

Special Edition: COVID-19 Resources and Updates



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★ **We will continue to provide daily updates on COVID-19 Resources on our website: www.greaterdubuque.org/covid19**

COVID-19 BUSINESS HELPLINE

★ **Business owners may call (563) 588-3350 between 8:30 a.m. – 4 p.m., Monday through Friday, or email at sbhelpline@nicc.edu.**

A joint partnership established between Northeast Iowa Community College, Greater Dubuque Development Corporation, the Small Business Development Center, and the East Central Iowa Intergovernmental Association has expanded to help business owners, nonprofits and self-proprietors to navigate the application process for federal, state and local funding.

"It makes no difference whether you employ 500 or if you are self-employed, the COVID-19 Business Helpline is here to help. This free service is designed to do what we can to make sure that every employer in our market knows of every local, state and federal program that is available to help them work through these challenging times, said Rick Dickinson, President and CEO of Greater Dubuque Development.

Trained experts from the organizations will help guide businesses, nonprofit leaders and self-proprietors seeking assistance through federal, state, and local programs including the Coronavirus Aid, Relief, and Economic Security (CARES) Act, passed by Congress on March 27, 2020, which is intended to assist business owners with their needs during the COVID-19 emergency.

Resources are available at the state and federal levels, including the following:

- **Dubuque Initiatives Emergency Bridge Loan Program** offers loans of \$10,000 to Dubuque small businesses to be repaid once state and federal funding becomes available to the applicant.
- **Payment Protection Program (PPP)** Loans that will provide cash-flow assistance through 100 percent federally-guaranteed loans to employers who maintain their payroll during this emergency.
- **Small Business Debt Relief Program** that provides immediate relief to small businesses with non-disaster Small Business Administration (SBA) loans; in particular 7(a), 504, and microloans.
- **Economic Injury Disaster Loans & Emergency Economic Injury Grants (EIDL).** These grants provide an emergency advance of up to \$10,000 to small businesses and private non-profits harmed by COVID-19 within three days of applying for an SBA Economic Injury Disaster Loan (EIDL).
- **Families First Coronavirus Response Act (FFCRA)**, which is legislation that requires certain employers to provide their employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19. Employers are reimbursed through tax credits.
- **Small Business Relief Tax Deferral** through the Iowa Department of Revenue is a deferral of the eligible taxes and waiver of penalty and interest. The application period remains open through April 30.
- **Targeted Small Business Sole Operator Funds** grant up to \$10,000 for certified targeted small businesses that are single owners with no employees impacted by COVID-19.
- **Unemployment Insurance & Voluntary Shared Work Program**—Covid-19 related unemployment insurance and programs to avoid lay-offs are available through Iowa Workforce Development
- **Business Tax Benefits** for retaining employees, as well as net operating loss provisions and payroll tax delays.

DUBUQUE INITIATIVES EMERGENCY BRIDGE LOAN PROGRAM

A local nonprofit is stepping up to further assist local businesses impacted by COVID-19 while they wait for State and Federal relief. Dubuque Initiatives is partnering with the East Central Intergovernmental Association (ECIA) and the COVID-19 Business Helpline to implement the Dubuque Initiatives Emergency Bridge Loan Program. The program will authorize the use of \$2 million of Dubuque Initiatives' funds to provide bridge financing that employers can use until pending State and Federal financing support is made available to them. Completed applications would be processed within 48 hours, providing our local employers critical funding to weather the storm.

Loans would be a maximum of \$10,000 and no interest or fees would be charged to the applicant for 60 days. Upon receipt of State or Federal assistance, the applicant will repay the loan back to Dubuque Initiatives. If a business applies but does not receive State or Federal assistance, the bridge loan will be converted to a three-year, ultra-low-interest loan.

Applicant Requirements:

- Employ 2-50 employees (One person equals one employee, regardless of hours worked— including the owner and other employees on payroll)
- Have a physical location or storefront within the City of Dubuque
- Are qualified for assistance through the Small Business Administration's Paycheck Protection Program (PPP) or Economic Injury Disaster Loan (EIDL); or had qualified for the Iowa Economic Development Authority's Iowa Small Business Relief Fund
- *Ineligible applicants: Businesses that are independent contractors or other self-employed individuals, non-profits, franchises, or chains. Ineligible businesses are still encouraged to call the Helpline to start connecting with a counselor for other assistance that may be available.*

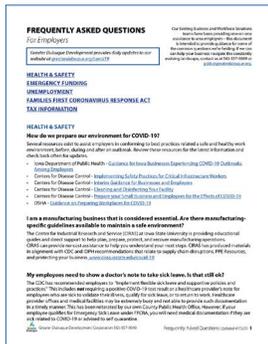
The program opened for application on Tuesday, April 14th. To apply:

- Call the COVID-19 Business Helpline at (563) 588-3350 between 8:30 a.m. – 4 p.m., Monday through Friday, or email at sbhelpline@nicc.edu.
- Helpline experts will review available local, state and federal assistance programs, including the Dubuque Initiatives Emergency Bridge Loan Program, and what information applicants will need to have prepared. Applicants will need to provide one of the following:
 - Copy of application to the Iowa Small Business Relief Fund;
 - Copy of application to Small Business Administration for an Economic Injury Disaster Loan;
 - Copy of application to the Small Business Administration for assistance from the Payroll Protection Program.
- If prospective applicants for the DI Emergency Bridge Loan have not yet completed a state or federal application, Helpline staff will advise them in those applications.
- Once application is complete, processing and disbursement of funds is expected to take place in 48 hours.

The COVID-19 Business Helpline is made possible through a joint partnership established between Northeast Iowa Community College, Greater Dubuque Development Corporation, The Small Business Development Center, and the East Central Iowa Intergovernmental Association. Any business owner can contact the Helpline to ask questions related to the COVID-19 pandemic regarding federal, state and local funding, unemployment insurance, and compliance with new legislation and best practices.

Dubuque Initiatives, Inc. is a sustainable, non-profit organization, working as a community partner and catalyst, to undertake challenging projects involving job creation and/or community revitalization that supports a viable, livable and equitable community.

FREQUENTLY ASKED QUESTIONS FROM OUR AREA EMPLOYERS



As employers navigate the changes caused by COVID-19, the Existing Business and Workforce Solutions teams at Greater Dubuque Development have been on call to field questions and provide resources. From the hundreds of phone calls, we have seen patterns in questions and topics that recur. We've compiled these questions into a Frequently Asked Questions to provide further guidance for our partners.

Top questions center around health and safety, emergency funding, unemployment, the Families First Coronavirus Response Act, and tax information.

The response to the COVID-19 pandemic is continually changing. The information is being updated to the best of our abilities—please check original sources as information may have changed. We will continue to adapt this document as new legislation is passed or as the situation evolves. For daily updates, visit the Greater Dubuque Development website at www.greaterdubuque.org/covid19

VIEW OR DOWNLOAD THE LATEST COVID-19 FAQs
www.greaterdubuque.org/covidfaq

Greater Dubuque Updates

The day-to-day operations look a little different but the work at Greater Dubuque Development hasn't stopped. Here are some of the projects that have continued through this unprecedented time.

SMALL CELL INSTALLATION BRINGS FASTER, MORE RELIABLE WIRELESS SERVICE

Verizon Wireless is moving forward with "small cell" installation in Dubuque. Initially proposed in September 2018, the project was paused to address concerns voiced by residents. The City of Dubuque confirmed with the carrier that none of the requested small cell installations to date in Dubuque use 5G millimeter technology, the cause for the concern. They will use existing wavelengths designed to augment existing wireless systems and technologies, a system not associated with health risk.

Roughly the size of a small suitcase, small cell devices serve as "spokes" collecting and pushing local data back to the "hub" of a larger, traditional cell tower to augment and boost existing wireless network coverage, according to Dave Lyons, Sustainable Innovation Consultant for Greater Dubuque Development. Dubuque's topography makes it difficult for line-of-sight wireless communication. An ambulance or police vehicle needing to maintain a wireless connection to transmit data, such as to a hospital, might lose its signal in certain parts of the city. The small cell devices boost and strengthen coverage, creating faster, more reliable service for customers.

BROADBAND IMPROVEMENTS MEANS THE DUBUQUE NETWORK IS UP TO THE CHALLENGE

In March, the Dubuque community migrated workforce, K-12 schools, and colleges to work remotely in response to COVID-19. The shift online and added demand for broadband raised the question if our network was up to the task, even with the significant expansion over the last few years.

The City has developed new agreements with providers in order to accelerate broadband access with fiber to the home and businesses. As a result, Dubuque has quadrupled the amount of fiber for broadband and increased providers from two to ten in the last three years. The majority of expansion has been focused on commercial usage but the current demand highlights the need for continued expansion in the residential market. According to Dave Lyons, Sustainable Innovation Consultant, "We're in better shape than most, but we still don't have enough fiber to the homes—broadband is now the fourth utility. You wouldn't live in a place that doesn't have water, sewer or electricity." We will continue to work with partners to expand and improve broadband in the Greater Dubuque area.



[Click to view and download the 2020 Student Employer Connection Guide.](#)

2020 STUDENT EMPLOYER CONNECTION GUIDE

While other communities are working hard to recruit students from the Greater Dubuque region, we have the distinct advantage of hosting these students during their educational experience. While they are here, it is imperative that we show them a pathway to the life they want here in Dubuque. For employers, this includes being visible on their campuses, supporting their classroom learning, hosting them for internships, and making them a competitive job offer before they leave our community.

Available for free download, the 2020 Student Employer Connection Guide can assist local employers in building and strengthening local college and high school relationships to ensure that no student leaves our community without being fully aware of the careers and big life that awaits them here should they choose to return and to stay. We already provide our college students with a world-class education, access to amenities and jobs through the Jule, and a safe campus environment to call home. Let's now work together to offer them a big life in the Greater Dubuque area.

GREATER DUBUQUE DEVELOPMENT RELEASES UPDATED RENTAL RESOURCE GUIDE

When potential newcomers start their investigation of the area, one of their first stops is rental housing. Helping them find a place for their family and pets to live is one way we can make newcomers feel welcome in our community. Greater Dubuque Development regularly releases the Rental Resources guide—which includes the most frequently utilized online resources that list local properties, as well as management companies and contact information. We will continue to make updates as more properties are developed.

FOR MORE INFORMATION ON HOUSING AND OUR OTHER NEWCOMER SERVICES:

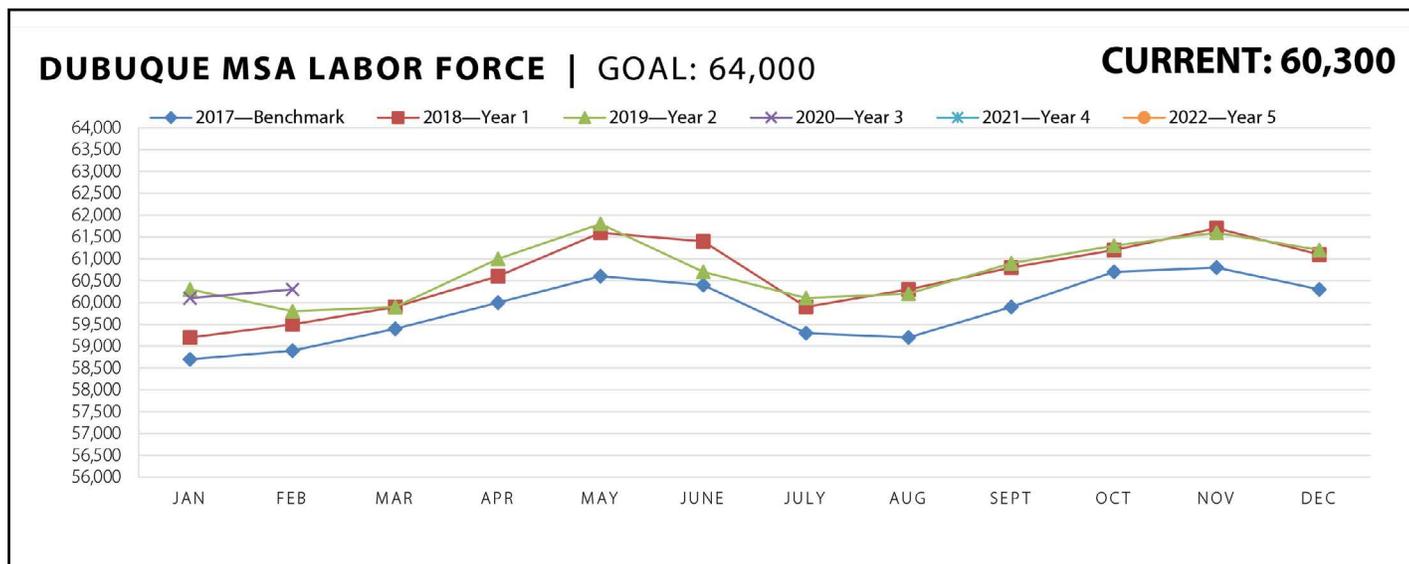
Contact Anna Roling, Workforce Solutions Coordinator, at annar@greaterdubuque.org.

Rental Resources	
Apartment	Apartment
Condo	Condo
Single-Family Home	Single-Family Home
Multi-Family Home	Multi-Family Home
Student Housing	Student Housing
Senior Housing	Senior Housing
Assisted Living	Assisted Living
Skilled Nursing	Skilled Nursing
Respite Care	Respite Care
Other	Other

goals & progress

JOB CREATION UPDATE

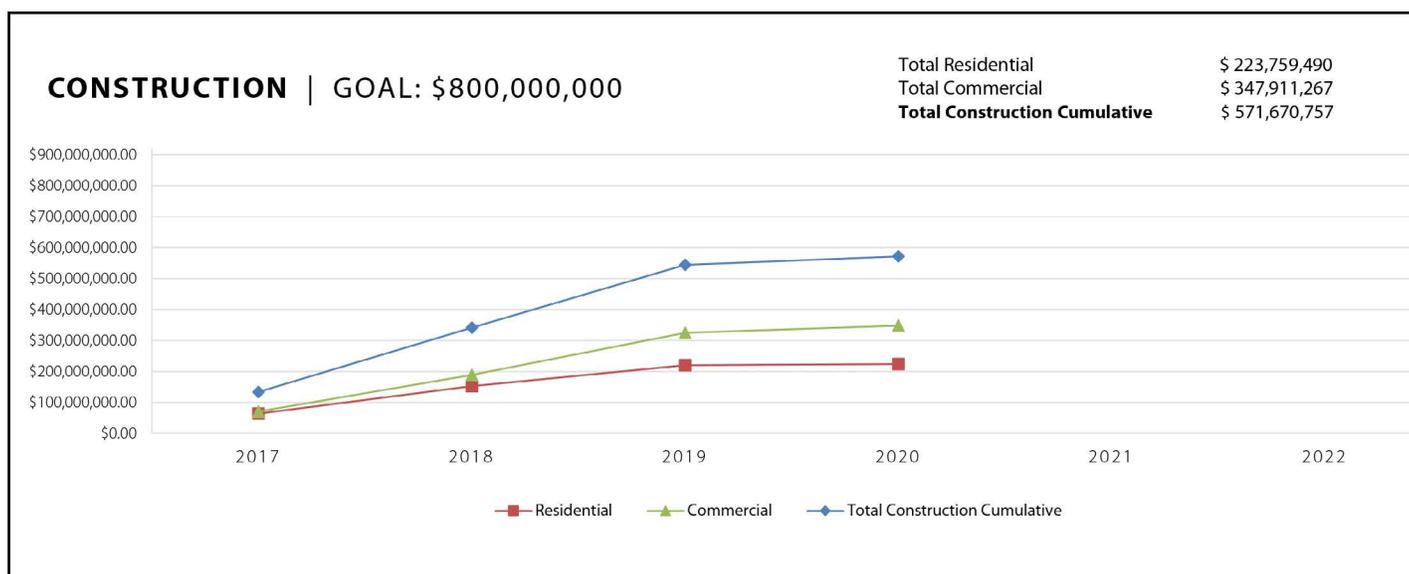
The resident unemployment rate for February 2020 was reported as 3.4% and non-farm employment was 60,300. Annual benchmarking was conducted by Iowa Workforce Development between the January 2020 and February 2020 data release.



SOURCE: Iowa Workforce Development

NEW CONSTRUCTION UPDATE

Since the beginning of the Greater Dubuque 2022 Campaign (7/1/17 through 2/29/20), Residential construction totals \$223,759,490. Commercial construction totals \$347,911,267. Total construction totals \$571,670,757. ****March data has been delayed due to COVID-19**

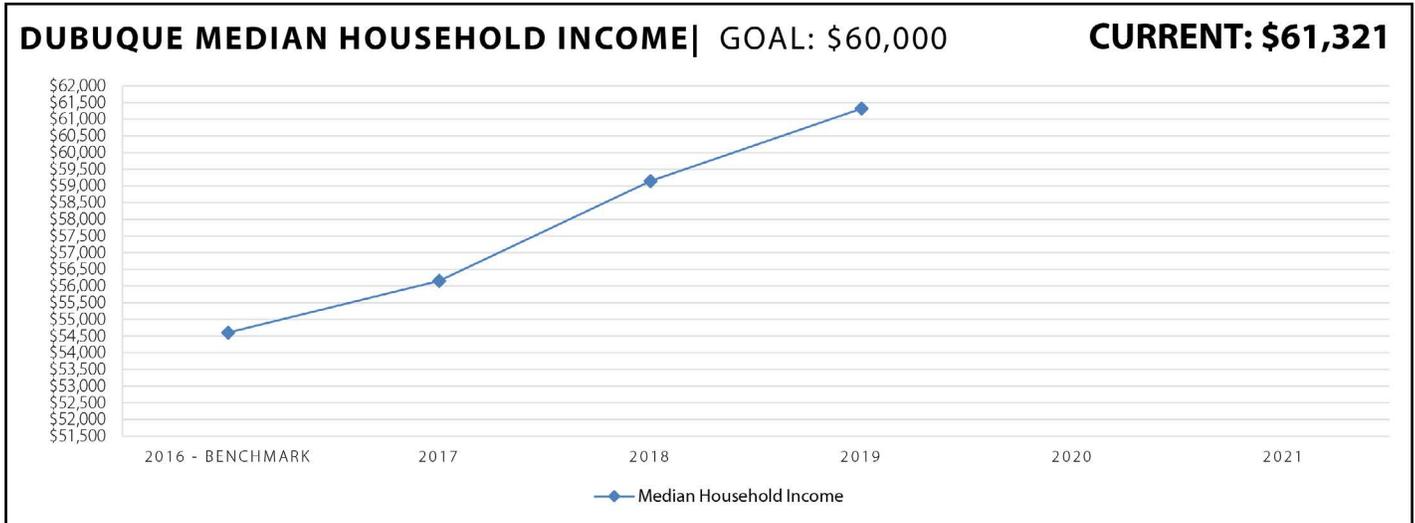


SOURCE: City of Dubuque and Dubuque County, incorporated and unincorporated.

goals & progress

MEDIAN HOUSEHOLD INCOME UPDATE

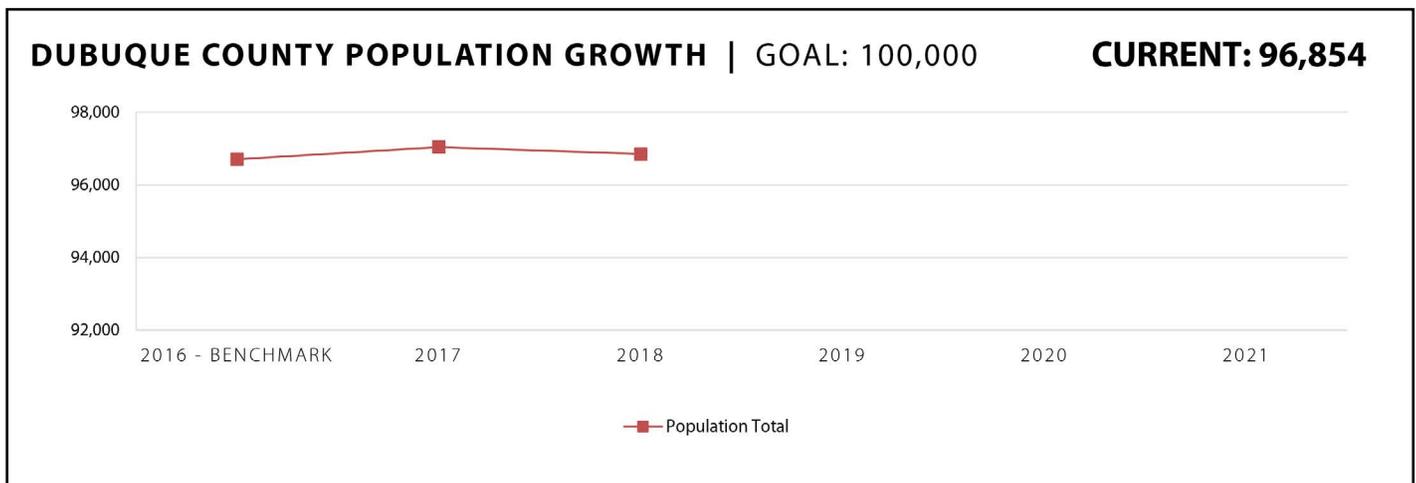
As of December 2019, the median household income for Dubuque County was reported as \$61,321.



SOURCE: American Community Survey 5-year Estimates (2014-2018), updated annually

POPULATION GROWTH UPDATE

As of April 2018, the population was 96,854



SOURCE: U.S. Census Bureau, Population Division, updated annually

upcoming religious celebrations & cultural events

APR 13TH - APR 15TH Songkran (Thai New Year)

EVENING OF APR 23RD - EVENING OF MAY 23RD Ramadan (Muslim)

MAY 7TH Vesak (Buddhist)

MAY 10TH Mother's Day (United States - Secular)

EVENING OF MAY 23RD - EVENING OF MAY 24TH Eid al-Fitr (Muslim)

MAY 31ST Pentecost (Christian)