

About

Small Business/Nonprofit Organization Rebuilding Relief Grants in The Midway and The City of Saint Paul.

The COVID-19 pandemic created an emerging economic crisis unlike any we have faced in recent memory. The tragic death of George Floyd and the unrest that followed further devastated many East Metro small businesses that are now struggling as well as trying to repair, rebuild, re-open, or remain open.

The We Love Saint Paul and We Love Midway funds were set up in partnership between the Saint Paul Area Chamber of Commerce, the Midway Chamber of Commerce, and the Saint Paul Downtown Alliance in order to provide direct support, through emergency relief funds, to small businesses and nonprofits impacted by the unrest that followed Mr. Floyd's death. The intention is to rebuild storefronts and reopen businesses quickly.

We will award grants on a rolling basis until the funds are exhausted.

Guidelines

Eligible Businesses and Nonprofit Organizations applying must:

- Be a small business or a nonprofit organization.
- Operate out of a physical establishment located in one of the following areas:
 - The Midway and within the service area of the Union Park and Hamline Midway district councils.
 - In the City of Saint Paul.
- Have operated and conducted business at the same location within the City of Saint Paul for at least three months.
- Must demonstrate physical damage and/or property loss from unrest after May 25, 2020. Damage includes, but is not limited to: broken windows, doors, fire, or other damage to the structure of the commercial property) and/or loss of business property (i.e. theft or destruction of cash, inventory, equipment, or furnishings).
- Commitment to attempt to keep the business or nonprofit organization in the City of Saint Paul for at least one year from May 25, 2020.

Other Considerations:

- Funds can be used to help businesses and nonprofit organizations pay for critical expenses related to reopening or sustaining a damaged business or nonprofit. Eligible expenses can include repairs of building damage, purchase of inventory to replace damaged or stolen goods or equipment, payments of rent, mortgage, utilities or insurance deductibles, cleaning or demolition services, costs related to temporary relocation if a building is no longer usable, staff costs associated with reopening such as payroll, accounts payable, or other immediate business expenses and/or other costs associated with repairing, rebuilding, or reopening. Costs not covered by insurance should be prioritized.
- The grant application will NOT ask about immigration or documentation status, and immigration or documentation status will have no impact on eligibility.
- Businesses and nonprofit organizations do NOT need to be members of the Saint Paul Area Chamber of Commerce, the Midway Chamber of Commerce, the Saint Paul Downtown Alliance, or any other organization to qualify for funding or to receive assistance.

- Certain businesses are ineligible, including:
 - Home-based businesses; those without a physical establishment.
 - Corporate chains, multi-state chains. (Locally owned franchisees are allowed to apply.)
 - Businesses that primarily derive income from gambling.
 - Businesses that derive any income from adult entertainment.
 - Businesses that primarily sell pawned merchandise, guns.
 - Businesses that derive income from lobbying.

Timeline

- Applications for the first round can be submitted from June 22nd through July 3.
- Recipients from the first round should be notified by July 3 or after with funds released soon after.
- Applications will be accepted indefinitely and looked at on a weekly basis thereafter.

How to apply

- Apply by filling out the application found at: <https://forms.gle/VMdK5wFQpVyizSU8>

Selection of Grants

- If applications exceed funding available, applicants will be selected via random selection with the three priorities taken into account:
 - Severity of emergency need.
 - Priority for the first-round will be to recipients from communities of color and/or areas with barriers to access other small business resources.
 - Ability to make immediate or near-term impact to get businesses open again.
- Each recipient chosen will receive between \$1,000 to \$25,000 grant depending on how many applications are received.
- Subsequent rounds may have different selection criteria and amounts given out.
- If selected, after business is verified, recipients must provide the following: 1) a W-9 tax document, 2) pictures of damage, and 3) a signed grant agreement in which the recipients must agree to provide a brief email report within six months of the grant to detail what they spent the grant on. After those three items are submitted, the check will be cut and mailed.

Please beware: most grants are considered taxable income based on how a business is incorporated. Please consult your tax professional to understand how a grant from this program will impact your tax obligations. For the most up to date information in regards to this issues, please go to IRS Topic 421 at: <http://www.irs.gov>. Additional information regarding the IRS tax regulations and grants can be found at: <http://www.irs.gov/pub/irs-pdf/p525.pdf>.

Small Business/Nonprofit Rebuilding Relief Application in The Midway and City of St. Paul

* Required

Basic Contact Information

Name of Business *

Your answer

Business Street Address, City, State, Zip Code *

Your answer

Business Phone*

Your answer

Business Website and Or Facebook Page*

Your answer

Applicant Name *

Your answer

Applicant Role/Title

Your answer

Email Address *

Your answer

Applicant Phone *

Your answer

Mailing Address where check should be mailed (if different from business address)

Your answer

Business Owner Name(s) (if different from Applicant)

Your answer

Owner Email

Your answer

Owner Phone

Your answer

Certifications of Eligibility

Is the Applicant seeking funding for a small business or nonprofit organization? Which one?

Small Business

Nonprofit organization

Is Applicant a locally owned and operated business or nonprofit organization located in The Midway within the service area of the Union Park and Hamline Midway district councils or in another part of the City of Saint Paul? *

Yes

No (Not Eligible)

Can the Applicant demonstrate physical damage and/or property loss since May 25 due to the unrest following the tragic death of George Floyd? *

Yes

No (Not Eligible)

Does the Applicant commit to trying to keep the business or nonprofit organization in The Midway or the City of Saint Paul for one year after May 25, 2020?

Yes

No (Not Eligible)

Is this statement true: the applicant's business is not a home-based business (those without a physical establishment); is not a corporate or multi-state chain (local owner of a franchise may apply); is not one that primarily sells pawned merchandise or guns; or is not one that derives income from gambling, adult entertainment, or lobbying.

True, not one of the businesses listed above.

False, is one of the businesses listed above (Not Eligible)

Narrative Answers

For this application, proper phrasing and perfect language are not the main priority. The priority is to provide the support you need in a timely manner. Please focus on what happened, what you need, and what impact the grant money will have on the business or nonprofit organization.

Brief description, type, and history of business/nonprofit organization (products, hours, customers, clients, locations, etc.). Please include whether the organization rents or owns the building where it is located. *

Your answer

An empty text input field with a light gray border. It features a vertical scrollbar on the right side and a horizontal scrollbar at the bottom. The field is currently empty.

Please describe what you would spend grant funds on. Depending on the amount of funds raised, grants will be awarded in amounts between \$1,000 to \$25,000. Funds can be used to help businesses and nonprofit organizations pay for critical expenses related to reopening or sustaining a damaged business or nonprofit. Eligible expenses can include repairs of building damage, purchase of inventory to replace damaged or stolen goods or equipment, payments of rent, mortgage, utilities or insurance deductibles, cleaning or demolition services, costs related to temporary relocation if a building is no longer usable, staff costs associated with reopening such as payroll, accounts payable, or other immediate business expenses and/or other costs associated with repairing, rebuilding, or reopening. Costs not covered by insurance should be prioritized.

Your answer

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Please describe the damage and or property loss to the business/nonprofit organization due to the unrest after May 25, 2020.

Your answer

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Please describe and estimate or provide a contractor's bid for the cost of repairing physical damage/replacing property to the business/nonprofit organization due to the unrest after May 25, 2020.

Your answer

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Do you anticipate insurance covering any portion of the damage repair? If yes, how much. If possible include your insurance deductible amount.

Your answer

Please provide information on current operations including whether the business is closed or providing reduced services, as well as what the percentage of capacity the business is operating at if reduced capacity.

Your answer

If the business/nonprofit organization is closed, when do you think you will be able to start operating again and how with this grant help you reopen more quickly?

Your answer

If the business/nonprofit organization is unable to re-open at the current physical address, do you intend to stay in the Midway area if that was where your business is located or within the City of Saint Paul? If yes, do you have a new space or temporary space secured and what is that address. If this does not apply please type, N/A (not applicable).

Your answer

Please describe the organization's annual gross operating revenue for the year for the prior fiscal year.

How many employees were employed as of Jan 1, 2020? *

Your answer

Do any of the owners of the business or if applying on behalf of a nonprofit organization, the leadership (either Executive Director or Board Leadership) identify as Black, Indigenous, People of Color, and/or as an immigrant or new American. (This information will not impact eligibility.)

Your answer

Has the applicant and/or organization pursued any other forms of funding and/or relief from expenses repairing or rebuilding its business? Have you received any funding/relief, how much? Do you intend to pursue any other forms of funding/relief? (Will not affect eligibility).

Your answer

By signing this electronically, applicant agrees that the information contained in the application form is true and if it is found that any of the above information is untrue the applicant will be responsible for returning the grant amount in full. Likewise, by signing this electronically, applicant agrees that the funds will only be spent on allowable expenses as outlined above and if funds are spent on ineligible expenses, they will need to be returned in full.

Signed: _____