



# Board Workshop / Discussion Agenda

15 West Kellogg Blvd.  
Saint Paul, MN 55102  
651-266-9200

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July 8, 2025 - 10:30 a.m.

Courthouse Room 220

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## WORKSHOP

1. **Strategic Priority: Intergenerational Prosperity for Racial and Economic Inclusion**

[2025-251](#)

Sponsors: County Manager's Office



# Board of Commissioners

## Request for Board Action

15 West Kellogg Blvd.  
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**Item Number:** 2025-251

**Meeting Date:** 7/8/2025

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**Sponsor:** County Manager's Office

**Title**

Strategic Priority: Intergenerational Prosperity for Racial and Economic Inclusion

**Attachment**

1. Presentation



July 8, 2025

## **Intergenerational Prosperity for Racial and Economic Inclusion**



# Agenda

- **Overview of strategic priority goals and strategies**
  - Kari Collins, Deputy County Manager, Economic Growth and Community Investment
  - Alex Kotze, Deputy County Manager, Health and Wellness
- **Economic Competitiveness & Inclusion Plan update and Community & Economic Development homeownership programs**
  - Josh Olson, Director, Community & Economic Development, Economic Growth and Community Investment
  - Max Holdhusen, Deputy Director, Community & Economic Development, Economic Growth and Community Investment
- **Purchasing & Contracting Transformation (PACT)**
  - Dolly Lee, Division Director, Finance, Strategic Team
  - Julia McCarthy, Director of Programs, Keystone Services

# Intergenerational Prosperity for Racial & Economic Inclusion

Ramsey County will create pathways to intergenerational prosperity for racially and ethnically diverse communities that have historically experienced wealth extraction, with an emphasis on Black/African American, American Indian, and other racially/ethnically diverse communities.

This countywide approach will focus on racial and economic inclusion in racially and ethnically diverse communities with intentional and strategic investments in residents and businesses.

# Strategic Priority Goals

1. Invest in families and residents by implementing income and wealth building strategies identified in the **Economic Competitiveness and Inclusion (ECI) Plan** and from community engagement feedback.
2. Full implementation of the **Purchasing and Contracting Transformation (PACT)** initiative.





The background of the slide features a scenic landscape. On the left, a dense forest of trees with autumn foliage in shades of yellow, orange, and green covers a hillside. To the right, a wide river flows, reflecting the bright light of the sun, which is positioned low on the horizon, creating a strong lens flare effect. The sky is a pale blue with wispy white clouds. A white rectangular box with a thin dark border is centered on the slide, containing the title text.

# **Economic Competitiveness and Inclusion Plan**



[View the full plan](#)

[Track the progress](#)

The strategies in the **ECI Plan** prioritize inclusion in future investments and other actions related to:

- Affordable Housing
  - ➔ **Homeownership**
- Business development & job creation
- Workforce development
- Place-based investments





# Homeownership as a Pathway to Intergenerational Wealth

*Urban Institute:*

“Homeownership is one of the **most widespread and effective ways** families can build intergenerational wealth. Though it is **not the best option for everyone**, evidence shows **homeownership is still financially better than renting**. But housing equity is **not shared evenly**.”

Sources:

<https://www.urban.org/urban-wire/2040-us-will-experience-modest-homeownership-declines-black-households-impact-will-be-dramatic>

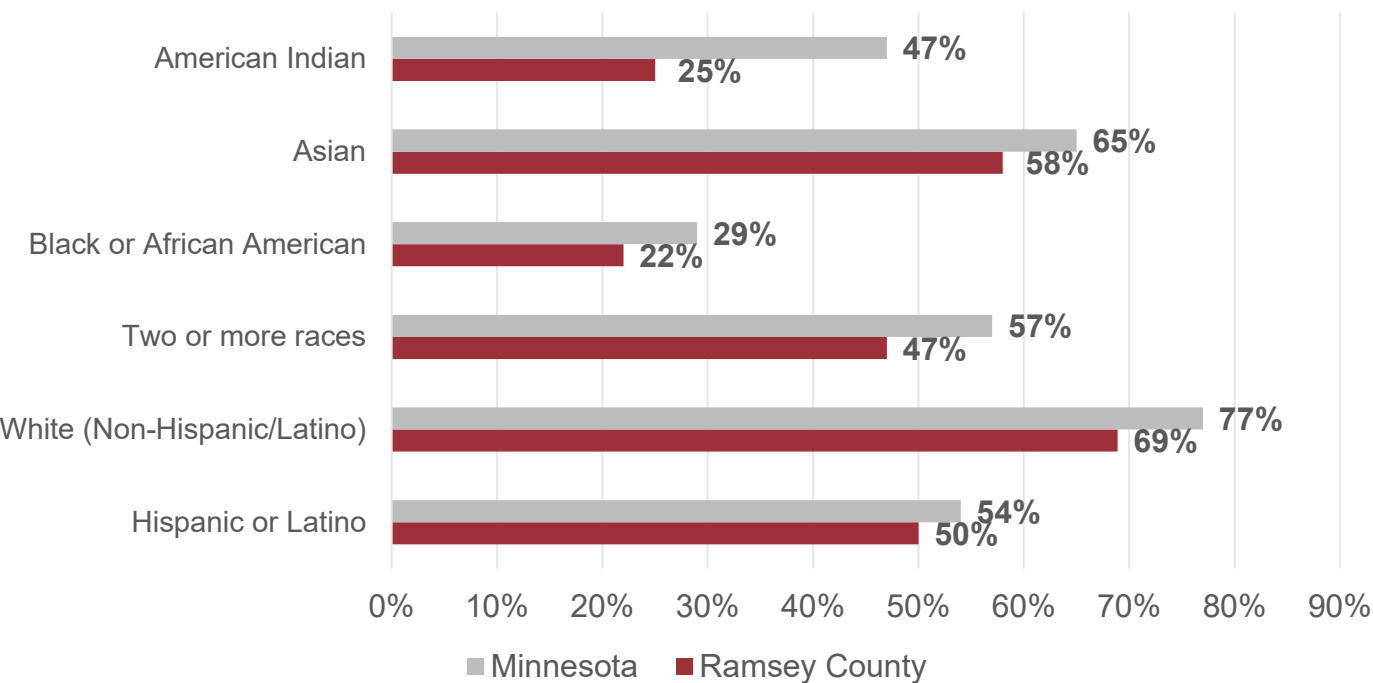
<https://www.urban.org/urban-wire/wealth-gap-between-homeowners-and-renters-has-reached-historic-high>



# Homeownership in Ramsey County

Homeownership rate is 69% for Non-Hispanic white households and 22% for Black/African American households, a gap of 47 percentage points.

Ramsey County and Minnesota Owner-Occupied Housing Rates by Race/Ethnicity of Householder



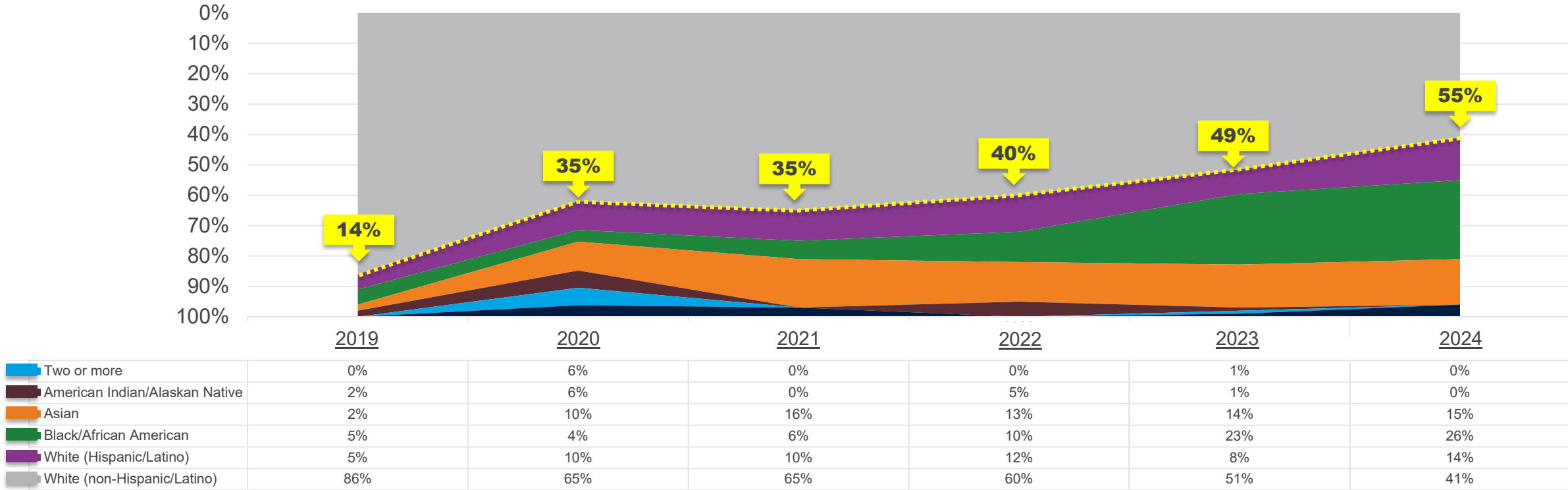
# Advancing the Strategic Priority: Department Performance Measure

Department	Title	Full Performance Measure
Community & Economic Development	Residents benefitting from Community & Economic Development homeownership programs who are racially and ethnically diverse and/or American Indian	<p>This measure combines Community &amp; Economic Development's full portfolio of homeownership programs:</p> <p><b>FirstHOME</b></p> <p>Downpayment assistance program for first-time and first-generation home buyers (Available in Suburbs, excluding North Saint Paul)</p> <p><b>Rehab</b></p> <p>Home rehabilitation and weatherization programs for homeowners (Program available in Suburbs only)</p> <p><b>Critical Repair</b></p> <p>Critical rehabilitation and repair programs for homeowners including manufactured homeowners (Program available in Suburbs only)</p>

*\* In 2021 and in response to the ongoing COVID-19 pandemic, Community & Economic Development established a limited-duration mortgage assistance program within suburban Ramsey County.*

# Who Are We Serving in Our Homeowner Programs?

Performance Measure	2019	2020	2021	2022	2023	2024	Goal: 2025	Goal: 2027
% of residents benefitting from Community and Economic Development homebuyer and home improvement programs that are racially and ethnically diverse	14%	35%	35%	40%	49%	55%	60%	65%



## Sub-measure: Who Are We Serving in Our FirstHome Program?

Performance Sub Measure	2019	2020	2021	2022	2023	2024	Goal: 2025	Goal: 2027
% of first-time homebuyers who are also first-generation homebuyers	-	-	-	40%	93%	74%	83%	85%
<i>White (Non-Hispanic/Latino)</i>	-	-	-	0%	7%	6%		
<i>White (Hispanic/Latino)</i>				0%	11%	26%		
<i>Black/African-American</i>				20%	56%	47%		
<i>Asian</i>				20%	19%	21%		
<i>American Indian/Alaskan Native</i>				0%	0%	0%		
<i>Two or more</i>				0%	0%	0%		
Number of loans per year				2	27	46		

Newly created sub-measure to measure the % of first-generation homebuyers within Community and Economic Development's FirstHome program since it's revamp in 2022.

- **By 2025:** Grow percentage of first-gen homebuyers to 83% and have at least one American Indian/Alaskan Native first-time homebuyer.
- **By 2027:** Grow percentage of first-gen homebuyers to 85% and introduce sub-measures to track the quality of Community and Economic Development homebuyer and home improvement programs.



# Continuing to Support and Sustain Homeownership

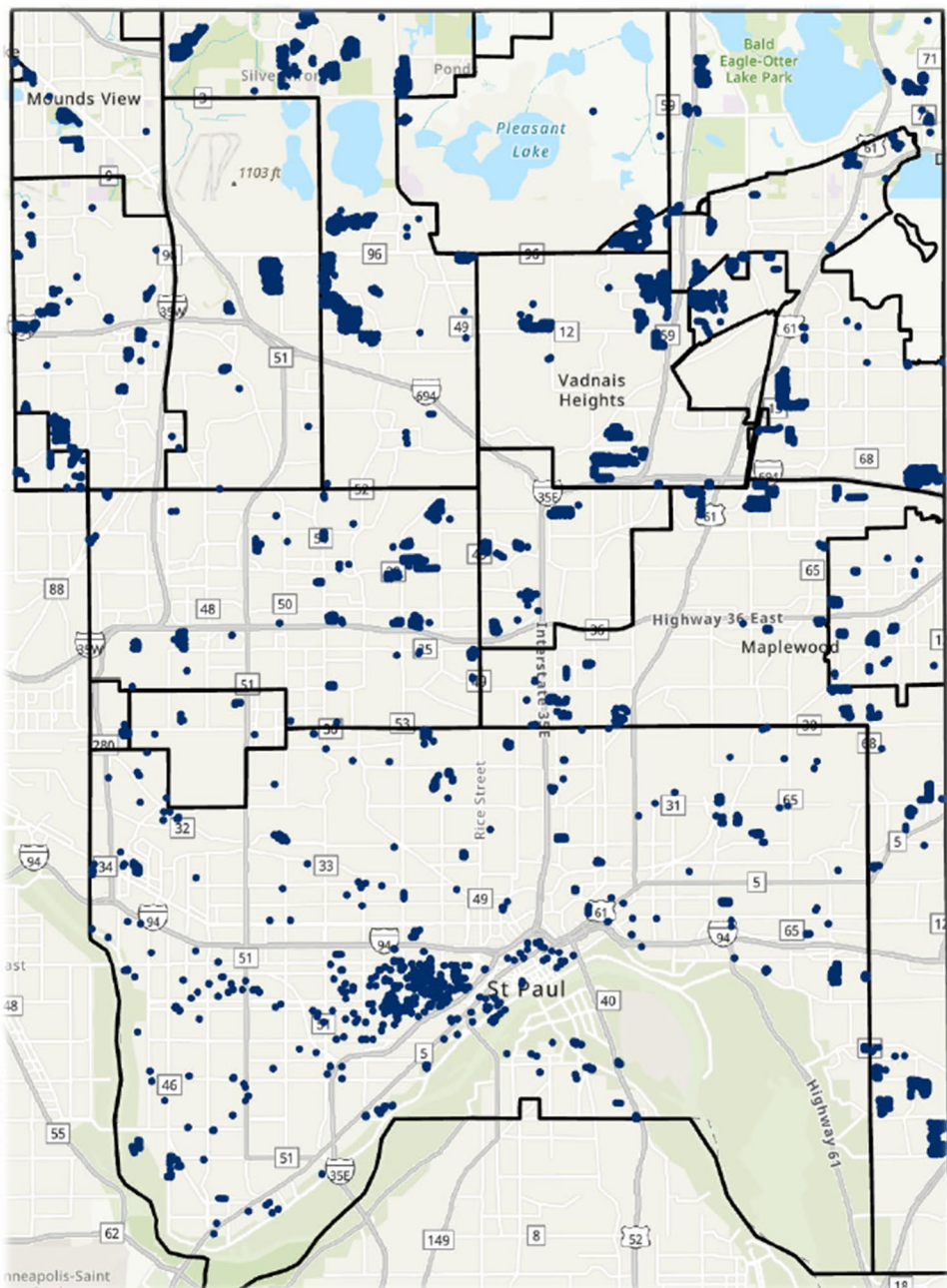
- Critical Repair Program: Converted pilot program into a permanent program offering.
- Performed a program evaluation on our rehab programs.
- Increased budget for all homebuyer and home improvement programs in the last two years.
- Supporting homeowners for the long term.
  - Revamping and refining Rehab and Critical Repair programs to support homeowners.
- Understanding the differences within homeownership.
  - Condo project research ➔



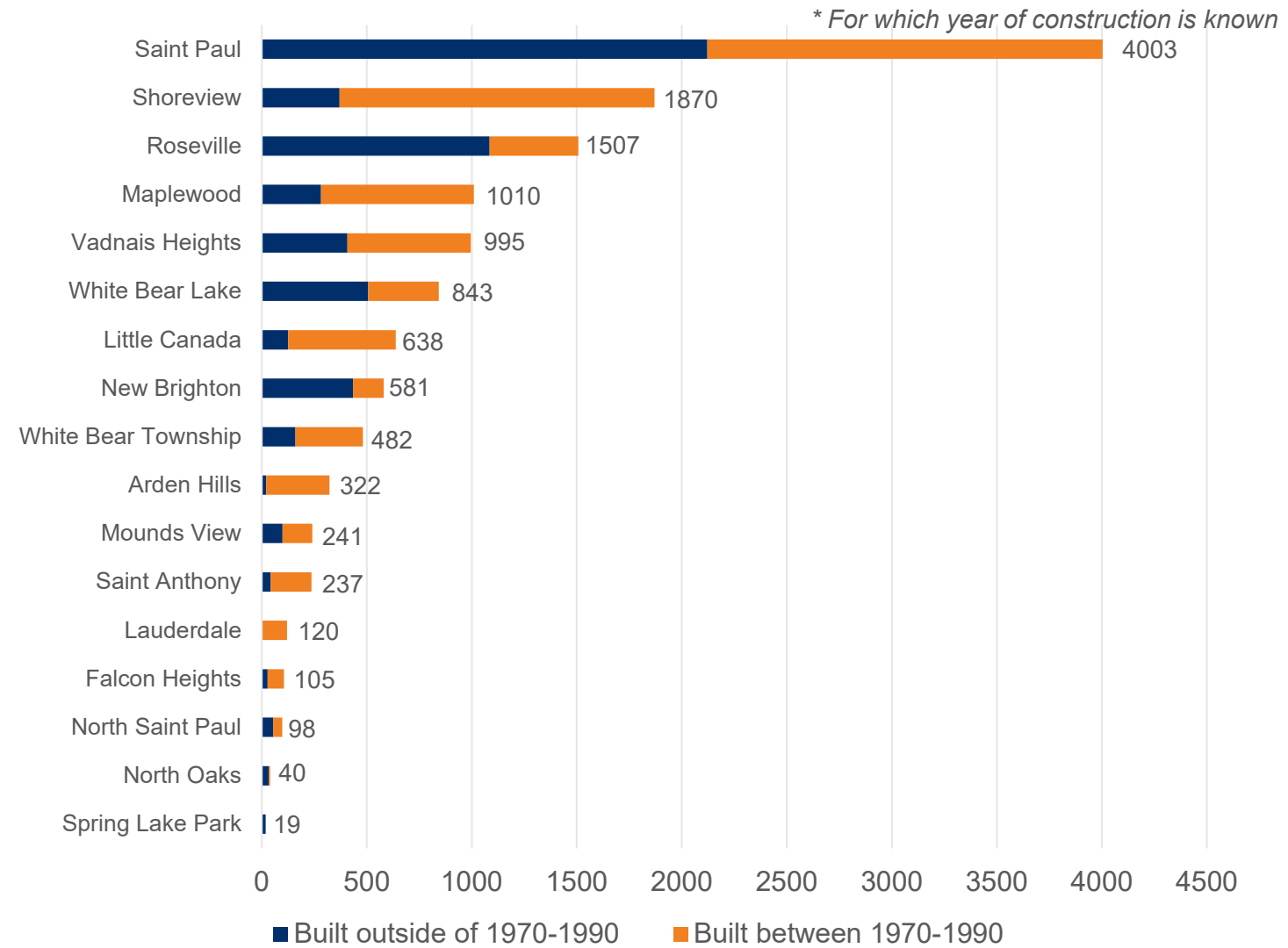
# Condo Research Project Overview

- Shared ownership structures: Condos, townhomes, etc. are important contributors to the diversity and affordability of the housing supply.
- There was a market surge in the construction of large, owner-occupied buildings (townhomes, condos, etc.) during the 1970s and 1980s in Minnesota.
- These buildings, now several decades old, are generally facing lifespan issues and often require substantial, high-cost repairs or upgrades.
  - Underfunded reserve accounts and poor financial management have led to unexpected special assessment or large bills for residents.
- Many of these buildings house low-income or income-restricted residents.





## Geographic Distribution of Owner-occupied Condo Units by City



## Key Conclusions and Next Steps

- Greater awareness of existing and emerging trends in homeownership and ability to respond with adaptable programs.
- Community and Economic Development aims to create long-term relationship with homeowners and connect them to other key programs across the county.
- Will look to incorporate research and further engagement as part of ECI Plan update.
  - ECI Plan 2.0 will use a One Ramsey County approach.
  - Timeline and Next Steps are to be determined.

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# **Purchasing & Contracting Transformation**



# Purchasing & Contracting Transformation (PACT): The Why and What

- Why
  - Feedback from community, contractors, and internal partners on needed improvements to our procurement system.
  - Learnings from COVID experiences.
  - Countywide strategic prioritization to more intentionally invest in building intergenerational wealth and eliminate disparities.
- What
  - Top to bottom reimagination of purchasing and contracting policy, processes, procedures, and overall structure.
  - Key values: **Transformation, Relational, Transparent, User-Friendly, Efficient, and Equitable.**



# PACT – Road Map



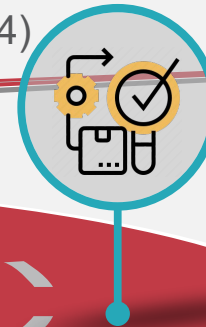
**1** Stakeholder Engagement & Current State Analysis  
(March 2021 – March 2022)



**2** Future State Development & Current State Improvements  
(March 2022 – August 2023)



**4** Phased Implementation  
(October 2024)



**3** Future State Testing & Refinement  
(August 2023 – September 2024)



**5** Continual Improvement  
(2025 & Beyond!)  
**WE ARE HERE**

# What Have We Accomplished?

## Implemented Actionable Strategies:

- ✓ Communicated with community and staff about purchasing and contracting changes.
- ✓ Hired leadership positions.
- ✓ Centralized staff and built out team.
- ✓ Conducted pilots of new processes.
- ✓ Implemented new structure / processes.
- ✓ Measured progress.



# What Was Transformed?



## People

Streamlining communications for all with a main point-of-contact



## Process

Improving processes with goal to decrease time to contract execution by 50%



## Forms

Consolidating documents into a single flexible solicitation format



## Tech

Modernizing systems to meet user needs



## Advancing the Strategic Priority: Countywide Performance Measure

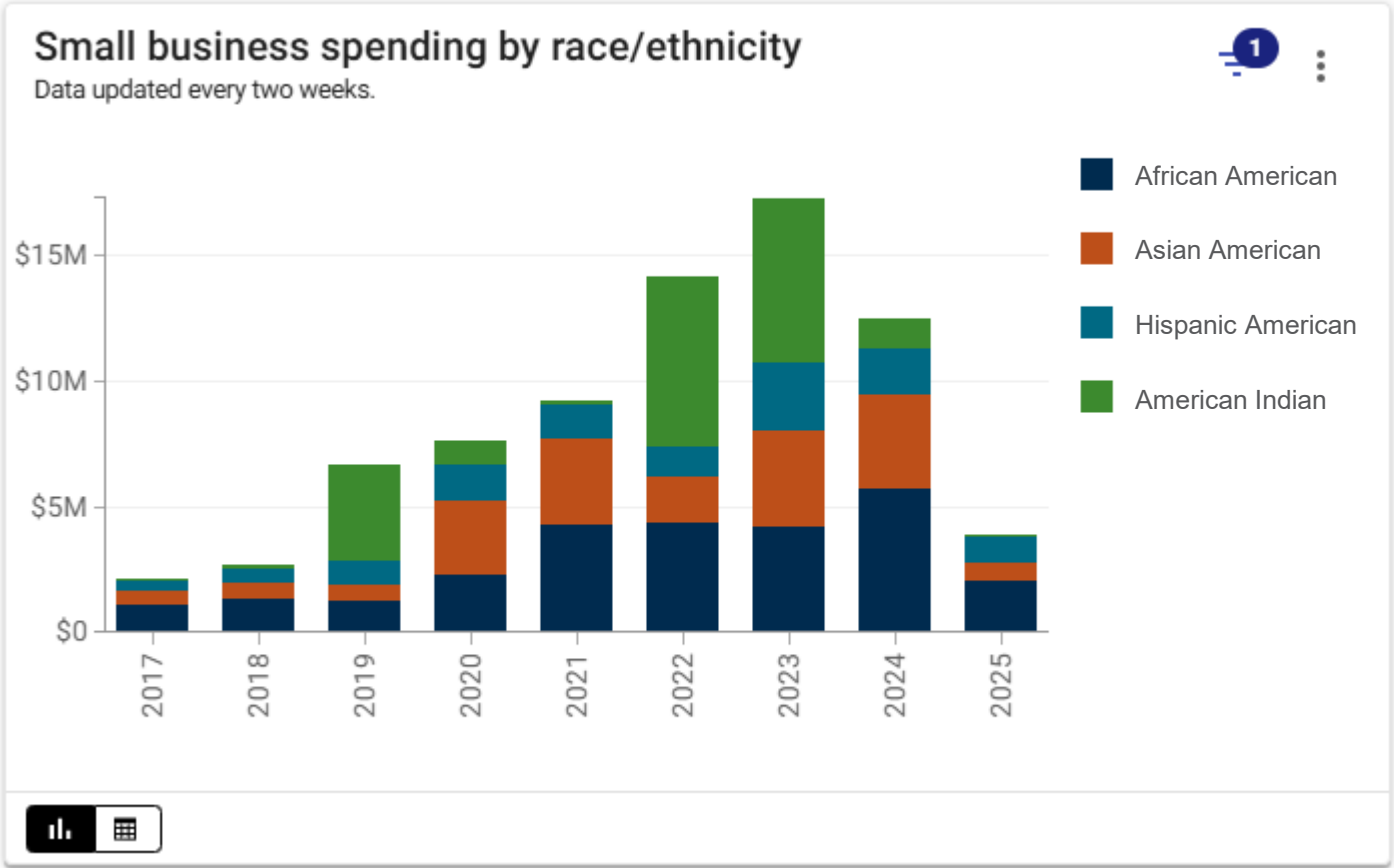
Performance Measure	2019	2020	2021	2022	2023	2024*	Goal: 2025	Goal: 2027
Ramsey County procurement dollars awarded to small, women, veteran and minority-owned business enterprises	13% \$28.1M	9% \$24.6M	7% \$16.7M	10% \$25.5M	11% \$30.8M	9% \$30.4M	12%	22%

- Small business spending out of total procurement spending.
  - Consulting Services.
  - Construction Projects.
- Pathway to reaching goals.
  - Continue Small Business Enterprise Quotes (SBEQ) program.
  - Leverage Disparity Study recommendations.

\*Total procurement spending in 2024 was \$339 million



# Small Business Spending by Owner Ethnicity



## **PaC Pilot Project:**

### **Focus on Food Security Expenditure Grants**

#### **Provider perspective: Julia McCarthy, Keystone Services**

- Food security proposal application process and contracts.
- How the streamlined food security application process and resulting contracts benefit residents and the community.



## Keystone programs support over 56,000 community members

Youth  
Services



Senior  
Services



Basic  
Needs



Case  
Management



# Keystone and Ramsey County Contracting Comparison

## CDBG 2024

- Solicitation (one year) – February
- Grant proposal – March
- Recommendation – April
- Board approval – May
- Grantee orientation – August
- Contract signed – October
- Contract effective July 1
- First invoice – November

## Food Security 2024

- Solicitation (five years) – July
- Award notice – July
- Grantee orientation – October
- Grant budget – October
- Approval – November
- SOW signed – November
- Contract effective November 15
- First invoice – January

# Disparity Study

- Sixteen MN public entities participated in a joint disparity study to determine if inequities exist in public procurement and contracting that adversely affect disadvantaged businesses.
- Keen Independent Research conducted the study and will present the draft disparity study at this afternoon's Board workshop.







# Questions and Discussion