



Ramsey County Economic Competitiveness and Inclusion Plan

About the Planning Partnership

Developing a comprehensive economic development strategy has been identified as a [Strategic Priority](#) by the county for some time. In 2019, Ramsey County took this charge and began leading the development of a comprehensive economic development strategy centered around equitable growth and strengthening economic competitiveness. The process has been led by the county, with the help of local and national consultants that supported the development of in-depth analyses of the county's economy, including:

- a market and industry cluster analysis
- a property-based fiscal analysis
- a county-wide housing assessment

This work was informed throughout by the engagement of residents, businesses, community leaders, a steering committee, and the Ramsey County Board of Commissioners, all of whom helped shape the development of an implementable plan that outlines economic and community objectives to pursue over the next five years.

Consulting Team

Economic Competitiveness & Inclusion Plan

- Housing Analysis
- Economic Analysis
- Implementation



Equitable Development

- Community Engagement
- Strategic Advisor
- Equity Framework
- Implementation



Financial Health Analysis

- Property Value Analysis
- Comparative Analysis

URBAN3

Land Acknowledgement Statement

Every community owes its existence and vitality to generations from around the world who contribute their hopes, dreams, and energy to making the history that led to this moment.

Some were brought here against their will, some were drawn to leave their distant homes in hope for a better life, and some have lived on this land since time immemorial. Truth and acknowledgement are critical to building mutual respect and connection across barriers of heritage and difference.

Ramsey County is located on the ancestral lands of the Dakota People. We acknowledge the Ojibwe, the Ho Chunk, and the other nations of people who also called this place home. We pay respects to their elders, past and present, and consider their treaties made by the tribal nations that entitle non-Native people to live and work on traditional Native lands. We also consider the many legacies of violence, displacement, migration, and settlement that influence us to this day.

This acknowledgement given in the U.S. Department of Arts and Culture Honor Native Land Guide – edited to reflect MN tribes. In review with St. Paul Indians in Action and endorsed by Shannon Geshick, Executive Director of the MN Indian Affairs Council.

A message from Ramsey County Board Chair

Ramsey County is deeply committed to [advancing racial equity](#) by reducing racial and ethnic-based disparities. We understand that a vibrant, competitive county economy is built on adequate, high-quality housing options, paths to entrepreneurship, an innovative business sector, thriving commercial corridors, and ample opportunities for workforce development. These outcomes are only possible by ensuring that all of our county residents and workers have equitable and inclusive access to all of these opportunities. Too many of our fellow neighbors are hurting from the lack of access to quality housing, the barriers to starting a small business, and the inability to accumulate household wealth. These disparities are particularly acute for our Black, Indigenous, and People of Color neighbors. And the COVID-19 pandemic has only exacerbated those challenges.

While we cannot totally erase the harm caused to past generations by racial discrimination in housing and employment, the county commits to our role in forging a better path forward. The county recognizes and acknowledges this requires deconstructing barriers and changing systems, structures, policies, and outcomes.

This Economic Competitiveness and Inclusion Vision Plan serves as an important step toward achieving two longstanding [county goals](#): 1) Cultivating economic prosperity and investing in neighborhoods with concentrated financial poverty through proactive leadership and inclusive initiatives; and 2) Enhancing access to opportunity and mobility for all residents and businesses through connections to education, employment and economic development throughout our region. You'll read in the pages that follow about the eight strategies and related actions that will guide this work as part of our economic recovery.

However, there is a limit to what the county can accomplish alone. We will use the Vision Plan strategies to clarify and align our work with all Ramsey County residents, communities, and other interested partners to chart a course for a more equitable and competitive Ramsey County economy for years to come.



Toni Carter
Ramsey County Board Chair

About the Artists

This plan has been brought to life through illustrations and graphics created by three area artists. Here are their stories:



Leeya Jackson

Leeya Rose Jackson is an Art Director, Designer, and Illustrator born and raised in Detroit, Mi. She creates works that explore and celebrate Black Femme and Queer identities. She is the Creative Founder/Head Designer of Noisemakers Design Shop, aimed at providing equitable and unique design for BIPOC small businesses and initiatives. In 2020, Leeya found a new solace in beginning to digitally illustrate as well as design. She goes by Leeya Makes Noise/Noisemakers because her work is loud, colorful, bold and dares to center Black identity first.



Mayumi Park

Mayumi is a Korean-Okinawan self-taught designer and organizer who splits her time between doing independent work in graphic design (emphasis on illustration) and her role as the community engagement organizer for a local public art organization. She enjoys collaborating with community members whose goals are rooted in liberation movement building and hopes to eventually work towards establishing a multidisciplinary, workers-run design cooperative alongside like-minded creatives. She resides in St. Paul.



Khou Vue

Khou Vue is a first-generation Hmong-American graphic designer and illustrator. After a decade-long career as a designer, she felt a strong pull toward illustration and storytelling. In her work she strives to portray themes of femininity, cultural empowerment, and social awareness. She resides in North St. Paul.

Planning During an Unprecedented Time

As the Economic Competitiveness and Inclusion Plan (ECI) planning process continued to assess the economic strengths and weaknesses within the county, a global pandemic began to take hold throughout the United States, with the health and economic impacts most acutely felt by people of color. Then on May 25, 2020, George Floyd, a 46-year-old Black man, was killed by Minneapolis police. This action, recorded for all to bear witness, set off a global racial justice protest that highlighted racial disparities and persistent institutional structural racism, culminating in the global recognition that Black Lives Matter.

Our communities and economy are in crisis, facing uncertainty about the future and expected long-term negative economic impacts on our most vulnerable residents and businesses. Ramsey County leaders, residents, and business owners have been forced to navigate unfamiliar risks and expectations. Yet these same challenges also have created a deeper understanding that the status quo that existed before 2020 is not sustainable, is deeper than most of us understand, and requires actions as dramatic, sustained, and impactful as the actions that led us to this point.

Many leaders in all sectors have issued pledges to do better. Despite decades of recognition that the current economics of race are not sustainable and unfulfilled pledges by regional leaders to take action since the 2008 recession, little positive impact occurred to improve outcomes for Black, Latinx, Asian, and Indigenous people. As Tawanna Black from the Center for Economic Inclusion wrote in a May 27, 2020 call to action addressed to corporate leaders in Minnesota, "...over the 10-year period of recovery since the last recession, Minneapolis-St. Paul has only closed the racial wage gap between White Workers and Workers of Color by \$541 (Source: Brookings Metro Monitor)." This plan seeks to define a set of economic priorities and actions that mitigate the impacts of institutional structural racism and disinvestment in our Black, Latinx, Asian, and Indigenous communities while simultaneously accelerating economic growth and competitiveness in Ramsey County, dispelling the myth that the two are mutually exclusive.



The COVID-19 pandemic also meant that the development of this plan evolved differently than originally planned, and differently from other county planning efforts. In-person meetings pivoted to virtual engagement, with different formats utilized to engage a diversity of voices representing the county's many local communities, business and industry types, community-based organizations, affordable housing partners, and many others. An important goal of this plan is to advance economic inclusion by leveraging and aligning the County's efforts with those working at the local, regional, and state levels.

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Artist Statement

Khou Vue

I was thrilled to learn of this initiative by Ramsey County to take accountability and try to take a step in reversing its historically racist past. When I researched more into the policies that allowed the construction of highway 94 right through the majority Black Rondo neighborhood, I was enraged and shocked. In my illustrations I wanted to portray growth, vitality, and abundance; that through making amends we can all begin to thrive.



Connect

www.koovoo.me

Charting a More Competitive and Equitable Economic Future

For decades, Ramsey County has seen steady economic growth as the broader region seized opportunities in health and life sciences, food and water, headquarters and business services, financial services and insurance, and advanced manufacturing. Ramsey County sits in the heart of the Twin Cities' seven-county metropolitan area and is the second most populous county in the state. With more than 550,000 residents, it is the most fully developed, racially diverse and densely populated county in Minnesota. Development of this Economic Competitiveness and Inclusion Plan began in early 2020 and initial observations noted an economy with the following characteristics:

- Nearing full employment, with tight labor market conditions but also the realization that many residents, particularly Black, Latinx, Asian, and Indigenous people face barriers to workforce participation, family-sustaining wages and affordable housing
- Transit corridor development building momentum with a focus on the Riverview Corridor, Rush Line, and METRO Gold Line
- A desire to create a more intentional and comprehensive inclusive economic and workforce development alignment
- Strong economic development infrastructure with rail, river, and air infrastructure

The secret to Ramsey County's growth is the thing that makes its economy unique:

A place as rich in cultural vitality as it is rich in economic opportunity

Ramsey County has the most diverse population of any county in Minnesota. Its racial and ethnic makeup mirrors that of the United States. Black, Asian, Latinx, Indigenous, and multi-racial populations of color comprise roughly 40% of the county's current population. The largest populations of color are Asian (13%) and Black (11.1%). About 7.3% of residents have a Hispanic or Latinx ethnic background. 21.9% of residents aged five years and older live in homes where a language other than English is spoken. A diversity of culture and heritage uniquely position Ramsey County to create economic opportunity. Inviting visitors to explore, learn about, and experience the many cultures in Ramsey County, known as 'cultural tourism,' not only creates new economic opportunities but will elevate awareness of the many rich cultures present.



An affordable place to build a life for seniors, young professionals, and their families

One of Ramsey County's strengths is the diversity of its households and of its housing stock, which includes newer rental opportunities, traditional multi- and single-family homes and apartments. Some of these units are older 'naturally-occurring affordable housing' (NOAH). Over the last decade, the county has seen steady population growth, with more people choosing to live and work in neighborhoods offering a range of amenities both within St. Paul and throughout the many other localities across the County.



A niche for creativity, steeped in legacies of old and emerging regional innovation assets

Ramsey County's agile economy is paving the way for new industries to emerge, as clusters of innovation in technology, medical device manufacturing, and the creative economy breed new microenterprise opportunities.

Ramsey County's strengths and assets position it well for a vibrant future. Its ability to work in partnership to cultivate a diverse workforce, invest in neighborhoods for all, and nurture a growing industry mix is what makes its economic future promising. Conversely, a threat to these assets – and its capacity to respond accordingly – would compromise Ramsey County's ability to thrive in an ever-changing economy.

We know the opportunity ahead is challenging, as Black, Latinx, Asian, and Indigenous people within Ramsey County are disproportionately impacted by the recent COVID-19 global pandemic and the social unrest that followed the killing of George Floyd.

Such disparity, however, is not a novel occurrence. The historical extraction of wealth and devaluation of Black homes, businesses and bodies, coupled with ongoing disparities in wages, investments, and access to resources in Black, Latinx, Asian, and Indigenous communities has affected generations of households across the United States, and Ramsey County is not immune. Racial inequities have been proven to impact GDP, economic growth, and the well-being of residents. Racial equity and economic inclusion is imperative to Ramsey County's economic competitiveness and prosperity.



Racial Equity is a Regional Competitiveness Imperative



Closing the wage gap would add \$2.3 billion in annual earnings for Ramsey County's Black, Brown, Indigenous and other residents of color, promoting a more vibrant economy and more equitable prosperity¹.

Wage disparities across racial lines are softening competitiveness and creating unnecessary housing burdens for individuals and families. A renewed - and targeted - focus on job access, skill training, and high-wage industry growth, coupled with intentional efforts to dismantle institutional racism, can create economic pathways. This has the potential to close stagnant racial income and wealth gaps while simultaneously accelerating economic growth in Ramsey County.



The intergenerational wealth gap resulting from past actions in Saint Paul's Rondo community is estimated at \$90 million in lost home equity².

Historic wealth extraction and present day undercapitalization of the Black community continues to limit the county's ability to mitigate poverty and fight displacement. The county must take action now to undo the racism and the symptoms of racism experienced by workers and families for generations as a result of economically and racially exclusive policies and actions of the past.

"The cost of inaction is too great. If we wish to chart a path toward recovery and create a more resilient future, then we must ensure our commitment to our most vulnerable residents. When our most vulnerable residents thrive, we all thrive."

- Ramsey County Economic Inclusion Build Session Participant

COVID-19 caused a shift in priorities, as well as heightening the urgency for existing priorities focused on closing disparities. All efforts toward recovery must be racially responsive and economically sound if Ramsey County is to prosper in the coming decade. Disparities highlighted during the pandemic demand us to reimagine the economy to ensure that the systems within the county, and the entities its residents and business owners rely upon, apply racially inclusive and equitable policies to mitigate the economic harm done by generations of racially exclusive policies and practices.



Ramsey County needs 500 more minority business enterprises (MBE) to match the U.S. ownership rate. Adding 500 businesses owned Black, Latinx, Asian, and Indigenous people would create 6,690 new jobs in Ramsey County³.

A widening undercapitalization in of minority business enterprises is stifling overall economic growth, causing the county to miss out on the economic contribution of approximately 500 Black, Latinx, Asian, and Indigenous business enterprises.

Ramsey County needs 15,000 deeply affordable housing units to address the need for those most severely impacted by the lack of affordable housing⁴.

Most Black, Latinx, Asian, and Indigenous cost-burdened 4 person households are earning less than \$51,700, which equates to 50% of the area median income (AMI). Black, Latinx, Asian, and Indigenous renters are more likely to be cost-burdened than white renters. Ramsey County's biggest need is affordable rental units at 30% AMI, plus a need for more rental units with two or more bedrooms⁵.



Over the next few years, Ramsey County's economic prosperity will be driven through a commitment and focus on growing new, high-wage jobs and increasing access to these jobs. This will increase its most important drivers of economic growth: small businesses. This new and competitive economy must center the voices of those most impacted by historic injustice and the global pandemic. Because County resources are not sufficient to meet all of the needs identified, our priority is on addressing the needs of our most economically vulnerable residents and investing in key economic, cultural and transportation corridors. County leaders and staff, together with partners across the housing spectrum, will work together to address critical housing needs, support services, and disparities; to align public, private and philanthropic resources in support of new housing supply, and preserving existing affordable housing while improving climate resiliency and reducing household utility costs.

These economic priorities must work in tandem with the county's priorities around place-based investments to ensure residents have an affordable place to call home and can affordably get to where they need to go. This involves leveraging and prioritizing resources, greater cross-jurisdictional coordination and deeper partnerships with cities across the county to develop sites for industry and housing, and cultivating opportunities for residents to lead cultural and business district growth and anti-displacement mitigation.

Ramsey County is committed to growing its economic competitiveness through strategies centered on inclusion so that all households are able to live in stable, safe housing located near jobs, transportation, essential services, and community amenities. Ramsey County will thrive because of its racial, ethnic, and socioeconomic diversity, not in spite of it.

1: Fourth Economy: If all Black, Latinx, Asian, and Indigenous residents received the same average wages as white workers.

2: Fourth Economy: The Ramsey County Minority-owned Business Enterprise (MBE) ownership gap versus the U.S average.

3: Fourth Economy: If Ramsey County closed the MBE ownership gap by adding 500 MBEs at the same average employment for current MBEs in Ramsey County (13.4) it would add 6,690 new jobs.

4: 65,000 households in Ramsey County pay more than 30% of their income on housing, while nearly 30,000 pay more than half of their income on housing. The gap of 15,000 affordable rental units for the lowest income residents (AMI-30) is the gap that the market is least likely to address.

5: The Area Median Income for the Minneapolis-St. Paul-Bloomington, MN-WI HUD Metro FMR Area in 2020 is \$103,400. See [report](#).

The County's Role

Implementation of the plan requires Ramsey County to partner with intentionality and shared accountability. The success of this plan will be measured by the County's demonstrated ability to commit to the change management necessary to reimagine and reform policies and investments, and set and hold themselves and partners accountable to racial equity goals in order to support the actions necessary for dismantling systemic racism and ultimately closing racial wealth gaps. By first becoming an employer, investor, customer, and partner of choice for Black, Latinx, Asian, and Indigenous talent, businesses, and residents; and then instituting policies, practices, and initiatives that fuel inclusive economic competitiveness, the County will build trust, foster racial inclusion and belonging, and model the principles of equity that all entities and employers must adopt for racial equity to be realized.

Ramsey County will adopt measurable, meaningful goals in each arena within its span of control to drive inclusive economic impact in undercapitalized

communities, while also leading region-wide efforts to institute bold racially inclusive action to pilot new approaches, scale up effective programs, and leverage existing capacity and resources to accelerate local action and results. One of Ramsey County's greatest assets is the racial and ethnic diversity of its population. Realizing this same racial and ethnic diversity in the economic health of businesses, employers and community-based organizations operating in the County is the key to its economic competitiveness and prosperity. In its response to the economic and social disruptions of 2020, the County developed transformative new partnerships and approaches to supporting Black, Latinx, Asian, and Indigenous businesses and organizations. These lessons inform its work going forward to build capacity and strengthen relationships with community-based organizations and local government partners to help facilitate culturally-responsive policy change.

A Year of Engagement

Thousands of Ramsey County residents and interested individuals were involved in the Economic Competitiveness and Inclusion planning process.



26 COMMUNITY MEETINGS

- Public Community Meetings
- Working Group Meetings
- Strategy Build Sessions
- Steering Committee Meetings
- Community Action Team Meetings
- Ramsey County Board Meetings
- Housing Town Hall
- Elected Officials Summit

**30+
INTERVIEWS
CONDUCTED**

- Community Partners
- Elected Representatives
- Community Members
- State Program Leaders
- Philanthropy
- Business Leaders

**2,000 WEBSITE VISITORS
ELICITING 124 RESPONSES**

[Visit the site](#)



A Holistic Plan

County Goals

1

Cultivate economic prosperity and invest in neighborhoods with concentrated financial poverty

2

Enhance access to opportunity and mobility for all residents and businesses

Strategies

1

Ensure place-based inclusion, create resilient and equitable communities

- Preserve and increase the supply of rental housing units for lowest-income residents
- Expand affordable homeownership opportunities and improve housing stability for communities that have experienced historic wealth extraction
- Foster inclusive economic development within county transit, economic, and cultural corridors
- Support communities in equitable site development



2

Foster economic competitiveness, innovation, and transformation

- Sustain and accelerate workforce recovery programs
- Develop pathways to entrepreneurship and Black, Latinx, Asian, and Indigenous business ownership
- Attract and grow high-wage industry and innovation: technology, advanced manufacturing, and life sciences
- Strengthen business retention and expansion infrastructure to support communities



Outcomes

When we are successful, Ramsey County will experience...



Fiscal Health



Inclusive Wealth Building



Economic Resilience

Implementation Considerations

Across all priority areas, given Ramsey County's limited capacity, it is vital for the county to amplify and partner with existing efforts. Even so, the county has a role to play for each strategy presented in this plan; some actions provide the opportunity for the county to function in multiple ways. They include:



Investment

These are the actions where Ramsey County is the primary financier for the initiative at hand, whether a grant, loan, or outright investment.



Policy

A change in internal county operating policies, or the advocacy for or adoption of county-wide legislation.



Program

An explicit initiative designed and implemented by the county and its partners.



Coordination

Acting as a convener or collaborator with partners or existing aligned initiatives.

The plan includes eight strategies designed to support inclusion and economic competitiveness. They are organized across two areas of focus: place-based enhancements and economic competitiveness, innovation, and transformation for Ramsey County residents. Under each strategy, we have highlighted key actions that the county and its partners can take to advance the strategy. These recommended actions are just the beginning of the implementation process and each require a sustained effort to achieve success. A plan is delivered in a community at a point in time, responding to what is known. A great plan, led by committed stewards, is a living document and conversation that continues throughout the months and years following its adoption. Ramsey County is committed to an ongoing process of action, assessment, recommitment, and accelerated solutions to truly achieve an inclusive and competitive community.



Section 1

Ensure Place-based Inclusion and Create Resilient and Equitable Communities



About the Artist

Mayumi Park

I am someone who regularly thinks about housing issues and has the tendency to see reality through a figurative lens. My illustrations lean heavily on metaphorical elements in order to present my creative interpretation of the actions Ramsey County is taking to create a more equitable future.



Connect

www.mayumipark.com

Instagram: @mayumipark

Ensure Place-based Inclusion and Create Resilient and Equitable Communities

Within the region, Ramsey County remains a relatively affordable place for people to rent or own a home. Yet we are seeing that market pressures and the economic impacts of the COVID-19 pandemic are creating new housing cost challenges including greater housing instability for many households. Ensuring that all current and future households across the county have access to affordable housing choices –whether they rent or own; whether they have a family, are college students, empty-nesters, or are in other phases of life – is critical to our shared long term economic health and prosperity.

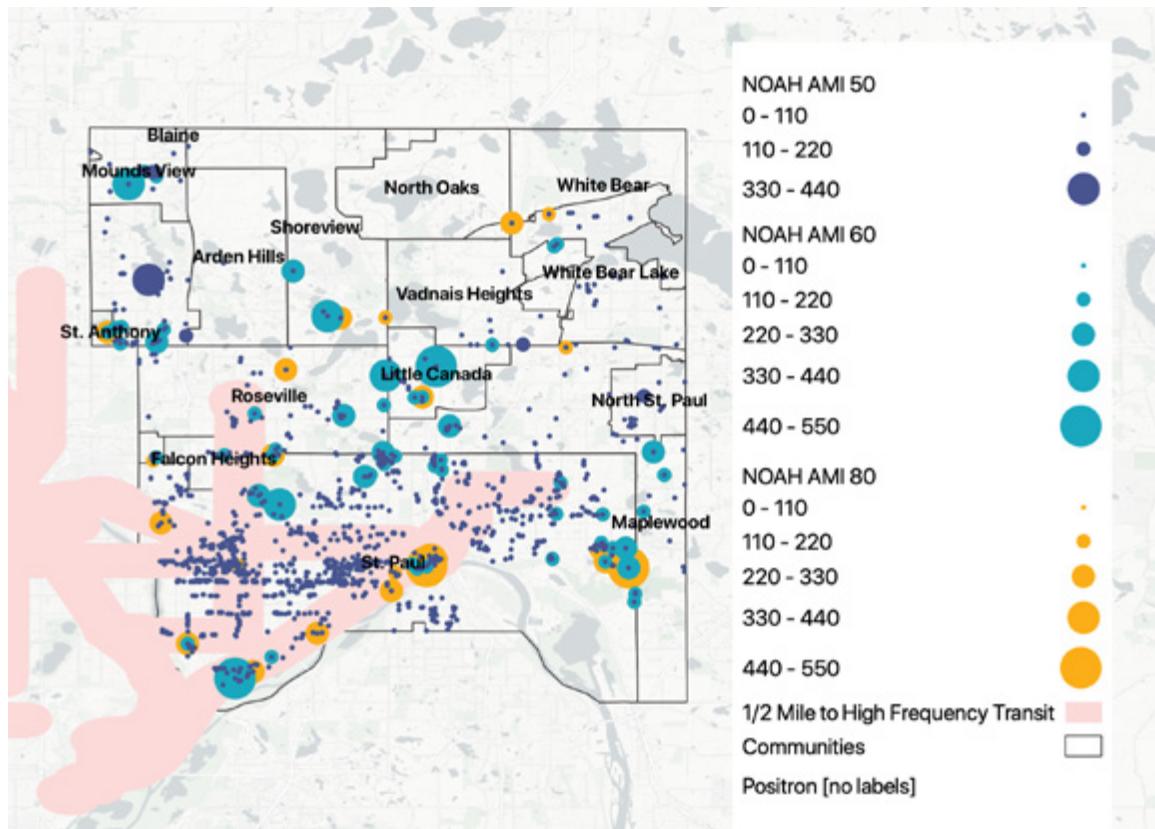
Prior to the COVID-19 pandemic, home values and rents were rising across the county. Across all income levels and housing types, the housing market did not include enough inventory to meet demand. Too many Ramsey County households are cost-burdened, meaning they are paying more than 30% of their annual income for housing. The market is not building enough housing to meet the demand from seniors, service workers, and others in lower-paying professions, or for those with disabilities or who make less than \$25,000 annually (i.e. 30% of the area median income). This challenge is anticipated to grow, placing further strain on the housing market and county services for all households. There is a growing need to provide supportive services to ensure homelessness is rare, brief, and non-recurring. Additionally, the [data](#) finds that Black, Brown, Asian, and Indigenous households face the greatest disparities in terms of housing cost burden, homeownership, and income levels. These disparities reflect decades of racial bias within governmental policies and financial services, and the extraction of land and homes from Indigenous peoples and Black households without fair compensation. Addressing these needs and disparities benefits all Ramsey County residents and builds broader community wealth.

Between [2014-2019](#), approximately 1,400 total affordable and market-rate units were built annually, with about one-third of these being affordable units. Simply put, not enough new housing is being built. The shrinking supply is pushing up rents and home values and creating an extreme housing cost burden for low-income families. At the current pace of new construction, it would take more than 21 years to build enough units to provide an affordable home for those very low-income households living in the County today.

Over 65,000 households in Ramsey County spend more than 30% of their income on housing. Within these households, most of which are renters, roughly 45% are extremely cost-burdened and spend more than half of their income on housing. Within the larger metropolitan region, Ramsey County offers some of the most affordable neighborhoods. However, much of this "naturally occurring affordable housing" (NOAH) is the result of aging, unsafe housing stock where occupants may face overcrowding, exorbitant energy costs, and exposure to health contaminants. Approximately 6 out of every 10 affordable units are located within St. Paul. Across Ramsey County, 61% of the [NOAH rental units](#) are in buildings that are at least 50 years old, and only 8% are in buildings that are less than 10 years old.

Preserving currently affordable housing while improving its condition is a key priority. Providing funding for the preservation of units that can help keep rents low, support energy efficiency and other modifications, and tighten requirements around quality maintenance are some of the multitudes of policy and programmatic levers explored in the section below. Presently affordable housing includes subsidized and unsubsidized rental housing. Current estimates are that 3,205 Low Income Housing Tax Credit (LIHTC) units will expire by 2030, further reducing the availability of affordable housing. When targeting county preservation resources, a priority is on key transit and economic corridors that provide affordable access to economic opportunity.

NOAH Units at 30-80% AMI



Affordable Rents by AMI

4 Person Household	Annual Household Income	Monthly Rent
30% of AMI	\$31,000	\$775
80% of AMI	\$78,500	\$1,963

Unit Size	Number
Studio	1,922
1 BR	5,309
2 BR	3,161
3 BR	115
4 BR	3
Total	10,510

Count of NOAH Units in High-Frequency Transit Corridors

This map shows geographic location of market-rate, or ‘naturally-occurring affordable housing’ (NOAH) units. The accessibility of NOAH units to transit and work are critical factors in prioritizing housing for preservation. The table to the right shows the number and type of NOAH units within a half-mile buffer of the High-Frequency Transit Network.

A four-person household earning \$31,000 (30% AMI) is cost-burdened if the monthly rent exceeds \$775. A four person household earning \$78,500 (80% AMI) is cost-burdened if the monthly rent exceeds \$1,963.

The County is committed to increasing affordable housing supply for the lowest income households where the need is greatest.

Improving pathways to homeownership, especially for Black, Indigenous, Latinx, and Asian residents will address racial wealth disparities that currently exist. Together, these strategies help to create greater prosperity for all county residents and localities. Ramsey County's Community and Economic Development Department will lead this work.

The county is also committed to housing stability for our most vulnerable residents. There is a steep price for inaction. More than 500 evictions occur in a normal year, costing state and county taxpayers \$13 million. During the 2008 recession, evictions rose to nearly 3,300, costing nearly \$28 million⁶. [Heading Home Ramsey](#) supports the county's commitment to [HUD's Continuum of Care program](#) designed to end homelessness. Ramsey County believes that housing stability is fundamental to a person's ability to thrive economically and socially. The new Housing Stability Department will lead the county's work in this area.

Housing Opportunity by the Numbers

Current Condition

- Nearly 1 in 2 renters are cost-burdened, nearly 1 in 4 renters is extremely cost-burdened, and nearly 1 in 5 owners is housing cost-burdened.
- The majority of these cost-burdened households are working age, renters, and Black, Latinx, Asian, and Indigenous households.
- Existing need is greater than the current affordable housing supply. 33,395 people live in subsidized housing compared to 77,330 people in poverty, and 14,613 households live in subsidized housing compared to 29,528 severely cost-burdened households.⁷
- [Redlining](#) and historic wealth extraction have contributed to the affordable housing problem.

Estimated Need

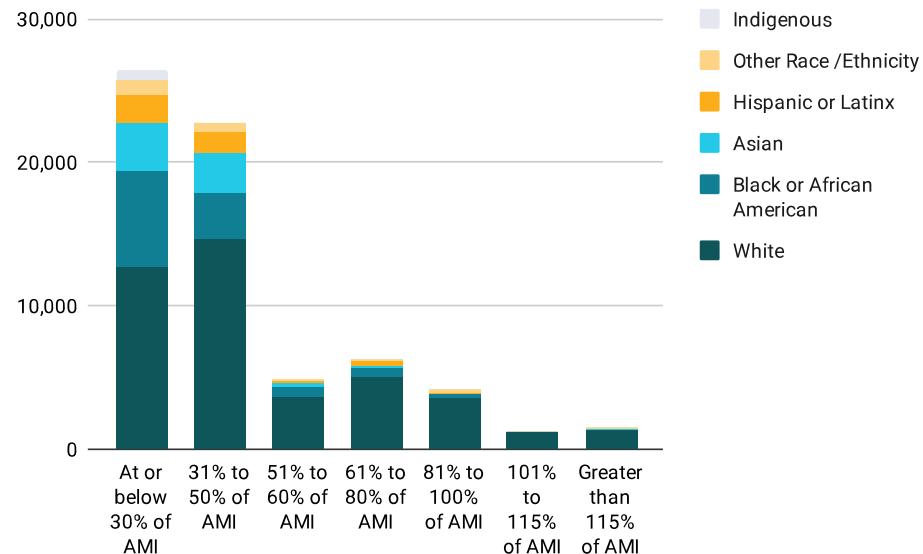
- There is an existing need for at least 15,000 additional affordable units for households at or below 30% area median income (AMI). This is projected to increase and includes different housing types such as transitional housing and permanent supportive housing as well as two- and three+ -bedroom units.
- Ramsey County has +/- 35,300 [NOAH rental units](#) affordable at 80% of AMI. Of these, 14,800 NOAH rental units are two bedrooms or more. Preservation of these existing affordable rental units is critical. 10,510 units are within half a mile of the high-frequency transit network (HFTN) but 69% of these units are studios and 1 bedroom units⁸.
- There are less than 22,000 owner units affordable below 50% AMI. If these units are lost, the cost to replace them would be 3-12 times the cost of preservation.
- Reducing community time by an average of 10 minutes by increasing infill development can save up to \$217 million.

Target

- An Affordable Housing Trust Fund seeded with 10 million dollars could spur the creation of 500 to 1,000 new affordable units per year.
- Additionally, 800 to [1600 NOAH rental units](#) could be preserved with support from the Affordable Housing Trust Fund.



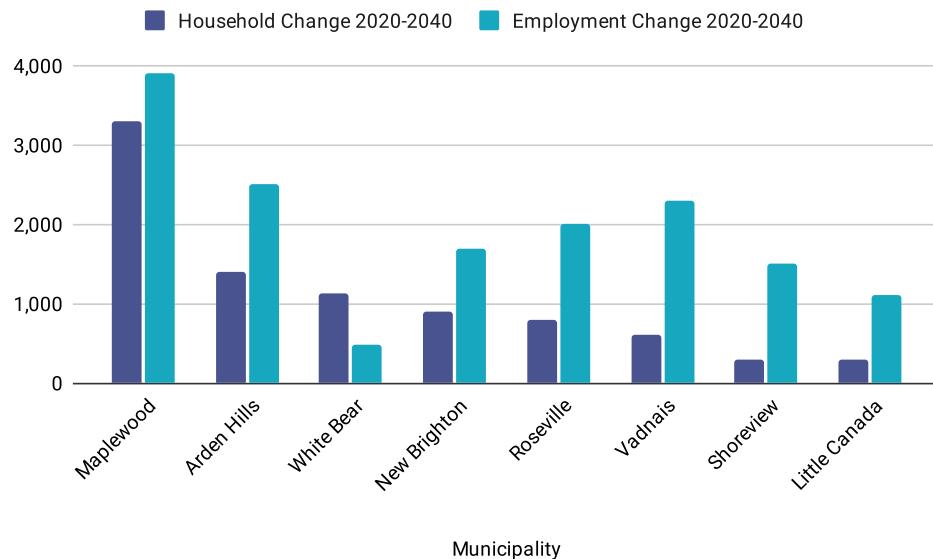
Cost-Burdened Households by Race and Ethnicity



Low-income Ramsey County households are cost-burdened. Minority households that are cost-burdened are overwhelmingly earning 50% AMI or lower.

The majority of cost-burdened households are white, but minority households are more likely to be cost-burdened. Among Black households, 48% located outside St. Paul are cost-burdened yet they only represent 4% of all cost-burdened households in Ramsey County.

Higher Growth Communities



Communities with higher employment growth may need more affordable housing and transit service to support the job growth. These communities will have a higher housing costs making housing less affordable. Saint Paul is projected to add 12,700 households and 18,800 jobs by 2040.

6: Based on analysis of EvictionLab data for Ramsey County from 2000 to 2016. Estimates of the costs are derived from the [University of Arizona Cost of Eviction Calculator](#).

7: US Department of Housing and Urban Development's A Picture of Subsidized Households, 2018.

8: [Voucher payment standards](#) vary by the age of the project, number of bedrooms, and household size. GIS Analysis of the data conducted by Fourth Economy.

Current Economic Conditions Shaped by Past Policy

The current levels of poverty and disinvestment that we see impacting our residents today began decades ago. In the 1930s and 1940s, the Home Owners' Loan Corporation, a federal government agency created as part of the New Deal, mapped cities around the United States according to the level of perceived financial risk associated with a neighborhood. These maps generally color-coded neighborhoods in a hierarchy with green for "Best", blue for "Still Desirable", yellow for "Definitely Declining" and red for "Hazardous". A variety of factors were stated to contribute to these colors including the ethnic and racial make-up of residents. The marking of areas in red ("redlining") was a racist practice that effectively denied people of color access to credit from lending institutions for decades, while other discriminatory practices barred people of color from obtaining mortgages in higher-rated neighborhoods.

The impact of redlining is visible today in the fact that most "Areas of Concentrated Poverty" where a majority of residents of color are the same St. Paul neighborhoods that were designated as "Definitely Declining" or "Hazardous" in 1934. The legacy of redlining impacts and additional policies such as adding racially-restrictive covenants to real estate deeds directly contributed to the economic conditions of many residents today. While Ramsey County is not unique in this regard, the county leaders are elevating the issue and seeking to address the impacts.

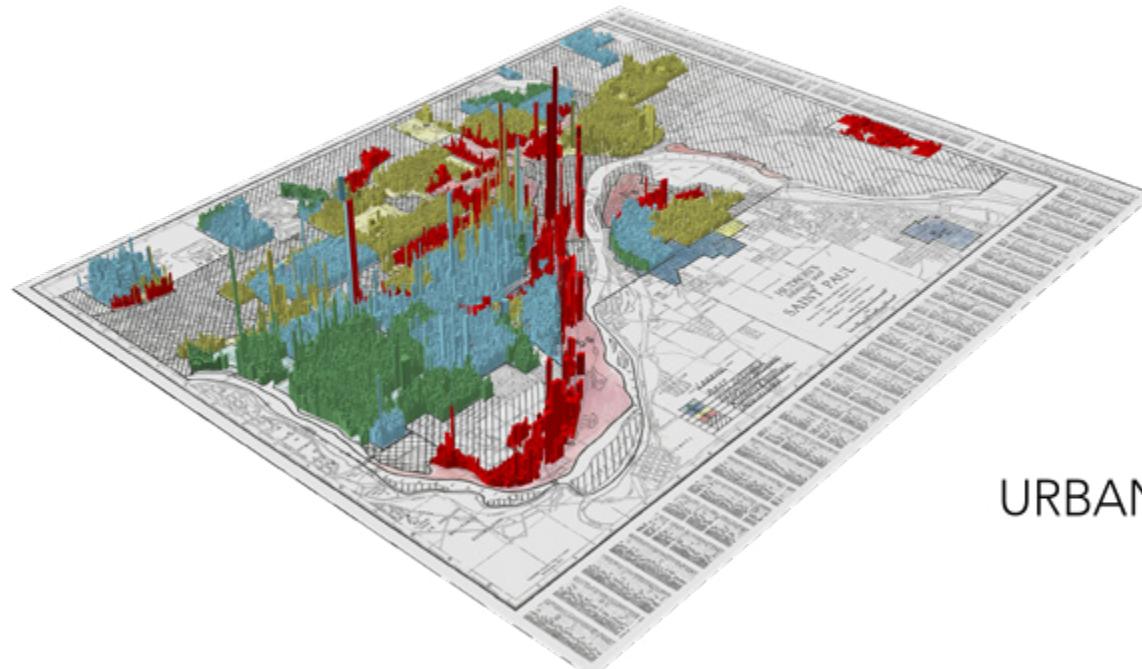


Redlining and Current Property Values

The featured map demonstrates redlining and current property values with the colors representing the original redlining grades and the height of the bars indicate the current property values. While property that was redlined along the Mississippi riverfront increased in value as a result of other investment forces, most redlined areas were never able to achieve increased property values on par with the rest of the County, contributing to a wealth gap that persists today.

The strategies included in this plan seek to mitigate these impacts and to improve land use productivity as identified by Urban3. Urban3's analysis demonstrated that smart, data-driven planning and decision-making results in more housing and business choices and produces a more resilient and productive financial outlook for cities and for the county.

While this plan will not reverse the impacts of past policies overnight, it does demonstrate the county's commitment to addressing them. Doing so will enhance and make more equitable the economic conditions of our residents. This, in turn, will strengthen the overall fiscal health of the county.



Recommended Strategies and Actions

A More Resilient and Equitable Community

To meet the defined needs and advance opportunities for Ramsey County residents and businesses these four strategies will be pursued. With each strategy a set of actions can be taken that include investments, policy actions, programmatic actions or coordination.

Strategy 1

Preserve and increase the supply of rental housing units for lowest-income residents

Strategy 2

Expand affordable homeownership opportunities and improve housing stability for communities that have experienced historic wealth extraction

Strategy 3

Foster inclusive economic development within county transit, economic and cultural corridors

Strategy 4

Support communities in equitable site development



Strategy 1

Preserve and increase the supply of rental housing units for lowest-income residents

Recommended Actions

- 2022** Activate a county Housing and Redevelopment Authority (HRA) levy and establish a dedicated fund to support new affordable housing development, including offering gap financing and land acquisition and development funds. Create specific guidelines that align with county housing goals and expectations for the type of projects new resources will fund, including a priority for projects that increase housing supply for households at 30% AMI or below, and commitments to long-term affordability along with county expectations. Continue to partner with Minnesota Housing Finance, Met Council, and city partners to map timing and guidelines focused on other housing programs in order to leverage funding.
- 2022** Coordinate with state, regional, and local preservation efforts targeted within the county by making strategic investments of county funds in NOAH funding pools, including the NOAH Impact Fund managed by the Greater Minnesota Housing Fund, and exploring new policy options such as tax incentives for NOAH preservation in transit corridors.
- 2022** Convene monthly meetings with local housing staff to help meet local affordable housing production and policies goals outlined in city comprehensive plans approved by Met Council, including zoning reforms; share emerging practices or policies; and identify potential pipeline projects that may be seeking public funding.

2022



Establish policies for all multi-family housing projects receiving county funding:

- Must accept housing choice vouchers.
- Landlords must agree to partner with organizations that support tenant access to housing for persons with high-risk backgrounds and provide joint annual reporting.
- Prohibit excessive rent increases or additional fees.

This builds on current requirements for CDBG or HOME funded projects.

2022



To respond to the climate crisis, partner with utility providers to supply energy efficiency, weatherization, and electrification credits for low-income homeowners, owner-occupied housing units, and multi-family affordable housing units that can be accessed during construction and energy retrofit projects to bring down operating costs. Prioritize existing affordable multi-family housing with commitments by landlords to maintain rents at affordable levels.

Identify federal, state, and philanthropic funds and resources to provide flexible support to pilot energy efficiency, weatherization, and electrification investments.

2023



Use HRA funding to incentivize (via corridor planning grants) actions that encourage multi-family zoning in all current or planned high-frequency transit and commercial corridors. Work collaboratively to identify and reduce other regulatory barriers.

2023



Grow the portfolio of small-scale housing developers to increase the number of Black, Latinx, Asian, and Indigenous mixed-use, residential, and commercial developers and identify financial support for these new and existing developers. The county should measure the percentage of funds invested with Black, Latinx, Asian, and Indigenous developers over time to ensure an increased amount of investment year over year and that results are increasing relative to the goal. Coordination can occur with LISC and other philanthropic investors.

Type Key

\$ Investment ✓ Policy * Program + Coordination

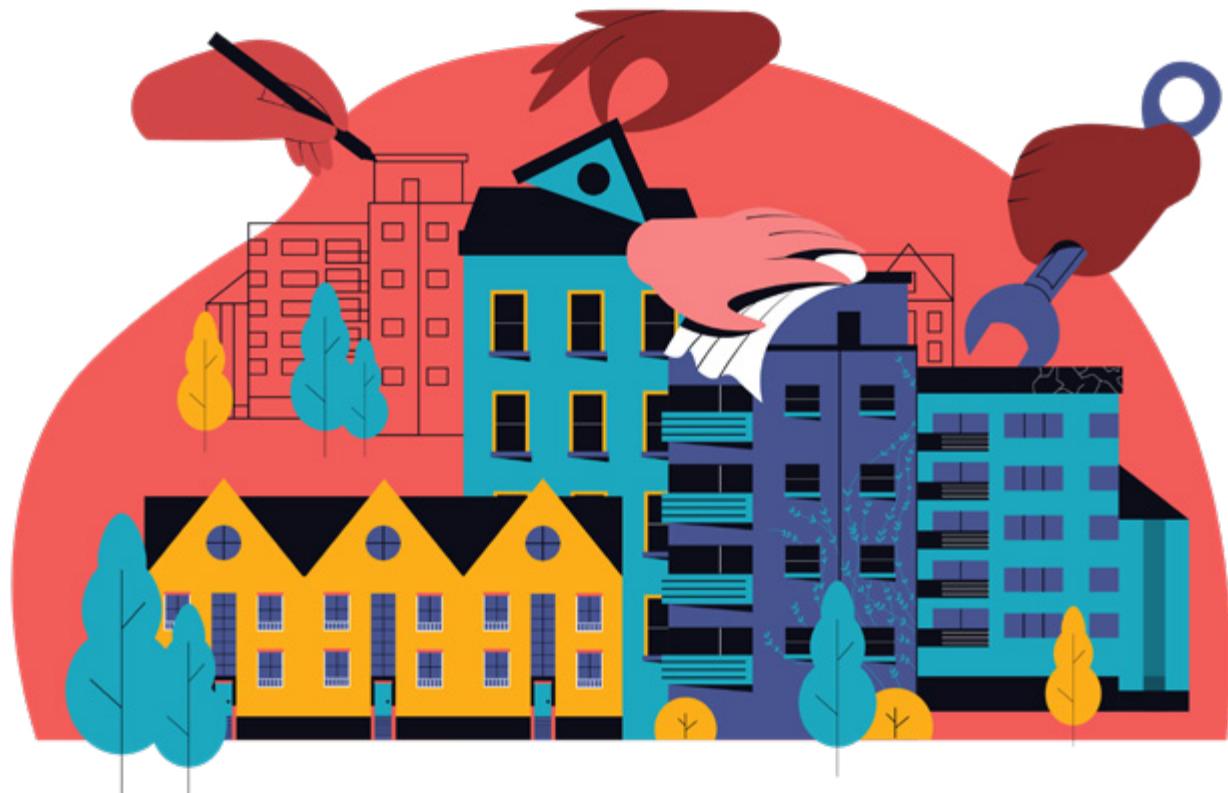
Measures of Success

The ECI plan seeks to transform Ramsey County. The following metrics focused on preserving and increasing affordable housing will demonstrate the plan's impacts:

- Increase in affordable housing development
- Reduction in cost-burdened households and the closing of the gap between Black, Latinx, Asian, and Indigenous households and all others
- Preservation of NOAH units
- Reduction in housing-related operating costs
- Increase in multi-family housing near transit corridors, including utilities
- Increase in the number of Black, Latinx, Asian, and Indigenous mixed-use, residential, and commercial developers

"We have to proactively work to preserve [naturally occurring affordable housing] units. Funding sources for NOAH preservation have short timelines and are not nimble enough to be leveraged quickly."

- Resident Participant



Strategy 2

Expand affordable homeownership opportunities and improve housing stability for communities that have experienced historic wealth extraction

Recommended Actions

2022 Lead effort to align federal resources managed by the county, City of St. Paul, and Metropolitan Council (Community Development Block Grants and HOME funding) to support countywide Economic Inclusion goals and Heading Home Ramsey priorities.

2022 Strengthen Ramsey County's commitment to homeownership. Promote more utilization of existing homeownership programs from Minnesota Housing for down payments, renovations, homeowner education, and [The Community Homeownership Impact Fund](#).

2022 Using an HRA Levy, or another funding resource, create a funding or tax waiver program to address historic redlining and direct housing investments to Black, Latinx, Asian, and Indigenous families displaced or denied homeownership through government policies, including the destruction of the Rondo Community. This should be done in coordination with the Rondo Community Land Trust, the City of St. Paul, and the St. Paul & Minnesota Foundation who have already been exploring this concept.

2022 Improve access to housing information (county and partner information) for all residents, including non-English speakers and those with visual disabilities. This should include information on affordable homeownership and down payment assistance programs, homelessness support programs, tenant and landlord rights, and resources for accessing legal or financial help when faced with evictions. Information should be broadly available on the county website and in multiple languages to improve accessibility and transparency of available resources, processes, and partner organizations.

2023 Explore working with cities to adopt disclosure policies that require landlords to provide potential tenants clear information about average annual and monthly energy costs, which will help renters know their full housing costs.

2023 Create an Equitable and Resilient Communities Fellowship within the Community and Economic Development department through a partnership with philanthropy and higher education, focused on working with Black, Latinx, Asian, and Indigenous residents and community-based organizations. The Fellow can identify resources available through the [MN Homeownership assistance programs](#), such as down payment assistance and homeownership training for both prospective Black, Latinx, Asian, and Indigenous single-family homeownership and owner-occupant housing including duplexes and triplexes, and create additional resources to provide easier access to available funding programs and county policies to support housing stability, low-income homeowners, and renters.

2023 Promote coordination between county programs and the city of St. Paul to extend homeownership and energy efficiency programs to small multi-family housing landlords so they can improve energy efficiency and climate resiliency and further drive down housing costs for renters.

2024 Create an additional rehab fund that allows for emergency home repairs. Explore additional resources to support these investments and other energy efficiency, weatherization, and resiliency improvements.

Type Key

\$ Investment

✓ Policy *

+

Coordination

"I would really like to see...truly affordable housing options, both rental and ownership"

- Resident Participant

Measures of Success

The ECI plan seeks to transform Ramsey County, and the following metrics will demonstrate the impacts related to housing stability that the plan is having:

- Increase in Black, Latinx, Asian, and Indigenous homeownership in Ramsey County
- Increase the range of housing information that is accessible to all Ramsey County residents
- Increase in the support provided to property owners to perform housing rehabilitation activities that increase overall operating efficiency and reduce costs



Strategy 3

Foster inclusive economic development within county transit and key commercial corridors

Recommended Actions

- 2022**  Allocate dedicated resources to Minnesota Housing Finance Agency's Consolidated Request For Proposals to increase the resources and competitiveness of projects located within Ramsey County, particularly those within transit corridors. Identify projects that can be competitive for these funds to support their application and leverage additional resources.
- 2022**  Develop an equitable development framework to pursue the redevelopment of underutilized publicly owned land near transit and key commercial corridors for affordable housing and community-serving needs.
- 2023**  Explore using a portion of the HRA levy proceeds to support the strategic acquisition of underutilized sites for equitable TOD, and utilize publicly owned lands (all government and authorities) for community-serving purposes such as childcare, workforce training, tech equity, and business incubation sites. This can include discounting land for affordable housing when disposing of surplus public lands, prioritizing community-serving needs in RFPs, and marketing those sites that also fall within tax incentive program areas, so long as they are not in environmentally vulnerable areas.

2023  Establish a flexible capital fund to support the acquisition, development, and rehabilitation of naturally-occurring affordable housing with resources targeted to transit corridors and economic corridors with NOAH inventory. This should include both larger multi-family buildings as well as smaller (2-4 unit) buildings that can provide affordable opportunities for wealth accumulation, and are more common in many suburban locations.

2023  Explore, with city partners, a county-funded [Right of First Refusal](#) (ROFR) policy to give the first option for purchase of multi-family affordable housing located within TOD areas to non-profit affordable housing developers or community land trusts as a way to preserve long-term affordability. ROFR helps to ensure that the HRA levy and other county funds are NOT subsidizing displacement and the conversion of affordable units to market-rate units.

"Right of First Refusal, also known as Tenant Opportunity to Purchase, efforts are increasing in their adoption. In 2020 several communities across the country have proposed these types of interventions to preserve affordability and in some cases create wealth-building opportunities. Washington D.C has seen the preservation of over 1,400 units and the creation of 4,400 limited-equity co-op units across 99 buildings as a result of their efforts.

Measures of Success

The ECI plan seeks to transform Ramsey County and the following metrics will demonstrate the impacts that the plan is having in key transit and commercial corridors:

- Increase the number of affordable housing projects and LIHTC credits allocated within Ramsey County communities funded through the Minnesota Housing Finance Agency's Consolidated Request For Proposals
- Increase in the number of publicly owned properties in the development process, through the utilization of an equity framework
- Increase in the number of Naturally Occurring Affordable Housing units preserved along transit and commercial corridors



“Ramsey County should invest in public transportation or affordable housing near job centers.”

- Resident Participant

Strategy 4

Support communities in equitable site development

Recommended Actions

- 2022** Create an equitable development policy for Ramsey County to foster equitable community and site development. Encourage Ramsey County cities to create equitable development policies tailored to their communities.
- 2022** Explore partnerships with housing allies on coordinated outreach to local mayors, city councils, developers, and the broader public to accelerate local zoning changes to remove exclusionary housing barriers.
- 2023** Encourage cities to prioritize equitable development to strengthen fiscal health. Examples include: enabling infill development, increasing density, and/or reducing/rethinking minimum parking requirements.
- 2024** Encourage and incentivize innovation in housing construction techniques to bring down the cost of housing construction and overall maintenance. Support pilot programs/efforts that increase innovation in housing construction techniques that bring down the cost of affordable housing (especially below 80% AMI) construction. This could include supporting regional efforts to pilot modular and alternative construction in Ramsey County, including multigenerational and owner-occupied housing.

Measures of Success

The ECI plan seeks to transform Ramsey County and the following metrics will demonstrate the impacts that we are having in key providing communities support to implement equitable development:

- Increase in number of communities with defined equitable development policies
- Increase in number of communities prioritizing underutilized land
- Increase in number of units developed via pilot programs that demonstrate lower construction and operating costs

“Development should happen with the community and anti-displacement in mind.”

- Resident Participant



Section 2

Foster Economic Competitiveness, Innovation & Transformation



Artist Statement

Leeya Jackson



Inclusive and equitable economic development is something that is very near and dear to my heart. For this project, it was important to showcase the diversity of the Ramsey County community in a hopeful yet realistic way. I loved being able to depict BIPOC folks and other intersecting identities in the diverse roles that truly make the community what it is.

Connect

Illustration: www.leeyamakesnoise.com

Design: www.noisemakerdesign.com

Foster Economic Competitiveness, Innovation & Transformation

The county mirrors the region's economy and has a very similar mix of goods-producing and service-providing activity among private businesses, indicating economic sustainability. Technology, healthcare, manufacturing, and construction are growing industries within Ramsey County. Major employers such as 3M, Medtronic, Boston Scientific, Land O'Lakes, Ecolab, Securian Financial, and others have made the county their home, strengthening the business ecosystem and creating jobs for residents. The county's tech capacity is energetically growing, which is also adding new jobs and diversifying the economy. However, the most growth is seen in small firms. To address the economic impacts of COVID-19, Ramsey County must work alongside cities and local and regional partners to ensure adequate resources exist to grow and retain new and existing businesses.

Despite this growth, Black, Latinx, Asian, and Indigenous businesses lack equitable investment. To realize the growth potential of business starts, Ramsey County must support the establishment and security of Black, Latinx, Asian, and Indigenous businesses.

“I would like to see government-level interventions to guarantee jobs [for our community members].”

- Resident Participant



Stakeholders across Ramsey County express a need to support entrepreneurs and small businesses, especially those in Black, Latinx, Asian, and Indigenous communities. They recognize that large companies in the region are important and have been growing and would like to see the same support given to entrepreneurs and small businesses. There is broad support for investing in niche markets, including home-based businesses that are being created by residents during the COVID-19 pandemic.

Support is also needed for the preservation of affordable commercial space, as well as connecting residents and entrepreneurs to educational resources such as technical assistance and local community colleges. Companies with local hiring preferences are an important part of this ecosystem.

Ramsey County's Small Business Opportunity

Current Condition

- County experiencing steady and slow industry growth at 8.3% (including manufacturing, and finance and insurance industries), with much growth driven by smaller firms.
- There is a growing cluster of niche innovation industries regionally, that Ramsey County is well positioned to grow within its county limits.
- Low business starts and lending compared to region and nation.
- Strength in women-owned firms.
- Black, Latinx, Asian, and Indigenous owned businesses are growing: Black, Latinx, Asian, and Indigenous owned businesses grew at 3.5 times the rate of all Minnesota companies in 2014-2015. However, growth in Ramsey County lags other geographies.

Estimated Need

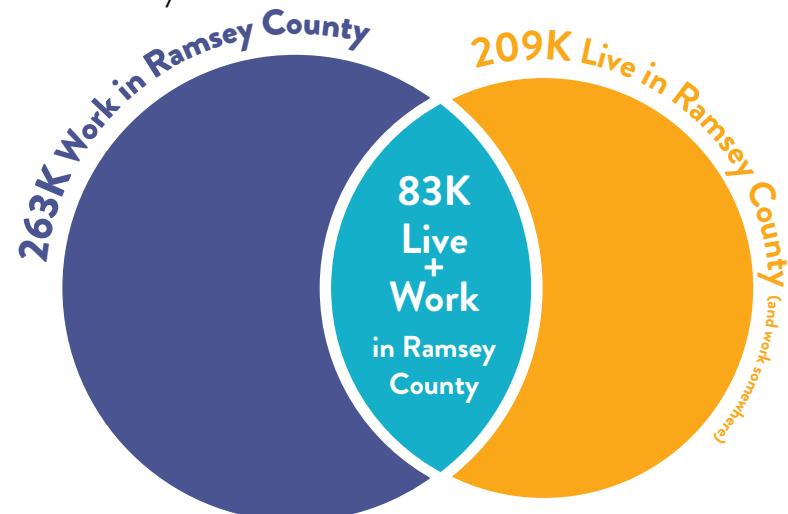
- If Ramsey County had the same rate of new businesses as the U.S. and seeded each with \$5,000, it would cost about \$6.2M per year, or \$18.5M at \$15,000 each.
- Expand Open to Business Program to accelerate entrepreneurship for immigrant populations.
- Ramsey County needs 500 more Minority-owned Business Enterprises (MBE) to match the U.S. ownership rate. If Ramsey County seeded each of those businesses with \$5,000 it would cost about \$2.5M per year, or \$7.5M at \$15,000 each.
- There were 12,815 continued unemployment insurance claims in October 2020 (including COVID-19 related job losses), which is 3x the number for January 2020.



Target

- If Ramsey County had the same level of loans per capita as Hennepin County, it would have +\$179M more in business financing than currently estimated for 2020.

Live-Work Analysis



Ramsey County's Workforce Opportunity

Current Condition

- County experiencing steady and slow industry growth at 8.3% (including manufacturing, and finance and insurance industries), with much growth driven by smaller firms – compared with 16.1% growth rate for the U.S. overall.
- There is a growing cluster of niche innovation industries regionally, that Ramsey County is well positioned to grow within its county limits.
- Low business starts and lending compared to region and nation.

Estimated Need

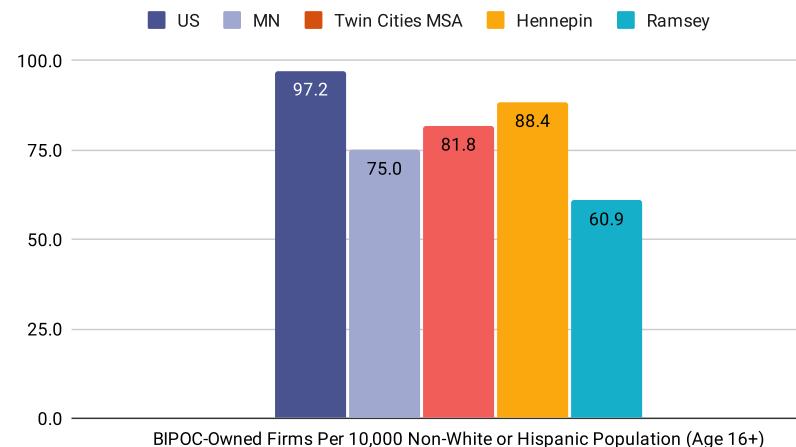
- Ramsey County has a lower percentage of Black and Asian residents with a Bachelor's degree compared to Minnesota and the United States. 20% of Black and 30% of Asian residents in the county have a Bachelor's degree or higher. Nearly 50% of white, non-Hispanic Ramsey County residents have a Bachelor's degree or higher.
- 36% of workers in Ramsey County are being paid less than a living wage.
- A majority of Black residents are in jobs that pay less than a living wage (62%); nearly one in four Black workers in Ramsey County are in jobs that pay below living wage and are in an industry that is declining.

Target

- Closing the wage gap would add \$2.3B annual earnings for Ramsey County residents, specifically Black, Latinx, Asian, and Indigenous residents.
- Closing the education gap between white and Black, Latinx, Asian, and Indigenous county residents would mean an additional 21,518 workers with a BA+, earning an additional \$124,475,884 per year.

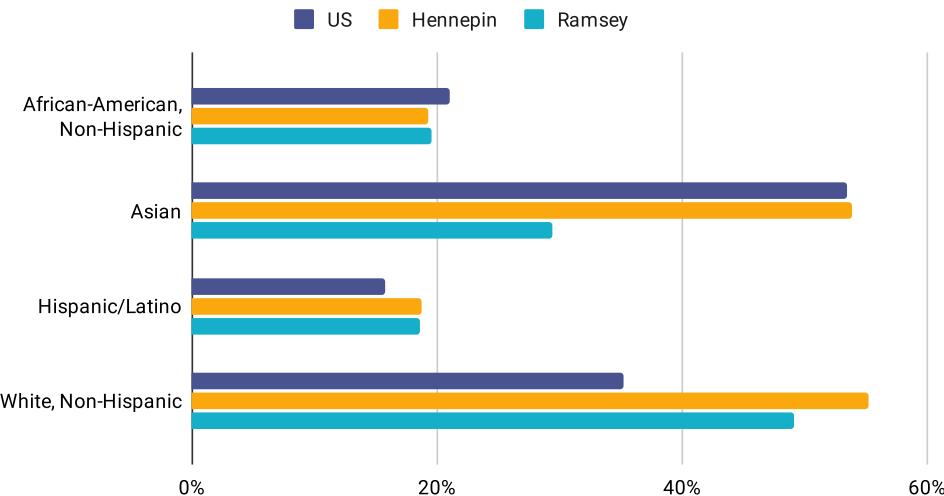
Most people who work in Ramsey County live somewhere else, and most employees who live in Ramsey County work somewhere else. The “live-work” population represents only 17.6% of the total resident and employee workforce.

Black, Latinx, Asian, and Indigenous Owned Firms



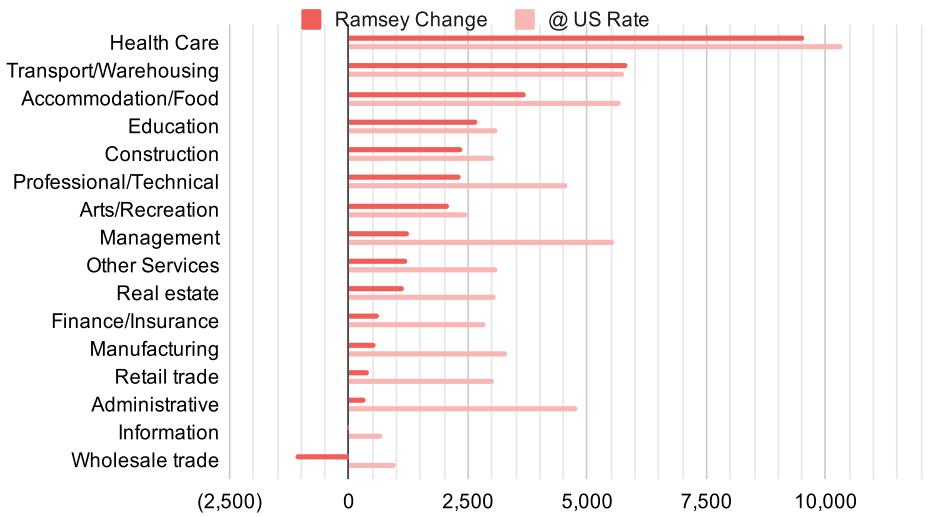
Black, Latinx, Asian, and Indigenous business ownership is significantly lagging in Ramsey County.

Education Attainment



Despite a strong education sector, Ramsey County has a lower percentage of Black and Asian residents with Bachelor's degrees versus the U.S.

Ramsey County Employment



Since 2010, industry growth in Ramsey County lags the U.S. The U.S. had an overall employment growth rate of 16.1% across all industries from 2010 to 2018. In that same time period, Ramsey County had an 8.3% employment growth rate. In every industry except for Transportation and Warehousing, the growth rate in Ramsey County lagged the U.S. growth rate.



Recommended Strategies and Actions

A More Economically Competitive Community

To meet the defined needs and advance opportunities for Ramsey County businesses and residents, these four strategies are prioritized.

Strategy 5

Sustain and accelerate workforce recovery programs

Strategy 6

Develop pathways to entrepreneurship and Black, Latinx, Asian, and Indigenous business ownership

Strategy 7

Attract and grow high-wage industry and innovation: technology, advanced manufacturing, and life sciences

Strategy 8

Strengthen business retention and expansion infrastructure to support communities



Strategy 5

Sustain and accelerate workforce recovery programs

Recommended Actions

- 2022** Incentivize hiring by zip code by establishing a committee and/or working group to create an inclusive hiring recognition and certification program for employers. Focus on communities most in need; hold employers accountable for racial inclusion.

- 2022** Work in partnership with the Workforce Innovation Board to evaluate the impacts of workforce-related CARES Act investments – the organizations and programs it funds, the impact of their efforts, and what services should be continued – and develop an understanding of how these high-impact programs can be funded.

- 2022** Diversify additional non-federal grant funding to the Workforce Solutions Department to fund and partner with community-based organizations. Leverage existing organizations that offer industry training and workshops in communities, particularly suburban Ramsey County.

- 2022** Convene industry sectors to address industry/workforce alignment as COVID-19 reshapes occupational and worker demand. This could include additional capacity for “workforce navigators” to connect small businesses that have been impacted to available workforce resources.

- 2022** Assist Workforce Solutions with elevating and supporting more partnerships with workforce training providers to address targeted, vulnerable populations, including previously incarcerated adults and Black, Latinx, Asian, and Indigenous youth. Establish and deepen community engagement, outreach, and recruitment strategies – including supporting wrap-around service models.


- 2022** Partner with community-based organizations to prepare and equip employers in growth sectors to mitigate and dismantle racism, and pilot new models for inclusive and equitable hiring, retention and advancement specifically to close wage gaps.

- 2022** Proactively foster racial inclusion, equity, and belonging in every department of Ramsey County; Assertively hire, retain, and promote Black, Indigenous, Asian, and Latinx employees in each department and rank in pursuit of a workforce that mirrors the county’s population.

- 2023** Leverage relationships with Workforce Solutions to convene educational institutions and manufacturers that can work together to create new, customized, culturally appropriate training to support skill development for Black, Latinx, Asian, and Indigenous residents (e.g. in construction trades, as mechanic installers, or for other projected high-wage job openings). Work to increase competitiveness for grant funding via DEED.

- 2023** Partner with Workforce Solutions to engage and recruit more companies to participate in “earn and learn” programming.

- 2024** Partner with a private industry consortium to support the development of a mentor-mentee matching program for employees seeking advancement. Tap into employer resource groups as key partners in this work.


Type Key

 Investment  Policy  Program  Coordination

Measures of Success

The ECI plan seeks to transform Ramsey County and the following metrics will demonstrate the impacts that the plan is having as a result of workforce recovery programs:

- Increase in number of employers partnering with programs that are working with Black, Indigenous, Latinx and Asian workers to get certifications, as a means for developing and sourcing diverse talent
- Increase in funding to the Workforce Solutions Department from outside sources
- Adoption of new customized and culturally appropriate training programs
- Increase in companies participating in “earn and learn” program



“We have to make sure the types of businesses being grown are ones that [residents] can work for”

- Resident Participant

Strategy 6

Develop pathways to entrepreneurship and Black, Latinx, Asian, and Indigenous business ownership

Recommended Actions

2022 Accelerate Black, Latinx, Asian, and Indigenous income generation through Black, Latinx, Asian, and Indigenous owned business growth and investment.

2022 Create new opportunities for post-crisis business planning for existing Black, Latinx, Asian, and Indigenous owners.

2022 Support the ecosystem of diverse suppliers, disaggregating data of ownership by race, and encouraging new partnerships with these suppliers and anchor institutions within the county.

2022 Proactively foster racial inclusion, equity, and belonging in the procurement policies and practices of every department of Ramsey County. Assertively contract with and invest in Black, Latinx, Asian, and Indigenous owned businesses with a goal of contracting and investing at scale for growth in family-sustaining jobs at those businesses.

2022 Partner with community leaders to influence and leverage private sector investments, lending practices, and spending with Black, Latinx, Asian, and Indigenous owned businesses; Engage in efforts to scale effective equitable supply chain strategies specifically aimed at increasing both spending and the net impact on increased family-sustaining jobs at Black, Latinx, Asian, and Indigenous owned businesses.



2022 Influence and coordinate strategies with commercial lenders to respond to historic underinvestment in Black owned businesses. Develop joint investment pools to accelerate regional economic growth.

2023 Partner to develop tools for business owners to proactively acquire ownership of their real estate assets to grow wealth. Work alongside community based organizations and development funds to inventory and drive equitable building ownership.

2024 Explore a pilot program to create entrepreneurial startup spaces in suburban Ramsey County. Work alongside communities to identify spaces and feasibility.

Type Key

\$ Investment

✓ Policy

* Program

+ Coordination

Measures of Success

The ECI plan seeks to transform Ramsey County and the following metrics will demonstrate the impacts that the plan is having as a result of supporting Black, Latinx, Asian, and Indigenous business ownership:

- Reduction in the Black, Latinx, Asian, and Indigenous business ownership gap
- Increase in investment to Black, Latinx, Asian, and Indigenous businesses
- Increase in family-sustaining jobs at Ramsey County businesses owned by Black, Latinx, Asian, and Indigenous people



Strategy 7

Attract and grow high-wage industry and innovation: technology, advanced manufacturing, and life sciences

Recommended Actions

- 2022** Expand business support network to advance entrepreneurial activity and offerings for growing immigrant communities.
- 2022** Use the Ramsey County Means Business website to encourage and attract niche manufacturing industries that are reliant on county rail and river infrastructure assets.
- 2023** Use the Ramsey County Means Business website to focus attraction efforts on small-scale medical device companies.
- 2024** Map the ecosystem of business technical assistance, space, and capital in the county for startups in biotech and advanced manufacturing industries.



Measures of Success

The ECI plan seeks to transform Ramsey County and the following metrics will demonstrate the impacts that the plan is having as a result of efforts to support business attraction and growth:

- Increase in share of entrepreneurial businesses and specifically those in targeted sectors
- Increased number of advanced manufacturing companies operating in the county
- Increased number of employment opportunities in high-wage industries

Type Key

\$ Investment ✓ Policy * Program + Coordination

Strategy 8

Strengthen business retention and expansion infrastructure to support communities

Recommended Actions

- 2022** Expand network of business advisors to serve targeted geographies and populations, providing businesses with culturally-specific technical assistance and potential access to BR&E financial resources.

- 2022** Enhance the Ramsey County Means Business website's central clearinghouse to identify and market shovel/development-ready sites, and to share resources for redevelopment.

- 2022** Encourage community participation in MN DEED's Shovel Ready Site Certification program. Explore piloting a pre-development fund to help communities meet eligibility criteria.

- 2023** Invest in and advocate for small business organizations and ethnic and place-based CDFIs to ensure ample capital lending, infrastructure, and resource availability.

- 2023** Leverage Chamber of Commerce organizations throughout the county and provide resources to support tenant retention, Black, Latinx, Asian, and Indigenous owner issues, deal structuring, and inclusive workforce strategies.

- 2023** Establish a county-wide strategic investment fund in support of business growth and expansion. This fund can be targeted to smaller businesses operating in priority corridors, Black, Latinx, Asian, and Indigenous business ownership, and businesses that are creating above-living-wage employment opportunities.


Measures of Success

The ECI plan seeks to transform Ramsey County and the following metrics will demonstrate the impacts that the plan is having on business retention and expansion:

- Increased number of business advisors and an increase in number of companies served
- Increased number of shovel-ready sites being marketed in the county
- Increased investment in businesses, especially Black, Latinx, Asian, and Indigenous owned businesses, operating in key transit and commercial corridors



Conclusion

These eight strategies and corresponding actions outline how Ramsey County can seize the opportunity to create a more inclusive and equitable community. The results can pay dividends in the short term and for generations to come. If successful, Ramsey County can become a community recognized for its commitment to tackling economic disparities, with actions and not just with words. Moving forward, Ramsey County can leverage its core strengths and embrace a new social landscape to effectively enhance the quality of life for those who live, learn and earn in the community.

This Economic Competitiveness and Inclusion plan was born of the contributions of residents, leaders, and advisors in the community. The collaboration exhibited bodes well for the future, as an even greater demonstration of collaborative problem solving will be required to successfully pursue new opportunities. **The past year has brought much uncertainty, but it has also given people the resolve that returning to the status quo of early 2020 is not acceptable.** As this plan is being released to the community, we recognize much is still unknown about the full impacts the pandemic has had on Ramsey County's most vulnerable businesses and residents. Ramsey County is committed to continuing to identify issues and deliver a coordinated response to eliminate them.



"I would like us to become a model county for new enterprises, and we have the infrastructure needed to scale these enterprises to make lasting, regional impact."

- Resident Participant

Acknowledgements

Ramsey County Economic Competitiveness and Inclusion Plan Steering Committee

Ramsey County wishes to thank the hundreds of community organizations, residents, and businesses who contributed perspectives and priorities for this plan. In particular, we wish to recognize the following group of community leaders for investing their time and energy in guiding us during the plan's development.

Center for Economic Inclusion

Tawanna Black, Founder & CEO

City of Roseville

Pat Trudgeon, City Manager

City of White Bear Lake

Anne Kane, Director of Community Development

Federal Reserve Bank of Minneapolis

Libby Starling, Community Development Manager

Fresh Energy

Sarah Clark, Deputy Executive Director

Greater MSP

Amanda Taylor, Director of Research

McGough Construction & Ramsey County Workforce Investment Board

Karin McCabe, Outreach Director

Midway Chamber of Commerce

& Ramsey County Workforce Investment Board

Chad Kulas, Executive Director

Metropolitan Consortium of Community Developers

Elena Gaarder, CEO

St Paul Area Chamber of Commerce

Channon Lemon, Vice President

St Paul & Minnesota Foundation

Stephanie Battle, Director of Community Impact

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Kayla Schuchman, Housing Director

St Paul Planning & Economic Development

Kristin Guild, Deputy Director, Planning & Economic Development

St Paul Port Authority

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St Paul Downtown Alliance

Joe Spencer, President

The Alliance

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Xcel Energy

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Report designed by

