1. Economic Development Commission Agenda
   Documents:
   
   080620 EDC AGENDA.PDF

2. Economic Development Commission Meeting Packet
   Documents:
   
   080620 EDC AGENDA PACKET.PDF
AGENDA

1. Call to Order
2. Roll Call
3. July 9, 2020 Meeting Minutes
4. Old Business
   A. None
5. New Business
   A. Jacquel Hajder – Anoka County Regional Economic Development (ACRED)
   B. Business Loan Program and Cares Act Funds Update
   C. Business Survey
6. Communications and Reports
   A. Marketing & Communications
      • Discover Anoka
      • Chamber of Commerce
      • ABLA – No report. July meeting was canceled.
   B. Sub-committee Updates
7. Miscellaneous
   A. Discuss August Meeting Agenda.
   B. Staff Updates
   C. Open discussion on current economic/business issues/challenges.
8. Adjournment

NOTE: DUE TO COVID-19 SOME MEMBERS MAY BE IN ATTENDANCE USING ZOOM.
ECONOMIC DEVELOPMENT COMMISSION
Thursday, August 6, 2020
Council Worksession Room
7:00 a.m.

AGENDA

1. Call to Order
2. Roll Call
3. July 9, 2020 Meeting Minutes
4. Old Business
   A. None
5. New Business
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Memo

To: Economic Development Commission
From: Doug Borglund, Community Development Director
Date: July 31, 2020
Re: Thursday, August 6, 2020 Agenda

1. **Call to Order.** This meeting will be held in the Council Worksession Room at 7:00 a.m. at Anoka City Hall.

2. **Roll Call.** Staff will record the names of those present at the meeting.


4. **Old Business**
   A. None

5. **New Business**
   A. Jacquel Hajder – Anoka County Regional Economic Development (ACRED)
   B. Business Loan Program and Cares Act Funds Update
   C. Business Survey

6. **Communications and Reports**
   A. **Marketing & Communications.** Staff and Commissioners will provide an update on the following.
   - Discover Anoka Update
   - Chamber of Commerce
   - ABLA – No Report. July meeting was canceled.

7. **Miscellaneous.**
   A. **Discuss August Agenda** – Staff would like to ask if the EDC has any special presentations they would like or information they thought might be useful.
   B. **Staff Update**
   C. **Open discussion of current economic/business issues and challenges.**

8. **Adjournment.** Let’s plan to adjourn no later than 9:00 a.m.

**NOTE: DUE TO COVID-19 SOME MEMBERS MAY BE IN ATTENDANCE USING ZOOM.**
Call to Order: Chairperson Finn called the EDC meeting to order at 7:10 a.m. at Anoka City Hall, 2015 First Avenue North in the City of Anoka.

Roll Call: EDC Members present were: Gary Fahnhorst, Mathew Finn, Quinn Garrick, and Curt Rekstad. EDC members absent were: Allen Acklund, Jeff Lee, and Joe Riley. Staff present: Community Development Director Doug Borglund and City Planner Clark Palmer.

Approval of Minutes: MOTION BY COMMISSIONER GARRICK, SECONDED BY COMMISSIONER REKSTAD, TO APPROVE THE MINUTES OF THE JUNE 11, 2020 EDC MEETING, AS PRESENTED. MOTION CARRIED.

OLD BUSINESS:

Chairperson Finn commented that he has heard positive feedback on the expanded outdoor seating for restaurants and other businesses.

Mr. Borglund commented that the process has helped to build relationships between the City and the businesses and noted that the process seems to be going smoothly.

Chairperson Finn suggested sending the survey out in the next month, as most stores have now been reopened for one month at this point.

Mr. Borglund stated that an August release could be planned for the survey. He suggested that be discussed under miscellaneous items on the agenda.

NEW BUSINESS:

Development Update: Mr. Borglund provided a brief update on interest and development activity of City owned parcels. He stated that the majority of residential projects moving forward on City owned land are owner occupied products rather than rental. He also highlighted challenges and marketing of City owned sites. He advised of an upcoming closed session meeting where the City Council will discuss future acquisitions and redevelopment areas.

Mr. Palmer provided an update on a private party that purchased the Sport Shack building and has plans to restore its historical character.

Chairperson Finn left the meeting.
Jacquel Hajder – Anoka County Regional Economic Development (ACRED): No comments.

COMMUNICATIONS AND REPORTS:

Marketing and Communications Updates:

- Discover Anoka: No report.
- Chamber of Commerce: No report.
- ABLA: No report – July meeting was canceled.

Subcommittee Updates: No report.

MISCELLANEOUS:

Discuss August Meeting Agenda: Mr. Borglund stated that perhaps Ms. Hajder could attend for the August meeting.

Staff Updates: The City loan program began and there has been one interested party. He provided details on the State grant program for local businesses awarded through a lottery system. He stated that he is not aware if any Anoka businesses were awarded those funds.

Survey: The consensus of the Commission was to place the item on the August agenda to provide the Commissioners with an opportunity to review the questions prior to distribution.

Acting Chairperson Rekstad stated that perhaps a question could be modified to add a new question related to the activity of this year.

Open Discussion on Current Economic/Business Issues/Challenges: No comments.

Adjournment: The meeting was adjourned upon a motion by Commissioner Fahnhorst, a second by Commissioner Garrick, and a unanimous vote of those present at 8:28 a.m.

Amanda Staple, TimeSaver Off Site Secretarial, Inc.
COVID-19 REVOLVING SMALL BUSINESS LOAN

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 of Anoka has created a $250,000.00 small business loan program to provide financial assistance to small businesses in Anoka who are adversely impacted by the COVID-19 pandemic. The funds come from the Urban Redevelopment fund historically used for SAC and WAC loans for small businesses.

II. Businesses Eligible For The Loan Program

Only businesses that meet ALL of the following eight criteria will be considered:

- At least 2 and no more than 25 full-time equivalent (FTE) employees (40-hour/week employee counts as 1 FTE. A 10-hour/week employee counts as 0.25 FTE, etc.)
- Annual gross revenue in 2019 of $1,000,000 or less
- 2020 revenues in decline due to COVID-19
- Located in a commercial zoning district in the City of Anoka
- Physical “brick and mortar” business

Also, businesses must:

- Be a conforming or legally nonconforming use under the current zoning regulations of the city
- Not be in violation of the city’s zoning code
- Not have any delinquent taxes, bills or charges due to the City

III. Businesses Are Ineligible If They Meet Any Of The Following Conditions:

- New business not in operation in Anoka prior to January 1, 2019
- Corporate or multi-state chains that are not locally owned
- Businesses delinquent in payment of lease, loans, tax liabilities or other expenses prior to Feb. 29, 2020
- Businesses with owner’s delinquent in any tax payment for any Minnesota business prior to Feb. 29, 2020
• Government owned or operated enterprises
• Businesses owned or operated by elected City officials
• Not-for-profit enterprises/entities or Home Businesses

IV. Form of Assistance

• The small business revolving loan program has a limited amount of funds available and will be provided to businesses that meet eligibility requirements. Funding will be provided until the funds are exhausted or the state of emergency declaration is lifted, whichever comes first.

• The City will provide loans at a rate of 5% to cover up to 2-3 months of essential operating expenses, not to exceed $4000 plus applicable loan processing fees paid out of the loan proceeds.

• Payments will be deferred for 12 months. Interest from the 1 year of deferment will be spread over the remaining 3 years of the 4 year maximum loan term.

• Payments will be due on the 1st of the month after the deferment period. A late fee of 1% based on the total amount of the loan will be assessed after the 15th of the month.

• Only one City of Anoka loan will be considered for each business. Only one application will be accepted for individuals or entities that own multiple eligible businesses.

• Applicants must be willing sign a Personal Loan Guarantee to assure loan payback

**NOTE: Application to other emergency financial programs (SBA, DEED, landlord, etc.) is encouraged and will not count against consideration for a City of Anoka loan.**

V. Documentation Required

In order to be considered, the loan application must be filled out completely and accurately. Incomplete applications will NOT be considered.

The application is designed to be reasonably simple and straightforward. For full consideration, you are required to include the following information along with your completed application:

• MN Secretary of State Business Registration

• Copy of Anoka business lease or proof of business property ownership

• Confirmation of 2019 business revenue, examples include: federal tax return, profit and loss statements (certified by MN CPA), point-of-sales year-end report, other sales reports, quarterly sales tax filings or bank statement

• Year-over-year business declines for February, March, April

• Average monthly operating costs
• Intended use of funds
• Other financial relief sought
• IRS W-9 Form

VI. Local Selection Criteria
The program funding is limited to $250,000.00. It is expected that the demand for this assistance will likely exceed available monies.

A local panel will be convened to select the recipients. The panel will consist of a representative from each of these groups: Finance Department, Community Development Department, Housing and Redevelopment Authority “HRA”

VIII. Final Loan Processing and Management
Loans will be processed and managed through the Center for Environment and Energy on behalf of the City of Anoka. The Applicant is responsible for $200.00 and the City will be responsible for $300.00 of the total $500.00 loan processing fee charged by the Center for Environment and Energy. The Applicants $200.00 will be incorporated into the total loan cost.
Anoka County Business Relief Grant Program

Anoka County will offer a business relief grant program to support local businesses impacted by COVID-19. Grants will be awarded in an amount not to exceed $10,000. Applications will be accepted electronically during a 10 day time frame beginning _______________ at which time the County’s administrator will evaluate the applications. Application will be made available in Spanish, Hmong, Somali, Arabic and Russian. In addition, application technical assistance will be available through Anoka County Regional Economic Development Department and additional technical assistance providers. Grants will be awarded based upon the extent of hardship and need.

Grant Amount:

Grants will not exceed $10,000 to cover eligible expenses incurred as a result of the COVID pandemic after March 1, 2020 (see examples of eligible use of grant funds below). Recipient must submit a list of COVID related expenditures during the application review process.

The total amount of CAREs Act funds allocated towards the Anoka County business relief grant program will be equitably distributed among each of the seven county districts based upon economic hardship and need.

Eligibility Criteria:

- Applicant must be locally owned, operated and domiciled in the State of Minnesota with a physical establishment in Anoka County. If there is a parent company or a second location outside of Anoka County, only the entity located in Anoka County will be eligible.
- Applicant must be able to demonstrate financial hardship as a result of the COVID-19 outbreak.
- Applicant must be in good standing with the Minnesota Secretary of State and the Minnesota Department of Revenue as of January 1, 2020. If there is an issue pending with the Minnesota Secretary of State, Applicant may still apply for the grant, but will need to demonstrate the issue has been satisfactorily resolved in order to be eligible and receive grant funds.
- If required, Applicant must be licensed, in good standing.
- Applicant must be current on property taxes.
- Applicant must employ 50 or less employees as of January 1, 2020.
- Applicant must have been in operation 12 months prior to application.
  - Anoka County will not disqualify an applicant if there was an ownership change and the business remained in operation within 12 months prior to application.
- Applicant must disclose all federal, state or local grant or loan applications for which applicant has applied which has been received or remains pending at the time of application.
• Applicant must Certify in good faith that the “uncertainty of current conditions makes the grant request necessary to support ongoing operations.”

**Ineligible Businesses/Restrictions**

• Applicants who have previously received federal, state or local grants for the same expenses.
• If an applicant receives any funding from a local city and the County, Applicant may only accept one of the grants.
• Multi-state chains are generally ineligible except for locally owned franchisees.
• Nonprofit organizations.
• Businesses that primarily derive income from gambling or adult entertainment.
• Home-based businesses are generally ineligible except for in-home licensed childcare providers.
• Businesses that derive income from passive investments; property rentals or property management; billboards; or lobbying.
• Payment of taxes or government utilities or fees are ineligible.

**Examples of Eligible Usage of Grant Funds**

1. Commercial lease or mortgage payments.
2. Accounts payable (AP) if the AP is a COVID-19 related expense incurred since March 1, 2020.
3. Payroll, unless the business received Paycheck Protection Program (PPP) funds or pandemic unemployment insurance (UI) to assist with payroll expenses incurred after March 1, 2020.
4. Reopening costs or safety improvement costs expended since March 1, 2020 (i.e. outdoor seating, plexiglass, cleaning products, re-staffing costs, etc.)
5. Operating utilities or fees for those facilities interrupted or forced to shut down incurred after March 1, 2020.

The categories outlined above are intended to be general guidance. Final grant decisions will be made in consultation with the County’s Administrator after a thorough review of all application factors. After the initial funding round, County reserves the right to amend any criteria for eligibility as needed to best address the impact of the current pandemic.
Anoka's Economic Development Commission (EDC) advises the City Council on matters affecting the City's economy and focuses upon building the local economy by balancing development, expanding tax base, enhancing employment opportunities and growing community income. It strives to retain and expand existing businesses, promote entrepreneurial and workforce development, and market the City as a business and tourism destination.

The vitality of our local economy depends upon a healthy, growing business community. The City of Anoka's (EDC) has created a survey to establish a better understanding of the needs of private businesses within Anoka.

Please complete this brief survey to help us learn how to help your business thrive.

Thank you.

1. How can Anoka help your business succeed?

2. What type of businesses can help or complement your business?

3. Do you anticipate future expansion; building size, personnel, etc.?
4. Are you hiring and, if so, are you experiencing recruitment challenges?

- Yes
- No

If yes, explain.

5. Do you utilize City and County resources to benefit your business?

- Yes
- No
- Unaware of them

6. **What factors influenced your decision to locate your business in Anoka?**

7. **Do you have immediate issues City staff should address?**

- Yes
- No

If yes, please explain.
8. What type of information would be beneficial to your business?

- Business Planning
- Financing/Loans
- HR Laws and Regulations
- Networking and Promotional Resources
- Current City Projects
- Available City and County Resources
- Nothing at this time
- Other (please specify)

9. Have you attended City Council and/or Boards & Commissions Meetings?

- Yes
- No

If yes, which?

10. Do you participate in any networking or business groups?

- Chamber of Commerce
- Rotary
- Discover Anoka
- Professional Groups

Other (please specify)

11. Would you like an in-person meeting with a member of Anoka's EDC?

- Yes
- No
- Maybe in the future
* 12. Please provide your contact information so we may follow up as needed.

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Thank you for taking our survey.