



## Workforce Development

402 West First Street  
Duluth, Minnesota 55802

218-302-8400  
218-730-5952 FAX  
workforcedevelopment  
@duluthmn.gov

## COVID-19 Resources for Businesses

March 31, 2021

### *Business Loan and Grant Programs*

#### **St. Louis County Small Business COVID Relief Grants**

St. Louis County Small Business COVID-19 Relief Grant applications available starting at **9:00am on January 19, 2021**. These grants are available to both eligible businesses and non-profits that are physically located in St. Louis County.

- County's CARES funding site: <https://www.stlouiscountymn.gov/departments-a-z/public-health-human-services/public-health/covid-19/cares-funding>
- Specific program details: <https://www.stlouiscountymn.gov/LinkClick.aspx?fileticket=58MqvcYFEQM%3d&portalid=0>

**Must have a completed and signed W-9 to submit the application.** If you have any questions, please contact the St. Louis County at: [CARES@stlouiscountymn.gov](mailto:CARES@stlouiscountymn.gov). Email is the preferred mode of contact for the county. The application deadline is: February 3, 2021, at 4:30 p.m.

#### **MN Department of Revenue - State COVID Business Assistance**

Direct payments from the Department of Revenue for eligible businesses (Restaurants, Cafeterias, Buffets, Caterers, Bars, Breweries, Winerys, Tap Rooms, Bowling, Fitness Centers, Gyms). Requirements are: 1) located in MN; 2) at least \$10,000 in sales in 2019; 3) Must have filed tax returns in 2019 and 2020; 4) must show required loss of revenue (see below); 5) must have been forced to close due to Executive Order. Sales Tax revenue will be used to show loss (req. loss of 30% between April and Sept 2020 to be eligible) and current unemployment records will be used to determine payment amount based on number of employees. **Businesses will be notified by 12/31/20 via their e-services accounts** and funds will be mailed in early January 2021 to the main sales tax account address on file. More information here: [COVID-19 Business Relief Payments | Minnesota Department of Revenue \(state.mn.us\)](#)

#### **DEED – Small Business Relief Package**

Three new programs were signed into law on December 16, to assist eligible businesses impacted by COVID-19 shutdowns: [DEED Developments Blog / Minnesota Department of Employment and Economic Development \(mn.gov\)](#)

- [Minnesota Convention Center Relief Grants](#)
- [Minnesota Movie Theater Relief Grants](#)

#### **DEED – Resource Guide for Small Businesses**

<https://mn.gov/deed/newscenter/press-releases/?id=425890>

#### **SBA – COVID-19 Resources for Small Businesses**

A rundown of the financial programs and guidance available through the SBA for small businesses.

<https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>

### **Northland Small Business Development Center**

Northeast Minnesota SBDC consultants are ready and able to assist clients throughout the Covid-19 outbreak. We are here to provide help with advice and ideas to keep your business as healthy as possible during these uncertain times. Our consultants are holding meetings via phone, video conferencing, or email. If you know of other business owners seeking guidance who may not be aware of SBDC resources, please point them to our website, [www.northlandsbdc.org](http://www.northlandsbdc.org), to sign up for services.

### **Entrepreneur Fund**

Businesses with a current EF loan can sign up for a free consulting session as a starting point. Additionally, the Entrepreneur Fund has developed the [Small Business Relief Fund](#) to support businesses in our region hard hit by the Coronavirus pandemic. Funding will allow EF to provide financial grant assistance to business owners who are facing significant challenges but do not qualify for local, state or federal relief.

Find out more at <https://www.entrepreneurfund.org/entrepreneur-fund-approach-to-covid-19/>

### **SBA – Coronavirus Relief**

The U.S. Small Business Administration (SBA) is offering a variety of small business coronavirus relief funds.

Details available here: <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options>

### **SBA - Economic Injury Disaster Loan (EIDL)**

Low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of Coronavirus (COVID-19). This program is for small businesses and most non-profit organizations that have suffered directly by this disaster. Loans can be for up to \$2 million and may be used to pay fixed debts, payroll, accounts payable, and other bills that could have been paid had the disaster not occurred. Loans under \$25,000 can be made without collateral, loans over \$25,000 should be collateralized. Loans are paid back over 30 years at 3.75%, and payments are deferred for one year. However, the SBA will not decline a loan for lack of collateral.

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/economic-injury-disaster-loan-emergency-advance>

### **DEED – Business Loan Guarantee Program**

The Northland Foundation is the local lender with this program. Loan funds can be used for machinery or equipment purchases, maintenance, or repair and working capital when secured by fixed assets. Terms are flexible and the State of MN provides an 80% guarantee up to \$200,000. Apply here:

<https://northlandfdn.org/files/business-loan-application.pdf>

### **IRRRB – Taconite Area Business Relief Loan Program**

For businesses in Virginia and the Iron Range. Maximum loan amount to a business equal to three months operating expenses, up to \$40,000. Maximum loans will be 60 months, after a six-month deferment period. Two percent interest rate, accrued interest will be due at the end of the deferment period. Administered by the Entrepreneur Fund. Find out more here: <https://www.entrepreneurfund.org/>

## ***Services for Incumbent and Laid-Off Workers***

### **Duluth Workforce Development Dislocated Worker Program**

Our Dislocated Worker program offers free services to help individuals who have been laid off, either permanently or temporarily, find suitable employment and help take the stress and uncertainty out of the process. Workers may be eligible for this program if they are out of work through no fault of their own, are eligible for unemployment insurance, and are unlikely to return to your previous occupation or industry.

<https://duluthmn.gov/workforce-development/dislocated-workers/>

### **Talent Development Program**

Duluth Workforce Development's Talent Development Program offers direct financial assistance to train incumbent workers and improve economic competitiveness of regional businesses. TDP provides matching grants to support direct training costs for current employees. More information is available here:

<https://duluthmn.gov/workforce-development/employer-services/>

### **Pandemic Unemployment Insurance for Self-Employed Individuals**

Self-employed individuals, contract workers, and others identified in the federal CARES Act are now eligible to apply for Unemployment Insurance in Minnesota. More information here:

<https://www.uimn.org/applicants/needtoknow/news-updates/covid19-pua.jsp>

### **DEED – Unemployment Insurance Information for Employers**

On March 16, Governor Walz issued an executive order ensuring workers affected by COVID-19 have full access to unemployment benefits. The order also relieves taxpaying employers of benefit charges associated with COVID-19. This means a company's unemployment tax rate will not increase if your workers collect unemployment benefits due to COVID-19. If your workers apply for unemployment benefits, DEED will let you know. More information about Unemployment Insurance for employers:

<https://www.uimn.org/employers/employer-account/news-updates/covid-19.jsp>

### **DEED – Rapid Response**

Employers planning a closure or major layoffs as a result of the coronavirus can get help through the Rapid Response program. Rapid Response teams will discuss your needs with you, help avert layoffs if possible, and provide services to assist workers facing job losses. For more information, visit [DEED's Rapid Response](#) page or call 1-866-213-1422

<https://mn.gov/deed/business/starting-business/management-basics/considering-layoff.jsp>

### **DEED – Shared Work – Alternative to Layoffs**

Employers experiencing a slowdown in their businesses or services as a result of the coronavirus impact on the economy may apply for the Unemployment Insurance Shared Work Program. This program allows employers to seek an alternative to layoffs - retaining their trained employees by reducing their hours and wages that can be partially offset with UI benefits. Workers of employers who are approved to participate in the Shared Work Program receive the percentage of their weekly UI benefit amount based on the percentage of hours and wages reduced, not to exceed 60 percent. Visit [Shared Work Program](#) to learn more:

<https://www.uimn.org/employers/alternative-layoff/index.jsp>

## ***Workplace Safety Planning and Preparation***

### **State of MN COVID Vaccine [Employer Toolkit](#).**

The Employer Toolkit provides resources on the following topics, including how to host an on-site vaccination event so you can assist your employees in getting vaccinated:

- How to Vaccinate Your Workforce
- Vaccine Information
- CDC Essential Workers COVID-19 Toolkit
- Legal Guidance
- Vaccination Communication Toolkit in Several Languages

You can visit <https://mn.gov/covid19/vaccine> to learn more about Minnesota's vaccine distribution. After reviewing these resources, you may still have questions about vaccinating your workforce. We recommend reaching out to your local (city or county) public health agency. You can also contact the MDA at [mda.responds@state.mn.us](mailto:mda.responds@state.mn.us).

### **Families First Corona Virus Response Act (FFCRA) – Paid Leave**

FFCRA Q & A Document: <https://www.dol.gov/agencies/whd/pandemic/ffcra-questions>

FFCRA DOL-Wage and Hour Division Resource Page: <https://www.dol.gov/agencies/whd/pandemic>

DOL/WHD Technical Assistance Line: 1-866-487-9243

Quick Benefits Tips employee poster:

<https://www.dol.gov/sites/dolgov/files/WHd/Pandemic/Quick%20Tip%20Poster%20FFCRA.pdf>

### **Minnesota Department of Labor and Industry**

MNDLI has created an overview of worker protections related to COVID-19 specifically for Duluth. This guide covers topics such as FMLA, the Families First Coronavirus Response Act, workers compensation, and more.

Guide is available in multiple languages, English version is here:

[https://www.dli.mn.gov/sites/default/files/pdf/MN\\_worker\\_protections\\_related\\_to\\_COVID\\_19.pdf](https://www.dli.mn.gov/sites/default/files/pdf/MN_worker_protections_related_to_COVID_19.pdf)

### **State of MN - Stay Safe Guidance for Businesses**

Guidance for COVID-safe operations by industry/business type, as well as a live chat function to answer questions:

<https://staysafe.mn.gov/industry-guidance/index.jsp>

### **Center for Disease Control and Prevention – planning guides for businesses:**

<https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/businesses-employers.html>

### **MNDLI –Business Preparedness Planning Template**

Use this as a template to develop a COVID-19 preparedness plan for your business.

[http://www.dli.mn.gov/sites/default/files/pdf/COVID\\_19\\_business\\_plan\\_template.pdf](http://www.dli.mn.gov/sites/default/files/pdf/COVID_19_business_plan_template.pdf)

### **DEED – Guidance on critical sector worker designations**

<https://mn.gov/deed/newscenter/covid/business-exemptions/>

## ***Other Resources***

### **CareerForce – Planning for Economic Recovery**

As Minnesota begins its phased approach to reopening, businesses and employers of all sizes, industries and backgrounds are preparing for a new normal. Throughout Minnesota, the economic recovery will depend largely on how well small and mid-size businesses are able to navigate the coming weeks and months. To assist, DEED's Workforce Strategy Team developed the Workforce Optimization Cycle, a strategic framework to guide businesses who have been forced to make adjustments and are trying to determine their current and future workforce needs. <https://www.careerforcemn.com/workforce-optimization-cycle>

### **APEX Business Continuity Site**

Moderated business forum and resource library for businesses in Northeast Minnesota and Northwest Wisconsin to share ideas, ask questions, and help one another through a turbulent time.

<https://www.apexgetsbusiness.com/business-continuity>

### **U.S. Department of Labor**

Workplace safety; wages, hours and leave; and more: <https://www.dol.gov/coronavirus>

Fair Labor Standards Act Questions and Answers: <https://www.dol.gov/agencies/whd/flsa/pandemic>

Family and Medical Leave Act Questions and Answers:

<https://www.dol.gov/agencies/whd/fmla/pandemic>

**Duluth Chamber of Commerce** business resource page: <https://duluthchamber.com/business-resources-coronavirus/>

**Minnesota Department of Revenue** – tax-related information: <https://www.revenue.state.mn.us/our-response-covid-19>

- The State Revenue Department is deferring the collection of Sales Tax payments due on March 20, 2020, with no late fees or penalties.

**Minnesota Chamber of Commerce** COVID-19 Business Toolkit – available to both members and non-members: <https://www.mnchamber.com/blog/covid-19-business-toolkit>

**Minnesota Department of Labor and Industry** - Info relative to the trades, license exams and workers compensation. <https://www.dli.mn.gov/updates>

**Bush Foundation** – Loans and Grant Resource for Nonprofits:

<https://www.bushfoundation.org/covid-19-resources>

**MNSure** - Information about health insurance options for laid-off workers:

<https://www.uimn.org/applicants/help-support/comm-organizations/healthcare.jsp>

- Anytime a Minnesotan loses health coverage, including employer-sponsored coverage, they are eligible to enroll in coverage through MNSure via a special enrollment period for the 60 days following the loss of coverage. (Details [here](#).) Additionally, if someone is eligible for Medical Assistance or MinnesotaCare, enrollment is available at all times, regardless of when they might have last had coverage. (Details [here](#).)

**OSHA** - Guidance on Preparing Workplace for COVID-19:

<https://www.osha.gov/Publications/OSHA3990.pdf>

**EEOC- Pandemic Preparedness in the Workplace and the Americans with Disabilities Act:**

[https://www.eeoc.gov/facts/pandemic\\_flu.html](https://www.eeoc.gov/facts/pandemic_flu.html)

Central hub where individuals and families can access information on finding food, paying housing bills, or other essential services: Dial **2-1-1**, 651-291-0211 or 1-800-543-7709 or Text 'MNCOVID' to 898211

**Northland Healthy Minds**

Northland Healthy Minds has created a mental health resource kit for employers.

<https://www.northlandhealthyminds.org/covid-19-employer-toolkit>