



City of Mora
Kanabec County, Minnesota
Meeting Agenda
Economic Development Authority

Mora City Hall
101 Lake Street S
Mora, MN 55051

Tuesday, August 4, 2020

12:00 PM

Mora City Hall

The EDA was established to preserve and create jobs, enhance the city's tax base, and to promote the general welfare of the people of the city. The EDA is responsible for coordinating and recommending action to the City Council on all aspects of the economic development program carried out by the city.

- 1. Call to Order**
- 2. Oath of Office**
- 3. Roll Call**
- 4. Adopt Agenda** *(No item of business shall be considered unless it appears on the agenda for the meeting. Board members may add items to the agenda prior to adoption of the agenda.)*
- 5. Minutes**
- 6. Claims**
- 7. Special Business**
 - a. Small Cities Development Program and Contract for Administrative Services
 - b. 2021 Preliminary EDA Budget
- 8. New Business**

None
- 9. Old Business**
 - a. Amendment to Bylaws
 - b. City of Mora COVID-19 Emergency Assistance Fund
- 10. Communications**
 - a. Quarterly Financial Reports
 - b. 2020 Major Employers
 - c. 2020 Kanabec County Profile
 - d. Kanabec County EDA Meeting Minutes
 - e. Initiative Foundation Correspondence
- 11. Reports** *(Staff will provide verbal reports on the items listed below.)*
- 12. Adjournment**



City of Mora
Kanabec County, Minnesota
Meeting Agenda with Detail
Economic Development Authority

Mora City Hall
101 Lake Street S
Mora, MN 55051

Tuesday, August 4, 2020

12:00 PM

Mora City Hall

The EDA was established to preserve and create jobs, enhance the city's tax base, and to promote the general welfare of the people of the city. The EDA is responsible for coordinating and recommending action to the City Council on all aspects of the economic development program carried out by the city.

1. Call to Order

2. Oath of Office

Brett Baldwin, representing the PUC, will pledge the oath of office for the remainder of a 6-year term expiring on December 31, 2025.

3. Roll Call: Gene Anderson, Jody Anderson, Brett Baldwin, Doyle Casavant, Bob Jensen, Dan Johnson, Lonnie Ness, and Alan Skramstad.

4. Adopt Agenda *(No item of business shall be considered unless it appears on the agenda for the meeting. Board members may add items to the agenda prior to adoption of the agenda.)*

5. Minutes

See attached minutes from the May 5, 2020 meeting.

6. Claims

See attached lists of claims to be paid.

7. Special Business

- a. Small Cities Development Program and Contract for Administrative Services. See attached staff report.
- b. 2021 Preliminary EDA Budget. See attached staff report.

8. New Business

None

9. Old Business

- a. Amendment to Bylaws. See attached staff report.
- b. City of Mora COVID-19 Emergency Assistance Fund. See attached staff report.

10. Communications

- a. Quarterly Financial Reports. Accountant Sara King will be present to provide 2nd Quarter 2020 financial reports.
- b. 2020 Major Employers. See attached summary of the city's 10 largest employers.
- c. 2020 Kanabec County Profile. See attached profile prepared and updated annually by DEED.
- d. Kanabec County EDA Meeting Minutes. See attached minutes from the April 8, April 28, and May 13 meetings.
- e. Initiative Foundation Correspondence. See attached letter dated May 11, 2020.

11. Reports *(Staff will provide verbal reports on the items listed below.)*

12. Adjournment

The next regular meeting is scheduled for Tuesday, November 5, 2020 at 12:00 PM.

**City of Mora, MN
ECONOMIC DEVELOPMENT AUTHORITY
Meeting Minutes**

May 5, 2020

Present: Gene Anderson, Dan Johnson, Lonnie Ness and Alan Skramstad
Absent: Jody Anderson, Doyle Casavant
Staff Present: Lindy Crawford, Beth Thorp and Sara King
Others Present: Jeff Wig

1. Call to order. Skramstad called the meeting to order at 12:00 pm via a public WebEx virtual meeting.
2. Roll Call.
 - G. Anderson – Present
 - J. Anderson – Absent
 - Casavant – Absent
 - Jensen – Present
 - Johnson – Present
 - Ness – Present
 - Skramstad – Present
3. Adopt Agenda. Motion by Jensen, second by Johnson to adopt the May 5, 2020 agenda as presented. All present voted by roll call:
 - Aye: Jensen, Johnson, Ness and Skramstad
 - Nay: None
 - Absent: J. Anderson and CasavantWith all present voting aye, motion carried.
4. Minutes. Jensen requested that the April 9, 2020 emergency meeting minutes reflect that he and staff member Sara King attempted to join the WebEx meeting but were unable to log-in. Motion by Johnson, second by Ness to approve the minutes of the February 4, 2020 and April 9, 2020 meetings as presented and with the addition that Jensen and King attempted to join the April 9, 2020 meeting held via WebEx but were unable to log-in. All present voted by roll call:
 - Aye: Jensen, Johnson, Ness and Skramstad
 - Nay: None
 - Absent: J. Anderson and CasavantWith all present voting aye, motion carried.
5. Claims. Motion by Ness, second by Jensen to approve the February, March and April 2020 claims as presented. All present voted by roll call:
 - Aye: Jensen, Johnson, Ness and Skramstad
 - Nay: None
 - Absent: J. Anderson and CasavantWith all present voting aye, motion carried.

6. Special Business.

- a. Presentation from Initiative Foundation and Consideration of Contribution. Thorp shared that the Initiative Foundation submitted a request in 2019 for a contribution of \$2,250 in 2020 and the EDA adopted the 2020 budget to include the requested contribution. Thorp stated that Jeff Wig of the Initiative Foundation was present to formally request that the contribution be issued. Wig thanked the EDA for allowing him to visit with the board virtually, reminding commissioners that he is the Vice President for Entrepreneurship for the Initiative Foundation. Wig focused his presentation on the Initiative Foundation's response to COVID-19: suspending regular grant guidelines to focus on organizations providing essential needs; seeking other resources from outside of the region to help east central Minnesota; offering grants to childcare providers; administering local relief and recovery funds for areas that already have established community foundations; and, other non-COVID related economic development activities, including facilitation of discussions, grant making, business lending, and other programming. Wig shared that, due to COVID-19, the Initiative Foundation offered loan deferments to all existing loan clients (118 total). Wig also spoke about DEED's Small Business Emergency Loan Program and the Initiative Foundation's role in being named the primary lender for east central Minnesota, explaining the purpose and funding of the state program. Wig ended his presentation by speaking about needs moving forward, including the Initiative Foundation's efforts to keep funds available for gap lending and developing a grant program for innovative local and regional projects for the relaunch of businesses. Wig commended the EDA for developing an emergency assistance program for local businesses and shared the Initiative Foundation's appreciation of the EDA's consideration of the 2020 contribution. Skramstad asked for more details about the local relief and recovery funds; Wig shared that these funds have been created for communities with established community funds with the Initiative Foundation, and the Foundation is able to create appendages to the community funds to solicit donations for specific needs (such as COVID-19 or natural disasters). Motion by Ness, second by Jensen to authorize the 2020 contribution of \$2,250 to the Initiative Foundation. All present voted by roll call:

Aye: Jensen, Johnson, Ness and Skramstad

Nay: None

Absent: J. Anderson and Casavant

With all present voting aye, motion carried.

7. New Business.

None

8. Old Business.

- a. Amendment to Bylaws. Thorp stated that the EDA discussed a possible amendment to its bylaws at its February meeting to address representation from the Public Utilities Commission (PUC), with the consensus being that the bylaws should be amended to include representation from the PUC and that representative is required to be a member of the PUC. Staff presented draft bylaws, briefly reviewing all suggested amendments including: amending the meeting schedule language to reflect the current quarterly meeting schedule; changing the number of commissioners constituting a quorum from three to four; slightly amending the order of business language to better reflect recent meeting agendas; and, highlighting Article IV – a new article – which pertains to the governing body and representation. Thorp shared that Article IV, Sections 1 and 2 were taken directly from the

EDA's enabling resolution; Section 3 was new language developed to address PUC representation; and, Section 4 was moved from another article. Thorp explained that the PUC representative will be nominated by the PUC and appointed by the City Council for a 6-year term, which is consistent with MN statute. Jensen asked if it would be possible to make the county board representative a voting member rather than a non-voting ex-officio member. Skramstad suggested tabling the item to the August meeting in order to allow staff time to look into the question of making the county board representative a voting member. Skramstad added that he hopes the EDA will be able to meet face-to-face in August. Motion by Johnson, second by Jensen to table the item to the August 2020 meeting. All present voted by roll call:

Aye: Jensen, Johnson, Ness and Skramstad

Nay: None

Absent: J. Anderson and Casavant

With all present voting aye, motion carried.

9. Communications.

- a. Quarterly Financial Reports. Accountant Sara King was present to review 1st Quarter 2020 financial reports. King informed the commissioners that the City of Mora COVID-19 Emergency Assistance Fund is not included in the reports being that it was approved in April, which means that it will be included in the 2nd Quarter 2020 financial reports. King reported that all funds are presently well capitalized. There were no questions or discussion.
- b. Kanabec County EDA Meeting Minutes. The EDA received January, February and March 2020 meeting minutes for the Kanabec County EDA. There was no discussion.

10. Reports.

- a. City of Mora COVID-19 Emergency Assistance Fund. Thorp reported that the EDA Review Committee has met four times to consider Emergency Assistance Fund grant and loan applications, having approved 18 grants and six loans to date totaling \$31,000. Thorp added that two grants and a minimum of 14-15 loans remain available. Staff will continue to advertise the program and Thorp asked commissioners to encourage business owners to apply for funds.
- b. PUC Representative. Crawford shared that Joe Heggernes resigned from the PUC thereby resigning from the EDA. The City Council will interview PUC candidates at a special meeting on May 5, 2020 and will discuss PUC representation on the EDA at its regular May 19, 2020 meeting.
- c. CMHP Proposal – TIF Assistance. Thorp informed the EDA that Central Minnesota Housing Partnership (CMHP) submitted a proposal to the city and utility for support of a 32-unit apartment complex on 9th Street, explaining that the proposal is very similar to a 2019 proposal submitted by the same organization with the only difference being that the 2019 project included 32 townhome units rather than 32 apartment units. The project is dependent on Low Income Housing Tax Credits from Minnesota Housing and the 2019 application to Minnesota Housing was not approved; CMHP will be resubmitting an application in 2020. Thorp stated that CMHP is seeking support from the city and utility for a deviation from open space dedication requirements, TIF assistance, and reduced WAC and SAC fees. Thorp shared that the Planning Commission, City Council, and Public Utilities Commission have all reviewed the 2020 proposal and have offered various forms of support, including TIF, so, if the project moves forward, the EDA will be involved in the TIF review and approval process. Thorp explained that TIF assistance is crucial to the project.

- d. KCEDA Emergency Loan Program and Childcare Capacity Builders COVID-19 Grant. Thorp informed the commissioners that the Kanabec County Childcare Capacity Builders group will be issuing \$500 grants to home-based childcare providers throughout the county. Thorp explained that the grants will be made to those providers who have not already received grant funding from other sources, per program policy. Ness added that providers will likely receive their grant awards on May 8, 2020.

11. Adjournment. Motion by Jensen, second by Ness to adjourn. All present voted by roll call:

Aye: Jensen, Johnson, Ness and Skramstad

Nay: None

Absent: J. Anderson and Casavant

With all present voting aye, motion carried and the meeting adjourned at 12:37 pm.

Alan Skramstad, President

Beth Thorp, Secretary

CITY OF MORA
CHECK LIST-EDA

CHECK #	Search Name	Fund Descr	Dept Descr	Last Dim Descr	Comments	Amount
CHECK #	CAMPBELL KNUTSON, P.A.					
	CAMPBELL KNUTSO	ECONOMIC	ECONOMIC DEVEL	Legal Services	PANDEMC BUSINESS LOANS/G	\$1,217.20
CHECK #	CAMPBELL KNUTSON, P.A.					\$1,217.20
CHECK #	054246 KANABEC CO AUDITOR/TREASURER					
054246	KANABEC CO AUDI	ECONOMIC	ECONOMIC DEVEL	Property Tax Expens	2020 PROPERTY TAXES-22.06	\$608.00
054246	KANABEC CO AUDI	ECONOMIC	ECONOMIC DEVEL	Property Tax Expens	2020 PROPERTY TAXES-22.07	\$898.00
054246	KANABEC CO AUDI	ECONOMIC	ECONOMIC DEVEL	Property Tax Expens	2020 PROPERTY TAXES-22.07	\$1,338.00
054246	KANABEC CO AUDI	ECONOMIC	ECONOMIC DEVEL	Property Tax Expens	2020 PROPERTY TAXES-22.06	\$704.00
054246	KANABEC CO AUDI	ECONOMIC	ECONOMIC DEVEL	Property Tax Expens	2020 PROPERTY TAXES-22.06	\$1,410.00
054246	KANABEC CO AUDI	ECONOMIC	ECONOMIC DEVEL	Property Tax Expens	2020 PROPERTY TAXES-22.06	\$846.00
054246	KANABEC CO AUDI	ECONOMIC	ECONOMIC DEVEL	Property Tax Expens	2020 PROPERTY TAXES-22.06	\$608.00
054246	KANABEC CO AUDI	ECONOMIC	ECONOMIC DEVEL	Property Tax Expens	2020 PROPERTY TAXES-22.06	\$746.00
CHECK #	054246 KANABEC CO AUDITOR/TREASURER					\$7,158.00
CHECK #	054369 MN DEPT OF EMP & ECON DEV					
054369	MN DEPT OF EMP	RED LOAN		Due to Minnesota De	NPP/GRANT #CDAP-14-0022-H	\$2,312.75
CHECK #	054369 MN DEPT OF EMP & ECON DEV					\$2,312.75
						\$10,687.95

THE MAY 2020 CLAIMS HAVE BEEN APPROVED FOR PAYMENT BY:

Alan Skramstad, President

Robert Jensen, Treasurer

Beth Thorp, Secretary

CITY OF MORA
CHECK LIST-EDA

CHECK #	Search Name	Fund Descr	Dept Descr	Last Dim Descr	Comments	Amount
CHECK # 054405	INITIATIVE FOUNDATION					
054405	INITIATIVE FOUND	ECONOMIC	ECONOMIC DEVEL	Dues & Subscriptions	2020 ANNL EDA CONTRIBUTIO	\$2,250.00
CHECK # 054405	INITIATIVE FOUNDATION					\$2,250.00
CHECK # 054506	MN DEPT OF EMP & ECON DEV					
054506	MN DEPT OF EMP	RED LOAN		Due to Minnesota De	NPP/GRANT #CDAP-14-0022-H	\$2,312.75
CHECK # 054506	MN DEPT OF EMP & ECON DEV					\$2,312.75
						\$4,562.75

THE JUNE 2020 CLAIMS HAVE BEEN APPROVED FOR PAYMENT BY:

Alan Skramstad, President

Robert Jensen, Treasurer

Beth Thorp, Secretary

CITY OF MORA
CHECK LIST-EDA

CHECK #	Search Name	Fund Descr	Dept Descr	Last Dim Descr	Comments	Amount
CHECK # 054662 KANABEC CO RECORDER						
054662	KANABEC CO RECO	ECONOMIC	ECONOMIC DEVEL	Professional Services	EAF LOAN DOC RECORDING-T	\$46.00
054662	KANABEC CO RECO	ECONOMIC	ECONOMIC DEVEL	Professional Services	EAF LOAN DOC RECORDING-A	\$46.00
054662	KANABEC CO RECO	ECONOMIC	ECONOMIC DEVEL	Professional Services	EAF LOAN DOC RECORDING-7	\$46.00
054662	KANABEC CO RECO	ECONOMIC	ECONOMIC DEVEL	Professional Services	EAF LOAN DOC RECORDING-C	\$46.00
054662	KANABEC CO RECO	ECONOMIC	ECONOMIC DEVEL	Professional Services	EAF LOAN DOC RECORDING-K	\$46.00
054662	KANABEC CO RECO	ECONOMIC	ECONOMIC DEVEL	Professional Services	EAF LOAN DOC RECORDING-D	\$46.00
054662	KANABEC CO RECO	ECONOMIC	ECONOMIC DEVEL	Professional Services	EAF LOAN DOC RECORDING-S	\$46.00
						\$322.00
CHECK # 054683 KANABEC CO AUDITOR/TREASURER						
054683	KANABEC CO AUDI	ECONOMIC	ECONOMIC DEVEL	Professional Services	EAF LOANS MORTGAGE REGIST	\$9.20
054683	KANABEC CO AUDI	ECONOMIC	ECONOMIC DEVEL	Professional Services	EAF LOANS MORTGAGE REGIST	\$9.20
054683	KANABEC CO AUDI	ECONOMIC	ECONOMIC DEVEL	Professional Services	EAF LOANS MORTGAGE REGIST	\$9.20
054683	KANABEC CO AUDI	ECONOMIC	ECONOMIC DEVEL	Professional Services	EAF LOANS MORTGAGE REGIST	\$4.60
054683	KANABEC CO AUDI	ECONOMIC	ECONOMIC DEVEL	Professional Services	EAF LOANS MORTGAGE REGIST	\$9.20
054683	KANABEC CO AUDI	ECONOMIC	ECONOMIC DEVEL	Professional Services	EAF LOANS MORTGAGE REGIST	\$9.20
054683	KANABEC CO AUDI	ECONOMIC	ECONOMIC DEVEL	Professional Services	EAF LOANS MORTGAGE REGIST	\$9.20
						\$59.80
CHECK # 054688 MN DEPT OF EMP & ECON DEV						
054688	MN DEPT OF EMP	RED LOAN		Due to Minnesota De	NPP/GRANT#CDAP-14-0022-H	\$2,312.75
						\$2,312.75
CHECK # 054708 TAFT STETTINIUS & HOLLISTER						
054708	TAFT STETTINIUS	ECONOMIC	ECONOMIC DEVEL	Legal Services	DEVELOPMENT AGREEMENT	\$800.00
						\$800.00
CHECK # 054776 CAMPBELL KNUTSON, P.A.						
054776	CAMPBELL KNUTSO	ECONOMIC	ECONOMIC DEVEL	Legal Services	LEGAL SERVICES-RE-SUBORD	\$48.00
						\$48.00
						\$3,542.55

THE JULY 2020 CLAIMS HAVE BEEN APPROVED FOR PAYMENT BY:

Alan Skramstad, President

Robert Jensen, Treasurer

Beth Thorp, Secretary



MEMORANDUM

Date: August 4, 2020
To: Economic Development Authority
From: Beth Thorp, Community Development Director
RE: Small Cities Development Program and Contract for Administrative Services

SUMMARY

The board will consider approval of a contract for Small Cities Development Program (SCDP) administrative services with Central Minnesota Housing Partnership (CMHP).

BACKGROUND INFORMATION

The EDA met with CMHP in July 2019 and learned about SCDP services provided by the organization. The board voted unanimously to utilize CMHP for SCDP grant writing and grant administration services, with a proposed cost of \$12,000. CMHP successfully wrote the preliminary proposal in November 2019 and was invited by the state to submit a full application. The city was notified in June 2020 that the state's Department of Employment and Economic Development (DEED) approved the final application with an award of \$393,300.00 to be used for the rehabilitation of owner-occupied single family homes within a defined target area and rental housing throughout the city. CMHP is currently working on the required environmental review and gathering / preparing required documents, and has provided the city with a contract for administrative services for consideration.

Per the initial agreement dated August 7, 2019 the EDA has already paid \$4,000 to CMHP for preparation of the preliminary proposal and full application, leaving a balance of \$8,000 for administrative services not covered by the grant. The attached contract for administrative services shows that the city will be responsible for three separate payments during the course of the project (2020-2022) totaling \$8,000.

In order to receive grant funds, the city will need to enter into a grant agreement with the state. The City Council will be considering the grant agreement at its August 20th meeting.

OPTIONS & IMPACTS

1. Authorize the City Administrator to sign the contract for administrative services with CMHP, allowing the SMDP rehab project to move forward. It's anticipated that residential rehab projects could begin as early as fall / winter 2020.
2. Do not authorize the City Administrator to sign the contract for administrative services with CMHP. Because the city does not have the resources necessary to administer a grant / project of this magnitude, not entering into an agreement for administrative services is essentially an end to the project and the city may be forced to decline the grant award.

Memorandum

RECOMMENDATIONS

Motion to authorize the City Administrator to sign the contract for administrative services with CMHP.

Attachments

The City of Mora Contract for Administrative Services with Central Minnesota Housing Partnership, Inc.
Map of approved target areas A and B for owner-occupied residential rehabilitation

**THE CITY OF MORA
CONTRACT FOR ADMINISTRATIVE SERVICES WITH
CENTRAL MINNESOTA HOUSING PARTNESHIP, INC.**

THIS CONTRACT for Administrative Services is entered into on _____ by and between the City of Mora (Grantee), a municipal corporation under the laws of the State of Minnesota, hereinafter referred to as the “City”, and Central Minnesota Housing Partnership, Inc. (Administrator), a non-profit corporation under the laws of the State of Minnesota, hereinafter referred to as the “CMHP”.

WHEREAS, THE City has been awarded a grant under the Minnesota Department of Employment and Economic Development Small Cities Development Program (SCDP) for owner-occupied and rental rehabilitation programs;

WHEREAS, THE City has contracted with the CMHP for Administrative Services.

WITNESSED: In consideration of the mutual covenants and agreements containing herein, the City and the CMHP agree as follows:

- I. This contract commences on June 8th, 2020 and terminates upon final expiration of the SCDP grant agreement.
- II. In consideration of financial reimbursement to be more specifically described below. The City will contract with the CMHP for the Administrative Services for the owner-occupied and rental rehabilitation activities.
- III. The work program contracted with the CMHP includes: breakdown of activities and goals. This work program is acceptable to the City and the CMHP and is hereby made part of this contract (Attachment A).
- IV. The CMHP’s Responsibilities:
 - A. Provide salary and fringe for CMHP staff to carry out the general administration and program implementation as noted in Attachment A.
 - B. Provide adequate office space, telephone, copying, postage and other office related items.
 - C. Provide clerical support for above-mentioned project.
 - D. Maintain accurate tracking of administrative draws to guard against overages.

V. The City's Responsibilities:

- A. Provide information and data as necessary and assist the CMHP in arranging meetings with elected officials or individuals, and for the completion of DEED required annual reports.
- B. Act as the Fiscal Agent for the SCDP grant award, to include;
 - i. Make payments to contractors/vendors for services provided. CMHP will submit payment requests and invoices to the City based on the DEED payment request calendar (every two weeks or as applicable).
 - ii. Make payments to the CMHP for administrative services provided, not to exceed \$56,300. The amount of the SCDP grant designated for administrative fees is \$48,300. CMHP will submit invoices to the City (Fiscal Agent) as projects are completed and following the DEED reimbursement calendar (every two weeks or as applicable). The City will be responsible for the remaining \$8,000.00, to be paid to CMHP for administrative costs not covered by the grant. Invoices for these payments will be submitted to the City as follows: \$2,000 on October 15th, 2020, \$3,000 on June 15th, 2021, and \$3,000 on June 15th, 2022.
 - iii. Create and maintain a revolving loan fund account for deposit of any loan funds received through the sale of a rehabbed property before the maturity date of the repayment agreement, or funds received through monthly loan payments from owners.
- C. The City agrees to indemnify and hold harmless the CMHP against any legal actions brought by any personal entity whatsoever arising out of or claimed to be arising out of the performance of either party under this agreement for services, except for any intentional acts or gross negligence on the part of CMHP.

VI. Termination Due to Loss of Funds

Payment for this contract is to be made from funds made available by the City and/or the Minnesota Department of Employment and Economic Development (DEED). If at any time such funds are no longer available, this contract shall be terminated immediately upon notice of such fact by the City. In the event of such termination, CMHP shall be entitled to payment, determined on a pro-rata basis, for services already performed.

VII. Cancellation

This contract may be canceled by the City or the CMHP at any time, with or without cause, upon thirty (30) days written notice to other party. In the event of such a cancellation, the CMHP shall be entitled to payment, determined on a pro-rata basis, for work or services already performed.

VIII. Assignment

The CMHP shall neither assign nor transfer any rights or obligations under this contract without prior written consent of the City.

IX. Amendments

Any amendment to this contract shall be in writing, and shall be executed by the same parties who executed the original contract or their successors in office.

X. Audits

The books, records, documents and accounting procedures and practices of the CMHP, relevant to this contract, shall be subject to examination by the contracting department and its auditors. Upon request, the City may receive a copy of the CMHP audit.

XI. Equal Opportunity in Employment

In connection with the carrying out of the Contract, all parties shall comply with Section VI of the Civil Rights Act of 1964 (78 Statute 214), Section 109 of the Housing and Community Development Act of 1974, and Amendments and Regulations issued thereto. Specifically, the CMHP agrees to the following:

- A. The CMHP will not discriminate against any employee or applicant for employment because of race, creed, color or national origin. Such action shall include, but not be limited to, the following: employment, upgrading, demotion, or transfer; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training; including apprenticeship.
- B. The CMHP will, in all solicitations or advertisements for employees placed by or on behalf of the CMHP, state that all qualified applicants will receive consideration for employment without regard to race, creed, color or national origin.
- C. The CMHP will cause reference to, or the foregoing provisions to be inserted in all subcontracts for work covered by this contract so that such provisions will be binding upon each subcontractor, provided that the foregoing provisions shall not apply to contracts or subcontracts for standard commercial supplies or raw materials.

THE CITY OF MORA

CENTRAL MINNESOTA HOUSING
PARTNERSHIP, INC.

Authorized Official

Executive Director

Date

Date

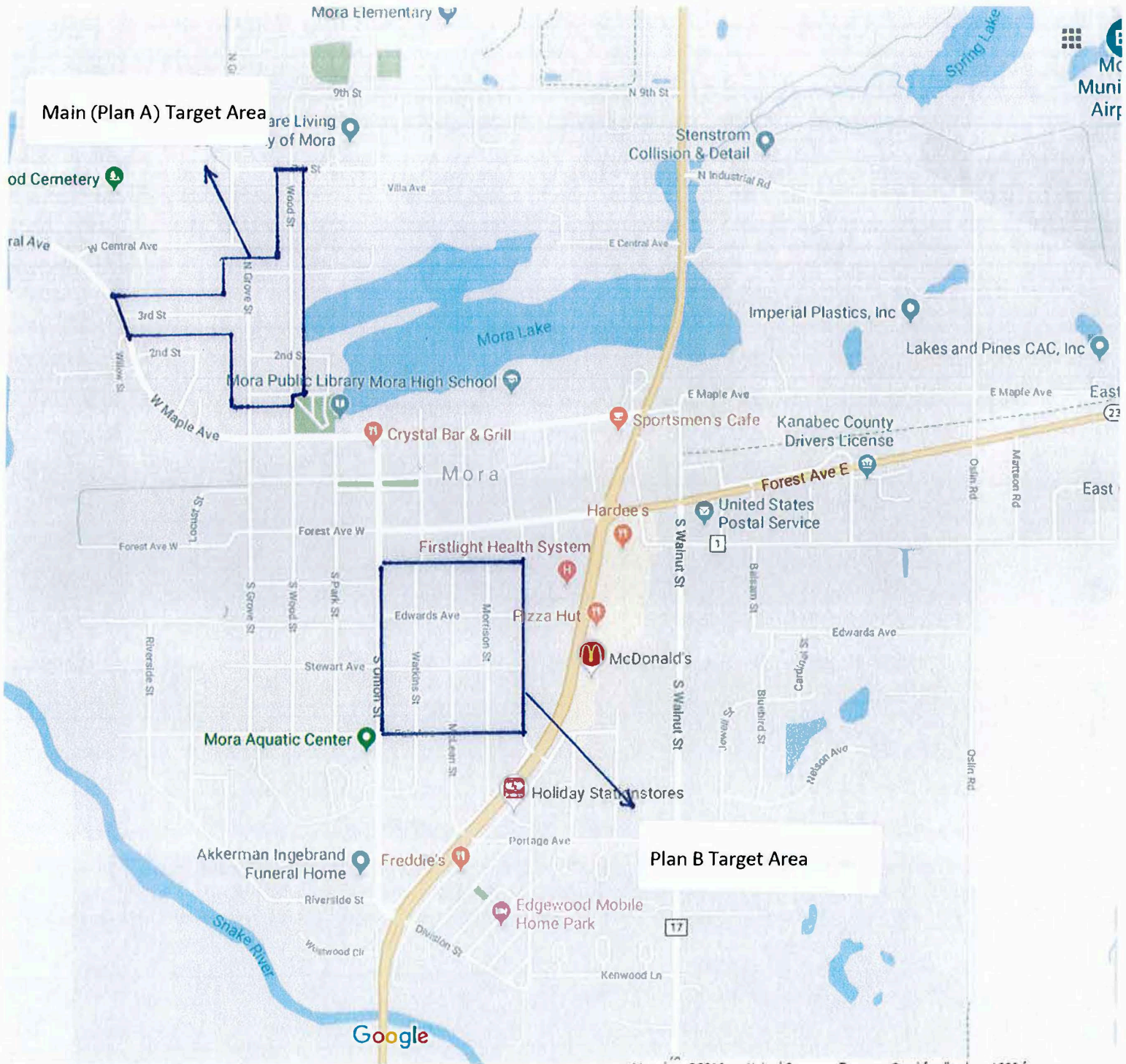
(Attachment A)

**CITY OF MORA - CMHP, INC.
SCDP WORK PROGRAM**

The following Work Program Guidelines will be used to administer this SCDP grant award.

1. The CMHP shall make available an employee(s) of competent training and experience to accomplish the assigned tasks and projects as directed by the City.
2. The employee shall spend sufficient time to administer the activities funded through the DEED SCDP grant award. Those activities are:
 - a. Owner-occupied rehabilitation
 - b. Single Family, Duplex, & Multi-Family rental rehabilitation
3. The employee shall be supervised in his/her duties by the CMHP Community Development Director and CMHP Executive Director.
4. The employee shall act as a liaison to other organizations or agencies involved in the City activities.
5. The employee shall perform the following duties:
 - a. Establish and maintain files and records
 - b. Be responsible for marketing, application processing, scope of work creation, origination of project contract and loan documents, full construction management, public meetings and reporting.
6. CMHP shall provide advice and assistance in coordinating and carrying out activities involving other public and private entities that are pertinent to achieving expressed development objectives as cited in Section III of this Agreement.
7. CMHP shall provide advice and assistance in preparing needed graphic and narrative materials pertaining to program objectives.
8. CMHP shall be responsible only to the City for the activities of the Work Program and will have sole authority to carry out the activities in a manner prescribed by the Work Program under this agreement for services.

City of Mora, MN
Small Cities Development Program (SCDP) Grant Application
Target Areas A and B for Owner-Occupied Residential Rehabilitation
January 2020





MEMORANDUM

Date: August 4, 2020
To: Economic Development Authority
From: Lindy Crawford, City Administrator
RE: 2021 Preliminary EDA Budget

SUMMARY

The EDA will review the 2021 preliminary budget in preparation for adoption in November.

BACKGROUND INFORMATION

Staff has prepared a preliminary budget for the EDA's consideration, attached. The 2021 preliminary budget reflects a 12.88% decrease from the EDA's 2020 budget. Major factors for this change include:

Expenditures:

- A decrease of \$6,950 in the Small Cities Development Program consulting service fees as some fees were paid last year, this year and some will be incurred in upcoming years.
- Addition of legal services fees by \$1,000 for the review of land sale documents, etc.
- Increase of \$500 in property tax expenses.
- Decrease in meetings, training & travel, office supplies, advertising, and contributions for a combined total of \$1227.

Revenues:

- Decrease of \$120 in interest earnings and dividends of \$20 based on feedback from our investment brokers.

Also attached is the Initiative Foundation's 2021 budget request. The EDA has made an annual contribution to the Initiative Foundation in the past, and staff included it in the 2021 budget at the requested contribution amount.

Staff is asking the EDA for input on the preliminary budget in order to prepare the final budget for consideration and adoption at the November EDA meeting. If the EDA does not adopt the 2021 budget at the November meeting, the board will need to schedule another special meeting this year to adopt the budget. Staff recommends no later than December 1st if a special meeting is necessary.

RECOMMENDATIONS

Review and discuss the 2021 preliminary budget.

Attachments

2021 Preliminary EDA Budget
Initiative Foundation 2021 Budget Request



CITY OF MORA

Preliminary Budget - Expenditures - EDA

Current Period: June 2020

Budget-2021

Preliminary

Last Dimension	2018 Amount	2019 Budget	2019 Amount	2020 Budget	2020 YTD Amount	2021 Budget	Diff From Current
FUND 227 ECONOMIC DEVELOPM	\$38,643.80	\$32,615.00	\$35,609.37	\$46,191.00	\$25,069.08	\$40,240.00	-\$5,951.00
FUND 230 RED LOAN FUND	\$117,491.26	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FUND 232 MIC LOAN FUND	\$0.00	\$0.00	\$0.00	\$0.00	\$90,000.00	\$0.00	\$0.00
	\$156,135.06	\$32,615.00	\$35,609.37	\$46,191.00	\$115,069.08	\$40,240.00	-\$5,951.00



CITY OF MORA

Preliminary Budget - Revenue - EDA

Current Period: June 2020

Budget-2021

Preliminary

Last Dimension	2018 Amount	2019 Budget	2019 Amount	2020 Budget	2020 YTD Amount	2021 Budget	Diff From Current
FUND 227 ECONOMIC DEVELOPME	\$51,604.15	\$41,505.00	\$41,291.38	\$41,334.00	\$20,634.03	\$41,194.00	-\$140.00
FUND 230 RED LOAN FUND	\$19,024.86	\$19,210.00	\$18,701.13	\$18,750.00	\$9,341.54	\$18,500.00	-\$250.00
FUND 232 MIC LOAN FUND	\$93,993.01	\$0.00	\$374.71	\$690.00	\$186.61	\$0.00	-\$690.00
	\$164,622.02	\$60,715.00	\$60,367.22	\$60,774.00	\$30,162.18	\$59,694.00	-\$1,080.00



The Initiative Foundation is guided by its Board of Trustees and is supported and advised by a host of regional partners and committee members:

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June 5, 2020

Lindy Crawford, City Administrator

City of Mora

101 Lake St S

Mora, MN 55051-1588

Dear Mayor Skramstad, City Council and Ms. Crawford,

For 34 years the Initiative Foundation has focused on building strong local economies and vibrant communities. In Kanabec County, we have contributed a total of \$694,150 in grants to support nonprofit organizations and local government projects, as well as \$465,950 in business loans to create and retain 110 quality jobs.

City and county partners are vital to our ability to support business growth and the creation and retention of quality jobs in our region. We sincerely appreciate your past investment and hope to count on your continued support in 2021.

We respectfully request that you consider allocating \$2,250 to the Initiative Foundation in your 2021 budget.

The Initiative Foundation's grant-making, lending and programmatic activities will continue to support for-profit business and nonprofit growth, empower new entrepreneurs, address workforce shortages, and increase access to quality child care for the region's workforce. The Foundation has historically generated a substantial return on the investment of supporters like you, as local contributions make it possible for us to leverage additional resources from sources outside Central Minnesota. Specifically, for every local dollar raised, we are able to invest an average of \$3.77 back into the communities we serve through grants, loans and scholarships.

In response to the COVID-19 crisis, the Foundation has moved quickly to aid our local economies through emergency grants, loans, and other resources. As we move beyond COVID-19, your support will continue to power our daily work, strengthening local economies and building thriving communities.

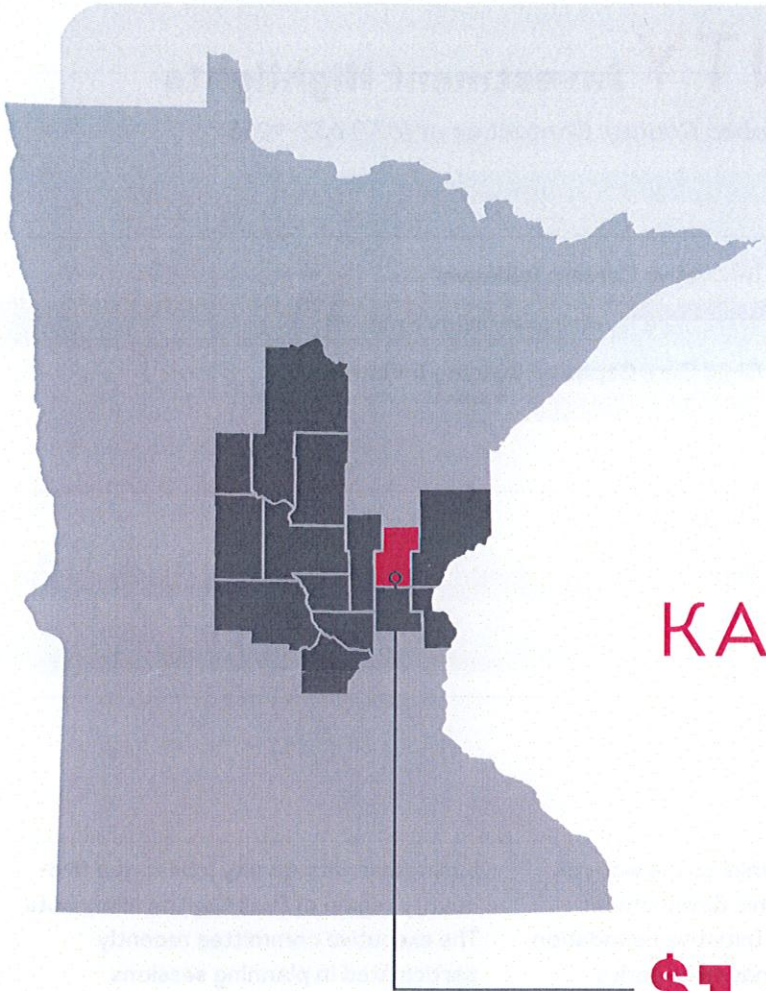
Please contact us if you have any questions or to request a presentation at an upcoming meeting. We can present in-person or facilitate an online option if you desire. If possible, after your 2021 budget is finalized, please let us know your decision by signing and returning the enclosed confirmation form. Thank you for your consideration!

All the best,

Matt Varilek
President

Carl Newbanks
Grants and Development Manager

The Initiative Foundation is a 501(c)(3) nonprofit organization. All contributions to the Foundation are tax-deductible to the extent allowed by law. The Foundation owns and manages all financial contributions for the benefit of communities served in the 14-county region of Central Minnesota.



Initiative Foundation at work in
KANABEC COUNTY

\$262,000

in local donations to the Initiative Foundation.

\$1.54 MILLION

returned to Kanabec County in grants and loans.

Our Mission:

To empower people throughout Central Minnesota to build a thriving economy, vibrant communities and a lasting culture of generosity.

405 First Street SE
Little Falls, MN 56345
(877) 632-9255
ifound.org

Return on Investment

For every local dollar contributed, the Initiative Foundation has invested **\$5.88** back into Kanabec County.

Economic Impact

[1986 to present]

- Awarded 103 grants totaling **\$694,150**
- 21 loans totaling **\$465,950**
- Created or retained **109 quality jobs**
- **\$1.2 million** in outside capital leveraged
- Hosted **2** Partner Funds



Powering Possible

Equal opportunity lender, provider and employer.

KANABEC COUNTY **Investment Highlights**

For a full listing of Initiative Foundation investments in Kanabec County, Contact us at (877) 632-9255.

Grants Thriving Economy, Thriving Communities

GPS 45:93

Innovative Careers Initiative

Kanabec County

Workforce Housing Feasibility Study

Kanabec County

Child Care Capacity-Building Initiative

Business Financing Local Ownership, Quality Jobs

Aaron's Total Car Care, LLC, Mora

Service

Love the Journey, Inc., Mora

Service

Charitable Funds Activating Generosity

Bachman Engelking Scholarship Fund | Housing Fund of the Greater Mora Area

Community Action The Power of Partnership

→ Communities across Greater Minnesota struggle with affordable and available housing. Mora community members in the fall of 2019 decided to take action by forming the Housing Fund of the Greater Mora Area, an Initiative Foundation Partner Fund. Recognizing a need for affordable housing and apartment options, a committee was formed to come up with innovative solutions to help ease the housing shortage. The Initiative Foundation welcomes this new Partner Fund!

→ Affordable housing is a necessity for a community to grow and attract employers. Kanabec County and the city of Mora, supported by an Initiative Foundation grant, are working with the Central Minnesota Housing Partnership to draft a feasibility study for a solution to workforce housing. If developed, the project would provide affordable housing for 32 families.

→ The Mora Industrial Park is certified

as Shovel Ready, thanks to the work of the county's economic development authority (EDA) and Initiative Foundation grant support. The industrial park's access to highways makes it an ideal location to attract commercial growth. The EDA is particularly interested in attracting manufacturers, which offer wages that run 17 percent higher than the state's average. Braham's industrial park was certified as shovel-ready in June 2018.

→ The Mora Food Shelf is marching toward greater financial stability with a new director and the installation of a new refrigeration unit. The additional refrigeration unit is expected to save the food shelf \$700 per month in operational costs. It was part of a package of capital improvement support provided by the Foundation for Essential Needs in partnership with the Initiative Foundation.

→ Nonprofit GPS 45:93 exists to attract

businesses with quality jobs to the five-county region of East Central Minnesota. The executive committee recently participated in planning sessions, funded by an Initiative Foundation grant, which led to positive organizational changes. Administrative support is now a contracted position, allowing the executive committee more time to focus on their mission. Check out their new Twitter page at @GPS4593MN.

→ Pine Habilitation and Supported Employment, Inc., a graduate of the Foundation's Financial Resiliency through Social Enterprise 2.0 program, is streamlining branding and operations for three for-profit ventures: a furniture store, a handcrafted barnwood accessories store and the Good Works Thrift Store in Mora. These mission-supported ventures provide employment opportunities for adults with disabilities while generating organizational income.



Initiative Foundation COVID-19 Response Efforts

Updated 6/1/2020

In response to the COVID-19 crisis, the Initiative Foundation has adapted our work, responding quickly to the needs of small businesses, childcare providers, nonprofits, and individuals. In addition to our existing lending, training and grantmaking, and in partnership with State agencies and other Foundations, the Initiative Foundation has taken the following actions:

- Our regional Emergency Relief and Recovery Fund has provided \$153,500 in emergency relief grants **(food, shelter, basic services support)** to regional nonprofits. Much of this funding was secured from sources outside our region through grant requests and fundraising efforts.
- At Governor Walls' request, the Initiative Foundation seeded a fund to support childcare providers serving the children of emergency workers. Our initial investment, and support from the MN Council on Foundations, combined to provide \$150,000 in immediate aid to childcare providers across the region.
- We have deployed \$1,200,000 in emergency loans to 56 small businesses. These emergency loan funds are provided through MN DEED, and the Foundation assumes the responsibility to process and service these loans.
- Local Emergency Relief Funds, hosted by the Initiative Foundation, have raised and distributed over \$250,000 to support their communities.
- The Foundation also has extended options (full deferment or interest-only payments) to more than 40 existing small business loan clients. The value of the loans where deferment options were implemented is \$2.85 million.
- All current grantees have been allowed to redirect their awards to operational needs or other immediate relief efforts as they determine. Over \$50,000 in grant dollars have been repurposed to meet the general operating needs of local nonprofits, keeping urgent services and supports functioning during the crisis.
- We have adjusted our grant guidelines for the remainder of 2020 to allow more flexibility for COVID-19 relief and recovery. Priority will be given to new or existing programs or services that provide for the basic needs of individuals and families negatively affected by the COVID-19 health crisis. Examples include food security, housing, clothing, health care, and employment.

Foundation staff have hosted countless calls, webinars, and Zoom meetings. Our team has worked tirelessly to understand regional needs, advise local leaders, assist nonprofits, support for-profit businesses, link funding to critical needs, and secure funds from sources outside our region.

As we continue to address the unprecedented level of need, we are steadfast in our commitment to build vibrant communities and thriving economies across Central Minnesota. We will work collaboratively with our partners to maximize the efficiency and effectiveness of all relief and recovery efforts, seeking additional funding from state agencies and other funders, deploying our own grant dollars, and continuing our programmatic work.





MEMORANDUM

Date: August 4, 2020
 To: Economic Development Authority
 From: Beth Thorp, Community Development Director
 RE: Amendment to Bylaws

SUMMARY

The board will consider adoption of amended bylaws based on discussion about board and commission representation at the February and May 2020 meetings.

BACKGROUND INFORMATION

The EDA discussed at its February meeting an amendment to its bylaws pertaining to representation from boards and commissions, more specifically the PUC. All EDA members were in agreement that there should be representation from the PUC, and the consensus of members present was that the PUC representative must be a member of the PUC.

The EDA reviewed proposed amendments at its May meeting and, while the discussion was brief and no action was taken, the focus of the conversation pertained to county board representation. Staff has researched the issue since the May meeting. The EDA was established in 2004 by Resolution No. 2004-905 to be governed by a board of seven commissioners, the maximum allowed for municipalities by Minnesota statute. The bylaws, originally adopted in 2004, were amended in 2013 to include county board representation in order to – if memory serves correct – foster relations and efforts between the city and county. Because the EDA already included the maximum of seven commissioners, the county board rep was added as a non-voting ex-officio member. The attached draft bylaws include expanded language addressing county board representation.

Staff has prepared draft bylaws for the EDA's consideration and has taken this opportunity to address minor errors and other omissions. Language proposed to be deleted is shown ~~stricken~~; language proposed to be added and reviewed at the May 2020 meeting is shown underlined; and, language proposed to be added since the May 2020 meeting is shown double-underlined.

Location	Explanation for Proposed Amendment
Article 1, Section 1	typo
Article 3, Section 1	reflects change to 2020 meeting schedule
Article 3, Section 3	proposed change to number of members constituting a quorum to be consistent with common practice
Article 3, Section 4	minor change to agenda to reflect most recent meetings

Memorandum

Article 4	new section added to address “governing body and representation” matters
Article 4, Sections 1 and 2	added reference to MN statute; language taken directly from EDA’s enabling resolution
Article 4, Section 3	proposed language addressing PUC representation; per MN statute all EDA members – with the exception of City Council representatives – must be appointed to 6-year terms
Article 4, Section 4	existing language moved from Article V; added reference to MN statute and expanded discussion on non-voting ex-officio status
Article 4, Section 5	new section added to protect the city’s interests in situations where commissioners participate in more than one economic development organization

OPTIONS & IMPACTS

1. Amend the EDA’s bylaws as presented or revised.
2. Make no changes to the EDA’s bylaws.

RECOMMENDATIONS

Motion to amend the EDA’s bylaws as presented.

Attachments

Draft Bylaws of the Economic Development Authority of the City of Mora

BYLAWS OF THE ECONOMIC DEVELOPMENT AUTHORITY OF THE CITY OF MORA

ARTICLE I – THE AUTHORITY

Section 1. Name of Authority. The name of the Authority shall be the “Economic Development Authority of the City of Mora” (which may sometimes be referred to as the “EDA” or the “Authority”), and its governing body shall be called the Board of Commissioners (the “Board”). The Board shall be the body responsible for the general governance of the Authority and shall conduct its official business at meetings thereof.

Section 2. Seal of Authority. The Authority shall have an official seal, as required by Minnesota Statutes, Section 469.096, Subdivision 1.

Section 3. Office of Authority. The offices of the Authority shall be the City Hall in the City of Mora, Minnesota.

ARTICLE II – OFFICERS

Section 1. Officers. The officers of the Authority shall be a President, a Vice-President, a Treasurer, an Assistant Treasurer, and a Secretary. The President, the Vice-President, and the Treasurer shall be members of the Board and shall be elected annually, and no Commissioner may be both President and Vice-President simultaneously.

Section 2. President. The President shall preside at all meetings of the Board. Except as otherwise authorized by resolution of the Board, the President and the Secretary (the Vice-President, in the Secretary’s absence or incapacity) shall sign all contracts, deeds, and other instruments made or executed by the Authority, except that all checks of the Authority shall be signed by the Treasurer and Assistant Treasurer. At each meeting the President shall submit such recommendations and information as he or she may consider proper concerning the business, affairs, and policies of the Authority.

Section 3. Vice-President. The Vice-President shall perform the duties of the President in the absence or incapacity of the President; and in case of the resignation or death of the President, the Vice-President shall perform such duties as are imposed on the President until such time as the Board shall select a new President.

Section 4. Secretary. The Secretary shall keep minutes of all meetings of the Board and shall maintain all records of the Authority. The Secretary shall also have such additional duties and responsibilities as the Board may from time to time and by resolution prescribe.

Section 5. Treasurer. The Treasurer shall have the care and custody of all funds of the Authority and shall deposit the same in the name of the Authority in such bank or banks as the Board may select. The Treasurer and Assistant Treasurer shall sign all orders and checks for the payment of money and shall pay out and disburse such moneys under the direction of the Board. The Treasurer shall keep regular books of accounts showing receipts and expenditures and shall render to the Board, at least annually (or more often when requested), an account of such transactions and also of the financial condition of the Authority. The Assistant Treasurer shall act as the Treasurer's agent and assistant to perform the above-described duties, subject to the Treasurer's approval thereof.

Section 6. Additional Duties. The officers of the Authority shall perform such other duties and functions as may from time to time be required by the Board or the bylaws or rules and regulations of the Authority.

Section 7. Vacancies. Should the office of President, Vice-President, Treasurer, Assistant Treasurer, or Secretary become vacant, the Board shall elect a successor from its membership at the next regular meeting, or at a special meeting called for such purpose, and such election shall be for the unexpired term of said officer.

Section 8. Additional Personnel. The Board may from time to time employ such personnel as it deems necessary to exercise its powers, duties, and functions. The selection and compensation of such personnel shall be determined by the Board.

ARTICLE III – MEETINGS

Section 1. Regular Meetings. The Board shall hold ~~regular meetings on the first Tuesday of each quarter at 12:00 pm~~ quarterly meetings in the City Hall.

Section 2. Special Meetings. Special meetings of the Board may be called by the President or any two members of the Board for the purpose of transacting any business designated in the call. The call for a special meeting may be delivered at any time prior to the time of the proposed meeting to each member of the Board or may be mailed to the business or home address of each member of the Board at least two (2) days prior to the date of such special meeting. At such special meeting no business shall be considered other than as designated in the call, but if at least four members of the Board are present at a special meeting, any and all business may be transacted at such special meeting. Notice of any special meeting shall be posted and/or published a may be required by law.

Section 3. Quorum. The powers of the Authority shall be vested in the Board. ~~Three~~ Four Commissioners shall constitute a quorum for the purpose of conducting the business and exercising the powers of the Authority and for all other purposes, but a smaller

number may adjourn from time to time until a quorum is obtained. When a quorum is in attendance, action may be taken by the Board upon a vote of a majority of the Commissioners present.

Section 4. Order of Business. At the regular meetings of the Board the following shall be the order of business:

1. Call to Order
2. Roll Call
3. Adopt Agenda
4. Minutes
5. Claims
6. Open Forum
7. Special Business
8. New Business
9. Old Business
10. Miscellaneous Communications
11. Reports
12. Adjournment

All resolutions shall be written or transcribed and shall be retained in the journal of the proceedings maintained by the Secretary.

Section 5. Adoption of Resolutions. Resolutions of the Board shall be deemed adopted if approved by not less than a simple majority of all Commissioners present, unless a different requirement for adoption is prescribed by law. Resolutions may but need not be read aloud prior to vote taken thereon and may but need not be executed after passage.

Section 6. Rules of Order. The meetings of the Board shall be governed by the most recent edition of Robert's Rules of Order.

ARTICLE IV – GOVERNING BODY & REPRESENTATION

Section 1. Governing Body. In accordance with Minnesota Statute 469.095 and City of Mora Resolution No. 2004-905 (the enabling resolution establishing an Economic Development Authority), the Authority shall be governed by a board of seven (7) Commissioners.

Section 2. City Council. Two (2) Commissioners must be members of the City Council. The Commissioners shall be appointed by the Mayor with the approval of the City Council.

Section 3. Public Utilities Commission. One (1) Commissioner must be a member of the Public Utilities Commission (PUC). The PUC shall recommend to the City Council one (1) of its members for appointment to the Authority for a six-year (6-year) term appointed by the City Council. If his / her term on the PUC expires before the six-year (6-year) term expires, the PUC shall provide the City Council with a new recommendation for appointment.

Section 4. County Board Representation. In addition to the governing body, and in accordance with the limit on the number of Commissioners per Minnesota Statute 469.095, the incumbent Commissioner representing the City of Mora on the Kanabec County Board shall be a non-voting ex-officio member of the Board. Because Minnesota Statute 469.095 limits municipal Economic Development Authorities to seven (7) Commissioners, the County Board representative shall remain a non-voting ex-officio member unless he / she is appointed as a Commissioner by the City Council to the governing body.

Section 5. Other Economic Development Authorities and Organizations. The Authority encourages its members, if desired, to participate in other economic development related organizations and activities. However, no member of the board shall serve as an officer on another Economic Development Authority or board / organization whose primary focus is related to economic development. Similarly, no member of the board shall be elected to serve as an officer of the Economic Development Authority of the City of Mora if serving as a commissioner or member on another Economic Development Authority or board / organization whose primary focus is economic development.

ARTICLE V – MISCELLANEOUS

Section 1. Amendments to Bylaws. The bylaws of the Authority shall be amended only by resolution approved by a majority of the members of the Board.

Section 2. Fiscal Year. The fiscal year of the Authority shall coincide with the fiscal year of the City of Mora, Minnesota.



MEMORANDUM

Date: August 4, 2020
 To: Economic Development Authority
 From: Beth Thorp, Community Development Director
 RE: City of Mora COVID-19 Emergency Assistance Fund

SUMMARY

The board will receive an update on the Emergency Assistance Fund (EAF) Program.

BACKGROUND INFORMATION

The EDA adopted the EAF Program this past April in an effort to assist businesses impacted by COVID-19. The program – funded with a total of \$90,000 from the Mora Industrial Commercial (MIC) Loan Program – was designed to allow for 20 grants and at least 20 loans, with grants being \$500 and the maximum loan amount being \$4,000. To date the EDA Review Committee has approved a total of 19 grants (although one was returned making two still available) and seven loans. The EAF Program has \$1,000 remaining in grant funds and \$54,000 remaining in loan funds.

As required by the EAF policy and the individual grant and loan agreements, recipients are required to complete a survey identifying actual uses of EAF funds. Most of the businesses that have already received funds have completed and submitted the survey; however, the program is still open and surveys have not yet been completed by all recipients, so survey results will be shared with the EDA at a later date.

The following is a list of grant and loan recipients as of July 31, 2020.

Grants:

- The Queen’s Closet
- Prizm Tattoo (returned)
- A Cut Above Salon, Inc.
- Tina Fleming Salon
- Shear Wisdom, LLC
- Jennifer’s Salon
- Anytime Fitness
- Freddie’s
- Mora Family Hair Care
- The Market on Main
- Magic Hands Massage
- Linda’s Hair Design
- Rofflers of Mora LLC
- Joan & Marians

- Meraki Salon Spa
- Paradise Community Theatre Association
- The Cardinal’s Nest
- Mi Tierra Sabor Real
- Pet Hair Everywhere

Loans:

- Crystal Bar & Grill
- 7 Paisley Pumpkins Photography LLC
- Kev’s Depot
- AmericInn
- Dandelion Floral Gifts LLC
- Soft N Gentle Healing Touch
- The Price is Wright

Memorandum

The City of Mora received from the state a share of federal aid received from the Coronavirus Relief Fund (CRF). This aid must be used for COVID-19 related expenses and reimbursement of EAF grants (not loans) is an eligible expense. With CRF reimbursement for grants and when all loans have been repaid, the MIC Loan Program will be fully refunded.

OPTIONS & IMPACTS

There are no options or impacts to consider at this time.

RECOMMENDATIONS

There is no recommendation to consider at this time.

Attachments

None

MORA ECONOMIC DEVELOPMENT AUTHORITY



Financial Reports

*Economic Development Authority (EDA) Fund
Revolving Economic Development (RED) Loan Fund
COVID-19 Emergency Assistance Fund
Mora Industrial Commercial (MIC) Loan Fund
Small Cities Development Program (SCDP) Fund*

June 30, 2020
[unaudited]

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Balance Sheet – Mora Industrial Commercial (MIC) Loan Fund

Balance Sheet – Small Cities Development Program (SCDP) Fund

Graphical Presentation – Mora Economic Development Authority (EDA) Fund

Graphical Presentation – Revolving Economic Development (RED) Loan Fund

Graphical Presentation – COVID-19 Emergency Assistance Fund

Graphical Presentation – Mora Industrial Commercial (MIC) Loan Fund.....

Graphical Presentation – Small Cities Development Program (SCDP) Fund.....

Revenue Guideline Report.....

Expenditure Guideline Report

Notes

MORA ECONOMIC DEVELOPMENT AUTHORITY

Fund Budgetary Performance

For the Quarter Ended June 30, 2020

	2020 YTD Budget	2020 YTD Actual	2020 YTD Balance	2020 % YTD Budget
EDA FUND				
Revenues	41,334.00	20,634.03	20,699.97	49.92%
Expenditures	46,191.00	25,069.08	21,121.92	54.27%
Surplus/(Deficit)		(4,435.05)		
RED LOAN FUND				
Revenues	18,750.00	9,341.54	9,408.46	49.82%
Expenditures	-	-	-	-
Surplus/(Deficit)		9,341.54		
COVID-19 EMERGENCY ASSISTANCE FUND				
Revenues	-	90,322.00	(90,322.00)	-
Expenditures	-	35,000.00	(35,000.00)	-
Surplus/(Deficit)		55,322.00		
MIC LOAN FUND				
Revenues	690.00	186.61	503.39	27.04%
Expenditures	-	90,000.00	(90,000.00)	-
Surplus/(Deficit)		(89,813.39)		
SCDP FUND				
Revenues	-	1,326.89	(1,326.89)	-
Expenditures	-	-	-	-
Surplus/(Deficit)		1,326.89		
TOTAL ALL FUNDS				
Revenues	60,774.00	121,811.07	(61,037.07)	200.43%
Expenditures	46,191.00	150,069.08	(103,878.08)	324.89%
Surplus/(Deficit)		(28,258.01)		



CITY OF MORA

BALANCE SHEET

Current Period: June 2020

Year End

Account Descr	Begin Yr	YTD Debit	YTD Credit	Current Balance
Fund 227 ECONOMIC DEVELOPMENT FUND				
Bal Type A				
G 227-11011 Cash NNB Checking	\$25,401.43	\$20,571.94	\$25,157.89	\$20,815.48
G 227-11018 Cash FCB HI-FI	\$31,400.67	\$62.09	\$0.00	\$31,462.76
G 227-11151 Accounts Receivable	\$0.00	\$571.90	\$571.90	\$0.00
G 227-11551 Prepaid Ins	\$0.00	\$177.67	\$88.86	\$88.81
Bal Type A	\$56,802.10	\$21,383.60	\$25,818.65	\$52,367.05
Bal Type E				
G 227-24204 Fund Bal-Undes/Net Asset (ent	-\$55,170.96	\$27,319.08	\$22,884.03	-\$50,735.91
Bal Type E	-\$55,170.96	\$27,319.08	\$22,884.03	-\$50,735.91
Bal Type L				
G 227-22021 Accounts Payable	\$0.00	\$0.00	\$0.00	\$0.00
G 227-22161 Accrued Vac-Sick Wages	-\$1,631.14	\$0.00	\$0.00	-\$1,631.14
Bal Type L	-\$1,631.14	\$0.00	\$0.00	-\$1,631.14
Fund 227 ECONOMIC DEVELOPMENT FUND	\$0.00	\$48,702.68	\$48,702.68	\$0.00



CITY OF MORA
BALANCE SHEET
Current Period: June 2020

Year End

Account Descr	Begin Yr	YTD Debit	YTD Credit	Current Balance
Fund 230 RED LOAN FUND				
Bal Type A				
G 230-11011 Cash NNB Checking	\$25,811.36	\$23,127.48	\$13,876.50	\$35,062.34
G 230-11018 Cash FCB HI-FI	\$45,791.38	\$90.56	\$0.00	\$45,881.94
G 230-11151 Accounts Receivable	\$0.00	\$0.00	\$0.00	\$0.00
Bal Type A	\$71,602.74	\$23,218.04	\$13,876.50	\$80,944.28
Bal Type E				
G 230-24204 Fund Bal-Undes/Net Asset (ent	-\$71,602.74	\$0.00	\$9,341.54	-\$80,944.28
Bal Type E	-\$71,602.74	\$0.00	\$9,341.54	-\$80,944.28
Bal Type L				
G 230-20815 Due to Minnesota Dept of DEE	\$0.00	\$13,876.50	\$13,876.50	\$0.00
G 230-22021 Accounts Payable	\$0.00	\$0.00	\$0.00	\$0.00
Bal Type L	\$0.00	\$13,876.50	\$13,876.50	\$0.00
Fund 230 RED LOAN FUND	\$0.00	\$37,094.54	\$37,094.54	\$0.00



CITY OF MORA
BALANCE SHEET
Current Period: June 2020

Year End

Account Descr	Begin Yr	YTD Debit	YTD Credit	Current Balance
Fund 231 COVID-19 EMERGENCY ASSISTANCE				
Bal Type A				
G 231-11011 Cash NNB Checking	\$0.00	\$90,822.00	\$35,500.00	\$55,322.00
Bal Type A	\$0.00	\$90,822.00	\$35,500.00	\$55,322.00
Bal Type E				
G 231-24204 Fund Bal-Undes/Net Asset (ent	\$0.00	\$35,500.00	\$90,822.00	-\$55,322.00
Bal Type E	\$0.00	\$35,500.00	\$90,822.00	-\$55,322.00
Fund 231 COVID-19 EMERGENCY ASSISTAN	\$0.00	\$126,322.00	\$126,322.00	\$0.00



CITY OF MORA
BALANCE SHEET
Current Period: June 2020

Year End

Account Descr	Begin Yr	YTD Debit	YTD Credit	Current Balance
Fund 232 MIC LOAN FUND				
Bal Type A				
G 232-11011 Cash NNB Checking	\$0.00	\$0.00	\$90,000.00	-\$90,000.00
G 232-11018 Cash FCB HI-FI	\$94,367.72	\$186.61	\$0.00	\$94,554.33
Bal Type A	\$94,367.72	\$186.61	\$90,000.00	\$4,554.33
Bal Type E				
G 232-24204 Fund Bal-Undes/Net Asset (ent	-\$94,367.72	\$90,000.00	\$186.61	-\$4,554.33
Bal Type E	-\$94,367.72	\$90,000.00	\$186.61	-\$4,554.33
Fund 232 MIC LOAN FUND	\$0.00	\$90,186.61	\$90,186.61	\$0.00



CITY OF MORA
BALANCE SHEET
Current Period: June 2020

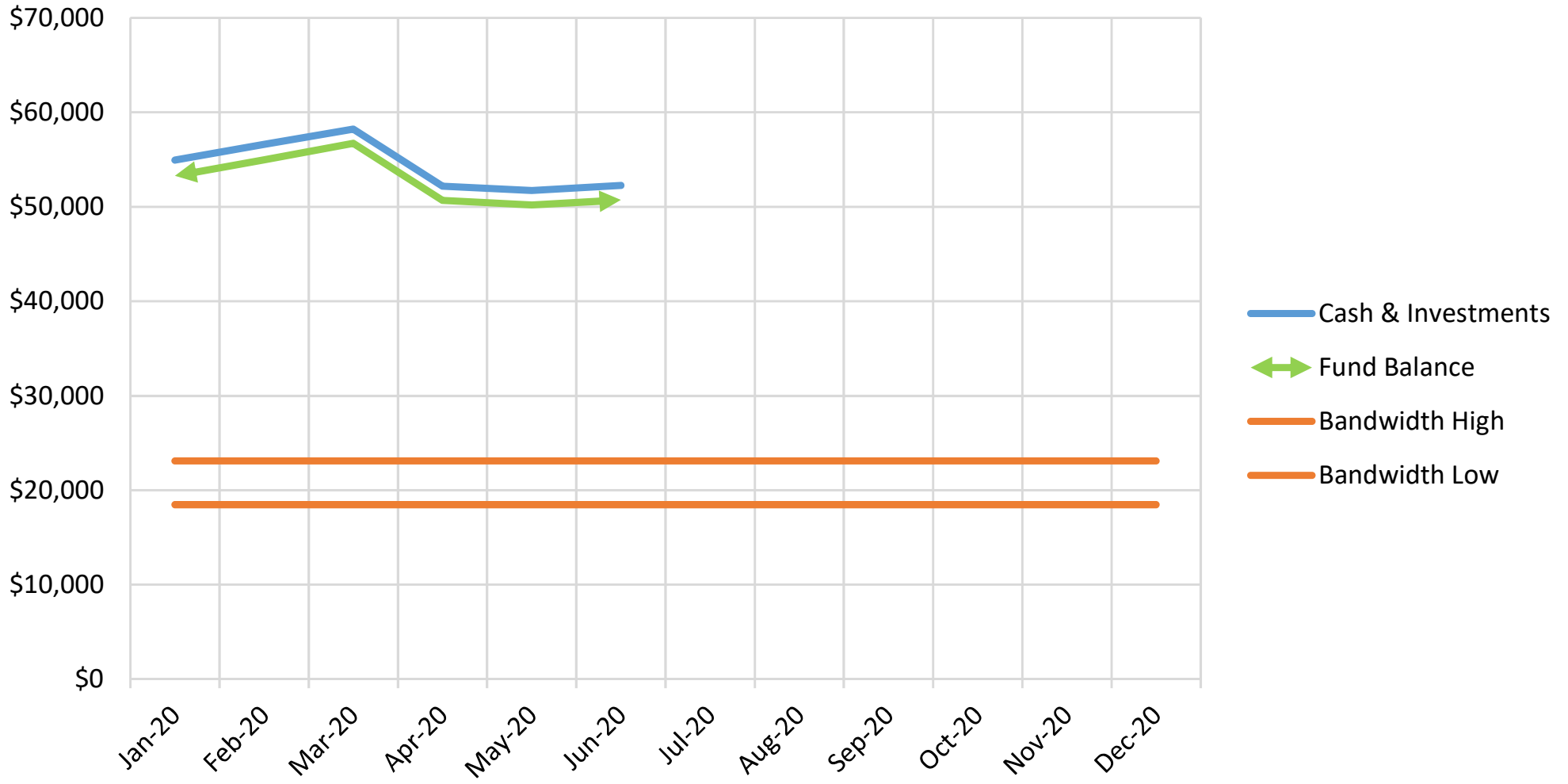
Year End

Account Descr	Begin Yr	YTD Debit	YTD Credit	Current Balance
Fund 270 SMALL CITIES DEVELOPMENT PROGR				
Bal Type A				
G 270-11011 Cash NNB Checking	\$17,719.61	\$1,326.89	\$0.00	\$19,046.50
G 270-11151 Accounts Receivable	\$0.00	\$0.00	\$0.00	\$0.00
G 270-11320 Due From MN DEED (SCDP)	\$0.00	\$0.00	\$0.00	\$0.00
Bal Type A	\$17,719.61	\$1,326.89	\$0.00	\$19,046.50
Bal Type E				
G 270-24204 Fund Bal-Undes/Net Asset (ent	-\$17,719.61	\$0.00	\$1,326.89	-\$19,046.50
Bal Type E	-\$17,719.61	\$0.00	\$1,326.89	-\$19,046.50
Bal Type L				
G 270-20200 Accounts Payable	\$0.00	\$0.00	\$0.00	\$0.00
Bal Type L	\$0.00	\$0.00	\$0.00	\$0.00
Fund 270 SMALL CITIES DEVELOPMENT PR	\$0.00	\$1,326.89	\$1,326.89	\$0.00



EDA FUND - 2020

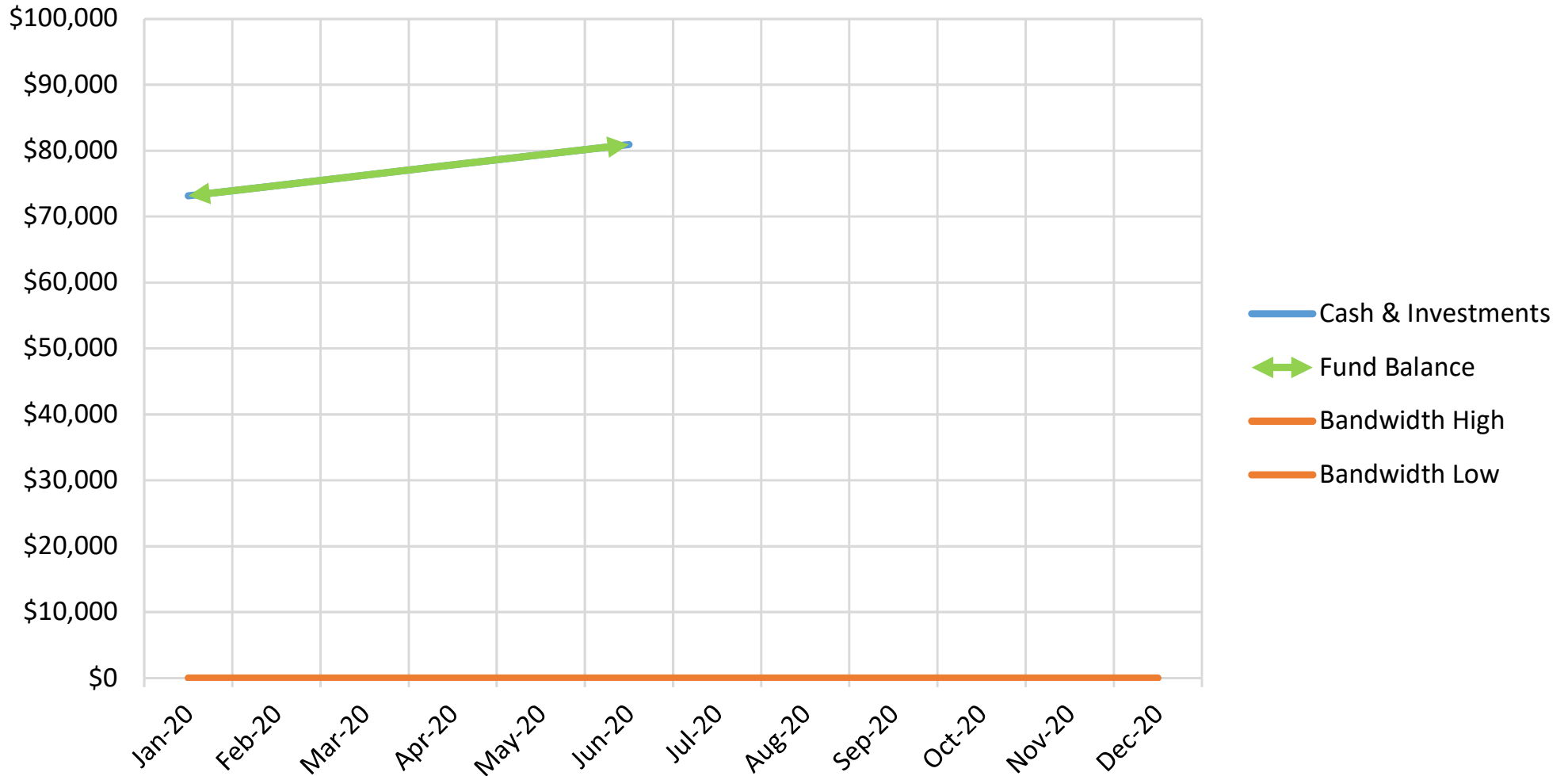
Cash & Investments/Fund Balance





RED LOAN FUND - 2020

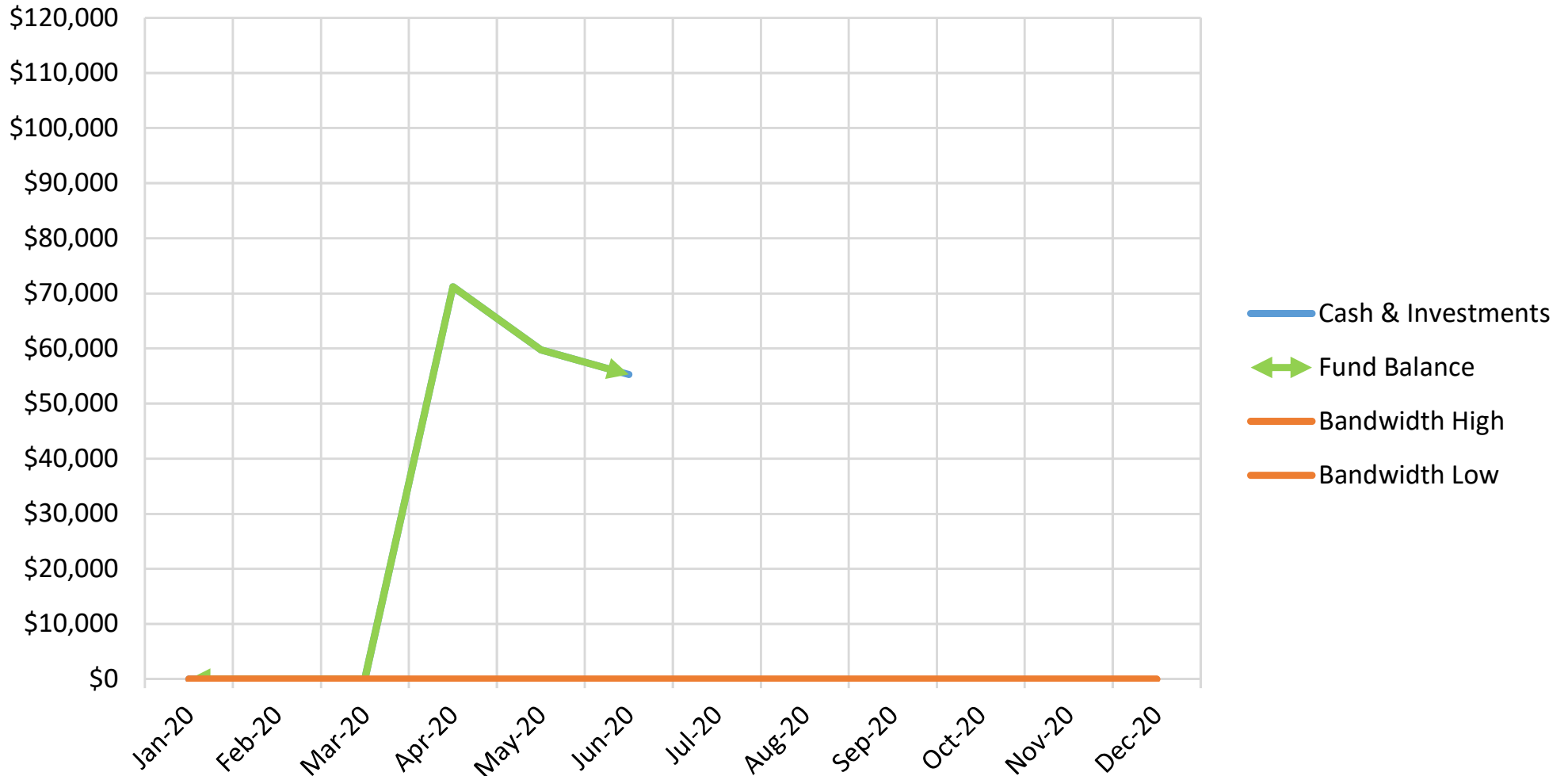
Cash & Investments/Fund Balance





COVID-19 EMERGENCY ASSISTANCE FUND - 2020

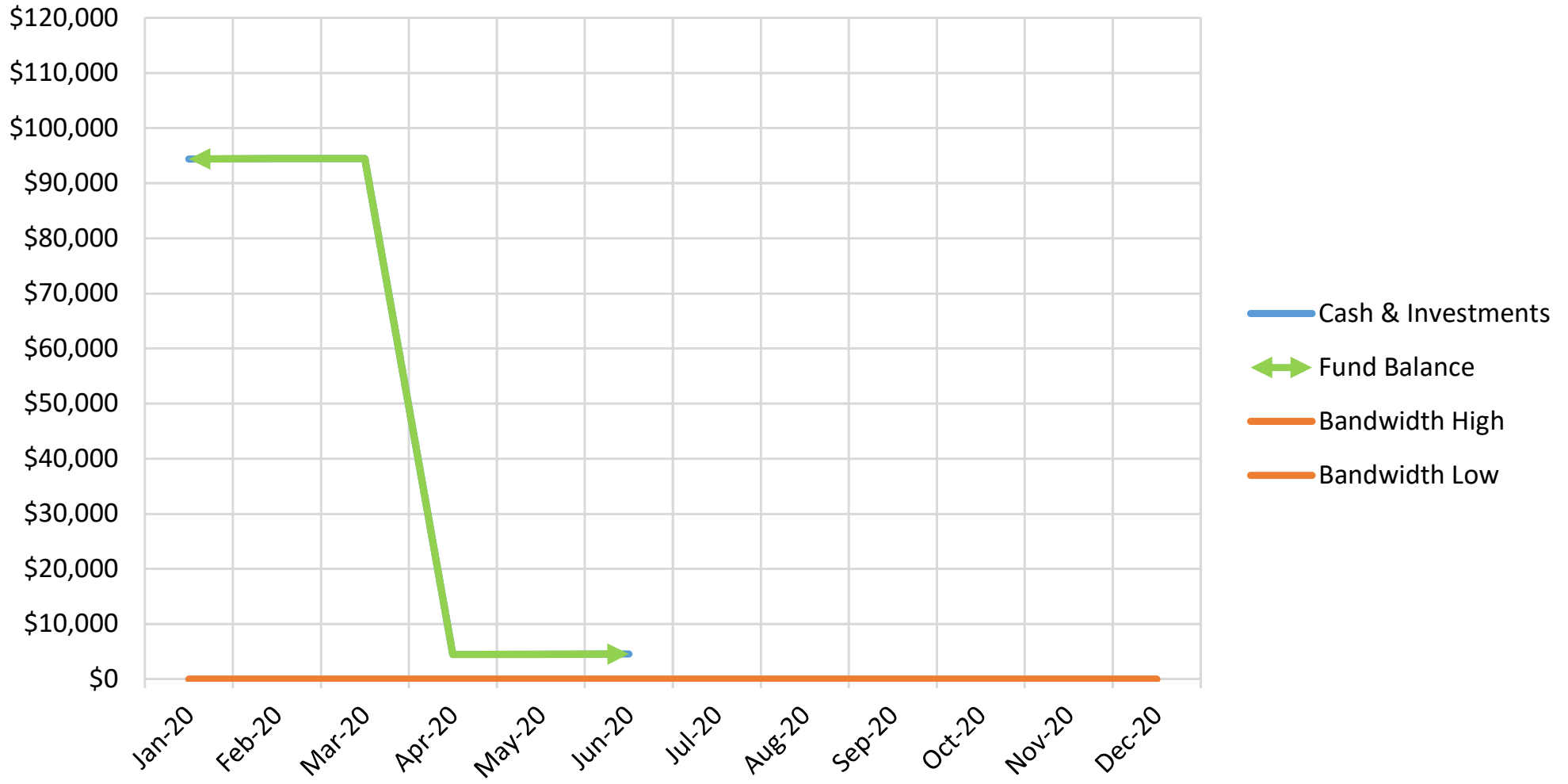
Cash & Investments/Fund Balance





MIC LOAN FUND - 2020

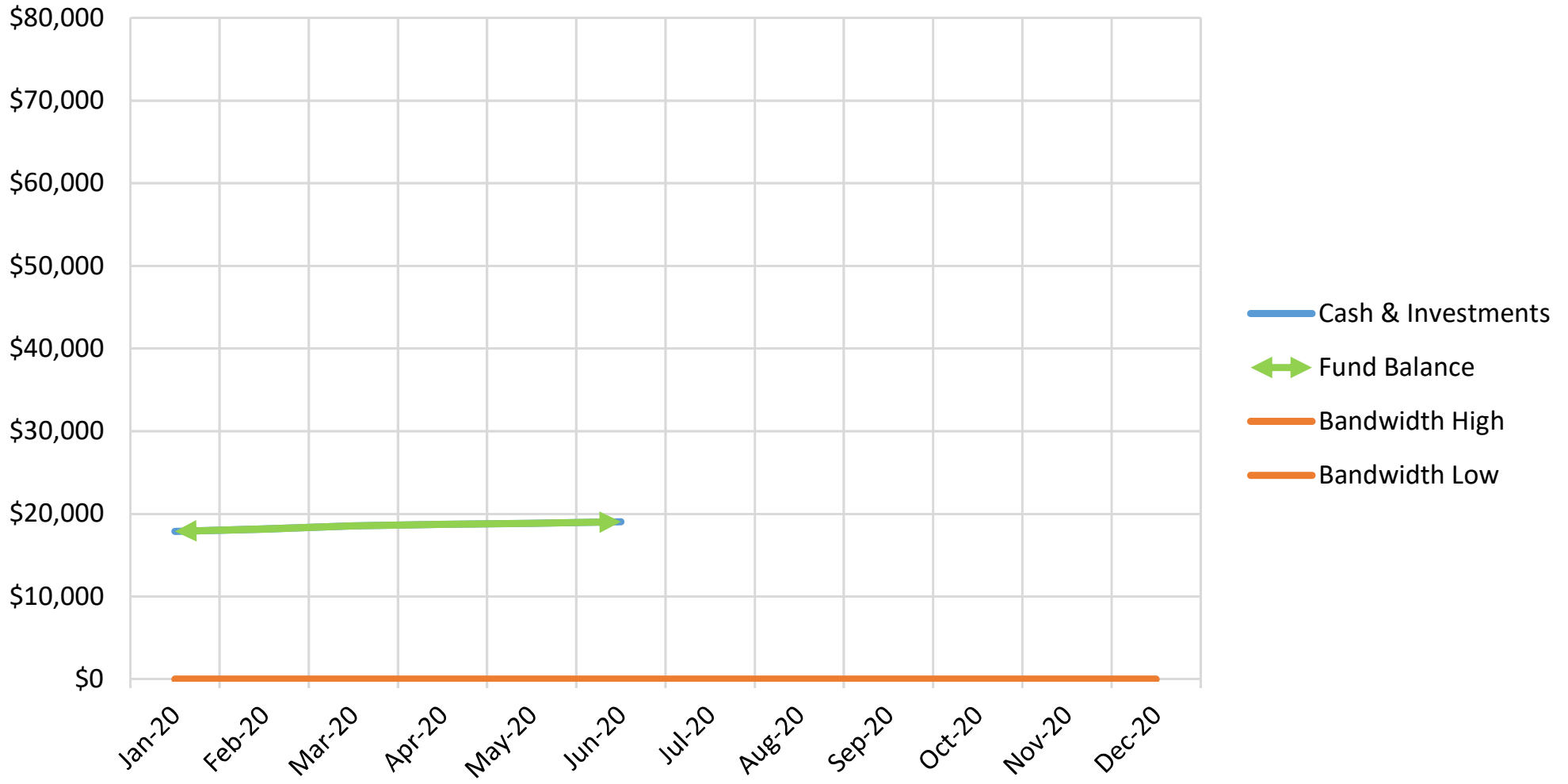
Cash & Investments/Fund Balance





SCDP FUND - 2020

Cash & Investments/Fund Balance





CITY OF MORA
Revenue Guideline For EDA
 Current Period: June 2020

Last Dim Descr	2020 Budget	2020 YTD Amt	2020 YTD Balance	2020 % of Budget Remain	Explanation
Fund 227 ECONOMIC DEVELOPMENT FUND					
Dept 47610 ECONOMIC DEVELOPMENT					
Other State Grants & Aids	\$0.00	\$0.00	\$0.00	0.00%	_____
Interest Earnings	\$170.00	\$62.09	\$107.91	63.48%	_____
Unrealized Gain/(Loss) on Inv	\$0.00	\$0.00	\$0.00	0.00%	_____
Dividends	\$20.00	\$0.00	\$20.00	100.00%	_____
Rent	\$1,144.00	\$571.90	\$572.10	50.01%	_____
Contributions & Donations	\$40,000.00	\$20,000.04	\$19,999.96	50.00%	_____
Misc Income	\$0.00	\$0.00	\$0.00	0.00%	_____
Trf from General Fund	\$0.00	\$0.00	\$0.00	0.00%	_____
Trf from Enterprise Fund	\$0.00	\$0.00	\$0.00	0.00%	_____
Dept 47610 ECONOMIC DEVE	\$41,334.00	\$20,634.03	\$20,699.97		
Fund 227 ECONOMIC DEVELOPM	\$41,334.00	\$20,634.03	\$20,699.97		
Fund 230 RED LOAN FUND					
Dept 47820 RED LOAN PROGRAM					
Other State Grants & Aids	\$0.00	\$0.00	\$0.00	0.00%	_____
MN Invest Fund Revenue	\$18,500.00	\$9,250.98	\$9,249.02	49.99%	_____
Interest Earnings	\$250.00	\$90.56	\$159.44	63.78%	_____
Unrealized Gain/(Loss) on Inv	\$0.00	\$0.00	\$0.00	0.00%	_____
Misc Income	\$0.00	\$0.00	\$0.00	0.00%	_____
Dept 47820 RED LOAN PROGR	\$18,750.00	\$9,341.54	\$9,408.46		
Fund 230 RED LOAN FUND	\$18,750.00	\$9,341.54	\$9,408.46		
Fund 231 COVID-19 EMERGENCY ASSISTANCE					
Dept 47822 COVID-19 EMERGENCY ASSISTANCE					
COVID-19 Loan Repayments	\$0.00	\$0.00	\$0.00	0.00%	_____
COVID-19 Loan Admin Fee	\$0.00	\$322.00	-\$322.00	0.00%	_____
Trf from Special Revenue Fund	\$0.00	\$90,000.00	-\$90,000.00	0.00%	_____
Dept 47822 COVID-19 EMERG	\$0.00	\$90,322.00	-\$90,322.00		
Fund 231 COVID-19 EMERGENCY	\$0.00	\$90,322.00	-\$90,322.00		
Fund 232 MIC LOAN FUND					
Dept 47825 MIC LOAN PROGRAM					
Other State Grants & Aids	\$0.00	\$0.00	\$0.00	0.00%	_____
Interest Earnings	\$690.00	\$186.61	\$503.39	72.96%	_____
Unrealized Gain/(Loss) on Inv	\$0.00	\$0.00	\$0.00	0.00%	_____
Misc Income	\$0.00	\$0.00	\$0.00	0.00%	_____
Trf from Special Revenue Fund	\$0.00	\$0.00	\$0.00	0.00%	_____
Dept 47825 MIC LOAN PROGR	\$690.00	\$186.61	\$503.39		
Fund 232 MIC LOAN FUND	\$690.00	\$186.61	\$503.39		
Fund 270 SMALL CITIES DEVELOPMENT PROGR					
Dept 46323 SCDP REHABILITATION PROJECTS					
SCDP Grant Proceeds	\$0.00	\$0.00	\$0.00	0.00%	_____
SCDP Program Income	\$0.00	\$1,326.89	-\$1,326.89	0.00%	_____
Dept 46323 SCDP REHABILITA	\$0.00	\$1,326.89	-\$1,326.89		
Fund 270 SMALL CITIES DEVELOP	\$0.00	\$1,326.89	-\$1,326.89		



CITY OF MORA
Expenditure Guideline For EDA
 Current Period: June 2020

Last Dim Descr	2020 YTD Budget	2020 YTD Amt	2020 YTD Balance	2020 % of Budget Remain	Explanation
Fund 227 ECONOMIC DEVELOPMENT FUND					
Dept 47610 ECONOMIC DEVELOPMENT					
Wages & Salaries	\$17,676.00	\$8,149.44	\$9,526.56	53.90%	
PERA	\$1,269.00	\$611.26	\$657.74	51.83%	
FICA	\$1,096.00	\$489.54	\$606.46	55.33%	
Medicare	\$256.00	\$114.45	\$141.55	55.29%	
VEBA	\$0.00	\$0.00	\$0.00	0.00%	
Health Insurance	\$1,465.00	\$718.92	\$746.08	50.93%	
Life Insurance	\$28.00	\$16.62	\$11.38	40.64%	
Office Supplies	\$75.00	\$0.00	\$75.00	100.00%	
Other Operating Supplies	\$25.00	\$0.00	\$25.00	100.00%	
Repair/Maint - Bldg & Equip	\$0.00	\$0.00	\$0.00	0.00%	
Small Tools & Equipment	\$0.00	\$0.00	\$0.00	0.00%	
Engineering	\$0.00	\$0.00	\$0.00	0.00%	
Legal Services	\$1,000.00	\$2,065.20	-\$1,065.20	-106.52%	See Note B.
Professional Services - Misc	\$10,100.00	\$2,381.80	\$7,718.20	76.42%	
Telephone	\$0.00	\$0.00	\$0.00	0.00%	
Postage	\$20.00	\$0.00	\$20.00	100.00%	
Meetings, Training, & Travel	\$400.00	\$129.84	\$270.16	67.54%	
Advertising	\$950.00	\$45.15	\$904.85	95.25%	
Contributions	\$3,402.00	\$2,250.00	\$1,152.00	33.86%	
Insurance	\$105.00	\$56.52	\$48.48	46.17%	
Workers Comp Insurance	\$79.00	\$32.34	\$46.66	59.06%	
Dues & Subscriptions	\$1,145.00	\$850.00	\$295.00	25.76%	
Miscellaneous	\$100.00	\$0.00	\$100.00	100.00%	
Property Tax Expense	\$7,000.00	\$7,158.00	-\$158.00	-2.26%	See Note C.
Capital Outlay	\$0.00	\$0.00	\$0.00	0.00%	
Trf to General Fund	\$0.00	\$0.00	\$0.00	0.00%	
Trf to Special Revenue Fund	\$0.00	\$0.00	\$0.00	0.00%	
Dept 47610 ECONOMIC DEVE	\$46,191.00	\$25,069.08	\$21,121.92	45.73%	
Fund 227 ECONOMIC DEVELOPM	\$46,191.00	\$25,069.08	\$21,121.92	45.73%	
Fund 230 RED LOAN FUND					
Dept 47820 RED LOAN PROGRAM					
Professional Services - Misc	\$0.00	\$0.00	\$0.00	0.00%	
Postage	\$0.00	\$0.00	\$0.00	0.00%	
Dues & Subscriptions	\$0.00	\$0.00	\$0.00	0.00%	
Pay Out Pass-Thru Grant Procee	\$0.00	\$0.00	\$0.00	0.00%	
MIF RLF One-Time Exception Fee	\$0.00	\$0.00	\$0.00	0.00%	
Trf to Special Revenue Fund	\$0.00	\$0.00	\$0.00	0.00%	
Dept 47820 RED LOAN PROGR	\$0.00	\$0.00	\$0.00	0.00%	
Fund 230 RED LOAN FUND	\$0.00	\$0.00	\$0.00	0.00%	
Fund 231 COVID-19 EMERGENCY ASSISTANCE					
Dept 47822 COVID-19 EMERGENCY ASSISTANCE					
Professional Services - Misc	\$0.00	\$0.00	\$0.00	0.00%	
COVID-19 Emerg. Assist. Grant	\$0.00	\$9,000.00	-\$9,000.00	0.00%	
COVID-19 Emerg. Assist. Loan	\$0.00	\$26,000.00	-\$26,000.00	0.00%	
Trf to Special Revenue Fund	\$0.00	\$0.00	\$0.00	0.00%	
Dept 47822 COVID-19 EMERG	\$0.00	\$35,000.00	-\$35,000.00	0.00%	
Fund 231 COVID-19 EMERGENCY	\$0.00	\$35,000.00	-\$35,000.00	0.00%	



CITY OF MORA
Expenditure Guideline For EDA
 Current Period: June 2020

Last Dim Descr	2020 YTD Budget	2020 YTD Amt	2020 YTD Balance	2020 % of Budget Remain	Explanation
Fund 232 MIC LOAN FUND					
Dept 47825 MIC LOAN PROGRAM					
Professional Services - Misc	\$0.00	\$0.00	\$0.00	0.00%	_____
Postage	\$0.00	\$0.00	\$0.00	0.00%	_____
Dues & Subscriptions	\$0.00	\$0.00	\$0.00	0.00%	_____
Pay Out Pass-Thru Grant Procee	\$0.00	\$0.00	\$0.00	0.00%	_____
Trf to Special Revenue Fund	\$0.00	\$90,000.00	-\$90,000.00	0.00%	_____
Dept 47825 MIC LOAN PROGR	\$0.00	\$90,000.00	-\$90,000.00	0.00%	
Fund 232 MIC LOAN FUND	\$0.00	\$90,000.00	-\$90,000.00	0.00%	
Fund 270 SMALL CITIES DEVELOPMENT PROGR					
Dept 46323 SCDP REHABILITATION PROJECTS					
Office Supplies	\$0.00	\$0.00	\$0.00	0.00%	_____
Professional Services - Misc	\$0.00	\$0.00	\$0.00	0.00%	_____
Contract Services	\$0.00	\$0.00	\$0.00	0.00%	_____
Postage	\$0.00	\$0.00	\$0.00	0.00%	_____
Advertising	\$0.00	\$0.00	\$0.00	0.00%	_____
Dept 46323 SCDP REHABILITA	\$0.00	\$0.00	\$0.00	0.00%	
Fund 270 SMALL CITIES DEVELOP	\$0.00	\$0.00	\$0.00	0.00%	
	\$46,191.00	\$150,069.08	-\$103,878.08	-224.89%	



MORA ECONOMIC DEVELOPMENT AUTHORITY

Notes to the Financial Statements

For the Quarter Ended June 30, 2020

Revenues - The following notes attempt to explain the reason for revenues outside what would be expected as shown on the following reports.

A.

Expenditures - The following notes attempt to explain the reason for expenditures outside what would be expected as shown on the following reports.

- B. Legal services related to creating COVID-19 emergency assistance grant/loan program
- C. Property taxes paid for empty industrial park lots

City of Mora
2020 Employment Survey
Employee Counts as of April 1, 2020

Current and Past Year Comparison	2020					2019				
	Full Time	Part Time	Seas/Temp	On-Call	2020 TOTAL	Full Time	Part Time	Seas/Temp	On-Call	2019 TOTAL
Welia Health (formerly FirstLight Health System, formerly Kanabec Hospital)	333	133	0	59	525	318	120	0	66	504
Mora Public Schools	180	83	5	52	320	180	80	15	50	325
Kanabec County	194	23	0	0	217	200	19	0	0	219
Commercial Plastics (formerly Imperial Plastics, formerly EPC)	133	0	0	0	133	161	0	13	0	174
Coborn's	29	103	0	0	132	31	100	0	0	131
St. Clare Living Community (formerly Villa Health Care Center)	82	30	0	17	129	96	53	0	22	171
Lakes & Pines CAC	94	3	0	0	97	100	3	0	0	103
City of Mora	NA	NA	NA	NA	NA	22	9	31	29	91
RJ Mechanical	82	0	0	0	82	74	1	0	0	75
OlymPak	62	1	0	8	71	50	3	0	18	71
Recovering Hope Treatment Center	60	9	0	0	69	NA	NA	NA	NA	NA
TOTAL	1249	385	5	136	1775	1232	388	59	185	1864

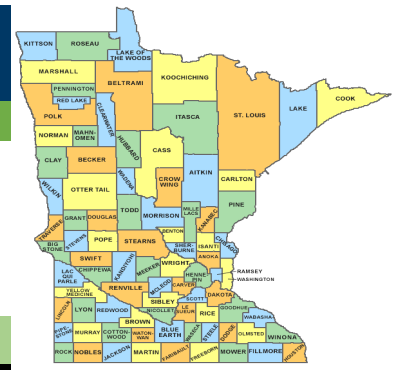
*City of Mora was eliminated from the 2020 survey due to loss of seasonal employees and replaced by Recovering Hope Treatment Center.

10-Year Historical Comparison	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011
Welia Health (formerly FirstLight Health System, formerly Kanabec Hospital)	525	504	497	477	452	424	408	375	373	373
Mora Public Schools	320	325	325	325	325	325	325	319	327	315
Kanabec County	217	219	226	234	224	225	224	219	214	216
Commercial Plastics (formerly Imperial Plastics, formerly EPC)	133	174	193	203	233	200	212	222	221	207
Coborn's	132	131	153	153	153	170	162	170	163	164
St. Clare Living Community (formerly Villa Health Care Center)	129	171	156	160	158	128	135	147	160	155
Lakes & Pines CAC	97	103	116	106	117	106	109	104	109	116
City of Mora	NA	91	95	86	80	83	85	85	87	89
RJ Mechanical	82	75	78	92	81	58	54	50	80	NA
OlymPak	71	71	60	108	99	107	108	138	112	126
Recovering Hope Treatment Center	69	NA	NA	NA	NA	NA	NA	NA	NA	NA
TOTAL	1775	1864	1899	1944	1922	1826	1822	1829	1846	1761

COUNTY PROFILE

Kanabec Co.

Kanabec Co. is a part of Economic Development Region 7E, which is located in the Central Planning Region.



POPULATION CHARACTERISTICS

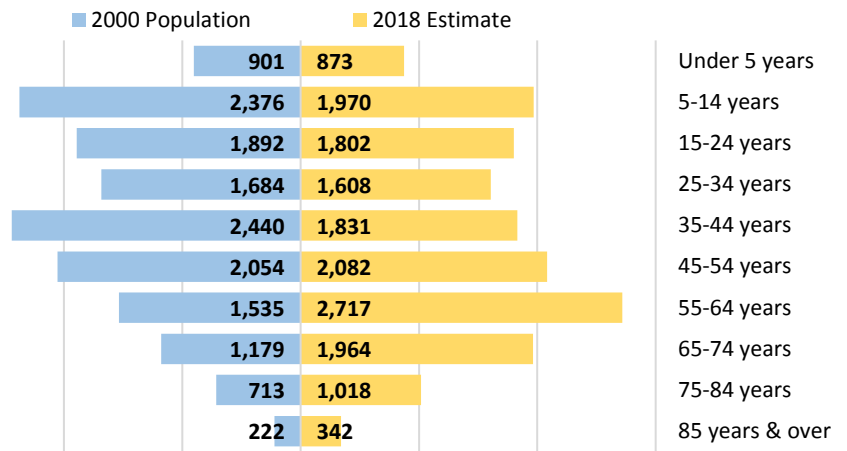
Kanabec Co.'s population has decreased so far this decade, ranking as the 46th fastest growing of the 87 counties in the state from 2010 to 2018. It is now the 52nd largest in the state. Kanabec Co.'s population has an older median age than the state and a larger percentage of people aged 65 years and older. The population is aging, especially as the Baby Boom generation moves through the population pyramid (see Figure 1).

Current population:	16,207 people	Median Age:	45.1 years
Population change, 2010-2018	-32 people -0.2% decline	state:	38.1 years

	Number	Percent
Under 5 years	873	5.4%
5-14 years	1,970	12.2%
15-24 years	1,802	11.1%
25-34 years	1,608	9.9%
35-44 years	1,831	11.3%
45-54 years	2,082	12.8%
55-64 years	2,717	16.8%
65-74 years	1,964	12.1%
75-84 years	1,018	6.3%
85 years & over	342	2.1%
Total Population	16,207	100.0%

Source: U.S. Census Bureau, Population Estimates

Figure 1. Population Pyramid, 2000-2018



Kanabec Co. enjoyed a natural increase - more births than deaths from 2010 to 2018, but also experienced net out-migration - meaning more people moved out than moved in. Despite suffering domestic out-migration, Kanabec Co. welcomed net international in-migration - gaining new Minnesotans from foreign countries (see Table 2).

Table 2. Components of Population Change, 2010-2018

	Total Population Change	April 1, 2010 to July 1, 2018					
		Natural Increase	Vital Events		Net Migration		
			Births	Deaths	Total	International	Domestic
Kanabec Co.	-37	51	1,294	1,243	-84	44	-128
State of Minnesota	307,254	228,289	570,171	341,882	81,671	107,830	-26,159

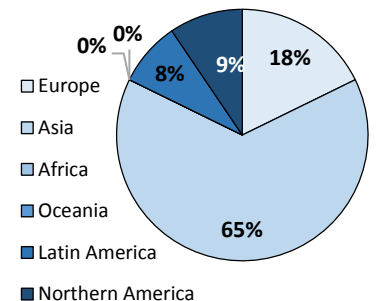
Source: U.S. Census Bureau, Population Estimates Program

Compared to the state, Kanabec Co. has a smaller percentage of foreign-born residents. From 2010 to 2018, Kanabec Co. saw an increase in the number of foreign-born residents, which was faster than the statewide increase.

	Kanabec Co.		Change 2010-2018		Minnesota	
	Number	Percent	Number	Percent	Percent	Change
Foreign-born Population	169	1.1%	37	28.0%	8.4%	25.8%
Europe	30	17.8%	-3	-9.1%	10.2%	4.8%
Asia	109	64.5%	80	275.9%	37.7%	27.8%
Africa	0	0.0%	-44	-100.0%	24.5%	61.1%
Oceania	0	0.0%	0	#DIV/0!	0.5%	41.9%
Americas:	30	17.8%	4	15.4%	27.1%	9.8%
Latin America	14	8.3%	9	180.0%	24.6%	11.8%
Northern America	16	9.5%	-5	-23.8%	2.6%	-6.0%

Source: U.S. Census Bureau, 2014-2018 American Community Survey

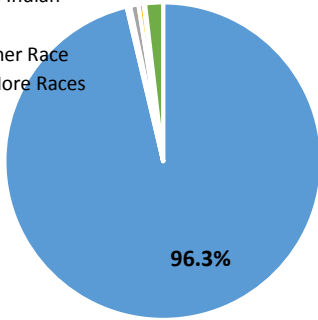
Figure 2. Place of Birth for the Foreign Born Population, 2018



Kanabec Co.'s population was becoming more racially diverse over time. Since 2000, the county's white population increased and the number of people of other races increased (see Table 4).

Figure 3. Population by Race, 2018

- White
- Black or African American
- American Indian
- Asian
- Some Other Race
- Two or More Races



	Kanabec Co.			Minnesota	
	Number	Percent	Change from 2000-2018	Percent	Change from 2000-2018
Total	16,004	100.0%	6.7%	100.0%	12.4%
White	15,412	96.3%	5.7%	83.3%	4.7%
Black or African American	56	0.3%	115.4%	6.2%	99.3%
American Indian or Alaska Native	136	0.8%	12.4%	1.1%	7.3%
Asian or Other Pac. Islanders	88	0.5%	23.9%	4.8%	83.8%
Some Other Race	20	0.1%	-20.0%	1.8%	48.7%
Two or More Races	292	1.8%	75.9%	2.9%	90.7%
Hispanic or Latino origin	248	1.5%	77.1%	5.3%	104.2%

Source: U.S. Census Bureau, 2014-2018 American Community Survey

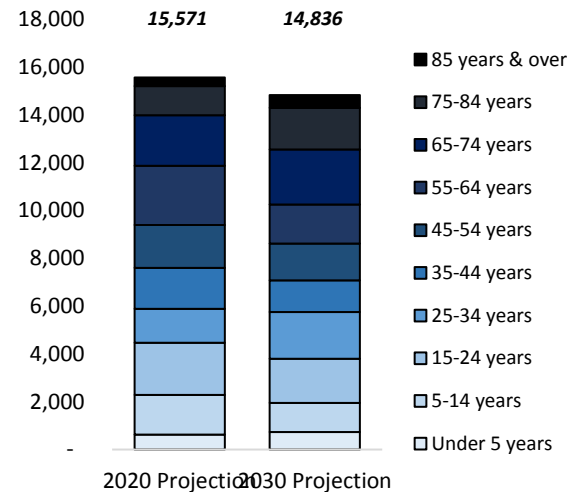
POPULATION PROJECTIONS

According to the Minnesota State Demographic Center, Kanabec Co.'s population is expected to decline from 2020 to 2030, with a rate of change that is slower than the projected statewide growth rate (5.0%). Despite the decline, the number of people aged 65 years and older is expected to increase over the next decade (see Figure 4 and Table 5).

Kanabec Co.	2020 Projection	2030 Projection	Numeric Change	Percent Change
Under 5 years	619	731	112	18.1%
5-14 years	1,664	1,222	-442	-26.6%
15-24 years	2,183	1,841	-342	-15.7%
25-34 years	1,421	1,957	536	37.7%
35-44 years	1,708	1,328	-380	-22.2%
45-54 years	1,805	1,537	-268	-14.8%
55-64 years	2,471	1,640	-831	-33.6%
65-74 years	2,118	2,298	180	8.5%
75-84 years	1,215	1,736	521	42.9%
85 years & over	367	546	179	48.8%
Total Population	15,571	14,836	-735	-4.7%

Source: Minnesota State Demographic Center

Figure 4. Projections by Age Group, 2020-2030



EDUCATIONAL ATTAINMENT

Kanabec Co. has a lower percentage of adults (18 years & over) with at least a high school diploma than the state (92.4%), and a lower percentage of people with at least some college experience. Kanabec Co. also has a lower percentage of people with an Associate's degree and a lower percentage of people with a Bachelor's degree or higher.

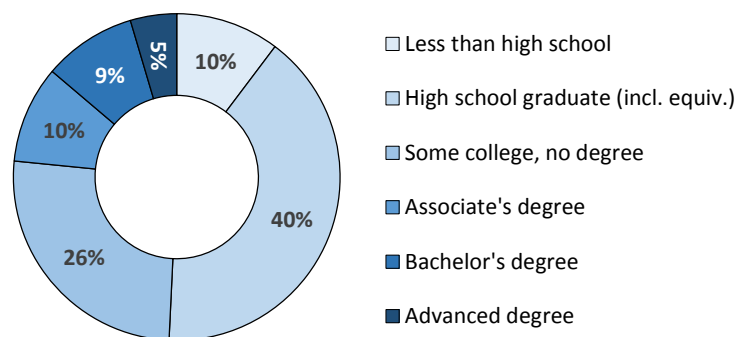
Percentage of the adult population (18 years & over) with at least a high school diploma:

89.7%

College-educated: **49.2%**
state: 67.1%

Associate's Degree: **9.6%**
Bachelor's Degree: **9.2%**
Advanced Degree: **4.6%**

Figure 5. Educational Attainment, 2018



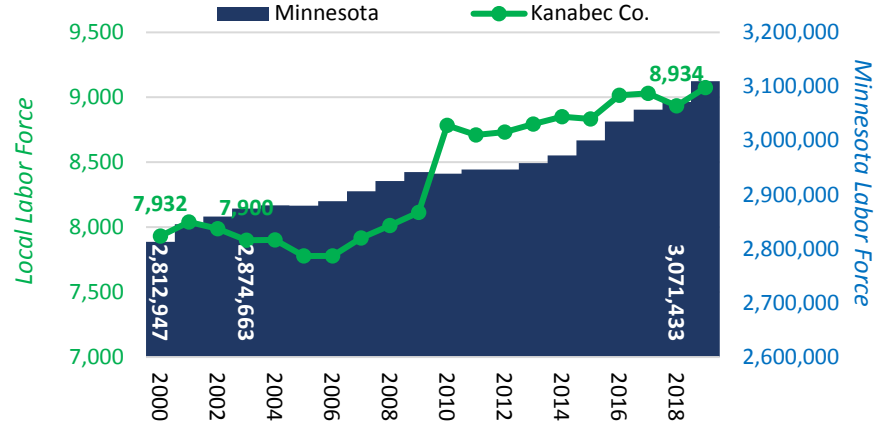
Source: U.S. Census Bureau, 2014-2018 American Community Survey

LABOR FORCE TRENDS

The number of workers in Kanabec Co. increased over the past year. Long term, Kanabec Co.'s labor force expanded more rapidly from 2004 to 2019, compared to a statewide growth rate of 8.0% (see Figure 6).

8,934 available workers	
Labor Force change, 2004-2019	1,173 workers 14.8% increase
6.0% unemployment rate	
3.2% state	
536 unemployed workers	

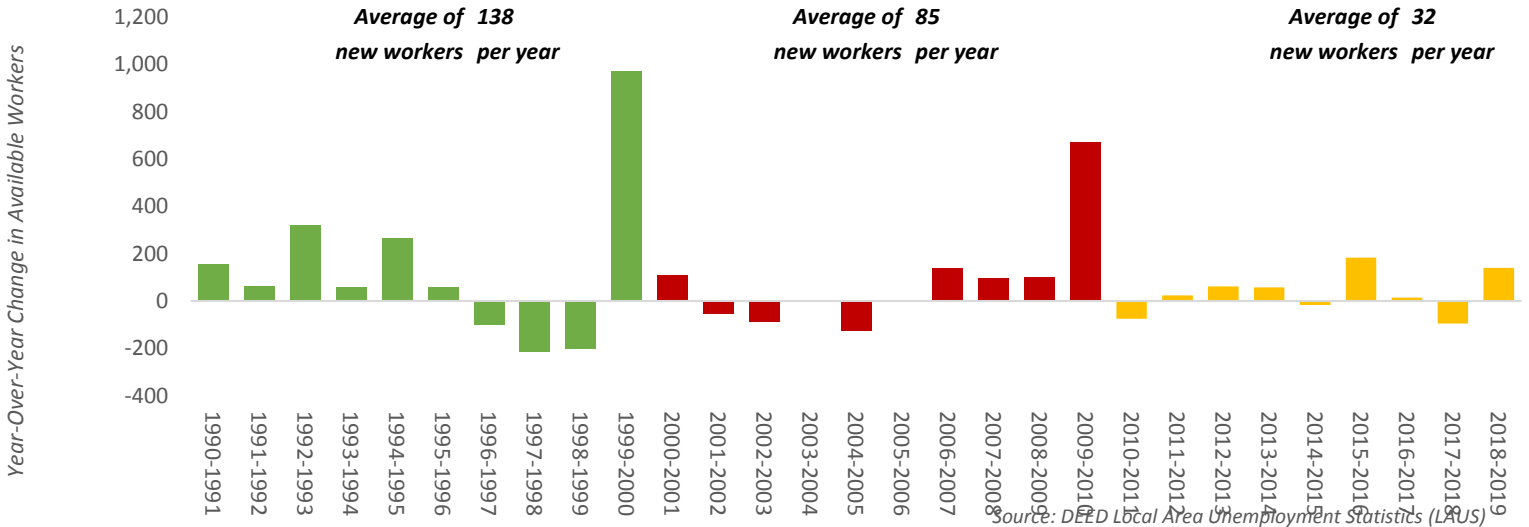
Figure 6. Annual Labor Force Estimates



Source: DEED Local Area Unemployment Statistics

At 6%, Kanabec Co. had a higher unemployment rate than the state in 2019. Kanabec Co.'s unemployment rate increased compared to 5.5% in 2018, and was lower than the 13% rate posted in 2009. The number of unemployed workers actively seeking work in Kanabec Co. increased over the past year, and is down compared to 2009.

Figure 7. Annual Change in Labor Force, 1990-2019



Source: DEED Local Area Unemployment Statistics (LAUS)

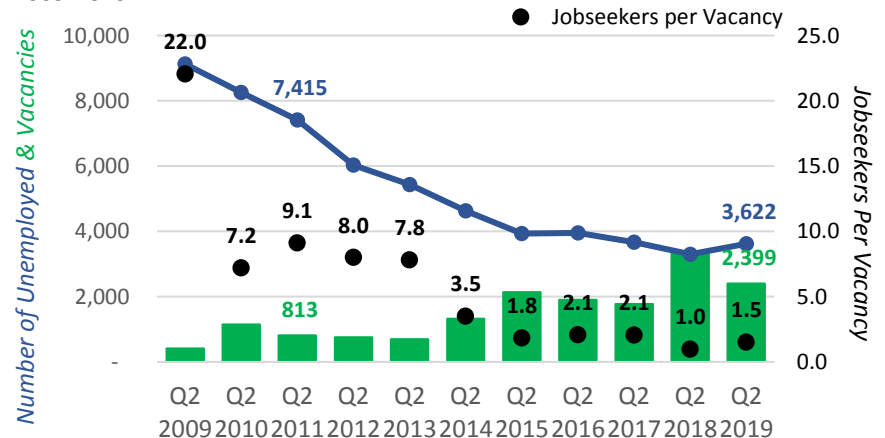
Labor force growth has slowed in recent years. After experiencing a net gain of workers from 1990 to 2000, Kanabec Co. averaged an annual gain of new workers from 2000 to 2010, and most recently a gain of new workers since 2010 (see Figure 7). Moving forward, Kanabec Co. is expected to see a labor force decline from 2020 to 2030 (see Table 6).

	Labor Force Projection	
	2020	2030
16 to 24 years	1,409	1,260
25 to 54 years	4,154	4,062
55 to 64 years	1,627	1,080
65 years & over	623	705
Total Labor Force	7,813	7,107

Source: Minnesota State Demographic Center

Kanabec Co. is a part of Region 7E, which includes Chisago, Isanti, Kanabec, Mille Lacs, and Pine County. The labor market has grown extremely tight in recent years, dropping to a ratio of 1.5 jobseekers per vacancy during the 2nd quarter of 2019 (see Figure 8).

Figure 8. Jobseekers Per Vacancy, 2009-2019



Source: DEED Job Vacancy Survey, LAUS program

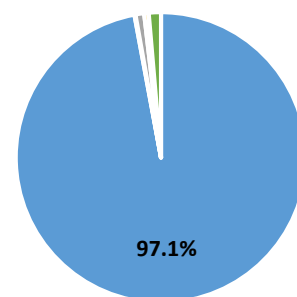
LABOR FORCE CHARACTERISTICS

Kanabec Co. had a lower labor force participation rate than the state. The labor force in Kanabec Co. is less racially diverse than the state (where 85.5% of workers are white alone), but is becoming more diverse over time.

Table 7. Employment Characteristics, 2018

	Kanabec Co.			Minnesota		Kanabec Co.	
	In Labor Force (available workers)	Labor Force Partic. Rate	Unemp. Rate	Labor Force Partic. Rate	Unemp. Rate	Male	Female
Total Labor Force	8,116	62.5%	4.6%	69.7%	3.9%	4,361	3,754
16 to 19 years	399	52.3%	11.0%	52.9%	11.7%	222	177
20 to 24 years	750	87.1%	9.1%	84.4%	6.4%	411	339
25 to 44 years	2,884	84.6%	4.8%	88.6%	3.5%	1,531	1,353
45 to 54 years	1,805	83.4%	3.5%	87.3%	2.8%	953	851
55 to 64 years	1,732	65.8%	3.1%	72.6%	3.0%	923	809
65 to 74 years	481	25.7%	0.8%	27.6%	2.4%	276	205
75 years & over	64	5.0%	0.0%	6.3%	2.6%	45	20
Employment Characteristics by Race & Hispanic Origin							
White alone	7,880	62.8%	4.3%	69.5%	3.3%		
Black or African American	9	18.4%	0.0%	70.7%	9.9%		
American Indian & Alaska Native	78	67.8%	19.2%	58.5%	12.8%		
Asian or Other Pac. Islanders	40	62.5%	17.5%	71.3%	4.7%		
Some Other Race	1	11.1%	0.0%	77.2%	6.2%		
Two or More Races	110	54.5%	8.2%	73.1%	7.6%		
Hispanic or Latino	90	55.9%	10.0%	76.3%	6.5%		
Employment Characteristics by Disability							
With Any Disability	720	49.7%	8.6%	52.5%	9.0%		
Employment Characteristics by Educational Attainment							
Population, 25 to 64 years	6,422	78.3%	4.0%	84.2%	3.2%		
Less than H.S. Diploma	371	60.9%	5.6%	65.4%	4.5%		
H.S. Diploma or Equivalent	2,445	77.5%	2.7%	78.6%	2.6%		
Some College or Assoc. Degree	2,506	80.1%	3.3%	85.2%	3.2%		
Bachelor's Degree or Higher	1,096	83.7%	0.8%	89.8%	1.9%		

Figure 9. Labor Force by Race, 2018



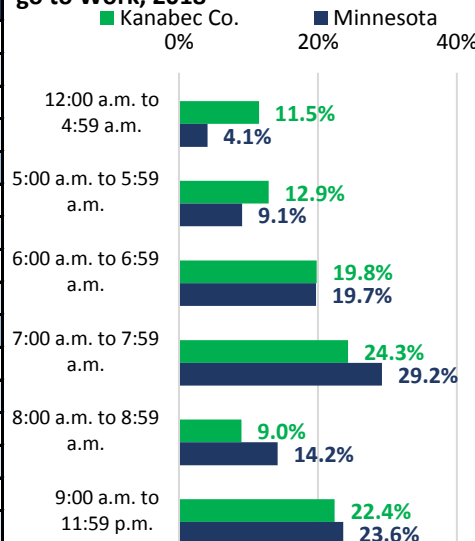
- White alone
- Black or African American
- American Indian & Alaska Native
- Asian or Other Pac. Islanders
- Some Other Race
- Two or More Races

Source: 2014-2018 American Community Survey, 5-Year Estimates

A smaller percentage of workers in Kanabec Co. worked in the same county in which they live compared to the state. Kanabec Co. also had a longer average commute time than the state.

Table 8. Commuting Characteristics, 2018	Kanabec Co.		Minnesota	
	Number	Percent	Number	Percent
Worked in state of residence	7,433	98.8%	2,807,811	97.5%
Worked in county of residence	3,483	46.3%	1,831,557	63.6%
Worked out of county of residence	3,950	52.5%	979,134	34.0%
Worked outside state of residence	90	1.2%	71,995	2.5%
MEANS OF TRANSPORTATION TO WORK				
Car, truck, or van	6,853	91.1%	2,488,152	86.4%
Public transportation (excl. taxicab)	53	0.7%	103,673	3.6%
Other method (walk, bike, taxi, etc.)	316	4.2%	126,711	4.4%
Worked at home	308	4.1%	164,149	5.7%
TRAVEL TIME TO WORK				
Less than 10 minutes	1,414	18.8%	455,009	15.8%
10 to 19 minutes	1,738	23.1%	869,701	30.2%
20 to 29 minutes	1,286	17.1%	639,317	22.2%
30 to 44 minutes	1,159	15.4%	564,442	19.6%
45 to 59 minutes	542	7.2%	192,947	6.7%
60 or more minutes	1,384	18.4%	158,389	5.5%
Mean travel time to work (minutes)	31.2 minutes		23.5 minutes	

Figure 10. Time Leaving Home to go to Work, 2018



Source: 2014-2018 American Community Survey, 5-Year Estimates

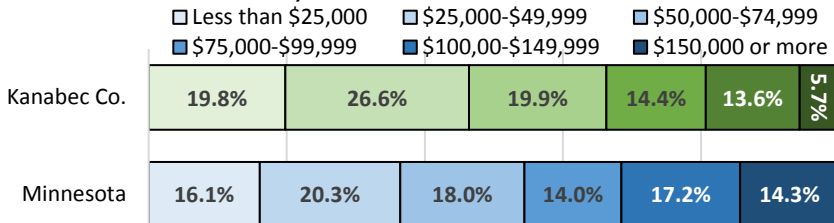
INCOMES, COST OF LIVING, & HOUSING

Kanabec Co. had a lower median household income than the state, and a higher percentage of households with incomes below \$50,000. Overall, Kanabec Co. had the 65th highest median household income of the 87 counties in the state.

Median Household Income	\$53,300
state	\$68,411
Median Family Income	\$64,193
state	\$86,204
Per Capita Income	\$27,331
state	\$36,245

Source: 2014-2018 American Community Survey

Figure 11. Household Incomes, 2018



Source: 2014-2018 American Community Survey 5-Year Estimates

Kanabec Co. also had a lower cost of living than the state, with a required hourly wage of \$15.33 for a single person living alone to meet a basic needs cost of living, and an hourly wage requirement of \$17.3 for a typical family with 2 adults and 1 child (see Table 9).

Table 9. Basic Needs Cost of Living Estimates, 2018

Single Adult, 0 children	Single Yearly Cost of Living	Hourly Wage Required	Monthly Costs						
			Child Care	Food	Health Care	Housing	Transportation	Other	Taxes
Kanabec Co.	\$31,896	\$15.33	\$0	\$326	\$138	\$598	\$895	\$284	\$417
State of Minnesota	\$30,900	\$14.86	\$0	\$335	\$137	\$759	\$629	\$336	\$379
Typical Family: 2 Adults (1 working full-time, 1 part-time), 1 child	Family Yearly Cost of Living	Hourly Wage Required	Monthly Costs						
			Child Care	Food	Health Care	Housing	Transportation	Other	Taxes
Kanabec Co.	\$53,988	\$17.30	\$316	\$744	\$496	\$810	\$1,060	\$477	\$596
State of Minnesota	\$55,548	\$17.80	\$511	\$764	\$484	\$986	\$729	\$537	\$618

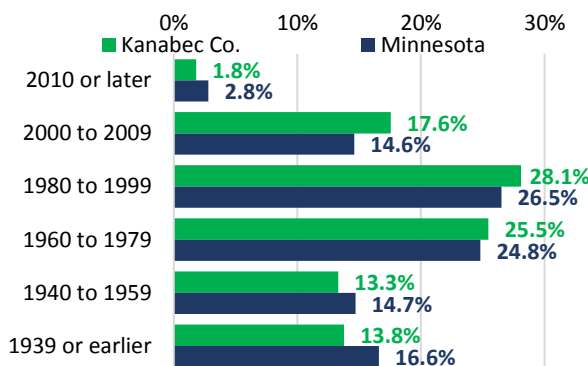
Source: DEED Cost of Living tool

Kanabec Co. had a lower median house value than the state, having the 48th highest value of the 87 counties in 2018. Kanabec Co.'s housing stock was newer than the state's, with a higher percentage of units built since 2000 (see Figure 12).

Table 10. Estimated Value of Owner-occupied Housing Units, 2018	Kanabec Co.		Minnesota
	Total	Percent	Percent
Total	5,358	100.0%	100.0%
Less than \$50,000	410	7.7%	5.7%
\$50,000 to \$99,999	948	17.7%	9.4%
\$100,000 to \$149,999	1,258	23.5%	15.2%
\$150,000 to \$199,999	1,071	20.0%	19.8%
\$200,000 to \$299,999	1,131	21.1%	25.7%
\$300,000 to \$499,999	443	8.3%	17.6%
\$500,000 or more	97	1.8%	6.6%
Median (dollars)	\$152,600		\$199,700

Source: 2014-2018 American Community Survey, 5-Year Estimates

Figure 12. Year Structure Built, 2018



Median monthly owner costs, owner-occupied units with a mortgage **\$1,311**

state \$1,547

Percentage of households with a mortgage spending 30% or more of their income on housing costs **30.8%**

state 22.6%

Median monthly rent costs **\$783**

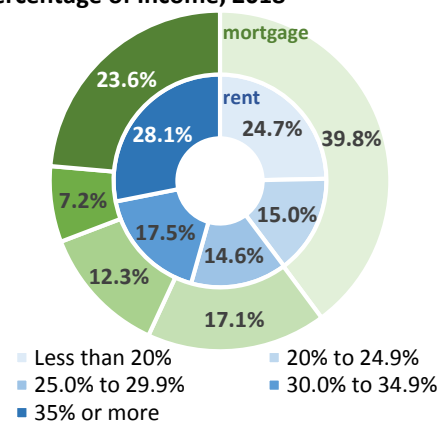
state \$944

Percentage of renters spending 30% or more of their household income on rent **45.6%**

state 45.9%

Source: 2014-2018 American Community Survey, 5-Year Estimates

Figure 13. Housing Costs as a Percentage of Income, 2018



OCCUPATIONS

At \$19.3 in 2019, wages were lower in Region 7E than the state. Overall, Region 7E had the 2nd highest median hourly wage level of the 13 economic development regions in the state. Wages were highest for management occupations (\$40.9) and lowest for food preparation and serving related jobs (\$11.53) (see Table 11).

Table 11. Occupational Employment Statistics, 2019

Occupational Group	Region 7E				State of Minnesota		
	Median Hourly Wage	Estimated Regional Jobs	Share of Total Jobs	Regional Location Quotient	Median Hourly Wage	State-wide Jobs	Share of Total Jobs
Total, All Occupations	\$19.30	45,270	100.0%	1.0	\$20.95	2,867,700	100.0%
Management	\$40.90	2,390	5.3%	0.9	\$51.26	171,250	6.0%
Business & Financial Operations	\$28.31	1,660	3.7%	0.6	\$33.03	164,510	5.7%
Computer & Mathematical	\$34.44	650	1.4%	0.4	\$40.96	96,020	3.3%
Architecture & Engineering	\$31.28	870	1.9%	1.0	\$37.53	56,070	2.0%
Life, Physical & Social Science	\$26.87	420	0.9%	1.0	\$33.54	26,210	0.9%
Community & Social Service	\$22.30	1,530	3.4%	1.7	\$22.73	57,870	2.0%
Legal	\$26.41	190	0.4%	0.6	\$36.50	19,870	0.7%
Education, Training & Library	\$21.49	4,050	8.9%	1.5	\$24.22	166,300	5.8%
Arts, Design, Entertainment & Media	\$11.90	470	1.0%	0.8	\$24.35	39,670	1.4%
Healthcare Practitioners & Technical	\$34.12	3,120	6.9%	1.0	\$35.79	190,720	6.7%
Healthcare Support	\$15.87	2,000	4.4%	1.5	\$16.82	83,380	2.9%
Protective Service	\$25.28	1,260	2.8%	1.8	\$21.52	44,390	1.5%
Food Preparation & Serving Related	\$11.53	2,140	4.7%	0.6	\$11.90	242,170	8.4%
Building, Grounds Cleaning & Maint.	\$12.24	1,290	2.8%	1.0	\$14.97	85,820	3.0%
Personal Care & Service	\$12.59	2,240	4.9%	1.0	\$12.90	144,070	5.0%
Sales & Related	\$15.10	4,560	10.1%	1.0	\$14.97	277,070	9.7%
Office & Administrative Support	\$18.50	6,250	13.8%	1.0	\$19.10	405,970	14.2%
Farming, Fishing & Forestry	\$17.53	90	0.2%	1.4	\$16.51	3,980	0.1%
Construction & Extraction	\$25.78	2,230	4.9%	1.4	\$28.07	100,510	3.5%
Installation, Maintenance & Repair	\$21.93	1,750	3.9%	1.1	\$23.13	100,030	3.5%
Production	\$19.22	3,540	7.8%	1.0	\$18.68	214,230	7.5%
Transportation & Material Moving	\$20.23	2,570	5.7%	0.9	\$18.48	177,580	6.2%

Source: DEED Occupational Employment Statistics, Qtr. 1 2019

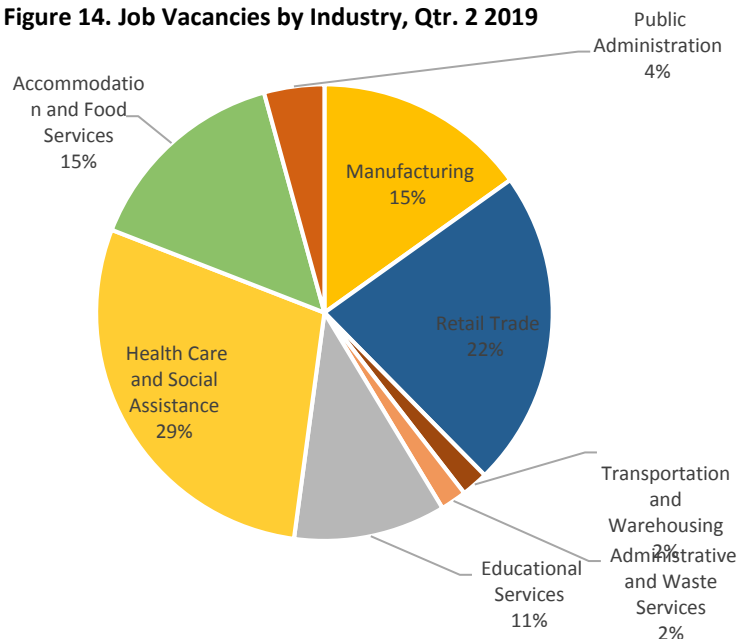
JOB VACANCY SURVEY

Kanabec Co. is a part of Region 7E, which includes Chisago, Isanti, Kanabec, Mille Lacs, and Pine County. There were 2399 job vacancies posted by employers in the 2nd Quarter of 2019, indicating extensive opportunity in the region, with openings across several occupations and industries (see Figure 14).

Table 12. Region 7E Job Vacancy Survey Results, Q2 2019

Occupational Group	Number of Vacancies	Wage Offer
Total, All Occupations	2,399	\$13.08
Management	36	\$33.50
Business & Financial Operations	9	\$25.57
Computer & Mathematical	#N/A	#N/A
Architecture & Engineering	26	\$31.36
Life, Physical & Social Sciences	9	\$25.53
Community & Social Service	67	\$22.08
Education, Training & Library	#N/A	#N/A
Healthcare Practitioners & Technical	142	\$19.28
Healthcare Support	8	\$14.12
Protective Service	157	\$24.05
Food Preparation & Serving Related	321	\$11.88
Building, Grounds Cleaning & Maint.	13	\$16.10
Personal Care & Service	362	\$11.10
Sales & Related	64	\$13.21
Office & Administrative Support	128	\$11.42
Construction & Extraction	369	\$12.64
Installation, Maintenance & Repair	86	\$14.47
Production	20	\$22.12
Transportation & Material Moving	31	\$14.17

Figure 14. Job Vacancies by Industry, Qtr. 2 2019



Source: DEED Job Vacancy Survey, Qtr. 2 2019

OCCUPATIONS IN DEMAND

Table 13. Central Occupations in Demand, 2019

Less than High School	High School or Equivalent	Some College or Assoc. Deg.	Bachelor's Degree or Higher
Retail Salespersons \$25,362	Heavy & Tractor-Trailer Truck Drivers \$48,425	Registered Nurses \$77,526	Elementary School Teachers \$57,806
Personal Care Aides \$26,819	First-Line Supervisors of Retail Sales Workers \$41,149	Nursing Assistants \$35,265	Secondary School Teachers \$58,086
Combined Food Preparation & Serving \$23,801	Teacher Assistants \$30,937	Licensed Practical & Licensed Vocational Nurses \$46,876	Software Developers, Applications \$85,496
Cashiers \$24,482	Carpenters \$50,024	Automotive Service Technicians & Mechanics \$39,870	Preschool Teachers, Except Special Education \$32,388
Stock Clerks & Order Fillers \$25,685	First-Line Supervisors of Food Prep & Serving Workers \$36,181	Heating, Air Cond. (HVAC) & Refrig. Mechanics \$51,059	Human Resources Specialists \$56,611
Janitors & Cleaners \$29,692	Welders, Cutters, Solderers, & Brazers \$46,676	Machinists \$49,847	Middle School Teachers \$60,055
Laborers & Freight, Stock & Material Movers, Hand \$34,830	Secretaries & Administrative Assistants \$41,947	Hairdressers, Hairstylists, & Cosmetologists \$30,265	Industrial Engineers \$82,415
Home Health Aides \$28,942	Office Clerks, General \$36,597	Police & Sheriff's Patrol Officers \$63,297	Market Research Analysts & Marketing Specialists \$52,743
Cooks, Restaurant \$27,711	Maintenance & Repair Workers, General \$43,720	Electricians \$68,811	Nurse Practitioners \$105,231
Maids & Housekeeping Cleaners \$26,215	Customer Service Representatives \$34,038	Radiologic Technologists \$62,286	Financial Managers \$93,620

Source: DEED Occupations in Demand

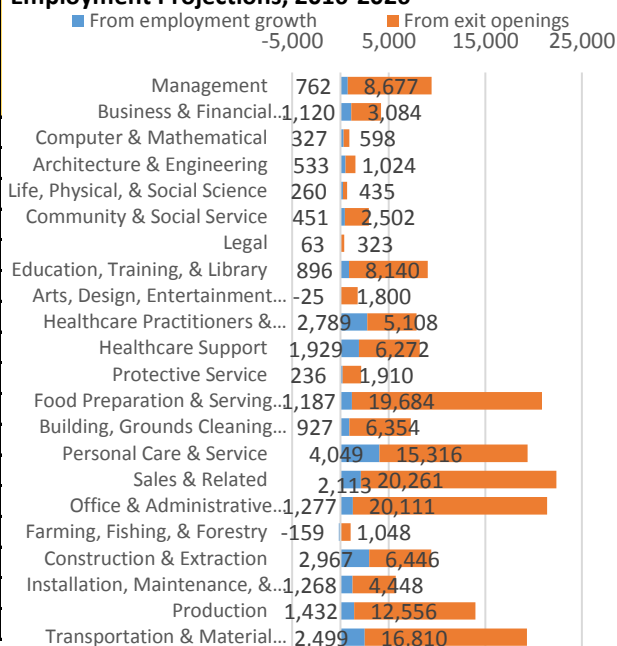
Kanabec Co. is a part of the Central planning region, which is projected to see a 8.6% increase in employment levels over the next decade. In addition to new jobs created, there will be a much larger number of exit openings (see Figure 15).

Table 14. Regional Industry Employment Projections, 2016-2026

Central Planning Region	Estimated Employment 2016	Projected Employment 2026	Percent Change 2016-2026
Total, All Industries	310,433	337,062	8.6%
Natural Resources & Mining	4,811	4,456	-7.4%
Utilities	2,234	2,342	4.8%
Construction	16,522	20,503	24.1%
Manufacturing	41,361	43,677	5.6%
Wholesale Trade	10,237	11,189	9.3%
Retail Trade	35,825	37,842	5.6%
Transportation & Warehousing	10,210	11,568	13.3%
Information	2,855	2,673	-6.4%
Finance & Insurance, Real Estate	9,306	9,502	2.1%
Professional Services & Mgmt. of Companies	8,642	10,135	17.3%
Administrative & Waste Services	9,834	10,892	10.8%
Educational Services	25,717	26,325	2.4%
Health Care & Social Assistance	47,461	56,807	19.7%
Leisure & Hospitality	27,130	28,141	3.7%
Other Services, Ex. Public Admin	11,569	12,024	3.9%
Public Administration	18,239	20,261	11.1%

Source: DEED 2016-2026 Employment Outlook

Figure 15. Regional Occupational Employment Projections, 2016-2026



ECONOMIC CHARACTERISTICS

After losing jobs over the past year, Kanabec Co. had the 70th largest economy of the 87 counties in the state. Kanabec Co. was the 80th fastest growing in the past year and the 36th fastest growing since 2013. From 2013 to 2018, employers in Kanabec Co. added jobs, but lagged the state's 7.0% growth rate.

322 business establishments

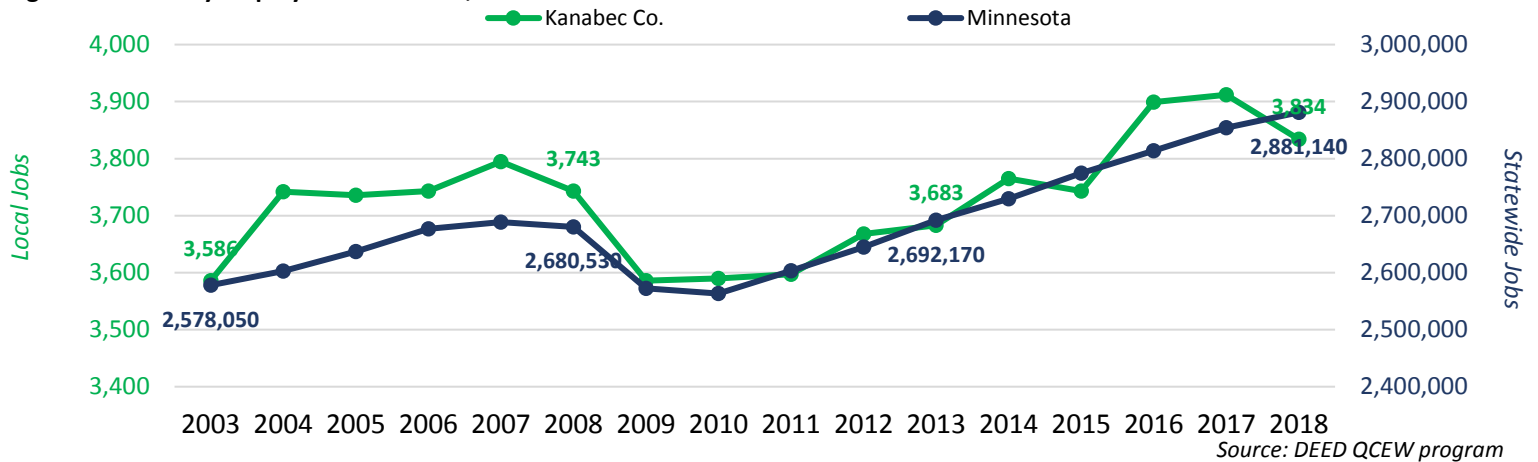
\$39,806 annual average wage

3,834 jobs

\$152,616,253 total industry payroll

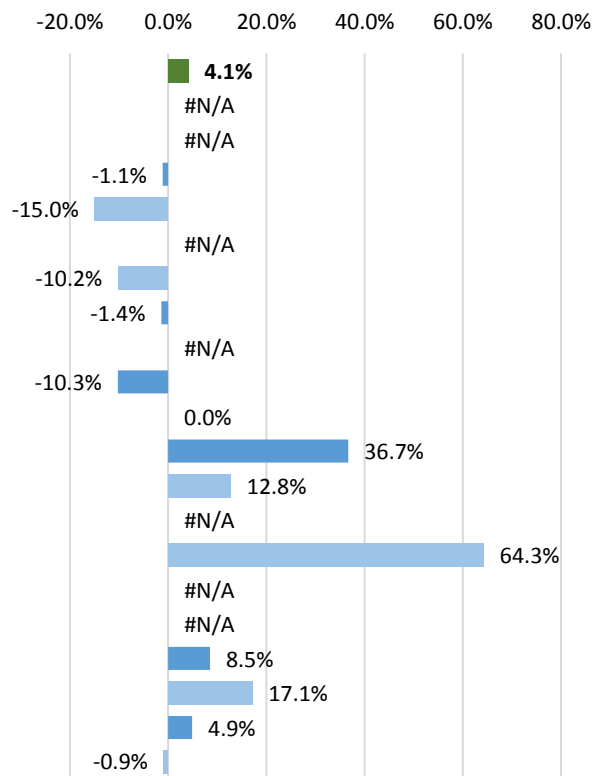
Job change, 2013-2018
151 jobs
4.1% increase

Figure 16. Industry Employment Statistics, 2003-2018



Industry	Number of Jobs	Percent of Total Jobs	Average Annual Wage
Total, All Industries	3,834	100.0%	\$39,806
Agriculture, Forestry, Fish & Hunt	#N/A	#N/A	#N/A
Mining	#N/A	#N/A	#N/A
Construction	263	6.9%	\$68,777
Manufacturing	443	11.6%	\$39,821
Utilities	#N/A	#N/A	#N/A
Wholesale Trade	53	1.4%	\$51,695
Retail Trade	492	12.8%	\$25,625
Transportation & Warehousing	#N/A	#N/A	#N/A
Information	35	0.9%	\$31,560
Finance & Insurance	130	3.4%	\$52,839
Real Estate & Rental & Leasing	41	1.1%	\$25,006
Professional & Technical Services	53	1.4%	\$37,627
Management of Companies	#N/A	#N/A	#N/A
Admin. Support & Waste Mgmt. Svcs.	46	1.2%	\$32,663
Educational Services	421	11.0%	\$36,807
Health Care & Social Assistance	901	23.5%	\$50,944
Arts, Entertainment, & Recreation	51	1.3%	\$16,798
Accommodation & Food Services	294	7.7%	\$11,765
Other Services	172	4.5%	\$30,415
Public Administration	332	8.7%	\$43,473

Figure 17. Change in Jobs, 2013-2018



For more information on Kanabec Co.'s population, labor force, and economic trends, contact:

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 Office: 320-308-5378 | E-mail: luke.greiner@state.mn.us
 web: www.mn.gov/deed/data/regional-lmi/

MEETING MINUTES

Kanabec County Economic Development Authority (EDA)

April 8, 2020 - 3:30pm

Online/Teleconference via Webex

Members Present via Webex: Gene Anderson, Ivan Black, Wayne Davis, Lisa Holcomb, Dan Johnson, Lonnie Ness (Chair), Sara Treiber, Jerry Tvedt

Members Absent: Kathi Ellis

Staff Present via Webex: Heidi Steinmetz, Kris McNally, Kelsey Schiferli

Others Present via Webex: Beth Thorp, Doyle Jelsing, Lana Black

Action #1 – Lisa Holcomb introduced a motion to approve the amended agenda as presented. The motion was seconded by Dan Johnson. Upon a roll call vote being taken, the motion passed with all in favor.

Action #2 – Lisa Holcomb introduced a motion to approve March 11, 2020 minutes as presented. The motion was seconded by Ivan Black. Upon a roll call vote being taken, the motion passed with all in favor.

Heidi Steinmetz led a discussion regarding the fund balance report and revenue/expenditure report ending March 31, 2020. Heidi provided clarification that at the end of each year, County EDA funds remain in the EDA account and carry over to the following year. A discussion was held regarding inviting County Auditor Denise Snyder to future EDA meetings beginning in June 2020. The group expressed consensus to accept the financial reports for March 2020, and for Heidi to invite Denise Snyder to future EDA meetings. Information only, no action was taken.

Heidi Steinmetz presented the EDA with a draft policy and application for an emergency loan fund for small businesses, which was based on Kandiyohi County's recently approved fund policy and application; however Kanabec County's draft included future pandemics or disasters rather than only COVID-19. A lengthy discussion was held, including the EDA's desire to partner with the City of Mora in their response to help businesses affected by COVID-19.

Action #3 – Lisa Holcomb introduced a motion to authorize staff to continue revising the draft policy and application with further discussion to be had by the EDA via email. The motion was seconded by Wayne Davis. Upon a roll call vote being taken, the motion passed with all in favor.

Heidi Steinmetz presented the EDA with a draft policy and application for a forgivable loan program for family childcare providers, which was based on three other similar programs in Minnesota. The draft would help maintain existing childcare slots and create new childcare slots in Kanabec County. Due to timing, a short discussion was held with one idea being that criteria be added to require recipients to contribute half of the total project cost.

Action #4 – Lisa Holcomb introduced a motion to authorize EDA Director Heidi Steinmetz to confer with the Auditor/Treasurer's office to set up a separate program fund within the EDA's fund for

future forgivable loans for childcare providers. The motion was seconded by Gene Anderson. Upon a roll call vote being taken, the motion passed with all in favor.

Heidi Steinmetz led a discussion regarding the three townships that are non-participants of the Kanabec County EDA. Heidi Steinmetz and EDA Chairperson Lonnie Ness will attend meetings of Brunswick, Kroschel and Peace Townships. Information only, no action was taken.

Heidi Steinmetz gave verbal reports regarding the EDA's COVID-19 response, including Website, Facebook and Twitter usage, the latest financial resources available to small businesses and a summary of businesses that have contacted staff. Information only, no action was taken.

Upcoming Meetings & Events: The next County Board Meeting will be on April 21, 2020 at 9:00am via Webex. The next EDA Meeting will be May 13, 2020 via Webex. The GPS 45:93 Career Readiness Event, originally scheduled to be held at Mora High School on May 15, 2020 will now be held via Zoom.

Action #6 – Sara Treiber made a motion to adjourn the meeting at 5:15pm. The motion was seconded by Lisa Holcomb. Upon a roll call vote being taken, the motion passed with all in favor.

The Kanabec County EDA will meet again on Wednesday, May 13, 2020 at 3:30pm via Webex.

Respectfully submitted,
Kelsey Schiferli
Kanabec County Coordinator's Assistant

SPECIAL MEETING MINUTES

Kanabec County Economic Development Authority (EDA)

April 28, 2020 - 3:30pm

Online/Teleconference via Webex

Members Present via Webex: Gene Anderson, Wayne Davis, Lisa Holcomb, Dan Johnson, Lonnie Ness (Chair), Sara Treiber, Kathi Ellis

Members Absent: Ivan Black, Jerry Tvedt

Staff Present via Webex: Heidi Steinmetz, Kris McNally, Kelsey Schiferli

Others Present via Webex: Doyle Jelsing, Karen Onan-Wakefield

Heidi Steinmetz summarized the EDA's work so far regarding the creation of an emergency loan fund. On April 7, 2020, the Kanabec County Board of Commissioners authorized the EDA to discuss the establishment of an emergency loan program for small businesses. On April 8, 2020, the EDA reviewed and discussed the first draft of a loan policy and application. On April 21, 2020, the Board of Commissioners authorized the EDA to allocate \$20,000 of the EDA's fund balance to create a loan fund specific to COVID-19.

The group reviewed and discussed a draft of the proposed "COVID-19 Micro Loan" policy and application.

Lisa Holcomb stated that the County Auditor-Treasurer's Office is unable to initiate automatic (ACH) payments as stated in the proposed loan fund policy. Heidi Steinmetz will revise the verbiage to state that recipients will be expected to set up automatic loan payments to the County through their own financial institutions.

Lisa Holcomb stated that the EDA Fund Balance has decreased since the last meeting, and no longer has \$41,000 in it. She stated that \$29,000 was taken out by the Auditor-Treasurer as part of a quarterly settlement. The current EDA Fund Balance is \$23,000, and \$10,000 of that is the childcare grant. Kathi Ellis stated that \$20,000 can come out of the EDA fund balance, and the EDA can run at a deficit with the anticipation of tax payments coming in June.

Action #1 – Wayne Davis introduced a motion to approve the COVID-19 Micro Loan policy and application with the following changes: Delete "Loan payment method will be automatic withdrawal ("ACH")" from the loan policy. The motion was seconded by Kathi Ellis. Upon a roll call vote being taken, the motion passed with all in favor.

Heidi Steinmetz added that East Central Energy recently announced a COVID-19 loan opportunity for cities, counties and similar entities but that applications would only be considered if existing loan funds were depleted.

The group expressed consensus to form a loan committee. The following EDA members volunteered to be on the loan committee: Wayne Davis, Lonnie Ness and Lisa Holcomb. Loan committee meetings would probably be held weekly on Wednesdays.

Heidi Steinmetz will share information regarding the new loan fund with the public by posting it on social media, in the newspaper and on the County website.

The group expressed consensus to begin accepting loan applications tomorrow, April 29, 2020.

Action #2 – Gene Anderson made a motion to adjourn the meeting at 10:40am. The motion was seconded by Wayne Davis. Upon a roll call vote being taken, the motion passed with all in favor.

The Kanabec County EDA will meet again on Wednesday, May 13, 2020 at 3:30pm via Webex.

Respectfully submitted,
Kelsey Schiferli
Kanabec County Coordinator's Assistant

MEETING MINUTES

Kanabec County Economic Development Authority (EDA)

May 13, 2020 - 3:30pm

Online/Teleconference via Webex

Members Present via Webex: Gene Anderson, Wayne Davis, Lisa Holcomb, Dan Johnson, Lonnie Ness (Chair)

Members Absent: Kathi Ellis, Ivan Black, Sara Treiber and Jerry Tvedt

Staff Present via Webex: Heidi Steinmetz, Kris McNally

Others Present via Webex: Beth Thorp, Doyle Jelsing

Action #1 – Dan Johnson introduced a motion to approve the agenda as presented. The motion was seconded by Gene Anderson. Upon a roll call vote being taken, the motion passed with all in favor.

Action #2 – Gene Anderson introduced a motion to approve April 8, 2020 minutes as presented. The motion was seconded by Wayne Davis. Upon a roll call vote being taken, the motion passed with all in favor.

Action #3 – Dan Johnson introduced a motion to approve April 28, 2020 special meeting minutes as presented. The motion was seconded by Wayne Davis. Upon a roll call vote being taken, the motion passed with all in favor.

Action #4 – Wayne Davis introduced a motion to approve payment as follows:
\$379.00 to Kanabec Publications.

The motion was seconded by Gene Anderson. Upon a roll call vote being taken, the motion passed with all in favor.

Heidi Steinmetz gave updates on the Childcare Capacity Builders' grant and loan programs.

Action #5 – Dan Johnson introduced a motion to accept the CCB forgivable loan documents. Lisa Holcomb seconded. Upon a roll call vote being taken, the motion passed with all in favor.

Heidi Steinmetz updated information about the COVID-19 Micro loan. So far there are no applications. Information only, no action taken.

Heidi Steinmetz gave verbal reports regarding the latest financial resources available to small businesses affected by COVID-19 and a summary of businesses that have contacted staff. Information only, no action was taken.

Heidi Steinmetz presented updated information on the CMHP's application to Minnesota Housing for the Vasa Crossing Project. She is requesting support letters from the community. Information only, no action taken.

Upcoming Meetings & Events: The GPS 45:93 Career Readiness Event, originally scheduled to be held at Mora High School on May 15, 2020, 9:00am will now be held online.

Action #6 – Dan Johnson made a motion to adjourn the meeting at 4:25pm. The motion was seconded by Gene Anderson. Upon a roll call vote being taken, the motion passed with all in favor.

The Kanabec County EDA will meet again on Wednesday, June 10, 2020 at 3:30pm via Webex.

Respectfully submitted,
Lisa Holcomb
Kanabec County EDA Secretary

(320) 632-9255
405 First Street SE
Little Falls, MN 56345



ifound.org

May 11, 2020

Beth Thorpe, EDA Director
City of Mora
101 Lake St S
Mora MN 55051-1588

Dear Beth,

We have received funding from the city of Mora, in support of the work of the Initiative Foundation. Please extend our appreciation to City Administrator, Lindy Crawford; your city council; mayor and entire EDA. **Thank you!**

Together, we work to build strong local economies and vibrant communities. Your investment supports economic development through business financing activities designed to create living-wage jobs, diversify economies and leverage private sector investment. Communities are strengthened through signature leadership training and capacity building programs, grants to local units of government and nonprofit organizations, early childhood initiatives, and scholarships. This work will provide lasting impact on the health of the region and the future of rural Minnesota.

We truly value your partnership and your support.

Sincerely,

A handwritten signature in cursive script that reads 'Matt'.

Matt Varilek
President

A handwritten signature in cursive script that reads 'Carl'.

Carl Newbanks
Grants and Development Manager



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