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NorthWest Minneapolis Business Association

August, 2011



*NorthWest Minneapolis! Great Businesses! Great People! Shop Locally!*

## \$1 million approved to help homeowners with tornado repairs-learn how to apply

The Minnesota Housing Board on July 28 approved \$1 million for the Quick Start Disaster Recovery Program to provide assistance to help homeowners make repairs to homes that were damaged in the May 22 tornado. Quick Start provides assistance to homeowners as a last resort when private insurance and Small Business Administration (SBA) assistance are not enough to make repairs. The program provides no-interest loans of up to \$30,000 for home repair and is forgiven if the owner remains in the home for 10 years.

If your home has tornado damage, here are the steps to take to finance repairs:

### 1. Work with private insurance: What if my insurance doesn't cover the cost of repairing tornado damage to my home or property?

You can negotiate with your insurance company about your claim. Homeowners and property owners affected by the tornado with questions about insurance claims, repair contracts, other real estate matters, or other legal issues can call [Volunteer Lawyers Network](#) at (612) 752-6677. Owners should identify themselves as affected by the tornado.

### 2. Apply for a Small Business Administration (SBA) loans: Why should I apply for an SBA loan?

You must complete the SBA loan application to be eligible for many other forms of assistance, including the Quick Start program. **You have until Sept. 6, 2011 to apply.** SBA loans (at approximately 2.5% interest for homeowners and renters and 4% for businesses) have credit and income qualifications. The amount the SBA will lend depends on the cost of repairing or replacing the home and/or personal property, minus any insurance settlements or grants. **To apply, email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) or call the SBA's Customer Service Center at (800) 659-2955 (800-877-8339 for people with speech or hearing disabilities), Monday - Friday from 7 a.m. to 5 p.m.** Loan applications are available for download from [www.sba.gov](http://www.sba.gov).

### 3. Use other resources: What if my insurance coverage isn't enough to make repairs and I am not eligible for an SBA Loan?

When private insurance and SBA loans do not meet tornado repair needs, other resources may be available. An SBA denial

## Local Events:

VINA: Camden Farmers Market, Thursdays at 44th and Osseo Rd 3-7pm

CNA: "Live on the Drive" Concert, Aug 13, 6-8pm

## Mark Your Calendars:

NWMBBA turns 80 years old this year! We're planning a birthday bash, Friday October 14th! Mark your calendars and be watching for more details soon!



## NWMBBA Goal of 125 Members by December 31, 2011!

In order to sustain the work of NWMBBA we have set a growth goal of reaching 125 members or roughly 7 members a month. Reaching this goal will help us sustain the successful year long marketing campaign. Will you help us reach our goal by December 31? Tell a friend about NWMBBA!

## NWMBBA Mission:

"The North West Minneapolis Business Association is committed to enhancing the North West Community through promoting, supporting, and connecting existing businesses, encouraging new business development that meets the needs of the local community.

is required to access most other disaster funds. The Minnesota Housing Quick Start Disaster Recovery Program will provide assistance as a last resort to return a damaged home to its pre-disaster condition. The Quick Start funds are administered by three local organizations. Contact these organizations to learn about available loans and grants:

**Center for Energy & Environment, (612) 335-5884,**  
[www.mncee.org](http://www.mncee.org)

**Housing Resource Center - North, (612) 588-3033,**  
[www.gmhchousing.org](http://www.gmhchousing.org)

**Neighborhood Housing Services, (612) 521-3581,**  
[www.northsidenhs.org](http://www.northsidenhs.org)

Applications for Quick Start funding can be downloaded at [www.mnhousing.gov](http://www.mnhousing.gov) and will be accepted by the Quick Start administrators listed above through November 6, 2011. See the [Quick Start fact sheet](#) for more details.

If your property did not receive substantial damage but you still need help, you may be eligible for assistance from volunteers through these organizations:

**Twin Cities Habitat for Humanity, (612) 788-8169,**  
[www.tchabitat.org](http://www.tchabitat.org)

**Rebuilding Together, (651) 776-4273,**  
[www.rebuildingtogether-twincities.org](http://www.rebuildingtogether-twincities.org).

**NWMBA Monthly Meeting: August 16**  
at 6:30pm at Shingle Creek Commons 4600 Humboldt Ave N, Mpls, MN 55412

**Meeting Agenda:**  
**Networking**  
**Updates**

**Got questions? Contact NWMBA President Brock Hanson at**  
[President@nwmpplsbusiness.com](mailto:President@nwmpplsbusiness.com)

**Proud to support our NWMBA members! \*Signifies new or renewed members this year**

**42nd Avenue Station**

**Acorn Mini Storage**

**Republic Services, Inc./Allied Waste Services**

**Tom & Jean Bain Realtors/Coldwell Banker Burnet**

**C.G.S. of Minneapolis**

**Camden Community News**

**Camden Music School**

**Camden Pet Hospital**

**Cleveland Neighborhood Association**

**Columbia Heights Insty Prints\***

**Crystal Lake Floral Design, Inc.**

**Fishson Graphics + Communications**

**Framatix**

**Fremont Clinic**

**The Goddess of Glass & Friends**

**Hirshfield's Paint Mfg, Inc.**

**Become a NWMBA**

**Join Our Mailing List!**

For more business news in Camden check us out at [www.nwmpplsbusiness.com](http://www.nwmpplsbusiness.com)

**NWMBA Bylaws:**

**Do you have questions, suggestions for our bylaws? We want to hear from you.**

**Please send written comments by Friday**

**September 2nd, 2011 5pm to**

**NWMBA President Brock**

**Hanson: [president@nwmpplsbusiness.com](mailto:president@nwmpplsbusiness.com)**

***Mark your calendars - Upcoming meeting dates for 2011***

***Annual Meeting - January 18th***

***February 15th***

***March 15th***

***April 19th***

***May 17th***

***June 21st***

***July 19th***

***August 16th***

***September 20th***

***October 18th***

***November 15th***

***December 20th***

**Marketing Committee Meeting:**

Wednesday's at Lowry Cafe 8am

July 27

Aug 24

Sept 28

Interested in getting more involved? Plan to attend an upcoming meeting or contact us at [president@nwmpplsbusiness.com](mailto:president@nwmpplsbusiness.com).

Or Go to:

[www.nwmpplsbusiness.com](http://www.nwmpplsbusiness.com)

for the most complete meeting and upcoming information.

Holler Glass Block  
Homes & More Realty, Inc.  
Impact-Proven Solutions  
Install This Sign and Awning Co.\*  
Lind-Bohanon Neighborhood Association  
Lukeworks, LLC\*  
Luesebrink Office Services  
Majestic Tree Care, Inc.  
Mary Kay: Jody Lee\*  
Mary Kay: Margarette Nevalainen  
McKinley Community  
Mighty Stitch by Vivienne, LLC.\*  
Natural Organizing  
Nivlia Brinkley, Wells Fargo Advisors  
NorthNews  
Northside Auto, Inc.  
North Side Electric  
Papa's Restaurant & Deli\*  
Parkway Home Inspections, LLC\*  
Rachael's Club 46  
Ready to Show Homes, LLC\*  
Scotts Construction, LLC  
Shingle Creek Commons  
Shingle Creek Neighborhood Association  
Strootman Law Office  
Taylor Made Massage and Bodywork  
The Alexander Lawfirm, LLC\*  
The Warren-An Artist's Habitat\*  
Treehugger Tree Care, Inc.  
Victory Neighborhood Association  
VitaLife Rx Pharmacy  
Webber Camden Market\*  
Younkin Trucking, Inc.  
Thank you for supporting our members!

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