COVID-19 Small Business Resource List

**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 carry-out 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”.

**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.

**Kiva** has expanded lending terms and eligibility to help small businesses impacted by the pandemic. Downtown businesses in our communities that are women-, minority- and/or veteran-owned are also eligible for a 50% match from WEDC to expedite their loan. Encourage businesses to apply, and/or sign up to be a lender on the Kiva website at kiva.org.

**Metropolitan Milwaukee Association of Commerce (MMAC)** MMAC is currently hosting a series of Webinars for **Business Strategies During the Pandemic**. Additionally, MMAC has a list of resources on their **Coronavirus Guidance and Resources** page.

**gener8tor** gener8tor is hosting emergency one-week virtual programs for small businesses affected by the COVID-19 outbreak. These programs will feature daily webinars designed to identify, understand and help small businesses secure resources to withstand the current crisis. One-on-one office hours will also be available. Businesses wishing to enroll is should sign on the **gener8tor Emergency Response Program** website.

**WWBIC** is offering current loan clients affected by COVID-19 loan modification options. In some cases, these small business owners may have options for deferments, interest payments being covered, and direct grant support for payroll and rent. For more information contact Jaime Charon at jcharon@wwbic.com or WWBIC Servicing at wwbicservicing@wwbic.com. For current and new small business clients, WWBIC is offering fast track loans up to $25,000! Contact Michael Hetzel at mhetzel@wwbic.com for more details.

**WEDC Small Business 20/20 Grant Program** The goal of the Small Business 20/20 program is to support small businesses and micro-enterprises adversely economically impacted by COVID-19.

**Emergency Loan Fund Information** Loans from $5,000 and up to $10,000. For more information about terms and interest rates, please contact HWCC Business Development Coordinator, Yuli Her at yuli@hmongchamber.org.
**COVID-19 Small Business Impact Grant** The Ethnic & Diverse Business Coalition (EDBC) is providing a grant to assist small ethnic and diverse businesses of any industry that are a business member in one of the coalition members during the COVID-19 pandemic. You must be a member in good standing with one of the 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) to view chamber memberships and to inquire about your eligibility. Grants will be available up to $500.

**SBA Disaster Loan Assistance** Small business owners in all U.S. states, Washington D.C., and territories are currently eligible to apply for a long term low-interest loan due to Coronavirus (COVID-19). The SBA’s Economic Injury Disaster Loan program provides small businesses with working capital loans of up to $2 million that can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.

**IRS Tax Filing Deadline Extended** Per The Treasury Department and Internal Revenue Service website, the federal income tax filing due date is automatically extended from April 15, 2020, to July 15, 2020. Taxpayers can also defer federal income tax payments due on April 15, 2020, to July 15, 2020, without penalties and interest, regardless of the amount owed. This deferment applies to all taxpayers, including individuals, trusts and estates, corporations and other non-corporate tax filers as well as those who pay self-employment tax.

**Federal Stimulus Package** Key items for small and minority businesses. A summary of resources is accessible online.

**Minority Business Development Agency (MBDA)** MBDA receives $10 million in grant funding to support technical assistance to minority business development centers and minority chambers of commerce for counseling for minority business on available COVID-19 related resources.

**Community Development Fund (CDBG)** CDBG will receive $5 billion in supplemental funding. $2 billion will be distributed according to the 2020 allocation formulas within 30 days. $1 billion will be distributed to states to combat the spread of COVID-19 within 45 days, in amounts determined by the Secretary of HUD based on best available data and need. The balance of the supplemental funding will be distributed to states based on a formula determined by the Secretary of HUD using best available data on COVID-19 and associated economic and housing disruptions.

**Paycheck Protection Program** Helps small businesses, 501(c)(3)’s, 501(c)(19)’s, and 31(b)(2)(c). It is limited to under 500 employees and includes independent contractors, sole proprietors and the self-employed. Entities must have been operational by 2/15/20.