As of April 20, 2020

BUSINESS RESOURCES DURING COVID-19 PANDEMIC

FEDERAL

U.S. Small Business Administration (SBA) Guidance and Resources for COVID-19

- Economic Injury Disaster Loan program is a direct loan by the SBA for up to $2 million at a rate of 3.75% for small businesses and 2.75% for nonprofits. Applicants can get an Advance on that Economic Injury Disaster Loan of up to $10,000 within 3 days of a successful application. Any advance money received does not have to be repaid. To apply directly online, go to the SBA Website HERE.
- US SBA 24hr Customer Service Center at: 1-800-659-2955 / 1-800-877-8339 (TTY), or you can contact the SBA by email HERE.
- The Paycheck Protection Program opened 4/3/20. This is a 100% guaranteed loan for employers who maintain payroll. The maximum loan amount is calculated on past year’s payroll up to $10 million. The loan is forgivable on allowable expenses which include payroll costs, mortgage interest, rent and utilities, but at least 75% has to be for payroll. Your payments will be deferred for 6 months. Details can be found HERE. Businesses can apply for the Paycheck Protection Program. Find a small business center to help you HERE.
- Small Business Debt Relief for current borrowers under SBA 7(a), 504 loan program or a microloan are eligible for debt relief and SBA will cover all loan payments for 6 months. View all of SBA’s programs HERE.
- SBA FAQs, click HERE.

Internal Revenue Service has established a special section focused on steps to help taxpayers, businesses and others affected by the coronavirus.

STATE RESOURCES DURING COVID-19 PANDEMIC

Please click on the state you are interested in to view that state's information:

Alabama   Indiana   Nebraska   Rhode Island
Alaska     Iowa      Nevada     South Carolina
Arizona    Kansas    New Hampshire South Dakota
Arkansas   Kentucky  New Jersey  Tennessee
California Louisiana New Mexico Texas
Colorado  Maine     New York    Utah
Connecticut Maryland  North Carolina Vermont
Delaware   Massachusetts North Dakota Virginia
Florida    Michigan  Ohio       Washington
Georgia    Minnesota Oklahoma Washington, DC
Hawaii     Mississippi Oregon West Virginia
Idaho      Missouri  Pennsylvania Wisconsin
Illinois   Montana  Puerto Rico Wyoming

PRIVATE Resources
Alabama
- Atlas Alabama resources at the federal, state, and local levels specifically for small business owners.
- Altogether: If your business has been impacted by COVID-19, we want to help. By filling out this form, you can register to get the latest available information on business assistance programs in your inbox; help policymakers understand what additional relief needs to be provided; and be added to a list of “Impacted Businesses” that can be shared with potential customers.

Alaska
- Alaska Small Business Development
- Alaska SBDC Overview of the CARES Act (EIDL/EBL/PPP)
- Alaska SBDC Overview of the CARES Act and EIDL
- SBA Economic Injury Disaster Loan (EIDL)
- Small Business Eligibility Guide and Checklist
- Alaska SBDC CARES Act Overview and EBL
- SBA Express Bridge Loan Program Guide
- SBA Express Bridge Loan Pilot Program

Arizona
- Arizona Business Resources - COVID-19

Arkansas
- Arkansas Small Business and Technology Development Center COVID-19 Resources

California
- California Office of Business and Economic Development (GO-Biz) information for employers, employees, and all Californians as it relates to COVID-19 pandemic.
- California Coronavirus (COVID-19) Response website.
- GO-Biz newsletter for updates and announcements, including information shared by the California Department of Public Health.
- Franchise Tax Board updates on COVID-19.
- California Department of Tax and Fee Administration to apply for special assistance, including filing and payment extensions, and/or relief from interest and penalties.
- Employment Development Department for employers experiencing a hardship. Request up to a 60-day extension to file state payroll reports and/or deposit state payroll taxes without penalty or interest.
- California Infrastructure and Economic Development Band (iBank) Finance Programs. The State of California allocated $50 million to the Small Business Finance Center at California’s iBank to mitigate barriers to capital for those small businesses (1-750 employees) that may not qualify for federal funds. The $50 million allocation will be used to recapitalize the iBank Small Business Loan Guarantee Program.
- Disaster Relief Loan Guarantee Program: This disaster program provides guarantees for loans of up to $50,000 for small business borrowers in declared disaster areas.
- CalCAP, the California Capital Access Program, is a loan loss reserve program that provides up to 100% coverage on losses as a result of certain loan defaults for businesses with 1-500 employees. Individual borrowers are limited to a maximum of $2.5 million enrolled over a 3-year period. Contact a Participating Lender to enroll.
- CalOSBA - Small Business Assistance & Resources is a network of small business support centers help businesses figure out which loans are best for them, develop resiliency strategies, and find other resources. Click here to learn more. If you need to talk to a specialist in GO-Biz’s Office of the Small Business Advocate directly, contact the team.
- California’s list of essential infrastructure workers
Colorado
The Colorado Small Business Development Center Network (SBDC) helps businesses affected by recent disasters in Colorado, including how to respond to the current health crisis. Our consultants and partners—including the U.S. Small Business Administration (SBA)—provide services to assist with disaster loan applications, long-term planning, insurance navigation, physical and economic loss estimations, business preparedness and more.

Connecticut
- **Connecticut Recovery Bridge Loan Program**: As of 3/27/20 is no longer accepting applications. Under the Connecticut Recovery Bridge Loan program, a qualifying business or nonprofit organization can apply for a loan of up to $75,000 or three months of operating expenses (whichever is lesser). This $25 million short-term emergency loan program is administered by the Department of Economic and Community Development (DECD) and expedited with the administrative and underwriting support of Connecticut Innovations.

Delaware
- **HELP LOANS (Hospitality Emergency Loan Program)**: The Delaware Division of Small Business is offering the Hospitality Emergency Loan Program (HELP) to provide funds to some of the businesses and nonprofits in the state most significantly impacted by Coronavirus. The Division will make no-interest loans of up to $10,000 per business per month available to eligible businesses in the hospitality industry.

Florida
- **Florida Small Business Emergency Bridge Loan** has been activated by the Governor to provide short-term, interest-free loans to businesses impacted by COVID-19. Administered by the Florida Department of Economic Opportunity (DEO) in partnership with the Florida SBDC Network and Florida First Capital Finance Corporation (FFCFC), the bridge loan program is designed to help businesses bridge the gap between the time damage is incurred and when a business secures other financial resources, including payment of insurance claims or longer-term U.S. Small Business Administration loans.

Georgia
- **The University of Georgia Small Business Development Center** network remains prepared to assist small businesses across the state. In addition, their team of professionals is providing a free “Conquering a Business Crisis” checklist to help guide companies as they navigate through different circumstances.

Hawaii
- **Hawaii District Office of the U.S. Small Business Administration**
- **Hawaii Chamber of Commerce COVID-19 Response Hub**

Idaho
- **Idaho COVID-19 Resources and Information to help business**
- **Idaho COVID-19 one-pager for businesses**

Illinois
- **Illinois Small Business Emergency Loan Fund**: DCEO and the Illinois Department of Financial and Professional Regulation (IDFPR) are establishing the Illinois Small Business Emergency Loan Fund to offer small businesses low interest loans of up to $50,000. Businesses located outside of the City of Chicago with fewer than 50 workers and less than $3 million in revenue in 2019 will be eligible to apply. Successful applicants will owe nothing for six months and will then begin making fixed payments at a below market interest rate for the remainder of a five-year loan term.
• **Downstate Small Business Stabilization Program**: To support small businesses in downstate and rural counties across Illinois, DCEO is repurposing $20 million in CDBG funds to stand up the Downstate Small Business Stabilization Program. This Fund will offer small businesses of up to 50 employees the opportunity to partner with their local governments to obtain grants of up to $25,000 in working capital. These grants will be offered on a rolling basis.

• **Hospitality Emergency Grant Program**: To help hospitality businesses make ends meet in the midst of the COVID-19 pandemic, DCEO launched the Hospitality Emergency Grant Program with $14 million drawn from funds originally budgeted for job training, tourism promotion, and other purposes. Grant funds will 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. Bars and restaurants that generated between $500K and $1M in revenue in 2019 are eligible for up to $25,000, and bars and restaurants that generated less than $500K in revenue in 2019 are eligible for up to $10,000. Hotels that generated less than $8M in revenue in 2019 are eligible for up to $50,000. The Hospitality Emergency Grant Program application is now closed. Businesses that are selected to receive the grant will be notified by Accion, the program administrator, on April 4.

**Iowa**

• Iowa business recovery assistance – COVID-19

**Indiana**

• **Indy Chamber Offering Rapid Response Loans**: The Indy Chamber created the Rapid Response Loan Fund through its Business Ownership Initiative (BOI) as an affordable option for loans ranging from $1,000 to $25,000. Loans can be used to pay employee salaries, insurance premiums or as a bridge loan until additional funding kicks in from a business€™ bank or from the U.S. Small Business Administration.

**Kansas**

• The [Kansas Department of Commerce COVID-19 Response page](#) provides resources for Kansas businesses

• [KSourceLink COVID-19 business resources and updates](#).

• The [KC Covid-19 Small Business Relief Loan Fund](#) a community-backed $5 million small business relief loan fund intended to provide immediate relief to local, small businesses experiencing extreme economic disruption and financial strain as a result of the necessary public health measures to “flatten the curve” and combat the virus.

**Kentucky**

• **Kentucky Small Business Development Center (KSBDC)**: The Kentucky Small Business Development Center is helping businesses with contingency planning via Zoom or phone to develop a business plan. Visit KSBDC’s [dedicated COVID-19 page](#) where you can download a checklist for Managing in Times of Financial Difficulty, register for a weekly Wednesday-at-noon webinar and contact a business coach. KSBDC business coaches are also available at 1-888-475-SBDC (7232), [info@ksbdc.org](mailto:info@ksbdc.org).

**Louisiana**

• Louisiana Economic Development (LED) resource page.

• The Louisiana Loan Portfolio Guaranty Program (LPGP), a partnership of LED; the Louisiana Bankers Association (LBA), and the Louisiana Public Facilities Authority (LPFA), which administers the program, provides loans to Louisiana small businesses in response to COVID-19. In collaboration with the LBA and LPFA, LED has worked with the banking community to provide access to capital to small companies that may experience (have experienced) a sudden drop in revenues due to lost business caused by the COVID-19 pandemic. The State through LED is guaranteeing a portion of each participating bank’s loan.

**Maine**

• Maine Department of Economic & Community Development resources for Maine businesses impacted by COVID-19 Pandemic
COVID-19 Relief Interim SBA Finance Loan Program provides FAME Direct Loans of up to $100,000 with special terms available to eligible borrowers who provide proof of commitment for SBA financing. The FAME loan would be originated for use to the business owner until the SBA loan is funded. The SBA loan would then payoff the FAME loan.

COVID-19 Relief Business Direct Loan Program provides FAME Direct Loans of up to $50,000 with special terms available to Maine-based businesses experiencing interruption or hardship due to COVID-19.

COVID-19 Relief Consumer Loan Program provides no to low-interest consumer loans through a loan guarantee program involving Maine’s banks, credit unions, and FAME. Interested borrowers should contact their local bank or credit union to see if the lender is offering this program and to apply. The program offers loans of up to $5,000 (minus any unemployment benefits received by borrower). A borrower may apply for up to 3 loans, one per each 30-day period. The state of Maine Loan Guarantee Fund, funded through emergency legislation, will guarantee loans to individuals made by banks and credit unions for Maine residents who are an employee, self-employed person, sole proprietor, "1099" worker, or other individual who has experienced a loss of income due to circumstances related to the novel corona virus known as COVID-19. Allows bank or credit union to process loan requests more quickly, provides for no-interest loans, and means lending institution cannot turn down request based on the creditworthiness of individual applicant.

Maryland

Maryland Department of Commerce

Maryland Small Business COVID-19 Emergency Relief Loan Fund is a $75 million loan fund (for for-profit businesses only) offers no interest or principal payments due for the first 12 months, then converts to a 36-month term loan of principal and interest payments, with an interest rate at 2% per annum. NOTE: As of 5 p.m. on 4/6/20, Commerce is no longer accepting new applications for its COVID-19 Small Business Relief Grant and Loan Programs. All applications that have been submitted are currently being reviewed in the order received. If you have already started an application in the program system, it must have been completed and submitted by 5 p.m. on 4/7/20 in order to be considered.

Maryland Small Business COVID-19 Emergency Relief Grant Fund is a $50 million grant program for businesses and non-profits offers grant amounts up to $10,000, not to exceed 3 months of demonstrated cash operating expenses for the first quarter of 2020.

Maryland COVID-19 Emergency Relief Manufacturing Fund is a $5 million incentive program to help Maryland manufacturers to produce personal protective equipment (PPE) that is urgently needed by hospitals and health-care workers across the country.

Massachusetts

Small Business Administration’s Economic Injury Disaster Loan (EIDL) program
MEMA’s Emergency Operations Center’s Private Sector Hotline
Executive Office of Labor & Workforce Development Resources
Administrative Tax Relief Measures

Michigan

The Michigan Small Business Relief Program authorizes the Michigan Economic Development Corporation (MEDC) to provide up to $20 million in support for small businesses. Funding is divided between $10 million in small business grants and $10 million in small business loans to support businesses facing drastic reductions in cash flow and the continued support of their workforce. Funds being available no later than April 1, 2020. Loan and grant proceeds under the Michigan Small Business Relief Program may be used for working capital to support payroll expenses, rent, mortgage payments, utility expenses, or other similar expenses that occur in the ordinary course of business.

$10 million in grant funding will be provided to local or nonprofit economic development organizations throughout the state to provide grants up to $10,000 each to support certain small businesses that have realized a significant financial hardship as a result of the COVID-19 virus. In order to qualify for grant support, businesses must meet the following criteria: The company is in an industry outlined in EO 2020-
9, or any subsequent EO, or demonstrates it is otherwise affected by the COVID-19 outbreak, as well as meeting additional criteria, the company: has 50 employees or fewer; needs working capital to support payroll expenses, rent, mortgage payments, utility expenses, or other similar expenses that occur in the ordinary course of business; and is able to demonstrate an income loss as a result of the EO, or the COVID-19 outbreak.

- **$10 million for small business loans** to eligible borrowers to be used to provide low-interest loans with flexible repayment terms to support certain small businesses statewide that have realized a significant financial hardship as a result of the COVID-19 outbreak. Loans to eligible borrowers must be $50,000 or more and are capped at $200,000. To qualify for loan support, businesses must meet the following criteria, the company: in an industry outlined in EO 2020-9, or demonstrates it is otherwise affected by the COVID-19 outbreak, or is a company that provides goods and services to companies to the aforementioned; has fewer than 100 employees; needs working capital to support payroll expenses, rent, mortgage payments, utility expenses, or other similar expenses that occur in the ordinary course of business; can demonstrate that it is unable to access credit through alternative sources; can demonstrate an income loss of as a result of EO 2020-9.

**Minnesota**
- Minnesota District Office of the U.S. SBA
- Minnesota Department of Employment and Economic Development (DEED) resource page
- Minnesota Small Business Emergency Loan Program provides loans between $2,500 to $35,000 at 0% interest rate made through an approved lender. The loans will be 50 percent forgivable. There is a total of $30 million available for this program.
- Minnesota Small Business Loan Guarantee Program provides a 80% loan guarantee for loans up to $250,000 made by a qualified economic development lender. The program is intended to incent the private market to make loans to small businesses and provides the guarantee for those loan dollars. The state is providing a loan guarantee of $10 million which is likely to leverage between $20 and $25 million in lending by private banks.

**Mississippi**
- Mississippi Small Business Development Center includes information about the SBA EIDL.

**Missouri**
- The Missouri Department of Economic Development resources for businesses impacted by COVID-19.
- Missouri Small Business Development Center Small Business Disaster Recovery Guide

**Montana**
- Montana District Office of the U.S. SBA
- Montana Small Business Development Center Network

**Nebraska**
- Nebraska Department of Economic Development COVID-19 resources for businesses that have been impacted by the COVID-19 outbreak.
- Nebraska District Office of the U.S. SBA

**Nevada**
- Nevada District Office of the U.S. SBA
- Senator Jackie Rosen’s COVID-19 Nevada Small Business Guide

**New Hampshire**
- New Hampshire Business Economy Business Center
• Business Finance Authority (BFA) Capital Access Program (CAP) is a simple and flexible credit enhancement for small businesses utilized by New Hampshire banks. The CAP program provides support on term loans and lines of credit up to $200,000. The program can be used for temporary loans, working capital, equipment purchases and many long-term uses.
• BFA Temporary Loans: Direct loans from the BFA for any business purpose with a maximum of $200,000 and a maximum loan term of three years. Loans have flexible amortization schedules and are contingent on satisfactory underwriting. Loans require approval by the NH Executive Council.
• Community Development Finance Authority (CDFA): Grants, Loans and Tax Credits to assist municipalities, nonprofits and businesses to meet their current and ongoing needs, up to $500,000.

New Jersey
• New Jersey Department of Labor COVID-19 resources for employers and businesses. Several New Jersey agencies are currently engaging with local business leaders, local financial institutions, and business advocacy groups to better understand what supports would be most impactful to ensure business and employment continuity.

New Mexico
• New Mexico District Office of the U.S. SBA
• New Mexico Economic Development Department
• New Mexico Recovery Fund is a State Investment Council-backed investment program designed to help New Mexico companies weather the economic impact of the COVID-19. To be eligible a business must employ more than 40 employees.
• The Loan Fund, a nonprofit organization that offers business loans and lines of credit up to $500,000 throughout New Mexico. Phone: (505) 243-3196 or info@loanfund.org.
• DreamSpring, a nonprofit organization that increases access to business credit, offers loans, and provides training throughout New Mexico. Phone: (800) 508-7624 or info@dREAMspring.org.
• LiftFund, a nonprofit organization, provides education and capital up to $500,000 to business owners and entrepreneurs in Southern New Mexico. Phone: (888) 215-2373 or info@liftfund.com.
• Homewise, a nonprofit organization, provides business real estate loans up to $375,000 in Santa Fe and Albuquerque. Phone: (505) 469-6195 or jGilligan@homewise.org.

New York
• New York City Small Business Continuity Loan Fund is for businesses with fewer than 100 employees who have seen sales decreases of 25% or more will be eligible to apply for zero interest loans of up to $75,000 to help ensure business continuity. Eligibility Criteria require that businesses must be located within the five boroughs of New York City; demonstrate that the COVID-19 outbreak caused at least a 25% decrease in revenue; employ 99 employees or fewer in total across all locations; demonstrate ability to repay the loan; and have no outstanding tax liens or legal judgments. Note: Business owners who are otherwise eligible and currently on a tax lien payment plan should proceed with the application.

North Carolina
• NC COVID-19 Rapid Recovery loans. In response to the unique economic challenges of COVID-19, a consortium of public, private and nonprofit partners has come together and launched an innovative recovery-lending program to support entrepreneurs like you and stabilize North Carolina’s small business sector. Applicants are encouraged to apply for the NC COVID-19 Rapid Recovery Loans online.

North Dakota
• The North Dakota Department of Commerce is taking steps to help North Dakotans through this COVID-19 crisis. We want to understand how the Coronavirus pandemic is impacting businesses across our state. Our hope is that tracking this information will help our agency and partner organizations identify additional resources we may be able to leverage to support North Dakota businesses during this challenging time.
input is important and is essential in helping Commerce respond to business needs. There are lots of other surveys going around and we appreciate your time on this one.

Ohio
- Resources for Economic Support

Oklahoma
- Senator Jim Inhoff’s guide to help small business
- Oklahoma Department of Commerce COVID-19 resources
- Oklahoma City Council approved $5.5 million in assistance to help small businesses weather the coronavirus crisis. Applications for assistance begin 4/6/20. The application window would close at midnight 4/17/20. Included are cash incentives, forgivable loans and assistance in applying for federal small-business relief funds. Qualifying businesses would need to demonstrate a loss of at least half their business, year-over-year, since 3/16/20, and that they receive most of their revenue from in-store sales, the city said in a written statement. Goals include prioritizing businesses in operation at least a year, with at least 25% of funding directed to low-to moderate-income census tracts. Amounts for various categories are: $1.5 million for cash incentives of up to $10,000 for retained payroll at businesses with fewer than 15 full-time equivalent employees; $3 million for 10-year, zero-interest loans up to $50,000, with long-term employee retention factoring into loan forgiveness considerations, and for 10-year, 2% interest loans, $50,000 to $100,000. Businesses must have fewer than 50 full-time equivalent employees to qualify; $500,000 for technical assistance, including help in seeking federal Small Business Administration (SBA) loans, building e-commerce business capabilities and navigating legal issues.

Oregon
- Oregon Small Business Navigator includes information on state actions and programs to protect small businesses.
- Oregon Small Business Development Center COVID-19 Business Resources
- Oregon essential businesses

Pennsylvania
- Pennsylvania is no longer accepting applications for the COVID-19 Working Capital Access Program. All funding was exhausted. However, low-interest loan for small businesses and eligible non-profits in all 67 counties in Pennsylvania is available through the U.S. Small Business Administration.
- Pennsylvania Department of Community and Economic Development offers working capital loans that could be of assistance to businesses impacted by COVID-19. Resources and information can be found here as they become available.

Puerto Rico
- Foundation for Puerto Rico COVID-19 resources

Rhode Island
- Assistance, grants and funding for nonprofits and small business entities in Rhode Island is available by clicking here.

South Carolina
- The U.S. Small Business Administration (SBA) works with local partners to counsel, mentor, and train small businesses. The SBA has 68 District Offices, as well as support provided by its Resource Partners, such as SCORE offices, Women’s Business Centers, Small Business Development Centers and Veterans Business Outreach Centers.
South Dakota
- South Dakota Small Business Relief Fund and loan application.
- South Dakota District Office of the U.S. SBA

Tennessee
- Tennessee COVID-19 resources. We’re keeping our network partners and all Tennesseans close in our thoughts as we navigate this unprecedented time together across our statewide ecosystem. Please check back frequently for guidance from health officials, updates from our statewide network partners, resources to support small businesses and startups, webinars and other virtual learning opportunities, and other information as needed.

Texas
- Texas Economic Development resources in response to COVID-19
- Texas Workforce Commission
- Coronavirus Information & Resources for Texas Employers
- FAQ relating to COVID-19 for Texas Businesses and Community Economic Development Partners

Utah
- Utah Small Business Assistance for COVID-19
- Utah Office of Economic Development

Vermont
- Vermont Agency of Commerce and Community Development is interested in hearing from all Vermont businesses impacted by the response to the COVID-19 virus. Share impacts via the Agency Business Impact Form, which will help us assess the full impact as we work toward solutions. If you have other inquiries, please contact us through our dedicated email address: commerce.covid19@vermont.gov.

Virginia
- COVID-19 Resource Guide

Washington
- Washington State COVID-19 Response – Business and Workers
- Washington Small Business Guidance
- Washington essential business

Washington, DC

West Virginia
- COVID-19 resource information for West Virginia

Wisconsin
- Wisconsin Small Business Development Center Network created this page to anchor important resources and information amid quickly changing conditions and unprecedented measures during the COVID-19 pandemic.
- Wisconsin Economic Development Corporation (WEDC) Small Business 20/20 provides grants to targeted businesses throughout the state. On 3/17/20, $5 million in funding was approved for the effort to help “the
smallest of the small,” known as SB20/20 to provide grants of up to $20,000 to businesses with no more than 20 employees to cover rent and to meet payroll expenses, including paid leave.

- COVID-19 Small Business resources

**Wyoming**
- [Wyoming Business Council (WBC) COVID-19 Response Tips](#) includes information on applying for U.S. Small Business Administration COVID-19 Economic Injury Disaster Loans (EIDL).
- [Wyoming Small Business Development Center Network (SBDC)](#) can assist in completing SBA forms.
- [Wyoming Employers COVID-19 Resources](#)

**PRIVATE**

- [Google’s program to support for businesses impacted by COVID-19](#). $800 million in aid and support is available to help small- and medium-sized businesses cope with the impact of COVID-19 including providing ad credits.
- [Facebook Small Business Grants Program](#) is offering $100 million in cash grants and ad credits for up to 30,000 eligible small businesses.
- [Small Business Relief Tracker](#) launched by Forbes Magazine is a compilation of resources and aid for businesses impacted by COVID-19.
- [JPMorgan](#) pledged $50 million global philanthropic commitment to support communities and people hit hardest by this public health crisis, including $2 million to existing nonprofit partners and $8 million to assist small businesses.
- [Opportunity Fund](#) specializes in money lending to small businesses owned by women, immigrants and people of color, is collaborating with investors and nonprofits to put together a coronavirus relief fund that will provide grants and low-interest rate loans.