
DOWNTOWN & COMMUNITY LEADERS TIPS & RESOURCES

TO SUPPORT THE LOCAL ECONOMY

#SupportLocalSafely | #NCDowntownStrong | #NCSmallBizStrong

Note to Users: The references to companies mentioned herein are not intended as endorsements of services by the NC Main Street & Rural Planning Center. However, now, more than ever, is the time to share best practices and borrow from one another to provide resources for our communities.

"Amidst this uncertainty, however, one thing is clear: Main Street organizations have an essential role to play in supporting businesses during this difficult period, and our Main Street leaders will be even more important when fears about the virus subside and we are actively supporting businesses and communities in the recovery process."

~ Patrice Frey, President and CEO of the National Main Street Center



Tips on What You Can Do to Help Small Businesses

Communicate Health & Safety:

- Make sure that businesses are following the [NC Department of Health and Human Services guidelines](#).
- Make sure that you and your businesses are following the [Governor's Executive Orders](#). **NEW Executive Orders Added**
 - Statewide Stay at Home Order went into effect on 3/30/2020 at 5:00 p.m.
- Text 898211 and write COVIDNC to receive Coronavirus text alerts.
- Food banks have an urgent need for donations. Get or give food through a food bank near you. www.feedthecarolinas.org

Provide Leadership:

- Be a leader in the community and set the example for supporting small businesses.

State Resources

- Share resources and financial opportunities with your businesses.
 - Encourage businesses to call **Business Link North Carolina (BLNC)** at 800.228.8443. BLNC staff are available Monday through Friday, 8:30 am – 4:00 pm. Se Habla Español. There are Spanish-speaking counselors.
 - Call volume in BLNC is expected to be high, and callers may need to leave a message and await a returned call. Please be patient.
 - BLNC counselors will gather basic information from callers and refer the case to the most appropriate resource – small

- business experts with the either the Small Business Technology Development Center (SBTDC) or the state's Small Business Center Network (SBCN) -- for assistance.
 - SBTDC and SBCN small business counselors will assess needs – working, for example, to assist with the preparation of any U.S. Small Business Administration (SBA) loan application.
- Obtain a working knowledge of **Unemployment Insurance System** changes and direct businesses to the following resources:
 - The Frequently Asked Questions (FAQs) at: <https://des.nc.gov/need-help/covid-19-information>
 - Website is www.des.nc.gov and the call center is [888-737-0259](tel:888-737-0259).
- Direct Businesses to the **NC COVID-19 Rapid Recovery Loan Program**

The Golden LEAF Foundation announces \$15 million in funding to launch a rapid recovery loan program in response to economic losses related to Coronavirus (COVID-19). Golden LEAF funding will support the NC COVID-19 Rapid Recovery Loan Program by enabling loans to be made to eligible businesses for up to \$50,000 with zero interest and no payments for six months. If not repaid in six months, the loan will automatically convert to a term loan. The NC COVID-19 Rapid Recovery Loan Program (<https://ncrapidrecovery.org/>) is managed by the NC Rural Center, a statewide nonprofit that has been supporting small business owners for more than 30 years. Read press release [here](#).
- Register essential industries:
 - Businesses designated as Essential Business and Operation are listed in the [Executive Order](#). If your business is **not** listed among essential businesses that can remain open, you may submit a request to be considered an essential business.
 - Businesses should submit the [form online](#) (preferred) or email Essential.Exemption@ncdor.gov. If you use email include the following:
 - Doing Business As (D/B/A, if applicable)
 - Sales and Use Tax Registration Number (if applicable)
 - Address
 - Name of Contact Person
 - Email Address
 - Phone Number
 - Website
 - Description of Business
 - Justification: Please provide a brief explanation of why your business should be designated as essential.

Federal Resources

- Direct businesses to **Federal Disaster Loans**

The U.S. Small Business Administration (SBA) is known for its flexible and useful lending programs - especially in times of crisis. In the wake of the coronavirus pandemic, SBA has redoubled efforts to

administer its [Economic Injury Disaster Loan Program](#). Working with state governors, SBA will fund low-interest loans for businesses and non-profit organizations that have been severely impacted by the outbreak. Loans may total up to \$2 million and provide targeted, short-term support to help borrowers compensate for revenue losses caused by the virus. Learn more about the Disaster Loan Program at www.sba.gov/disaster.
<https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>

- **On the Hill: Summary of Coronavirus Aid, Relief, and Economic Security Act (CARES Act)** blog post by National Trust Preservation Leadership Forum 3/28/2020
 - [Senate Small Business Provisions](#)
 - [Section by Section Summary of the Programs](#)
- A Breakdown of the CARES Act - [National Small Business Town Hall](#) by Inc. and U.S. Chamber of Commerce
- Communicate to businesses that the Federal Income Tax filing and payment deadline has been [extended to 7/15/2020](#).
- **NEW 4/14/2020** - Apply for the [2020 Farmer Market Promotion Program](#) from USDA, Deadline May 6, 2020
- **NEW 4/14/2020** - Apply for the [2020 Local Food Promotion Program](#) from USDA, Deadline May 26, 2020

Other Resources

- [A Resource Guide to Coronavirus for Government Leaders](#) by Government Technology Magazine
 - Designate public on-street parking spaces for curb-side pickup for restaurants and retailers in order to increase convenience for customers.
 - Dedicate a page on your website where resources can be easily found by your downtown business owners.
 - *Example - Information Clearinghouse – Together, the Rowan County Chamber of Commerce, Rowan Economic Development Commission, and Rowan County Tourism developed a [website](#) that is serving as a clearinghouse for guidance and resources available to workers and local businesses impacted by COVID-19. The groups are committed to keeping the information up-to-date and easily accessible.*
 - Research business interruption insurance and disseminate information to your businesses.
 - Help business owners find new forms of revenue.
 - *Example - Work with small business owners to help them identify new needs being generated by COVID-19. Are there products or services that are and could be in demand that existing businesses could provide, at least in the short-term? Ask business owners to participate in brainstorming sessions with five other businesses, for example, to discuss potential business opportunities.*
- Source: [Hitting the Pause Button on the Economy: Fund Small Business Relief of COVID-19 Now](#)

- Work with property owners to offer free or reduced rent for business tenants for a specified period (or defer it). Business retention is a better long-term economic development strategy than business recruitment.
- Offer some online business courses during this time when businesses owners may be at home so that your businesses will come back stronger when they reopen.
- Create a low-interest loan program that will get businesses back on their feet.
- Participate in webinars and educational opportunities to help keep businesses informed.

Communicate with Businesses:

- Use a multi-faceted approach to regularly communicate with businesses.
- Be safe but be present. That means being seen in person and virtually, even as one engages in social distancing, not necessarily every day, but perhaps every two to three days.
- Assign businesses to your downtown board and committee volunteers, in order to check on the businesses in the district. Make sure you are following the recommended guidelines for social distancing and taking into consideration the board members that are in vulnerable groups.
- Survey small businesses to better understand their needs.
 - Example - <https://www.surveymonkey.com/r/AvlChamber-COVID>
 - Example - <https://www.surveymonkey.com/r/TransylvaniaCOVID19>

Communicate with the Community – Make it EASY to Support Local Businesses

- Compile (and frequently update) a list of local businesses offering online shopping and share it widely via website(s) and social media. Ask volunteers to help you keep this updated.
- Compile (and frequently update) a directory of restaurants providing take-out and delivery services and share it widely via website(s) and social media.
- Make videos to help promote takeout service offered by local restaurants.
 - Example - Video from Belmont, NC - https://www.youtube.com/watch?v=6qu0So_4n4I
- Share web and social media posts from local businesses through your social media outlets.
- Write and share stories about the businesses in your downtown. Create a personal connection to encourage the community to support their neighbors in this time of need.
- Share the commitment businesses are showing to protect public health and the safety of customers, staff, etc., and the actions they are taking to do so.
- Promote locally sourced products and local supply chains on web and social media platforms.

Provide Technical Assistance

- Work one-on-one with businesses that may need assistance to increase their online presence through their website, social media, email

newsletter, etc. Also, help businesses as needed update their [Google My Business](#) profile.

- Work one-on-one with businesses to use technology (e.g. FaceTime, Skype, Facebook Live, and others) to have live, face to face, interactions/events with customers for buying/selling, responding to inquiries, conducting meetings, etc.
- Work one-on-one with businesses to livestream educational programs, fitness training, music and art lessons, gallery tours, and more.
- Work one-on-one with businesses to provide social activities/interactions with and between customers (e.g. a brewery offering a virtual version of its trivia nights or a salon previewing new trends, styles, and techniques).
- Work one-on-one with professional and service businesses to offer virtual services such as telemedicine, counseling, and other appointments/consultations.
- Organize a website through which interested businesses can sell their gift cards/certificates to generate additional cash flow.
 - Example - [#AshevilleStrong](#) established to help western NC businesses sell gift cards. FAQs section has a video on setting up a site in a few hours.
 - Example - [#LoveHendo](#) and [LoveHendo.com](#) established to support small businesses in Hendersonville and Henderson County, NC.

Resources:

Articles

- [Hitting the Pause Button on the Economy: Fund Small Business Relief of COVID-19 Now](#) – by Recast City, 03/15/2020.
- <https://www.independentwestand.org/4-resources-small-businesses-coping-coronavirus-outbreak/> - by Independent We Stand, 03/17/2020
- [Marketing Your Business During Uncertainty](#) – by Locable, 03/17/2020
- [How to Rescue Main Street from Coronavirus Before It's Too Late](#) – by Economic Innovation Group, 03/18/2020
- [Small Business Task Force Unveils \\$300 Billion Emergency Coronavirus Relief Package](#) – by U.S. Senate Committee on Small Business & Entrepreneurship, 03/19/2020
- [COVID-19 Pandemic: What Small Businesses Can Do](#) – by Institute for Local Self Reliance, 03/19/2020
- **NEW 4/14/2020** – [Information of COVID-19 Small Business Assistance Programs](#) by Institute for Local Self Reliance, 4/8/2020
- [Guide to Conquering A Business Crisis](#) by SBTDC
- [Local Government as a Lender: Emergency Loans for Small Businesses](#) by UNC School of Government, 3/20/2020
- [8 Steps for Successful Fundraising During the Coronavirus Crisis](#) by Amy Eisenstein

Agency Resources

- National Main Street Center - [COVID-19 Main Street Resources](#) - **NEW Resources Added**
- National Main Street Center – [COVID-19 Main Street Checklist](#)

- **NEW 4/14/2020** – [The Impact of COVID-19 on Small Businesses](#) Survey results from the National Main Street Center
- NC Restaurant & Lodging Association – [COVID-19 FAQ for Restaurant & Hotels](#)
- Resources for Small Businesses from [Co Starters](#).
- UNC School of Government [COVID-19 Resource Information](#)
- [Here We Grow NC](#) by the NC League of Municipalities
- [Best Practices for Farmers Markets](#) – by NC State Extension
- [COVID-19 And Food Safety FAQ](#) by NC State Extension
- [Downtown Happy Hour – Stir Crazy about Downtown](#) hosted by Arnett Muldrow, Place & Main, & Revitalize or Die – Every Thursday from 5-6 p.m. on Facebook
- [Nonprofits and Coronavirus, COVID-19](#) by the National Council of Nonprofits – **NEW Resources Added**
- [Nonprofit Pandemic Resources](#) by NC Center for Nonprofits - **NEW Resources Added**

Technology

- Creating a YouTube channel to talk about products, tell stories about the business, etc.
(<https://support.google.com/youtube/answer/1646861?hl=en>)
- Microsoft – Currently offering a free version of [Microsoft Teams](#) that allows users to schedule video calls and conferences with no limit on the number of participants.
- Google – Providing free access through July 1, 2020, to its advanced [Hangouts Meet](#) video-conferencing capabilities to all G Suite and G Suite for Education customers.
- ShopLoyal™ (shoployal.com) – App that allows merchants to recognize customer loyalty by providing a higher level of customer service, VIP offers, personalized treatment, real time two-way messaging, and more. Merchants register with ShopLoyal and pay a monthly subscription fee to use it. The company offers a 60-day free trial. Shoppers can download the app for free.
- [Downtown Business Status Directory](#) that can be added to your website – from [Locable](#)

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