Re: COVID-19 SMALL BUSINESS RESOURCES  
Date: Monday, June 29 – Friday, July 24, 2020

This memo is a daily synthesis of critical information and trends about the pandemic that are relevant to the Milwaukee Jewish Federation's work of caring for the needs of the Jewish people. While the information is intended for use by MJF leadership, we are also sharing it with other community leaders. If you have questions, please contact Anna Goldstein at AnnaG@MilwaukeeJewish.org or 414-390-5733.

Local Funding Resources

- **Milwaukee Mayor Tom Barrett announced that funds from the Milwaukee Restart grant program will be sent to recipients in the next two weeks.** The Milwaukee Restart grant program, which was funded with federal CARES act money, will disburse a total of about $4 million to more than 400 Milwaukee businesses. The grants are designed to provide financial support for small Milwaukee businesses impacted by COVID-19. Qualified businesses will receive up to $15,000 for physical adaptations to their facilities, the purchase of PPE and restocking perishable inventory. To be eligible, these established Milwaukee businesses must have 20 or fewer employees and annualized gross revenue under $2 million. More than 40% of grant applicants identified themselves as minority-owned businesses. More than 40% said they are women owned. Grant applications came from all across the city. When the grant program was announced in late May, the Department of City Development estimated that a total of as much as $20 million could be disbursed as part of the grant program.

- **Metropolitan Milwaukee’s largest business group has raised $760,000 to provide funds to central-city businesses that sustained property damage during the recent protests and so far has received 18 applications.** MMAC established an advisory committee that is reviewing the applications and includes leaders of Business Improvement Districts in impacted neighborhoods. The neighborhoods include North Martin Luther King Jr. Drive, Near West Side, Sherman Park, Harambee and the near south side. The anticipated grants from the MMAC Community Fund will allow business and property owners to pay for repairs without contacting their insurance carriers, which could result in increased insurance rates. MMAC leaders are seeking more donations for the fund. The business improvement districts are assisting with verifying damage to businesses and reasonableness of the repair costs. The business improvement districts are also promoting the initiative in their areas. MMAC’s long term goal is to begin making connections between the area’s business leaders and neighborhood businesses in the city. Businesses interested in applying for grants can visit this website.

- **Milwaukee officials advanced a combined $4.15 million in city and federal grants to support the Community Within the Corridor redevelopment.** The $59 million project would restore six buildings in the former Briggs and Stratton industrial complex at 33rd and Center streets. The project could close on its construction financing in
October, setting up a possible completion in the first quarter of 2022. The manufacturing buildings would become 197 affordable apartments with rents ranging from $358 to $1,100 a month. Also included are about 25,000 square feet of commercial space that will include a small grocery, laundromat, daycare, after-school programs and space for musical and visual artists. There also will be playgrounds, and basketball and futsal courts. It is a partnership between Milwaukee minority developer Scott Crawford Inc. and Minnesota real estate firm Roers Cos. The city of Milwaukee would support the effort with a $3.15 million tax incremental financing grant. The grant was endorsed by the city’s Zoning Neighborhoods and Development Committee. Mayor Tom Barrett announced the Community Within the Corridor will receive $1 million in federal Community Development Block Grant (CDBG) money allocated to the city. Barrett featured that grant among $5.6 million in CDBG money the city awarded. The project will create 260 construction jobs, and the project team is seeking builders from the neighborhood to participate.

- Wisconsin Department of Administration shared several important updates regarding the Routes to Recovery program. First, the Expense Reporter app is now available online. General app instructions are available on the Routes to Recovery website, which will be helpful as you navigate the Expense Reporter. Second, individualized instructions are being emailed to all county and municipal clerks to access the Expense Reporter app securely. Unique codes are being sent to each clerk to ensure each local government can access the app for their specific reimbursement requests. Local government leaders should communicate with their clerks about accessing the app to prepare and submit reimbursement requests. The first reporting period will be open from Wednesday, July 1 – Wednesday, July 15.

- Milwaukee County announced a $10 million housing initiative. Seven million dollars of the initiative is being allocated to eviction prevention, which will help an estimated 2,000 households with the amount each household gets varying on a case by case basis. Of the remaining $3 million, $2 million will go to housing acquisition and the other $1 million will go to mortgage assistance.

National Funding Resources

- The Jews of Color Initiative COVID-19 Emergency Relief Fund for Individuals is meant to assist People of Color in the Jewish community who are most in need as a result of the COVID-19 crisis. Jews of Color, like all People of Color in the United States, experience the headwinds of systemic racism, and systemic racism is a variable in COVID-19’s disproportionate impact of People of Color. The Jews of Color Initiative supports Jews of Color in professional, organizational, and community spheres. The funding is for People of Color in the Jewish community living in the U.S. The funding is for individuals facing hardship and an inability to obtain basic necessities as a result of the COVID-19 crisis. Please complete the entire application. Applications that are not fully completed will not be eligible for review. All information will be kept anonymous. Funds are limited and not every application will be funded. Funds will be
released on a rolling basis until funds are depleted. **All funding will be in the range of $250 - $2500** and must be used for rent or mortgage payment; transportation to work or medical appointment; utilities; groceries; medical bills; or burial expenses.

- As part of their coronavirus debt relief efforts, **the SBA is paying six months of principal, interest, and any associated fees for current and new SBA-backed loans disbursed before Sunday, September 27** in the agency’s most popular loan programs (7(a), 504, and Microloan). Note: If you’re seeking a loan to cover fixed assets such as furniture, real estate, machinery, equipment, construction, and/or remodeling, you **may need to have information to your lender by Friday, August 7 for the loan to be processed in time.** [Learn more](#) about starting or growing your small business with an SBA-guaranteed loan and start the process now to take advantage of six months of debt relief. [Find a lender](#) and view all relief options at [sba.gov/coronavirus](http://sba.gov/coronavirus).

- **The Amber Foundation is offering grants** of $4,000 to U.S. and Canada Women Entrepreneurs to start a business or grow an existing business. One grant will be awarded a month. One of the 12 monthly winners will be awarded a $25,000 grant at the end of the year. Funding is intended to help women achieve their entrepreneurial dreams. The funding source requests that businesses must be at least 50% women-owned for consideration. **The deadline for applications is Friday, July 31. There is a standard $15 application fee, payable via secure checkout.** Check out [answers to FAQs](#) and [Grant Tips](#). [Apply online](#) and [get in contact](#) with Amber Grants.

- **The Al Larvick Conservation Fund (ALCF) is offering grants** of up to $5,000 to U.S. organizations, institutions and individuals for the conservation of home and amateur audiovisual materials and their digital transfers. Funding is intended to help cover the costs of products and services by professional film and video labs for the preservation of personal and public cultural histories. ALCF seeks to educate and provide public access to home and amateur audiovisual recordings to reveal their cultural significance, both for one’s personal family history and for society at large. The Al Larvick National Grant is limited to works recorded within the U.S. and primarily outside of North Dakota State. The fund tries to accommodate most analog (pre-digital) media formats. **Materials must fall under the definitions of “home” and/or “amateur” analog audiovisual (motion picture) materials.** Funds are used to cover lab, shipping, and hard drive costs only. **The total budget of $5,000 is to be used for in-kind services or money paid directly to other service providers. All work must be completed within a 12-month timeframe.** Applicants with small budgets are welcome and encouraged to apply. **Applications are due by Friday, July 31.** It takes up to three months from the grant deadline for the Board and Committee to make and notify applicants of award decisions (decisions usually happen sooner, however). Grants are open for submission year-round. [Online submission is required.](#) [Read the Guidelines](#) and get answers to [General FAQs](#). Email questions to info@allarvickfund.org.

- **SBA Debt Relief** is paying the principal, interest, and fees on existing SBA loans for six months. For new SBA loans approved by Sunday, September 27, SBA will also pay principal, interest and fees for six months. These are open to small businesses only. [Find a lender](#) or connect with one through [SBA LenderMatch](#).
• Express lenders can approve SBA Express Loans quickly for up to $1 million through Thursday, December 31, and veterans pay no up-front guaranty fee on them. Find an SBA Express lender.

• The U.S. Small Business Administration (SBA) published a request for information and a notice on the establishment of a new, temporary community advantage (CA) loan in response to the coronavirus pandemic. The new loans, titled “Community Advantage Recovery Loans” are designed for eligible CA Lenders to provide technical and financial assistance to assist small businesses in underserved areas who need to retool their business models for the COVID-19 pandemic. Additionally, SBA seeks comments on the new CA loan expansion. The SBA-guaranteed loans will be available through Sunday, September 27 and must be fully disbursed no later than Thursday, October 1. Comments to the SBA are due by Friday, August 14. Read the Federal Register notice and submit comments on the proposed rule.

• CERF+, the Artists Safety Net is now accepting applications for the first cycle of CERF+’s COVID-19 Relief Grant Program for Artists Working in Craft Disciplines. This program will provide one-time $1,000 grants to artists working in craft disciplines who are facing dire circumstances due to food, housing, and/or health insecurities. The first cycle will accept applications starting today and close Friday, July 29. The second cycle will open on Wednesday, August 19 and close on Wednesday, September 9. Priority will be given to eligible artists who have traditionally been underserved by the grantmaking community, including people of color and folk and traditional artists. Learn more and apply.

• Devpost – Corvid by Wix’s Physically Apart, Virtually Connected is an opportunity for U.S., Canada, and International nonprofit organizations, for-profits, and individuals to compete for a prize to develop an online application that connects users during the COVID-19 crisis. Successful applicants will design an advanced web application, using a platform preselected by the funding source, that offers connectivity to people who are physically distanced. Eligible applications will run on a mobile or desktop web browser and will be capable of being successfully installed and running consistently on the platform. The Hackathon Submission Period is currently open and the deadline for submission is Monday, August 3 at 4 pm CT. Register for the Hackathon. The Judging Period will take place between Thursday, August 6 – Thursday, August 13. Winners will be announced on or around Monday, August 17. For additional application requirements, review the program rules. For questions, please email Support@Devpost.com. $4,500 in prizes will be awarded as follows:
  o 1st Place: $3,000 plus 3 Unlimited Premium Plan vouchers
  o 2nd Place: $1,000 plus 2 Unlimited Premium Plan vouchers
  o 3rd Place: $500 plus 1 Unlimited Premium Plan voucher

• The Paycheck Protection Program lending deadline has been officially extended from June 30 to Saturday, August 8, 2020, and authorized limits for PPP commitments have been separated from other Small Business Administration loan programs.

• STEP, or the State Trade Expansion Program, is a U.S. Small Business Administration grant program that has successfully assisted thousands of small businesses in the
international marketplace since 2011. Through awards to states and U.S. territories, STEP is helping businesses learn how to export; obtain services to support foreign market entry; develop websites to attract foreign buyers; design international marketing products or campaigns; and participate in foreign trade missions. Learn more.

- If your small business is engaged in scientific research and development, you may qualify for federal grants under the Small Business Innovation Research (SBIR) and the Small Business Technology Transfer (STTR) programs. These programs encourage small firms to undertake scientific research that helps meet federal research and development objectives and have high potential for commercialization if successful.

- More than 1,500 Wisconsin businesses have turned to the federal Paycheck Protection Program for funding over the past week as the COVID-19 relief opportunity approaches expiration on Tuesday, June 30. As of Saturday, June 27, 84,301 Wisconsin businesses were approved for a forgivable loan through the PPP. That’s an increase of more than 1,500 from the week prior – and the largest single-week increase in program use in Wisconsin since early May. Through Saturday, the SBA guaranteed a cumulative $9.85 billion for businesses in Wisconsin. That’s up nearly $42 million from the week before. From the Milwaukee Business Journal, here are options for businesses that have already spent their PPP loans:
  - The Economic Injury Disaster Loan program: The agency reopened that application process in mid-June after closing it in May to all but agriculture-related businesses and cutting the loan amounts from $2 million to $150,000. In this latest round, the loans are still capped at $150,000, according to the SBA.
  - Payroll Tax Deferrals: The PPP Flexibility Act, signed into law on June 5, allows small businesses that took PPP to defer their payroll taxes, which could free up cash in the near term. Congress’ original CARES Act had prohibited a small business from doing both at the same time.
  - Local Resources: Businesses can seek out local grants from state and municipal governments or a fund offered through a larger corporation such as the Amazon Neighborhood Small Business Relief fund or the Verizon Small Business Recovery Fund. Though, these smaller programs attract intense interest and are often overwhelmed with applicants.

Local Resources

- The members of the Wisconsin Public Service Commission (PSC) voted today to extend the moratorium on utility shutoffs for residential customers until Tuesday, September 1. In a 2-1 vote, the Commission approved the extension, citing health and economic factors tied to the coronavirus pandemic. The PSC noted that allowing utility disconnections could force people to leave their homes and into unsafe conditions during the pandemic. It should be noted that utilities must grant a 21-medical extension of service when a customer or a member of a customer’s household has tested positive for COVID-19. WeEnergies recommends that customers who
are having difficulty paying their bill call 800-842-4565 as soon as possible to discuss options, including payment plans and the potential for financial assistance.

- MMAC has added a new metric to their COVID-19 dashboard that monitors the reproductive rate (R) of the COVID-19 virus across Wisconsin. R estimates how many secondary infections are likely to occur from a single infection in a specific area. Values over 1.0 mean we should expect more cases in that area, values under 1.0 mean we should expect fewer.

- WEDC has reviewed all of the more than 30,500 applications received for the We’re All In Small Business Grant Program. Of those applications, more than 16,000 were approved and nearly 11,000 had already received their $2,500 grant disbursement as of Tuesday, July 21. WEDC staff is working with the pool of approximately 14,000 remaining applicants to determine which ones meet the criteria for the grant program, with a goal of helping business owners resubmit applications that were rejected on a technicality such as incomplete or mismatched information. Read more about the We’re All In Small Business Grant Program or find additional COVID-19 resources for businesses.

- MMAC President Tim Sheehy and Dr. John Raymond, President and CEO of MCW, will join John Mercure on WTMJ Radio at 4:20 pm each Tuesday for a weekly radio segment on Milwaukee’s health and economy. Listen live on 620 AM or wtmj.com.

- The Historically Underutilized Business Zone (HUBZone) program helps small businesses in designated urban and rural communities gain preferential access to federal procurement opportunities. The HUBZone program qualifies your business to compete for the program’s set-aside contracts. HUBZone-certified businesses also get a 10% price evaluation preference in full and open contract competitions. A business must be certified by the U.S. SBA to qualify for this program and must be registered in SAM prior to submission of the certification documentation. Currently, many Federal agencies and Federal Prime contractors are NOT meeting their HUBZone goals. This could be a potential opportunity for your business. Contact Event Organizer Michael Steger with questions.

- Wisconsin businesses are invited to participate in a new round of the COVID-19 impact survey being offered by WEDC in collaboration with Wisconsin’s nine regional economic development organizations and the University of Wisconsin-Oshkosh. This is a fourth round of the survey, which is being used to help the sponsoring organizations better understand how to help Wisconsin businesses recover from the pandemic. In the third round of the survey (which collected responses from June 1 – 13), 41% of respondents reported introducing or expanding online services over the last three months. In addition to resilience, the survey inquired about seeking assistance with 60% of respondents requesting aid and 52.4% receiving it. Estimates of business survivability increased relative to previous rounds of the survey, with only 10% or respondents estimating their business would survive less than three months. View results of previous survey rounds.

- Watch the latest Wisconsin Department of Health Services COVID-19 Media Briefing. State officials outlined a new website designed to make COVID-19 testing easier and more efficient.
• Since the We’re All In Small Business Grant Program application period closed on June 26, WEDC staff have been working as quickly as possible to process the more than 30,000 applications that were received. Some notifications have already gone out to applicants who were selected to receive a grant. Other applicants have received emails asking them to reapply because their application was incomplete or crucial information didn’t match other documents that were submitted. In those cases, applicants have 10 days following the date of the email to reapply. While WEDC is making every effort to process the applications as promptly as possible, it is projected that applicants could continue to be notified through the end of September. Please visit the FAQ page for more details or call WEDC at 608-210-6700 for assistance.

• Governor Tony Evers announced additional efforts to distribute personal protective equipment (PPE) to schools, food processors, and businesses across the state. Wisconsin Emergency Management (WEM) will begin shipping more than 2 million cloth face masks and more than 4,200 infrared thermometers to K-12 public, charter, and private schools throughout the state. The Wisconsin Department of Agriculture, Trade, and Consumer Protection (DATCP) is also helping to facilitate the delivery of approximately 60,000 masks to local food processors and businesses. A survey was sent to school administrators in mid-June to determine their interest in an allotment based on existing enrollment information. At least 398 public school districts, 23 charter schools and 617 private schools indicated they would like to receive supplies, with more requests expected. The shipments are intended to supplement additional efforts districts may choose to undertake to purchase masks and other PPE. In addition to the supplies, the Department of Instruction (DPI) and Department of Health Services (DHS) collaborated on guidance for schools related to the use of cloth face masks and thermometers. This guidance was distributed to schools earlier this month. The approximately 60,000 masks for which the DATCP is facilitating distribution includes 22,500 masks for the Wisconsin Restaurant Association, 22,500 masks for small grocers through the Wisconsin Grocers Association, 8,000 masks for small food processors through the Midwest Food Products Association, 2,500 masks for small cheese plants through the Wisconsin Cheese Makers Association, 2,000 masks for small meat processors, and 2,000 masks for the Wisconsin Petroleum Marketers and Convenience Store Association for public-facing workers. The cloth masks and infrared thermometers were supplied by the Federal Emergency Management Agency at no cost to the state.

• Milwaukee World Festival Inc., which produces the annual Summerfest music festival in Milwaukee, is shifting its two-day technology showcase into a one-day virtual event to take place later this year. The event, Summerfest Tech, was previously rescheduled to September to coincide with a new time frame for Summerfest, which has since been canceled for this year due to the COVID-19 pandemic. This year’s virtual event, to take place on Tuesday, September 2, will feature a $20,000 startup pitch competition produced by Startup Wisconsin and sponsored by Wauwatosa-based accounting and consulting firm Wipfli, and presentations from leaders at Johnson Controls, Dell Technologies, Chicago-based U.S. Cellular and Milwaukee’s Data Holdings, along with a presentation by venture capitalist Rashaun Williams. Tech-based startups across multiple industries that include finance, insurance health, mobility and that have raised
less than $250,000 in capital or generate less than $500,000 in annual revenue are eligible to apply for the pitch competition. Four startups will split the $20,000 provided by Milwaukee World Festival and WEDC.

- **Apply today for MMAC’s new award program – Focus on the Future.** MMAC wants to recognize companies who have risen to their best during the most difficult of times. Learn more at [Focus on the Future Awards web page](#) for information on award categories and the application process.

- **Access MMAC’s Health & Safety Toolkit and Health & Economy Dashboard.**

- **A new report from the Wisconsin Economic Development Corporation (WEDC) recommends Wisconsin rebuild its economy by increasing training opportunities for the unemployed, expanding statewide broadband, and supporting new businesses and startups.** The 150-page report, titled “Wisconsin Tomorrow – An Economy for All,” was submitted to Governor Tony Evers and state lawmakers on Tuesday, June 30. The report also stresses the need to focus on racial disparities in the state workforce and create equitable inclusion for all communities. WEDC recommends the state provide incentives for businesses that train new employees or work with job centers; invest in short-term certification programs at tech colleges and the UW-System; support early care and education to increase back-to-work initiatives; and address access to quality health care. The report recommends expanding the state Medicaid program to fully leverage federal resources. WEDC also recommends substantial investment in the state’s broadband infrastructure in order to support growing programs at K-12 and higher education institutions, as well as a growing network of individuals working from home amid the pandemic. The agency recommends increased funding for broadband expansion with a focus on school districts where children do not have access to high-speed internet. WEDC’s third recommendation to state leaders is to encourage and provide incentives for entrepreneurship and startup efforts. Recommendations include piloting and funding programs that support entrepreneurs; provide incentives to established firms to work with seed accelerator programs; invest in a state venture fund focused on supporting entrepreneurs; and identify manufacturing trends that could provide entrepreneurial opportunities such as artificial intelligence or data science.

- **TopLine Results Corporation, a customer relationship management (CRM) consulting firm based in Pewaukee, Wisconsin,** is announcing the launch of the **ActProactive App for employee COVID-19 symptom and exposure tracking.** The ActProactive App is a mobile-friendly web app that allows employees to voluntarily submit their temperature, COVID-19 symptoms, and exposure with no GPS tracking. Managers can assign a health score for the organization and can communicate with employees through automated notifications. Employers can now proactively monitor their organization to minimize the negative effects from COVID-19 without excessive overhead. Employees can feel safe returning to work with proactive monitoring. **TopLine Results is currently offering free trials of the ActProactive App. To request a trial, visit actproactive.com.**
• From the Wisconsin Economic Development Corporation (WEDC), read more about event planning during a pandemic. WEDC’s downtown development team is offering some ideas for how communities can adapt. These include a focus on smaller events and virtual events, as well as events that can be planned in a short amount of time – so communities can adopt creative strategies instead of simply going the whole summer without any events.

• On Friday, August 14 – Saturday, August 15, Revitalize Milwaukee is hosting their annual Block Build MKE event where they will provide extensive repair services to 20-30 homes in the Clark Square neighborhood. Take a look at their volunteer and sponsorship opportunities.

• Employ Milwaukee is training, employing, and developing more than 100 Community Resource Navigators to community and neighborhood organizations, churches, shelters, isolation facilities and other public health staging areas to help: Mitigate the spread of COVID-19 through the distribution of public health information and resources; Deliver medicine, food, clothing, shelter, and supplies to older or at-risk individuals; Aid in contact tracing; Provide information on how to access mental health resources to individuals suffering from significant additional psychological stress and anxiety about the ongoing public health concerns and their risk of exposure; and Provide information on how to access unemployment benefits, dislocated worker resources, or current job openings. Positions will last for 3-6 months and pay up to $17/hour (part-time). Get details on how to apply or serve as a host site.

• Milwaukee could see its first restaurants open outdoor seating on city streets under a new program aimed to help businesses reopen during the pandemic. The Active Streets for Businesses program set new rules for restaurants to take over parking spaces, sidewalks or in some cases driving lanes to set up outdoor tables. It is a way for restaurants to serve more customers while still following the city’s social-distancing requirement and capacity limits meant to protect against the spread of COVID-19. The program was approved June 16 and began accepting applications the following day. As of Thursday, June 25, the city had received 29 applications from restaurants. Many of those are on the east side, with others in Bay View, the 3rd Ward, downtown and the city’s west side near Wauwatosa. The majority were restaurants trying to take over parking spaces on streets for outdoor seating. The program is only allowed on streets where the speed limit is 25 miles per hour or lower. That prompted city officials to lower the speed limits on E. North Avenue and N. Farwell Avenue on the east side so businesses could participate. An application has been filed to lower the speed limit on N. Milwaukee Street from 30 to 25 miles per hour. Milwaukee Street runs through the 3rd Ward and downtown and is a main drag for restaurants. Another application is pending for S. Kinnickinnic Avenue in Bay View. A lot of businesses had to resubmit applications to follow the city guidelines. The city program comes with several requirements for safety regarding COVID-19 and car traffic. Restaurants must have general liability insurance protection for the outdoor spaces, site plans, and a six-foot-wide area of walking space separated from the tables by planters or other barriers. The city’s application website has a step-by-step walkthrough of the process.
• A group of over 70 Milwaukee businesses have banded together and written a letter to Mayor Tom Barrett and Milwaukee Common Council President Cavalier Johnson calling on them to implement a citywide policy requiring that masks be worn in public spaces including restaurants, museums, theaters and stores. The title of the letter is “Please Don’t Let Us Become Florida or Texas: We Ask You To Please Issue a Mandatory Mask Rule for Milwaukee NOW!” Without a city mandate, businesses say that many customers may not be compliant with their own mask requirements, resulting in a loss of business. The group has also launched a Change.org petition.

National Resources

• A Playbook for Reopening Workspaces from Leading Edge provides in-depth questions and frameworks to help organizations center human factors like team culture, emotional support and equity in their reopening plans. Whether you and your leadership team are just beginning the reopening conversation, are in the middle of planning a reopening, or have reopened and begun your readjustment, this playbook can help you along your journey to a stronger organization.

• Senate Majority Leader Mitch McConnell is pushing to unveil an approximately $1 trillion coronavirus relief bill as early as Wednesday, July 29. The legislation would include a new round of payments to individual Americans and tens of billions of dollars for schools, with some of the money tied to classrooms reopening. McConnell is still working to overcome divisions with the White House, as President Donald Trump has insisted on the inclusion of a payroll tax cut that is deeply unpopular with Senate Republicans.

• White House officials and House Speaker Nancy Pelosi said on Tuesday, July 21 that their goal is to reach an agreement on a new coronavirus stimulus plan by the end of next week, a deadline that leaves them little margin for error with expanded unemployment benefits set to expire.

• Read the CDC Foundation’s latest report on their response to the COVID-19 pandemic.

• The CDC’s weekly surveillance summary of U.S. COVID-19 activity is available through the COVIDView report. The latest report shows that the percentage of people testing positive for COVID-19 decreased nationally but increased in several regions of the country. Additionally, the Southeast, South-Central, Southwest and Pacific Coast regions of the U.S. are now seeing the highest percentages yet of people testing positive for COVID-19.

• CDC Director Dr. Robert Redfield is advocating all Americans wear masks and face coverings as a way to end the COVID-19 pandemic. In an editorial and interview with the Journal of the American Medical Association this week, Dr. Redfield and CDC experts said that universal nationwide use of face masks, along with social distancing and handwashing, could bring the spread of COVID-19 under control within four to eight weeks. Additionally, a recent CDC Morbidity and Mortality Weekly Report shows how face coverings can help prevent COVID-19. The report highlights that two hair stylists with COVID-19 exposed over 100 clients. All wore face coverings, and no clients were known to be infected with COVID-19.
• **Safe + Sound Week registration is open.** From Monday, August 10 – Sunday, August 16, businesses across the country will participate in Safe + Sound Week, a nationwide event that recognizes the successes of workplace safety and health programs and offers information and ideas on how to keep America’s workers safe. Visit the [Safe + Sound Week webpage](#) to register your activities and to learn how to participate.

• Resources for workers and employers on COVID-19 are available from the [U.S. Department of Labor](https://www.dol.gov) and [OSHA](https://www.osha.gov).

• The U.S. Department of Labor’s Occupational Safety and Health Administration (OSHA) has released [coronavirus-related guidance](https://www.osha.gov) to reduce the risk of exposure to the coronavirus for oil and gas workers. Employers with workers engaged in the oil and gas industry should remain alert to changing conditions and implement infection prevention measures accordingly. The guidance includes information regarding:
  - Deferring work requiring close contact with others, if that work can be postponed;
  - Configuring communal work environments so that workers are spaced at least 6 feet apart;
  - Staggering workers’ arrival, break and departure times;
  - Ensuring adequate ventilation in work areas to help minimize potential exposures;
  - Implementing other appropriate engineering, administrative and work practice controls, and use of appropriate personal protective equipment;
  - And encourage workers to wear face coverings as a source control to prevent the potential spread of the virus.

• OSHA has undertaken a public service messaging effort to remind workers that the agency is committed to ensuring their safety and health during the coronavirus pandemic. OSHA is using public service audio announcements in [English](https://www.osha.gov) and [Spanish](https://www.osha.gov), as well as bilingual digital and print billboard messaging, to encourage employees to contact OSHA with their concerns about workplace safety amid the coronavirus pandemic. Billboards will appear in states under federal OSHA jurisdiction. The billboards and announcements are OSHA’s latest efforts to educate and protect American workers and help employers provide healthy workplace as the coronavirus pandemic evolves. OSHA has published numerous alerts and advisories for various industries, including [Guidance on Returning to Work](https://www.osha.gov), which assists employers as they reopen businesses and employees return to work.

• The Office of Labor-Management Standards (OLMS) issued a [special advisory on Labor Organization Emergency Preparedness](https://www.osha.gov). This special advisory provides suggestions to help ensure labor unions can continue to fulfill the requirements required by the Labor-Management Reporting and Disclosure Act (LMRDA) and the Civil Service Reform Act of 1978 (CSRA) standards of conduct regulations, administered by OLMS. During uncertain times, it is crucial for a labor union to remain operational and continue to perform vital services for its members. Furthermore, in preparing for the unexpected, every effort should be made to comply with regulations.

• View the U.S. Small Business Administration’s (SBA) Office of Advocacy [2020 State Small Business Profiles](https://www.osha.gov) – an annual portrait of each state’s small businesses. Each
This memo is a daily synthesis of critical information and trends about the pandemic that are relevant to the Milwaukee Jewish Federation’s work of caring for the needs of the Jewish people. While the information is intended for use by MJF leadership, we are also sharing it with other community leaders.

• View SBA’s Office of Advocacy fact sheet on Restaurants and Bars that examines employment in the leisure and hospitality industry group, which has been hit especially hard by the COVID-19 pandemic.

• View SBA’s Office of Advocacy fact sheet on that examines the impact on COVID-19 on small business employment. Small businesses saw a 17.8% drop in overall employment.

• View SBA’s Office of Advocacy COVID-19 Resources for Small Businesses – continue to monitor this page for updates about federal resources and information.

• The Department of Commerce announced that it was temporarily reducing or eliminating the costs of several of their export services through Wednesday, September 30, 2020, providing relief to U.S. businesses affected by COVID-19.

• There are three main ways you can connect with SBA’s Office of Advocacy and share your concerns about regulatory burdens on small businesses:
  o Fill out this form, share it with your small business colleagues, and submit to the Office of Advocacy.
  o Talk to your regional advocate about the regulatory issues your small business is experiencing.
  o Check out the Office of Advocacy’s publication “A Basic Guide to Federal Rulemaking and Small Business” to learn how small businesses can get involved in the federal rulemaking process.

• As of Wednesday, July 1, the U.S.-Mexico-Canada Agreement (USMCA) officially replaces the North American Free Trade Agreement (NAFTA). USMCA is a groundbreaking achievement for U.S. small businesses and is the first trade agreement to include a full chapter dedicated to small business interests. SBA’s Office of International Trade (OIT) has a team of talented trade finance specialists and finance products to help small businesses involved in international trade to access capital, purchase inventory as a manufacturer or supplier, and expand through trade. OIT helps ensure small businesses are adequately represented in trade negotiations led by the Office of the U.S. Trade Representative and educates small businesses on the wide range of federal and state resources that can increase their ability to compete in international trade.

• Do you have questions about tariffs or customs compliance, need information on new international markets, or advocacy on your behalf with a foreign government regarding a pending contract? Please call the SBA toll free at 855-722-4877 or email your contact information and trade issues to international@sba.gov.

• Take advantage of the U.S. Commercial Service’s menu of virtual export promotion services and learn more about their refund policy to help you export with peace of mind.

• The Office of Inspector General advises individuals to beware of scams, grant and loan fraud schemes, and phishing.

• The U.S. Department of Labor announced the following actions regarding the regulation of investment advice under the Employee Retirement Income Security Act of 1974 (ERISA) and the Internal Revenue Code:
The Department proposed a new prohibited transaction class exemption that would be available for investment advice fiduciaries and has submitted it to the Federal Register for publication.

The Department has submitted a technical amendment to conform the text of the Code of Federal Regulations to a 2018 decision by the U.S. Court of Appeals for the 5th Circuit. That decision vacated the Department’s 2016 fiduciary rule and the exemptions that accompanied the rule, which had the effect of reinstating the previous regulatory text, including the 1975 regulation and its five-part test for defining an investment-advice fiduciary as well as Interpretive Bulletin 96-1 regarding participant investment education.

The Department has updated its website to reflect changes to its pre-existing prohibited transaction class exemptions to reflect the court’s vacatur of the 2016 rulemaking.

- Two class exemptions that were newly granted in 2016 – the Best Interest Contact Exemption and the Class Exemption for Principal Transactions in Certain Assets Between Investment Advice Fiduciaries and Employee Benefit Plans and IRAs – are removed.
- Pre-existing class exemptions that were amended in 2016 have reverted to their pre-amendment form. This includes Prohibited Transaction Exemptions (PTEs) 75-1, 77-4, 80-83, 83-1, 84-24 and 86-128.

The Department requests comments on the new proposed class exemption within 30 days of the date of publication in the Federal Register. Comments may be submitted at [www.regulations.gov](http://www.regulations.gov) at Docket ID number: EBSA-2020-0003.

Agency Resources

Federations

- **The Milwaukee Jewish Federation is offering a FREE two-part workshop on Grant Writing 101: How to Write Proposals Donors Want to Fund.** You will receive practical guidance and an opportunity to have your work reviewed by an experienced grant writer and trainer. The first session will teach you the basics. You’ll leave with a short assignment to write an executive summary. At the second session, the trainer will help participants improve their executive summaries. **Session 1 will take place on Friday, August 14 from 10 – 11:30 am CT and Session 2 will take place on Friday, August 28 from 10 – 11 am CT.** Staff and volunteers from nonprofits who would like to learn how to write effective grant proposals should attend. The skills you learn will be useful for all types of funders and proposals – from simple to complex. **Register by Friday, August 7.** For questions about this workshop please contact [Cait Schmidt](mailto:Cait.Schmidt@milwaukeejewish.org) at 414-390-5741.

- [Review JFNA’s past webinars](https://milwaukeejewish.org) on timely and relevant topics, including:
o Creating and Executing Effective and Adaptive PPE Acquisition Strategy: For day schools, health agencies and others, reopening physical spaces can be daunting. Experts discuss how they are charting a path forward in this uncertain terrain.

o Preparing for the Safety and Security Issues: Facilitated by the Secure Community Network, this webinar offers guidance on the health and safety issues that organizations need to address before they reopen.

o Making the Leadership Decision: Having a hard time making the decision to reopen? A lot of this comes down to leadership: how we, as organizational leaders, hold anxiety, expectations and homes, mission, and safety

o Learning About Israel’s Experience: Israelis face similar issues around reopening but have drawn on a different set of experiences. When it comes to the schools and social service centers, learn how Israelis navigate in this webinar.

MJFLA

• The Milwaukee Jewish Free Loan Association offers confidential, interest free loans for any purpose to people who find themselves in a time of financial need. Learn more or call 414-961-1500.

Reopening Recommendations and Best Practices

• **Face masks will be required indoors except at home in Dane County** starting on Monday, June 13, announcing Wisconsin’s first mask mandate in response to a recent increase in COVID-19 cases especially among young adults and those who have attended large gatherings. An order from Public Health Madison and Dane County, starting at 8 am on Monday, will require everyone age 5 and older to wear a face covering or mask in any enclosed building where other people could be present – except in a person’s own home or living unit. The order applies to businesses, health care settings, waiting in line, public transportation and even visits to other people’s homes. Some people with conditions that prevent them from wearing masks are exempt, as are certain activities, such as eating at a restaurant, but physical distancing of 6 feet is required for such activities. Additionally, Governor Tony Evers has ordered state buildings to remain closed to the public and is requiring state workers to wear masks starting Monday. State buildings will not reopen as previously scheduled and will remain closed indefinitely.

• **Milwaukee’s proposed mask requirement for outdoors and indoor public spaces** was unveiled on Monday, July 6, and would levy fines of up to $500 for people or companies that refuse to follow the rules. The proposal comes after two business advocacy groups asked for the measure, and more than 12,000 people signed onto a Change.org petition. Ald. Marina Dimitrijevic, the lead sponsor, released the proposal on Monday. The proposal is based partially on laws already enacted in San Francisco, Los Angeles and Phoenix. The Milwaukee Health Department would enforce the law. Businesses in violation would be given a warning and, if the issue still is not corrected, a
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A fine of up to $500 would be issued. Businesses violating the law more than once could be shut down by the city. The law also specifies that businesses may refuse service to anyone who doesn’t wear a mask. The ordinance is two pages long, requiring people aged two and up to cover their nose and mouth with cloth coverings or surgical masks at indoor public spaces. It also requires masks if people are outdoors and within 30 feet of someone who is not part of their household. The law has exceptions for people with developmental disabilities and medical conditions, including chronic upper-respiratory conditions. There is an exemption for cases when masks are “not practical or feasible,” such as dental treatment. The mask mandate would remain in effect as long as the city is enforcing emergency orders against the pandemic. The city is currently letting restaurants and other businesses open with capacity limits. Officials pushed off a decision to increase those capacity caps after the rate of positive COVID-19 tests went up this week. Dimitrijevich also released a second resolution for the Health Department to give masks to residents for free upon request. At least one local business has already stepped up with an offer to donate disposable masks to support the effort. Mike Kryshak, owner of Rebel Converting in Saukville, offered to donate enough disinfectant fabric to the city for 1 million masks. Rebel Converting in recent months has been donating those materials and working with churches, the Medical College of Wisconsin, Milwaukee Bucks and others to have volunteers assemble millions of masks. Kryshak said he doesn’t want availability or affordability of masks to become an argument against the proposed city mandate. He said city officials would determine how to distribute the masks.

- Access the CDC’s Social Media Toolkit for sample COVID-19 related social media posts for communities, schools, and workplaces.
- The Safer Racine ordinance is back in effect in the City of Racine. On the afternoon of Friday, July 3, Wisconsin Court of Appeals ordinance can remain in effect, at least for the time being while the city’s appeal is argued in court. Judge Paul Reilly is the presiding judge in the case. The ordinance had been overturned locally on Wednesday, July 1 when Racine County Circuit Court Judge Jon Fredrickson ruled that the Safer Racine ordinance “is unconstitutionally vague and overbroad and is unenforceable as drafted.” The Safer Racine ordinance may still be overturned by the appeals court, but the court is allowing it to remain in place while the court case progresses. The ordinance has been ruled to be functionally identical to the order issued by the local health department, which had been overturned for being an overstepping of the powers granted to the city’s health commissioner. Racine is no longer ranks among the top 10 communities in the nation for the spread of the novel coronavirus, as it did in early May, but there is still fear that a spike could come again. Among the rules in place, now that the appeals court has ordered its stay allowing Safer Racine to be legally enforceable, are:
  - Restaurants and bars being limited to 50% of max capacity.

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Retailers being required to follow additional guidelines laid out by the Wisconsin Economic Development Corporation regarding cleaning procedures and social distancing. Gyms and other fitness facilities being limited to 25% of their max capacity or a maximum of 10 people inside at any time. The rule regarding gyms sparked the current lawsuit in question. It was filed on behalf of David Yandel, who owns Harbor Park CrossFit and has said that his business dropped by more than 25% since Racine’s order went into place.

- The Secure Community Network as published Back to Business: A Jewish Community Guide for Reopening Facilities and Resuming Operations in the Age of COVID-19. This guide was developed by The National Resumption of Operations & Organizational Reopening Working Group. Because the top concern should be the health and safety of your community members, the most important fact to remember is this: Just because it is legal or permitted to reopen does not mean you have to reopen immediately; organizations and facilities ought to make decisions based on a combination of factors, to include what they are prepared for and what is best for them – and with consideration given to the sentiment of their communities. Each congregation or facility is different. No one else can decide for you when you are prepared to reopen, and understanding local restrictions and resources is key. You may feel pressure from public figures, neighboring organizations or congregants to reopen before you are ready, but your priority should be maximizing the safety and well-being of those who will enter your facility. Embrace pikuach nefesh – protecting human life should remain the first priority. Other traditions, routines and programs can and should be modified or canceled if the health of the community could be at risk. Communicate clearly that health is the top concern, that a process is in place and that if a building is not yet open, it is not yet safe to open it. Recognize that many may feel uncomfortable returning and take care not to pressure anyone to do so. Find ways to stay engaged and connected with members who are unable or uncomfortable returning. For Jewish communities in particular, reopening safely amid the COVID-19 outbreak introduces new security challenges and is likely to require additional measures to protect against violent attacks. This guide is designed to help communities make difficult decisions as thoughtfully as possible, but as with any rapidly changing situation, the Working Group recognizes that no guide is complete. The Working Group endeavors to provide helpful tools, yet this guide is not a substitute for the guidance of public health officials. Each state, county and local government has specific rules and restrictions that must be evaluated as part of your reopening strategy. For questions related to sanitizing processes and health precautions, as well as the effects, transmissibility and spread of COVID-19, the Working Group recommends consulting resources from the CDC, which are regularly updated. When you are ready to reopen a facility, the reopening process ought to involve the following six stages, some of which may occur simultaneously:

  o Decide When to Reopen. It begins with careful coordination
  o Prepare Your Facility. Inspect, clean, repair and repurpose.
  o Bolster Your Security. New threats and new procedures may require a new posture.
  o Prepare Your People. For workers and members, communication is key.
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- **Monitor Your Progress.** Things can change in an instant.
- **Plan for the Next Incident.** The next one is coming.

### Access **MMAC’s Practical Considerations: Preparing for a Resurgence of COVID-19 in Wisconsin.** The Wisconsin economy continues to show encouraging signs of recovery, but COVID-19 will remain a threat to public health and economic prosperity until a vaccine is available in mass quantities. Businesses should expect periodic, localized infection spikes in the coming months, and the CDC is warning of a broader infection wave later this year. This second wave could be more robust and sustained than the initial wave as it is projected to coincide with flu season. What steps can business leaders take now to prepare their companies for another wave of COVID-19 infections? View a checklist of items that corporate leaders can address to minimize disruption and protect employees, customers and other stakeholders, including:

- **Personal protective & related equipment** – visit [MMAC PPE Marketplace](#) or [WEDC’s Wisconsin Supplier Network](#) to source PPE materials.
- **Remote working capabilities**
- **Supply chain risk** – the Economist's Intelligence Unit issued a [high-level white paper](#) that starts companies along the path to understanding and addressing supply chain risk.
- **COVID-19 Response team**
- **COVID-19 Awareness education & training for employees** – employers can also help workers to understand the signs of COVID-19 infection by posting signs like this one developed by the Medical College of Wisconsin (MCW).
- **Mental Health** – MCW has developed primers to help companies support employees [dealing with grief](#) and finding mechanisms for [coping with effects](#) of COVID-19.
- **Legal compliance** – management should review existing policies and postings – and consider consulting with legal counsel – to ensure compliance with recently implemented federal and state COVID-19 legislation, including the [Families First Coronavirus Response Act](#) and other state paid and unpaid leave laws.
- **Discomfort reporting to the workplace**
- **Operational planning to account for absenteeism**
- **Boost employee morale**

### Businesses in the city of Milwaukee can allow more customers in their establishments starting Wednesday, July 1, with the city now announcing it is moving into phase 4 of its Moving Milwaukee Forward plan. In its announcement, the city’s health department detailed changes to some capacity guidelines for certain sectors, which differs from previous guidelines for phase 4. Capacity is waived for restaurants that have a [health department-approved COVID-19 safety plan](#). The city’s decision to lift more restrictions is based on criteria around positive cases of COVID-19, testing capacity for the disease, contact tracing, equipment inventory and hospitalizations. The city’s COVID-19 data showed the city was in the green for its care indicator, and in the yellow for cases, safety, testing and tracing. Milwaukee will remain in phase 4 for a minimum of 14 days. Under the city’s new guidelines for this next phase:

- [glossary terms]
Examples of Reopening

Bars and Restaurants

- Milwaukee’s restaurant reopening program is seeing limited interest. Just one Milwaukee business obtained clearance from the city’s health department by the end of last week to operate without a capacity limit. Last month, city officials revealed a plan that would allow restaurants and bars to operate at 100% capacity sooner than called for in Milwaukee’s phased reopening plan. Under the Moving Milwaukee Forward plan, restaurants and bars are now limited to 50% capacity. As of last Friday, July 17, the city’s health department received proposed safety plans from 20 businesses seeking to reopen without capacity limits. Shawn Benjamin, the health department’s marketing and communications officer said one request had been approved for Hawthorne Coffee. Benjamin said the health department rejected “several” proposed safety plans if criteria were missing, but staff members were working with those businesses to complete the forms. Restaurants and bars that want to participate in the program and open without a capacity limit must demonstrate how they will meet a number of guidelines to prevent spreading COVID-19 in their establishment. For example, restaurants and bars must have a protocol for how to respond if an employee tests positive for the virus or has symptoms consistent with it. They must also conduct a symptom check before employees enter the workplace, enable physical distancing and take other steps to prevent the spread of infection. The assessment tool called for participating businesses to require their quests to wear face coverings when they are not eating or drinking. Since the assessment tool was released, Milwaukee city officials implemented a mask mandate that requires face coverings inside all public places. Businesses that receive approval on their safety plan may not necessarily be allowed to operate at full capacity. Although businesses will no longer have to comply with the terms of the Moving Milwaukee Forward plan, their seating capacity could be less than 100% depending on the space and how the restaurant or bar facilitates social distancing.

- The Bartolotta Restaurants will begin reopening its properties next month, starting with Ristorante Bartolotta dal 1993 in Wauwatosa. The dining spot is scheduled to reopen on Wednesday, July 8. From a coronavirus standpoint, customers can expect a requirement to wear face masks and temperature checks upon arrival. Touchless
payment and menu options are available, and custom safety partitions were placed between tables and booths. Reservations are required. The restaurant is also employing additional cleaning and hygiene measures. Bartolotta said he worked with family and friends to retrofit the courtyard as additional outdoor seating for Ristorante. Ristorante will now give customers a tour of Italy with its food. Upon opening, the menu will offer a traditional Italian Tuscan meal for $59 per customer. Guests can customize the meal by selecting from different choices for their appetizer, pasta course, main course and dessert. Eventually, the menu will focus on dishes from other regions, such as Liguria, Veneto, Sicilia, Lazio and Puglia. **The restaurant will be open from 5:30 pm to 9:30 pm Wednesday through Sunday.** A lunch menu, which will include an additional three-course option for $49, will start on **Saturday, July 11. Lunch hours will be 12 pm to 2:30 pm on Saturdays and Sundays.** Bartolotta said he hopes guests will consider visiting Ristorante later than the popular dinner hours of 5 pm to 7 pm. He encouraged guests to try reservations outdoors in the 8 pm hour.

- The Leinie Lodge, a bar and merchandise shop in association with the Leinenkugel’s Brewing Company in Chippewa Falls, **reopened on Thursday, June 25.** The business had been closed since March 15 due to COVID-19 concerns and is now reopened with a wide variety of safety measures in place. Employees at the Leinie Lodge are required to wear facial masks and gloves to ensure every product and drink remains sanitary. In addition to this measure, stickers on the floor have been placed throughout the property to maintain six feet of social distancing, merchandise racks have been increasingly spread out, hand sanitizer is available at multiple locations and contactless door openers have been installed in doorways to enable you to open doors without touching the handles. Tours of the historic Leinenkugel’s Brewing Co. facility returned on Monday, June 29, but will only take place outside of the grounds to ensure the brewing inside is not at risk.

**Arts**

- The East Side Business Improvement District in the city of Milwaukee **is taking over a parking lot** to provide restaurants additional outdoor seating while highlighting the work of local artists. The BID is creating what it calls an art lot, which will be in the city-owned parking lot at 1915 E. North Ave. Situated between Von Trier and Beans & Barley, the lot will be filled with picnic tables painted by local artists. Customers of local dining establishments can bring their to-go orders to the lot. The art lot runs parallel with the city of Milwaukee’s Active Streets for Business program. The art lot is not part of the Active Streets program and has no licensing attached to it for serving food or alcohol. Instead, customers can bring their to-go orders from local restaurants to consume outdoors. Physical distancing and masks will be required. The BID intends to offer light programming while making sure it’s not too big a congregating area. In a press release announcing the project, the BID stated the concept had support from nearby business owners and that the art lot will bring together the community, artists, restaurants and shops. **The project is funded in party by a “Small Dollar, Big Impact” grant from**
AARP worth $1,000. The BID is looking for additional financial support through a crowdfunding campaign on GoFundMe to pay for the project. The organization aims to raise $6,500. From that, $5,000 will pay local artists, and $700 will pay for extra garbage collection and sanitization. The BID will put $650 toward locally purchased art supplies and $150 toward signage for the lot. Any additional funding will be used for other beautification projects at the art lot, such as plants or more art. A call for artists is open through Monday, August 6. The BID will take over the parking lot on Monday, August 17, and the lot should be ready to open by Friday, August 21. Weather-dependent, the lot will remain open until Sunday, November 15, when the Active Streets program ends.

Concert Venues

- Turner Hall Ballroom will host its first live shows since the Pabst Theater Group venues cleared their calendars in the wake of COVID-19. As part of #ReviveLiveMKE, the venue will host three local shows in July: Chicken Wire Empire on Friday, July 10, Kaylee Crossfire and Kia Rap Princess on Friday, July 17 and Trapper Schoepp with Bear in the Woods on Friday, July 31. The venue says that it will be taking extra safety precautions. Each show will be capped at 25% capacity including staff, following guidelines for public venues from the state and City of Milwaukee health departments. In addition to an in-person performance, each show will be live streamed for free on the Pabst Theater Group’s Facebook page, YouTube Channel and website, courtesy of JamGrass TV. Tickets to all three shows are available at pabsttheater.org.

Retail

- More retailers with southeast Wisconsin locations will require customers to wear masks while shopping, with Meijer, Woodman’s, Walgreens, Lowe’s and CVS announcing mandates earlier this week and Home Depot announcing its policy on Friday, July 17. With COVID-19 cases on the rise nationwide, retail chains are increasingly requiring customers to wear face coverings in their stores. This week saw a slew of chains announcing such mandates, including Kohl’s, Target, Walmart and Kroger, the parent of Pick ‘n Save and Metro Market stores in the Milwaukee area. Many of those retailers’ stores are already located in places with local face covering requirements. Home Depot will require masks starting Tuesday, July 22 and Target’s policy begins Saturday, August 1. The policies often exempt people with medical conditions that preclude wearing a face covering and young children.

- The Milwaukee Brewers will open their team store at Miller Park on Tuesday, June 30, though with some restrictions to keep shoppers safe amid the COVID-19 pandemic. Fitting rooms will be closed, and the team will initially only accept credit card or gift cards for payment. The team also will not accept returns. In addition to the team store, the restaurant at Miller Park, called “A Restaurant To Be Named Later,” will open on Friday, July 10. The team is looking to operate at full capacity through the city’s pilot
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The team also plans to notify ticket holders over the next 72 hours about refund and credit options. A large portion of season ticket buyers have requested credit for games that could allow fans later this year or in 2021, as opposed to refunds.

Hotels

- The Dubbel Dutch Hotel, located at the historic Charles A. Koeffler Jr. House in downtown Milwaukee, opened recently in the midst of the pandemic. Check out this slideshow to get your first look inside. Along with guest ability to rent out the whole hotel, one side or one floor, there are other ways the new hotel is positioned well in the COVID-19 environment. Every room has its own HVAC system. Check-in is touchless with the use of online or mobile check-in. Guests are provided free masks, and employees are required to wear masks and receive health screenings.
- Marriott, the world’s largest hotel chain, will require guests to use facial coverings in all indoor public spaces of its 7,300 hotels worldwide.
- Though many downtown Milwaukee hotels had to temporarily close their doors during the start of the COVID-19 pandemic, the Hyatt Regency remained operational, which has positively impacted future operations, general manager Colin Walsh said. The Hyatt Regency was the first large Milwaukee hotel to announce a temporary mass layoff as a result of the coronavirus outbreak, laying off 112 workers in late March. At the hotel’s peak season, it normally employs about 200 people – currently the Hyatt Regency has about 70 employees working. The hotel has begun bringing back employees as occupancy continues to slowly increase. For the week of July 5 – 11, occupancy for Milwaukee hotels climbed to 39.4%. Walsh believes that his hotel was able to more effectively implement its protocols and procedures because it remained open throughout the pandemic. The hotel looked to guidance from both the CDC as well as the American Hotel & Lodging Association. The Hyatt Regency has implemented many safety procedures including enforcing social distancing and occupancy levels, contactless options including mobile check-in and enhanced cleaning procedures. Beginning in May, Walsh said the hotel has continued to see steady increases in occupancy both mid-week and over the weekends. A lot of hotel visitors included essential travelers such as frontline workers, doctors and construction workers. Moving forward, the Hyatt Regency is bringing back more front staff and housekeepers.

Trends

- A federal moratorium that has protected millions of renters from eviction since late March expires this Friday, July 24, leaving millions of people at risk.
- More than 4 million people in the U.S. are now known to have been infected with the coronavirus. Public health experts have warned that the actual number of people infected by the virus is certainly far higher than the number of reported cases, and could be up to 13 times as high in some regions.
• **Wisconsin could be the next state added to the city of Chicago’s travel order**, which requires travelers entering or returning to Chicago from states that experience a surge in COVID-19 cases to quarantine for a 14-day period. The Chicago Department of Public Health Commissioner Allisan Arwady issued the order on July 2, and it went into effect just after the Fourth of July weekend on July 6. States originally included in the public health order were Alabama, Arkansas, Arizona, California, Florida, Georgia, Idaho, Louisiana, Mississippi, North Carolina, Nevada, South Carolina, Tennessee, Texas and Utah. Since then, the city of Chicago added Iowa, Oklahoma and Kansas to the list. In a news conference on Wednesday, July 22, Illinois Governor J.B. Pritzker pointed to states with high case totals of COVID-19 as well as neighboring states, including Wisconsin, that were starting to see higher percentages of positive cases. Chicago updates its city travel order weekly each Tuesday with new additions taking effect at 12:01 am Friday. **Wisconsin is one of 12 states that has a percentage of daily infections per 100,000 people at 10-15% of the state’s population.** On July 14, the state of Wisconsin also was added to New York state’s growing list of those whose visitors must quarantine for 14 days when traveling to New York. Wisconsin joined Minnesota, New Mexico and Ohio. **Governor Tony Evers said he doesn’t anticipate establishing a similar rule for travelers coming into Wisconsin.**

• **The unemployment rate in the city of Milwaukee fell to 12.8% in June, down from 15.7% in May**, according to new data from the Wisconsin Department of Workforce Development. **The rate for Milwaukee was the highest of any city in Wisconsin in June, followed by Superior (11.9%), West Allis (11.4%) and Racine (11.3%).** Since March 15, DWD has received more than 782,000 unemployment insurance benefit applications and distributed over $2.8 billion in benefit claims. There are still more than 260,000 people out of work across the state. **Nationally, new state unemployment claims rose last week** for the first time since early in the pandemic, to over 1.4 million, amid new fears of a downturn. This upturn comes just days before an extra $600-a-week jobless benefit is set to expire.

• **The economic crisis caused by the coronavirus pandemic has entered a new phase, with permanent business closures now outnumbering temporary ones**, new data shows. As the healthiest businesses have reopened, it’s now more likely than not that a closed business is gone for good. Permanent losses are highest in the restaurant sector, both overall and also relative to temporary closures. Retail accounts for another huge swath of the damage, as do smaller but hard-hit sectors, such as beauty, nightlife and fitness. The wave of permanent closures helps explain why, five months into the crisis, the number of Americans filing new unemployment claims remains stratospherically high by historical terms. Similarly, separate data shows that **the rate of permanent job losers continues to climb** even as the headline unemployment rate falls. The losses could mount as states move back into lockdown and federal aid runs out.

• According to a new **MMAC business outlook survey**, the lingering effects of COVID-19 have dampened Metro Milwaukee companies’ expectations of third-quarter business activity. The survey of Milwaukee-area businesses shows that most expect third-quarter sales, profit and employment to fall from year-ago levels. Still, 70% of businesses in the survey indicated that they remain completely viable under current economic conditions,
with an additional 15% suggesting they would be viable under current economic conditions for more than 12 months.

- **Jewish Retailers are navigating revenue loss** as pandemic shutdowns have wiped out months of revenue and forced owners to furlough employees. Recent increases in cases have pushed back even the best-laid reopening plans.

- **Fundraising technology provider Blackbaud was hacked** in a ransomware attack in May. The firm paid a ransom to encourage the cybercriminals to destroy the copy of the stolen data like bank information, credit card, or Social Security information was not stolen, the company said.

- On Tuesday, July 21, **Wisconsin broke a record** for the number of positive coronavirus tests in a single day. The Department of Health Services reported that 1,117 people tested positive in one day.

- More than 3.8 million coronavirus infections **have been reported** in the United States, and the death toll stands at 138,000. Seven states – Florida, Georgia, Nevada, Kentucky, North Dakota, Arkansas and Montana – reported record highs for coronavirus-related hospitalizations on Monday, July 20, as did Puerto Rico.

- More than 67,000 Wisconsin businesses **obtained funding through a Small Business Administration program** before it ran out of funding. As part of the agency’s response to the COVID-19 pandemic, the SBA made available low-interest loans through its Economic Injury Disaster Loan (EIDL) program. In addition, businesses could receive a cash advance on the loan that would not have to be repaid. Although the loan program itself remains open, the SBA announced on July 11 that it had allocated the full $20 billion Congress appropriated for the advances. State-level data on the program show the agency provided advances to 67,062 businesses in Wisconsin totaling $252.61 million. Overall, the agency provided advances to about 5.78 million businesses nationwide. At the end of the advance funding, Wisconsin businesses had obtained about 1.16% of all the advances the agency granted and 1.26% of those dollars.

  Businesses could receive $1,000 per employee up to a maximum of $10,000 though the advance funding, according to the SBA. A borrower did not have to be approved for a loan through an EIDL program to receive the advance. The SBA described the advances as “an interim but vital source of funds while applicants awaited a decision on their loan application.” Businesses can still obtain loans from the SBA to address needs spurred by the COVID-19 pandemic. The loans carry a 3.75% interest rate for small businesses and a 2.75% interest rate for nonprofit organizations. They mature in 30 years, and payments are automatically deferred for one year. The SBA’s most recent state-level data show the agency granted 26,038 loans through the program to Wisconsin borrowers, totaling about $1.56 billion. Nationally, the agency approved 2.62 million loans totaling $150.18 billion. The state has received about 1.11% of all the loans granted across the U.S. and 1.04% of the loan dollars.

- Following a marathon summit, **leaders of the 27-nation European Union** agreed on a vast spending plan to rescue the economies damaged by the pandemic, despite their deep-seated divisions over how much the richer nations should help poorer ones.
• Professional networking site LinkedIn announced on Tuesday, July 21, that it is laying off 960 employees as the hiring slowdown brought on by the pandemic takes a toll. Ad spending, an important source of LinkedIn’s revenue, on the site declined last quarter despite record levels of engagement as millions of Americans lost their jobs and started searching for new ones. The layoffs affect about 6% of LinkedIn’s workforce across its sales and talent acquisition divisions, some of which are “no longer needed” as LinkedIn adapts to the pandemic landscape and tries to reorient its business toward online services. These are the only job cuts the company has planned and it would consider bringing back former staff for any newly created positions.

• The U.S. outbreak continued to worsen over the weekend, as average death rates hit new highs in Alabama, Arizona, Florida, South Carolina and Texas, and at least 18 states set records for average weekly infections.

• According to a new report from Wisconsin Policy Forum, Milwaukee may have to take on new strategies to assist its residents and homeowners with home repair loans and grants. Moving forward, the report suggests the city should look into folding more than 20 housing programs across three city agencies under one director or leading organization. The city should also “do more to foster private sector investment.” The report highlights Milwaukee Mayor Tom Barrett’s initiative to develop or improve 10,000 households but says that plan can also be improved by better coordination between agencies and programs. Within the past decade, the city of Milwaukee has experienced a decrease in homeownership of about 10%, according to a 2018 report from the Greater Milwaukee Association of Realtors.

• Coronavirus cases are rising in 40 states across the country. The country, logging a seven-day average of 65,790 new cases a day, has more confirmed cases per capita than any other major industrial nation.

• Wisconsin is still struggling to keep up with millions of phone calls and hundreds of thousands of claims from residents who have lost work amid the coronavirus pandemic. The state Department of Workforce Development (DWD) received about 109,000 phone calls during the second week of July, a giant drop from nearly 1 million calls coming in when a wave of layoffs at the start of the outbreak in Wisconsin hit. The department has tripled its staff, but unemployed claimants are still reporting waiting for hours on hold and problems reaching anyone at all. Call center employees are trained only to help with filing claims, not resolving those that remain unpaid. DWD has addressed nearly 4 million unemployment claims in four months – a massive increase over the 1.6 million claims the agency processed in all of 2019. Nearly 549,000 weekly claims are still waiting to be paid out, needing some sort of adjudication.

• A new form of unemployment assistance is being denied to Wisconsinites with disabilities – and Wisconsin is the only state in the nation denying those benefits to its disabled residents during the pandemic. Because of a law passed by lawmakers in 2013, people who have disabilities and receive payments provided through Social Security Disability Insurance are barred from receiving the new federally funded unemployment benefits for people who have lost work due to the virus outbreak. The consequences could be severe.

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- The city of Milwaukee could keep certain restrictions on capacity for businesses and gathering sizes in place for a bit longer to try and decrease COVID-19 cases. The city is currently in phase 4 of its Moving Milwaukee Forward reopening plan. The city's health department said it would reassess its phase 4 gating criteria on Friday, July 17 to determine if the city's COVID-19 situation was stable enough to move into the phase 5 of the reopening. Milwaukee Mayor Tom Barrett said conversations with city health commissioner Jeanette Kowalik led him to believe she anticipates the city will remain in phase 4 for some time. The city this week put into effect a mask mandate that requires everyone older than 3 to wear a face covering while in buildings open to the public. Masks are also required in outdoor public spaces when people are within six feet of a person who is not part of their family or household. Business owners would be allowed to refuse entry or service to anyone who does not comply with the rule. City officials could shut down a business found violating the policy.

- The ZIP code that includes downtown Milwaukee saw the greatest number of small business loans approved through the federal Paycheck Protection Program compared to all other areas of southwest Wisconsin. More than 1,000 PPP loans were approved for the 53202 ZIP code. About three-quarters of the loans approved for that area were for less than $150,000. The operators of full-service restaurants were approved for more small business loans than any other type of business in Wisconsin. Lending data show full-service restaurants obtained more than 3,000 of the approximately 85,460 PPP loans approved for businesses in the state. About 88% of those loans were for less than $150,000. Read more on how the PPP operated in Wisconsin.

- Potawatomi Hotel & Casino is laying off 1,600 employees from its Milwaukee facility due to a decline in tourism business due to the COVID-19 pandemic. Potawatomi had 2,600 employees before shutting down in March. About 1,000 people were brought back to work for the casino’s reopening in June. The remaining employees will be laid off starting Saturday, August 15.

- Data from The Atlantic’s The COVID Tracking Project shows that for two weeks straight (the last week of June and first week of July) Wisconsin has had the fastest rate of transmission countrywide of the novel coronavirus. The advice from state leaders is stay home as much as you can and wear a mask when you can’t.

- Thousands of nonprofit organizations in Wisconsin obtained funding from the federal government, with some taking in multimillion-dollar forgivable loans. By the time the Paycheck Protection Program first closed on June 30, the Small Business Administration guaranteed $9.88 billion in loans serving about 85,460 Wisconsin entities. That included more than 4,000 nonprofit organizations, according to lending data the agency released. The figures show five nonprofits in the state obtained loans worth between $5 million and $10 million. Another 63 were approved for loans valued between $2 million and $5 million. Close to 100 other organizations were approved for loans between $1 million and $2 million. Nonprofit recipients of some of the largest PPP loans in Wisconsin include colleges and universities in the greater Milwaukee area. Representatives of some of those schools said the PPP loans were instrumental in keeping their workforce intact as the coronavirus pandemic disrupted higher education. The data show Alverno College, Cardinal Stritch University, Milwaukee Institute of Art & Design, Mount Mary
University and Wisconsin Lutheran College each obtained a loan between $2 million and $5 million. Other high-dollar nonprofit borrowers were in the health care field, according to the data. Among them is Vivent Health, formerly known as the Aids Resource Center of Wisconsin. The organization obtained a loan valued between $2 million and $5 million. Local arts organizations, which quickly saw their revenue streams dry up as public health officials discouraged large gatherings, also turned to the PPP. The Milwaukee Symphony Orchestra, for instance, obtained a loan valued between $2 million and $5 million. Girl Scouts of Wisconsin Southeast was also among the local nonprofits that used the PPP, obtaining a loan valued between $1 million and $2 million. View a listing of all the nonprofit organizations in Wisconsin that received PPP loans worth $150,000 and more.

- **In a conference call with reporters**, Wisconsin Governor Tony Evers said his office is looking into the dynamics of a statewide mandate on face masks, but he doesn't know if he’d have the authority to do that given the complexity of the court’s ruling regarding the Safer at Home order.

- On a White House call with governors, **Health and Human Services Secretary Alex Azar said** it was likely the Trump Administration will extend the pandemic related emergency declaration before it expires in late July. Among other things, the emergency declaration allowed underfunded state and local health departments to redeploy federally funded personnel to focus on the virus response, as well as new flexibility for government health insurance programs like Medicare and Medicaid.

- At the urging of a large group of scientists, **the World Health Organization acknowledged** there is emerging evidence that SARS-CoV-2 may be transmitted through airborne particles which are small respiratory droplets that remain suspended in the air for longer periods. However, transmission in this manner is unlikely and limited to very specific settings: small, crowded, and poorly ventilated indoor areas.

- BMO Harris Bank was **the top lender in Wisconsin** under the Paycheck Protection Program. The Chicago-based firm approved 5,462 forgivable loans under the program for businesses in the state. The data also shows Green Bay-based Associated Bank, the largest bank based in Wisconsin, gave out the second-highest number of loans to businesses in the state: 5,324. BMO and Associated were also the top two lenders for loans valued at $150,000 and more. According to the SBA, BMO granted 1,265 such loans and Associated approved 730.

- With more than 260 active investigations into workplaces around Wisconsin for possible outbreaks of COVID-19, **the state’s business community is asking** the state’s Department of Health Services not to divulge to media outlets the name of those facilities over concerns it will damage business operations. Among the many organizations to sign the letter are Wisconsin Manufacturers & Commerce, Wisconsin Restaurant Association, Wisconsin Grocers Association, Metropolitan Milwaukee Association of Commerce, Waukesha County Business Alliance and the Tavern League of Wisconsin. The state has so far only released the names of nursing homes under investigation. According to DHS, workplaces include manufacturing and production facilities, distribution warehouses, offices and other indoor workplaces. Two or more cases of COVID-19 among employees initiate investigations into workplaces. The state
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- The Washington Post analyzed county-level case numbers to determine where the coronavirus is most pervasive. Combined with population data, they found that more than one-fifth of the country’s population – 71.5 million people – live in counties with new highs in coronavirus cases as of early this week.

- United Airlines announced that despite receiving billions in federal aid, it may furlough as many as 36,000 employees on October 1, 2020. The number represents more than one-third of the Chicago-based airline’s workforce. Under federal law, most companies with 100 or more employees must give workers 60 days notice of mass layoffs or plant closings. The number of furloughs could be less depending on the number of employees who take advantage of early retirement, voluntary separation or other programs. They said employees could be recalled as demand for travel rebounds.

- According to the CDC, the rapid spread of coronavirus throughout U.S. meat and poultry facilities disproportionately impacts workers of color, who made up 87% of the confirmed cases in April and May. Meat and poultry plant workers are particularly vulnerable to the rapid spread of the virus because of the working and living conditions that are common in the industry: prolonged close contact between co-workers, eight- to 12-hour shifts, shared workspaces, group housing and shared transportation.

- Just days after pubs and restaurants in England reopened their doors to customers, a number have already announced they are closing again because of positive coronavirus tests among recent visitors.

- Several coronavirus case clusters in Hawaii, the U.S. state with the lowest per capita rate of infection, have been traced back to gatherings where people did not wear masks and maintain social distancing, public health officials said. Seven people caught the virus after visiting a gym that failed to enforce a statewide mask mandate, had poor ventilation and was not large enough to keep customers properly separated. Hawaii implemented strict travel and isolation restrictions for visitors that have kept its coronavirus case numbers low compared with elsewhere in the United States. The state has reported 1,030 cases and 19 deaths, but there have been a concerning number of new cases from community spread in recent week.

- An upward trend in positivity rates for COVID-19 testing in the city of Milwaukee has caused health officials to add another week to the current evaluation period for phase 4, the second to last phase of the city’s Moving Milwaukee Forward reopening plan. The city moved into phase 4 on Wednesday, July 1. The city was to remain in phase 4 for a minimum of 14 days, but last week, one of its five indicators for containing COVID-19 in the city moved into the red. If any gating criteria is red during a phase, the city will reassess it after another seven-day period before considering moving into another phase. The city will now reassess its phase 4 gating criteria on Friday, July 17. Under phase 5, businesses and venues would presumably be able to operate at higher capacities. The city’s decision to lift more restrictions is based on criteria.
around positive cases of COVID-19, testing capacity for the disease, contact tracing, equipment inventory and hospitalizations.

- Over the last two weeks, Wisconsin has seen an increase in the percentage of positive COVID-19 tests. The number of positive tests was below 3% through much of early June.

- The U.S. Small Business, in consultation with the Treasury Department, today announced it was releasing detailed loan-level data regarding the loans made under the Paycheck Protection Program (PPP). The disclosure covers each of the 4.9 million PPP loans that have been made. The average loan size is approximately $100,000. Today’s release includes loan-level data, including business names, addresses, NAICS codes, zip codes, business type, demographic data, non-profit information, name of lender, jobs supported, and loan amount ranges as follows: $150,000 - $350,000; $350,000 - $1 million; $1 million - $2 million; $2 million - $5 million; $5 million - $10 million. These categories account for nearly 75% of the loan dollars approved. For all loans below $150,000, SBA is releasing all of the above information except for business names and addresses. The data release also includes overall statistics regarding dollars lent per state, loan amounts, top lenders, and distribution by industry. The loans have reached diverse communities proportionally, across all income levels and demographics. In addition, the data provides information regarding the sizes of participating lenders and participation by community development financial institutions, minority depository institutions, Farm Credit System institutions, fintechs and other nonbanks, and other types of lenders. It further contains data showing the reach of the program in underserved communities, rural communities, historically underutilized business zones (HUBZones), and participation by religious, grantmaking, civil, professional, and other similar organizations. More than 100 Wisconsin businesses obtained loans backed by the federal government worth more than $5 million to keep workers on the payroll during the coronavirus pandemic. Search the Milwaukee Business Journal database to find the names of thousands of Wisconsin companies that received a loan of at least $150,000.

- Millions of Americans are still suffering economically after the outbreak’s first wave. Out-of-work renters are pleading with judges to stay in their homes — an eviction crisis is expected to get much worse this month as emergency unemployment benefits expire.

- Congress has adjourned for a two-week break without renewing the benefits or addressing the new wave of infections. Senate Majority Leader Mitch McConnel plans to turn his attention to the coronavirus when members return on Monday, July 20, but faces resistance from some who don’t want to spend more on the crisis than the $3 trillion already approved.

- More than 200 scientists from around the world urged the World Health Organization to consider evidence that the coronavirus may be airborne – capable of spreading through tiny particles that can float around indoors without detection.

- Delaware North, the Buffalo, New York-based food, venue and hospitality management company, is laying off workers employed by its subsidiaries that operate at Miller Park and Lambeau Field. The company is cutting a combined total of 1,303 jobs at both subsidiaries. As business resumes, Delaware North said it would recall workers.

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• Harley-Davidson Inc. has **announced a workforce reduction** of about 140 employees at its Wisconsin facility in Tomahawk and its plant in York, Pennsylvania. About 50 employees were impacted at the Tomahawk location.

• Early indications suggest that the reopenings of pubs in England on Saturday did not overwhelm emergency services as many had feared in the run-up to the biggest easing of the lockdown.2 For the most part, people appeared to abide by the rules, though in some places, the number or people out and about meant it was very difficult to do so.

• Tattoo parlors and other personal care businesses like nail salons will be allowed to welcome customers in New York City starting on Monday, July 6, as the city enters Phase 3 of reopening.3 The rest of the state’s regions have already moved into Phase 3. New York City will still be more limited, as officials decided last week to hold off on allowing indoor dining indefinitely out of concerns that it would cause a spike in new coronavirus cases. Outdoor dining is in effect. So far, reopening has been allowed for retail stores and offices.

• Wisconsin businesses had an easier time accessing the Paycheck Protection Program than small businesses nationwide, a survey shows. The U.S. Census Bureau each week asks small businesses about their experiences throughout the COVID-19 pandemic through its Small Business Pulse Survey. Particularly at the beginning of the forgivable loan program, business owners in Wisconsin reported more success with the PPP than did businesses nationwide. According to the U.S. Small Business Administration, 82,715 Wisconsin businesses received an aggregate $9.81 billion from the PPP as of June 20, the most recent report of state-level data. Nationwide, 4.67 million businesses received $514.94 billion. Those are net figures that reflect loan cancellations. As it has for several weeks, Wisconsin ranks 19th of all the states and territories in the U.S. for the number of businesses served by the program, and 18th for dollar volume.

• People are driving less and skipping the toll roads, leaving less money for local projects.4 The industry’s losses, which are estimated to exceed $9 billion nationwide, are prompting public and private toll operators to tap their reserves, delay capital projects and cut jobs. Toll revenue is used to pay for transportation infrastructure, and the steep losses mean local transit and road projects are being put on hold. Even if traffic levels recover, it may take years for operators to recover the lost revenue.

• **Federal officials have raised concerns** that the U.S. could enter a much worse economic recession later this year if coronavirus cases keep rising.

• California Governor Gavin Newsom **announced** a halt on indoor operations for many businesses in 19 counties representing more than 70% of the state’s 40 million residents.

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4 https://www.washingtonpost.com/local/trafficandcommuting/people-are-driving-less-and-skipping-the-toll-roads-leaving-less-money-for-local-projects/2020/07/04/76e15ef2-ba01-11ea-8c5f-9c1b8d7f84c6_story.html?utm_campaign=wp_post_most&utm_medium=email&utm_source=newsletter&wpsrc=nl_most

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• GE Healthcare’s Wauwatosa campus will lose 123 employees, including many high-level professionals, as the company transfers part of its U.S. commercial team to the corporate headquarters in Chicago and other regional offices. The company said the last day of work for the employees will be on Monday, August 31. GE Healthcare said it informed employees of the permanent layoffs in January. Initially the company had said up to 250 employees would be laid off. The functions impacted by the layoffs include operations, finance, marketing, communications, human relations and legal. The move will not impact the vast majority of GE Healthcare employees in Wisconsin – including manufacturing, engineering, support and product leadership hubs across the state.

• The joint Madison and Dane County public health department ordered reduced capacity at restaurants and shuttered bars for all but patio and take-out service on Wednesday, July 1. The new restrictions represent a retreat in the county’s Forward Dane plan to reopen the local economy amid the coronavirus pandemic, with bars forced to return to restrictions similar to those in place at the height of the outbreak in April before the statewide “safer at home” order was struck down in May by the Wisconsin Supreme Court. Public Health Madison and Dane County said the new restrictions on bars and restaurants will be in place for at least a month. Other businesses and public venues may largely continue to operate under restrictions in Phase 2 of Forward Dane, meaning that most businesses are limited to 50% capacity. The health department said bars have been of particular concern because they are often loud spaces that require loud talking to communicate – which can spread infectious droplets faster – and because alcohol impairs judgment and people often are not able to identify or provide contact information for the people they were in close contact with. Effective at 8 am on Thursday, July 2:
  o Indoor dining at restaurants is reduced from 50% to 25% capacity. The interior of bars can be open for take-out only.
  o Indoor gatherings are limited to 10 people or fewer, not including employees.
  o Outdoor gatherings are limited to 25 people or fewer, not including employees. Bars and restaurants are allowed to provide outdoor seating, with physical distancing.

• According to the Overdose Mapping Application Program, suspected overdoses nationally increased 18% in March, 29% in April, and 42% in May compared to 2019. Milwaukee County reported dispatch calls for overdoses increased 50% in May. Emerging evidence suggests that continued isolation, economic impact, and disruptions to the drug trade resulting from the pandemic and related restrictions are contributing to the increase.

• According to the University of Chicago and the Labor Department, the pandemic has led to at least 4 million private-sector worker pay cuts and more than 6 million workers moved to part-time work despite wanting full-time hours.

• According to payroll services firm ADP, U.S. private employers added 2,369,000 jobs in June, up from the 27,000 added in May and the 271,000 in April.

• The European Union confirmed Americans will not be allowed to travel to the bloc of 27 countries when it reopens to some foreign travel on Wednesday, July 1.
- A team of economists at investment bank Goldman Sachs has published an analysis suggesting that more painful shutdowns could be averted if the United States implements a nationwide mask mandate. A face mask mandate could potentially substitute for lockdowns that would otherwise subtract nearly 5% from the GDP. The U.S. is a global outlier with respect to face mask use, which is widespread in Asia and currently mandated in many European countries. Although the U.S. CDC “recommends” the use of masks in public, and 20 states plus D.C. have implemented their own mandates, there is no binding national policy.

- Health and Human Services Secretary Azar suggested that the rise in novel coronavirus cases can be turned around if Americans practice social distancing, wear facial coverings when we can’t social distance and practice proper personal hygiene. Azar said “behaviors” are “a major driver” of the surge in cases.

- Some staff at Fiserv Forum are being furloughed amid the ongoing coronavirus pandemic. The Milwaukee Bucks said that a combination of furloughs, temporary pay reductions and position eliminations were underway. Fiserv Forum food vendor Levy Premium Foodservice informed the state it would cut back on its staffing at the Milwaukee Bucks’ arena and at the Wisconsin Center District. The layoffs are scheduled to take place on Saturday, August 1.

- Kroger Co. will end its “hero pay” for front-line workers during the pandemic. The last of those payments was made on June 18. Kroger added a special Thank You Pay bonus of $400 for full-time and $200 for part-time frontline employees on May 15. Kroger officials say the company has taken numerous steps to ensure its employees and customers are safe through the pandemic. Kroger has had at least 16 local Milwaukee employees out of 22,000 test positive for COVID-19. It has also had at least six employees who have died from the virus. The United Food and Commercial Workers International union has urged supermarket operators to reinstate hazard pay and take additional steps to improve worker safety.

- Research published by JPMorgan Chase focuses on how cash balances of small businesses were impacted during the last few months, noting that typical small business cash balances dropped 12.7% after the onset of COVID-19, but rebounded by the end of April.

- The pandemic has led to increased use of Windows’ Remote Desktop Protocol (RDP), which allows employees to connect to their organization’s network from remote computers. Cybercriminals have utilized this increase and lax security measures, like easy to guess employee passwords, to compromise organizational systems. Employers should limit the use of RDPs when possible and ensure IT departments work with employees to secure systems properly.

- Marcus Corp. announced close to 400 permanent layoffs from three Milwaukee hotels and a Madison hotel. Hilton Milwaukee City Center will account for 211 of the layoffs.

- As more restaurants and bars open for indoor dining, hard-to-trace outbreaks are prompting warnings from public health officials in several states. Many times, restaurant outbreaks are contained to a handful of known cases. But in recent weeks, they have also been the sites of more widespread infections.
• As the City of Milwaukee plans to allow some restaurants to open at full capacity, Milwaukee County and 18 other Wisconsin counties had “high” levels of coronavirus activity as of last week, according to the state health department. The Department of Health Services (DHS) has begun rating counties’ activity levels from low to high, depicted in shades of blue on an online map made public on Tuesday, June 23. DHS said the dashboard was published at the request of local health partners and should help local decision-makers make sense of their current COVID-19 situations. The map will be updated on Wednesdays. The DHS county activity ratings are based on two measures that the department refers to as burden and trajectory. A county’s “burden” is the number of confirmed cases it reported per 100,000 residents over the past two weeks. A county’s burden is considered to be at least “moderately high” if that case rate is greater than 50. A county’s “trajectory” is the percent change in cases over two weeks. Trajectory is said to be “growing” if the percent change is greater than 10% and measures as statistically significant.

• Dane County is reporting a sharp increase in coronavirus cases, with 279 people testing positive for COVID-19 in the last five days. Half of those new cases involve people in their 20s, and multiple cases have been linked to businesses near the University of Wisconsin-Madison campus. That means that just one day after Dane County posted a record number of new COVID-19 cases, a new record high was set in the county. The seven-day case average there grew to 47 cases per day. In comparison, the seven-day average from mid-June was 17 cases per day. That means COVID-19 cases in Dane County have nearly tripled in less than two weeks. Health officials said they couldn’t say for certain what was fueling the surge in COVID-19 cases. Long lines have been seen outside some Madison bars in recent days, with few patrons wearing masks. The Kollege Klub, a bar in Madison that is popular with UW students, has been closed temporarily. Madison has also witnessed large protests over racial injustice in recent weeks. As a result of the spike in cases, Dane County announced on Thursday, June 25 that it was tightening some of its restrictions to help stop the spread of coronavirus. Private gatherings are now limited to 10 people or fewer, bars and restaurants remain at 50% capacity, but customers are required to use seating, which must be 6 feet from other parties, parties can only be seated with members of their own household, and no standing service is allowed. Officials said that 35 of the recent cases have been connected to clusters but noted that number would increase as contact tracers complete more interviews. Of the 279 new cases, 167 cases, or 60%, are from Madison and 112, or 40% are from other cities in the county. Increased testing does not fully account for this upward trend in cases, they said. Despite the surge in COVID-19 cases, there has not been a corresponding increase among people being admitted to the hospital or ICU, but officials are monitoring the numbers. Given the surge in cases, it’s unlikely that Dane County will further loosen coronavirus-related restrictions anytime soon. Dane County Executive Joe Parisi urged people to wear masks and avoid gathering in groups. Dane County was not one of the 19 Wisconsin counties listed by state health officials as having “high” coronavirus activity last week.

• The largest bank based in Wisconsin is gearing up for the forgiveness phase of the Paycheck Protection Program. Green Bay-based Associated Bank has processed more
than 7,400 forgivable loans totaling more than $1.04 billion. That includes a few hundred loans for customers who are new to the bank. Since the PPP opened in early April, lending requests for new PPP loans have slowed substantially. As of mid-June, though, Associated Bank was still fielding applications. As the firm turns toward the forgiveness process, Associated bank has been preparing by building out a system to handle forgiveness applications over the next several months. President and CEO Phil Flynn anticipates that the bulk of these loans are going to be forgiven sometime this year. The bank expects most of the loans to be fully forgiven. The bank will also be a lender for the Federal Reserve’s Main Street Lending Program. Nationally, that program has been off to a slow start since the central bank started registering lenders June 15. Flynn said Associated Bank expects borrowing under the Federal Reserve’s program to be a fraction of customers’ use of the PPP.

- Even though the pandemic did not shut down Wisconsin’s construction sites as it did restaurants or stores, COVID-19 will permanently change the building industry in the state, and possibly for the better. Following federal and local regulations, Gilbane Building Co. drafted an overview of best practices with the basics such as social distancing, worker temperature checks and extra cleaning. Specific crews, in specific spaces, in specific projects need custom rules on how to apply the general guidelines. Worker hours and moving of materials must be scheduled to avoid crowding the elevator, for example. That requires changes to the supply chain and deliveries to the site. While not common, COVID-19 is appearing on southeast Wisconsin’s construction sites. The risk of someone carrying COVID-19 into a construction site has forced builders to find a new way to limit visits. The Boldt Co. began using the OpenSpace software program to accomplish that in early April. By attaching a 360-degree camera to an engineer’s hardhat, Boldt is creating photographic records throughout the job site through a program that functions similar to street view in Google Maps. The practice removes the need for dozens of designers and inspectors to visit the site in person. Several builders said COVID-19 safety programs are not a temporary change for the industry. Some of the new practices will become permanent the same way hardhats are now part of daily life on the job site. The Milwaukee Building and Construction Trades Council members, for example, are drafting a set of COVID-19 safety rules that would set the bar for job sites where its members are working. Once complete, possibly by Labor Day, contractors will be asked to sign on. There would be minimum standards for sanitation, temperature checks or tracking between workers if one is diagnosed with a disease. It is creating a new normal that would carry into the future to make sure if something like this comes around again, they would be prepared with new practices. Safety training will likely be part of that mix. More safety training and other practices against the spread of disease could stick because project owners may require them in contracts, and workers demand them. Thus far, the industry is largely self-motivated to adopt these practices without direct policing from the government – permission to keep working comes with the responsibility to be safe.
Online Resources

- From *The Chronicle of Philanthropy*, read an opinion piece on how safely reopening the U.S. will require reinvesting in public spaces. The article recommends that as communities around the country reopen this summer, public spaces should be at the top of philanthropy investment lists. Intentionally welcoming, spacious, and well-appointed parks, well-maintained hiking and walking trails, robustly programmed libraries and community centers, and even wider sidewalks may be among the most important investments we can make to recover. Public spaces are one of the few places left that bring together people of diverse backgrounds – and with no price of admission. Numerous studies show how access to parks and green spaces boost physical and mental health. Public spaces are also an integral part of supporting the public, which allows small businesses to flourish.

- **Replay MMAC’s webinar** on growing Milwaukee’s pipeline of diverse and talented employees.

- **Listen to WEDC’s latest Focus Forward Podcast** – The New Networking: Attract and Engage with Angela Damiani. Serial entrepreneur Angela Damiani, Newaukee CEO, builds connections and growth for talent and small businesses. WEDC Secretary and CEO Missy Hughes speaks with Damiani about the state’s business and talent opportunities pre- and post-COVID-19.

- SBA’s Regional Administrator Rob Scott and USDA officials gave an overview of relief programs for agricultural and rural businesses on June 18 – [watch here](#).

- **View last week’s pre-recorded webinar** on SBA relief and funding programs.

- In partnership with AARP Wisconsin and BizStarts, the Urban Economic Development Association of Wisconsin hosted the first Emerging Topic Series session of the year. The group welcomed Joo Yeoun Suh, Director, Thought Leadership-Longevity Economy at AARP National to explore how individuals 50 years and older are contributing to the economy nationwide and in Wisconsin. [View slides from the presentation](#).

- From the *Milwaukee Business Journal* [here’s some suggested parental guidance](#) for working in the age of coronavirus.