

DRAFT 2022 Ramsey County CDBG Annual Action Plan

Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

Ramsey County (not including the City of St. Paul) is considered a Community Development Block Grant (CDBG) entitlement community by the United States Department of Housing and Urban Development (HUD). Eligibility for participation as an entitlement community is based on population data provided by the U.S. Census Bureau and metropolitan area delineations published by the Office of Management and Budget. HUD determines the amount of each entitlement grantee's annual funding allocation formula which uses several objective measures of community needs, including the extent of poverty, population, housing overcrowding, age of housing and population growth lag in relationship to other metropolitan areas.

Ramsey County receives HOME Investment Partnerships (HOME) funds through a consortium with Anoka, Dakota, Ramsey and Washington Counties and the city of Woodbury. Dakota County, the lead agency for the Consortium, is responsible for overseeing the development, implementation and evaluation of the Consolidated Plan. This document will deal only with the Ramsey County portion of the plan. The Consolidated Plan has been prepared to meet statutory planning and application requirements for the receipt and use of funding. This plan is the fifth Five-Year Consolidated Plan developed for the Dakota County Consortium and it takes effect with fiscal year 2020 and includes fiscal year 2022 and the 2022 Annual Action Plan.

The Consolidated Plan describes the community's choices for the use of grant funds over a five-year period. It contains information to identify housing, homeless, community and economic development needs within Ramsey County, and describes a strategy to meet those needs. This information is used by Ramsey County and its sub-recipients to make decisions regarding the best use of limited federal funds. The plan also provides citizens an opportunity to have input on how programs will be implemented to address the needs of low- and moderate-income residents. In addition, the plan meets statutory requirements in order to receive annual entitlement funds from the U.S. Department of Housing and Urban Development (HUD).

Ramsey County anticipates receiving \$ 1,203,697 of CDBG funding. The 2022 Annual Action Plan also includes \$252,246 of on-hand program income, \$215,386 unspent funds, and \$150,000 of anticipated program income.

In May 2022, HUD finalized the allocations for local entitlement communities and this draft plan was updated accordingly. This plan now includes the final distribution of CDBG resources for projects and activities. Due to the updated allocation and distribution of funds this annual action plan will be reposted for an additional 30-day comment period so that the residents of Ramsey County have the opportunity to participate in the CDBG planning and participation process.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The Objectives and Goals in this plan are all aimed to provide decent housing, a suitable living environment and to expand economic opportunities.

Priority Needs

- Housing Acquisition and Rehabilitation
- Housing for Special Needs Population
- Preservation of Existing Affordable Housing
- Housing rehabilitation owner occupied
- Homeownership Assistance
- New Permanent Housing
- Transitional Housing
- Tenant Advocacy
- Homeless Prevention Services
- Infrastructure
- New construction of rental housing

Goals

- Housing Rehabilitation
- Development of New Affordable Housing
- Public Improvements
- Public Services
- Economic Development
- Preservation of affordable rental housing

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

Over the five-year period since the last Consolidated Plan, housing trends have had considerable implications for the housing stock and affordability in Ramsey County. The Twin Cities Metro has experienced vacancy rates below 3% since 2011 and Minnesota continues to lose 2,000 NOAH units every year. These trends factor into higher rents and home values in Ramsey County, placing higher cost burdens on residents. Over the same period, median income for renters decreased 5%. Income for homeowners increased by 3%, but does not keep pace with the increase in home values. Now in a high period of inflation due to global conflicts and pandemic, rents increased by 5% year-over-year in 2021 in suburban Ramsey County.

Meeting or exceeding most of the goals set forth in the previous plan, Ramsey County allocated resources to address these issues. The initial plan for new affordable housing development was 12 units constructed and 12 units rehabilitated. The County managed to construct 29 units and rehabilitate 72. The plan also anticipated the preservation of 75 units through rehabilitation and 117 were rehabilitated. However, only 314 homeowner housing units were rehabilitated of the planned 405.

As the cost of living increases in the Metro Area, jobs also become a major focus as well as public amenities. The plan anticipated the creation or retention of 40 jobs, but the County missed the mark with 14. However, the County did meet the goal of assisting 5 businesses and assisted 41,015 people through public improvements, exceeding the 1,966 planned. Overall, the County is on target to meet the goals of the 2020 Consolidated Plan through the annual action plan process.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Dakota County Consortium Citizen Participation Plan is on file in the Ramsey County Community and Economic Development Office, Room 250, 15 West Kellogg Blvd, St. Paul, MN 55102. The Citizen Participation Plan describes the procedures used to encourage citizen participation.

Primary outreach was conducted through a survey regarding the use of CDBG and HOME funds for needs in suburban Ramsey County. The survey was emailed directly to cities and other stakeholder groups. The survey was also publicized on the County webpage, and through Facebook and Twitter. The responses affected the goal setting in that they reinforced the work that the county has been doing with CDBG and HOME. There was also increased emphasis on job creation. All goals in the plan are based on priorities identified during the consultation and citizen participation process.

As required two public hearings occurred to give community a chance to describe what they see as community need. One public hearing occurred on February 10, 2022 and a second public hearing will occur on May 9, 2022. One comment was received on February 10, a resident was concerned with landlord-tenant relationships and the lack of affordable housing.

Ramsey County hosted a public comment period with notice given in the Pioneer Press, the second largest paper in the state of Minnesota by circulation. The 30-day public comment period will occur April 9, 2022 and end on May 9, 2022 before the Ramsey County Housing Redevelopment Authority approved the Annual Action Plan projects on May 10, 2022.

Ramsey County staff also used other engagement processes to inform the 2022 Action Plan including the CARES Act Evaluation, Ramsey County's Economic Competitiveness and Inclusion Plan, the Deeply Affordable Housing Initiative as well as consultation with the Continuum of Care and other regional housing workgroups.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

A resident from Roseville, MN attended the meeting to share frustrations they have been hearing from their community regarding affordable, safe, and stable housing. They said that people were “being held hostage by landlords.” There is concern about bad housing condition, bad landlords, raising rents, not able to find affordable housing, and concerned about how Section 8/Public Housing in area are maintaining properties and treating residents.

Resident was also concerned, as they know people who are having trouble finding rentals due to rental history, which is either bad or lacking, bad or no credit, and rental application income requirements. Resident discussed maintenance affordability for those that own their own homes, but do not have the income to keep their home repairs up. Delayed maintenance by the resident's neighbor caused damage to their home that requires repairs they can't afford but must fix.

Ramsey County CED staff advised that upcoming CDBG and HOME solicitation will focus on those projects that target affordability for those at or making less than 30 percent of the area median income. Ramsey County staff discussed need for deeply affordable housing that is not reliant on housing vouchers.

Staff sent resources to the resident, via email, with information on programs supported by Ramsey County's CDBG funding, including contact information for housing related Legal Services, Beyond Backgrounds for those struggling to find safe, stable, and decent housing due to issues in their background, Tenant Hotline, Food Resources, and Critical Repair for single family homeowners.

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

All comments were accepted.

7. Summary

Ramsey County continues to increase efforts to bolster community participation in the creation and review of the annual action plan.

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

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

The Ramsey County Community and Economic Development department is responsible for the preparation of the Consolidated Plan and the Annual Action Plan. It is also part of a consortium of local counties who partner with each other to ensure a smoother process when submitting plans. The Dakota County Consortium consists of Anoka, Dakota, Ramsey and Washington Counties and the city of Woodbury. Dakota County, the lead agency for the Consortium, is responsible for overseeing the development, implementation and evaluation of the Consolidated Plan. Ramsey County submits its plan through Dakota County under this consortium.

Consolidated Plan Public Contact Information

Max Holdhusen

Ramsey County- Community and Economic Development Department

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AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The consultation process was conducted by Ramsey County Community and Economic Development Department staff. Staff worked with each municipality that is part of the entitlement to obtain information, solicit feedback, and set priorities. Many of the community's city councils passed resolutions supporting the priorities of the plan. In the process of preparing the Consolidated Plan, the County also consulted a wide range of individuals, groups, and agencies in order to gather information and gain insight into the community development, housing and homelessness needs of Ramsey County

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 Housing Stability Department is the lead agency of the Continuum of Care (CoC). The CoC brings together and enhances coordination between public and assisted housing providers, private and governmental health agencies, mental health agencies and other service agencies. Ramsey County Community and Economic Development participates in CoC workgroups to align work across the continuum of services.

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.

Ramsey County, through the Ramsey County Housing Stability Department, is the Coordinator and lead agency of the Ramsey County Continuum of Care (CoC). The Coordinator staffs the CoC Governing Board which has overall responsibility for policy, planning and implementation of the CoC's response to homelessness and establishes homeless priority populations. The COC Governing Board meets with the Ramsey County Family Homeless Prevention and Assistance Program (FHPAP) committee to coordinate service priorities between the CoC, FHPAP, and ESG as the lead subrecipient of Saint Paul's award. The highest service priority has been established for homeless families (with school age children), second for homeless unaccompanied youth, and third for unsheltered single adults living in places unfit for habitation. During the COVID-19 pandemic households in new non-congregate shelters were also prioritized with the coordinated entry system.

The CoC has established an evaluation plan that covers both CoC and ESG funded agencies. The plan also sets and monitors performance measures for the Homeless Management Information System (HMIS). The Institute for Community Alliance serves as the HMIS system administrator for all Ramsey County user agencies.

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

December 2019 the City of Saint Paul and Ramsey County entered into a Joint Powers Agreement (JPA) to designate Ramsey County as the lead subrecipient of ESG Funds. Ramsey County's Housing Stability Department is responsible for allocating funds, developing performance measures, evaluating outcomes, and ensuring compliance of funding, policies and procedures for the operation and administration of HMIS through ICA. The City of Saint Paul is invited to participate in the CoC's Governing Board as Vice Chair, Steering Committee, and Ranking Committee. The Ranking Committee reviews and selects ESG applicants for service provision.

The Ramsey County CoC Coordinator will work with the CoC Governing Board and Ramsey County to develop funding allocations to promote a comprehensive delivery of homelessness services; support programs for underserved communities; complement services provided by Ramsey County COC and Ramsey County FHPAP, and reduce the number of emergency shelter residents at the Dorothy Day Center. The Ramsey County COC is currently working to develop performance evaluation standards and outcomes for ESG, COC and FHPAP service delivery programs. At the same time, Ramsey County staff, Ramsey County COC and Institute for Community Alliance are considering funding allocations to develop a more responsive HMIS system.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Metro HRA
	Agency/Group/Organization Type	Housing PHA Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Anticipate increase coordination to leverage funding for multifamily housing, especially with project based vouchers and LIHTC.
2	Agency/Group/Organization	SMRLS Project Hope
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As part of developing the Analysis of Impediments, as well as tenant landlord relations, met with staff. Criminal record expungement is a big concern for SMRLS, and new immigrants with housing problems. Anticipated outcome identifying tenant education and advocacy and legal services as a priority need. Also important to be aware of the end of the eviction moratorium in a period of rent inflation.
3	Agency/Group/Organization	CITY OF ROSEVILLE
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing meetings and conversations between City and County staff. Most interested in homeless prevention and outreach, economic development, the preservation of affordable housing and affordable and diverse homeownership.
4	Agency/Group/Organization	City of Little Canada
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing conversations between city and county staff including redevelopment projects, infrastructure in low-to-moderate income areas, and the construction of new affordable rentals.
5	Agency/Group/Organization	CITY OF WHITE BEAR LAKE
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Individual conversations with city staff, as well as focus groups. Anticipated outcomes include coordination with the city related to housing needs, economic development, brownfields redevelopment and addressing growing poverty in the city and school district.
6	Agency/Group/Organization	CITY OF MAPLEWOOD
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing conversations between city and county staff. Areas of interest and concern included affordable homeownership, the preservation of existing affordable housing, the construction new affordable housing and infrastructure in low-to-moderate income areas.

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

Through the coordination with the CoC, ongoing meetings with local municipalities and nonprofit providers Ramsey County was able to consult with each type of organization that CDBG may benefit and affect.

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 Housing Stability Department	Strategic Plan goals and Ramsey County CoC goals overlap in the goal to make homelessness rare, brief and non-recurring. Through HUD investments the plan invests in housing quality and public services.
Economic Competitiveness and Inclusion Plan	Ramsey County Community & Economic Development	The ECI Plan provides a framework for our department to create a more equitable and inclusive county. Goals include increased supply of housing for extremely low income households and a reduction in the racial homeownership gap.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Deeply Affordable Housing Initiative	City of Saint Paul and Ramsey County	Discusses how to align American Rescue Plan Act dollars with other HUD sources to increase housing supply for extremely low income households.

Table 3 - Other local / regional / federal planning efforts

Narrative

Ramsey County continuously consults and engages with a variety of community partners including local cities, business, residents, nonprofit providers and other government agencies to create a more just, equitable and inclusive community.

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AP-12 Participation - 91.401, 91.105, 91.200(c)

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

For the Consolidated Plan, primary outreach was through a survey regarding the use of CDBG and HOME funds for needs in suburban Ramsey County was mailed out to cities and other stakeholder groups. The survey was publicized on the County webpage, through Facebook and Twitter. The responses affected the goal setting in that they reinforced the work that the county has been doing with CDBG and HOME. There was also increased emphasis on job creation. All goals in the plan are based on priorities identified during the consultation and citizen participation process.

As required two public hearings will be held. This was held on February 10, 2022 and a Ramsey County CDBG-specific hearing will be held on May 9, 2022. The public notice and hearings were posted in the Pioneer Press for greater distribution, as well as online.

In addition to the two required public hearings, Ramsey County's also reviewed existing engagement plans and evaluations to make sure we were aligning federal and local resources to meet our HUD objectives.

On February 10, one resident attended the virtual public hearing. The following is a summary of their comment:

A resident from Roseville, MN attended the meeting to share frustrations they have been hearing from their community regarding affordable, safe, and stable housing.. There is concern about bad housing conditions, landlords, rents, and concerned about maintenance of Section 8 properties and treating residents. Resident discussed maintenance affordability for those that own their own homes, but do not have the income to keep their home repairs up.

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

Introduction

Ramsey County receives CDBG and HOME funds. Other resources are available to Ramsey County through the Continuum of Care funding, the Minnesota Housing Finance Agency, Tax Credits and related programs, but the Ramsey County HRA does not apply directly for those resources. However, the Federal funds available through the HRA leverage those dollars. HOME funds provide gap finance for projects with Tax Credits and housing vouchers. The FirstHOME down payment assistance program borrowers often receive Minnesota Housing bond-financed reduced rate mortgages and sometimes additional down payment assistance. The amounts below are subject to change when HUD releases

update allocation amounts in May 2022.

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	1,203,697	402,246	215,386	1,821,329	3,438,170	Assuming a constant level of CDBG appropriation and funding, Ramsey County should have about \$6.6 million, including anticipated program income, for a 5-year period.

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

Projects awarded CDBG funds will leverage federal, state, local, and private/philanthropic dollars to complete projects. For example a sidewalk improvement project will leverage local resources for public works to complete the project and will count as a match. HOME funds leverage federal, state and local resources to complete the new construction of affordable housing, this includes state bonds, LIHTC and other financial resources.

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 is a fully developed county. Most development is redevelopment, especially brownfields.

Discussion

Continuum of Care program funding will be used to address the housing and service needs of people experiencing homelessness. Ramsey County and the Ramsey County Continuum of Care work closely with the City of Saint Paul and the State of Minnesota to coordinate the use of ESG funds for homeless prevention and to move people experiencing homelessness quickly into safe and stable housing.

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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	Housing Rehabilitation	2020	2025	Affordable Housing Non-Homeless Special Needs	Urban Ramsey County	Housing Acquisition and Rehabilitation Housing rehabilitation owner occupied Preservation of Existing Affordable Housing	CDBG: \$27,136	Homeowner Housing Rehabilitated: 11 Household Housing Unit
3	Public Improvements	2020	2025	Non-Housing Community Development	Urban Ramsey County	Infrastructure	CDBG: \$1,064,616	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 681 Persons Assisted
4	Public Services	2020	2025	Homeless Non-Housing Community Development	Urban Ramsey County	Tenant Advocacy	CDBG: \$45,669	Public service activities for Low/Moderate Income Housing Benefit: 800 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Preservation of affordable rental housing	2020	2025	Affordable Housing Non-Homeless Special Needs	Urban Ramsey County	Preservation of Existing Affordable Housing	CDBG: \$413,169	Rental units rehabilitated: 247 Household Housing Unit

AP-35 Projects - 91.420, 91.220(d)

Introduction

Projects are selected based on the population served and the needs and goals identified in the Consolidated Plan.

#	Project Name
1	Marion Street Pathway
2	Suburban Weatherization
3	Multifamily Housing Renovations
4	Community Center Renovation
5	Solid Ground East Metro
6	Aeon- Goldenstar and Sun Place Renovations
7	Hearts and Hammers
8	Tenant Hotline
9	Twin Lake Sidewalk
10	Administration and Planning

Table 4 – Project Information

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

Projects are selected based on the population served and the needs and goals identified in the Consolidated Plan. Biggest obstacle to addressing underserved needs is lack of funding.

AP-38 Project Summary

Project Summary Information

1	Project Name	Marion Street Pathway
	Target Area	Urban Ramsey County
	Goals Supported	Public Improvements
	Needs Addressed	Infrastructure

	Funding	CDBG: \$292,400
	Description	The project consists of construction of a new, 6-foot, concrete pathway on the west side of Marion Street, from Larpenteur Avenue, north to the end of the cul-de-sac. This pathway segment will provide benefit to a diverse population in this high-density residential area, through increased walkability and access to community resources such as transit, a charter school, parks and recreational areas such as Unity Park and Lake McCarrons Park.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	300
	Location Description	Marion Street north of Larpenteur Ave in the City of Roseville.
	Planned Activities	Roseville will construct a pathway connecting an existing trail to Larpenteur Avenue sidewalks.
2	Project Name	Suburban Weatherization
	Target Area	Urban Ramsey County
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Housing Acquisition and Rehabilitation Preservation of Existing Affordable Housing Housing rehabilitation owner occupied
	Funding	CDBG: \$17,136
	Description	This program allows for insulation, heating systems, water heaters and air conditioning in certain cases. The loans are 0% with no monthly payments and forgiven after 10 years if the borrower owns and occupies the property for 10 years. The funds are a great resource to help ensure low and moderate income homeowners can maintain their homes and reduce utility costs. Lower income homeowners are more likely to live in poorly insulated homes and have older, more inefficient heating and water heating systems.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	5, but there is still significant funds available in the 2021 Annual Action Plan for the same activity in that Annual Action Plan.

	Location Description	Suburban Countywide
	Planned Activities	Center for Energy and the Environment (CEE) will continue to administer the energy efficiency and weatherization loan program for low-to-moderate income homeowners in suburban Ramsey County.
3	Project Name	Multifamily Housing Renovations
	Target Area	Urban Ramsey County
	Goals Supported	Preservation of affordable rental housing
	Needs Addressed	Preservation of Existing Affordable Housing
	Funding	CDBG: \$141,774
	Description	Cobblestone Court is a property with 74 homes for up to 213 residents. The property is located at 2585 Conway Ave E in Maplewood, within Ramsey County. The funds will be used to replace six boilers (two boilers per building) and three water heaters, two at the 2585 building, and one shared between 2605 and 2613 buildings.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	74 households/families
	Location Description	2585 Conway Ave E in Maplewood, MN
	Planned Activities	The funds will be used to replace six boilers (two boilers per building) and three water heaters.
4	Project Name	Community Center Renovation
	Target Area	Urban Ramsey County
	Goals Supported	Public Improvements
	Needs Addressed	Infrastructure
	Funding	CDBG: \$266,130
	Description	The project will use funds for upgrades to the Emmas Place Community Center, located in Maplewood, that align with intentional trauma-informed design features to support the physical and mental well-being of residents.
	Target Date	6/30/2023

	Estimate the number and type of families that will benefit from the proposed activities	81 people including children. 72% of persons served will be children
	Location Description	2163 Van Dyke Street, Maplewood MN 55109
	Planned Activities	Renovations of an existing community center that serves formerly homeless families in Maplewood, MN.
5	Project Name	Solid Ground East Metro
	Target Area	Urban Ramsey County
	Goals Supported	Preservation of affordable rental housing
	Needs Addressed	Housing Acquisition and Rehabilitation Preservation of Existing Affordable Housing
	Funding	CDBG: \$146,045
	Description	Solid Ground East Metro renovations.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	34 households of formerly homeless families
	Location Description	3521 Century Avenue, White Bear Lake, MN 55110
	Planned Activities	Solid Ground intends to make exterior improvements to East Metro Place, including siding and lighting improvements.
6	Project Name	Aeon- Goldenstar and Sun Place Renovations
	Target Area	Urban Ramsey County
	Goals Supported	Preservation of affordable rental housing
	Needs Addressed	Housing Acquisition and Rehabilitation Preservation of Existing Affordable Housing
	Funding	CDBG: \$125,350
	Description	Aeon will be working on Goldenstar and Sun Place renovations.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	139 low-to-moderate income rental households

	Location Description	321 Larpenteur Avenue E in Maplewood, MN 55117 and 1721 Marion Street in Roseville, MN.
	Planned Activities	AEON, the owner and manager of Goldenstar and Sun Place Apartments will replace the aging roof, new paint, new security systems, and renovations to exterior common spaces at these complexes.
7	Project Name	Hearts and Hammers
	Target Area	Urban Ramsey County
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Housing Acquisition and Rehabilitation Housing rehabilitation owner occupied
	Funding	CDBG: \$10,000
	Description	Hearts and Hammers Homeowner outdoor home renovations.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	6 owner-occupied housing units in suburban Ramsey County.
	Location Description	Suburban Countywide
	Planned Activities	Hearts and Hammers will assist low-to-moderate income homeowners with exterior improvements including painting.
8	Project Name	Tenant Hotline
	Target Area	Urban Ramsey County
	Goals Supported	Public Services
	Needs Addressed	Tenant Advocacy
	Funding	CDBG: \$45,669
	Description	Renter tenant hotline.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	Homeline expects to serve 800 rental households in suburban Ramsey County
	Location Description	Suburban Countywide

	Planned Activities	Homeline will operate a tenant hotline to connect renters with advocacy, legal services and other help to prevent displacement and housing instability.
9	Project Name	Twin Lake Sidewalk
	Target Area	Urban Ramsey County
	Goals Supported	Public Improvements
	Needs Addressed	Infrastructure
	Funding	CDBG: \$506,086
	Description	Sidewalk project
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	300
	Location Description	Twin Lake Boulevard in Little Canada, MN from approximately Mayfair Road to Vadnais Boulevard
Planned Activities	Little Canada will construct a sidewalk in a low-to-moderate income area in an area that is close to an existing mobile home park and proposed affordable rental housing.	
10	Project Name	Administration and Planning
	Target Area	Urban Ramsey County
	Goals Supported	Housing Rehabilitation Public Improvements Public Services Preservation of affordable rental housing
	Needs Addressed	Housing Acquisition and Rehabilitation Preservation of Existing Affordable Housing Housing rehabilitation owner occupied Tenant Advocacy Infrastructure
	Funding	CDBG: \$270,739
	Description	Administration and planning for CDBG PY2022 funding.
	Target Date	6/30/2023

Estimate the number and type of families that will benefit from the proposed activities	planning and administration supports all other program and does not specifically benefit households or families.
Location Description	Suburban Countywide
Planned Activities	Planning and administration to support and manage the other 9 activities

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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

Ramsey County invests in projects that are suburban countywide and projects that are located in low-to-moderate income areas. Projects in LMA include the public improvement/infrastructure projects. Projects that are suburban countywide are the housing rehabilitation projects and the public services project. Some projects, including all three preservation of affordable rental housing projects, are place-based but require the subrecipient to demonstrate they serve low-to-moderate income residents.

Geographic Distribution

Target Area	Percentage of Funds
Urban Ramsey County	100

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Projects are funded during a competitive process. Priorities for that process are set by the participating communities and resident participation and meet consolidated plan goals.

Discussion

The 2022 Annual Action Plan includes three place-based projects in the city of Roseville, three in the City of Maplewood, and one in the City of Little Canada. The rest of the projects are suburban county-wide and can be accessed by low-to-moderate income residents in all eligible jurisdictions.

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

Ramsey County participates in and chairs the Fair Housing Implementation Council (FHIC) where government agencies get together to better understand barriers to fair and affordable housing. The agencies then work together to prioritize investment to overcome these impediments to fair housing. Locally, Ramsey County invests CDBG dollars into projects that expand and preserve affordable housing, as well as into the HomeLine Tenant Hotline where residents can work with professionals to prevent eviction and work on other tenant issues.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Ramsey County does not have land use or licensing/inspection authority, that is left to the local municipalities of suburban Ramsey County. In 2022 Ramsey County activated its Housing Redevelopment Authority levy to invest more funds into the construction and preservation of affordable housing and progress the goals of its Economic Competitiveness and Inclusion Plan. Ramsey County supports efforts by its local cities to create more inclusive and equitable communities. This includes the City of Shoreview implementing an inclusionary zoning policy and The City of Roseville's development of a community land trust.

Discussion

A competitive housing market, rising interests, supply chain issues, ongoing racial inequality, lack of housing supply, lack of supportive housing options all lead to barriers to housing, Ramsey County will continue to work with its partners to reduce barriers and increase housing options for low-to-moderate income residents.

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

Introduction

Ramsey County will be working with adjacent units of government on the regional Analysis of Impediments to Fair Housing Choice. The County will continue to work with the private sector (businesses, developers, social service agencies) to provide housing, economic development, and community development services.

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 production and preservation of large family units, units 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.

Actions planned to foster and maintain affordable housing

Ramsey County plans to provide gap financing for leveraging additional dollars for preservation projects and new construction of multifamily projects. Descriptions of the specific projects and programs can be found in the Consolidated Plan Listing of Projects section of this document. Rehab and energy efficiency rehab for LMI households helps maintain both the condition and the affordability of single-family housing.

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. The City of Saint Paul Department of Planning and Economic Development provides oversight of the lead-based paint regulations in cooperation with Ramsey County Public Health for all homeowner rehab projects.

In the FirstHOME down payment assistance program all participants are educated on the issue of lead poisoning, and certification that the property is lead hazard-free must be obtained prior to closing.

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 and 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 Stewardship Council, 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 20322 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 opportunities, and
- 2) supporting affordable rental preservation in suburban Ramsey County, and
- 3) tenant advocacy to prevent evictions and homelessness.

Program Specific Requirements

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

Introduction

The program income in this section includes \$150,000 of anticipated program income and \$252,246 of on-hand program income.

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	402,246
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:	402,246

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

Overall benefit will be calculated over 3 years, 2020, 2021, 2022