

Thursday May 1st, 2025



2025 Housing Development Solicitation Informational Webinar



AGENDA



Intro to 2025 Housing Development Solicitation



Funding Sources



Pass/ Fail Requirements & Optional Materials



Award Timeline



Questions

HOUSEKEEPING

- **Introduction // Solicitation Staff**
- **2025 Housing Development Program website:**
[ramseycounty.us/HousingInvestments](https://www.ramseycounty.us/HousingInvestments)
- **2024 Annual Action Plan:**
<https://www.ramseycounty.us/content/2024-community-economic-development-annual-report-now-available>



2025 Housing Development Solicitation

- Annual competitive funding application for affordable housing development
- Applicant/organization can only apply for **up to two projects**
- Consolidates multiple funding sources into one application
- Eligible applications are reviewed for eligibility, scored, and underwritten prior to award recommendations.
- Funding awards will result in:
 - Units with income and rent restrictions
 - Affordability declaration of 20-30 years (differs by funding source)
 - Deferred loans with terms of 20 to 30 years (differs by funding source)
 - Compliance with local, state and federal rules and regulations

RAMSEY COUNTY STAFF WILL REVIEW APPLICATIONS AND ALLOCATE FUNDING FROM THE RELEVANT FUNDING SOURCE

New for 2025

- Applicant/organization can only apply for up to two projects
- New Eligible Uses
- Funding Sources
- Tweaks to scoring
- Tweaks to lists of required and optional materials

AREA MEDIAN INCOME (AMI)

Area median income is defined as the midpoint of a specific area's income distribution and is calculated on an annual basis by the Department of Housing and Urban Development (HUD).

Why Is AMI important?

This metric is important because many of HUD's housing programs are based on the AMI to determine renter eligibility determinations. All project proposals must propose rent and income restrictions at stated levels.

Find more information here: [Rent & Income Limits](#)

	----- Income Limits By Household Size -----							
	1	2	3	4	5	6	7	8
20%	18,540	21,200	23,840	26,480	28,600	30,720	32,840	34,960
30%	27,810	31,800	35,760	39,720	42,900	46,080	49,260	52,440
40%	37,080	42,400	47,680	52,960	57,200	61,440	65,680	69,920
50%	46,350	53,000	59,600	66,200	71,500	76,800	82,100	87,400
60%	55,620	63,600	71,520	79,440	85,800	92,160	98,520	104,880
70%	64,890	74,200	83,440	92,680	100,100	107,520	114,940	122,360
80%	74,160	84,800	95,360	105,920	114,400	122,880	131,360	139,840

	---- Maximum Gross Rents By Bedroom Size(Post 1989) ----						
	0	1	2	3	4	5	6
20%	463	496	596	688	768	847	926
30%	695	745	894	1,032	1,152	1,271	1,390
40%	927	993	1,192	1,377	1,536	1,695	1,853
50%	1,158	1,241	1,490	1,721	1,920	2,118	2,317
60%	1,390	1,490	1,788	2,065	2,304	2,542	2,780
70%	1,622	1,738	2,086	2,409	2,688	2,966	3,243
80%	1,854	1,987	2,384	2,754	3,072	3,390	3,707

EVALUATION SCHEDULE



Task	Date Complete
Webinar	5/1
Questions to Solicitation Notice Due	By 5/4
Amended Solicitation Notice	5/5
Solicitation Responses Due	5/29/2025
Board Approvals	7/1/2025
Closing Conversations	Mid-July



Eligible Housing Projects:

Multifamily Rental Housing

- Acquisition and rehabilitation of permanent general occupancy rental housing for low-to-moderate income renter households
- New construction of rental housing for low-to-moderate income renter households
- Preservation, stabilization or rehabilitation of existing rental housing for low-to-moderate income renter households



Eligible Housing Projects:

Owner-Occupied Housing

- New construction of affordable owner-occupied units for sale on the open market or through a nonprofit homeownership program for low- to moderate-income residents
- Acquisition and rehabilitation of existing owner-occupied housing units by nonprofit or government agencies for affordable homeownership programs for low-to-moderate income residents **by nonprofit or city partner agencies**

2025 Housing Development Solicitation

Funding Sources

- Housing and Redevelopment Authority (**HRA**) Levy Funding
- **HOME** Funds
- HUD **Pro Housing** (Federal)
- Local Affordable Housing Aid (**LAHA**)
- State Affordable Housing Aid (**SAHA**)

RAMSEY COUNTY STAFF WILL REVIEW APPLICATIONS
AND ALLOCATE FUNDING FROM THE RELEVANT FUNDING SOURCE

KEY REQUIREMENTS

- Ramsey County Prevailing Wage Ordinance
- Affordability Monitoring
- 2024 Ramsey County Architectural Guidelines

Funding Sources (Continued)

HRA Levy

- Eligible uses include the construction, acquisition, rehabilitation, preservation, and stabilization of permanent general occupancy rental housing for low-to-moderate income households, including permanent supportive housing. Applications requesting funds for acquisition must also include eligible rehabilitation costs. Eligible uses also include the new construction, or the acquisition and rehabilitation, of owner-occupied housing as described in “Eligible Housing Projects”
 - Limits to the amount of funding for affordability gap may apply to a homeownership project
 - Funding is structured as a loan
 - Priority is given to projects with units targeting low-to extremely low-income restricted households
 - Must close within 18 months of award
 - Not available in the city of North Saint Paul
-

HOME Funds

2025 Housing Development Solicitation

Funding Sources (Continued)

- Federal funds from the U.S. Department of Housing Urban Development (HUD)
- HOME Funds are available for use only in suburban Ramsey County
- Eligible uses: owner-occupied acquisition or rehabilitation of single-family homes
- Funded units must remain affordable for at least 30 years and funds may be structured as a loan
- Funds for acquisition must also include eligible rehabilitation costs
- Projects seeking stabilization must report qualified operating and/or replacement costs



Economic Resilience

2025 Housing Development Solicitation

Funding Sources (Continued)

HUD PRO Housing

- Pathways to Reducing Obstacles to (PRO) Housing are federal funds from the U.S. Department of Housing Urban Development (HUD)
- PRO Housing funds are available countywide
- Eligible uses: new construction and the acquisition/rehabilitation rental housing for low-to-moderate income renters, including supportive housing
- 10% of units must be income-restricted and rent-restricted to residents making 30% of the area median income



Funding Sources (Continued)

State Affordable Housing Aid (SAHA)

- SAHA funds are available county-wide, including within the City of Saint Paul
- Eligible uses of funds include:
 - Acquisition and rehabilitation of owner-occupied units by nonprofit or government agencies
 - New construction of owner-occupied units for low-to-moderate income homeownership
- All units must include income and rental restrictions
- State requirements may require the inclusion of accessible units
- Funded units must remain affordable for at least 20 years
and may be structured as a loan



2025 Housing Development Solicitation

Funding Sources (Continued)

Local Affordable Housing Aid (LAHA)

- LAHA Funds are available countywide
- Eligible uses: preservation, stabilization, acquisition and rehabilitation of general occupancy rental housing for low-to-moderate income households, including permanent supportive housing
 - Funds for acquisition must also include eligible rehabilitation costs
- Funded units must remain affordable for at least 30 years and funds may be structured as a loan



SOLICITATION REQUIREMENTS

PASS/FAIL

- Development workbook (proforma)
- Completed ZoomGrants Application Questions
- Organizational Capacity Worksheet
- Acknowledgement letter
- Lobby Certification Form
- Ramsey County Draw Form



SOLICITATION REQUIREMENTS (Continued)

Organizational Capacity Worksheet

General Information

Applicant's Name	
Developer/Company	
Project Name	
Project Address	

Project Development Team

Role	Company Name	Contact Name	Project Role Description	Affordable Housing Experience (describe)
General Contractor				
Legal/ Attorney				
Consultant				
Financing Partner(s)				

**ORGANIZATIONAL
CAPACITY**

Acknowledgement Letter

[TO BE SUBMITTED ON DEVELOPER'S LETTERHEAD]

Max Holdhusen
Ramsey County - Community and Economic Development
250 Courthouse 15 West Kellogg Blvd Saint Paul, MN 55102

RE: *(Description of Project)* ("Project")

To Max Holdhusen, Deputy Director of Community & Economic Development

We acknowledge that the following compliance documents ("Compliance Documents") may be applicable for this Project:

- I. Labor Standards – Federal Davis Bacon
- II. Ramsey County Prevailing Wage Ordinance
- III. Section 3
- IV. Section 504
- V. State Statutes for Local Affordable Housing Aid and State Affordable Housing Aid
- VI. Ramsey County Architectural Guidelines

In addition to the foregoing compliance areas that are triggered by the award of public financing for the Project, the undersigned acknowledges and understands that it must also comply with the local municipality's zoning and land use ordinances and regulations, including without limitation the following: site plan review, park dedication, storm water management, etc.

We also understand that our acknowledgement of the Compliance Documents does not (a) constitute or create an agreement by Ramsey County or the HRA to approve the Project or grant any financing for the Project, or (b) constitute any representation by the County or HRA that it will approve the Project or agree to provide financing, or (c) create any legal or equitable cause of action against the County and HRA arising from any failure or refusal by the County and HRA to approve the Project or any financing for the Project.

Instead, we acknowledge that a legally binding contract will be formed only upon formal approval of the Project by the Board of Commissioners or the HRA and execution of a legally binding agreement, the terms of which will be discussed with HRA and County staff. Also, we agree not to make any waiver or estoppel arguments to impose any agreement or binding legal obligation on the County or HRA by actions taken by us in response to the Compliance Documents.

By signing below, I certify that this solicitation response has been prepared without any collusion with other contractors, competitors, County employees, County Consultants or County Board members and without taking any other action which will restrict competition or constitute fraud or collusion.

250 Courthouse
15 West Kellogg Blvd.
Saint Paul, MN 55102
651-266-8010
www.ramseycounty.us

SOLICITATION REQUIREMENTS (Continued)

ACKNOWLEDGEMENT LETTER

SOLICITATION REQUIREMENTS (Continued)

LOBBYING CERTIFICATION FORM

Lobbying Certification Form

The undersigned certifies, to the best of his/her knowledge and belief, that:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions.
3. The undersigned will require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S.C. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Contractor Name _____ Program _____

Signature of Certifying Official _____ Print Name _____ Title _____ Date _____

Solicitation Title: 2025 Housing Development Solicitation

SOLICITATION REQUIREMENTS (Continued)

DEVELOPMENT WORKBOOK

- **Multifamily Workbook (MFW)**
(required for multifamily rental housing applications)
- **Owner-occupied Workbook**
(required for owner-occupied housing rental applications)

SUMMARY																																															
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SOLICITATION REQUIREMENTS (Continued)

RAMSEY COUNTY
DRAW FORM

Title Company: _____

Project #: _____ Other #: N/A

Other #: N/A

DEVELOPMENT COSTS BUDGET SUMMARY

DEVELOPMENT COSTS	PROJECT BUDGET	MODIFIED BUDGET	PREVIOUSLY EXPENDED	CURRENT REQUEST	TO DATE EXPENDED	REMAINING BALANCE
ACQUISITION/REFINANCE COSTS						
Land	\$ 67,000.00	\$ 67,000.00	\$ 67,000.00	\$ 0.00	\$ 67,000.00	\$ 0.00
CONSTRUCTION COSTS						
Construction Manager's Draw	\$ 1,600,000.00	\$ 1,594,980.00	\$ 75,000.00	\$ 2,403.43	\$ 77,403.43	\$ 1,517,576.57
SOFT COSTS						
Architect Fee - Design	\$ 75,000.00	\$ 75,000.00	\$ 0.00	\$ 75,000.00	\$ 75,000.00	\$ 0.00
Architect Fee - Reimbursable	0.00	5,020.00	0.00	5,020.00	5,020.00	0.00
Developer Fee	75,000.00	75,000.00	0.00	37,500.00	37,500.00	37,500.00
Furnishings and Equipment	50,000.00	50,000.00	0.00	0.00	0.00	50,000.00
Legal & Accounting Fees	7,000.00	7,000.00	0.00	7,146.80	7,146.80	-146.80
Soil Borings	5,000.00	5,000.00	0.00	5,800.00	5,800.00	-800.00
Interest	47,000.00	47,000.00	0.00	7,272.00	7,272.00	39,728.00
Taxes	2,400.00	2,400.00	0.00	1,568.13	1,568.13	831.87
Hazard and Liability Insurance	6,000.00	6,000.00	0.00	279.50	279.50	5,720.50
Utilities	2,000.00	2,000.00	0.00	0.00	0.00	2,000.00
Closing Costs	15,000.00	15,000.00	0.00	3,722.41	3,722.41	11,277.59
Marketing	15,000.00	15,000.00	0.00	2,500.00	2,500.00	12,500.00
Community Engagement	8,000.00	8,000.00	0.00	0.00	0.00	8,000.00
Feasibility Analysis	8,600.00	8,600.00	8,600.00	0.00	8,600.00	0.00
Reserves	30,000.00	30,000.00	0.00	30,000.00	30,000.00	0.00
Other Fees	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL COST TO BE DISTRIBUTED	\$ 2,013,000.00	\$ 2,013,000.00	\$ 150,600.00	\$ 178,212.27	\$ 328,812.27	\$ 1,684,187.73
NON-MORTGAGEABLE COSTS						
Reserves	\$ 0.00	\$ 0.00				
Deferred Developer Fee	0.00	0.00				
Other	0.00	0.00				
TOTAL DEVELOPMENT COSTS	\$ 2,013,000.00	\$ 2,013,000.00				

A Ramsey County Draw Form is a detailed document used in construction and development projects that **ESTIMATES** the total contract amount into individual work items or categories, assigning a dollar value to each.

ADDITIONAL MATERIALS

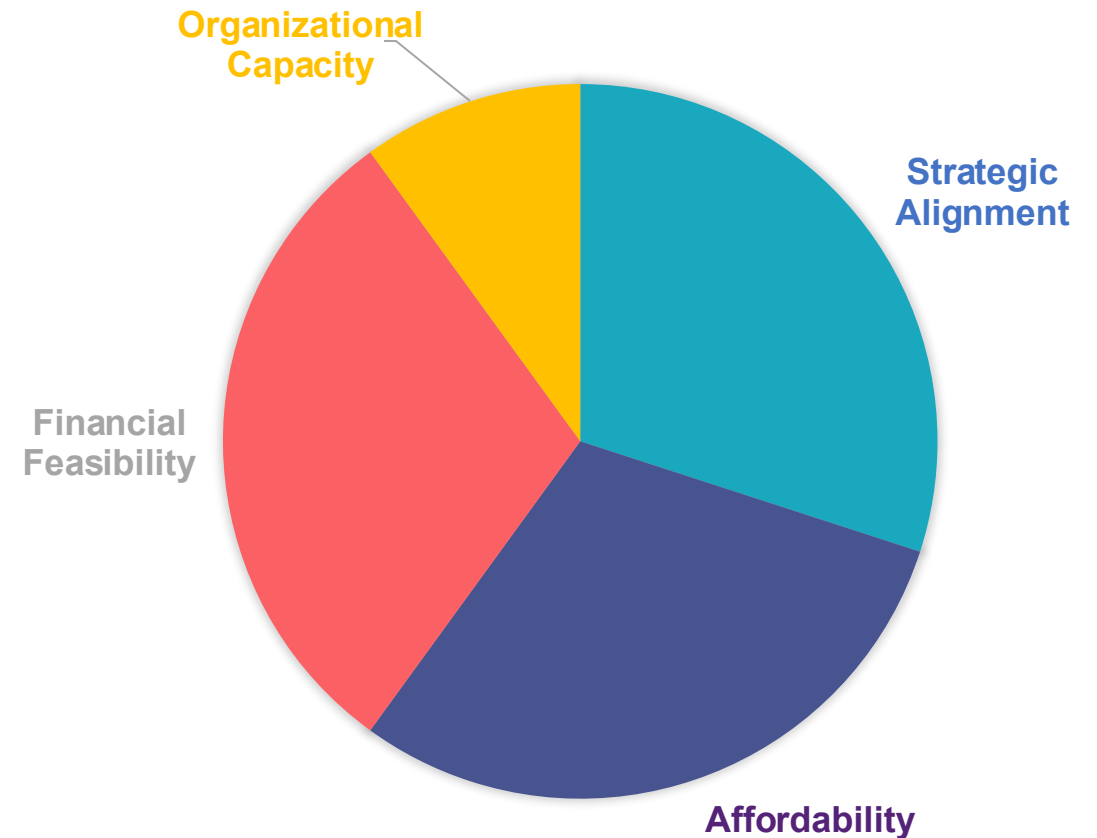
- **Project schedule, including the following:**
 - **Project Close**
 - **Project Start Date**
 - **Zoning Completion**
 - **Project Commencement**
 - **Project Completion**
 - **Tenant Lease Up**
 - **Market feasibility analysis**
 - **Audited financial statements**
 - **Explanation of funding sources and uses**
 - **Committed Funding + Anticipated Funding**
- **Commitment letters from other lenders and funders**
 - **Architectural drawings**
 - **Sworn construction cost statement**
 - **Bids and specifications**
 - **Site improvement plans**
 - **Project scope of work**
 - **Photos of project site**
 - **Evidence of site control**
 - **Tenant data/rent roll for existing units**
 - **Zoning and land use documentation or resolution**



SOLICITATION SCORING

Scoring Criteria

- Strategic Alignment (30 pts)
- Affordability (30 pts)
- Financial Feasibility (30 pts)
- Organizational Capacity (10 pts)



SOLICITATION SCORING (Continued)

Strategic Alignment and Priorities (30 points)		
	Enter Score	(Optional) Brief comments (1-2 sentences)
Responds to all equitable development and livability questions, has strong understanding of equitable development framework, project scope and deliverables align to ECI Plan, proposal connects to recommendations in the engagement report. (20-30 points)		
Answers to Equitable development and livability questions may be missing some context, has some understanding of equitable development framework, able to demonstrate some alignment to ECI Plan, some connections to recs in engagement report. (10-19 points)		
Insufficient responses to all or most of the equitable development and livability questions, weak understanding of equitable development framework and alignment to ECI Plan, little no connection to engagement report. (0-9 points)		
Total	0	

Strategic Alignment

30 Points Max

SOLICITATION SCORING (Continued)

Affordability // 30 points Max

Multifamily		Owner-Occupied	
Affordability Mutlifamily (maximum 30 points)		Affordability Owner-Occupied (maximum 30 points)	
percentage of units affordable at or below 30% AMI		percentage of units affordable at or below 30% AMI	
Points		Points	
10% of units rent-restricted at 30% AMI (15 points)	0	The proposed owner-occupied unit is income restricted to a household at 60% AMI upon purchase/move in (30 points)	0
rent-restricted at 30% AMI (20 points)	0		
percentage of units affordable at or below 50% AMI		The proposed owner-occupied unit is income restricted to a household at 80% AMI upon purchase/move in (15 points)	0
rent-restricted at 50% AMI (5 points)	0		
Are all units rent-restricted at 30% or 50% AMI units affordable with out additional rental subsidy? If yes (5 points).			
Total Points	0	Total Points	0

SOLICITATION SCORING (Continued)

Financial Feasibility // 30 points Max

Owner-Occupied		Multifamily Preservation		Multifamily New Construction	
Points associated with total cost per unit (Owner-Occupied)		Points associated with total cost per unit (Multifamily Preservation/Acq/Rehab)		Points associated with total cost per unit (Multifamily Rental New Construction)	
less than or equal to \$300,000 (20 points)		less than or equal to \$150,000 (20 points)		less than or equal to \$250,000 (20 points)	
greater than \$300,000 but less than or equal to \$350,000 (10 points)		greater than \$150,000 but less than or equal to \$200,000 (10 points)		greater than \$250,000 but less than or equal to \$350,000 (10 points)	
greater than \$350,000 but less than or equal to \$450,000 (5 points)		greater than \$200,000 but less than or equal to \$250,000 (5 points)		greater than \$350,000 but less than or equal to \$400,000 (5 points)	
Applicant fills out a completed and legible Owner-Occupied workbook (10 points)		Applicant fills out a completed and legible multifamily workbook (10 points)		Applicant fills out a completed and legible multifamily workbook (10 points)	
Total Owner-Occupied		Total Multifamily Pres/Acq/Rehab		Total Multifamily New Construction	

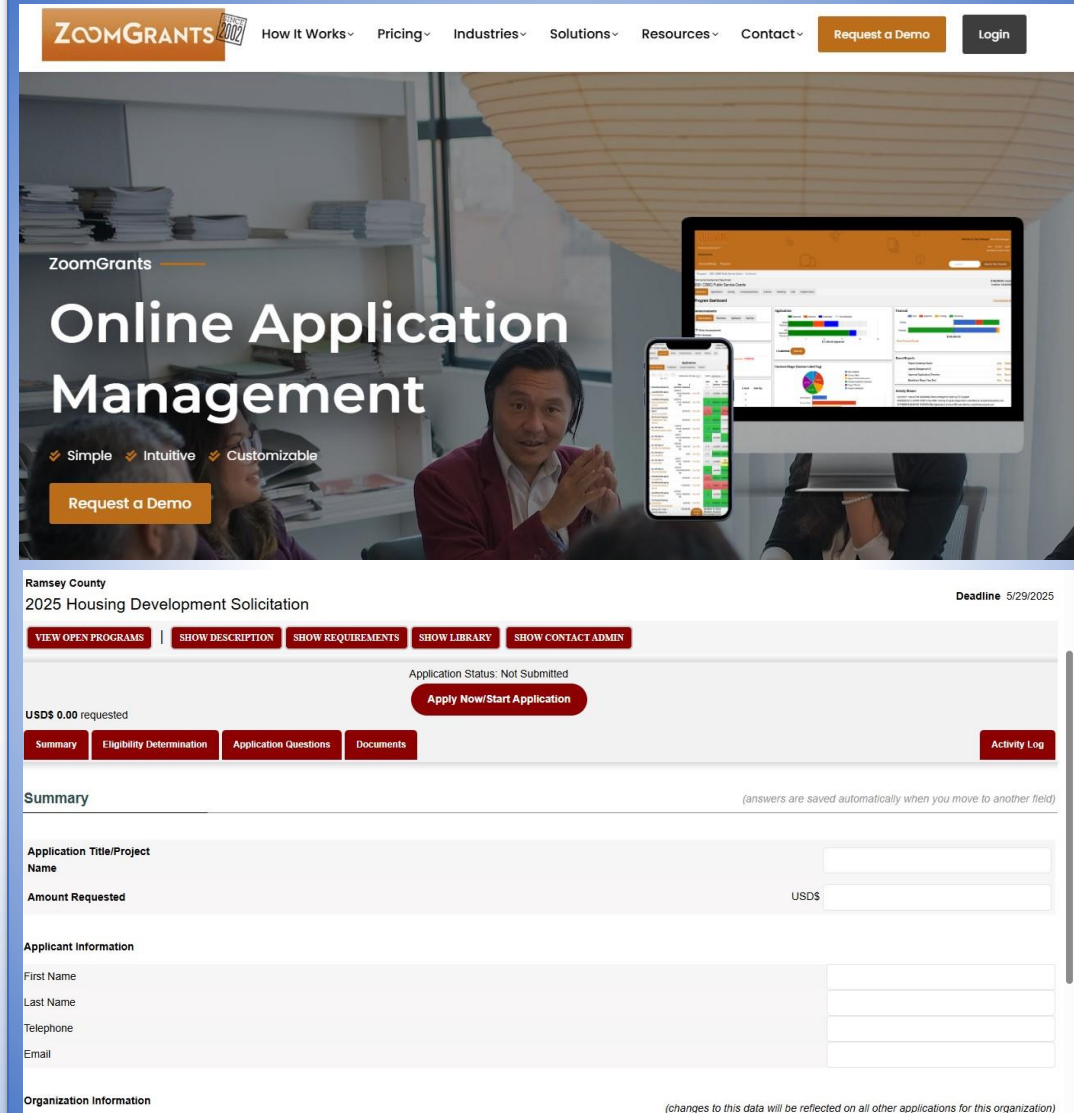
SOLICITATION SCORING (Continued)

Organizational Capacity // 10 points Max

Organizational Capacity (10 points)	
Reviewer Name:	
	Enter Score
Development team has strong experience planning and completing housing development projects. The development team describes ample staff capacity to successfully execute the submitted proposal. If less experienced, lead applicant has brought together an experienced team to fill in organizational gaps. (7-10 points)	
Development team has some experience planning and completing housing development projects. Team has capacity to complete the project, but may need to bring on additional staff resources into the development team. If less experienced team is aware that they will need to fill in the organizational gaps. (4-6 points)	
Development team has little to no experience planning and completing housing development projects. Team does not have enough staff and expertise to complete project and did not propose bringing in additional resources to fill in organizational gaps. (0-3 points)	
Total	0

ZoomGrants

- Go to www.ramseycounty.us/housinginvestments
- New (free) [Zoomgrants](#) Account
- Choose Solicitation
 - 2025 Housing Development Solicitation
 - Press 'Show Description', etc.
 - Start App + Follow prompts
 - The system will save as you move section to section



The screenshot displays the ZoomGrants website interface. At the top, the ZoomGrants logo is followed by navigation links: How It Works, Pricing, Industries, Solutions, Resources, Contact, Request a Demo, and Login. Below the navigation bar is a hero section with the text "ZoomGrants Online Application Management" and sub-points: Simple, Intuitive, Customizable. A "Request a Demo" button is also present. The main content area shows the "Ramsey County 2025 Housing Development Solicitation" page. It includes a "Deadline 5/29/2025" and a "VIEW OPEN PROGRAMS" button. Below this, there are tabs for "SHOW DESCRIPTION", "SHOW REQUIREMENTS", "SHOW LIBRARY", and "SHOW CONTACT ADMIN". The "Application Status" is "Not Submitted", and there is a "USD\$ 0.00 requested" field. A "Summary" tab is selected, showing fields for "Application Title/Project Name", "Amount Requested" (USD\$), and "Applicant Information" (First Name, Last Name, Telephone, Email). There is also an "Organization Information" section at the bottom.

ZoomGrants (Continued)

Ramsey County

2025 Housing Development Solicitation

SHOW DESCRIPTION

SHOW REQUIREMENTS

SHOW LIBRARY

Applicant View

Summary

Eligibility Determination

Application Questions

Documents

Documents

Instructions [Show/Hide](#)

Documents Requested *

Organizational Capacity Worksheet

[Download template: Organizational Capacity Worksheet](#)

Acknowledgement Letter

[Download template: Acknowledgement Letter](#)

Lobbying Certification Form

[Download template: Lobbying Certification Form](#)

Draw Form

[Download template: Draw Form](#)

Project schedule

Market Feasibility Analysis

Financial Statements

Funding Sources

- **Download Required Documents from Library Tab**
- **Upload Required Documents**
 - Complete all pass/fail documents or it will not allow you to submit
- **Submit Now**
 - Owner submit
 - Enter initials
- **Refresh Page**
 - Missing documents will appear here, press refresh page after adding new documentation
- **Check the timestamp**
 - Go to accounts page to make sure submission is complete.



Questions?



A county of excellence working with you to enhance our quality of life.

Thank You!

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Jerica Gomez Jerica.Gomez@co.Ramsey.mn.us