



St. Louis County HRA

Housing and Redevelopment Authority

Bois Forte New Moon: 8 Unit Apartment



Bois Forte New Moon: Twin Home



The St. Louis County Housing and Redevelopment Authority (HRA) was created in 1988 in accordance with Minnesota Statutes and has the same powers as a municipal HRA. Its primary operational territory includes communities in St. Louis County that do not have a municipal HRA. The St. Louis County HRA may also operate in communities with a municipal HRA through invitation by the local HRA.

The county’s Planning and Community Development Department provides staffing to the county HRA and coordinates HRA activities with county-funded activities. There are 11 other HRA’s in St. Louis County: Aurora, Biwabik, Chisholm, Cook, Duluth, Ely, Eveleth, Gilbert, Hibbing, Mountain Iron, and Virginia.

The St. Louis County HRA does not own or operate public housing or administer tenant-based rental assistance programs. The purpose of the St. Louis County HRA is to expand and diversify the county’s economic base and to develop and improve its housing stock.

The St. Louis County Board of Commissioners also serve as the HRA governing board, and the county Planning and Community Development Director serves as the HRA Executive Director.

This report provides an overview of St. Louis County HRA funded activities. In addition, since 2005 the HRA has participated in the Minnesota Housing Finance Agency’s Minnesota City Participation Program. The program provides a pool of low-interest mortgage funding for low- and moderate income first time homebuyers. St. Louis County citizens access this program from mortgage lenders throughout St. Louis County.

HRA Objectives and Strategies

OBJECTIVE

- Maintain and expand affordable housing opportunities.

STRATEGY

- Use federal and HRA funds to expand single family homeowner programs, initiate development of multifamily rental programs and support local affordable and special needs housing development projects.

OBJECTIVE

- Strengthen communities through redevelopment and revitalization activity.

STRATEGY

- Work with communities and county departments to develop programs that result in a re-use of blighted and tax forfeit properties for economic and housing development.

OBJECTIVE

- Maximize financial resources.

STRATEGY

- Work with communities to secure state and federal resources for housing and economic development projects.



HRA Activity

St. Louis County

Garfield Square Apts.



<p><u>Activity 2019</u></p> <p>AEOA Bill's House HRA funding for Arrowhead Economic Opportunity Agency (AEOA) for rehabilitation of Bill's House emergency shelter and transitional housing facility in Virginia. HRA Funding: \$255,110 Housing Units: 12 persons split between four (4) emergency shelter beds and eight (8) transitional housing beds</p>	<p><u>Activity 2019</u></p> <p>Birchwood Apartments Permanent supportive housing for single adults with behavioral health needs. HRA funding for a 20 year, deferred loan to the Center City Housing Corporation. HRA Funding: \$200,000 Housing Units: 30 one bedroom apartments</p>	<p><u>Activity 2018</u></p> <p>Bois Forte Band of Chippewa: New Moon Supportive Housing Project Conditional HRA funding for unreimbursed HUD Supportive Housing Grant funding. Provision of the funds is conditional upon HUD review. HRA Funding: \$10,122 Housing Units: 8-unit apartment, 6 twin homes (20 total units)</p>	<p><u>Activity 2017</u></p> <p>Garfield Square Apts. Center City Housing Deferred loan to develop 50 affordable housing units for homeless persons. Construction anticipated for 2019. HRA Funding: \$200,000 Housing Units: 50</p>
<p><u>Activity 2017</u></p> <p>Gateway Towers City of Duluth Grant to rehabilitate 150 rental units for very low-income families. HRA Funding: \$100,000 Housing Units: 150</p>	<p><u>Activity 2017</u></p> <p>American Indian Community Housing Organization - AICHO Grant to pay delinquent taxes and avoid tax forfeiture of 29 affordable housing units HRA Funding: \$50,000 Housing Units: 29</p>	<p><u>Activity 2016</u></p> <p>Ely HRA: Refunding of bonds issued for the Northwoods Townhomes project to consolidate debt and reduce interest rate. HRA Bonding: \$4,045,000 Housing Units: 26 The project has demonstrated strong occupancy and financial condition since construction in 2006</p>	<p><u>Activity 2005-2018</u></p> <p>MN Housing Finance Agency: MN City Participation Program First time home buyers mortgage program, annual program county wide. HRA Funding: \$124,391² Housing Units: 629</p> <p>² MHFA reimburses HRA all but processing fee after bonds are sold-reimbursement to date \$121,911</p>



HRA Activity

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Activity 2015

Hibbing HRA: Forest Park Townhomes Project

New construction of 30 units of affordable rental housing. Funding in the form of a 20 year deferred loan.

HRA Funding: \$250,000

Housing Units: Proposed to build 30 units. County provided commitment which was not exercised.

Activity 2015

United Way of NE Minnesota: Childcare Expansion Project

Grants to existing childcare facilities to expand capacity and improve economic opportunity for families with children.

HRA Funding: \$50,000

Businesses: Proposed grants to 3-6 entities. Applications are in process.

Activity 2015

Cook HRA: Pioneer Apartments Repair Project

Damage caused by water main break and flooding in the building.

HRA Funding: \$125,000

Housing Units: Habitability has been restored to 24 units of affordable housing, most occupied by seniors.

Activity 2014

St. Louis County Environmental Services Department

Additional funding to support ongoing SSTS Abatement Program.

HRA Funding: \$100,000

Households: 21 to-date; 5-7 more projected.

Activity 2014

St. Louis County Blight Removal Program

Coordinated blight removal on county-managed tax forfeit property. The goal is return property to productive use and taxable status.

HRA Funding: \$50,000

Activity 2014

ABC of North Shore Community School

Issuance of tax-exempt bonds to assist with the expansion of the school facility.

HRA Bonding: \$3.3 million

Assisted school expansion and generated HRA fee income.

Activity 2013

Steve O'Neil Apartments: Center City Housing Project

Project to develop 50 affordable housing units with 6 units for emergency shelter.

HRA Funding: \$250,000

Housing Units: 50

Activity 2012

Floodwood Business Park Development

Infrastructure extension to support business expansion by Floodwood Services and Training (FS&T).

HRA Funding: \$150,000

No funding was expended and the project was cancelled. FS&T will undergo facility expansion at its current site with CDBG assistance.



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<p><u>Activity 2012</u></p> <p>St. Louis County Environmental Services Department SSTS Abatement Program to provide financial and technical assistance to low and moderate-income homeowners for residential septic treatment system compliance. HRA Funding: \$131,000 Households: 15-20</p>	<p><u>Activity 2011</u></p> <p>Bois Forte Band of Chippewa: New Moon Supportive Housing Project Homeless Native American housing with support services. Project located on Vermilion sector of reservation, but serves persons countywide. HRA Funding: \$150,000 Housing Units: 8-unit apartment, 6 twin homes (20 total units)</p>	<p><u>Activity 2009</u></p> <p>Arrowhead Economic Opportunity Agency (AEOA): Virginia Youth Foyer Homeless youth rental housing and support services. Project located in Virginia, but serves youth countywide. HRA Funding: \$150,000 Housing Units: 18</p>	<p><u>Activity 2008-2009</u></p> <p>MN Assistance Council for Veterans (MACV): Duluth Veterans Housing Homeless veteran's rental housing and services project located in Duluth, but serves veterans countywide. HRA Funding: \$150,000 Housing Units: 16</p>
<p><u>Activity 2008</u></p> <p>Comprehensive Housing Study Housing Expeditor Iron Range Communities, part of Range Readiness Initiative (RRI). HRA Funding: \$50,000¹ Housing Units: n/a</p> <p>¹HOME funding</p>	<p><u>Activity 2006</u></p> <p>Ely HRA: Bonding for Northwoods Townhomes Project Senior rental housing. HRA Bonding: \$3,500,000 Housing Units: 26</p>	<p><u>Activity 2002</u></p> <p>Tower Economic Development Authority: Northstar Addition Housing Development Construction financing for owner occupied housing. Loan has been repaid. HRA Funding: \$225,000 Housing Units: 2</p>	<p><u>Activity 2002</u></p> <p>Natural Resources Research Institute (NRRI): Aurora Building Systems Equipment for new wood products housing construction technology. HRA Funding: \$20,000 Housing Units: n/a</p>
<p><u>Activity 2002</u></p> <p>Breitung Township: Mineview Addition Infrastructure to create lots. HRA Funding: \$50,000 Housing Units: 5 lots</p>	<p><u>Activity 2001-2002</u></p> <p>MN Housing Finance Agency: Economic Vitality and Housing Initiative (EVHI) Group facilitation, received 2-year grant to conduct regional meetings. HRA Funding: Staff hours</p>	<p><u>Activity 2000</u></p> <p>Arrowhead Economic Opportunity Agency: Rural Septic Rehabilitation Program Grants to homeowners for replacement of nonconforming individual septic treatment systems. HRA Funding: \$275,000³ Housing Units: 29</p> <p>³ HRA funding of \$110,000 matched MN Housing Finance Agency (MHFA) funding of \$165,000</p>	<p><u>Activity 1998</u></p> <p>Tower: Northstar Addition Infrastructure. HRA Funding: \$235,000 Housing Units: 25 lots</p> <p><u>Activity 1993</u></p> <p>Toivola-Meadowlands Development Board: Meadowland Manor Senior rental housing. HRA Funding: \$125,000 Housing Units: 12</p>