- City Council must take an action on PLA decision

HRA Board action

- Reconfirm authorization to enter into a development agreement
- Authorize gross development gap contribution in the amount of $254,961

Futured related actions

- City Council will consider approval of a CDBG budget change for this project at an upcoming meeting
- In conjunction with these actions, the City Council must ratify decision for non-use of PLA

Joe Musolf
Principal Project Manager
Dept of Planning and Economic Development
651-266-6594
joe.musolf@ci.stpaul.mn.us

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

City of Saint Paul

Master

File Number: SR 26-144

File ID:	SR 26-144	**Type:**	Staff Report	**Status:**	Agenda Ready
Version:	1	**Contact Number:**	266-6636	**In Control:**	Housing & Redevelopment Authority
				File Created:	07/14/2026
File Name:				**Final Action:**	

Title:
Second Quarter Budget to Actual Report

Notes:

Sponsors:	Johnson	**Enactment Date:**	
Attachments:	Presentation	**Financials Included?:**	
Contact Name:	Nicole Green	**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 SR 26-144

Second Quarter Budget to Actual Report

STPAUL.GOV

2026 Budget to Actual

Quarter 2 Update

July 22, 2026

PED Coordination, Support, and Reporting

- Accounting team (2 new hires Accountant III – Samantha Parsons and Accounting Tech – Chansophat Lor)
- OFS Director & CFO – Joe Harney
- PED Executive Director – Melanie McMahon
- Significant system & operational updates (in progress):
  - **Nortridge Loan Servicing software**
  - **Parking Operator RFP**

2026 Budget to Actual: Quarter 2 Update

HRA Housing & Economic Development Priorities

- Maintaining and sustaining the funding for Downtown revitalization initiatives
- Increasing the Commercial Corridor Fund investments from 2026 and ensuring the Commercial Corridors across the City are funded equitably
- Expanding the city tax base through commercial and light industrial development as well as affordable housing
- Maintaining Local Affordable Housing Aid (LAHA) investments, including DPA, ERA, funding for unsheltered homelessness, and HRA-related housing support
- Renewed investment into Mayoral/Council Year-Round STAR funds

Mayor's Office Priorities

- Fiscal responsibility
- Responding to constituent needs
- Investing in public safety
- Making it easier to do business in Saint Paul

PED Budget Background

- **PED/HRA** is most significantly funded through HRA Special Funds
  - HRA General Fund
  - Housing Trust Fund
  - HRA Loan Enterprise Fund
  - HRA Parking Enterprise Fund
- **HRA does not** utilize 100% of Special Funds (Transfers are typically allocated to support other departments or significant projects)
- **PED Operations & Programs** receive funding from sources other than HRA Special Funds (LAHA, City General Fund, STAR, HUD grants, etc.)

2026 Budget to Actual: Quarter 2 Update

2026 PED Budget Operations Key Highlights

- **June 2025** – Initial implementation of budget assignments to PED Division leaders, supervisors, or staff
- **November 2025** – Introduction and implementation of Annual Spend Plan reporting for internal PED leaders (reporting development continues – numbers are preliminary, estimated, and **UNAUDITED**)
- **December 2025** – HRA Res 25-1860 adopted requiring quarterly budget to actual reports with first reporting date of April 1, 2026 (today's presentation serves as first report)

Current Status of PED Budget Operations & Performance Management

- **REMINDER** – Management reporting development continues – numbers are preliminary, estimated, and **UNAUDITED**
- **Q1 2026** – Focused collaborative coordination of OFS, PED, HRA/Council in determining objectives, needs, and formatting of quarterly reporting
- **Q2 2026** – Deliberate engagement with PED Div. Directors and other leaders assigned with program or key line-item budget responsibility.
- **Q2 – Q4 2026** – Anticipate further coordination across 3 units to determine and confirm information directly available in Infor Accounting system with subsequent assessment of comparative value from quarter to quarter and/or quarter/year to date perspective
- **Future planning** – identifying, designing, and implementation of standard and supporting Fiduciary training for:
    1. those with fiduciary responsibility and
    2. accounting professionals required to provide substantive support to those with fiduciary responsibility

2026 Budget to Actual: Quarter 2 Update

PED Major Program Spending

Program	Amended Budget	Projected Actual	Projected Variance	(Over)/Under
Healthy Homes	935,429	814,852	120,577	12.9%
Power of Home	600,000	520,971	79,029	13.2%
District Councils	2,096,743	2,040,266	56,477	2.7%
Supportive Housing	880,000	-	880,000	100.0%
Home Line Contract	100,000	100,000	-	0.0%
Down Payment Assistance/Inheritance Fund	4,557,077	3,315,701	1,241,376	27.2%
Emergency Rental Assistance	2,880,000	1,420,000	1,460,000	50.7%
Downtown Vitality Fund (Office to Housing)	5,985,598	1,995,200	3,990,398	66.7%
Commercial Corridors	1,400,000	1,120,000	280,000	20.0%
Inspiring Communities	5,562,647	5,280,872	281,775	5.1%
Familiar Families Pilot	500,000	-	500,000	100.0%
Tenant Protections	380,000	380,000	-	0.0%
Housing Policy Evaluation	100,000	100,000	-	0.0%
CDBG 30% AMI	545,000	165,000	380,000	69.7%
CDBG Acquisition Fund	300,000	75,000	225,000	75.0%
CDBG Housing Real Estate	500,000	100,000	400,000	80.0%
CDBG Contingency	345,000	75,000	270,000	78.3%
HRA MHFA Fix Up Program*	550,000	-	550,000	100.0%
HRA HUD Rental Rehabilitation*	526,158	-	526,158	100.0%
HRA Economic Development Strategy	200,000	200,000	-	0.0%
HRA Business Assistance	233,262	150,000	83,262	35.7%
HRA Investment Tracking System (PED systems)	334,232	-	334,232	100.0%
HRA Full Stack	350,000	370,000	(20,000)	-5.7%
HRA Planning Professional Services	365,000	365,000	-	0.0%
ADU Permit Ready Plans	200,000	200,000	-	0.0%
ADU Subsidies			-	
TOTALS	**$ 30,426,146**	**$ 18,787,862**	**$ 11,638,284**	**38%**

2026 Budget to Actual: Quarter 2 Update

2026 HRA and PED Annual Special Funds Projected Revenue

Revenue Description	Amended Budget	Projected Actual	Projected Variance	Over/(Under)
City General Fund	870,537	495,677	(374,860)	-43.1%
Zoning Fees	86,000	86,000	-	0.0%
PED Fees	320,000	266,687	(53,313)	-16.7%
HUD Grant Reimbursement for Admin.	1,245,000	1,245,000	-	0.0%
Fund 211 (ARPA Project) Admin.	253,924	53,924	(200,000)	-78.8%
STAR for Admin.	615,000	615,000	-	0.0%
Tax Increment for Admin.	314,454	314,454	-	0.0%
Tax Increment for Debt Service	5,765,332	5,765,332	-	0.0%
HRA Tax Levy	6,504,137	6,504,137	-	0.0%
7th Place Mall Assessments	200,000	200,000	-	0.0%
Conduit Bond Fees	2,483,129	2,288,500	(194,629)	-7.8%
HRA MN Fix up Grant	515,000	-	(515,000)	-100.0%
HRA Fees	379,239	370,500	(8,739)	-2.3%
Loan Repayments & Loan Interest	1,756,417	384,381	(1,372,036)	-78.1%
Advance Repayments	40,000	40,000	-	0.0%
Parking Revenue	13,389,598	13,200,000	(189,598)	-1.4%
Space Rental at Parking Facilities	151,767	151,767	-	0.0%
Parking Meter and Fine Revenue	3,000,000	3,000,000	-	0.0%
Interest	336,220	250,000	(86,220)	-25.6%
Intrafund Transfers	1,955,198	1,920,198	(35,000)	-1.8%
Transfers	497,542	497,542	-	0.0%

* Excludes HUD Grants, LAHA and STAR Except for Admin

2026 HRA and PED Annual Special Funds Projected Revenue

Description	Amended Budget	Projected Actual	Projected Variance	Variance %
Projected Expenditures	52,610,907	45,650,650	6,960,257	13.2%
Projected Revenues	40,678,494	37,649,099	(3,029,395)	-7.4%
Projected Actual Variance (Actual Spending vs Actual Revenue	(11,932,413)	(8,001,551)	3,930,862	-32.9%

Removed PED admin. spending and transfers out in HRA to avoid double counting since PED Operations Fund is included. Adjusted for program spending estimates if included in annual funds. Assumes $577,216 savings from HRA transfer to PED Operations.

HRA General and Loan Enterprise Fund approx. $6 million, Housing Trust Fund approx. $2 million, Parking approx. $1 million of the projected spending vs. actual revenue.

Questions?

Staff Contact:

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