

## **RESOURCE SUMMARY**



### **Post-Disaster Business Resource Partner Meeting**

Monday, September 17<sup>th</sup>, 2018,  
Viroqua, WI 54665

#### **1.) U.S. Small Business Administration**

Patricia Pettey, Economic Development Specialist/AO  
(608) 441-5519

[patricia.pettey@sba.gov](mailto:patricia.pettey@sba.gov)

<https://www.sba.gov/funding-programs/disaster-assistance>

- Loan Amounts:
  - o Businesses up to \$2 million
  - o Homeowners up to \$200,000
  - o Renters & Homeowners for Personal Property up to \$40,000
  - o Non-profits are also eligible for disaster loans
- Rates: 3%; Terms will vary
- Will be made available after a Disaster Declaration
- Assists in bringing property back to what it was, not improvements.
- Keep receipts. Document damages and replacements.
- Businesses should provide records that show losses, such as receipts comparison to previous year.
- Contact FEMA first. You will be assigned a number and then contact SBA.
- Applications (<https://disasterloan.sba.gov/ela/Information/Index>) are due 60 days after disaster has been declared, even if partially submitted. Applications can be paper or online. Loans can assist before insurance money comes in. Loans can be paid back if insurance money comes in and then re-amortized.
- SBA application is also used for other programs that may come available in the future. You MUST have applied to SBA to be eligible for future programs. It's recommended even if you don't want to utilize SBA you should still apply for potential future programs.
- See attached documents

#### **2.) USDA Rural Development**

Justin Kirking, Business & Cooperative Programs Specialist  
(715) 345-7639

[justin.kirking@wi.usda.gov](mailto:justin.kirking@wi.usda.gov)

<https://www.rd.usda.gov/wi>

- There are several USDA funded revolving loan funds throughout the region that can be accessed by businesses.

**THINK·MAKE·HAPPEN.**

- Rural Development has business loan guarantees of up to \$25 million for long-term recovery and growth projects
- Home Repair Loans and Grants Program – income eligibility requirements
- Public Infrastructure and Essential Community Facility Loans
- Resource:
  - Business Revolving Loan Funds: See attached documents
  - Housing:
    - [https://www.rd.usda.gov/files/PA2177HousingBrochure2\\_1\\_16.pdf](https://www.rd.usda.gov/files/PA2177HousingBrochure2_1_16.pdf)
  - “Help for Communities and Municipalities”:
    - [https://www.rd.usda.gov/files/PA2188Comm\\_MuniBrochure12716.pdf](https://www.rd.usda.gov/files/PA2188Comm_MuniBrochure12716.pdf)
  - Help for Rural Businesses:
    - <https://www.rd.usda.gov/files/PA2178BusinessBrochure12116.pdf>

### **3.) USDA Farm Service Agency**

Jessi Nagel, Farm Loan Officer  
 (608) 637-2183  
[jessi.nagel@wi.usda.gov](mailto:jessi.nagel@wi.usda.gov)

Ardene Wirts, Farm Loan Manager  
 (608) 637-2183  
[Ardene.wirts@wi.usda.gov](mailto:Ardene.wirts@wi.usda.gov)

<https://offices.sc.egov.usda.gov/locator/app?state=wi&agency=fsa>

- Agricultural producers who suffered crop or livestock losses should contact your local Farm Service Agency office within 30 days
- Also report your farm damage and losses to FEMA
- Immediate, Intermediate and Long-term Resources
- See attached documents

### **4.) Mississippi River Regional Planning Commission**

Greg Flogstad, Executive Director  
 (608) 785-9396  
[greg@mrrpc.com](mailto:greg@mrrpc.com)  
<http://mrrpc.com/>

- Disaster Recovery Microloan Program
  - MRRPC will be administering this program which is being funded by the WI Economic Development Corporation
  - Loans should be available in the next few weeks;
  - Not dependent upon the disaster declaration
  - Intended for for-profit businesses directly impacted by the flooding that intend to recover and reopen



- Amount: up to \$15,000
- Rate: 0% interest
- Terms: repayable over 24 months with up to 6 months of payment deferral
- Additional Information: <https://wedc.org/wp-content/uploads/2018/09/2018-WEDC-Disaster-Recovery-Map.pdf>
- Attendees will be notified via email when this program is ready to accept applications

## **5.) Wisconsin Small Business Development Center at UW-La Crosse**

Anne Hlavacka, Director

(608) 785-8782

[ahlavacka@uwlax.edu](mailto:ahlavacka@uwlax.edu)

<https://www.uwlax.edu/sbdc/>

- The SBDC provides business planning and technical assistance through one-on-one counseling and via a variety of classes for small businesses
- This is a great resource to help you work through deciding what comes next in your business recovery and rebuilding process
- Financial projections prepared by SBDC will be important when applying for SBA loans
- See attached documents

## **6.) Wisconsin Women's Business Initiative Corporation**

Julie Emslie, Rural Small Business Consultant

(608) 257-5450

[Julie.Emslie@wwbic.com](mailto:Julie.Emslie@wwbic.com)

<https://www.wwbic.com/>

- WWBIC provides both business education and lending
- Loans of \$1,000 - \$250,000 are accompanied with wrap around support
- WWBIC is a lender of last resort so your bank should be contacted first
- Kiva: this is a crowd sourcing loan platform for up to \$10,000
- See attached documents

## **7.) Wisconsin Hosing & Economic Development Authority**

George Petak, Sr. Business & Community Engagement Officer

(608) 266-7940

[George.Petak@wheda.com](mailto:George.Petak@wheda.com)

<https://www.wheda.com/>

- WHEDA will have \$10,000 loans available to homeowners impacted by the floods to fill the gap left after other funding sources



- Call: 1-800-562-5546 for additional information
- <https://walker.wi.gov/press-releases/saving-our-small-towns-governor-walker-announces-4-million-new-direct-assistance>
- WHEDA also has a variety of housing and business assistance programs
- Board of Commissioners of Public Lands is a great resource for community recovery (not business): <http://bcpl.state.wi.us/>

## **8.) Wisconsin Department of Administration – Community Development Block Grant Program**

Presented by:

Dianne McGinnis, Vernon County Resources & Community Development Director  
(608) 637-5379

[diane.mcginnis@vernoncounty.org](mailto:diane.mcginnis@vernoncounty.org)

<https://doa.wi.gov/Pages/LocalGovtsGrants/Community-Development-Block-Grant-Emergency-Assistance-Program-.aspx>

- Emergency assistance for housing, business and public facilities
- Assistance for businesses is in the form of a loan
- Focused on Low-Moderate Income (LMI) individuals and communities
- LMI for individuals is 80% of county median income; communities must have 51% of individuals that are less than 80% of county median income.

## **9.) Wisconsin Office of the Commissioner of Insurance**

Christina Keeley Chief, Consumer Affairs  
(608) 267-3868

[Christina.Keeley@wisconsin.gov](mailto:Christina.Keeley@wisconsin.gov)

Jeffrey Grothman, Administrative Policy Advisor for Legislative Relations & Communications

(60) 264-6239

[Jeff.grothman@wisconsin.gov](mailto:Jeff.grothman@wisconsin.gov)

<https://oci.wi.gov/Pages/Homepage.aspx>

- OCI is a resource to help you with questions or challenges relating to insurance claims and understanding what is covered under your policy
- Consider flood insurance
- Resources:
  - Settling Property Insurance Claims:  
<https://oci.wi.gov/Documents/Consumers/PI-084.pdf>
  - After a Storm Hits: <https://oci.wi.gov/Documents/Consumers/PI-327.pdf>
  - OCI Complaint Online Form:  
<https://ociaccess.oci.wi.gov/complaints/public/receiveComplaint;jsessionid=28C23F636BB6EE345A61497DACC145A8.webpub1-legacy-blue?execution=e1s1>



- National Flood Insurance Program: [www.Floodsmart.gov](http://www.Floodsmart.gov)
  - James G. Sink, Regional Flood Insurance Liaison  
FEMA Region 5 —Mitigation Division  
Floodplain Management and Insurance Branch  
312-408-4421  
james.sink@fema.dhs.gov
- See attached documents

**10.) Federal Home Loan Bank of Chicago**

Brian D. Frame, CMB, AMP  
(312) 552-1724  
[bframe@fhlbc.com](mailto:bframe@fhlbc.com)  
<https://www.fhlbc.com/>

- Community First Disaster Relief Program  
<https://www.fhlbc.com/community-investment/community-first-programs/community-first-disaster-relief>) has been offered in the past when areas have received Disaster Declarations
- It offers grants of up to \$5,000 for qualifying homeowners and businesses
- This is not available yet but may be in the future for this flooding event

**11.) UW Extension**

Craig Saxe, Area Extension Director  
(608) 547-2964  
[craig.saxe@ces.uwex.edu](mailto:craig.saxe@ces.uwex.edu)

Cheryle Skjolaas, Agricultural Safety & Health Specialist  
(608) 265-0568  
[skjolaas@wisc.edu](mailto:skjolaas@wisc.edu)

- Contact your local extension educators for assistance from a variety of perspectives relating to business, farming, food safety and more
- See attached documents

**12.) Other Resources**

- Be sure to have a conversation with your bank about your losses and needs. They are typically willing to work with you.
- See attached documents



- 13.) **WEDC Community Economic Recovery Guidebook**  
- <https://sites.google.com/a/schoolfactory.org/recovery/home>

- 14.) **Wisconsin Emergency Management**  
- All State information is updated regularly at Wisconsin Emergency Management (WEM) <https://dma.wi.gov/DMA/wem>

## **Economic Development Contact Information**

### **7 Rivers Alliance**

Chris Hardie, CEO  
(608) 787- 8777; [chris@7riversalliance.org](mailto:chris@7riversalliance.org)

### **Driftless Development Inc. (Crawford County)**

James Bowman, Executive Director  
(608) 326-0234; [info@driftlessdevelopment.com](mailto:info@driftlessdevelopment.com)

### **Monroe County**

Steve Peterson, Economic Development Coordinator  
(608) 769-9910; [steve@gomonroecountywi.com](mailto:steve@gomonroecountywi.com)

### **Vernon County**

Christina Dollhausen, Economic Development Coordinator  
(608) 606-6552; [christina.dollhausen@vernoncounty.org](mailto:christina.dollhausen@vernoncounty.org)

### **Vernon Economic Development Association**

Sue Noble, Executive Director  
(608)637-5396; [snoble@veda-wi.org](mailto:snoble@veda-wi.org)

### **Viroqua Chamber Main Street**

Nora Roughen-Schmidt, Executive Director  
(608) 637-2575; [nrschmidt@viroqua-wisconsin.com](mailto:nrschmidt@viroqua-wisconsin.com)

### **Wisconsin Economic Development Corporation**

Jenny Kuderer, Regional Economic Development Director (Vernon, Monroe, La Crosse, Jackson, Juneau, Buffalo, Trempealeau)  
(608) 210-6820; [Jennifer.kuderer@wedc.org](mailto:Jennifer.kuderer@wedc.org)

Mark Tallman. Regional Economic Development Director (Crawford, Richland, Grant, Iowa, Green, Lafayette)  
(608) 210-6852; [Mark.tallman@wedc.org](mailto:Mark.tallman@wedc.org)

