HASTINGS ECONOMIC DEVELOPMENT & REDEVELOPMENT AUTHORITY

November 14, 2024 - 6:00 pm.

HASTINGS CITY COUNCIL CHAMBERS

- I. Quorum
- II. Minutes October 10, 2024 Regular Meeting
- III. Bills
- IV. Business
 - A. Authorize Signature: Lease Agreement 213 Ramsey St
 - B. Resolution: Amend Redevelopment Incentive Grant 213 Sibley St
- V. Reports and Information
 - A. Open to Business 3rd Quarter Report
 - B. Development Updates
- VI. Adjourn

Next Meeting: December 12, 2024

HASTINGS ECONOMIC DEVELOPMENT & REDEVELOPMENT AUTHORITY

November 14, 2024 - 6:00 pm.

HASTINGS CITY COUNCIL CHAMBERS

I. Quorum

II. Minutes

Please see the attached HEDRA Meeting minutes from the October 10, 2024 Regular Meeting for your review and approval.

III. Bills

October Bills

Hoisington Koegler Group	\$25,172.03	Hwy 55 Small Area Plan
Am Center for Philanthropy	\$15,000.00	Return of Grant Funding – Business Incubator
Levander, Gillen, Miller	\$2,450.50	Legal – Rio Gran Property Sale
SRF Consulting	\$1,054.69	Relocation Fees – Block 28
Levander, Gillen, Miller	\$809.25	Legal – General – August and September
Dakota County Abstract	\$760.00	Block 28 - 400 Vermillion St – Purchase of Property
Jupiter Peak Lodging	\$560.99	Façade Improvement Grant – 213 Sibley St
Finance and Commerce	\$197.40	Annual Subscription
Levander, Gillen, Miller	\$80.00	Legal – Block 28 - 400 Vermillion St Acquisition
Dakota Scott Workforce	\$15.00	Seminar - Menke

Please see attached general ledger detail for furtherinformation.

IV. Business

A. Authorize Signature of Lease Agreement – 213 Ramsey St

At the September 9th HEDRA meeting, the Commission authorized Staff to discuss lease terms with Hastings Prescott Arts Council (HPAC) to utilize the space at 213 Ramsey Street.

After discussing with the HPAC Board, an initial lease structure was agreed upon. The proposed term is 24 months with a rental price of \$100/month plus utilities.

Action: Authorize signature of the lease agreement between HEDRA and HPAC for the use of 213 Ramsey Street.

B. Resolution: Amend Façade Improvement Grant – 213 Sibley St

In June, HEDRA reviewed and approved a Façade Improvement Program Grant submitted by Alan Blankenship who represented 213 Sibley Street. The original grant amount was for \$1,666.67.

After grant approval and the work was completed, the Applicant submitted for reimbursement, and it was found that billed amount for painting was higher than the originally quoted price.

The originally quoted price was for \$3,000.00 and the final cost was for \$4,650.00 adding an additional \$1,650.00 to the total project cost.

Staff is seeking an amendment to the approved grant amount from \$1,666.67 to \$2,110.99 to align with the increased project cost.

Action: Motion to approve Resolution 2024-18 approving an amendment to the approved grant award in the amount of \$2,110.99. Please see the attached invoices for further information.

V. Reports and Information

A. Open To Business 3rd Quarter Report

The quarterly report has been attached for HEDRA review. Seven Hastings businesses and three residents have utilized the program in 2024.

B. Development Updates

New Information:

400 Vermillion Street Acquisition - HEDRA purchased the property on November 5th.

Highway 55 Small Area Plan – HKGI will meet with the City Council and Planning Commission on December 2nd to review preliminary concepts. HKGI has prepared a market analysis for development and existing conditions for the property. The document would assist with future planning of land at the western border of the city near Highway 55.

Sunset West 3rd Addition – Plans for development of 41 single family homes northwest of 15th Street and O'Connell Drive.

Previous Information:

Zoning Code Update – Staff is reviewing proposed Zoning Districts and Uses. The Planning Commission reviewed the Zoning Ordinance Directions Report at the September 3rd meeting. The one-year project will include public input and work with the Planning Commission.

Rio Gran Express – **601 31st Street E** - City Council approved the Site Plan for a trucking garage on July 15th. Building plans have been submitted and are currently under review. Property closing is expected within the next month.

South Oaks 4th Addition – Homes are under construction for the 35-lot single family

home subdivision near 31st Street and Century Drive.

Vermillion Acres – Meeting held with builder to review timeline and schedule. Builders plan on pouring a slab for the stick-built portion of the site shortly and additional modular units would be moved in later this fall. Completion of project by May 2025 is anticipated for the 75-unit senior housing facility near County Rd 47 and Riverwood Drive.

United Heroes League – Stadium Seating and Locker Room – Building plans for the facilities are currently under review by the Building Department.

315 Pine Street - Thorwood – Monthly meetings have been established between the Building Official and owner to ensure timely completion. Substantial demolition work has occurred on the inside of the property and framing has commenced. Special Use Permit for use of the first-floor area for a 25–30-person meeting space approved by City Council.

Walden - Redwing Blvd & Michael Avenue – Awaiting revisions to deem the application complete and schedule for Planning Commission review. Park and Recreation Commission reviewed park dedication options in February for the 450-unit housing development

Augustine Property Development – Planning Committee of City Council reviewed concept plan for development of 300 housing units. Site is being marketed for development. No formal applications submitted. Site located at the western limits of the City, north of 15th Street past Jacob Avenue.

Hastings Coop Creamery – Fire investigation has concluded, and site has been cleared for cleanup. Staff is working with owners on cleanup plan. No further information on future of business or site.

Dakota County Law Enforcement Addition – Construction of the 13,000 s.f. Integrative Health Unit is underway.

Hastings Theater – 1313-1325 South Frontage Rd – Building being converted into multiple office\warehouse, restaurant, and entertainment spaces.

Shephard of the Valley - Townhomes – Staff has reviewed concept plans for approximately 15 townhome units east of Shepard of the Valley Church located near 4th Street and Whispering Lane. City Council approved a minor subdivision to split the church land from the development site at the July 17th Meeting.

Heritage Ridge – Grading activities have commenced for the final addition of the 116-lot single family residential development near General Sieben Drive and Northridge Drive. City Council approved a one-year extension on the final phase of the project at the July 17th meeting.

418 Vermillion Street – Dicks Barber – HEDRA purchased the property on May 30th. A two-year lease has been executed to allow operation of the existing tenants. A blight study is being conducted to determine TIF eligibility and we are reviewing a contract for potential payments to tenants.

Villas at Pleasant – More permits have been submitted for construction and work continues on the first model home at the 32-unit subdivision near Northridge and Pleasant.

ATTACHMENTS

- Agenda November 14, 2024 Regular Meeting
- Minutes October 10, 2024, Regular Meeting
- Bills October 2024
- Lease Agreement HPAC 213 Ramsey Street
- Resolution 2024-18 Amendment to Façade Improvement Grant for 213 Sibley Street
- Façade Improvement Grant Application and Quotes 213 Sibley Street
- Open To Business Quarterly Report

Next Meeting: Thursday, December 12, 2024 – 6:00pm – Regular Meeting

HEDRA HASTINGS ECONOMIC DEVELOPMENT and REDEVELOPMENT AUTHORITY

The Hastings Economic Development and Redevelopment Authority of the City of Hastings, Minnesota met in a regular meeting on Thursday, October 10, 2024 at 6:00 p.m. at Hastings City Hall.

HEDRA Commissioners Present: Johnson, Anderson, Carter, Fox, Goblirsch, Horsch, and Pemble.

HEDRA Commissioners Absent: None

Staff Present: Community Development Director John Hinzman Economic Development Coordinator Alex Menke

I. Quorum

A quorum was established and the meeting was called to order by President Johnson at 6:00 PM with seven members present.

II. Minutes

President Johnson asked if there were any additions or corrections to the minutes of the regular meeting of September 12, 2024.

Commissioner Pemble motioned to approve the minutes as presented, seconded by Commissioner Carter.

Minutes were approved as presented.

III. Bills

Menke summarized the bills and pointed out the expense 213 Ramsey Street for an air conditioner unit replacement/HVAC and the last payment for the residential relocation. President Johnson asked if there were questions regarding the bills.

Commissioner Carter motioned to approve the resolution, seconded by Commissioner Horsch. Ayes 7; Nays 0. Motion approved.

IV. Business

A. Resolution 2024-14: Approve Dakota County CDA to Administer LAHA Funds

Menke provided background information on the request to approve Dakota

County CDA to Administer LAHA Funds. Menke shared the funds would be supporting two expanded programs, the Affordable Housing Aid Program and the Radon Litigation Program. Staff is recommending approval of the request.

Commissioners discussed the agreement allocation specifics, indicating the need for local benefit. Menke indicated the funds need to be committed by 2027 and spent by 2028. Menke further indicated there is plenty of need for these kinds of assistance in the City. Commissioners discussed the need for upfront programs to continue to assist residents and questions regarding the exact process for repayment of the loan. Hinzman indicated the program is a revolving loan program. Commission discussion on the importance of the programs and asked how these programs are promoted.

Commissioner Fox motioned to approve the resolution to Approve Dakota County CDA to Administer LAHA Funds, seconded by Commissioner Pemble. Ayes 7, Nays 0. Motioned approved.

B. Resolution 2024-15: Façade Improvement Grant – Masonic Block Parking Lot

Menke introduced the request to approve the façade improvement grant for the Masonic Block Parking Lot. The scope of the project includes repairing the existing parking lot along with restriping parking spaces and removal of an existing flower bed. The total eligible costs are \$11,500.00 which would total the grant award to \$3,833.33.

Commission discussion on existing water pooling and runoff issues. Staff indicated they are not aware of issues that would necessitate drainage requirements. Commissioners posed questions regarding the current amount of funding left for grant requests and requested the guidelines be revisited for future years.

Commissioner Fox motioned to approve the Façade Improvement Program Grant for the Masonic Block Parking Lot, seconded by Commissioner Carter. Ayes 6, Nays 1 (Pemble). Motioned approved.

C. Resolution 2024-16: Façade Improvement Grant - 106 2^{nd} Street E - Quarry Taphouse

Menke introduced the request to approve the façade improvement grant for the Quarry Taphouse at 106 2nd Street E. The scope of the project includes the removal of the existing damaged stucco and replacing the whole wall with the intention to have a new mural painted in 2025. The total eligible costs are \$44,950.00 which would total the grant award to \$5,000.00 pending approval by the Heritage Preservation Commission.

Commission discussion on appreciation for the extent of work being done and thoughtfulness behind replacing the mural in the future.

Commissioner Pemble motioned to approve the Façade Improvement Program Grant at 106 2nd Street E, seconded by Commissioner Goblirsch. Ayes 7, Nays 0. Motioned approved.

D. Resolution 2024-17: Authorize Exclusive Land Sale Negotiations – River City Properties (Siewert) 317 3rd Street E

Hinzman introduced the request to authorize land sale negotiations for River City Properties (Siewert) at 317 3rd Street E. Hinzman reviewed the project milestone and dates for project completion and shared the resolution would provide certainty that the developer has an additional year and can continue to move forward.

Commission discussion on the ability to develop the land and appreciation for the work City staff has done to keep this moving. Hinzman indicated the developer is still seeking to develop a project. Hinzman shared the resolution is an appropriate approach over a purchase agreement at this time. Commissioners indicated the potential of seeking other development for the space.

Commissioner Fox motioned to approve the resolution to authorize exclusive land sale negotiations for River City Properties, seconded by Commissioner Horsch. Ayes 3 (Carter, Horsch, and Fox), Nays 3 (Johnson, Anderson, and Pemble), Abstain (Goblirsch). Motioned failed.

V. Reports and Information

A. Development Updates:

Hinzman provided an update on current developments.

VI. Adjourn

A. Commissioner Goblirsch made a motion to adjourn the meeting at 6:53 p.m., seconded by Commissioner Carter. Motion passed 7-0. Meeting adjourned.

Next Meeting: Thursday, November 14, 2024

Respectively Submitted: Emily King

Date	JNL	Туре	Description	Reference #	Debits	Credits	Balance
10/01/2024 10/11/2024 10/25/2024 10/31/2024	PR PR	CHK CHK	407-1502-6101.0000 FULL-TIME SALARIE SUMMARY PR 10/11/2024 SUMMARY PR 10/25/2024	S-REGULAR END BALANCE	BEG. BALANCE 8,687.77 8,687.77 17,375.54		163,718.68 172,406.45 181,094.22 181,094.22
10/01/2024 10/31/2024			407-1502-6103.0000 PART-TIME SALARIE	S-REGULAR END BALANC	BEG. BALANCE E		8,514.00 8,514.00
10/01/2024 10/11/2024 10/25/2024 10/31/2024	PR PR	CHK CHK	407-1502-6121.0000 EMPLOYER CONTRIBU SUMMARY PR 10/11/2024 SUMMARY PR 10/25/2024	TION-PERA END BALANCE	BEG. BALANCE 651.59 651.59 1,303.18		12,333.92 12,985.51 13,637.10 13,637.10
10/01/2024 10/11/2024 10/25/2024 10/31/2024	PR PR	CHK CHK	407-1502-6122.0000 EMPLOYER CONTRIBU SUMMARY PR 10/11/2024 SUMMARY PR 10/25/2024	TION-FICA/MED END BALANCE	BEG. BALANCE 660.80 660.78 1,321.58		13,110.68 13,771.48 14,432.26 14,432.26
10/01/2024 10/11/2024 10/25/2024 10/31/2024	PR PR	CHK CHK	407-1502-6131.0000 EMPLOYER PAID-HEA SUMMARY PR 10/11/2024 SUMMARY PR 10/25/2024	LTH INSURANCE END BALANCE	BEG. BALANCE 1,729.36 91.67 1,821.03		16,915.22 18,644.58 18,736.25 18,736.25
10/01/2024 10/31/2024			407-1502-6132.0000 HIGH DEDUCTIBLE H	EALTH INS END BALANC	BEG. BALANCE E		825.03 825.03
10/01/2024 10/11/2024 10/31/2024	PR	СНК	407-1502-6133.0000 EMPLOYER PAID-LIF SUMMARY PR 10/11/2024	E INSURANCE END BALANCE	BEG. BALANCE 12.07 12.07		120.79 132.86 132.86
10/01/2024 10/22/2024 10/31/2024	АР	INV	407-1502-6134.0000 EMPLOYER PAID-DIS, SUN LIFE ASSUANCE COMPANY OF CANADA	ABILITY (LTD) NOV 2 END BALANCE	BEG. BALANCE 4 34.72 34.72		340.78 375.50 375.50
10/01/2024 10/31/2024			407-1502-6201.0000 OFFICE SUPPLIES	END BALANC	BEG. BALANCE E		863.58 863.58
10/01/2024 10/01/2024 10/22/2024 10/31/2024	AP AP	INV INV	407-1502-6304.0000 LEGAL FEES LEVANDER GILLEN & MILLER PA LEVANDER GILLEN & MILLER PA	AUGUST 202 SEPT 2024 END BALANCE	BEG. BALANCE 4 384.25 137.00 521.25		5,127.65 5,511.90 5,648.90 5,648.90
10/01/2024 10/01/2024 10/01/2024 10/22/2024 10/31/2024	AP AP AP	INV INV INV	407-1502-6311.0000 EXPERT & CONSULTA DAKOTA COUNTY ABSTRACT HOISINGTON KOEGLER GROUP HOISINGTON KOEGLER GROUP	DC240628-C 024-034-1 024-034-2 END BALANCE	BEG. BALANCE O 760.00 12,905.22 12,266.81 25,932.03		9,355.25 10,115.25 23,020.47 35,287.28 35,287.28
10/01/2024 10/22/2024 10/31/2024	АР	INV	407-1502-6319.0000 OTHER PROFESSIONA LEVANDER GILLEN & MILLER PA	L SERVICES SEPT 2024 END BALANCE	BEG. BALANCE 288.00 288.00		841.50 1,129.50 1,129.50
10/01/2024 10/31/2024			407-1502-6321.0000 TELEPHONE	END BALANC	BEG. BALANCE E		170.22 170.22
10/01/2024 10/01/2024 10/31/2024	DTDF	JE	407-1502-6322.0000 POSTAGE SEPTEMBER POSTAGE	0000024 END BALANCE	BEG. BALANCE 1 3.45 3.45		30.35 33.80 33.80
10/01/2024 10/08/2024 10/31/2024	DTDF	JE	407-1502-6323.0000 CONFERENCE & SCHO Dakota\Scott Workforce Seminar - Men		BEG. BALANCE 9 15.00 15.00		2,776.20 2,791.20 2,791.20

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Date	JNL	Туре	Description	Reference #	Debits	Credits	Balance
10/01/2024 10/31/2024			407-1502-6324.0000 MILEAGE	END BALANCE	BEG. BALANCE		182.64 182.64
10/01/2024 10/31/2024			407-1502-6337.0000 INSURANCE -	GENERAL LIABILITY END BALANCE	BEG. BALANCE		7,669.11 7,669.11
10/01/2024 10/31/2024			407-1502-6340.0000 INSURANCE -	WORKERS COMP END BALANCE	BEG. BALANCE		654.72 654.72
10/01/2024 10/31/2024			407-1502-6343.0000 LIGHT & POW	ER END BALANCE	BEG. BALANCE		3,634.58 3,634.58
10/01/2024 10/31/2024			407-1502-6350.0000 REPAIRS & MA	AINTENANCE - BLDG END BALANCE	BEG. BALANCE		15,665.00 15,665.00
10/01/2024 10/31/2024			407-1502-6356.0000 UPKEEP OF G	ROUNDS END BALANCE	BEG. BALANCE		14.89 14.89
10/01/2024 10/08/2024 10/31/2024	АР	INV	407-1502-6402.0000 GRANTS JUPITER PEAK LODGING, LLC	OCT 24 END BALANCE	BEG. BALANCE 560.99 560.99		8,415.67 8,976.66 8,976.66
10/01/2024 10/08/2024 10/31/2024	DTDF	JЕ	407-1502-6433.0000 DUES,SUBSCRIFINANCE and Commerce online sub		BEG. BALANCE 197.40 197.40		25.00 222.40 222.40
10/01/2024 10/08/2024 10/31/2024	АР	INV	407-1502-6450.0000 MISCELLANEOU AMERICAN CENTER FOR PHILANTHROP		BEG. BALANCE 15,000.00 15,000.00		0.00 15,000.00 15,000.00
10/01/2024 10/01/2024 10/31/2024	АР	INV	407-1502-6510.0000 LAND LEVANDER GILLEN & MILLER PA	AUGUST 2024 END BALANCE	BEG. BALANCE 2,450.50 2,450.50		0.00 2,450.50 2,450.50
10/01/2024 10/31/2024			407-1502-6701.0000 LOSS ON DISI	POSAL END BALANCE	BEG. BALANCE		6,071.15 6,071.15
10/01/2024 10/31/2024			407-1502-6720.0000 OPERATING TR	RANSFER OUT END BALANCE	BEG. BALANCE		17,131.50 17,131.50
10/01/2024 10/01/2024 10/01/2024 10/15/2024 10/31/2024	AP AP AP	INV INV INV	413-0000-6319.0000 OTHER PROFES LEVANDER GILLEN & MILLER PA SRF CONSULTING GROUP INC SRF CONSULTING GROUP INC	SSIONAL SERVICES AUGUST 2024 16799.00-11 16799.00-12 END BALANCE	BEG. BALANCE 80.00 922.06 132.63 1,134.69		22,338.82 22,418.82 23,340.88 23,473.51 23,473.51
10/01/2024 10/31/2024			413-0000-6620.0000 FISCAL AGENT	Γ FEES END BALANCE	BEG. BALANCE		1,200.00 1,200.00

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LEASE AGREEMENT

THIS LEASE AGREEMENT ("Lease") is made and entered into this day
, 2024 (the "Effective Date"), by and between the Hastings Econom
Development and Redevelopment Authority, a Minnesota public body corporate and public (the
"Landlord"), and Hastings Prescott Arts Council, a Minnesota nonprofit corporation (the
"Tenant"). Landlord and Tenant may be referred to collectively herein as the "parties" or each
"party".

ARTICLE 1 PREMISES

Landlord, for and in consideration of the rents, covenants and conditions hereinafter contained to be performed and observed by Tenant, does hereby demise and lease to Tenant the real estate legally described on Exhibit A attached hereto (the "Real Estate"), addressed as 213 Ramsey Street, Hastings, Minnesota, including the improvements located therein, and including any existing fixtures and any appurtenant parking areas, driveways and landscaped areas (collectively, the "Improvements") (the Real Estate and Improvements are collectively referred to herein as the "Premises").

ARTICLE 2 TERM

Tenant shall have and hold the Premises December 1, 2024 (the "Commencement Date") and terminating on December 1, 2026 (the "Term"), unless extended by the parties in writing. This Lease is terminable at will by Tenant upon 10 days' advance written notice to Landlord. From the effective date of the termination by Tenant, any proceeds from subtenants will be retained by Landlord.

ARTICLE 3 BASE RENT

As consideration for this Lease, Tenant shall pay to Landlord base rent in the amount of \$100.00 plus utilities per month, due and payable on the 1st day of each month.

ARTICLE 4 ADDITIONAL RENT

All amounts which Tenant is required to pay under the terms and provisions of this Lease, other than Base Rent in Article 3, including but not limited to the amounts payable by Tenant pursuant to Articles 11 and 12 shall be considered as "Additional Rent".

ARTICLE 5 USE OF PREMISES

The Premises shall be used by Tenant for the purpose of hosting art classes, provide studio space to artists, and host other meetings of the Tenant. Tenant agrees not to commit a nuisance in or upon the Premises so as to substantially interfere with the comfort and safety of others.

ARTICLE 6 TENANT'S ACCEPTANCE OF THE PREMISES/CONDITION

Landlord will not be obligated to construct or install any improvements in or to the Premises. Landlord makes no representation, covenant or warranty of any kind, character or nature concerning the Premises or otherwise. Tenant accepts the Premises in "as-is", "where-is", and "with all faults" condition.

ARTICLE 7 FIXTURES, FURNITURE, AND EQUIPMENT

Landlord agrees that all trade fixtures, furniture, equipment, or other personal property of whatever kind and nature kept or installed on the Premises by Tenant shall not become the property of the Landlord or a part of the realty no matter how affixed to the Premises and may be removed by Tenant, on or before the termination of this Lease.

ARTICLE 8 ALTERATIONS, TITLE TO AND REMOVAL OF IMPROVEMENTS

Except for non-structural alterations or improvements that in the aggregate do not exceed \$5,000.00, Tenant may not without Landlord's prior written consent, remodel or make any alterations to the Premises.

Tenant shall have no authority to create or place any lien or encumbrance of any kind whatsoever upon or in any manner to bind the interest of the Landlord in the Premises, and Tenant covenants and agrees promptly to pay all sums legally due and payable by it on account of any labor performed on the Premises upon which any lien is or could be asserted.

ARTICLE 9 REPAIRS, MAINTENANCE AND SIGNAGE

Tenant shall, at all times during the Term, at its own cost and expense, keep and maintain the Premises. If the improvements on the Premises are damaged or destroyed, Tenant may at its sole option and expense repair and restore the improvements or Tenant may terminate the Lease and vacate the Premises.

Tenant shall be permitted to maintain signage on the Premises during the Term of the Lease. Tenant shall maintain all signage at its sole cost and expense. Landlord shall approve such signage before its instillation.

ARTICLE 10 REAL ESTATE TAXES AND SPECIAL ASSESSMENTS

Landlord shall be responsible for the payment of all real estate taxes and current and future installments of special assessments covering the Premises during the Term.

ARTICLE 11 UTILITIES

During the Term Tenant agrees that it shall pay all costs for water, sewer, gas and electric, heating and cooling, garbage and any other utilities used, or consumed upon or in connection with the Premises, as and when the charges for the same shall become due and payable as part of Base Rent. If Tenant becomes a holdover tenant, Tenant shall be responsible for such costs during the holdover term.

ARTICLE 12 INSURANCE

Tenant hereby covenants and agrees that it shall at all times during the Term obtain and maintain and keep in force and effect, at a minimum, a comprehensive general liability insurance policy with a combined limit of not less than One Million and 00/100 Dollars (\$1,000,000.00) per occurrence; and Two Million and 00/100 Dollars (\$2,000,000.00) in the aggregate, against claims for personal injury, death or property damage occurring in, on or about the Premises. Landlord shall be named as an additional insured. Any deductible amount shall be paid by Tenant.

All policies of insurance maintained in accordance with this Article 12 shall be subject to and governed by the following:

- a. All policies of insurance and the form thereof shall be standard policies of the insurer.
- b. Tenant shall deliver a certificate of insurance to the Landlord upon execution of this Lease Agreement and renewal certificates shall be delivered not less than ten (10) days prior to the expiration of any then current policy.
- c. All policies of insurance provided for in Article 12 shall be issued in a form reasonably acceptable to Landlord by sound and reputable insurance companies and qualified to do business in the state in which the Improvements are located.

ARTICLE 13 INDEMNIFICATION

Tenant hereby agrees to indemnify, defend and save Landlord and Landlord's elected officials, officers, staff, employees, agents and representatives (collectively, "Landlord Indemnified Parties") harmless from all claims, actions, judgments, suits, losses, fines, penalties, demands, costs and expenses and liability whatsoever, including reasonable attorneys' fees, expert fees and court costs ("Tenant Indemnified Claims") on account of (i) any damage or liability

occasioned in whole or in part by any use or occupancy of the Premises or by any act or omission of Tenant or any of Tenant's agents, employees, subtenants, assignees, licensees, contractors or invitees (collectively, "Tenant Parties"); or (ii) the use of the Premises by Tenant or any Tenant Parties and conduct of Tenant's business by Tenant or any Tenant Parties, or any other activity, work or thing done, permitted or suffered by Tenant or any Tenant Parties, in or about the Premises. In case any action or proceeding is brought against Landlord or any Landlord Indemnified Parties solely by reason of any such Tenant Indemnified Claims, Tenant, upon notice from Landlord, shall defend the same at Tenant's expense by counsel approved in writing by Landlord and Landlord's insurance carrier, which approval shall not be unreasonably withheld, conditioned or delayed. Tenant shall not be liable for damage or injury occasioned by the negligence or fault of Landlord or its agents, contractors or employees. Tenant's indemnification obligation under this Article 13 shall survive the expiration or earlier termination of this Lease.

Landlord hereby agrees to indemnify, defend and save Tenant and Tenant's officers, trustees, directors, partners, beneficiaries, ground lessors, joint venturers, members, stockholders or other principals or representatives (and their respective successors or assigned) (collectively, "Tenant Indemnified Parties") harmless from all claims, actions, judgments, suits, losses, fines, penalties, demands, costs and expenses and liability whatsoever, including reasonable attorneys' fees, expert fees and court costs ("Landlord Indemnified Claims") on account of any act or omission of Landlord or any of Landlord's agents or employees (collectively, "Landlord Parties"). In case any action or proceeding is brought against Tenant or any Tenant Indemnified Parties solely by reason of any such Landlord Indemnified Claims, Landlord, upon notice from Tenant, shall defend the same at Landlord's expense by counsel reasonably acceptable to Landlord. Landlord shall not be liable for damage or injury occasioned by the negligence or fault of Tenant or its agents, contractors, employees, or invitees. Landlord's indemnification obligation under this Article 13 shall survive the expiration or earlier termination of this Lease.

ARTICLE 14 MECHANIC'S LIENS

Tenant shall not suffer or permit any mechanic's liens to be filed against the Premises or any part thereof by reason of work, labor, services, or materials supplied or claimed to have been supplied to Tenant or anyone holding (or claiming to hold) the Premises or any part thereof through or under Tenant. If any such mechanic's liens or notice of lien shall at any time be filed against the Premises on account of an alleged debt of Tenant or any notice of lien by a party engaged by Tenant or Tenant's contractor or materialmen to work on the Premises, Tenant shall cause the same to be discharged of record by payment, deposit, bond, order of court of competent jurisdiction or otherwise within forty-five (45) days after the date of filing the same, or in the event such party disputes the validity of such lien, such party may deposit 110% of the amount claimed by the lien holder in escrow with a title insurance company, and/or the other party, or as prescribed by law as security against foreclosure of the lien. If Tenant fails to discharge such mechanic's lien within such period, then, in addition to any other right or remedy of Landlord hereunder, Landlord may, but shall not be obligated to, discharge the same either by paying the amount claimed to be due or by procuring the discharge of such lien by deposit in court or by giving security or in such other manner as is or may be prescribed by law. Any amount paid by Landlord for any of the aforesaid purposes, and all reasonable legal and other expenses of such party, including reasonable

attorneys' fees, in procuring the discharge of such lien, with all necessary disbursements in connection therewith, with interest thereon at the rate of five percent (5%) per annum from the date of payment shall be repaid by Tenant on demand. Any such amount owed by Tenant to Landlord shall become immediately due and payable by Tenant as Additional Rent with the next succeeding installment of monthly Base Rent which shall become due after such demand. Nothing herein contained shall imply any consent or agreement on the part of Landlord to subject Landlord's estate to liability under any mechanic's lien law.

ARTICLE 15 ASSIGNMENT AND SUBLETTING

Tenant shall not sell, assign, mortgage, pledge, or in any manner transfer this Lease or any real estate or interest thereunder without consent of Landlord.

ARTICLE 16 DEFAULT AND REMEDIES

- a. If Tenant shall fail to promptly keep and perform any other obligations of this Lease, strictly in accordance with the terms of this Lease, and shall continue in default for a period of thirty (30) days after written notice thereof by Landlord of default and demand of performance (and Tenant is not diligently proceeding to cure a non-monetary default), then and in any such event and as often as any such event shall occur; and upon such default Landlord may declare the Term ended, and enter into said Premises with process of law and expel Tenant or any person occupying the same in or upon said Premises; such reentry shall not work a forfeiture of the rents to be paid nor affect the covenants to be performed by Tenant.
- b. If Landlord shall fail to promptly keep and perform any other obligations of this Lease, strictly in accordance with the terms of this Lease, and shall continue in default for a period of thirty (30) days after written notice thereof by Tenant of default and demand of performance (and Landlord is not diligently proceeding to cure a non-monetary default), then and in any such event and as often as any such event shall occur; and upon such default Tenant may declare the Term ended, and Landlord shall be obligated to any balance due pursuant to the terms stated in Article 2.

ARTICLE 17 COMPLIANCE WITH LAWS

Tenant shall, at Tenant's sole cost and expense, comply with all federal, state, and local laws and regulations which may be applicable to the Premises. Tenant will observe and comply with the requirements of all policies of public liability, fire and all other policies of insurance at any time in force with respect to the Premises and the personal property therein.

Tenant shall secure and maintain all appropriate licenses and permits required from all federal, state, and local governments, if any, needed to operate its business on the Premises so long as the Lease is in effect.

ARTICLE 18 AMENDMENTS

No waivers, alterations or modifications of this Lease or any agreements in connection therewith shall be valid unless in writing duly executed by both Landlord and Tenant herein.

ARTICLE 19 RECORDING

This Lease shall not be recorded.

ARTICLE 20 SURRENDER OF PREMISES

Tenant shall, after the last day of the Term or upon any earlier termination, surrender and yield the Premises to Landlord.

ARTICLE 21 SERVICE OF NOTICE

Every notice, approval, consent or other communication authorized or required by this Lease shall not be effective unless the same shall be in writing and sent postage prepaid by United States registered or certified mail, return receipt requested, as follows:

If to Landlord at: Hastings Economic Development and Redevelopment Authority

Attn: John Hinzman 101 – 4th Street East Hastings, MN 55033

If to Tenant at: Hastings Prescott Arts Council

Attn: Kathy O'Keefe 216 4th Street East Hastings, MN 55033

or to such other address as either party may designate by notice given from time to time in accordance with this Article 21. Any notice given in accordance with the provisions of this Article 21 shall be deemed to have been given as of the date occurring two (2) days after such notice shall have been placed for mailing with the United States Postal Service. The amounts payable by Tenant to Landlord hereunder shall be paid to the address designated by Landlord from time to time.

ARTICLE 22 HOLDING OVER

In the event Tenant continues to occupy the Premises after the last day of the Term or any extension hereby created, Tenant shall pay all actual damages sustained by Landlord as a result of

any such holdover.

ARTICLE 23 CAPTIONS

The captions appearing in this Lease are inserted only as a matter of convenience and in no way define, limit, construe or describe the scope or intent of such Articles of this Lease or in any way affect this Lease.

ARTICLE 24 INVALIDITY OF PROVISIONS

If any term, covenant, condition or provision of this Lease or the application thereof, to any person or circumstance shall, at any time, or to any extent, be invalid or unenforceable, the remainder of this Lease or the application of such term or provision to persons or circumstances other than those as to which it is held invalid or unenforceable, shall not be affected thereby, and each term, covenant, condition and provision of this Lease shall be valid and enforceable to the fullest extent permitted by law.

ARTICLE 25 LANDLORD'S ACCESS TO PREMISES

Landlord shall have reasonable rights of access to the Premises after reasonable notice and during normal business hours for the purpose of inspecting the condition thereof from time to time throughout the Term of this Lease. Landlord shall also have reasonable rights of access to the Premises after reasonable notice for the purpose of surveying, geotechnical testing or other investigation in preparation for the construction of any future project for which Landlord purchased the Premises. In the event of an emergency, Landlord shall have the immediate right to access the Premises, without prior notice to Tenant.

ARTICLE 26 ENTIRE AGREEMENT

This Lease entered into between Landlord and Tenant as to the Premises supersedes any and all other agreements, either oral or in writing, between the parties hereto with respect to the Premises and it contains all of the covenants, agreements and other obligations between the parties in respect to said Premises.

ARTICLE 27 LIABILITY OF LANDLORD

Tenant's elected officials, officers, staff, employees, agents and representatives will have absolutely no personal liability with respect to any provision of this Lease or any obligation or liability arising from this Lease.

ARTICLE 28 GOVERNING LAW; VENUE

This Lease will be governed by and construed according to the laws of the State of Minnesota. Any actions or proceedings arising under this Lease, in connection with the Premises will be venued in state or federal courts located in Dakota County, Minnesota, to the exclusion of all other venues. Tenant hereby expressly consents to the exercise of personal jurisdiction over Tenant by such courts.

ARTICLE 29 AUTHORITY

Landlord and Tenant hereby represent and warrant that each individual executing this Lease on behalf of said entity is duly authorized to execute and deliver this Lease on behalf of said entity and that this Lease is binding upon said entity in accordance with its terms.

ARTICLE 30 BROKERS

Each party warrants to the other that it has had no dealings with any broker or agent in connection with this Lease. Notwithstanding the foregoing, each party shall hold harmless the other party from all damages resulting from any claims that may be asserted against the other party by any broker, finder, or other person, with whom the other party has or purportedly has dealt.

ARTICLE 31 TIME OF THE ESSENCE

With respect to all acts of the Tenant and Landlord required under or pursuant to this Lease, time is of the essence.

ARTICLE 32 COUNTERPARTS

This Lease may be executed in counterparts, each of which shall be deemed an original, but which taken together shall constitute one and the same instrument. Electronic or facsimile signatures shall be deemed sufficient to create a binding obligation hereunder and shall have the same force and effect as an original signature of such party.

ARTICLE 33 HAZARDOUS MATERIALS

Tenant shall not keep or have in or on the Premises any article or thing which is deemed "hazardous" or "extra hazardous" by any responsible insurance company or under federal, state or local law, rule, regulation, code or ordinance except in compliance with all requirements of applicable law. To the extent caused by Tenant or its employees, agents, or invitees, Tenant shall indemnify and save harmless Landlord against all liabilities, damages, claims, fines, penalties, costs

and other expenses, including, reasonable attorneys' fees, which may be imposed upon, incurred by, or asserted against Landlord by reason of any use or condition of the Premises or any part thereof, including, without limitation, liability resulting from the use, storage, generation, or release of any "hazardous substance," "hazardous waste," "pollutant" or "contaminant" (as such terms may be now or hereafter defined under any applicable federal, state, or local statute, ordinance, or regulation, collectively referred to as "Hazardous Material").

[The remainder of this page has been intentionally left blank.]

IN WITNESS WHEREOF, the parties hereto have set their hands as of the day and year first above written.

LANDLORD: HASTINGS ECONOMIC DEVELOPMENT AND REDEVELOPMENT AUTHORITY

By: _	
T	revor Johnson
It	s President
By: _	
A	lexander Menke
Ιt	s Secretary

TENANT: HASTINGS PRESCOTT ARTS COUNCIL

By	/ :	
·	Kathy O'Keefe	
	President	
Ву	·· <u> </u>	
Ву	: Scott Horthard	

EXHIBIT A LEGAL DESCRIPTION

Real property located in Dakota County Minnesota legally described as follows:

Lot 6 except the South 70 feet thereof and an undivided 1/2 interest in Lot 5, except the South 100 feet thereof, all in Block 15, Town of Hastings, according to the recorded plat thereof

CITY OF HASTINGS DAKOTA COUNTY, MINNESOTA

HEDRA RESOLUTION NO. 2024-18

A RESOLUTION OF THE HASTINGS ECONOMIC DEVELOPMENT AND REDEVELOPMENT AUTHORITY (HEDRA) APPROVING AN AMENDMENT TO THE FAÇADE IMPROVEMENT PROGRAM GRANT FOR 213 SIBLEY STREET

WHEREAS, On November 10th, 2021 HEDRA adopted a Façade Improvement Program; and

WHEREAS, HEDRA received an application from Alan Blankenship ("Applicant") for eligible improvements at 213 Sibley Street, commonly known as the Riviera Theater; and

WHEREAS, on June 13th, 2024, HEDRA adopted Resolution No. 2024-08 approving the requested Façade Improvement Grant for 213 Sibley Street in the amount of \$1,666.67; and

WHEREAS, after the Applicant received grant approval and began the project, it was found that there was additional painting work required to fully paint the exterior of the building

WHEREAS, after the Applicant submitted for reimbursement, the total cost was higher than the submitted estimates, totaling \$6,332.96

WHEREAS, to provide the 2:1 funding for the project, HEDRA Staff recommends amending the approved grant amount to account for the increased project cost

NOW THEREFORE BE IT RESOLVED, That HEDRA approves the amended grant amount issued to Alan Blankenship in the amount of \$2,110.99

ADOPTED BY THE HASTINGS ECONOMIC DEVELOPMENT AND REDEVELOPMENT AUTHORITY THIS 14^{TH} DAY OF NOVEMBER 2024.

Ayes: Nays:	
Absent:	
	Trevor Johnson, President
Alexander Menke, Secretary	

HASTINGS ECONOMIC DEVELOPMENT AND REDEVELOPMENT AUTHORITY FAÇADE IMPROVEMENT PROGRAM APPLICATION

SESTION I. PROFERIT CONTACT INFORMATION
Legal Name of Property Owner: Top Har Prak Ladging Lic.
Legal Name of Business Owner (if applicable):
Name of Business in operation if commercial property:
Project Site Address: 213 Subject St.
City / State / Zip: Washings, Min 55033
Primary Application Contact Person(s): Nan m. Blankensh.p
Property Owner Phone: (احما) 542 - 3553
Property Owner Email: Glannwa747 & act.com
Business Owner Phone (if applicable): N/A
Business Owner Email (if applicable): N/A
SECTION 2: CONTRACTOR INFORMATION
Name of Company: Michael Worshin Painting Typitar Rock Localging Use
Company Address: 31971 Clark Valley Trail
City/State/Zip: Camen Falk, MN 55009 See above
Primary Contact Person(s): Michael Logahn
Phone: (Lsi) 235-7659
Email: mike, wagahn = amail. com
SECTION 3: PROJECT OVERVIEW
Labor: \$ 2700.00
Materials: \$ 300 00 \$ \$ 2,000.00
Other (attach description) \$
Total Costs \$ 3,000 . CO

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	The second secon
Please describe how these funds will impact your p	project
will allow me to do other on and	W- 00
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SECTION 5: AGREEMENT	
We certify that all information provided in this app	olication (and its attachments) is true and correct to
he best ofmy/our knowledge. I/We agree to provide	de any addition information as may be requested by
he City of Hastings and HEDRA.	
APPI ICATION SIGNATURE:	
	his Managine Patrice
PRINTED NAME & TITLE: Alan M. Blankons	hip Mensyng Pater
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ESTIMATE

Michael Wojahn Painting LLC 31971 Clark Valley Tri Cannon Falls, MN 55009

mike.wojahn@gmail.com 651-235-7659 www.mikewpainting.com



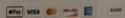
Alan Blankenship Bill to Alan Blankenship 213 Sibley Street Hastings MN 55033

Estimate details

Estimate no.: 1540 Estimate date: 05/12/2024

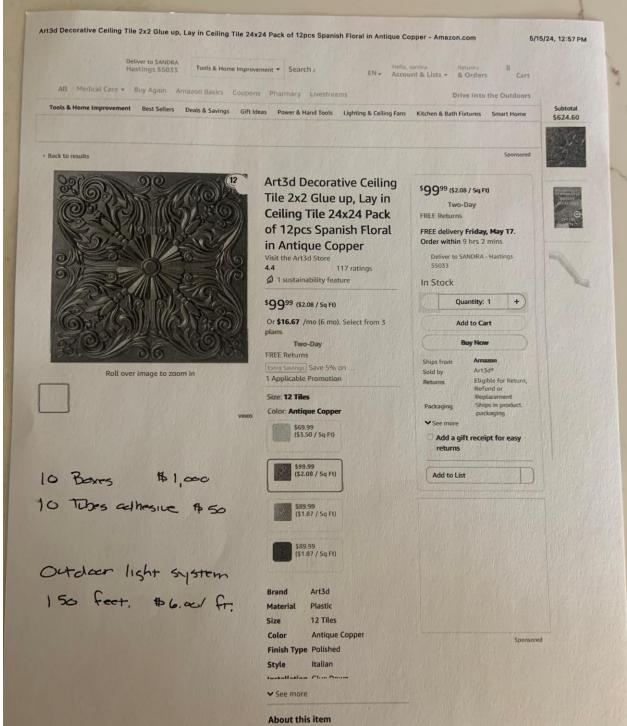
#	Date Product or service	Description	Qty	Rate	Amount
1.	Painting	Paint the marque on the front of the building.	1	\$3,000.00	\$3,000.00
		We will pressure wash, scrape, apply primer where needed, then apply two			
		coats of paint. This includes lift rental.			
		All paint and materials are included in the			
		bid.			
		The price of this may change once we			
		get up there to see what condition things are in.			

Ways to pay



Total

\$3,000.00



INVOICE

Michael Wojahn Painting LLC 31971 Clark Valley Trl Cannon Falls, MN 55009 mike.wojahn@gmail.com 651-235-7659 www.mikewpainting.com



Bill to Alan Blankenship 213 Sibley Street Hastings MN

55033

Invoice details

Invoice no.: 1651 Terms: Net 30

Invoice date: 09/23/2024 Due date: 09/27/2024

#	Date	Product or service	Description	Qty	Rate	Amount
1.		Painting	Paint the marque on the front of the building. We will pressure wash, scrape, apply primer where needed, then apply two coats of paint. This includes lift rental. All paint and materials are included in the bid.	1	\$3,000.00	\$3,000.00
			The price of this may change once we get up there to see what condition things are in.			
2.		Painting	Scrape, spot prime and paint the brick area in the front of the building.	1	\$1,650.00	\$1,650.00

\$4,650.00
-\$4,650.00
\$0.00

Paid in Full





Business Advisor for Dakota County: Natalie Mouilso, nmouilso@mccdmn.org, 952-451-6390 Third Quarter – 9/30/2024

Clients Served YTD

Client Inquiry	02
Existing - Challenged	18
Existing -Opportunity	39
Pre-start planning	48
Start-up	31
Total	138

Business Owner Demographics YTD

	# of Clients
Low-Income Owned	65 (47%)
BIPOC or Immigrant Owned	73 (53%)
Woman Owned	66 (48%)

Financing & Access to Capital YTD

Loans & Grants			
Approved	(YRLY Total)	\$	202,330.00
Equity	(YRLY Total)	\$	718,800.00
Facilitated/Other	(YRLY Total)	\$	94,000.00
Total Investment		\$1	015 130 00

Program Hours

Loans & Grants

Total	1,174.25	667
3 rd QTR	300.25	178
2 nd QTR	501.75	238
1 st QTR	372.25	251
-	TA	Program HRS

TA: Client Meetings, Providing Resources, Client Calls, Client Deliverables, Loan Packaging

Program HRS: City Initiatives, Program Outreach, Public Events, City Meetings, Research, Data/Admin, General Inquiries

Industry Segment YTD

Construction / Real Estate Food	04 19
Health/Fitness Manufacturing	14 03
Consulting	11
Retail	25
Service	29
Technology	02
Other/Undecided	31
Total	138

Referral Source YTD

Bank Referral	20
Entrepreneur	10
Friends and Family	15
Municipality	24
MCCD Partner	15
Other	19
Web	35
Total	138

City YTD	Business	Resident
Apple Valley	21	14
Burnsville	24	14
Eagan	21	15
Farmington	04	09
Hastings	07	03
Inver Grove Heights	s 08	10
Lakeville	15	18
Mendota Heights	01	01
Rosemount	05	07
South St. Paul	08	06
West St. Paul	10	04
Other Dakota Co.	02	03
Other/ No Data	12	34

"I wanted to take time to let you know that the business advice you have been helping me with has been a great assistance to my small business. Being a solopreneur, many times I don't have a sounding board or any advice and your expertise and consistency has helped my small business tremendously. The additional assistance I have been able to receive from other agencies working with MCCD have helped as well. Thank you for all you have done for me and my small business." – Small Business Owner, Eagan

Direct Financing & Access to Capital

Business Type: fast casual pizza franchise

Business City: Apple Valley Residence City: Lakeville Referred by: Bank Partner MCCD Financing: \$42,000 Owner Equity: \$460,000

Other Financing: \$18,000 MN DEED Small Business Loan Participation Program

Overview: MCCD began working with this recent startup in Fall, 2023. The business sought working capital to implement a marketing plan to build local awareness and grow sales. Through MCCD, the business spent four months working closely with a bookkeeping/accounting advisor to gain skills and expertise in financial management of the business. They wrote a marketing plan and met with independent consultants to get additional insight into their business operations. The business was approved for the MCCD loan in early April with 30% participation from MN DEED SBLPP. The business is owned by four immigrants and is expected to employ a total of 7 after the market plan is implemented.

Business Type: coffee & empanada trailer

Business City: Mobile business, primarily in Rosemount, Lakeville, and Burnsville

Residence City: Apple Valley Referred by: City of Rosemount MCCD Financing: \$33,500

Owner Equity: \$5,000

Overview: Open to Business began working with this client in March 2023 after he was referred by the City of Rosemount. This entrepreneur had a strong culinary background with dreams of opening a restaurant or coffee shop. He decided to start with a mobile food cart to prove out his business concept and generate a local following. The business launched later in 2023 serving coffee, espresso, and handmade empanadas. By early 2024 it was clear that there was strong demand, and the business was ready to take it to the next level. The business was approved for an MCCD loan to finance a fully customized food trailer which will add capacity, streamline operations, and increase efficiency. You can find this food trailer at summer farmers markets in Rosemount, Lakeville, and Burnsville and other community events including the Rosemount High School Spring and Fall Craft Fair, the Apple Valley Home and Garden Expo, and the Rosemount Community Expo.

Business Type: Mexican food trailer

Business City: Mobile business, primarily in West Saint Paul

Residence City: West Saint Paul

Referred by: Bank Partner, Blaze Credit Union

MCCD Financing: \$50,000 Owner Equity: \$26,500

Overview: This startup food trailer business is named after the client's mother and will serve authentic Mexican street tacos, burritos, gorditas, birria quesadillas, and salsas all based on family recipes as well as vegetarian and vegan friendly options. The entrepreneur has a strong background in food service and has always dreamed of having his own restaurant. He also believes in giving back to the community and sees his food trailer as an excellent way to support local sporting events and sports boosters programs. Look for the trailer at farmers markets, sports events, local schools, breweries, and parties in West Saint Paul.

Business Type: bubble tea franchise

Business City: Apple Valley Residence City: Savage

Referred by: Bank Partner, Royal Credit Union

MCCD Financing: \$50,000 Owner Equity: \$224,086

Other Financing / Funding: \$72,000

Overview: This business owner is bringing a nationally recognized bubble tea franchise to Apply Valley. With decades of retail experience, the entrepreneur and her husband are well prepared to open their own bubble tea store. They approached MCCD through a banker referral in February and we worked together through the initial planning process. The loan request for working capital was approved in July. This BIPOC & immigrant owned business will create jobs for both owners as well as 3 other jobs for the community. The grand opening is planned for mid-August.

"Natalie is the best loan officer ever; she has been so kind and helpful.

This loan has helped a lot with our cashflow and inventory purchase, and I would definitely refer other business owners to MCCD!" – MCCD Loan Client, Apple Valley

Business Type: Online Kids Retailer Business City: West Saint Paul Residence City: Inver Grove Heights Referred by: MCCD Loan Client MCCD Financing: \$25,630 Owner Equity: \$3,300

Other Financing / Funding: \$4,000

Overview: MCCD approved a \$25,000 loan to a growing WSP business. This business is an online retail store that's been in business for about 3 years. The business came to MCCD seeking funding to establish an office location for business operations. The business does not plan to have a storefront, yet, but the new location will allow the business to grow and maximize the online store's capabilities and sales. The loan will retain a full-time job for the owner and create a new part-time job. The business is Hispanic and low income owned.

"I am very grateful for all the support and guidance I received from MCCD. I would recommend to anyone looking to start or grow their business." – MCCD Loan Client, West Saint Paul

Credit Builder Loans

In collaboration with nonprofit partners who provide credit building & financial awareness counseling, MCCD provides \$240 Credit Builder Loans (CBLs) to qualified applicants seeking to improve their personal credit. Credit Builder applicants complete financial training through MCCD's partners and are then referred to MCCD for a CBL. MCCD generates and services CBLs in-house.

2024 Credit Builder Loans YTD		
Resident City	Loan Amount	
Inver Grove Heights	\$240	
Burnsville	\$240	
Burnsville	\$240	
Eagan	\$240	
Lakeville	\$240	
TOTAL	\$1,200	

Highlights, Networking, & Outreach

Staffing Updates

MCCD is hiring! See details about our two open positions: the <u>Senior Loan Officer</u> role and the <u>Finance Specialist</u> role.

Programming, Partnerships, & Trainings

- July 1 MCCD formalized a partnership with <u>Victory Business Solutions</u> to provide up to 10 hours of free bookkeeping and accounting support for any Open to Business client.
- August 9 MCCD hosted the 3rd workshop in our business planning workshop series: *Access to Capital for Small Businesses*. MCCD partnered with Royal Credit Union for this session where we discussed the lending landscape, government resources, and how to attract a lender.
- August 28 MCCD's Director of Business Development Tyler Hilsabeck presented at Navigating Fee Based Lending, the 3rd session of the 2024 ELCD Learning & Networking Series focused on alternative forms of lending.
- September 6 MCCD Business Advisor Maria Thor attended the <u>Minnesota Cannabis Real Estate Summit</u>. Open
 to Business staff are seeking out learning opportunities so that we can better understand this new and
 developing business sector.
- October 16 Join us for our first Lending Info Session held at the MCCD office on 10/16 from 10 11 AM. This is a new event for us designed to provide in-person support for business owners and entrepreneurs as they navigate MCCD's lending services and the process of applying for a loan.
- November 14 Mark your calendar for MCCD's 35th Anniversary Celebration. This year will be a special
 celebration at the newly restored <u>Coliseum building</u> in the Longfellow neighborhood of Minneapolis. All
 partners are welcome. RSVP <u>here.</u>
- November 21 MCCD is sponsoring a virtual and in-person informational session: Small Businesses & The
 Corporate Transparency Act: Last Chance to Comply presented by local attorneys from Stinson LLP and
 Minnesota Law students. General questions will be answered at the session and RSVP details are here.
 Submitting reports is free and electronic forms are available on the U.S. Department of Treasury's Financial Crimes Enforcement Network (FinCEN) website.

Advertising & Outreach

- In the last quarter, banker and lender outreach occurred specifically with Choice Bank, Drake Bank, Lakeview Bank, Merchants Bank, Minnwest Bank, Royal Credit Union, Think Bank, US Bank, and Wings.
- In addition to lending outreach, written or in-person presentations were made and/or networking efforts were made including Rokos Advisors, Farmington Business Resource Fair, Dakota County Library Adult Services, MVTA, as well as regular check ins with City of Farmington and Dakota County CDA.
- The Open to Business advertisement library is up to date with the most recent ads and flyers for OTB. New ads will be created and updated periodically so keep checking back. The library was created to help streamline how

we share ads with partners and to give partners direct access to choose ads that meet their needs. Access the Ad Library <u>here.</u>

Quarterly Highlight

Community Development Financial Institutions (CDFIs) Roundtable in Saint Paul, Minnesota



MCCD's Chief Financial Officer Trish DeAnda met with Treasury secretary Janet Louise Yellen and Senator Amy Klobuchar at the Community Development Financial Institutions (CDFIs) Roundtable in Saint Paul, Minnesota on June 25, 2024. Business and CDFI leaders to shared information and answered questions about efforts to support Minnesota businesses and business owners. This was an incredible opportunity to connect government leadership with organizations and business owners to voice their needs and concerns. More information on the meeting here.

"CDFIs provide crucial support to local businesses, from financing to services such as training entrepreneurs. They are often embedded in the communities they serve, so they have a deep understanding of a community's needs and how to meet them." – Secretary of the Treasury Janet L. Yellen Following Community Development Financial Institutions (CDFIs) Roundtable in Saint Paul, Minnesota