

Programs and Resources for Businesses during COVID-19

Wisconsin Small Business Development Centers

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

See a list of resources and information to help businesses including:

- SBA Economic Injury Disaster Loan Assistance - these working capital loans may be used to pay fixed debts, payroll, accounts payable and other bills that could have been paid had the disaster not occurred. The interest rate is 3.75% for small businesses w/out credit available elsewhere; businesses with credit available elsewhere are not eligible. The interest rate for nonprofits is 2.75% over a 30-year term.
- Paycheck Protection Program (PPP) - an SBA loan designed to provide a direct incentive for small businesses to keep their workers on the payroll during the COVID-19 crisis. SBA is currently offering: First Draw PPP Loans for first time program participants & Second Draw PPP Loans beginning January 13, 2021 for certain businesses who have previously received a PPP loan.
- SBA Express Bridge Loans - allow small businesses that currently have a business relationship with an SBA Express Lender to access up to \$25,000 quickly.
- SBA Debt Relief - the SBA will automatically pay the principal, interest and fees of 7(a), 504, and microloans for a period of six months.
- Navigating the New Normal Guide – a workbook to help small businesses respond to COVID-19
- COVID-19 Wisconsin Business Recovery Calendar – a list of all COVID-19 business recovery events in Wisconsin.

USDA Business & Industry CARES Act Program

<https://www.rd.usda.gov/programs-services/business-and-industry-cares-act-program>

This program offers loan guarantees to rural businesses and agricultural producers that are not eligible for USDA Farm Service Agency loans. Deadline: Sept. 15 or until funds run out

Wisconsin Department of Health Services - COVID-19: Response Resources for Wisconsinites

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

Questions answered for workers, businesses, and employers. Find help with housing, income, food, health care, and more anywhere in the state. If you are having an emergency, call 911.

211 Wisconsin

<https://211wisconsin.communityos.org/>

211 connects you with information and referrals for thousands of services across Wisconsin. Anyone can call 211 or 877-947-2211 at any time, 24 hours a day, 365 days a year, to talk with

someone for help with housing, utilities, food, employment, addiction recovery options, and more. Call 211 or 1-877-947-2211

Well Badger

https://www.wellbadger.org/s/?language=en_US

Talk with a certified information and referral specialist, Monday through Friday from 7 a.m. to 6 p.m. They will help you find the right resources to meet your needs, identify programs you may likely be eligible for, and help you make a plan, since getting support can take many steps. Interpreter services are available, whenever needed, and follow-up is provided, if wanted.

- Call 1-800-642-7837
- Text 608-360-9328
- Email help@wellbadger.org
- Live chat or search their website at https://www.wellbadger.org/s/?language=en_US

CARES \$ Revolving Loan - Vernon County \$10-\$50k. Low Interest/Deferred payments

<https://mrrpcrlf-mrrpc.hub.arcgis.com/>

Vernon County Businesses that employ less than 10 full time employees looking for a short-term, fixed rate, low-interest business loan for equipment, working capital, or real estate; loan sizes from \$10,000 to \$50,000, interest rates as low as 1% and deferrals of principal and/or interest payments may be allowed for up to 12 months.

WISCAP

<https://wiscap.org/member-agencies/>

Some Wisconsin Community Action Agencies provide immediate help. Others can connect you with local resources for:

- Food
- Housing
- Utilities
- Health care services
- Family support

<https://www.couleecap.org/index.html> is our local agency, Coulee cap, located in Westby at 608-634-3104

Coulee Cap - USDA Revolving Loan Fund

In response to the COVID-19 Pandemic, small businesses in rural areas in Vernon, Crawford, Monroe and La Crosse Counties suffering severe economic injury will be given preference and will have the option to take advantage of zero interest, deferred payments, and no collateral requirements.

To find another local agency, visit <https://www.couleecap.org/index.html> and click on your county.

ACCESS

<https://access.wisconsin.gov/access/>

The State of Wisconsin has programs to help low-income households with:

- Food—through FoodShare (also known as SNAP or food stamps)
- Health care—through BadgerCare Plus and Wisconsin Medicaid
- Childcare expenses—through Wisconsin Shares
- Income and job readiness—through W-2 (also known as Wisconsin Works)

Anyone can use the ACCESS website at any time to see if you might be eligible for any of these programs or to apply for assistance.

Vernon County Economic Development Loan

https://www.vernoncounty.org/departments/economic_development/economic_development_loan.php

The Vernon County Economic Development Loan program is a flexible source of financing for businesses expanding or locating to Vernon County. This fund was created to enable businesses to grow, create jobs and improve the local economy.

FAQ's and Unemployment Benefits - Department of Workforce Development

<https://dwd.wisconsin.gov/covid19/public/ui.htm>

Frequently asked questions about the COVID-19 Coronavirus and Wisconsin Unemployment Benefits for claimants and employers.

KIVA

<https://www.kiva.org/>

A crowd-lending platform that provides 0% loans to small businesses through a platform of online lenders (local and global). Effective immediately, U.S. applicants for a Kiva loan will have access to the following expanded lending options in response to the pandemic:

- Expanded eligibility: More businesses will be eligible for a Kiva loan.
- Larger loans: The maximum loan on the Kiva platform will increase from \$10,000 to \$15,000.
- Grace period: Applicants may receive a grace period of up to six months for greater financial flexibility.
- Women-, minority- and veteran-owned businesses may also have access to a 50% match, up to \$5,000, from WEDC.
- To apply for a loan or sign up to be a lender yourself, visit www.kiva.org

Info and Resources for the Creative Sector re COVID-19

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

Arts Wisconsin is working tirelessly to keep Wisconsin's creative economy strong at this moment of crisis. This site is updated continuously.

Wisconsin Department of Tourism Resources

<http://industry.travelwisconsin.com/covid-19-resources>

A comprehensive list that Travel Wisconsin/Wisconsin Dept of Tourism has gathered in one place to help your business, organization and employees navigate this incredibly difficult time.

Coronavirus Tax Relief

<https://www.irs.gov/coronavirus-tax-relief-and-economic-impact-payments>

The IRS has established a special section focused on steps to help taxpayers, businesses and others affected by the coronavirus. This page will be updated as new information is available.