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

REPORT TO THE COMMISSIONERS **DATE: MARCH 11, 2026**

REGARDING: **APPROVAL OF AMENDED GUIDELINES FOR THE DOWNPAYMENT ASSISTANCE PROGRAM**

Requested Board Action

Approval of the amended Saint Paul Housing and Redevelopment Authority ("HRA") Downpayment Assistance Program Guidelines.

Background

The Downpayment Assistance ("DPA") Program Guidelines were amended in 2023 with the creation of the Inheritance Fund. In 2024, DPA Guidelines were further amended to expand the Inheritance Fund and included additional updates to support housing affordability and wealth building for low- to moderate-income households. Since June 2025, the DPA Program has helped 49 households purchase a home in Saint Paul. A total of 6 Inheritance Fund borrowers received DPA funds in the same time frame.

At this time, staff recommend amendments to the DPA Program Guidelines to change the amount awarded to Citywide DPA participants based on income of the borrower:

- 60% AMI and under receive up to $40,000;
- 61-80% AMI receive up to $20,000

Budget Action

None.

Future Action

Staff will continue to convene regarding expanding eligibility for the Inheritance Fund DPA.

Compliance

- Limited English Proficiency (LEP) applies.
- There are no additional compliance requirements that apply to the DPA program.

Public Purpose/Comprehensive Plan Conformance

The guidelines meet objectives of the Housing Plan, adopted as part of the City's 2030 Comprehensive Plan, Section 6.0, Strategy 2: Preserve and Promote Established Neighborhoods and Strategy 3: Ensure Availability of Affordable Housing.

Recommendation:

Staff recommends approval of the recommended amendments to the Downpayment Assistance Program Guidelines.

Sponsored by: Chair Cheniqua Johnson
Staff: Rachel Finazzo Doll, 651-266-6627

Attachments:

- Downpayment Assistance Program Guidelines 2024 – Proposed Changes