



The City of Oshkosh is committed to providing the most up-to-date resources to help Oshkosh businesses through this difficult time. While City Hall is closed to the public, city staff will still be working via email or phone and are here to help you.

## **Quick Access Guide** (*Click Links Below to See Specific Resources*)

### **Local Business Owners Affected by COVID 19:**

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[To Submit Site Plans or ask Zoning questions](#)

## **Important Contacts**



## **Local Resources:**

The UW Oshkosh Center for Customized Research & Services is conducting a [Coronavirus Disruption Survey](#) to collect data from regional businesses and organizations to understand its effect and how they may learn valuable information to use in the future. Please help collect this critical data by taking a moment to complete this quick survey.

[https://oshkosh.co1.qualtrics.com/jfe/form/SV\\_8eugoSrSsCc77Fj](https://oshkosh.co1.qualtrics.com/jfe/form/SV_8eugoSrSsCc77Fj)

### **The City of Oshkosh and GO-EDC Emergency Response Loan Program**

- The Greater Oshkosh Economic Development Corporation (GO-EDC) with a partnership with the City of Oshkosh has launched a program with seed funds of \$300,000 meant to ensure that Oshkosh area businesses have the funding they need for this emergency. GO-EDC is actively working with other organizations to increase the seed amount.

Loans will be offered in the amounts of \$1,000, \$2,500, \$5,000, or \$10,000 with a 3-year amortization, 2% interest, and deferment of principal and interest for six months. Funds can be used for basic business needs including rent/mortgage payments, utility payments, payroll expenses, and pre-existing purchase orders.

View the details of the GO-EDC COVID-19 Loan Response Program here:

<https://greateroshkosh.com/doing-business/covid-19-emergency-response-loan/>

Business owners that are interested in applying for these funds can visit:

<https://greateroshkosh.com/doing-business/covid-19-emergency-response-loan/> or email [tricia.rathermel@greateroshkosh.com](mailto:tricia.rathermel@greateroshkosh.com).

### **Oshkosh Chamber of Commerce Bar and Restaurant Micro Loan Program**

- The Oshkosh Chamber of Commerce has established a Bar and Restaurant Emergency Micro Loan program to assist Oshkosh Chamber member businesses that have been impacted by the State of Wisconsin's ban on bar and restaurant operations. Visit this link to apply:

<https://documentcloud.adobe.com/link/track?uri=urn%3Aaaid%3Aascds%3AUS%3A1e89f7ae-17b3-47e3-b1a9-16b3bbe41f80>



## **Oshkosh Area United Way and Oshkosh Area Community Foundation's Oshkosh COVID-19 Relief Fund**

- The Oshkosh Area United Way and Oshkosh Area Community Foundation have launched a collaborative emergency financial fund, the Oshkosh COVID-19 Relief Fund. This fund was established to provide flexible financial resources to 501(c)(3) organizations working in the Oshkosh community who are disproportionately impacted by COVID-19 and the economic impact it may have. More information on how to apply as well as how to donate can be seen by visiting their website: <https://www.oshkoshunitedway.org/COVID19>

### **State Resources:**

**"We're All In" Initiative** is a State of Wisconsin Grant program with a comprehensive effort to celebrate and help Wisconsin's small businesses get back on their feet and support best practices to keep businesses, consumers, employees and communities safe.

Funded largely by federal dollars received through the Coronavirus Aid, Relief, and Economic Security (CARES) Act, this initiative will provide direct assistance to small businesses most impacted by the duration and restrictions of the COVID-19 pandemic. These \$2,500 cash grants will assist with the costs of business interruption or for health and safety improvements, wages and salaries, rent, mortgages, and inventory. Businesses will be able to apply for grant assistance in early June. [CLICK HERE FOR MORE INFORMATION AND TO APPLY.](#)

#### **ELIGIBILITY REQUIREMENTS**

To be eligible, businesses must:

- be a Wisconsin-based, for-profit business;
- employ 20 or fewer full-time equivalent (FTE) employees, including the owner; (Seasonal businesses should use the highest total FTEs employed during the season.)
- earn greater than \$0 but less than \$1 million in annual revenues (gross sales and receipts); and
- have started operating prior to Jan. 1, 2020, and have been in business as of Feb. 2020. (Seasonal businesses should use the highest total FTEs employed during the season.)

#### **APPLICATION PERIOD**

The online grant application will be accessible for one week from 8 a.m. Monday, June 15, through 11:59 p.m. Tuesday, June 23. A link to the application will be posted on this page. The Wisconsin Economic Development Corporation will make clear on this webpage and through all of its communications channels when the application period begins and ends. Businesses interested in receiving notifications about funding and other pandemic recovery resources from WEDC can subscribe to receive regular alerts.



### **Wisconsin Small business Development Center (SBDC)**

- Funded in part by the Federal Small Business Administration (SBA), the UW-Green Bay and UW-Oshkosh centers offer no-cost business consulting. Please contact the SBDC offices for individualized consulting or assistance:
  - UW-Oshkosh Office
    - Phone: (920) 424-1456
    - Email: sbdc@uwosh.edu
- Wisconsin small business crisis webpage that includes helpful information related to businesses and their response to COVID-19. Visit this website to learn more: <https://wisconsinsbdc.org/services/covid-19/>

**Focus Forward** provides tools, information and inspiration related to business, community and personal resilience. It's a place to communicate and connect regularly with Wisconsin Economic Development Corporation (WEDC) where you'll find information on financial and operational assistance programs and other state and federal partners. Access Focus Forward here: <https://wedc.org/focus-forward/>

### **Wisconsin Economic Development Corporation (WEDC) Small Business 20/20**

- WEDC is taking steps to create a funding assistance program, Small Business 20/20 (SB20/20) providing grants up to \$20,000 to businesses with 20 or fewer employees. The funding will be distributed thru Community Development Financial Institutions (CDFIs). In an effort to help businesses already operating on narrow margins, these grants will go towards paying rent, payroll expenses, and paid leave. **Applications for business assistance must be processed through the CDFIs and not WEDC. WEDC plans to identify the participating CDFIs within the next two weeks.** For more information on this program visit: <https://wedc.org/programs-and-resources/small-business-2020/>

**The Wisconsin Dept. of Workforce Development** have FAQs concerning employer and employees. You can access that information here: <https://dwd.wisconsin.gov/covid19/partners/>



## **The Wisconsin Dept. of Revenue**

- Dept. of Revenue is taking measures including immediate steps to help small businesses with sales tax payments due on March 31. Small businesses can immediately request an extension to file a sales and use tax returns due March 31, 2020 until April 30, 2020 and due April 30, 2020 until June 1, 2020. See all information by visiting this page: <https://wedc.org/wp-content/uploads/2020/03/DOR-Small-Business-Tax-Relief.pdf>

**Wisconsin Suspends Utility Rules to Prevent Disconnection.** The State has temporary suspended several utility-related administrative rules to allow the Public Service Commission of Wisconsin to implement certain utility consumer protections during the COVID-19 pandemic. For more information, visit: <https://psc.wi.gov/Pages/Home.aspx>

**Several Internet Service Providers (ISPs)** are offering free or low-cost internet access options in response to the COVID-19 pandemic. These areas are offered in the areas each ISP serves. Visit this webpage to check on your ISPs:

<https://psc.wi.gov/Pages/Programs/BroadbandEmergencyInternetResources.aspx>

## **Federal Resources**

### **The U.S. Small Business Administration (SBA)**

- **Federal Disaster Loans:** The U.S. Small Business Administration (SBA) has approved Wisconsin's request for small businesses affected by the COVID-19 pandemic to access low-interest federal disaster loans. Under the Economic Injury Disaster Loan (EIDL) program, businesses may qualify for up to \$2 million in loans to cover losses resulting from the pandemic. The interest rate on the loans is 3.75% for for-profit businesses and 2.75% for nonprofits. Participants may be able to extend payments for up to 30 years.

Businesses will be asked to supply the following information as part of the application process:

- 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**)

Please visit this link to access **FAQ:** <https://wedc.org/wp-content/uploads/2020/03/EIDL-Frequently-Asked-Questions-final-3-20-20.pdf>



Link to the **application portal**: <https://disasterloan.sba.gov/ela/>

- **SBA Guidance for Business and Employers:** The Small Business Administration also provides a large database of useful information and guidance regarding business and employers guidance for how to respond to COVID-19. Visit the site to see all information: <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>
- **SBA Presentation on Coronavirus Related Economic Disruptions:** <https://www.thenewnorth.com/media/555357/Economic-Injury-Disaster-Loan-Presentation-3192020-PDF.pdf>
- **SBA's Express Bridge Loans:** The Express Bridge Loan Pilot Program allows small businesses who currently have business relationship with a SBA Express Lender to access up to \$25,000 with less paperwork. These loans can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing and can be a term loans or used to bridge the gap while applying for a direct SBA Economic Injury Disaster loan. Find an Express Bridge Loan Lender via this link: <https://www.sba.gov/funding-programs/loans/lender-match> or by connecting with your local SBA District Office: <https://www.sba.gov/local-assistance/find/?type=SBA%20District%20Office&pageNumber=1>

### **Coronavirus Aid, Relief, and Economic Security (CARES) Act**

- Federal package includes \$250 billion for direct payments to individuals and families, \$250 billion in unemployment insurance benefits and \$500 billion in corporate aid. The legislation also includes the Paycheck Protection Loan Program, which provides \$350 billion for forgivable small business loans during the COVID-19 crisis. **Under the small business loan provisions in the bill:**
  - A temporary new business loan program would be created using the Small Business Administration framework to provide 100% federally-backed loans to help businesses and non-profits pay for costs associated with payroll, rent, utilities, etc.
  - Businesses with up to 500 employees would be eligible for the loan program.
  - Businesses would be eligible for loans up to 2.5 times their monthly payroll costs or \$10 million, whichever is less. Interest rates could not exceed 4%.
  - Provides automatic deferments of principle and interest payments for up to one year.
  - Provides loan forgiveness during an 8-week period after the origination date of the loan for the amount spent by the borrower on payroll, rent, mortgage interest and utility costs. The amount of loan forgiveness would be reduced proportionally by the amount of employee layoffs.

**More information will follow on how relief programs and funding can be accessed here:**  
<https://www.uschamber.com/co/start/strategy/cares-act-small-business-guide>



**Main Street Lending Program** has been established by the Federal Reserve to support small and medium sized businesses that were in good financial standing before the COVID 19 crisis by offering 4-year loans to companies employing up to 10,000 workers or with revenues of less than \$2.5 billion. Visit this site for more information: <https://www.federalreserve.gov/monetarypolicy/mainstreetlending.htm>

**Centers for Disease Control and Prevention (CDC) has posted Interim Guidance for Businesses and Employers to Plan and Respond to Coronavirus Disease.** Visit the CDCs webpage here: [https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html?CDC\\_AA\\_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fspecific-groups%2Fguidance-business-response.html](https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fspecific-groups%2Fguidance-business-response.html)

## **Other Resources**

### **Kiva Loans**

- Kiva is a nonprofit organization that crowdfunds loans for many different businesses and organizations. Kiva has expanded small business lending on its online platform to include a larger list of eligible businesses, the possibility for larger loans, and a grace period for repayment. Learn more regarding Kiva here: <https://www.kiva.org/blog/support-local-businesses-during-the-coronavirus-pandemic>

### **Facebook Small Business Grant Programs**

- Facebook is offering \$100 million in cash grants and ad credit for up to 30,000 eligible small businesses in over 30 countries where they operate. Visit this link to learn more: <https://www.facebook.com/business/boost/grants>

**GrubHub** will delay collection of \$100 million in fees from local restaurants around the country. More information can be found on GrubHub's website.



## **Resources for Homeowners and Renters**

### **Wisconsin Housing and Economic Development Authority (WHEDA)**

- WHEDA is monitoring developments related to the \$2 trillion fiscal stimulus bill. The bill contains billions for homeless assistance and rental assistance as well as provisions that place a moratorium on home foreclosures and provide forbearance from payments with no penalties or additional fees. Visit their site for updates and information: <https://www.wheda.com/about-wheda/press-room/stakeholder-statements/covid-19-update/covid-19-faqs>

## **Other City Resources:**

### **Temporary Outdoor Seating Area:**

The Common Council has authorized the appropriate city staff to assist local businesses to obtain necessary approvals to temporarily expand their outdoor seating areas. These areas may be needed to assist businesses to comply with social distancing guidelines as the local economy attempts to safely re-open and successfully recover from the COVID-19 health emergency during the summer and fall months of 2020. If the seating area is desired for permanent or long-term use the established municipal code standards and processes will need to be applied for. [Click here for more information and to apply.](#)

### **Sign Regulation Waivers:**

In an effort to help businesses during this difficult time, **the City of Oshkosh is allowing a temporary modifications of sign regulations** to aid businesses during the COVID-19 pandemic. The City of Oshkosh is allowing businesses increased opportunity and flexibility with the following temporary signage code modifications:

- 1) Window signs – A business may temporarily erect window signs exceeding the presently allowed 33 percent of the individual glass area contained within mullion or frame.
- 2) Temporary signs, banners and sandwich boards – A business may erect one temporary sign, banner, or sandwich board on or in front of its establishment. No permit, fee or application will be required for this type of temporary sign during the COVID-19 health emergency. This temporary sign must comply with all Building Code Standards and with the American with Disabilities Act (ADA).

In an effort to provide markings for customers to safely wait outside your business while waiting to enter, the city has determined that chalk, stickers, or tape on your private property or the sidewalk in front of your building is acceptable. Here are a few reminders to remain ADA compliant in all applications and maintain public right of way on the sidewalk:



- Must be small in nature to not be misinterpreted for street or sidewalk markings
- Must be made from a non-slip material and flat so it is not considered a hazard
- Markings where customers can stand cannot block the pedestrian walking on the sidewalk.

**To Submit Building, Plumbing, Electric, or HVAC Plans and/or Permits:**

Online: <https://www.ci.oshkosh.wi.us/EvolvePublic/>

Phone: (920) 236-5050

Inspections website: <https://www.ci.oshkosh.wi.us/InspectionServices/>

**To Submit Site Plans or ask Zoning questions:**

Online: <https://www.ci.oshkosh.wi.us/EvolvePublic/>

Phone: (920) 235-5059

Planning Services Website: <https://www.ci.oshkosh.wi.us/PlanningServices/>

**Useful Contacts**

***Local:***

**City of Oshkosh Economic Development Division**

Phone: (920) 236-5055

Email: [knieforth@ci.oshkosh.wi.us](mailto:knieforth@ci.oshkosh.wi.us)

Website: <https://www.ci.oshkosh.wi.us>

**Winnebago County Health Department**

Phone: (920) 232-3000

Email: [health@co.winnebago.wi.us](mailto:health@co.winnebago.wi.us)

Website: [www.co.winnebago.wi.us](http://www.co.winnebago.wi.us)

**Greater Oshkosh Economic Development Corporation (GO-EDC)**

Phone: (920) 230-3321

Email: [info@greateroshkosh.com](mailto:info@greateroshkosh.com)



**Website:** [www.greateroshkosh.com](http://www.greateroshkosh.com)  
[www.facebook.com/GreaterOshkosh](https://www.facebook.com/GreaterOshkosh)

**Oshkosh Chamber of Commerce**

**Phone:** (920) 303-2265  
**Website:** [www.oshkoshchamber.com](http://www.oshkoshchamber.com)

**Oshkosh Area United Way**

**Email:** Candice Lane  
[candice@oshkoshunitedway.org](mailto:candice@oshkoshunitedway.org)  
**Website:** [www.oshkoshunitedway.org](http://www.oshkoshunitedway.org)

**Small Business Development Center (SBDC) UW-Oshkosh Office**

**Phone:** (920) 424-1456  
**Email:** [sbdc@uwosh.edu](mailto:sbdc@uwosh.edu)  
**Website:** <https://wisconsinsbdc.org/services/covid-19/>

***State:***

**Wisconsin Economic Development Corporation (WEDC)**

**Phone:** (608) 210-6700  
**Website:** [www.wedc.org](http://www.wedc.org)

**Wisconsin Dept. of Workforce Development**

**Email:** [webfeed@dwd.wisconsin.gov](mailto:webfeed@dwd.wisconsin.gov)  
**Website:** [www.dwd.wisconsin.gov](http://www.dwd.wisconsin.gov)

***Federal:***

**U.S. Small Business Administration (SBA)**

**Phone:** 800-659-2955  
**Website:** [www.sba.gov](http://www.sba.gov)

**Centers for Disease Control and Prevention (CDC)**

**Phone:** 800-232-4636



**Website:** [www.cdc.gov](http://www.cdc.gov)