Downtown Ripon Update:

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SBA Re-Opening Paycheck Protection Program



The SBA's Paycheck Protection Program is about to reopen this week. Lenders are preparing for lending to reopen, and business owners should prepare their pre-applications in expectation that the program will reopen by the weekend.

UNDERSTAND HOW PPP LOANS ARE CHANGING

The Paycheck Protection Program (PPP) provides loans to help businesses keep their workforce employed during the Coronavirus (COVID-19) crisis. SBA is currently offering:

- First Draw Loans for those that did not apply or receive a PPP loan before, you are eligible to receive 2.5x your average monthly payroll (or income if you're self-employed).
- Second Draw Loans those that received a PPP loan can get a second loan if your revenues declined by 25% or more due to the pandemic. Hotels and restaurants can get a 40% larger loan this time (3.5x monthly payroll).
- Loan Forgiveness both loan types can be fully forgiven. What you need to do is use 60% of your funds for qualified payroll, and the other 40% on eligible expenses like utilities and rent.
- Contact your local lending institution for details.

"At Your Side" Small Business Grant Program

As small businesses continue to weather the challenges of the pandemic, we've teamed up with Brother International on a grant program to provide support. The "At Your Side" Small Business Grant Program will provide funding to brick-and-mortar small businesses in designated Main Street districts as they work to adapt to COVID-19 and prepare for the next phases of reopening across the country, while also helping to revitalize and strengthen older and historic commercial corridors.



Applications will open at 12pm EST/ 11am CST on Thursday, January 2021 21 and continue to be accepted through Thursday, January 28 at 7:59pm EST/ 6:59pm CST.

Grants of \$5,000 to \$10,000 will be awarded on a competitive basis. Applicants must operate in a "brick and mortar" storefront located in an Accredited or Affiliate Main Street America community (Ripon Main Street, Inc. is an accredited downtown revitalization program).

Check out small business eligibility requirements, judging criteria, and a preview of the application on our website: <u>https://www.mainstreet.org/howwecanhelp/brother</u>

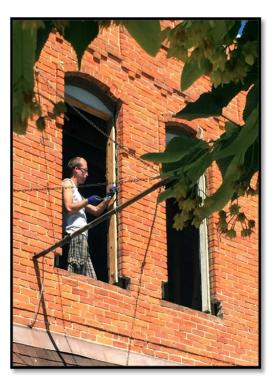
Main Street provides façade grants for BID members

To encourage preservation of our architectural heritage, Ripon Main Street is providing facade grants to eligible businesses and property owners within the downtown Business Improvement District (BID).

"Over the past few years, we have seen unprecedented private investment in Ripon's historic downtown district," said Tom Moniz, president of the Ripon Main Street board of directors. "We have been thrilled with the transformation, and we are excited to make these matching grants available to help keep the momentum moving forward."

Up to \$2,000 in façade grants, providing a dollar-for-dollar match, will be awarded during 2021. Property owners must adhere to the guidelines set forth in the *Downtown Ripon Design Manual*. Ripon Main Street's Façade Grant Committee will evaluate proposals, with its recommendations considered in partnership with the Main Street board of directors.

"The purpose of the program is to encourage reinvestment, fostering the restoration of property to create positive visual changes," Ripon Main Street Manager Craig Tebon said. "Funds may be used to help offset expenses associated with such renovation."



The Ripon Main Street program also offers free design assistance to property owners interested in undertaking exterior and/or interior renovation projects. This program can provide schematic drawings depicting paint color schemes, signage placement, and façade restorations such as the installation of windows, awnings and more. Check out the **Downtown Ripon Design Manual** (<u>https://bit.ly/2DszfPg</u>) to learn more about the ways in which property and business owners might harness downtown Ripon's unique history and charm through renovation. Contact the Ripon Main Street office to receive additional information or to obtain an application.

BID Mixer - Save The Date

Ripon Main Street, Inc. and the downtown Ripon Business Improvement District (BID) will host the 2021 BID Mixer on Tuesday, May 25th. The location of this social and informational meeting will be announced in the coming weeks. The program will include a Ripon Main Street report on new initiatives for the BID and a downtown update. Learn what's new and exciting for 2021 and review the past year that was filled with tremendous accomplishments.

5:30 Social6:00 Appetizers6:30 Program - BID and Main Street Update7:30 Networking



If you are a property owner in the district and are interested in joining the board, please contact TJ Rogers (920-748-6603) or Dave Knuth (920-748-5188). Call the Main Street office at 920-748-7466 if you have questions or need additional information. We look forward to visiting with you.

BID Mixer Annual Meeting: https://www.facebook.com/events/185674813255086

Planning resumes for Summer Concert Series

After a one-year hiatus due to the COVID pandemic, the streets of downtown Ripon will once again be filled with the sound of music this summer. Planning for the **2021 Horicon Bank Ripon Summer Concert Season** is underway, and this year's series will include a greater variety of music than ever before. Organized by Ripon Main Street, Inc., the free outdoor concerts take place from 7:00 to 10:00 pm on Friday evenings at the Village Green in downtown Ripon.

The series features a diverse group of entertainers encompassing a wide range of musical styles. Several community favorites are set to return to the lineup including Star Six Nine, Road Trip, and Cherry



Pie. New groups are also being added to the schedule including the Zac Matthews Band and Madison County. Ripon Main Street will announce the final additions to the series in the coming weeks, choosing a selection of new bands and old favorites visitors will find appealing.

A special Thank You to the local businesses that sponsor the music series. Let them know you appreciate the financial commitment they have made to our community. Without their support, there would not be a concert series. New sponsorship packages are available for the 2021 season and we would love to feature your business as a concert sponsor at this event. Please consider this as an invitation to partner with us as we take the concert series to the next level. Donations of any amount are welcome and may be sent to: Ripon Main Street, Inc., P.O. Box 365, Ripon, WI 54971. Contact the Main Street office at 920-748-7466 for more information.

Horicon Bank Ripon Summer Concert Series: https://www.facebook.com/events/135479821105389

Winewalk returning as a summer event

The *Downtown Ripon Summer WineWalk*, which is sponsored by *Brad Tagliapietra American Family Insurance*, is scheduled to take place on Friday, August 6th.

We are working with the City of Ripon to hold the event outdoors to better accommodate social distancing guidelines. This approach provides the best possibility to produce a successful event that allows our attendees to enjoy sampling wines at outdoor tasting stations. For the safety of yourselves and our merchants, we will use disposable glasses for the sampling. We ask that you please wear a face mask during the event when possible, adhere to



proper social distancing recommended guidelines, and cooperate with any guidelines or restrictions merchants have in place at their establishment. The health and well-being of our patrons and businesses is our top priority. We sincerely appreciate your patience and continued support.

The event will take place from 5:30 to 8:30 pm and features a selection of wines from around the world. Attendees may sample up to 20 different wines throughout the evening. Numerous businesses will be open

late during the event to provide you with an adequate dose of shopping therapy. Businesses are also open to non WineWalkers. Tickets for the 2020 WineWalk will be honored for this event, and refunds are available.

We are extremely grateful for the assistance and support of our sponsor, Brad Tagliapietra American Family Insurance, as well as all of the businesses that host the the wine tasting stations. We look forward to working with you all in 2021. Opportunities are still available for businesses to participate as "tasting rooms" but participation is limited by the State of Wisconsin. Participation is available on a first-come, first-served basis. Contact the Ripon Main Street office for more information.

Downtown Ripon Summer WineWalk: https://www.facebook.com/events/674590839976033

Scooping the Loop returning for one night...HOPEFULLY

"Scooping the Loop" was a time honored tradition for many Riponites. We are pleased to announce the 3rd Annual Scooping the Loop event will take place from 5 to 8 pm on Saturday, Aug. 7, 2021. All traffic laws will be strictly enforced. NO Burnouts!

Numerous stores will be open throughout the day to provide an adequate dose of retail therapy. In addition, a FREE outdoor movie at the Village Green is also being planned. The movie will be shown in the park beginning at dusk (approximately 8:30 pm). Visit the Downtown Ripon Facebook page (www.facebook.com/DowntownRipon) for details and

updates.

Scooping the Loop: https://www.facebook.com/events/205415650768303

Downtown Snow Removal Update

Ripon Main Street, Inc. is once again offering the snow removal program to downtown business owners. This service will be in effect through April 15, 2021.

Snow will be removed from your sidewalk any time there is an accumulation of 2 inches OR more in a single snow fall. Typically, there are approximately 18 snow removal days each season. This service will be in effect seven days a week, including holidays. Every effort will be made to remove the snow before the start of the business day, completing the process before 8:00 am. Participating business and property owners are still responsible for maintaining their sidewalks on all dates when accumulations are less than 2 inches.

In order to make this program effective, all businesses are encouraged to participate. Main Street's goal is simply to make the program break even. Remember,



clean sidewalks make it easier for customers to get to your business, decreases your liability risk, and makes for a safer downtown. Utilizing this service is also less expensive than paying your employees to clear sidewalks especially when considering possible workman's compensation claims. Please call the Main Street office (920-748-7466) for additional information.

