



## Legislation Details (With Text)

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**In control:** Housing & Redevelopment Authority  
**Final action:** 11/8/2023  
**Title:** Resolution approving amendments to the Rental Rehabilitation Loan Program guidelines, Citywide  
**Sponsors:** Chris Tolbert  
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**Attachments:** 1. Board Report, 2. Program Guidelines, 3. Presentation

Date	Ver.	Action By	Action	Result
11/8/2023	1	Housing & Redevelopment Authority	Adopted	Pass

Resolution approving amendments to the Rental Rehabilitation Loan Program guidelines, Citywide WHEREAS, the Housing and Redevelopment Authority of the City of Saint Paul, Minnesota (the "HRA") is a public body corporate and politic established pursuant to the provisions of Minnesota Statutes, Section 469.001, et seq. (the "Act"); and

WHEREAS, the HRA has the power to engage in development or redevelopment activities under Minnesota law and the HRA is authorized to engage in activities relating to (a) housing projects and development, (b) removal and prevention of the spread of conditions of blight or deterioration, (c) bringing substandard buildings and improvements into compliance with public standards, (d) disposition of land for private redevelopment, and (e) improving the tax base and the financial stability of the community, and to engage in the aforementioned activities when these needs cannot be met through reliance solely upon private initiative and which can also be undertaken in targeted neighborhoods; and is authorized to create redevelopment projects as defined in Minn Stat Section 469.002, Subd. 14; and

WHEREAS, on July 26, 2017, the HRA passed Resolution 17-1158, approving the Rental Rehabilitation Loan Program Guidelines that establish baseline considerations and guidance for implementation of the Rental Rehabilitation Loan Program; and

WHEREAS, on January 24, 2018, the HRA passed Resolution 18-142, approving the amendment of the Rental Rehabilitation Loan Program guidelines to fund the rehabilitation of properties graded A or B by the City of Saint Paul's Department of Safety and Inspection ("DSI") that are located in ACP50 areas; and

WHEREAS, on July 22, 2020, the HRA passed Resolution 20-1015, approving the amendment of the Rental Rehabilitation Loan Program guidelines to fund the rehabilitation of properties between 1 and 7 units, properties located in non ACP50 areas, properties that restrict tenant income to 60% Area Median Income (AMI) for at least 50% of the units and increasing the loan amount from \$30,000 to \$40,000 per property; and

WHEREAS, HRA staff proposes amending the Rental Rehabilitation Loan Guidelines as attached and set forth in the Board Report, specifically staff recommends the following:

- Link loan approval to Saint Paul 4d program enrollment, with the requirement that a 4d program declaration be placed on properties following the successful completion of rental rehab projects;

- Increasing the maximum loan amount from \$40,000.00 to \$75,000.00.

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

1. The HRA Board of Commissioners hereby approves amending the Rental Rehabilitation Loan Program Guidelines as attached and as described by this Resolution and the Board Report.

2. The HRA Executive Director, staff, and legal counsel for the HRA are further directed and authorized to take all actions necessary to implement this Resolution, so long as the actions are consistent with the intent of this Resolution. The HRA's Executive Director is authorized to execute any documents and instruments in connection with this Resolution.