



RAMSEY  
COUNTY

# Rice Street Reconstruction

**DRAFT** Business Assistance Toolkit  
last updated 6/22/23

# Introduction

## About the Corridor

Rice Street is a regional commuter and collector road that connects downtown Saint Paul to the suburbs located north of the city. Rice Street has a great deal of multi-modal trips due to the amount of housing along the corridor, as people drive, walk, bike, roll, or use transit to reach their destinations along the two-mile project area from Pennsylvania Avenue to Wheelock Parkway. The corridor is surrounded by a mix of uses. The northern portion is largely residential, park, and school/church uses, but there is still a prevalence of mixed land uses near intersections. The corridor transitions to more industrial and commercial uses near the southern border at Pennsylvania Avenue.

Ramsey County and the City of Saint Paul have facilitated a community-driven visioning process for Rice Street to reimagine the design, use, and impacts of the corridor. The current layout of Rice Street as a four-lane, undivided roadway has significant multimodal and traffic safety and access concerns, that are understood to be inhibiting the long-term vibrancy of the corridor.

## Existing Issues and Challenges

The purpose of this redesign for Rice Street is to enhance multimodal access, mitigate traffic safety concerns, and support area livability efforts along the corridor. The new design will work to:

1. Address the high rate of vehicle crashes along the corridor – twice the statewide average rate of total crashes and five times the rate of fatal crashes, for comparable corridors;
2. Introduce safe bicycle facilities to a gap in the bike network;
3. Enhance area pedestrian facilities which are generally constrained widths and/or provide little-to-no buffer space between sidewalks and travel lanes; and
4. Support area livability for the corridor’s approximately 300 businesses, 7,500 employees, and thousands of residents.

## Recommended Design



Key elements of the new design include:

- 3-lane roadway with 11-foot lanes and a 10-foot center turn lane
- 6-foot sidewalk, 6-foot boulevards
- 12-foot shared-use side path

The new design for Rice Street was created to meet the priorities of the community, including:

- More space for trees, plants, benches, and more;
- More space to make a safe and vibrant environment;
- Adds an important link to the city’s bike network;
- Separates bikes from cars to ensure a higher level of safety;
- Reduces pedestrian, bike, and car crash rates;
- Accommodates the planned G Line transit project; and
- More flexibility to accommodate on-street parking

## Timeline

While construction timelines may alter due to unforeseen circumstances, the anticipated phasing of Rice Street Construction is shown below for each stage of the project.

Stage	Segment of Rice Street	Begin	End
1	Wheelock Pkwy to North side of Maryland Ave	June 2024	November 2024
2	North Side of Maryland Ave to South side of Front Ave	April 2025	November 2026
3	South Side of Front Ave through Pennsylvania Ave	April 2026	September 2026

## Benefits to Businesses and Property Owners

Ensuring the presence of viable businesses and jobs is the critical economic backbone of Rice Street livability. Community businesses, both large and small, provide goods, services, and household income while contributing to the community tax base. They also can provide entrepreneurial and wealth-building opportunities for local business owners, including those in BIPOC and immigrant communities.

The redesign of transportation systems and public realm improvements along Rice Street presents an opportunity for improvements supportive of area businesses and employees. The new design intends to provide residents and workers with better multimodal transportation access to jobs and businesses, safer mobility to and between business destinations, more flexibility in curbside uses, beautification and greening of the street, and a transportation system that supports the creation of new jobs and businesses along the corridor.

## Format of the Toolkit

Roadway construction projects can present temporary, but significant stressors on local businesses, both by complicating operations and by presenting difficulty in access for customers and workers. As construction begins, local businesses may need to utilize support systems from various levels of government. The City of Saint Paul, Ramsey County, and the State of Minnesota, and their partners, offer a range of support programs and initiatives that should be leveraged towards bolstering businesses along Rice Street towards creating a vibrant business ecosystem, during and after reconstruction.

This toolkit provides Rice Street businesses and residents with valuable resources and referrals to navigate potential complications during the reconstruction process. Beyond an overview of the project and an abridged construction timeline, it includes an outline of impacts on infrastructure, operations, safety, and accessibility. Elsewhere, it provides a growing list of local, regional, state, and national resources and programs to aid small businesses.

# Project Impact

## Construction Phase Impacts

Residents and business owners can keep up to date on the impacts of construction by visiting the Rice Street Visioning and Reconstruction project page. They may also subscribe and text updates from Ramsey County regarding construction work.

Rice Street Project Page: <https://www.ramseycounty.us/residents/roads-transportation/future-road-projects/future-road-construction-projects/rice-street-visioning-reconstruction>

Text and Email Updates: [https://public.govdelivery.com/accounts/MNRAMSEY/subscriber/new?pop=t&topic\\_id=MNRAMSEY\\_407](https://public.govdelivery.com/accounts/MNRAMSEY/subscriber/new?pop=t&topic_id=MNRAMSEY_407)

## Utility Connection Replacements

Reconstruction of the entire roadway on Rice Street provides the public works department and property owners with the opportunity to repair or replace below-ground utility services where necessary. While the presence of lead pipes in the corridor is limited, Saint Paul Regional Water Services' Lead Free SPRWS program will replace them at no cost to property owners. Elsewhere, sewer service connections will be available to replace as requested. Property owners can expect to receive a postcard from the City in the coming months explaining the process of sewer service replacements. Costs for replacing sewer service connections are significantly cheaper during the roadway construction period and can be assessed over a multi-year period rather than upfront. More information on the Lead Free SPRWS plan can be found at the following webpage: <https://www.stpaul.gov/departments/saint-paul-regional-water-services/customer-resources/lead-free-sprws>

## Corridor Streetscape and Public Realm

Rethinking Rice Street's design and operations afforded the community to help designate areas for enhancing the public realm. Identifying these opportunity areas and improvement solutions during the Study's conceptual design stage helped to inform future enhancements that align with the Visioning Study, and benefit the community.

While improvements to Rice Street have the potential to establish a more robust public realm, the relatively narrow right-of-way often constrains such opportunities. Improvements in adjacent locations therefore can augment these efforts. Maintenance issues are a concern regarding sustainability which will need to be addressed – in terms of funding availability for ongoing maintenance of any enhanced facilities, and the role of jurisdictions, property owners, and others in maintaining them.



Opportunities for public realm improvements will vary in segments along the two-mile project, but they could include the following:

1. Murals: Are often on private property, and require partnerships with private businesses and owners.
2. Sidewalks/Paths: Are public property, can include different colored pavement or markings, but are generally kept clear.
3. Boulevards: Are public property and often the main location for streetscape elements, such as lighting, benches, art, bike racks, trees, and plants.
4. Crosswalks: Are public property, can include different colored pavement or markings, but are generally kept clear

## Improved Bike and Transit Facilities

The primary goal anchoring the Rice Street Visioning Study was to develop a roadway layout that improves the conditions, operations, and safety of transportation along Rice Street. The most immediate opportunities towards promoting roadway and transportation improvements are those presented by the full reconstruction of Rice Street. The re-envisioned design of Rice Street will accommodate multimodal facilities, promote economic growth, and create a safer and more inviting environment for pedestrians and bicyclists. The coming addition of the planned Metro Transit G Line BRT project provides additional opportunities to enhance multimodal service and connectivity.

Key features include:

- 12-foot shared-use path that is separated from vehicle travel lanes
- A 4-to-3 Lane conversion with narrowed travel lanes and a center left-turn lane
- Wider, level sidewalks
- Planned space for bus rapid transit (BRT) station areas.

## Safety and Accessibility Upgrades

For Rice Street to improve the quality of life for those who live, work, and play there, the new design was shaped to unite a network of places that promote health and safety. This required a comprehensive lens towards the factors that influence health and the integration of best-practices and policies that build community capacity toward safety and health in community design.

While specific elements are still being drawn out, the reconstruction of Rice Street will provide residents and visitors with accessible facilities that create safer conditions for all ages and abilities. These will include:

- Wider sidewalks
- Wider boulevards between pedestrians and vehicles
- Controlled intersection
- Pedestrian refuge islands in crosswalks
- Improved lighting



## Corridor On-Street Parking

In its current condition, Rice Street is not in compliance with the latest roadway design and safety regulations. Additionally, smaller block sizes, tight right of way, T-shaped intersections, and more require additional design features to ensure safety. The new shared-use trail also requires space in the roadway. For these reasons, and more, much of the on-street parking along Rice Street will be removed as part of the reconstruction. The County has already identified properties and businesses that do not have their own off-street parking to help meet the needs of their customers and is looking at strategies and solutions to ensure everyone can visit Rice Street with ease. Some of these options are provided here:

### *Reduction in Required Spaces*

As the county and the city promote the use and access of active transportation (walking, rolling, and bicycling) and public transportation, spaces previously dedicated to vehicle parking may be reprogrammed for other uses. Cities wishing to create policies that foster active and public transportation usage should reduce minimum parking space requirements within their zoning codes as well.

Following a March 2021 city-wide parking study, in August 2021 the City of St. Paul approved a policy that removes parking minimums for development. Further, for properties with more than 25 residential units or 20,000 SF gross floor area, the new ordinance requires investment in Travel Demand Management practices to promote walking, biking, transit, and rideshare. While developers can still build parking up to city-allowed maximums, there is no longer a minimum number of stalls required for projects.

The policy aligns with and supports the Rice Street Livability Framework as it promotes active transportation, de-prioritizes personal automobiles, and supports greater investment in public multi-modal connective infrastructure.

### *Off-Site and Pooled Parking*

There's also potential for businesses on Rice Street to pool their parking resources together. In pooled parking, businesses come to formal, legal arrangements to share parking spaces or lots that may be legally owned by a single entity. This can be a beneficial arrangement for all parties involved, particularly when a business is able to provide excess parking for businesses with insufficient parking and create an additional revenue stream for the first business.

### *Time-Limited Spaces and Critical Parking Zones*

Already, Rice Street has time-limited parking spaces in many of its denser areas. These limits provide an option for residents and customers on the corridor who only need to park for a short time.

In addition, if after reconstruction on Rice Street, there is insufficient parking for residents, individuals or groups could petition the City of Saint Paul to designate some areas of the Rice Street corridor as critical parking zones. In these zones, residents in the area are issued permits to affix to their vehicles which allow them to park for longer periods than non-residents are allowed to.



## Direct Participation

There are several ways for residents and local business owners to participate directly in the reconstruction process. Ramsey County has committed to equitable procurement and hiring on the Rice Street project. The County will:












- Consider utilizing best value procurement (BVP) as an alternative bidding process on some or all of the project. Best value procurement (BVP) allows for other factors in addition to prices, such as qualifications, schedule, quality, and performance-based criteria, to be used in evaluation and selection;
- Identify opportunities for contracts on the project to be made available and accessible to disadvantaged business enterprise (DBE) firms ;
- Assess the viability of local hiring requirements or incentives on Rice Street contracts;
- Leverage the project to support on-the-job training programs for people working on Rice Street construction projects.












Before construction begins, youth workers, adult workers, and businesses can get themselves ready to participate. The Workforce Solutions Office can provide assistance to anyone looking for training programs, certifications, and inclusion in vendor lists. Interested persons or groups should contact Workforce Solutions at Ramsey County via phone at 651-246-2377 or via web at <https://www.ramseycounty.us/contact-us?nid=1961>. Additionally, prospective workers and county contractors are invited to access the resources below:












- Ramsey County Job Connect — job board for prospective workers with postings by area employers: <https://www.ramseycountymeansbusiness.com/workforce/jobconnect>
- Ramsey County Procurement – Bids and RFPs Board — successfully register to become a County-approved vendor or contractor: <https://www.demandstar.com/app/agencies/minnesota/ramsey-county/procurement-opportunities/98cdb2f5-ed67-485d-8b2e-291e644403e5/>
- Central Certification (CERT) — get certified as a small business on this through program and start doing business with Hennepin County, Ramsey County, the City of Saint Paul, and the City of Minneapolis: <https://cert.smwbe.com/>
- Ramsey County Workforce Training Dashboard — kick-start your career by visiting the dashboard to connect with training providers and programs of interest to you: <https://www.ramseycountymeansbusiness.com/workforce/workforce-training-dashboard>












# Getting Assistance












In preparation for impacts of construction on Rice Street, businesses along the corridor may find it helpful to utilize public and private resources and services to keep their operations and facilities thriving. To help area businesses, a catalog of resource groups and contacts are provided below.












Organizations and Services			People			Business				Property				Contact Information		
Provider name	Mission/description	Eligible activities	 Involving youth and community	 Jobs for area residents	 Addressing traffic and public safety	 Business operations needs	 Financing and growing business	 General business advice	 Certifying business to work on the project	 Improving your property	 Redeveloping your property	 Taking care of utility connections	 Parking and loading Changes	Website link	Email	Phone
African Development Center of Minnesota	The Mission of the African Development Center is to grow businesses, build wealth, and increase reinvestment in the African communities of Minnesota.	Through workshops and consultations on financial literacy, business development, and home ownership, ADC provides culturally competent services to Minnesota's African community. ADC is a leader in micro-lending to small businesses.					●	●						<a href="https://www.adcminnesota.org/">https://www.adcminnesota.org/</a>	<a href="mailto:info@adcminnesota.org">info@adcminnesota.org</a>	612-333-4772
Amplio Economic Development Corporation	Amplio is a non-profit certified development company whose purpose is to help small businesses obtain financing for job creation, to fund business expansion and to promote economic development.	Loan processing through the SBA's 504 loan program					●							<a href="https://amplioedc.com/sba-504-loans/">https://amplioedc.com/sba-504-loans/</a>	<a href="mailto:info@amplioedc.com">info@amplioedc.com</a>	651-631-4900
Angel Loan Fund	The Angel Loan Fund (ALF) provides direct loans to eligible startup businesses.	Funds may be used for start-up costs, working capital, business acquisitions and expansions, franchise financing, equipment loans, inventory financing, construction, and commercial, non-passive real estate acquisitions.					●			●	●			<a href="https://mn.gov/deed/business/financing-business/developed-programs/alf/">https://mn.gov/deed/business/financing-business/developed-programs/alf/</a>	<a href="mailto:stephen.wolff@state.mn.us">stephen.wolff@state.mn.us</a>	651-259-7415
Ascend Twin Cities	Ascend Twin Cities is a partnership initiative between JPMorgan Chase & Co., Meda and Holmes Center for Entrepreneurship at the University of Minnesota. With the support of our Anchors we provide access to capital, market opportunities and business education to BIPOC Entrepreneurs.	Ascend Twin Cities works with BIPOC-owned scalable businesses across industries with the goal of expanding their national footprint and increasing their representation in areas of high GDP growth.					●	●						<a href="https://www.ascendtwincities.com/">https://www.ascendtwincities.com/</a>	<a href="https://www.ascendtwincities.com/contactusform">https://www.ascendtwincities.com/contactusform</a>	

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Asian Economic Development Association	AEDA's mission is to increase economic opportunities for Asian Americans.	Specifically for Asian-owned businesses, AEDA offers technical assistance, storefront improvement resources and creative placemaking; lending, credit building, lending, financial education advice; and advocates for policy change.					●	●		●				<a href="https://aedamn.org">https://aedamn.org</a>	<a href="mailto:info@aeda.org">info@aeda.org</a>	651-222-7798
CEO Next Business Institute: Next Level Support for Growing Businesses in Greater MSP	Recognizing the impact growing businesses make on the local economy, Ramsey, Hennepin, Dakota, and Scott counties, along with the city of Saint Paul, established a resource program for second stage businesses. The purpose of the program is to help growing companies make a larger impact by offering business research and support at no cost.	This program serves CEOs of for-profit and privately held businesses who meet program criteria. Benefits for participants include peer learning, access to experts and research specialist, and monthly forum events.						●						-	<a href="mailto:rick.howden@ramseycounty.us">rick.howden@ramseycounty.us</a>	651-341-2454
Central Certification (CERT) Program	The Central Certification (CERT) Program is a small business certification program recognized by Hennepin County, Ramsey County, the City of Saint Paul and the City of Minneapolis Target Market program. The CERT Program includes certification for Minority-Owned Business Enterprise (MBE), Women-Owned Business Enterprise (WBE), and Small Business Enterprise (SBE). Get certified as a small business on this through CERT and start doing business with County and City governments.	Small business certification program for prospective contractors for Hennepin County, Ramsey County, the City of Saint Paul and the City of Minneapolis	●	●			●	●	●					<a href="https://cert.smwbe.com/">https://cert.smwbe.com/</a>	<a href="mailto:cert@ci.stpaul.mn.us">cert@ci.stpaul.mn.us</a>	












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City of Saint Paul Business Assistance Fund	The Business Assistance Fund provides financing to new and existing businesses that have a need for capital to improve and/or grow their business and have been unable to access adequate financing from other sources.	The Business Assistance Fund is gap financing that should be considered the resource of last resort. Applicants are required to have explored and been unable to obtain other financing before submitting an application to the Business Assistance Fund. The Fund is limited to building improvements; equipment purchase; building acquisition; working capital and inventory purchase; professional fees in conjunction with the completion of the project												<a href="https://www.stpaul.gov/departments/planning-and-economic-development/economic-development/business-assistance-fund">https://www.stpaul.gov/departments/planning-and-economic-development/economic-development/business-assistance-fund</a>	<a href="mailto:BusinessResources@ci.stpaul.mn.us">BusinessResources@ci.stpaul.mn.us</a>	651-266-6565










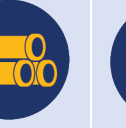

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City of Saint Paul Business Project Facilitator	The Project Facilitator, working within the Department of Safety and Inspections, will help connect you with various staff throughout the City to help work through complex project proposals for a new or existing business that require multiple reviews.	<p>Project Facilitators ensure efficient customer service, timely processes, and quality reviews and approvals; increase customer understanding of City regulatory processes; increase communication and coordination between customers and City review staff coordinate with other City departments to ensure streamlined internal activities</p> <p>Project Facilitators will serve as a customers' point of contact throughout the entire review process; provide customers information about the various approval processes and timeframes required for projects; help identify regulatory issues to increase completeness of plan submissions so that reviews proceed in a timely and expeditious manner</p>												<a href="https://www.stpaul.gov/business/open-business/business-project-facilitator">https://www.stpaul.gov/business/open-business/business-project-facilitator</a>	<a href="mailto:DSI-informationandcomplaints@ci.stpaul.mn.us">DSI-informationandcomplaints@ci.stpaul.mn.us</a>	651-266-9103
City of Saint Paul Business Resource Center	The first step to access business assistance from the City is to submit the Business Assistance Intake Form. Whether you are looking for financial assistance or other business support resources, by submitting the intake form, we will be better equipped to assess resource matches across our business assistance programs.	When you connect with the Business Resource Center, City staff can assist you with: general business consultation; business planning; site selection; professional development opportunities; funding application assistance; connecting you with city departments or other agencies; building permits and inspections; most business licensing; site and building plan review.				●	●	●		●	●			<a href="https://www.stpaul.gov/business/open-business/business-resources">https://www.stpaul.gov/business/open-business/business-resources</a>	<a href="mailto:BusinessResources@ci.stpaul.mn.us">BusinessResources@ci.stpaul.mn.us</a>	651-266-6565












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City of Saint Paul Neighborhood STAR Program	The Neighborhood STAR Program awards loans and grants for capital improvement projects in Saint Paul neighborhoods, funded by 50% of the city's half-cent sales tax proceeds.	<p>The Neighborhood Sales Tax Revitalization (STAR) Program provides loans and grants for physical (capital) improvement projects within Saint Paul neighborhoods.</p> <p>Eligible activities are permanently affixed, physical (bricks and mortar) enhancements that strengthen and/or improve the neighborhoods of Saint Paul. Improvements may include commercial and housing rehabilitation, parks, streetscape projects, and economic development activities. STAR-funded capital improvements should have an expected life of seven or more years, and not be deferred maintenance activities.</p>												<a href="https://www.stpaul.gov/departments/planning-and-economic-development/economic-development/sales-tax-revitalization-star-0">https://www.stpaul.gov/departments/planning-and-economic-development/economic-development/sales-tax-revitalization-star-0</a>	<a href="mailto:PED-NeighborhoodStar@ci.stpaul.mn.us">PED-NeighborhoodStar@ci.stpaul.mn.us</a>	651-266-6474












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City of Saint Paul Strategic Investment Fund	The purpose of the Strategic Investment Fund is to attract businesses to Saint Paul whose local operations will do the most to expand the City's economy.	<p>Eligible businesses must be for-profit and have a record of profitability over the preceding two years. Must be constructing, purchasing or leasing (minimum five years) commercial or industrial space in Saint Paul. The Program establishes additional evaluation criteria measuring positive economic impacts. Businesses must be willing to participate in the Metropass Program to encourage transit use.</p> <p>Funds may be used for costs associated with capital expenses, making leasehold improvements, renovation, land acquisition, building purchase or construction, providing off-street parking, and/or acquiring other long term assets.</p>												<a href="https://www.stpaul.gov/departments/planning-and-economic-development/economic-development/strategic-investment-fund">https://www.stpaul.gov/departments/planning-and-economic-development/economic-development/strategic-investment-fund</a>	<a href="mailto:BusinessResources@ci.stpaul.mn.us">BusinessResources@ci.stpaul.mn.us</a>	651-266-6565
DEED Small Business Assistance Office	Our Small Business Assistance Office places a special emphasis on providing the in-depth information that is so crucial to business success yet too costly for many businessmen and women to obtain on their own.	We help reduce the expense in terms of money, time, expertise, and lost opportunity for startups and established businesses alike by offering individual consultation services along with a comprehensive series of business guidebooks.												<a href="https://mn.gov/deed/business/help/sbao/">https://mn.gov/deed/business/help/sbao/</a>	<a href="mailto:deed.mnsbao@state.mn.us">deed.mnsbao@state.mn.us</a>	651-556-8425

























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DEED Workforce Strategy Consultants	Develop innovative workforce solutions by aligning resources, facilitating collaboration, and leveraging expertise in targeted industry sectors to drive economic equity and growth.	DEED Workforce Strategy Consultants provide tools and resources to support businesses in developing workforce strategies; connect stakeholders to economic development and workforce development resources; focus on workforce diversity, equity, and inclusion initiatives; enhance Minnesota's economic prosperity through workforce and economic development partnerships; and work in partnership with our stakeholders to provide workforce training development solutions to meet your talent needs	●				●							<a href="https://mn.gov/deed/business/help/workforce-assistance/wf-strategy.jsp">https://mn.gov/deed/business/help/workforce-assistance/wf-strategy.jsp</a>	<a href="mailto:adesewa.adesewa@state.mn.us">adesewa.adesewa@state.mn.us</a>	952-261-6942
Emerging Entrepreneur Loan Program	The Emerging Entrepreneur Loan Program provides loan capital for businesses that are owned and operated by minorities, low-income persons, women, veterans and/or persons with disabilities.	The Minnesota Emerging Entrepreneur Loan Program (ELP) supports the growth of businesses owned and operated by minorities, low-income persons, women, veterans and/or persons with disabilities. DEED provides grant funds to a network of nonprofit lenders which use these funds for loans to startup and expanding businesses throughout the state.					●							<a href="https://mn.gov/deed/business/financing-business/developed-programs/elp/">https://mn.gov/deed/business/financing-business/developed-programs/elp/</a>	<a href="mailto:jason.burak@state.mn.us">jason.burak@state.mn.us</a>	651-259-7338
Full Stack Saint Paul	Full Stack is a public-private collaboration leveraging the power of tech and innovation to drive equitable, resilient economic development in Saint Paul.	Connect business leaders to a growing network of resources, launch the next generation of tech talent, support the places and events where innovators connect, and provide talent pathways to careers and access to ensure long-term success.					●	●						<a href="https://fullstacksaintpaul.com/resources/">https://fullstacksaintpaul.com/resources/</a>	<a href="mailto:admin@fullstacksaintpaul.com">admin@fullstacksaintpaul.com</a>	651-223-5000

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Indian Business Loan Program	The Minnesota Indian Business Loan Program supports the development of Indian-owned and operated businesses and promotes economic opportunities for Indian people throughout Minnesota.	Loan proceeds may cover startup and expansion costs, including normal expenses such as machinery and equipment, inventory and receivables, working capital, new construction, renovation, and site acquisition. Financing of existing debt is not permitted.					●			●		●		<a href="https://mn.gov/deed/business/financing-business/educated-programs/indian/">https://mn.gov/deed/business/financing-business/educated-programs/indian/</a>	<a href="mailto:tom.washa@state.mn.us">tom.washa@state.mn.us</a>	651-259-7483
Latino Economic Development Center	We help Latino entrepreneurs and small businesses in Minnesota launch and grow.	As an organization created by Latinos, for Latinos, we provide classes, workshops, one-on-one assistance, agricultural assistance services, a kitchen incubator, and loans as a Community Development Financial Institution (CDFI).					●	●						<a href="https://www.ledcmn.org/about/">https://www.ledcmn.org/about/</a>	<a href="mailto:info@ledcmn.org">info@ledcmn.org</a>	612-724-5332
Lead Free SPRWS	Lead Free Saint Paul Regional Water Services (SPRWS) is a plan to replace all lead water service lines in the SPRWS service area at no cost to property owners beginning in 2023	Visit the program website to see if your properties service line materials include lead and to view the map of identified project areas.								●		●		<a href="https://www.stpaul.gov/departments/saint-paul-regional-water-services/customer-resources/lead-free-sprws">https://www.stpaul.gov/departments/saint-paul-regional-water-services/customer-resources/lead-free-sprws</a>	<a href="mailto:lead@stpaul.gov">lead@stpaul.gov</a>	651-266-6820
Meda	Wealth creation is an effective antidote to economic inequities, and successful BIPOC entrepreneurship is the most effective tool for building generational wealth and remains integral to creating the world we want	Business consulting: market planning and development assistance; financial planning and risk analysis; management skills; marketing plans; balance sheet assessment; mergers and acquisitions.  Commercial lending: term debt and lines of credit; commercial real estate; SBA products; loan packaging and bonding assistance; mergers and acquisitions					●	●						<a href="https://meda.net/">https://meda.net/</a>	<a href="mailto:info@meda.net">info@meda.net</a>	612-332-6332












Organizations and Services			People			Business				Property				Contact Information		
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Metropolitan Consortium of Community Developers	MCCD is an association of nonprofit community development organizations committed to expanding the wealth and resources of neighborhoods through housing and economic development initiatives.	As a Community Development Financial Institution (CDFI), MCCD provides capital to entrepreneurs who face challenges in accessing the commercial banking system, with a focus on Black, Indigenous and People of Color (BIPOC), women, low-wealth individuals, and geographic areas of underinvestment.					●							<a href="https://www.mccdmn.org/">https://www.mccdmn.org/</a>	<a href="mailto:info@mccd.mn.org">info@mccd.mn.org</a>	612-789-7337
Minnesota Chamber of Commerce	Minnesota's largest broad-based business organization representing more than 6,300 companies – and more than half a million employees – throughout Minnesota. The Chamber builds on its legacy as a voice for business by advancing public policy that grows jobs and the economy, and providing valuable services to members so they stay and grow in Minnesota	The Minnesota Chamber offers business services – solutions to your business challenges – at competitive costs and with very simple steps. Product lines include business insurance, employee benefits, and business products.				●	●	●						<a href="https://www.mnchamber.com/">https://www.mnchamber.com/</a>	<a href="mailto:mail@mnchamber.com">mail@mnchamber.com</a>	651-292-4650
Minnesota Reservist and Veteran Business Loan Program	The Minnesota Reservist and Veteran Business Loan Program provides business loans to companies that are affected when certain employees are called to active military duty and to individual veterans who have returned from active duty and want to start their own business.	The program provides one-time, interest-free loans of \$5,000 to \$20,000 for existing small businesses that have an essential employee called to active service in the military reserves for 180 days or longer on or after September 11, 2001. The business must be injured substantially due to the employee's absence.				●	●							<a href="https://mn.gov/deed/business/financing-business/deed-programs/reservists/">https://mn.gov/deed/business/financing-business/deed-programs/reservists/</a>	<a href="mailto:karen.schwieso@state.mn.us">karen.schwieso@state.mn.us</a>	651-259-7445
Minnesota SCORE	SCORE's mission is to foster vibrant small business communities through mentoring and education.	Mentorship for planning and starting a business, managing and growing a business, and transitioning and exiting a business						●						<a href="https://www.score.org/">https://www.score.org/</a>	-	1-800-634-0245

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MN Department of Labor and Industry	DLI oversees the state's programs for apprenticeship, construction codes and licensing, dual training, occupational safety and health, wage and hour standards, and workers' compensation.	Resources, licenses, exams, and inspections	●	●										<a href="https://www.dli.mn.gov/business">https://www.dli.mn.gov/business</a>	-	
MN Small Business Development Center – Twin Cities Region	Our statewide network of Small Business Development Centers (SBDCs) provide the professional expertise and guidance that every small business owner needs to flourish in today's competitive and ever-changing business world.	Access to Capital and Loan Packaging; Financial Analysis and Assessment; Accounting Systems and Literacy; Marketing and Research; Marketing Plan Development; Feasibility Analysis; Startup Assistance; Business Plan Development; Electronic Commerce/Web site Development; Succession and Strategic Planning;					●	●						-	<a href="mailto:diane.pater-son@stthomas.edu">diane.pater-son@stthomas.edu</a>	
National Association of Women Business Owners, Minnesota Chapter	The National Association of Women Business Owners – Minnesota Chapter (NAWBO-MN) provides a local avenue for women entrepreneurs to connect with their peers.	Women business owners, large and small, join together for regular networking, educational programs, mentorship and support.	●				●	●						<a href="https://nawbo.org/minnesota">https://nawbo.org/minnesota</a>	<a href="mailto:info@nawbo-mn.org">info@nawbo-mn.org</a>	612-326-7772
Neighborhood Development Center - Minnesota	At Neighborhood Development Center, we believe in the power, drive and daring of local entrepreneurs to transform their lives and revitalize their neighborhoods.  We provide the tools and resources entrepreneurs need to help realize their dreams.	Entrepreneur training; Workshops; Business loans; Business services: general business management, accounting, marketing and branding resources; Business incubators and real estate: finding space, real estate development, consulting				●	●	●		●	●			<a href="https://www.ndc-mn.org/">https://www.ndc-mn.org/</a>	<a href="mailto:info@ndc-mn.org">info@ndc-mn.org</a>	651-291-2480












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North End Business Association	We are a business association that represents the fundamental interests of the North End community of Saint Paul. We do this by continued conversations and connection to local business owners, nonprofit organizations, city and county leadership and extensions of local government.	The Association supports new entrepreneurs and existing business owners to traditional and matching resources that are available to them to support their goals. This includes funding sources, loans and program grants for such business-related needs such as facade improvement, safety, building upgrades, and expansion of available workforce options to address their staffing goals as independent owners in a community that NEBA is equally and highly vested within.												<a href="https://nebastpaul.wordpress.com/">https://nebastpaul.wordpress.com/</a>	<a href="mailto:nebastpaul@gmail.com">nebastpaul@gmail.com</a>	
North End Neighborhood Development Corps	North East Neighborhoods Development Corporation (NENDC) is a community development corporation formed in 1992 to promote and advance the general welfare of the area it serves.	Improvement loans; small business loans, community revitalization.												<a href="https://www.nendc.org/programs.htm">https://www.nendc.org/programs.htm</a>	<a href="mailto:info@nendc.org">info@nendc.org</a>	
Open to Business	Open to Business provides free, confidential business counseling to current and prospective entrepreneurs.	Advising and Technical Assistance: business & strategic planning; marketing & communications planning; regulatory, tax, licensing, & accounting training; financial assessment; referrals to critical professional services  Access to Capital: loan packaging/facilitation; loans for new and emerging businesses; loans for second stage and growing businesses; Sharia compliant or asset based financing; gap financing for real estate; acquisition financing for real estate;												<a href="https://www.mccdmn.org/open-to-business">https://www.mccdmn.org/open-to-business</a>	<a href="mailto:nher@mccd-mn.org">nher@mccd-mn.org</a>	612-294-1911










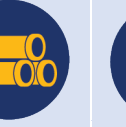

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Property Assessed Clean Energy (PACE)	Property Assessed Clean Energy (PACE) is an innovative finance solution for building owners interested in energy efficiency and renewable energy upgrades. PACE is a fit for most industries including farms, commercial office buildings, nonprofit organizations (including places of worship), and multi-tenant buildings. Common investments include solar panels, HVAC systems, lighting, motors, and more.	Commercial property owners are able to invest in energy efficiency projects and solar or renewable energy upgrades with no upfront costs. Utility savings exceed payment obligations, making investments cash positive for commercial property owners and tenants. Payments are rolled into a special tax assessment made payable twice per year as part of the building owner's property taxes; the first payment is due in May of the following year. The program is tax neutral with no financial exposure to cities or counties. Energy improving investments promote local jobs.												<a href="https://www.minnpace.com/">https://www.minnpace.com/</a>	<a href="mailto:pmk@sppa.com">pmk@sppa.com</a>	651-204-6211
Ramsey County Job Connect	Ramsey County Job Connect is a free job board for employers to connect with job seekers to find their match. This job board provides a place for our vibrant employers representing all industry sectors to post job openings while allowing job seekers to search for opportunities in a dynamic way. On this site, job seekers can also register to receive targeted job alerts.	Job posting platform for workers with Jobs posted by employers; managed by Ramsey County												<a href="https://www.ramseycountybusiness.com/workforce/jobconnect">https://www.ramseycountybusiness.com/workforce/jobconnect</a>	<a href="mailto:jobconnectmn@ramseycounty.us">jobconnectmn@ramseycounty.us</a>	651-266-9890
Ramsey County Procurement - Bids & RFPs	The county acquires goods and services through a cost-effective, competitive and fair process accessible to all businesses. The county seeks vendors who share its commitment to equal opportunity, diversity and inclusiveness. Register through the County's	Registration as a County-approved vendor or contractor												<a href="https://www.ramseycounty.us/businesses/doin-business-ramsey-county/contracts-vendors/how-contract-">https://www.ramseycounty.us/businesses/doin-business-ramsey-county/contracts-vendors/how-contract-</a>	<a href="mailto:support@demandstar.com">support@demandstar.com</a>	651-266-8072



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	internet purchasing network, DemandStar, for free.													<a href="https://www.ramsey-county.com">ramsey-county</a>		
Ramsey County Residents Experience	Ramsey County’s Residents Experience Design focuses resident experiences, perspectives, and challenges at the center of our service design and delivery. RX Design advances Residents First Program strategic priorities and is aligned with Race & Health Equity policies	A “Resident” is a person, business or organization that maintains a physical or legal presence in Ramsey County.  Visit the Residents Experienced webpage to find community resources, residents advisory council information and other tools to strengthen partnerships between community members and county staff.												<a href="https://www.ramseycounty.us/government/volunteer/residents-experience">https://www.ramseycounty.us/government/volunteer/residents-experience</a>	<a href="mailto:ResidentExperience@co.ramsey.mn.us">ResidentExperience@co.ramsey.mn.us</a>	
Ramsey County Workforce Training Dashboard	This Workforce Training Dashboard showcases community-based training programs in and near Ramsey County. Visit the website and connect with training providers and programs of interest.	Referral to workforce development programs and training providers in and near Ramsey County.	●	●										<a href="https://www.ramseycountybusiness.com/workforce-training-dashboard">https://www.ramseycountybusiness.com/workforce-training-dashboard</a>	<a href="mailto:jobconnectmn@ramseycounty.us">jobconnectmn@ramseycounty.us</a>	651-266-9890
Saint Paul Restaurant Resiliency	Through the continued partnership of NCXT and the City of Saint Paul, the Restaurant Resiliency Project is boosting the local restaurant community by providing specialized digital technical assistance for their needs.	Increasing your earning potential: measure up to a tech baseline and understand your competition; get new ideas for tech and improve your revenue and abilities; quickly resolve and eliminate persistent technical issues; increase sales with an improved customer experience and restaurant reputation.  Improving the guest experience: create a better all-around					●	●		●				<a href="https://www.ncxt.co/saint-paul-restaurant-resiliency">https://www.ncxt.co/saint-paul-restaurant-resiliency</a>		877-932-6298



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		dining experience and a more effortless carry-out experience; use technology to make it easier for customers to find you and visit your restaurant.															
<b>State and Regional Grant Sponsorship</b>	Each year the City of Saint Paul sponsors applications for State and Met Council grants and passes the funding through to private parties to complete the project.	These grants can fund brownfields investigation and cleanup, transit-oriented development, design and development, and nonprofit and housing projects.												<a href="https://www.ramseycountymn.us/business/incentives-dashboard/p/item/1092/state-and-regional-grant-sponsorship">https://www.ramseycountymn.us/business/incentives-dashboard/p/item/1092/state-and-regional-grant-sponsorship</a>	<a href="mailto:jimmy.loyd@ci.stpaul.mn.us">jimmy.loyd@ci.stpaul.mn.us</a>	651-266-8010	
<b>Twin Cities Metro Certified Development Company (TCM CDC)</b>	Twin Cities-Metro Certified Development Company (TCM CDC) is a non-profit corporation that was established in 1990 to stimulate the growth of small businesses by providing access to the U.S. Small Business Administration's 504 loan program	Loan processing through the SBA's 504 loan program												<a href="https://www.504lending.com/about-us/">https://www.504lending.com/about-us/</a>	<a href="mailto:info@tcmcdc.com">info@tcmcdc.com</a>	651-481-8081	

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U.S. Small Business Administration; Minnesota District	SBA was created in 1953 as an independent agency of the federal government to aid, counsel, assist and protect the interests of small business concerns; preserve free competitive enterprise; and maintain and strengthen the overall economy of our nation.	Provides help with SBA services including funding programs, counseling, federal contracting certifications, and disaster recovery.												<a href="https://www.sba.gov/district/minnesota">https://www.sba.gov/district/minnesota</a>	<a href="mailto:minnesota@sba.gov">minnesota@sba.gov</a>	612-370-2324
Women Venture	Our mission is to empower women to achieve their economic goals by building profitable and sustainable businesses that transform communities.	Training; lending; child care business services; consulting (facilitators, mentors, and expert advisors)												<a href="https://www.womenventure.org/">https://www.womenventure.org/</a>		612-224-9540