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, February 25, 2026 | **2:00 PM** | **Council Chambers, City Hall**

Roll Call

Discussion

1 RES 26-331 Resolution Amending the Housing Trust Fund Project Budget to Provide Funding for Staffing In the Department of Planning and Economic Development for the Emergency Rental Assistance Program, Citywide

Sponsors: Johnson

Attachments: Board Report

Financial Analysis

Staff Report

3 SR 26-21 Update on Citywide and Inheritance Fund Downpayment Assistance Program and 2026 Program Guideline Updates

Sponsors: Johnson

Attachments: Presentation

4 SR 26-22 Emergency Rental Assistance/Eviction Prevention Program (ERA) and Staffing Review and 2026 Program Guideline Updates

Sponsors: Johnson

Attachments: Presentation

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.

HRA Meeting Information

The HRA is paperless which saves the environment and reduces expenses. The agendas and HRA files are all available on the Web (see below). Commissioners use mobile devices to review the files during the meeting. Using a mobile device greatly reduces costs since agendas, including the documents attached to files, can be over 100 pages when printed.

Web

Meetings are available on the City Council website. Email notification and web feeds (RSS) of newly released minutes, agendas, and meetings are available by subscription at https://public.govdelivery.com/accounts/STPAUL/subscriber/new.

Visit https://stpaul.legistar.com/Calendar.aspx for meeting videos and updated copies of the agendas, minutes and supporting documents.

Cable

Meetings are live on St Paul Channel 18 and replayed at various times. Check your local listings.

Adjournment

City of Saint Paul

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

Master

File Number: RES 26-331

File ID:	RES 26-331	**Type:**	Resolution	**Status:**	Agenda Ready
Version:	1	**Contact Number:**	266-6631	**In Control:**	Housing & Redevelopment Authority
				File Created:	02/18/2026
File Name:				**Final Action:**	

Title: Resolution Amending the Housing Trust Fund Project Budget to Provide Funding for Staffing In the Department of Planning and Economic Development for the Emergency Rental Assistance Program, Citywide

..Body
WHEREAS, the Families First Pilot Program in the HRA Housing Trust Fund Project Budget has a remaining unused balance of $926,220; and

WHEREAS, additional staffing is needed in the Department of Planning and Economic Development (PED) to administer the Emergency Rental Assistance Program; and

WHEREAS, the full intent and shared priority of the Board of Commissioners of the Housing and Redevelopment Authority of the City of Saint Paul, Minnesota for this budget amendment is to support additional staffing in the Department of Planning and Economic Development (PED) for the Emergency Rental Assistance Program; and

WHEREAS, Emergency Rental Assistance Programs are continuing to form all across the metro including, but not limited to, the City of Minneapolis, the City of West Saint Paul, and others; and

WHEREAS, the remaining unused balance in the Families First Pilot Program is available to be transferred to the City's PED Operations Special Fund to fund additional staffing for the Emergency Rental Assistance Program; and

WHEREAS, the 2026 HRA Housing Trust Fund is in the HRA Development Capital Fund; and

WHEREAS, by HRA RES 17-809, budget amendments transferring budget amounts between projects within the HRA Development Capital Fund in excess of $100,000 require a resolution adopted by the HRA Board of Commissioners; and

WHEREAS, quarterly budget to actual reports to the HRA is required for projects budgeted by this amendment and described in the attached financial analysis; and

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

the 2026 HRA Development Capital Projects Fund budget be amended, as shown in the attached financial analysis.

BE IT FURTHER RESOLVED that the Executive Director and staff of the HRA are authorized and directed to take all actions needed to implement this resolution including a budget to actual year-end report for projects budgeted by this amendment and described in the attached financial analysis.

Notes:

Sponsors: Johnson

Attachments: Board Report, Financial Analysis

Contact Name: Rhonda Gillquist

Entered by: thea.gaither@ci.stpaul.mn.us

Enactment Date:

Financials Included?:

Hearing Date:

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 26-331

Resolution Amending the Housing Trust Fund Project Budget to Provide Funding for Staffing In the Department of Planning and Economic Development for the Emergency Rental Assistance Program, Citywide

..Body
WHEREAS, the Families First Pilot Program in the HRA Housing Trust Fund Project Budget has a remaining unused balance of $926,220; and

WHEREAS, additional staffing is needed in the Department of Planning and Economic Development (PED) to administer the Emergency Rental Assistance Program; and

WHEREAS, the full intent and shared priority of the Board of Commissioners of the Housing and Redevelopment Authority of the City of Saint Paul, Minnesota for this budget amendment is to support additional staffing in the Department of Planning and Economic Development (PED) for the Emergency Rental Assistance Program; and

WHEREAS, Emergency Rental Assistance Programs are continuing to form all across the metro including, but not limited to, the City of Minneapolis, the City of West Saint Paul, and others; and

WHEREAS, the remaining unused balance in the Families First Pilot Program is available to be transferred to the City's PED Operations Special Fund to fund additional staffing for the Emergency Rental Assistance Program; and

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WHEREAS, by HRA RES 17-809, budget amendments transferring budget amounts between projects within the HRA Development Capital Fund in excess of $100,000 require a resolution adopted by the HRA Board of Commissioners; and

WHEREAS, quarterly budget to actual reports to the HRA is required for projects budgeted by this amendment and described in the attached financial analysis; and

NOW, THEREFORE BE IT RESOLVED, by the Board of Commissioners of the Housing and Redevelopment Authority of the City of Saint Paul, Minnesota that the 2026 HRA Development Capital Projects Fund budget be amended, as shown in the attached financial analysis.

BE IT FURTHER RESOLVED that the Executive Director and staff of the HRA are authorized and directed to take all actions needed to implement this resolution including a budget to actual year-end report for projects budgeted by this amendment and described in the attached financial analysis.

See Attachment.

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

REPORT TO THE COMMISSIONERS **DATE: FEBRUARY 25, 2026**

REGARDING: **RESOLUTION AMENDING THE HOUSING TRUST FUND PROJECT BUDGET TO PROVIDE FUNDING FOR STAFFING IN THE DEPARTMENT OF PLANNING AND ECONOMIC DEVELOPMENT, CITYWIDE**

Requested Board Action

1. Amend the HRA Housing Trust Fund budget as shown in the attached financial analysis.
2. Authorize and direct the Executive Director and staff of the HRA to take all actions needed to implement this resolution.

Background

The Families First Pilot Program budget in the HRA Housing Trust Fund has a remaining balance of $926,220. There is a need for additional staffing in the Department of Planning and Economic Development to administer the Emergency Rental Assistance Program and other programs. A HRA budget amendment is needed to transfer remaining funds from Families First Pilot Program to PED Operations for PED staffing. The Housing Trust Fund is in the HRA Development Capital Project Fund and a resolution is required for this fund when transferring budget amounts greater than $100,000. The City's 2026 PED Operations special fund budget will also need to be amended to accept the transfer of funds and use them to hire additional staff.

Budget Action

See attached Financial Analysis.

Future Action

Budget to actual quarterly reports to the HRA Board for projects funded by this budget amendment.

Financing Structure

Funding source for the Families First Pilot Program is from HRA World Trade Center Parking Enterprise Funds.

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 Department of Planning and Economic Development supports housing for Saint Paul residents which is in the Housing Chapter of the 2040 Comprehensive Plan.

Statement of Chairman (for Public Hearing)

N/A

Recommendation: Amend the HRA Housing Trust Fund budget as shown in the attached financial analysis and authorize and direct the Executive Director and staff of the HRA to take all actions needed to implement this resolution.

Sponsored by: Chair Cheniqua Johnson

Staff: Rhonda Gillquist, 651-266-6631

Attachments

- Financial analysis

City of Saint Paul Financial Analysis Template Instructions

Purpose of the Fiscal Analysis Template:

- Provide summary information of the fiscal impact of financial resolutions that come before the Mayor and City Council
- Provide accurate accounting information (codes, and amounts) so that budget amendments can be reflected in the Infor system.
- Resolutions and administrative orders without this information will not be approved by OFS, and will be returned to the resolution drafter.

Financial Analysis Template

- Provide the requested information in the Financial Analysis Template (green tab) of this file. Pop-up windows will appear throughout the file to provide more details on what information is required.
- Complete the **top section** (line #s 1-27) of the Financial Analysis Template for any finance related resolutions, including:
  - Grants: applying for, accepting, and budgeting
  - Donations: soliciting, accepting, and budgeting
  - Budget amendments: both resolutions and administrative orders
  - All other resolutions with a financial impact
- Required fields are marked with red font or borders.
- **General Ledger (GL) - Annual Budget**
  - Complete the **General Ledger** section for all changes to the annual budget
  - Provide accurate **GL account codes**: Company, Accounting Unit (fund-department-cost center), Account
  - If you need help with GL codes, check the Chart of Accounts crosswalk on the intranet or contact Lori Lee x68822
  - This section is required for all changes to the budget via budget amendment or administrative order
- **Activity Ledger (AC) - Life to Date Activity Budget**
  - Complete the **Activity Ledger** section in addition to the GL section for changes to the following budgets:
    - Grants
    - Capital and Capital Bond Proceeds
    - STAR
    - TIF
    - HRA
  - Provide accurate **AC account codes**: Activity Group, Activity, Account Category
  - If you need help with AC codes, check the Chart of Accounts crosswalk on the intranet or contact Patty Germain x68807

Budget Reference Tabs

- The Operating Budget Reference and CIB Budget Reference pages (blue tabs) contain guidance on what kind of Mayoral and/or Council action is required for budget changes to the operating and capital budgets. Charter and administrative code citations for various financial resolutions are also provided.
- If you have questions about what is required to accomplish a particular financial action, please contact your budget analyst.

City of Saint Paul Financial Analysis

File ID Number: RES 26-331

Budget Affected: Operating Budget PED Special Fund

Total Amount of Transaction: -

Funding Source: Multiple

Appropriation already included in budget? Yes

Charter Citation: 10.07.4

Fiscal Analysis

Amending the Housing Trust Fund project budget to provide funding for staffing In the Department of Planning and Economic Development.

Detail Accounting Codes:

GENERAL LEDGER (GL) - ANNUAL BUDGET

Spending Changes

(Action Accomplished)

GL Annual Budget				CURRENT		AMENDED
Company	Fund-Dept-Cost Center	Account	Description	BUDGET	CHANGES	BUDGET
5	480055910				-	-
			TOTAL:		-	

Financing Changes

(Action Accomplished)

GL Annual Budget				CURRENT		AMENDED
Company	Fund-Dept-Cost Center	Account	Description	BUDGET	CHANGES	BUDGET
5	480055910				-	-
			TOTAL:		-	

ACTIVITY LEDGER (AC) - LIFE TO DATE ACTIVITY BUDGET

Spending Changes

Amending the Housing Trust Fund spending project budget to provide funding for staffing In the Department of Planning and Economic Development.

Life to Date Activity Budget				CURRENT		AMENDED
Activity Group	Activity	Account Category	Description	BUDGET	CHANGES	BUDGET
C-HRA	C5521999914004	63160	2019 FAMILIES FIRST PILOT-GENERAL PROFESSIONAL SER	175,000	(98,055)	76,945
C-HRA	C5521999914004	73220	2019 FAMILIES FIRST PILOT-ASSISTANCE	1,664,998	(828,165)	836,833
C-HRA	C5526999914021	79230	2026 PED STAFFING-TRANSFER TO PED OPERATIONS	-	926,220	926,220
			TOTAL:		-	

Financing Changes

Amending the Housing Trust Fund financing project budget to provide funding for staffing In the Department of Planning and Economic Development.

Life to Date Activity Budget				CURRENT		AMENDED
Activity Group	Activity	Account Category	Description	BUDGET	CHANGES	BUDGET
C-HRA	C5521999914004	56240	2019 FAMILIES FIRST PILOT-HRA TRANSFER	(1,839,998)	926,220	(913,778)
C-HRA	C5526999914021	56240	2026 PED STAFFING-HRA TRANSFER	-	(926,220)	(926,220)
			TOTAL:		-	

Operating Budget Changes Procedures Guide

2/14/2014

	In order to:	Resolution, A.O., or Other Documentation Required?	Resolution/AO Action	Charter/Code Citation
1.)	**Recognize additional/unanticipated revenues** (Ex. Outperforming revenues, outside donations, etc.)	Budget Amendment Resolution and Public Hearing	- Mayor certifies that there are available for appropriation total revenues in excess of those estimated in the budget - Amend spending and financing to recognize new revenue in the appropriate company and activity	C.C. 10.07.1
2.)	**Accept a Grant**			
	a.) If no budget has previously been established for the grant	Award Letter and/or Grant Agreement Budget Amendment Resolution and Public Hearing	- Mayor certifies that there are available for appropriation total revenues in excess of those estimated in the budget - Amend spending and financing to recognize the grant in the appropriate company and activity	C.C. 10.07.1 Admin 41.03
	b.) Previously established grant budget	Award Letter and/or Grant Agreement Resolution Accepting the Grant Funds (No public hearing needed)	- Accept the awarded grant funds - Include in the resolution that the grant funds were included in the current year's budget	
3.)	**Transfer Appropriations <u>within Departments</u>:**			
	a.) Within the same Fund/Company	Administrative Order (A.O.)	- Mayor may transfer any unencumbered appropriation balances within a department - Administrative order is prepared to execute the transfer	C.C. 10.07.4
	b.) Between Funds/Companies	Budget Amendment Resolution	- Mayor recommends and council approves through resolution to transfer appropriations between companies - Amend spending and financing to recognize transfer	C.C. 10.07.4

Operating Budget Changes Procedures Guide

2/14/2014

	In order to:	Resolution, A.O., or Other Documentation Required?	Resolution/AO Action	Charter/Code Citation
4.)	**Transfer Appropriations between Departments**			
	a.) Within the same Fund/Company	Budget Amendment Resolution	- Mayor recommends and council approves through resolution to transfer appropriations between departments - Amend spending and financing to recognize transfer	C.C. 10.07.4
	b.) Between Funds/Companies	Budget Amendment Resolution	- Mayor recommends and council approves through resolution to transfer appropriations between departments - Amend spending and financing to recognize transfer	C.C. 10.07.4
5.)	**Allow appropriations to lapse (non-capital improvement dollars)** For Lapse of appropriations - Capital improvements see City Charter 10.09. For guidance on budget change procedures for accomplished or abandoned projects, see the CIB Project and Budget Changes Procedures Guide, numbers 1, 2, and 6.	None	- No action required. -All non-encumbered appropriations will fall to fund balance at the end of the fiscal year. - All encumbered appropriations will be re-appropriated in the following fiscal year's budget for the same purposes	C.C. 10.08
6.)	**Enact Emergency Appropriation**	Emergency is defined as "a sudden or unforeseen situation affecting life, health, property, or the public peace or welfare that requires immediate council action", C.C. 6.06 Emergency Ordinances Budget Amendment Resolution	- Resolution to appropriate emergency funds is adopted by unanimous affirmative vote by the council	C.C. 10.07.2 C.C. 6.06
7.)	**Reduction of Appropriations**	Report by the Mayor of the estimated amount of the deficit Recommendation by the Mayor to the City Council of steps to be taken	- Resolution or other actions deemed necessary by Council to prevent or minimize any deficit	C.C. 10.07.3

Capital Project and Budget Changes Procedures Guide

2/14/2014

	In order to:	Resolution and/or A.O. Required? CIB	Resolution/AO Action	Charter/Code Citation
1.)	Close a completed project with excess balances	Administrative Order (completed by OFS) Periodic review by the CIB Committee	- Amend project financing and spending - Transfer excess appropriation to contingency when applicable	Administrative Code 57.09 (2) City Charter 10.09 - Accomplished projects
2.)	Close a completed project with no excess balances, but excess spending authority	Administrative Order (completed by OFS) Periodic review by the CIB Committee	- Amend project financing and spending	City Charter 10.09 - Accomplished projects
3.)	Close a completed project with no excess balances and no excess spending authority	None	- Contact OFS with project budget codes to have the project inactivated in the finance system	N/A
4.)	Adding new spending authority to an existing project (without changing the scope of the project)			
	a.) Financing source is new money	CIB Committee review and recommendation Mayor recommends via resolution Compliance with City Comprehensive Plan Public hearing	- Amend project financing and spending to recognize new revenue	Administrative Code 57.09 (1) City Charter 10.07.1

In order to:	Resolution and/or A.O. Required? CIB	Resolution/AO Action	Charter/Code Citation
b.) Financing source is contingency (less than $25,000)	All proposed uses of Contingency funds must first be reviewed by OFS Transfers within a department require an Administrative Order (completed by departments; verified and approved by OFS) A.O.s require periodic review by CIB Committee Transfers between departments require a resolution (completed by departments; verified and approved by OFS)	- Reduce amount in appropriate contingency fund - Amend project spending and financing to recognize use of contingency funding	Administrative Code 57.09 (3) a City Charter 10.07.4
c.) Financing source is contingency (more than $25,000)	All proposed uses of Contingency funds must first be reviewed by OFS CIB Committee review and recommendation Mayor recommends via resolution Public hearing	- Reduce amount in appropriate contingency fund (*"unallocated reserve account"*) - Amend project spending and financing to recognize use of contingency funding	Administrative Code 57.09 (3) b City Charter 10.07.4

Capital Project and Budget Changes Procedures Guide

2/14/2014

In order to:	Resolution and/or A.O. Required? CIB	Resolution/AO Action	Charter/Code Citation
Add a new project 5.) OR Expand the scope of an existing project			
a.) Financing source is new money	CIB Committee review and recommendation Mayor recommends via resolution Compliance with City Comprehensive Plan Public hearing	- Amend project financing and spending to recognize new revenue	Administrative Code 57.09 (1) City Charter 10.07.1
b.) Financing source is contingency	All proposed uses of Contingency funds must first be reviewed by OFS CIB Committee review and recommendation Mayor recommends via resolution Public hearing	- Transfer dollars from contingency to new project - Amend spending and financing to recognize transfer	Administrative Code 57.09 (1) City Charter 10.07.4
6.) Declare a project abandoned	Council resolution	- Identify project as abandoned -Transfer appropriation for the abandoned project to a separate contingency fund ("*unallocated reserve account*") - Reappropriation of the funds needs CIB Committee review, Mayor recommendation, and Council approval (see either of the Add dollars to a project sections above)	Administrative Code 57.09 (4) City Charter 10.09
7.) Replace an approved project with a new project	1) Declare an approved project abandoned or completed with excess balances (see process above) 2) Add new project after capital improvement budget is adopted (see process above)	- Can accomplish both steps in one resolution	

Departments	Affected Budgets	General vs. Special Fund	Funding Source	Already Appropriated?	Company
(Select Department)	(Choose CIB or Operating)	(Choose General, Special or Capital)	(Select Funding Source)	(Yes or No?)	(Choose Company)
Multiple Departments			Transfer of Appropriations	Yes	1
City Attorney's Office	Both Operating and CIB Budgets	General Fund	Grant	No	3
City Council	Operating Budget	Special Fund	Donation		5
Emergency Management	CIB Budget	Capital	Multiple		8
Financial Services		Multiple Funds	Other		9
Fire and Safety Services					
General Government Accounts					
HRA					
Human Resources					
HREEO					
Mayor's Office					
Parks and Recreation					
PED					
Police Department					
Public Health					
Public Library Agency					
Public Works					
RiverCentre					
Safety and Inspections					
Technology and Communications					
Water Department					

City of Saint Paul

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Phone: 651-266-8560

Master

File Number: SR 26-21

File ID:	SR 26-21	**Type:**	Staff Report	**Status:**	Agenda Ready
Version:	1	**Contact Number:**	266-6627	**In Control:**	Housing & Redevelopment Authority
				File Created:	02/04/2026
File Name:	Downpayment Assistance/Inheritance Fund Update			**Final Action:**	

Title: Update on Citywide and Inheritance Fund Downpayment Assistance Program and 2026 Program Guideline Updates

Notes:

Sponsors:	Johnson	**Enactment Date:**	
Attachments:	Presentation	**Financials Included?:**	
Contact Name:	Rachel Finazzo Doll	**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 SR 26-21

Update on Citywide and Inheritance Fund Downpayment Assistance Program and 2026 Program Guideline Updates

SAINT PAUL
MINNESOTA

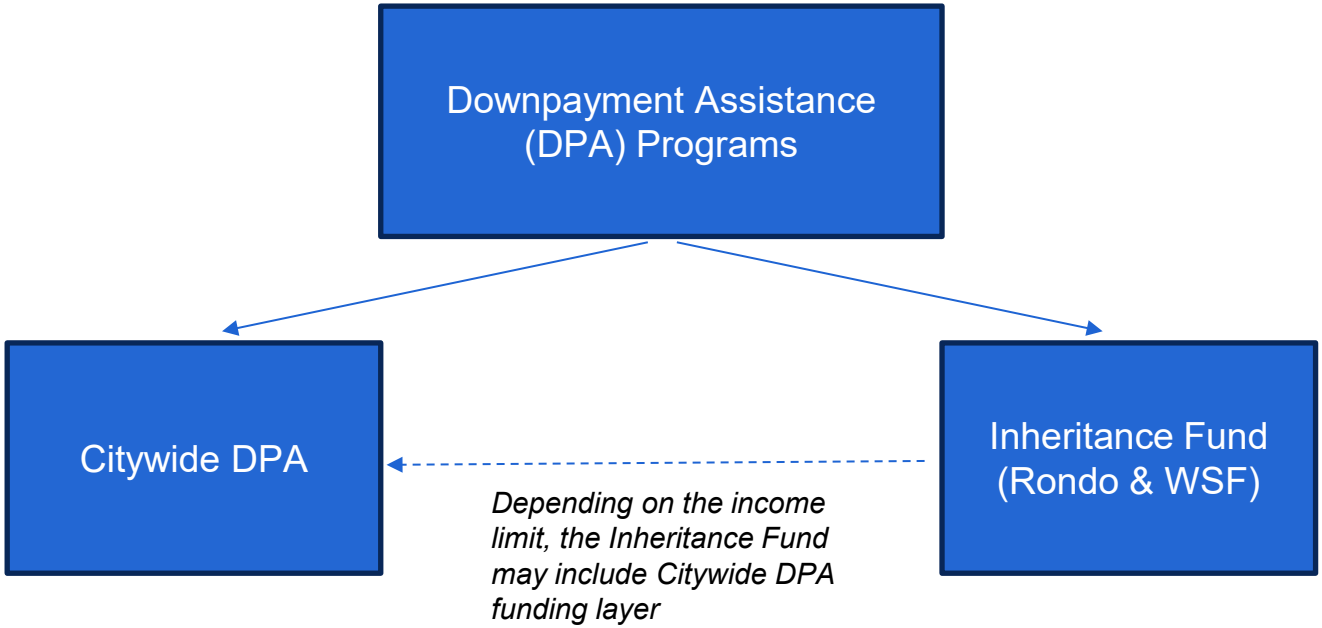
Downpayment Assistance Programs Overview

Program Goals

- Deepen & expand homeownership opportunities to people with lower incomes
- Build wealth
- Help address the racial homeownership gap in Saint Paul
- *Inheritance Fund DPA Layers* offer additional DPA to property owners directly impacted by the construction of I-94 and the Riverview Industrial Park, helping to rebuild lost community & household wealth

Funding sources: Housing Trust Fund, LAHA

Downpayment Assistance in Saint Paul



DPA Loan Terms

Uses: downpayments, closing costs, home inspections, and interest rate buydowns

Interest: 0%

Term: 15 years forgiven at amortized rate of 1/15th annually

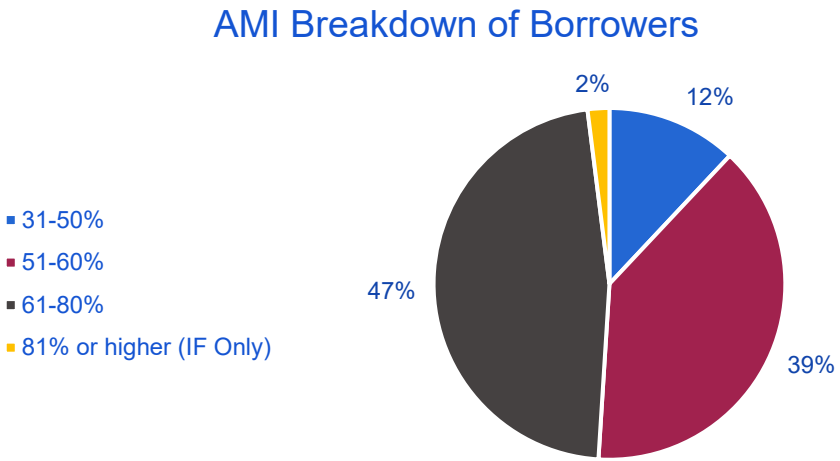
Repayment: no repayment is due until the borrower sells, transfers title or no longer lives in home. Fully forgiven if the homeowner remains in the home for the full 15 years.

2025 Results (June 2025-February 2026)

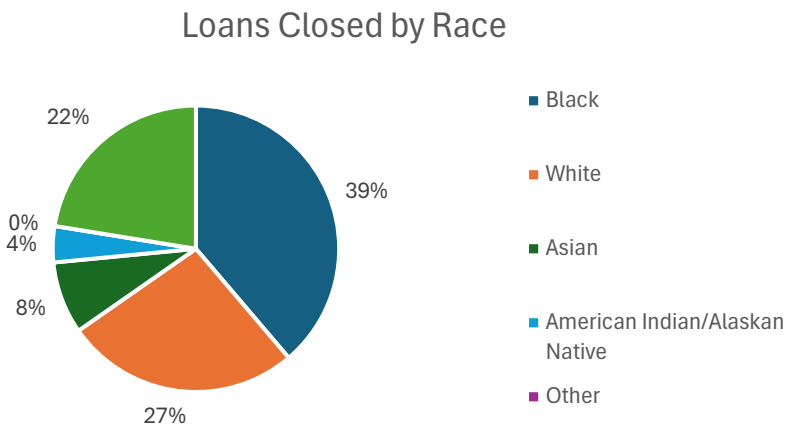
- 49 Loans Closed (12 additional shopping for a home, 2 with closings scheduled)
  - 44 Citywide
  - 5 West Side Flats Inheritance Fund
  - 1 Rondo Inheritance Fund closing, 1 shopping
- Total Amount of DPA Spent: $2,315,731

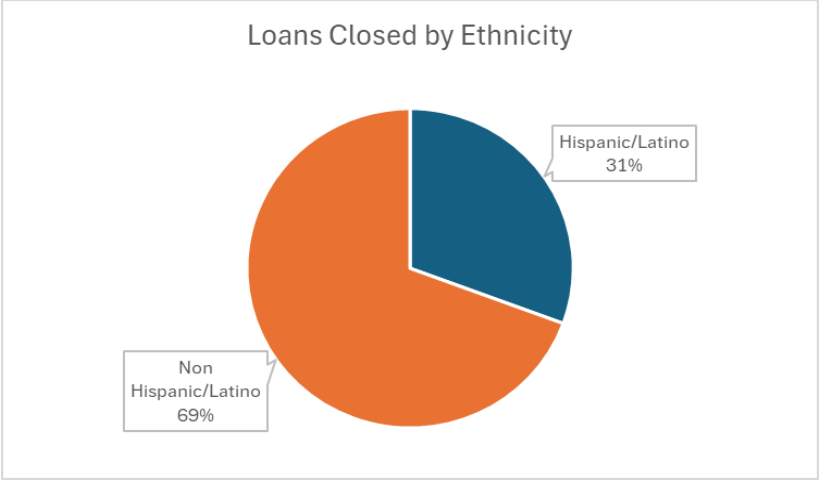
Deepening and Expanding Homeownership

Average Purchase Price	$ 265,702.00
Average Household Size	2.45
Average Income of Households	$ 67,602.06
Percentage of Households that were Renters	88%



Addressing the Racial Homeownership Gap





2026 Updates

- AMI Adjustments for Citywide DPA
  - Up to 60% AMI: $40,000
  - 61-80% AMI: $20,000
- Timeline for opening
  - March 11th, adoption of guideline changes (HRA Board Action)
  - Proposed launch beginning of April
  - Program will be opening at set times throughout 2026.

Inheritance Fund Layers (Remains the same for 2026)

Potential Total: $110,000

1st Generation Homebuyer
+$10,000
Earn 80% AMI or less. Have never owned a home. Parents have never owned a home or lost their home to foreclosure.

Inheritance Fund, Community Wealth
+$10,000
Purcahse a home in Historic Rondo or West Side Planning District. Earn 100% AMI or less. Be a direct descendant of an owner whose property was taken to build I-94 in the Historic Rondo Community or Riverview Industrial Park in the West Side Flats.

Citywide
+$40,000
Earn 80% AMI or less, have less than $25,000 in assets (excluding retirement)

Inheritance Fund, Generational Wealth
+$50,000
Earn 100% AMI or less. Be a direct descendant of an owner whose property was taken to build I-94 in the Historic Rondo Community or Riverview Industrial Park in the West Side Flats

Other Resources for DPA

- Minnesota Housing Homebuyers Programs (651-296-7608) offers multiple downpayment/closing cost loan options for homebuyers.
- Neighborhood Development Alliance (NeDA) (651-292-0131) is a nonprofit organization providing 1:1 counseling and workshops to help people make a financial plan to buy their first home.
- NeighborWorks Home Partners (651-292-8710) offers a variety of loan programs that can help with downpayment assistance.
- Rondo Community Land Trust (651-221-9884) helps low and moderate-income families build equity in affordable homes through the land trust model.
- Twin Cities Habitat for Humanity (651-207-1700) offers resources including multiple paths to homeownership, coaching, education, and support for the homebuying journey.

Contact Us:

downpayment@stpaul.gov

Or

(651) 266-6585

Inheritance Fund WSF celebration, December 2025

City of Saint Paul

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

Master

File Number: SR 26-22

File ID:	SR 26-22	**Type:**	Staff Report	**Status:**	Agenda Ready
Version:	1	**Contact Number:**	266-6627	**In Control:**	Housing & Redevelopment Authority
				File Created:	02/04/2026
File Name:	Update Emergency Rental Assistance and Plan			**Final Action:**	

Title:
Emergency Rental Assistance/Eviction Prevention Program (ERA) and Staffing Review and 2026 Program Guideline Updates

Notes:

Sponsors:	Johnson	**Enactment Date:**	
Attachments:	Presentation	**Financials Included?:**	
Contact Name:	Rachel Finazzo Doll	**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 SR 26-22

Emergency Rental Assistance/Eviction Prevention Program (ERA) and Staffing Review and 2026 Program Guideline Updates

Emergency Rental Assistance/Eviction Prevention Program

Program and Guideline Updates

February 25, 2026

SAINT PAUL
MINNESOTA

Purpose

- Provide funding to individuals and families renting in Saint Paul, with a verifiable pending eviction, to be paid directly to landlord to halt an eviction action
- Assistance capped at $2,500 or one-month rent whichever is less for renters earning 80% AMI or lower.
- Eligible expenses include:
  - Rent
  - Late fees
  - Court Fees
- Payments will be made directly to landlord, and they must agree to halt the eviction proceedings upon receipt of payment

How 2025 Went

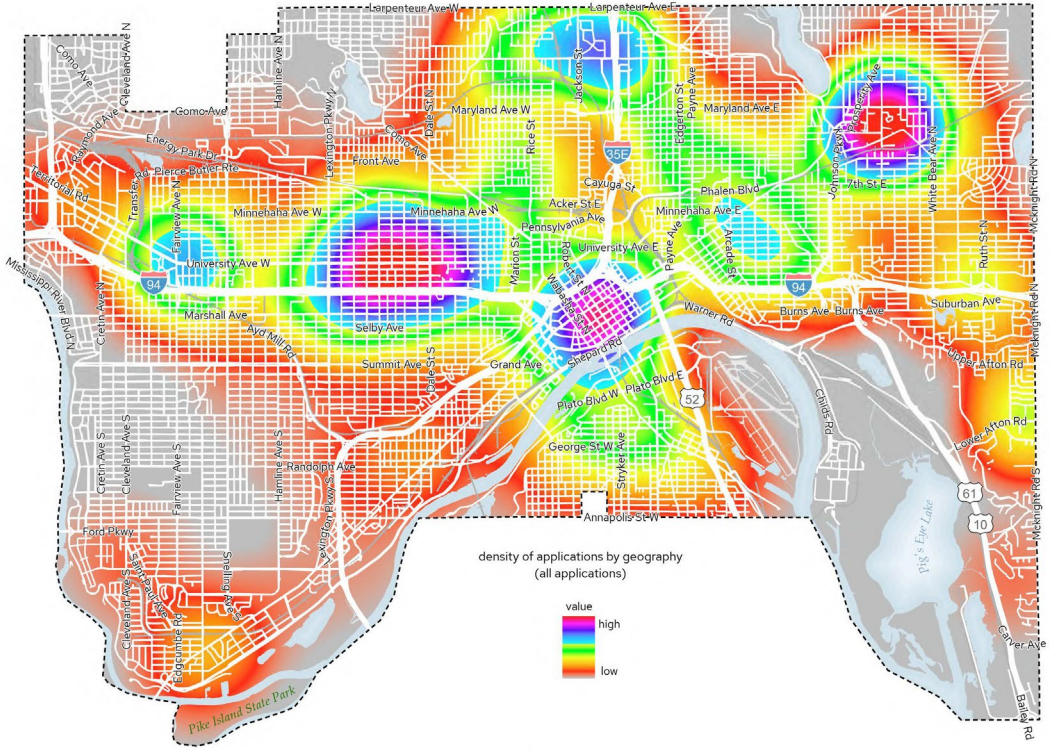
- Current staffing
  - 1 PED Supervisor
  - .5 PM
  - 1 Loan Specialist Assistant
  - 7 PED OA's
- Days open for application: 23
- Days open for processing: 76
- Calls Fielded by Saint Paul Staff: 2200
- Average processing time per application: 3.2 hrs

	Number	$
Total Applications	610	$ 1,180,948.00
Total Processed	190	
Total Approved/Paid	154	$ 317,758.00
Unprocessed	408	$ 863,190.00

Average of Grant - Requested Amount	$2,014
Average Total Request	$2,999
% paid $2,500	46%
% of Households that requested more than $2,500	53%
Average Request for those with Housing Court Summons Date	$4,463
% of Applicants With a Court Date at Application	17%
% of Applicants in protected Affordable Housing	39%

Emergency Rental Assistance applications 2025 | all applications

Thursday, February 12, 2026



Data: Emergency Rental Assistance Tracking System on Claris platform. 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. 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.

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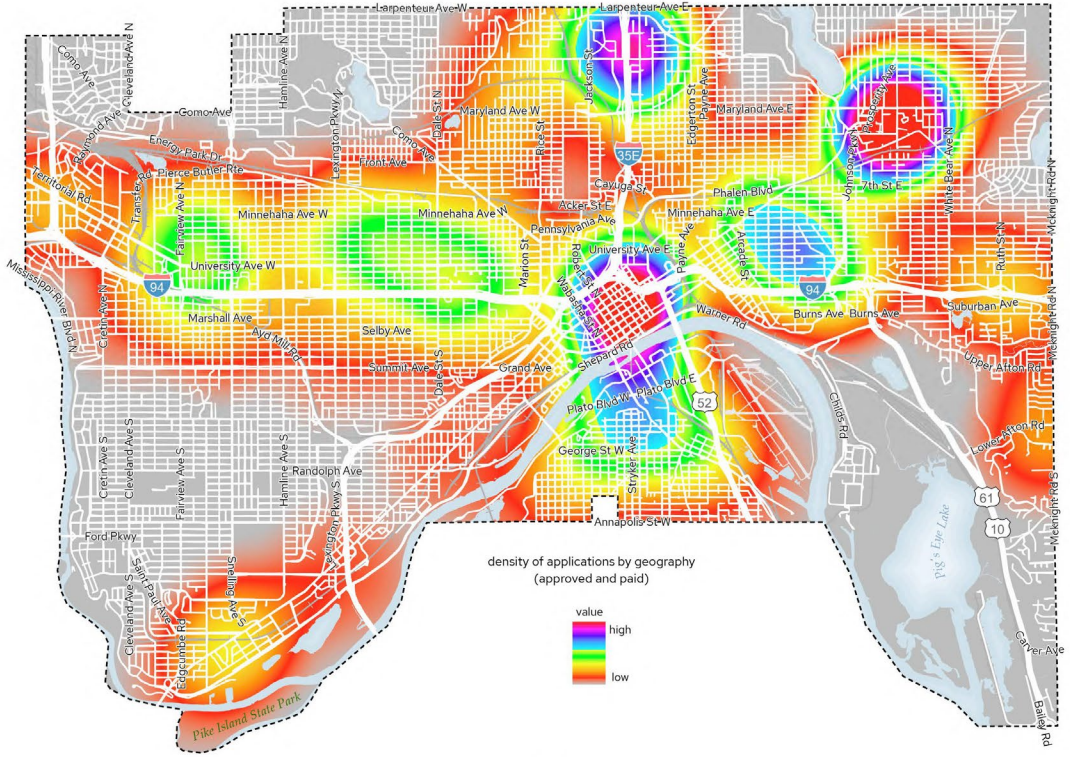
0 0.5 1 2 3 4 Miles

Emergency Rental Assistance applications 2025 | approved or paid

Thursday, February 12, 2026



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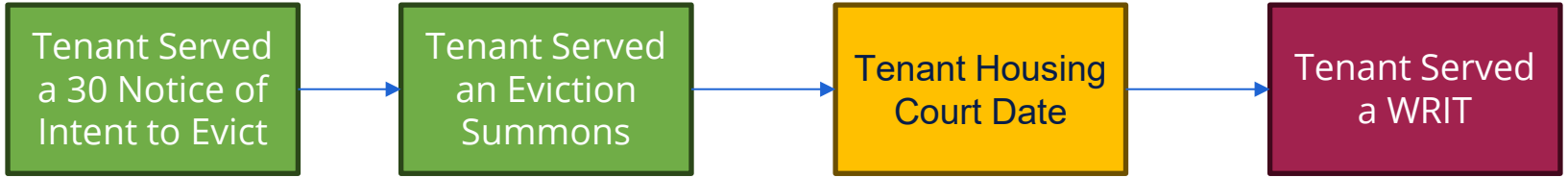
0 0.5 1 2 3 4 Miles

2026 Proposed Amendments

- Guideline proposals
  - Increase grant amount from $2,500 to $3,500
  - Proof of income changes
    - Allow PHA subsidies (HCV/RAD) to count towards proof of income
    - Reduce proof of income from 60 days to 30 days for paystubs
  - Introduction of Eviction Timeline restrictions
    - Not working with cases that have a WRIT
    - Applicants must apply prior to their eviction court summons day



2026 Continued

- Process
  - Will process approximately 50-60 applications monthly
  - Applications open 2 days a month at the beginning of the month
  - Applications will be put into a randomized lottery system—no preference to those with or without court dates.
  - Updated best practices, giving deadlines to return documents and receive landlord information
- Staffing updates
  - 2.5 FTE PMs & PED Supervisor working on ERA
    - 1 PM from 2026 Budget (Approved and a hiring waiver submitted)
    - 1 PM from remaining Families First Pilot Program HTF balance (if budget amendment is approved)
  - 1 Accounting Tech from remaining Families First Pilot Program HTF balance

Moving Forward

- Families First Housing Trust Fund amendment for ERA staffing
  - $926,220 moved from the sunsetting program to cover multiple years of ERA staffing (projected to 2029)
- Timeline
  - March 11, adoption of guideline changes (HRA Board Action)
  - Launching in June at the earliest because of staffing
    - Launching earlier reduces processing amounts due to staffing.
- Potential Collaboration with the County and other partners

Questions and Discussion