



April 6, 2020

Main Street Monday!



This is a fund that was created in Georgetown, KY with the assistance of our state Main Street Coordinator, Kitty Dougoud. Kitty lives in

Georgetown and was a local Main Street director there before joining the Kentucky Heritage Council. Scott County Local Love Relief Fund's mission is to help locally owned small businesses during times of crisis. A crisis may be national, local, or personal, whenever a business is in jeopardy of closing their doors.

Our vision is to help our community as a community to be sustainable. We will work with community partners to provide resources both monetary and educational to help businesses grow and thrive especially during difficult times.

You can find on information on Facebook at Scott Co Local Love Relief Fund and we would love to see it replicated across the state in our Main Street communities and Main Streets across the country. It is a great way to partner with a bank in your community and something that can last longer than Covid-19 to assist locally owned small businesses.



A message from the National Main Street Center

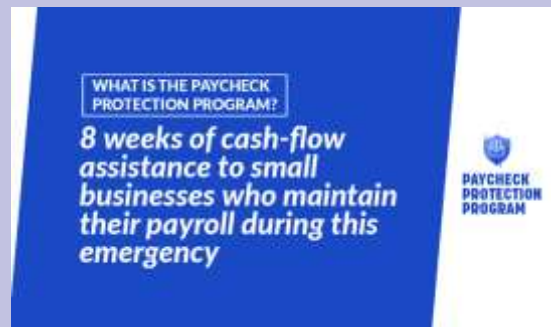
We have made the difficult but necessary decision to cancel the 2020 Main Street Now Conference scheduled for May 18-20 in Dallas due to the coronavirus (COVID-19) pandemic.

We and our conference co-hosts, the Texas Historical Commission and Friends of the Texas Historical Commission, have been carefully monitoring updates from the CDC and the City of Dallas. Our decision to cancel the conference is based on their recommendations and emergency regulations surrounding travel and gatherings, as well as our desire to help limit the spread of COVID-19 and keep conference registrants, staff, speakers, volunteers, and the Dallas community safe.

We know that the Main Street Now Conference provides a special opportunity for the Main Street America Network to connect with and support one another. The conference is a highlight of the year for us at the National Main Street Center, **and we're disappointed we won't be able to see you all in Dallas** this year. We look forward to the day when we can all gather together again, but in the meantime, we will work hard to support the Main Street Network during this unprecedented time.

All registered attendees will receive a full refund for conference registration fees.





SMALL BUSINESS PAYCHECK PROTECTION PROGRAM

The Paycheck Protection Program provides small businesses with funds to pay up to 8 weeks of payroll costs including benefits. Funds can also be used to pay interest on mortgages, rent, and utilities.

Fully Forgiven

Funds are provided in the form of loans that will be fully forgiven when used for payroll costs, interest on mortgages, rent, and utilities (due to likely high subscription, at least 75% of the forgiven amount must have been used for payroll). Loan payments will also be deferred for six months. No collateral or personal guarantees are required. Neither the government nor lenders will charge small businesses any fees.

Must Keep Employees on the Payroll—or Rehire Quickly

Forgiveness is based on the employer maintaining or quickly rehiring employees and maintaining salary levels. Forgiveness will be reduced if full-time headcount declines, or if salaries and wages decrease.

All Small Businesses Eligible

Small businesses with 500 or fewer employees—including nonprofits, veterans organizations, tribal concerns, self-employed individuals, sole proprietorships, and independent contractors—are eligible. Businesses with more than 500 employees are eligible in certain industries.

When to Apply

Starting April 3, 2020, small businesses and sole proprietorships can apply. Starting April 10, 2020, independent contractors and self-employed individuals can apply. We encourage you to apply as quickly as you can because there is a funding cap.

How to Apply

You can apply through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Other regulated lenders will be available to make these loans once they are approved and enrolled in the program. You should consult with your local lender as to whether it is participating. All loans will have the same terms regardless of lender or borrower. A list of participating lenders as well as additional information and full terms can be found at www.sba.gov.

The Paycheck Protection Program is implemented by the Small Business Administration with support from the Department of the Treasury. Lenders should also visit www.sba.gov or www.coronavirus.gov for more information.

As a follow on to our free e-commerce tools for local merchants we just introduced [Mercantile™](#) - an affordable shared -space marketplace for Main Streets and other organizations to offer products from participating merchants.

Beta communities will get a special discount.

Brian Ostrovsky
CEO
Locable



Up to \$3,000 in grants now available for businesses in Southeast Kentucky.

Rolling deadlines with the first application review on April 17.

Grants provided by a partnership between the [Foundation for Appalachian Kentucky](#), [Invest 606](#), [CEDIK - Community and Economic Development Initiative of Kentucky](#) and the [Appalachian Impact Fund](#).

https://uky.az1.qualtrics.com/jfe/form/SV_1EKJoRcLjWgQ3yZ



Did you know Guthrie has a Main Street store! Check out their site guthriemainstreet.com or <https://www.guthriemainstreet.com/mainstreetstore>

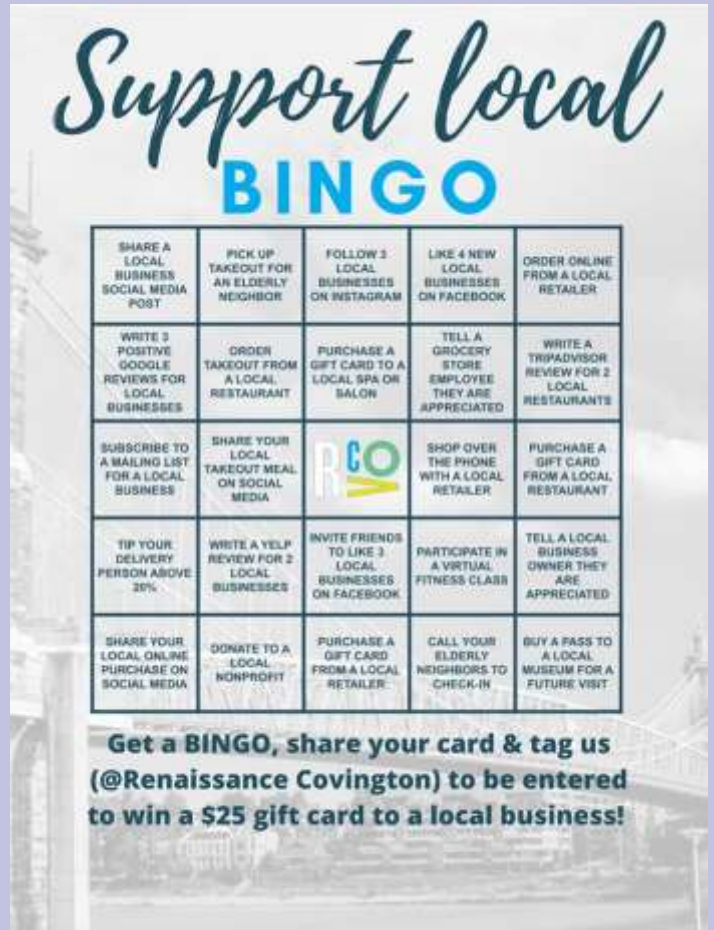


This is the perfect time for Public Works to be catching up on downtown projects without car and foot traffic. Paducah is beginning a project to improve and beautify the landscaping along several streets in historic downtown Paducah. Crews currently are focusing on removing dead plantings, weeds, overgrowth, and mulch so that the beds can be properly prepared. Public Works Director Chris Yarber says, "The goal is to create a comprehensive and consistent downtown landscaping plan that looks beautiful during all of our seasons. Furthermore, we will be pruning some of the trees to improve their health and vitality."

The City of Paducah is working with a local landscape architect to develop a master plan of landscaping for the downtown district. The new plantings and pruning will take place this spring once the beds are prepared.

Yarber adds, "Several of our downtown business owners have done an incredible job of beautifying the spaces in front of their stores. Plus, we have Adopt-a-Spot locations that are in great condition. I want to work with the merchants who have invested in their landscaping to incorporate it with the new plantings. Please reach out to me in the Public Works Department to coordinate a meeting so that we can work together on determining a plan for these areas."





Our local small businesses, restaurants, nonprofits, organizations, and neighbors need our help now more than ever. Thankfully, there are many ways you can support local businesses, even from the safety of your own home!

Happening in Maysville!

Note: No historic brick was harmed. This is a painted building. The lighting does make it appear to be unpainted. Thanks to [Stephanie Martinez](#) for the talent and Sean George for the wall...and the support! Public-private partnerships make this community great - and beautiful! .



From now until April 17 let's play Support Local BINGO! Use [#liveLove-cov](#) to share your progress with us. Get a BINGO and you'll be entered to win one of at least four \$25 gift cards to local businesses!

Any five in a row, column, or diagonal will enter you into a chance to win a gift card. The BINGO game ends on Friday, April 17 at midnight.



Main Street Middlesboro hung this banner at the Levitt Park in their downtown to remind people social distancing works! Thanks to the Hoe Co. for their sponsorship. (they make the manhole covers you likely have in your town.)

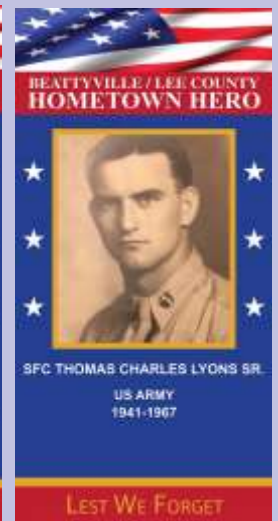


Love this idea from Beattyville!
Going up today!

Our Hometown Hero Project Banners are going up today on Main Street. Thanks to all those that participated!

The City of Beattyville and the Downtown Beattyville Alliance partnered with members of the community to offer this special way to honor and pay tribute to past and current serving members of the Armed Forces. Our community has seen its fair share of citizens who have taken the call to serve our country protecting our freedom and they are the heart of this project.

God bless our community and our Country!



Chalk Your Walk!
Wednesday, April 1 - Sunday, April 5
 Draw something awesome or write encouraging messages on your driveway or sidewalk with chalk. Use your imagination!
 Use #chalkyourwalkmky to share your chalk art online and tag us on Facebook at @DowntownMurrayKentucky or Instagram at @downtownmurray.
 You might just win a gift card for \$20 to a local business!
 Get your creativity flowing!
 If you do not have chalk, you can pick some up outside our office at 208 S 6th Street. We have a limited supply of disinfected packages of sidewalk chalk available. One per family please.
 MAIN STREET



Murray Main Street sponsored a Chalk Walk and provided chalk with their logo and information on the front. We know everyone is trying to find things to do at home! Let's have some fun with a little competition!

Join us for the #chalkyourwalk movement. All across America families are getting their chalk out and letting their creativity take over. Tag us when posting a picture of your art and you might win a \$20 gift card to a local business. Come on everyone! #Chalkyourwalkmky!

What a quote: "The virus doesn't move, people move it. We stop moving, the virus stops moving, the virus dies. It's that simple."

#StayHome
 It could save lives