

EAST RANGE JOINT POWERS BOARD | FINANCIAL RESOURCES



Program Name	Amount	Eligible Projects	Terms & Conditions	Application Deadline	Contact & Information
ERJPB Participation Loan Program Revolving loan fund offers economic development financing to businesses in the ERJPB communities of Aurora, Biwabik, Hoyt Lakes, and the Town of White.	Min loan: \$5,000 Max loan: \$20,000 Total funding: \$140,000	Job creation and/or job retention, economic growth and/or redevelopment of the area, project financing gap needs, and working capital.	10-year loan length unless established otherwise by the lender participation agreement. Repaid on a monthly basis immediately following loan closing.	Applications will be considered on a rolling basis as funds become available.	Zack Filipovich, Northspan zfilipovich@northspan.org
DIRRR Business Loans Programs Flexible, custom low-interest loans for existing businesses, start-ups, and companies looking to expand within the DIRRR service area.	Loan amounts vary	Land and building acquisition, building renovation, new building construction (permanent term financing only), land improvements, machinery and equipment purchases, inventory purchase, and equity capital.	The Loan Guaranty program allows DIRRR to guaranty a bank loan for eligible businesses. Guaranty can be up to 75% of the total loan or \$75,000 maximum.	Applicants are encouraged to complete the Business Assistance Pre-Application at any time.	Ryan Malich, DIRRR (218) 735-3041 Ryan.Malich@state.mn.us https://mn.gov/irrrb/business-resources/business-assistance/business-loans.jsp
DIRRR Business Energy Retrofit (BER) Grant Assists small business owners with building energy efficient improvements and code compliance upgrades. Funded by DIRRR and administered through AEOA.	Grant amounts vary Total FY24 funding: \$1,500,000	Energy efficiency including lighting and fixtures, building envelope air sealing, appliances, motors and equipment, insulation and ventilation, heating and cooling, window and door replacements and renewable energy.	Provides up to 1/3 of the total project cost or up to \$20,000. A \$500 application fee is required to participate in the program.	First round FY24: July 28, 2023 Recurring grant cycle Businesses are encouraged to apply at any time with zero risk.	Erik Bennett, AEOA (218) 322-6512 erik.bennett@aeoa.org https://mn.gov/irrrb/grant-resources/other-grants/ber.jsp
DIRRR Downtown Building Rehabilitation (DBR) Grant Assists downtown businesses with the costs of code compliance construction and remodeling projects. Funded by DIRRR and administered through AEOA.	Grant amounts vary Total FY24 funding: \$500,000	Code compliance with general construction, electrical, plumbing, elevators, ADA, lead and asbestos removal, mechanical, sprinklers, housing rehabilitation, storefront and professional assistance.	Provides up to 1/3 of the total project cost or up to \$50,000. A \$500 application fee is required to participate in the program.	First round FY24: July 28, 2023 Recurring grant cycle Businesses are encouraged to apply at any time with zero risk.	Erik Bennett, AEOA (218) 322-6512 erik.bennett@aeoa.org https://mn.gov/irrrb/grant-resources/other-grants/ber.jsp
DIRRR Commercial Redevelopment Grant Assists cities, townships, counties, tribal governments and governmental entities with the internal and external demolition of commercial and industrial buildings and clean-up brownfields to pave the way for new development.	Grant amounts vary Total FY24 funding: \$1,000,000	Partial and full demolition of commercial buildings and clean-up of brownfields. Abatement expenses are eligible and considered a component of the demolition project. (Apply through municipality)	1:1 required match per project (in-kind materials and/or labor not eligible for match. Applications should be submitted within 9 months of the project construction start date.	May 31, 2024 Recurring grant cycle	Chris Ismil, DIRRR (218) 735-3010 chris.ismil@state.mn.us https://mn.gov/irrrb/grant-resources/community-grant/commercial-redevelopment.jsp

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Northland Foundation Promise Act Grant Program Funded by the Minnesota Department of Employment and Economic Development (DEED) for businesses in communities adversely affected by lack of access to capital, loss of population or an aging population, and/or lack of regional economic diversification.	Min award: \$10,000 Max award: \$50,000	Working capital to support payroll expenses, rent or mortgage payments, utility bills, equipment, and other similar expenses that occur in the regular course of business.	No match required. Grant awards will be made according to the 2022 gross revenue level of applicant.	First round: May 21, 2024 Second round anticipated to launch spring 2025	grants@northlandfdn.org https://northlandfdn.org/wp-content/uploads/2024/03/promise-act-info.pdf
Northland Foundation Greater St. Louis County Child Care Start-up and Expansion Grant Program Supports the start-up or expansion of center-based or family-based child care programs.	Max award for family-based programs: \$5,000 Max award for center-based programs: \$25,000	Expenses related to the start-up or expansion of center-based or family-based child care programs located in Greater St. Louis County.	Eligible items solely for business use will be funded at 100%. Items shared with a household or organization may be funded at 50%.	Ongoing basis All funds must be expended by June 15, 2024	Taylor Holm, Northland Foundation taylor@northlandfdn.org https://northlandfdn.org/grant-funding/special-grant-opportunities/
Northland Foundation Greater St. Louis County Child Care Sustainability Grant Program Helps licensed family-based child care providers and child care centers experiencing a challenge that jeopardizes their program's ability to maintain services.	Max award for licensed family-based programs: \$5,000 Max award for licensed center-based programs: \$10,000	Replacing or repairing materials damaged or lost due to emergency, or to correct licensing infractions.	Eligible items solely for business use will be funded at 100%. Items shared with a household or organization may be funded at 50%.	Ongoing basis All funds must be expended by June 15, 2024	Taylor Holm, Northland Foundation taylor@northlandfdn.org https://northlandfdn.org/grant-funding/special-grant-opportunities/
St. Louis County Community Development Block Grant (CDBG) Provides funds to communities and non-profit agencies outside of Duluth city limits for physical improvement, economic development, housing activities, and public service activities.	Min award: \$20,000 Max award: none	Projects in the major program areas of community facilities and public infrastructure, housing, public services, economic development, and planning. (Apply through city or non-profit)	At least 70% of funds must be used for activities benefitting low- and moderate-income persons.	FY24: January 5, 2024 Recurring grant cycle	St. Louis County Government Services Center - Virginia (218) 733-2755 https://www.stlouiscountymn.gov/departments-a-z/economic-community-development/community-development/block-grant-cdbg