

Farmer Resources, COVID-19 Pandemic

Small Business Federal Disaster Loans

The Wisconsin Small Business Development Center (SBDC) and its partners are helping small businesses apply for federal disaster loans to mitigate the substantial economic injury as a result of the COVID-19 pandemic. The Wisconsin SBDC, a resource partner of the federal Small Business Administration (SBA), has created a [web page 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. The [Wisconsin SBA](#) and its other [SBA resource partners](#) (including the [Wisconsin Women's Business Initiative Corporation \(WWBIC\)](#), [Western Wisconsin Women's Business Center](#), [SCORE](#), and the [Veterans Business Outreach Center](#)) are also already working to assist their clients.

To learn more about the federal small business disaster loans and to apply, contact the Wisconsin Small Business Development Center at 608-210-6700, or go to wisconsinsbdc.org/services/covid-19/disasterloans/. You may also contact the federal SBA office directly at 800-659-2955, or www.sba.gov/disaster.

Small Business 20/20 Program

The Small Business 20/20 Program through the Wisconsin Economic Development Corporation (WEDC) provides grant funds to approved community development financial institutions (CDFIs), such as many local community banks and credit unions. Approved CDFIs will award grants of up to \$20,000 to their existing loan clients to assist with cash-flow challenges resulting from COVID-19. Businesses that are not currently CDFI clients are not eligible to access these funds, but WEDC will work to expand access to funding through other programs as more resources become available. **You may contact your current loan provider(s) to see if you qualify, and for more information.**

Unemployment Insurance

The federal government has expanded unemployment benefits to cover more workers including self-employed and independent contractors. Right now, states pay between \$250-500/week to a worker in unemployment, and they base it on a percentage of a worker's paycheck, usually between 1/3 to 1/2 of prior earnings. An additional \$600/week per worker in unemployment has also been passed by the federal government – this increase only lasts until July 31st.

Apply for unemployment benefits online at dwd.wisconsin.gov/ui/, or by calling 608-266-3131 (please note that phone lines have been very busy due to the current high volume of calls).

Helpful Links:

- DATCP's Farm Center Hotline: 800-942-2474, or email FarmCenter@wisconsin.gov
- DATCP COVID-19 Resources: 608-224-5012, or https://datcp.wi.gov/Pages/News_Media/Covid19.aspx
- WEDC COVID-19 Business Resources: 608-210-6700, or <https://wedc.org/programs-and-resources/covid-19-response/>
- WEDC Essential Business Information: <https://wedc.org/essentialbusiness/>
- US Department of Labor COVID-19 Resources: 866-487-2365, or <https://www.dol.gov/coronavirus>
- IRS Tax & Stimulus Payments Information: <https://www.irs.gov/coronavirus>



COVID-19 Toolkit

Resources provided by the Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP)

Updated March 27, 2020

About this toolkit:

This is intended to serve as a resource for agricultural organizations as they prepare for potential impacts of COVID-19 on their business operations. The State of Wisconsin, including the Department of Agriculture, Trade and Consumer Protection (DATCP), continues to monitor the spread of COVID-19 (2019 novel coronavirus) in coordination with the Department of Health Services (DHS) Public Health and other local, state, and federal partners. DATCP's Emergency Response Group is also working to update the department's plan to ensure continuity of essential operations.

State agency resources

- All agencies: [Wisconsin.gov/COVID19](https://www.wisconsin.gov/COVID19)

Resources for farmers

- American Veterinary Medical Association: <https://www.avma.org/resources-tools/animal-health-and-welfare/covid-19>
Key information, including recommending those ill with COVID-19 limit contact with animals until more information is known about the virus.
- Farm Journal's Pork: <https://www.porkbusiness.com/article/covid-19-5-things-your-farm-should-do-now>
Shares five things your farm should do now
- International Dairy Foods Association: <https://www.idfa.org/coronavirus>
Member update including guidance to employers, events and conferences, and food safety.
- UW Division of Extension: <https://fyi.extension.wisc.edu/covid19/>

Resources for food businesses

- U.S. Department of Agriculture (USDA): <https://www.usda.gov/coronavirus>
Frequently asked questions including food safety
- U.S. Food & Drug Administration (FDA): <https://www.fda.gov/emergency-preparedness-and-response/mcm-issues/coronavirus-disease-2019-covid-19-frequently-asked-questions>
Frequently asked questions including food products

Resources for all employers

- Centers for Disease Control and Prevention (CDC) Interim Guidance for Businesses and Employers: <https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html>
Recommended strategies including actively encouraging sick employees to stay home, performing routine environmental cleaning, advising employees before travel, and need to prepare for possible increased employee absences.
- CDC Handouts & Posters: <https://www.cdc.gov/coronavirus/2019-ncov/communication/factsheets.html>
Print resources on how to stop the spread of germs and wash your hands. Available in multiple languages.
- U.S. Small Business Association (SBA) Guidance for Businesses and Employers: <https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html>
Identifies common issues businesses may occur including capital access, workforce capacity, inventory and supply chain shortfalls, and insurance coverage issues.
- U.S. Department of Labor Occupational Safety & Health Administration (OSHA): https://www.osha.gov/Publications/influenza_pandemic.html#maintain_operations
Assistance on how to maintain operations during a pandemic and protecting employees.



- CDC Environmental Cleaning and Disinfection: <https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/cleaning-disinfection.html>
Interim Recommendations for US Community Facilities with Suspected/Confirmed Coronavirus Disease 2019.
- U.S. Chamber of Commerce Foundation: https://www.uschamber.com/sites/default/files/guidance_for_employers_to_plan_and_respond_to_coronavirus.pdf
Guidance to plan and respond to coronavirus.
- U.S. Department of Homeland Security's Cybersecurity and Infrastructure Security Agency (CISA): <https://www.cisa.gov/sites/default/files/publications/CISA-Guidance-on-Essential-Critical-Infrastructure-Workers-1-20-508c.pdf>
Guidance on identifying essential critical infrastructure workers

Response plan resources

- CDC Recommendations for an Infectious Disease Outbreak Response Plan: <https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html>
Tips to develop and prepare to implement a response plan, involving your employees in the process, identifying essential business functions, and establishing communication plans.
- Ready.gov Business Continuity Plan: <https://www.ready.gov/business-continuity-plan>
Includes a process diagram and support to conduct a business continuity impact analysis.
- U.S. Department of Homeland Security: <https://www.fema.gov/emergency-planning-exercises>
Offers free emergency planning table top exercises for businesses to review, share, and use.
- Ready.gov Sample Emergency Plan: <https://eden.lsu.edu/media/2269/pandemic-preparedness-for-businesses-sample-plan.pdf>
Shares a sample Business Continuity and Disaster Preparedness Plan template.

Resources for accessing capital

- U.S. Small Business Association (SBA): <https://www.sba.gov/page/guidance-businesses-employers-plan-respond-coronavirus-disease-2019-covid-19>
Loan resources for small businesses to utilize when operating their business.

Recommended checklist

Basics of pandemic preparedness planning for all agricultural operations

- Keep it simple. Gathering and organizing the right information is critical.
- Prevent spread
 - Frequent and thorough handwashing.
 - Covering coughs and sneezes.
 - Avoiding touching your face.
 - Staying home when sick.
- Assess risk
 - What biosecurity protocols are in place? Following sound biosecurity practices every day reduces the spread of virus, including in times of pandemic outbreak.
 - Who comes on and off of your premises?
 - Do you know what other locations or operations they have visited?
 - Do you have a travel questionnaire for employees and premises visitors?
 - Do you have hand washing or sanitizer stations available?
- Vendors and service providers
 - Who are your vendors and service providers?
 - Do they have pandemic and business continuity plans? What are their plans?
 - Do you have backup vendors/service providers?
 - Share your mitigation measures with your vendors.
- Employees
 - Do you have complete and current contact information?
 - Are you imposing travel restrictions?



- What are your sick/call-in procedures?
- Are your employees cross-trained to back fill during absences?
- How are you communicating with employees?
- Critical activities/essential functions
 - Have you established lines of succession?
 - What are your business critical activities?
 - How long can you go without those activities?
 - What alternatives do you have in place to accomplish those activities?

Contact information

- DATCP Wisconsin Farm Center: (800) 942-2474,
https://datcp.wi.gov/Pages/Growing_WI/FarmCenterOverview.aspx
Provides information and support to farmers and their families including access to counseling, financial planning, and mediation.
- DATCP Consumer Protection Hotline: DATCPHotline@wisconsin.gov or (800) 422-7128
To report suspected scams, fraud, false marketing claims, price gouging or other consumer complaints.
- DHS: <https://dhs.wisconsin.gov> or dial 211
For health-related questions.
- Local Public Health: <https://www.dhs.wisconsin.gov/lh-depts/counties.htm>
Contact information for local health departments across the state.