

COVID-19 RELIEF PROGRAMS

THE FOLLOWING INFORMATION IS COMPILATION OF ASSISTANCE PROGRAMS THAT WANGARD PARTNERS IS AWARE OF AT THIS TIME. OTHER PROGRAMS MAY BE ALSO BE AVAILABLE TO YOUR PARTICULAR SITUATION. PLEASE CONSULT YOUR ACCOUNTANT AND/OR ATTORNEY TO DETERMINE IF ANY PROGRAM IS APPLICABLE TO YOUR PARTICULAR SITUATION.

FEDERAL-LEVEL COVID-19 RELIEF PROGRAMS

Coronavirus Aid, Relief, and Economic Security Act (“CARES Act”)

- The CARES Act provides stimulus to individuals, businesses, and hospitals in response to the economic distress caused by the coronavirus pandemic.
 - Link to the Act: <https://www.congress.gov/bill/116th-congress/house-bill/748/text>
- Highlights:
 - Paycheck Protection Loan Program:
 - Allows businesses suffering due to the coronavirus outbreak to borrow money for a variety of qualified costs related to employee compensation and benefits, including (i) payroll costs, (ii) continuation of health care benefits, (iii) employee compensation (of those making less than \$100K), (iv) mortgage interest obligation, (v) rent, (vi) utilities, and (vii) interest on debt incurred before the February 15, 2020.
 - Loans:
 - Maximum loan in the amount of 2.5x the average total monthly payroll costs not to exceed \$10 million.
 - Interest rate may not exceed 4%
 - There are no SBA fees
 - Repayment is deferred for at least 6 months with maximum deferrals of up to 1 year.
 - Loan Forgiveness:
 - The Act’s loan forgiveness provisions effectively turn all or a portion of the loan into a grant in many cases.
 - In general, the portion of the loan used to pay the first 8 weeks (after the loan closing date) of the company’s payroll expense, utilities, rent and mortgage interest expense is subject to loan forgiveness.
 - Forgiveness is conditioned on retaining workers during Q2 2020.
 - Loan forgiveness will be reduced if the borrower reduces employment by a ratio similar to their reduction in employment or if borrower reduces salaries and wages by more than 25%.
 - However, even if a company has furloughed workers or reduced salaries during the COVID crisis, the company can remain eligible for the maximum loan forgiveness if the furlough is ended and salaries re-instated by June 30, 2020.
 - Eligibility:
 - Small businesses as defined by SBA size standards (generally up to 500 employees, but up to 1,500 employees depending on the sector)
 - Businesses in the Accommodation and Food Service Sector (NAICS Code 72) are eligible with up to 500 employees at each location
 - 501(c)(3) non-profits with fewer than 500 employees
 - Sole proprietors, self-employed, and independent contractors
 - Application:

- <https://home.treasury.gov/system/files/136/Paycheck-Protection-Program-Application-3-30-2020-v3.pdf>
- The special 7(a) loans are made by financial institutions. Contact your bank or other SBA lender to get the application process started.
- Lenders may begin processing loan applications April 3, 2020.
- Loan Timing Strategies:
 - For companies that currently continue to operate (even at reduced capacity), it likely makes sense to apply for the special 7(a) loan as soon as possible in order to close the loan ASAP.
 - For companies that have already furloughed much of their workforce and are effectively shut down (e.g., hospitality), a better strategy may be to furlough the remaining workers (who should be able to take advantage of the enhanced unemployment benefits available under the CARES Act), and then apply for the special 7(a) loan when the company is prepared to re-start its business.
 - The loan must close by June 30, 2020, but the forgiveness provisions would cover payroll and other expenses for 8 weeks of operations even into Q3 2020.
 - In either case, the company should strive to re-hire its furloughed workers and re-instate reduced salaries by June 30, 2020 in order to maximize the loan forgiveness benefit.
- U.S. Small Business Administration’s Paycheck Protection Program FAQs:
 - <https://home.treasury.gov/system/files/136/Paycheck-Protection-Program-Frequently-Asked-Questions.pdf>
- U.S. Senate Committee on Small Business & Entrepreneurship’s Paycheck Protection Program FAQs for Small Businesses:
 - <https://wisconsinsbdc.org/wp-content/uploads/sites/2/2020/03/faqs-paycheck-protection-program-faqs-for-small-businesses2.pdf>
- See *Comparison Chart at end of Federal-Level COVID-19 Relief Programs Section*
- ***New*** Paycheck Protection Program 2.0:
 - New Applications
 - Allows new PPP loan requests from eligible businesses that did not obtain a loan in the initial round
 - Businesses that have not previously applied for PPP loans are subject to the PPP program’s original eligibility rules
 - PPP Second Draw Loans
 - Some eligible businesses that currently have a PPP loan or have had one previously who need additional support may obtain an additional PPP loan called a “PPP Second Draw”
 - Available to:
 - Companies with fewer than 300 employees who have already used or will use the full amount of money granted to them in the initial round of PPP
 - Businesses, some nonprofits organizations, self-employed workers, and independent contractors.
 - Sole proprietors, independent contractors, and eligible self-employed individuals
 - Business must show at least 25% reduction in gross receipts in the first, second, or third quarter of 2020 compared to the same quarter in 2019
 - Publicly traded companies are ineligible for the new PPP loans
 - Loan Amounts

- Maximum of \$2 million – actual loan amounts are based on an applicant’s payroll
- Second-time PPP borrowers are generally eligible to borrow an amount equal to 2.5x their average monthly payroll
- Businesses classified under the North American Industry Classification System (NAICS) beginning with the number 72 (hotels and food-service businesses) are eligible for loans equal to 3.5x their average monthly payroll
- Loan Forgiveness and Use of Funds
 - Borrowers are still required to spend at least 60% of the funds on payroll over a covered period of either 8 or 24 weeks to receive full forgiveness
 - The other 40% of the funds may be used on eligible non-payroll costs, including:
 - Certain mortgage expenses, rent, and utility payments
 - Costs for personal protective equipment and adaptive investments that help a PPP loan recipient comply with federal and/or health and safety guidelines related to COVID-19
 - Outlays for on software, cloud computing, human resources, and accounting needs
 - Any spending not covered by insurance that are related to property damage due to public disturbances that occurred during 2020
 - Spending to suppliers that covered costs essential to the business operations at the time the outlay occurred (for example, restaurants’ purchases of perishable goods)
- Tax Changes
 - Forgiven PPP loans will be completely tax-free, and any usually-tax-deductible business expenses that are paid for with PPP loans will also continue to be deductible
 - Businesses may take advantage of both PPP and Employee Retention Tax Credit in 2020 and 2021 – however, businesses cannot use both programs to cover the same wages
 - Moving forward into 2021, the tax credit program is expanded, from 50% of wages per employee up to \$10,000 per year, to 70% of wages per employee up to \$10,000 per quarter
- Changes to SBA’s Economic Injury Disaster Loans (EIDLs):
 - Loans can be made based solely on credit scores.
 - Loans available to all non-profits, including 501(c)(6)s.
 - Loans below \$200,000 can be approved without a personal guarantee.
 - Borrowers can receive \$10,000 cash advances that are forgiven if spent on paid leave, maintaining payroll, increased costs due to supply chain disruption, mortgage or lease payments, or repaying obligations that cannot be met due to revenue losses
 - *See Comparison Chart at end of Federal-Level COVID-19 Relief Programs Section*
- Subsidy for Certain Loan Payments
 - For loans under §7(a) of the Small Business Act, Title V of the Small Business Investment Act, and for loans made by an intermediary using §7(m) loans or grants, the Administrator shall pay the principal, interest, and fees owed for loans in regular servicing status for any such loans, whether on deferment or not, that were made before the enactment of the Act for the following 6-month period, and for any such

- loans that were made between the date of enactment of the Act and six months from such date.
- “Coronavirus-Related Distribution”
 - Any distribution from an eligible retirement plan made: (i) on or after January 1, 2020 and before December 31, 2020, (ii) to any individual who is diagnosed with COVID-19, whose spouse or dependent is diagnosed with COVID-19, or who experiences adverse financial consequences as a result of being quarantined, furloughed, laid off, had hours cut, or other factors as determined by the Secretary of the Treasury during the COVID-19 pandemic.
 - Individuals who elect to receive a “coronavirus-related distribution” will not be subject to the Internal Revenue Code’s traditional 10% tax penalty for early withdrawals from eligible retirement accounts, for all distributions up to an aggregate amount of \$100,000.
 - Coronavirus-related distributions may be repaid within the three (3) year period from when such coronavirus-related distribution was made. The repayments of coronavirus-related distributions for most retirement plans, including IRAs, will be treated favorably as a transfer to the eligible retirement plan in a direct trustee to trustee transfer within 60 days of distribution.
 - Employee Retention Credit for Employer Subject to Closure Due to COVID-19
 - Eligible employers will receive a credit against applicable employment taxes for each calendar quarter in an amount equal to 50% of the qualified wages with respect to each employee. The amount of qualified wages taken into account for each eligible employer, however, will not exceed \$10,000 per calendar quarter and the credit will not exceed the applicable employment taxes owed for such calendar quarter.
 - An eligible employer is one (i) which was carrying on a trade or business during calendar year 2020, and (ii) the operation of their trade or business was fully or partially suspended due to governmental order as a result of COVID-19
 - Delay of Payment of Employer Payroll Taxes
 - Most employers will be allowed to defer paying their share of the social security tax from the time the CARES Act is signed into law through December 31, 2020.
 - Half of the deferred amount would be due on December 31, 2021 and the remaining half on December 31, 2022.
 - Qualified Improvement Property (QIP) technical correction
 - Fixes an error in the Tax Cuts and Jobs Act (TCJA) that required tenant improvements to be depreciated over the 39-year life of the building. The fix is retroactive to 2018.
 - Five Year Net Operating Loss (NOL) Carryback
 - Provides that a loss from 2018, 2019, or 2020 can be carried back five years and removes the 80% taxable income limitation to allow an NOL to fully offset income.
 - Relaxation of Business Interest Deduction Limits
 - Temporarily increases the amount of interest expense businesses are allowed to deduct on their tax returns, by increasing the 30% limitation to 50% of taxable income for 2019 and 2020.
 - This allows businesses to increase liquidity with a reduced cost of capital so it can continue operations and keep employees on payroll.
 - 2020 Recovery Rebates for Individuals
 - Provides \$1,200 to Americans making \$75,000 or less (\$150,000 in the case of joint returns and \$112,500 for head of household) and \$500 for each child, to be paid “as rapidly as possible.”
 - Unemployment Insurance
 - Extends unemployment insurance by 13 weeks.
 - Increases unemployment insurance by \$600/week for four months.

- An individual must provide certification that he or she is able and available to work, but is unemployed or underemployed due to:
 - Coronavirus diagnosis or presentation of symptoms and seeking medical attention.
 - A household member with coronavirus diagnosis.
 - Caring for a family member who has been diagnosed.
 - School or daycare closures and the individual is the primary child caregiver.
 - Workplace lock-down.
 - Advise from a health care provider to self-quarantine.
 - The individual was about to start a job that is no longer available because of coronavirus.
 - The individual is now the breadwinner of a household because someone has died from coronavirus.
 - The individual had to quit because of a circumstance resulting from coronavirus.
 - The individual's place of work is closed because of coronavirus.
- In addition to the above stimulus provisions, the following are some of the supplement appropriations:
 - U.S. Department of Agriculture (USDA)/Office of the Secretary
 - The bill provides \$9.5 billion in emergency COVID-19 response funding to support agricultural producers impacted by COVID-19, including producers of specialty crops, producers that supply local food systems, and livestock producers.
 - Commodity Credit Corporation (“CCC”)
 - The bill includes language that replenishes the CCC borrowing authority by \$14 billion.
 - Rural Business Cooperative Service
 - The bill provides the necessary subsidy to make \$1 billion in lending authority available for the Business and Industry Loan Guarantee Program, which provides much-needed financing to business owners who might not be able to qualify for a loan on their own.
- Helpful Resources
 - PPP Loan Guidance for Self-Employed Individuals:
<https://www.jdsupra.com/legalnews/sba-issues-new-ppp-loan-guidance-for-50935/>
 - U.S. Senate Committee on Small Business & Entrepreneurship: The Small Business Owner’s Guide to the CARES Act <https://www.wisbank.com/media/567137/us-senate-small-business-owner-s-guide-to-the-cares-act-final.pdf>
 - U.S. Chamber of Commerce: Small Business Guide
<https://www.uschamber.com/report/covid-19-emergency-loans-small-business-guide>
 - U.S. Department of the Treasury: Assistance for Small Businesses
<https://home.treasury.gov/policy-issues/top-priorities/cares-act/assistance-for-small-businesses>
 - Wisconsin Chamber of Commerce’s Guide:
<https://files.constantcontact.com/4f43c9fb301/070ec978-b81d-4b01-b287-df5e7421297e.pdf>
 - Wisconsin Bankers Association: 5 Things Businesses Can Do Right Now
<https://www.wisbank.com/media/567139/5-tips-for-business-prep-for-cares-act.pdf>
- Detailed summaries of the CARES Act:
 - Foley & Lardner LLP: <https://www.foley.com/en/insights/publications/2020/03/senate-passes-coronavirus-cares-act>
 - Reinhart Boerner Van Deuren s.c.: <https://www.reinhartlaw.com/knowledge/cares-act-provides-additional-relief-for-businesses/>

- International Council of Shopping Centers: https://www.icsc.com/uploads/c68-contacts/CARES_Act_Summary.pdf?utm_source=Email&utm_medium=Eloqua&utm_campaign=2020ICSC&utm_term=9&utm_content=Members

Families First Coronavirus Response Act

- Provides paid sick leave and free coronavirus testing, expands food assistance and unemployment benefits, and requires employers to provide additional protections for health care workers.
 - Link to Act: <https://www.congress.gov/bill/116th-congress/house-bill/6201>
- Specific Provisions:
 - Establishes a federal emergency paid leave benefits program to provide payments to employees taking unpaid leave due to the coronavirus outbreak
 - Expands unemployment benefits and provide grants to states for processing and paying claims.
 - Requires employers to provide paid sick leave to employees.
 - Establishes requirements for providing coronavirus diagnostic testing at no cost to consumers.
 - Treats personal respiratory protective devices as covered countermeasures that are eligible for certain liability protections.
 - Temporarily increases the Medicaid federal medical assistance percentage (FMAP).
- Additional information:
 - [Department of Labor's COVID-19 Resources: https://www.dol.gov/agencies/whd/pandemic](https://www.dol.gov/agencies/whd/pandemic)
 - [FAQ: https://www.dol.gov/agencies/whd/pandemic/ffcra-questions](https://www.dol.gov/agencies/whd/pandemic/ffcra-questions)
 - [Fact Sheet for Employers: https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave](https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave)
 - [Fact Sheet for Employees: https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave](https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave)

IRS Relief for Taxpayers

- The 2019 income tax filing and payment deadlines for all taxpayers who file and pay their Federal income taxes on April 15, 2020, are automatically extended until July 15, 2020. This relief applies to all individual returns, trusts, and corporations.
 - This relief is automatic, taxpayers do not need to file any additional forms or call the IRS to qualify.
 - This relief also includes estimated tax payments for tax year 2020 that are due on April 15, 2020.
- For more information: <https://www.irs.gov/coronavirus>
- FAQs: <https://www.irs.gov/newsroom/filing-and-payment-deadlines-questions-and-answers>

Small Business Administration: Economic Injury Disaster Loan (EIDL)**

- Loan up to \$2M to help meet financial obligations and operating expenses that could have been met had the disaster not occurred.
 - These working capital loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the coronavirus' impact.
- Loan amount based on the company's actual economic injury and financial needs.
 - The interest rate is 3.75% for small businesses without credit available elsewhere.
 - The interest rate is 2.75% for non-profits.
- Eligibility Requirements:

- Must be a Small Business, Small Agricultural Cooperative, or Private Nonprofit Organization located in a declared disaster area.
- EIDL assistance is available only to small businesses when SBA determines they are unable to obtain credit elsewhere.
- Loan Application: <https://disasterloan.sba.gov/ela/>
 - Businesses will also need the following:
 - Tax Information Authorization (IRS Form 4506T) for the applicant, principals, and affiliates
 - Complete copies of the most recent Federal Income Tax Return
 - Schedule of Liabilities (SBA Form 2202)
 - Personal Financial Statement (SBA Form 413)
 - Profit and loss statements
 - Monthly sales figures (SBA Form 1368)
 - NAICS Code Lookup: <https://www.naics.com/naics-identification-help/>
- Helpful Links:
 - FAQ: <https://wisconsinsbdc.org/services/covid-19/disasterloans/>
 - Three Step Process: https://disasterloan.sba.gov/ela/Documents/Three_Step_Process_SBA_Disaster_Loans.pdf
 - U.S. Chamber of Commerce's Guide: <https://www.uschamber.com/report/guide-sbas-economic-injury-disaster-loans>
- Organizations that will assist their clients in applying for EIDLs:
 - WWBIC <https://www.wwbic.com/>
 - Western Wisconsin Women's Business Center <https://www.successfulbusiness.org/>
 - SCORE <https://www.score.org/coronavirus-business-hub>
 - Veterans Business Outreach Center <https://www.wwbic.com/veterans/>
- *See Comparison Chart at end of Federal-Level COVID-19 Relief Programs Section*

Additional Federal COVID-19 Programs

- Appropriations to the Department of Agriculture for nutrition and food assistance programs.
 - The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)
 - The Emergency Food Assistance Program
 - Nutrition assistance grants for US territories Supplemental
- Appropriations to the Department of Health and Human Services for nutrition programs that assist the elderly.
- Modifications to USDA food assistance and nutrition programs to:
 - Allow certain waivers to requirements for the school meal programs.
 - Suspend the work requirements for the Supplement Nutrition Assistance Program (SNAP).
 - Allow states to request waivers to provide certain emergency SNAP benefits.
- Occupational Safety and Health Administration to issue an emergency temporary standard that requires certain employers to develop and implement a comprehensive infectious disease exposure control plan to protect health care workers.

Emergency Loan Programs (EIDL vs PPP) Comparison Chart

- https://www.kbkg.com/recent-news/emergency-loan-programs-comparison-chart-eidl-vs-ppp?utm_campaign=KBKG%20Brand%20Awareness&utm_source=hs_email&utm_medium=email&utm_content=85732048&_hsenc=p2ANqtz--NUII5QhIGvg69nGE1waRzRjK9AI12WXM4Hf3mbbRrKx8LSpyNO8MswEvtHnywYjopdfQPXgJoufZRr49kZrB3l8qyLA&_hsmi=85732048

STATE-LEVEL COVID-19 RELIEF PROGRAMS

Wisconsin Economic Development Corporation (WEDC): Small Business 20/20

- Grants for two months of payroll and rent expenses up to a maximum amount of \$20,000.
 - Funds must be used to cover rent and meet payroll expenses, including paid leave (sick, family, and other leave related to COVID-19).
 - Grants will be distributed by community development financial institutions (CDFIs).
- Eligibility Requirements:
 - Approved CDFIs and collaboratives will make program grants available to for-profit small businesses that are current loan recipients in good standing with the approved CDFI, and/or its collaborating CDFI, as of 3/1/20.
 - Small businesses must have no greater than 20 employees and annual revenues less than \$2M.
 - Preference will be given to service and retail businesses.
- Applications must be processed through the CDFIs.
 - WEDC will identify the participating CDFIs within the next two weeks.
- Program Information
 - <https://wedc.org/wp-content/uploads/2020/03/Small-Business-2020.pdf>
- Program Guidelines
 - <https://wedc.org/wp-content/uploads/2020/03/SB-2020-FY20-Final.pdf>
- FAQs
 - <https://wedc.org/blog/wedc-sb20-20-frequently-asked-questions/>
- For more information, visit <https://wedc.org/programs-and-resources/small-business-2020/>

Wisconsin Economic Development Corporation (WEDC): We're All In For Restaurants

- Program aimed at restaurants and other targeted small businesses to provide a total of \$45 Million in assistance. Eligible businesses will receive a \$20,000 grant.
 - The Program will target businesses with annual revenues of more than \$1 Million and less than \$7 Million.
- The Program will be administered by the Department of Revenue (DOR) together with WEDC.
 - Businesses do not need to apply for the grant, rather eligible businesses will be contacted directly by the DOR based on the businesses' state tax records.
- For more information, visit <https://wedc.org/blog/gov-evers-announces-45-million-in-targeted-assistance-for-restaurants-impacted-by-the-covid-19-pandemic/>

Hmong Wisconsin Chamber of Commerce (HWCC): Emergency Loan Fund (COVID-19)

- Loans from \$5,000 to \$10,000 for qualified small businesses that have been affected by the Coronavirus
 - Funds are used for working capital to cover rent, payroll, and other fixed expenses.
 - The loan 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.
 - For more information about terms and interest rates, contact HWCC Operations Manager, Ger Thao at ger@hmongchamber.org
- Eligibility Requirements:
 - An existing business in operations for a minimum of two years
 - Business must be located in a low to moderate-income tract or be a minority-owned business located in Wisconsin
- Ineligible Businesses:
 - Non-profit entities
 - Sale of firearms and related products



- Sale of alcohol representing more than 50% of Borrower's gross receipts
 - Gambling, lottery, or related services
 - Passive real estate
 - Application
 - Complete HWCC's application
 - Provide at least two years of Tax Returns (personal and business)
 - Applications will be reviewed by HWCC's Loan Review Committee; the turnover time from receipt of application to approval is expected to be five business days
 - Contact HWCC Operations Manager, Ger Thao at ger@hmongchamber.org to apply
 - For more information, visit <https://www.hmongchamber.org/emergency-loan-fund-covid-19>
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OTHER COVID-19 RELIEF PROGRAMS

Facebook Small Business Grants Program

- Facebook is offering \$100M in cash grants and ad credits for up to 30,000 small businesses.
 - Can help keep your workforce going strong, help with rent costs, connect with more customers, and cover operational costs.
- Facebook will begin taking applications in the coming weeks.
 - In the meantime, sign up for updates regarding the application https://www.facebook.com/business/grants?content_id=KKf6RWdyo87L7QO

GoFundMe Small Business Relief Initiative

- GoFundMe has partnered with Yelp and Intuit QuickBooks to provide small business owners with the financial support and resources needed to continue running their businesses during and after the coronavirus crisis.
- Small businesses that have been negatively impacted by the coronavirus crisis can [sign up on GoFundMe](#) to start a fundraiser to benefit their small business.
 - Local community members are able to search [small business relief fundraisers](#) on GoFundMe to find small businesses they'd like to support.
 - If a small business raises \$500 on their GoFundMe and meets eligibility criteria listed below, they may be considered to receive a \$500 matching grant from the [Small Business Relief Fund](#).
- Eligibility:
 - Business has been negatively impacted by a government mandate due to the COVID-19 pandemic
 - Business is independently owned and operated
 - Business is not nationally dominant in its field of operation
 - Business intends to use funds to either (a) care for its employees/workers, or (b) pay ongoing business expenses
 - Business must raise at least \$500 for itself through its own GoFundMe fundraiser, which fundraiser it started because of the COVID-19 pandemic
 - Business must have no fraud reports made against it.
- FAQs: <https://www.gofundme.com/c/small-business-relief-initiative-and-fund-faqs>

Kiva Loan

- Businesses can receive up to \$15,000 at 0% interest
 - WEDC initiated a 1:1 match for loans for downtown WI businesses that are women, minority, or veteran-owned last year.
- Eligibility Requirements:
 - You and your business are based in the United States.
 - You are over the age of 18.
 - You must use the loan for business purposes.
 - Your business must not be engaged in any of the following activities: multi-level marketing/direct sales; illegal activities (e.g. gambling, scams); or pure financial investing (e.g. stocks).
 - You cannot currently be in foreclosure, bankruptcy, or under any liens.
 - You must be willing to demonstrate your social capital by having a small number of your friends and family make a loan to you.
- Loan Process:
 - Apply for a Kiva US Loan: <https://www.kiva.org/borrow>
 - If approved, Kiva will determine the loan amount for which you qualify.

- Then the business must gather support from its community through the Private Fundraising Period – depending on the size of the loan and multiple factors, borrowers must invite between 5 and 35 lenders from within its network.

Marshfield Clinic Health System COVID-19 Community Support Fund

- MCHS will distribute up to \$400,000 to local community organizations who can help address local needs and issues associated the COVID-19 outbreak.
 - Maximum of \$10,000 per one award per applicant.
 - Funds must be used only for COVID-19 response related projects and be used as described in the application.
 - Funding will not be granted for non-COVID-19 response related activities, expenditures incurred by Awardee prior to the effective date of the Funding Agreement, capital campaigns, fundraisers, entry fees/pledges, or funding that solely benefits an individual or individual family.
- Eligibility Requirements:
 - Organization must be a 501c organization.
 - Organization must be up to date on current COVID-19 situation.
 - Project submitted for funding must comply with, and if possible, compliment, all public health measures adopted or enacted to respond to COVID-19 by federal, state, and local public health entities.
- Applicants shall confirm in the application process that their proposed project was discussed with the local public health agencies in each county in which the project may have an effect and/or with another lead local coordinating COVID-19 response agency.

UW Credit Union Emergency Personal Loan

- Personal loan up to \$2,500 to be used for purposes such as to supplement income loss, pay bills, and cover expenses related to COVID-19.
 - No application fee, monthly service fee, or prepayment penalties.
 - No payments and no interest for the first 90 days.
 - Fixed rate of 1.90% APR for 36 months.
- Eligibility Requirements:
 - Existing UWCU Member financially impacted by the COVID-19 outbreak.
- Apply using one of the following methods:
 - Calling 800-533-6773, option 1 during regular business hours.
 - Or, complete our standard [personal loan application](#) and specify in the comments section that you would like the “Emergency Personal Loan.”

Opportunities for Restaurants and Service Industries:

Another Round, Another Rally Fund

- Relief grants in the amount of \$500 for hospitality workers who lost their jobs or had their hours cut due to the COVID-19 outbreak.
- Apply here
<https://anotherroundanotherally.org/?fbclid=IwAR2NYI5YUCDvpljCYRjxzvxaoMrYOLW3DWANoQKDJEKZT-yFf6x2OsCXias>

One Fair Wage Emergency Fund

- Free, cash assistance to restaurant workers, delivery drivers and other tipped workers and service workers — who are seeing their income decline during this disaster, or aren't able to work because of quarantines or other health concerns.
- To get help, fill out the following form and one of OFW's organizers will call you to follow up. <https://ofwemergencyfund.org/help>

Restaurant Opportunities Centers United – National Restaurant Worker Relief Fund

- If you are a restaurant worker and need to apply for financial help, fill out the form and ROC will follow up with you.
- Apply here <https://rocunited.org/relief/application/>

USBG National Charity Foundation: Bartender Emergency Assistance Program

- Grants will be made in the form of lump sum distributions to the recipient, or as determined by the USBG National Charity Foundation's Board of Directors based on the needs of the particular recipient.
 - Each grant recipient will be required to provide USBG National Charity Foundation with documentation that the grant was used in a manner consistent with the terms of the grant.
- Eligibility Requirements:
 - Be a Bartender or the spouse or child of a Bartender.
 - Experience a catastrophic event or emergency hardship.
 - Lack the necessities of life, including financial, physical, mental, or emotional well being as a result of the catastrophic event or emergency hardship.
 - Provide tangible documentation of the catastrophic event or emergency hardship.
- USBG membership is not required to receive a grant.
- Apply here <https://www.usbgfoundation.org/beap-application>

Yelp: Relief for Restaurants and Bars Impacted by the Coronavirus

- \$25 million in relief, primarily focused on supporting independent, local restaurant and nightlife businesses, in the form of waived advertising fees and free advertising, products, and services.
- For more information, visit <https://blog.yelp.com/2020/03/coronavirus-relief-for-restaurants-and-bars>

Opportunities for Artists

Rauschenberg Emergency Grants

- One-time grants up to \$5,000 for visual and media artists and choreographers to pay for unexpected medical emergencies.
 - Includes hospital and doctor bills (including insurance co-pays), tests, physical/occupational therapy, prescription drugs specifically for the emergency medical condition, and emergency dental work.
- Eligibility Requirements:
 - Artists who are US Citizens or permanent residents in the US, District of Columbia, or US Territories.
 - Must demonstrate current and ongoing activity in artistic discipline.
 - Must not be enrolled in any degree-seeking program
- Apply here <https://apply.nyfa.org/submit/0696520d-f013-454d-8846-8da806d3920a/rauschenberg-emergency-grants>

Opportunities for Beauty Industry Professionals:

Beauty Industry Relief Grants

- Funded by the Horst Rechelbacher Foundation, these \$1,000 grants will provide financial assistance to beauty professionals or students of beauty programs, whose lives have been drastically changed by the mandated closures in response to COVID-19.
- Available to beauty professionals and students who are unemployed and cannot maintain their regular income during this time, these one-time \$1,000 grants will be distributed directly to the applicant to provide temporary financial relief.
- <https://beautychangeslives.org/horst-rechelbacher-foundation-covid-19-relief-grant/>

Nail Pro Relief Grants

- Funded by CND Creative Nail Design, these grants will provide financial assistance to nail professionals, whose lives have been drastically changed by the mandated closures in response to COVID-19.
- Available to licensed nail professionals who cannot maintain their regular income during this time, these one-time \$1,000 grants will be distributed directly to provide temporary financial relief.
- <https://beautychangeslives.org/cnd-creative-nail-design-covid-19-relief-grant/>

HELPFUL RESOURCES FOR BUSINESSES AFFECTED BY COVID-19

FEDERAL:

America's Small Business Development Center:

- Business Interruption Insurance https://docs.google.com/document/d/1s-3xe299Z7wrJqlb53b7L_bgsplA-jkzyCvqZhYeXr8/edit
- Tips for Businesses on Responding to the Impact of the COVID-19 Pandemic <https://docs.google.com/document/d/1WnO9iktYg4OWzRgh8gdjmKYQ6tsvdSjGn4IKD1l/edit>

Centers for Disease Control and Prevention: Coronavirus Resources for Businesses and Employers

- <https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/businesses-employers.html>

Small Business Association:

- Coronavirus Toolkit <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>
- COVID-19 Webinars <https://www.wispro.org/event/contracting-assistance-covid-19-webinar/>

U.S. Chamber of Commerce: Coronavirus Small Business Guide

- <https://www.uschamber.com/coronavirus>
- <https://www.uschamber.com/co/small-business-coronavirus>

U.S. Department of Labor: Coronavirus Resources

- <https://www.dol.gov/coronavirus>

U.S. Department of the Treasury: Coronavirus Resources, Updates, and What You Should Know

- <https://home.treasury.gov/coronavirus>

STATE:

Metropolitan Milwaukee Association of Commerce: Coronavirus Guidance & Resources

- <https://www.mmac.org/coronavirus-guidance--resources.html>

Wisconsin Department of Health Services: Guidance for Employers re COVID-19

- <https://www.dhs.wisconsin.gov/covid-19/employers.htm>

Wisconsin Department of Workforce Development: Coronavirus

- <https://dwd.wisconsin.gov/covid19/>

Wisconsin Economic Development Corporation:

- COVID-19 Business Resources <https://wedc.org/programs-and-resources/covid-19-response/>
- Strategies and Resources for Small Businesses and Community Groups https://wedc.org/wp-content/uploads/2020/03/WEDC_Response-to-COVID_19.pdf

Wisconsin's Safer at Home Order:

- Emergency Order: <https://evers.wi.gov/Documents/COVID19/EMO12-SaferAtHome.pdf>
- FAQs: <https://evers.wi.gov/Documents/COVID19/Safer%20at%20Home%20FAQ%203.24.20.pdf>
- Essential Business Declaration: <https://wedc.org/essentialbusiness/>

Wisconsin Small Business Development Center Network: COVID-19 Resources

- <https://wisconsinsbdc.org/services/covid-19/>

OTHER:

Arts Wisconsin: Information and Resources for the Creative Sector re COVID-19

- <https://www.artswisconsin.org/covid19info/>

Gener8tor's Emergency Response Program:

- <https://www.gener8tor.com/emergency-response-program/wisconsin>

Main Street America: COVID-19 Resources

- <https://www.mainstreet.org/howwecanhelp/resourcecenter/covid19resources>

National Association of Manufacturers: COVID-19 Resources

- <https://www.nam.org/coronavirus/>

Restaurant Workers' Community Foundation: Resources for Restaurants and Workers Coping with the COVID-19 Emergency

- <https://www.restaurantworkerscf.org/news/2020/3/15/resources-for-restaurants-and-workers-coping-with-the-covid-19-emergency>

SUMMIT Salon Business Center: COVID-19 Resources

- <https://www.summitsalon.com/get-prepared/>

University of Wisconsin System's Institute for Business & Entrepreneurship: COVID-19

- <https://business.wisconsin.edu/about/covid-19/>