

HACE Main Street Newsletter

March 26, 2020

COVID-19: Coronavirus Edition

“Pennsylvanians have a very important job right now: stay calm, stay home and stay safe.” Gov. Tom Wolf

Common Issues Small Businesses May Encounter:

01. Capital Access

02. Workforce Capacity

03. Inventory and Supply Chain Shortfalls

Overview

COVID-19 is a novel strain of coronavirus. It was first discovered in December 2019. The first cases were found in China and have since spread around the world. Because it's so new, we are still learning as much as we can about this new virus.

Health and government officials are working together to maintain the safety, security, and health of the American people. Small Businesses are encouraged to do their part to keep their employees, customers, and themselves healthy.

STAY AT HOME ORDER

The City issued a new Business Activity and Stay at Home Order detailing restrictions on business activity, personal activity, and congregation in Philadelphia in light of the COVID-19 pandemic. These new restrictions take effect Monday, March 23, 2020, at 8 a.m.

This new order *does not impact* the delivery of food or essential goods. However, there have been changes to permitted business activities. These changes include:

- Walk-in takeout orders at restaurants are now prohibited. Food can be picked at a drive through. Food may also be pre-ordered via telephone or internet and either picked up or delivered.
- Food trucks and ice cream trucks are now prohibited

Grocery stores and other essential businesses should discourage leisure or idle conduct by customers and manage store occupancy to allow for social distancing.

“While doing so may help some businesses stay afloat, the cost in lives and the cost to society will be far greater” Mayor Jim Kenney



Consistent with the Governor's order, the City clarifies that the following are life-sustaining businesses or services:

- *Laundromats*
- *Veterinary hospitals and services, and pet stores*
- *Consumer banks and credit unions using drive-through, ATM and limited lobby services*
- *Stores that primarily repair cell phones*
- *Bicycle repair shops*
- *Emergency household repairs and maintenance*



“Providing some small businesses impacted by the COVID-19 pandemic with immediate relief through a mix of grants and loans.” City of Philadelphia

These steps can help slow spread of the virus and protect vulnerable population, while still maintaining the continuity of your critical operations:

1. Develop or review a Continuity of Operations (COOP) Plan.
2. Encourage employees to stay home when sick.
3. Educate employees on the outbreak and preparedness.
4. Identify strategies for social distancing, both between employees and with the public.



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Funding Options

Philadelphia’s business community has been severely impacted. Some of Philadelphia’s organizations participate in the PHIL COVID-19 Fund. The new fund was created to help our businesses navigate near-and longer-term challenges from COVID-19.

Philadelphia COVID-19 Small Business Relief Fund

The Philadelphia COVID-19 Small Business Relief Fund offers grants or zero-interest loans to Philadelphia small businesses impacted by the COVID-19 pandemic.

The Philadelphia COVID-19 Small Business Fund includes the following three programs:

1. *Microenterprise Grant*: Annual revenue under \$500,000 – Amount Available \$5,000 Grant
2. *Small Biz Grant*: Annual revenue between \$500k & \$3 Million – Amount Available Up to \$25,000 Grant
3. *Small Biz Zero Interest Loan*: Annual revenue between \$3Million & \$5 Million – Amount Available \$25,000-\$100,000 Loan

Please apply today: https://phila-uyims.formstack.com/forms/philadelphia_covid_19_small_business_relief_fund

SBA Disaster Loan Assistance

The U.S. Small Business Administration is offering to Philadelphia low- interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19). Disaster Loan Assistance Available is Economic Injury Disaster Loans (EIDLs): working capital loans to help small businesses. These loans are intended to assist through the disaster recovery period. The maximum interest rate for this program is 3.75%.

Please apply today: <https://www.sba.gov/disaster-assistance/coronavirus-covid-19>

Corridor Cleaning Program

The corridor cleaning program continues to work despite the crisis, improving our commercial corridors making the area clean, safe and attractive. Also, they are reporting graffiti, illegal dumping, and more.

Contact information

Our staff is working to assist your business. If you have any question, please contact us.