

**EDA Members:**  
Dan Roe,  
President  
Lisa  
Laliberte,  
Vice  
President  
Wayne  
Groff,  
Treasurer  
Robert  
Willmus  
Jason  
Etten



**Economic Development Authority  
Meeting Agenda  
Monday, April 27, 2020  
6:00pm**

**Address:**  
2660 Civic Center Dr.  
Roseville, MN 55113

**Phone:**  
651-792-7000

**Website:**  
[www.growroseville.com](http://www.growroseville.com)

Following guidance from state health officials, EDA Members will participate in upcoming meetings electronically pursuant to Minn. Stat. § 13D.021.

Members of the public who wish speak during public comment or an agenda item during this meeting can do so virtually by registering at [www.cityofroseville.com/attendmeeting](http://www.cityofroseville.com/attendmeeting)

1. 6:00 P.M. Roll Call  
Voting & Seating Order: Laliberte, Etten Willmus, Groff, and Roe
2. Pledge Of Allegiance
3. Approve Agenda
4. 6:01 P.M. Public Comment
5. Business Items (Action Items)
  - 5.A. 6:03 PM Review Results Of COVID-19 Business Survey And Discuss Next Steps

Documents:

[5A REPORT AND ATTACHMENTS.PDF](#)  
[PRESENTATION.PDF](#)

6. 6:30 P.M. Adjourn To City Council



# REQUEST FOR ECONOMIC DEVELOPMENT AUTHORITY ACTION

Date: 4/27/2020

Item No.: 5.a

Department Approval

*Janice Gundlach*

Executive Director Approval

*Samuel Truogler*

Item Description: Review Results of COVID-19 Business Survey and Discuss Next Steps

## BACKGROUND

As the REDA is aware, closures surrounding COVID-19 have been hugely impactful to businesses across the United States, including Roseville’s local economy. Since the Governor’s Emergency Executive Order 20-20 was signed on March 25, 2020, many local businesses were forced to close. While the closures are temporary and being done to protect our population from COVID-19, it is not known how much longer they will go on. As of the writing of this RCA, those closures are reaching one month and the negative impacts to individual businesses are mounting. As such, staff is advancing information to the REDA to help understand how Roseville’s businesses are being impacted directly and what/how existing resources are being utilized. Staff is also providing information on whether there is a role for the REDA/City in terms of providing assistance to our businesses, with that information being formed under the context of what other cities are doing, coupled with results of our local survey.

## Existing Resources

Staff is participating in a variety of forums aimed at disseminating information on existing and new resources aimed to help businesses during this difficult time. These forums include weekly phone calls, webinars, and zoom meetings with a variety of groups that are sharing information about State and Federal programs, what communities are hearing in terms of access to these programs, what local programs are being developed, and to understand best practices. The following are just some of the weekly participation that staff is involved in:

- State of MN call for Businesses: Mondays & Thursday @ 7am (calls are recorded and recordings are provided to staff)
- Urban Land Institute’s Community Development Council Roundtable Discussions: March 27<sup>th</sup> & April 2<sup>nd</sup>
- Urban Land Institute (ULI) Regional Housing Preservation Work Group Discussions – Mondays @ 10am
- Minnesota Housing Partnership (MHP) Federal & State Responses to COVID19 & Housing Stability – Fridays @ 9am

While some of the above noted groups are focusing on housing-specific issues, which do heavily impact our economy, this report intends to focus mostly on small business assistance resources. To that end, both the Federal Small Business Administration (SBA) and the Minnesota Department of Employment and Economic Development (DEED) have rolled out loan programs designed to assist businesses affected by the COVID-19 crisis. Staff has been promoting these programs to Roseville

35 businesses, both via Grow Roseville and the City's website, and through various social media  
36 platforms. There are four major programs offered through the SBA and DEED:

- 37 • The Paycheck Protection Program (PPP): an SBA program available to small businesses  
38 including sole proprietors, self-employed individuals and independent contractors meant  
39 to cover payroll, rent/mortgage, utilities, and other immediate payments. The loan is  
40 forgivable if a business can demonstrate that 75% of the loan proceeds were used to  
41 cover eligible expenses over an 8-week period. This program ran out of money on April  
42 16<sup>th</sup>.
- 43 • The Economic Injury Disaster Loan (EIDL): an SBA program available to small business  
44 that including sole proprietors, self-employed individuals, and independent contractors  
45 that can demonstrate economic loss as a result of the COVID-19 outbreak. Loan  
46 payments will be deferred up to one year and can be paid back over a term up to 30 years.  
47 Businesses that apply for EIDL can also request an advance of funds up to \$10,000 which  
48 will not have to be paid back. The program ran out of money on April 16<sup>th</sup>.
- 49 • The Small Business Emergency Loan Fund: a DEED program available to businesses  
50 specifically impacted by the Governor's Executive Order closing all non-essential  
51 businesses. Eligible businesses can apply for a loan not to exceed \$35,000 at 0% interest  
52 that may be partially forgiven.
- 53 • Small Business Loan Guarantee Program: a DEED program available to businesses with  
54 fewer than 250 employees. Loan provides 80% guarantee up to a maximum of \$200,000  
55 for working capital such as machinery, equipment purchases, maintenance, or repair;  
56 expenses related to moving into or within Minnesota; and secured by fixed assets.

57 As noted, the Federal resources described in the first two bullet points have been exhausted, but as of  
58 the writing of this report that Congress is working to pass an additional \$310 billion of funds to these  
59 programs. Banks need to be authorized SBA lenders and, at this time, many are only working with  
60 companies they have existing relationships with due to the scarcity of funds and motivation to  
61 process requests quickly. Staff is also hearing that State funds are only going to "economically  
62 viable" businesses and there are several local businesses that don't meet this criteria. Staff has been  
63 directing businesses to contact Open to Business, as Open to Business is an authorized lender under  
64 the State's program and can provide the technical assistance many of our businesses need. Noah Her  
65 from Open to Business has provided an e-mail outlining some of the challenges that businesses have  
66 with qualifying for financial assistance from these programs (Attachment A). He is prepared to call  
67 into the meeting and be available to answer any questions the REDA may have.

68  
69 It is important to remember that information is changing rapidly as it relates to the resources and the  
70 availability of the programs from the Federal, State, County and other foundations. In an effort to  
71 communicate out timely and accurate information, staff has been working with Golden Shovel to  
72 provide social media broadcasting. In addition, e-mail blasts are being sent out and information is  
73 being posted on the City's webpage and GrowRoseville.com.

#### 74 Local Context

75 To date, staff has heard directly from three businesses (Mavericks, Urban Traveler & Kid's Hair)  
76 who want to understand what Roseville is doing locally to support our business community. In an  
77 effort to understand and support the broader Roseville business community's needs, staff sent out a  
78 survey regarding accessing of programs and to see if there are other ways to support our business  
79 community during this unprecedented and difficult time. Staff provided this survey to the EDA on  
80 April 9<sup>th</sup>. The survey was pushed out to 336 contacts through mail chimp (email) and 615 direct  
81

82 mailings to businesses that had a range of employees from 5-50. Of the 336 emails sent, only 34  
83 were opened. Of the direct mailing 76 were returned for various reasons. Total surveys completed  
84 by Roseville businesses was 21. It goes without saying, the response rate was disappointing. The  
85 low levels of response likely tell a story of businesses being overwhelmed and unsure where to go  
86 for help, in addition to just being unaware of our survey. Highlights of the survey include:

- 87 • 53% have losses in sales/revenue of over 81%
- 88 • 38% have closed their business
- 89 • 24% report their greatest worry is losing customers
- 90 • 62% have applied for SBA Small Business Economic Injury Loan
- 91 • 54% have applied for SBA Paycheck Protection Program
- 92 • 23% have applied for a DEED Small Business Emergency Loan
- 93 • 8% have applied for DEED's Small Business Loan Guarantee Program
- 94 • All respondents appear to be experiencing barriers to accessing existing programs

95  
96 From what staff is hearing in other communities, these results are not too surprising and do  
97 demonstrate there is a great need for help. The full survey results are provided in Attachment B.

#### 98 What are other cities doing?

99 Staffs participation in weekly calls, as well as through outreach to other communities, has provided  
100 awareness of what other cities and organizations are doing in terms of programs that are either  
101 existing or being developed to address COVID-19 impacts. St. Paul established a bridge grant  
102 program, offering grants up to \$7,500 to businesses that meet certain criteria. Many communities  
103 are reprogramming existing EDA loan funding to cater to COVID-19 impacts. Cities in the metro  
104 are focusing on developing programs to assist both businesses and residents, but so far only a  
105 handful have created new programs. Summary sheets are included from each week's conference call  
106 with ULI (Attachment C). In terms of developing a new program specifically relate to COVID-19  
107 impacts, the City of St. Louis Park's EDA created a small business grant program that provides a  
108 grant of up to \$5,000 for working capital needs, such as assistance related to the business's  
109 rent/mortgage, utility, accounts payable, property taxes and other critical business expenses. They  
110 are using existing EDA levy funds of \$200,000 that were budgeted for other programs (Attachment  
111 D).

112  
113  
114 Ramsey County is also working on establishing a microenterprise loan program that would target  
115 businesses with 5 or fewer employees. They will be reallocating Community Development Block  
116 Grant (CDBG) funds to the program. In addition, the federal government will be providing more  
117 CDBG funds to the county to assist with the COVID-19 emergency for economic recovery. Once  
118 the new program is adopted staff will communicate to the EDA and public.

#### 119 Housing Assistance

120 The intention with this report was to focus solely on businesses. However, staff has been contacted  
121 by at least one resident looking for rental assistance. Additionally, many communities are talking  
122 about housing assistance programs, so staff felt it was important to advise the EDA.

123  
124  
125 The Federal government has already authorized Economic Impact Payments through the Internal  
126 Revenue Service and discussions continue on further funding, including a \$75 billion housing  
127 assistance bond that would help with rental assistance, foreclosure prevention for at-risk/hard hit  
128 communities, utility assistance, and to stabilize Low Income Housing Tax Credits (LIHTC). The  
129 State legislature is also discussing rental assistance, however nothing has been funded yet as the two

130 parties are still trying to come to agreement of what amount.

131  
132 Ramsey County will have some funding for rental assistance from the Federal government. They are  
133 waiting to hear from the treasury as to when the funds will be received, at which point they will be  
134 programmed (Attachment E).

### 135 Role for the EDA

136 Based on the information contained in this report, and whether or not the REDA is interested in  
137 developing any new programs in response to COVID-19 impacts, the following outlines available  
138 fund that could be used:

- 139 • CDBG = \$295,000. When the Schafer Richardson proposal for the PIK property dissolved,  
140 these funds became available.
- 141 • 2020 EDA levy funds = \$48,575. These funds were to be set aside to create a new small  
142 business loan program to be administered by Open to Business. Since this program has yet  
143 to be developed, the funds could be repurposed to support local small business needs.
- 144 • Existing HRA multifamily fund = \$1.6 million.

145 All funds have various restrictions and the EDA's attorney will be available to answer questions  
146 related to how these funds could be used. Staff would also note that both Center for Energy and  
147 Environment and Open to Business likely have some capacity to administer a program should the  
148 REDA wish to create one.

149  
150 Staff seeks direction from the REDA on whether or not the board would like to develop any city  
151 programs in response to COVID-19 impacts. Specifically, is there interest in developing a program  
152 for either small business assistance and/or rental assistance and should those programs be in the form  
153 of a grant or loan. If there is interest, general program direction would be requested and details  
154 would be presented at a follow-up EDA meeting.

### 155 **STAFF RECOMMENDATION**

156 Provide direction to staff based upon REDA discussion.

### 157 **REQUESTED EDA ACTION**

158 Provide direction to staff based upon REDA discussion.

159 Prepared by: Jeanne Kelsey, Housing and Economic Development Program Manager, 651-792-7086

160 Attachments: A: E-mail from Noah Her "Open to Business"  
161 B: Roseville COVID-19 Survey results  
162 C: ULI Weekly Summary Notes  
163 D: St. Louis Park Small Business Emergency Grant Program  
E: HUD COVID-19 Relief Bill Provisions

**From:** [Noah Her](#)  
**To:** [Jeanne Kelsey](#)  
**Subject:** RE: Follow-up  
**Date:** Monday, April 20, 2020 10:48:17 AM

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**Caution:** This email originated outside our organization; please use caution.

Hi Jeanne,

Here's a summary of what we're seeing as businesses who are falling through the "cracks":

1. Businesses who, for the past two years, had a negative cash flow or also known as, has operated at a loss the last two years. Sometimes the business would have an increase in debt as a result of this. This would disqualify them as a "viable" business according to the parameters laid out in the MN DEED financial support.
2. Businesses who, has been in business for less than a year, and initially showing a net loss. This sometimes is caused by the business having to incur start up cost and have it take a hit on their financials in the first few months of operations. This would disqualify them as a "viable" business according to the parameters laid out in the MN DEED financial support. There just isn't enough historical financial data to establish the business's trends, performance and opportunity to succeed after all this is said and done.
3. Businesses who are moderately impacted by the current economic conditions but not a qualified business through the EIDL, PPP or state funds. For example, landlords, Air BnB, property management companies, etc.
4. Businesses who has filed for bankruptcy to clear some bad debts and would disqualify them from a traditional loan, this would make it difficult to determine them as a viable business.
5. Businesses who are independent contractors but trying to justify that they fit the parameters of the types of businesses approved for the state's financial program.

I do want to add that sometimes what we see happen are business owners who does not like to pay taxes, uses accounting maneuvers to either breakeven or show a loss to lower their tax liability. We do sometimes, get the suspicion that some businesses are trying to get "their pot of the money" during these times as well.

I hope this helps paint a picture of what we're seeing in businesses that are probably going to close as a result of parameters of the loan programs.

Thank you.

Noah

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**From:** Jeanne Kelsey [mailto:Jeanne.Kelsey@cityofroseville.com]  
**Sent:** Friday, April 17, 2020 2:14 PM  
**To:** Noah Her <nher@mccdmn.org>  
**Subject:** RE: Follow-up

Yes it will. And that would be great.  
Thanks so much and stay safe.

Jeanne Kelsey  
Housing and Economic Development Program Manager



[jeanne.kelsey@cityofroseville.com](mailto:jeanne.kelsey@cityofroseville.com) | O: 651.792.7086

2660 Civic Center Drive | Roseville, MN 55113

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**From:** Noah Her <[nher@mccdmn.org](mailto:nher@mccdmn.org)>  
**Sent:** Friday, April 17, 2020 1:59 PM  
**To:** Jeanne Kelsey <[Jeanne.Kelsey@cityofroseville.com](mailto:Jeanne.Kelsey@cityofroseville.com)>  
**Subject:** RE: Follow-up

**Caution:** This email originated outside our organization; please use caution.

Hi Jeanne,

Yes, I can work on that and have it to you by next week Monday. Will that work for you?

Noah

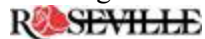
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**From:** Jeanne Kelsey [<mailto:Jeanne.Kelsey@cityofroseville.com>]  
**Sent:** Friday, April 17, 2020 1:51 PM  
**To:** Noah Her <[nher@mccdmn.org](mailto:nher@mccdmn.org)>  
**Subject:** Follow-up

Hi Noah,

Based upon our conversation could you send me a quick e-mail what people are you seeing that are not qualifying for the CARES Act funds and DEEDs funds. I will plan on including that in my report to the EDA for the meeting on 4/27.

Jeanne Kelsey  
Housing and Economic Development Program Manager

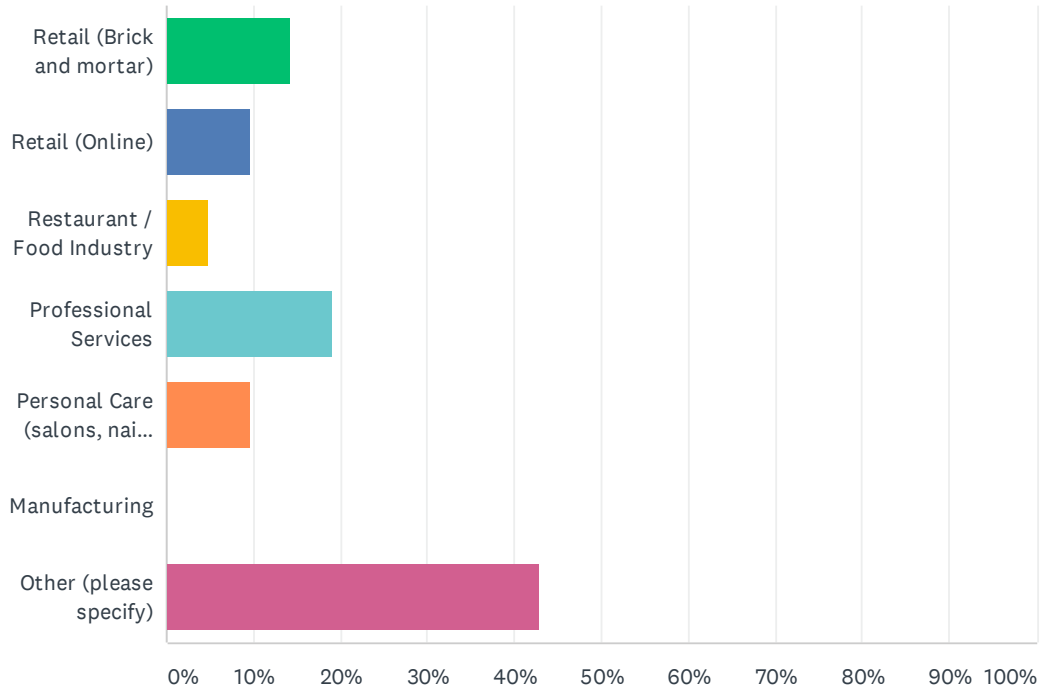


[jeanne.kelsey@cityofroseville.com](mailto:jeanne.kelsey@cityofroseville.com) | O: 651.792.7086

2660 Civic Center Drive | Roseville, MN 55113

### Q3 What industry is your business in?

Answered: 21 Skipped: 0



ANSWER CHOICES	RESPONSES
Retail (Brick and mortar)	14.29% 3
Retail (Online)	9.52% 2
Restaurant / Food Industry	4.76% 1
Professional Services	19.05% 4
Personal Care (salons, nails, tanning)	9.52% 2
Manufacturing	0.00% 0
Other (please specify)	42.86% 9
<b>TOTAL</b>	<b>21</b>



#	OTHER (PLEASE SPECIFY)	DATE
1	Long Term Care	4/21/2020 8:46 AM
2	Pet Services	4/16/2020 5:57 PM
3	Lawn Care, Snow Removal, & Landscaping	4/16/2020 3:14 PM
4	wholesale barber and beauty supplies	4/16/2020 12:12 PM
5	Residential Home Cleaning Company	4/15/2020 9:22 AM
6	Nonprofit Disability Services	4/10/2020 2:05 PM
7	Wholesale Footwear	4/10/2020 1:07 PM
8	Healthcare	4/10/2020 11:01 AM
9	Senior living industry	4/10/2020 10:57 AM

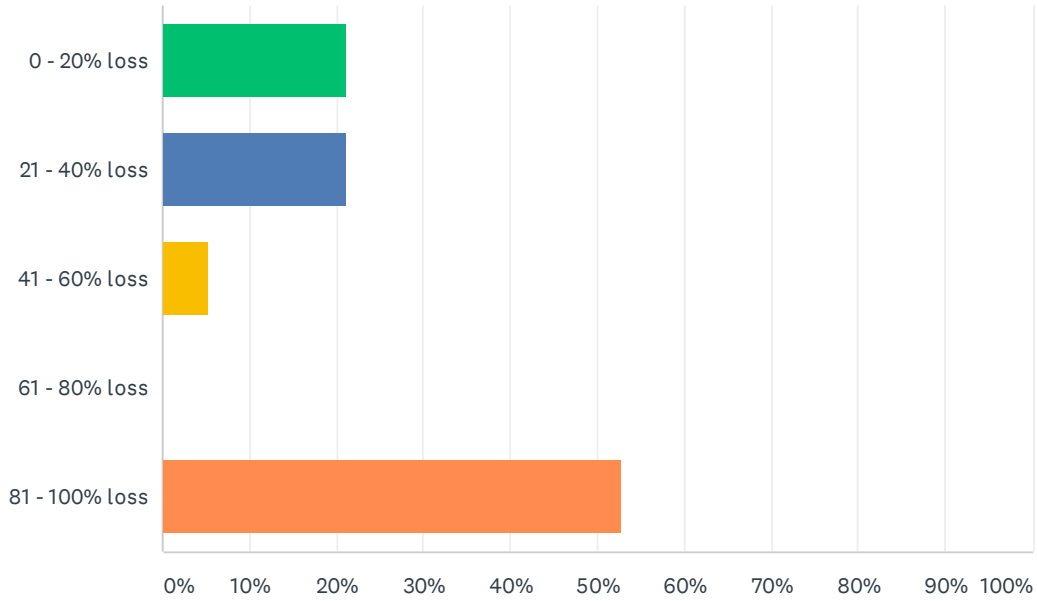
## Q4 Please describe any business impact or loss you've experienced due to COVID-19:

Answered: 21 Skipped: 0

#	RESPONSES	DATE
1	I'm closed and it has ruined my life and health. The stress even caused me a stroke.	4/22/2020 10:38 AM
2	We have reduced hours of service and hours for part-time staff. We have lost significant revenue.	4/22/2020 10:35 AM
3	My primary customer Halted all non essential projects	4/22/2020 10:04 AM
4	Have tried to get customers to call in orders, free shipping, curbside pickup, but unfortunately with little to no success.	4/22/2020 10:03 AM
5	Staffing has improved as unemployment has gone up. People are willing to consider lower wage jobs.	4/21/2020 8:46 AM
6	Loss of ability to sell in person and shifting state funding priorities away from programs where we competed with proposal to COVID projects where we weren't offered the opportunity to compete and work has harmed our outlook for the year.	4/20/2020 6:01 PM
7	Our business is shuttered 100%! No one is allowed to travel out of state or out of the country; customers are afraid to travel; 95% of airplanes are grounded. We hand revenue at all and are hit harder than any business!!	4/20/2020 11:46 AM
8	Lost approximately \$20,000 in revenue due to cancellation of two birthland tours to South Korea in June-July. Had to cancel monthly in person mentorship of transracial adoptees	4/16/2020 9:31 PM
9	18 lost speaking engagements.	4/16/2020 8:13 PM
10	99% clients cancelled due to COVID.	4/16/2020 5:57 PM
11	None yet	4/16/2020 3:14 PM
12	Since I am just starting growing its hard to quantify a loss but I was planning on launching an online campaign to both raise funds and awareness of the brand. The funding was going to be put back into a new manufacturing method which would allow me to sell at a higher volume. I was planning on starting everything in April and was also planning on travelling to a large retailer to present my products. The COVID pandemic has set me back quite a bit.	4/16/2020 2:33 PM
13	since barber and beauty shops around the country are closed, our business has dropped to almost zero.	4/16/2020 12:12 PM
14	I am unable to go into other people's homes to clean at this time so all cleaning is on hold.	4/15/2020 9:22 AM
15	We are losing \$10,250 in gross revenue per week because of the virus crisis	4/10/2020 2:44 PM
16	Cannot serve clients due to social distancing/stay-at-home order/vulnerable population. Only earn revenue when bill for services. Have very little reserves and difficult to cover fixed costs that don't go away while we are closed (payroll, health insurance, rent, utilities, et al).	4/10/2020 2:05 PM
17	We are in the dance industry selling to dance schools and theaters. Our whole industry is completely closed and we have not had sales in 4 weeks.	4/10/2020 1:07 PM
18	Revenue is down significantly due to restrictions on elective surgery.	4/10/2020 11:01 AM
19	My clients are nervous about touring senior living communities because of the pandemic, and many communities are not letting people in. Both impact me.	4/10/2020 10:57 AM
20	We are down almost 100% on rentals. Service business is down 50-60% and sales is down at least 50%.	4/10/2020 10:47 AM
21	Reduction in revenue resulting in layoffs	4/10/2020 10:41 AM

### Q5 Estimate the revenue loss you've experienced thus far (if any):

Answered: 19 Skipped: 2



ANSWER CHOICES	RESPONSES	
0 - 20% loss	21.05%	4
21 - 40% loss	21.05%	4
41 - 60% loss	5.26%	1
61 - 80% loss	0.00%	0
81 - 100% loss	52.63%	10
<b>TOTAL</b>		<b>19</b>

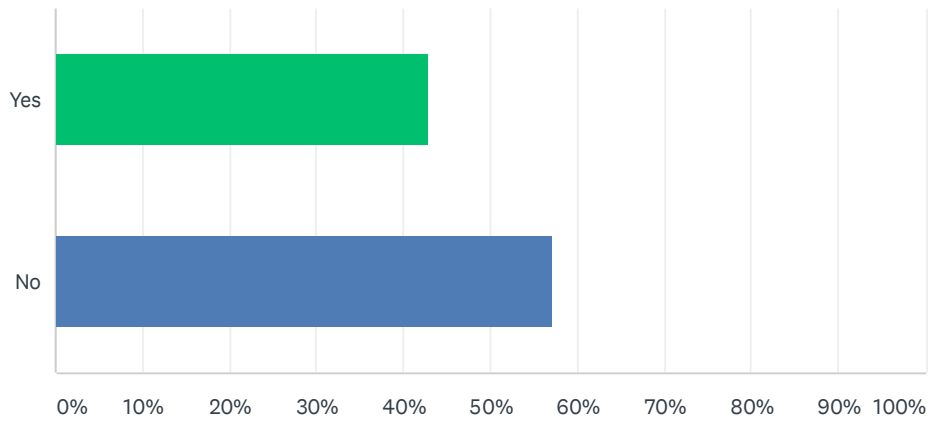
## Q6 How many employees do you have?

Answered: 20 Skipped: 1

#	RESPONSES	DATE
1	12	4/22/2020 10:38 AM
2	7	4/22/2020 10:35 AM
3	0	4/22/2020 10:04 AM
4	8	4/22/2020 10:03 AM
5	30	4/21/2020 8:46 AM
6	2	4/20/2020 6:01 PM
7	6	4/20/2020 11:46 AM
8	1	4/16/2020 9:31 PM
9	2	4/16/2020 8:13 PM
10	0	4/16/2020 5:57 PM
11	5	4/16/2020 3:14 PM
12	1	4/16/2020 2:33 PM
13	0	4/15/2020 9:22 AM
14	11	4/10/2020 2:44 PM
15	11	4/10/2020 2:05 PM
16	6	4/10/2020 1:07 PM
17	25	4/10/2020 11:01 AM
18	1	4/10/2020 10:57 AM
19	8	4/10/2020 10:47 AM
20	28	4/10/2020 10:41 AM

## Q7 Have you had to furlough or lay off employees due to COVID-19 impacts?

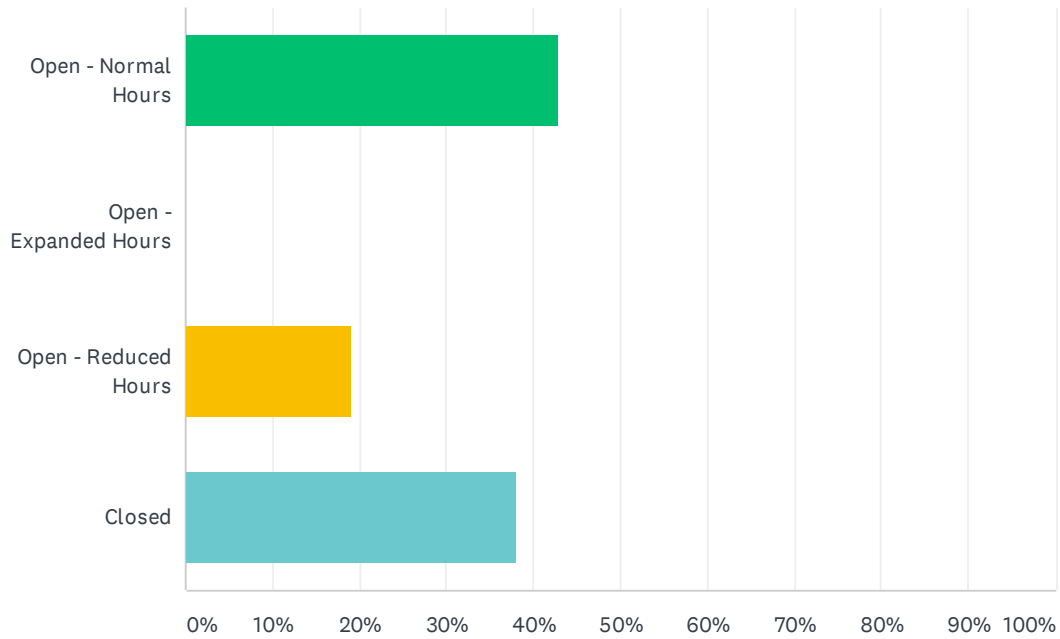
Answered: 21 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	42.86%	9
No	57.14%	12
TOTAL		21

### Q8 What is the operating status of your business?

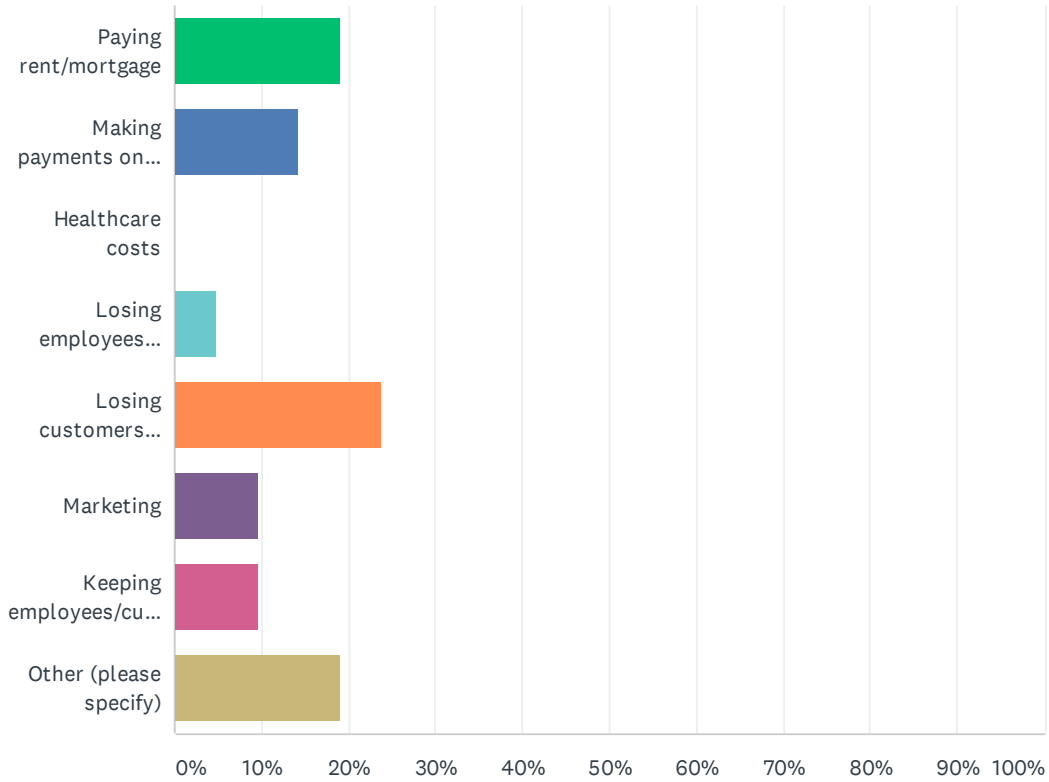
Answered: 21 Skipped: 0



ANSWER CHOICES	RESPONSES	
Open - Normal Hours	42.86%	9
Open - Expanded Hours	0.00%	0
Open - Reduced Hours	19.05%	4
Closed	38.10%	8
<b>TOTAL</b>		<b>21</b>

### Q9 What aspect of running your business worries you the most at this time?

Answered: 21 Skipped: 0



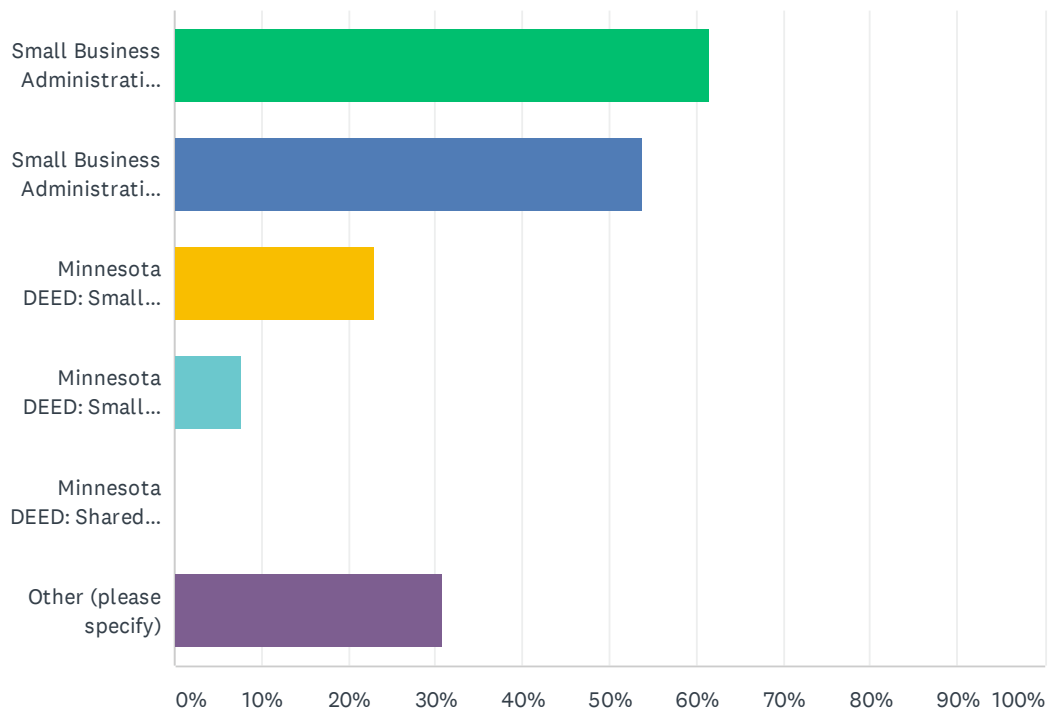
ANSWER CHOICES	RESPONSES	
Paying rent/mortgage	19.05%	4
Making payments on existing debt	14.29%	3
Healthcare costs	0.00%	0
Losing employees (and/or rehiring them later)	4.76%	1
Losing customers (and/or regaining them later)	23.81%	5
Marketing	9.52%	2
Keeping employees/customers healthy	9.52%	2
Other (please specify)	19.05%	4
<b>TOTAL</b>		<b>21</b>

#	OTHER (PLEASE SPECIFY)	DATE
1	So hard to pick 1 - Rents, customer and employee retention...	4/22/2020 10:03 AM
2	paying our non profit's insurance premiums and paying monthly ZOOM rental	4/16/2020 9:31 PM
3	My income pays our family's bills	4/15/2020 9:22 AM
4	cash flow	4/10/2020 11:01 AM



### Q10 Identify any state/federal COVID-19 assistance programs you are taking advantage of (or plan to):

Answered: 13 Skipped: 8

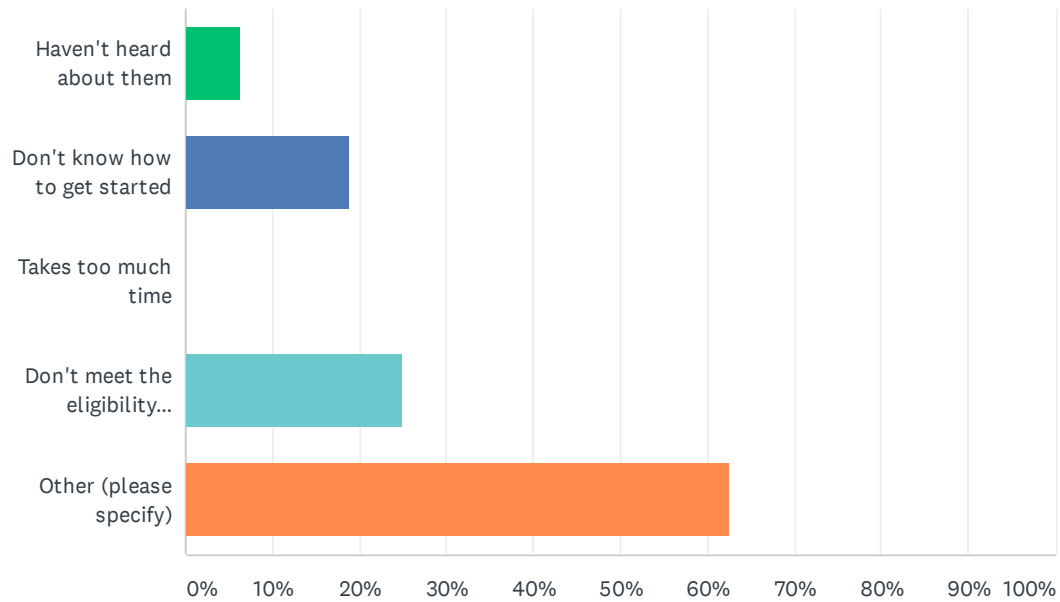


ANSWER CHOICES	RESPONSES
Small Business Administration: Economic Injury Disaster Loan	61.54% 8
Small Business Administration: Paycheck Protection Program	53.85% 7
Minnesota DEED: Small Business Emergency Loan	23.08% 3
Minnesota DEED: Small Business Loan Guarantee Program	7.69% 1
Minnesota DEED: Shared Work Program	0.00% 0
Other (please specify)	30.77% 4
Total Respondents: 13	

#	OTHER (PLEASE SPECIFY)	DATE
1	Drawing on personal credit offers to sustain business	4/20/2020 6:01 PM
2	Unemployment. But have not received any yet	4/16/2020 5:57 PM
3	I cannot find a source that will help me.	4/15/2020 9:22 AM
4	Nothing yet.	4/10/2020 10:41 AM

## Q11 What barriers (if any) have you experienced in trying to get assistance from these programs or other resources?

Answered: 16 Skipped: 5



ANSWER CHOICES	RESPONSES
Haven't heard about them	6.25% 1
Don't know how to get started	18.75% 3
Takes too much time	0.00% 0
Don't meet the eligibility criteria	25.00% 4
Other (please specify)	62.50% 10
Total Respondents: 16	

#	OTHER (PLEASE SPECIFY)	DATE
1	I've applied and got nothing these programs are terrible	4/22/2020 10:38 AM
2	So much information, changing rapidly	4/22/2020 10:03 AM
3	slow or no response and uncertainty about status	4/20/2020 6:01 PM
4	They ran out of money we need	4/20/2020 11:46 AM
5	loan would require repayment, but without revenue we cannot repay	4/16/2020 9:31 PM
6	Lack of Banks contributing to the program	4/16/2020 3:14 PM
7	Due to my size and setup, I am unsure what program would work for my business.	4/16/2020 2:33 PM
8	too little benefit for the paperwork involved	4/16/2020 12:12 PM
9	We at a store level don't have anything to do with these programs	4/10/2020 10:47 AM
10	Haven't applied	4/10/2020 10:41 AM

## Q12 What aspects of your business have these programs been unable to assist with?

Answered: 15 Skipped: 6

#	RESPONSES	DATE
1	Replacing income	4/22/2020 10:04 AM
2	Stress of the unknown. Will business return when reopening doors?	4/22/2020 10:03 AM
3	Lost revenue due to priority shift and changes in marketing due to COVID lockdown	4/20/2020 6:01 PM
4	We need overlapping financing to help us survive thru this difficult time	4/20/2020 11:46 AM
5	all	4/16/2020 9:31 PM
6	lost revenue, i'm a sole proprietor and don't have official payroll, so don't think I qualify.	4/16/2020 8:13 PM
7	Most are loans. I don't want a loan. I need income.	4/16/2020 5:57 PM
8	None known yet	4/16/2020 3:14 PM
9	all	4/16/2020 12:12 PM
10	I do not have loans, I do not have employees	4/15/2020 9:22 AM
11	Nothing yet.	4/10/2020 2:44 PM
12	Other fixed costs like contracted accounting and IT services, copier lease, past bills for temporary staffing, etc.	4/10/2020 2:05 PM
13	MN DEED loan rejected us saying that dance shoe companies are not on their list of affected businesses due to COVID-19	4/10/2020 1:07 PM
14	Helps our employees and some of our business expenses but only is a stop gap.	4/10/2020 11:01 AM
15	Not sure	4/10/2020 10:57 AM

## Q13 Are there any non-financial forms of assistance that would help your business?

Answered: 16 Skipped: 5

#	RESPONSES	DATE
1	Advertising, word-of-mouth	4/22/2020 10:35 AM
2	Cost of home schooling, while trying to work and fill out forms...	4/22/2020 10:03 AM
3	Marketing assistance in a socially distant world.	4/20/2020 6:01 PM
4	Buy products from our store (Gift certificates for future use; We also have sanitizer in stock)	4/20/2020 11:46 AM
5	no	4/16/2020 9:31 PM
6	yes, help me find local customers	4/16/2020 8:13 PM
7	Not that I know of.	4/16/2020 5:57 PM
8	No	4/16/2020 3:14 PM
9	manufactuing leads	4/16/2020 2:33 PM
10	reopen barber shops and beauty shops. those employees are trained in how not to transmit diseases of all forms and have the necessary equipment and supplies.	4/16/2020 12:12 PM
11	None that I am aware of	4/15/2020 9:22 AM
12	Marketing after reopening	4/10/2020 2:44 PM
13	PPE for when we re-open (especially non-latex gloves, hand sanitizer, toilet paper, kleenex, and paper towels).	4/10/2020 2:05 PM
14	Not at this time.	4/10/2020 1:07 PM
15	We have several vehicles parked outside and extra police patrol might be helpful to protect those vehicles.	4/10/2020 11:01 AM
16	No	4/10/2020 10:57 AM

## Q15 Please share any other thoughts or concerns related to your business not covered in this survey:

Answered: 13 Skipped: 8

#	RESPONSES	DATE
1	Let me open my damn business I could care less about this virus. You have me behind on my bills	4/22/2020 10:38 AM
2	Not much help out there for self employed	4/22/2020 10:04 AM
3	Wanting information on any grants offered.	4/22/2020 10:03 AM
4	Long term concerns of keeping staff once other options open up.	4/21/2020 8:46 AM
5	Because our business lives and survives on the derived demand from travel, we are now harder hit than any business; Customers have totally DISAPPEARED; HELP! We also are a minority business and female owned; we have been part of the community with our successful and profitable business now for 35 years! We need help!! Thank you <input type="checkbox"/> for reading all our answers. Willy van Dooijeweert, pres	4/20/2020 11:46 AM
6	allow small groups of adults and children to begin meeting again and reopen parks so we have places to meet.	4/16/2020 9:31 PM
7	Some businesses don't fit into the federal program, because we are too small. I will likely have extreme financial hardship, because of this. If the city could help small business by somehow helping us promote our businesses at a free expo sponsored by the city in one the many city facilities for FREE that would be great. Like your old home show except let people exhibit for free. Oh, and CUT SPENDING AND REDUCE THE TAXES. YOU SHOULD BE ASHAMED FOR EVER INCREASING THE TAX RATE SINCE YOU ALREADY GET MORE MONEY BECAUSE THE VALUES INFLATE. LEARN TO CUT, WE HAVE MORE UNUSED PARK SPACE THAN ANY OTHER CITY. STOP ALREADY.	4/16/2020 8:13 PM
8	Main concern would be clients not having enough money to pay for our services. Cutting back on their spending. Thus reducing our work load and financial income.	4/16/2020 3:14 PM
9	it was claimed that independent contractors and self-employed people would be able to apply for unemployment benefits, but it still is not available to them.	4/16/2020 12:12 PM
10	I appreciate your help in finding solutions.	4/15/2020 9:22 AM
11	Just for help on how to re-establish our business after restrictions are removed.	4/10/2020 2:44 PM
12	I am very concerned that the SBA will not help us with the EIDL program and that my bank will not extend my line of credit.	4/10/2020 1:07 PM
13	The governor needs to open up the economy.	4/10/2020 10:41 AM

## Regional Housing Preservation Work Group - General Summary Notes – April , 2020

### Attendees: 30 participants

Stephanie Hawkins, Edina; Jeanne Kelsey, Roseville; Stacy Unowsky, Hopkins; Marney Olson, St. Louis Park; Hilary Lovelace, Metropolitan Council; Elise Durbin, Carver County CDA; James Barnes, Plymouth; Elizabeth Showalter, Blaine; Angie Skildum, Minneapolis; PeggySue Imihy, Shakopee; Bryan Hartman, Bloomington HRA; Tracy Shimek, White Bear Lake; Niki Hill, Shoreview; Kathleen Castle, Shoreview; Myles Campbell, Golden Valley; Michael Healy, South St. Paul; Cherie Shoquist, Bloomington; Tim Thompson, Housing Justice Center; Tonja West-Haffner, Hennepin County; Sarah Berke, Family Housing Fund; Colleen Ebinger, Family Housing Fund; Jesse Anderson, Brooklyn Center; Erika Byrd; Margaret Kaplan, Housing Justice Center; Chloe McGuire, City of Ramsey; Alyssa Wentzel-Moore, Minnesota Housing; Michele Schnitker, St. Louis Park; Anna Judge Dakota County CDA

### Todd Liljenquist, VP Government Affairs/COO – MN Multi Housing Association

- Provided a summary of the Owner/Manager Resources – webinars, links to resources. See attached presentation

### Emergency Assistance by Cities Update:

- Bloomington approved \$200,000 for rent assistance; source is HRA reserve funds
- Richfield proposing rent assistance; being considered by City Council this week; Source: Housing Trust Fund which the city will create the following week.

### CDBG funding update:

- Hennepin Co – Sent out an RFP to public services agencies for rental assistance – no cap on public assistance currently; Plymouth is opening up use of CDBG funds beyond public service agencies. Bloomington is reviewing distribution options.
- Those cities and counties that receive CDBG from the State has not had guidance yet regarding when and for what the funds will be distributed. DEED administers those funds.

### Resource list:

- <https://nlihc.org/federal-moratoriums>
- <https://www.mhponline.org/covid-19>
- <https://www.fhfund.org/covid19/>
- <https://www.metrocitiesmn.org/covid-19-resources-for-city-officials>
- <https://www.lmc.org/resources/covid-19-resources/>
- <http://www.mnhousing.gov/sites/Satellite?c=Page&cid=1520221592207&pagename=External%2FPage%2FEXTStandardLayout>
- <http://www.mncourts.gov/mncourtsgov/media/CIOMediaLibrary/FINAL-EO-20-14-Evictions.pdf>
- <https://www.hud.gov/coronavirus>
- <http://www.nahro.org/coronavirus>
- <https://www.fhfund.org/report/twin-cities-housing-policy-finder/>
- <https://www.housinglink.org/List/covid-19>
- <https://www.housinglink.org/HousingResources/covid-19-resources-for-renters>

## Regional Housing Preservation Work Group - General Summary Notes – April 13, 2020

### Attendees:

Stephanie Hawkins, Edina; Jeanne Kelsey, Roseville; Stacy Unowsky, Hopkins; Marney Olson, St. Louis Park; Hilary Lovelace, Metropolitan Council; Elise Durbin, Carver County CDA; Melissa Taphorn, Washington County CDA; James Barnes, Plymouth; Elizabeth Showalter, Blaine; Angie Skildum, Minneapolis; PeggySue Imihy, Shakopee; Bryan Hartman, Bloomington HRA; Charlie Vander Aarde, Metro Cities; Tracy Shimek, White Bear Lake; Niki Hill, Shoreview; Kathleen Castle, Shoreview; Alisha Gray, Minnetonka; Myles Campbell, Golden Valley; Michael Healy, South St. Paul; Julie Wischnack, Minnetonka; Cherie Shoquist, Bloomington; Mary Lou Egan, Ramsey County; Joe Hogenboom, Maple Grove; Jason Zimmerman, Golden Valley; Tim Thompson, Housing Justice Center; Margaret Kaplan, Housing Justice Center; Tonja West-Haffner, Hennepin County; Sarah Berke, Family Housing Fund.

### Tim Thompson – Housing Justice Center

- Importance of communicating with tenants in income-based rent programs (section 8, public housing) to get their rents reduced to reflect the decreased income. The interim rent recertification process must be tenant initiated. HUD just issued guidance to make this easier during COVID.
- Cities receiving increased calls and are sending out communication to tenants regarding resources such as recertification of their income.

### Emergency Assistance by Cities Update:

- Edina – emergency rental assistance grant (residents are pushing back) is anyone else hearing this?
- Concern that GIG workers (those that do not pay into unemployment insurance) are suffering with no federal or state resources provided through unemployment insurance. A **gig** is a temporary **job**. The employee often works on a specific project for a company, either as an independent contractor or a freelancer. The city assistance (\$100,000 provided to VEEP) was passed at 11 p.m. and the next morning there were already request for the funds. Observed that many of the requests are coming from people who have never experience rent issues before.
- Minnetonka – DEED indicated that there is confusion between Fed and State on how to implement benefits for those GIG workers; DEED suggests that they should file, get denied and then wait until Fed provides benefits. There is frustration in the lack of clarity in guidance from the Federal Govt. The city will be considering \$150,000 for emergency assistance, source from conduit bond administration fees.
- Bloomington - Proposing \$200,000 for assistance; going to council next week; source is HRA funds
- Richfield – City attorney indicated that 469; use of HRA levy funds does not allow issuance of dollars for rent assistance; other cities have not interpreted it this way. HJC will review and provide an update on their interpretation.
- Minneapolis - How are cities dealing with oversubscription of the emergency rent assistance funds – first-come, first-serve? St Paul is doing a randomized selection process.

**Legislature Update**– reconvening this week. One of the issues is to change in open meeting law to allow more policy leaders to hold public meetings without being physically present.

**CDBG funding update:**

- There is still no guidance from Fed on the addition CDBG funding -counties are beginning to set priorities but need to wait until they receive specific guidance before issuing or committing funds.

**Business Assistance/Survey's:**

- Brooklyn Park – business assistance summary; memo to Council and business survey attached
- Roseville Survey - <https://www.surveymonkey.com/r/roseville-covid19>
- St. Louis Park– calling all businesses; city council proposed small business emergency assistance; up to \$200,000

**Homeless Spaces:**

- Minneapolis and the County have been coordinating on using hotel space in the homeless response.
- NYC has been using hotel and motel rooms for unsheltered homeless
- Dakota County – have created a homeless shelter to a hotel

**County Tax Rebate or Delay in Payment of Taxes:**

- Dakota county – may be an effort to delay payments but not a reduction
- Scott Co. is talking about delaying prop tax payments. Invite Scott County CDA
- What is the long term impact of TIF agreements and TIF pooled funds (based upon projections that may not be accurate anymore).

**Resource list:**

- <https://www.mhponline.org/covid-19>
- <https://www.fhfund.org/covid19/>
- <https://www.metrocitiesmn.org/covid-19-resources-for-city-officials>
- <https://www.lmc.org/resources/covid-19-resources/>
- <http://www.mnhousing.gov/sites/Satellite?c=Page&cid=1520221592207&pagename=External%2FPage%2FEXTStandardLayout>
- <http://www.mncourts.gov/mncourtsgov/media/CIOMediaLibrary/FINAL-EO-20-14-Evictions.pdf>
- <https://www.hud.gov/coronavirus>
- <http://www.nahro.org/coronavirus>
- <https://www.fhfund.org/report/twin-cities-housing-policy-finder/>
- <https://www.housinglink.org/List/covid-19>
- <https://www.housinglink.org/HousingResources/covid-19-resources-for-renters>

**Next Call:**

- Minnesota Multi Housing Association – Resources for Property Owners/Managers; Impact on Tax Credit Market; Legislative Update



**Regional Housing Preservation Work Group - General Summary Notes – April 4, 2020****Attendees:**

Stephanie Hawkins, Edina; Jeanne Kelsey, Roseville; Stacy Unowsky, Hopkins; Marney Olson, St. Louis Park; Hilary Lovelace, Metropolitan Council; Elise Durbin, Carver County CDA; Melissa Taphorn, Washington County CDA; Erika Byrd, Brooklyn Park; Jan Youngquist, Hopkins; James Barnes, Plymouth; Johnathan Stanley, Eden Prairie; Elizabeth Showalter, Blaine; Angie Skildum, Minneapolis; PeggySue Imihy, Shakopee; Kim Berggren, Brooklyn Park; Bryan Hartman, Bloomington HRA; Charlie Vander Aarde, Metro Cities; Tracy Shimek, White Bear Lake; Niki Hill, Shoreview; Kathleen Castle, Shoreview; Alisha Gray, Minnetonka; Myles Campbell, Golden Valley; Michael Healy, South St. Paul; Julie Wischnack, Minnetonka; Cherie Shoquist, Bloomington; Jesse Anderson Brooklyn Center; Mary Lou Egan, Ramsey County;

**Update from legislature** – FHPAP (DHS) program in rental assistance (\$100 mill request) being considered. Legislature is convening tomorrow for workers comp assistance for front line staff workers. There will be some additional committee hears as well regarding elections. They are out of session Thursday and Friday and then reconvening on Monday. Business side, considering issues regarding the roll out of SBA funds, DEED has a great resource information. No update on the 60-day rule issue.

Does the proposed rental assistance from the State for lot rates for manufacturing housing?

**Other discussion topic/city updates:**

**Minneapolis** – Mayor announced \$5 million in gap assistance program option. \$3 million rental assistance of which \$1 million applied to stable homes, stable schools initiative and the remainder \$2 million for rental assistance that will be issued by the City and can include both rent and utilities assistance. Program will be rolled out over the next 2 weeks.

**Brooklyn Park** – Issued \$30,000 to nonprofits; some going to rent assistance particularly for the Liberian populations.

**Carver C0 CDA** – They are seeing a rise in foreclosure notices and increase in rent assistance.

**Ramsey and Washington Co** – County Human Services Departments are providing services mostly for those under 30% and homelessness focus.

**Federal CDBG Funds:** Counties and CDBG entitlement cities are still working out the additional funding from the Federal Govt. but it was agreed that those funds are more flexible where the 15% cap on spending is waived.

**Surveys:** Several Cities are reaching out to residents and businesses to understand their needs. Brooklyn Park shared their survey that was conducted online and through phone calls. (Below & Attached)

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**Business Needs Assessment**

Top of Form

As part of the City of Brooklyn Park's COVID-19 Emergency Operations we are reaching out to hear about your business' experience so far during this pandemic. As a city, we're looking to ensure we're coordinating support the best we can and want to represent the interests of our local business owners during this time. Please take a moment to respond to the questions below. You can respond N/A if the question does not apply to your business. Questions? Daniela Lorenz Business Development Coordinator [Daniela.lorenz@brooklynpark.org](mailto:Daniela.lorenz@brooklynpark.org) 612-280-9491

Date

Business name

Business type

Contact name

Contact title/position

Contact number

Contact email

What would you like to tell us about your experience so far?

How has your business responded or changed your operations?

What are the most critical needs you have at this time?

Are you aware of state and federal resources for businesses? Yes No

Are you interested in taking advantage of them? Yes No Not at this time

Do you need help navigating those resources? Yes No Not at this time

Is your business at risk of closure over the next few months? Yes No Not at this time

What do you most need for your business NOW?

Many may be in need right now, does your business have any resources to offer the Brooklyn Park community at this time?

What else would you like the City and other Government leaders to know?

Do you have any questions for us about your business? If yes, enter questions here. If no, enter N/A.

Do you have any questions for us about COVID - 19? If yes, enter questions here. If no, enter N/A.

Would you like for someone to follow up with you? Yes No

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**Evictions:** Concern about eviction rising immediately after the Governors pause is lifted. Homeline is working on this to get additional protections for tenants. (Information will be shared with more information).

**The sources of funds** cities are using to provide rental assistance includes the following:

- Mixed Income Policy buy in funds

- Affordable Housing Trust Funds
- General Fund
- EDA and HRA funds
- Unused housing rehab dollars

**Public Meetings:** Cities/Counties are holding public meetings and different options to collect public comment through

Zoom, WebX, Bang the Table – program for public comment

Some concern regarding the security of Zoom (ULI summary of information below. This is only guidance and should be verified with your city IT or attorney regarding public meetings.)

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**From:** George Danilovics <[george.danilovics@uli.org](mailto:george.danilovics@uli.org)>

**Sent:** Thursday, April 2, 2020 6:11 AM

**Subject:** Zoom in the News

Good morning. As Zoom has become a hero of the global pandemic, some stories have made it into the news about the security of the platform. We've done our best to research some of those headlines and have provided summaries below. Zoom is a secure platform and we're confident in its ability to support ULI and our digital programs for members.

#### **Prevent Zoom Share Bombs**

Zoom is easy to use and allows anyone joining a Zoom Meeting to share their screen. The simplicity is why Zoom is a popular platform. Unfortunately, people have figured out that anyone can join a Zoom meeting and immediately share their screen. The screen share usually shows up some graphic images not appropriate for the work environment. As a host of a meeting, you can control who can share their screen in Zoom Meetings. Click the ^ next to "Share Screen" and pull up "Advanced Sharing Options." You can restrict Zoom so that only hosts can share their screen. Larger Zoom Webinar meetings prohibit participants from sharing their screen – only hosts and panelists have the ability to share their screen.

#### **Don't Publish Your Meeting ID**

Anyone with your Zoom Meeting ID can join the meeting. You should not publish the meeting IDs on your websites. Meeting IDs should be provided via registration confirmations in netFORUM or from your email directly to participants. Zoom has the ability to password protect your Zoom Meetings. You can set the password when creating the meeting on the Zoom Portal or Outlook Plug-In. Participants will first have to enter the Zoom Meeting ID and then the password in order to enter the meeting. Some sources online are recommending this as a best practice, but Zoom has not made that move yet. Let me know if you've used meeting passwords and if your participants were able to join the Zoom meetings or if this proved a large barrier for them to overcome.

#### **Zoom Doesn't Share Your Email & Zoom Photo**

When you sign up zoom adds you to the directory for others who are in the same email domain. If you go into the Zoom app on your desktop, click on Contacts, you'll see everyone who has registered with an @uli.org email address. Your Zoom email and photo is shared with the rest of us @uli.org in the directory. Zoom disabled this for popular email services like @gmail.com and @yahoo.com. But some smaller email services didn't get blocked. Anyone from @joeemailservice.com was added to the same directory since Zoom thought they all belonged to the

same company – but in fact were just an email service provider. Zoom is removing those service providers from the auto directory provisioning as they become aware of them.

#### **Zoom Encrypts Just Like Email**

Zoom encrypts meetings as the data traverses the Internet. The communication link between you and Zoom is encrypted. But your data is not encrypted as it moves within Zoom’s internal systems. This is similar to the way email is processed: email is encrypted as it goes across the Internet but is un-encrypted once it gets to the destination email server. There are some messaging services like WhatsApp that do full end-to-end encryption.

#### **Zoom’s Logon Page Used to Share with Facebook**

Zoom had the ability to log into their services with Facebook credentials. There was a bug in the Facebook logon code that still triggered the code to send usernames and email addresses to Facebook regardless if you chose to use Facebook or any other service provider. Zoom has removed the ability to use Facebook credentials as the way to remove this bug.

#### **Not Zoom Related But Since You’re Here**

For our US-based staff, keep on alert for phone, email, and web scams wanting your personal information in order to get you your stimulus checks. The federal government uses the postal mail to get information out to us – that’s how we all got our 2020 Census forms (be counted – fill yours out!) and how we got the 15-Day Plan postcards. The IRS or US Treasury will not call you or send you an email. Any additional actions you need to take will come via postal mail and communicated broadly on reputable TV and news outlets. If you get the scam emails – delete them.

We hope this helps address any of the concerns you may have had regarding the Zoom platform.

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**Ramsey County** – discussing options for property tax payments and options to defer those payments. More information needed to understand how tax deferrals will work and what will be the impact on cities.

**MMHA** is offering free webinars for their members (rental property owners and managers) around legal issues and ways to navigate through covid 19 impacts. Future meeting will focus on a summary of MMHA’s resources.

**AICP credits** – Elise, Carver County CDA will provide an update. Working on gaining guidance on approvals via web meetings.

**Real Estate credits** – ULI MN working with a team of real estate education providers to get clarity from Department of Commerce on approvals for web meetings related to issuing real estate credits.

**Minnesota Housing** adjusted the single family and multifamily complete application due date to July 16, 2020. Additional deadlines apply to multifamily applications as follows:

- Basic project information is due through the Intent to Apply application by May 14 (no change)
- Sit control evidence and qualification forms are due by June 18 (moved from May 14)

-Selection announcements are anticipated to be made at the December 2020 Minnesota Housing Board meeting.



## St. Louis Park Economic Development Authority Small Business Emergency Assistance Program

### PURPOSE

Small businesses are integral and vital to the economic, social, and religious fabric of the St. Louis Park community. Accordingly, the St. Louis Park Economic Development Authority (EDA) has determined to offer locally owned and operated businesses within the community a grant opportunity to address working capital needs upon the declaration of a state of emergency by the State of Minnesota (State) and the City of St. Louis Park (City).

The purpose of this program is to ensure the viability of the community's small businesses faced with the current COVID-19 health emergency which is adversely impacting the City's economy. The goal of this program is to provide needed financing for local businesses to help them sustain operations and endure economic hardships during this challenging time. **The EDA encourages all eligible St. Louis Park small businesses, especially those owned or managed by women, Persons of Color or Indigenous as well as veteran-owned businesses to apply for assistance under the program.**

Grant funds are available on a first-come, first-served basis. The program is subject to funding availability from the EDA. The EDA retains the authority and discretion to approve or deny an application, and reserves the right to subsequently add further priorities, change eligibility criteria, or discontinue the program in response to changing circumstances.

### ELIGIBILITY

To be eligible to receive Small Business Emergency Assistance funds, a 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 Executive Orders 20-04 and 20-08. All applicants must meet the following criteria:

1. Eligible business types include locally owned and operated businesses noted in Executive Orders 20-04 and 20-08, such as listed below.
  - Restaurants, cafes, coffeehouses, and other places of public accommodation offering food or beverage for on-premises consumption.
  - Taverns, brew pubs, microbreweries, distilleries, wineries, tasting rooms, and other places of public accommodation offering alcoholic beverages for on-premises consumption.
  - Gymnasiums, fitness centers, indoor sports facilities, indoor exercise facilities, exercise studios, businesses offering massage therapy or similar body work, spas, salons, nail salons, cosmetology salons, and barber shops. This includes, but is not

limited to, all salons and shops licensed by the Minnesota Board of Cosmetologist Examiners and the Minnesota Board of Barber Examiners

- Art and music studios.
- Bowling alleys, skating rinks, and other similar recreational or entertainment facilities
- Other businesses deemed non-essential under Executive Orders.
- Other businesses as approved by the EDA.

2. The business shall have a physical address (proof of address required) within the city and have been operating within the city long enough to demonstrate financial viability;
3. The business shall employ between 3 and 25 Full Time Equivalent (FTE) employees prior to the issuance of the State of Minnesota Emergency Executive Order 20-04 (March 16, 2020) and make \$1 million or less in annual gross revenue. Businesses with less than 3 employees will be considered on a case-by-case basis;
4. The business must have been in operation for a least 6 months prior to March 1, 2020.
5. All businesses must serve the general public and be a conforming or legally non-conforming use under the current zoning regulations of the city, must not be in violation of the city's zoning code, and must not have any delinquent taxes, bills, or charges due to the city;
6. Applicants are strongly encouraged to claim all applicable private and public insurance and utilize all other sources of applicable assistance available from other private and public sources, including but not limited to requests for rent/mortgage, utility and/or loan deferrals/forgiveness. Applicants are also strongly encouraged to apply for an Economic Injury Disaster Loan through the Small Business Administration (SBA) and Small Business Emergency Loan through the Minnesota Department of Employment and Economic Development (DEED) prior to applying for this grant. For more information, visit:

[Guide to financial resources for Minnesota small businesses](#)

While not absolutely required, applications which include proof of application submittal, acceptance, approval and/or denial of State and federal emergency financing programs will receive higher scores.

**Additionally, businesses are strongly encouraged to contact their landlords or mortgage holders to request rent or mortgage payment deferrals/forgiveness.**

7. Assistance cannot be provided to businesses or non-profits that:
  - Do not have a physical address within the City of St. Louis Park

- Derive income from passive investments without operational ties to operating businesses or whose primary source of revenue is from business-to-business transactions.
- Primarily generate income from gambling activities.
- Generate any part of its income from adult-oriented or tobacco/vaping-related activities.
- Have no current or historical financial statements.
- Previously received emergency funds from the city.

### **PROGRAM GUIDELINES**

The Small Business Emergency Assistance Program has the following terms and conditions:

1. *Amount:* Businesses may apply for a one-time emergency grant of up to \$5,000. The EDA shall determine the final award amounts based upon scoring criteria.
2. *Term:* All grant awards must be utilized within two months of a grant contract being fully executed.
3. *Uses:* Awarded funds may be used exclusively for current payroll obligations (i.e. may not include employees who have been laid off), lease or mortgage payments, utilities, accounts payable, property taxes and other critical business expenses that can't be paid as a direct result of the current health emergency. Awarded funds may not be used for businessowner's/manager's personal uses or expenses.
4. *Proof of Need:* All applicants must demonstrate financial need for grant funds prior to approval. This includes but is not limited to the previous year's annual gross revenue, average monthly gross revenue prior to COVID-19, and projected monthly gross revenue for the next three months. Additionally, applicants are encouraged, but not required to provide evidence of application submittal, acceptance, approval and/or denial of State and federal emergency financing programs. This could simply include an email response from these agencies.
5. *Disbursement of Funds:* Funds shall be distributed within one to two weeks after fully executed grant agreement has been received depending on how grant recipients elect to receive funds.
6. *Termination:* The EDA retains the right to terminate any agreement under the Emergency Assistance Program if a grant recipient is found to be in violation of any conditions set forth in the grant guidelines or grant agreement.
7. *Right to Deny:* The EDA retains the right to deny any application for grant funding.
8. *Grant Agreement:* Upon a successful grant application being awarded funds, the grant recipient shall enter into a Grant Agreement with the EDA. Funds will not be



distributed for any grant award until a grant agreement has been executed by all required parties.

9. *Reporting:* As a condition for receiving grant funding, all grant recipients are required to submit a brief report to the EDA within two months after receiving grant funds, specifying how the entirety of the grant funds were utilized and providing evidence in the form of paid invoices, statements, or similar documentation (see sample report form attached).
10. *Funding Availability:* The Small Business Emergency Assistance program has a limited amount of funds available. Awards will be provided on a first-come, first-served basis until the earlier of the date the fund is exhausted, or the city-declared state of emergency declaration is lifted.
11. *Indemnification:* All grant recipients shall be required to indemnify the City of St. Louis Park, the St. Louis Park Economic Development Authority, and any officers acting on their behalf.

## APPLICATION PROCESS

Prior to applying, please review the Program Guidelines to determine if your business is eligible.

1. Applications are available on the city's website: [www.stlouispark.org](http://www.stlouispark.org)
2. Application requirements will include:
  - Basic details about the business.
  - Basic employment and annual gross revenue information.
  - Information on current operations including whether the business is currently closed or is providing reduced services.
  - Narrative descriptions and estimated calculations of the negative impacts on the business due to COVID-19.
  - A narrative description of the current plans for resuming operations following the COVID-19 crisis.
  - Evidence of application submittal, acceptance, approval and/or denial of State and federal emergency financing programs, as applicable. This could simply include an email response from these agencies.
  - Supporting documentation and application attachments.

3. Completed applications should be typed for purposes of clarity.

4. Fully completed and signed applications along with required documents may be submitted online to: **[sbassist@stlouispark.org](mailto:sbassist@stlouispark.org)**

or hard copies may be mailed to:

City of St. Louis Park,  
Community Development Department  
ATTN: SBE Assistance Program  
5005 Minnetonka Blvd, St. Louis Park, MN 55416

Please note that mailed hard copy applications may take longer to process.

5. Upon submission of application, applicants will receive an email confirming receipt of application.
6. The application will be reviewed for eligibility upon receipt. If additional information or documentation is necessary, EDA staff will contact the applicant. Due to an expected high volume of applications, you may consider your application complete if staff does not request additional information within 10 business days after application acceptance.
7. Funds will be distributed on a first-come, first-served basis. Applications will be accepted up to the lifting of state and local emergency orders or when available funds are expended.

If you have questions or need assistance completing the grant application, please contact:

Greg Hunt at 952-924-2197 or [ghunt@stlouispark.org](mailto:ghunt@stlouispark.org) or  
Julie Grove at 952-924-2523 or [jgrove@stlouispark.org](mailto:jgrove@stlouispark.org)

### **FUNDING PROCESS**

If application is approved and funds are available, businesses will be notified within 10 business days and provided with an electronic grant agreement for signature.

Funds shall be distributed within one to two weeks after a grant agreement has been executed by all required parties depending on how grant recipients elect to receive funds.

Small businesses receiving funds must commit to using the funds for eligible program expenses and must agree to document and report specific uses of the funds. Accordingly, all grant recipients are required to submit a brief report to the St. Louis Park EDA within two months after receipt of funds, specifying how the entirety of the funds were utilized and providing evidence in the form of paid invoices, statements, or similar documentation (see sample report form attached).

### **FOLLOW-UP and ADDITIONAL RESOURCES:**

For businesses needing additional resources such as technical assistance, larger working capital loans, or other, staff will provide ongoing assistance to businesses of all sizes and types, working with partners and other levels of government to access resources as available, such as SBA and State of Minnesota DEED loans.

Staff will conduct a check-in with grant recipients within one year of the distribution of funds to learn the effect of the grant and business outcomes such as economic impact of the grant program, (including, but not limited to, employees retained or rehired, and sales) and whether they match the program's desired outcomes of business and/or job retention.

**SAMPLE**

**St. Louis Park Small Business Emergency Assistance Report Form**

As a condition for receiving grant funding, all recipients of St. Louis Park Small Business Assistance are required to submit a brief report to the City of St. Louis Park within two months after receiving grant funds, specifying how the entirety of the grant funds were utilized and provide evidence in the form of paid invoices, statements, bill, or similar documentation.

Business name: \_\_\_\_\_

Business street address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Name and title of person completing form:  
\_\_\_\_\_

- 
1. What was the total amount of grant your business received? \$ \_\_\_\_\_
  2. Please specify how grant funds were utilized. Include expenses and amounts up to total amount of grant. For example: Payroll – 2 employees, 2 weeks: \$3,000, May Rent - \$2,000. Please attach or provide copy of statement, invoice, bill, or similar documentation paid with assistance funds.
  3. Please describe benefits received from the awarded funds.
  4. Briefly explain any ongoing business impacts from the COVID-19 pandemic:

Report forms and required documentation should be submitted to:

City of St. Louis Park,  
Community Development Department  
ATTN: SBE Assistance Program  
5005 Minnetonka Blvd, St. Louis Park, MN 55416

or [sbassist@stlouispark.org](mailto:sbassist@stlouispark.org)

## Executive summary

**Title:** National Volunteer Week proclamation and annual volunteer update

**Recommended action:** \*\*Due to the COVID-19 emergency declaration, this item is considered essential business and is categorized as *Time-Sensitive*\*\*

- Mayor to read and give thanks and appreciation to city volunteers and boards and commissions volunteers in honor of National Volunteer Week, April 19 - 25, 2020. The proclamation will be shared with city volunteers and boards and commissions volunteers.

**Policy consideration:** None at this time.

**Summary:** In the last year, the City of St. Louis Park had more than 1,000 volunteers donate their time and talents, who contributed more than 9,000 hours. Below are several highlights from 2019:

- Nearly half of our volunteer hours come from Westwood Hills Nature Center volunteers who spent 4,114 hours on trail and maintenance projects, programming, receptionist coverage and animal care.
- The Hydrant Hero program is in its fourth year and has 117 heroes who dig out their hydrants each winter, ensuring quick access in case of an emergency.
- The city benefited from volunteers who tend to more than 40 parks and public spaces and 24 gardens on a regular basis.
- Community events were supported by over 300 volunteers, including the Home Remodeling Fair, Westwood Hills Nature Center Halloween Party, Parktacular, Health in the Park Fair and Era on Excelsior block party.
- Fire hydrant painting continued for its sixth year, with groups and individuals giving hydrants a fresh coat of paint.
- The city partnered with local schools and synagogues to engage youth and children in our park and event opportunities.
- The city has 98 volunteers serving on 12 different boards and commissions that act in an advisory capacity to the city council and participate in various city-wide initiatives that enhance community engagement.
- Administrative volunteers contribute to city services by extending our ability to better serve the public through receptionist support and light administrative tasks.

**Financial or budget considerations:** Volunteers continue to enhance city services by donating time and talents.

**Strategic priority consideration:** St. Louis Park is committed to creating opportunities to build social capital through community engagement.

**Supporting documents:** Proclamation honoring city volunteers and boards and commissions volunteers.

**Prepared by:** Laura Smith, wellness and volunteer coordinator

**Reviewed by:** Nancy Deno, deputy city manager/HR director

**Approved by:** Tom Harmening, city manager



## HUD COVID-19 RELIEF BILL PROVISIONS

The third coronavirus (COVID-19) relief bill has passed the Senate and the House, been signed by the President, and is now law. The entire bill includes more than \$2 trillion to help the United States economy.

Thank you to everyone that contacted your legislators through the [NAHRO's Advocacy Action Center](#). Your messages of how important affordable housing is during a pandemic played a critical role in the HUD programs receiving supplemental, relief funding. NAHRO is providing additional coronavirus resources at [www.nahro.org/coronavirus](http://www.nahro.org/coronavirus).

The relief bill includes additional funds for HUD's Public and Indian Housing (PIH), Community Planning and Development (CPD), and Office of Housing programs. The HUD funding in the bill is in line with the previously discussed Senate bill - except for the Community Development Block Grant (CDBG) funding, which is \$5 billion in the relief bill. All the funding in the bill is in addition to the previously appropriated FY2020 funding. The chart below provides the amounts of the supplemental funding for select HUD programs from the relief bill.

<b>Relief Bill HUD Funding</b>	
<b>Program</b>	<b>Relief Bill</b>
Tenant-Based Rental Assistance	\$1.25 Billion
<i>HAP Adjustments (included above)</i>	<i>\$400 Million</i>
<i>Admin Fee (included above)</i>	<i>\$850 Million</i>
Public Housing Op Fund	\$685 Million
Native Housing Programs	\$300 Million
HOPWA	\$65 Million
202 - Elderly	\$50 Million
811 - Disabled	\$15 Million
CDBG	\$5 Billion
Homeless Assistance Grants	\$4 Billion
Project-Based Rental Assistance	\$1 Billion

In addition to the supplemental funding the relief bill includes several policy provisions including limited statutory and regulatory waivers. HUD is expected to issue notices soon that provide the allocation of the supplemental funding and implements the policy provisions and program waivers, as many of the provision dates are tied to the date of enactment, March 27, 2020. The program policy provisions, along with the funding for each, are described below.

## Temporary Moratorium on Eviction Filings

The relief bill includes a provision that requires PHAs to implement a temporary moratorium on evictions. The moratorium applies to Public Housing, Housing Choice Vouchers, Low-Income Housing Tax Credit units, rural housing assistance, and other programs as defined by the Violence Against Women Act. The eviction moratorium will last for 120 days from the enactment of the relief bill, July 25, 2020. The PHA will not be allowed to file an eviction action for nonpayment of rent, fees, or charges and no late fees or penalties may be charged. A 30-day notice to vacate for nonpayment of rent cannot be issued until the expiration of the eviction moratorium. In practice, nonpayment of rent eviction hearings cannot be heard for 5 months from the enactment of the relief bill, August 24, 2020. The moratorium only addresses eviction for non-payment of rent evictions and does not address any other type of eviction. Evictions for issues such as criminal activity or safety of residents are, therefore, allowed.

## Tenant-Based Rental Assistance (TBRA)

The relief bill provides \$1.25 billion for tenant-based rental assistance.

*Administrative Expenses* – Of the relief bill’s \$1.25 billion for the TBRA account, there is \$850 million for additional administrative and other expenses PHAs encounter in administering Section 8 programs, including mainstream vouchers, in response to coronavirus. The bill states that these expenses shall be new eligible activities to be defined by HUD and shall be activities to “support or maintain the health and safety of assisted individuals and families and costs related to retention and support of current participating landlords.” Funds from the FY 2020 appropriations bill may also be used for these expenses.

*Housing Assistance Payments (HAP) Adjustments* – Of the relief bill’s \$1.25 billion for the TBRA account, \$400 million will be available for “adjustments in the calendar year 2020 Section 8 renewal funding allocations, including Mainstream vouchers.” These adjustments will be for those PHAs that “experience a significant increase in voucher per-unit costs due to extraordinary circumstances or that, despite taking reasonable cost savings measures,” as determined by HUD, would be forced to terminate voucher assistance.

*Need-based allocation* – The Department is instructed to allocate the above funding based on need as determined by HUD.

*Section 811* – The relief bill allows for any amounts unobligated, including administrative expenses, that remain available after funding renewals and administrative expenses to be used for non-competitive section 811 tenant-based rental assistance to prevent, prepare for, and respond to coronavirus. HUD will award no less than 25 percent of the remaining amounts proportionately to PHAs who received awards in the 2017 and 2019 competitions within 60 days of enactment, May 26, 2020.

*Family Unification Program (FUP) vouchers* – Funds from tenant-protection vouchers used for youth in the FUP program and funds from FUP funding reserved for youths will not have to be reported to the appropriate congressional committees when grants are awarded.

*Waivers* – The relief bill allows that the Department may “waive, or specify alternative requirements for, any provision of any statute or regulation [except for requirements related to fair housing,



nondiscrimination, labor standards, and the environment] that [HUD] administers in connection with the use of the amounts made available” in this bill or the FY 2020 appropriations act, upon a finding by HUD that waivers “are necessary for the safe and effective administration of these funds to prevent, prepare for, and respond to coronavirus.”

*Notice of waivers* – HUD must notify the public through the *Federal Register* or “other appropriate means to ensure the most expeditious allocation of this funding” of waivers or alternative requirements. A public notice at the appropriate government website or through other electronic media determined by HUD may suffice.

*Length of waivers* – Waivers or alternative requirements will remain in effect for the time and duration specified by HUD by public notice and may be extended by HUD.

## **Project-Based Rental Assistance**

*Project-based rental assistance* – The relief bill provides \$1 billion for project-based rental assistance. These funds are to “prevent, prepare for, and respond to coronavirus,” including funds to maintain normal operation and take other necessary actions, while the program is impacted by coronavirus. The funding is also for owners and sponsors of properties receiving project-based assistance.

*Waivers* – The Department may “waive, or specify alternative requirements for, any provision of any statute or regulation [except for requirements related to fair housing, nondiscrimination, labor standards, and the environment] that [HUD] administers in connection with the use of the amounts made available” in this bill, upon a finding by HUD that waivers are necessary “to expedite or facilitate the use of such amounts to prevent, prepare for, and respond to coronavirus” and the waivers are consistent with program purposes.

*Notice of waivers* – HUD must notify the public through the *Federal Register* or other appropriate means. At a minimum on the Internet at the appropriate government website or through other electronic media decided by HUD.

## **Public Housing**

*Public Housing Operating Fund* – The relief bill provides \$685 million to the Operating Fund. These funds would be distributed by the Operating Fund formula.

*Public Housing Subsidy Flexibility* – The relief bill allows PHAs fungibility of their Operating and Capital Funds so long as the funds are used to prevent, prepare for, and respond to coronavirus. This includes Operating and Capital Funds appropriated to PHAs prior to these bills. The ability to transfer funds between the Operating and Capital accounts will remain available through December 31, 2020. HUD can extend this provision in 12-month increments if needed.

*Waivers* – The relief bill allows HUD to provide waivers for statutory and regulatory requirements related to the Capital and Operating Fund if those waivers would help PHAs prepare for, prevent, and respond to coronavirus. These waivers will be released in the *Federal Register*.

## Community Development Programs

**HOPWA** – The relief bill provides \$65 million to HOPWA – \$50 million to be distributed by formula and \$10 million by one-time, non-renewable grants to existing contracts for permanent support housing that were initially made in FY 2010 and prior years.

The bill allows these funds to be used to help individuals living with HIV-AIDS relocate for the purposes of self-isolation, quarantine, or provide other coronavirus control services as recommended by the CDC.

**Community Development Block Grant** – The Community Development Fund receives \$5 billion to be distributed as Community Development Block Grants (CDBG). Of this funding, \$2 billion will be distributed to entitlement communities by formula and \$1 billion will go directly to states to prepare for and respond to coronavirus based on need. The need-based formula will consider public health needs, the number of COVID-19 cases compared to the national average, and economic and housing disruptions. Allocations must be made within 45 days of enactment of the relief bill, May 11, 2020. HUD would have the discretion to distribute the remaining funds to states or local governments.

The relief bill allows entities an expedited procedure to amend their statements of activities to engage in coronavirus activities. In-person meetings are not required however entities must provide notice a comment period of no less than 5 days to receive public input. Virtual meetings are also allowed.

**Homeless Assistance Grants** – The relief bill provides \$4 billion for the Emergency Solutions Grants (ESG) program. Of this, \$2 billion will be distributed as formula grants and \$2 billion will be distributed to states by a formula developed by HUD. The formula would consider risk of transmission of coronavirus, rising rate of sheltered and unsheltered homeless individuals, disruptions to economic and housing markets, and other factors.

The relief bill allows funding to be used for temporary emergency shelters, costs related to infectious disease prevention, and hazard pay. The Secretary may waive statutory and regulatory waivers as needed to prepare for, prevent, and respond to coronavirus. Up to one percent of the funds can be used to increase prior technical assistance awards that relate to providing health care services. Ten percent of the funds received by grantees can be used for administrative purposes. None of the funds provided can be used to require homeless individuals to enter treatment or perform any other prerequisite activity as a condition or receiving shelter, housing, or other services.

### Policy and Legislative Contact Information

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# Review Results of COVID-19 Business Survey and Discuss Next Steps

Community Development Department



# COVID-19 Business Survey & Next Steps

## Introduction & Background

- Governor's Executive Order 20-20 issued on March 25, 2020
- Required many businesses to close temporarily
- Businesses have been closed for over a month
- Financial strain mounting – especially for small businesses
- Presentation aims to:
  - Advise the EDA of the current resources available to businesses
  - Provide local context through results of a survey
  - Provide information on what other cities are doing
  - Seek direction on whether the EDA wishes to create any programs

Next – Jeanne will provide a summary of the existing resources that are available and Joel will provide our survey results

# COVID-19 Business Survey & Next Steps

## Informational Meetings

Staff participation in discussions to learn about programs:

- MN DEED Call for Businesses: Mondays & Thursday @ 7:00 am
- Urban Land Institute Community Development Council Roundtable discussions: March 27th & April 2nd
- Urban Land Institute Regional Housing Preservation Work Group Discussions – Mondays @ 10am
- Minnesota Housing Partnership (MHP) Federal & State Responses to COVID-19 & Housing Stability – Fridays @ 9:00 am

# COVID-19 Business Survey & Next Steps

## Existing Resources

### Federal

- SBA Paycheck Protection Program (PPP)
  - Additional \$310 billion passed by Congress
- SBA Economic Injury Disaster Loan (EIDL)

### State

- DEED Small Business Emergency Loan Fund
- DEED Small Business Loan Guarantee Program

# COVID-19 Business Survey & Next Steps

Communications about Programs/Resources

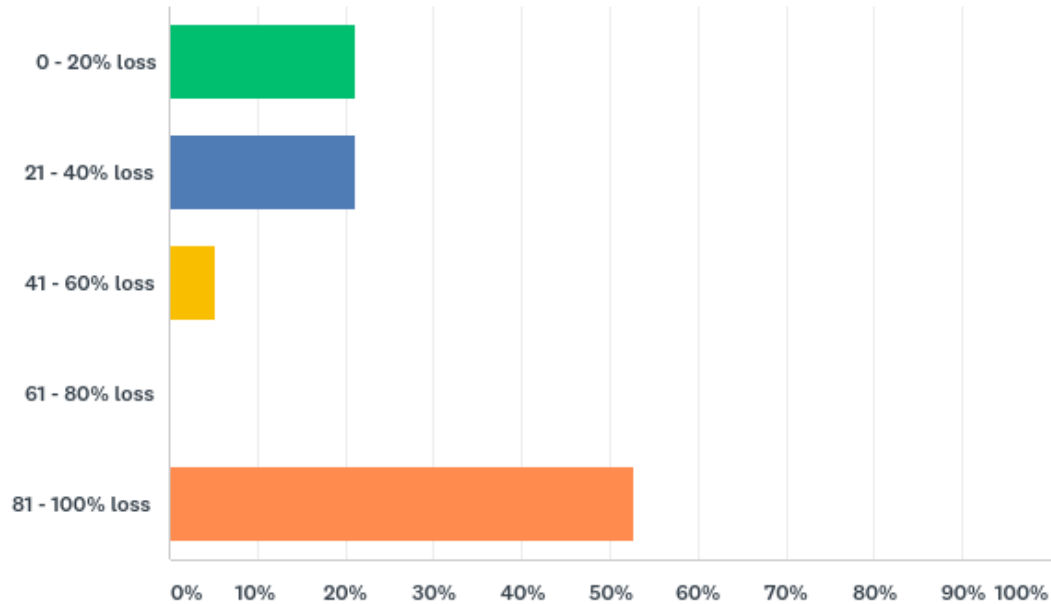
- Golden Shovel
  - Social Media support
    - Review weekly information plan
    - Provide new programs same day to push out
  - Updating webpage and linking to Ramsey County
- Email blasts to contacts in business database
- City Communication staff updating website and sending programs out through email newsletter

# COVID-19 Business Survey & Next Steps

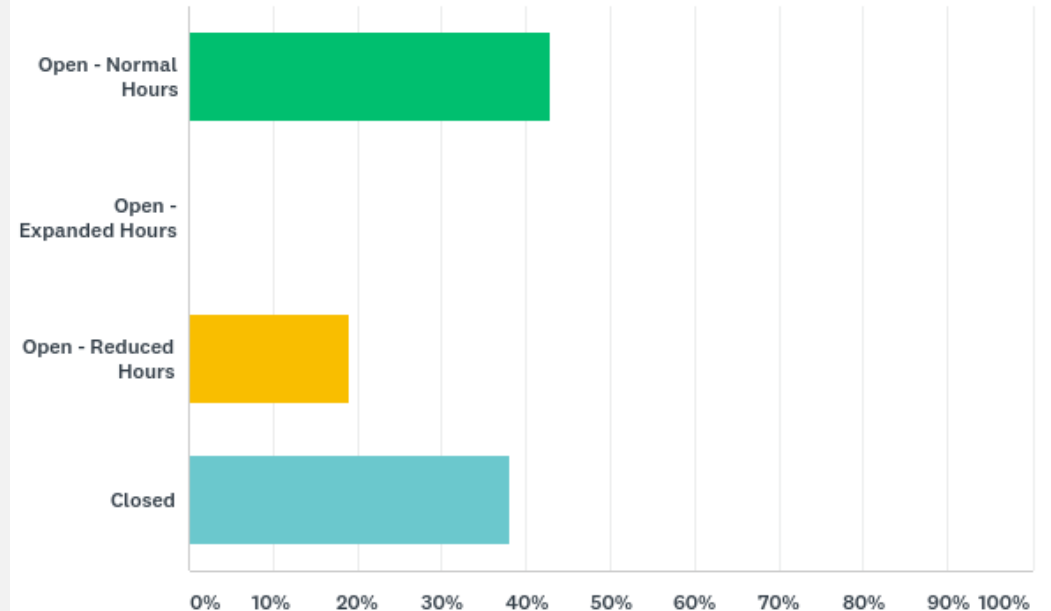
## Closure and Lost Revenue

Businesses from 1 to 30 employees responded

Q5 Estimate the revenue loss you've experienced thus far



Q8 What is the operating status of your business?

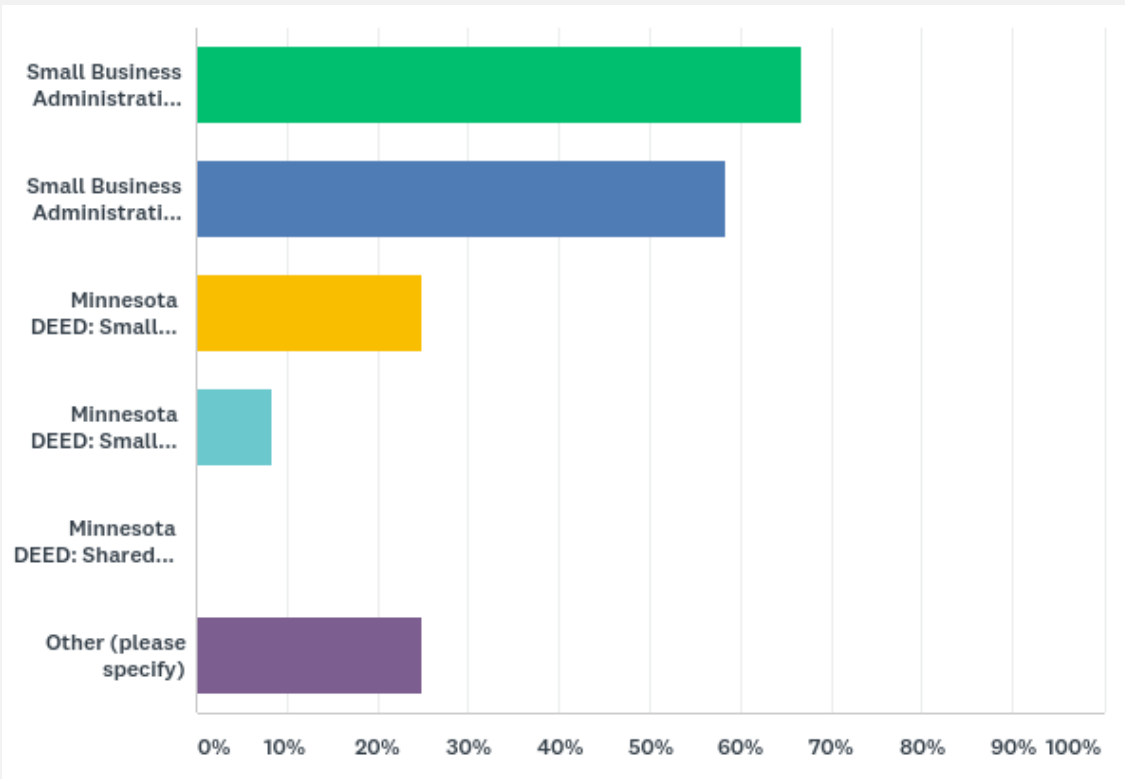




# COVID-19 Business Survey & Next Steps

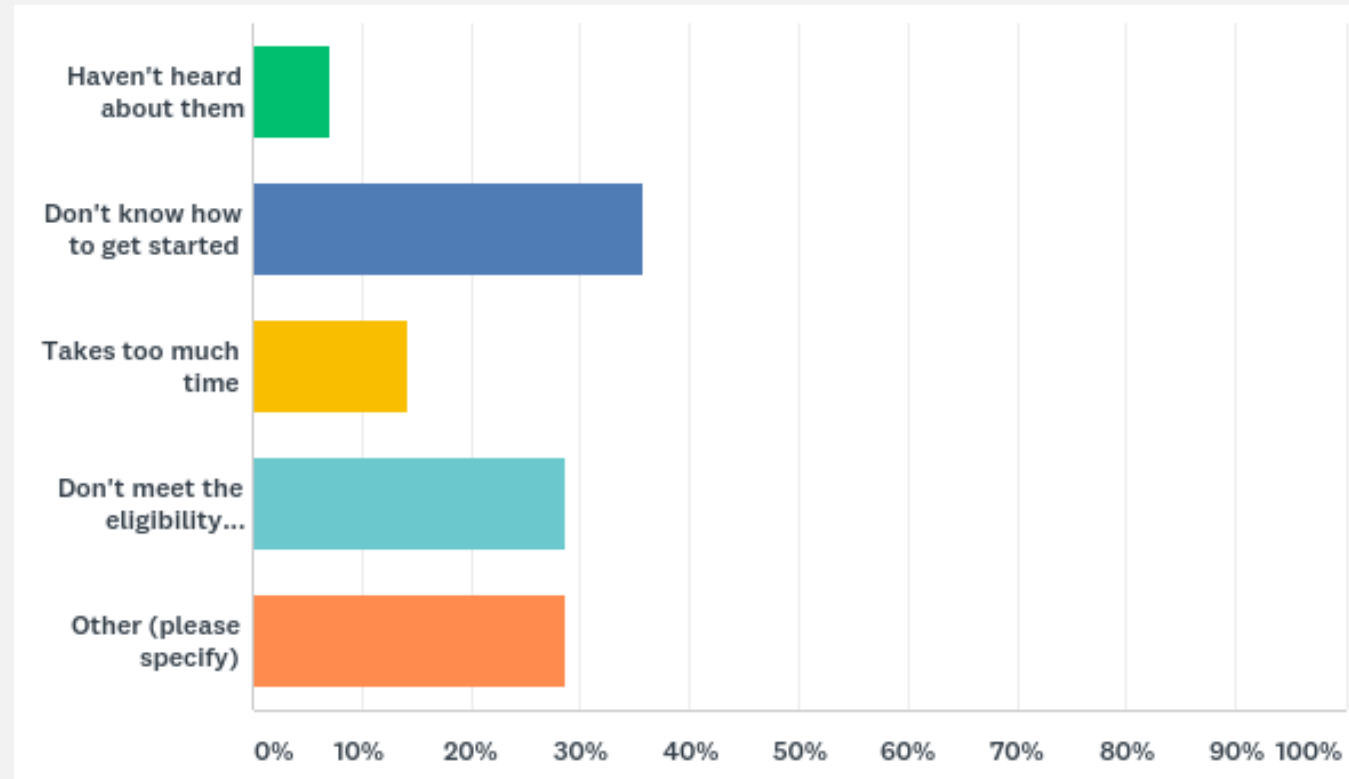
## Existing Resources and Barriers

### Programs Used



**Other:** Using personal credit, unemployment, difficulty finding resources

### Barriers Experienced

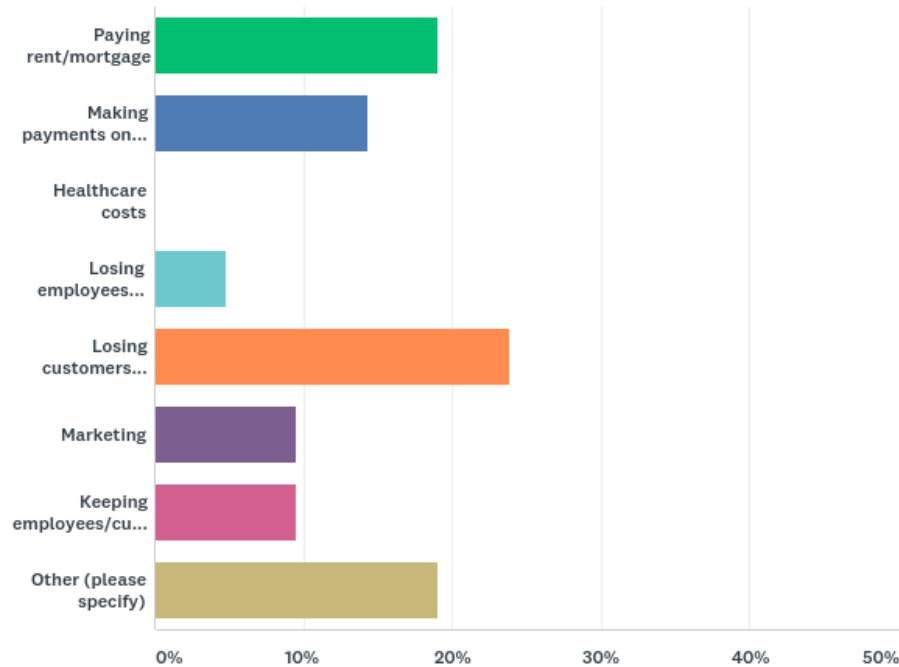


**Other:** Applied and didn't get help, funding ran out, no desire for loans (take on more debt), lack of participating banks

# COVID-19 Business Survey & Next Steps

## Uncertainty About the Future

Q9 What aspect of running your business worries you the most at this time?



**Other:** Cash flow, insurance premiums, other fixed costs (contracted accounting/IT services, copier lease, past bills for temporary staffing)

# COVID-19 Business Survey & Next Steps

## Frustration, Stress, and Anxiety

Businesses from 1 to 30 employees responded  
Over 40% have laid off employees

“Down almost 100% on rentals. Service business is down 50-60% and sales is down at least 50%”

“My primary customer halted all non essential projects”

“Cannot serve clients due to social distancing/stay-at-home order/vulnerable population. Only earn revenue when bill for services. Have very little reserves and difficult to cover fixed costs that don't go away while we are closed (payroll, health insurance, rent, utilities”

“We are in the dance industry selling to dance schools and theaters. Our whole industry is completely closed and we have not had sales in 4 weeks.”

“Clients are nervous about touring senior living communities because of the pandemic, and many communities are not letting people in.”

“Revenue is down significantly due to restrictions on elective surgery.”

“I am unable to go into other people's homes to clean at this time so all cleaning is on hold.”

“18 lost speaking engagements.”

“Have tried to get customers to call in orders, free shipping, curbside pickup, but unfortunately with little to no success.”

“We are losing \$10,250 in gross revenue per week because of the virus crisis”

# COVID-19 Business Survey & Next Steps

Other Cities' Assistance Programs

## St. Paul Bridge Grant Program closed on April 19, 2020

- Over 2,000 applications and only able to fund 350 on lottery system used HRA funds and large corporation donations

## St. Louis Park Grant Program adopted on April 20, 2020

- \$200,000 funding on first come, first served basis

## Ramsey County – Program to launch in mid-May

- Working with Treasury office as they will be receiving funds for Small Business Relief

# COVID-19 Business Survey & Next Steps

## Housing Assistance

- Various cities have been providing rental assistance
  - St. Paul rental relief program had 5,000 applications funding 1,000
  - Other Cities providing funds through non-profits and food shelves
  - HRA staff that works on existing rental assistance programs and adding more funds for crisis
  - Shoreview doing a survey to gauge need for rental assistance program
  - Ramsey County will not be providing any funds toward rental assistance at this time but may based upon what they finally get from Treasury Dept. for small business relief
  - State and Federal are working on rental assistance bonding
  - Community Action Partnership (CAP) does not have any funds available at this time for rental assistance but could provide programming for our area

# COVID-19 Business Survey & Next Steps

Role for the EDA

- \$295,000 of CDBG funds not programmed for any project at this time
- \$48,575 of 2020 EDA levy funds: Were to be set aside to create a new small business loan program to be administered by Open to Business
- \$1.6 million in existing HRA multifamily fund could be used to support business needs
- Possibly some TIF balances as special legislation is being considered

# COVID-19 Business Survey & Next Steps

## Staff Recommendation & Requested EDA Action

- Discuss the information presented
- Staff can address questions (Open to Business & EDA attorney available)
- Provide staff direction on next steps:
  - Develop a program – yes or no? Wait for Ramsey County?
  - Small business and/or housing assistance?
  - Grant or loan?
  - Eligibility requirements (demonstrate impact by COVID closure, viable)
  - Investment level?
  - First come/first served, lottery?
- Based on EDA direction, a follow-up discussion may be necessary (especially if interest in developing a program)



Q

&

A

Questions?