

COVID-19 RELIEF RESOURCES FOR SMBs

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FEDERAL ASSISTANCE PROGRAMS :

This document provides information on sources of relief for COVID-19. We recommend that you review the individual websites for full details.
Last Updated: 3/28/20

U.S. Small Business Administration (SBA)	Small Business Administration
SBA Disaster Assistance	Automatic deferment of previous SBA loans
<p>“The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19). (3/14)</p> <p>SBA’s Economic Injury Disaster Loans offer up to \$2 million in assistance and can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.</p> <p>These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can’t be paid because of the disaster’s impact. The interest rate is 3.75% for small businesses without credit available elsewhere; businesses with credit available elsewhere are not eligible. The interest rate for non-profits is 2.75%.”</p>	<p>U.S. Small Business Administration Administrator Jovita Carranza announced changes to help borrowers still paying back SBA loans from previous disasters. By making this change, deferments through December 31, 2020, will be automatic. Now, borrowers of home and business disaster loans do not have to contact SBA to request deferment.</p>
Apply for assistance here: https://disasterloan.sba.gov/ela/	TBA
https://www.sba.gov/disaster-assistance/coronavirus-covid-19	https://www.sba.gov/about-sba/sba-newsroom/press-releases-media-advisories/carranza-implements-automatic-deferment-existing-sba-disaster-loans-through-end-2020

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<p>USDa, HHS, FMAP, Labor</p>	<p>Secretary of Health and Human Services</p>	<p>Department of Education</p>
<p>Families First Coronavirus Response Act</p>	<p>Healthcare Waivers</p>	<p>Federal Student Loan Relief</p>
<p>Worker Protections — The package requires employers to provide two weeks paid sick leave and up to three months of paid family leave for employees affected by the virus, the cost of which could then be claimed by the employer as a tax credit.</p>	<p>The Secretary of Health and Human Services will be able to immediately waive provisions of applicable laws and regulations to give doctors, all hospitals, and healthcare providers maximum flexibility to respond to the virus and care for patients. (3/13)</p>	<p>“COVID-related guidance: If you’re having trouble making payments, contact your loan servicer as soon as possible. If you have a federal Perkins Loan, contact your school. You can easily avoid the consequences of delinquency or default by staying in touch with your servicer or school.</p> <p>Your servicer or school can provide information about deferment or forbearance options that allow you to temporarily stop making payments on your loans. You may also be able to change to a different repayment plan that would give you a lower monthly payment.”</p>
<p>TBA</p>	<p>No specific application process.</p>	<p>Contact your loan servicer, or your school if you have a federal Perkins Loan.</p>
<p>https://www.congress.gov/bill/116th-congress/house-bill/6201</p>	<p>https://www.whitehouse.gov/briefings-statements/remarks-president-trump-vice-president-pence-members-coronavirus-task-force-press-conference-3/</p>	<p>https://studentaid.gov/announcements-events/coronavirus</p>

STATE / LOCAL ASSISTANCE PROGRAMS :

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Agency / Department	Resource	Details	How to apply	URL
Alabama				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	Governor Kay Ivey announced today that small businesses across Alabama negatively impacted by the coronavirus pandemic are eligible for assistance under the U.S. Small Business Administration's Economic Injury Disaster Loan (EIDL) program.	Apply for assistance here: https://disasterloan.sba.gov/ela/	https://www.fox10tv.com/news/coronavirus/alabama-governor-ivey-releases-statement-on-small-business-relief-loans/article_b0503bfe-6b86-11ea-a2d8-6727ce6c8c73.html
Birmingham, AL Mayor's Office	COVID-19 Response Plan	March 17, 2020 – Mayor Randall L. Woodfin's \$15 million COVID-19 Response Plan to fund police, fire, public works and a stimulus program for small businesses affected by the pandemic passed the Birmingham City Council Tuesday night.		https://www.birminghamal.gov/2020/03/17/mayor-woodfins-15-million-covid-19-response-plan-approved-by-the-birmingham-city-council/
Alaska				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	Governor Mike Dunleavy is announcing that Alaskan businesses can now apply for the U.S. Small Business Administration's (SBA) low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).	Apply for assistance here: https://disasterloan.sba.gov/ela/	https://gov.alaska.gov/newsroom/2020/03/21/alaska-businesses-now-eligible-for-sba-economic-injury-disaster-loans/
AL Governors Office	Economic Relief Plan	Gov called for \$1,300 dollar Permanent Fund dividend payments in April, and for a one billion dollar fund, to stabilize the state's economy. He also signed an executive order protecting 13,000 Alaskans who receive rental assistance from the Alaska Housing Finance Corporation (AHFC) from evictions for at least 60 days. AHFC also is being directed to suspend foreclosures. Dunleavy authorized \$75 million for emergency health care facilities and personal protective equipment for health care providers. He also authorized \$100 million for an expected increase in state worker and public health workload, as well as funds for health safety equipment for all state workers.		https://www.alaskapublic.org/2020/03/20/gov-dunleavys-covid-19-economic-plan-includes-dividend-payments-in-april-plus-1-billion-in-statewide-relief/
Arizona				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).	Apply for assistance here: https://disasterloan.sba.gov/ela/	
Arkansas				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).	Apply for assistance here: https://disasterloan.sba.gov/ela/	
AR Economic Development Commission	Quick Action Loan Program	Allocation of \$4,000,000 from the Governor's Quick Action Closing Fund Eligible companies may apply for a loan or loan guaranty of up to \$250,000. Prioritize small to medium-sized companies that are in the supply chain of essential goods and services (including healthcare, food manufacturing, logistics) Community Development Block Grant (CDBG) Up to \$12 million in CDBG assistance will be made available for COVID19 relief and recovery. This money will be used to provide grants to eligible local governments with which to provide direct economic assistance in the form of loans to companies impacted by COVID19 and grants to clinics, hospitals and other non-profits who are working hard to provide care in rural Arkansas and to vulnerable populations such as the homeless. AEDC is undertaking necessary regulatory steps required by the federal government to implement this assistance. This page will be updated as more information becomes available.	For questions about ways AEDC can assist your business during this time, contact us by email or phone: Email: COVID19.businessinfo@arkansasedc.com Phone: 501-682-1121 or toll-free: 1-800-ARKANSAS	https://www.arkansasedc.com/covid19
California				
CA Office of Small Business Advocate	SBA Funding & Loan Programs	IBank will issue loan guarantees up to 95 percent of the loan through its partner Financial Development Corporations to help small business borrowers who were impacted by disasters or public safety power shutoffs and who need term loans or lines of credit for working capital. Small businesses, including small farms, nurseries, agriculture-related enterprises and nonprofits that have suffered an economic loss Resources for Businesses and/or physical damage may apply. This disaster program will help lenders and small businesses by providing loan guarantees of up to \$1 million for small business borrowers in declared disaster areas. IBank is also offering loans from \$500 to \$10,000 to low-wealth entrepreneurs in the declared disaster and emergency areas through its Jump Start Loan Program.	Application criteria are listed here: https://www.ibank.ca.gov/small-business-finance-center/ Qualifying small business owners can apply for a loan guarantee or get additional information by contacting one of the participating Financial Development Corporations (FDCs): https://www.ibank.ca.gov/publications/fdc/	https://business.ca.gov/coronavirus-2019/
City of Los Angeles	Small Business Emergency Microloan Program	The Small Business Emergency Microloan Program will provide loans of \$5,000 to \$20,000 for small business enterprises that have been affected by the COVID-19 outbreak.	Application criteria are listed here: http://ewddlclacity.com/index.php/microloan-program Qualifying businesses can apply online via a secure login system: https://cloud.bmisw.com/CityOfLA/Account/Login?ReturnUrl=%2FCityOfLA%2FWorkflow%2FEnter%2FMicroloan_Begin	http://ewddlclacity.com/index.php/microloan-program
Los Angeles Mayor's Office	Economic Relief Package	Mayor Eric Garcetti announced an \$11 million economic relief package for small businesses impacted by the novel coronavirus (COVID-19).		https://www.lamayor.org/mayor-garcetti-announces-economic-relief-package-small-businesses-impacted-novel-coronavirus

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San Francisco Office of Economic and Workforce Development	COVID-19 Small Business Resiliency Fund	Because of the disruptions that COVID-19 has created for our small business community, the COVID-19 Small Business Resiliency Fund was created. It allows impacted small business owners to access up to \$10,000 for employee salaries and rent.	Eligible small businesses must have between 1 and 5 employees, show a loss of revenue of 25% or more, have less than \$2,500,000 in gross receipts, and be engaged in activities that are regulated by the City and County of San Francisco and have a related license/permit. The application form is here: https://oewd.org/file/17350	https://oewd.org/covid-19-small-business-resiliency-fund
San Francisco Office of the Mayor	Paid Sick Leave	London N. Breed announced a Workers and Families First Program to provide paid sick leave to private sector workers who have been impacted by the COVID-19 pandemic. This plan will include \$10 million in public funding that will provide businesses with funding to provide an additional five days of sick leave pay to workers beyond their existing policies. The Workers and Families First Program will provide City financial assistance to businesses and nonprofits to provide additional paid sick leave time to employees, over and above their existing policies. All San Francisco businesses will be eligible, with up to 20% of funds reserved for small businesses with 50 or fewer employees. The City will contribute up to one week (40 hours) at \$15.59 per hour (minimum wage) per employee, or \$623 per employee. The employer will pay the difference between the minimum wage and an employee's full hourly wage.		https://sfmayor.org/article/mayor-breed-announces-plan-provide-paid-sick-leave-workers-impacted-coronavirus
San Francisco Office of Economic and Workforce Development	Defer business taxes and licensing fees	Defers business tax payment due to February 2021. No interest payments, fees, or fines will accrue as a result of the deferral. This benefit will be offered to business with up to \$10 million in gross receipts, benefiting approximately 8,050 businesses with an average \$5,400 tax payment deferral each. Delays license fees for three months, with a further delay to be contemplated based on need. This will lead to \$14 million in deferrals impacting 11,000 payees.	No special application needed.	https://sfmayor.org/article/san-francisco-announces-measures-support-small-businesses-response-covid-19
San Francisco Public Utilities Commission	Utilities relief	San Francisco Public Utilities Commission (SFPUC) will no longer shut off water or power for delinquent payments, and that both the SFPUC and the San Francisco Municipal Transportation Agency (SFMTA) will no longer add penalties on to delinquent payments during the City's Local Emergency response to coronavirus. These actions are part of the City's response to reduce financial impacts on individuals during the COVID-19 pandemic.	No special application needed.	https://sfmayor.org/article/san-francisco-suspend-power-and-water-shutoffs-waive-penalties-and-interest-delinquent
City of Oakland	Business Tax Relief, Paid Sick Leave	In response to this crisis, the City's Finance Department will waive late payment penalties for small businesses resulting from failure to file taxes due March 1, 2020 on time due to COVID-19. To apply for a payment plan or to seek waiver of penalties due to COVID-19, please call the customer service line at (510) 238-3704 or email BTwebsupport@oaklandca.gov Small businesses can receive direct help from the City's Business Assistance Center by visiting oaklandbusinesscenter.com and completing the online assessment form. Staff in the Business Assistance Center will then work directly with the business to connect them with Oakland's many business support organizations that offer financial products, technical assistance and other services to help local small businesses sturdy themselves in face of the pandemic. Please visit oaklandbusinesscenter.com for the latest information The City is reminding all workers and employers of Oakland's voter-approved sick leave benefits. During the COVID-19 pandemic, it is important that workers have the ability to take paid time off when they are sick. Measure FF, voter-approved in November 2014, requires the accrual of paid sick leave for any individuals employed in Oakland. The minimum rate of accrual is one hour paid sick leave for every 30 hours worked. Employers with less than 10 employees must allow employees to accrue up to 40 hours of paid sick leave at a time and larger employers with 10 or more employees must allow employees to accrue at least 72 hours of paid sick leave. If an employee feels as if their paid sick leave accrual is not accurate, they should reach out to minwageoak@oaklandca.gov Through the Keep Oakland Housed program, services are available to all Oakland residents who are at risk of losing their housing. In addition to emergency financial assistance to help with rent, utility payments, and other housing-related costs, the program also offers supportive services and legal representation for tenants with an active eviction lawsuit.	See details at left.	https://www.oaklandca.gov/news/2020/city-of-oakland-outlines-small-business-workforce-support-to-mitigate-impacts-of-covid-19
Executive Department, State of California	Executive Order	Governor Newsom is relaxing the state WARN Act requirements for businesses affected by COVID-19.	No special application needed.	https://www.gov.ca.gov/wp-content/uploads/2020/03/3.17.20-EO-motor.pdf
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).	Apply for assistance here: https://disasterloan.sba.gov/ela/	
Colorado				
Denver Mayor's Office	Denver SMB Relief Fund	Denver Mayor Michael Hancock said the city created a \$4 million relief fund for small businesses and artists, who have essentially lost their livelihood due to the closure of restaurants and other gathering places in response to the novel coronavirus.		https://kdvr.com/news/mayor-announces-4-million-relief-fund-for-denver-businesses-hurt-by-coronavirus/
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).	Apply for assistance here: https://disasterloan.sba.gov/ela/	

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Connecticut				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	CT announced that SBA has approved its request for funding. Small businesses can learn more about the program and apply for financial assistance at www.sba.gov/disaster or call the SBA at 1-800-659-2955. Small businesses with questions about this SBA loan program or other assistance provided at the state-level can call 860-500-2333 to speak directly with a DECD representative. Businesses can also stay informed on news and guidance related to COVID-19 and its impact on Connecticut by visiting the state's dedicated coronavirus website at ct.gov/coronavirus . (3/16)	Apply for assistance here: https://disasterloan.sba.gov/ela/	https://portal.ct.gov/Office-of-the-Governor/News/Press-Releases/2020/03-2020/Governor-Lamont-Announces-Connecticut-Businesses-Approved-to-Receive-Disaster-Assistance
State of Connecticut	Connecticut Recovery Bridge Loan Program	Governor Ned Lamont today announced that Connecticut small businesses and nonprofits that have been negatively impacted by the global spread of the COVID-19 pandemic can now apply for one-year, no-interest loans of up to \$75,000 under the launch of a new program administered by the state's Department of Economic and Community Development (DECD). The Connecticut Recovery Bridge Loan Program will make \$25 million available to Connecticut businesses and nonprofits that have 100 or fewer employees to assist with cash flow. Loan amounts are up to the lesser of either three months operating expenses and/or \$75,000.		https://portal.ct.gov/DECD/Content/Coronavirus-Business-Recovery/CT-Recovery-Bridge-Loan-Program
Delaware				
Office of the Governor	HELP (Hospitality Emergency Loan Program)	Launched HELP (Hospitality Emergency Loan Program). Governor John Carney on Wednesday announced the Hospitality Emergency Loan Program (HELP) to provide financial relief for restaurants, bars and other hospitality industry businesses that employ thousands of Delawareans.		https://news.delaware.gov/2020/03/18/governor-carney-announces-help-program-to-support-delaware-small-businesses/
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).	Apply for assistance here: https://disasterloan.sba.gov/ela/	
Florida				
Department of Economic Opportunity	Emergency Bridge Loan Program	Activated the Florida Small Business Emergency Bridge Loan Program to support small businesses impacted by COVID-19. The bridge loan program, managed by the Florida Department of Economic Opportunity (DEO), will provide short-term, interest-free loans to small businesses that experienced economic injury from COVID-19. The application period opens March 17, 2020 and runs through May 8, 2020.	Small business owners with two to 100 employees located in Florida affected by COVID-19 can apply for short-term loans up to \$50,000. These loans are interest-free for up to one year and are designed to bridge the gap to either federal SBA loans or commercially available loans. To be eligible, a business must have been established prior to March 9, 2020 and demonstrate economic impacts as a result of COVID-19.	https://floridadisasterloan.org/
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).	Apply for assistance here: https://disasterloan.sba.gov/ela/	
Georgia				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	Georgia Receives SBA Statewide Disaster Declaration, Applications for Small Business Emergency Loans Now Open. This declaration will provide assistance in the form of SBA Economic Injury Disaster Loans to impacted small businesses in all 159 counties in Georgia.	Apply for assistance here: https://disasterloan.sba.gov/ela/	https://gov.georgia.gov/press-releases/2020-03-19/georgia-receives-sba-statewide-disaster-declaration-applications-small
Hawaii				
Small Business Administration (SBA)	SBA Economic Injury Disaster Loan Assistance	Hawai'i small businesses suffering financial losses due to the impact of COVID-19 can now file for low-interest working capital loans of up to \$2 million from the SBA. The SBA approved a certification request submitted by Gov. David Ige, clearing the way for Hawai'i small businesses to participate in the SBA's Economic Injury Disaster Loan Assistance Program. The loans can be used to pay fixed debts, payroll and other bills that can't be paid because of a disaster's impact.	Apply for assistance here: https://disasterloan.sba.gov/ela/	https://www.staradvertiser.com/2020/03/20/hawaii-news/federal-loans-available-to-hawaii-small-businesses-suffering-from-coronavirus-crisis-gov-david-ige-says/
Idaho				
U.S. Small Business Administration (SBA)	SBA disaster loans	Following Governor Brad Little's request, SBA announced it is now offering low-interest federal disaster loans for working capital to Idaho small businesses suffering substantial economic injury as a result of the 2019 novel coronavirus (COVID-19). Businesses may qualify for Economic Injury Disaster Loans of up to \$2 million to help meet financial obligations and operating expenses that could have been met if the disaster had not occurred. Areas eligible for SBA disaster loans related to COVID-19 include: Cassia, Clearwater, Fremont, Owyhee, Twin Falls.	Apply for assistance here: https://disasterloan.sba.gov/ela/	https://gov.idaho.gov/pressrelease/idaho-small-businesses-impacted-by-coronavirus-can-now-access-federal-disaster-loans/
Illinois				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	Illinois businesses have statewide eligibility in a federal loan program, administered by the U.S. Small Business Administration. The low-interest loans offer up to \$2 million in assistance per eligible small business or non-profit organization that applies. These loans can be used to pay fixed debts, payroll, accounts payable and other bills that cannot be paid due to the impact of the COVID-19 pandemic. The interest rate for businesses without credit available elsewhere is 3.75%, and the non-profit rate is 2.75%. According to the Small Business Administration, loans are available with long-term repayments to keep payments affordable, up to a maximum of 30 years.	Apply for assistance here: https://disasterloan.sba.gov/ela/	https://www2.illinois.gov/sites/coronavirus/Resources/Pages/EconomicAssistance.aspx

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Illinois Department of Commerce and Economic Opportunity	Hospitality Emergency Grant Program	The Hospitality Emergency Grant Program provides \$14 million drawn from funds originally budgeted for job training, tourism promotion, and other purposes to help hospitality businesses make ends meet in the midst of the COVID-19 pandemic. Grant funds are available to support working capital like payroll and rent, as well as job training, retraining, and technology to support shifts in operations, like increased pick-up and delivery.		https://us.accion.org/news/covid-19-hospitality-business-grant-program/
City of Chicago	Chicago Small Business Resiliency Fund	As a response to this challenge, the City is establishing a \$100 million Chicago Small Business Resiliency Fund, which will help to provide small businesses with emergency cash flow during this immediate health crisis. Funds will be provided to eligible businesses as low-interest loans. The loan terms will follow the guidelines below: 1) Repayment Term: Low-interest loans for a term of up to five years. 2) Loan Amount: Up to \$50,000 but sized based on revenues before the COVID-19 outbreak. 3) Loan Proceeds: Proceeds are required to be used for working capital. At least 50% of proceeds should be applied toward payroll and commitment to retain the workforce at 50% of pre-COVID-19 levels.	To be eligible, businesses must meet the following requirements: - Suffered more than 25% revenue decrease due to COVID-19 - Employ fewer than 50 employees and have gross revenues of less than \$3 million in 2019 - Provide a City business address or City business license - No pre-existing tax liens or legal judgments In addition, please be prepared to provide the following information: - Bank statements dating back to October 2019 - Your most recent tax return - Photo ID (CityKey will be accepted) Complete this form to apply: https://www.surveymonkey.com/r/COVID19Chicago	https://www.surveymonkey.com/r/COVID19Chicago
Indiana				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	Indiana small businesses are eligible for financial assistance under a disaster designation by the U.S. Small Business Administration (SBA). This declaration is in response to a formal request Gov. Holcomb submitted with the SBA on Tuesday, seeking assistance through the organization's Economic Injury Disaster Loan program for small businesses impacted by the COVID-19 outbreak in Indiana.	Apply for assistance here: https://disasterloan.sba.gov/ela/	https://calendar.in.gov/site/gov/event/gov-holcomb-announces-small-business-assistance-in-response-to-covid-19/
Indiana Small Business Development Center	SBA Consulting and Training related to COVID 19	Free business advising and application assistance for small businesses impacted by the COVID-19 outbreak. Gener8tor is hosting emergency one-week virtual programs for small businesses affected by the COVID-19 outbreak. These programs will feature daily webinars designed to identify, understand and help small businesses secure resources to withstand the current crisis. One-on-one office hours will also be available. Register here.		https://calendar.in.gov/site/gov/event/gov-holcomb-announces-small-business-assistance-in-response-to-covid-19/
Iowa				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).	Apply for assistance here: https://disasterloan.sba.gov/ela/	
State of Iowa	Iowa Small Business Relief Fund	On Monday, March 23, Governor Reynolds announced a new Iowa Small Business Relief Program that will provide financial assistance to small businesses and tax deferrals to any Iowa businesses that have been economically impacted by the COVID-19 pandemic. Application deadline is Tuesday, March 31, at 12 p.m.		https://www.iowaeconomicdevelopment.com/our-agency-detail-resources/6710
Iowa Small Business Development Centers	Small Business Development Counseling	Counselors are available to help you navigate through the COVID-19 crisis. Learn more here: http://iowasbdc.org/covid-19/		http://iowasbdc.org/covid-19/
Kansas				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	Governor Laura Kelly announced today that the U.S. Small Business Administration approved her request to make loans of up to \$2 million available to small businesses disrupted by coronavirus. The disaster declaration extends to all 105 Kansas counties, making low-interest federal disaster loans for working capital available for Kansas small businesses suffering substantial economic injury.	Apply for assistance here: https://disasterloan.sba.gov/ela/	https://www.kansascommerce.gov/2020/03/kansas-small-businesses-eligible-for-disaster-loans-from-the-small-business-administration/
Kentucky				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	The SBA has updated the Disaster Declaration website to include all counties in Kentucky. Business owners can now begin the online application for the Economic Injury Disaster Loan from the SBA website. Click Here to begin the online application for an SBA Economic Injury Disaster Loan. The U. S. Small Business Administration (SBA) has designated COVID-19 as a qualifying event for the provision of Economic Injury Disaster Loans (EIDL) for businesses and private non-profits in declared zones (every county in Kentucky).	Apply for assistance here: https://disasterloan.sba.gov/ela/	https://www.ksbdc.org/coronavirus
Kentucky SBDC	Business Coaching	For your convenience and to comply with social distancing guidelines, our business coaches are available to meet via Zoom web conference, email, or a simple phone call to help you develop a plan of action for your business.		https://www.ksbdc.org/coronavirus
Louisiana				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).	Apply for assistance here: https://disasterloan.sba.gov/ela/	https://neworleanscitybusiness.com/blog/2020/03/19/sba-louisiana-businesses-will-be-eligible-for-covid-19-disaster-loans/

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New Orleans Business Alliance	Gig Economy Relief Fund	NOLABA is committing \$100,000 to initiate the fund, with a goal of increasing the fund assets to a minimum of \$500,000. We have issued a charge across the community to encourage business leaders, philanthropy, and concerned New Orleanians to contribute to increase the potential reach and impact of this relief effort.	Click here for eligibility requirements and an application: https://www.nolaba.org/relief-fund/	https://www.nolaba.org/relief-fund/
Greater New Orleans Foundation	Disaster Response and Restoration Fund	Due to the impact of the new coronavirus (COVID-19) Pandemic, the Greater New Orleans Foundation has activated its Disaster Response and Restoration Fund to provide assistance to those who are most in need.		https://www.gnof.org/
Louisiana Economic Development	Help Desk for Louisiana Businesses	Gov. John Bel Edwards and Secretary Don Pierson of Louisiana Economic Development announced the opening of an LED help desk that provides email and hotline support for Louisiana businesses impacted by COVID-19. For COVID-19 business questions, LED may be reached at LEDbiz@la.gov or via the toll-free hotline, (833) 457-0531. The COVID-19 hotline is staffed from 8 a.m. to 8 p.m. Monday through Friday. Be aware that high call volumes might result in delays. Callers are encouraged to keep trying, leave a voice mail or contact LED via email.		https://gov.louisiana.gov/index.cfm/newsroom/detail/2437
Maine				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19). Maine is now eligible for the Economic Injury Disaster Loans program, which can provide up to \$2 million to small businesses.	Apply for assistance here: https://disasterloan.sba.gov/ela/	
The Finance Authority of Maine (FAME) & SBA	Special Loans and Loan Insurance	The Finance Authority of Maine (FAME) is partnering with the U.S. Small Business Administration (SBA) and local Maine lenders to offer special, limitedtime loans and loan insurance to eligible Maine businesses affected by COVID-19. FAME and participating lenders will make special terms available to Maine-based businesses that have experienced interruption or hardship due to COVID-19. Various benefits include: loans up to \$50,000 offered at reduced interest rates; interest-only payments; up to 75% pro-rata loan insurance on loans up to \$100,000; interim financing in conjunction with the SBA wherein FAME makes loan proceeds available while approved SBA borrowers await federal funding.		https://www.famemaine.com/business/programs/covid-19-relief-loan-programs/
Maryland				
Comptroller of Maryland	Extended tax deadlines	June 1 extension due date for business returns with due dates during the months of March, April and May 2020 for businesses filing sales and use tax, withholding tax and admissions & amusement tax, as well as alcohol, tobacco and motor fuel excise taxes, tire recycling fee and bay restoration fee returns.	No special application needed.	https://www.youtube.com/watch?v=TQEkgMg3lI0&feature=youtu.be
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	Currently, businesses in Montgomery County and Prince George's County are eligible to apply for assistance as part of the Capital Region - visit SBA's website to apply now. Once the state of Maryland receives official designation, individual businesses can then apply directly to the SBA for loans. We will update this section as we receive more information.	Apply for assistance here: https://disasterloan.sba.gov/ela/	https://businessexpress.maryland.gov/coronavirus
Massachusetts				
Baker-Polito Administration	Small Business Recovery Loan Fund	Announced economic support for small businesses with a \$10 million loan fund to provide financial relief to those that have been affected by COVID-19.	To be eligible, businesses (includes nonprofits) must be Massachusetts-based, impacted by COVID-19, and have under 50 full- and part-time employees. Businesses must have been profitable as of 3/10/20, with no adverse personal credit reports 60 days past due for the past 6 months. Loans are immediately available with no payments due for 6 months. Application info here: https://www.empoweringsmallbusiness.org/what-we-offer/emergency-loan-funds/covid-19-loan-fund	https://www.mass.gov/news/baker-polito-administration-announces-10-million-small-business-recovery-loan-fund
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).	Apply for assistance here: https://disasterloan.sba.gov/ela/	
Michigan				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	Governor Whitmer announces SBA loans now available for small businesses impacted by COVID-19. The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19). Governor Whitmer announces SBA loans now available for small businesses impacted by COVID-19	Apply for assistance here: https://disasterloan.sba.gov/ela/	https://www.michigan.gov/whitmer/0,9309,7-387-90499_90640-522317-,00.html
Minnesota				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).	Apply for assistance here: https://disasterloan.sba.gov/ela/	
Mississippi				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).	Apply for assistance here: https://disasterloan.sba.gov/ela/	

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Missouri				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	The U.S. Small Business Administration approved Missouri's request for assistance through the federal agency's disaster loan program. This move makes low interest disaster loans available to small businesses and private non-profits severely impacted by the Coronavirus (COVID-19).	Apply for assistance here: https://disasterloan.sba.gov/ela/	https://ded.mo.gov/content/sba-approves-disaster-declaration-missouri
Montana				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19). Montana businesses are now eligible to apply for up to \$2 million in 30-year loans with an interest rate of 3.75 percent.	Apply for assistance here: https://disasterloan.sba.gov/ela/	https://commerce.mt.gov/News/PressReleases/governor-bullock-announces-emergency-loans-now-available-for-small-businesses-in-montana
Nebraska				
City of Omaha	Omaha COVID-19 Response Fund	Fund to provide flexible resources to organizations in the metro area working with communities who are disproportionately impacted by coronavirus and the economic consequences of this outbreak	If immediate assistance is needed, contact the United Way: https://www.unitedwaymidlands.org/2-1-1/	https://omahafoundation.org/community/covid-19-response-fund/
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	Governor Pete Ricketts welcomed news that the Small Business Administration (SBA) has issued a statewide economic injury declaration for Nebraska. The declaration qualifies small businesses throughout the state to apply for SBA disaster assistance loans.	Apply for assistance here: https://disasterloan.sba.gov/ela/	https://governor.nebraska.gov/press/gov-ricketts-announces-eligibility-nebraska-businesses-apply-sba-disaster-loans
State of Nebraska	Resources for Bars & Restaurants	Governor Pete Ricketts issued an executive order to provide relief to restaurants and bars as they continue to serve Nebraskans during the coronavirus 2019 disease (COVID-19) pandemic. The Governor's executive order will permit restaurants and bars statewide greater flexibility to serve Nebraskans during the current public health emergency. The changes generally make it easier for establishments to sell alcohol via take-out, delivery, or drive-thru/curbside, expanding the period for temporary licenses, waiving excise tax penalties, and more time to pay for wine and spirit deliveries.		https://governor.nebraska.gov/press/gov-ricketts-issues-executive-order-provide-relief-restaurants-and-bars-during-covid-19?fbclid=IwAR3oCygesCqTO_qtDuA2mnE_OTRK3glyk0l3MX3S8dNinHknt2w_TkftoQ
Nebraska Department of Economic Development	CDBG Resources to Assist Businesses Impacted by COVID-19	The Nebraska Department of Economic Development (DED) has allocated Community Development Block Grant (CDBG) funds to assist qualified businesses that have been impacted by the COVID-19 outbreak. The guide outlines eligible activities for providing loans or grants to private, for-profit entities to support a range of eligible activities that prevent and respond to the spread of infectious diseases such as the coronavirus disease 2019 (COVID-19). Activities include: - Supporting new businesses or business expansion to create jobs and manufacture medical supplies necessary to respond to infectious disease. - Avoid job loss caused by business closures related to social distancing by providing short-term working capital assistance to small businesses, to enable retention of jobs held by low- and moderate-income (LMI) persons.		https://opportunity.nebraska.gov/nded-covid19/#CDBG
Nevada				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	Small businesses, private non-profit organizations, small agricultural cooperatives, and small aquaculture enterprises that have been financially impacted may qualify for Economic Injury Disaster Loans of up to \$2 million to help meet financial obligations and operating expenses.	Apply for assistance here: https://disasterloan.sba.gov/ela/	https://www.fox5vegas.com/coronavirus/nevada-is-one-of-first-states-to-receive-approval-for/article_058ca712-6964-11ea-a0e2-d9985b5d6135.html
New Hampshire				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	Governor Chris Sununu announced that the U.S. Small Business Administration (SBA) approved New Hampshire's application for SBA Economic Injury Disaster Loans, which will help small businesses overcome loss of revenue due to the COVID-19 outbreak. According to the SBA, the loans offer up to \$2 million in assistance for small businesses and may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact.	Apply for assistance here: https://disasterloan.sba.gov/ela/	https://www.governor.nh.gov/news-media/press-2020/20200318-covid-10-sba-declaration.htm
New Jersey				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	New Jersey's approval means businesses can apply for federal disaster loans of up to \$2 million, with interest rates capped at 3.5 percent, for the inevitable economic injury they will suffer as a result of the COVID-19 outbreak.	Apply for assistance here: https://disasterloan.sba.gov/ela/	https://njbiz.com/trump-admin-approves-njs-bid-small-business-disaster-loans/
Economic Development Agency	Emergency Business Grants	The New Jersey Economic Development Authority (NJEDA) Board today approved a suite of new programs designed to support businesses and workers facing economic hardship due to the outbreak of the novel coronavirus COVID-19. The package of initiatives includes a grant program for small businesses, a zero-interest loan program for mid-size companies, support for private-sector lenders and Community Development Financial Institutions (CDFIs), funding for entrepreneurs, and a variety of resources providing technical support and marketplace information. Taken together, they will provide more than \$75 million of State and private financial support, with the opportunity to grow to more than \$100 million if additional philanthropic, State, and federal resources become available. The initiatives will support between 3,000 and 5,000 small and midsize enterprises and are meant to complement recently announced federal economic recovery initiatives.		https://www.njeda.com/Press-Room/News-Articles/Press-Releases/NJEDA-Announces-New-Initiatives-to-Support-Busines
New Mexico				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	In New Mexico, "the SBA is offering low-interest federal disaster loans up to \$2M for working capital to small businesses and non-profit organizations suffering substantial economic injury as a result of COVID-19."	Apply for assistance here: https://disasterloan.sba.gov/ela/	https://www.governor.state.nm.us/2020/03/17/state-secures-sba-disaster-loan-assistance-for-businesses-affected-by-covid-19/
Economic Development Department	COVID-19 Business Loan Guarantee Program	The New Mexico Economic Development Department (NMEDD) has created a program to assist businesses seeking emergency loans or lines of credit to deal with negative economic impacts from COVID-19. NMEDD can guarantee a portion of a loan or line of credit up to 80% of principal or \$50,000. Loan proceeds are flexible and can be used for (and not limited to) the following: working capital, inventory and payroll.		https://www.newmexico.gov/2020/03/17/new-mexico-offers-new-loan-program-priority-assistance-to-virus-impacted-businesses/

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State Investment Council	New Mexico Recovery Fund	The New Mexico State Investment Council voted unanimously Tuesday to immediately pump up to \$100 million from one of the state's large permanent funds into a newly formed New Mexico Recovery Fund, which will provide discounted, short-term loans to businesses struggling to stay afloat during the coronavirus crisis.		https://www.abqjournal.com/1436013/sic-approves-creation-of-100-million-nm-recovery-fund.html
New Mexico Coalition of Community Foundations	Relief Fund	Gov. Michelle Lujan Grisham announced a new fund established by the New Mexico Coalition of Community Foundations to help New Mexico respond to and eventually recover from the COVID-19 pandemic. The All Together NM Fund will provide a phased response to the pandemic. First, it will address immediate needs in New Mexico communities, including: - Procurement of food and medical and cleaning supplies for at-risk communities - Support for childcare workers who are supporting our front-line employees - Grants to address income insecurity among smaller businesses and employees affected by COVID-19 disruptions		https://www.governor.state.nm.us/2020/03/26/new-statewide-fund-to-respond-to-covid-19-launches-with-over-1-1-million/
New York				
New York City	NYC Business Solutions Center	"Mayor Bill de Blasio announced on March 8 that the City will provide relief for small businesses across the City seeing a reduction in revenue because of COVID-19. Businesses with fewer than 100 employees who have seen sales decreases of 25% or more will be eligible for zero interest loans of up to \$75,000 to help mitigate losses in profit. The City is also offering small businesses with fewer than 5 employees a grant to cover 40% of payroll costs for two months to help retain employees. Eligible owners who would like to learn more about these programs should fill out our interest form."	Click here to fill out loan assistance interest form: https://www.surveymonkey.com/r/N336ZYB Click here for information about the employee retention grant (including eligibility requirements), and to apply: https://www1.nyc.gov/nycbusiness/article/nyc-employee-retention-grant-program	https://www1.nyc.gov/site/sbs/businesses/covid19-business-outreach.page
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).	Apply for assistance here: https://disasterloan.sba.gov/ela/	
North Carolina				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	The U.S. Small Business Administration granted Governor Roy Cooper's request for a disaster declaration for small businesses that are suffering economic losses due to the new Coronavirus, COVID-19.	Apply for assistance here: https://disasterloan.sba.gov/ela/	https://www.ncdhs.gov/news/press-releases/us-small-business-administration-grants-governor-cooper%E2%80%99s-request-disaster
North Dakota				
North Dakota Department of Commerce - Economic Development and Finance	Development loan relief and additional resources for small businesses	The North Dakota Development Board voted March 19, 2020, to suspend all payments, both principal and interest for all outstanding NDDF loans for 30 days, effective today. Additionally, the new deadline is July 31 for both the Main Street Initiative Partners in Planning and the Main Street Vibrancy Grants. More information is available at nd.gov/living-nd/main-street-nd .		https://www.business.nd.gov/resources/COVID19BusinessandEmployerResources/FinancialResources/
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	The North Dakota Department of Commerce today announced that the Small Business Administration (SBA) has declared an economic disaster in North Dakota in response to the recent novel coronavirus (COVID-19) health crisis. The declaration makes available Economic Injury Disaster Loans (EIDL) for businesses suffering substantial economic injury due to the COVID-19 pandemic.	Apply for assistance here: https://disasterloan.sba.gov/ela/	https://www.nd.gov/news/small-business-administration-declares-economic-disaster-funds-north-dakota
North Dakota Development Fund Loans Primary Sector Businesses	Loans	Loans and equity investments are available to companies certified as primary sector under the North Dakota Development Fund, Revolving Rural Loan Fund and the Venture Capital Program: - Up to \$1 million - Lower than market interest rate - Can be in the form of a loan or equity investment - Funding can be used for working capital, equipment or real estate		https://ndresponse.gov/covid-19-resources/covid-19-business-and-employer-resources/covid-19-financial-resources/state
Rural Growth Incentive Program Emergency Loans.	Loans	Under this program, the Department may declare an emergency and make loans to "Essential Service Companies." These include gas stations; pharmacies; grocers and, in some cases, restaurants. Communities with less than 2,500 in population are eligible The request to North Dakota Development Fund is a dollar-for-dollar match by the city A community can apply for \$25,000 to \$75,000 in matching funding Loan terms are based on individual needs		https://ndresponse.gov/covid-19-resources/covid-19-business-and-employer-resources/covid-19-financial-resources/state
Childcare Loan Program	Loans	Loans to certified daycares to ensure continuity, up to \$100,000 with a 2.5% interest rate.		https://ndresponse.gov/covid-19-resources/covid-19-business-and-employer-resources/covid-19-financial-resources/state
Department of Human Services	Childcare emergency operating grant	North Dakota launched a Childcare Emergency Operating Grant for providers who prioritize the children of health/safety/lifeline worker households.		http://www.nd.gov/dhs/info/covid-19/docs/child-care-op-grant-overview.pdf
Ohio				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).	Apply for assistance here: https://disasterloan.sba.gov/ela/	
Ohio Bureau of Workers' Compensation	Workers' compensation payment deferral	Ohio Bureau of Workers' Compensation will allow businesses to defer payments until at least June 1. This is for public and private employers. BWC will not lapse (cancel) coverage or assess penalties for amounts not paid because of the coronavirus (COVID-19) pandemic.		https://info.bwc.ohio.gov/wps/portal/bwc/site/news-and-events/covid-19bwcfaq-032020/

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Ohio Department of Insurance	Expanded coverage for employer-provided health care eligibility	- Insurers must permit employers to continue covering employees under group policies even if they would otherwise become ineligible due to reduced hours, regardless of any actively at work or similar policy requirements. Insurers are prohibited from increasing premium rates due to decreased enrollment/participation as a result of COVID-19. All insurers must give the option to defer premium payments, interest free, for up to 60 calendar days from its original due date. For ERs with 20+ EEs, as long as one person remains actively employed, eligible EEs may elect to continue COBRA coverage. EEs who lose coverage are eligible for special enrollment period to enroll in new coverage, and premium subsidies may be available.		https://op-odi-content.s3.amazonaws.com/static/Legal/Bulletins/Documents/2020-03.pdf
City of Lakewood	Lakewood OH Economic Development Fund	The city of Lakewood has announced the creation of a small business rent relief fund to "support the vibrancy of Lakewood's commercial corridors" during the crisis. "In addition to the federal and state programs available to support small businesses, this program aligns with the City's Community Vision in its goal to strengthen economic development efforts to increase commercial occupancy," said a statement announcing the fund. Supported by the City's Economic Development Fund and federal Community Development Block Grant (CDBG) funds, businesses can apply for grants of up to \$3,000 to cover rent payments for one month.		onelakewood.com/covid19businessresources
Oklahoma				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).	Apply for assistance here: https://disasterloan.sba.gov/ela/	
Oregon				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	The U.S. Small Business Administration has approved Oregon's governor's request for a disaster declaration, unlocking low-interest disaster loans for small businesses in those states. Congress recently approved up to \$7 billion in SBA disaster loans for businesses impacted by COVID-19.	Apply for assistance here: https://disasterloan.sba.gov/ela/	
Business Oregon		Economic planning resources and a long list of potential funding sources available to Oregon small businesses.		http://www.oregon4biz.com/Coronavirus-Information/
Beaverton, OR	Emergency Relief Fund for Small Businesses	Emergency assistance for Beaverton businesses directly impacted by a government-ordered, mandatory changes in service guidelines to assist with rental or mortgage payment during the COVID-19 pandemic.		https://www.beavertonoregon.gov/EmergencyBizAssistance
Portland, OR	Jade District-Old Town COVID-19 Small Business Response Fund	In Portland, small businesses in the Jade District and Old Town Chinatown neighborhoods can apply for emergency funding to support their businesses by March 23. Up to \$190,000 total is available from local government sources. Priority will be given to Asian- and Pacific Islander-owned businesses.	https://www.apano.org/jade-district-covid-19-small-business-response-fund/	https://www.apano.org/jade-district-covid-19-small-business-response-fund/
Portland, OR	Prosper Portland	Prosper Portland is prepared to offer a three-month deferral of loan payments to its existing borrowers who request it and whose business have experienced a decline in revenue of 10% or more. Prosper is prioritizing public-facing businesses with annual revenues under \$1 million. Contact Prosper about your existing loan by emailing lending@prosperportland.us . Prosper is also offering rent relief to its commercial tenants. For businesses that have experienced a decline in revenue of 10% or more, Prosper is prepared to provide a three-month deferral of rent payments for April, May and June 2020.	https://prosperportland.us/covid-19-business-resources/	https://prosperportland.us/covid-19-business-resources/
Hillsboro, OR	Emergency business support grants and emergency loans for entrepreneurs and SMBs	Starting Monday, March 23, Hillsboro business owners who have been financially impacted by the COVID-19 health and economic crisis will be able to apply for assistance from the City of Hillsboro using the city's website. The new resources include: \$500,000 in Emergency Business Support Grants — The city will provide grants of up to \$5,000 to small businesses and entrepreneurs affected by the coronavirus and containment measures. To qualify, businesses must have a facility located in Hillsboro and a current Hillsboro business license. Priority will be given to businesses with 10 employees or fewer; businesses that are a food and drink establishment, education or daycare facility, or businesses that rely on larger gatherings of people; and businesses that are open and operational, or are closed due to forced closure. \$500,000 in Emergency Loans for Small- and Medium-Sized Businesses — The city is working to set up a low-interest loan program for small- and medium-sized businesses in need of financial support because of COVID-19 containment efforts and government directives for closure or operational curtailment. Details are still being finalized.	https://www.hillsboro-oregon.gov/Home/Components/News/News/10503/44	https://www.hillsboro-oregon.gov/Home/Components/News/News/10503/44

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Pennsylvania				
City of Philadelphia and PIDC	Resources for Small Business Owners	<p>We recognize the impact these restrictions will have on businesses. The following organizations are providing assistance:</p> <p>PECO is suspending fees for delays in bills and service shut offs for the next three months. Philadelphia Gas Works and Philadelphia Water Department will also suspend service shut offs. KIVA has increased size of no interest loans available. Impact Loan Fund is preparing to offer a payment moratorium to businesses in need. Philly VIP will continue to remotely match businesses with Pro Bono legal services. The Business Center is offering its courses online, and encourages businesses in need of assistance in moving services online to contact them.</p> <p>The Small Business Administration's (SBA) Economic Injury Disaster Loans offer up to \$2 million in assistance and can provide vital economic support to small businesses to help overcome the temporary loss of revenue. What to expect next</p> <p>The City and the Philadelphia Industrial Development Corporation (PIDC) are developing a program to support small businesses in Philadelphia. It will include help with maintaining payroll obligations and preserving jobs impacted by the spread of COVID-19.</p> <p>The program will include a mix of new grants and zero-interest loans for businesses that make under \$5 million in annual revenue. PIDC will continue to offer its existing lending programs for small and midsize businesses on flexible terms to provide working capital, fund contract receivables, refinance high-interest debt, and meet other needs.</p>		https://www.phila.gov/2020-03-17-non-essential-businesses-to-close-for-at-least-two-weeks/
Pennsylvania Department of Community and Economic Development	Resources for small business loans	Staff at the Pennsylvania Department of Community and Economic Development (DCED), as well as local partner networks, are available to help businesses through this challenging time.		https://dced.pa.gov/resources/
Pennsylvania Industrial Development Authority (PIDA)	Small Business First Fund	<p>The Pennsylvania Industrial Development Authority (PIDA) will administer the Small Business First Fund with \$61 million available initially for business assistance, according to a news release from state Sen. Lisa Boscola.</p> <p>Funds through this emergency response fund will be used for working capital loans of up to \$100,000 directly to small businesses and hopefully nonprofits (those that employ 100 or fewer persons), Boscola said. The interest rate is currently 3%, however the PIDA board can adjust the interest rates to as low as 0%.</p>		https://dced.pa.gov/programs/covid-19-working-capital-access-program-cwca/
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	<p>Disaster declarations by the U.S. Small Business Administration (SBA) have made low-interest loans available to eligible small businesses and nonprofits struggling in the face of the coronavirus.</p> <p>Pennsylvania Gov. Tom Wolf announced Thursday the assistance is available across all 67 counties</p>	Apply for assistance here: https://disasterloan.sba.gov/ela/	
Department of Labor and Industry	Unemployment Compensation charge waiver	Employers can request disaster-related relief from charges. If an individual's unemployment is directly caused by a major natural disaster declared by the President pursuant to section 102(l) of the Disaster Relief Act of 1970 (P.L. 91-606) and such individual would have been eligible for disaster unemployment assistance as provided in section 240 of that act with respect to such unemployment but for the receipt of unemployment compensation, the employer may request relief from charges and may receive such relief to a maximum of the eight weeks immediately following the President's declaration of emergency.		https://www.pachamber.org/assets/pdf/coronavirus/COVID-19_FAQ_sheet.pdf?215c8778616b74424ee2a19e15bb4b4f
Rhode Island				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	The U.S. Small Business Administration announced it is offering low-interest federal disaster loans for working capital to Rhode Island small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).	Apply for assistance here: https://disasterloan.sba.gov/ela/	https://commerceri.com/covid-19/
Pawtucket, RI	Small business loan resources	Pawtucket, RI has emergency loan resources for local small businesses.		http://www.pawtucketri.com/business-pawtucket
South Carolina				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).	Apply for assistance here: https://disasterloan.sba.gov/ela/	
Columbia SC	Forgivable small business loans	Columbia Mayor Steve Benjamin on March 23 outlined a \$6 million COVID-19 emergency economic stimulus package. It includes \$500,000 for zero-interest forgivable loans for small businesses with fewer than 100 employees and allows bars and restaurants to delay and avoid penalties for hospitality tax payments through June.		https://mailchi.mp/2d58f6e485e0/city-council-covid-19-precautionary-measures-4992392?e=00879a07c6
South Dakota				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).	Apply for assistance here: https://disasterloan.sba.gov/ela/	https://news.sd.gov/newsitem.aspx?id=26516
Tennessee				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).	Apply for assistance here: https://disasterloan.sba.gov/ela/	https://www.sba.gov/offices/district/tn/nashville

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Department of Human Services	Childcare Center Relief Fund	Licensed day cares impacted by the coronavirus outbreak can now file an application for grant money through the Tennessee Department of Human Services. Last week, Governor Bill Lee announced the state would make \$10 million available for child care agencies negatively impacted by recent closures. "The COVID-19 emergency and recent tornado disaster have combined to create substantial challenges for our child care partners," said TDHS Commissioner Danielle W. Barnes. "These grants will provide the assistance agencies need to sustain critical staff and operations resources as they respond to and recover from these events. Parents, businesses, and children all depend on quality early childhood education that's safe and healthy."		https://www.tn.gov/content/dam/tn/human-services/documents/Guidance-FAQs-3.17.20.pdf (https://www.childcare.tennessee.com/utility-pages/login/?redirectUrl=/other-resources/new-noteworthy/)
Texas				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	Governor Greg Abbott today announced that the U.S. Small Business Administration (SBA) has included the entire state of Texas in its Economic Injury Disaster Declaration and granted access to its Economic Injury Disaster Loan (EIDL) program, which will provide long-term, low-interest loans to qualifying businesses across the state.	Apply for assistance here: https://disasterloan.sba.gov/ela/	https://gov.texas.gov/news/post/governor-abbott-announces-approval-of-emergency-designation-for-small-business-disaster-loans-from-u.s-small-business-administration
Utah				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).	Apply for assistance here: https://disasterloan.sba.gov/ela/	
State of Utah	Liquor Buyback	Facilitate returns of product to the Department of Alcoholic Beverage Control by licensees impacted by recent health orders.		https://governor.utah.gov/2020/03/19/governor-issues-executive-orders-to-help-government-function-optimally-amid-adjustments-to-slow-spread-of-covid-19/
Sale Lake City	Emergency Loan Program for Small Businesses	Up to \$20,000 per loan 0% fixed interest rate for 5 years.		https://coronavirus.utah.gov/business/
Vermont				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).	Apply for assistance here: https://disasterloan.sba.gov/ela/	
Virginia				
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	Virginia has officially received an Economic Injury Disaster Loan declaration from the U.S. Small Business Administration (SBA). Small businesses and non-profits located throughout the state can now apply for a loan of up to \$2 million from the SBA to pay fixed debts, payroll, accounts payable, and other expenses.	Apply for assistance here: https://disasterloan.sba.gov/ela/	https://www.virginia.gov/coronavirus-updates/
Washington				
State Department of Revenue (DOR)	COVID-19 resource list for impacted Washington businesses and workers	The Washington State Department of Revenue (DOR) can work with impacted companies that request an extension on tax filing. The law grants the Department authority to extend the due date for excise tax returns. DOR may also waive penalties under limited circumstances if a business is late in paying its tax obligation. The law also grants the Department authority to provide a one-time, 24 month, late payment penalty waiver if the business has not owed a late payment penalty during the previous 24 months. DOR may also work with businesses that cannot file or pay their taxes on time if they are impacted by a declared state of emergency. When a state of emergency or disaster has been officially declared, affected businesses that owe Washington taxes may qualify for: - A filing extension for excise tax returns (without the limitations described above); and/or - A late payment penalty waiver request (without the limitations described above)	Contact DOR at (360) 705-6705 for a tax filing extension, or to waive late filing penalties.	https://www.governor.wa.gov/issues/issues/covid-19-resources/covid-19-resources-businesses-and-workers
Seattle	Creation of Small Business Fund	Seattle Mayor Jenny A. Durkan announced a \$2.5 million City of Seattle fund to invest directly in small businesses financially impacted by COVID-19. The fund is an expansion of the Office of Economic Development's (OED) Small Business Stabilization Fund, which the Mayor created to support small businesses whose operations were jeopardized by a destabilizing event. Eligible small businesses will receive a grant of up to \$10,000 to mitigate revenue lost by COVID-19. Mayor Durkan formally signed an Executive Order to provide immediate relief for small businesses impacted by COVID-19. Actions include the ability to defer B&O taxes and utility payments, direct technical assistance with SBA loans, and the creation of the Small Business Recovery Task Force to advise on long-term policy recommendations.(3/12)	Small businesses must have five employees or less, the owner must be at or below 80 percent of the Area Median Income, the business must have a physical establishment, and the business must be financially impacted by COVID-19. Click here to apply: http://www.seattle.gov/office-of-economic-development/small-business/small-business-programs/stabilization-fund-	https://durkan.seattle.gov/2020/03/mayor-durkan-announces-1-5-million-fund-to-invest-directly-in-small-businesses-impacted-by-covid-19/
Seattle	Executive Order providing SMB relief	The City of Seattle has also expanded its Small Business Stabilization Fund to help supplement the SBA loan program. Eligible small businesses will receive a grant of up to \$10,000 to mitigate revenue lost by COVID-19. Additionally: - Small businesses with less than \$5 million in receipts can defer tax payments until October 2020 - The Small Business Recovery Task Force has been created (3/12)	See above for application info.	https://durkan.seattle.gov/wp-content/uploads/sites/9/2020/03/Executive-Order-2020-03-COVID-19-Small-Business-Relief.pdf
Seattle	Arts Recovery Package	The City will invest \$100,000 to provide immediate relief for artists and creative workers impacted by the COVID-19 pandemic. It will include rapid response grants supporting critical needs of artists whose livelihoods have been impacted by the pandemic.		https://durkan.seattle.gov/2020/03/mayor-durkan-announces-initial-1-1-million-arts-recovery-package-to-support-creative-workers-and-arts-and-cultural-organizations-impacted-by-covid-19/
Seattle	SMB Rent Relief	City to provide \$400,000 in Rent Relief to an arts and cultural nonprofits, small businesses, and artist studios that rent city-owned property (forgiven for non-profits and artist studios, deferred for SMBs).		https://durkan.seattle.gov/2020/03/city-of-seattle-to-provide-immediate-rent-relief-for-nonprofit-and-small-business-tenants/
U.S. Small Business Administration (SBA)	SBA Disaster Assistance	The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).	Apply for assistance here: https://disasterloan.sba.gov/ela/	