



Executive Summary

ES-05 Executive Summary – 24 CFR 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: 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.

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 \$ 1,164,274 of CDBG funding, and \$ 548,120 of HOME funding from HUD in 2020. In addition, the County estimates using about \$150,000 in CDBG and 160,000 HOME anticipated program income.

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

Overview

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
- Transportation for Seniors and Disabled
- Infrastructure
- Job Readiness and Skills Training
- Job Creation
- Acquisition Demolition for rehab brownfields
- 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

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. Between 2000 and 2017 median rents in Minnesota increased by 13% from \$804 to \$906, while median home values increased by 17% from \$173,808 to \$199,700. 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.

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 was successful in meeting the expectations set out in the 2015 Consolidated Plan. A highlight of the County's work was its success with producing and preserving affordable housing. However, as current housing trends continue, the issue will likely remain a focus moving forward.

4. Summary of citizen participation process and consultation process

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.

5. Summary of public comments

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.

Comments generally supported the need for large family affordable units, including housing for youth and families experiencing homelessness, job training and community development. Concern about dwindling resources to support the needs of low- and moderate-income residents was often expressed. Public Comment on the DRAFT 2020-2024 Dakota County Consortium Consolidated Plan and the 2020 Ramsey County Annual Action Plan will be July 1-Aug 1, 2020. Public hearings were held on March 12 and on May 12, 2020. No comments were received from the the public hearings. Comments from the comment period will be included in the final version of the Consolidated Plan.

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

All comments were accepted.

7. Summary

Comments received by Ramsey County were considered in the development of the needs and goals of the Consolidated Plan. Comments received after the release of the DRAFT will be considered when making revisions to the Consolidated Plan.

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

The Ramsey County Community and Economic Development department is responsible for the preparation of the Consolidated 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

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

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(I)).

The county and city Public Health departments were merged, with services and administration being conducted by the County. Workforce programs were also merged to avoid duplication of services. County Human Services staff works closely with providers, both public and private, and contracts with many for and non-profit organizations to help provide services in the community.

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 Community Human Services Department, is the Coordinator 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 our response to homelessness and establishes CoC priorities. 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 Saint Paul's Consolidated Plan, with a focus on ESG. The highest service priority has been established for homeless families (with school age children), second for homeless unaccompanied youth, and third for residents with mental illness.

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 and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

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

Table 2– Agencies, groups, organizations who participated

1	Agency/Group/Organization	Metro HRA
	Agency/Group/Organization Type	PHA Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and 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	City of St Paul
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans 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?	Consulted on housing needs, lead paint concerns, ESG and Continuum of Care.
3	Agency/Group/Organization	Metropolitan Consortium of Community Developers
	Agency/Group/Organization Type	Housing Services - Housing Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment 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?	Ramsey County met with a focus group of member organizations. Outcome is increased understanding of the developers needs as well as the needs of their clients. Improved communication about funding and other resources is another anticipated outcome.
4	Agency/Group/Organization	Southern MN Regional Legal Services
	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
	How was the Agency/Group/Organization consulted and 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 indentifying tenant education and advocacy and legal services as a priority need.
5	Agency/Group/Organization	HOMELINE
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment 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?	Through survey and conversation. Anticipated outcomes is to include tenant advocacy and legal assistance as a high priority.
6	Agency/Group/Organization	Metropolitan Interfaith Council on Affordable Housing (MICAH)
	Agency/Group/Organization Type	Housing Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Email conversations, survey participation. Areas for improved coordination are anticipated to be related to housing needs of extremely low income residents.
7	Agency/Group/Organization	Accessible Space, Inc.
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Conversations related to previous funding, as well as survey response. As agency plans, especially related to the elimination of the HUD Section 811 PRAC program for persons with disabilities, want to work for the ability to create truly affordable and accessible new development housing and units for persons with disabilities and towards preservation of existing housing stock for these persons.
8	Agency/Group/Organization	Saint Paul Ramsey County Public Health
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Conversations related to previous funding, as well as survey response. As agency plans, especially related to Section 811 Project Rental Assistance (PRA) Program program for persons with disabilities, want to work for the ability to create truly affordable and accessible new development housing and units for persons with disabilities and towards preservation of existing housing stock for these persons. Public Health also conducts Lead risk assessments and outreach.

9	Agency/Group/Organization	Saint Paul Area Chamber of Commerce
	Agency/Group/Organization Type	Business Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	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?	On-going conversations related to economic development, job creation and retention in suburban Ramsey County. Anticipated outcomes are increased coordination among businesses and economic development work of the County.
10	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 Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Individual conversations with city and HRA staff, as well as focus groups. Anticipated outcomes include coordination with the city related to concentrated areas of poverty in the making and intervention strategies.
11	Agency/Group/Organization	City of Lauderdale
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Individual conversations with city and HRA staff, as well as focus groups. Anticipated outcomes include coordination with the city related to housing needs, economic development and brownfields redevelopment.

12	Agency/Group/Organization	CITY OF MOUNDS VIEW
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Individual conversations with city and EDA staff, as well as focus groups. Anticipated outcomes include coordination with the city related to housing needs, economic development and brownfields redevelopment.
13	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 Market Analysis
	How was the Agency/Group/Organization consulted and 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 and brownfields redevelopment
14	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 Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and 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.

15	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 Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and 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 concentrations poverty in the city and school district.
16	Agency/Group/Organization	City of Arden Hills
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and 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, and brownfields redevelopment.
17	Agency/Group/Organization	City of New Brighton
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and 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, and brownfields redevelopment.

18	Agency/Group/Organization	City of Vadnais Heights
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and 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, and brownfields redevelopment.
19	Agency/Group/Organization	City of North St. Paul
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and 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 concentrations poverty in the city and school district.
20	Agency/Group/Organization	Ramsey County Workforce Solutions
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Non-Homeless Special 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?	Meetings with staff. Anticipated outcomes are increased coordination between economic development and the Workforce Center programs such as Job Connect, Construction Hiring Connection, and Everybody In. As part of the same service team, CED and Workforce Solutions are working closely to address issues related to antipoverty strategy.
21	Agency/Group/Organization	Comcast
	Agency/Group/Organization Type	Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discuss access to broadband within Ramsey County, in particular the programs that allow access to low-income persons.
22	Agency/Group/Organization	DEED
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Minnesota Office of Broadband Development, a part of DEED, was consulted on extent and cost of broadband access in Ramsey County.
23	Agency/Group/Organization	State Office of Climatology
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources
	What section of the Plan was addressed by Consultation?	Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<p>Climatology Office has identified 5 climate hazards: Extreme heat events and flash-flooding events</p> <p>Changes in air quality</p> <p>Compromised food and water quality and supply</p> <p>Changes in vector-born disease ecology as resultant climate hazards.</p>
24	Agency/Group/Organization	Saint Paul-Ramsey County Public Health
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Other government - County
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ramsey County developed a Social Vulnerability Index using Center for Disease Control and Prevention (CDC) data to identify regions most likely to need support to prepare for, respond to, and recover from a hazardous event.

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

No specific agency types were left out of the consultation process.

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	Strategic Plan goals and Ramsey County CoC goals overlap in the intention to reduce poverty and a provide range of housing choices.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Thrive 2040	Metropolitan Council	Investments provide an important economic foundation so all residents of the region can prosper. Transportation, jobs, community development and affordable housing are address for the region, and concerns regarding concentrated areas of poverty work with the strategic plan goals for economic development, range of housing choice and anti-poverty strategy.
Cultivating Economic Prosperity	Ramsey County Board of Commissioners	The Ramsey County Board of Commissioners established the goal to cultivate economic prosperity and eliminate concentrated poverty throughout the county. Ramsey County is the most diverse county in the region, and it is in a unique position to lead efforts that cultivate prosperity opportunities for everyone. Strategic Plan goals related to economic development, job creation and anti-poverty strategy fit with the county's internal efforts.
Everybody In	Ramsey County Workforce Investment	Antipoverty strategy and economic development overlap with job readiness and job creation goals of Everybody In.

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(I))

All participating municipalities in the urban county entitlements were consulted, as well as the City of St. Paul and municipalities in Anoka County adjacent to Ramsey County. Metropolitan Council staff was involved in some of the discussions. Others consulted in the non-housing area included Ramsey County Capital Improvement Budget Committee, Ramsey County/City of St. Paul Public Health, Ramsey County Community Human Services, Minnesota Housing Metro Area Association on Aging, Minnesota Department of Employment and Economic Development, the Pollution Control Agency, Minnesota Brownfields, Roseville HRA, Vadnais Heights Economic Development Agency, and the Shoreview EDA.

Narrative

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**

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, 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.

Citizen Participation Outreach

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)
1	Internet Outreach	Non-targeted/broad community	26 survey responses	Range of responses and comments. The majority wanted to ensure that the county continue with affordable housing, economic development/job creation, and housing rehab.	Range of responses and comments. The majority wanted to ensure that the county continue with affordable housing, economic development/job creation, and housing rehab.	

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)
2	Public Hearing	Non-targeted/broad community	two public hearings were held, no members of the public attended.	No comments were received.	No comments were not accepted.	

Table 4– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Suburban Ramsey County continues to experience a variety of needs in areas such as community development, public facilities, infrastructure, affordable housing, and workforce development needs.

Of these needs, affordable housing, community development, and workforce development has been the focus for much of the county in the past few years. As the County engages in activities that will further its goal of reducing the effects of poverty and fostering prosperity, business expansion and job creation activities will become increasingly important.

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

Describe the jurisdiction's need for Public Facilities:

The Ramsey County Urban County CDBG program is viewed as a program for the communities of the county as a whole, and its success is based on input and guidance on priorities from the communities that make up the jurisdiction. Each year, the communities meet as a group to discuss the HUD objectives and criteria, and to determine priorities for both housing and community development non housing needs. It is difficult to estimate the number of dollars required to address public facility needs over the next five years. Needs were estimated based on conversations with community members, professional staff and an examination of long-range capital projects budgets. The Urban Ramsey County CDBG entitlement is not large and used primarily to address housing needs. The primary objective for the use of non-housing CDBG funding is to fund projects that will enhance the quality of life, provide a suitable living environment, and expand economic activities for the low- and moderate-income residents of Urban Ramsey County.

How were these needs determined?

There are many needs that are not eligible for funding with CDBG, as they are not located in LMI census tracts, and it is not possible to survey users. Needs that are eligible for funding were determined through discussions with staff from municipalities, survey of the public and organizations, and meetings with relevant county departments.

Describe the jurisdiction's need for Public Improvements:

Public Improvements, primarily infrastructure, are needed, but these types of improvements are predominantly financed with a number of local, County, State, and other Federal funding sources. Because of this, CDBG funds are generally not used for infrastructure activities. The County does anticipate using CDBG funds for infrastructure improvements such as sidewalk projects over the next five years, unless they meet a national objective of the program, and if other funding sources are not available.

How were these needs determined?

The County has regular Capital Improvements Projects requests and ranking review. Reviewers are from the public and from county departments. Most of the public Improvements are not eligible for funding with CDBG, as they are not located in LMI census tracts, and it is not possible to survey users. Needs that are eligible for funding are determined through discussions with staff from municipalities, survey of the public and organizations, and meetings with relevant county departments. Staff also work with

communities to determine non-county projects that are eligible, and to try and find additional funds for those that are not. Survey and consultation were also used to determine needs.

Describe the jurisdiction’s need for Public Services:

Ramsey County is the primary provider of public services. The County receives Federal, State, and local funding for health services, employment and training services, environmental services, and other human/social services. However, there is a shortage of funds in many service areas, and many of the funds go to projects specifically in the City of St. Paul. There is a significant need for landlord tenant advocacy and job skills training/workforce improvement.

How were these needs determined?

Needs were determined through survey results, consultation, and internal county discussions related to the County Board's "Cultivating Economic Prosperity and Eliminating Concentrated Poverty in Ramsey County" initiative.

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

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Housing Market Analysis Overview

With the second largest county population base (547,974 in 2017), Ramsey County is integral to the larger Twin Cities metropolitan area. There are strong social and economic ties across jurisdictions and significant flows of people and goods between jurisdictions. Population and land area are fundamental in determining the type and volume of services needed in a community. Ramsey County with a land area of 156 square miles, is the most densely populated county in Minnesota and among the most densely populated in the U.S., with 3,513 people per square mile. As a result, the County needs to provide service to many people, but the space in which to provide those services is very limited. Therefore, Ramsey County faces issues that are different in several respects from its adjacent counterparts.

Age

Looking at American Community Survey estimates for Ramsey County in 2018, there are 129,618 residents aged 55 and older. According to 2017 Minnesota State Demographer projections this number will reach 151,750 in 2020 and 162,191 by 2030. Housing an aging population and providing “affordable housing” for older adults is becoming a more pressing topic for discussion as the baby boom progresses through the life cycle. Based on information provided for the Consolidated Plan, there are 32,998 households in suburban Ramsey County with at least one member who has reached age 62. Half of those households have incomes 80% of AMI or lower. Of those households, 8,634 are experiencing housing problems.

Responding to the demand of upper-middle-income seniors, healthcare organizations and housing developers are busy building market rate, age-restricted, service-enriched housing for affluent seniors. However, rapidly rising costs for housing with services are increasingly beyond the reach of low and moderate income senior households whose average net worth is estimated at only \$6,100; and while more affluent boomers may be more able to support themselves in retirement, increased longevity may result in even these households exhausting their nest egg sooner than anticipated and planned for. With the sheer size of this cohort, even a small proportion could result in a larger number of older individuals who cannot afford a place to live.

Racial and Ethnic Diversity

The State Demographer projected that despite the economic turndown at the beginning of the 21st century, the population of immigrants in Minnesota is expected to grow.

For newly arrived refugees, stable affordable housing is of major concern. While the county has made an exceptional effort to meet the medical, clothing and educational needs of new residents, securing adequate and affordable housing, especially for larger and extended families is difficult, especially in suburban areas where families may be isolated, in smaller homes and without access to public transportation. Moreover, even with Minnesota Family Investment Program Assistance (MFIP), refugees lack sufficient income for rents and are limited with respect to employment while learning a new language, culture and expected job skills.

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

Introduction

Ramsey County, the smallest county in the region by land mass, is a diverse community with a good abundance of job and business opportunities. The county is focused on four key themes at the moment:

- Ensuring excellent educational and employment opportunities for all residents
- Making the best use of land, including rebalancing land use between commercial/industrial and residential
- Driving forward new partnerships that align communities and neighborhoods with opportunity and prosperity

Ramsey County continues to market itself as a key area for future economic development. The county continues to find ways to diversify its workforce, better educate its own citizens, and find efficient and effective ways to use the land it has to foster economic growth.

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	559	0	0	0	0
Arts, Entertainment, Accommodations	8,674	0	8	0	-8
Construction	4,801	0	4	0	-4
Education and Health Care Services	31,650	0	28	0	-28
Finance, Insurance, and Real Estate	9,117	0	8	0	-8
Information	2,076	0	2	0	-2
Manufacturing	14,306	0	13	0	-13
Other Services	5,333	0	5	0	-5
Professional, Scientific, Management Services	12,251	0	11	0	-11
Public Administration	4,727	0	4	0	-4
Retail Trade	11,524	0	10	0	-10

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Transportation and Warehousing	4,242	0	4	0	-4
Wholesale Trade	3,493	0	3	100	97
Total	112,753	0	--	--	--

Table 5 - Business Activity

Alternate Data Source Name:

2014-2018 ACS

Data Source Comments: Updated data unavailable for jobs

Labor Force

Total Population in the Civilian Labor Force	131,070
Civilian Employed Population 16 years and over	125,929
Unemployment Rate	3.92
Unemployment Rate for Ages 16-24	7.62
Unemployment Rate for Ages 25-65	3.38

Table 6 - Labor Force

Alternate Data Source Name:

2014-2018 ACS

Data Source Comments:

Occupations by Sector	Number of People
Management, business and financial	20,364
Farming, fisheries and forestry occupations	197
Service	16,397
Sales and office	24,467
Construction, extraction, maintenance and repair	5,646

Occupations by Sector	Number of People
Production, transportation and material moving	12,609

Table 7 – Occupations by Sector

Alternate Data Source Name:
2014-2018 ACS
Data Source Comments:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	176,771	45%
30-59 Minutes	72,465	18%
60 or More Minutes	143,439	37%
Total	392,675	100%

Table 8 - Travel Time

Alternate Data Source Name:
2014-2018 ACS
Data Source Comments:

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	3,682	336	2,272
High school graduate (includes equivalency)	17,151	722	5,151
Some college or Associate's degree	31,180	1,098	5,735
Bachelor's degree or higher	50,197	1,418	6,256

Table 9 - Educational Attainment by Employment Status

Alternate Data Source Name:

2014-2018 ACS

Data Source Comments:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	103	620	694	1,434	1,274
9th to 12th grade, no diploma	1,468	1,113	593	1,836	1,823
High school graduate, GED, or alternative	4,846	5,843	4,763	12,440	12,973
Some college, no degree	8,485	6,527	5,144	13,265	8,344
Associate's degree	957	3,602	2,476	7,061	2,839
Bachelor's degree	3,411	11,567	7,457	17,274	8,896
Graduate or professional degree	204	4,982	6,016	10,601	7,534

Table 10 - Educational Attainment by Age

Alternate Data Source Name:

2014-2018 ACS

Data Source Comments:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	22,875
High school graduate (includes equivalency)	32,576
Some college or Associate's degree	39,174
Bachelor's degree	54,223
Graduate or professional degree	72,113

Table 11 – Median Earnings in the Past 12 Months

Alternate Data Source Name:

2014-2018 ACS

Data Source Comments:

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

Suburban Ramsey County has a few major employment sectors. The Education and Health Services sector employs the greatest share of workers with 31,650 employees. The next largest employer is Manufacturing with 14,306 employees. Trailing these two sectors are the Professional, Scientific and Management Services with 12,251 employees and Retail Trade with 11,524.

Describe the workforce and infrastructure needs of the business community:

Businesses in Ramsey County have two major areas of need. First a robust transportation system that will connect the areas where people live (especially cities) with the location of jobs in the suburbs. The second need is an educated workforce that is trained with the skills necessary to work in the sectors where job growth is occurring.

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.

Internally, Ramsey County has engaged in an economic development vision planning process focused on identifying the County's role in creating an inclusive and competitive economy. This initiative includes an economic analysis, housing assessment and fiscal health assessment of Ramsey County with the help of various consultants. The process will involve close collaboration with and engagement of community leaders, regional partners, economic development and housing professionals and the general public.

Externally, the COVID-19 pandemic has placed a significant burden on the economy. With little economic activity due to quarantines businesses are struggling to stay afloat and individuals are finding themselves without work. This drastic turn of events has upended the economic growth and sustainability that was initially expected, and the County is making efforts to reallocate resources to address the sudden economic and health impacts to communities.

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

Although the vast majority of workers in the suburban area are currently employed, there is a troubling gap between the educational qualifications of people of color and the white population. People of color in Ramsey County are much less likely to secure employment opportunities than white people, even when accounting for educational attainment.

As Ramsey County shifts to increasingly professional jobs, there is a need for a workforce that is better educated and prepared with skills that will be hireable by the types of opportunities in the future.

Those who hold at least a bachelor's degree hold most (50,197) of the jobs in the county. Although there is a considerable number of people in the county who hold bachelor's degrees, a vast majority have only attained education up to "some college work without a degree." As the county shifts to an economy where most jobs will require 4-year degrees, there is still a need to produce better educational outcomes for the future workforce.

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.

Suburban Ramsey County is a part of several workforce training initiatives that support the county's consolidated plan.

Ramsey County's Workforce Investment Board maintains a number of programs committed to four main goals:

- Maintain the economic vitality of the county
- Identify workforce issues and needs
- Creating partnerships to serve business and job seekers
- Oversee public policy in regard to county workforce programs

Workforce Solutions is the administrative agency that operates the employment and training programs in Ramsey County. Workforce Solutions works closely with local businesses, organizations and government agencies to provide quality programs for individuals and families seeking employment assistance. The key emphasis on programs is to assist participants to gain valuable employment and job-seeking skills, enabling them to be self-sufficient in the job market.

The following programs are included:

- Language services – ESL training, now including computer voice recognition software.
- MNJOBSOURCE – online resource directory to assist job seekers and business customers.
- Job Connect – a monthly networking opportunity with employment counselors from local businesses.
- ConstructionHiringConnect- CHC is a unique labor market exchange that advances the employment opportunities of minorities and women in the construction industry.
- Inclusiveness in Contracting Program (IICP) – a program that encourages small businesses to partner with Ramsey County.
- Business Certification Program (CERT) – system for certifying small businesses in various programs in Ramsey and Hennepin County and the cities of Saint Paul and Minneapolis.
- YouthLEAD – youth development program, focusing on employment, funded by the Workforce Investment Act.
- Building Lives – youth development program redirects youth offenders and at-risk youth.
- Minnesota Family Investment Program (MFIP) – cash assistance & food support when participants work or take steps to gain proper training for work.
- Workforce Investment Act funded programs for low-income adults, partnered with HIRED and Employment Action Center (EAC), Workforce Solutions helps individuals overcome obstacles and gain employment skills that will make them self-sufficient.
- Dislocated worker programs – helping people who have been laid-off gain training and find work in new industries.

The county also supports the regional Metropolitan Council’s Thrive 2040 Comprehensive Development Plan, which assists the local 7-county region identify and establish a target effort at implementing resources where they will make the most impact.

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

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.

No.

Discussion

These efforts described above, and others, support the Consolidated Plan through increased attention to the needs of the community and ensuring the plan falls in line with Ramsey County’s mission at providing a great place to live for citizens. The main initiative aimed at

developing economic growth is the Creating Economic Prosperity initiative mentioned above. Through change management and partnership with the community, Ramsey County seeks to grow employment opportunities and create positive life outcomes for its citizens.

MA-50 Needs and Market Analysis Discussion

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

Ramsey County defines a "concentration" in this section as a census tract which has a poverty rate above 26 percent or twice the county's overall family poverty rate

In suburban Ramsey County, there are few places where multiple housing problems are concentrated. Most households with multiple housing problems are spread throughout Ramsey County and affect a variety of families and ethnicities.

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

Ramsey County defines "minority concentration" in this category as an area of minority group concentration as a census tract that has a minority group population equal to twice the county wide percentage (60%).

Ramsey County defines "low-income concentration" as a census tract which has a poverty rate above 26 percent or twice the county's overall family poverty rate

Due to the very low number of people of color in suburban Ramsey County, there are no jurisdictions where racial or ethnic minorities or low-income families are concentrated.

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

There are no jurisdictions where racial or ethnic minorities or low-income families are concentrated.

Are there any community assets in these areas/neighborhoods?

There are no jurisdictions where racial or ethnic minorities or low-income families are concentrated.

Are there other strategic opportunities in any of these areas?

There are no jurisdictions where racial or ethnic minorities or low-income families are concentrated.

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.

Current Minnesota state statutes set a goal of 2022 to provide universal access to 25Mbps speeds and a goal of 2026 for 100Mbps speeds. According to data provided by the Minnesota Office of Broadband Development, Ramsey County is on track to meet this goal with overall broadband availability at 98.86%. Speeds of 25Mbps are available to 88.86% of the county and 100Mbps is available to 99.84%. Given the high population density of Ramsey County, broadband service is profitable and the market has been sufficient at expanding service on its own. The majority of unserved and underserved areas in Ramsey County are non-residential and most residents have access to broadband. However, the cost of internet access and connected devices can be unaffordable to many low- moderate- income residents.

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

Ramsey County is currently served by a total of 9 providers with CenturyLink and Comcast Xfinity being the two largest. There are at least 2 providers available to 100% of the county and at least 3 available to 98.68% of the county. Competing providers help to drive down costs in the county, however, broadband costs remain too high for lower income residents, particularly at higher speeds. More competition throughout the County would help to drive down broadband prices at all speeds.

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

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

State Climate

According to the Minnesota Climatology Office, the state as a whole is getting warmer and wetter, cold weather conditions are warming at the fastest rate and heavy rainfall are becoming more common and more intense.

- Between 1895 and 2017, the state warmed 2.9-degrees Fahrenheit and became 3.4 inches wetter- with the most drastic changes occurring in more recent decades.
- Winter has warmed 13 times faster than summer since 1970 and nights have warmed 55% faster than days.
- It is expected that extreme cold weather conditions will continue to decrease.
- The state has experienced 11 mega rains since 1973.

The Climatology Office has identified 5 climate hazards as a result of the above climate trends:

- Extreme heat events
- Extreme rainfall and flash-flooding events
- Changes in air quality
- Compromised food and water quality and supply
- Changes in vector-borne disease ecology as resultant climate hazards.

These hazards have significant economic and socioeconomic impacts including poor health outcomes, damage to homes and infrastructure and access to resources.

County Climate

Ramsey County has an extreme climate with major seasonal shifts in temperature and weather. The county averages 30.44 inches of rain per year and an average temperature of 44 degrees, with warm summers and cold winters. Temperatures can range from a high of 100 degrees Fahrenheit in the summer to a low of -40 degrees Fahrenheit in the winters. Annual snowfall averages approximately 45 inches. During the summer, Ramsey County is on the northern edge of "tornado alley" and severe thunderstorms are commonplace. Ramsey County is also vulnerable to effects of natural disasters such as floods, tornadoes, drought and winter storms. Extreme weather has become more frequent and severe as the effects of climate change continue to worsen.

Ramsey County can expect a changed climate by 2040. Climate change will bring milder winters, hotter summers, more threatening storms and longer allergy seasons to the county. Milder winters will result

in additional ice events and allow disease-carrying insect populations that historically die out during severe winter weather to survive. Also, climate change is anticipated to bring more summer days of high humidity with higher than average overnight temperatures. Ramsey County's high population density and urbanized land use mean that climate change will have a more significant impact compared to nearby counties. Environmental risks will increase the impact of climate change and are more visible in certain areas of the county, especially Saint Paul.

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

In 2016, Ramsey County developed a Social Vulnerability Index using Center for Disease Control and Prevention (CDC) data to identify regions most likely to need support to prepare for, respond to, and recover from a hazardous event. The index includes 15 social factors divided into four categories:

- Socioeconomic Status
- Household Composition and Disability
- Minority Status and Language
- Housing and Transportation

These indices were used to develop vulnerability scores based on percentages by census tract. Each census tract was ranked based on the vulnerability indicators, with a lower score meaning lower vulnerability.

Socioeconomic Status

Areas with the most socioeconomic vulnerability are mostly found in Saint Paul as well as areas in Roseville and Mounds View. With the exception of Mounds View, there is a potential correlation between proximity to the urban core and high socioeconomic vulnerability, with higher vulnerability near or in the urban core. Individuals living in these conditions are at increased risk of negative health outcomes from climate hazards. This is due to limitations in education, employment, living conditions, and access to necessary health and safety services.

Household Composition and Disability

Areas with high Household Composition and Disability Vulnerability scores are found in Saint Paul, Mounds View, New Brighton, Maplewood, White Bear Lake, Roseville and Little Canada. With a large aging population, higher Household Composition and Disability vulnerability is spread throughout the county. The populations identified by these indicators tend to be more dependent and carry higher risk of compromised health due to developing or degrading immune systems.

Children under 17 years of age are more vulnerable due to the developing state of their immune systems and their dependence on adult supervision.

Older adults tend to be even more vulnerable to the negative impacts of climate change due to a variety of factors, such as limited mobility, existing chronic conditions or multiple illnesses, and dependence on others for basic care needs. People with disabilities also have special needs that often require assurance of others.

Minority Status and Language

Due to a large and growing immigrant minority and immigrant population, areas with high Minority Status and Language are spread throughout the county. Areas with the highest vulnerability can be found in Saint Paul, Mounds View, Saint Anthony, Maplewood, Lauderdale, Falcon Heights, and Little Canada. Individuals identified by these indicators tend to face social and economic discrimination perpetuated by social norms and institutional policy that make them disproportionately vulnerable to disaster. Additionally, speaking a language other than English in Ramsey County can pose significant communication barriers, limiting access to resources and institutional and social support.

Housing and Transportation

Shelter is an important factor in protecting individuals from disasters. Housing identified by these indicators are at higher risk of being substandard and leave inhabitants more vulnerable. High vulnerability is spread throughout Ramsey County with the most vulnerable areas found in Saint Paul, Mounds View, New Brighton, Saint Anthony, Maplewood, North Saint Paul, Lauderdale, Falcon Heights, Blaine, White Bear Lake, Roseville, Vadnais Heights and Little Canada.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Ramsey County CDBG funds can be used to carry out a wide range of community development activities such as housing development, neighborhood revitalization, business for job creation, and providing improved community facilities and services. While grantees develop their own programs and funding priorities, they must give maximum feasible priority to activities that benefit low- and moderate-income persons. Grantees may also carry out activities that aid in preventing or eliminating slums or blight, or that meet an urgent community need.

The HOME Investment Partnership Program (HOME) provides annual formula grants that are used by entitled communities and consortia – often in partnership with local non-profit organizations – to fund a wide range of activities that build, buy, or rehabilitate affordable housing for rent or homeownership, or provide direct rental assistance to low income people.

The needs and goals in this plan are all aimed to:

- Provide Decent Housing
- Expand Economic Opportunities
- Create a Suitable Living Environment

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
- Transportation for Seniors and Disabled
- Infrastructure
- Job Readiness and Skills Training
- Job Creation

- Acquisition Demolition for rehab brownfields
- New construction of rental housing

Goals

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

Anticipated resources

Ramsey County anticipates receiving \$1,164,274 of CDBG funding, and \$548,120 of HOME funding from HUD in 2020. In addition, the County estimates using about \$150,00 in CDBG and \$160,000 in HOME anticipated program income.

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

A significant number of projects are urban county wide, on a first-come, first-served basis, such as first-time buyer, homeowner rehab and rental rehab. Other projects are funded during a competitive process. Priorities for that process are set by the participating communities and meet consolidated plan goals.

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

Priority Needs

Table 13 – Priority Needs Summary

1	Priority Need Name	Housing Acquisition and Rehabilitation
	Priority Level	High
	Population	Low Moderate
	Geographic Areas Affected	Urban County
	Associated Goals	Housing Rehabilitation
	Description	Acquisition and rehabilitation of single family homes in foreclosure. After rehab, homes are resold to LMI households.
	Basis for Relative Priority	Survey and consultation
2	Priority Need Name	Housing for Special Needs Population
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence
	Geographic Areas Affected	Urban County
	Associated Goals	Development of New Affordable Housing Preservation of affordable rental housing
	Description	Assistance with eligible costs for development of housing designed to help special needs populations.

	Basis for Relative Priority	Survey and consultations.
3	Priority Need Name	Preservation of Existing Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Urban County
	Associated Goals	Housing Rehabilitation Preservation of affordable rental housing
	Description	Work with public and private sector to preserve affordable housing with contracts set to expire.
	Basis for Relative Priority	Survey and Needs Assessment
4	Priority Need Name	Housing rehabilitation owner occupied
	Priority Level	High
	Population	Extremely Low Low Moderate Individuals veterans Elderly
	Geographic Areas Affected	Urban County
	Associated Goals	Housing Rehabilitation
	Description	Owner occupied rehab
	Basis for Relative Priority	Consultation and needs assessment
5	Priority Need Name	Homeownership Assistance

	Priority Level	High
	Population	Low Moderate Large Families Families with Children
	Geographic Areas Affected	Urban County
	Associated Goals	Housing Rehabilitation
	Description	Down payment assistance for LMI first-time homebuyers.
	Basis for Relative Priority	Survey and consultation.
6	Priority Need Name	New Permanent Housing
	Priority Level	High
	Population	Extremely Low Low Persons with Physical Disabilities Persons with Alcohol or Other Addictions
	Geographic Areas Affected	Urban County
	Associated Goals	Development of New Affordable Housing
	Description	New housing for those coming out of institutions, transitional housing or shelter.
	Basis for Relative Priority	Survey and consultation.
7	Priority Need Name	Transitional Housing
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Persons with Alcohol or Other Addictions
	Geographic Areas Affected	Urban County

	Associated Goals	Development of New Affordable Housing
	Description	Transitional housing for households and persons coming out of shelter, or those at risk of returning to homelessness.
	Basis for Relative Priority	Survey and consultation.
8	Priority Need Name	Tenant Advocacy
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	Urban County
	Associated Goals	Public Services
	Description	Assistance for tenants in dealing with landlords, issues related to fair housing, and foreclosure.
	Basis for Relative Priority	Survey and consultation.
	9	Priority Need Name
Priority Level		High
Population		Extremely Low Low Chronic Homelessness Individuals Families with Children veterans Victims of Domestic Violence
Geographic Areas Affected		Urban County

	Associated Goals	Public Services
	Description	Public Services related to prevention and support for other county programs designed to prevent homelessness.
	Basis for Relative Priority	Survey, data and consultation.
10	Priority Need Name	Transportation for Seniors and Disabled
	Priority Level	High
	Population	Extremely Low Low Elderly Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	Urban County
	Associated Goals	Public Services
	Description	Assisting project and programs designed to provide transportation, particularly intra-suburban transportation, to elderly and disabled residents.
	Basis for Relative Priority	Data, survey and consultation.
11	Priority Need Name	Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Urban County
	Associated Goals	Public Improvements
	Description	Street and sidewalk improvements in eligible areas.
	Basis for Relative Priority	Data, survey and consultation.
12	Priority Need Name	Job Readiness and Skills Training

	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Urban County
	Associated Goals	Public Services
	Description	Job training and job readiness training for low and moderate income residents.
	Basis for Relative Priority	Survey, data and consultation.
13	Priority Need Name	Job Creation
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Urban County
	Associated Goals	Economic Development
	Description	Creation and retention of jobs by providing direct assistance to for-profit businesses.
	Basis for Relative Priority	Survey and consultation.
14	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Urban County
	Associated Goals	Economic Development Public Improvements
	Description	Creation and retention of jobs by assisting with for-profit businesses.

	Basis for Relative Priority	Survey and consultation.
15	Priority Need Name	Acquisition Demolition for rehab brownfields
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Urban County
	Associated Goals	Public Improvements
	Description	Eligible costs for brownfields remediation linked to job creation for LMI persons.
	Basis for Relative Priority	Survey and data.
16	Priority Need Name	New construction of rental housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Urban County
	Associated Goals	Development of New Affordable Housing
	Description	Eligible costs related to new construction of rental housing for LMI population and seniors.
	Basis for Relative Priority	Survey, data, consultation.

Narrative (Optional)

Priority needs are determined through consultation and citizen participation.

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

Introduction

Ramsey County received 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.

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	1,164,274	150,000	0	1,314,274	5,285,726	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.

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

HOME funds provide gap finance for projects with Tax Credits and housing vouchers. Equity and investment in those projects provide significant match. CDBG funds often leverage state and Federal clean up funds, as well as transportation funding involved in infrastructure projects. For example, the cost of sidewalk improvements in a low-income area can be shared by the community and CDBG. County brownfields clean up funds can be paired with CDBG and HOME to move ahead with eligible rehab projects.

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 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.

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	Economic Development Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	
Ramsey County Human Services	Government	Homelessness Non-homeless special needs	
City of St Paul	Government	Homelessness Ownership Planning	

Table 15 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Strength is county-wide service teams that allow and encourage departments to work together. A gap is the challenge when working with some agencies that cannot differentiate between city and county clients.

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	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X		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	X	
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			
		X	

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)

The City/County allocate federal and state funds to provide street outreach, homelessness prevention, and rapid rehousing services to adults, families, youth, and underserved populations facing homelessness. The County provides services for elderly, frail elderly, developmentally challenged, physically challenged, mental health challenged, persons with HIV, and persons with chemical dependency.

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

Over the course of the previous consolidated plan Ramsey County, along with the City of St. Paul, the State of Minnesota, and Catholic Charities completed the Dorothy Day Center (273 shelter beds/193 SRO). Additionally, the County collaborated with the Saint Paul Foundation to develop the Outside In program with the goal of decreasing the number of unsheltered people in and around downtown Saint Paul, changing public perceptions of homelessness, and improving communication and deepen partnerships among organizations that respond to issues related to homelessness.

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 works in partnership with its municipalities to address identified problems. In addition, the county works in cooperation with very effective nonprofit and for-profit housing developers to deliver housing solutions. A gap has been the lack of formal structure to work more efficiently and effectively across jurisdictional boundaries. Metro area jurisdictions are moving ahead in this area, especially in addressing fair housing and section 3.

The Outside In collaboration previously identified is an example of strategic approaches to addressing institutional gaps. As a result of this effort, roughly 1,700 people were contacted about services in 2018 and managed to register 104 people, exceeding a goal of 60. The program, in collaboration with law enforcement, also guided changes in the way that encampments were handled.

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	Housing Rehabilitation	2020	2025	Affordable Housing Non-Homeless Special Needs	Urban Ramsey County	Homeownership Assistance Housing Acquisition and Rehabilitation Housing rehabilitation owner occupied Preservation of Existing Affordable Housing	CDBG: \$2,300,000	Homeowner Housing Rehabilitated: 425 Household Housing Unit
2	Development of New Affordable Housing	2020	2025	Affordable Housing Non-Homeless Special Needs	Urban Ramsey County	Housing for Special Needs Population New Permanent Housing New construction of rental housing Transitional Housing	CDBG: \$700,000	Rental units constructed: 12 Household Housing Unit Rental units rehabilitated: 12 Household Housing Unit
3	Public Improvements	2020	2025	Non-Housing Community Development	Urban Ramsey County	Acquisition Demolition for rehab brownfields Economic Development Infrastructure	CDBG: \$975,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1200 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public Services	2020	2025	Homeless Non-Housing Community Development	Urban Ramsey County	Homeless Prevention Services Job Readiness and Skills Training Tenant Advocacy Transportation for Seniors and Disabled	CDBG: \$675,000	Public service activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
5	Economic Development	2020	2025	Non-Housing Community Development	Urban Ramsey County	Economic Development Job Creation	CDBG: \$1,200,000	Jobs created/retained: 40 Jobs Businesses assisted: 20 Businesses Assisted
6	Preservation of affordable rental housing	2020	2025	Affordable Housing Non-Homeless Special Needs	Urban Ramsey County	Housing for Special Needs Population Preservation of Existing Affordable Housing	CDBG: \$750,000	Rental units rehabilitated: 150 Household Housing Unit

Table 17 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	Deferred loan programs for housing and energy efficiency rehab for LMI homeowners.

2	Goal Name	Development of New Affordable Housing
	Goal Description	Eligible costs related to the development of new affordable housing for all LMI populations.
3	Goal Name	Public Improvements
	Goal Description	Infrastructure to support the development of affordable housing or LMI jobs. Acquisition/demolition of brownfields for housing redevelopment. Improvements to allow for enhanced access for LMI residents.
4	Goal Name	Public Services
	Goal Description	Ramsey County primarily funds public services related to affordable housing and jobs.
5	Goal Name	Economic Development
	Goal Description	Job creation, microenterprise assistance, and other activities to support economic development.
6	Goal Name	Preservation of affordable rental housing
	Goal Description	Funds used to support eligible costs related to preservation of existing affordable housing, especially for special needs and seniors.

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)

It is estimated that over the four years of the plan, Ramsey County will provide affordable housing to:

Extremely low: 50 Low: 50 Moderate: 75

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 Public Health conducts an ongoing, comprehensive effort involving outreach, identification, education and treatment of lead-based paint hazards. With screening programs at WIC sites and occasional screenings at various sites, the Childhood Lead Poisoning Prevention Program identifies children with elevated blood levels (> 10 mcg/dL). PH nurses work very closely with lead enforcement staff to devise and implement an intervention strategy. This could include anything from simply providing written health education materials on lead to a thorough cleaning of the property with a "swab team" (vacuum with a HEPAVAC and surface cleaning), to partial abatement of lead hazards in the home.

Ramsey County Public Health provides an extensive educational/outreach program. In-services are given to parents of preschoolers and to health care workers on lead screening, risk assessment, the symptoms and effects of lead poisoning and treatment methods.

The Minnesota Department of Health (MDH) coordinates information on blood lead level tests with geographic and economic data. This involves maintaining relationships with the Department of Human Services, UCare, CUHCC, the University of Minnesota and the Ramsey County Lead Program. MDH is working on increasing electronic reporting of blood lead levels, accuracy of testing results, and enhancing data privacy and GIS mapping issues to allow more specific lead surveillance info to the public.

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

Ramsey County-funded rehabilitation programs are required to provide information to homeowners on lead-based paint assessment/abatement/reduction. Discussion with PH nurses indicate help for families learning about the dangers of lead poisoning and assistance with obtaining testing when needed. There have been no cases reported to the State of MN on paint lead poisoning in suburban Ramsey County. The Housing Resource Center provides oversight of the lead-based paint regulations in cooperation with Ramsey County Public Health for all rehab projects.

In the FirstHOME 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.

The Ramsey County Community and Economic Development Department will continue working with the Public Health Department through the Lead Hazard Reduction Grant to educate city inspectors about lead and means of helping property owners reduce lead risk, particularly as related to HUD funds.

For all rehab:

- The level of federal requirements assistance is properly calculated, and the applicable lead-based paint requirements determined.
- Properly-qualified personnel perform risk assessments, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated in project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance works are performed in accordance with the applicable standards established in 24 CFR, Part 35, Subpart R.
- Required lead-based paint evaluation, presumption, and hazard reduction notices are provided to occupants and documented.

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 is the most diverse county in the region, and it is in a unique position to lead efforts that cultivate prosperity opportunities for everyone. In February 2015, the Ramsey County Board of Commissioners adopted an updated Mission, Vision and Goals. One of the goals is to “cultivate economic prosperity and eliminate concentrated poverty through proactive leadership and inclusive initiatives that engage all communities in decisions about our future.” The County has recently engaged in a year-long economic competitiveness and inclusion vision plan to help the County establish its most effective role in community and economic development efforts.

Ramsey County has the highest proportion of concentrated areas of financial poverty in the region, according to the U.S. Census Bureau. While many of these neighborhoods are located in Saint Paul, areas of concentrated poverty also extend into the Ramsey County suburbs, meaning that the entire community stands to benefit from focused work to build opportunity. Not only do concentrated areas of poverty create unique challenges for the people living within them, research indicates that they also decrease nearby economic growth and community connectivity.

Additionally, census data indicates that Ramsey County is and will remain significantly more diverse than the region overall. Currently, 34% of Ramsey County residents are people of color, compared to 24% of the population in the seven-county metropolitan area. By 2030, this figure is expected to grow to nearly 50% of the Ramsey County population, while the regional average will likely only grow to 34%. As a result, any ongoing race-based disparities will have a greater impact in Ramsey County than in any other county in the region, making the county’s economic prosperity work even more important.

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

The goal of reducing poverty is coordinated with this plan in several ways.

Ramsey County supports a number of anti-poverty initiatives with the goal of reducing the number of individuals and families in poverty which are coordinated with the plan. Through the provision of affordable housing, couple with services to assist with basic needs, such as Minnesota Family Investment Program, Diversionary Work Program, medical assistance, child care assistance, and food stamps residents are given stability. Many of the housing developments offer programs available on-site, including services such as

- Academic and social support programs for youth.
- Early childhood and parent education.
- English language learning classes.
- Individual counseling and referrals by experienced social service staff.

- Career development services.
- Access to computer technology, assistive technology, and health and wellness services.

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

Expected Resources

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

Introduction

Ramsey County received 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.

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	1,164,274	150,000	0	1,314,274	5,285,726	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.

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

HOME funds provide gap finance for projects with Tax Credits and housing vouchers. Equity and investment in those projects provide significant match. CDBG funds often leverage state and Federal clean up funds, as well as transportation funding involved in infrastructure projects. For example, the cost of sidewalk improvements in a low-income area can be shared by the community and CDBG. County brownfields clean up funds can be paired with CDBG and HOME to move ahead with eligible rehab projects.

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.

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 rehabilitation owner occupied	CDBG: \$453,011	Homeowner Housing Rehabilitated: 75 Household Housing Unit
2	Preservation of affordable rental housing	2020	2025	Affordable Housing Non-Homeless Special Needs	Urban Ramsey County	Preservation of Existing Affordable Housing	CDBG: \$389,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 300 Households Assisted
3	Public Improvements	2020	2025	Non-Housing Community Development	Urban Ramsey County	Infrastructure	CDBG: \$175,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 530 Persons Assisted
4	Public Services	2020	2025	Homeless Non-Housing Community Development	Urban Ramsey County	Tenant Advocacy	CDBG: \$34,408	Public service activities for Low/Moderate Income Housing Benefit: 750 Households Assisted

Table 19 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	Two rehab programs for owner occupied homes will be supported. A new pilot program for lead hazard work in suburban areas will also be undertaken.
2	Goal Name	Preservation of affordable rental housing
	Goal Description	Several naturally occurring affordable housing developments require rehab. In addition, a permanent supportive housing facility requires HVAC replacement.
3	Goal Name	Public Improvements
	Goal Description	Installation of a sidewalk to allow low mod residents to access a park and trail.
4	Goal Name	Public Services
	Goal Description	Tenant landlord relations assistance.

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	Ramsey County Owner Occupied Rehab
2	Ramsey County Energy Efficiency Rehab
3	Suburban Ramsey Lead Intervention Pilot
4	AEON - Goldenstar and Sun Place
5	Solid Ground East Metro Place HVAC
6	Allen Ave. Sidewalk City of Little Canada
7	Homeline
8	Administration and Planning
9	Solid Ground EMP HVAC

Table 20 – 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	Ramsey County Owner Occupied Rehab
	Target Area	Urban Ramsey County
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Housing Acquisition and Rehabilitation
	Funding	CDBG: \$238,011
	Description	Saint Paul Planning and Economic Development is currently managing the housing rehab program available to low-income eligible homeowners in suburban Ramsey County. Program staff are facing problems as they prepare to prevent and respond to the COVID 19 virus. Additional equipment is being acquired and testing to reduce the time anyone has to be in the house to evaluate, write scopes of work, and test for lead. Properties are professionally inspected, and this process has to also be revised in order to prevent and respond to the COVID 19 virus. The basic set-up of the program is still to help low income homeowners to have safer, healthier and more efficient homes. Deferred loans of up to \$18,000 may be used for basic home improvements. Loan principal is reduced by 20% per year after five years, and if the borrower remains in their home for ten years, the loan is forgiven. There is no interest associated with this loan.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	25 LMI Households
	Location Description	Ramsey County excluding the City of St. Paul

	Planned Activities	Properties are professionally inspected and deferred loans of up to \$18,000 may be used for basic home improvements. This program helps low income homeowners to have safer, healthier and more efficient homes.
2	Project Name	Ramsey County Energy Efficiency Rehab
	Target Area	Urban Ramsey County
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Housing Acquisition and Rehabilitation
	Funding	CDBG: \$185,000
	Description	The Center for Energy and Environment manages this program designed to improve the energy-efficiency of suburban owner-occupied homes. Loans averaging \$6,000 provide for important improvements to Ramsey County's single-family housing stock. Energy Efficiency Deferred Loans address essential energy systems and typically allow homeowners to install insulation and replace broken or inefficient furnaces, boilers, or water heaters. The loans accrue no interest. Loan principal is reduced by 20% per year after five years, and if the borrower remains in their home for ten years, the loan is forgiven.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	35 LMI households
	Location Description	Ramsey County, excluding the City of St. Paul
	Planned Activities	Energy Efficiency Deferred Loans address essential energy systems and typically allow homeowners to install insulation and replace broken or inefficient furnaces, boilers, or water heaters.
3	Project Name	Suburban Ramsey Lead Intervention Pilot
	Target Area	Urban Ramsey County

	Goals Supported	Housing Rehabilitation
	Needs Addressed	Housing Acquisition and Rehabilitation
	Funding	CDBG: \$30,000
	Description	St.Paul/Ramsey County Public Health Suburban Ramsey Lead Intervention
	Target Date	4/1/2021
	Estimate the number and type of families that will benefit from the proposed activities	10 LMI households
	Location Description	Ramsey County excluding the City of St. Paul
	Planned Activities	Targeting older housing, distressed families and using local, small window installers. Outreach and marketing to educate owners of older homes with possible lead hazard. Complete lead remediation on 10 homes. Evaluate program and expand if successful.
4	Project Name	AEON - Goldenstar and Sun Place
	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: \$200,000

	Description	CDBG funds will be used make capital improvements to the project to improve and sustain this affordable asset. Goldenstar and Sun Place were acquired as naturally occurring affordable housing (NOAH) in 2016, with assistance from Ramsey County. The new roofing will improve energy performance and thermal comfort for residents, and greatly reduces the likelihood of water infiltration. CDBG funds reduce use of replacement reserves that may be needed to cover operating shortfalls during the pandemic. Parking lot repairs/replacement at both properties will improve conditions for residents and improve site drainage. The parking lot improvements will reduce expense and boost curb appeal allowing the property recover more quickly from the impacts of COVID-19. All the improvements will simplify maintenance, and contribute to the longevity of the properties.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	139 LMI households
	Location Description	Roseville/Maplewood border, Ramsey County, Larpenteur Avenue.
	Planned Activities	The new roofing that will improve energy performance and thermal comfort for residents. Parking lot repairs/replacement at both properties.
5	Project Name	Solid Ground East Metro Place HVAC
	Target Area	Urban Ramsey County
	Goals Supported	Preservation of affordable rental housing
	Needs Addressed	Housing Acquisition and Rehabilitation Preservation of Existing Affordable Housing
	Funding	:

	Description	Solid Ground will use CDBG funds for East Metro Place (EMP) rehabilitation. EMP was originally built in 1992 with Ramsey County assistance. Most of the families living in the transitional, supportive units of East Metro Place have experienced homelessness, domestic violence, sexual assault and other trauma. EMP is home to 20 large families. In 2019, 88% had incomes below the federal poverty level. This project proposes to replace the aging HVAC system. The new system will allow for improved heating, cooling, and increased air circulation that will help prevent, prepare for, and respond to coronavirus.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	50 low to extremely low income families, including 125 children.
	Location Description	Century Ave, White Bear Lake, MN
	Planned Activities	This project proposes to replace the aging HVAC system
6	Project Name	Allen Ave. Sidewalk City of Little Canada
	Target Area	Urban Ramsey County
	Goals Supported	Public Improvements
	Needs Addressed	Infrastructure
	Funding	CDBG: \$175,000
	Description	The property is located along Allen Avenue, between Centerville Road and Desoto Street. This is a qualified low-moderate income area. The proposed sidewalk provides access to Pioneer Park for the residents to the north and east of the park. While there is an existing sidewalk along Labore Road to the south of Pioneer Park, there is no east-west sidewalk connection on the north. The Park System Master Plan identifies this sidewalk as a priority.
	Target Date	11/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	This project is located in a low-mod census tract.
	Location Description	Allen Ave. between Centerville Road and Desoto St.
	Planned Activities	Install sidewalk for access to Pioneer Park.
7	Project Name	Homeline
	Target Area	Urban Ramsey County
	Goals Supported	Public Services
	Needs Addressed	Tenant Advocacy
	Funding	CDBG: \$34,408
	Description	HOMELine anticipates assisting approximately 750 to 800 suburban Ramsey County renter households over the hotline during the program year, preventing over 50 evictions and saving renter families more than \$80,000 in security deposits and rent abatements. Nearly all callers (91%), have incomes less than 80% of the area median income; more than one third (36%) are non-Caucasian and nearly three-fourths (72%) are female. The most common reasons Ramsey County residents call the hotline are; repairs, evictions, and security deposits.HOMELine has received a large increase in the volume of calls related to COVID-19. Many tenants are facing problems with the eviction moratorium, and have lost wages due to mandatory closing of businesses. CDBG funding will help HOMELine add staff to help prevent, prepare for, and respond to housing challenges related to the coronavirus.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	750 LMI households
	Location Description	Suburban Ramsey County

	Planned Activities	Tenant help hotline, landlord -tenant counseling.
8	Project Name	Administration and Planning
	Target Area	Urban Ramsey County
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$262,855
	Description	Administration and Planning
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	NA
	Location Description	
	Planned Activities	
9	Project Name	Solid Ground EMP HVAC
	Target Area	Urban Ramsey County
	Goals Supported	Housing Rehabilitation Preservation of affordable rental housing
	Needs Addressed	Housing for Special Needs Population Preservation of Existing Affordable Housing
	Funding	CDBG: \$189,000

Description	Solid Ground seeks CDBG funds for East Metro Place (EMP) rehabilitation. EMP was originally built in 1992 with Ramsey County assistance. Most of the families living in the transitional, supportive units of East Metro Place have experienced homelessness, domestic violence, sexual assault and other trauma. EMP is home to 50 families, including 125 children. In 2019, 88% had incomes below the federal poverty level. This project proposes to replace the aging HVAC system.
Target Date	6/30/2020
Estimate the number and type of families that will benefit from the proposed activities	50 LMI households, with 125 children.
Location Description	Century Ave, White Bear Lake MN
Planned Activities	Replacement of aging HVAC and related systems.

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

As there are no statistically significant areas of low-income and minority concentration, a large number of projects are urban county-wide, on a first-come, first-served basis, such as first-time buyer, homeowner rehab and rental rehab. Other projects are funded during a competitive process. Priorities for that process are set by the participating communities and meet consolidated plan goals. For FY 2020, there are projects in Maplewood, Roseville, and White Bear Lake.

Geographic Distribution

Target Area	Percentage of Funds
Urban Ramsey County	100

Table 21 - 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 meet consolidated plan goals.

Discussion

As there are no statistically significant areas of low-income and minority concentration, a large number of projects are urban county-wide, on a first-come, first-served basis, such as first-time buyer, homeowner rehab and services available to all eligible 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. Economic development programs, such as the business development loan fund, provide gap financing, which requires businesses seeking assistance to work with banks and other private and public sector lenders.

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 seniors. The largest obstacle to meeting underserved needs is a lack of funding for these activities.

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 project. 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 this 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 for housing stability, suitable living environment for low income families. This helps families access jobs and education. Direct assistance to businesses will be tied to job creation for low/moderate income persons.

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 at least quarterly. 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. 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 the Twin Cities Fair Housing Implementation Council. County staff are also part of the Interagency Stabilization Group, 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 2020 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 development in suburban Ramsey County.

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.

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	150,000
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:	150,000

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.	20.22%

Discussion

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

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