



A G E N D A
SPECIAL CITY OF WAUPUN COMMUNITY
DEVELOPMENT AUTHORITY MEETING
201 E. Main St. - Waupun City Hall
Tuesday, April 14, 2020 at 9:00 AM

VIDEO CONFERENCE AND TELECONFERENCE

The Waupun Community Development Authority will meet virtually at 9:00pm on April 14, 2020, via Zoom.

The public may access the conference meeting online or by phone. Instructions to join the meeting are provided below:

Join Zoom Meeting:

<https://zoom.us/j/758457617?pwd=TzYzejZiSDhDN0UwSkpxUHMzQUZKUT09>

Meeting ID: 758 457 617

Password: 745097

Phone:

1-312- 626-6799

Meeting ID: 758457617#

Password: 745097#

CALL TO ORDER

ROLL CALL

PERSONS WISHING TO ADDRESS THE COMMUNITY DEVELOPMENT AUTHORITY--*State name, address, and subject of comments. (2 Minutes)*

CONSIDERATION - ACTION

1. February 18, 2020 Community Development Authority Minutes
2. February 2020 Financial Statement
3. March 2020 Financial Statement
4. COVID-19 Business Relief Program Proposal

FUTURE MEETINGS AND GATHERING INVOLVING THE COMMUNITY DEVELOPMENT AUTHORITY

5. Possible Future Agenda Items
6. Date of Next Scheduled Meeting (May 19, 2020)

ADJOURNMENT

Upon reasonable notice, efforts will be made to accommodate disabled individuals through appropriate aids and services. For additional information, contact the Community & Economic Development Coordinator at 920-345-1656.



MINUTES
CITY OF WAUPUN – COMMUNITY DEVELOPMENT
AUTHORITY MEETING
Waupun City Hall – 201 E. Main Street, Waupun WI
Tuesday, February 18, 2020 at 8:00 AM

Committee Members Present:

John Karsten
Mayor Julie Nickel
Jill Vanderkin
Nancy Vanderkin
Cassandra Verhage (arrived at 8:02 a.m.)
Sue VandeBerg

Committee Members Absent:

Derek Drews

Staff Present:

Michelle Kast Accountant
Kathy Schlieve Administrator
Sarah Van BurenCommunity & Economic Development Coordinator
Dan VandeZande City Attorney

Call to order

Chair Nickel called the meeting to order at 8:01 a.m.

Roll Call of Board Members

Roll call and quorum determined

Public Comment

None.

CONSIDER APPROVAL OF THE FOLLOWING AGENDA ITEMS:

- 1. Approval of November 20, 2019 Minutes**
A motion to approve the November 20, 2019 minutes was made by Ms. N. Vanderkin and seconded by Ms. J. Vanderkin, passing unanimously.
- 2. Approval of December 2019 Financial Statement**
A motion to approve the December 2019 financial statement, as presented by Ms. Kast, was made by Ms. VandeBerg and seconded by Ms. J. Vanderkin, passing unanimously.
- 3. Approval of January 2020 Financial Statement**
A motion to approve the January 2020 financial statement, as presented by Ms. Kast, was made by Ms. VandeBerg and seconded by Ms. J. Vanderkin, passing unanimously.
- 4. Design for Façade Improvements – The Golden Cup (400 E. Main St.)**
The last sentence of Chapter 25.03(5)(b) states “Plans for substantial remodeling of building facades shall be approved by the Community Development Authority prior to construction.

Ms. Schlieve presented the proposed façade improvements at 400 E. Main Street on behalf of the property owner. The Building Inspector and Ms. Schlieve met with the owner and contractor to discuss the needed improvements. The owner also worked with a structural engineer to determine the extent of the needed repairs.

The proposed project would provide additional structural support; optimize window size, replacement of the header, and shoring up of the building. During a later phase, the awning will be replaced. The estimated project cost is between \$30,000-\$40,000

A motion to approve the proposed design for the façade improvements at 400 E. Main Street was made by Ms. Nickel and seconded by Ms. Vanderkin, motion passed 4-2.

5. New Grant Application – The Golden Cup (400 E. Main St.)

Ms. Schlieve presented the Downtown Revitalization Grant application at 400 E. Main Street on behalf of the property owner.

A motion to approve up to 50% of eligible expenses, not to exceed \$5,000, was made by Ms. Vanderkin and seconded by Mr. Karsten. This approval is contingent on the applicant providing a copy of the cost estimate for the project and a sample of paint color(s) or material sample(s) that will be used on the project. If the project is completed in accordance with the requirements, the CDA will consider additional funding for a new awning. Motion passed unanimously.

DISCUSSION ITEMS:

6. Administrator Update

Tabled to the next meeting

7. Debrief of Connect Communities event held in January 2020

Tabled to the next meeting.

8. Housing Program Summary Report (July-December 2019)

Ms. Van Buren reviewed the summary document included in the agenda packet. Ms. Van Buren reached out to MSA to organizing a training opportunity to educate the community on the availability and benefits of this program. However, MSA does not feel it is necessary due to low turnout at such events. MSA will continue to relay on the City to hang flyers in the Library and post information on the City's Facebook page.

ADVANCED PLANNING:

9. Possible Future Agenda Items

Ms. VandeBerg would like the CDA to consider how to generate revenue from grant funded projects.

10. Date of Next Scheduled Meeting

The next meeting is scheduled for March 17, 2020.

ADJOURNMENT

The motion to adjourn was made by Ms. N. Vanderkin and seconded by Ms. VandeBerg, passing unanimously. The meeting adjourned at 8:39.a.m.



Community Development Authority Financial Statement
For the Month Ending: 2/28/2020

BUDGET

Budget Category	2020 Budget	YTD Expense	Budget Balance
Grants	\$30,000		\$30,000
Market Study	\$5,000		\$5,000
Streetscape	\$59,000		\$59,000
Targeted Building Improvements	\$20,000		\$20,000
Miscellaneous	\$1,000		\$1,000
Audit	\$1,200		\$1,200
TID Analysis	<u>\$3,000</u>	<u>\$0</u>	<u>\$3,000</u>
	\$119,200	\$0	\$119,200
Cash Reserve (prior year unspent budget)	\$20,000	\$0	\$20,000

EXPENDITURES

Date Paid	Payment Description	Vendor Name	Amount
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GRANTS

Grant Budget	\$30,000
Less Approved Grants	<u>\$5,000</u>
Grant Funds Available for Distribution	\$25,000
Year-to-Date Approved Grants	\$5,000

Date	Applicant	Grant Amount	Expiration
2/18/2020	The Golden Cup, 400 E Main	\$5,000	8/18/2020



Community Development Authority Financial Statement
For the Month Ending: 3/31/2020

BUDGET

Budget Category	2020 Budget	YTD Expense*	Budget Balance
Grants	\$30,000	\$5,000	\$25,000
Market Study	\$5,000		\$5,000
Streetscape	\$59,000		\$59,000
Targeted Building Improvements	\$20,000		\$20,000
Miscellaneous	\$1,000		\$1,000
Audit	\$1,200	\$627	\$573
TID Analysis	<u>\$3,000</u>	<u>\$0</u>	<u>\$3,000</u>
	\$119,200	\$5,627	\$113,573
Cash Reserve (prior year unspent budget)	\$20,000	\$0	\$20,000

**YTD Expense totals include funds committed for approved grants that have not yet been paid out*

EXPENDITURES

Date Paid	Payment Description	Vendor Name	Amount
3/26/2020	Audit Fee	BAKER TILLY VIRCHOW KRAUSE LLP	\$627.00

GRANTS

Grant Budget	\$30,000
Less Approved Grants	<u>\$5,000</u>
Grant Funds Available for Distribution	\$25,000
Year-to-Date Approved Grants	\$5,000

Date	Applicant	Grant Amount	Expiration	Date Paid
2/18/2020	The Golden Cup, 400 E Main	\$5,000	8/18/2020	

AGENDA SUMMARY SHEET

MEETING DATE: 4/14/20

TITLE: COVID-19 BUSINESS RELIEF PROGRAM
PROPOSAL

AGENDA SECTION: Actions - Updates

PRESENTER: Kathy Schlieve

DEPARMTENT GOAL(S) SUPPORTED <i>(if applicable)</i>	FISCAL IMPACT	
ECONOMIC VITALITY	TID 3 FUNDING	

Staff have been working on extensive outreach to the business community to understand the status of businesses and to determine what solutions are needed to promote business retention during this challenging time. We have had a number of businesses take advantage of a microloan program through Fond du Lac County and a large number of our businesses have applied for federal relief programs, however, no dollars have arrived in the market as of this writing. We have also examined local programs being launched by communities around the region/country to inform recommendations for a business relief program as drafted and attached. At present, TID 3, which encompasses our central business district and contains a large number of impacted businesses, has dollars that our currently earmarked for façade improvements, streetscaping and the like, that could be redirected to fund this program. Our proposal is a gap proposal that looks to provide some immediate relief to help retain businesses as they await the arrival of federal relief dollars. If approved, funds for this program could only be accessed by businesses within the TID 3 boundaries. This remains a very fluid situation and we are continuing to refine our recommendations. We have a Common Council meeting to review the draft program on the evening of Tuesday, 4/14/20. We have reviewed the attached with legal and with Ehlers, our TID consultant, to confirm that program parameters meet statutory rules and have approval of both of parties to advance this proposal.

STAFF RECOMMENDATION: Consider of recommendation for a business relief program

ATTACHMENTS:

[TID 3 map](#)

Program overview

Program criteria

BRE Report and Resource Appendix

RECOMMENDED MOTION:

Approve / Amend / Deny program for business relief in TID 3 as presented.

City of Waupun
TID #3 Boundary Map



Overview of Business Outreach Efforts:

In response to Governor Evers' Safer at Home order we began extensive business outreach efforts on March 23, 2020. This work is ongoing as we continue outreach and work to engage businesses with emergency relief programs, and more recently begin recovery conversations to deploy our action plan outlined below. Please note that we will provide regular updates on this data and that the data will continue to change as we are able to reach more business owners.

Dashboard:

CATEGORY	COUNT
Businesses Reached: (as of 4/10/19)	140
Permanent Closures Identified:	1
Business Closed Under Safer At Home Order:	47
Business Restricted Under Safer At Home Order:	71
Essential Businesses Operating With Minimal Disruption:	21

Analysis of Impact:

We completed an analysis of businesses reached to date to determine location (identified by TID) and impact to current operations. Overall 72% of businesses that we have connected with report disruption in business operations to varying degrees, ranging from complete closure to revenue reductions related to closure of primary revenue streams and/or declining customer demand due to Safer at Home order.

TID	Area	Count	% Businesses Contacted	% Complete Closure	% Restricted Revenue	% Reporting Risk of Closure
1	Industrial Park	9	6%	0%	50%	0%
3	Downtown	73	44%	58%	71%	52%
5	East Side South of Main	12	7%	25%	58%	17%
6	West Side	25	14%	25%	35%	27%
7	Heritage Ridge	1	1%	0%	100%	0%
8	West Side	5	3%	25%	50%	0%
None		15	25%	33%	48%	29%

**risk of closure assessment determined by data from Brookings Institute and owner interviews*

The largest impact of temporary complete closures exists within our central business district (downtown). Because of the nature of the number of non-essential businesses (as defined by WEDC) within that area, there is a large percentage experiencing complete closure. While many have taken steps to reduce their workforce, fixed costs continue and with no revenue these businesses face a high chance of long-term closure, particularly if the current Safer at Home order is extended and/or businesses are unable to adequately access funds need to sustain operations.

Common Themes Identified:

The following themes highlight our findings from BRE discussions.

1. Concern for future operation due to loss of revenue with no/limited means to cover ongoing expenses
2. Lack of understanding of relief programs and how to secure needed resources
3. Employee layoffs / potential loss of talent

4. Questions about interpretation of essential business definition
5. Alternative delivery/revenue stream opportunities
6. Understanding of local SBA lending capacity
7. Impact of Family First legislation
8. Business continuity plans / policies
9. Discussion about the future and what recovery will look like
10. Challenges with the supply chain that may negatively impact the business
11. Banking relationships and what will be required to access federal relief programs.
12. Most programs require the business to take on additional debt with no clear picture of when revenues will restore to be able to repay new debt.

National Comparison:

On April 3, 2020, Metlife and the US Chamber of Commerce Small Business Index was released, indicating the following relative to the current state of business affairs in the midst of COVID-19:

- **One quarter of small businesses already shut down.** One in four (24%) small businesses have shut down temporarily in response to COVID-19.
- **More temporary shutdowns likely in coming weeks.** Among those who haven't temporarily shut down yet, 40% report it is likely they will do so within the next two weeks. This means a total of 54% of all small businesses report they are closed or could close within the coming weeks.
- **Clock ticking on permanent shutdowns.** Forty-three percent believe they have less than six months (including one in ten that say they have less than one month) until a *permanent* shutdown is unavoidable.
- **Seeking help.** Small businesses are most favorable toward direct cash payments (56%), SBA disaster loans (30%), and temporary cancellation of business payroll taxes (21%).
- **Seeking guidance.** Small business owners would like more guidance on how to keep their customers and employees safe (29%), how to respond to the crisis (26%), and how to understand the outbreak (25%).
- **Most concerned about virus.** More than 8 in 10 small businesses are concerned about the impact of COVID-19 on their business. Fifty-eight percent are very concerned.
- **Sentiment on economy plunges.** One in four believe the national economy is in good shape and 32% believe their local economy is doing well. Compared to last quarter², these figures represent 35- and 20-percentage point drops, respectively.
- **Majority see poor national economy.** Fifty-four percent of small businesses rate the overall health of the U.S. economy as "poor."
- **Growing concern about cash flow.** 59% feel comfortable with their current cash flow, compared to 80% in Q1.
- **Retailers give themselves six months.** Fifty-one percent of retailers believe their business can continue operating for no more than six months without shutting down permanently.
- **Months before return to normalcy.** Almost half (46%) of small businesses believe it will take the U.S. economy six months to a year to return to normal.

Action Plan:

These findings are reflective of the local business economy in Waupun with X in X businesses shuttered due to the COVID-19 crisis. A majority of businesses are working to overcome temporary cash flow issues resulting from forced closures and restrictions on business activity.

Strategically, we are working on a multi-pronged approach that includes the following:

1. Ongoing BRE activity to continually evaluate, connect business owners to ever-changing resources, and to inform resource deployment.
 - a. Work with state and regional resources to clarify essential business questions.
 - b. Assess current state of business.
 - c. Evaluate need for immediate temporary relief to bridge to federal relief programs.
2. Help businesses access relief programs that provide relief for working capital, payroll protection and understanding of regulatory compliance. See APPENDIX A COVID19 Business Relief Program for complete analysis
 - a. Fond du Lac County Microloan Program (11 awarded, \$51,500 in low-interest loans)
 - b. SBA Economic Injury Loan Program (EILP) with potential for forgivable advance (3+ weeks to access)
 - c. SBA Payroll Protection Program (PPP) with potential for payroll and other expenditure forgiveness with the balance (not applicable to all; 7-10 days to access through local SBA lenders).
 - d. Research solutions for sole proprietors and independent contractors.
 - e. Evaluate TID Performance and where possible recommend local relief program to infuse cash into local businesses to prevent possible closure and prevent future blight.
 - f. Identify alternative funding sources to establish a local RLF fund to support relief needs.
3. Deploy a back-to-business support network to aid business owners through this challenging time.
 - a. Align and help businesses access resources (Small Business Development Center (SBDC), SCORE, Technical Colleges, etc.) to support business needs.
 - b. Deliver educational programming through resource partners to the business community that help them move toward recovery and return to business (i.e., adapt business models, develop online presence sales solutions, develop/strengthen alternative revenue streams, etc.)
 - c. Collaborate with local groups (i.e., Chamber, Downtown Promotions, etc.) to plan reopening strategies to aid the business community.

**Waupun Community Development Authority
COVID-19 DOWNTOWN BUSINESS SUPPORT PROGRAM**

PURPOSE

In response to the economic hardships to small businesses resulting from the COVID-19 pandemic, the Waupun Community Development Authority (CDA) has established the COVID-19 Business Support Program.

Downtown businesses that meet the criteria are eligible to apply for a loan up to \$2,500. The primary purpose of the program is to retain jobs, stabilize local businesses and prevent blight in the Waupun central business district that may result from financial hardship in maintaining business operations or meeting business expenses as a result of the COVID-19 pandemic and/or the Safer at Home Order identified below. The program is designed to offset the immediate emergency of imminent business closures while business owners await larger lending approvals, grants or stimulus payments. The Downtown Business Support Program is available only to property owners and businesses within the City of Waupun's Tax Increment District 3 (TID 3), as this is a requirement of Wisconsin law in creating and funding this program.

LOAN TERMS

Loans in the amount of up to \$2500 will be provided for a term of 36 months at 1%. Payments may be deferred for six months from the date of the loan award. The full loan amount will be forgiven in its entirety for businesses that remain open for business for a continuous period of six months starting on the date of the loan award, or the date in which the business is released from restriction under the Wisconsin Department of Health Services Executive Order #12 as may be amended ("Safer at Home Order"), whichever is later.

APPLICANT ELIGIBILITY

1. Must be an operating for-profit business (not residential rental or use) with a physical storefront located within City of Waupun TID 3 boundaries (see attached map). Home occupations and non-profit organizations are not eligible.
2. Business must be in operation for a continuous period of six (6) months from the date of the application, or the release date for the business under Executive Order #12, whichever is later.
3. Businesses must be able to demonstrate a negative impact on business operations due to financial hardship in maintaining business operations or meeting business expenses as a result of the COVID-19 pandemic and/or the Safer at Home Order.
4. Businesses will not be eligible if any special assessments, real estate or personal property taxes, utility bills, or other city charges are unpaid or delinquent as of the application date, unless the delinquency is attributed to financial hardship resulting from the COVID-19 pandemic and/or the Safer at Home Order.
5. Applicants are eligible for only one loan award per assessed tax parcel located within the TID 3 boundaries. Any applicant who operates a single business located on more than one assessed tax parcel is eligible for only one loan.

ELIGIBLE IMPROVEMENTS

The purpose of this program is to provide working capital for businesses suffering financial hardship as a result of the COVID-19 pandemic and/or Safer at Home Order. Program funds may be used for business

expenses incurred on or after March 25, 2020 (the effective date of the Safer at Home Order), including commercial rent or mortgages, utilities, accounts payable, investments to adapt business model to meet changing economic conditions, etc. Ineligible expenditures are listed below.

INELIGIBLE IMPROVEMENTS

Funds under this program may not be used to:

- Reimburse expenses incurred prior to March 25, 2020 (the effective date of the Safer at Home Order)
- Payment of non-business debt, such as personal credit card charges
- Owner's personal expenses including home mortgages and car payments
- Construction and/or physical property improvements to real estate, regardless of whether located within the TID 3 boundaries.

APPLICATION SUBMITTAL AND REVIEW PROCESS

The program is designed for rapid response, using a competitive award process (application does not guarantee award) and will be governed by the following process:

- a. Applications are distributed and collected by the Waupun CDA.
- b. Completed applications will be reviewed by the CDA and scored based on a set of approved criteria made available to loan applicants.
- c. First round application deadline is April 22, 2020 at 4:30 p.m. If funds remain to fund additional applications, then applications received after this date will be received and processed based on the same criteria on a first-come, first-served basis until all funds are depleted.
- d. Appropriate documentation of invoices documenting expenses outlined in item 24 of the application must accompany submittal for an application to be considered. If on initial staff review, an application is found to be incomplete for failure to provide required documentation, then applicants will be given a reasonable time, not to exceed three (3) business days, to provide the required documentation. Failure to provide required documentation within this time period will mean that the application will not be considered as received until all required documentation has been provided to the CDA.
- e. Successful applicants must sign a written agreement with the CDA prior to disbursement of funds.

EVALUATION CRITERIA:

To be eligible, all applications must meet the following minimum criteria:

1. For profit business operating in TID 3 Central Business district with storefront location	Yes or No
2. Business in good standing with special assessments, real estate or personal property taxes, utility bills, or other city charges are delinquent, unless attributed to COVID-19.	Yes or No

All applications meeting the above criteria will be evaluated by the CDA who will make final award decisions using the following scoring criteria:

3. Demonstrated need/severity of economic hardship resulting from COVID-19	30 Points
4. Business has taken steps to seek alternative funding	20 Points
5. Business has taken steps to adapt its business model to COVID-19	20 Points
6. Business has a reopening plan for when Safer at Home Order is lifted	30 Points

**WAUPUN COMMUNITY DEVELOPMENT AUTHORITY
COVID-19 DOWNTOWN BUSINESS SUPPORT PROGRAM**

1. Legal Business/Company Name: _____
2. Federal Employee Identification Number: _____
3. Business Address: _____
4. City, State, Zip: _____
5. Applicant Mailing Address (if different): _____
6. City, State, Zip: _____
7. Phone Number: _____
8. Email: _____
9. Business Type:

☐ Individual

☐ Partnership

☐ Corporation

☐ Other _____
10. Owner/Partner/CEO: _____
11. Person Preparing Application: _____
12. Property Owner (if different): _____
13. Property Owner Phone (if different); _____
14. Date Business Started: _____
15. How long under present ownership: _____
16. Names of Business Owners and percentage of ownership:

_____%

_____%

_____%

_____%

17. Number of Employees: Employees prior to COVID-19: _____

Number of current employees: _____

18. Which of the following best describe your current situation? *(select one)*

- ☐ Open, operating without interruption
- ☐ Open, operating with restricted revenue *(i.e., restaurant with only take-out/curb-side delivery; curb-side pickup, etc.)*
- ☐ Closed, non-essential business with no revenue

19. Demonstrated need or severity of economic hardship: Give a brief description of the hardship your business has endured due to the COVID-19 pandemic, and in particular, restrictions imposed under the Safer at Home Order (i.e., % loss in sales, canceled orders, employee layoffs, etc.):

20. Steps taken to secure other funding: Describe your efforts to secure other sources of funding (i.e., SBA programs, Fond du Lac County Microloan, KIVA, etc.):

21. Steps taken to adapt business model: Provide a description of how you have temporarily changed your business model and practices due to the COVID-19 pandemic, and in particular, restrictions imposed under the Safer at Home Order (i.e., online sales, delivery services, customer service cold calling, etc.):

22. Reopening Plan: Describe your tentative plans for re-opening when the Safer at Home is lifted? (Grand reopening, advertising, customer notifications, etc.) How will customers know you are reopened?

23. Amount of funds requested (maximum \$2,500): \$_____

24. Expenses incurred after March 25, 2020 for which funding is requested: *(Attach receipts or invoices)*

Rent/Mortgage	\$_____
Vendor – Accounts Payable	\$_____
Utilities	\$_____
Other _____	\$_____

25. Banking Lender Reference

Bank: _____

Address: _____

Contact: _____ Title: _____

Phone: _____ Email: _____

26. *As an authorized representative of the organization listed above, I hereby certify that the information listed above and attached to this application is true and accurate and I am aware that any false information or intended omissions may subject me to civil or criminal penalties for filing of false public records and/or forfeiture of any grant funds approved through this program. I also authorize the Waupun CDA to complete the required credit check.*

Signature

Signature

Name (Print)

Name (Print)

Social Security Number

Social Security Number

Title

Title

Date

Date

REQUIRED ATTACHMENTS:

1. Most recent business tax return or annual financial statement
2. Copies of invoices related to line 24 on the grant application

SUBMIT APPLICATION AND ATTACHMENTS TO:

City of Waupun
Attn: Sarah Van Buren
201 E Main Street
Waupun, WI 53963
Phone: 920-324-7900
sarah@cityofwaupun.org

DUE FRIDAY, APRIL 22, 2020 AT 4:30 P.M.

WAUPUN CDA COVID-19 LOAN EVALUATION CRITERIA

NAME OF APPLICANT _____

To be eligible, all applications must meet the following minimum criteria:

1. For profit business operating in TID 3 Central Business district with storefront location	YES	NO
2. Business in good standing with special assessments, real estate or personal property taxes, utility bills, or other city charges are delinquent, unless attributed to COVID-19.	YES	NO

All applications meeting the above criteria will be evaluated by the CDA who will make final award decisions using the following scoring criteria:

3. Demonstrated need/severity of economic hardship resulting from COVID-19	30 Points
4. Business has taken steps to seek alternative funding	20 Points
5. Business has taken steps to adapt its business model to COVID-19	20 Points
6. Business has a reopening plan for when the Safer at Home Order is lifted	30 Points
TOTAL	100 Points

CRITERIA	0	10	20	30
Demonstrated need/severity of economic hardship resulting from COVID-19 and, in particular, from the Safer at Home Order	No information or irrelevant description about % loss in sales, canceled orders, employee layoffs, etc.)	Description provided but lack detail about adequate and appropriate data about % loss in sales, canceled orders, employee layoffs, etc.	Generally well-developed description including adequate and appropriate and defined data about suggested expectations % loss in sales, canceled orders, employee layoffs, etc.	Detailed description including adequate and appropriate and well-defined data about % loss in sales, canceled orders, employee layoffs, which includes information beyond suggestions
Business has taken steps to seek alternative funding	No description or inappropriate efforts to secure other sources of funding	Generally well-developed efforts to secure other sources of funding (i.e., SBA programs, Fond du Lac County Microloan, KIVA, etc.)	Well-developed description of many efforts to secure other sources of funding (i.e., SBA programs, Fond du Lac County Microloan, KIVA, etc.)	
Business has taken steps to adapt its business model to COVID-19 and Safer at Home Order restrictions	No description or inappropriate steps taken of how business model has changed due to COVID-19 or Safer at Home restrictions	Generally well-developed description of temporary changes to business model due to COVID-19 (i.e., online sales, delivery services, customer service cold calling, etc.); or provides explanation on barriers that prevent adaption of business model	Provides a well-developed description of how business model has changed due to COVID-19 and Safer at Home Order; or provides well-defined explanation on barriers that prevent adaption of business model and plans to overcome barriers	
Business has a reopening plan for when "Safer at Home" is lifted	No description or inappropriate plans for re-opening	Description provided for tentative plans for re-opening, but lack detail; plan needs development.	General description and plans for re-opening General communication plan for how customers will know business is reopened.	Well-defined description and plans for re-opening when the "Safer at Home" order ends Clear communication plan for how customers will know business is reopened.
Totals				