



DAVID CRAIG

STATE SENATOR

Dear Friends,

In these unprecedented times, my office is hearing from many businesses and individuals impacted by the COVID-19 pandemic and the subsequent government shutdown of our economy causing an unemployment crisis. This crisis has resulted in new state and federal legislation for businesses and the newly unemployed. Please know the federal CARES Act provides for additional support that Wisconsinites will now be eligible to receive with the recent passage of the state COVID-19 Relief Package. Rest assured that I am continuing to explore other reforms to aid Wisconsinites during COVID-19 as we work to begin the process of re-opening our state and getting our citizens back to work.

Additionally, there is now Pandemic Unemployment Assistance (PUA) available for those not eligible for tradition unemployment insurance included, in some instances, the self-employed. Further, Federal Pandemic Unemployment Compensation (FPUC) provides a temporary emergency increase of \$600 to those collecting benefits from many unemployment programs. Pandemic Emergency Unemployment Compensation (PEUC) provides up to an additional 13 weeks of benefits to those who have exhausted unemployment insurance.

Below you will find an in-depth summary of available resources along with links to those resources.

As the new federal and state laws take effect, please do not hesitate to reach out for assistance regarding state-based programs and questions about future state actions. If you have any questions, comments, or concerns please contact my office.

Best,

A handwritten signature in black ink, appearing to read "David Craig".

David Craig
State Senator
28th Senate District
Sen.Craig@legis.wi.gov

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- [Safer at Home Order](#)
 - [Apply for Unemployment Benefits with the State Department of Workforce Development](#)
 - [FAQ – DWD COVID Resources for claimants](#)
 - [FAQ – DWD COVID Resources for employers](#)

- **[Additional Unemployment Resources provided by the Federal CARES Act](#)**
 - **[Includes Federal Pandemic Unemployment Compensation \(FPUC\)](#)**
 - FPUC is a temporary emergency increase of \$600 per week in unemployment benefits. FPUC provides an additional payment to individuals who are collecting benefits from ANY of the following programs:
 - Regular Unemployment Insurance (UI), including:
 - Unemployment Compensation for Federal Employees (UCFE)
 - Unemployment Compensation for Ex-Service members (UCX)
 - Pandemic Unemployment Assistance (PUA)
 - Pandemic Emergency Unemployment Compensation (PEUC)
 - Work-Share (STC)
 - Trade Readjustment Allowances (TRA)
- **[Pandemic Unemployment Assistance](#)**
 - PUA is a new temporary federal program that provides up to 39 weeks of unemployment benefits to individuals who are not eligible for regular Unemployment Insurance (UI) such as:
 - Individuals who are self-employed.
 - Certain independent contractors.
 - Individuals with limited recent work history.
 - Other workers not covered by Regular UI.
- **[Pandemic Emergency Unemployment Compensation \(PEUC\)](#)**
 - PEUC is a temporary program that provides up to 13 additional weeks of payments to individuals who have exhausted their regular Unemployment Insurance (UI) benefits.
 - Note: This program does not apply to individuals receiving Pandemic Unemployment Assistance (PUA).

[Other Resources Related to COVID-19](#)

- **[U.S. Small Business Administration](#)**
Businesses and non-profits can begin their loan applications at www.sba.gov/disaster. The Wisconsin Small Business Development (SBDC) Network 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.

SBA Economic Injury Disaster Loan Program: Businesses with 500 or fewer employees may qualify for up to a \$2 million loan with interest rates of 3.75% for for-profit and 2.75% for nonprofits and payments for up to 30 years. As of today, businesses may also defer payments on these loans for 12 months.

Loans can be used for working capital to keep business open and cover fixed costs and bills. When filing out an application, SBA staff recommend saving your information, as the website has kicked individuals off while completing the application.

<https://disasterloan.sba.gov/ela/>

SBA Paycheck Protection Program: An SBA loan that helps businesses keep their workforce employed during the Coronavirus (COVID-19) crisis.

<https://www.sba.gov/funding-programs/loans/paycheck-protection-program-ppp>

The Wisconsin SBDC, a resource partner of the SBA, has created a web page to help business owners understand the qualifications and application process. That web page is available at

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

Small Business 20/20 – Businesses with 20 or fewer employees may be eligible for up to \$2,000 over two months to cover costs such as rent, payroll, and utility bills to provide relief for fixed monthly

expenses. Small businesses must apply for the grant through a local Community Development Financial Institution.

Find more loan and grant information at <https://wedc.org/programs-and-resources/covid-19-response/>.

- [**Small Business Owner's Guide to the Federal CARES Act**](#)
 - [**Congress: Ways and Means Committee Summary**](#)
- [**WEDC Essential Business Designation and Inquiry**](#)
- [**Wisconsin Economic Development Corporation \(WEDC\)**](#)
- [**Wisconsin Department of Workforce Development**](#)
- [**WI Department of Financial Institutions**](#)
- [**Wisconsin Office of Business Development**](#)
- [**Wisconsin Department of Health Services**](#)
- [**Taxes: \(State and Federal Tax Filing Deadlines have been extended to July 15th\)**](#)
[**https://www.irs.gov/newsroom/payment-deadline-extended-to-july-15-2020**](https://www.irs.gov/newsroom/payment-deadline-extended-to-july-15-2020)
[**https://www.revenue.wi.gov/Pages/News/2020/Tax-Deadline-Extended.pdf**](https://www.revenue.wi.gov/Pages/News/2020/Tax-Deadline-Extended.pdf)
- [**Wisconsin Manufacturers & Commerce**](#)
- [**Milwaukee County Department of Community Development**](#)
- [**Waukesha County Department of Community Development**](#)
- [**Milwaukee 7**](#)
- [**US Chamber of Commerce Small Business Resources**](#)