1. City Council Worksession Agenda
   Documents:
   APRIL 27, 2020 COUNCIL WORKSESSION AGENDA.PDF

2. City Council Worksession Packet
   Documents:
   APRIL 27, 2020 COUNCIL WORKSESSION PACKET.PDF
City Council - Worksession
Monday, April 27, 2020, 5:00 p.m.
City Council Chambers
(meeting will be cablecast)

1. CALL TO ORDER
2. ROLL CALL

3. COUNCIL BUSINESS and/or DISCUSSION ITEMS
   3.1 Discussion; Organized Solid Waste Hauling - Schedule Options for Citizen Vote.
   3.2 Discussion; Transportation Update; US Highway 10/169 Improvement Project; Streetscape.
   3.3 Discussion; Review Parking Signage.
   3.4 Discussion; Development of a Grant/Loan Program to Assist City Businesses.

4. ADJOURNMENT

Some or all members of the Anoka City Council may participate in the April 27, 2020 City Council worksession meeting by telephone or videoconference rather than by being personally present at the City Council's worksession meeting place at Anoka City Hall, 2015 First Avenue North, Anoka, MN 55303. Members of the public can monitor the council meeting by streaming it live online at https://www.qctv.org/anoka or QCTV Channel 16. Members of the public who desire to give input or testimony during the meeting may do so by calling or texting in comments prior to meeting and live during meeting (612-271-8051) or by email at: remotemeeting@ci.anoka.mn.us.

NOTE: There will be challenges and delays as we attempt this option. It is highly recommended to leave comments on this voicemail system prior to the meeting. The number to call is: 612-271-8051.
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COUNCIL WORKSESSION MEMO

Meeting Date: 04-27-2020

Council Business/Discussion

Item Description: Discussion; Organized Solid Waste Hauling – Schedule Options for Citizen Vote

Submitted By: Greg Lee, City Manager

BACKGROUND INFORMATION

On February 24, 2020 the City Council reviewed the feedback and data associated with Organized Solid Waste Collection.

At this meeting, the City Council unofficially indicated a desire to pose the question of whether to pursue Organized Solid Waste Collection to the citizens of Anoka as a Question added to the ballot of a future election.

The process for proposing Ballot Questions is:

Question deadline:

Notice to the County Auditor is always due 74 days prior to the Election Day.

If on the August 11, 2020 Primary; notice with the Question language is due by May 29, 2020.

If on the November 3, 2020 General; notice with the Question language is due on or before August 21, 2020.

Steps:

1. City Attorney determines whether or not the question is allowed to be placed on a ballot according to Minnesota State Law.

2. City staff & Attorney drafts title and language of Question. Title and language must be approved by the City Attorney and officially approved by the City Council.

3. Title and language must be submitted to the County Auditor at least 74 days prior to Election Day.

*Note: Cities can expend public funds to educate voters on relevant facts relating to the ballot question, but cannot allow the materials (or in any other manner) promote a certain outcome of the vote.

*Note: Questions placed on a normal Election Day ballot are still called and considered a “special election”.

Should the City Council wish to proceed with having the citizens of Anoka vote on this question, the next step is to determine whether the Council preference is to include it on the 2020 or the 2022 election ballot.
Posing it as a 2020 question would move the issue along and obtain resolution in an expedient manner. A draft timeline has been developed for a 2020 scenario:

April 27: Council discusses when to pose Solid Waste Hauling question to the citizens
June 22: Worksession: preliminary discussion regarding the question. Discuss overall process / plan. Layout public informational campaign.
July 28: County Auditor is notified that the City of Anoka will be adding a question to the 2020 ballot
August 10: City Attorney reviews / approves Question
August 17: City Council approves Question
August 21: Question is submitted to County Auditor(74 days Before Election)
November 3: Election day

However, having it posed as a 2022 Question allows time to address questions and issues that were raised as part of the initial discussion of this topic. See attached list of activities that could be included if it were posed at the 2022 Election.

**NO FORMAL ACTION MAY BE TAKEN AT A WORKSESSION.**

However, staff is seeking direction from the City Council as to their preference of which election year this question should be posed to the citizens for a vote, 2020 or 2022.
ORGANIZED GARBAGE HAULING SCOPE AND TIMELINE

Topics intended to be researched if the question is placed on the 2022 ballot

Weight of Vehicles
- Spring Axle Weight Limit
- Garbage Truck, School Bus, Delivery Truck weight data
- Roadway section review
- Roadway impact study

Environmental Effects
- Pollution
- Neighborhood noise and disruption

History
- In 1991, what was the reasoning to allow open hauling?

Recycling
- Organized for 25+ years - How is garbage different

Cost Differences
- Study cost differential between organized and open hauling

Contract
- Define issues and concerns
- Create a DRAFT contract

Public Information Campaign
- Define hauler issues and perspective – why is the open system preferred to a competitive bid system preferred?

Open House Meeting

Legislation
- Modify State Statute 115A to exempt Cities that allow for a city-wide vote

State Statute 115A Process
- Initiate and define contract with all haulers for the 7-year period before citizen vote

Citizen Vote
- Review process and requirements
- Question must be submitted 74 days before election – August 21 for the 2020 election
BACKGROUND INFORMATION

In 2009 and 2012 the streetscaping/landscaping for the Main Street sub-district was defined when East Main Street and West Main Street were reconstructed. During the planning and design of these projects, Anoka City Council branded the downtown area as “real classic”.

At the November 25, 2019 work session meeting, staff discussed the landscaping/streetscaping for the U.S. Highway 10/169 Improvement Project and council provided the following input/feedback for the streetscaping:

- Limestone & red brick design or red brick design is the intended aesthetic treatment for the bridges at Main Street, Fairoak Avenue, and Thurston Avenue
- The Main Street Interchange will be the focal point and will receive the heaviest treatment with treatment reduced towards the Thurston Avenue Interchange
- Preferred “structural” design pattern for the retaining walls
- An angled/straight edge was preferred over the curved lines for the bridges
- The Anoka “A” logo is important to incorporate into the streetscaping
- The West Main Street extension from downtown Anoka would transition from heavier streetscaping/landscape enhancements at the Main Street Interchange and will be reduced towards the Anoka Enterprise Park

Council provided unanimous consent for the proposed streetscaping and corridor landscaping enhancements on the West Main Street extension. These streetscape and corridor landscaping enhancements included the following:

- Boulevard Trees
- Planting Beds with Irrigation
- Concrete Center Medians
- Entrance Monument Signage
- Ornamental Fencing at Forest Hill Cemetery
- Dual Globe Decorative Lighting
- Single Globe Decorative Lighting
- Roadway Lighting
- Decorative Banner Poles
DISCUSSION

Josh Shields, a Project Landscape Architect with Bolton Menk, will present the information detailed below on proposed bridge treatments complementing streetscaping/corridor landscaping and will address council questions. Eric Johnson, Project Engineer with Bolton & Menk, will also be in attendance.

With the US Highway 10/169 corridor’s proximity to downtown and the proposed West Main Street extension, staff has refined the concepts detailing aesthetic treatments for the bridges at Main Street, Fairoak Avenue, and Thurston Avenues; along with retaining walls and corridor streetscaping enhancements. Bridge aesthetic considerations include the following treatments based on past discussion:

CORRIDOR BRIDGE INTERCHANGE & UNDERPASS

Concepts for each of the bridges, as well as retaining walls supporting the elevated roadway have been refined based on council feedback from last November as well as input coordination with MnDOT and members of the design team. Concepts have been narrowed from three to two; with the two remaining concepts described in more detail below.

The bridge treatment elements have been refined for the “limestone & red brick” design and include the following at each bridge:

Thurston Avenue Interchange

This bridge treatment includes cast-in-place concrete using form liner wall limestone and real red brick accents at piers and abutments. This treatment option blends ‘red brick’ and ‘limestone’ to develop a limestone textured form liner stained one color and matching limestone textured Mechanically stabilized earth (MSE) panels, stained one color. Additionally, low metal railing is proposed at the roadway barrier at each bridge, along with the Anoka ‘A’ as a design element on each column structure. Architectural lighting is included to highlight unique design elements.

The estimated anticipated city cost to apply this treatment to the Thurston Avenue Interchange is $147,000.
Fairoak Underpass
This bridge treatment includes cast-in-place concrete using form liner wall limestone and real red brick accents at piers and abutments. This treatment option blends ‘red brick’ and ‘limestone’, to develop a limestone textured form liner stained one color and matching limestone textured MSE panels, stained one color. The cast-in-place limestone textured form liner on tie-back wall faces will be separated from the red brick by an angled cast stone element. Additionally, low metal railing is proposed with the roadway barrier at each bridge, along with use of the Anoka ‘A’ as a design element on each column structure. Architectural lighting is included to highlight unique design elements.

The estimated anticipated city cost to apply this treatment to the Fairoak Avenue Underpass is $124,000.

Main Street Interchange
This bridge treatment includes cast-in-place concrete using form liner wall limestone and real red brick accents at piers and abutments. This treatment option blends ‘red brick’ and ‘limestone’, to develop a limestone textured form liner stained one color. The cast-in-place limestone textured form liner on tie-back wall faces will be separated from the red brick by an angled cast stone element and will terminate in a secondary red brick and limestone textured column to create a more prominent design. Additionally, low metal railing is proposed with the roadway barrier at each bridge, along with use of the Anoka ‘A’ as a design element on each column structure. Architectural lighting is included to highlight unique design elements.

The estimated anticipated city cost to apply this treatment to the Main Street Interchange is $94,000.

The estimated anticipated city cost to apply this treatment to the Main Street interchange, Fairoak Avenue Underpass and Thurston Avenue Interchange is $365,000.

The bridge treatment elements have been refined for the “red brick” design and include the following:

Thurston Avenue Interchange
This bridge treatment includes cast-in-place concrete using form wall limestone and real red brick accents to piers and abutments. This treatment option blends ‘red brick’ and ‘limestone’, to develop a limestone textured form liner stained one color and matching limestone textured MSE panels, stained one color. Additionally, low metal railing is proposed with the roadway barrier at each bridge, along with the Anoka ‘A’ as a design element on each column structure. Architectural lighting is included to highlight unique design elements.
The estimated anticipated city cost to apply this treatment to the Thurston Avenue Interchange is $146,000.

Fairoak Underpass
This bridge treatment includes cast-in-place concrete walls surfaced with real red brick and cast stone accents and incorporates limestone textured MSE panels, stained one color. Additionally, low metal railing is proposed with the roadway barrier at each bridge, along with the Anoka ‘A’ as a design element on column structures. Architectural lighting is included to highlight unique design elements.

The estimated anticipated city cost to apply this treatment to the Fairoak Avenue Underpass is $162,000.

Main Street Interchange
This bridge treatment includes cast-in-place concrete walls surfaced with real red brick and cast stone accents and incorporates limestone textured MSE panels, stained one color. Additionally, low metal railing is proposed with the roadway barrier at each bridge, along with the Anoka ‘A’ as a design element on column structures. Architectural lighting is included to highlight unique design elements.

The estimated anticipated city cost to apply this treatment to the Main Street Interchange is $108,000.

The estimated anticipated city cost to apply this treatment to the Main Street interchange, Fairoak Avenue underpass and Thurston Avenue interchange is $416,000.
ARCHITECTURAL LIGHTING

To highlight treatments integrated into the bridges and in consideration of the ‘perception of comfort’ on behalf of roadway and sidewalk/trail users, architectural lighting is intended to be integrated into each of the bridge interchange/underpass structures: Main Street Interchange, Fairoak Avenue Underpass and Thurston Avenue Interchange. This approach proposes the use of fixtures to highlight linear elements in the design treatment while providing a ‘wash’ down wall surfaces to accentuate materials. Architectural lighting will also consider overall light levels required to ensure adequate coverage for vehicles, bicyclists and pedestrians. The following treatment approach has been developed for council consideration:

The estimated anticipated city cost for integration of architectural lighting is included as part of the anticipated city costs for each bridge, as noted above.

Representative of Thurston Avenue Interchange

Representative of Main Street/Fairoak Avenue Bridges

ROADWAY EMBANKMENT RETAINING WALLS

Mechanically stabilized earth (MSE) panel walls are proposed adjacent to each bridge structure to form the retaining walls along the roadway requiring embankment stabilization. These walls are also subject to architectural surface treatment upgrades and have been refined to the more “structure” wall pattern. The wall will have an ashlar limestone texture with a one-stain limestone colored to provide uniformity.
FINANCIAL IMPACT

The Federal cost participation that applies to the bridges, retaining wall and local roadway corridor enhancements is based on a percentage of the total cost of each element. The architectural surface treatment upgrades for each of the bridge structures are capped at 7% of the total cost of each bridge; not to exceed $300,000. Additionally, the federal cost participation for retaining wall upgrades along the roadway corridor is capped at 5% of the cost of those systems.

The total estimated costs are the following for the “limestone & red brick” design:

<table>
<thead>
<tr>
<th></th>
<th>Total Cost</th>
<th>City Portion</th>
<th>Eligible Participation</th>
</tr>
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<tbody>
<tr>
<td>Bridge Treatment</td>
<td>$901,000</td>
<td>$365,000</td>
<td>$536,000</td>
</tr>
<tr>
<td>Retaining Wall Treatment</td>
<td>$442,000</td>
<td>$176,000</td>
<td>$266,000</td>
</tr>
<tr>
<td>Streetscaping/Landscaping</td>
<td>$2,400,000</td>
<td>$1,400,000</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Totals</td>
<td>$3,743,000</td>
<td>$1,941,000</td>
<td>$1,802,000</td>
</tr>
</tbody>
</table>

The total estimated costs are the following for the “red brick” design:

<table>
<thead>
<tr>
<th></th>
<th>Total Cost</th>
<th>City Portion</th>
<th>Eligible Participation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bridge Treatment</td>
<td>$952,000</td>
<td>$416,000</td>
<td>$536,000</td>
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<td>$442,000</td>
<td>$176,000</td>
<td>$266,000</td>
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<td>$1,000,000</td>
</tr>
<tr>
<td>Totals</td>
<td>$3,794,000</td>
<td>$1,992,000</td>
<td>$1,802,000</td>
</tr>
</tbody>
</table>
Staff recommends using a portion of the funds from Anoka County to pay the additional costs for streetscaping and corridor landscaping enhancements. These associated costs are not an eligible expense for federal or state grant money.

Council should note there may be the expectation to carry the treatments along the corridor in MnDOT’s Rum River Bridge Replacement and Corridor Improvements project which is also scheduled in 2022. There will be an additional city cost if the treatments are incorporated into this project which council should budget for in 2021.

**REQUESTED COUNCIL ACTION**

Staff is seeking direction on the selection of the bridge treatment of either brick/limestone or red brick.

![Brick/Limestone Bridge Treatment](image1.png)  ![Red Brick Bridge Treatment](image2.png)

Staff is also seeking input on any aspects associated with the retaining walls design; “structure” ashlar limestone texture with a one-stain limestone colored wall pattern and the architectural lighting with the Anoka ‘A’ element being considered as part of the U.S. Highway 10/169 Improvement project.
COUNCIL WORKSESSION MEMO

Meeting Date: April 27, 2020
Agenda Section: Council Business and/or Discussion Items
Item Description: Discussion; Review Parking Signage
Submitted By: Chief Eric Peterson

BACKGROUND INFORMATION

The Anoka City Parking Advisory Board (PAB) have identified the need to direct motorist more effectively to city owned parking lots and parking ramps.

The current signage in the downtown area is not of a universal design that allows motorists to follow efficiently. These signs currently consist of white over green, green over white, blue circle P and brown signs. The city currently has 7 different city owned surface lots and 2 parking ramps.

The Board feels that the blue circle P sign is the most recognizable sign for public parking.

Anoka County recently updated signs directing motorists to their parking ramp on Van Buren St. with the blue circle P signs.

At the last Parking Advisory Board meeting, the Board supported the decision to update the public parking signage and directed the Chief of Police to bring this to Council for direction.

FINANCIAL IMPACT

Estimated costs for twenty-four 18” and 24” signs is $900.00.

COUNCIL DIRECTION REQUESTED

Provide City Staff direction
Public Parking Signage Proposal

ANOKA CITY COUNCIL
APRIL 27, 2020
PRESENTED BY CHIEF ERIC PETERSON ON BEHALF OF THE PARKING ADVISORY BOARD
15 Circle P signs requested to more efficiently direct the public to City owned parking options.
- Current signage is not uniform.
- Some parking areas in the City have no signs.
- Parking Advisory Board supports this proposal.
Current Signage is not universal
Current Signage is not universal
Current Signage in not universal
Current Signage in not universal
Current Signage is not universal
Anoka County Recent Sign Upgrade
City Hall 2nd Ave Surface lot
1st Ave and Bridge Square
200 Monroe and 200 Madison
Ramps
Questions?
Meeting Date: April 27, 2020  
Agenda Section: Council Business and/or Discussion Item  
Item Description: Discussion; Development of a Grant/Loan Program to Assist City Businesses  
Submitted By: Brenda Springer, Finance Director and Doug Borglund, Community Development Director

BACKGROUND INFORMATION

Program currently in place:
1) On April 20, 2020, the City Council approved a resolution to temporarily change our utility billing policy. This change allows the extension of the MN cold weather rule by not disconnecting services for non-payment, we are waiving all late fees and have created an application for customers to fill out and arranging payment plans for those customers. (page 3-4)

Pro’s:
- We are addressing the needs of customers both residential and commercial.  
- The program is fair and available to all customers.  
- They can apply by calling, emailing or getting the application from our website.

Con’s:
- Not all customers may know about the program.

New programs to consider:
1) A grant program similar to what St. Louis Park has set up. Small businesses who meet certain criteria may receive up to $5,000 in small business emergency assistance funds. [www.stlouispark.org/sbassist](http://www.stlouispark.org/sbassist).  
Doug’s email regarding the program is attached. (Page 5-6)

Pro’s:
- Assists small businesses with a one-time grant to pay for operational expenses such as payroll obligations, taxes, utilities, etc.  
- Re-payment is not required

Con’s:
- Funding availability is limited to the amount of funds available. The EDA has a revolving loan fund and they are using $200,000 of it for this.  
- If they get a large amount of applications, who decides which business gets money and who does not and if so, how much.  
- After the fact accusations of favoritism to certain businesses.

2) A business loan program from our Urban Redevelopment fund. Anoka companies could apply for loan proceeds the same way they do for SAC/WAC loans. Doug sent out an email detailing out that program with examples of loan documents and the funds policies, that email and policies are attached. (Page 7-26)

Pro’s:
- Assists small businesses with a one-time loan to pay for operational expenses such as payroll obligations, taxes, utilities, etc.  
- Loan program is already in place.
**Con’s:**
- Funding availability is limited to the amount of funds available. The Urban Redevelopment fund currently has $1.4 million.
- Current policy for that fund would need to be modified.
- If loans cannot be repaid due to business closing, it could severely hinder the city from issuing future loans for SAC/WAC purposes.
- If they get a large amount of applications, who decides which business gets money and who does not and if so, how much.
- After the fact accusations of favoritism to certain businesses.

3) From Greg Geiger: A member of MMPA is offering a line item for May and June billing for COVID-19 relief fund of 10% on the electric. We have heard of no others offering more than that yet.

**Pro’s:**
- Assists all customers residential and commercial.

**Con’s:**
- Assistance may be given regardless if needed or not.
- Would cost our utilities approximately $560,000 for 10% off two months. Our 2019 average monthly billing revenue is $2.8 million.

4) Council allows Utility Billing and Finance further latitude in assisting customers both residential and commercial. Allowing customers to use their security deposit to cover their monthly bill and pay the deposit back in small amounts over time. Security deposits are used to cover final bills as customers close or move.

**Pro’s:**
- Assist’s all customers residential and commercial.
- Further helps customers who reach out in need.
- We are currently holding $1.5 million in customer deposits.
- We are using funds being “held” without financially harming our utility’s reserves.

**Con’s:**
- If a company goes out of business we may not recoup enough to cover final bills.
- If residents move we may not recoup enough to cover final bills.

**Other programs to consider:**

1) The Entrepreneur Fund, Northland Foundation, and The Northspan Group, Inc. are pleased to announce they are accepting grant applications for its recently-formed Small Business Relief Fund. The three partners developed the fund in response to COVID-19 and intend to provide grants up to $5,000 to regional small business owners facing significant financial challenges resulting from the pandemic. (Page 27)

2) The State of Minnesota is offering aid to businesses. Details on how to be approved for these loans are located at the following link: [https://mn.gov/deed/business/financing-business/deed-programs/peacetime/](https://mn.gov/deed/business/financing-business/deed-programs/peacetime/)

**REQUESTED COUNCIL ACTION**

Staff is requesting Council direction on how to proceed.
Anoka Municipal Utility recognizes that some customers will have limited resources during this current COVID-19 crisis. We are committed to assisting customers through this time. To that end AMU will create temporary arrangements and payment plans that take into consideration the financial resources and circumstances of the customers affected.

These payment plans and arrangements will not reduce the actual amount due for utility service received. It will allow customers to reduce the monthly payment amount for a short time until they are able to go back to work or until other financial resources such as unemployment or assistance is received.

Residential Rights and Responsibilities (similarly modeled after the Cold Weather Rule)

The Right: to declare your inability to pay your utility bill.

The Responsibility: to complete this questionnaire and return to AMU within 10 days of receipt of application.

The Right: to a mutually acceptable payment arrangement with AMU. The payment arrangement will cover your existing past due plus estimated charges during the payment arrangement period.

The Responsibility: to provide documentation to AMU that your income has been affected by COVID-19

AMU Account Number: ________________________________

Name on Account: _________________________________________________________________

Service Address: _________________________________________________________________

City: ______________________ State: _________ Zip: __________

Phone Number: __________________________ Email address: ____________________________

Total number in household ___ Number of adults in the household with income affected by Covid-19 _____

Number of adults with income not affected by Covid-19 ______

Complete this section for each adult with income affected by Covid-19:

Place of employment affected by Covid-19 _____________________________________________

Previous employment status (full time, part time, seasonal, etc) ____________________________

Current status (laid off, let go, reduced hours, etc) _______________________________________

Anticipated date of return to regular hours if known ______________________________________

Date of application for unemployment or other benefits & assistance ______________________

Requested payment plan for April and May (amount per month) ____________________________

Payment arrangements for April and May will be set up based on the information received.

The preferred method of contact is EMAIL (utilitybilling@ci.anoka.mn.us) during this crisis event as we have limited staffing. A representative will reach out to you via mail or email within 2 business days of receipt of this information.

In the event that the current crisis situation is still in effect after May 1st, we will contact you with more information by May 15th.
On March 13, 2020, Governor Walz issued Emergency Executive Order 20-01, declaring a peacetime emergency to protect Minnesotans from the novel coronavirus disease 2019 (COVID-19) outbreak in the United States that has spread to the State of Minnesota.

**Where can you receive financial assistance?**

If you are having trouble paying your utility bills, local agencies may be able to provide payment assistance. The State Department of Human Services recommends you call the county in which you live or go to [www.staywarm.mn.gov](http://www.staywarm.mn.gov)

The following agencies might be able to provide assistance or resources for your energy bills:

**Community Action Program (October 1st-May 31st)**
- Anoka County (ACCAP) 763-783-4747
- Hennepin County (CAP-HCI) 952-930-3541

**Emergency Assistance Programs**
- Anoka County 763-422-7200
- Hennepin County 612-596-1900

**Salvation Army Heat Share**
- Call 1-800-842-7279 to get assistance in your area

**Veterans Services**
- Anoka County 763-324-4500
- Hennepin County 612-348-3300

**Covid-19 and Unemployment Benefits:**

The state is requesting that all employment applications go through their online system due to the volume of applications. The online application can be found at: [https://www1.uimn.org/ui_applicant/applicant/login.do](https://www1.uimn.org/ui_applicant/applicant/login.do)

You may be eligible for unemployment benefits if:

- You have temporarily or permanently lost your job or had your hours reduced because of COVID-19.
- A healthcare professional or health authority recommended or ordered you to avoid contact with others due to COVID-19.
- You have been ordered not to come to their workplace due to an outbreak of COVID-19.
- You have received notification from a school district, daycare, or other childcare provider that either classes are canceled or your usual childcare is unavailable, as long as you made a reasonable effort to find other childcare and requested time off or other accommodation from your employer and no reasonable accommodation was available.

It is the customer’s responsibility to contact state and local agencies to determine eligibility for these programs.
Hi Kathi,

The city has just rolled out a new Small Business Emergency Grant program that is available to local small businesses affected by the COVID-19 crisis. Below is some information and links for this program.

**City of St. Louis Park announces emergency grant program for small businesses**

*Applications available now at www.stlouispark.org/sbassist*

St. Louis Park small businesses who meet certain criteria may receive up to $5,000 in small business emergency assistance funds. This grant program was approved April 20, 2020, by the St. Louis Park Economic Development Authority (EDA) and was developed to help ensure the viability of the community’s small business community in the face of the COVID-19 health emergency.

To be eligible for funding, a small business must demonstrate that its operations have been directly and adversely affected by the COVID-19 health pandemic and/or that it operates in a category named in State of Minnesota Executive Orders 20-04 and 20-08. Businesses must be located within St. Louis Park, have employed between 3 and 25 full-time employees at the time of Executive Order 20-04 (March 16); and make $1 million or less in annual gross revenue. Visit www.stlouispark.org/sbassist for the full list of eligibility requirements.

The EDA encourages all eligible St. Louis Park small businesses to apply for assistance under the program, especially those owned or managed by women, people of color, people in the indigenous community or veterans.

One-time emergency grants of up to $5,000 will be awarded to applicants who meet eligibility and scoring requirements. Funds must be used within two months of receipt and can be used for current payroll obligations, lease or mortgage payments, utilities, accounts payable, property taxes and other critical business expenses that can’t be paid as a result of the current health emergency.

The initial application period will be Tuesday, April 21, through 4:30 p.m. Monday, April 27.
Applications received during this time will be evaluated starting Tuesday, April 28, with grants provided to businesses that meet eligibility requirements. After April 27, applications will be evaluated as they are submitted until funds are fully committed.

Visit [www.stlouispark.org/sbassist](http://www.stlouispark.org/sbassist) for the full list of eligibility requirements and to complete an online application.

Feel free to contact me with any questions.

Thanks

Julie Grove (she/her/hers)
Economic Development Specialist | City of St. Louis Park
5005 Minnetonka Blvd, St. Louis Park, MN 55416
Office: 952.924.2523
[www.stlouispark.org](http://www.stlouispark.org)
Experience LIFE in the Park

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From: Karen Barton <kbarton@stlouispark.org>
Sent: Monday, April 20, 2020 7:26 PM
To: Julie Grove <jgrove@stlouispark.org>
Cc: Greg Hunt <GHUNT@stlouispark.org>
Subject: FW: Minnesota Chamber - Grow MN!: Requesting information on local COVID business grant/loan resources

Julie,

Can you please respond to Kathi’s request below?

Thank you!
Karen

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From: Tom Harmening <THARMENING@stlouispark.org>
Sent: Monday, April 20, 2020 6:41 PM
To: Karen Barton <kbarton@stlouispark.org>
Subject: FW: Minnesota Chamber - Grow MN!: Requesting information on local COVID business grant/loan resources

Hi Karen – please have someone respond back - thanks

Tom Harmening (he, him, his)
City Manager | City of St. Louis Park
5005 Minnetonka Blvd, St. Louis Park, MN 55416
Good morning and following up from the meeting discussion from last night.

Enclosed are the policies established in 2009, amended in 2011, and amended again in 2015. Loans are currently done administratively through the Community Development Department. I have attached the last loan I did for Ambi Wine Bar in January of 2019.

In 2009, the City adopted the Sewer and Water Access Charge Assistance Policy and was later amended in 2011 and 2015. This policy was developed to provide a loan option on sewer/water access charges that typically would be required to be paid in full, up front when a building permit is issued. The City was provided this opportunity through 700+ banked Metropolitan Council SAC credits that came from the demolition of a portion of the now, Vista building at Thurston Avenue and Highway 10. That credit amount will automatically decrease whenever sewer access charges are required for projects within the City for both residential and commercial projects. Until the credit reaches zero, SAC unit fees, which are paid to the city are placed in the Urban Redevelopment Fund. This is a revolving loan fund that was set up to provide a long-term financing resource for businesses looking to start-up or expand and request a loan for SAC/WAC fees.

As stated above, it was anticipated in 2009 that approximately $1.7 million would be in the Urban Redevelopment Fund once the credits are used. Currently, there are 38 credits left to use until the loan program is fully funded and the credits are gone.

The City has provided loans for many properties since the policy was adopted. Here are some examples:

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<th>Loan Amount</th>
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<td>2015 2nd Ave North (Ambi Wine Bar)</td>
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LOAN AGREEMENT AND PROMISSORY NOTE

THIS LOAN AGREEMENT AND PROMISSORY NOTE, is made this 21st day of January, 2019, by and among John Becker Properties, 1920 2nd Avenue South (hereinafter "Property Owner"), Ambi Wine Bar, 2015 2nd Avenue North, Anoka, Minnesota 55303 (hereinafter "Borrower"), and the City of Anoka, a municipal corporation, 2015 First Avenue North, Anoka, Minnesota 55303, (hereinafter "Lender"). In determining the rights and duties of the Parties under this Loan Agreement, the entire document must be read as a whole.

PROMISSORY NOTE

FOR VALUE RECEIVED, Borrower promises to pay to the order of Lender, the sum of Seven thousand, One hundred, and Seventy dollars and 00/100 ($7,170.00) together with interest thereon at a rate of four percent (4%) per annum on the unpaid balance with interest to be compounded annually (hereinafter, "the Loan Amount"). While the Loan Amount will be amortized over a five (5) year period, it is expressly understood that the entire outstanding Loan Amount (including principal and any accrued interest) shall become fully due and payable by Borrower on or before March 1, 2024; upon Borrower terminating its lease with the Property Owner; or upon demand of Lender at any time subsequent to March 1, 2024.

ADDITIONAL LOAN TERMS

The Borrower, Lender and Property Owner hereby further set forth their rights and obligations to one another under this Loan Agreement and Promissory Note and agree to be legally bound as follows:

A. Purpose of the Loan: the purpose of the loan is for the payment of Borrower’s Sewer and Water Access Charges owed to the City of Anoka.

B. Loan Repayment Terms. In accordance with Exhibit B attached hereto and made a part hereof, the Borrower shall, without demand, pay the Lender the sum of One Hundred, Forty Two dollars and no/100 ($142.00) every month during the term of this Loan Agreement, the first of such payment to be due and payable on or before April 1, 2019, and subsequent monthly payments to become due and payable on the 1st day of each successive month thereafter until paid in full, with the final payment amount due of One hundred, Forty one dollars and Forty three cents ($141.43).

C. Method of Loan Payment. The Borrower shall make all payments called for under this loan agreement by sending check or other negotiable instrument made payable to the following individual or entity at the address indicated:

City of Anoka
2015 First Avenue North
Anoka, Minnesota 55303
If Lender gives written notice to Borrower that a different address shall be used for making payments under this loan agreement, Borrower shall use the new address so given by Lender.

D. Default. The occurrence of any of the following events shall constitute a Default by the Borrower of the terms of this loan agreement and promissory note:

1. Borrower's failure to pay any amount due as principal or interest on the date required under this loan agreement
2. Borrower seeks an order of relief under the Federal Bankruptcy laws
3. A federal tax lien is filed against the assets of Borrower

E. Additional Provisions Regarding Default:

1. Addressee and Address to which Lender is to give Borrower written notice of default:

   Ambi Wine Bar
   2015 Second Avenue South
   Anoka, Minnesota 55303

   If Borrower gives written notice to Lender that a different address shall be used, Lender shall use that address for giving notice of default (or any other notice called for herein) to Borrower.

2. Cure of Default. Upon default, Lender shall give Borrower written notice of default. Mailing of written notice by Lender to Borrower via U.S. Postal Service Certified Mail shall constitute prima facie evidence of delivery. Borrower shall have 15 days after receipt of written notice of default from Lender to cure said default. In the case of default due solely to Borrower's failure to make timely payment as called for in this loan agreement, Borrower may cure the default by making full payment of any principal and accrued interest (including interest on these amounts) whose payment to Lender is overdue under the loan agreement and, also, the late-payment penalty described below.

3. Penalty for Late Payment. There shall also be imposed upon Borrower a 10% penalty for any late payment computed upon the amount of any principal and accrued interest whose payment to Lender is overdue under this Loan Agreement and for which Lender has delivered a notice of default to Borrower. For example, if the agreement calls for monthly payments of $300.00 upon the first day of each month and Borrower fails to make timely payment of said amount, Borrower (after receipt of a default notice from Lender) shall be liable to Lender for a penalty of $30.00 (i.e., $300.00 x 10%) and, to cure the default, the Borrower must pay to Lender the overdue loan amount of $300.00, interest upon the overdue loan amount, and a penalty of $30.00.

4. Acceleration. If the Borrower fails to cure any default on or before the expiration of the fifteen (15) day cure period that starts on the date Borrower receives written notice from Lender that an event of default has occurred under this Loan Agreement, the entire
unpaid principal, accrued interest, and penalties under this Loan Agreement shall accelerate and become due and payable immediately.

5. **Real Property Assessment.** In the event Borrower fails to submit the entire unpaid principal, accrued interest, and penalties within ten (10) days following acceleration and demand by Lender that said amount be paid, Lender shall have the right to assess and collect with property taxes any and all unpaid principal, accrued interest, and penalties against that certain real property legally described as set forth in Exhibit A attached hereto and made a part hereof.

6. **Indemnification of Attorney’s Fees and out-of-pocket costs.** Should any party materially breach this Loan Agreement, the non-breaching party shall be indemnified by the breaching party for its reasonable attorney’s fees and out-of-pocket costs which in any way relate to, or were precipitated by, the breach of this Loan Agreement. The term "out-of-pocket costs", as used herein, shall not include lost profits. A default by Borrower which is not cured within 15 days after receiving a written notice of default from Lender constitutes a material breach of this Loan Agreement by Borrower.

7. **Waiver of Trial by Jury - THE PARTIES HEREBY JOINTLY AND SEVERALLY WAIVE TRIAL BY JURY IN ANY ACTION, PROCEEDING, CLAIM OR COUNTERCLAIM, WHETHER IN CONTRACT OR TORT, AT LAW OR IN EQUITY, ARISING OUT OF OR IN ANY WAY RELATED TO THIS AGREEMENT. NO MEMBER OR OFFICER OF EITHER PARTY HAS THE AUTHORITY TO WAIVE, CONDITION OR MODIFY THIS PROVISION.**

F. **Parties that are not individuals.** If any Party to this Loan Agreement is other than an individual (i.e., a corporation, a Limited Liability Company, a Partnership, or a Trust), said Party, and the individual signing on behalf of said Party, hereby represents and warrants that all steps and actions have been taken under the entity's governing instruments to authorize the entry into this Loan Agreement. Breach of any representation contained in this paragraph is considered a material breach of the Loan Agreement.

G. **Entire Agreement.** This Loan Agreement sets forth the entire agreement between the Parties with regard to the subject matter hereof. All prior agreements, representations and warranties, express or implied, oral or written, with respect to the subject matter hereof, are hereby superseded by this Loan Agreement.

H. **Severability.** In the event any provision of this Loan Agreement is deemed to be void, invalid, or unenforceable, that provision shall be severed from the remainder of this Loan Agreement so as not to cause the invalidity or unenforceability of the remainder of this Loan Agreement. All remaining provisions of this Loan Agreement shall then continue in full force and effect. If any provision shall be deemed invalid due to its scope or breadth, such provision shall be deemed valid to the extent of the scope and breadth permitted by law.

I. **Modification.** Except as otherwise provided in this document, this Loan Agreement may be modified, superseded, or voided only upon the written and signed agreement of the
Parties. In the event of a policy change by Lender relative to the Sewer and/or Water Access Charges that would benefit Borrower, Borrower may take advantage of said policy change, notwithstanding anything else in this Loan Agreement to the contrary. It is also agreed that any beneficial policy change would be retroactive in its application to the date of this Loan Agreement, and amended documents reflecting the application of said policy change will be executed by the parties if needed. Further, the physical destruction or loss of this document shall not be construed as a modification or termination of the agreement contained herein.

J. Exclusive Jurisdiction for Suit in Case of Breach. The Parties, by entering into this agreement, submit to jurisdiction in State of Minnesota for adjudication of any disputes and/or claims between the parties under this agreement. Furthermore, the parties hereby agree that the courts of the State of Minnesota shall have exclusive jurisdiction over any disputes between the parties relative to this Loan Agreement, whether said disputes sound in contract, tort, or other areas of the law.

K. State Law. This Agreement shall be interpreted under, and governed by, the laws of the State of Minnesota.

IN WITNESS WHEREOF and acknowledging acceptance and agreement of the foregoing, BORROWER and LENDER affix their signatures hereto.

BORROWER:
Ambi Wine Bar
By: ____________________________
By: ____________________________
By: ____________________________
Its: Owners

Dated: January 21, 2019

STATE OF MINNESOTA )
COUNTY OF Anoka ) ss.

The foregoing instrument was acknowledged before me this 21st day of January, 2019, by Jessica Pratt, James Good, Ythan Pratt, the owner(s) of Ambi Wine Bar, under the laws of Minnesota, on behalf of the Ambi Wine Bar.

(SEAL)

LUCAS DANIEL WILSON
NOTARY PUBLIC
STATE OF MINNESOTA
MY COMMISSION EXPIRES
JANUARY 31, 2021

Notary Public
Dated: **January 21**, 2019

**PROPERTY OWNER:**

John Becker Properties

By: ____________________________

John Becker

Its: __________ Owner __________

STATE OF MINNESOTA  )

COUNTY OF Anoka ) ss.

The foregoing instrument was acknowledged before me this 21st day of January, 2019, by John Becker, the owner of the property located in Anoka, Minnesota at 2019 2nd Avenue North.

(SEAL)

LUCAS DANIEL WILSON
NOTARY PUBLIC
STATE OF MINNESOTA
MY COMMISSION EXPIRES
JANUARY 31, 2021

Notary Public

Dated: **January 23**, 2019

**LENDER:**

City of Anoka

By: ____________________________

Greg Lee, City Manager

By: __________________________

Brenda Smith, Finance Director

Dated: **January 23**, 2019

The foregoing instrument was acknowledged before me this 23rd day of January, 2019, by Greg Lee and Brenda Smith, City Manager and Finance Director of the City of Anoka, a municipal corporation under the laws of Minnesota, on behalf of the municipal corporation.

(SEAL)

RACHEL DODGE
NOTARY PUBLIC - MINNESOTA
My Commission Expires Jan. 31, 2020

Notary Public
EXHIBIT A

Address – 2015 2nd Avenue North, Anoka, MN

PID 01-31-25-44-0016

LOT 1 AUDITORS SUBDIVISION NO 42

Together with all hereditaments and appurtenances belonging thereto, subject to the following exceptions:

Covenants, Easements, Mineral Reservations and Restrictions of Record, if any.

City, of Anoka, Anoka County, Minnesota.
EXHIBIT B

Ambi Wine Bar

Principal amount: $7,170.00

Interest rate: 4.00%

Term: 5 year

Payment Amount: 142.00

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Totals $7,829.34 $690.09
SEWER & WATER ACCESS CHARGES
DEVELOPMENT INCENTIVE AND
FINANCING POLICY

Policy Number 2009-01 | ADOPTED: July 6, 2009

I. Background.

A. Metropolitan Council Sewer Access Charge (SAC)

When there is new construction or a change in use of a property that requires additional
sanitary sewer capacity, a fee is charged by the Metropolitan Council – Environmental
Services. The fee is based on a determination of the number of sewer access charge
(SAC) units. One SAC unit equals 274 gallons of daily wastewater flow (based on the
Met Council’s calculation of what a single family dwelling produces in one day). The
current fee for each sewer access charge unit is $2000. If it is a change in use, the fee is
reduced by any previous SAC payments.

Based on changes in use over time, there has been a reduction in the demand for
wastewater services in the City. However, the Metropolitan Council does not refund
sanitary sewer access charge fees. As a result, the City has a ‘bank’ of Metropolitan
Council Sewer Access Charge (SAC) credits. A credit is equivalent to one sewer access
charge unit. The credits can be used city-wide. The total number of City credits is
automatically reduced whenever sewer access charges are required for any development
within the City.

The City intends to continue collecting SAC fees while paying the Metropolitan Council
with the City’s “banked” credits. Proceeds of the SAC fees and interest collected from
projects present an opportunity for the City to designate and direct such collected funds to
the City’s SAC development fund.

B. City Sewer and Water Access Charges

In 1996, the City adopted access fees for the City water system and in 2001 the City
adopted access fees for the sanitary sewer system. These fees are used for long-term
maintenance of the City sanitary sewer and water system. The City SAC and WAC units
are the same as the number of units determined for the Metropolitan Council SAC. When
calculating city fees, the total number of units may be reduced if the current use existed
prior to adoption of the City fees. In those instances, city fees will be imposed only for
the units resulting from expansion or a change of the use.

II. General Purpose and Objective for Creating this Policy.

To help sustain the local economy and to maintain and strengthen the tax base, the City
often considers ways to stimulate economic development. The City is committed to
promoting quality development, redevelopment and reuse of properties.
In some situations, upfront utility costs may prevent business start-ups, renovations or expansions. In any of these situations, the City may consider financing, on a case by case basis, of the Metropolitan Council SAC fees, the City SAC and WAC fees, and/or a combination of all of these fees. At any time, the City may discontinue the option to finance these fees.

III. Potential Situations for Financing.

The following list provides examples of potential projects that may benefit from financing:

- **The Streetlighting District**: Reuse of existing spaces; second-story use/renovation; conversion or re-occupancy of vacant spaces; targeted businesses such as sit-down destination restaurants or grocery store.
- **Anoka Enterprise Park**: Reuse or expansion of existing spaces that result in increased jobs (assuming industry needs are consistent with city’s water management plans).
- **East River Road**: Redevelopment of underutilized commercial properties.
- **West Main Street**: Redevelopment of underutilized commercial properties.
- **Ferry Street Corridor**: Redevelopment of underutilized properties.
- **Historic Rum River District**: Targeted development (grocery store).
- **Commuter Rail Transit Area**: Development of targeted commercial facilities (research and development facilities that are job-intensive); mixed-use projects.
- **Re-location of existing TH 10 Businesses**: Due to highway construction.

In making a decision on a request under this program, the Council will consider the number of available credits, the funding that is available, and the benefit to the community. Requests related to construction of a single family home are not eligible under this program.

IV. Basic Financing Requirements.

In addition to the requirements of the application/approval process described below, the following basic tenants shall apply:

- Financing shall be interest bearing.
- The term shall not exceed five (5) years.
- The owner of record must execute an agreement wherein the City’s interest shall be recorded and assessable to the property in the event of default.
V. Financing Program.

Upon application, the City may consider a low-interest loan that allows financing of sewer and/or water access charge fees. The loan must be approved by City Council. In general, loan payments must begin immediately following approval of the loan. Loan payments shall be placed in the City’s dedicated (sewer access charge development) fund.

In addition to financing of the Metropolitan Council’s SAC fees, the City, at the sole discretion of the City Council, may separately consider financing of City sewer and water access charge fees. Nothing herein shall imply or suggest that the City is under any obligation to provide incentives to any applicant.

VI. Criteria for Evaluating Requests

The following are considerations the City may use in evaluating requests:

- Is this a redevelopment project?
- Are jobs retained or increased with this project?
- Will tax values increase?
- Does the project meet provisions of the comprehensive plan, zoning ordinances, city building code, and/or other city codes?
- Are there other types of public assistance used/requested for this project?

VII. Application/Approval Process

The City may adopt a processing fee (sliding scale based on value of project and amount of incentive) for requests under this policy.

The following information must be submitted to apply for financing:

1. Business name
2. Address
3. Legal Description
4. Name of Authorized Representative.
5. Name of Property Owner (if different from Business Owner)
6. Description of Business
7. Description of Improvements/Change of Use for the project. (Include plans and drawings, if appropriate.)
8. Narrative explaining the request that also addresses the evaluation criteria

When complete information is received, staff will review the application, request any additional information needed to process the application, prepare the appropriate documents and place the request on the City Council agenda for their consideration.
I. General Purpose and Objective for Creating this Policy.

To help sustain the local economy and to maintain and strengthen the tax base, the City often considers ways to stimulate economic development. The City is committed to promoting quality development, redevelopment and reuse of properties.

In some situations, up front utility costs may prevent business start-ups, renovations or expansions. In any of these situations, the City may consider assessing, granting or borrowing the funds necessary for sewer and water access charges. This will be determined on a case by case basis for each fee and/or a combination of all of these fees. At any time, the City may discontinue the option to provide any assistance for these fees.

II. Background.

A. Metropolitan Council Sewer Access Charge

When there is new construction or a change in use of a property that requires additional sanitary sewer capacity, a fee is charged by the Metropolitan Council – Environmental Services. The fee is based on a determination of the number of sewer access charge (SAC) units. One SAC unit equals 274 gallons of daily wastewater flow (based on the Metropolitan Council’s calculation of what a single family dwelling produces in one day). The fee for each Metropolitan Council SAC unit is as charged by the Metropolitan Council. If the property has a change in use, the SAC fee is reduced by any previous SAC payments.

Based on changes over time, there has been a reduction in the demand for wastewater services in the City. However, the unused ‘credits’ for a property are not refunded. Up to the end of 2009, the City was able to accept the unused credits for city-wide use. As a result, the City has a limited ‘bank’ of Metropolitan Council SAC credits that can be applied city-wide. A credit is equivalent to the fee for one SAC unit. The total number of City credits is automatically reduced when new SAC units are required for new construction or additional SAC units are required for a change in use of a property.

B. City Sewer and Water Access Charges

In 1996, the City adopted access fees for the City water system (WAC) and in 2001 the City adopted access fees for the sanitary sewer system (SAC). These fees are used for long-term maintenance of the City sanitary sewer and water system. For any construction project or change in use, the City SAC and WAC units are the same as the number of units determined by the Metropolitan Council. However, city fees will be imposed only
for the units resulting from an expansion or a change of use that requires additional charges. The total number of units for a project may be reduced in instances where the use was established prior to adoption of the City fees.

III. Potential Situations for City Assistance.

The following list provides examples of potential projects that may benefit from City assistance:

**The Streetlighting District**
- Reuse of existing spaces; second-story use/renovation; conversion or re-occupancy of vacant spaces; targeted businesses such as sit-down destination restaurants or grocery store.

**Anoka Enterprise Park**
- Reuse or expansion of existing spaces that result in increased jobs (assuming industry needs are consistent with city’s water management plans).

**East River Road**
- Redevelopment of underutilized commercial properties.

**West Main Street**
- Redevelopment of underutilized commercial properties.

**Ferry Street Corridor**
- Redevelopment of underutilized properties.

**Historic Rum River District**
- Targeted development (grocery store, restaurant on the river).

**Commuter Rail Transit Area**
- Development of targeted commercial facilities (research and development facilities that are job-intensive); mixed-use projects.

**Re-location of existing TH 10 Businesses**
- Due to highway construction.

In making a decision on a request under this assistance policy, the Council will consider the number of available City-owned Metropolitan Council SAC credits, the City’s need for credits, and the benefit to the community. Requests related to construction of a single family home are not eligible under this program.

IV. Basic Requirements.

In addition to the requirements of the application/approval process described below, the following basic tenets shall apply:

Assessments or loan agreements:

- All assessment or loan agreements made through this policy must be interest bearing.
- The period of the agreement shall not exceed five (5) years.
• The owner of record must execute an agreement and waiver wherein the amount of
  the assessment or loan shall be recorded and assessable to the property in the event of
default according to the terms of the agreement.

Generally speaking, an applicant who has not been in good standing with the City, for
instance as a utility customer or a licensee, will not be considered for this program.

V. Financing.

Upon application, the City may consider an interest bearing loan or assessment that
allows financing of sewer and/or water access charge fees. The loan or assessment must
be approved by City Council. In general, payments shall be placed in the City’s dedicated
Urban Development Fund. Uses of the balances of this fund shall be subject to City
Council approval.

Nothing herein shall imply or suggest that the City is under any obligation to provide
incentives to any applicant.

VI. Criteria for Evaluating Requests

The following are considerations the City may use in evaluating requests:

• Is this a redevelopment project?
• Will this project increase permanent employment or retain existing jobs?
• Will this project have a high potential for generating additional spin-off
development?
• Is this project supported by substantially more private dollars than public dollars?
• Will tax values increase?
• Does the project meet provisions of the comprehensive plan, zoning ordinances, city
  building code, and/or other city codes?
• Are there other types of public assistance used/requested for this project?

VII. Application/Approval Process

The City may adopt a processing fee (sliding scale based on value of project and amount
of incentive) for requests under this policy.

The following information must be submitted to apply for financing:

1. Business name
2. Address
3. Legal Description
4. Name of Authorized Representative.
5. Name of Property Owner (if different from Business Owner)
6. Description of Business
7. Description of Improvements/Change of Use for the project. (Include plans and
drawings, if appropriate.)
8. Narrative explaining the request that also addresses the evaluation criteria
When complete information is received, staff will review the application, request any additional information needed to process the application, prepare the appropriate documents and place the request on the City Council agenda for their consideration.
I. General Purpose and Objective for Creating this Policy.

To help sustain the local economy and to maintain and strengthen the tax base, the City often considers ways to stimulate economic development. The City is committed to promoting quality development, redevelopment and reuse of properties.

In some situations, up front utility costs may prevent development, redevelopment, and business start-ups, renovations or expansions. In any of these situations, the City may consider assessing, lending, deferring payment, or granting the funds necessary for sewer and water access charges. This will be determined on a case by case basis for each fee and/or a combination of all of these fees. At any time, the City may discontinue the option to provide any assistance for these fees.

II. Background.

A. Metropolitan Council Sewer Access Charge

When there is new construction or a change in use of a property that requires additional sanitary sewer capacity, a fee is charged by the Metropolitan Council – Environmental Services. The fee is based on a determination of the number of sewer access charge (SAC) units. One SAC unit equals 274 gallons of daily wastewater flow (based on the Metropolitan Council’s calculation of what a single family dwelling produces in one day). The fee for each Metropolitan Council SAC unit is as charged by the Metropolitan Council. If the property has a change in use, the SAC fee is reduced by any previous SAC payments.

Based on changes over time, there has been a reduction in the demand for wastewater services in the City. However, the unused ‘credits’ for a property are not refunded. Up to the end of 2009, the City was able to accept the unused credits for city-wide use. As a result, the City has a limited ‘bank’ of Metropolitan Council SAC credits that can be applied City-wide. A credit is equivalent to the fee for one SAC unit. The total number of City credits is automatically reduced when new SAC units are required for new construction or additional SAC units are required for a change in use of a property. Once those credits are used, the City will be required to pay the Metropolitan Council for SAC charges.

B. City Sewer and Water Access Charges

In 1996, the City adopted access fees for the City water system (WAC) and in 2001 the City adopted access fees for the sanitary sewer system (SAC). These fees are used for
long-term maintenance of the City sanitary sewer and water system. For any construction project or change in use, the City SAC and WAC units are the same as the number of units determined by the Metropolitan Council. However, city fees will be imposed only for the units resulting from an expansion or a change of use that requires additional charges. The total number of units for a project may be reduced in instances where the use was established prior to adoption of the City fees.

III. Potential Situations for City Assistance.

The following list provides examples of potential projects that may benefit from City assistance:

**The Streetlighting District**
- Reuse of existing spaces; second-story use/renovation; conversion or re-occupancy of vacant spaces; targeted businesses such as sit-down destination restaurants or grocery store.

**Anoka Enterprise Park**
- Reuse or expansion of existing spaces that result in increased jobs (assuming industry needs are consistent with city’s water management plans).

**East River Road**
- Redevelopment of underutilized commercial properties.

**West Main Street**
- Redevelopment of underutilized commercial properties.

**Ferry Street Corridor**
- Redevelopment of underutilized properties.

**Historic Rum River District**
- Targeted development (grocery store, restaurant on the river).

**Commuter Rail Transit Area**
- Development of targeted commercial facilities (research and development facilities that are job-intensive); mixed-use projects.

**Re-location of existing TH 10 Businesses**
- Due to highway construction.

In making a decision on a request under this assistance policy, the Council will consider the number of available City-owned Metropolitan Council SAC credits, the City’s need for credits, and the benefit to the community. Requests related to construction of a single family home are not eligible under this program.

IV. Application.

The City may adopt a processing fee (sliding scale based on value of project and amount of incentive) for requests under this policy.
The following information must be submitted:

1. Business name
2. Address
3. Legal Description
4. Name of Authorized Representative.
5. Name of Property Owner (if different from Business Owner)
6. Description of Business
7. Description of Improvements/Change of Use for the project. (Include plans and drawings, if appropriate.)
8. Narrative explaining the request that also addresses the evaluation criteria
9. Type of Assistance Requested (Assessment, loan, deferred payment and/or grant)

When complete information is received, staff will review the application, request any additional information needed, and process the application.

V. Assessments, Loans and Deferred Payments.

Upon application, the City may consider an assessment, loan or deferred payment that allows financing of sewer and/or water access charge fees under the following conditions:

- All assessment, loan or deferred payment agreements made through this policy must be interest bearing. Interest rate shall be 1% less than the rate adopted annually during the assessment process.
- The period of the agreement shall not exceed five (5) years.
- The property is zoned appropriately for the proposed use.
- The property does not have any outstanding city code violations.
- The property owner is current on property taxes paid.
- The applicant and property owner are in good standing with the City as a utility customer.
- The owner of record must execute an agreement and waiver wherein the amount of the assessment, loan or deferred payment shall be recorded and assessable to the property in the event of default according to the terms of the agreement.

Provided the previously stated conditions are met, an assessment, loan or deferred payment under $50,000 may be approved administratively upon execution of the necessary documents by all parties. Staff reserves the right to defer a request to the City Council for final determination if deemed necessary. Any request over $50,000 shall be placed on the City Council agenda for their consideration.

VI. Grants.

Upon application, the City may consider a grant for all or any part of sewer and/or water access charge fees.

The following are considerations the City may use in evaluating requests:

- Is this a redevelopment project?
- Will this project increase permanent employment or retain existing jobs?
- Will this project have a high potential for generating additional spin-off development?
- Is this project supported by substantially more private dollars than public dollars?
- Will tax values increase?
- Does the project meet provisions of the comprehensive plan, zoning ordinances, city building code, and/or other city codes?
- Are there other types of public assistance used/requested for this project?
- Does the project address specific goals for land use, housing and/or economic development in the comprehensive plan?

When complete information is received, staff will review the application, request any additional information needed to process the application, and if deemed appropriate for consideration, prepare the appropriate documents to be placed on the City Council agenda for their consideration.
Thank you,

This may not apply to you under the size restriction but please pass this in if you know of a business who might qualify for this grant.

Application form and process links are included in the press release.

Grants of up to $5,000.00 are available to businesses in NE MN, including Aitkin County.

Hello, please see the below press release with details and application links to the newly developed Small Business Relief Fund Grant.

Michelle Leitinger <michelle.leitinger@co.aitkin.mn.us>

From: Erik Skagquist <skag0111@umn.edu>
Sent: Wednesday, April 22, 2020 11:39 AM
To: Greg Lee <glee@ci.anoka.mn.us>

Subject: FW: Northeast MN Regional Small Business Grant Fund

----- Forwarded message ----- From: Michelle Leitinger <michelle.leitinger@co.aitkin.mn.us>

To: Erik Skagquist <eskag0111@umn.edu>

Date: Wednesday, April 22, 2020 10:42 AM
Subject: FW: Northeast MN Regional Small Business Grant Fund

Please see information below,

Michelle Leitinger
Environmental Health Specialist
Aitkin County Environmental Services
218-927-7266

From: Ross D. Wagner
Sent: Wednesday, April 22, 2020 10:17 AM
To: Aitkin Chamber of Commerce <upnorth@aitkin.com>
Cc: Michelle Leitinger <michelle.leitinger@co.aitkin.mn.us>
Subject: Northeast MN Regional Small Business Grant Fund

Hello, please see the below press release with details and application links to the newly developed Small Business Relief Fund Grant.

Grants of up to $5,000.00 are available to businesses in NE MN, including Aitkin County. Businesses must have less than 5 full-time equivalent employees.

Application form and process links are included in the press release.

This may not apply to you under the size restriction but please pass this in if you know of a business who might qualify for this grant.

Thank you,

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PRESS RELEASE

FOR IMMEDIATE RELEASE

Contact: Janie Moore, Director of Development & Communications
Phone: 218-623-5735
Email: janie@email.com
Website: ~

Regional Effort Accepting Small Business Relief Fund Grant Applications

Duluth, Minnesota – [Wednesday, April 22, 2020]: The Entrepreneur Fund, Northland Foundation, and The Northspan Group, Inc. are pleased to announce they are accepting grant applications for its recently-formed Small Business Relief Fund. The three partners developed the fund in response to COVID-19 and intend to provide grants up to $5,000 to regional small business owners facing significant financial challenges resulting from the pandemic.

"Small businesses need our support now more than ever. We’ve been overwhelmed by the support we’ve received and look forward to raising more funds to support small businesses," said Shawn Wellnitz, Entrepreneur Fund CEO. "Creating the Small Business Relief Fund so quickly would not have been possible without close collaboration with our partners. Together, we’ve increased the impact of this fund beyond what we thought possible."

For more information, follow the links: Application Process & Application.

The Entrepreneur Fund launched the Small Business Relief Fund in March 2020 with an open call to individual donors to seed the fund. Minnesota Power made a generous donation of $10,000 to kick off the fund and individual donors brought in an additional $3,000. The Entrepreneur Fund, Northland Foundation, and Northspan jointly applied for and received $50,000 from the Minnesota Disaster Recovery Fund from the Minnesota Council on Foundations to assist businesses in the seven-county region of northeast Minnesota.

“We appreciate the Minnesota Council on Foundations for recognizing the extent of the crisis in northeast Minnesota and supporting our effort,” said Tony Sertich, the President of the Northland Foundation. “By pairing this funding with the Entrepreneur Fund’s Small Business Relief Fund, we have the ability to deliver resources to more businesses and better leverage the wide range of programs available to help businesses through these difficult times.”

The Small Business Relief Fund will provide grant awards of up to $5,000 to small business owners in northeast Minnesota, central Minnesota, and northwest Wisconsin.

1. BE AN EXISTING SMALL BUSINESS, WITH LESS THAN 5 FULLTIME EQUIVALENT EMPLOYEES, AND DURING THE COVID-19 PANDEMIC, THE FEDERAL GOVERNMENT PAYCHECK PROTECTION PROGRAM (PPP) DOES NOT FIT
2. BUSINESS AFFECTED BY THE DISASTER (ALL BUSINESSES, NOT ONLY THOSE INCLUDED IN THE STATE OF MN EXECUTIVE ORDER)
3. PRIORITY WILL BE GIVEN TO THOSE BUSINESSES THAT SERVE AS A CORE COMMUNITY STAPLE SUCH AS RURAL/COMMUNITY GROCERY STORES, RESTAURANTS, DOWNTOWN/MAN STREET RETAIL OR HOSPITALITY, ETC.
4. FUND REVIEW COMMITTEE DETERMINATION THAT THE AVAILABLE GRANTS WILL MAKE A DISCERNIBLE IMPACT ON THE SUSTAINABILITY OF THE BUSINESS.
5. TIMING IS OF THE ESSENCE FOR DISBURSEMENT OF FUNDS.

As business needs are identified, these grants could be paired with other resources, such as consulting guidance to manage the effects of the pandemic, as well as financial resources that may include flexible working capital loans from the Entrepreneur Fund and other local, state, and federal resources that become available.

"It has been amazing to see the region come together to support small business in the wake of COVID-19, added Elissa Hansen, the President & CEO of Northspan. "We are grateful to our partners that have shared in this effort to ensure we are providing valuable resources to help small businesses persevere through this crisis."

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