

**Senator Erik Simonson**  
District 7 - Duluth

2417 Minnesota Senate Building  
95 University Ave. West  
St. Paul, MN 55155-1606

Office: 651-296-4188  
Sen.erik.simonson@senate.mn



## Senate

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### State of Minnesota

Dear friends and neighbors:

In what I'm sure is a stressful and uncertain time for you and your business, I wanted to take this opportunity to express my full support for you and your employees, share information on available assistance and resources, and express my support for a series of proposals that will provide immediate relief to your business.

I first want to stress that my office stands ready to connect your business with government agencies and resources at the federal, state, and local level. It is critical that we maintain an open channel of communication with each other so I can hear firsthand the evolving issues you face and how I can best advocate for you and your business in the weeks and months ahead. Furthermore, if you are interested in using your business to assist in the COVID-19 response effort, please contact my office immediately. Reach me directly at [sen.erik.simonson@senate.mn](mailto:sen.erik.simonson@senate.mn) or call my office at 651-296-4188.

I also want to thank the Duluth Area Chamber of Commerce for their ongoing and diligent work to provide accurate and timely information to the Duluth business community. While you may have already been informed of the assistance and resources available to you, I nonetheless wanted to ensure you have the information on the assistance and resources that have gained approval.

Firstly, you can now apply for an Economic Injury Disaster Loan through the U.S. Small Business Authority (SBA). This program can provide low-interest loans to small businesses and private non-profits. These loans have long-term repayment options, up to a maximum of 30 years, with forgiveness options subject to certain conditions. Apply for an SBA Disaster Loan here: <https://disasterloan.sba.gov/ela/>

Secondly, Governor Walz has issued Executive Order 20-15 which establishes an emergency loan program for Minnesota small businesses in the restaurant, bar, hospitality, entertainment, and associated industries who have been impacted from the temporary mandated closure. While this is a positive first step, I am working to add additional small businesses to the list of eligible recipients as and provide additional funding to expand access to the program. Totalling \$30 million in current funding, this loan program is intended to bridge the gap for businesses that require emergency financial assistance who can't wait for the SBA disaster loan process.

The loans will be 50% forgivable and offered at a 0% interest rate. DEED is currently taking applications from non-profit lenders. Once this process is completed eligible businesses can apply directly to these lenders. No loans will come directly from DEED. If you would like to seek funding for your business please use the business tab on DEED's loan program website. By the end of the week of March 30 those seeking to apply will be able to obtain contact information for enrolled lenders as it becomes available. Each lender will utilize their own established application and underwriting processes for loans. Please discuss the requirements with the lender that you choose. Minnesota small businesses should send questions about this emergency loan program to [ELP@state.mn.us](mailto:ELP@state.mn.us)

Lastly, as you know, Governor Walz has instructed the Department of Revenue to delay the due date for sales and use tax for 30 days. After 30 days there will be an assessment on whether to further postpone the deadline. Visit the COVID-19 Information for Employers and Businesses page on the DEED website for more resources related to business assistance, Unemployment Insurance and FAQs.

While we've implemented measures focused on protecting the health and wellbeing of Minnesotans, we should also place equal importance in enacting aggressive measures to protect the financial health and wellbeing of our community's businesses and their employees. As we continue into this challenging moment in Minnesota's history, I believe every resource and tool should be leveraged to support our business community. If your business has been impacted by the mandatory closure order, I am currently supporting the following steps to provide you direct assistance:

- **Business tax relief:** Further delay of Minnesota income tax payments, further delay of Minnesota sales and use tax payments, accelerated refund request option, delay of property tax payments.
- **Specific Assistance to Bars and Restaurants:** Allowing bars and restaurants and others to enter longer term arrangements with distributors/suppliers, allowing bars and restaurants to receive liquor deliveries without a cash on delivery (COD) basis, and temporary extending the deadline for liquor payments.
- **Expansion and Reforms of Unemployment Insurance:** Allow employees to receive UI for one day / week if their employer has cut at least five employees back to 80%-time, temporary UI benefits for small business owners (self-employed), allow contract employees to access UI or similar program, increase funding to UI to allow for larger payouts.
- **Utilities:** Delay utility payments, waive late fees, and prohibit shutting off utility services for small businesses.
- **Additional Items:** Waive or delay business licensing fees, establish state fund to defray out of pocket expenses for high deductible plans, emergency funding to DEED for additional ombudsman services - specific to small business owners/operators, small business loan application assistance.

While these will prove to be challenging and trying times, I remain confident that our community will overcome by looking out for one another. In that spirit I'm supporting the above steps to assist your business and help our regional economy bounce back. Thank you for your ongoing commitment to our community as business owners and please be in touch if I can be of any assistance to you.

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State Senator Erik Simonson  
MN Senate District 7