

Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1. Introduction

This document is the 2025-2029 Consolidated Plan for Ramsey County, to be submitted to the U.S. Department of Housing and Urban Development (HUD). The Consolidated Plan describes the County's housing and community development needs and provides strategies to address these needs for a period of five years. The Plan coordinates the City's housing and economic development needs with other public, private and non-profit community housing providers, and non-housing service agencies to identify priorities. The one-year Annual Action Plan (AAP) for 2025 program year is also included in this document. The AAP includes the County's proposed use of funds for 2025 CDBG funding, which the county proposes to use for public services, housing rehabilitation and administration. Ramsey County is an entitlement urban county who aggregates the population of the smaller municipalities in Suburban Ramsey County. Ramsey County expects to receive approximately \$1,178,031 in CDBG funding.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Through the needs assessment and market analysis, citizen participation process, and agency consultation during the development of this Plan, Ramsey County has identified priority needs in the Consolidated Plan. These priorities include:

- Preservation and rehabilitation of existing affordable rental and owner-occupied housing;
- Public services
- Planning and Administration, including fair housing activities.
- Improvements to infrastructure and facilities.
- Land acquisition to support new affordable housing development.

3. Evaluation of past performance

Ramsey County evaluates its performance against the Consolidated Plan through the Consolidated Annual Planning and Evaluation Report (CAPER). According to the CAPER, Over 90% of the households

that Ramsey County serves are low-to-moderate income which indicates that the planning process is working to meet the needs of residents. The 2025-2029 Consolidated Plan will continue this success by continuing to fund public services, public facilities and infrastructure, owner-occupied housing rehabilitation, and rental housing rehabilitation.

4. Summary of citizen participation process and consultation process

Ramsey County sought the participation of the general public and key partner agencies through two public meetings, a 30-day public comment period, a survey, one-on-one meetings, and presentations to local cities. It held a meeting to gather community input and learn about their priorities on October 28, 2024 at the Cub Foods within HarMar Mall in Roseville, MN. At this meeting/hearing staff chatted with 42 people and 30 comments were received. A second public meeting/hearing will be held on April 17, 2025 to review the draft Con Plan and Annual Action Plan at the Roseville Library. All public meetings and notices were published in the Pioneer Press, which has the largest circulation in Ramsey County.

5. Summary of public comments

Ramsey County received three responses to its public survey. Generally, comments from the survey prioritized affordable housing options for residents, more affordable homeownership options, as well as enhanced trails, sidewalks and streets. Staff also received 30 comments at the public hearing on community priorities. Generally residents were interested in better sidewalks and trails, enhanced parks, enhanced transit, and tree removal.

6. Summary of comments or views not accepted and the reasons for not accepting them

Ramsey County received one comment that was not accepted. It asked why Ramsey County did not include Saint Paul in its service area. Ramsey County's CDBG funds can only be used in Suburban Ramsey County because Saint Paul is its own entitlement community and receives its own CDBG funds. At the public hearing on October 28 2024 three comments were not accepted because they are outside the scope of CDBG. The first is that more pet waste removal should occur, however this does not fall within the jurisdiction of the consolidated planning process.

7. Summary

Ramsey County followed the required consultation and citizen participation process to develop the draft 2025-2029 Consolidated Plan. We believe that the proposed use of funds for this Consolidated Plan and the FY2025 Action Plan reflect the needs of Suburban Ramsey County.

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator		Community and Economic Development

Table 1– Responsible Agencies

Narrative

Ramsey County has managed CDBG funds on behalf of Suburban Ramsey County since at least 1986. A small team of staff within Ramsey County's Community and Economic Development department seek to effectively and efficiently administer this federal grant.

Consolidated Plan Public Contact Information

Max Holdhusen- Deputy Director of Community and Economic Development

651-266-8026 and max.holdhusen@co.ramsey.mn.us

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

Ramsey County CED staff conducted a robust consultation process. It connected with every type of important agency/group/organization type and they were invited to have a one-on-one conversation. For those that accepted an invite staff met individually or in a group to discuss their work and how it might connect to the consolidated planning process. For organization types that did not respond they were sent more information about the consolidated planning process and a link to the public survey that was used to gather feedback from the general public.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

Ramsey County CED staff enhance coordination between public and assisted housing providers, healthcare providers, mental health and service agencies through its broad network of government agencies and service providers. This includes participation in Heading Home Ramsey and a member of its important ranking committee where it works cross-sector to deliver COC NOFO funding to eligible projects. Staff also sit on the Intergovernmental Stabilization Group, the Supportive Housing Alliance, and the Fair Housing Implementation Council. Furthermore, staff also participated in the Housing Policy Plan coordination team led by the Metropolitan Council.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

CED staff participate in Heading Home Ramsey and a member of its important ranking committee where it works cross-sector to deliver COC NOFO funding to eligible projects. It also leads conversation with the CoC on housing supply and often updates members on funding opportunities and federally-funded housing programs like our owner-occupied housing rehab programs that help prevent housing instability. We work with the Ramsey County Housing Stability department to embed supportive housing resources into affordable new construction projects and to align coordinated entry requirements.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

Ramsey County CED staff sit on the Heading Home Ramsey Ranking Committee. The ranking committee reviews applications for COC NOFO, FHPAP and ESG funds and recommends funding to the steering and

governance boards of the CoC. The City of Saint Paul is the ESG grantee and its sole subrecipient is the Ramsey County Housing Stability department, which staffs the CoC. These two entities are responsible for standards and outcomes of ESG and Heading Home Ramsey has an HMIS suncommittee that develops policies and procedures for the administration of HMIS. HMIS is funded through the CoC NOFO annually.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

DRAFT

Table 2– Agencies, groups, organizations who participated

1	Agency/Group/Organization	MINNESOTA HOUSING FINANCE AGENCY
	Agency/Group/Organization Type	Other government - State Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CED staff contacted our partners at the Minnesota Housing Finance Agency and met with their Community Development Director. Their approach focuses on a person-centered approach to their housing work rather than a one-way fits all approach. Went from how many units to more how AMI and demographics can work for them. The housing continuum gives them perspectives on rental units and manufactured homes, especially in our suburbs. What they are experiencing is the majority of federal funds come through a very competitive process. They need more down payment assistance, housing vouchers similar to section 8, housing trust funds, finding grass roots funding, sharing insights through RFP interviews, and continuing to build relationships who they can partner with for housing assistance.
2	Agency/Group/Organization	Suburban Ramsey Family Collaborative
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Economic Development

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>CED staff contacted our partners at the Suburban Ramsey Family Collaborative and spoke with their Director. There are different resources for suburban work vs. the resources the city of Saint Paul has - they have to work more with partners, along with the City. They face challenges with their financial assistance programs - taking 4-6 weeks for emergency shelter. They shared there are not enough culturally specific stores/shops/healthcare resources in the suburbs. They'd like to develop better information services like a dashboard for different organizations and what they offer. They've also identified public housing doesn't have enough subsidies and more partnerships/relationships outside of the county, such as transportation, need to be leveraged.</p>
3	Agency/Group/Organization	Ramsey County Workforce Solutions
	Agency/Group/Organization Type	Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Economic Development
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>CED staff contacted the county's Workforce Solutions(WFS) team and met with their Planning Specialist 2. There is an increase in the need for suburban Ramsey County youth to receive career-enhancing training and data shows retention in training programs increases when we pay for training. WFS is increasing their evaluation work and finds providing data to funders, increases the chance of winning funding opportunities. There is a general lack of awareness of WFS programs in their target audience of teens and young adults - and the more flexible the funding, the more WFS can promote their opportunities, so seeking funding that is allowable for various outreach strategies helps to remove barriers.</p>
4	Agency/Group/Organization	Ramsey County Emergency Management & Homeland Security
	Agency/Group/Organization Type	Agency - Emergency Management
	What section of the Plan was addressed by Consultation?	Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CED Staff contacted the county's Emergency Management & Homeland Security team and met with their Emergency Management coordinator. Activities with suburban county residents include sending notices about warming centers during frigid temps, safety and reunification programs with evacuation plans at area schools, with an emphasis holding community events specifically in underserved populations. Funding for communication and education is key right now knowing the public is distrusting of government agencies, yet the need is there to share information and resources for the public's benefit. The need for resources includes creating communications in multiple languages.
5	Agency/Group/Organization	Saint Paul Area Chamber of Commerce
	Agency/Group/Organization Type	Business Leaders Civic Leaders
	What section of the Plan was addressed by Consultation?	Public Housing Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CED staff contacted the Saint Paul Area Chamber of Commerce and met with their VP Strategic Initiatives. The Chamber is a well-connected organization within the region's business community and they offer various programs and events to the county's suburban businesses. Having a public/private partnership with the cities, their need for resources involves transportation and infrastructure projects such as improving the Rice Street and Larpenteur Avenue pedestrian safety in an area of suburban Ramsey County with many businesses. Overall in the suburbs, the chamber has been championing less automobile focus and more sidewalks, trails, as well as bi-lingual communication strategies so all business owners are up to speed on programs available. In addition, the Chamber identified the following as needs to help them improve their jobs: more economic summits from CED, workforce solutions for their employers, grants that have flexible eligibility and requirements, and more affordable housing.

6	Agency/Group/Organization	Ramsey County Children's Mental Health Collaborative
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CED staff contacted the county's Children's Mental Health Collaborative and met with their Executive Director. This organization manages nine collaboratives and reports to the State of Minnesota, and Family Services. These collaboratives are based on basic needs after school programs and are considered a community-based version of the county. Barriers and areas of need include working with enough parents, language issues, family care models, and adopting a 'whole village' approach to trainings. To best serve suburban school programs, the Collaborative could use more cooperative agreements for mental health services.
7	Agency/Group/Organization	Ramsey County Child Protection Services
	Agency/Group/Organization Type	Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Anti-poverty Strategy

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>CED staff contacted the county's Child Protective services and met with the Deputy Director of Children and Family Services. They're focused on adoptions, extended foster care, licensing for adoption, screening and child protection in case management, and wide range of mental health support services. Since the State of Minnesota started reducing treatment programs at the state's two psychiatric hospitals, the need arose to find beds for kids with mental health disorders. Needing to offer these services, our staff researched specialized care and only two programs in the country offer these. County staff will go onsite and attend interviews to find the best placement for the child. A success we've had is reducing out of home placement by 50% and with safety always first. 75% of kids going into placement, now go with family members and is one of the best in the nation. Areas of additional need include providing cultural structures, having enough housing, increase our staff with increased salaries. Also, finding/developing more facilities for mothers, couples and children - opportunity to do chemical dependency treatment together.</p>
8	Agency/Group/Organization	Ramsey County Continuum of Care

	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Employment Service-Fair Housing Health Agency Child Welfare Agency Other government - County Other government - Local Business Leaders Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CED staff contacted our county Continuum of Care Heading Home Ramsey program and met about housing and homeless services with their Planning Specialist. We talked about how they exist as a Continuum of Care, coordinating lists of agencies to partner with in addressing homelessness. They receive HUD grants, planning grants and have a 23 member governing board. Barriers they face are declining resources except for supportive housing. Priorities include rent stabilization, coordination, taking referrals, more outreach teams working with people in encampments while collecting data. Concerns their funding from HUD will be cut in the new administration.
9	Agency/Group/Organization	Metropolitan Council - Metro HRA
	Agency/Group/Organization Type	PHA Regional organization

	What section of the Plan was addressed by Consultation?	Public Housing Needs Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CED staff contacted the Metropolitan Council and met with their Director of Metro HRA. They shared they provide the largest number of housing rent assistance vouchers in the state of Minnesota. HUD provides 95% of their funding for this rental assistance program and they are currently closed for new applications - the need for RA programs continues to increase. They partner with the State of Minnesota who also provides a voucher RA program as a demonstration of their ability to partner to try and meet needs of our suburban residents. Priorities for assistance include children and single adults at the lowest end financially. Challenges: higher bedroom sizes for families, class C apartments are growing in rental rates faster than other rental rates - faster than inflation, landlords who don't accept vouchers or have unattainable eligibility criteria. Another huge challenge is if HUD funding is affected/decreased with the new administration.
10	Agency/Group/Organization	Saint Paul-Ramsey County Public Health
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Health Services-Education Health Agency Other government - Local
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CED staff contacted the county's Public Health department and attended a meeting with all of their department directors. These were the issues their various departments are having: the need for 'bridging' funding allowing residents' homes that don't meet standard funding requirements to have money to do key repairs, more funds available for Radon testing, transportation in the suburbs needs improvement to get low income residents to groceries/pharmacies, transitional housing for residents leaving the jail, and emergency housing/money to pay rent for those with infectious disease.
11	Agency/Group/Organization	Ramsey County Public Works Environmental Services Division
	Agency/Group/Organization Type	Agency - Management of Public Land or Water Resources
	What section of the Plan was addressed by Consultation?	Public Housing Needs Anti-poverty Strategy Environmental Health
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CED staff contacted the county's Public Works-Environmental Services Division and met with their Supervisor of Environmental Health. We talked about their focus on state wide permitting for stormwater sewer systems, Native vegetation, lake management, and water quality analysis. It's important for them to work with the State of Minnesota on MS4 permitting, annual reporting, and gathering data in compliance with the EPA. Additional focuses include working with fixed-income properties on removing trees/vegetation for safety reasons - wish there were more resources for low income residents. Using salt on the roadways - a priority is to educate residents about how best to use this product for efficacy on the ice, yet not harming our water systems with this permanent pollutant. Barriers include having good relationships with city partners, programs crossing over all income levels, and having funding for educational programs about climate issues affecting all residents.

12	Agency/Group/Organization	Ramsey County MnCHOICES
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Public Housing Needs Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CED staff contacted the county's MNChoices program team and met with their Social Services Deputy Director on Aging and Disability Services. They explained the real needs right now is affordable housing for people with disabilities along with senior services and dealing with workforce shortage. Funding for specific modifications to housing is in great demand to increase the affordable housing stock - as people with disabilities remain living in housing crisis residences rather than finding a long-term housing option. Low income seniors are not prepared for future medical expenses - not just accepting the elderly waiver. As mentioned in another area - transportation in the suburbs is an issue for easy mobility options.

Identify any Agency Types not consulted and provide rationale for not consulting

Ramsey County also reached out to the following organizations repeatedly but did not hear back. The list of organizations include Comcast (broadband and narrowing the digital divide), The Tubman Center (domestic violence and victims), Ramsey County's Soil and Water Division within the Parks department (flooding), Ramsey County Emergency Management and Homeland Security (Emergency Management), and Rainbow Health (HIV/AIDS). After repeated attempts we sent staff more information on the consolidated planning process and a link to the public survey that was used to gather feedback. Heading Home Ramsey, the local continuum of care, has representation from almost every type of organization and CED staff consistently engages with the CoC. Also, Ramsey County Public Health is a large city-county department that includes health care, HIV/AIDS, addiction services, and environmental services.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Ramsey County/Heading Home Ramsey	Heading Home Ramsey seeks to make homelessness rare, brief and nonrecurring. Their needs assessment, PIT and HIC helped inform our needs assessment. Providers within this network will seek rehabilitation funds as well as public service funds.
Housing Policy Plan	Metropolitan Council	The Housing Policy Plan reiterates future housing needs for the region and includes the need for the preservation of affordable housing and affordable homeownership opportunities. This aligns with our priority to rehabilitate owner-occupied housing.
Economic Competitiveness and Inclusion Plan	Ramsey County CED	Ramsey County's ECI Plan highlights the deep need for affordable housing and homeownership opportunities. Our plan is focused on the rehabilitation and preservation of affordable housing.

Table 3– Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Ramsey County CED hosts quarterly convenings with all local cities in Ramsey County. This Economic Development Summit is where information is disbursed regarding CDBG, HOME and other funding opportunities. Cities were invited to attend public meetings, were alerted to public comment periods, and the public survey link was shared with them. Regular communication with cities occurs so Ramsey County is highly aware of their local housing needs. Coordination with the state occurs through Heading Home Ramsey, the Interagency Stabilization group and the Supportive Housing Alliance.

Narrative

The robust consultation process with local cities, important organizations and other governmental units helped inform and prioritize Ramsey County's community development and housing goals and needs. It was particularly insightful to read exist planning documents and engage in those processes as they are often working towards the same goals regarding affordability, accessibility and sustainability.

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

As part of the citizen participation process, we organized a public meeting in the suburban city of Roseville, on October 28, 2024, at Cub Foods. There was a public notice about this public meeting that was published for 30 days by the Pioneer Press and we also had a notice go up on the Ramsey County Hearings and Notices page to increase attendance. Our goal was to select a location that would create responses from individuals from diverse social classes and demographics. During the meeting, we asked for feedback from participants regarding improvements they would like to see in their community and gave them an opportunity to take our Community Development Priority Needs Assessment which has been available since October 28, as well.

Citizen Participation Outreach

DRAFT

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
------------	------------------	--------------------	--------------------------------	------------------------------	--	---------------------

DRAFT

1	Public Hearing	Non-targeted/broad community	<p>We had around 40 people who attended and 32 comments. There was significant interest in our work, with many residents eager to share their community needs. There were a lot of people who were not familiar with the Consolidated Plan process and funding uses of CDBG, our meeting provided valuable insights and helped them gain a better understanding of these topics. The majority of respondents were older, as younger residents often declined to provide feedback. We distributed brochures detailing the various initiatives of Ramsey County Community and Economic</p>	<p>Many responses we received highlighted requests for increased pedestrian and bicycle lanes to enhance safety, additional trails for recreational activities, more parks and recreational facilities, and increased transit stops to support community development.</p>	<p>Requests for the promotion of a more democratic society through progressive policies, enhanced efforts to address animal waste disposal, and measures to reduce speeding and reckless driving are the three comments that were not been accepted because they are outside the scope of CDBG.</p>	
---	----------------	------------------------------	--	---	---	--

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
			Development, demonstrating how we can assist in addressing their other priorities.			

2	Survey	Non-targeted/broad community	Ramsey County provided a survey for suburban residents and received three anonymous responses.	1.Respondent #1 Priorities include- sidewalk improvements; shelters and transitional housing; rental housing; rehab of existing single-family homes; improvements in energy efficiency of homes, down payment assistance; emergency shelter for families; emergency shelter for singles; transitional housing; supportive housing; individual case management; micro-business support; non-profit capacity building; for-profit capacity building; environmental cleanup of	One comment was not accepted, the comment questioned why Ramsey County did not list Saint Paul as an eligible community. This is because Saint Paul receives its own entitlement funding.	
---	--------	------------------------------	--	--	---	--

				<p>contaminated sites.</p> <p>2. Respondent #2</p> <p>Priorities include- water and sewer infrastructure; flood and drainage infrastructure; schools, hospitals and nursing homes; shelters and transitional housing; group homes; childcare facilities; youth centers; youth services; senior services; fair housing services; substance abuse services; rental housing for the elderly; multifamily rental housing; rental housing for singles; rental assistance payments; down payment assistance; emergency shelter</p>		
--	--	--	--	---	--	--

				<p>for families; emergency shelter for singles; emergency shelter for youth; transitional housing; supportive housing; substance abuse treatment and resources; individual case management; environmental cleanup of contaminated sites.</p> <p>3. Respondent #3 Priorities include- street improvements; schools; hospitals and nursing homes; shelters and transitional housing; senior centers; youth centers; youth services; senior services; public safety services; substance abuse</p>		
--	--	--	--	--	--	--

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
				services; rental housing for the elderly; multifamily rental housing; rental assistance payments; new construction of single-family homes; rehab for existing single-family homes; down payment assistance; emergency shelter for families; emergency shelter for singles; emergency shelter for youth; transitional housing; supportive housing; individual case management.		

Table 4– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Ramsey County in its collaboration with cities, partner agencies and other nonprofit agencies has determined that there is a continued need for the renovation and expansion of public facilities, public improvements including parks, trails, sidewalks and playgrounds, as well as public services. Ramsey County will ensure that CDBG funding is annually available for public services. It will also make CDBG funding available for public improvements and facilities at least twice during the five-year period.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The public facilities within Suburban Ramsey County need renovation and expansion to meet the needs of its population. Public Facilities include nonprofit owned and managed foodshelves, daycares, and service centers. Since there are few low-to-moderate income census tracts most investments will be in facilities that directly serve low-to-moderate income residents with a specific program like a foodshelf or family homeless shelter. Park facilities in Ramsey County are owned and operated by the local cities or the Ramsey County Parks department, however the majority of the parks do not sit within an LMA area.

How were these needs determined?

Through the consultation process and a deep understanding of existing CDBG regulations it was determined that only public facilities in a low-to-moderate income area or that specifically serve low-to-moderate income residents would be eligible for CDBG funds. In suburban Ramsey County these are primarily facilities that are owned and managed by nonprofit agencies for service provision. A park, trail or other improvement in an low-income area may be eligible from time to time.

Describe the jurisdiction's need for Public Improvements:

Ramsey County has aging infrastructure throughout suburban Ramsey County including city, state and county owned roads, trails and parks. However the majority of infrastructure is not located in low-to-moderate income census tracts and will not be eligible for CDBG funds. The most likely infrastructure applications that we would receive are playground projects adjacent to mobile home parks or sidewalk and trails projects in low-to-moderate income areas.

How were these needs determined?

Through the consultation process and a deep understanding of existing CDBG regulations it was determined that only public infrastructure in a low-to-moderate income area would be eligible for CDBG funds. A park, trail or other improvement in an low-income area may be eligible from time to time. These projects are very important to local cities and Ramsey County will provide CDBG funds for these uses throughout the five-year period.

Describe the jurisdiction's need for Public Services:

Ramsey County has a deep need for funding for public services. This includes food resources, tenant services, housing services, shelter services, and other social services within suburban Ramsey County. As

other federal and state grants for public services diminish and community needs for housing and food services increases, CDBG will play an important role in the expansion of these services.

How were these needs determined?

Through the consultation process most agencies said the need for public services was the highest need in the community. Ramsey County can only spend up to 15% on public services the need will have to be met elsewhere including philanthropy and other state and local funding. Through a competitive application process Ramsey County will reserve 15% of CDBG funds to eligible public services annually over the five-year period to help meet the need of the community.

Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Ramsey County's economy, climate and community development needs face external pressure from the political climate, global warming/climate change, and rapidly changing economic conditions. Additional efforts to create fiscal, economic and climate resiliency are needed to help residents and local governments overcome instability and uncertainty.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Ramsey County's economy remains robust and has over 125,000 jobs and over 95,000 workers. However, not everyone is connected to the economic prosperity of the region. Additional job training in key sectors and improved transportation connections are needed to ensure full labor force participation in a period of relatively low unemployment.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	193	56	0	0	0
Arts, Entertainment, Accommodations	10,998	12,874	12	10	-2
Construction	3,936	6,174	4	5	1
Education and Health Care Services	22,712	23,047	24	18	-6
Finance, Insurance, and Real Estate	7,920	7,714	8	6	-2
Information	2,204	2,842	2	2	0
Manufacturing	11,731	17,398	12	14	2
Other Services	3,960	4,634	4	4	0
Professional, Scientific, Management Services	13,872	26,181	15	21	6
Public Administration	0	0	0	0	0
Retail Trade	10,149	15,153	11	12	1
Transportation and Warehousing	2,917	3,150	3	3	0
Wholesale Trade	5,030	6,384	5	5	0
Total	95,622	125,607	--	--	--

Table 5 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	128,452
Civilian Employed Population 16 years and over	123,045
Unemployment Rate	4.20
Unemployment Rate for Ages 16-24	14.89
Unemployment Rate for Ages 25-65	2.83

Table 6 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector		Number of People
Management, business and financial	37,895	
Farming, fisheries and forestry occupations	4,207	
Service	11,215	
Sales and office	24,945	
Construction, extraction, maintenance and repair	6,943	
Production, transportation and material moving	6,415	

Table 7 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	72,750	66%

Travel Time	Number	Percentage
30-59 Minutes	33,316	30%
60 or More Minutes	3,912	4%
Total	109,978	100%

Table 8 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,809	239	2,090
High school graduate (includes equivalency)	16,390	760	5,130
Some college or Associate's degree	29,830	1,174	5,570
Bachelor's degree or higher	50,050	1,290	6,159

Table 9 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	118	373	666	1,487	964
9th to 12th grade, no diploma	1,409	1,176	689	1,733	1,502
High school graduate, GED, or alternative	5,682	6,042	4,822	11,460	12,585
Some college, no degree	7,664	6,880	4,678	11,745	9,099
Associate's degree	1,082	3,452	2,948	6,889	2,929
Bachelor's degree	3,398	11,660	7,544	17,330	10,104

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Graduate or professional degree	164	4,598	5,920	10,519	7,235

Table 10 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	387,586
High school graduate (includes equivalency)	557,608
Some college or Associate's degree	629,316
Bachelor's degree	997,861
Graduate or professional degree	1,193,639

Table 11 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The top three employment sectors in Ramsey County are "Professional, Scientific, Management Services", "Education and Health Care Services", and "Manufacturing". These are high-wage areas that required skilled labor.

Describe the workforce and infrastructure needs of the business community:

Ramsey County has a relatively low unemployment rate and requires more workers, especially skilled workers to help the economy grow. Additional partnerships with Ramsey County Workforce Solutions will be needed to develop local workers and train them in the skills necessary to be successful in the workforce. Redevelopment of commercial and industrial spaces will be needed to maintain a competitive advantage in manufacturing. Additional transit investments will be needed to make sure jobseekers in Saint Paul can reach manufacturing and white collar jobs available in suburban Ramsey County.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Reductions in federal funding may hinder job training, the creation and retrofitting of manufacturing centers, and environmental cleanup of contaminated land. More local and state funding will be needed to make up for potential losses in federal funding. Businesses may also slow hiring and expansion plans due to uncertainty with tariffs and consistent high interest rates. Two new local sales tax funds will help create more convenient housing and transportation options across the county. Over the next five years these funds will help connect skilled labor and jobseekers to employment, training and educational opportunities across the county and region.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Ramsey County has key sectors that need more workers including health care, transportation and warehousing, manufacturing and other construction-related trades. Training for nurses, nurse assistants, care workers and home health aides will continue to be needed over the next five years to fill gaps in the labor sector. Partnerships with trade schools and unions will be needed to train surveyors, plumbers, electricians and other skilled trade workers. Ramsey County, and the larger Twin Cities, are a managerial hub for Fortune 500 companies and continues to develop and attract regional talent through its universities and employment opportunities.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Ramsey County has successful and innovative training programs such as Earn to Learn and Public Sector Pathways. Earn and Learn provides hourly wages for young and low-income job trainees while they are trained in key sectors. The paid training has proven to be a successful model for the nursing and trade sectors. Public Sector Pathways provides opportunities for young jobseekers to be exposed to key government sector jobs including nursing, health aides and accounting. This has kickstarted the career of some young nurses and accountants. Ramsey County also participates in Right Track which connects employers to young high school-age workers. The goal is to expose young workers to different industries.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Ramsey County does not participate in a federal CEDS, however Ramsey County is active in the economic development sector. In 2025, Ramsey County will begin updating its Economic Competitiveness and Inclusion Plan to layout its vision for locally funded economic prosperity initiatives. Ramsey County is also seeking state authority to use its Housing and Redevelopment Authority property tax levy for economic development activities. Funds will be used to offer cohort-style learning for entrepreneurs and established businesses as they seek to expand within Ramsey County.

Discussion

Ramsey County has a robust employment sector that provides opportunities for white-collar and blue-collar workers. However, jobs located in Suburban Ramsey County are often not connected to jobseekers in the City of Saint Paul. Greater investment in training and transportation will be needed to create economic prosperity for all. Ramsey County will invest local funds rather than CDBG funds into economic development activities over the next five-year period.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Within Ramsey County the majority of the housing stock with multiple housing problems are located within the City of Saint Paul where Ramsey County's CDBG funds cannot be used. However, we see a growing and sustained need for owner-occupied rehab and repair funds in Suburban Ramsey County as the housing stock continues to age. The greatest need is concentrated in manufactured home parks and in some of the older suburbs of White Bear Lake, Maplewood, Mounds View and New Brighton.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

There are not substantial concentrations of racial and ethnic minorities in suburban Ramsey County. There is one census tract in Maplewood near the Saint Paul border where the majority of residents are racially and ethnically diverse as defined by the Metropolitan Council's areas of racial diversity. Low-income residents are concentrated in census tracts where manufactured home parks are present in Mounds View, New Brighton and Little Canada. Concentration is defined as low-to-moderate income areas or qualified census tracts.

What are the characteristics of the market in these areas/neighborhoods?

These areas include manufactured home parks, affordable rental housing and owner-occupied housing. The median prices of owner-occupied housing continue to rise and remain competitive on the real estate market for potential homebuyers. Rents continue to rise as well in naturally occurring affordable housing and the median monthly rent for a 1-bedroom apartment is approximately \$1,200. Additional rehabilitation is need for both rental and owner-occupied housing, but the neighborhoods are not extremely blighted and remain adjacent to higher income census tracts.

Are there any community assets in these areas/neighborhoods?

Yes, Ramsey County is filled with community assets including parks, lakes, trails, shopping centers, libraries, service centers, mobile services, roads and some public transportation options. The Maplewood census tract discussed above has high frequency public transportation to Downtown Saint Paul and some bus service to Downtown Minneapolis. It also has a grocery store, restaurants, new affordable rental options, community gardens and is across the street from regional park and lakes.

Are there other strategic opportunities in any of these areas?

This area could use additional investments in the trail and sidewalk system to improve accessibility and make the existing bus network more useful and pleasant. Bus service will be improved within the 5-year period with new bus rapid transit options.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

The Affordable Connectivity Program has allowed nearly 24,000 Ramsey County residents to enroll and take advantage of the \$30/month for connectivity and one time payment of \$100 for purchasing a device. However, the ACP program and the work that Ramsey County is doing is more than providing a device and services for our residents. It is about bridging the digital divide and creating equity for our residents. Through studying the maps of Ramsey County and the areas that have access to connectivity and devices versus those who do not have shown us a lot of good data. The quality of the lives of our residents can improve dramatically if we can continue and expand on the work that we have done to date.

Digital inclusion is the foundation of an equitable future and inclusive economy. Future jobs, health, school, and more are assuming everyone is online. Digital inclusion is so foundational that Robert Wood Johnson Foundation has called it a "Super-Determinant of Health" - no other social determinants are accessible without broadband. Ramsey County's Affordable Connectivity Program (ACP) signed up nearly 24,000 eligible residents from areas identified as disproportionately affected by the pandemic. Residents took advantage of a \$30/month for connectivity and a one time payment of \$100 for purchasing a device. This is about bridging the digital divide and creating equity for our residents.

According to "Community Residents Report Barriers Beyond Tech: Credit, Income, and Language" states residents of all incomes, races, and backgrounds said they believe internet access is important to them and their goals. One person even said they prioritize spending \$30 of the \$100 per month income on connectivity because it's that important to them. However, even with free devices and discount plans, residents faced challenges with slow internet and data caps, old or broken devices that can't keep up with new speeds. they also experienced credit barriers that limit data plans they can subscribe to and language barriers to using online tools and apps.

The county, in partnership with the City of Saint Paul participated in the ARPA-funded "Connectivity Blueprint", an initiative to create a community-guided roadmap to digital equity. The project centered on community engagement focusing on specific zip codes with limited access to internet and computers, while assessing the broader impact on different communities. Through the work on this program, the county provided extensive mapping data for community stakeholders to leverage.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

In the Twin Cities of Minneapolis and Saint Paul, Minnesota, there are a few providers that control the market, leading to higher prices and limited options for consumers. For Ramsey County residents in the Saint Paul and eastern Twin Cities communities, the following cable, fiber, satellite and fixed wireless providers include: Xfinity, Quantum Fiber, Century Link, Viasat, Starlink, T-Mobile, and Midco. That may sound like a lot of options, yet not all of these that serve Ramsey County, serve the most disproportionately pandemic-impacted communities that were identified in the county sponsored "Connectivity Blueprint" program.

Previously stating above that having solid connectivity in the home or business with computers and mobile devices gives residents a chance to apply for jobs, do remote schooling, participate in government, conduct commerce, and perform work. A competitive market encourages innovation as providers strive to differentiate themselves. More competition can help ensure that everyone has affordable and reliable broadband access and services. And a robust broadband infrastructure is essential for economic growth and competitiveness.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Suburban Ramsey County may see increased localized flooding during extreme rain events around its lake and wetlands. On the flip side, Ramsey County has seen reduced snowfall and moisture during recent winters leading to earlier and more frequent droughts. This affects local gardeners, lake levels and the parks system. Extreme rain events through severe thunderstorms may also lead to increased hail and wind damage to buildings, vehicles, trees and powerlines. This has had an unforeseen affect on local insurance costs as they have more weather-related claims.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The main vulnerability for low-to-moderate income households will be the affects of wind and hail damage to rental and owner-occupied properties. This has led to increase property insurance costs and more insurance providers leaving the market because they cannot make a profit in this market. We have seen this first hand in our loan portfolio for affordable rental properties and partner housing providers have shared with us that they are more financially unstable because of this cost.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Ramsey County developed its priority needs and goals for the 2025-2029 Consolidated Plan by analyzing data, seeking public participation and consulting with a diverse array of organization types. This has led to seven primary goals in the 2025-2029 which includes public services, public facilities, public infrastructure, owner-occupied housing rehabilitation, rental housing rehabilitation, land acquisition for affordable housing and administration and planning.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 12 - Geographic Priority Areas

1	Area Name:	Urban Ramsey County
	Area Type:	Urban County
	Other Target Area Description:	Urban County
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

Ramsey County will invest all of its CDBG funds into its urban county. The Urban County consists of all suburban municipalities that opt-in through the requalification process. Within the urban county CDBG funds may be used on low-to-moderate income census tracts. However, the majority of the funds will not be spent within a specific geography and will instead be spent serving low-to-moderate income households and other eligible subpopulations and special needs populations across the urban county.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 13 – Priority Needs Summary

1	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Urban County
	Associated Goals	Public Services

	Description	Ramsey County will utilize 15% of CDBG funds annually towards public services. There is a great need by nonprofit agencies to support extremely low, low and moderate income households with services including food resources, tenant services, other housing services, homeless services, social services, childcare services, mental health services, addiction services, healthcare services, youth services, and educational/training services.
	Basis for Relative Priority	This a priority due to increased need and the decrease of other revenue streams for the expansion of existing services and the creation of new services.
2	Priority Need Name	Owner-Occupied Housing Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children veterans Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Urban County
	Associated Goals	Owner-Occupied Housing Rehabilitation
	Description	After reviewing the age and quality of housing in the needs assessment Ramsey County has determined that there is a great need for owner-occupied housing rehabilitation. Ramsey County intends to make CDBG funds available to low-to-moderate income homeowners through rehabilitation and repair programs. This will help sustain homeownership and prevent displacement.
	Basis for Relative Priority	The housing needs assessment demonstrates the need for owner-occupied housing rehabilitation because of the large number of older units, the number of homes with at least one housing condition, and the number of homes that may have a lead hazard present.

3	Priority Need Name	Administration and Planning
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Urban County
	Associated Goals	Administration and Planning
	Description	Ramsey County will use approximately 20% of its annual allocation on administrative and planning activities, including staff salaries. This will ensure that Ramsey County will be able to meet all federal regulations and requirements associated with CDBG. This will also allow Ramsey County to continue to invest in the Fair Housing Implementation Council and progress fair housing activities.

	Basis for Relative Priority	To ensure compliance with all federal requirements and regulations Ramsey County must make administration funding a high priority over the next five-year period.
4	Priority Need Name	Rehabilitation of Affordable Rental Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Urban County
	Associated Goals	Rehabilitation of Affordable Rental Housing
	Description	After reviewing the housing needs assessment Ramsey County must continue to invest in the rehabilitation of rental housing. Renters are more likely to encounter housing concerns and be cost burdened by their rent. Rental units continue to age and must be rehabbed in a cost effective and efficient manner that preserves affordability and quality.

	Basis for Relative Priority	The housing needs assessment indicates that a large percentage of renter-occupied units face one or more housing concerns and that many units were built before 1980 and may face the potential for lead hazards.
5	Priority Need Name	Public Facilities
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Urban County
	Associated Goals	Public Facilities, Infrastructure and Improvements
	Description	Through the consultation process some partner agencies let us know that aging facilities are in need of upgrades and expansion. Ramsey County will use CDBG funds over the next five-years to help nonprofits and other agencies make upgrades to their facilities that serve low-to-moderate income residents.

	Basis for Relative Priority	Public facilities upgrades often accompany the need for public services. Both have been identified as high priority needs through the consultation process due to the uncertainty and presumed decline of other funding resources.
6	Priority Need Name	Public Infrastructure and Improvements
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children Elderly Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	Geographic Areas Affected	Urban County
	Associated Goals	Public Facilities, Infrastructure and Improvements
	Description	Suburban Ramsey County has aging infrastructure including roads, sewers, stormwater management, playgrounds, sidewalks, parks and trails. However, Suburban Ramsey County has few low-to-moderate income areas so the utility of CDBG funding in this category is lower. CDBG funds will be made available within the five-year period for eligible activities, such as parks, trails, playgrounds and sidewalks, in low-to-moderate income areas.
	Basis for Relative Priority	Through the consultation process cities let us know that they have continued interest in funding for parks, trails, sidewalks and playgrounds.
7	Priority Need Name	Land Acquisition for Affordable Rental Housing
	Priority Level	Low

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Urban County
	Associated Goals	Land Acquisition for New Rental Housing
	Description	Ramsey County has a clear and evident need for more affordable housing including owner-occupied and rental-occupied units. The housing needs assessment showed that residents making less than 30% HAMFI are most likely to be cost-burdened by their housing costs. CDBG can be used to assist nonprofit housing developers with land acquisition costs and this will be a priority for the five year period.
	Basis for Relative Priority	Though the housing needs assessment demonstrates a clear and evident need for more affordable housing because of the percentage of residents who are cost-burdened and increasing rental costs. This will be a low-priority with CDBG dollars as other local funding may be better suited for land acquisition and affordable housing construction.

Narrative (Optional)

Ramsey County has seven priority areas for the 2025-2029 Consolidated Plan. The priorities respond to data in the needs assessment and community response through the consultation process.

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

Ramsey County will efficiently and effectively use CDBG funding during the next five year period to progress its priority needs. Ramsey County estimates that \$5,112,124 of funding will be available between 2025-2029.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,178,031	0	0	1,178,031	5,112,124	Ramsey County estimates that it will receive \$1,178,031 annually over the next five years. It also estimates that it will receive approximately \$400,000 in program income over the next five years.

Table 14 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Ramsey County will solicit activities for priority needs through annual competitive application process. Due to the small amount of CDBG funds, selected activities will need to utilize other funding sources to make activities fiscally sustainable. This need to leverage other funds will guarantee that any match requirements are met in selected activities.

If appropriate, describe publically owned land or property located within the state that may be used to address the needs identified in the plan

Ramsey County does not own or manage any publicly-owned land in Suburban Ramsey County. This will not be a resource available in the 2025-2029 Consolidated Plan.

Discussion

CDBG funds are often just one type of funding resource that is used to make sure a project or activity can effectively operate or be built. Activities will leverage other resources to ensure sustainability.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
RAMSEY COUNTY	Government	Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction

Table 15 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Ramsey County Community and Economic Development will be responsible for planning and administering CDBG funding. It will host an annual competitive solicitation to determine how CDBG funds will be allocated to various activities to meet its priority needs. In most cases activities will be administered by nonprofit agencies, local cities or other county departments.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		

Supportive Services			
Education	X		
Employment and Employment Training	X		
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X		
Mental Health Counseling	X	X	
Transportation	X		
Other			

Table 16 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Person with HIV/AIDS are more likely to be in mainstream society and able to obtain mainstream services due to the availability and accessibility of new treatments. Ramsey County Public Health manages a sexual health clinic, but most HIV outbreaks are associated with intravenous drug use within street homeless communities and can be treated into remission. Through a broad collaboration of service providers including nonprofit, city, county and state resources most resources are available to homeless residents through targeted programs. Heading Home Ramsey helps coordinate and, when able, fund these targeted programs.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Ramsey County has very dedicated service providers who are very passionate about serving the homeless population and persons with other special needs. The fact that all of these programs exist for specific targeted populations is quite impressive. Due to the highly disbursed nature of these services it is often hard to evaluate services for quality, hard to connect across service providers, and hard to prevent duplication of services in non-federally funded services. Heading Home Ramsey helps build connections across service agencies, but the dispersed nature of nonprofit programs and requirements to leverage other sources make coordination more difficult.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Ramsey County will lean into bodies that help coordinate dispersed service networks including Heading Home Ramsey. CED staff will help other Ramsey County department staff connect the dots and provide regular updates on CDBG and other funding resources.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Services	2025	2029	Non-Housing Community Development	Urban Ramsey County	Public Services	CDBG: \$766,819	Public service activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
2	Administration and Planning	2025	2029	Administration and Planning	Urban Ramsey County	Administration and Planning	CDBG: \$1,022,425	
3	Owner-Occupied Housing Rehabilitation	2025	2029	Affordable Housing	Urban Ramsey County	Owner-Occupied Housing Rehabilitation	CDBG: \$2,500,000	Homeowner Housing Rehabilitated: 225 Household Housing Unit
4	Public Facilities, Infrastructure and Improvements	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	Urban Ramsey County	Public Facilities Public Infrastructure and Improvements	CDBG: \$600,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
5	Rehabilitation of Affordable Rental Housing	2025	2029	Affordable Housing	Urban Ramsey County	Rehabilitation of Affordable Rental Housing	CDBG: \$122,800	Rental units rehabilitated: 60 Household Housing Unit
6	Land Acquisition for New Rental Housing	2025	2029	Affordable Housing	Urban Ramsey County	Land Acquisition for Affordable Rental Housing	CDBG: \$100,000	Rental units constructed: 40 Household Housing Unit

Table 17 – Goals Summary

Goal Descriptions

1	Goal Name	Public Services
	Goal Description	Eligible public services include homeless services, tenant services, childcare services, social services, educational/training services, food resources, and other eligible public services.
2	Goal Name	Administration and Planning
	Goal Description	Eligible administrative costs including staff costs, compliance and monitoring costs and fair housing activities.
3	Goal Name	Owner-Occupied Housing Rehabilitation
	Goal Description	CDBG funds will be used to fund rehab and repair programs of owner-occupied housing.
4	Goal Name	Public Facilities, Infrastructure and Improvements
	Goal Description	Funding will be made available for the rehabilitation and expansion of nonprofit public facilities, as well as public improvements to infrastructure such as parks, trails, sidewalks and playgrounds.
5	Goal Name	Rehabilitation of Affordable Rental Housing
	Goal Description	Funds will be available to renovate existing affordable rental housing units.
6	Goal Name	Land Acquisition for New Rental Housing
	Goal Description	funds for affordable housing developers to acquire property for the development of new affordable housing.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Ramsey County estimates that 40 units of housing will be constructed through investment with CDBG funds. All 40 units are likely to be low-income (at or around 50% AMI). An additional 285 units will be rehabbed and residents who benefit from rehab will range from extremely low income to moderate-income households.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Ramsey County will continue to invest in the construction of new rental housing so that residents have more options to obtain lead-free, modern affordable housing. Also, all units that will be rehabbed and renovated with federal funds are required to follow federal lead-based paint regulations and if a lead hazard is found then it must be abated or remediated. Ramsey County CED will continue to collaborate with the Ramsey County Environmental Health and their Healthy Homes program.

How are the actions listed above integrated into housing policies and procedures?

Federal lead-based paint regulations are embedded into our CDBG-HOME policies and procedures documents. These requirements are passed through to subrecipients are required before work can begin on work that triggers lead-based paint requirements.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Ramsey County works with a wide array of nonprofit agencies and county departments to help stabilize families and help them on a path towards self-sufficiency and prosperity. Ramsey County's annual strategic plan aligns with the consolidated plan and annual action plan for "intergenerational prosperity for economic health". To reduce poverty we must increase stable rental housing, homeownership, job training and access, financial literacy, and stable access to food resources. We believe if we accomplish these goals then number of poverty-level families will reduce.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Within this affordable housing plan Ramsey County will continue to prioritize the rehabilitation of existing owner-occupied housing. This will help preserve homeownership for low-to-moderate income homeowners. Our commitment to consistently funding public services and public facilities will also help us provide services that stabilize families and increase prosperity. Other local resources will be invested in the construction of new affordable rental housing.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Ramsey County has adopted robust policies and procedures documents to comply with all federal requirements and regulations. Ramsey county monitors its subrecipients with checklists and internal audits. This will ensure that all priority goals comply with local and federal regulations over the five-year plan, including business outreach and planning requirements.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

Ramsey County will efficiently and effectively use CDBG funding during the next five year period to progress its priority needs. Ramsey County estimates that \$5,112,124 of funding will be available between 2025-2029.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,178,031.00	0.00	0.00	1,178,031.00	5,112,124.00	Ramsey County estimates that it will receive \$1,178,031 annually over the next five years. It also estimates that it will receive approximately \$400,000 in program income over the next five years.

Table 18 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Ramsey County will solicit activities for priority needs through annual competitive application process. Due to the small amount of CDBG funds, selected activities will need to utilize other funding sources to make activities fiscally sustainable. This need to leverage other funds will guarantee that any match requirements are met in selected activities.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Ramsey County does not own or manage any publicly-owned land in Suburban Ramsey County. This will not be a resource available in the 2025-2029 Consolidated Plan.

Discussion

CDBG funds are often just one type of funding resource that is used to make sure a project or activity can effectively operate or be built. Activities will leverage other resources to ensure sustainability.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Services	2025	2029	Non-Housing Community Development	Urban Ramsey County	Public Services	CDBG: \$176,704.00	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
2	Administration and Planning	2025	2029	Administration and Planning	Urban Ramsey County	Administration and Planning	CDBG: \$235,606.00	
3	Owner-Occupied Housing Rehabilitation	2025	2029	Affordable Housing	Urban Ramsey County	Owner-Occupied Housing Rehabilitation	CDBG: \$765,721.00	Homeowner Housing Rehabilitated: 45 Household Housing Unit

Table 19 – Goals Summary

Goal Descriptions

1	Goal Name	Public Services
	Goal Description	Ramsey County will allocate 15% of the FY2025 annual entitlement amount towards public services. Specific activities will be selected through a forthcoming competitive solicitation.

2	Goal Name	Administration and Planning
	Goal Description	Ramsey County will utilize 20% of CDBG funds towards administration and planning so that it can effectively run the CDBG program and comply with federal regulations.
3	Goal Name	Owner-Occupied Housing Rehabilitation
	Goal Description	Ramsey County proposes using 65% of its entitlement grant for the rehabilitation of owner-occupied housing.

AP-35 Projects - 91.420, 91.220(d)

Introduction

Ramsey County will have three projects in the FY2025 Annual Action Plan; public services, administration and planning and owner-occupied housing rehabilitation.

#	Project Name

Table 20 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Based of the Consolidated Plan's housing needs assessment and the consultation process it was determined that public services and owner-occupied rehab were two high priority needs that we needed to fund in the FY2025 annual action plan.

AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding	Description	Target Date	Estimated number of families that will benefit from the act
<TYPE=[pivot_table] REPORT_GUID=[54A4ED67473EDAEE248792836A1D83B0]>							

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

All projects proposed in the FY2025 Annual Action Plan will be available countywide across the Urban County and available to eligible low-to-moderate income residents.

Geographic Distribution

Target Area	Percentage of Funds
Urban Ramsey County	100

Table 21 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Suburban Ramsey County's low-to-moderate income residents are dispersed throughout the county so to best serve those residents we made all projects available countywide.

Discussion

Ramsey County will work with selected subrecipients to offer projects and activities across Suburban Ramsey County and to eligible low-to-moderate income households.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Ramsey County will be working with adjacent units of government in 2025 to continue updating local fair housing plans. The County will continue to work with the private sector (businesses, developers, social service agencies) to provide housing, economic development, and community development services throughout our jurisdiction.

Actions planned to address obstacles to meeting underserved needs

Ramsey County will address some underserved needs through the use of CDBG and HOME towards the preservation of owner-occupied units, these units are for very low and extremely low income households, especially extremely low income families. The largest obstacle to meeting underserved needs is a lack of funding to expand, preserve and support affordable housing supply and services. Ramsey County may use local funding sources to focus on affordable housing construction.

Actions planned to foster and maintain affordable housing

Through its CDBG-funded critical repair grant programs and the rehab loan program Ramsey County will maintain affordable owner-occupied stock in our suburban communities. HOME funds will also be used for owner-occupied rehabilitation.

Actions planned to reduce lead-based paint hazards

Ramsey County will continue to comply with the HUD regulations concerning lead-based paint, including notifying applicants of the lead requirements, performing lead screening, requiring abatement by certified workers, and completing clearance testing on HUD funded housing projects. Ramsey County Public Health will continue to offer the window replacement program for homes with children and identified lead paint issues. Ramsey County-funded rehabilitation programs are required to provide information to homeowners on lead-based paint assessment/abatement/reduction.

Actions planned to reduce the number of poverty-level families

CDBG funds will be used to increase housing stability and provide suitable living environment for low income families. Families in stable housing are then able to focus on their health, economic prosperity and educational attainment. A housing-first approach will allow families to reduce poverty for themselves.

Actions planned to develop institutional structure

Ramsey County works as a part of the Dakota County Consortium to identify needs that are common and can best be addressed through joint activities. The consortium staff meets monthly. Ramsey

County's institutional structure provides a sound basis for achievement of the goals in the Consolidated Plan. Staff have built strong relationships with the communities that make up the CDBG Urban County entitlement as well as community organizations, faith-based organizations, for-profit businesses and business organizations, often through Heading Home Ramsey, Ramsey County's continuum of care. Ramsey County seeks out new partnerships between the public, private and non-profit sectors to meet the growing community development needs of the county. Currently, staff are working with other county departments, the City of St. Paul, and other grantees on regional Section 3 compliance. Internally, the County HRA is part of a Economic Growth and Community Investment service team that helps departments coordinate work related to the county board goal of Cultivating Prosperity.

Actions planned to enhance coordination between public and private housing and social service agencies

Ramsey County actively participates in and chairs the Twin Cities Fair Housing Implementation Council. County staff are also part of the Interagency Stabilization Group, Heading Home Ramsey, the Urban Land Institute Housing Collaborative Institute, the Supportive Housing Alliance, which provides technical assistance and coordinates the efforts of providers of social services, long-term transitional housing, and providers of subsidized housing to address difficulties and help them meet the needs of residents. Heading Home Ramsey, as part of Heading Home Minnesota, works to coordinate public and private housing, health, and social service agencies to end homelessness in the county. The Ramsey County Board of Commissioners' initiative, Cultivating Prosperity, continues to develop ways to work in partnership with public and private sector groups to address issues related to regional economic growth and improving opportunities in areas with higher concentrations of poverty.

Discussion

Ramsey County's strategies to address impediments identified in the 2025 annual action plan will focus on those areas most closely aligned with programming of federal funds and where benefit may prove the strongest. Those affirmative efforts will primarily be associated with:

- 1) homeownership preservation , and
- 2) public services, which may include tenant advocacy to prevent evictions and homelessness.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

Ramsey County does not intend to use program income in FY2025 at this time. If substantial program income becomes available Ramsey County may initiate a substantial amendment process.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

Discussion

The overall benefit will be calculated from a three year period of 2025, 2026, and 2027.

Appendix - Alternate/Local Data Sources

1	Data Source Name 2014-2018 ACS
	List the name of the organization or individual who originated the data set. American Community Survey
	Provide a brief summary of the data set. ACS 5-year estimates
	What was the purpose for developing this data set? National data
	Provide the year (and optionally month, or month and day) for when the data was collected. 2014*2018
	Briefly describe the methodology for the data collection. Census survey
	Describe the total population from which the sample was taken. US Census
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. US residents