

## COVID-19 Resources

We have compiled resources and news from our members and partners into this document. Thank you to those in our network who have quickly circulated messaging around how to support our businesses, families and communities so quickly.

## FOR BUSINESSES & EMPLOYERS

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### FEDERAL STIMULUS PACKAGE

Find details on the information below [here](#).

**Paycheck Protection Program (PPP)**: Administered by local financial institutions (banks), loans are available to cover up to eight weeks of average monthly payroll (based on 2019 figures) plus 25%. SBA will forgive loans if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities. Funds are administered on a first-come, first-served basis. The [application](#) is available and the deadline to apply is June 30.

**Emergency & Normal Economic Injury Disaster Loan (EIDL)**: Administered by the Small Business Administration, this program is for any small business with less than 500 employees (including sole proprietorships, independent contractors and self-employed persons), private non-profit organizations or 501(c)(19) veterans organizations affected by COVID-19. The EIDL now provides a loan advance of up to \$10,000 within three days of an approved application to be used on payroll, sick leave, mortgage, or interest or principal on other debt. The [application](#) can be found on the SBA website and the deadline to apply for EIDL funds is now December 21, 2020.

[FFCRA and CARES Act Program Comparison Chart](#).

**Debt Relief for Existing and New SBA Borrowers**: The stimulus includes \$17 billion in funding for a provision to provide immediate relief to small businesses with standard SBA 7(a), 504, or microloans. Under this provision, SBA will cover all loan payments for existing SBA borrowers, including principal, interest, and fees, for six months.

**Paid Leave for Government Contractors**: The stimulus includes a provision that provides paid leave for employees working on small business contracts with the federal government.

**Resources for Business Counseling Services**: The stimulus provides \$275 million in grants to the nation's network of Small Business Development Centers (SBDCs) and Women's Business Centers (WBCs), as well as the Minority Business Development Agency's Business Centers (MBDCs), to provide mentorship, guidance and expertise to small businesses. The funding will allow SBDCs, WBCs, and MBDCs to hire staff and provide programming to help small businesses and minority-owned businesses respond to COVID-19.

**Coronavirus Aid, Relief, and Economic Security (CARES) Act: What Small Businesses Need to Know**  
Included in the recently passed CARES Act are additional business loan options, changes to tax policies

and changes to the FFCRA, all designed to ease the burden of COVID-19. [Learn more from the US Chamber of Commerce.](#)

### **IRS Updates**

Filing Season Extension: The federal income tax filing due date has been extended from April 15, 2020, to July 15, 2020. News releases in English and Spanish can be found on the IRS [special coronavirus page](#).

Tax Payment Extension: The tax payment deadline has also been extended to July 15, 2020. View the current [payment extension statement](#) for details. Though the deadline is extended, those who do not owe are encouraged to file as soon as possible so they can receive and use their refund sooner.

Refundable Payroll Tax Credits: [Small and midsize employers](#) can begin taking advantage of two new refundable payroll tax credits, designed to promptly and fully reimburse them, dollar-for-dollar, for the cost of providing Coronavirus-related leave to their employees.

### **Business Loans**

Many banks and credit card companies have issued statements indicating that they are willing to work with customers that are experiencing financial difficulties due to loss of income during Covid-19. If you currently have a business loan or line of credit and are concerned you may not be able to make full payments, contact your servicer right away to find out if they are offering any payment deferments or fee waivers during this time. Nothing is applied automatically to loans - you must ask.

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### **Airport Gateway BID Rapid Response Grant**

Businesses within the Airport Gateway Business Improvement District boundaries are eligible to receive a matching grant for ANY marketing costs associated with promoting their business. Take advantage of up to \$500.00 in matching dollars. [Learn more and apply here.](#)

### **Brew City Match COVID-19 Small Business Grant**

Provides up to \$1,200 to assist small businesses with rent and payroll support.  
[BrewCityMatch.com/Covid-19](#)

### **Brew City Match COVID-19 Small Business Emergency Loan Fund**

Provides zero interest loans to small businesses to assist with rent, payroll, and additional business expenses.

More information at: [BrewCityMatch.com/Covid-19](#)

### **CDC Guidance to Protect Your Business and Employees**

The Centers for Disease Control and Prevention (CDC) offers the most up-to-date information on COVID-19. The following interim guidance may help prevent workplace exposures to acute respiratory illnesses, including COVID-19, in non-healthcare settings: Actively encourage sick employees to stay home; Separate sick employees; Emphasize staying home when sick, respiratory etiquette and hand hygiene by all employees; Perform routine environmental cleaning.

[Read More Interim Guidance for Businesses and Employers.](#)

### **City of Milwaukee Restaurant Carryout Zone Program**

In an effort to slow the spread of the COVID-19 virus, on March 16 Governor Tony Evers restricted restaurant service to delivery and carryout only. To assist restaurants that currently do not have a "Loading Zone" adjacent to their business, the City of Milwaukee has implemented a temporary program to provide "[Restaurant Carryout Zones](#)" (click link and scroll down to the section for information and online application).

### **COVID-19 Small Business Impact Grant**

The Ethnic & Diverse Business Coalition (EDBC) is a coalition of 14 ethnic and diverse chambers of commerce and partner organizations that serve the State of Wisconsin. This grant application is to assist small ethnic and diverse businesses of any industry that are a business member of one of our coalition members during the COVID-19 pandemic. Before filling out this application, please note that you **MUST** be a member in good standing with one of our member Chambers of Commerce. If you are **NOT** a member of a chamber, please reach out to a chamber (you can view a list at [www.edbcwisconsin.org](http://www.edbcwisconsin.org)) to view chamber memberships and to inquire about your eligibility. Grants will be available up to \$500. If you have any questions, please call (414) 287-4172 for more information. [PLEASE CLICK HERE TO FILL OUT THE APPLICATION FOR THE SMALL BUSINESS IMPACT GRANT.](#)

### **Department of Workforce Development**

Access this [library of resources](#) that can help business owners and employers make decisions during this unique time.

### **Families First Coronavirus Response Act**

Provisions of the Families First Coronavirus Response Act make [significant, yet temporary changes](#) to the Family and Medical Leave Act ("FMLA") among others. Small businesses will be affected by these changes and will need the right legal advice to negotiate them. Most notably, the Act imposes upon employers with fewer than 500 employees a requirement to provide sick leave as well as family and medical leave to their employees in response to the present crisis.

### **Facebook Small Business Grants Program**

Facebook is offering \$100M in cash grants and ad credits for up to 30,000 eligible small businesses in over 30 countries where they operate. Grant applications will open up in March. [Learn more and sign-up for updates here.](#)

### **Financial Resources from the Consumer Financial Protection Bureau**

While social distancing actions are necessary steps to help reduce virus exposures, it may bring financial uncertainty for many people who could experience a loss of income due to illness or workplace closures. If you are facing financial difficulties as a result of the pandemic, the CFPB has resources to protect and manage your finances. [Financial resources for consumers.](#)

### **Gener8tor Emergency Response Program**

New initiative supporting Indiana and Wisconsin small businesses affected by the COVID-19 outbreak. Under this Emergency Response Program, small businesses and entrepreneurs will have access to a free, weeklong webinar series designed to identify and leverage critical resources in order to weather this ongoing public health crisis.

Learn more at <https://www.gener8tor.com/emergency-response-program>

### **HWCC Emergency Loan Fund**

These funds are primarily used for working capital to cover rent, payroll, and other fixed expenses. This loan fund is

similar to HWCC's existing Revolving Loan Fund (RLF) Small Loan programs but with a slightly lower rate and an interest-

only option for the first 3 months. Loans from \$5,000 and up to \$10,000. For more information about terms and interest

rates, please contact HWCC Operations Manager, Ger Thao at [ger@hmongchamber.org](mailto:ger@hmongchamber.org)

### **KIVA Loans Expanded**

KIVA is expanding their US program to make loans more available for small business owners during tough economic

times. In addition to 0% interest and no fees, U.S. applicants for a Kiva loan will have access to (1) Larger loans: The

maximum loan on the Kiva platform will increase from \$10,000 to \$15,000 and (2) Grace period: New borrowers may

access a grace period of up to 6 months for greater financial flexibility. [Apply for Loan](#). If you are able, considering lending to a small business owner by becoming a Kiva Lender. It's a quick and easy process. [Become a Kiva Lender here](#).

### **MMAC Resource Library & Webinar Series**

The MMAC is hosting webinars every Tuesday at 11AM to help guide businesses and the organizations that support them. Different topics will be addressed each week. [Learn more, register for webinars and sign-up for their updates](#).

### **Restaurant Permits for Carry-Out Service**

The City of Milwaukee has implemented a free program for Restaurants to apply for Carry Out Zones to better serve curbside carryout requests during this time. Restaurants can apply for this program online at [milwaukee.gov/dpw](http://milwaukee.gov/dpw) and signage will be installed by DPW within 48-72 hours of the request.

### **Safe & Affordable Bank Accounts**

As the number of applications for unemployment compensation rises, it is important that individuals have somewhere safe to deposit these funds. Rather than waiting for a check or prepaid card in the mail, encourage your clients/residents to open a Bank On certified account where funds can be received via direct deposit. These accounts do not allow for overdraft, the minimum balance can be zero, and they allow holders to bills remotely. Some accounts can even be opened up online, saving a costly trip to the check cashier at a time when it is best to stay home. Visit the [Bank On Greater Milwaukee website](#) for a list of certified accounts available in the area.

### **SBA Providing Disaster Assistance Loans for Small Businesses Impacted by Coronavirus (COVID-19)**

The U.S. Small Business Administration (SBA) has approved Wisconsin's request for small businesses affected by the COVID-19 pandemic to access low-interest federal disaster loans. Under the Economic Injury Disaster Loan (EIDL) program, businesses may qualify for up to \$2 million in loans to cover losses resulting from the pandemic. The interest rate on the loans is 3.75% for for-profit businesses and 2.75% for nonprofits. Participants may be able to extend payments for up to 30 years. [CLICK HERE](#) to access the application portal.

The [Wisconsin Small Business Development Network](#) (SBDC), a resource partner of the SBA, is available to help small businesses apply for federal disaster loans to mitigate the substantial economic injury as a result of the COVID-19 pandemic. Please visit the Wisconsin SBDC [website](#) designed to help business owners understand the qualifications and application process. Consultants across the network's 13 locations are working remotely via phone, email and virtual tools to assist clients.

### **Temporary Change to the Plan of Operation Permit**

All Class B and Class C establishments are currently allowed to sell sealed containers of alcohol to go. The hours are the same as those allowed under a Class A establishment (liquor/grocery store), which are 8:00 am – 9:00 pm, as long as the

individual license for that business allows those hours. [More information.](#)

### **Toolkit for Agricultural Organizations from DATCP**

This is intended to serve as a resource for agricultural organizations as they prepare for potential impacts of COVID-19 on their business operations. This kit includes resources for food businesses, farmers, employers, etc. [COVID-19 Toolkit.](#)

### **US Chamber of Commerce Coronavirus Response Toolkit**

Find shareable graphics based on the CDC's latest guidance for businesses and employees. We encourage you to share these assets on social media, websites, and other channels, and send them to your colleagues and employees. [Response Toolkit.](#)

### **Wefunder**

an emergency loan product for small businesses affected by the crisis. \$20K to \$100K (can also go higher), 3% simple interest, repayments based on business revenues and deferred until 2021, and funded by customers and community members. The idea is for this capital to [complement](#) government assistance. More info here: [wefunder.com/loans](https://wefunder.com/loans)

### **Wisconsin Economic Development Corporation Grants**

Wisconsin Economic Development Corporation (WEDC) created a \$5 million in funding to provide grants of up to \$20,000 to small businesses to assist with expenses or other leave due to hardships created by COVID-19. Funds will be distributed via Wisconsin-based Community Development Financial Institutions (CDFIs). [Learn more.](#)

### **WWBIC**

Current Clients: For those affected by COVID-19, small business owners may have options for loan deferment, interest payments being covered, and direct grant support for payroll and rent. For more information contact Jaime Charon, Director of Portfolio Management and Loan Operations: [jcharon@wwbic.com](mailto:jcharon@wwbic.com) or WWBIC Servicing at [wwbicservicing@wwbic.com](mailto:wwbicservicing@wwbic.com). Current & New Clients: we are offering fast track loans up to \$25,000! Please contact Michael Hetzel, Director of Lending: [mhetzel@wwbic.com](mailto:mhetzel@wwbic.com) for more details.

## FOR INDIVIDUALS & FAMILIES

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### Stimulus Payments

Here is everything you need to know about [receiving a stimulus payment](#).

### IRS Updates

Filing Season Extension: The federal income tax filing due date has been extended from April 15, 2020, to July 15, 2020. News releases in English and Spanish can be found on the IRS [special coronavirus page](#).

Tax Payment Extension: The tax payment deadline has also been extended to July 15, 2020. View the current [payment extension statement](#) for details. Though the deadline is extended, those who do not owe are encouraged to file as soon as possible so they can receive and use their refund sooner.

### Voting: Spring Election

Due to the risk of exposure to coronavirus, Milwaukee will no longer be operating in-person, absentee or early voting at the Zablocki Library, the Zeidler Municipal Building or the Midtown Center. Milwaukee residents are encouraged to request an absentee ballot online at [myvote.wi.gov](http://myvote.wi.gov) or by calling 414-286-VOTE. For individuals who are not yet registered to vote, the state of Wisconsin will re-opened [online voter registration](#) on Tuesday, March 24.

### Mortgage Payments

If you have lost income due to Covid-19 and are worried you will miss a mortgage payment, reach out to your servicer (the entity you write your mortgage check to each month) right away to find out if they are providing their borrowers with any pause in payments. Many entities have issued statements that they are working with borrowers with a loss in income. Borrowers need to ask for payment options - nothing is applied automatically to a loan or account. [Find more info here.](#)

### Housing/Rental Payments

If you have lost income due to Coronavirus and are worried you will miss a rent payment, reach out to your landlord to discuss the situation. Renters are being encouraged to 'pay what you can, if you can.' Evictions have been put on hold for 60 days, but renters could still be responsible for back rent after the

60 days unless a formal agreement with their landlord is reached. If you need housing assistance, call 2-1-1 (IMPACT) or visit [www.impactinc.org/impact-2-1-1/](http://www.impactinc.org/impact-2-1-1/) to search their online resource directory.

Mediate Milwaukee offers FREE mediation to help tenants and landlords connect and discuss solutions to avoid eviction, such as a repayment plan or move out date. Professional mediators work with parties over the phone and by email to help work out details and write up the final agreement. Call 414-939-8800 or email [apply@mediatemilwaukee.com](mailto:apply@mediatemilwaukee.com).

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### **AARP Money Map**

Without warning, an unplanned expense can lead you off the path to financial stability. In minutes, we'll make you an action plan to get you back on track. It's everything you need in one place — financial aid programs, payment options, and people who can help. Money Map is free for all ages and you do not need to be an AARP member to access. It can help you figure out medical, car, home and other expenses. [AARP Money Map](#).

### **Artist Relief Fund**

To help support Milwaukee artists and creators, ImagineMKE is raising money for an Artist Relief Fund that will benefit Milwaukee-based artists who have experienced a financial loss due to a cancellation of engagements. [Donate or Apply](#).

### **Applying for Unemployment**

The Department of Workforce Development has a comprehensive [Q&A about unemployment benefits and COVID-19](#).

### **Bartender Emergency Assistance Program**

USBG National Foundation created a fund for out of work bartenders or other bar staff. [Learn more and apply here](#).

### **Childcare Resources**

The Wisconsin Department of Children and Families has [information](#) for child care, including requests for assistance.

### **Free Internet Access**

Spectrum is offering free 60 days of Internet to households with K-12 or college students. Call 1-844-488-8395 to enroll. Must be new to Spectrum, other restrictions apply, [view info here](#).

### **Emergency Food Distribution Map (Milwaukee County)**

This interactive map lists sites confirmed by Hunger Task Force that provide emergency food safely to children or adults. Visit <http://bit.ly/FoodNowMKE> for more resources. Map Tips: Search by Zip Code by clicking the magnifying glass. Selecting a site icon will tell you what days and times the meal service is open. [This map will be updated daily](#).

### **Personal Financial Challenges**

UW-Madison Extension has compiled a list of frequently asked questions about personal financial challenges as a result of the COVID-19 pandemic. Answers to each question are linked to government websites and the types of assistance that might be available. [View FAQ's, answers are resources here](#).

### **Resources for Job Seekers**

As a job seeker or laid-off worker, there are things you can do to feel productive and improve your skills during this period of social distancing. [Learn about opportunities for work and skill building here](#).

Odd Jobs for Milwaukee Service Industry: A community run Facebook page for finding or offering odd jobs to those out of work during COVID-19. [Join facebook group here](#).

### **Restaurants Offering Carry-Out/Delivery**

[This google doc](#) lists restaurants in the Milwaukee-area still offering carry-out and delivery. You can add a restaurant to the list (add to the bottom, it will be alphabetized by the owner) that you are aware of or that you work for.

### **The Creator Fund**

A fund dedicated to supporting out of work artists, musicians, or other creators. [Learn more and apply](#).

### **UW Credit Union Emergency Personal Loan**

For UW Credit Union members who have been financially impacted by the COVID-19 outbreak, they are offering a low-rate personal loan to help with budgeting concerns. [Click here](#) for more info. Other financial institutions may also offer similar assistance – be sure to check with your bank or credit union.

## **Volunteer Opportunities**

No matter where you live in Wisconsin, there are opportunities for people looking to help out. [Check out Volunteer Wisconsin](#) for ways to support your community.

## **FOR NONPROFIT ORGANIZATIONS**

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### **CARES Act Support for Nonprofits**

Provisions in the recently-passed CARES Act offer two key ways for nonprofit organizations (with fewer than 500 employees) to access funds that can help them retain staff and keep the doors open: the Paycheck Protection Program (PPP) and the Emergency & Normal Economic Injury Disaster Loan (EIDL). [Find out your organization can take advantage of these programs.](#)

### **What the Stimulus Bill Means for Nonprofits**

The \$2 trillion stimulus bill that cleared Congress Friday expands the charitable deduction to all taxpayers for a year, makes nonprofits eligible for federal loans that could be largely forgiven, and boosts tax incentives for corporate giving, according to nonprofit analysts. [Learn more from the Chronicles of Philanthropy.](#)

### **Community Benefit Financial Company Emergency Fund**

The Otto Bremer Trust (OBT) has established a \$50 million emergency fund through its Community Benefit Financial Company (CBFC) subsidiary to provide financial support to Minnesota, Wisconsin, North Dakota, and Montana nonprofits and other community organizations impacted by and responding to the pandemic. The fund will provide resources in the form of short-term loans, lines of credit, and emergency grants. All nonprofit organizations in Minnesota, Wisconsin, North Dakota, and Montana are welcome to apply for emergency funding. An application does not guarantee funding; we will evaluate the applications on a case-by-case basis. [Learn more and apply.](#)

### **LISC Covid-19 Response**

As the COVID-19 pandemic unfolds, LISC is taking action to ensure that we continue to support the people and places where we work. [LISC Borrowers](#): In response to the COVID-19 crisis, LISC has made several changes to our existing lending policy to better support our borrowers and communities. [Full Details.](#) [LISC Grantees](#): If you currently have an open LISC grant and are concerned that the COVID-19 crisis might impact your organization's ability to carry out a program or project supported by LISC grant funds, reach out to your Local LISC Program representative [Full Details.](#)

### **MKE Responds Fund**

The MKE Responds Fund will provide resources to organizations working in the greater Milwaukee area with communities disproportionately impacted by coronavirus and the economic consequences of this pandemic. The fund is designed to be flexible and will provide grants for immediate needs including but not limited to organizations addressing basic needs, medical access, those serving aging populations and students as well as those who continue to be affected over a longer period of time. For questions and to learn how to apply, contact [mkeresponds@greatermilwaukeefoundation.org](mailto:mkeresponds@greatermilwaukeefoundation.org)

### **United Way of Milwaukee and Waukesha County Urgent Needs Grant**

Available to United Way partner nonprofits with additional needs due to COVID-19 and can be used for staffing, cleaning supply costs, medical equipment, and more.

<https://www.unitedwaygmwc.org/Donate/COVID-19-Urgent-Needs-Fund>

### **WEDC Strategies and Resources for Small Businesses and Community Groups**

[This guide](#) is designed to serve as a repository of ideas, tips and best practices compiled from local, state and national resources to allow these communities to survive and thrive in light of current and rapidly changing circumstances.