

Councilmember _____ introduced the following resolution and moved for its adoption:

**CITY OF RAMSEY
ANOKA COUNTY, MINNESOTA**

RESOLUTION NO. 26-227

**A RESOLUTION AUTHORIZING CITY STAFF TO PROCESS, AUTHORIZE, AND
EXECUTE DOCUMENTS NECESSARY TO IMPLEMENT AND ADMINISTER THE
RAMSEY LOCAL AFFORDABLE HOUSING AID (LAHA) PROGRAM**

WHEREAS, the Minnesota Legislature established the Local Affordable Housing Aid program under Minn. Stat. § 477A.35 to provide aid to eligible metropolitan cities and counties for the development and preservation of affordable housing; and

WHEREAS, the City of Ramsey (the "City") is an eligible recipient of Local Affordable Housing Aid ("LAHA") funds under Minn. Stat. § 477A.35; and

WHEREAS, Minn. Stat. § 477A.35, subd. 2, authorizes the use of LAHA funds for locally funded housing expenditures, including the acquisition, construction, rehabilitation, adaptive reuse, improvement, financing, and infrastructure of residential dwellings; and

WHEREAS, the City desires to use its LAHA funds to assist income-qualified residents with exterior and interior improvements to owner-occupied, homesteaded residential properties located within the City, thereby improving the safety, habitability, and appearance of homes and surrounding neighborhoods; and

WHEREAS, the City has established the Ramsey Local Affordable Housing Aid (LAHA) Program (the "Program"), which sets forth the eligibility criteria, eligible expenses, matching contributions, repayment terms, and administrative procedures for the use of LAHA funds; and

WHEREAS, the Program is structured as a forgivable grant-loan bearing no interest, with repayment secured by a repayment note, mortgage, and/or lien recorded against the assisted property with the Anoka County Recorder/Registrar of Titles, and with payments made directly to licensed contractors; and

WHEREAS, implementation and administration of the Program requires the City to process, authorize, and execute various documents, including program applications, award or commitment letters, repayment notes, mortgages, liens, homeowner/contractor agreements, lien waivers, satisfactions and releases, and other related documents; and

WHEREAS, in order to respond promptly to the needs of the City's residents and to administer the Program efficiently, the City Council desires to authorize City staff to process, authorize, and execute all documents necessary or convenient to implement and administer the Program.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Ramsey, Minnesota, as follows:

1. The recitals set forth above are incorporated herein by reference as if fully set forth.
2. The City Council hereby authorizes and directs City staff, including Community Development and Finance staff, to administer the Program in accordance with the Program policy adopted by the City Council, as it may be amended from time to time.
3. City staff are hereby authorized and directed to process, authorize, review, approve, and execute, on behalf of the City, all application documents, loan documents, and any other documents necessary or convenient for the implementation and administration of the Program, including without limitation program applications, award and commitment letters, repayment notes, mortgages, liens, homeowner/contractor agreements, lien waivers, and satisfactions or releases of liens or mortgages, together with all related instruments.
4. City staff are further authorized to record the applicable security documents against the assisted properties with the Anoka County Recorder/Registrar of Titles, and to take all other actions and execute all other documents reasonably necessary to carry out the intent of this Resolution and the Program.
5. This Resolution shall take effect immediately upon its adoption.

The motion for the adoption of the foregoing resolution was duly seconded by Councilmember _____, and upon vote being taken thereon, the following voted in favor thereof:

and the following voted against the same:

and the following abstained:

and the following were absent:

Whereupon said resolution was declared duly passed and adopted by the Ramsey City Council this the 13th day of October, 2026.

Mayor

ATTEST:

City Clerk