



MEMORANDUM

DATE: July 6, 2020

To: Honorable Mayor & City Council

CC: Dave Bennett, Director of Public Works/City Engineer; Monte Nelson, Police Chief; Mitzi Baker, Community Development Director; Deb Little, City Clerk; Michelle Mahowald, Communications & Human Resources Director; Teresa Jensen, Director of Library and Information Technology Resources; Chris Hood, City Attorney

From: Ben Martig, City Administrator

RE: "Supplemental Agenda Background Memo" for July 7, 2020 No. 1.

Summary Report:

The following is an update on agenda items as supplemental background agenda information made available for Tuesday, July 7, 2020.

Item 4 – Res. 2020-061 - Consider Resolution Providing for the Issuance and Sale of \$5,425,000 General Obligation Street Reconstruction, Improvement and Stormwater Revenue Bonds, Series 2020A for Public Improvements.

The S&P Global Ratings Report is attached that assigned its 'AA' long-term rating to the City's 2020 General Obligation (GO) bonds and affirmed its 'AA' rating on the city's existing GO debt. The outlook is stable.

Item No. 7. Resolution 2020-062 Correction to Ownership Record for HRA Property at 302 Dresden Avenue.

Councilor DeLong requested this agenda item be removed from consent. It will be moved to the regular agenda.

Item 9 – Consider Approving Mayoral Board/Commission Youth Appointments.

This item has been removed from the agenda.

Item 14 – 20-347 Consider Amendment to Forgivable Loan to the Northfield Historical Society for Temporary Allowance of Discontinued Use of Public Bathroom Due to COVID-19 Operational Restrictions.

Please see attached agreement amendment as drafted by City Attorney Hood.

Item 15 – Resolution 2020-064 Consider Resolution of Support for Additional State Requirement of Masks and Face Coverings for Indoor Spaces.

Please see attached drafted Resolution Requesting Governor Tim Walz Implement a Statewide Mandate for Facial Coverings to be Required in Indoor Public Settings to Reduce the Spread of COVID-19.

Governor Tim Walz has indicated he is contemplating mandating wearing of facial coverings but has expressed some concern over enforcement.

The Minnesota Medical Association and the Minnesota Department of Health has endorsed mandatory mask-wearing statewide. Mayo Clinic has not taken a formal position in support of mandatory mask-wearing within Rochester or statewide, although it does require masks on its campus.

There is no public consensus on mandatory mask-wearing, and businesses are variable in their requirement that customers wear masks. Proponents of a mask mandate argue that only an emergency order will create consistency in what can be expected by those who patronize businesses and other public places, and normalize the use of masks broadly across the state.

The resolution under consideration would provide a position of support for a statewide mandate. City Administrator Martig will present this agenda item at the meeting.

Item 16. 20-348 Consider Requirement of Face Coverings for Indoor City Facilities.

Staff is continuing to prepare additional information as supplemental for the City Council.

RatingsDirect®

Summary:

Northfield, Minnesota; Appropriations; General Obligation

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Summary:

Northfield, Minnesota; Appropriations; General Obligation

Credit Profile

US\$5.425 mil GO street reconstruction, imp and util bnds ser 2020A dtd 07/30/2020 due 02/01/2031

Long Term Rating

AA/Stable

New

Rating Action

S&P Global Ratings assigned its 'AA' long-term rating to Northfield, Minn.'s \$5.425 million series 2020A general obligation (GO) bonds. At the same time, S&P Global Ratings affirmed its 'AA' rating on the city's existing GO debt. The outlook is stable.

The city's full faith and credit pledge and ability to levy unlimited ad valorem property taxes secure the bonds. Northfield intends to pay portions of debt service with special assessments and net revenues of the storm water system, but we rate the bonds to the city's unlimited-tax GO pledge, as we view it as stronger. Proceeds will be used to finance various public improvement projects, utility system improvements, and street reconstruction projects.

We also affirmed our 'AA' rating on several GO bonds secured by the city's unlimited-tax GO pledge and various other revenues, such as tax-increment, special assessment, and various enterprise fund revenue, although in each case we rate to the city's GO pledge.

Credit overview

Despite the risk of future pressures from the COVID-19 pandemic and related recession, we expect Northfield will have sufficient resources to address any budgetary stress, based on its very strong reserves, and given management's revenue-raising flexibility and the expectation for near-balanced operating results in the current fiscal year. We believe that Northfield's overall economic profile is more at risk than that of its peers due to the temporary closure of the two colleges that anchor the area economy, although they are expected to reopen in the fall of 2020. Generally, our rating outlook timeframe is up to two years, but our view of the credit risks to the city are centered on the more immediate budget effects over the next six-12 months due to the pandemic. S&P Global Economics forecasts that the recovery from the recession due to the COVID-19 pandemic will be slow (see "U.S. Faces A Longer And Slower Climb From The Bottom," published June 25, 2020, on RatingsDirect), which we expect will cause a near-term economic slowdown at the local level.

Northfield's finances have been stable in recent years, with historically very strong reserves remaining well above the city's fund balance policy of 40% of expenditures, a trend that we expect to continue. This, coupled with generally balanced operating results (after adjustments) and repeatedly positive budget variances, has exhibited realistic revenue and expenditure assumptions on the part of management. The city issues GO bonds regularly to pay for street improvements, so we anticipate debt service carrying charges and overall net debt will remain fairly stable, and, in our

view, adequate. However, 81% of the city's debt is scheduled to be paid off within 10 years, which helps mitigate the overall burden. Therefore, we believe Northfield will maintain its operational performance and debt profile at a level that is comparable with the current rating.

The 'AA' rating reflects our assessment of the city's:

- Adequate economy, with market value per capita of \$78,057 and projected per capita effective buying income at 82.8%, but that is benefitting from a local stabilizing institutional influence;
- Strong management, with good financial policies and practices under our Financial Management Assessment (FMA) methodology;
- Adequate budgetary performance, with a slight operating surplus in the general fund but a slight operating deficit at the total governmental fund level in fiscal 2019;
- Very strong budgetary flexibility, with an available fund balance in fiscal 2019 of 71% of operating expenditures;
- Very strong liquidity, with total government available cash at 1.7x total governmental fund expenditures and 11.8x governmental debt service, and access to external liquidity we consider strong;
- Adequate debt and contingent liability profile, with debt service carrying charges at 14.4% of expenditures and net direct debt that is 145.0% of total governmental fund revenue, as well as rapid amortization, with 81.5% of debt scheduled to be retired in 10 years; and
- Strong institutional framework score.

Environmental, social, and governance (ESG) factors

The rating also incorporates our view of the health and safety risks posed by the COVID-19 pandemic, which we consider social risk factors. Although the scope of economic and financial challenges posed by the pandemic remains unknown, we believe a prolonged disruption could weaken the city's local economy. Absent the implications of COVID-19, we consider the city's social risks to be in line with those of the sector. We also view governance and environmental risks as being in line with our view of the sector as a whole.

Stable Outlook

Downside scenario

We could lower the rating if there is a permanent deterioration in the colleges' student population, where we no longer view them stabilizing institutions for Northfield's economy; or if there was a substantial deterioration in the city's budgetary performance and reserve levels, such that these were no longer commensurate those of peers at the rating level.

Upside scenario

We could raise the rating if the city's economic measures, such as its per capita incomes and market value, improve to levels commensurate with those of higher-rated peers, all other credit factors remaining equal.

Credit Opinion

Adequate economy

We consider Northfield's economy adequate. The city, with an estimated population of 21,048, is in Dakota and Rice counties. The city benefits, in our view, from a stabilizing institutional influence. The city has a projected per capita effective buying income of 82.8% of the national level and per capita market value of \$78,057. Overall, the city's market value grew by 7.8% over the past year to \$1.6 billion in 2019. The weight-averaged unemployment rate of the counties was 3.1% in 2019.

We believe that Northfield's local economy is more affected by the COVID-19 pandemic, compared with its regional peers, because it's home to two colleges (St. Olaf and Carleton); the student population (over 5,000) was absent for more than half of the spring semester, which has exacerbated the disruption to the local economy specifically the hotels, restaurants, and shops. The colleges are scheduled to welcome students back for the fall 2020 semester and are under contract to use a significant portion of available hotel rooms for student housing. We view this pressure on the local economy as temporary, but if there is permanent deterioration in the local economy, the rating may be pressured. Management reports that other aspects of the economy are much less affected, given that Northfield is largely a residential community. While Northfield is not technically part of a metropolitan statistical area, it is centrally located between the Twin Cities, Rochester, and Mankato, all of which are about an hour away. Local employment is available in education, health care, and manufacturing; top employers include the local school district No.659 (1,083 employees), St. Olaf College (860), Northfield Hospital (a component unit of the city, 749), Carleton College (750), and Post Consumer Brands (650). Management reports that Post has remained open, while following social distancing guidelines, and the business is performing well.

The city's net tax capacity is made up of mostly residential homestead properties, at 63% of the total, although with a good mix of commercial/industrial (23%). The city has recently seen steady valuation growth, reflecting rising existing property values, along with new business developments, including a new bank, oral surgery center, and counseling center, as well as the expansion of a large pharmaceutical company. Residential growth also continues, primarily reflecting an increase in the number of new townhome units and ongoing multifamily development.

Strong management

We view the city's management as strong, with good financial policies and practices under our FMA methodology, indicating financial practices exist in most areas, but that governance officials might not formalize or monitor all of them on a regular basis.

Highlights include its:

- Use of at least three years of historical information in formulating the upcoming-year revenue and expenditure assumptions, with the help of outside sources and a line-by-line approach to budgeting;
- Quarterly reporting of budget-to-actual performance to the council with the ability to make amendments to the budget as needed;
- Five-year capital plan that is formally adopted by the council, updated on an annual basis, and includes sources and uses of funds;

- Formalized investment management policy; quarterly board reports include investment holdings;
- Formalized debt management policy that sets various qualitative standards around debt issuance, and sets a goal to amortize 65% of GO bonds within 10 years; and
- Formalized fund balance policy to maintain 40% of budgeted expenditures for cash flow and contingency purposes.

The city does not produce a multiyear financial plan.

Adequate budgetary performance

Northfield's budgetary performance is adequate, in our opinion. The fiscal 2020 budget (year-end Dec. 31) calls for a \$100,000 general fund deficit. In light of the COVID-19-induced recession, management is closely watching revenues and expenditures to adjust for any recessionary revenue pressure, but says there have been no noticeable changes. Based on historical performance and budgeting practices, we believe the city will likely outperform its budget, but could still generate a small deficit, and unexpected variations in revenue or expenses could also still affect the budget this year; therefore, we have revised our view of the city's budgetary performance to adequate from strong.

Property taxes made up 50% of general fund revenues in fiscal 2019, followed by state aid at 30%. Management reports that there may be some slight delays in property tax collections in 2020, but it expects them to be immaterial.

For fiscal 2019, the city budgeted for the use of reserves, but outperformed its budget due to higher licenses and permits and lower expenditures across all funds. The city had slight surplus operating results in the general fund of 1.5% of expenditures, but a slight deficit result across all governmental funds of negative 0.6% in fiscal 2019. In assessing budgetary performance, we adjusted general fund and total governmental fund revenue to include annually recurring transfers. We also removed one-time capital spending funded with bond proceeds. After adjustments, the city's budgetary results in the general fund and across total governmental funds have generally been positive in recent years. Aside from the general fund, other governmental activities are mainly capital projects and various special revenue funds, such as the community resource center, library gift, and various tax-increment funds.

Very strong budgetary flexibility

Northfield's budgetary flexibility is very strong, in our view, with an available fund balance in fiscal 2019 of 71% of operating expenditures, or \$9.3 million. We expect the available fund balance to remain above 30% of expenditures for the current and next fiscal years, which we view as a positive credit factor. The available fund balance includes \$7.9 million (59.9% of expenditures) in the general fund and \$1.4 million (10.6% of expenditures) that is outside the general fund but legally available for operations.

In our calculation of the city's available fund balance, we have included available cash in the municipal liquor store fund. Northfield has a formal fund balance policy requiring a minimum general fund reserve equal to 40% expenditures, and its general fund reserves have been well in excess of the policy minimum for a number of years. Based on the current year's projections, we do not expect our view of the city's budgetary flexibility to change over at least the next two years.

Very strong liquidity

In our opinion, Northfield's liquidity is very strong, with total government available cash at 1.7x total governmental fund expenditures and 11.8x governmental debt service in 2019. In our view, the city has strong access to external

liquidity if necessary.

The city's available \$31.6 million in cash and investments was held primarily in municipal and federal securities and the Minnesota Municipal Money Mark (4M) fund, which we do not consider aggressive. Based on past issuance of GO debt, we believe the city has strong access to capital markets to provide for liquidity needs if necessary. The city has no variable-rate debt or direct-purchase exposure, and we expect cash levels to remain stable and overall liquidity to remain very strong.

Adequate debt and contingent liability profile

In our view, Northfield's debt and contingent liability profile is adequate. Total governmental fund debt service is 14.4% of total governmental fund expenditures, and net direct debt is 145.0% of total governmental fund revenue. Approximately 81.5% of the direct debt is scheduled to be repaid within 10 years, which is, in our view, a positive credit factor.

We have revised our view of the city's debt to adequate from weak due to a slight decline in the debt service compared with expenditures. We calculate total direct debt at about \$26 million; our net direct debt calculation excludes revenue bonds supported by the city's wastewater fund. We understand that the city will issue approximately \$1 million-\$2 million in new-money GO debt annually, mainly for street and improvement projects. We do not expect the addition of this debt to weaken our view of the city's debt and contingent liability profile.

Northfield's combined required pension and actual other postemployment benefits (OPEB) contributions totaled 4.4% of total governmental fund expenditures in 2019. The city made its full annual required pension contribution in 2019.

In evaluating Northfield's required pension contributions, we adjusted the amounts related to the city's component unit hospital.

- We do not believe that pension and OPEB liabilities represent a medium-term credit pressure, as contributions are only a modest share of the budget, and we believe the city has the capacity to absorb higher costs without affecting operations.
- The funded status of the city's two largest pension plans has improved in recent years, although plan statutory contributions have regularly fallen short of actuarial recommendations.
- Along with certain plan-specific actuarial assumptions and methods, this introduces some long-term risk of funding volatility and cost acceleration.
- Northfield contributes to a single-employer OPEB plan on a pay-as-you-go basis.

Northfield's combined required pension and actual OPEB contributions totaled 4.4% of total governmental fund expenditures in 2019.

The city participates in the following defined-benefit plans:

- Minnesota General Employees Retirement Fund (GERF): 80% funded (as of June 30, 2019), with a city proportionate share of the plan's net pension liability at \$40.7 million
- Minnesota Police and Fire Fund (PEPFF): 89% funded (as of June 30, 2019), with a proportionate share of \$1.99 million

Annual contributions are based on a statutory formula, which we view as a negative credit factor. We think this increases risk of underfunding over time if future funding shortfalls are not met with offsetting adjustments by the state legislature. Statutory rates did not meet our minimum funding progress metric last year; however, these fixed rates are scheduled to increase in 2020. Another key risk is a 7.5% investment rate of return assumption (for both plans), which is higher than our 6.5% guideline. This indicates some exposure to liability acceleration from market volatility. Regardless, costs remain only a modest share of total spending and, in our view, are unlikely to pressure the city's medium-term operational health.

Strong institutional framework

The institutional framework score for Minnesota cities with a population greater than 2,500 is strong.

Related Research

- S&P Public Finance Local GO Criteria: How We Adjust Data For Analytic Consistency, Sept. 12, 2013
- Criteria Guidance: Assessing U.S. Public Finance Pension And Other Postemployment Obligations For GO Debt, Local Government GO Ratings, And State Ratings, Oct. 7, 2019
- Through The ESG Lens 2.0: A Deeper Dive Into U.S. Public Finance Credit Factors, April 28, 2020
- 2019 Update Of Institutional Framework For U.S. Local Governments

Ratings Detail (As Of July 2, 2020)		
Northfield GO		
<i>Long Term Rating</i>	AA/Stable	Affirmed
Northfield GO		
<i>Long Term Rating</i>	AA/Stable	Affirmed
Northfield GO		
<i>Long Term Rating</i>	AA/Stable	Affirmed
Northfield GO		
<i>Long Term Rating</i>	AA/Stable	Affirmed
Northfield GO		
<i>Long Term Rating</i>	AA/Stable	Affirmed
Northfield GO		
<i>Long Term Rating</i>	AA/Stable	Affirmed
Northfield GO cap imp bnds		
<i>Long Term Rating</i>	AA/Stable	Affirmed
Northfield GO tax inc rfdg bnds		
<i>Long Term Rating</i>	AA/Stable	Affirmed

Certain terms used in this report, particularly certain adjectives used to express our view on rating relevant factors, have specific meanings ascribed

Summary: Northfield, Minnesota; Appropriations; General Obligation

to them in our criteria, and should therefore be read in conjunction with such criteria. Please see Ratings Criteria at www.standardandpoors.com for further information. Complete ratings information is available to subscribers of RatingsDirect at www.capitaliq.com. All ratings affected by this rating action can be found on S&P Global Ratings' public website at www.standardandpoors.com. Use the Ratings search box located in the left column.

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**MODIFICATION AGREEMENT TO FORGIVABLE LOAN AND
FACILITY USE AGREEMENT BETWEEN THE CITY OF NORTHFIELD
AND THE NORTHFIELD HISTORICAL SOCIETY**

THIS MODIFICATION AGREEMENT (the “Modification Agreement”) is made and entered into as of this 7th day of July, 2020 (the “Effective Date,”), by and between the City of Northfield, a Minnesota municipal corporation (the “City”) and the Northfield Historical Society, a Minnesota nonprofit corporation with offices at 408 Division Street, Northfield, MN 55057 (the “NHS”).

WITNESSETH THAT,

WHEREAS, NHS entered into a Forgivable Loan and Facility Use Agreement Between the City of Northfield and the Northfield Historical Society, dated March 1, 2011 (the “Agreement”), which provided a forgivable loan to NHS for purposes of constructing restroom facilities for use by NHS employees and patrons as well as, free of charge, use by the general public during those times and days of the week as specified in the Agreement; and

WHEREAS, NHS has accordingly entered into the Agreement, along with respective loan documents (the “Loan Documents”); and

WHEREAS, Coronavirus Disease 2019, commonly known as “COVID-19,” which is a respiratory disease that can result in serious injury or death, is spreading globally and has been identified by the World Health Organization (“WHO”) as a pandemic; and

WHEREAS, Governor Tim Walz declared a Peacetime State of Emergency to authorize any and all necessary resources to be used in support of the COVID-19 response; and

WHEREAS, on March 17, 2020, pursuant to Minn. Stat. § 12.29, the City of Northfield declared a local emergency to be used in support of the COVID-19 response; and

WHEREAS, the COVID-19 pandemic is an unforeseen, present, sudden, and unexpected situation, which requires immediate action to be taken to prevent damage to the health, safety, and welfare of the citizens of the City of Northfield; and

WHEREAS, as a direct result of the foregoing pandemic, by letter dated June 20, 2020, NHS has requested that the City agree to the temporary closure of the public restrooms required in the Agreement until September 14, 2020.

NOW, THEREFORE, for good and valuable consideration, the parties hereto agree as follows:

1. Paragraph 2 of the Agreement requiring the public restrooms to be open to the general public at certain times and days of the week is hereby suspended from the Effective Date until September 14, 2020. Notwithstanding the period of temporary closure provided herein, NHS shall at its expense otherwise maintain the restrooms in a good and sanitary condition while closed. Paragraph 2 shall be once again in full force and effect beginning

September 15, 2020.

2. Continuing Validity. Except as expressly changed by this Modification Agreement, the terms of the Agreement, including all Loan Documents remain unchanged and in full force and effect. The execution of this Modification Agreement on behalf of the City does not waive the City's right to strict performance of the obligation(s) as changed, nor obligate City to make any future change in Agreement terms. Nothing in this Modification Agreement will constitute a satisfaction of the obligation(s).
3. Oral Agreement Disclaimer. This Modification Agreement represents the final agreement between the parties and may not be contradicted by evidence of prior, contemporaneous or subsequent oral agreements of the parties. There are no unwritten oral agreements between the parties.
4. Recitals. The recitals hereto are hereby made a part hereof.
5. Execution. This Modification Agreement may be executed simultaneously in two or more counterparts that, when taken together, shall be deemed an original and constitute one and the same document.

PRIOR TO SIGNING THIS MODIFICATION AGREEMENT, NHS READ AND UNDERSTOOD ALL THE PROVISIONS HEREOF. NHS AGREES TO THE TERMS OF THE MODIFICATION AGREEMENT.

IN WITNESS WHEREOF the parties have caused these presents to be signed as of the date first above mentioned.

NORTHFIELD HISTORICAL SOCIETY

By: _____
_____, Its _____

Date: _____

By: _____
_____, Its _____

Date: _____

CITY OF NORTHFIELD

By: _____
_____, Its _____

Date: _____

By: _____
_____, Its _____

Date: _____

CITY OF NORTHFIELD, MN
CITY COUNCIL RESOLUTION 2020-064

A RESOLUTION REQUESTING GOVERNOR TIM WALZ IMPLEMENT A STATEWIDE
MANDATE FOR FACIAL COVERINGS TO BE REQUIRED IN INDOOR PUBLIC SETTINGS TO
REDUCE THE SPREAD OF COVID-19

WHEREAS, Coronavirus Disease 2019, commonly known as “COVID-19,” which is a respiratory disease that can result in serious injury or death, is spreading globally and has been identified by the World Health Organization (“WHO”) as a pandemic; and

WHEREAS, Governor Tim Walz declared a Peacetime State of Emergency to authorize any and all necessary resources to be used in support of the COVID-19 response; and

WHEREAS, on March 17, 2020, pursuant to Minn. Stat. § 12.29, the City of Northfield declared a local emergency to be used in support of the COVID-19 response; and

WHEREAS, The COVID-19 pandemic continues to present an unprecedented and rapidly evolving challenge to our State; and

WHEREAS, as of July 6, 2020, the State of Minnesota has confirmed 38,569 positive test cases for COVID-19 and 1,474 deaths including 434 daily newly reported cases and 3 newly reported deaths; and

WHEREAS, the City of Northfield acknowledges the current policy on masks and face coverings strongly encouraged as outlined in Minnesota Governor Executive Order 20-74 Section 1 as follows:

Masks and face coverings strongly encouraged. I strongly encourage all Minnesotans to wear a manufactured or homemade cloth face covering when they leave their homes and travel to any public setting where social distancing measures are difficult to maintain (*e.g.*, grocery stores and pharmacies) and to follow face covering guidelines issued by MDH and the CDC until this Executive Order is rescinded. As set forth below, Minnesotans may be required to wear cloth face coverings in certain settings. Such face masks and coverings are for source control (to help limit the person wearing the covering from infecting others). They are not yet known to be protective of the wearer and therefore are not personal protective equipment.

; and

WHEREAS, Researchers emphasize there is strong evidence that facial coverings protect others from catching an infection from the person wearing the mask; and

WHEREAS, Minnesota Health Commissioner Jan Malcom was quoted on Wednesday, July 1st saying “It is our advice from the Health Department's perspective that this is so important and so effective and the evidence has gotten more and more clear on this point,” and went on to say “We do recommend that it become a requirement at the statewide level.”; and

WHEREAS, Governor Tim Walz was noted in media reports on Wednesday, July 1st that he's considering factors such as the continued spread of COVID-19 in Minnesota as part of a daily evaluation over whether to issue an order requiring public facial covering statewide; and

WHEREAS, Governors in states with rising COVID-19 numbers, including California, Kansas and Pennsylvania, have mandated facial covering use statewide in recent weeks, saying it's a simple and effective step to slow the spread of COVID-19; and

WHEREAS, whereas there are already State owned facilities including at all University of Minnesota campuses all faculty, staff, students and visitors will be required to wear face coverings in any enclosed or indoor spaces with some exceptions such as when in an assigned apartment or residence hall room or when alone in an office or study area; and

WHEREAS, Several cities in Minnesota have enacted their own facial covering requirements, including Minneapolis and St. Paul, to help curb the spread of the COVID-19 and others are continuing to further explore the issue; and

WHEREAS, Several cities in Minnesota have required face coverings are required in public buildings and others are continuing to further explore potentially enacting local requirements; and

WHEREAS, the City of Northfield supports a coordinated statewide effort rather than on a local government basis as a more effective solution to requiring and enforcing a mandate for facial coverings/masks to be required in public indoor settings in an effort to reduce the spread of COVID-19; and

NOW THEREFORE BE IT RESOLVED by the City Council of the City of Northfield, Minnesota that the City formally adopts a policy requesting Governor Tim Walz to implement a statewide mandate for facial coverings to be required in public indoor settings in an effort to reduce the spread of COVID-19.

PASSED by the City Council of the City of Northfield on this 6th day of July, 2020.

ATTEST

City Clerk

Mayor

VOTE: ___ POWNELL ___ DELONG ___ GRABAU ___ NAKASIAN
 ___ NESS ___ PETERSON WHITE ___ ZWEIFEL