



Table 1. Suggested Practices and Policies for Facilitating COVID-19 Recovery

Solutions	Federal	State/Local	Private Sector
Provide funding for small and micro businesses in underserved areas to acquire PPE and other supplies (e.g., cleaning supplies) to help prevent the spread of viruses.	X	X	X
Provide navigators for small and micro business owners in underserved areas who can answer questions and provide technical assistance for future federal stimulus opportunities.	X	X	X
Provide additional relief—specifically targeted at small and micro businesses in underserved areas that have been the most negatively impacted by the COVID-19 pandemic, including: direct grants to cover up to six months of operations for small businesses (including micro businesses).	X	X	X
Make changes to the PPP, by targeting small and micro businesses in underserved areas, ensuring set asides for CDFIs, which BIPOC-owned businesses utilize more than traditional banks.	X		
Continue to prioritize state-level business investments (e.g., Michigan Economic Development Corporation funding) for grants and loans for small and micro businesses in underserved areas impacted by the pandemic.		X	X
Expand efforts to support small and micro businesses to prepare for future disruptive events (e.g., through targeted trainings and additional funding).		X	X

Continue to work with trade organizations to develop reopening guidelines that take into consideration the unique needs of small and micro businesses in underserved areas.	X	X
Build and strengthen the financial acumen of small and micro business owners through improved bookkeeping and record keeping.	X	X
Collect and disseminate disaggregated data on where pandemic-related aid has gone to small and micro businesses in underserved areas to identify gaps.		X
Research how other cities have supported small and micro businesses in underserved areas during the pandemic and share best practices.		X
Provide practical technical assistance for reopening, stabilizing, and sustaining small and micro businesses.		X

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