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**Contact:** Yvonne Klinnert, Public Information Manager  
**Phone:** 651-430-6026, after hours 952-807-3723  
**E-mail:** yvonne.klinnert@co.washington.mn.us

Community businesses, nonprofits recount how grant money helped out Joe Kohler of Joseph's Restaurant on Highway 36 in Stillwater is quite clear about the impact of assistance that Joseph's received from the Coronavirus Aid, Relief, and Economic Security, or CARES Act, funding. "Without grants, we are done, we are absolutely done," Kohler said about the grants.

"As a restaurant, we have been here almost 47 years," Kohler said, "and I have never seen anything like this in my life. But, the beautiful thing is, we have gotten support from the community, from the county, and the state of Minnesota."

Washington County, through the Community Development Agency, disbursed two rounds of business funding, one through the CARES Act, and one through a state-funded 2021 Business Grant Program. The 2020 CARES Act provided \$5.87 million to assist 477 small businesses in the county, with grants that averaged \$14,780. The program also provided funds to 141 entrepreneurs with sole proprietorships, with grants that averaged \$6,500. The 2021 state business grant program of \$5 million provided 430 businesses with grants.

Nicole Hanselman, owner of Board & Brush Creative Studio in Woodbury, echoed Kohler's sentiment. "For the last year, [grants have] kept us going, and will continue to keep us going until we are back to somewhat normal. With this money and the continued support of our customers, I feel we will be able to make it to fall, and then we should be fine. Without this money, I would not be open, no way."

Hanselman first closed the do-it-yourself sign studio last March. "We were closed in early March with the governor's orders, like everyone else, and went into a panic, like everyone else," she said. At first, Hanselman was reluctant to apply for the grants, thinking that there were others who could

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benefit more than she could. But as the closings dragged on, she applied for funds. “I applied for CARES funds twice, and I received them both times,” she said. “I was just so thankful. It is covering our rent, it is covering our expenses, it is covering our payroll.”

Charlie Ollmann, president of Music Connection in Forest Lake, experienced the same closing schedule. The shop sells and rents musical instruments and provides music lessons, working with students from 20 school districts and post-secondary schools. “We felt a major impact last March, because we had to discontinue our in-store lessons,” Ollmann said. “We were seeing 450 students a week in our studios, and that stopped dead in its tracks. For a couple of months, that went to zero.” School music programs also suffered.

Music Connection, around since 1981, used CARES Act funding to upgrade its website [connectwithmusic.com](http://connectwithmusic.com) to become the portal for providing music lessons virtually, and added more online sales and rentals. It also supported the business’ staff. “What the CARES Act did for us is that it basically helped us keep our entire staff.

“The Washington County grant was very beneficial,” he said. “Every little bit helps, and it meant that we didn’t have to lay anyone off, we could establish a safety plan to keep our doors open, and we could pay for health insurance for our employees.” The number of online lessons hasn’t fully recovered, but it has grown, and Ollmann is looking forward to fall when he hopes the business and school music programs will rebound. In the meantime, Ollmann continues to believe in the power of music. “We always said: ‘Making Music Makes Life Better,’ and that really rang true during the pandemic, keeping [people] from going crazy by providing an emotional outlet, both for adults and kids.”

The Bayport American Legion used state funding to get back on its feet, according to Manager Judy Johnson. “When we were shut down in 2020, about five months, we had a lot of losses,” Johnson said. “We had two coolers that died on us during the shutdown,” she said, and the post lost its inventory – beer and mixers can only last so long before they go bad and have to be thrown out. After receiving assistance from the funding, a cooler and inventory was replaced. “We were able to catch up on our bills when the county money came through,” Johnson said.

Both Kohler and Johnson credit assistance that they received from the Stillwater Area Chamber of Commerce, which serves communities along the St. Croix River, with making them aware of the program and assisting with the applications.

Executive Director Robin Anthony reports that almost 41% of the chamber's members applied for assistance. Immediately after businesses were shut down in the wake of the COVID-19 pandemic, Anthony worked with other Chambers of Commerce in the county to form a coalition, and its members were immediately in touch with key players from the Washington County CareerForce Center and the Community Development Agency.

Anthony credited the funding with being the lifeline that saved businesses. "It was emotional, it was personal," Anthony said of the business' struggles. "These small businesses, they put their life savings into these businesses. When they are told to shut down through no fault of their own, that is really hard to swallow." She recounted how one insurance agent was in tears after receiving a stimulus check to keep the business going.

Anthony said chambers of commerce from across the state are looking to Washington County as a leader in making the stimulus process work. "Everything moved so fast and furious [once the money was available], and we had to get the information to the businesses."

At the same time, Anthony said, "we worked hand in glove with our [county] commissioners, and they get it, and in turn, that meant success for our businesses." She also credited the staff at the Community Development Agency. "They did a stellar job being transparent, and making [the program] clear." They worked within tight deadlines, and they worked with the local chambers. "The biggest success that the county had in disseminating this money was working collaboratively with the chambers," Anthony said.

While the Bayport Legion wasn't eligible for the first round of grants in the fall, it did receive Paycheck Protection Program money to keep employees on the payroll. Then it was money from the second round of state funding that assisted the organization, which is home to charitable gambling that raises money to support charitable programs across the community. "We are own little entity," Johnson said. The grant money, as well as a rebate on its operating licenses through Washington County, "all of it went to pay the bills and replenish items that we had lost during the shutdown. It helped a lot. We are very grateful."

“Sometimes we forget how far reaching this is,” Kohler said. “My restaurant employs 70 people, and they have families, and they are working because they need the money.” At the same time, Kohler buys from local small bakeries, as well as major suppliers. “They don’t have deliveries if I am shut down. It’s not just me, it’s the farmers’ eggs, lettuce, tomatoes, dairy, livestock, chickens, food processing and trucking – and on and on!”

For more information on how federal and state grant money assisted county businesses and residents, see the Washington County website at [www.co.washington.mn.us](http://www.co.washington.mn.us) and search “pandemic response.”