

Community & Economic Development Resource Guide



About Community & Economic Development

Ramsey County Community & Economic Development's (CED) mission is to improve the quality of life for individuals and families by maintaining the existing housing stock, expanding homeownership and affordable housing opportunities, installing safe infrastructure, remediating contaminated sites, redeveloping under-utilized properties, strengthening businesses, navigating economic development resources and encouraging job growth. CED develops economic development solutions, through programs and initiatives, in housing, redevelopment and business.

This guide is intended to help synthesize the programs and resources that may be beneficial to homeowners, developers, existing and future businesses. For greater detail and specifics, please refer to the contact listing.



Subscribe to newsletter by email:
uqr.to/CEDnewsletter

Contact us



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Ramsey County Courthouse

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Economic Competitiveness & Inclusion Plan

CED is guided by a comprehensive economic development strategy, centered on equitable growth and strengthening economic competitiveness. The key strategies prioritize building an inclusive economy.

Key strategies

- 1.** Preserve and increase the supply of rental housing units for lowest-income residents.
- 2.** Expand affordable homeownership opportunities and improve housing stability for communities that have experienced historic wealth extraction.
- 3.** Foster inclusive economic development within key transit and commercial corridors.
- 4.** Support communities in equitable site development.
- 5.** Sustain and accelerate workforce recovery programs.
- 6.** Develop pathways to entrepreneurship and racially and ethnically diverse business ownership.
- 7.** Attract and grow high-wage industry and innovation: technology, advanced manufacturing, and life sciences.
- 8.** Strengthen business retention and expansion infrastructure to support communities.

ramseycounty.us/ECIP



Equitable Development Framework

CED uses additional criteria to advance Ramsey County goals related to transportation, housing, and community and economic development. This framework is complementary to the Economic Competitiveness & Inclusion Plan and functions as an extension of the plan.

The intent of the Equitable Development Framework is to center racial equity in county land use development and economic development decisions. This means reducing racial disparities, recognizing and working with community towards reconciliation for harm caused by historical racism and current conditions, and partnering with impacted neighborhoods and populations to create vibrant communities.



Affordable Housing Infrastructure

Ramsey County has flexible funding available for the preservation and development of affordable housing units. Partnerships with federal, state and local stakeholders continue to enhance resources and outcomes to support communities in achieving a wide variety of housing affordability. Priority is given to projects that commit to long-term affordability to reduce the number of cost-burdened households and increase access to affordable housing in racially and ethnically diverse communities.

ramseycounty.us/HousingInvestments

Deeply Affordable Housing Infrastructure Initiative

Communities across Ramsey County have identified the critical need for the preservation and construction of deeply affordable housing for individuals or families earning at or below 30% Area Median Income, which is \$26,100 annually for a single-person and \$55,130 annually for a family of four. To address this need, Ramsey County is investing in housing development projects to help add more than 15,000 deeply affordable housing units to the current housing supply for low-income residents.

ramseycounty.us/AffordableHousing

Did you know?



In 2022, Ramsey County invested in 2,157 housing units. 571 are deeply affordable for residents earning at or below 30% Area Median Income.

Emerging and Diverse Developers

The Emerging and Diverse Developers program aims to address racial barriers in real estate, by helping increase the participation of emerging and diverse developers in the affordable housing development community. The program provides emerging and diverse individuals or entities the necessary support to be able to thrive in the housing development process, including access to funding resources and networking opportunities. Partners in this work include NEOO Partners, Urban Land Institute Minnesota, and Baker Tilly.

ramseycounty.us/EDD

Community Development

Ramsey County provides annual grants to local non-profits and suburban cities to help improve the lives of low-to-moderate income residents living in suburban areas. Part of these grants focus on public infrastructure, facility and service projects. Examples of funded community development improvements include:

- > Installation of streets.
- > Playgrounds.
- > Sidewalks.
- > Tenant hotline.
- > Food and nutrition programs.

Additionally, funds may be used by qualified local nonprofits that own facilities open to the public.

ramseycounty.us/CDBG



Homeownership



FirstHome Down Payment Assistance

FirstHome offers homebuyer assistance to low-to-moderate income earners who are in the market to purchase a home in suburban Ramsey County. The program helps first-time and first-generation homebuyers with downpayment and closing costs. The goal of the program is to help expand affordable homeownership and improve housing stability for individuals and families in an ever-changing housing market.

ramseycounty.us/FirstHome

Home Improvement Critical Repair

Owners of single-family homes in suburban Ramsey County could be eligible to receive a grant up to \$5,000 for health and safety code repairs. Owners must meet specific income requirements to receive the grant. The funds for this program are administered by nonprofit provider Community Action Partnership of Ramsey and Washington Counties.

Manufactured Home Critical Repair

Owners of manufactured homes could be eligible to receive a grant up to \$10,000 for critical repairs that include fixing or replacement of handrails, steps and exterior doors. Eligible improvements also include electrical or physical modifications that improve the mobility of disabled and/or elderly occupants.

Owners must have lived in the home for at least 12 months prior to applying for funds and meet specific income requirements. The funds for this program are administered by nonprofit provider Slipstream, Inc.

Energy Conservation

Owners of residential properties with one to four units in suburban Ramsey County could be eligible to receive a deferred loan of up to \$10,000. The loan must be used to improve energy efficiency in the residence. The funds for this program are administered by nonprofit provider Center for Energy and Environment and restricted to low-to-moderate-income households.

Residential Rehabilitation

Owners of single-family homes in suburban Ramsey County could be eligible to receive a deferred loan up to \$20,000 for repairs and improvements. Owners must meet specific income requirements to be eligible for the loan. The funds for this program are administered by nonprofit provider Slipstream, Inc.

ramseycounty.us/HomImprovementPrograms



Critical Corridors



Critical Corridors programs aim to create inclusive walkable, mixed-use communities by incentivizing equitable redevelopment within transit, economic and cultural corridors. These programs support public, private and nonprofit organizations in creating a built environment where residents can easily access housing, jobs, basic needs and amenities by walking, biking or using public transit. There are three programs within Critical Corridors that fund a range of projects:

Pre-Development Planning

Supports communities in preparing for redevelopment through planning activities, zoning studies, development feasibility analyses, creation of equitable development plans and policies.

Development & Infrastructure

Supports development activities and public infrastructure associated with housing, commercial and mixed-use projects.

Commercial Corridor Initiative

Strengthens small business districts in suburban communities through entrepreneurship support, building improvements, placemaking, and other business support initiatives.

ramseycounty.us/CriticalCorridors

Environmental Response Fund

The Environmental Response Fund (ERF) assists with environmental assessment and remediation associated with redevelopment projects.

Many sites in Ramsey County have historical environmental issues that must be addressed before anything new can be developed. The costs of cleaning up contamination can be a barrier preventing the redevelopment of sites. These “brownfield” sites are often underutilized; remediation can convert sites to productive use, increasing the tax base while more efficiently using existing infrastructure. Site remediation also benefits the community by reducing potential health risks, spurring economic development, and leveraging private and public investment to revitalize neighborhoods.

ramseycounty.us/ERF



Did you know?

Since 2004, ERF has funded the remediation of over 500 acres of land, supporting the creation of thousands of jobs and housing units.

Site Assessment Grants

The Site Assessment Grants program expands eligibility beyond activities funded by ERF for brownfield site assessment and investigation. The program aims to fill an important need in supporting projects that are in the early stages of development and/or have less financial demands than that of a typical project that would receive an ERF grant. Funds for this program are administered by nonprofit provider Minnesota Brownfields.

ramseycounty.us/SAG



Open to Business

Open to Business provides no-cost, confidential business counseling to current and prospective entrepreneurs. Experienced consultants with the county's program administrator, Metropolitan Consortium of Community Developers (MCCD), will work with the owner to develop a strong business plan, identify challenges and opportunities and tailor solutions to their business needs. As a Community Development Financial Institution, MCCD can provide capital to entrepreneurs including those who face challenges in accessing the commercial banking system.

ramseycounty.us/OpentoBusiness

CEO Next Business Institute

CEO Next Business Institute is a regional partnership program that provides practical tools and techniques for CEOs and is designed specifically for growing regional second stage businesses. CEOs of for-profit, privately held businesses with 10 to 99 employees and annual revenues between \$1 million and \$50 million that are past start-up stage and have an appetite and aptitude for growth are encouraged to participate. CEO Next is a no cost, cohort-based program that provides roundtable sessions and CEO forums as well as 40–60 hours of individualized advanced research.

ramseycounty.us/CEONext



Property Assessed Clean Energy

Property Assessed Clean Energy (PACE) is an innovative finance solution for building owners interested in energy efficiency and renewable energy projects. With PACE, property owners can overcome financial challenges that hinder the adoption of such projects by eliminating upfront costs, providing low-cost, long-term financing and making it easy for building owners to transfer payment obligations to tenants, as well as new owners, in the case of sale. Ramsey County partners with the Saint Paul Port Authority to administer funds for PACE.

ramseycounty.us/PACEprogram



Section 3 Certification

Section 3 Certification offers opportunities such as employment, training and contracts to low-to-moderate income workers and businesses that qualify or employ qualifying workers. The purpose is to ensure opportunities funded by Housing and Urban Development grants benefit local workers and construction contractors.

ramseycounty.us/Section3

Business Resource Portal and Incentives Dashboard

The Business Resource Portal and Incentives Dashboard is an online, one-stop shop for businesses looking to invest in Ramsey County.

The website hosts information about local business and workforce opportunities throughout Ramsey County. It also features an interactive incentives dashboard, an integrated job board and a list of job trainings.



[RamseyCountyMeansBusiness.com](https://www.ramseycounty.us/CED)





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