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**Housing and Redevelopment Authority  
Department of Planning and Economic Development**

# **2024 Budget Proposal**



## Focus on equity

- Of all the departments in the City, PED should be able to be one of the most impactful in closing the **gaps in economic opportunity**.
- From our **comp plan policies** to our **housing work** to our **economic development projects and programs**, our Planning, Housing and Economic Development teams are all making an impact with their work.
- Our Planning Director, Housing Director and Economic Development Director are all deeply **committed to equity** and are working closely together toward eliminating racial disparities in **economic opportunity**.
- Current areas of focus include **homeownership, business ownership and commercial property development**. These are also areas where private capital is beginning to focus on equity.



## Risks and opportunity costs

In 2022 and 2023 we outlined **enormous risks and opportunity costs** connected to low staffing levels and systems deficits, including but not limited to:

- A large loan portfolio with **many loans past due or requiring workouts** and concerns about compliance requirements
- 200 HRA properties for redevelopment, some owned by the HRA for decades, **costing approximately \$1 million a year to maintain, and not increasing the tax base** as they should be
- HUD audit findings carrying **risks of financial penalties, including repayment of funds and loss of future grant funds**



# 2023 Actions to Minimize Risks and Opportunity Costs

- **Outsource loan servicing**
  - Far more cost effective, and will free up time Project Managers were spending servicing loans
  - Service provider has been selected, portfolio review and servicing strategy is under development with service provider
- **RFPs released and more to come**
  - **Hamm's Site** - Awarded JB Vang Tentative Developer Status 1/11/23
  - **1570 White Bear** - Awarded Gloria Wong Tentative Developer Status 5/10/23
  - **1170 Arcade** - Awarded Face to Face Tentative Developer Status 6/28/23
  - **Inspiring Communities**
    - Proposals received on 11 of 12 properties
    - Several awardees had participated in our emerging developer bootcamp and/or the LISC Developers of Color initiative, including Kali Terry, Dalton Outlaw and Michael Williams
    - First project fully approved by the HRA in August 2023; additional projects coming before the HRA for final approval in September 2023 through the end of the year
- **Audit HRA owned parking system**
  - Vendor selected in July, site visits complete, analysis underway
  - Prioritized control system replacement in alignment with ARPA funding deadlines
  - Recommendations expected Q4 2023



## 2023 Actions to Minimize Risks and Opportunity Costs

- **Address flatness of organizational structure**
  - **Hiring complete for Housing Team supervisors (2022 budget)**
    - **Jules Atangana (2/25/23-promotion) - Multi-Family Supervisor**
      - Supervises multi-family housing team
    - **Dean Porter-Nelson (3/13/23) - Affordable Housing Preservation Supervisor**
      - Supervises NOAH and other affordable housing preservation programs/team
  - **Hiring complete for Planning Team Supervisors (2023 budget)**
    - **Anton Jerve (8/28/23-internal promotion) - Long Term Planning Supervisor**
      - Comprehensive plan, transportation planning, anti-displacement, resilience planning, major site redevelopment planning
    - **Yasmine Robinson (8/28/23) – Current Planning Supervisor**
      - Zoning ordinance administration zoning applications, environmental reviews



# 2024 Budget Strategy-Minimize Risks and Opportunity Costs

- Add a **Deputy Director level position to function as Chief Financial Officer**
  - The Department of Planning and Economic Development is responsible for a more than **\$114M Housing and Redevelopment Authority/PED budget** consisting of multiple local, state and federal funding sources, dozens of programs and projects, the municipal parking ramp system, and hundreds of loans.
  - This complicated financial system needs the ongoing expertise of a Deputy Director/Chief Financial Officer to oversee **financial accounting, budgeting and reporting**, examine and implement **internal controls**, and **ensure compliance** with local, state and federal regulations
  - **1.0 FTE/\$194K City General Fund ongoing, annual expense**



## 2024 Budget Strategy: Focus on Resiliency

- **Add an Energy Coordinator position (1.0 FTE)**
- Lead **new and existing energy related city initiatives**, in partnership with Chief Resiliency Officer in the Mayor's Office
  - Energy Benchmarking
  - Sustainable Building Ordinance
  - Energy Smart Homes
  - ARPA Healthy Homes
- Identify and prioritize new projects/programming that **enhance the resiliency of underserved communities**
- Focus on **coordinating energy efficiency and resiliency efforts across the enterprise**, minimize redundancies, and maximize impacts across departments
- **1.0 FTE/\$136K City General Fund ongoing, annual expense**



# 2024 Budget Proposal Summary

- **2024 Major Program Investments**

- **\$2 million** - 6th year commitment for the Housing Trust Fund
- **\$300,000** - (plus \$100,000 carryover) ongoing Full Stack Saint Paul programs
- **\$227,658** - (carryover) Small Business Technical Assistance program
- **\$681,000** - (carryover) for ongoing Citywide Business Assistance Fund
- **\$496,800** - (carryover) for Investment Tracking System (ITS) implementation
- **\$500,000** – (carryover) DEED Main Street Grants required match





# Housing Trust Fund

- **Funding to date**

- Budgeted: 2019 \$6 million, 2020 \$5 million, 2021 \$5 million, 2022 \$2 million, 2023 \$2 million.
- Actual: 2019 \$5 million, 2020 \$3.5 million, 2021 \$2 million, 2022 \$2.8 million, 2023 \$2.9 million.
- **Actual total funding to date: \$16.2 million.**

- **Significant allocations to date**

- 4(d) NOAH Preservation: \$294,600
- Community Land Trust Pilot & Rondo CLT Capacity: \$1,100,000
- Down Payment Assistance: \$3,500,000
- Permanent Supportive Housing: \$460,000
- Families First Housing Pilot: \$3,000,000
- Inspiring Communities: \$2,500,000

- **Outcomes to date**

- Preserved 3,004 units of Naturally Occurring Affordable Housing through the 4(d) Program
- New Executive Director at Rondo CLT has significantly expanded staff, and closings have increased under her leadership
- Funded 52 new low-income homebuyers with our Down Payment Assistance Program
- Supported housing stability for 110 extremely low-income families through the Families First Housing Pilot



# Housing Trust Fund Spending

<u>Spending</u>	2019 Actuals	2020 Actuals	2021 Actuals	2022 Actuals	2023 Projected
4d Program	35,002	57,076	43,243	41,470	50,000
Community Land Trust Pilot & Rondo CLT			57,082	552,847	490,000
Down Payment Assistance		413,819	295,476	102,212	650,000
Families First Housing Pilot		71,731	79,663	2,381	400,000
Winter Safe Space		60,000			
Staffing		121,908	221,433	242,324	245,963
Bridge Fund for Families (repurposed)			540,000		
Inspiring Communities					600,000
NOAH Investment Fund					
Ramsey County Overnight Shelters					
Permanent Supportive Housing					
<b>Grand Total</b>	<b>35,002</b>	<b>724,534</b>	<b>1,236,897</b>	<b>941,234</b>	<b>2,435,963</b>

The 2023 and 2024 Housing Trust Fund budget requests (\$2M) are funded with \$600K from the HRA Loan Enterprise Fund and \$1.4M from STAR.



## Housing Trust Fund: What's next?

- Approximately \$5M in HTF programming planned for 2024 (including the \$2 million annual commitment)

Program	Proposed Spending 2024	Anticipated outcomes
4d Program Administration	\$75,000	500 additional affordable units preserved through property tax rate reduction in 2024 Funds pay for administrative requirements necessary to achieve the property tax rate reduction
Permanently affordable homeownership RFP	\$1,000,000	15 low-income households will achieve homeownership 15 additional homes will be perpetually affordable in Saint Paul
Down Payment Assistance (including Inheritance Fund)	\$1,000,000	16 additional households served
NOAH Preservation Program	\$3,000,000	2023/24 solicitation for NOAH and other preservation
PED and OFE staff	\$245,963	Senior Project Manager (PED), Fair Housing Staff (OFE)
TOTAL	\$5,295,963	



# Inheritance Fund: Expanding Downpayment Assistance

- **Regular fund:** provides up to \$40,000 for income-qualifying homebuyers
- **Inheritance Fund:** offers \$50,000 - \$60,000 in additional DPA to qualifying Rondo descendants
- Funded through the Housing Trust Fund and leveraged Living Cities grant
  - Over 250 pre-applications were submitted to the Inheritance Fund between January and May of 2023. Applications were paused at that time, and we expect to reopen in early 2024.
  - **The first recipient has closed on his home and a ribbon cutting was held today to celebrate**

DPA Program	Eligibility	Max Award
Regular	<input type="checkbox"/> Earn 60% AMI or less	\$40,000
Inheritance Fund (household)	<input type="checkbox"/> Earn 80% AMI or less, and Be a direct descendant of a property owner whose land was taken for I94	\$50,000 (additional)
Inheritance Fund (community)	<input type="checkbox"/> Earn 80% AMI or less, and Be a direct descendant of a property owner whose land was taken for I94, and Purchase a home within the historic boundaries of Rondo	\$10,000 (additional)
Max Available		\$100,000



# Inheritance Fund: Expanding Homeowner Rehabilitation

- **Regular fund:** provides up to \$25,000 for income qualifying homeowners
- **Inheritance Fund:** offers \$25,000 - \$35,000 in additional rehab funds to qualifying Rondo descendants
- Added a Loan Assistant to the team to process applications more quickly
- Funded through CDBG
- Over 125 pre-applications for Inheritance Fund received between January and May of 2023
- **Two descendants have closed on rehab loans since applications paused in May**

Rehab Program	Eligibility	Max Award
Regular Rehab	<input type="checkbox"/> Earn 60% AMI or less	\$25,000
Inheritance Fund (household)	<input type="checkbox"/> Earn 80% AMI or less, and Be a direct descendant of a property owner whose land was taken for I-94	\$15,000 (additional)
Inheritance Fund (community)	<input type="checkbox"/> Earn 80% AMI or less, and Be a direct descendant of a property owner whose land was taken for I-94, and Own a home within the historic boundaries of Rondo	\$25,000 (additional)
Max Available		\$85,000



## Full Stack Budget-2023 Highlights

- **The 2023 approved budget of \$470K included strategic investments in the program areas below. Actual available was \$512K given some additional rollover due to pandemic underspending.**
  - **\$180,000 Scholarships** for tech training via MSP Tech Hire, including new UX Academy (16 scholarships funded year to date)\*
  - **\$55,000 Communications** and marketing staffing on social media, website allowed us to engage hundreds of community members and share resources, events, stories of impact
  - **\$60,000 Event sponsorship** of tech and innovation events in community allowed us to support a dozen different events to date and host a new event at Johnson High School
  - **\$135,000 Tech Fund** investment allowed us to finalize a contract for new Tech Fellowship program designed for youth facing adversity, led by Bridgemakers MN
  - **\$40,000 Specialized Digital Technical Assistance** for brick-and-mortar businesses funded an expansion of the Restaurant Resiliency Project



# Full Stack Saint Paul – Budget Proposal

**2023 estimated carry forward ~\$100,000 (2023 budget \$512K)**

**2024 proposed investment \$300,000**

**Proposed Uses - \$400K**

- **\$200,000** for tech training scholarships, placement, & wraparound support via Tech Hire\*
- **\$60,000** for communications and marketing staffing on social media, website, public relations
- **\$90,000** for strategic event sponsorships and execution of community tech and innovation events
  - Increase emphasis on building inclusive tech culture, intentional learning and networking exchanges, Tech for All intersections (e.g. Johnson High School event), and digital equity
- **\$50,000** for Bridgemakers' Tech Fellowship (est. encumbered rollover funding, then ARPA funded)

**\*Scholarships supplemented by ARPA funding in partnership with Right Track for the UX Academy**



# Economic Development Business Support Services

- **Business Intake Form**-PED actively working with DSI to create shared Intake Form
  - Automatically notifies contacts in multiple departments (PED/DSI/PW) dependent on customer response
- **Business Resource Line-** (651) 266-6565
  - Staffed by Thea Gaither on Economic Development Team
  - Directs customer to Business Intake Form or appropriate ED or DSI staff. ED staff will provide "concierge level" service to support customers in navigating city business regulatory environment and available financial resources
  - Outsourcing the loan servicing function will free up time for ED Project Managers to provide more support to businesses
- **Proactive Business Intervention System**-Utilize three existing DSI and State of MN Reports
  - ED staff will monitor on a weekly basis and proactively reach out to small businesses to discuss possible financial or technical assistance





# Citywide Business Assistance

## **2023 estimated carryover \$681,000 (Includes \$200,000 carryover from Strategic Investment Fund - SIF)**

- Staff has refined intake and application process with HRA Board adopted business assistance guidelines
- Staff in process of intensive outreach efforts to determine business needs across the city
- Discontinues Strategic Investment Fund program, which has had limited activity and impact, fold that carryover into this program



# Business Assistance Funding-Spending Summary to Date

## Beginning in 2024, SIF included with Business Assistance

	2019	2020	2021	2022	2023 Projected	2024 Proposed
<b>Budget</b>						
Annual Budget	150,000					
Carryover from Prior Years	661,577	598,142	760,000	697,000	672,000	481,000
Budget from Strategic Investment Fund (SIF)						200,000
Capital allocation from CARES used for Bridge Fund		710,000	-	-	-	-
<b>Total Budget</b>	<b>811,577</b>	<b>1,308,142</b>	<b>760,000</b>	<b>697,000</b>	<b>672,000</b>	<b>681,000</b>
<b>Programs</b>						
Can Can Wonderland	8,000					
Taste of Rondo	18,435	20,565				
Keg & Case Market	138,000	62,000				
Rose Street Bread Lab	49,000					
Upsie Relocation		120,000				
La Michoacanta Purepecha		49,000				
Used for Bridge Fund Round 3		296,577				
Papa Legba			63,000		7,000	
La Noire Bridal				25,000		
West 7th/Fort Road Federation - Justus Ramsey House					34,000	
Minnesota Museum of American Art					100,000	
Pimento Wabasha					50,000	
<b>Total Programs</b>	<b>213,435</b>	<b>548,142</b>	<b>63,000</b>	<b>25,000</b>	<b>191,000</b>	<b>-</b>
<b>Budget Balance</b>	<b>598,142</b>	<b>760,000</b>	<b>697,000</b>	<b>672,000</b>	<b>481,000</b>	<b>681,000</b>



# Saint Paul Entrepreneur Consulting (SPEC) Program

**2024 PROPOSED INVESTMENT: \$227,658 carryover of technical assistance funds**

Provide funding **directly to pre-approved providers** for small business technical assistance that is:

- Flexible
- Expedient
- Accessible
- Culturally competent and rooted in community
- Technical Assistance categories will include but not be limited to **marketing, bookkeeping, web design, and strategic planning**
- **Maximum award per business - \$10,000**



## HRA Funds: Requirements for reserves or fund balances

Whether there are restrictions on uses or on reserves of the fund balances varies by fund type.

- **HRA General Fund** and **Loan Enterprise Fund** are the only dollars that are unrestricted.
- While there is no formal policy, we retain a **15% operating reserve** for the **HRA General Fund** and **Loan Enterprise Fund**, including the HRA portion of the PED Operations budget.
- The **Parking Fund** includes a number of reserves – both required by lenders and best practices – including reserves to cover debt service, repairs and operations.



# 2024 HRA Proposed Budget Summary

Revenue Sources	2024 Proposed	Expenses	2024 Proposed
HRA General Fund	8,963,152	HRA General Fund	13,222,107
HRA Loan Enterprise Fund	962,807	HRA Loan Enterprise Fund	6,396,624
Palace Theatre Special Revenue Fund	235,223	Palace Theatre Special Revenue Fund	235,223
HRA Debt Service Fund	4,292,581	HRA Debt Service Fund	4,242,744
HRA Dev. Capital Projects Fund	2,235,223	HRA Dev. Capital Projects Fund	2,235,223
HRA Parking Enterprise Fund*	18,383,705	HRA Parking Enterprise Fund*	22,582,834
HRA World Trade Center Parking Ent. Fund	2,500,000	HRA World Trade Center Parking Ent. Fund	3,539,199
<b>Total</b>	<b>37,572,691</b>	<b>Total</b>	<b>52,453,954</b>
*Includes \$3,018,368 that is shown in both revenue and expense for budgeting purposes (intrafund transfers).		Use of Fund Balance Including use of HUD Rental Rehab Funds	(14,881,263)
		Est. Unreserved & HUD Rental Rehab Balance Available 12/31/2022	22,135,121
		2023 Est. Change in Unrestricted Reserves/Use of Operating Reserves	(4,908,494)
		Est. Unreserved Balance Available 12/31/2024	2,345,364
		2025 Est. Change in Unrestricted Reserves/Use of Operating Reserves	(4,787,055)
		Est. Unreserved Balance Available 12/31/2025	(2,441,691)
		<b>Total HRA Funds Supporting Other City Departments in 2024</b>	<b>1,797,786</b>
		** 2025 Assumptions: Parking NOI \$5.3 million, no change in FTEs or HRA tax levy, 2% personnel increases, operating reserves used.	



# 2024 HRA General Fund Summary

Revenue Sources	2024 Proposed	Expenses	2024 Proposed
HRA Tax Levy	6,168,800	PED Administration	8,403,283
Conduit bond fees	2,698,352	Services	899,584
Other fees	30,000	Property Maintenance	1,023,109
TIF Admin. Advance Repayments	41,000	Materials & Supplies	1,000
Investment Interest	25,000	TIF Admin. Advances	65,000
Transfers from Loan Enterprise Fund	-	Transfer for PED Operations	1,937,687
<b>Total</b>	<b>8,963,152</b>	Transfer for HRA Board of Commissioners	183,233
Use of Unrestricted Fund Balance	4,258,955	Support for Other City Functions	709,211
<b>Total</b>	<b>13,222,107</b>	<b>Total</b>	<b>13,222,107</b>



# 2024 HRA Loan Enterprise Fund Summary

Revenue Sources		2024 Proposed	Expenses		2024 Proposed
Grants/Contributions		515,000	Services		12,304
Loan/Advance Principal & Interest		387,807	PED Data Management		496,800
Fees and Services		10,000	Technical Assistance Budget Carryover		27,658
Investment Interest		15,000	Rice/Larpenteur Gateway		75,000
Intrafund Transfers In		35,000	Homebuyer/Homeowner Rehab Programs		675,000
<b>Total</b>		<b>962,807</b>	Marketing		30,000
Use of Unrestricted & HUD Rental Rehab Fund Balance		5,433,817	Business Assistance Budget Carryover		1,000,000
<b>Total</b>		<b>6,396,624</b>	Business Assistance/Strategic Investment (SIF) Budget Carryover		681,000
			Pre-Development		50,000
			Pre-Development Budget Carryover from Prior Year		91,818
			Full Stack		300,000
			Full Stack Budget Carryover from Prior Year		100,000
			BIPOC-Owned Business Technical Assistance Budget Carryover		200,000
			BIPOC Developer Growth Program Budget Carryover		196,000
			Inspiring Communities Budget Carryover		105,132
			HUD Rental Rehab Program Budget Carryover		515,457
			Rental Rehab Program		115,191
			Rental Rehab Program Budget Carryover		413,640
			Victoria Theatre Budget Carryover		412,000
			Loan Principal & Interest		139,624
			Intrafund Transfers Out		35,000
			Transfers Out		600,000
			Support for Other City Functions		125,000
			<b>Total</b>		<b>6,396,624</b>



# HRA Funds Supporting Other City Functions

The HRA budget includes approximately \$2.2 million annually in transfers to the City for non-HRA related expenses

Description	2019 Actual	2020 Actual	2021 Actual	2022 Adopted	2022 Prelim.	2023 Adopted	2023 Est.	2024 Proposed
City Council Policy Analyst	84,322	*	84,322	84,322	84,322	84,322	84,322	84,322
General Staff Citizen Participation	18,486	*	18,486	18,486	18,486	18,486	18,486	18,486
HREEO Contract Compliance Staffing	539,966	*	539,966	539,966	539,966	539,966	539,966	539,966
Mayor's Office Policy Analyst/IGR/Chief Officers	154,061	153,533	154,061	154,822	154,822	155,296	155,296	155,332
Mayor's Office Staffing for Business Outreach						0	75,000	75,000
Right Track (additional \$50k from Job Opportunity Fund in 2019)	241,437	*	191,437	191,437	191,437	191,437	191,437	191,437
Office of Financial Empowerment (OFE) Position		121,908	121,135	123,312	123,312	123,215	123,215	118,575
Executive Project Lead for Redevelopment		195,000	200,850	197,444	197,444	217,625	217,625	217,403
One-time transfers (expand pedestrian and bicycle safety and abate graffiti/plywood)				350,000	350,000			
Transfers from the Parking Fund to non-HRA uses including \$1.3m over three years to support City building maintenance costs, \$500k to address Emerald Ash Borer, \$200k for library materials (some transfers after 2019 were not made due to reduced parking revenue as a result of the COVID-19 pandemic)	2,004,754	3,075,000	675,000	1,445,000	500,000	895,000	895,000	845,000
<b>Total Support for Other Departments</b>	<b>3,043,026</b>	<b>3,545,441</b>	<b>1,985,257</b>	<b>3,104,789</b>	<b>2,159,789</b>	<b>2,225,347</b>	<b>2,300,347</b>	<b>2,245,521</b>
*The budget was amended to use these transfers for the Bridge Fund and were later repurposed for HRA programs.								





# 2024 PED Operations Proposed Budget Summary

PED Operations Internal Service Fund			
Revenue Sources	2024 Proposed	Expenses	2024 Proposed
HRA Tax levy and Other Sources	3,512,943	Salaries & Fringe Benefits	12,252,044
HRA Use of Fund Balance	4,258,955	Services	2,141,354
HRA Conduit Bond Fees	2,698,352	Materials & Supplies	69,750
HRA Parking & TIF Admin.	903,371	Capital Outlay	30,000
Federal Grants Admin.	1,962,448	Support for Other City Departments	447,735
Star Admin.	400,000	Total Expenditures	14,940,883
City General Fund	793,814		
PED-Other Fees	411,000		
Total Revenues	14,940,883		
		PED Operations Supporting Other City Departments in 2024	447,735

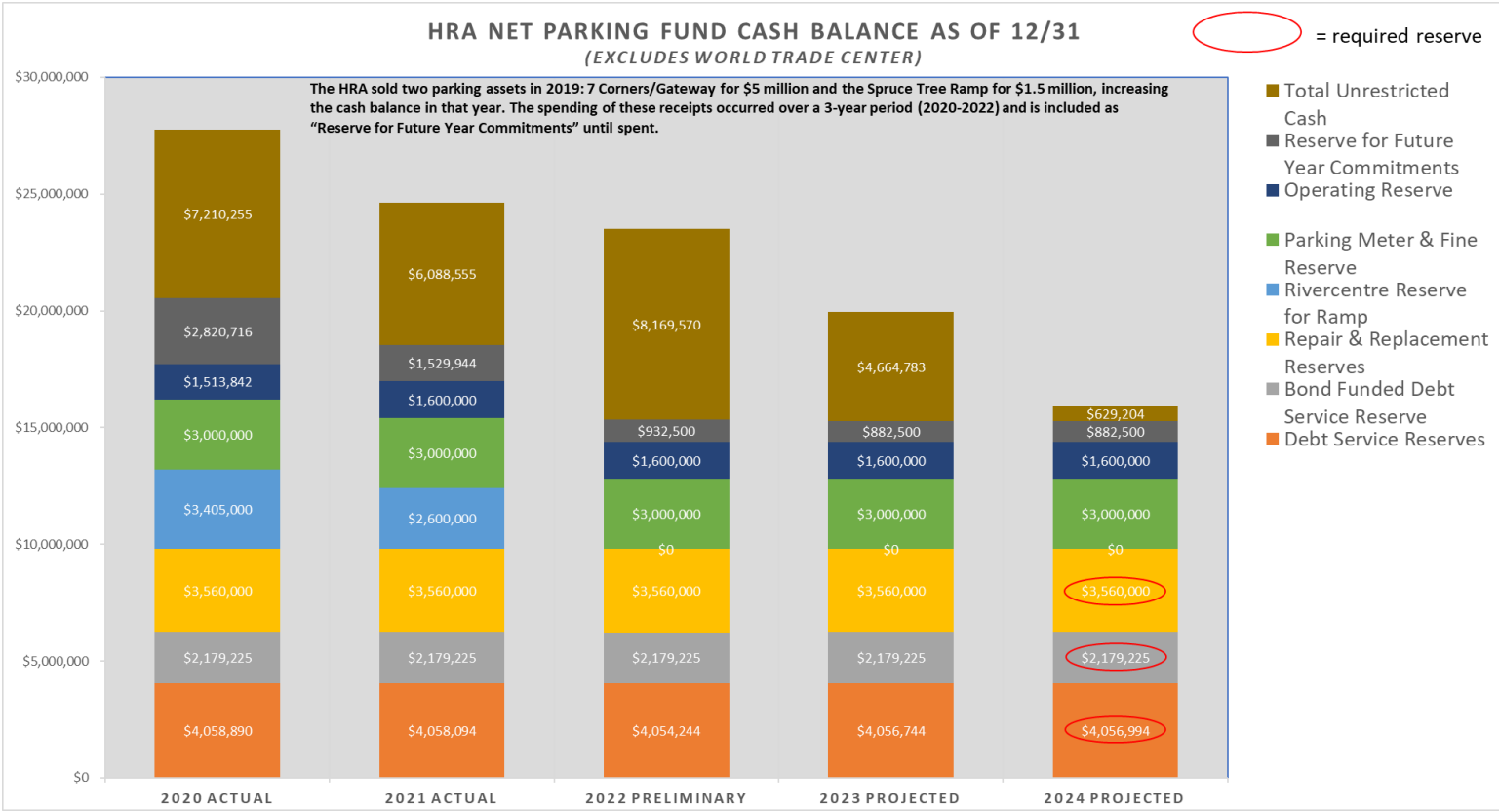


## Parking Fund

- Parking revenues continue to be significantly impacted by the COVID-19 pandemic and changes to in-office work practices.
  - **Pre-pandemic**, our parking system generated net operating income of **nearly \$10 million** in 2019 (excluding WTC Ramp)
  - **2020** net operating income was only \$4.1 million (excluding WTC Ramp)
  - **2021** net operating **income declined to \$1.7 million** (excluding WTC Ramp)
  - **2022** actuals **\$3.8 million** (excluding WTC Ramp)
  - **2023 YTD Actuals as of June 2023**
    - Revenues exceeding budget by ~33%
      - Strong 2023 event revenue
    - Revenues recovering but still at ~42% of pre-pandemic levels
    - Many office leases coming to an end now, which may result in parking losses if not renewed



# Parking Fund Minimum Requirements





## Recent Planning Division accomplishments

- **1-4 Unit Housing Study phase 2 Planning Commission recommendation** to facilitate additional housing choices in the vast majority of R1-RT2 zoned areas of the city
- Planning Commission public hearings on **MRCCA local ordinance** and **EV charging zoning study**
- **East Grand Ave Overlay Work Group** convened and principles developed with staff and consultant facilitator
- **Hillcrest** preliminary plat approved
- Substantial progress on technical analysis for **anti-displacement and community wealth-building** tools/strategies – including deeper dive on Inclusionary Zoning feasibility
- Staff analysis related to the **T zoning study** (design standards, affordability incentives and drive-through regulations)
- **Transportation planning:** Gold Line and B Line under construction; Conclusion of Highland-Blue Line Study and recommendations; Riverview station area planning; Purple Line station area planning and revisiting northern alignment, and G Line developing a corridor plan
- **Environmental reviews:** North End Community Center Environmental Assessment (EA); 652 Sherburne EA; Hamline Midway Library demolition EAW; etc.



## 2023 Planning Division Workplan

- **Planning Team current initiatives – Q3 2023**
  - Preparing for City Council review of Phase 2, 1-4 Unit Housing Study Planning Commission recommendation and City Council **public hearing**
  - Final consultant and Administration recommendations of **Anti-displacement** technical study
  - Final Planning Commission recommendations on:
    - **Mississippi River Critical Area Corridor** local ordinance
    - **EV charging zoning study** and amendments
  - Release recommendations for Planning Commission public hearing:
    - **T district zoning study**
    - **East Grand Ave Overlay zoning study**
  - **Hamm's site** National Register of Historic Properties designation and historic tax credits
  - Initial work on **Paust's** Rearrangement Survey Project - Level II (intensive) architecture/history survey, called for in 2018's *Hamline Midway Historic Resources Reconnaissance Survey*, and as part of mitigation called for in Hamline Midway Library demolition EAW
  - Initial work on update to **Downtown Development Strategy**, supported by Saint Paul Downtown Alliance (2024)



# Questions