Alive! Survive! Thrive!
Outreach, Construction Mitigation and Assistance Strategies for Small Businesses Along University Avenue from Lexington to Rice

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EXECUTIVE SUMMARY

Introduction:
Small businesses are one element of a vital community. The Central Corridor Light Rail Transit (LRT) project represents opportunities for and threats to existing and future small businesses along University Avenue from Lexington Avenue to Rice Street. Strategies need to be created to help small businesses capitalize on the opportunities and mitigate negative impacts.

Diagnosis:
University Avenue is lined with several diverse small businesses, including a large number of Asian owned businesses. While diversity is a strength of the corridor, multiple languages present challenges to communication.

Survey results indicate that businesses along the Lex-Rice segment of University Avenue are concerned about LRT construction and the challenges it may present. Specific concerns include: reduced on-street parking and access during construction, loss of customer base, higher property taxes and the need for financial assistance. It is critical that small business assistance strategies address these issues.

Vision:
In 2027 businesses along University Avenue between Lexington and Rice will represent a vibrant, multi-cultural district characterized by diverse establishments, making the area a destination and not just a commuting corridor. Businesses will actively engage in the LRT planning process, will successfully navigate the construction process, and will thrive in this unique, branded commercial district, capitalizing on the opportunities presented by the development of LRT on their doorsteps. This vision is consistent with the vision articulated by the city's Central Corridor Development Strategy developed by Urban Strategies with the assistance of residents and businesses.

Action Plan:
To achieve the vision, an “Alive!, Survive!, Thrive!” campaign strategy should be created. Alive! encompasses strategies to include small businesses in the planning and development of LRT. Survive! refers to mitigation of business interruption during construction of LRT. Thrive! includes strategies for technical and financial assistance to existing and future small businesses.

Key strategies include:
Alive!:
• Business outreach specialist
• Door-to-door business check-ins
Survive!
• Business mentoring programs
• Construction guidelines
• “Open for Business” marketing campaign
Thrive!
• Target existing low interest loan programs to Lex-Rice businesses
• Create a destination by branding the district

Saint Paul’s Department of Planning and Economic Development (PED) is just one of many actors involved in the Central Corridor LRT project, but it can play a significant role in making this vision of the University Avenue corridor from Lexington to Rice materialize for small businesses there. Successful implementation of these strategies will go a long way toward securing the future of this important business district and the neighborhoods surrounding it.
INTRODUCTION AND PURPOSE

The Central Corridor Light Rail Transit (LRT), running along University Avenue between downtown Minneapolis to downtown Saint Paul, Minnesota, is currently being proposed to begin construction in 2010. The LRT line presents both opportunities for and threats to existing and future small businesses along University Avenue from Lexington Avenue to Rice Street. As noted in the Urban Strategies draft development strategy, the $932 million public investment in the corridor is a once-in-a-century opportunity for the city of Saint Paul. In order to capitalize on the potential of the LRT, key actors – including Saint Paul’s Department of Planning and Economic Development (PED) – will need to plan carefully and collaborate closely.

Wilder Research developed the Vital Neighborhood Framework to measure neighborhood strength. The framework is composed of five qualities that contribute to vitality: strong social fabric, opportunities to grow and fulfill needs, safe, accessible places and spaces, vibrant local economy, and power and influence. A vital neighborhood is characterized by many qualities, including "a place where all people can fulfill their basic needs, live and travel safely, realize opportunities for meaningful work and financial gain, and possess political voice and adequate representation". In a vital neighborhood, people feel a sense of belonging, respect diversity, uphold common standards, and participate in community traditions. It is important that the Central Corridor LRT help foster the vital neighborhood framework in the Lexington-to-Rice area and build on the current strengths on the area.

The Gulf Coast Institute Research from Houston, Texas found that, "construction of light rail can have a disruptive affect on businesses, just the same as utility and street development”. Potential impacts include interruption of access by customers and suppliers, periodic power outages and other utility service interruptions, and a diversion of traffic and reconfiguration of lanes, street lighting, traffic signals and sidewalks. Businesses may also experience a reduction in sales revenue and a prolonged decrease in customer interaction due to the obstacles in overcoming the disruption. The study found that a concerted effort by the City and the Transit Authorities can help small businesses and make the difference in the perception of the transit project and the strength of the businesses surrounding the transit area.

The City of Saint Paul was recruited as a client for a study work group as part of the Humphrey Institute of Public Affairs Capstone workshop. This report identifies the potential implications of the Central Corridor LRT for small businesses along University Avenue from Lexington to Rice. The report provides a detailed diagnosis of the existing state of the Lexington to Rice area, a vision for the future and an action plan detailing specific steps, which can be implemented including 1) strategies to assure small business participation in planning and related development; 2) strategies for mitigating business interruption during construction; and 3) strategies to assist existing and future small businesses to capture opportunities from the LRT. In constructing the Central Corridor line, it is important that such strategies are developed and implemented to help create and sustain the vital small businesses and neighborhoods.
Diagnosis
Alive! Survive! Thrive!

The Diagnosis section of the report explores the current state of small businesses on the Lexington to Rice stretch of University Avenue.

In this section you will find:

- History, demographics and land use trends
- Existing small business conditions
- Stakeholder Identification and analysis
- An analysis of the area’s strengths, weaknesses, opportunities and threats
- Resources that already exist for small businesses
DIAGNOSIS

This section of the report sets forth the neighborhood history; current state of small businesses along this corridor; a list of stakeholders; the area’s strengths, weaknesses, opportunities, and threats (SWOT); and existing resources for small businesses. This diagnosis serves as the backdrop for future recommendations addressing these issues.

LEXINGTON TO RICE HISTORY, DEMOGRAPHICS AND LAND USE TRENDS

The stretch of University Avenue running from Lexington Avenue to Rice Street is the dividing line between two of Saint Paul’s most diverse neighborhoods: Thomas-Dale (District 7) and Summit-University (District 8). District 7 lies between the Burlington Northern Santa Fe railroad tracks on the north, University Avenue on the south, and between Interstate 35E on the east and Lexington Avenue on the west. District 8 runs south of University Avenue to Summit Avenue, and between Lexington Avenue on the west and Marion Street on the east. Both neighborhoods fall within Council Ward One. (See Figure 1).

The demographics of the two neighborhoods have changed significantly over the past several decades, expanding the area’s racial and ethnic diversity. To better diagnose the potential problems that might arise in these communities as a result of the Central Corridor LRT process, it is necessary to examine a few aspects of their recent history.

Analysis of the neighborhoods’ demographic and economic trends provides knowledge of who will be most impacted by the construction and whether affected parties will have the financial means to prepare for such challenges. Additionally, knowledge of the construction of Interstate-94 through the Rondo neighborhood is necessary to understand the historical and cultural context in which planning for the LRT is taking place.
DEMOGRAPHIC TRENDS

**Thomas-Dale Neighborhood:**
The story of Thomas-Dale, or Frogtown, over the past few decades is one of rapid growth and increasing diversity. Frogtown’s total population grew by 19% between the 1990 and 2000 censuses to 17,248, compared to just 5.5% growth for all of Saint Paul. This population explosion took place even as the area’s white population decreased. Frogtown’s white population, which had been the area’s largest racial group at 48%, shrank to 24% of the area’s total population.

As shown in Table 1, the rapid increase in the Thomas-Dale district’s population was largely due to an expansion of the neighborhood’s Asian population. As of the 2000 census (the last year for which data are available), Asians were the single largest racial/ethnic group, making up 38% of Frogtown’s population. African-Americans made up 22%, and Latinos accounted for 9%. While census data do not classify Asians by national origin, most of Saint Paul’s sizable Hmong population lives in Thomas-Dale. Additionally, a third of Thomas-Dale residents were born outside of the United States.

In addition to becoming more racially and ethnically diverse, the area’s population is getting younger. Between the 1990 and 2000 censuses, the number of adults over 65
decreased by 41%, while the number of children ages 5-17 increased by 52%. Changing demographics have given the area a new look as the younger, increasingly Asian population has established new businesses along the University Avenue corridor.

**Table 1: Thomas-Dale Population**

<table>
<thead>
<tr>
<th></th>
<th>1990</th>
<th>2000</th>
<th>Percent Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Population</td>
<td>14,494</td>
<td>17,248</td>
<td>19%</td>
</tr>
<tr>
<td>Asian</td>
<td>3,768</td>
<td>6,554</td>
<td>74%</td>
</tr>
<tr>
<td>White</td>
<td>6,957</td>
<td>4,140</td>
<td>-40%</td>
</tr>
<tr>
<td>Black</td>
<td>2,609</td>
<td>3,795</td>
<td>45%</td>
</tr>
<tr>
<td>Latino</td>
<td>725</td>
<td>1,552</td>
<td>114%</td>
</tr>
<tr>
<td>American Indian</td>
<td>435</td>
<td>172</td>
<td>-60%</td>
</tr>
</tbody>
</table>

Source: Wilder Research, 2004

District 7’s population expansion has not been accompanied by strong economic growth common to other rapidly expanding urban areas. According to the 2000 census, 31% of Frogtown’s residents have an income level below the poverty line, compared to 16% for all of Saint Paul. Similarly, the median household income was only $27,874 – 28% lower than that of the city of Saint Paul. As of 2000, only 60% of Thomas-Dale’s working age population was employed or actively looking for work. Contrary to what would be expected in areas of rapid population growth and low median incomes, Frogtown’s violent crime and property crime have both been trending downward since the 1990s. Despite the positive trend, the violent crime rate remains twice as high as the rate for all of Saint Paul.

**Summit-University Neighborhood:** Summit-University has long been home to a large portion of Saint Paul’s African-American population. Between 1940 and 1960, the neighborhood’s African-American population more than doubled, so that by 1960 African-Americans accounted for approximately 27% of the area’s total population (compared to only 2.6% of Saint Paul’s population). However, the African-American population decreased between 1990 and 2000, from 40% to 36% of District 8’s total population. Caucasians still make up the largest racial group, accounting for 44% of the population in 2000, while Asians represented 11% of the population and Latinos 5%.

As Table 2 shows, compared to Thomas-Dale’s high rate of population change, the Summit-University neighborhood remained relatively stable between 1990 and 2000. The district’s total population stayed basically flat in the decade between 1990 and 2000, and was estimated at 18,192 people in 2000.

**Table 2: Summit-University Population**

<table>
<thead>
<tr>
<th></th>
<th>1990</th>
<th>2000</th>
<th>Percent Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Population</td>
<td>18,375</td>
<td>18,192</td>
<td>-1%</td>
</tr>
<tr>
<td>Asian</td>
<td>2,205</td>
<td>2,001</td>
<td>-9%</td>
</tr>
<tr>
<td>White</td>
<td>8,085</td>
<td>8,004</td>
<td>-1%</td>
</tr>
<tr>
<td>Black</td>
<td>7,350</td>
<td>6,549</td>
<td>-11%</td>
</tr>
<tr>
<td>Latino</td>
<td>368</td>
<td>910</td>
<td>148%</td>
</tr>
<tr>
<td>American Indian</td>
<td>184</td>
<td>182</td>
<td>-1%</td>
</tr>
</tbody>
</table>

Source: Wilder Research, 2004

Summit-University suffers from some of the same economic problems as Thomas-Dale. In 2000, 20% of all Summit-University residents had incomes below the poverty line, and the median household income was more than 8% lower than that of Saint Paul. Also, as of 2000, 70% of the total working age population in the neighborhood was
either employed or looking for work (because the Summit-University neighborhood includes some higher income areas, these numbers are likely skewed higher than the median for households located closer to University Avenue).

Similar to the Thomas-Dale neighborhood, Summit-University has seen an overall decrease in violent crime and property crime since the mid 1990s, but the neighborhood still has a higher crime rate than that of Saint Paul on the whole.\textsuperscript{13}

**LAND USE**

*Thomas-Dale Neighborhood:*
The Thomas-Dale (District 7) neighborhood contains a mix of land uses. According to the Thomas-Dale/District 7 Area Plan, land use in the neighborhood is “somewhat segregated”.\textsuperscript{14} The Pierce Butler Route, which lies at the northern edge of the district, contains mostly light industrial uses. Commercial uses congregate along the major transportation corridors of Dale Street and University Avenue, and residential uses are squeezed in between. According to the neighborhood plan, the community foresees “the melding of these uses in the coming years in order to meet the needs of businesses and residents”.\textsuperscript{15} The neighborhood plan calls for a continuation of a mix of land uses, including commercial, industrial and residential. The Thomas-Dale neighborhood’s vision is to continue to be racially, economically and culturally diverse.\textsuperscript{16}

*Summit-University:*
The Summit-University neighborhood contains a mix of single and multi-family residential and retail/commercial uses. Land use data from 2000 shows that retail stretches the heavily trafficked corridor of University Avenue with residential areas lying directly south of the Avenue. Some single-family homes are located along the Avenue itself; however most lie off the corridor.

A land use map of both neighborhoods can be found in Appendix A.

**THE MEMORY OF RONDO**

In discussions with elected officials, task force participants, and community members, the history of the construction of Interstate-94 through the Rondo neighborhood is often raised. Since what remains of the Rondo neighborhood is located in the Summit-University district, community members are particularly aware of the impacts large scale transportation projects can have on homes and businesses.

According to census figures, in 1950 more than 72% of Saint Paul’s non-white population (almost exclusively African-
American) lived in what was then known as the Selby-Dale neighborhood; and within Selby-Dale most people of color lived north of Marshall Avenue and east of Lexington Avenue. This community of African-Americans was largely left out of the planning process for the I-94 construction. According to one account, African-American leaders were not made aware of the approved route through the Rondo Avenue area until several years after the approval. By that point there was little anyone could do to alter the route.

Estimates differ on how many African-American homes and businesses were lost due to the construction of I-94. According to a 1958 study by Saint Paul’s Housing and Redevelopment Authority, it was estimated that 14% of Saint Paul’s non-white population would lose their homes as a result of the interstate. The construction, which took place throughout the 1960s, had lasting impacts on the surrounding area. Many of the black-owned businesses were never reestablished. Further, since displaced African-Americans were excluded from housing opportunities outside of Selby-Dale, the density of the area surrounding Rondo Avenue increased dramatically.

Even though the plan for locating LRT along University Avenue does not involve razing businesses and homes, as the I-94 plan did, area residents and business owners still worry that rising property taxes, gentrification and business interruption could force them out of the area.

Of the many lessons learned from the history of Rondo and the construction of I-94, two are particularly relevant to this project. First, City, County and Metropolitan Council officials must involve impacted communities early and throughout the construction process. Second, maximizing business retention is necessary for the long-term health of the Thomas-Dale and Summit-University neighborhoods.

EXISTING SMALL BUSINESS CONDITIONS

University Avenue is lined with a diverse range of small businesses. With the development of the proposed LRT, it is important to understand the business population. According to the city of Saint Paul, there are over 1,000 businesses located along University Avenue. Attempts have been made by the City as well as the District
7 Planning Council to understand the needs and conditions of current businesses within the city as well as along University Avenue in District 7. Results of such attempts are discussed along with results from a recent self-conducted survey, all of which help to inform the vision for mitigating impacts of LRT construction on small businesses.

**UNIVERSITY AVENUE BUSINESSES - THE CITY OF SAINT PAUL, PED SURVEY**

PED, in conjunction with the Ramsey County Regional Railroad Authority, the Midway Chamber of Commerce, and the Central Corridor Partnership, attempted to contact all businesses along University Avenue in September of 2005, in an effort to establish a positive connection with small businesses. Various means of contact were used including visits, phone calls, and mailings. To understand the varying needs of businesses, the city grouped businesses into two groups; those with storefronts on University Avenue and those located in large office buildings along the Avenue. Both groups were given a survey and basic information about LRT.

With 253 completed surveys, the storefront group response rate was 51% with a large office building business response rate at a mere 7%. While this survey covered all of University Avenue, the results are useful in generalizing about small businesses along the corridor. Results of the survey include:

- 61% of businesses lease their space and 38% own their properties
- 63% of businesses reported that their customers come from more than 3 miles away
- 47% mentioned difficult access for customers during construction, and 27% mentioned the concern about the potential elimination of on-street parking after construction
- Most businesses are satisfied with conducting business on the corridor
- 28% of owners are in favor of LRT, 50% were ambiguous, and 17% were definitely opposed to LRT

**UNIVERSITY AVENUE: LEXINGTON-RICE SEGMENT**

While much of the corridor contains a diverse business population, the Lexington to Rice segment is particularly heavily populated with ethnically owned small businesses. According to the District 7 Thomas-Dale Planning office, there are over 200 small businesses within the segment. The vibrant commercial segment has created a diverse character for the neighborhoods, the city and the region. Table 3 displays the breakdown of small businesses by ethnicity type along this segment.

| Table 3: Percentage of small business ethnicity (University Avenue – Lexington to Rice) |
|---------------------------------|-----|
| Asian                           | 48% |
| Unknown                         | 14% |
| White                           | 12% |
| African-American                | 9%  |
| Corporate                       | 9%  |
| Non-profit                      | 8%  |

Source: District 7 Planning Council, 2006
The cultural diversity within this segment of the corridor is viewed as a major contribution to the social fabric of the community, city and region. Wilder Research conducted a survey in both the Thomas-Dale and Summit-University Neighborhoods to identify the strengths of the neighborhoods and understand the degree to which each neighborhood contained the qualities of the Vital Neighborhood Framework (strong social fabric, opportunities to grow and fulfill needs, safe and accessible places, vibrant local economy, and power). In both neighborhoods, cultural diversity was noted as a strong asset. A fair number of respondents in the Thomas-Dale district believe that businesses in the neighborhood contribute to the overall well being of the community. It is important that the diversity of small businesses is preserved and strengthened along this segment of the corridor. While diversity is a strength of the corridor, multiple languages present challenges to communication.

In addition to its ethnic diversity, the Lexington to Rice stretch of the corridor is primarily dominated by service-oriented businesses. The segment contains several non-profits, restaurants, automotive, appliance & general retail, banks, grocery and clothing stores. The variety of small businesses along the corridor provides a variety of goods and services to residents and the surrounding community.

### District 7 Small Business Survey

As the Central Corridor discussion evolves, it is important that the small businesses become aware of the project and are kept informed. As a means of understanding the concerns and needs of businesses, the District 7 Planning Council hired a business outreach intern to conduct a business survey focused solely on establishments within the Lexington-Rice segment of the corridor, in June of 2006. The survey was conducted through personal distribution to 173 businesses along University Avenue. Businesses were encouraged to fill out the survey and either return the survey or hold for pick-up. Of the 173 businesses surveyed, 43 replied for a response rate of 25%.

The survey results inform the current state of small businesses on University Avenue between Lexington Avenue and Rice Street. From the survey, the following results were revealed:

- 70% of respondents live in the neighborhood
- Most business owners conduct business in the neighborhood because of the customers/market, location and diversity
- 42% would like vacant sites along the Avenue to be used for business development, 21% advocate for the sites to be non-vacant meaning they are in favor of anything being developed on them, and 14% would like housing development to take place on vacant sites
- 58% support the creation of a possible ethnic district in the area
- 46% of respondents own, while 44% rent building space.
Lexington-Rice Small Business Sample Survey

To further District 7’s survey and collect more information on the perception of LRT impacts on small businesses, the authors of this study undertook a survey and sample inventory of small businesses located between Lexington and Rice along University. The goal of this study was threefold: 1) understand the current conditions of businesses, 2) identify potential LRT impact concerns from business owners, and 3) identify potential opportunities for business mitigation during construction.

Methodology:
A questionnaire was developed to assist in fulfilling the goals set forth above. A copy of the questionnaire can be found in Appendix B. The questionnaire requests details such as whether the business offers off-street parking, mode of transportation most frequently used by customers to reach the business, destination vs. non-destination nature of business, peak hours, knowledge of the Central Corridor project, potential impacts and current mitigation measures, current strengths and weaknesses as well as requested assistance during construction by the City and other organizations.

The questionnaire was personally distributed to small businesses between Lexington Avenue and Rice Street in February 2007 and questions were answered during an on-site visit with the help of two Saint Paul Hmong Businesses Association members, Cheng Thao and Yuepheng Xiong. Businesses were selected based on the availability to reach someone willing to respond at the business. The results are based on a sample size of 19.

The survey respondents represent the diversity of businesses along the Avenue, in type and ethnicity. To understand the nature of the respondents, the responding businesses had a variety of service-sector businesses including vacuum sales, grocery stores, restaurants, automotive repair, dentist, bookstore, video rental, bookstore, apparel, and cell phone sales. Additionally, respondents represent a diversity of ethnicities. While most responding businesses were of the Asian ethnicity, others included African American and Caucasian.

Results:
The survey provides important results that will be useful in informing strategies for mitigation of business interruption during LRT construction. The following outlines results from the survey.

- Parking: Most respondents provide off-street parking to customers.
- Business Space: The majority of respondents rent, however a substantial amount own space.
- Access: All respondents identified personal vehicle as the primary mode with some customers walking and taking the bus.
- Destination Location: The majority of respondents identify themselves as a destination for customers.
• Regular Customers: Most respondents believe their customers are regulars.
• Informed: Respondents are divided on being informed about the Central Corridor LRT project. Those who feel informed about the project have been informed by the Task Force, City, brochures and mailings, meetings, Hmong Business Association as well as on-site interviews by various officials (City, District 7, etc.).
• Involvement: The majority of responding businesses are not involved in the Central Corridor LRT project. Respondents feel to get involved they would like to see more interactive methods of participation such as a website or chat room, in which they could participate in ways other than meetings. Most respondents stated they are very busy with their business and do not have an opportunity to attend the meetings; therefore other techniques may be appropriate to encourage participation. One respondent, however, feels that it is too late to become involved because plans are already made and the business voice was ignored during site selection.

In addition to existing business conditions, the questionnaire also inquired about business concerns of the proposed LRT. Parking and access to stores were voiced by several businesses. Respondents voiced concerns that the lack of parking and access may lead to a loss of customer base because individuals will choose to go elsewhere. Additional concerns included higher property taxes and the turn-off of coming to the area due to the disruption of construction. Others however had either not thought about potential impacts, were unconcerned, or saw both favorable and unfavorable impacts.

Answers varied when asked how the City and/or other organizations could potentially help to mitigate impacts during construction. The following provides a composite list of such responses.

• Provide direct access, both vehicle and pedestrian, to businesses
• Financial assistance
• Signage/Advertising
• Parking assistance, including providing alternative parking locations when on-street parking is diminished due to construction
• Avoid construction during business hours
• City-backed loans
• Provide help to relieve the mental impact of construction that customers have. This may be done through establishing a marketing campaign.
• Financial assistance for storefront improvements
• None needed
• “My customers won’t be deterred – if they need it they’ll get it.”
In addition to small businesses, the Lexington-Rice segment of University Avenue hosts several non-profit organizations. Similar to the small business survey, a survey of non-profits was conducted to understand the existing conditions, identify potential LRT concerns, and identify potential opportunities of the LRT for non-profits. Several of these non-profits have been located along the Avenue for years without severe construction disruptions or unstable property values. It is important to account for non-profits and include them in planning, account for them when devising construction mitigation strategies, and identify opportunities for non-profits after LRT construction.

Results:
The survey provides insight into the existing conditions and concerns of non-profits. The following provides a summary of the cumulative results.

- **Parking:** Most non-profit respondents provide off-street parking.
- **Organization space:** Respondents are divided on owning and renting organization space.
- **Access:** All non-profit respondents stated that the primary mode used to reach the organization was the automobile. Some mentioned that individuals also walk, take the bus, or use a school-provided van to reach the office.
- **Informed:** A majority of respondents feel informed or involved in the Central Corridor LRT, however others feel uninformed. Of those who feel informed, local media including the Star Tribune and Pioneer Press, project mailings, block clubs, and other community resources are stated as providing the most information.
- **Impacts:** Non-profit respondents are divided on having considered impact of LRT construction. While some have considered impacts, no organization has made plans to deal with the disruption.

As with the small business survey, non-profits were asked what potential help they would need during construction of the LRT either by the City of other organizations.

Methodology:
To identify conditions and concerns of non-profits in relationship to the Central Corridor LRT, an online survey was conducted using the survey tool “Survey Monkey”. A hardcopy of the questions asked in the survey can be found in Appendix C. An invitation to participate in the survey was sent to 16 non-profits between the Lex-Rice segment of University Avenue. Eight non-profits responded, producing a 50% response rate. Those who responded represent various types of organizations with focuses on education, religion, employment services, and other missions.
Responses are as follows:

- Access: Provide a side entrance if University Avenue is completely closed.
- Good construction planning to maintain traffic flow.
- Keep buses running.
- None, our organization location will be fine.

**LEXINGTON-RICE SMALL BUSINESS & NON-PROFIT SUMMARY**

Reviewing previous survey results of small businesses along the University Avenue Corridor and conducting a survey of both small businesses and non-profits between Lexington and Rice Avenues provides beneficial information for the Central Corridor LRT. These surveys display both existing conditions and construction concerns of businesses and non-profits. Several small business and non-profit survey respondents remain ambiguous about the Central Corridor project. This lack of awareness may lead to both a lack of involvement in the planning process as well as lack of planning for construction. It is important that strategies be developed to engage all individuals and organizations along the corridor to join the planning process.

Survey results also describe shared concerns of LRT construction by small businesses and non-profits. Parking is a major concern voiced by respondents. According to the Central Corridor Draft Environmental Impact Statement (DEIS) there are currently an estimated 1,500 parking spaces along University Avenue.28 “Between Washington Avenue and Rice Street, approximately 660 on-street parking spaces would be removed.”29 Access and good construction planning to maintain traffic flow are also shared concerns. Some businesses and organizations have yet to think about potential impacts and assistance needed to minimize such impacts. It is important that these issues are discussed in the planning process and that measures are implemented to minimize concerns.

**STAKEHOLDER IDENTIFICATION AND ANALYSIS**

A critical element of success in the Central Corridor LRT project, including successful implementation of strategies to aid small businesses, is an identification of the key stakeholders. In a shared power world, for most important opportunities, there is no single organization wholly responsible or “in charge”. Instead, many actors are involved and will have a role to play. While many sophisticated techniques exist for stakeholder identification (see Bryson and Crosby, *Leadership for the Common Good*, for examples), this study identified stakeholders through interviews with key informants and review of relevant literature.

The most useful technique for analyzing stakeholders in this case is a power versus interest analysis. The large number of actors involved in this public problem is a clear illustration of the “shared power” world explored by Crosby and Bryson, University of Minnesota Professors. Figure 2 below illustrates the relative power and interest of key actors. Many of the actors identified fall into what can be called a ‘crowd’, groups with only low level interest and very little power. *Context setters* are those with greater power but still with lower levels of interest. *Subjects* are those with higher
levels of interest but still with little power to influence events. The most important stakeholders are known as *Players*, meaning that they have high levels of interest and greater power to affect outcomes. Chief among the *Players* sharing power in this case are the Federal Transit Authority, the Metropolitan Council, the state, the county and the city of Saint Paul. Recognizing this, the strategies will call upon players to occupy the most significant roles.

<table>
<thead>
<tr>
<th>Subjects</th>
<th>Players</th>
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</thead>
<tbody>
<tr>
<td>Existing small businesses</td>
<td>Federal Transit Authority</td>
</tr>
<tr>
<td>Medium and large businesses, including franchises and corporate chains</td>
<td>Ramsey County</td>
</tr>
<tr>
<td>Neighborhood groups</td>
<td>Met Council</td>
</tr>
<tr>
<td>Customers of local businesses</td>
<td>City of St. Paul (including PED)</td>
</tr>
<tr>
<td>District Councils</td>
<td>Elected officials</td>
</tr>
<tr>
<td>Community Development Corporations</td>
<td>Developers</td>
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<tr>
<td>Chambers of Commerce</td>
<td></td>
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<tr>
<td>Commercial property owners</td>
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<tr>
<td>Local non-profit organizations</td>
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<tr>
<td>Parking Facility Owners</td>
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<tr>
<td>Large Business Owners</td>
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<tr>
<td>Residential property owners</td>
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<tr>
<td>Coalitions (such as University Avenue Community Coalition)</td>
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<tr>
<td>Transit-dependent residents (highest density in the metro)</td>
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<tr>
<td>Other residents living near the corridor</td>
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<tr>
<td>Ethnic-centered organizations (such as Center for Hmong Arts and Talent and Lao Family Community of Minnesota)</td>
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<tr>
<td>Cultural and Historic Groups</td>
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<td>Environmental Justice Communities</td>
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<tr>
<th>Crowd</th>
<th>Context Setters</th>
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<tr>
<td>Elderly residents in the vicinity</td>
<td>Financial institutions</td>
</tr>
<tr>
<td>Students at nearby academic institutions</td>
<td>Media</td>
</tr>
<tr>
<td>Employers/ees</td>
<td>Nearby academic institutions</td>
</tr>
<tr>
<td>Transit riders and other commuters</td>
<td>City and county taxpayers</td>
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<tr>
<td>Pedestrians and bikers</td>
<td>Churches</td>
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<tr>
<td>Airport Users</td>
<td>Police</td>
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<td>Auto Commuters</td>
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<tr>
<td>Bicycle Riders</td>
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<tr>
<td>Commuters</td>
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<td>English as a Second Language (ESL) Groups</td>
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<td>English Language Learners (ELL)</td>
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<td>Renters-costs Rising</td>
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<tr>
<td>Immigrants – cultural and language barriers</td>
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<tr>
<td>Job Seekers</td>
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<td>Low Income Residents</td>
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<td>Non-English Speakers</td>
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<tr>
<td>People with Disabilities (Wheelchair Users, Deaf, Blind)</td>
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<tr>
<td>State Employees</td>
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<tr>
<td>Tourists/Visitors</td>
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Figure 2: Stakeholder Power vs. Interest Grid
STRENGTHS, WEAKNESSES, OPPORTUNITIES & THREATS (SWOT) ANALYSIS

The SWOT analysis is a strategic planning tool used to evaluate strengths, weaknesses, opportunities and threats involved in a project. The following objectives were used for the analysis: 1) business inclusion in planning and development related to the Central Corridor LRT, 2) construction mitigation, and 3) financing strategies to assist these businesses in capitalizing on the opportunity post-construction.

We identified the following:

**STRENGTHS**
- Ethnic diversity
- Large and well established Hmong community – Minnesota has the second largest Hmong population in the U.S.
- Strong nonprofit network
- Working class neighborhood
- Human capital
- Original buildings up to the curb
- Wide avenue
- Good training programs available
- Located in one of the U.S.’ 20 “most livable cities”
- Proximity to both downtowns, Capitol, jobs
- High density
- Good public transit
- Social capital of ethnic business community
- Several academic institutions are in the vicinity
- Churches
- Strong social fabric

**WEAKNESSES**
- Multiethnic, multilingual nature of the neighborhood makes communication difficult
- Digital divide means that web site approach to outreach is insufficient
- Different cultural traditions affect willingness to get involved
- Lack of financial capital for small business development
- Not enough support generally for small businesses
- Too many actors (diffuse leadership)
- Heavy vehicle traffic
- Unsafe for pedestrians
- Poorly structured economic incentives for development (not tied to transit)
- Crime – higher than average density of narcotics and weapons police calls
- Unemployment
- Current corridor is unattractive (*Star Tribune* editorial called it “one of America’s ugliest urban strips”)
- Too few businesses have business/financial plans
- Poverty

**OPPORTUNITIES**
- The $932 million investment in public transit is a once in a century opportunity for a community (*Urban Strategies Draft Development Strategy*)
- For every $1 of public investment, there are $4 of private development investment (cited by Building Trades Union)
• Section 4.1 of the Urban Strategies draft report refers to the entire Central Corridor as a Transit Opportunity Zone – a multi-faceted, geographically defined area, which can serve as an enabling mechanism to support and encourage opportunities for improvement and investment along the corridor.
• Could bring good paying jobs to the city, especially with the guarantees of the Livable Wage ordinance recently passed (when the employer is subsidized by the city)

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**THREATS**

• Commercial and residential property value increases can mean that people get priced out (business owners and residents)
• Federal funding is not yet guaranteed, as this project is competing with others and still needs a lower CEI
• Diminished bus service threatens this transit-dependent population
• Big box retailers are cutting into business (PED survey)

This analysis has been used to develop strategies to achieve the city’s objectives. The strategies recommended will 1) capitalize on strengths in pursuit of opportunities; 2) overcome weaknesses to pursue opportunities; 3) use strengths to reduce vulnerability to external threats; and 4) establish defensive plans to prevent weaknesses from making the area highly susceptible to threats.

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**SMALL BUSINESS RESOURCES**

Currently there are a number of tools available to help small businesses mitigate interruption during and after construction of the Central Corridor LRT. Starting with the list provided by the city of Saint Paul PED and expanding the list, relevant resources have been outlined. The following list provides a variety of resources, from capacity building, such as skills training, and business planning, to financial and technological assistance. Some of the resources are focused on minority-owned business and offer services in languages other than English. For a complete list of the resources available please refer to Appendix D.
Skills Training and Workforce Development

Augsburg University
Augsburg University’s Field Study
Consulting requirement for MBA students matches students up with local small businesses to help them with financial plans, marketing, and other planning tools. The program has a particular interest in working with minority-owned businesses.

Saint Paul College
Saint Paul College provides personalized seminars to small business as well as courses in business planning, marketing, and business law for entrepreneurs. The program also offers consulting services to small businesses in the areas of legal and accounting. Training on demand is available in multiple languages.

University of Minnesota – Office for Business & Community Economic Development
The program at the University of Minnesota connects graduate students with businesses in order to develop financial and management tools, such as market research, marketing, and business plan development. The program also provides assistance with strategic planning, finance and accounting, communications, technology development and legal counseling. In order to participate in the program the business must be minority, woman or disabled owned and must have been in operation for at least six months.

University of St. Thomas – Small Business Development Center
The program at the University of St. Thomas provides business consulting assistance for small business free of charge. These services focus on developing strategies to increase the business’s customer base, its sales and profitability. This program also provides tools for market research, business and financial planning. In order to participate in the program the business must have been in operation for at least one year and it must meet the U.S. Small Business Administration’s definition of small business. Training programs are also offered at a nominal cost. While most services are in English, the university is also able to provide assistance in Spanish.

Department of Employment and Economic Development (DEED) – Small Business Development Center
The Small Business Development Center of DEED provides counseling and consulting assistance to small businesses at different stages in development. Their services focus on the development of a business plan, financial analysis, and an adequate marketing strategy. The Small Business Development Center also helps small businesses identify sources of financing, develop a financing proposal, and they offer seminars to strengthen management skills. Counseling services are offered at no cost, and consulting services are offered at a nominal fee.

Minority Business Development and Retention (MBDR)
The MBDR is a program offered by the city of Saint Paul Department of Planning and Economic Development. It connects minorities, women, and people with disabilities to employment opportunities generated by the different development projects in the area. The MBDR through its community partners has been successful in placing minorities in jobs in development projects, as well as providing participants with entrepreneurial training, technical assistance, job training and development activities. Other outreach services offered include minority home ownership, start-up assistance, and revolving loan funding.
FINANCIAL ASSISTANCE

African Development Center
The African Development Center offers training in tax preparation, information, and bookkeeping to African immigrants. It offers business workshops as well as ongoing technical assistance. The African Development Center offers micro lending services through a Sharia lending program (no interest). Loans are available for small businesses up to $25,000. Its services are offered in English, Somali and Swahili.

Metropolitan Economic Development Association (MEDA)
MEDA provides a wide range of services for start-up and existing ethnic or minority owned businesses focusing on management and technical assistance. Some of their services include help developing a business plan, skills training, sales development, financial assistance through loans, accounting, bookkeeping, and help in other business related areas. In addition, through the Volunteer and the Mentor programs the organization links clients with experienced professionals in the area. MEDA’s financial assistance in the way of loans ranges from $25,000 to $400,000. Services are currently provided in English, Spanish, and Chinese.

Neighborhood Development Center
The Neighborhood Development Center is located on the second floor of the Western Bank building on University Avenue and has experience working with ethnic owned businesses in neighborhoods in the area. The Neighborhood Development Center offers an eight-week training program for start-up businesses as well as loans, which are typically in the range of $500-$10,000 with a 10% interest rate. They also offer financial support for existing businesses in the areas of marketing, bookkeeping, legal assistance, sales, among others. Services are currently offered in multiple languages, including: Spanish, Hmong, Somali, and Arabic.

Small Business Resources at the City of Saint Paul, MN
The City of Saint Paul offers financial and technical assistance to small businesses. PED works with public, private and nonprofit lenders to provide financing for projects.

- **Business Financial Assistance:** PED provides flexible commercial loans to small businesses throughout the city.
- **Small Business Expansion Program:** This program is geared toward businesses within the city and attempts to promote commercial/industrial investment by helping owners and tenants of commercial property restore building that are non-compliant with city code. The Housing Redevelopment Authority (HRA) works with a private bank and the Port Authority and can together finance up to 90% of the project with the owner financing 10%.
- **Vendor Outreach Program:** This program is geared toward helping women-owned, minority-owned, and small businesses through purchasing the following services: goods, supplies, and materials; labor services; professional services; construction projects and development projects. To be eligible, businesses must demonstrate that they are owned by women and/or minorities.

Women Venture
This organization provides a wide range of services for small, minority or women owned businesses. Some of these services include developing a business plan, marketing strategies, budgeting, record keeping and other financial and planning tools. Women Venture also offers a several workshops and customized seminars, services that are also available for men. Through the Saint Paul Working Capital Loan Fund entrepreneurs are able to obtain financial assistance in the form of twelve-month loans and up to the amount of
$15,000. Small business loans are also available for start-up and existing businesses possessing a strong business plan, these loans range from $200 to $50,000.

**ADDITIONAL RESOURCES**

While most of the sources we have mentioned are from the public or nonprofit sector, the following are additional resources from the private sector that are available to small businesses in the area:

**Small Business Assistance at Western Bank**

Western Bank, a community bank with one branch located on University Avenue, has programs and techniques to assist small businesses. Some of these practices may be useful to businesses located between Lexington and Rice along University Avenue.

- **Innovative and flexible lending practices:** Western Bank uses flexible lending practices and participates in special loan programs. The bank has coordinated credit enhancements with numerous organizations to make credit available to businesses with community development benefits. Credit enhancement essentially means the use of the credit of an entity other than the issuer to provide additional security in financing. Coordinating with organizations such as the Neighborhood Development Center, Minnesota Office of Environmental Assistance and the Whittier Community Development Corporation, Western Bank has made significant efforts to provide funding to start-up and/or assist small businesses in low and moderate income areas.

- **Small Business Administration (SBA) Programs:** In addition to flexible lending practices, the bank participates in a program created by the SBA, a federal government agency that provides business loans. The SBA 504 program provides growing businesses with long-term, fixed-rate financing for major fixed assets, such as land and buildings. The bank originates these loans. The SBA 7(a) program guarantees loans by SBA and provides funds to existing or beginning businesses for almost any legitimate business purpose including the purchase of land, construction, machinery and equipment, inventory and working capital. The program is designed to enable small businesses to create and retain jobs.

- **Community Development driven loans:** Loans are also provided with a community development purpose. These loans frequently feature concessions or flexibility in terms of the interest rate, down payment, or underwriting criteria.

**DIAGNOSIS SUMMARY**

The neighborhoods within the scope of this project have strong and rich histories. The small business community on this corridor is surviving, if not thriving. Many resources are already available for small businesses, which is one of the area’s strengths. Having identified this, along with other strengths, weaknesses, opportunities, threats and key stakeholders, strategies have been formulated to address business inclusion, construction mitigation and financing for small businesses. If sound strategies can be developed and successfully implemented, small businesses along this corridor will be poised to prosper from the outstanding opportunity presented by the LRT.
The **Vision** section establishes what the Lexington to Rice area could look like after LRT is up and running along the corridor.
To achieve this vision, the city will have helped existing businesses come Alive through outreach and engagement strategies; will have helped existing businesses Survive construction; and will have helped all small businesses and residents Thrive after completion of the Central Corridor LRT and for generations thereafter. The diversity of businesses, including ethnic restaurants and retail shops, will offer residents and visitors an experience they cannot get anywhere else – a World Cultural District. This stretch of University Avenue and the streets surrounding it will be safe and pedestrian friendly. The thriving business district will provide a strong economic base that fosters opportunities for new businesses and provides good jobs for the community. This business district will connect to surrounding neighborhoods and other commercial corridors, such as Selby-Dale and the Rice Street corridor.

ALIVE!
Existing businesses will be actively engaged in the planning process prior to and during construction. Spaces for dialogue among all actors will be created and encouraged. When the surrounding business community has a voice in the process, community members will have a sense of ownership of the outcomes. Additionally, better decisions derive from inclusive processes, since diverse and interested people produce diverse ideas. This period of time will also be used to invest in and strengthen businesses to better prepare them for challenges and opportunities to come.

SURVIVE!
Business retention is fundamental to achieving the City’s vision for the Lex-Rice area, so engagement strategies will continue through the construction period. But since construction of the LRT can be a disruptive process, effective mitigation strategies and creative marketing strategies that make the most of the circumstances must be developed to insure that businesses stay and remain “open for business” through construction. Restaurateurs can find ways to sell to the LRT construction crews in the area, as can grocers. Service businesses can serve the needs presented by LRT activity. When businesses survive LRT construction, the social fabric of the community remains intact.

THRIVE!
Strategies to help businesses along this corridor thrive should start soon, not post-construction, in order to achieve the vision of many great, vibrant meeting places - places that draw people to experience the local neighborhoods, cultures, and attractions of this part of Saint Paul. These
strategies will help existing businesses flourish along the corridor now, through completion of LRT and well into the future. New entrepreneurs will be attracted to the area to take advantage of LRT opportunities. Thriving businesses create a strong economic base, create employment opportunities for residents and contribute to the financial health of the city. Locals and visitors will be drawn to the business district for the opportunity to “experience the world without leaving Saint Paul”.

Source: Urban Strategies
The **Action Plan** section of the report outlines strategies to help small business prior to, during, and after construction of the Central Corridor LRT.

In this section you will find:

- Strategies to increase small business participation
- Strategies to mitigate business interruption during construction
- Strategies to help businesses take advantage of the opportunities brought by LRT
The following recommendations are provided as steps to help increase small business participation in the Central Corridor project, minimize negative impacts on small businesses during construction, and encourage businesses to capitalize on the opportunities brought by LRT. These recommendations were developed in an attempt to reach the desired vision, as described above, for the Lexington-Rice segment of University Avenue. While strategies are provided for each vision goal, many steps and strategies should be used throughout the entire process and are interdependent upon one another for success. Under each goal, strategies are presented in the order in which they should be implemented. Immediate strategies should commence within one year, mid-range strategies should start between 1 and 3 years from now, and long-range strategies should begin between 3 and 7 years from now. Within each timeframe, high priority strategies are presented first with lower priority strategies following. Prioritization of the strategies is based on business owner interviews, survey results, conversations with key informants, and case studies reviews. Detailed case studies can be found in Appendix E.

Many partners, both public and private, will be needed to make this project a success. The lack of a dedicated funding source for the Central Corridor project further necessitates strategic partnerships as well as creative financing solutions. Where possible, each strategy presented below includes a primary actor and possible partners as well as potential funding sources for taking action.

The following timeline illustrates the overlay of the commencement dates of the strategies for each of the three goals on the timeline for the Central Corridor LRT. While the three phases of the strategy campaign (outreach, mitigation, and assistance) are presented conceptually in sequential order, in fact they overlap one another.
GOAL #1: ENSURE SMALL BUSINESS PARTICIPATION IN THE PLANNING AND DEVELOPMENT OF THE CENTRAL CORRIDOR LIGHT RAIL

Objective 1: Inform and educate businesses about all aspects of LRT, including project planning, design and potential impacts during and after construction
Objective 2: Provide businesses opportunities to voice concerns to officials and the community
Objective 3: Overcome language barriers between business owners and project officials


A. Create a business outreach specialist as a single point of contact between businesses and project officials. Prior to construction, the focus of this person should be on getting business owners engaged in the process. Once construction begins, priorities will shift to construction mitigation. This position should be filled by a Metropolitan Council employee who would serve as a liaison between the business community and the Metropolitan Council, contractors and other project staff. Since the Metropolitan Council’s business assistance efforts will span the whole corridor, Saint Paul staff and members of the Business Advisory Council should ensure that the concerns of businesses between Lexington and Rice are well represented by the Metropolitan Council outreach staff.

B. Make resources available in multiple languages. Important announcements and project updates should be translated into additional languages including Khmer, Hmong, Somali, Spanish, and Vietnamese. Language translators should be at all public meetings. The Metropolitan Council should be responsible for hiring translators. Through their connections to the Saint Paul ethnic business community, the Business Advisory Council and the ethnic chambers of commerce may be able to help locate qualified translators.

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<tr>
<th>Implementer</th>
<th>Partner(s)</th>
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<tr>
<td>Metropolitan Council</td>
<td>Business Advisory Council, Ethnic Chambers of Commerce</td>
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C. Expand the Central Corridor Project Website. The city’s Central Corridor website should be frequently updated with references to upcoming meetings, construction progress and photos, and opportunities to voice opinions. Additionally, the city’s website should feature an interactive component that allows the public to comment on all stages of the LRT process. PED can use free third-party blogging sites to host these threads. City staff should be encouraged to monitor comments for common concerns, and to post feedback when appropriate. Interviews with business owners and Karri Plowman of the Business Advisory Council indicate that area business owners are relatively web-savvy. The City of Saint Paul should tailor its own Central Corridor website to focus on impacts of LRT that will occur in Saint Paul. However, Saint Paul’s website should link to the Metropolitan Council’s website in order to take advantage of resources provided by the Metropolitan Council.

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<tr>
<td>Saint Paul PED</td>
<td>Saint Paul Office of Technology, Metropolitan Council</td>
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D. Recruit bilingual community residents as translators to translate project documents and at public meetings. Potential sources for translators include ethnic chambers of commerce and the Business Advisory Council. The Minneapolis Public Schools employ retired local residents as translators to capitalize on both the availability and stature within the community of this demographic. The Metropolitan Council can use a similar recruitment strategy.

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E. Send broadcast emails, phone calls and text messages to local businesses to alert them of construction updates and public meetings. The importance of multiple means of communication was stressed in conversations with business owners and Karri Plowman of the Business Advisory Council. To ensure a consistent message, the Metropolitan Council should be responsible for sending all broadcast announcements. This strategy should continue throughout construction. The Business Advisory Council and chambers of commerce can help collect contact information.

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<td>Business Advisory Council, Ethnic Chambers of Commerce</td>
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F. Create incentives for participating in meetings. An incentive could be as simple as food provided by one of the local restaurants. Involving local eateries serves the dual purpose of letting businesses voice their opinions while also advertising their restaurants to the community.

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<td>Ethnic Chambers of Commerce</td>
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G. Publicize meetings and planning sessions in local ethnic newspapers, like Hmong Today.

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<tr>
<td>Metropolitan Council</td>
<td>Ethnic Chambers of Commerce, Ethnic Newspapers</td>
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**MID-RANGE STRATEGIES (2008 – 2010):**

H. Conduct door-to-door business check-ins to inform business owners about the LRT planning process, resources available to them and opportunities to provide feedback to project officials. A business outreach staff member, along with a translator when necessary, should make reasonable efforts to contact every business owner along the Corridor. Officials working on the reconstruction of Lake Street indicated that the best way to ensure that businesses were involved in and informed about the process was to conduct one-on-one meetings with as many business owners as possible. Outreach specialists working on the Phoenix area LRT line indicated that this strategy was their most successful. Providing outreach specialists will be the responsibility of the Metropolitan Council. Ethnic chambers of commerce and the Business Advisory Council can help obtain businesses’ contact information and concerns for successful outreach efforts.

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<td>Ethnic Chambers of Commerce, Business Advisory Council</td>
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I. Create a Construction Assistance Hotline to address concerns of the city’s business owners. The hotline should provide general information about how and when business owners can participate as well as more specific information about imminent construction impacts. If possible, the hotline should be staffed with live operators 24-hours a day, similar to the hotline established for the construction of Phoenix’s LRT line. If that level of staffing is not possible, the Metropolitan Council should implement a policy to respond to all business concerns within 24 hours.

J. Bring in business owners from other cities to educate businesses about the long term benefits of LRT. The owner of Cap’s Grill along the Hiawatha LRT estimates that the LRT has resulted in four to five tables per day of new customers. This is a message that should be communicated to the small business owners along University Avenue.

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GOAL #2: MITIGATE BUSINESS INTERRUPTION DURING CONSTRUCTION OF THE CENTRAL CORRIDOR LIGHT RAIL TRANSIT

Objective 1: Maintain effective communication with the business community during construction
Objective 2: Ensure the financial health of existing businesses prior to construction
Objective 3: Ensure business visibility during construction
Objective 4: Make sure that businesses remain accessible during construction
Objective 5: Provide a financial support plan for small business use
Objective 6: Encourage ownership of business space


A. Designate a Mitigation Specialist, a person that would work closely with small businesses in the area and that would serve as a liaison between all parties affected by the construction phase: the city, contractors, engineers, and small businesses. The mitigation specialist will make sure that the contractors are aware of particular issues that affected businesses may have, and whenever possible would encourage contractors to work around them. Through a mitigation specialist, small businesses can voice their immediate concerns regarding construction. They would only have to deal with one person, and dial one phone number, when they have concerns. The mitigation specialist should be filled by a Metropolitan Council employee in order to streamline the multiple actors and in the spirit of the single point of contact. Saint Paul PED and the Business Advisory Council would ensure that concerns from businesses in the area are heard.

B. Establish business mentoring programs. A mentoring program matches small business owners with successful business owners from other areas of the city and with local business schools. Mentors would assist businesses owners in
developing a business plan and other management strategies, while sharing experiences and ideas to capitalize on the development brought by LRT. Advice through the mentoring program will also include strategies for business owners to market their own business and enhance communication between their business and their customers during construction and beyond. The mentor program would also offer business courses, training and workshops. In other cities facing similar LRT development, such as Portland and Phoenix, mentoring has been successful in providing small business owners with the management tools to have a healthy business during construction of LRT and beyond.

- **Connect small businesses with universities offering mentor programs.** In Portland, the transit authority partnered with the University of Portland to provide small business owners with valuable management tools. In the case of Phoenix the mentoring program was through Arizona State University’s graduate business program. In the Twin Cities there are several institutions that already offer such programs, such as Saint Paul College and the University of Minnesota Office of Business and Community Economic Development. The Augsburg MBA Field Study program is particularly interested in assisting minority-owned businesses. A strong connection with universities in the area can further include partnerships with specific faculty who can include capstone projects working on the Central Corridor as part of their syllabi.

- **Connect small businesses with other groups offering mentoring services.** There are other organizations that offer mentoring services in addition to business schools. For example, Phoenix businesses were assisted by the Service Core of Retired Executives (SCORE). Through SCORE business can receive advice from experienced entrepreneurs in the area. Currently there is a Twin Cities chapter of SCORE.

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<td>City of Saint Paul</td>
<td>Augsburg MBA Field Study program, Saint Paul College, University of Minnesota Office of Business and Community Economic Development, University of St. Thomas Small Business Development Center, SCORE</td>
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C. Establish **Construction Guidelines** that contractors must follow to minimize timing and magnitude of construction impacts. Requirements for construction may include the following:

- A series of “reaches” which break the construction of the line into different segments, allowing for each phase of construction to be completed in one reach before starting the next reach. This minimizes the time that a business is strained due to construction by allowing for them to be in the construction zone for a limited period of time. A specific length of time should be designated to complete each reach, for example 10 weeks.
- Guidelines to ensure that at least one sidewalk is open on the route at all times.
- Guaranteed access to businesses during business hours. Through weekly meetings and outreach efforts, lead actors should identify individual businesses needs and adjust the schedule.
accordingly. For example, Portland, Oregon implemented a holiday moratorium on construction so that businesses could capitalize on seasonal revenue.

- Vehicle and pedestrian routes into business entrances should be provided at all times.

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D. Create and disperse a **Business Resource List** to all businesses in the area. This list would include the different resources available to small businesses including financial, management, and technical support. Business owners would be able to find in one source a list of options to obtain loans for façade improvements or training on how to develop a business plan. This strategy would be part of a greater outreach effort to keep the business community informed and involved in the Central Corridor project. Appendix D shows a current business resource list developed by Saint Paul PED.

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<td>Metropolitan Council, Business Advisory Council</td>
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**LONG-RANGE STRATEGIES (2010 – 2014):**

E. Hold **Weekly meetings** and create a space for dialogue where small business owners, contractors, and city officials can discuss construction issues. This forum would provide a dialogue in which businesses could voice concerns, discuss specific access issues, and work with project officials to minimize disruption. It is important that at least one member of the different ethnic business associations representing the Lex-Rice segment of the Central Corridor is involved in these meetings in order to better represent the interests of the diverse business community in the area.

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<td>Metropolitan Council Business Advisory Council, Ethnic Chambers of Commerce</td>
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F. A **Lex-Rice Community Development Fund (CDF)** should be created to assist both residents and businesses within the immediate affected construction area along this segment of University Avenue. The CDF would provide both grants and low-interest loans to businesses and residents who are impacted by the construction. The Rainier Valley CDF in Seattle, Washington provides a great example of a fund that coordinated successful mitigation, workforce inclusion and community
development. The City along with the Metropolitan Council, should work towards establishing such a fund. Sources of funding not only include the City through use of a Federal Block Grant as well as money from the general fund, but also Ramsey County and the Metropolitan Council. The Lex-Rice CDF would focus efforts on mitigation assistance, providing business grants for moving and re-establishment costs, increased operating costs, or decreased revenues. Low-interest loans would be given to businesses for working capital and equipment purchases. It is important that specific terms and applicant criteria are established to ensure that businesses along the corridor are provided accounting assistance and have the capability to repay loans.

The City of Saint Paul should take the lead on establishing a CDF for the Lex-Rice businesses. The Neighborhood Development Center (NDC), a non-profit organization that assists entrepreneurs in low-income communities within the Saint Paul metropolitan area, should act as a partner in the Fund. The City should establish the fund while NDC should monitor and manage funds, dispersing grants and loans to appropriate recipients.

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SUCCESS STORY: RAINIER VALLEY COMMUNITY DEVELOPMENT FUND — SEATTLE, WA

Mission: “The Rainier Valley Community Development Fund is a self-sustaining, community-controlled financial institution that preserves and strengthens cultural diversity, long-term livability, and economic opportunity for Rainier Valley residents, businesses and institutions” (CDF Operating Plan).

The Rainier Valley Community Development fund was established in 1999 as a response to the construction of the LINK Light Rail line. Public involvement in establishing the fund was substantial with several community forums and a community steering committee that was established in 2000. The CDF provides mitigation and community development loans and grants to qualified candidates. Eligibility of products is dependent on the type of impact including relocation and the degree of operation impairment.

The fund has three varying lines of business:

1. **Supplemental Mitigation Assistance for businesses impacted by Light Rail construction ($16 million)**
   
   Provides mitigation payments and advances. The payments act as a grant for offsetting moving and re-establishment costs, increased operating costs and decreased revenues. Advances act as loans to assist with working capital, tenant improvement and equipment purchases.

2. **Workforce training for Rainier Valley residents in construction related jobs ($2 million)**
   
   This program is a partnership with the Seattle Jobs Initiative and attempts to help bring people into the workforce. The program monitors retention of such placements for 24 months after placement.

3. **Community Development Program (CDP) on-going community development lending for small businesses and real estate projects ($32 million)**
   
   This program is a long-term revolving loan fund in which 25% of the program funds are set aside for business lending and 75% set aside for real estate lending. The CDF may support any project that preserves and strengthens cultural and economic diversity, long-term livability, and economic opportunity for Rainier Valley residents, businesses and institutions.

The Rainier Valley CDF has three sources of capital; Sound Transit, King County and the City of Seattle. The public investment put into the CDF is funded predominantly through a Federal Block Grant with the balance coming from the general fund. As of March 2007, the Fund’s Mitigation Program has distributed $9.3 million and has assisted 157 businesses. The Community Development Program has approved 3 business and 2 real estate loans while the Workforce Program has placed 109 individuals.

For more detail please refer to Appendix E: Compiled Case Studies
G. **Other available private and nonprofit resources** should be leveraged. The CDF will not be the only development finance institution that serves the Lex-Rice segment of the Central Corridor. Regulated commercial banks, specifically Western Bank as well as other development lenders, including the Neighborhood Development Center, serve the Lex-Rice area. Both private and nonprofit resources should be used to complement the CDF.

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H. Create a **Parking Management program** that would designate specific parking areas for Lex-Rice businesses and address the parking and access concerns of many Lex-Rice businesses. A program should identify all available off-street parking sites and work to find a way to assure availability of shared parking during construction of LRT. Such a program may include the creation of shared parking lots at various churches or non-profits (during their off-peak hours) along the corridor segment. It is critical that actors promote these shared parking areas prior to construction and consider all available options.

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I. Develop an **“Open for Business” marketing campaign** to ensure that customers can still see and get to businesses during construction. This can be accomplished through the following strategies:

- Advertise the “Open for business” campaign in the major bus lines connecting the area (e.g., the sixteen bus route).
- Use direct mailing and local minority magazines specifically targeting the community and encouraging them to shop locally.
- Highlight affected businesses in all written materials.
- Create a shopping card to receive discounts from participating businesses along the corridor creating an incentive for shoppers to come back to the area.
- Have businesses provide the city with a list of their customers and send them postcards with information about the schedule for construction noting that their favorite restaurants are open for business.
- Distribute coupons as a way to generate business during construction.

The Metropolitan Council should be the lead implementer of this initiative and oversee all aspects of the “Open for Business” campaign. Metro Transit should be engaged in order to advertise the campaign in the buses. The Business Advisory Council and the Ethnic Chambers of Commerce can give input on the direct mailing and minority magazines used for the target customer base in the area. Saint Paul PED can be in charge of highlighting affected businesses in written materials and sending informative postcards to the businesses’ customers.

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University Avenue (Lexington-Rice) Small Businesses 33
J. Increased Signage should be used, to attract customers to business locations as well as parking and access routes. This can be accomplished through the following strategies:

- Set up banners titled “Shop locally during construction” in order to promote business.
- Have signs displaying detour routes, parking directions and specific access directions.
- Set up kiosks and business directories.
- Apply artwork to temporary construction fencing in places along the corridor.

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K. Organize Lunch campaigns to connect businesses to customers both on site and outside the area. A regular Lunch Bus could bring a group of people to have lunch and talk about the LRT project in a restaurant along University Avenue. Similarly, a food court taking place in the capitol or in downtown Saint Paul would bring small businesses to the customers, and would offer their services without having customers come to the construction site. In both ways, the city and partner agencies can have an opportunity to offer patrons the chance to get to know the restaurants in the area, to continue to enjoy the food from their favorite restaurant, or to go to University Avenue and see history in the making. The city of Saint Paul should be the lead implementer in this initiative and connect with Metro Transit regarding the transportation for the Lunch Bus. Partner agencies can have a specific lunch bus day where they are in charge of bringing people to the restaurants (they could start with their own employees). The Business Advisory Council and/or the Ethnic Chambers of Commerce can partner with the city of Saint Paul to assist businesses prior and on the day the food courts are scheduled.

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SUCCESS STORY: THE WORLD AT YOUR DOORSTEP MARKETING CAMPAIGN – SEATTLE, WA

The Sound Transit line runs along 4.3 miles of Martin Luther King Jr. Way in the Rainier Valley, one of the most diverse and poorest neighborhoods in Seattle. MLK Way is also the host of approximately 300 businesses of mostly small, ethnically diverse ownership. In order to minimize business disruption during the four year construction period, the transit authority created the Rainier Valley Community Development Fund (CDF) and developed a series of clever marketing strategies. The World at Your Doorstep (TWAYD) Marketing Campaign was launched—a marketing campaign for the Rainier Valley community that encourages individuals to shop at MLK Way businesses: This campaign uses multiple advertising techniques including a website (www.worldatyourdoorstep.com) to display information on the Link Light Rail as well as information about local businesses. Other marketing strategies used include organizing a regular “lunch bus” to bring people to a local restaurant, distributing coupon books, putting together a Rainier Valley business directory, as well as advertising the TWAYD campaign in newspaper ads, radio tags, magazine inserts, posters, and promotional items. This strategy was also coupled with sponsorships of community fairs and festivals such as street fairs, farmer’s market and parades.

For more detail please refer to Appendix E: Compiled Case Studies
L. **Contractor incentives** should be used to ensure that the contract adjusts to community residents and business needs. This program would allow the community to control the contractor’s bonus money and vote on how much incentive pay the contract should receive quarterly based on how well the contractor meets the community’s needs during construction. This type of program provides the community some control and encourages the contractor to heed the community’s needs. Putting more control into the hands of a structured community organization, such as the Business Advisory Council (BAC), provides an opportunity for community businesses to hold a share in the project and provides an incentive for the contractor to listen to community business and resident concerns.

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<td>City of Saint Paul Neighborhood Associations</td>
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**GOAL #3: ASSIST BOTH EXISTING AND PROSPECTIVE SMALL BUSINESSES IN TAKING ADVANTAGE OF OPPORTUNITIES PRESENTED BY THE CENTRAL CORRIDOR LIGHT RAIL TRANSIT LINE AND RELATED DEVELOPMENT**

| Objective 1: Ensure business retention |
| Objective 2: Attract new businesses    |
| Objective 3: Expand the customer base  |
| Objective 4: Preserve the character and diversity of the corridor |
| Objective 5: Make this corridor segment a destination |

**IMMEDIATE STRATEGIES (2007 – 2008):**

A. **Target existing low interest loan programs** to Lex-Rice businesses and create new programs designed around the needs of these businesses. The need for entrepreneurs to have access to affordable funds for working capital loans and for building improvements and other long-term investments will always exist. As noted in the Small Business Resources list (see Appendix D), several of these programs are already available in Saint Paul, including the Business Financial Assistance program, the Small Business Expansion program, and the Strategic Investment program. These are targeted to businesses citywide. To be effective for businesses on the Lex-Rice stretch of University there must be greater awareness of the programs (perhaps through ethnic business associations), and these businesses must be encouraged to apply.

A revolving loan fund, similar to the one used in Salt Lake City should be created. This fund was established for low interest loans to small businesses within one block of the rail line. This targeted mitigation assistance fund provided unqualified short-term loans at 3%. The same structure could be used for working capital loans or business improvement loans. Saint Paul PED is in the best position to inventory available programs and work with local business associations to create awareness of the programs and assist with application procedures.

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B. Aggressively pursue **STAR funds** for the businesses along this corridor. The Neighborhood STAR Program awards loans and grants for capital improvement projects in Saint Paul Neighborhoods. A proposal should be made for this corridor, whether for façade improvements, branding efforts, or mitigation or community development funds which meet the program requirements. It must be a neighborhood-based project designed with neighborhood representation to strengthen Saint Paul’s District 7 or 8 neighborhoods. It must address perceived and actual problems, needs and opportunities, especially the opportunity presented by the arrival of the Central Corridor Light Rail system. Since innovative proposals are encouraged, this might be the right place to seek funds for the “branded business district” proposal (see Long-Range strategy H). These proposals must be generated by neighborhood and civic leaders, organizations, and businesses but the Saint Paul PED should take an active role in steering this effort.

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### MID-RANGE STRATEGIES (2008 – 2010):

C. Create a **mechanism for gradual increase of property taxes**. This is a lesson learned from the Lake Street reconstruction project as well as the Hiawatha LRT. Real estate prices along the Hiawatha corridor increased by 83% between 2000 and 2004 (compared to 61% for Minneapolis on the whole). Increased property taxes and increased rents due in part to increased assessed values of properties along the corridor threaten to dislocate current owners. The city of Saint Paul should try to keep property taxes stable beginning immediately and extending through the end of construction when increased business revenues can offset increased taxes. A report by the University Avenue Property Tax Task Force recommends the use of tax abatement by both the city and the county to soften property tax hikes. This technique has shortcomings, but should at least be explored. Both the county and the city have tax abatement authority. A champion for this district may be needed within the city, in which event the St Paul PED would have to assume an advocacy role.

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D. Establish a **Main Street program**. The Main Street approach is a comprehensive, community-driven methodology used to revitalize older, traditional business districts throughout the United States. The underlying premise of the Main Street approach is to encourage economic development within the context of historic preservation. It has yielded success in other urban areas – several separate efforts in Boston, Berkeley, and San Diego to name a few. The Main Street approach encompasses work in four distinct areas — design, economic restructuring, promotion, and organization — that are combined to address all of the commercial district’s needs. The philosophy and the guiding principles behind this methodology could make it an effective tool for community-based, grassroots revitalization efforts here. Saint Paul PED should serve in the coordinating role, with participation by business and property owners, residents, city officials, financial institutions, schools, religious institutions, civic groups, preservationists and media.

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E. Create **awareness in the ethnic market area**. For these ethnic businesses to thrive it will be necessary to market their goods and services not just in the surrounding neighborhoods but also in what can be called the ethnic market area. It is a concept that has worked for Eastern European merchants located in the Texa-Tonka business district in St. Louis Park. As the immigrant residents who made up their customer base moved away from the neighborhood, these businesses made a point of staying in contact with them and drawing them back to their stores for the unique products they offered.

The same concept would work for ethnic businesses along University. The Hmong retailers, for example, already report that they draw Hmong customers from as far away as Brooklyn Center. More targeted efforts to reach ethnic community members even in distant locations should yield an increased customer base. Individual businesses, supported by their business associations, would be primarily responsible. Technical assistance (city-wide demographics, for example) could be provided by Saint Paul PED.

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F. Create and fund a **Community Land Trust**. Community land trusts (CLTs) were first established in the 1960s and have more than tripled in the U.S. since 1987. While most are focused on housing, they can be used to develop affordable commercial space while preserving historic buildings and fostering neighborhood revitalization. One example is the Sawmill Community Land Trust in Albuquerque, New Mexico where the land trust is developing a mixed-use community including commercial/retail space.

In the Central Corridor, a commercially focused CLT could achieve the desired goal of encouraging ownership over rental by removing land costs from the equation. More active and sophisticated CLTs piece together diverse and creative financing packages for their projects. It is not
uncommon for one project to have 5 or more sources of funding that may include commercial mortgages and construction loans, HUD loans and grants, state housing finance agency dollars, private foundation loans and grants, tax credit dollars, and even pension fund investments. Greater Frogtown Community Development Corporation and Rondo CLT are two of the 10 community land trust organizations noted in Burlington Associate’s resources list.

**LONG-RANGE STRATEGIES (2010 – 2014):**

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G. Create a façade improvement program. Creation of attractive but tailored storefronts fostering a cohesive district image should be encouraged to preserve the ethnic character of this district while also helping to make it a destination as contemplated in the vision. This strategy is consistent with Policy 6.3.3 of Saint Paul’s Comprehensive Plan Policies Relevant to the Central Corridor which directs that “future redevelopment planning and efforts to redesign University Avenue itself should find ways to enhance the storefront, pedestrian-oriented commercial centers along the avenue.” It is advisable to execute these façade improvements in a coordinated manner with the light rail construction, so that the disruptive effects are simultaneous and the businesses do not experience separate disruptive events.

A model for such a program is the Rice Street Business Façade Improvement Program which, if approved, will provide funding on a matching basis for pedestrian-scale lighting, installation of original storefront windows, new awnings, improved signage, new doors, tuckpointing brick and other façade improvements. Greater Frogtown CDC should be a perfect partner for the city, as they have just completed an application for this program for the Rice Street businesses and they have expressed interest in doing the same program on University.

Saint Paul PED should work with them to develop a commercial use of this approach for this business district. Rondo Community Land Trust is a successful residential land trust already operating in the area. They have expressed interest in pursuing a commercial land trust on the same model.

Implementer          Partner(s)
--------------------------------------
Rondo Community Land Trust | Saint Paul PED

to University Avenue

H. To achieve the vision of making this corridor a destination, it must be branded. Branding can be done in connection with other strategies included here such as the Main Street program and the Business Improvement District program. It should be done in concert with the work of the World Cultural Heritage District Steering Committee. It will require focused marketing efforts to develop the brand and generate awareness. The brand should build on this corridor’s strengths, especially its history of ethnic diversity. Three local examples exist which can serve as models:

- *Eat Street* along Nicollet in south Minneapolis - the unofficial name given to the 17 block stretch of diverse eateries
in Minneapolis. From Grant Street to Nicollet Avenue to 29th Street, over fifty-five different restaurants and food markets provide African, Asian, American, Middle Eastern, Mediterranean, and Mexican food. Eat Street represents the cultural diversity found in the Minneapolis area.

- **Midtown** - a commercial district in south Minneapolis stretching along East Lake Street from Interstate 35W in the west to Hiawatha Avenue in the east, lying along the border between the Phillips and Powderhorn communities. This stretch has been revitalized by Latino and East African businesses. Near the Chicago and Lake intersection is the Midtown Exchange building, a redeveloped Sears facility. The building sat vacant for a decade, but now includes office space, residential units, and the Midtown Global Market featuring an ethnically-diverse variety of restaurants and grocers. This area will also likely see further redevelopment due to its proximity to the Lake Street/Midtown LRT Station along the Hiawatha Line.

- **Warehouse District** near downtown Minneapolis. It has long been a bustling business and residential community, but has been transformed and branded – the Warehouse District - to represent a thriving mix of retail, residential, cultural and office development. The local business associations should look to the Warehouse District as a model for governance. A Warehouse Business District Association was formed to establish the district, and it continues to coordinate marketing and communication efforts.

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I. Establish a **Business Improvement District (BID)**. A BID is a special district formed by businesses and property owners to provide services through a special assessment. This admittedly runs counter to other strategies designed to shield small businesses from increased expenses, so it should be viewed as the lowest priority and pursued cautiously. Its implementation could be timed to coincide with the completion of construction of the LRT so that assessments are offset by increasing revenues. Services typically provided through a BID include security, streetscaping and beautification, parking structures, and marketing and promotions (a perfect tie-in to the “branded business district” concept).

In communities across the country, BIDs have used their resources to transform downtown areas into exciting, interesting places where businesses want to relocate and people want to live, work, shop and have fun. Examples of successful BID organizations include The Alliance for Downtown New York, the Center City District in Philadelphia, the Fashion District of Los Angeles and the 16th Street Mall in Denver. Since these are public/private sector partnerships, Saint Paul PED is in a position to initiate the grassroots organization and secure the legislative authority needed to establish the BID.

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CONCLUSION

The actions outlined above reflect the complexity of the challenge involved in planning and development related to the Central Corridor LRT. Strategies respond to businesses’ primary concerns and are necessary to achieve the vision of the corridor. Patience, persistence and passion will be required in order to achieve the city’s vision for the corridor generally, and for small businesses along the Lexington to Rice segment specifically. Saint Paul PED is a key actor and is well positioned to lead some of these efforts and influence others. By taking a leadership role in the successful implementation of these strategies, Saint Paul PED can make a vital contribution to securing the future of this important business district and the neighborhoods surrounding it.
2 Ibid.
3 Ibid.
6 Summit-University Planning Council website: http://www.summit-u.com/about/
8 Ibid.
15 Ibid.
16 Ibid.
22 Interview with Council Member Debbie Montgomery 2/14/07
23 Interview with Karri Plowman of the Central Corridor Partnership and the Business Advisory Council 2/28/07.
24 Medcalf, Myron P. Minneapolis Star Tribune “Light Rail Costs Worry Central Corridor Neighbors” 2/14/07.
26 Ibid.
29 Ibid. p. 6-37.
30 Our vision has been drawn from the Central Corridor Draft Development Strategy prepared by Urban Strategies. While the scope of that draft report was the vision of the overall corridor, the vision articulated here focuses on the strengths and opportunities of the small businesses in the area.
31 “Home from Hiawatha,” Metropolitan Council at www.metrocouncil.org/directions/transit/transit2006/hiawatha_TODMar06.htm
APPENDIX A: THOMAS-DALE & SUMMIT-UNIVERSITY NEIGHBORHOODS 2007 LAND USE MAP
APPENDIX B: QUESTIONNAIRE FOR BUSINESSES

Central Corridor Lex-Rice Team
Questionnaire for Businesses

1. Business Name: ______________________________________________
2. Type of Business:_____________________________________________
3. Address:____________________________________________________
4. How long have you been in business at this location?______________
5. Are you the owner or the manager?
   a. Owner ______
   b. Manager_______
   c. Other_________
6. Owner Name:________________________________________________
7. Do you provide off-street parking to your customers?
   Yes_______
   No_______
8. Do you own or lease your space?
   Own ☐      Lease ☐
9. How do most of your customers get to your business?
   Drive ☐      Bus ☐      Walk ☐
10. Is your business mainly a destination, which means that your customers know about you before they get to this area and seek you out? Or do they happen to find you when they get to University Ave because they are looking for a place to shop or eat (non-destination)?
    Destination ☐      Non-Destination ☐
11. Are many of your customers regulars, which means that you can recognize them by face or name?
    Yes ☐      No ☐
12. Do you think they are also loyal customers?
    Yes ☐      No ☐
13. What are your hours?

________________________________________________________________________
14. What are your peak (busiest) hours (lunch, dinner, etc.)?

________________________________________________________________________
15. Do you feel like you’re informed about the Central Corridor project process?
   Yes ☐  No ☐

   If yes, how have you been kept informed?
   ________________________________________________________________

   If no, how could the community better keep you informed?
   ________________________________________________________________

16. Are you involved in the Central Corridor project?
   Yes ☐  No ☐

   If yes, how?
   ________________________________________________________________

   If no, how could the community include you in planning more effectively?
   ________________________________________________________________

17. What are the current strengths and weaknesses of this area for small businesses?
   ________________________________________________________________

18. Have you considered how the Central Corridor LRT project might affect your business?
   ________________________________________________________________

   If so, have you started making plans to deal with the impact of the project on your business?
   ________________________________________________________________

19. What help do you need to mitigate business interruption during construction of LRT?
   ________________________________________________________________

20. Would you like to be kept informed about the Central Corridor?
    Yes ☐  No ☐

    If yes, phone number:___________________________________________

    Email: _________________________________________________________

    What is the best way to contact you?_______________________________

    What is the most convenient time for you to meet?__________________
APPENDIX C: QUESTIONNAIRE FOR NON-PROFITS

Central Corridor Lex-Rice Team
Non-Profit Questionnaire

1. Organization Name

2. How long have you been in business at this location?

3. Do you provide off-street parking to your customers?

4. Do you own or lease your space?

5. How do most of your customers get to your organization: Drive, Bus, Walk?

6. What are your peak (busiest) hours?

7. Do you feel like you are informed and/or involved about the Central Corridor project process? If yes, how so? If no, how could the community include you in planning more effectively?

8. Have you considered how the Central Corridor LRT project might affect your organizations next year? If so, have you started making plans to deal with the impact of the project on your organization?

9. What help do you need to mitigate business interruption during construction of LRT?

10. Would you like to be kept informed about the Central Corridor? If yes, please provide us with your information (phone number, email) and tell us what would be the best way to contact you and the most convenient time for you to meet.
## Appendix D
### Small Business Resources

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<th>Address</th>
<th>Phone</th>
<th>Fax</th>
<th>Email Address</th>
<th>Programs/Services</th>
<th>Language(s) offered</th>
</tr>
</thead>
</table>
| Accountability Minnesota              | [www.accountabilitymn.org](http://www.accountabilitymn.org) | 2500 Myrtle Avenue West, Suite 180, St. Paul, MN 55114 | 651-283-0187 | 651-287-0187    | contact@accountabilitymn.org | • Non-profit organization that provides free tax preparation and accounting services to low-income individuals and small businesses by volunteer accountants  
• Individuals must have an income <$25,000, families <$40,000 and small businesses <$50,000  
• Workshops are available to learn what records are needed for tax preparation, maintaining your records, preparing your records for tax preparation (free)  
• For more information: smallbiz@accountabilitymn.org | * * * * |
| African Development Center            | [www.adcminnesota.org](http://www.adcminnesota.org) | 1808 Riverside Avenue, Suite 300, Minneapolis, MN 55434 | 612-333-4772 | 612-746-0470    | info@adcminnesota.org | • Offers training in book-keeping and tax preparation to African immigrants  
• 6 start-up and second-stage business workshops each year as well as ongoing technical assistance  
• They are the only ethnic-based community developer and grant micro loans up to $25,000 for business development  
• Offers a Shariah lending program  
• The ADC is a partner in the development of the Midtown Global Market and has trained as many as 55 entrepreneurs in 2006 | * * * * Somali, Swahili, and English |
| American Indian OIC                   | [www.aioic.org](http://www.aioic.org)         | 1845 East Franklin Ave, Minneapolis, MN 55404 | 612-341-3358 | 612-341-3776    | info@aioic.org     | Provides: Career exploration, job training, placement and support, GED and Adult Basic Education, High School Education and Postsecondary Education for American Indian people | * |
| Augsburg College of Business Administration | [www.augsburg.edu/business](http://www.augsburg.edu/business) | 2211 Riverside Avenue, Minneapolis, MN 55404 | 612-330-1000 |                   |                    | Programs offered include Business Administration, Accounting, Management Information Systems and Marketing | English |
| Augsburg MBA - Field Study Consulting Program | [www.augsburg.edu/business](http://www.augsburg.edu/business) | 2211 Riverside Avenue, Minneapolis, MN 55404 | 612-330-1000 |                   |                    | • Field Study Consulting requirement for MBA students matches students up with local small businesses to help them with financial plans, marketing, etc.  
• Particular interest in minority owned businesses | * * * * English |
| Bizlinks: State Resources             | [www.bizlinks.org](http://www.bizlinks.org)   |                                |               |                 |                    | Business tax and regulatory information, provides links to information on starting a business (tax ID number, sales and use taxes, licenses, permits and inspections (links are provided for permit information and other MN department websites), labor laws, taxes and other resources. | * * * * English |
| BizPathways                           | [www.bizpathways.org](http://www.bizpathways.org) |                                |               |                 |                    | • This website is a "Virtual Entrepreneurial Network" that offers information on preparing business plans, operations, strategic and long-range planning  
• Worksheets, resources and events are listed on the site, which is provided by Minnesota Rural Partners  
• Membership is not required to view basic information | * * * English |
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| Business Advisory Council (BAC) | [www.metrocouncil.org](http://www.metrocouncil.org) | Meeting location: Court International Building 2550 University Avenue West, St. Paul | | | | * Meetings are held the third Thursday of each month from 4:30 to 6:30 p.m.  
  * The meetings provide an important vehicle for involving the business community in the design process, addressing project area concerns, facilitating public awareness and identifying ways to mitigate construction impacts  
  * The purpose of the BAC is to advise the Central Corridor Management Committee on Preliminary Engineering, the creation of a Viability Plan for Impacted Businesses, and Construction Mitigation |
| Business Link to the U.S. Government | [www.business.gov](http://www.business.gov) | 2314 University Avenue, Suite 112 St. Paul, MN 55114 | 651-209-1885 | 651-209-8785 | | * Provides business owners with a resource to search federal government agencies that regulate or serve businesses for compliance information or resources  
  * Helps find information on taxes, licenses, permits, immigration laws, workplace safety, environmental requirements, advertising, finance, hiring and managing employees and other regulations that can present challenges for small and mid-sized businesses |
| Business Law Resource | [www.businesslaw.gov](http://www.businesslaw.gov) | An online resource guide designed to provide legal and regulatory information to America’s small businesses | | | | * |
| Business Information Center | [www.business.gov](http://www.business.gov) | 2314 University Avenue, Suite 112 St. Paul, MN 55114 | 651-209-1885 | 651-209-8785 | | * BIC is a joint venture between the SBA, the SCORE Counselors to America’s Small Business and the Minnesota Small Business Development Center (SBDC).  
  * BIC provides you with on-site counseling, access to training, the SBA’s national electronic bulletin board (SBA online), high-tech hardware, software and telecommunications equipment.  
  * Individuals who are interested in starting a small business, or who already have a small business, can use BIC as often as they wish without charge. |
  * Funds are awarded annually through a separate competitive application process. One process is held for small grants, and one for large grants and loan/grant combinations. |

**Language(s) offered:**

- English - *
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| City of Saint Paul: Cultural Sales Tax Revitalization Program (STAR) | www.stpaul.gov                              | 32 West Fourth Street, Paul, MN 55102      | 651-266-6600  |                | joe.spencer@ci.stpaul.mn.us   | • The purpose of the Cultural STAR program is to promote economic growth in Saint Paul by strengthening the arts and cultural sector and by supporting Downtown as a vital cultural center.  
• The program’s goals include: develop and improve cultural facilities, strengthen cultural organizations and attract audiences to downtown Saint Paul. |
| City of Saint Paul: Small Business Expansion Program             | www.stpaul.gov                              | 32 West Fourth Street, Paul, MN 55102      | 651-266-6600  |                |                              | Promotes commercial/industrial investment by helping owners to rehabilitate and expand non-code compliant properties                                                                                                  |
| City of Saint Paul: Strategic Investment Program                 | www.stpaul.gov                              | 32 West Fourth Street, Paul, MN 55102      | 651-266-6600  |                |                              | • Forgivable loan program to encourage growing, higher-wage companies to locate in Saint Paul  
• Must be a for-profit business.  
• Must be currently located outside of Saint Paul city limits.  
• Must 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. |
| Concordia University: School of Continuing Studies               | www.csp.edu                                 | 275 N. Syndicate Street, Paul, MN 55104    | 651-603-6268  | 600-333-4703   | ce@csp.edu                    | • Offers credit and non-credit, online and in-class courses on strategies for professional advancement, managerial decision making, creative problem solving, etc.  
• Certificate programs in areas such as Human Resources Management and Marketing are also available                                                                                                              |
| Department of Commerce                                          | www.commerce.state.mn.us                    | 85 7th Place East, St. Paul, MN 55101      | 651-296-4026 (general) or 651-282-2103 |                | general.commerce@state.mn.us | Provides information on certified insurance, title, inspection and real estate agents, as well as information on banks and credit unions                                                                                      |
| Department of Employment and Economic Development (DEED)/Small Business Development Centre | www.positivelyminnesota.com/bizdev/index.htm | McKnight 36 Plaza N. 2098 11th Ave E., North St. Paul, MN 55109 | 651-579-3670 |                | Chris.Stadhut@state.mn.us    | Number of employees must be less than 500. Service specialists are located in Work Centers around the state.                                                                                                           |
| Department of Employment and Economic Development (DEED)/Veterans Services | www.deed.state.mn.us/veteranservices | 1st National Bank Building, Suite E200, 312 Minnesota Street, St. Paul, MN 55101-1351 | 320-231-3174 ext 750 |                | dean.eichlberger@state.mn.us | • Veterans Employment Representatives work with businesses and veterans to provide employment assistance, orientation to MN WorkForce Center services, job search, resume assistance, eligibility determination for special programs and services, license and certification and apprenticeship information, benefit information, and information on Transitional Assistance Workshops (TAP)  
• Free of charge (except for travel and lodging)  
• Helps to assess present situation, set goals and make career choices  
• Workshops are conducted monthly at Camp Ripley and Fort Snelling                                                                                                                                            |
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<tr>
<td>East Side Neighborhood Development Company, Inc.</td>
<td><a href="http://www.esndc.org">www.esndc.org</a></td>
<td>925 Payne Avenue, Suite 201 St. Paul, MN 55130</td>
<td>651-771-1152</td>
<td>651-771-7739</td>
<td><a href="mailto:kwashinton@esndc.org">kwashinton@esndc.org</a></td>
<td>Prosperity Campaign Assists East Side residents in organization, leadership and development strategies by helping to make connections with those who can provide assistance or can help make connections. • Providers: existing or new organizations that provide services to individuals to help accomplish wealth creation goals (leadership, public benefits, entrepreneurship, financial literacy) • Connections: respected neighborhood institutions such as congregations, schools, businesses, non-profit organizations and the East Side CDC • Contact Anne Brosius, Director of Commercial Development, for more information • Those businesses relocating to Payne Avenue are eligible for services</td>
</tr>
<tr>
<td>FastTrac® New Venture and FastTrac® GrowthVenture</td>
<td><a href="http://www.fasttrac.org">www.fasttrac.org</a> or through the University of St. Thomas site: <a href="http://www.stthomas.edu/cob/sbdc/fasttrac-II">www.stthomas.edu/cob/sbdc/fasttrac-II</a></td>
<td>University of St. Thomas FastTrac® B Program 1000 Lafayette Avenue #100 Minneapolis, MN 55401</td>
<td>Fras Center 651-962-6400</td>
<td>651-962-4508</td>
<td><a href="mailto:sbcdt@stthomas.edu">sbcdt@stthomas.edu</a></td>
<td>Education programs for start-up and existing businesses to help with business planning, networking, and creating a framework for business improvement</td>
</tr>
<tr>
<td>Goodwill/Easter Seals</td>
<td><a href="http://mnges.easterseals.com">http://mnges.easterseals.com</a></td>
<td>533 Fairview Avenue North St. Paul, MN 55104</td>
<td>651-379-3800</td>
<td>651-379-5803</td>
<td></td>
<td>Employment training: teaches individuals the work skills needed to obtain and maintain a job through case management and experience in a real work setting. • Skills training programs: essential employment skills through hands-on experience and classroom instruction (training available in automotive, banking, call center/customer service, construction, forklift operations and retail service industries)</td>
</tr>
<tr>
<td>Greater Saint Paul Building Owners and Managers Association (BOMA)</td>
<td><a href="http://www.bomastpaul.org">www.bomastpaul.org</a></td>
<td>322 Minnesota Street, Suite W2950 St. Paul, MN 55101</td>
<td>651-291-8888</td>
<td>651-291-1031</td>
<td><a href="mailto:office@bomastpaul.org">office@bomastpaul.org</a></td>
<td>• Lists vacant and available office space; association of downtown business owners. • Offers seminars, training courses and membership opportunities.</td>
</tr>
<tr>
<td>Internal Revenue Service (IRS): Taxpayer Education &amp; Communication (TEC) Small Business/Self-Employed Division</td>
<td><a href="http://www.irs.gov">www.irs.gov</a></td>
<td>316 N. Robert St MC 6610 STP Saint Paul, MN 55101</td>
<td>800-829-1040 (individuals)</td>
<td>800-829-4933 (businesses)</td>
<td></td>
<td>Provides small businesses and stakeholders with timely and consistent tax guidance. • Develops relationships with governmental, civic and trade organizations to determine the problems and concerns being faced by small business owners and jointly uses unique ways to address these issues. • View a checklist on starting a small business. • Learn how to find, hire, and train employees. • Know if you need an Employer ID Number. • Order the 2002 Small Business Resource Guide.</td>
</tr>
<tr>
<td>International Institute for Women Entrepreneurs: College of St. Catherine</td>
<td><a href="http://www.stkate.edu">www.stkate.edu</a></td>
<td>College of St. Catherine, Mailbox F-8 2004 Randolph Ave. St. Paul, MN 55105</td>
<td>651-690-6580</td>
<td></td>
<td><a href="mailto:iiwe@stkate.edu">iiwe@stkate.edu</a></td>
<td>Roundtables and conferences for women entrepreneurs, monthly networking (and educational) events (fees vary) • Program is targeted towards women in the 2nd stage of business (3-5 years in existence)</td>
</tr>
</tbody>
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**Language(s) offered**
- English (spoken and written materials), Spanish (spoken), Hmong (spoken)
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<tr>
<td>Internet System for Education and Employment Knowledge (ISEEK)</td>
<td><a href="http://www.iseek.org">www.iseek.org</a></td>
<td>800-657-8372</td>
<td></td>
<td></td>
<td></td>
<td>Site provides information about hiring, customized training options for your employees, business resources and new business incentive in MN</td>
<td>English</td>
</tr>
<tr>
<td>James J. Hill Reference Library</td>
<td><a href="http://www.jjhill.org">www.jjhill.org</a></td>
<td>80 4th Street West St. Paul, MN 55102</td>
<td></td>
<td></td>
<td><a href="mailto:info@jjhill.org">info@jjhill.org</a></td>
<td>Membership required (starting at $55 per year) gives the ability to research business opportunities, access to Hill information tools, Hill PeerNet Networking program and discounts on popular small business products and services</td>
<td>English</td>
</tr>
<tr>
<td>Kaposia, Inc.</td>
<td><a href="http://www.kaposia.com">www.kaposia.com</a></td>
<td>380 East Lafayette Freeway South, Suite 212 St. Paul, MN 55107</td>
<td></td>
<td></td>
<td></td>
<td>Services to people with barriers to employment (including those with language barriers, disabilities and those moving into the workforce): Career planning, job development, job placement, on-the-job training, retention services</td>
<td>English; some Hmong and Spanish</td>
</tr>
<tr>
<td>Latino Communications Network</td>
<td><a href="http://www.lcnmedia.com">www.lcnmedia.com</a></td>
<td>5516 E. Lake Street Suite 200 Minneapolis, MN 55407</td>
<td></td>
<td></td>
<td></td>
<td>Assist small businesses to reach the Latino community through print advertising, direct mailings and “La Invasora 1400” radio KLNV 1400 AM</td>
<td>English and Spanish</td>
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<tbody>
<tr>
<td><strong>Latino Economic Development Center</strong>&lt;br&gt;Plaza Verde&lt;br&gt;1516 Lake Street, Suite 201&lt;br&gt;Minneapolis, MN 55407&lt;br&gt;612-724-5332&lt;br&gt;<a href="http://www.ledc-mn.org">www.ledc-mn.org</a>&lt;br&gt;www.latinoedmn.com</td>
<td>- Technical assistance for small businesses: orientation, consultation, business coaching, training, and access to capital&lt;br&gt;  - Research, development, and marketing&lt;br&gt;  - Business planning, financing, and financial counseling&lt;br&gt;  - Professional development&lt;br&gt;  - Business growth &lt;br&gt;  - Coordination and advocacy for Latino business growth&lt;br&gt;  - Community organizing and advice for Latino businesses</td>
<td>Spanish (though employees are bilingual)</td>
<td></td>
<td></td>
<td></td>
<td><a href="http://www.ledc-mn.org">www.ledc-mn.org</a></td>
</tr>
<tr>
<td><strong>Lifetrack Resources</strong>&lt;br&gt;709 University Ave, St. Paul, MN 55104&lt;br&gt;651-227-8471&lt;br&gt;Liberty Mikelson; TTY 651-227-3779&lt;br&gt;Mキャッシュ: 651-227-0621</td>
<td>- Helps youths and adults overcome obstacles to employment; helps job seekers select, prepare for and maintain career paths&lt;br&gt;  - Job placement, coaching, retention and advancement services&lt;br&gt;  - Provides businesses help with recruiting and identifying prescreened applicants</td>
<td>English and a Hmong language class</td>
<td></td>
<td></td>
<td></td>
<td><a href="http://www.lifetrackresources.org">www.lifetrackresources.org</a></td>
</tr>
<tr>
<td><strong>Merrick Community Services</strong>&lt;br&gt;715 Edgerton Street&lt;br&gt;St. Paul, MN 55101&lt;br&gt;651-771-9339</td>
<td>- Brownfields Minority Training Program&lt;br&gt;  - Community development, loan and financial services&lt;br&gt;  - Business assistance for community businesses, including startup, development, and access to capital&lt;br&gt;  - Advocacy and research&lt;br&gt;  - Community development, environmental and economic revitalization&lt;br&gt;  - Development of community businesses, including startup, development, and access to capital&lt;br&gt;  - Advocacy and research</td>
<td>English and a Hmong language class</td>
<td></td>
<td></td>
<td></td>
<td><a href="http://www.merricks.org">www.merricks.org</a></td>
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<tr>
<td>Metropolitan Economic Development Association (MEDA)</td>
<td>• Provides assistance to ethnic and minority business owners who are committed to job creation, their firm's growth and profitability and community involvement. Business consulting services help establish business plans. Training programs include a series of workshops and seminars designed for owners who are interested in taking their firms to the next level. Loan Program offers access to loans that may not have been available in the past. Procurement Technical Assistance Center (PTAC) assists businesses in securing government contracts; for an appointment contact us. • Training programs to address barriers to success• First meeting is free, subsequent meetings are $20/hour</td>
<td>English, Spanish and Chinese</td>
</tr>
<tr>
<td>Metropolitan State University College of Management</td>
<td>• Offers practice oriented, innovative, accessible undergraduate, graduate and continuing education programs in management and related disciplines. • Customized Training, seminars, workshops, courses and networking events</td>
<td>English</td>
</tr>
<tr>
<td>Metropolitan State University Women's Business Development Center</td>
<td>Women's Business Enterprise (WBE) Certification, seminars, workshops, courses and networking events</td>
<td>English</td>
</tr>
<tr>
<td>Milestone Growth Fund</td>
<td>• Provides financing and investor contacts to minority-owned businesses in the Minneapolis/St. Paul area. Some programs are in the development stage.</td>
<td>English</td>
</tr>
</tbody>
</table>

### Additional Information

- **General Technical Information/Services**
  - **Language(s) offered:** English, Spanish and Chinese

- **Loan Programs/Services**
  - **Language(s) offered:** English, Spanish and Chinese

- **Marketing**
  - **Language(s) offered:** English, Spanish and Chinese

- **Tax Preparation and Information**
  - **Language(s) offered:** English, Spanish and Chinese
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| Minnesota Business Finance Corp                   | [http://www.mbfc.org/](http://www.mbfc.org/) | 100 South 5th Street Suite 2400 Minneapolis, MN 55402 | 612-746-6900   | 612-746-6901   |                                             | • Private, non-profit CDC, offices in Minneapolis, St. Cloud and Bemidji that offers long-term, low-interest, fixed-rate loans to business that have the highest probability of successfully creating new jobs and competing in the world marketplace.  
• Businesses must: operate for-profit, have a private sector lender for up to 50% of project cost; provide an equity injection of 20 to 25 percent of project cost; create/retain jobs or meet community development or public policy objectives.                                                                                      | English            |
| Minnesota Department of Labor and Industry         | [www.doli.state.mn.us](http://www.doli.state.mn.us) | 443 Lafayette Road N. Paul, MN 55135                     | 651-284-3005 (general) | 651-284-3245 | John Stiffin – Outreach  
651-284-5261 Jenny O’Brien – Communications                                              | Programs offered include Occupational Safety and Health Administration Compliance, Workplace Safety Consultation, Labor Standards, Apprenticeship, Code Administration and Inspection Services.                                                                                     | English            |
| Minnesota Small Business Assistance Office (division of DEED) | [www.dea.state.mn.us](http://www.dea.state.mn.us) | 1st National Bank Building, Suite E200 332 Minnesota Street St. Paul, MN 55101-1331 | 651-296-3711 or 800-310-8323 | 651-296-3280 | Small Business Assistance Office Minnesota  
                                           | • Initial, basic, transactional questions, and tax, regulatory and business structure questions can be directed to the SBAO business advisors at 651-282-2103.  
• Assistance with beginning, growing and managing a business; financing.  
• Business planning, marketing and financing questions can be directed to a Small Business Development Center (See University of St. Thomas Small Business Development Center).  
• Seminars and workshops on business topics for small business owners, free of charge.                                                                                                                  | English            |
| Minnesota Society of Certified Public Accountants  | [www.mnsoca.org](http://www.mnsoca.org) | 650 West 8th Street Suite 600 Bloomington, MN 55411     | 952-831-2707   | 952-831-7835   |                                             | • CPA referral service that matches businesses or individuals to local accountants (language options available)  
• Website offers tips and articles on managing money and various aspects of owning and starting a small business  
• Ask for “referral service”                                                                                                                                                                                                                                                                  | English            |
| Minnesota Technical Assistance Program (MnTAP)     | [http://www.mntap.umn.edu](http://www.mntap.umn.edu/) | McNamara Alumni Center 300 Oak Street SE Suite 350 Minneapolis, MN 55453 | 612-624-1300   | 612-624-3330   |                                             | Located at the U of M: pollution prevention, waste management, conducts site visits and offers free customized technical assistance to help them be more efficient/wise alternatives to reduce waste - specialize in dry cleaning, electronics, food processing, health care and laboratories, and painting and wood finishing.                                                                       | English            |
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<tr>
<td>Minnesota Technology Inc. (MTI)</td>
<td><a href="http://www.minnesotatechnology.org">www.minnesotatechnology.org</a></td>
<td>111 Third Avenue South, Minneapolis, MN 55401</td>
<td>612-373-2000 or 800-325-3073</td>
<td></td>
<td></td>
<td>Business Services: E-business and internet marketing/IT, Lean Enterprise, Strategic Management, New Product Development, Sales and Marketing, Human Resource Management, Training and Events: Technology Awareness Forums, Executive Overviews, Lean Enterprise Training, Custom Seminars for clients and customers. Cost is $20 and up. Helps small businesses apply, develop and commercialize technology, one-on-one services for businesses, hosts event to create awareness and generate support for MN technology community.</td>
</tr>
<tr>
<td>Minnesota Workforce Center System</td>
<td><a href="http://www.mnwfc.org">www.mnwfc.org</a></td>
<td>St. Paul – Midway, 2455 University Ave W, St. Paul, MN 55114</td>
<td>651-649-5707</td>
<td></td>
<td></td>
<td>Workforce Centers are a collaboration of partners, including the Minnesota Department of Employment and Economic Development (DEED) and local community agencies. People seeking work, businesses seeking employees, students, and those looking for a first job or returning to the workforce, will find services to meet their needs, offered at no cost. Each WFC houses a Resource Area with equipment, computers, workshops, books and staff assistance. Provides tools, resources and services needed for job search, career planning and training needs.</td>
</tr>
<tr>
<td>Minority Business Development and Retention Program (MBDR)</td>
<td><a href="http://www.stpaul.gov/business/mbdr">www.stpaul.gov/business/mbdr</a></td>
<td>1300 City Hall Annex, 25 West Fourth Street, St. Paul, MN 55102</td>
<td>651-266-6552 or 651-266-6613</td>
<td></td>
<td><a href="mailto:readus.fletcher@ci.stpaul.mn.us">readus.fletcher@ci.stpaul.mn.us</a> OR <a href="mailto:angela.burkhalter@ci.stpaul.mn.us">angela.burkhalter@ci.stpaul.mn.us</a></td>
<td>The goal of Minority Business Development and Retention (MBDR) is to increase minority and female participation in business opportunities generated by the Department of Planning and Economic Developments Housing and Economic Development activities. MBDR can provide technical assistance, assist with certification and contracting opportunities. MBDR connects with local partners for the purpose of capacity building, ethnic chamber development, small business development, entrepreneurial start-up assistance, technical assistance, job development, corridor development, and revolving loan funding.</td>
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<tr>
<td>Organization</td>
<td>Programs/Services</td>
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<tr>
<td>Non-Profit Assistance Fund</td>
<td></td>
<td>801-2 1st Avenue South, Suite 200</td>
<td>612-628-6283</td>
<td><a href="mailto:info@npa.org">info@npa.org</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Organizing Apprenticeship Project</td>
<td></td>
<td>2525 E Franklin Avenue, Suite 301</td>
<td>612-746-4224</td>
<td><a href="mailto:info@oaproject.org">info@oaproject.org</a></td>
<td></td>
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</tr>
<tr>
<td>Paynes Lake Community Partners</td>
<td></td>
<td>500 Lake Street, Suite 300</td>
<td>651-379-0506</td>
<td><a href="mailto:pfate@plcp.org">pfate@plcp.org</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ramsey County Workforce Solutions</td>
<td></td>
<td>3600 Dakota Street, Suite 100</td>
<td>651-770-4499</td>
<td><a href="mailto:kathy.korf@co.ramsey.mn.us">kathy.korf@co.ramsey.mn.us</a></td>
<td></td>
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Language(s) offered:
- English
- Spanish
- Hmong
- Somali
- Arabic

Note: Offers consulting services regarding recruiting and placement, employment retention support, restructuring your workforce, labor market information, small business contracting opportunities (Inclusiveness in Contracting Program IICP).
## Appendix D
### Small Business Resources

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<tbody>
<tr>
<td>Riverview Economic Development Association</td>
<td><a href="http://www.districtdelsol.com">www.districtdelsol.com</a></td>
<td>176 Cesar Chavez Street, St. Paul, MN 55107</td>
<td>651-222-6347</td>
<td>651-222-8398</td>
<td><a href="mailto:info@districtdelsol.com">info@districtdelsol.com</a></td>
<td>Offers a range of technical assistance to West Side businesses (55107 zip code). Current opportunities include: • Grant and loan programs for building improvements • Must be a member of REDA • Plans must be inline with the District del Sol's Commercial Corridor Revitalization Program guidelines • Program is designed to be used for fixed improvements, rehabilitation, expansions and new construction • The Business Incentive Program (BIP) of up to $30,000 in matching grant and loan money • Micro loan program for business assistance through West Side Business Growth Fund (WSBGF) • Provides loans and technical assistance and access to loans for businesses that may not have access to conventional financing or may need complimentary funds • Maximum loan amount is $40,000 • Business plan creation for new businesses: 16 week training course that assists with the preparation of a business plan for micro entrepreneurs</td>
<td>English and Spanish</td>
</tr>
<tr>
<td>Rondo Community Outreach Library</td>
<td><a href="http://www.stpaul.lib.mn.us/locations/rondo.html">http://www.stpaul.lib.mn.us/locations/rondo.html</a></td>
<td>401 Dale Street North, St. Paul, MN 55103</td>
<td>651-266-7400</td>
<td></td>
<td><a href="mailto:branch.rondo@ci.stpaul.mn.us">branch.rondo@ci.stpaul.mn.us</a></td>
<td>• Offers basic classes on resume writing • Small Business Partnership Project: a collection of books, start-up guides, videos, magazines and online databases • Assistive technology for those with vision loss and mobility and learning challenges</td>
<td>resume classes are offered in English</td>
</tr>
<tr>
<td>Selby Area CDC</td>
<td><a href="http://www.selbyareacdc.org">www.selbyareacdc.org</a></td>
<td>626 Selby Avenue, St. Paul, MN 55104</td>
<td>651-291-7704</td>
<td>651-290-9390</td>
<td><a href="mailto:sreller@selbyareacdc.org">sreller@selbyareacdc.org</a></td>
<td>Free or low cost services: Marketing, promotions, branding, research, material development; Commercial loan packaging; Vendor certification; One on One assistance; Technology How To’s</td>
<td>English and Spanish</td>
</tr>
<tr>
<td>SPARC</td>
<td><a href="http://www.sparcweb.org">www.sparcweb.org</a></td>
<td>843 Rice Street, St. Paul, MN 55117</td>
<td>651-488-1039</td>
<td>651-488-6309</td>
<td><a href="mailto:sparcweb@sparcweb.org">sparcweb@sparcweb.org</a></td>
<td>• Low Interest Loans for interior and exterior fixing up, new equipment and working capital • Offers design assistance, facead improvements, business training, technical and construction assistance, low-cost financing, direct development, streetscape improvements and joint marketing along transit corridors • Services are neighborhood-based: Hamline-Midway area, and area bounded by Lexington to the east, Transfer Rd. to the West and only the North side of University</td>
<td>English and Spanish</td>
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<tr>
<td>St. Paul SCORE Chapter #391</td>
<td><a href="http://www.score-stpaul.org">www.score-stpaul.org</a></td>
<td>176 North Snelling Ave, Suite 800, St. Paul, MN 55104</td>
<td>651-632-8937</td>
<td>651-632-8938</td>
<td>*</td>
<td>National non-profit association dedicated to entrepreneur education and the formation, growth and success of the nation’s small businesses, made up of working and retired business mentors; *Low-cost seminars on variety of business topics, one-on-one free business counseling on small business management, financing, manufacturing, marketing; online assistance for starting a business</td>
</tr>
<tr>
<td>St. Paul College</td>
<td><a href="http://www.stpaulcollegenet.edu">www.stpaulcollegenet.edu</a></td>
<td>317 Marshall Avenue, St. Paul, MN 55102</td>
<td>651-446-1800</td>
<td>651-228-4338</td>
<td>* *</td>
<td>Offers seminars on starting or expanding a business ($15 every Tuesday); Customized Training, Entrepreneurial Development, courses on marketing, capacity building, and business law for entrepreneurs; Business planning course ($80 for an 18-week course) includes one-on-ones, legal and CPA consulting</td>
</tr>
<tr>
<td>Saint Paul Port Authority</td>
<td><a href="http://www.sppa.com">www.sppa.com</a></td>
<td>345 St. Peter Street, Suite 200, St. Paul, MN 55102</td>
<td>651-224-3996</td>
<td>651-228-5198</td>
<td>* *</td>
<td>EEO Industrial and Commercial Customers; Employer Solutions Inc.: ESI links companies with workforce resources (recruitment, talent management, organizational effectiveness, cultural competence development, skill training, and employee retention); offers consultation services to determine the type of needs/issue to design a proposal that reflects priorities; Finance: Business expansion, equipment financing, local lender advice; Tax Exempt Industrial Development Bonds: below-market financing for fixed assets; Workforce Solutions: Loan Guarantee: funds job creation and growth by assisting manufacturers in purchasing or renovating real estate and equipment</td>
</tr>
<tr>
<td>St. Paul Urban League</td>
<td><a href="http://www.spul.org">www.spul.org</a></td>
<td>401 Selby Avenue, St. Paul, MN 55102</td>
<td>651-224-5771</td>
<td>651-224-8009</td>
<td>*</td>
<td>Employment search assistance and placement program, job readiness training including general workplace expectations and behavior; Designed to assist African Americans and other culturally diverse groups in the achievement of social and economic equality</td>
</tr>
<tr>
<td>Summit Academy OIC</td>
<td><a href="http://www.oicstpaul.org">www.oicstpaul.org</a></td>
<td>953 Olson Memorial Highway, Minneapolis, MN 55403</td>
<td>612-377-0150</td>
<td>612-377-0156</td>
<td>* *</td>
<td>Offers job training programs to help people get into the workforce; financial aid is available for the 20 week sessions; courses are available every Wednesday at 10 a.m.</td>
</tr>
<tr>
<td>System of Technology to Achieve Results (STAR) Program</td>
<td><a href="http://www.admin.state.mn.us/assistive_technology/">www.admin.state.mn.us/assistive_technology/</a></td>
<td>90 Sherburne Avenue Room 209, St. Paul, MN 55102</td>
<td>651-201-2040</td>
<td>651-201-2040</td>
<td>* *</td>
<td>Provides access to an online Funding Directory, which identifies resources that provide funding for, or loans of, assistive technology; Information on funding, training, technical assistance and policy regarding assistive technology for those with disabilities</td>
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</table>
| University of Minnesota Office for Business & Community Economic Development | [www.bced.umn.edu](http://www.bced.umn.edu) | 2221 University Avenue SE, Suite 136, Minneapolis, MN 55414 | 612-625-2053 | 612-625-9056 | [bced@umn.edu](mailto:bced@umn.edu) | This Program pairs graduate students with businesses to assist with market research, marketing and business plan development, strategic planning, finance and accounting, communications, technology development and legal counseling  
  • Administrative fee of $75  
  • Business must be minority, woman or disabled owned  
  • Business must be in operation for a minimum of 6 months  
  • Programs include: small business development, management assistance programs for small businesses, management and technical assistance for non-profits, executive leadership development program, small business seminar series, community resident construction employment and training initiative | English |
| University of St. Thomas Small Business Development Center (a division of DEED) | [www.stthomas.edu/sbdc](http://www.stthomas.edu/sbdc) | University of St. Thomas downtown Minneapolis Campus  
  Schulze Hall 103  
  46 South 11th Street, Minneapolis, MN 55403 | 651-962-4500 | | [mpryan@stthomas.edu](mailto:mpryan@stthomas.edu) | Free business consulting services that include attracting customers, developing strategies, increasing sales and improved profitability, market research, financial planning  
  • Training programs are offered at a nominal cost | English, have some Spanish capabilities |
| University UNITED U-Plan Center | [www.u-plan.org](http://www.u-plan.org) | 1956 University Avenue W, St. Paul, MN 55104 | 651-641-0293 | | [betsy@U-PLAN.org](mailto:betsy@U-PLAN.org) or [julia@U-PLAN.org](mailto:julia@U-PLAN.org) | U-Plan works with the AIA and local organizations to provide the community, residents and business owners with a mapping and data gathering resource to facilitate placemaking and to further understanding of the current and future changes to the corridor. | English |
| Vendor Outreach Program | | | | | | If you are a small, minority, or female entrepreneur: Department of Planning and Economic Development implements the Minority Business Development and Retention Program and the City and Ramsey County operate the Vendor Outreach Program to ensure that small, minority, and female entrepreneurs have the greatest possible access to city contracting opportunities. |
### Appendix D

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</table>
| Women Venture    | [www.womenventure.org](http://www.womenventure.org) | 2234 University Avenue St. Paul, MN 55114 | 651-646-808 | 651-641-7223 |                                           | • Free orientation session  
• One-on-one business consulting ($60 for 60 minutes)  
• Offers classes and services designed to help plan businesses and to explore different aspects of running a business such as marketing, budgeting and record keeping (on-site classes are $65 per session or $390 for the series)  
• Services are also available for men  
• Women Venture sells small business guides and publications  
• Assistance with website creation  
• Career planning  
• Resume services ($150 for 60 min)  
• Life and job coaching ($90 for 90 min for first assessment session, $60 for subsequent 60 min sessions)  
• Small business loans (for start-up and existing businesses) for those with a strong business plan, ranging from $300 to $50,000  
• St. Paul Working Capital Loan Fund: 12 month loans, up to $15,000, apply through Women Venture |

*Please contact providers to verify availability of services, fees and schedules  
*Some services are only available in certain areas, to certain ethnic groups, minorities, women or those who income qualify
APPENDIX E: COMPILED CASE STUDIES

COMPiled CASE STUDIES

Place: Minneapolis (and Bloomington), MN

Project: Hiawatha LRT

Date: Construction began in 2001 and line began operation in 2004.

Notable strategies:
- Tailor monthly update meetings to the area that will be most impacted in the upcoming month;
- 30 day notices of road/lane closures and detours;
- in one instance altered sound wall construction to maintain business visibility.

Project/Community characteristics:
There is low business density along Highway 55. The Minnesota Department of Transportation (MN-DOT) had already acquired the right of way for the tracks prior to the planning process and for the most part, the line was removed from businesses. The few businesses that were directly impacted by construction on that part of the corridor were small businesses. There is higher business density on the portion of the line in downtown Minneapolis, but for the most part these would not be considered “small businesses.”

Planning process/discussion pre-construction:
Since the Hiawatha Line is the area’s first LRT line, community outreach efforts focused primarily on campaigns to educate the public about what LRT actually was prior to construction.

The business community was concerned with business access during construction. There were also worries that vehicle traffic would be impeded once the line was operational.

Small business strategies:

Strategies used for inclusion in planning:
- Actively engaged business community about the construction: working with business community during design and construction was integrated into the project’s “Community Involvement Activities” (Chapter 19 of the Project Management Plan).
- Quarterly newsletter mailed to businesses and residents along corridor
- Community Advisory Committee: representatives of key stakeholder groups; all resolutions passed by committee were reviewed by the Hiawatha Project Office (HPO).
- Created and followed a Project Communications plan.
**Staffing:**
- Communications Manager, Media Relations Coordinator, Construction Communications Coordinator, Land Use, Appraisal and Community Relations Coordinator, and Met Council’s Community Outreach Coordinator all contributed to small business inclusion.

**Strategies used for construction mitigation:**
- Monthly construction update meetings; meetings were tailored towards areas that were going to be impacted next, but were open to all stakeholders.
- Warned businesses of lane/road closures at least 30 days in advance to allow for businesses to plan accordingly.
- Worked with businesses to get signage up regarding access and detours; provided by MN-DOT.
- Construction hotline, phone calls returned within 24 hours.
- Personal visits by HPO staff to businesses along the corridor.
- Reduced height of one section of sound wall in order to maintain visibility of “Cap’s Grill.”

**Financial assistance for current/future operations:**
- There were no financial mitigation plans (according to Joe Scala with Hennepin County).

**Outcomes:**
Businesses were not at significant risk of closure, so business retention along the corridor cannot be attributed to construction mitigation strategies. In interviews, business owners indicated that the line has helped their establishments.

**Lessons learned:**
Frequent and ongoing communication throughout the process is appreciated by the business community.

**References:**
Place: Minneapolis, MN

Project: Lake Street Reconstruction

Date: May 2005 - 2009

Notable strategies:
- Marketing
- Weekly Communication

Project/Community characteristics:
This Hennepin County reconstruction project is located along Lake Street in Minneapolis, Minnesota. The Lake Street project is a joint effort between Hennepin County and the City of Minneapolis to rebuild a section of the street. New curbs, sidewalks, turn lanes, and street signs are being installed along with new tree plantings, new sidewalk lighting and decorative fencing around parking lots. Hennepin County is rebuilding the street in three sections over approximately four years.

Traffic on Lake Street continues on one lane in each direction however on-street parking is not available where construction is occurring. Additionally, buses are rerouted to a neighboring street for the length of the street under construction.

Lake Street is a diverse commercial strip that has attracted immigrants over the course of history. The vast majority of immigrants hail from Latin America, East Africa, and Southern Asia. Members of these communities have reinvented Lake Street by opening a variety of diverse small businesses, making the corridor a distinct commercial district within the city of Minneapolis.

Planning process/discussion pre-construction:
Issues:
To identify concerns of business owners along Lake Street, The Lake Street Council, in conjunction with the Minneapolis Consortium of Community Developers (MCCD), conducted a pre-construction survey to businesses to identify several common concerns shared by most businesses. The following is a composite list of Lake Street business concerns pre-construction:
- Parking and access during and after construction
- Signage: desire for traffic signage
- Decrease in the volume of traffic on the street and the impact of decreased traffic on customer level
- Lack of capital to invest in promotional material and advertising during construction
- Concerns of increased property taxes after construction
Small business strategies:

Mitigation Strategies:
Based on the concerns identified through the business survey, the Lake Street Council, City of Minneapolis, Hennepin County, MCCD and other actors attempted to establish mitigation measures to help overcome these concerns during construction.

- Parking:
  Shared parking - Lake Street Council & Hennepin County worked to locate all available off-street parking sites and worked to find a way to assure availability of shared parking during the reconstruction project. Church parking lots, when available, were used for shared parking.

- Signage:
  Banners titled “Shop locally during construction” were used to promote business.

- Marketing:
  o Branding - Midtown branding was used to provide a distinct brand to the Lake Street area. The logo for “Midtown” was distributed on marketing information such as buttons, tote bags, etc.
  o Media promotion - local newspapers provided cheaper ad space to businesses and were used in an attempt to get neighbors to consume locally.
  o Events to alert customers that Lake Street is still open - “Welcome back Metro Transit” was an event used to promote the buses back on Lake Street.
  o Coupons: business marketing and a way to generate business during construction.
  o 21 Hop & Shop - This promotional tool was done in conjunction with Metro Transit to encourage people to ride bus 21 and shop on Lake Street, with the idea of making Lake Street businesses a destination.
  o Shuttle Bus Program – Explored this idea, however it never really developed. The aim of this initiative was to bring workers from surrounding areas and from Lake Street itself to eat and shop on Lake Street. The shuttle bus would have facilitated traffic along Lake Street while also promoting businesses most affected by the project, carrying and displaying their advertising materials.

- Communication:
  o Weekly Meetings – Lake Street Council held weekly meetings in which engineers, Hennepin County Officials, contractors and small business owners & tenants could all gather to discuss construction issues. This forum provided a dialogue in which businesses could voice concerns, discuss specific access issues, and work with the project officials to minimize disruption. As Joyce Wisdom, the Lake Street Council Executive Director stated, if contractors are aware of specific issues, they can attempt to work around them.

- Financial assistance strategies:
  o Financial Products:
    ▪ Minneapolis Consortium of Community Developers Cash flow loan – deferred interest accrual by approximately 1.5 years and required only a $50 principal payment. Businesses interested in the loan need to demonstrate an impact by the construction through financial records.
    ▪ Minneapolis 2% loans – These loan funds are available to any business in the City of Minneapolis and can be used to purchase production
equipment and make building improvements. Improvements can be to the exterior and/or interior of the building. The lender provides ½ the loan at market rate and the city provides the other 1/2, up to $40,000 at 2% interests. The loan term can be up to 10 years.

Outcomes:
After phase I of the reconstruction, a follow-up survey was conducted to see the impact of the reconstruction on small businesses. The results from the survey are as follows:

- 42% of businesses located in the construction area reported losses between 20% and 50%; 31% reported losses less than 10%.
- Outside the construction area, 35% reported losses between 10 & 20%; 35% reported losses between 20% and 50%, and 22% reported losses greater than 50%. These numbers indicate that the construction was in fact one of the reasons why the sales overall declined. Property taxes are likely to increase due to the reconstruction, assessment year, and removal of areaways, which was an unforeseen expense on business owners.
- Parking: Parking seems to be the main reason for the drop in sales for businesses inside and outside the construction area. Customers didn’t seem to use the shared parking that MCCD and Lake Street council created in church parking lots.
- Traffic congestion: People chose to use other streets long before the construction of Lake Street started, decreasing business prior to construction.
- Loan Use: Approximately 80 businesses along Lake Street took advantage of the City of Minneapolis’ 2% loans, including several businesses within the Global Market. Approximately seven businesses took advantage of the MCCD Cash Flow Loan product.
- Closings: One gas station was lost due to reconstruction.
- Relocation: Some business tenants moved around on Lake Street.
- Crime: Increased crime during construction – lack of street lighting.
- Property taxes: Increase property taxes likely will occur. There are three main factors why property taxes will likely increase: area was undervalued for a long time, reconstruction, and areaway removals. According to the Star Tribune, the owner of Me Gusta experienced an increase in property taxes of $9,000 within one year. “Reyes said he may have to sell his building if he can’t negotiate a lower tax bill with Hennepin County”. Additionally, renters of buildings have had to absorb the property-tax increases through higher lease rates. “In some buildings on Lake Street, landlords who once charged $5 per square foot in the early 1990s are now asking as much as $50” (Star Tribune).

Lessons learned:
- Communication is important! (meetings, flyers, door to door communication)
  - Get out in advance and reach tenant businesses
  - Designate someone as contact person
  - Weekly meetings provided an open forum for businesses to talk to contractors and engineers directly and alert them of specific problems with construction in front of their business
- Marketing – need to build new market for the new look
  - Build on what you have – don’t build something new
  - Rely on local print media and flyers
- Property values – try to keep them stable during and immediately after construction
Before bonding happens at the State Legislature, try to postpone assessments for two years.
- Know extra expenses before the project (area ways)
- Design a mechanism for gradual increase

Businesses need to keep a good attitude throughout the project – don’t want to drive customers away due to complaining. Need to keep customers informed and find creative ways to market the business.

Loans – make sure business has accounting assistance; some businesses have gone into default.
- Make sure business understands and has the capability to pay back if loans are used

Tips and Lessons Learned from the Businesses During ’05- ’06 Construction Period:
- Make a flyer to give to your customers with info about: directions, open hours, best place to park nearby or access to your parking lot
- Maintain and/or increase marketing budget before and throughout the construction period
- Let customers know about promotions and events during construction
- Parking – think about it ahead of time and consider all nearby options
- If you are a restaurant, consider delivering during construction period
- Consider temporarily reducing inventory and overhead costs
- Increase security measures

Attend the business meetings during construction months
Stay in touch with the project engineer and let him know as soon as possible about any problems you may have related to the construction (access to building/property, project schedule).

References:
- Lake Street Reconstruction and Streetscaping website: http://www.lakestreet.info/Hiawatha to W River/construction.php
**Place:** Phoenix-Tempe-Mesa, AZ

**Project:** Metro Light Rail (overseen by Valley Metro Rail)

**Date:** Construction began in 2004; scheduled to be completed December 2008.

**Notable strategies:**
- Accessible Community Outreach staff for each of the line segments;
- Outreach staff meet personally with business owners to explain outreach programs;
- 24-hour live hotline;
- Community Advisory Boards monthly evaluations of contractors;
- CAB’s ability to reward contractors;
- Partnership with ASU business school provides business “check-ups;”

**Project/Community characteristics:**
The LRT system runs through 3 cities, Phoenix, Tempe and Mesa. In Phoenix the rail line runs mostly through downtown and industrial areas; and in Tempe the rail runs through the Arizona State University campus and downtown Tempe. The area impacted by the line in Tempe and Mesa has very large Latino population.

The line is broken into five sections.

**Planning process/discussion pre-construction:**
Prior to construction, officials were most concerned with the possibility of losing businesses along the route due to negative impacts of construction. Businesses were most concerned that their customers would not be able to access the establishments. Business owners worried that this lack of access could threaten their livelihoods.

**Small business strategies:**

*Strategies used for inclusion in planning*
- Construction update meetings
- Community Advisory Board (CAB): composed of residents and business representatives; one CAB for each of the five sections of the line. Hold monthly construction review meetings w/project engineers and Outreach Coordinators. CAB members evaluate contractors’ monthly performance. For poor evaluations, Resident Engineer will develop remediation plan with contractor; for positive evaluations, CABs have opportunities to provide a monetary reward to contractors for excellent performance (drawn from a monetary incentive fund set aside for each CAB). CAB members are also expected to report to stakeholders following meetings, and serve as a liaison between project staff and the community.
- Five full-time Community Outreach Area Coordinators (one for each line section), “first point of contact for stakeholders.”
- Two Business Outreach Coordinators/Business Courtesy Sign Coordinators
Strategies used for construction mitigation

**Communications:**
- 24-hour, 7 days per week hotline with live representatives
- Website with inquiry responses, photos of construction progress
- Publish cell phone numbers of Public Involvement staff
- Street closure notification via web site, emails, and flyers
- All materials for distribution are translated into Spanish
- One-on-one business counseling: outreach staff meet personally with business owners to inform them of all available resources; translators are brought if necessary

**Operations:**
- Create traffic circulation plan that maintains access to all buildings
- Construction signs and banners (waive sign ordinances). Two types of signs: traffic guide signs, which guide pedestrians and traffic to the business; and courtesy signs, which are allowed only during business hours for additional info regarding access.

**Marketing:**
- METRO Max shopping card: Offers users a special discount at participating businesses along the line. Participating businesses are given a sticker for their window as well as cards and brochures. Brochures list all participating businesses. Cards and brochures are also available on the web. Valley Metro Rail will promote the card through emails to employees and residents along the route.
- Business directory of all business along the route.
- Hold forums and print booklet on ways to maintain business during construction
- Encourage contractors and staff to patronize businesses along the rail line
- Work with business associations to promote businesses

**Training:**
- Arizona State University School of Business Honors Consulting: ASU Honors Consulting will provide free business check-ups for 150 businesses along the LRT route. Students research and analyze the businesses’ financial planning, marketing, inventory management, customer service, etc. Students then make action plans with specific steps. (Phoenix contracted with ASU to provide the services free to businesses).
- Management Technical Assistance (MTA): access to private sector consultants at no cost; training on business planning, marketing, accounting, etc.
- Service Core of Retired Executives (SCORE): free counseling to small businesses and training programs offered for a small fee.
- Small Business Development Center: offers counseling for small business owners
- Directory of small business resources
- List of Business Assistance Tips (provided by SCORE)

**Financial assistance for current/future operations**
- U.S. Small Business Administration (SBA) Light Rail Loan Program: businesses must meet size requirements, be unable to find other credit, and prepare a “relocation plan.”
- New Market Tax Credit Program: The Phoenix Community Development and Investment Corporation (PCDIC), a non-profit, offers commercial real estate and small business loans, and equity investments to projects in under-served areas of Phoenix; also available
through the City of Tempe and through Neighborhood Economic Development Corporation for businesses in Mesa.

- City of Phoenix Enterprise Zones (COPEZ): income and property tax benefits to companies that provide new jobs within the COPEZ zones; also available in the City of Tempe’s enterprise zones.
- Expansion Assistance Development Program (EXPAND): Phoenix’s EXPAND encourages loans by reducing risk to lenders
- Micro-Loan Assistance: Self Employment Loan Fund (SELF) offer small business loans from $200 to $15,000. Prestamos offers small businesses loans from $2,000 to $35,000.
- Neighborhood Economic Development Corporation (NEDCO) – expansion and start-up loans for small businesses in Mesa.

Outcomes:
The line is due to be completed in 2008, so long run outcomes of LRT are still unknown. To this point, one-on-one meetings with business owners seem to be successful in informing business owners about outreach and mitigation programs.

Lessons learned:
Erin Seibel, Business Outreach Specialist said, “We do lots of mailings, notices and door hangers to get the word out about our business outreach programs, but I find that nothing can replace face time with our stakeholders.” She also indicated that because of the success of face-to-face meetings, MetroValley could use two more Business Outreach Specialists (bringing the total to four).

References:
Place: Portland, OR

Project: Interstate Avenue

Date: 2004

Notable strategies: financial and management business resources made available to small business impacted by LRT construction proved successful; mentor program linked university of Portland and small business owners to develop business tools; active community involvement during the construction and planning process; agency pursued an aggressive “open for business” campaign.

Project/community characteristics:

The Portland case has many aspects in common with the Central Corridor. Both LRTs were to be developed in an urban neighborhood along a stretch of small ethnic business in a low-income area. Also, the community surrounding the avenue had the memory of a previous displacement by the construction of a highway (I-5 for Portland, I-94 for Saint Paul), which destroyed an entire community. The pre-existing conditions represented a major obstacle as the community had negatively “labeled” LRT before it even got there.

Planning process/discussion pre-construction:

In order to involve the community and overcome the obstacle of the community thinking of Interstate Avenue as an I-5 “all over again”, the transit agency engaged in active outreach in the community during pre-construction. Members of the community were asked to participate and look for fatal flaws for design (during the design stage). The outreach was maintained during the construction period. Trimet’s community affairs representatives were a valuable liaison between the transit authority and the community.

The overall goal was to prevent businesses to go out of business because of LRT construction. Further, the goal was to not only make businesses survive, but thrive and benefit from increased ridership. A key aspect of their efforts was put on having businesses plan ahead about how to take advantage of increased ridership (in only four months the Interstate Avenue Light Rail had already reached the annual projection for ridership). “How do you get those people on the train to look at your business?”

Small business strategies:

Strategies used for inclusion in planning

Other strategies for community involvement in the LRT were to have people from the community with little or no experience go to the Union Hall to get an apprenticeship and get hired through the project contractor. This was a good way of getting the community involved because it brought jobs to the community and people benefited from learning a new trade. With Disadvantaged Business Enterprise (DBE) minority and women owned business programs get
priority to work through the project contractor. Some of the job areas included catering, signaling, and construction.

**Strategies used for construction mitigation**

- **“Open for Business” marketing campaign**
  Visibility and marketing were key during construction of LRT. Businesses had to make sure people could still see them and get to them. To this goal the transit authority ran an “Open for Business campaign”.

  - The Open for Business campaign was **advertised in the major bus line** connecting the area (line five, which would be the equivalent of Metro Transit’s line sixteen) to make sure the word got around.
  
  - They used **direct mailing and local minority magazines** specifically targeting the community and encouraging them to shop locally.
  
  - Organized a “lunch bus” bringing a group of about twenty people to talk about the LRT project every other week or so in a restaurant in the area. Trimet did not have to pay for these lunches as they were organized by their partners and other interested parties (the Portland Development Commission, Metro Art, the Zoo). It was also an opportunity to “come and see history in the making”.

- **A good contractor**
  In the case of Portland they had a “guaranteed maximum price established” for the contractor, which meant that the total price was set from the start and would not change throughout the construction, thus giving contractors an incentive to finish early. Moreover, the contractor working with Trimet understood the idea of helping small businesses and “being a good neighbor”. This was a very important concept that was laid out before Trimet hired the contractor.

**Financial assistance for current/future operations**

**Business support plan**
It was critical that small businesses were in good shape to survive LRT construction and thrive once the construction was over. In order to accomplish this Trimet partnered with other agencies in order to offer a package of financial and management resources to small businesses impacted by LRT. Overall, the goal was to get the businesses to plan ahead and answer questions such as “How is your store doing now?” and “How do you continue to grow after construction?” This business support program was offered at the same time as construction was being undertaken, when impact on small businesses was the biggest. Resources such as the business mentoring program already existed; it was a matter of getting the resources to focus the LRT project and its impact on small businesses in the area.

- **Business mentoring program** with the University of Portland. Through the mentoring program at the University of Portland small business owners were matched with successful business owners from other areas in Portland who assisted them developing a business plan and other management strategies as well as sharing
experiences and ways to capitalize on the new LRT. The program also offered business courses, training and workshops.

- **Low interest loans** available through the Portland Development Commission and administered by Cascadia Revolving fund. The Portland Development Commission was in charge of approving loan programs and Cascadia took care of the funding. Trimet’s involvement was what made it possible for them to offer low-interest loans. Not all businesses took advantage of the low-interest loans. Some businesses were reluctant to participate, others could not qualify, for instance: a local hospital.

**Outcomes:**

Overall they were very successful. Their project finished ahead of schedule and under budget. As of May 2006, there were over 50 new businesses along the rail. Not a single business went out of business exclusively because of LRT construction. Only a few business did but for other reason.

**Lessons learned:**

- Need to engage in active outreach in the community. Meet with community leaders and coordinate resources. Make University Avenue a priority for all.

- Need to find a good contractor who is attuned with the larger goals of helping small businesses and being “a good neighbor”

- To have the already existing financial and management resources available to focus on small businesses in the area

- To have an “open for business” campaign that will bring visibility and marketing to the businesses in the area.

**References:**

- Coral TenFingers, interviewed March 13, 2007
Place: Salt Lake City, UT

Project: Light Rail Transit - University Line TRAX extension

Date: Opened December 2001

Notable strategies:
- Contractor Incentives
- Single point of contact/community relations

Project/Community characteristics: The first LRT line constructed in Salt Lake City was the Main Street Line, a 17.3 mile route to Downtown Salt Lake City. The line opened in December 1999. The construction of the city’s first LRT line was very problematic for businesses. No mitigation measures were enacted and the city reconstructed the freeway system at the same time. The disruption caused people to give up on downtown and many businesses closed as a result.

The University Line, a 2.3 mile extension of the Main Street Line, connects downtown Salt Lake City to the University of Utah. This 2.3 line consists of a commercial corridor along a high-traffic six-lane highway. Due to the disruption caused by construction of the initial line, the city took extra measures to ensure small business mitigation.

Planning process/discussion pre-construction:
The biggest concern for businesses during construction was access and the removal of on-street parking. In general, businesses were concerned that impacts would be similar to the Main Street Line and therefore were concerned about all the previous impacts.

Small business strategies

Strategies for construction mitigation:

- **Single Point of Contact/Community Relations**
The city provided local businesses with a single person to hear their concerns and provide updates on the progress of construction. This individual took the form of an advocate for property owners who had regular contact with businesses and had the ability to talk directly to project managers.

- **Project Management:**
The city, along with Utah Transit Authority, adopted a “design/build” program for construction, which allowed the design to change during construction as local concerns arose.

- **Contract Incentives:**
This mitigation measure was the key strategy for success of the University Line. The Downtown Business Association negotiated with the city to come up with a program that would put more control of into the hands of impacts businesses and residents. The program constructed was an innovative approach to the contractor relationship by giving control of the contractors’ bonuses to the local businesses and residents who would be affected by the construction. A community hotline to the contractor was used to allow
the contractor to hear and meet the community’s needs and demands. Community representatives voted on how much incentive pay the contractor should receive quarterly based on how well the contract met the community’s needs during construction. The project was viewed as a success as the contractor was awarded at least 90% of the incentive pay each quarter. One million dollars was paid throughout four quarters.

- **Marketing:**
  Federal Transportation Authority funds were allocated for business advertising and customer signage to assure customers new that businesses were still open.

*Financial assistance for current/future operations*

- **Management and Financial Assistance:**
  - Salt Lake City set up a revolving fund for low interest loans to small businesses within one block of the rail line. This targeted mitigation assistance provided unqualified short-term loans at 3 percent for these businesses.

**Outcomes:**

- During construction, some businesses got hurt even with mitigation strategies. Some lost revenue due to parking issues.
- After construction:
  - You cannot turn left across the tracks to the businesses but does not appear to have hurt the businesses
  - New retailers – more dense development - city provided incentive loans to attract new businesses to the corridor and create a new market. These loans are interest free for 1-2 years for businesses that locate there.
  - Seeing more and different customers, attracting a new market

**Lessons learned:**

- Even with mitigation strategies, no project can ever be perfect
- Put more control in the hands of businesses and residents, incentive contractor program
- Appoint one single-point of contact for businesses

**References:**

**Place:** Seattle, WA

**Project:** Link Light Rail Line

**Date:** Began in late 2003 – scheduled for completion in mid-2009 (estimated to be completed in the Rainier Valley by end of 2007)

**Notable strategies:**
- Rainier Valley Community Development Fund
- Various Marketing Programs

**Project/Community characteristics:** The Light Rail Transit project consists of a 14-mile line running from downtown Seattle to Tukwila. The Sound Transit line runs along 4.3 miles of Martin Luther King Jr. Way in the Rainier Valley, one of the most diverse and poorest neighborhoods in Seattle. MLK Way will be widened and rebuilt along with major utility work. The construction is intended to last four years.

The Rainier Valley neighborhood in Southeastern Seattle is considered a multi-ethnic community, as 83 percent of the residents are non-white. Asians comprise 45 percent of the population with African Americans being the second largest group making up 32.6 percent of the population. The community is also home to a large proportion of the city’s immigrant population as 40 percent of the population are foreign born. In 1999, 18.3 percent of Rainier Valley residents lived in poverty, with an overall poverty rate that is 4.8 percent higher than that of the remainder of Southeast Seattle. In addition, there are approximately 300 businesses along MLK, mostly small, ethnically diverse ownership.

**Ethnicity of Businesses on MLK**

<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vietnamese</td>
<td>29%</td>
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<tr>
<td>White</td>
<td>27%</td>
</tr>
<tr>
<td>Vietnamese</td>
<td>27%</td>
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<tr>
<td>Asian-other</td>
<td>19%</td>
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<tr>
<td>African American</td>
<td>10%</td>
</tr>
<tr>
<td>East African</td>
<td>10%</td>
</tr>
<tr>
<td>Multi-Ethnic</td>
<td>5%</td>
</tr>
<tr>
<td>Latino</td>
<td>2%</td>
</tr>
<tr>
<td>Middle Eastern</td>
<td>1%</td>
</tr>
<tr>
<td>Other</td>
<td>1%</td>
</tr>
</tbody>
</table>

**Source:** City of Seattle Office of Economic Development, 2006

**Planning process/discussion pre-construction:**
Concerns emerged from both Rainier Valley residents and elected officials and the proposed Link Light Rail that would impact the diverse community. A letter written in 1999 by local council members stated the following:

“For too long Southeast Seattle neighborhoods have suffered from poor planning and lack of accountability. Now, with Link Light Rail we have an historic opportunity to bring much needed investment and vitality to the Southeast Seattle community. To be sure we take full and timely advantage of this opportunity, we are recommending the creation of a $50 million Community Investment Fund. Driven by the community and controlled by the
community, this fund can leverage the investment needed to convert the potential of ‘transit-oriented development’ into growing small businesses, creating jobs, attracting housing, and building healthy neighborhoods” (CDF Operating Plan).

The CDF officially became part of the Link Light Rail project in November 1999 when the Sound Transit Board unanimously passed Resolution No. 99-34, which established the alignment and station locations for the project. Public involvement in establishing the fund was substantial with several community forums and a community steering committee being established in 2000.

Small business strategies:

Strategies used for construction mitigation

Sound Transit, the region’s transit agency, invested heavily in creating materials for the Rainier Valley Segment as well as other segments of the Link light rail line.

- **Signage:**
  - Post “open for business” signs at businesses directly impacted by construction,
  - Signs displaying detour routes of parking directions and specific access directions
  - Kiosks and business directories
  - Art work applied to temporary construction fencing in places along the corridor

- **Marketing:**
  - Organize a regular “lunch bus” to bring people to a local restaurant
  - The World at Your Doorstep Marketing (TWAYD) Campaign – a marketing campaign for the Rainier Valley community that encourages individuals to shop MLK Jr. Way businesses: This campaign uses multiple advertising techniques including a website (www.worldatyourdoorstep.com) to display information on the Link Light Rail as well as information about local businesses
    - Rainier Valley business directory
    - Coupon books (the businesses offer an incentive and Sound Transit develops, prints and distributes with the TWAYD theme
    - Newspaper ads (monthly in 8 newspapers that reach the target audiences)
    - Radio tags
    - Magazine insert
    - Promotional items
    - Posters
    - Highlight impacts businesses in written materials
    - Sponsorships of community fairs and festivals such as street fairs, farmer’s market and parades

- **Communication:**
  - Public Meeting/Open House Postcard Invitations – sent out to the Rainier Valley Community to invite them to meetings and events such as Ice Cream Socials within the community to discuss light rail
  - Project Updates – pamphlet distributed to a broad audience interested in light rail projects that provided an overall bigger picture of the construction and project in the community
  - Construction Update – distributed to a wide audience to provide a three week or more look ahead of the construction activities
  - Construction alert – distributed to those who will receive the impacts to notify them of pending construction activity
Quarterly Link Light Rail Newsletter – City wide distribution of this brochure to provide quarterly update with highlighted impacted businesses

*Additional mitigation measures*

- Business Assistance Consultation – Focused on Rainier Valley businesses directly impacted by construction of Link light rail. The program is offered to over 250 businesses.
- Provide free technical assistance access to expert business assistance consultant services (one-on-one consultation is provided in areas of accounting, bookkeeping, QuickBooks, marketing, customer cultivation and Internet use)
- Provide hotel accommodations if residents or businesses are unable to sleep during the day or night because of construction impacts
- Keep garbage, dust, and debris to a minimum
- Wash windows of businesses in active construction areas once every three months
- Provide emergent clean-up services when appropriate by the use of janitorial on-call contract for quick clean up needs such as: MLK Jr. Way South litter patrol

*Financial assistance for current/future operations*

- Sound Transit is legally required to pay for some relocation costs and has chosen to provide addition support to businesses including:
  - Moving related expenses
  - Professional services – legal fees, accounting fees, survey expenses
  - Personal property expenses
  - Property search expenses
  - Business Re-establishment expenses
- **Rainier Valley Community Development Fund (CDF):**
  Established in 1999, the fund’s mission is “The Rainier Valley Community Development fund is a self-sustaining, community-controlled financial institution that preserves and strengthens cultural diversity, long-term livability, and economic opportunity for Rainier Valley residents, businesses, and institutions” (CDF Operating Plan). The CDF Operating Plan details two phases of community funding:
  - Supplemental mitigation in coordination with South Transit (beginning in 2002)
  - Community development (beginning in 2006)

The Rainier Valley CDF has three sources of capital; Sound Transit, King County, and the City of Seattle. The public investment put into the CDF is funded predominantly through federal block grant with the balance coming from the general fund. According to the CDF, the majority of funds are revolving loans and will include terms and conditions that serve as incentives for the borrower to achieve the Fund’s community development goals. Eligibility of products is dependent on the type of impact including relocation and degree of operation impairment.

The fund has three varying lines of business:

- **Supplemental Mitigation Assistance for businesses impacted by Light Rail Construction in the Rainier Valley ($16 million)**
  - Mitigation Payments: Moving and re-establishment costs, Increased operating costs, Decreased revenues
  - Mitigation Advances: Working capital, Tenant Improvement, equipment
  - Additional tools:
- Technical assistance – small business marketing & customer cultivation, basic accounting & bookkeeping, using the Internet
- Revolving Loan Fund – Rainier Valley Community Development fund provides business and real estate loan products
  - **Workforce Training for Rainier Valley residents in construction related jobs ($2 million)** This program is a partnership with Seattle Jobs Initiative and is a time-limited program through 2009. This program attempts to help bring people into the workforce and monitors retention of such placements for 24 months after placement.
  - **Community Development Program (CDP) on-going community development lending for small businesses and real estate projects ($32 million)** This program is a long-term revolving loan fund in which 25% of the program funds are set aside for business lending and 75% set aside for real estate lending. According to the Fund’s Operating Plan, “the CDF may support any project that preserves and strengthens cultural and economic diversity, long-term livability, and economic opportunity for Rainier Valley residents, businesses, and institutions” (21).

The Fund’s Operating Plan also states that the CDF will not be the only development finance institution that serves the Rainier Valley. Regulated commercial banks as well as three development lenders include Rainier Valley in their services areas.

**Outcomes:**
- The CDF prides itself on bringing the following benefits to the community: keeping MLK businesses alive, helping Rainier Valley residents get into construction careers, assist small businesses locate and grow in the Rainier Valley, Advance real estate projects that take advantage of Light Rail and are consistent with Neighborhood Planning and promote affordable housing
- March 2007 – status of businesses
- Construction impacts peaking
- To date 12 businesses closed due to construction impacts
- As of March 2007, the CDF programs have the following status:
  - Mitigation Program – distributed $9.3 million and has assisted 157 businesses
  - Workforce training program – 172 individuals enrolled, 109 placed with an average wage of $16 per hr. plus benefits
  - Community development program – 3 business and 2 real estate loans approved with 17 more pending loans

**Lessons learned:**
- Consistent Outreach and communication to businesses: Keep messages consistent among various public & nonprofit agencies and have technical assistance available and easily accessible to businesses
- There is value in early planning by businesses
- Important to understand different interests among businesses: Property owners versus business owners, relocating businesses versus non-relocating businesses
References:

- Rainier Valley Community Development Fund website: [http://www.rvcdf.org](http://www.rvcdf.org)
**Place:** Boston, MA

**Project:** Washington Gateway Main Street Program

**Date:** Designated as a Boston Main Street in 1997

**Notable strategies:**
- developed an Action Plan for the street’s revitalization, emphasizing the creation of a neighborhood shopping district, an increase in middle-income housing and the retention of diversity
- got the transportation authority to immediately commence street improvements that would accommodate either light rail vehicles or buses
- sought and won Boston Main Streets designation
- put neighborhood association presidents on the Mainstreet Board to solidify community connection
- rezoned the area as a “Neighborhood Development Area” (some had been industrial)
- designed the street to include new trees, brick sidewalks and bus shelters
- historic buildings that were in danger of collapsing were stabilized; local developers were lobbied and bought the stabilized buildings

**Project/Community characteristics:**

By the early 1990s, Washington Street was a desolate stretch through a revitalizing historic neighborhood. The only land entrance to the original city of Boston, the commercial route had suffered through forty years of urban renewal. Most of the 37 blocks along Washington Street in the Gateway district had been razed. Though the Urban Renewal of the 60’s and 70’s had built housing developments and created two large parks on Washington Street, nine acres of land remained vacant and many of the historic buildings were boarded. The Elevated railroad that had run down Washington Street for 100 years had been torn down in 1987. The investment expected as a result, though, had not occurred. Once the City’s grandest boulevard, Washington Street had become deserted and unsafe. Prostitution and drugs were commonplace, and merchants kept roll-down gates over storefront windows.

**Planning process/discussion pre-construction:**

Racially, ethnically, and income diverse, residents argued over and inevitably stopped the few, mostly ill-conceived, projects proposed for the street including transit projects. In 1995 the neighborhood associations sought the help of the Mayor. He appointed a 28-member Task Force which forged a common purpose among residents. The Task Force developed an Action Plan for the street’s revitalization, emphasizing the retention of diversity, the creation of a neighborhood shopping district, and an increase in middle-income housing.

In 1997, Task Force members, concerned that their plan would not be implemented without continued prompting from the community, sought and won Boston Main Streets designation. Washington Gateway Main Street, Inc. (Gateway) began implementing the Task Force’s Action Plan using the model of the National Trust’s four point approach (Organization, Promotion, Organization, Promotion, ...
Design and Economic Restructuring) and with baseline funding from the Boston Main Streets program.

To solidify Gateway’s ties to the community, four of the neighborhood association presidents joined the Gateway board of directors. Their active familiarity with the plan, neighborhood players, city and state officials, and government departments enabled Gateway to be immediately effective.

Small business strategies:

Initial Gateway efforts focused on setting the stage for development. Members worked with the city to rezone Washington Street as a “Neighborhood Development Area” friendly to small businesses. Part of the street had allowed industrial uses. The organization designed the street, complete with new trees, brick sidewalks and bus shelters. This pedestrian friendly environment helped small businesses. Two historic buildings that were in danger of collapsing were stabilized by the city in response to requests by members of Gateway. Local developers were lobbied and bought the stabilized buildings, leading the way in a revitalization that has remained mostly a local effort.

Outcomes:

The Gateway district is now considered the heart of the surrounding neighborhood. It is widely publicized as a vibrant place to live, work and shop. The district has been transformed thanks to the work of hundreds of volunteers who have donated thousands of hours every year to stabilizing and attracting businesses, seeking developers, reviewing new buildings, renovations and storefront improvements, and forging strategic partnerships with community organizations and government departments. Renovated historic buildings, new market-rate loft apartments, mixed-income developments, urban renewal era low-income housing projects, 100 year old businesses and 46 new and 40 improved businesses that line the landscaped and reconstructed street make the district one of the most diverse in Boston. Easy access to downtown is provided by a new bus rapid transit line, complete with kiosks chronicling the history of the neighborhood.

Lessons learned:

- Mobilizing hundreds of volunteers and working through partnerships with neighborhood organizations, real estate developers, government and businesses can yield
- The four point approach set out by the National Trust Main Street Center (Organization, Promotion, Design, Economic Restructuring) is effective and can work to drive successful redevelopment

References:

- [www.mainstreet.org](http://www.mainstreet.org) (retrieved March 30, 2007)
- [www.gatewaymainstreet.org](http://www.gatewaymainstreet.org) (retrieved March 29, 2007)
## Appendix F

### Strategy Implementation Chart

**Central Corridor LRT Timeline**
- 2007: Enter Preliminary Engineering
- 2009: Enter final design
- 2010: Begin construction
- 2014: Start operation

<table>
<thead>
<tr>
<th>GOAL 1</th>
<th>Immediate Strategies (2007-2008)</th>
<th>STRATEGIES</th>
<th>IMPLEMENTER</th>
<th>PARTNER</th>
<th>INDICATORS OF SUCCESS</th>
<th>POTENTIAL FUNDING SOURCES</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Create a business outreach specialist</td>
<td>Metropolitan Council</td>
<td>Saint Paul PED, Business Advisory Council</td>
<td>Improved communication between city and businesses</td>
<td>Metropolitan Council Program Budget</td>
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<tr>
<td></td>
<td>Resources available in multiple languages</td>
<td>Metropolitan Council</td>
<td>Business Advisory Council, Ethnic Chambers of Commerce</td>
<td>Increased participation of non-native English speakers</td>
<td>Metropolitan Council Program Budget</td>
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<tr>
<td></td>
<td>Expand City of Saint Paul Central Corridor Project Website</td>
<td>Saint Paul PED</td>
<td>Saint Paul Office of Technology, Metropolitan Council</td>
<td>Increased website traffic</td>
<td>Saint Paul PED and Technology Budget</td>
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<td></td>
<td>Recruit bilingual community residents as translators</td>
<td>Metropolitan Council</td>
<td>Business Advisory Council, Ethnic Chambers of Commerce</td>
<td>Increased participation of non-native English speakers</td>
<td>Metropolitan Council Program Budget</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Send broadcast emails, phone calls and text messages</td>
<td>Metropolitan Council</td>
<td>Business Advisory Council, Ethnic Chambers of Commerce</td>
<td>Increased involvement of business community</td>
<td>Metropolitan Council Program Budget</td>
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<tr>
<td></td>
<td>Create incentives for participating in meetings</td>
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<td>Ethnic Chambers of Commerce</td>
<td>Increased involvement of business community</td>
<td>Metropolitan Council Program Budget</td>
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<td></td>
<td>Publicize in ethnic newspapers</td>
<td>Metropolitan Council</td>
<td>Ethnic Chambers of Commerce</td>
<td>Increased involvement of business community</td>
<td>Metropolitan Council Program Budget</td>
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<table>
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<th>GOAL 2</th>
<th>Mid-range Strategies (2008-2010)</th>
<th>STRATEGIES</th>
<th>IMPLEMENTER</th>
<th>PARTNER</th>
<th>INDICATORS OF SUCCESS</th>
<th>POTENTIAL FUNDING SOURCES</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Door-to-door business check-ins</td>
<td>Metropolitan Council</td>
<td>Ethnic Chambers of Commerce, Business Advisory Council</td>
<td>Increased involvement of business community</td>
<td>Metropolitan Council Program Budget</td>
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<td></td>
<td>Create a Construction Assistance Hotline</td>
<td>Metropolitan Council</td>
<td>Business Advisory Council</td>
<td>Meet goal of responding within 24 hours</td>
<td>Metropolitan Council Program Budget</td>
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<tr>
<td></td>
<td>Bring in business owners from other cities to speak in public forums about their own experiences</td>
<td>Metropolitan Council</td>
<td>Business Advisory Council</td>
<td>Decreased public concern</td>
<td>Metropolitan Council Program Budget</td>
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</table>

**Mid-range Strategies (2008-2010)**
- Designate a Mitigation Specialist
- Metropolitan Council | Saint Paul PED, Business Advisory Council | Improved communication between city and businesses | Metropolitan Council Program Budget
### Appendix F

#### Strategy Implementation Chart

<table>
<thead>
<tr>
<th>STRATEGIES</th>
<th>IMPLEMENTER</th>
<th>PARTNER</th>
<th>INDICATORS OF SUCCESS</th>
<th>POTENTIAL FUNDING SOURCES</th>
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</thead>
<tbody>
<tr>
<td>Establish business mentoring programs</td>
<td>Saint Paul PED</td>
<td>Augsburg MBA Field Study program, Saint Paul College, University of Minnesota Office of Business and Community Economic Development, University of St. Thomas Small Business Development Center, SCORE</td>
<td>Businesses are provided technical and financial assistance</td>
<td>Existing resources provided by universities in the area</td>
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<tr>
<td>Establish Construction Guidelines</td>
<td>Metropolitan Council</td>
<td>City of Saint Paul</td>
<td>Businesses are only impacted by construction during a specific length of “reach” time, and construction is avoided during peak business hours</td>
<td>No extra funds necessary, staff and community time to design guidelines and monitor construction work</td>
</tr>
<tr>
<td>Create and disperse a Business Resource List</td>
<td>Saint Paul PED</td>
<td>Metropolitan Council Business Advisory Council</td>
<td>Businesses are provided a list of potential resources available to them</td>
<td>Existing resources provided by PED</td>
</tr>
</tbody>
</table>

**Long-range Strategies (2010-2014)**

| HOLD WEEKLY MEETINGS                            | Saint Paul PED               | Metropolitan Council Business Advisory Council, Ethnic Chambers of Commerce | Improved communication between city and businesses                                | PED Program Budget                                                                    |
| Lex-Rice Community Development Fund (CDF)      | City of Saint Paul           | Neighborhood Development Center                                          | No business closes due solely to construction of LRT                            | Hennepin County, City of Saint Paul (Fed. Block Grant), Metropolitan Council           |
| OTHER AVAILABLE PRIVATE AND NONPROFIT RESOURCES | Metropolitan Council         | Other non-profits and private financial institutions                    | No business closes due solely to construction of LRT                            | Commercial Banks, Lending Organizations                                                 |
| CREATE A PARKING MANAGEMENT PROGRAM            | Metropolitan Council         | City of Saint Paul                                                      | Parking available to customers with clearly defined access points and parking spaces | City of Saint Paul General Fund with donations from local churches                   |
# Appendix F

## Strategy Implementation Chart

### Central Corridor LRT Timeline

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>Enter Preliminary Engineering</td>
</tr>
<tr>
<td>2009</td>
<td>Enter final design</td>
</tr>
<tr>
<td>2010</td>
<td>Begin construction</td>
</tr>
<tr>
<td>2014</td>
<td>Start operation</td>
</tr>
</tbody>
</table>

### Strategies

| Strategies                                                                 | Implementer                                      | Partner                                                                 |
|---------------------------------------------------------------------------|--------------------------------------------------|
| Develop an "Open for Business" marketing campaign                         | Metropolitan Council                             | Saint Paul PED, Business Advisory Council, Ethnic Chambers of Commerce, Metro Transit |
| Increased Signage                                                         | Metropolitan Council                             | Saint Paul PED, Business Advisory Council, Ethnic Chambers of Commerce, Metro Transit |
| Organize lunch campaigns                                                  | City of Saint Paul                               | Metropolitan Council, Metro Transit, Ramsey County, Business Advisory Board, Ethnic Chambers of Commerce |
| Contractor incentives                                                     | Metropolitan Council Business Advisory Council (BAC) | City of Saint Paul Neighborhood Associations |

### Indicators of Success

<table>
<thead>
<tr>
<th>Strategies</th>
<th>Indicators of Success</th>
</tr>
</thead>
<tbody>
<tr>
<td>Develop an &quot;Open for Business&quot; marketing campaign</td>
<td>Business operations remain intact and do not lose revenue due to construction</td>
</tr>
<tr>
<td>Increased Signage</td>
<td>Business entrance and store names are clearly visible along the corridor</td>
</tr>
<tr>
<td>Organize lunch campaigns</td>
<td>No business goes out of business due solely to construction of LRT</td>
</tr>
<tr>
<td>Contractor incentives</td>
<td>Contractors receive full bonus, showing that the community believes that contractors met the needs of the community</td>
</tr>
</tbody>
</table>

### Potential Funding Sources

<table>
<thead>
<tr>
<th>Strategies</th>
<th>Potential Funding Sources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Develop an &quot;Open for Business&quot; marketing campaign</td>
<td>Metropolitan Council Program Budget</td>
</tr>
<tr>
<td>Increased Signage</td>
<td>Metropolitan Council Program Budget</td>
</tr>
<tr>
<td>Organize lunch campaigns</td>
<td>Minimum funds provided by partner agencies</td>
</tr>
<tr>
<td>Contractor incentives</td>
<td>No incremental cost</td>
</tr>
</tbody>
</table>

### GOAL 3

#### Immediate Strategies (2007-2008)

| Strategies                                                                 | Implementer                                      | Partner                                                                 |
|---------------------------------------------------------------------------|--------------------------------------------------|
| Target existing low interest loan programs                                | Saint Paul PED                                   | Local business associations |
| Aggressively pursue Neighborhood STAR funds                               | Saint Paul PED                                   | Local neighborhood and business associations |

#### Mid-range Strategies (2008-2010)

| Strategies                                                                 | Implementer                                      | Partner                                                                 |
|---------------------------------------------------------------------------|--------------------------------------------------|
| Create a mechanism for gradual increase of property taxes                | Ramsey County Office of Tax Equalization         | City of Saint Paul |
| Establish a Main Street program                                           | Saint Paul PED                                   | Coalition of neighborhood associations and business associations |

### National Preservation Loan Funds (more financial details available): http://www.mainstreet.org/content.aspx?page=5844&section=3
### Appendix F

#### Strategy Implementation Chart

<table>
<thead>
<tr>
<th>STRATEGIES</th>
<th>IMPLEMENTER</th>
<th>PARTNER</th>
<th>INDICATORS OF SUCCESS</th>
<th>POTENTIAL FUNDING SOURCES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Create awareness in the ethnic market area</td>
<td>Ethnic business associations</td>
<td>Saint Paul PED</td>
<td>Increased customer traffic originating from outside of immediate area</td>
<td>Individual businesses’ marketing budgets</td>
</tr>
<tr>
<td>Create and fund a commercial Community Land Trust (CLT)</td>
<td>Rondo Community Land Trust</td>
<td>Saint Paul PED</td>
<td>Establishment of the CLT</td>
<td>Commercial mortgages and construction loans, HUD loans and grants, state housing finance agency dollars, private foundation loans and grants, tax credit dollars, pension fund investments</td>
</tr>
<tr>
<td><strong>Long-range Strategies (2010-2014)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Create a façade improvement program</td>
<td>Saint Paul PED</td>
<td>Greater Frogtown CDC</td>
<td>New façade for every organization on this stretch in need of one</td>
<td>Business Improvement District, Neighborhood STAR funds</td>
</tr>
<tr>
<td>Brand the Lex-Rice business area</td>
<td>Local business associations</td>
<td>Saint Paul PED</td>
<td>Trademark secured, district brand business association formed, multiple mentions in local and regional media, brand awareness in survey at least equal to Eat Street</td>
<td>Neighborhood STAR funds</td>
</tr>
<tr>
<td>Business Improvement District (BID)</td>
<td>Saint Paul PED</td>
<td>Local businesses &amp; business associations</td>
<td>Creation of BID, funding secured,</td>
<td>Self-imposed special assessments</td>
</tr>
</tbody>
</table>