



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, March 4, 2026

2:00 PM

Council Chambers, City Hall

HRA Chair Cheniqua Johnson will be participating remotely.

ROLL CALL

APPROVAL OF MINUTES

- 1 [Min 26-10](#) Approval of the February 2026 HRA Meeting Minutes

Sponsors: Johnson

Attachments: [FEB 4](#)

[FEB 11](#)

[FEB 25](#)

STAFF REPORT

- 2 [SR 26-33](#) Saint Paul Commercial Corridors: Updated Program Guidelines Presentation

Sponsors: Johnson and Noecker

Attachments: [Presentation](#)

- 3 [SR 26-34](#) Downtown Vitality Fund Presentation

Sponsors: Noecker

Attachments: [Presentation](#)

ADJOURNMENT

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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.

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HRA Meeting Information

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Cable

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City of Saint Paul

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

Master

File Number: Min 26-10

File ID: Min 26-10

Type: Approval of Minutes

Status: Agenda Ready

Version: 1

Contact Number: 266-6604

In Control: Housing & Redevelopment Authority

File Created: 02/24/2026

File Name: February 2026 HRA Meeting Minutes

Final Action:

<p>Title: Approval of the February 2026 HRA Meeting Minutes</p>
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Notes:

Sponsors: Johnson

Enactment Date:

Attachments: FEB 4, FEB 11, FEB 25

Financials Included?:

Contact Name: Kelly Bauer

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:
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Text of Legislative File Min 26-10

Approval of the February 2026 HRA Meeting Minutes



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Meeting Minutes - Final

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 4, 2026

2:00 PM

Council Chambers, City Hall

ROLL CALL

Vice Chair Jost called the meeting to order at 2:00 p.m.
Commissioner Bowie and Chair Johnson were excused

Present 5 - Commissioner Rebecca Noecker, Commissioner Nelsie Yang,
Commissioner Saura Jost, Commissioner HwaJeong Kim, and
Commissioner Molly Coleman

Absent 2 - Commissioner Anika Bowie, and Commissioner Cheniqua Johnson

APPROVAL OF MINUTES

- 1 [Min 26-7](#) Approval of the January 2026 HRA Meeting Minutes

Sponsors: Jost

Attachments: [JAN 7](#)

[JAN 14](#)

[JAN 21](#)

[JAN 28](#)

Adopted

PUBLIC HEARING

- 2 [RES PH 26-33](#) Resolution Authorizing the Issuance and Sale of Conduit Health Care Revenue Bonds under Minnesota Statutes, Sections 469.152 through 469.1655, for the Episcopal Homes Obligated Group (The Willows Project), 80 Mackubin Street and Approving Related Documents; District 8, Ward 1

Sponsors: Bowie

- Attachments:** [Board Report](#)
 [Neighborhood Profile](#)
 [Map](#)

Acting Interim Executive Director Nicole Green stated that a staff report was presented on January 28, 2026 and introduced Episcopal Homes Chief Financial Officer, Collyn Iblings; and Bond Council, Jenny Boulton who were available to answer questions.

Vice Chair Jost announced the public hearing. There being no testimony, Commissioner Coleman moved to close the public hearing and adopt the resolution.

Adopted

ADJOURNMENT

The meeting was adjourned at 2:03 p.m.

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Commissioner Anika Bowie
Commissioner Molly Coleman
Commissioner Saura Jost
Commissioner HwaJeong Kim
Commissioner Rebecca Noecker
Commissioner Nelsie Yang

Wednesday, February 11, 2026

2:00 PM

Council Chambers, City Hall

ROLL CALL

Vice-Chair Jost Called the Meeting to Order at 2:00 p.m.

Chair Johnson was Excused. Commissioners Bowie and Kim were absent.

Present 4 - Commissioner Rebecca Noecker, Commissioner Nelsie Yang, Commissioner Saura Jost, and Commissioner Molly Coleman

Absent 3 - Commissioner Anika Bowie, Commissioner Cheniqua Johnson, and Commissioner HwaJeong Kim

DISCUSSION

Commissioner Bowie arrived.

- 1 [RES 26-252](#) Resolution Extending Authorization of RES 25-869 Reserving Funds for Certain Saint Paul Projects Applying for Funding from the Minnesota Housing Finance Agency

Sponsors: Jost

Attachments: [Board Report](#)

Interim Executive Director Melanie McMahon gave a brief description of the item.

Moved by Commissioner Yang, Resolution is Adopted

Yea: 5 - Commissioner Noecker, Commissioner Yang, Commissioner Bowie, Commissioner Jost, and Commissioner Coleman

Nay: 0

Absent: 2 - Commissioner Johnson, and Commissioner Kim

ADJOURNMENT

The meeting was adjourned at 2:02 p.m.

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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

Chair Johnson called the meeting to order at 2:02 p.m.
Commissioners Bowie and Kim were absent.

Present 5 - Commissioner Rebecca Noecker, Commissioner Nelsie Yang, Commissioner Cheniqua Johnson, Commissioner Saura Jost, and Commissioner Molly Coleman

Absent 2 - Commissioner Anika Bowie, and Commissioner HwaJeong Kim

Discussion

Chair Johnson announced that item one would be considered last, following the staff reports related to the item.

- 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](#)
[Budget Amendment Presentation](#)

Moved by Commissioner Johnson, Resolution is Adopted. The motion carried by the following vote:

Yea: 7 - Commissioner Noecker, Commissioner Yang, Commissioner Bowie, Commissioner Johnson, Commissioner Jost, Commissioner Kim, and Commissioner Coleman

Nay: 0

STAFF REPORT

- 2 [SR 26-21](#) Update on Citywide and Inheritance Fund Downpayment Assistance

Program and 2026 Program Guideline Updates

Sponsors: Johnson

Attachments: [Presentation](#)

Interim Executive Director Melanie McMahon gave a brief introduction.

Housing Program and Policy Manager Rachel Finazzo Doll gave a presentation and answered questions from the Board.

Commissioner Bowie arrived at 2:06 p.m. and Commissioner Kim arrived at 2:13 p.m.

Received and Filed

3 [SR 26-22](#)

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

Sponsors: Johnson

Attachments: [Presentation](#)

Ms. Finazzo Doll gave a presentation on this item as well, and answered questions from the Board.

Received and Filed

ADJOURNMENT

The HRA meeting was adjourned at 3:19 p.m.

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Master

File Number: SR 26-33

File ID: SR 26-33

Type: Staff Report

Status: Agenda Ready

Version: 1

Contact Number: 266-6595

In Control: Housing & Redevelopment Authority

File Created: 02/24/2026

File Name: Commercial Corridors Guidelines Presentation

Final Action:

Title:

Saint Paul Commercial Corridors: Updated Program Guidelines Presentation

Notes:

Sponsors: Johnson and Noecker

Enactment Date:

Attachments: Presentation

Financials Included?:

Contact Name: Daniela Lorenz

Hearing Date:

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

Ord Effective Date:

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Text of Legislative File SR 26-33

Saint Paul Commercial Corridors: Updated Program Guidelines Presentation



STPAUL.GOV

CHECKS
CASHED
We Buy GOLD

EASTSIDE
BLACKLIVESMATTER

HOUSE of PAYNE

PAYNE +
ARCADE
UNIQUELY EAST SIDE

Commercial Corridors Program: Recommended Changes

March 2026



Overview of Guideline Changes

- Corridor Geography: extending boundaries of E 7th Street, Ford Parkway, Como/Dale/Front, Cesar Chavez/Wabasha.
- Smith Corridor is considered a micro-corridor and will no longer receive corridor funding.
- Guidelines include language that allows some flexibility when approved on a case-by-case basis.
- Name Change: Saint Paul Commercial Corridors Program
- Award size to reflect additional variables and use Qualified Census Tracts instead of Areas of Concentrated Poverty to determine award size.
- Sub-grants for operating expenses requires reconsideration.



Award Size Index

- Based on feedback from organizations and HRA, staff re-evaluated how corridor award sizes are determined that is more detailed than simply using ACP vs Non-ACP
- As a result, staff created an index that considers corridors':
 - Density of businesses
 - Density of employees
 - Percent Commercial land use
 - Density of Vacant buildings and HRA properties ready to sell
- Each variable has a maximum score of 25 for a total index maximum score of 100.
- The average score is 46 and median is 42. A cutoff of 45 is used to determine the award size. Nine corridors score less than 45 and eight corridors score higher than 45.



Award Sizes

- Staff is recommending using Qualified Census Tracts (QCT) vs Areas of Concentrated Poverty to measure underinvestment
- ACP is no longer regularly updated and QCT is a more accurate measure of underinvestment and is used more broadly by all agencies
- 13 corridors are in or adjacent to a QCT and 4 are not.

Size Category	Award Size	
	QCT	Non-QCT
Index Score Below 45 (9 total)	\$79,500 6 total	\$70,500 3 total
Index Score above 45 (8 total)	\$90,000 7 total	\$81,500 1 total

Corridor Name	QCT 2026	Index Score	Award
Snelling and Grand	No	27	\$ 70,500
Selby (east end)	No	40	\$ 70,500
Snelling, Ford, Cleveland	No	41	\$ 70,500
Como and Dale	Yes	12	\$ 79,500
Suburban Avenue and Old Hudson Road	Yes	19	\$ 79,500
West Seventh Street (West End)	Yes	20	\$ 79,500
Snelling and Selby	Yes	38	\$ 79,500
White Bear Avenue	Yes	41	\$ 79,500
Rice Street	Yes	42	\$ 79,500
Grand (east end)	No	72	\$ 81,500
Payne and Seventh	Yes	49	\$ 90,000
West Seventh Street (East End)	Yes	56	\$ 90,000
Arcade and Seventh	Yes	57	\$ 90,000
University (East End)	Yes	73	\$ 90,000
West Side	Yes	74	\$ 90,000
University and Snelling	Yes	79	\$ 90,000
Downtown (not factored into the index)	Yes		\$ 90,000



Questions and Discussion





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File Number: SR 26-34

File ID: SR 26-34

Type: Staff Report

Status: Agenda Ready

Version: 1

Contact Number: 266-6660

In Control: Housing & Redevelopment Authority

File Created: 02/24/2026

File Name: Downtown Vitality Fund Presentation

Final Action:

Title: Downtown Vitality Fund Presentation

Notes:

Sponsors: Noecker

Enactment Date:

Attachments: Presentation

Financials Included?:

Contact Name: Jimmy Loyd

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 26-34

Downtown Vitality Fund Presentation



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Downtown Vitality Fund City of Saint Paul

March 4, 2026



Background and Overview

The value of Downtown

- **Economy:** Serves as the economic engine of the city and anchor for the broader region, driving job creation, business growth, and investment.
- **Inclusion:** Fosters inclusive placemaking that welcomes residents, employees, and visitors from all walks of life, reflecting a rich mix of racial, cultural, and economic backgrounds.
- **Vibrancy:** With strong transportation access, employment centers, parks, and cultural and retail amenities, Downtown supports a dynamic mix of uses that create energy throughout the day and evening.





Background and Overview

Pre-pandemic challenges exacerbated by COVID-19

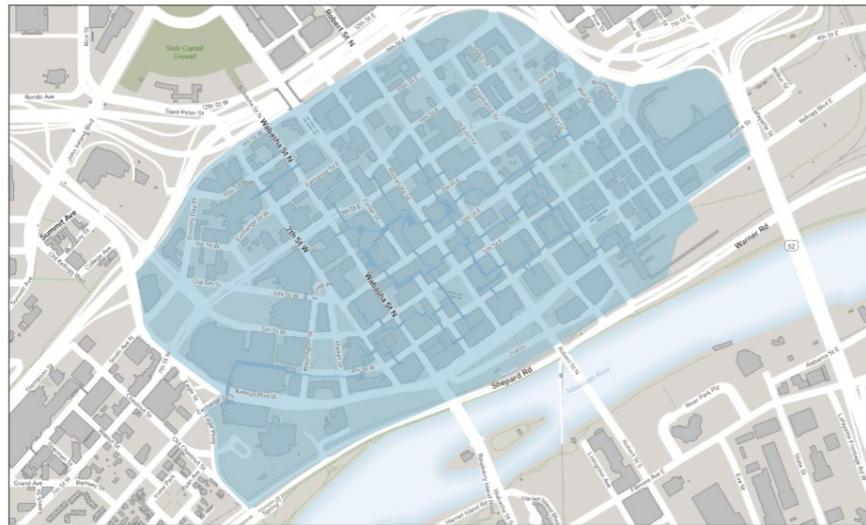
- **Decline in Office Occupancy:** A significant reduction in in-office work has led to sustained lower occupancy rates and weakened demand for downtown office space.
- **Reduced Economic Activity:** Decreased foot traffic has negatively impacted retail, restaurants, and small businesses that rely on daily workers and visitors.
- **Public Safety Concerns:** An increase in safety issues has affected perceptions of Downtown and contributed to reduced visitation.





Path Forward: Downtown Vitality Fund Program

- The Downtown Vitality Fund provides financial assistance to commercial and residential development projects that strengthen and activate Downtown. The program supports the creation of new housing units and the activation of ground-floor commercial spaces to increase activity at the street level.
- The Fund's goal is to catalyze projects that drive vibrancy, encourage private investment, and contribute to a more dynamic, mixed-use Downtown environment.





Housing

Eligible Applicants:

- Housing developers planning to develop or redevelop housing units or complete an office to housing conversion in downtown Saint Paul.





Housing

Eligible Uses:

- Construction, acquisition, rehabilitation, and gap financing to provide affordable housing to households with incomes that do not exceed:
 - Homeownership – 115% of AMI
 - Rental units – 80% of AMI
 - Housing developed or rehabilitated with funds under this section must be affordable to the local workforce



Housing

Priorities for Funding:

If the fund is oversubscribed, projects will be prioritized based on the following criteria:

- Projects that are prepared to close in 2026
- Projects with the greatest number of units created

Reporting and Compliance:

- Annual reporting is required per LAHA requirement
- Projects are subject to City/HRA compliance requirements



Downtown Vitality Fund

Economic Development

Eligible Applicants:

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





Economic Development

Eligible Uses/Activities:

- 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.



Economic Development

Priorities for Funding:

If the fund is oversubscribed, projects will be prioritized based on the following criteria:

- Projects that activate 5,000 square feet or more of currently vacant space
- Projects that house business(es) that require employees to be in the office at least 50% of the week
- Projects that begin within 6 months of receiving funds
- Businesses relocating primary operations to a physical location downtown Saint Paul



Economic Development

Funding structure is determined by total amount of assistance.

Projects UNDER \$100,000

- Funding will be a grant that is distributed as a reimbursement as the project incurs eligible costs.
- 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.



Economic Development

Funding structure is determined by total amount of assistance.

Projects OVER \$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 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 project receiving over \$500,000 must be approved by the HRA Board.*



Downtown Vitality Fund

Department of Planning and Economic Development

Melanie McMahan
Interim Director

melanie.mcmahan@ci.stpaul.mn.us

651-266-6610