

2025 RAMSEY COUNTY HOUSING DEVELOPMENT SOLICITATION NOTICE

A. General Considerations

The Ramsey County Board of Commissioners (“County”) is accepting applications for the 2025 Ramsey County Housing Development Solicitation (“Solicitation”) for eligible housing projects located within the boundaries of Ramsey County.

This Solicitation is offered once per year and consolidates and coordinates multiple housing resources into one application process. Applicants request funding for a specific housing project that meets a specific housing need, but do not apply for specific funding sources. Ramsey County Community and Economic Development (“CED”) staff evaluate the proposals and match eligible, scored and recommended applicants with the most appropriate available funding source. Applicants may apply for no more than two housing development projects. The Solicitation is intended to provide general instructions and information to potential applicants and the general public regarding the County’s application and selection process.

Funding award(s) will result in a recorded affordability declaration. The duration of this declaration may differ by funding source. Additionally, each funding source is subject to specific requirements and limitations that are not set out in detail or modified by this document. Specific requirements and limitations may be communicated after award approval through project-specific closing checklists and legal agreements. See below for more information on available resources.

The solicitation will be published on ZoomGrants on April 25, 2025. Responses to the solicitation are due on May 29, 2025, at 4:30 p.m. An informational webinar will be held online on May 1, 2025, at 12:00 p.m. All questions received between April 25 and May 4 will be documented and the solicitation notice will be amended to include written answers to all received questions. More information on the webinar can be found at www.ramseycounty.us/housinginvestments.

Applicants are responsible to know all requirements that are needed to submit a complete application based on the specific housing proposal and application type. County CED staff reserves the right to seek follow-up information if needed after an application is received.

B. Requirements

Applications must meet all pass/fail requirements by the applicable deadline or will be considered ineligible for further processing.

1. Eligible Housing Projects (Pass/Fail)

The following types of housing projects are eligible for consideration under this Solicitation:

Multifamily Rental Housing:

- a. The acquisition and rehabilitation of permanent general occupancy rental housing for low-to-moderate income renter households with a minimum of two rental units, which may include permanent supportive housing.
 - i. All applicants proposing an acquisition of a multifamily rental project must include rehabilitation activities.
- b. The new construction of permanent general occupancy rental housing for low- to

moderate-income renters with a minimum of two units, which may include permanent supportive housing.

- c. The preservation or rehabilitation of existing permanent general occupancy rental housing for low-to-moderate income renter households with a minimum of two units, which may include supportive housing.
 - i. Replacement reserves are eligible for projects that went into service prior to January 1, 2020.
 - ii. Applicants may also propose the lowering of income restrictions and rent restrictions on existing units.

Owner-occupied Housing:

- a. The acquisition and rehabilitation of existing housing units by nonprofit or government agencies for affordable homeownership programs for low-to-moderate income residents.
- b. The new construction of owner-occupied units for sale on the open market or through a nonprofit homeownership program for low to moderate income residents.

2. Required Materials (Pass/Fail)

Applications will not move onto scoring unless the following required materials are submitted.

- a. Development workbook (Excel format);
 - i. Multifamily Workbook (MFW) (required for multifamily rental housing applications)
 - ii. Owner-occupied Workbook (required for owner-occupied housing rental applications)
- b. Organizational Capacity Worksheet;
- c. Acknowledgement Letter;
- d. Lobby Certification Form;
- e. Completed Narrative Questions on ZoomGrants; and
- f. Ramsey County Draw Form

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3. Additional Materials (optional)

Although not required for evaluation, the following additional materials can be submitted with the application and required materials. The County encourages submission of these items as they may affect final scoring. Please note that additional documentation may be required and requested by CED staff in the application and review process. Resulting documents to be executed (which may include any resulting contracts, agreements, or closing documents necessary for funding the proposed project) will include all applicable requirements under local, state, or federal laws and/or regulations.

- a. Project schedule which includes the following milestones;
 - i. Financial closing
 - ii. Construction start date
 - iii. Project commencement
 - iv. Project completion

- v. Tenant lease up
- b. Market feasibility analysis/plan;
- c. Applicant's audited financial statements;
- d. Explanation of funding sources and uses;
 - i. Committed funding
 - ii. Anticipated funding
- e. Commitment letters from other lenders and funders;
- f. Architectural drawings;
- g. Sworn construction cost statement;
- h. Bids and specifications;
- i. Site improvement plans;
- j. Project scope of work;
- k. Photos of project site;
- l. Evidence of site control;
- m. Tenant data/rent roll for existing units; and
- n. Zoning and land use documentation or resolution from local municipality.

C. Available Funding Resources

The County offers different sources of funding through the Solicitation. Funding sources are comprised of the following federal, state and local programs:

1. HRA Levy

Funds are available to be used countywide, except within the City of North Saint Paul. Eligible uses of funds include the construction, acquisition, rehabilitation and preservation of permanent general occupancy rental housing for low-to-moderate income households, including permanent supportive housing. Eligible uses also include the new construction and the acquisition and rehabilitation of owner-occupied housing. Applications requesting funds for acquisition must also include eligible rehabilitation costs.

When HRA funds are used for eligible owner-occupied projects, limits on the amount of funding that can be used as "affordability gap" may apply. If an applicant proposes an owner-occupied project, the applicant cannot be, or represent, the owner-occupier of that address. The unit must be sold on the open market or through an existing homeownership program managed by a nonprofit. Funded units must remain affordable for at least 30 years and funds may be structured as a loan.

2. HOME

HOME funds are federal funds from the U.S. Department of Housing and Urban Development (HUD). HOME funds are available for use only in suburban Ramsey County. Funds may only be used for owner-occupied acquisition or rehabilitation of single-family homes. Funded units must remain affordable for at least 20 years and funds may be structured as a loan. For more information on federal regulations regarding design guidelines, subsidy layering, and other regulations please visit HUD Exchange's page on [owner-occupied rehabilitation](#).

3. Local Affordable Housing Aid (LAHA)

LAHA funds are available countywide. Eligible uses include the preservation, acquisition and rehabilitation of 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. Funded units must remain affordable for at least 30 years and funds may be structured as a loan. More information on LAHA requirements can be found in the [state statute](#).

4. State Affordable Housing Aid (SAHA)

SAHA funds are available countywide. Eligible uses include the new construction, or the acquisition and rehabilitation, of owner-occupied housing as described in “Eligible Housing Projects”. Limits on the amount of funding that can be used as “affordability gap” may apply. If an applicant proposes an owner-occupied project, the applicant cannot be, or represent, the owner-occupier of that address. The unit must be sold on the open market or through an existing homeownership program managed by a nonprofit. Funded units must remain affordable for at least 20 years and funds may be structured as a loan. More information on SAHA requirements can be found in the [state statute](#).

5. 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 of this funding include the new construction and the acquisition/rehabilitation of permanent general occupancy rental housing for low-to-moderate income renters, including supportive housing. To receive PRO Housing funds an application must include at least 10% of units must be income-restricted and rent-restricted to residents making 30% of the area median income. For more information on PRO Housing’s federal requirements please review [this page](#).

D. Evaluation Criteria

Applications will be evaluated in four scoring categories: Project and Financial Feasibility, Affordability, Organizational Capacity and Strategic Alignment and Selection Priorities.

1. Project and Financial Feasibility (30 points)

The County seeks to award funding to projects that are considered cost-effective and feasible. Feasible projects should demonstrate that the proposed units are needed in the community and can support the proposed rent levels. Feasible projects should show consideration of all phases of the project and should reflect those costs in a development workbook. The applicant should demonstrate that the project meets the local municipality’s zoning and land use regulations and may include a letter of support from the local municipality. Projects should demonstrate some sort of site control over the property which could include ownership of the property (as evidenced by a deed), a signed letter of intent to purchase the property, tentative developer status, or a signed purchase agreement for the property.

Cost-effective projects have a total development cost (TDC), cost per unit, and county subsidy per unit that are reasonable and justifiable. Cost-effective and feasible projects should have an adequate debt coverage ratio (DCR), balanced sources and uses, and positive cash flow over a 15-year period. Applicants should be able to separate housing-

related project costs from non-housing-related project costs, as non-housing related costs are not eligible in this Solicitation. Cost effective and feasible projects may have commitments from other lenders to demonstrate readiness. Applicants should align a project's scope and its costs with Minnesota Housing's [underwriting standards](#). The County will consider the following factors in the scoring of this category:

- a. The applicant's ability to demonstrate the TDC and the cost per unit are reasonable for the proposed project type.
- b. For new construction multifamily rental applications, applicants will receive a higher number of possible points in this scoring category if the cost per unit is less than \$250,000 per unit. Applicants will receive some points if the cost per unit is less than \$400,000 per unit.
- c. For acquisition/rehabilitation and preservation applications, applicants will receive a higher number of possible points in this scoring category if the cost per unit is less than \$150,000 per unit. Applicants will receive some points if the cost per unit is less than \$300,000 per unit.
- d. For owner-occupied projects, the applicant will receive a higher number of points in this scoring category if the cost per unit is less than \$300,000 per unit. Applicants will receive some points if the cost per unit is less than \$450,000 per unit.
- e. The applicant demonstrates project feasibility through a completed multifamily or owner-occupied workbook in alignment with Minnesota Housing's underwriting standards.

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2. Affordability (30 points)

Ramsey County seeks to award funds to projects whose mission it is to house low-income and extremely low-income residents. Units with income-restrictions and rent-restrictions for residents with lower area median incomes (AMI) will be prioritized.

- a. For multifamily rental applications, applicants will receive a higher number of possible points if greater than 10% of the project's units are rent-restricted to residents making less than 30% AMI. Applicants will receive some points if 10% of the project's units are rent-restricted to residents making less than 30% AMI.
- b. For multifamily rental applications, applicants will receive some points if between 50% and 90% of the project's units are rent-restricted at 50% AMI.
- c. For multifamily rental applications applicants will receive some points if units are rent-restricted at 30% AMI or 50% AMI without additional rental subsidies like vouchers or Housing Support.
- d. For owner-occupied applications, applicants will receive a higher number of possible points if the all-owner-occupied units are income-restricted at 60%

AMI. Applicants will receive some points if all owner-occupied units are income-restricted at 80% AMI.

3. Organizational Capacity (10 points)

The County seeks projects where applicants can demonstrate their capacity to implement the proposed project:

- a. The applicant is able to demonstrate their ability to perform and complete the proposed scope of work through a complete project team.
- b. The applicant is able to demonstrate their related housing development experience, including the description of successfully completed past projects. If this is their first housing development project the applicant is able to demonstrate how their project team members and contractors have completed similar projects.
- c. The applicant is able to demonstrate their staff capacity to complete the proposed project, as well as other project commitments outside of this application.
- d. The applicant is able to demonstrate the ability to maintain the proposed housing project over the course of the affordability covenant and loan term.

4. Strategic Alignment and Selection Priorities (30 points)

The County seeks to address racial equity and ethnic-based disparities where all residents can experience fair outcomes including the highest level of health, wellbeing, and opportunities for advancement and growth. Please review the [Ramsey County Economic Competitiveness and Inclusion Plan](#), the [Equitable Development Framework](#), and the [Deeply Affordable Housing Initiatives Engagement Report](#), which describe the County's priorities and planning goals.

When determining funding awards, the County prioritizes proposals that best meet the County's priorities and planning goals. This could include geographic distribution of projects, and the coordination of multiple funding sources as described in the Economic Competitiveness and Inclusion Plan. The County will consider the following factors in the scoring of this category:

- a. The applicant demonstrates the ability to align the proposed project with key Ramsey County planning documents including the Ramsey County Economic Competitiveness and Inclusion Plan, the Equitable Development Framework, and the Deeply Affordable Housing Initiative Engagement Report.
- b. The applicant demonstrates their ability to fully and completely answer the Equitable Development and Livability Questions in the ZoomGrants application as it relates to the proposed project.

E. Application Review

Applications will be reviewed by a review panel consisting of county staff. After scoring, further review of applicant materials may occur including alignment with Minnesota Housing Underwriting Standards and other third-party financial review. The County expressly reserves the right to amend or withdraw this solicitation at any time and to reject any or all responses, and to waive any informalities or irregularities in the responses as may be deemed in the best interest of the County.

1. Applicant must meet all pass/fail requirements. The application must be an eligible project type and submit all required materials as described in Section B of this document. Projects that do not meet the pass/fail requirements will not be scored.
2. Projects that meet the pass/fail requirements will be scored based on the Evaluation Criteria more fully set forth in Section D, and listed below:
 - a. Project and Financial Feasibility (up to 30 points).
 - b. Affordability (up to 30 points).
 - c. Organizational Capacity (up to 10 points).
 - d. Strategic Alignment and Selection Priorities (up to 30 points).
3. The County reserves the right to request any additional information from any applicant at any stage of the solicitation process. Compliance shall be at the applicant's expense.
4. Upon submission, a solicitation response becomes the property of the County and will not be returned. The County retains the right to use any concept or idea presented in any solicitation response, whether or not that solicitation response is accepted. All information included in the submitted solicitation response will be classified in accordance with Minnesota State law governing data practices.
5. Solicitation responses or additional application materials received after the deadline will not be accepted by the County and will not be evaluated.
6. The solicitation will be published on ZoomGrants on April 25, 2025. Responses to the solicitation are due on May 29, 2025, by 4:30 p.m.
7. Applicants are responsible to know all requirements that are needed to submit a complete application based on the specific housing proposal and financing or application type.
8. All application materials must be signed wherever required and applicable.

Questions:

Please contact CED Staff at askCED@co.ramsey.mn.us

Addendum to the 2025 Housing Development Solicitation Notice (Frequently Asked Questions)**How much money will be available in this Solicitation?**

Ramsey County does not provide specific funding amounts for the funding sources available. This allows staff to accommodate additional program income, varying priorities across programs and application quality. This Solicitation consolidates many funding sources as listed in the solicitation notice. Please review the affordable housing section of the 2024 Annual Report and www.ramseycounty.us/housinginvestments more information on previous awards.

Can homeownership developers apply for funds this year?

Yes, the new construction of owner-occupied housing units for affordable homeownership is an eligible use as listed in the solicitation notice. Please see eligible project types

Does the limit of two applications per applicant include applications where the applicant is a partner but not the primary applicant?

Applicants can only submit two applications. An applicant is defined as a parent organization, general partner or a development company. A consulting company that completes applications on behalf of applicants may submit more than two applications.

An application is for an individual eligible project type at a specific address/parcel. If you consider yourself a partner (with a financial stake) of an application than you cannot apply for more than two applications.

If I am a consultant representing multiple developers and submitting more than two applications do I need to make multiple accounts?

Yes, you may need to create more than one account so that the data/information that you entered for one application does not cross with another application. Please reach out to questions@zoomgrants.com if you need additional support. They are very responsive.

Would group homes for people with disabilities qualify here?

Proposed housing projects under the multifamily category must be permanent general occupancy rental housing. Permanent general occupancy rental housing must be advertised to the public and tenants must have long-term, non-time limited leases in their name. Permanent rental units with supportive services (supportive housing) are eligible if leases are not time-limited and tenants have individual leases for individual units. Group homes would be considered a facility rather than a permanent rental housing as they are often time-limited, tenants may share units, and the lease may not be in the tenant's name.

Do I have to have a nonprofit business?

No. Only applicants seeking to apply for funds to acquire and rehabilitate existing owner-occupied housing units must be a nonprofit or government agency. All other eligible housing projects are eligible to private applicants.

Does this program fund multifamily ownership?

Yes, if you are seeking to build or acquire and rehabilitate less than seven units of housing please complete the owner-occupied workbook. If you are seeking to build more than seven units of owner-occupied housing please use the multifamily workbook.

Is our first step going to the Ramsey County website to apply?

Yes. Please visit www.ramseycounty.us/housinginvestments.

Will you accept the MHFA multifamily workbook instead of using yours?

Yes, this is fine for multifamily applications. The multifamily workbook posted in ZoomGrants is a version of the MHFA multifamily workbook.

Are there word counts on strategic alignment questions?

For narrative application questions, ZoomGrants has a character count ranging from 2,000 characters (approximately 2 pages of text) to 65,000 characters (approximately 20 pages). Ramsey County staff will update all narrative questions to have a character count of 5,000 characters. Applicants are not required to use all available characters. Applicants are encouraged to provide detailed information without being repetitive or redundant.

Is there a PDF or Word doc with all of the questions that we need to answer in ZoomGrants?

No. Ramsey County has not developed a paper copy of the questions. These questions will have to be filled out online and all answers will need to be completed in the ZoomGrants platform. An applicant may use the “print preview” feature on ZoomGrants to download questions and use as an informal outline before filling out the questions online.

Do you have any examples of previous Solicitation answers for strategic alignment that scored high?

Ramsey County does not provide examples or previous answers to narrative application questions. Please review the [Economic Competitiveness and Inclusion Plan](#), Ramsey County [Equitable Development Framework](#), and [the Deeply Affordable Engagement Report](#) to gain a better understand of Ramsey County goals and priorities as it relates to the “Equitable Development and Livability Questions”.

Is there a requirement to use prevailing wage in the construction cost planning for all of the funding sources?

Yes. All projects resulting in an award over \$25,000 must adhere to the Ramsey County Prevailing Wage Ordinance.

Does the acquisition of the rehab have to occur after the effective date of the contract, or is there a look-back period (e.g., 1 year)?

If awarded funding, applicants may be reimbursed for project-related expenses that occurred prior to the application like pre-development soft costs and acquisition costs on a case-by-case basis. The rehabilitation project should not begin until after legal agreements are executed by both the county and awarded applicant.

For total cost per unit, is Ramsey County looking at the total units in the building or only the units that have rent/income restrictions?

For total cost per unit, Ramsey County considers all units in the building regardless of income and rental restriction.

Has or would the County award the whole cost of acquisition and rehab?

The acquisition and rehabilitation of housing units are an eligible project type in this solicitation. Please review the scoring criteria as described in the solicitation notice to see how your project may score. After scoring, high scoring projects move on to financial underwriting. Staff will review sources and uses during underwriting.

Do applicants have access to any hands-on support or guidance from Ramsey County staff to assist with the 2025 Housing Development application?

Ramsey County does not currently have technical assistance available for this Solicitation. Future technical assistance will be available through the Emerging and Diverse Developers program. However, the 2025 program will begin later in the Summer.