

State and Local Coronavirus COVID-19 Emergency Relief for Small and Medium-Sized Businesses

Current as of May 5, 2020

Table of Contents

Click within the table to jump to a section.

State Level Relief Programs	1
Arizona.....	2
Arizona Shared Work Program.....	2
Arizona Together.....	3
California	4
CA Infrastructure and Economic Development Bank Finance Program.....	4
California Capital Access Program (CalCAP).....	5
CAL-OSBA – Small Business Assistance & Resources.....	6
California Entrepreneurship Task Force.....	7
Colorado.....	8
Colorado COVID-19 Relief Fund Grants.....	9
COVID-19 Co Creatives Relief Grant.....	10
Florida	11
Rebuild Florida Business Loan Application	11
Florida Small Business Emergency Bridge Loan Program.....	12
Short-Time Compensation Application.....	13
Small Business Loan Program.....	14
Georgia.....	15
Regional Economic Business Assistance	15
Economic Opportunity Fund (EOF).....	16
Opportunity Zone Tax Credit	17
Georgia Quick Start Program	18
Georgia Retraining Tax Credit	19
Georgia Investment Tax Credit.....	20
Georgia Optional Investment Tax Credit.....	21
Georgia Job Tax Credit.....	22
Georgia R&D Tax Credit.....	23
Georgia Mega Project Tax Credit	24
Georgia Quality Job Tax Credit.....	25
Illinois	26
Small Business COVID-19 Relief Program.....	26
Illinois Small Business Emergency Loan Fund	27
Downstate Small Business Stabilization Program.....	28
Community Development Block Grant (CDBG) Program	28
Massachusetts.....	30
Small Business Recovery Loan Fund.....	30
New Jersey	31
Small Business Emergency Assistance Grant Program (COVID-19).....	31
Small Business Emergency Assistance Loan Program (COVID-19).....	32
Crisis Relief Loan Program (COVID-19).....	34
New Jersey Economic Development Authority Access Loans.....	35

New York.....	36
Joint Development Authority (JDA) Direct Loan Program	36
Linked Deposit Program	37
Metropolitan Economic Revitalization Fund (MERF)	39
Bridge to Success Loan Program	40
NYC Small Business Continuity Loan Program	42
North Carolina.....	43
North Carolina COVID-19 Rapid Recovery Lending Program	43
Oregon	44
Coronavirus Worker Safety Fund	44
Community Recovery Grant Program.....	46
Small Business Stabilization Grants.....	47
CCD Business Development Corporation COVID-19 Loan Program.....	48
Emergency Business Loans Due to COVID-19	49
Community Emergency Loan Fund	50
Virginia	51
Virginia Economic Development Loan Fund	51
SWAM Business Microloan Fund Application.....	53
Loan Guaranty Program.....	54
Small Business Investment Grant Program	55
Small Business Jobs Grant Program	56
Washington.....	57
Salesforce Small Business Grants.....	57
Red Backpack Fund.....	59
District of Columbia.....	60
DC Small Business Recovery Microgrants.....	61
Local Level Relief Programs	63
Arizona.....	64
Chandler Collateral Assistance Program	64
California	65
Small Business Emergency Microloan Program.....	65
Small Business Relief Fund.....	66
Emergency Business Loan Program.....	67
Colorado.....	68
Small Business Emergency Relief Program	68
City of Golden COVID-19 Busineconess Recovery Loan Program.....	69
Florida	70
Miami-Dade Economic Advocacy Trust Small Business Capitalization Grant Program.....	70
Small Business Relief and Employee Retention Grant Program.....	71
Georgia.....	72
Hawaii	73
Micro Business Loan Program	73
Illinois	74
Chicago Microbusiness Recovery Grant Program	74

Standing Together with Aurora Businesses Local Emergency (“STABLE”) Fund	75
Fox Valley Grantmakers COVID-19 Response Fund.....	76
Cook County Community Recovery Initiative.....	77
Massachusetts	78
Missouri	78
Nevada.....	79
Business Protection Program.....	79
New Jersey	81
North Carolina.....	81
Oregon	82
Emergency Business Assistance Program	82
Texas	83
Virginia	83
Washington.....	84
Small Business Stabilization Fund.....	84
Cultural Relief Fund	85
Pandemic Unemployment Compensation/Pandemic Unemployment Assistance	86

State Level Relief Programs

See charts which begin on the next page.

Alston & Bird LLP Summary of State Level Relief Programs

Arizona

Arizona Shared Work Program	
Administrator	Arizona Department of Economic Security
Types(s) of Assistance Available	The program allows the employees to receive the portion of Unemployment Insurance (UI) benefits while working reduced hours.
Eligible Entities	<p>The employee is eligible for Shared Work benefits for each week in which:</p> <ul style="list-style-type: none"> • His or her normal weekly hours are reduced by at least 10% but no more than 40%, • The employee files a claim and meets the eligibility requirements Arizona benefits • The employee has not exceeded the maximum benefit amount that is payable within the benefit year of his/her UI claim.
Terms of Assistance	The employer must certify that, for the duration of the Shared Work plan, the reduction in hours replaces a layoff which would have resulted in a reduction of at least the same number of hours of work.
Permitted Uses	The Shared Work Unemployment Compensation Program is an alternative for employers faced with a reduction in force. It allows an employer to divide the available work or hours of work among a specified group of affected employees in lieu of a layoff, and it allows the employees to receive a portion of their Unemployment Insurance (UI) benefits while working reduced hours. The Shared Work Program is not available to an employee unless the employer for whom the individual is currently working reduced hours completes an application which then must be approved by the Department of Economic Security.
Application Process	<ul style="list-style-type: none"> • Contact the Shared Work Program here. • The Shared Work application that DES will process applications within 10 days.
Other Relevant Information	An approved Share Work Plan is valid for one year and an employee may be eligible for up to 26 weeks of Shared Work benefits.
Status	Currently accepting applications

Arizona Together	
Administrator	State of Arizona
Types(s) of Assistance Available	Arizona Together is an initiative to connect individuals and businesses to resources, raise money for community organizations and provide information on volunteer opportunities.
Eligible Entities	Individuals, businesses or non-profit organizations
Terms of Assistance	As part of the initiative, Governor Ducey established the AZ Coronavirus Relief Fund to provide financial support to organizations working to mitigate the impacts of COVID-19.
Permitted Uses	Not specified
Application Process	Apply here .
Other Relevant Information	N/A
Status	Currently accepting applications

California

CA Infrastructure and Economic Development Bank Finance Program	
Administrator	State of California
Types(s) of Assistance Available	The State of California is allocating \$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 (including businesses in low-wealth and immigrant communities). The \$50 million allocation will be used to recapitalize the IBank Small Business Loan Guarantee Program.
Eligible Entities	<ul style="list-style-type: none"> Small Businesses located in California with 1-750 employees that have been negatively impacted or experienced disruption by COVID-19 and eligible nonprofits can use the disaster relief loan guarantee program.
Terms of Assistance	<ul style="list-style-type: none"> The loan can be guaranteed up to 7 years and cover up to 95% of the loan. The interest rates are negotiated between the lender and the borrower. Qualifications are based on lender criteria.
Permitted Uses	<ul style="list-style-type: none"> The funds are meant to help small businesses through this challenging time. Loan proceeds can be used for business continuance or to cure "economic injury" as a result of the COVID-19 pandemic.
Application Process	<ul style="list-style-type: none"> Contact a participating lender (participating lenders are listed at: https://ibank.ca.gov/small-business-finance-center/) and apply for a loan. Applicants can receive help in the application from one of seven IBank partner Financial Development Corporations (FDCs) listed on the IBank Small Business Finance Center website.
Other Relevant Information	None.
Status	Currently accepting applications

California Capital Access Program (CalCAP)	
Administrator	State of California
Types(s) of Assistance Available	CalCAP is a loan loss reserve program which may provide up to 100% coverage on losses as a result of certain loan defaults. Individual borrowers are limited to a maximum of \$2.5 million enrolled over a 3-year period.
Eligible Entities	Business or Non-Profit Organizations
Terms of Assistance	EOF is available state-wide in Arizona.
Permitted Uses	N/A
Application Process	Apply here .
Other Relevant Information	None
Status	Currently accepting applications

CAL-OSBA – Small Business Assistance & Resources

Administrator	State of California
Types(s) of Assistance Available	California’s network of small business support centers help businesses figure out which loans are best for them, develop resiliency strategies, and find other resources.
Eligible Entities	N/A
Terms of Assistance	N/A
Permitted Uses	N/A
Application Process	N/A
Other Relevant Information	Contact the team here .
Status	Currently accepting applications

California Entrepreneurship Task Force	
Administrator	State of California
Types(s) of Assistance Available	The California Entrepreneurship Task Force has launched a series of Rapid Response Virtual Sessions to engage with fellow small business owners and entrepreneurs across the state.
Eligible Entities	Business or Non-Profit Organizations
Terms of Assistance	The Task Force will focus on what California can do to maintain its entrepreneurial and innovation leadership globally.
Permitted Uses	N/A
Application Process	Apply here .
Other Relevant Information	N/A
Status	Currently accepting applications

Colorado

Colorado COVID Relief Fund Application	
Administrator	State of Colorado
Types(s) of Assistance Available	Non-profits in Colorado can apply to the State of Colorado's COVID-19 Response Fund, which is managed by Mile High United Way.
Eligible Entities	Non-profits
Terms of Assistance	Eligible organizations may apply for one general operating, unrestricted grant of up to \$25,000 per each funding deadline.
Permitted Uses	<p>Prevention – examples such as: medical supplies, shelter staff coverage, residential facilities staff serving vulnerable populations, nursing home staff coverage for low income households, mobility services vulnerable populations, cleaning supplies for shelters or care facilities of all kinds, medical information and support such as messaging campaigns.</p> <p>Impact – examples include: economic impact of reduced and lost work due to the outbreak, early childhood education availability, technology assistance, childcare, education, volunteer services, food access or services, and school.</p>
Application Process	N/A
Other Relevant Information	Apply here .
Status	Currently accepting applications

Colorado COVID-19 Relief Fund Grants	
Administrator	The State of Colorado
Types(s) of Assistance Available	Allocate funds based on prevention, impact and recovery needs of community-based organizations in Colorado.
Eligible Entities	<ul style="list-style-type: none"> • Business or Non-Profit Organizations
Terms of Assistance	The fund is organized to ensure that the most acute community needs across the state are being addressed and that community voice is reflected in all funding decisions made over time.
Permitted Uses	N/A
Application Process	Apply here .
Other Relevant Information	None
Status	Currently accepting applications

COVID-19 Co Creatives Relief Grant

Administrator	State of Colorado
Types(s) of Assistance Available	The COVID-19 CO Creatives Relief Grant is a one-time payment to non-profit art organizations in Colorado with an annual operating budget of less than \$1 million.
Eligible Entities	Non-profit organizations
Terms of Assistance	Award amount is between \$4,000 and \$8,500 (dependent on available funds)
Permitted Uses	<p>All grants are for general operating support. Priority will be given to small and mid-size organizations, particularly those working in underserved will be given to small and mid-size organizations, particularly those working in underserved communities.</p> <p>The award amounts will be based on the organization's cash operating revenue for the most recently completed fiscal year. Grant funds must be expended by December 31, 2020.</p>
Application Process	N/A
Other Relevant Information	N/A
Status	Accepting applications until Monday, June 1, 2020.

Florida

Rebuild Florida Business Loan Application	
Administrator	State of Florida
Types(s) of Assistance Available	The Rebuild Florida Business Loan Fund provides financing to assist business with resiliency efforts.
Eligible Entities	For-profit businesses
Terms of Assistance	N/A
Permitted Uses	The funds will address the current gap in available, affordable capital for businesses that can be used for inventory purchases, construction, working capital, equipment financing and more.
Application Process	N/A
Other Relevant Information	Apply here .
Status	Currently accepting applications

Florida Small Business Emergency Bridge Loan Program	
Administrator	The State of Florida
Types(s) of Assistance Available	The Florida Small Business Emergency Bridge Loan Program provides short-term, interest-free working capital loans that are intended to “bridge the gap” between the time a major catastrophe hits and when a business has secured longer term recovery resources.
Eligible Entities	Business or non-profit organizations
Terms of Assistance	N/A
Permitted Uses	N/A
Application Process	Apply here .
Other Relevant Information	None
Status	Currently accepting applications

Short-Time Compensation Application	
Administrator	State of Florida
Types(s) of Assistance Available	The Short-Time Compensation Program is a voluntary employer program available to provide prorated Reemployment Assistance benefits to employees. These individuals may have had work hours and earnings reduced due to the implementation of a Short-Time Compensation plan to avoid a total layoff of some employees amid COVID-19.
Eligible Entities	Only full-time permanent employees with a set number of hours worked each week may participate in the STC program. Employees must work at least 60%, but no more than 90% of their normal work hours, to qualify for STC benefits. Employees must be eligible for RA benefits.
Terms of Assistance	N/A
Permitted Uses	Short-Time Compensation (STC) permits pro-rated Reemployment Assistance (RA) benefits to employees whose work hours and earnings are reduced as part of a STC plan to avoid total layoff of some employees.
Application Process	N/A
Other Relevant Information	Apply here .
Status	Accepting Applications now

Small Business Loan Program	
Administrator	The State of Florida
Types(s) of Assistance Available	The Small Business Loan Program is available to qualified businesses that demonstrate adequate historical and/or proposed cash flow coverage and other credit underwriting metrics.
Eligible Entities	Business or Non-Profit Organizations
Terms of Assistance	The loan proceeds must be used for a “business purpose. A business purpose includes, but is not limited to: startup costs, working capital, business procurement, franchise fees, inventory, as well as the purchase, construction renovation or tenant improvements of an eligible place of business that is not for the passive real estate investment purposes. Loan Participation is up to 50 percent of the total loan amount.
Permitted Uses	See above.
Application Process	Apply here .
Other Relevant Information	None.
Status	Currently accepting applications

Georgia

Regional Economic Business Assistance	
Administrator	State of Georgia
Types(s) of Assistance Available	Discretionary State of Georgia conduit grant of no more than \$750,000, may be waived upon recommendation of Commissioner of DCA
Eligible Entities	<ul style="list-style-type: none"> For-Profit Businesses
Terms of Assistance	Assistance is available city-wide and company must submit a detailed job creation and retention plan
Permitted Uses	<ol style="list-style-type: none"> Public Land Acquisition Public infrastructure improvements Publicly owned machine and equipment Publicly owned/private leased assets, machinery, and equipment
Application Process	<ul style="list-style-type: none"> Gather necessary financial documents Begin the Preliminary Application Sign and submit the Preliminary Application Application must be submitted by recommendation letter from a state agency, typically the Georgia Department of Economic Development
Other Relevant Information	<p><i>Necessary Financial Documentation:</i> To document a loss in revenue, a business must produce:</p> <ul style="list-style-type: none"> Financial documents for the two months in 2020 demonstrating revenue decreases resulting from COVID-19; Financial documents showing revenue for the same two months in 2019; and Financial documents showing the monthly average revenue for the full 2019 calendar year. <p>Financial documents can include point-of-sales reports, sales reports showing fees collected or earned income, bank statements, transaction level data from banks, quarterly sales tax filings, tax returns, or profit and loss statements.</p>
Status	Currently accepting applications

Economic Opportunity Fund (EOF)	
Administrator	State of Georgia
Types(s) of Assistance Available	City of Atlanta grant with funding determined on a case-by-case basis
Eligible Entities	<ul style="list-style-type: none"> • Business or Non-Profit Organizations
Terms of Assistance	EOF is only available city-wide in Atlanta, GA.
Permitted Uses	Funding of acquisition or construction of land, buildings and equipment, structure or leasehold improvements, parking subsidies, relocation costs, workforce training, etc.
Application Process	<ul style="list-style-type: none"> • Submit a Development Opportunity • Complete the application and contact the State of Georgia
Other Relevant Information	<p><i>Necessary Financial Documentation:</i> To document a loss in revenue, a business must produce:</p> <ul style="list-style-type: none"> • Financial documents for the two months in 2020 demonstrating revenue decreases resulting from COVID-19; • Financial documents showing revenue for the same two months in 2019; and • Financial documents showing the monthly average revenue for the full 2019 calendar year. <p>Financial documents can include point-of-sales reports, sales reports showing fees collected or earned income, bank statements, transaction level data from banks, quarterly sales tax filings, tax returns, or profit and loss statements.</p>
Status	Currently accepting applications

Opportunity Zone Tax Credit	
Administrator	State of Georgia
Types(s) of Assistance Available	Qualified businesses locating in a less developed census tract are eligible to receive a \$3,500 per employee credit against state corporate income taxes for 5 years. Any legal business locating in an Opportunity Zone receives \$3,500 per employee credit against state corporate income taxes for 5 years.
Eligible Entities	For-profit businesses
Terms of Assistance	Assistance is available city-wide and company must submit a detailed job creation and retention plan
Permitted Uses	Recruitment, job fairs, customized training, transportation assistance, drug screening, veterans recruitment
Application Process	<ul style="list-style-type: none"> • Gather necessary financial documents • Begin the Preliminary Application • Sign and submit the Preliminary Application • Application must be submitted by recommendation letter from a state agency, typically the Georgia Department of Economic Development
Other Relevant Information	N/A
Status	Currently accepting applications

Georgia Quick Start Program	
Administrator	State of Georgia
Types(s) of Assistance Available	Minimums and Maximums: Up to \$500 credit per full-time employee, per training program; \$1,250 maximum per employee
Eligible Entities	For-profit businesses
Terms of Assistance	Program is only available city-wide in Atlanta, GA. Training programs must be designed to enhance quality and productivity or teach certain software technologies
Permitted Uses	Costs of instructors and teaching materials, employee wages during retraining, reasonable travel expenses
Application Process	<ul style="list-style-type: none"> • Submit an inquiry at the bottom of the webpage • Complete the application and contact the State of Georgia
Other Relevant Information	N/A
Status	Currently accepting applications

Georgia Retraining Tax Credit	
Administrator	State of Georgia
Types(s) of Assistance Available	All Georgia businesses that file a Georgia income tax return and directly invest in retraining are eligible for tax credits. These can be used to offset up to 50% of a company's state income tax liability, and unused amounts can be carried forward 10 years and combined with other tax credits.
Eligible Entities	Must be for quality, productivity, and/or certain software technologies approved by the Technical College System of Georgia
Terms of Assistance	Assistance is available city-wide and company must submit a detailed job creation and retention plan
Permitted Uses	Costs of instructors and teaching materials, employee wages during retraining, and reasonable travel expenses
Application Process	<ul style="list-style-type: none"> • Gather necessary financial documents • Begin the Preliminary Application • Sign and submit the Preliminary Application
Other Relevant Information	N/A
Status	Currently accepting applications

Georgia Investment Tax Credit	
Administrator	State of Georgia
Types(s) of Assistance Available	Tax Credit
Eligible Entities	For-profit businesses
Terms of Assistance	<ul style="list-style-type: none"> • Assistance is available state-wide • Existing manufacturing or telecommunications support facilities that have operated for at least 3 years and making capital investments of \$50,000 are eligible. • Taxpayers must choose between this or the Georgia Job Tax Credit.
Permitted Uses	May be applied against 50% of state corporation income tax liability and carried forward 10 years.
Application Process	<ul style="list-style-type: none"> • Submit an inquiry at the bottom of the webpage • Complete the application and contact the State of Georgia
Other Relevant Information	N/A
Status	Currently accepting applications

Georgia Optional Investment Tax Credit	
Administrator	State of Georgia
Types(s) of Assistance Available	Tax Credit
Eligible Entities	For-profit businesses
Terms of Assistance	<ul style="list-style-type: none"> • This is offered in lieu of the Investment Tax Credit with a minimum investment range \$5-20 million. • Taxpayer can use tax credit up to the calculated amount for a given year and the credit can be claimed up to 10 years after property was first placed in service, providing it remains in service.
Permitted Uses	Feature films, pilots, series, commercials, TV movies, music videos, and certain interactive projects including types of animation, special effects, and video game development
Application Process	<ul style="list-style-type: none"> • Submit an inquiry at the bottom of the webpage • Complete the application and contact the State of Georgia
Other Relevant Information	N/A
Status	Currently accepting applications

Georgia Job Tax Credit	
Administrator	State of Georgia
Types(s) of Assistance Available	Tax Credit
Eligible Entities	For-profit businesses
Terms of Assistance	<ul style="list-style-type: none"> Depending upon the community tier, 5-25 net new full-time jobs would need to be created in the first year. Additional jobs created in years 2-5 may accrue additional credits
Permitted Uses	Companies engaged in strategies industries, including manufacturing, warehousing and distribution, processing, telecommunications, broadcasting, tourism, and R&D may be eligible
Application Process	<ul style="list-style-type: none"> Submit an inquiry at the bottom of the webpage Complete the application and contact the State of Georgia
Other Relevant Information	N/A
Status	Currently accepting applications

Georgia R&D Tax Credit	
Administrator	State of Georgia
Types(s) of Assistance Available	Tax Credit
Eligible Entities	For-profit businesses
Terms of Assistance	<ul style="list-style-type: none"> • The credit is applicable to 50% of the company's net tax liability after all other credits have been applied. • Any excess can be applied to state payroll withholdings. • Credits can be carried forward 10 years 10% tax credit of increased R&D expenses subject to base about calculation • For new companies the base amount is 30%. • For existing it is 0.300 or the current year GA gross receipts x (the average of the ratios of qualified GA research expenses to GA gross receipts for the preceding 3 taxable years), whichever is less.
Permitted Uses	<ul style="list-style-type: none"> • State-wide
Application Process	<ul style="list-style-type: none"> • Submit an inquiry at the bottom of the webpage • Complete the application and contact the State of Georgia
Other Relevant Information	N/A
Status	Currently accepting applications

Georgia Mega Project Tax Credit	
Administrator	State of Georgia
Types(s) of Assistance Available	Tax Credit
Eligible Entities	For-profit businesses
Terms of Assistance	<ul style="list-style-type: none"> • \$5,250 per job, per year, for five years and is applied to tax liability. • Any excess can be applied to state payroll withholdings. • Credits can be carried forward 10 years.
Permitted Uses	Companies that employ at least 1,800 net new employees and either invest at least \$450 million or have a minimum annual payroll of \$150 million are eligible.
Application Process	<ul style="list-style-type: none"> • Submit an inquiry at the bottom of the webpage • Complete the application and contact the State of Georgia
Other Relevant Information	N/A
Status	Currently accepting applications

Georgia Quality Job Tax Credit	
Administrator	State of Georgia
Types(s) of Assistance Available	Tax Credit
Eligible Entities	For-profit businesses
Terms of Assistance	<ul style="list-style-type: none"> • Creation of at least 50 job in a 12 month period • Eligibility is state-wide • Companies creating new qualify jobs within seven years can qualify • Credits total \$2,500-\$5,000 per job, per year, up to 5 years, and can be used to offset payroll withholdings once all other tax liability has been exhausted. Credits can be carried forward 10 years.
Permitted Uses	N/A
Application Process	<ul style="list-style-type: none"> • Submit an inquiry at the bottom of the webpage • Complete the application and contact the State of Georgia
Other Relevant Information	N/A
Status	Currently accepting applications

Illinois

Small Business COVID-19 Relief Program	
Administrator	Illinois State Treasurer
Types(s) of Assistance Available	Loans with interest rates not to exceed 4.75% to small businesses and non-profits, made by depository financial institutions approved by the Illinois State Treasurer
Eligible Entities	Eligible Illinois businesses or non-profits must: <ul style="list-style-type: none"> • have been shut down or limited due to COVID-19; • have less than \$1 million in liquid assets or \$8 million average annual receipts (per SBA standards); and • be headquartered in the state of Illinois or agree to use the funds in Illinois.
Terms of Assistance	To be determined by participating financial institutions that have been approved by the Illinois State Treasurer to make loans under the Program.
Permitted Uses	Continuity of business operations; overcome loss of revenue; provide bridge funding, pay fixed debts, payroll, accounts payable and other bills.
Application Process	To be determined by participating financial institutions providing relief.
Other Relevant Information	Financial institutions will be required to provide reports to the Treasurer's Office regarding the usage of program funds, including the number and types of loans provided and the economic impact of such loans.
Status	A list of participating financial institutions is available here . Applicants should contact the participating financial institution directly.

Illinois Small Business Emergency Loan Fund

Administrator	Illinois Department of Commerce and Economic Opportunity ("DCEO") and the Department of Financial and Professional Regulation ("IDFPR")
Types(s) of Assistance Available	Low interest loans of up to \$50,000, with borrower loan amounts determined by average monthly revenues prior to COVID-19
Eligible Entities	<ul style="list-style-type: none"> • Businesses must have received less than \$3 million in gross revenue in 2019 and employ fewer than 50 employees. Employee threshold will be based on average employment over the period of October 2019 to December 2019. Seasonal businesses may base employment on average from January 2019 to December 2019. • Business has experienced at least a 25% decrease in revenues as a result of COVID-19. • Business must be located in Illinois and provide proof of an Illinois business address and valid business license from an Illinois jurisdiction. Business have been in operations for at least one year. • Please ensure ability to provide bank statements dating back to October 2019 and most recent tax returns. • At this time, non-profits and farm business that would traditionally qualify under the USDA's farm loan program are not eligible. • A complete list of eligibility requirements and terms is available here.
Terms of Assistance	Applicants will pay 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. Specifically, loans are offered as five-year term loans at 3% annual interest, simple. Payments are deferred for six months, and fixed principal and interest payments will be due after the initial deferral period. Loans may be repaid early without penalty.
Permitted Uses	Loan funds must be used for working capital, and at least 50% of loan proceeds must be applied toward payroll or other eligible compensation, with a commitment to hire or retain at least 50% of a business workforce for six months.
Application Process	Businesses will apply directly with local lenders.
Other Relevant Information	The Program is available only to businesses located outside of the City of Chicago. Small businesses within the City of Chicago may apply to a similar program, the Small Business Resiliency Fund, information for which is available here . Applications for loans through the Chicago Small Business Resiliency Fund will close on Friday, April 24 at 5:00 p.m.
Status	Not currently accepting applications. DCEO and its lending partners have temporarily suspended the acceptance of new applications from businesses. However, businesses should refer back to the DCEO website or sign up for the DCEO newsletter here to stay updated on upcoming opportunities.

Downstate Small Business Stabilization Program Community Development Block Grant (CDBG) Program	
Administrator	Illinois Department of Commerce and Economic Opportunity ("DCEO")
Types(s) of Assistance Available	The program component makes funds available for 60 days of verifiable working capital up to a grant ceiling of \$25,000, whichever is less.
Eligible Entities	<p>CDBG grant funds are granted to communities – specifically, to units of local government recognized by the Illinois constitution (e.g., a county) that are able to support economic development activities. A businesses must reach out to request a local government’s participation in the program. The grant award is made to the local government that made the application, and the local government can then draw down funds for appropriate expenditures and provide them to the business.</p> <p>Eligible businesses that employ 50 people or less may request their local governments to apply. The number of employees includes the business owner(s), but the business must employ at least one person other than the owner(s). Additionally, the business must not be located in an Entitlement county or city in order to be eligible for a grant.</p>
Terms of Assistance	<ul style="list-style-type: none"> • All awards are predicated upon a demonstrated need for funds. This will include a review of all sources and uses of funds, an analysis of the recipient’s ability to comply with the terms of the program, and a determination that CDBG participation is appropriate. • Only applicants that can demonstrate an Urgent Need in relation to the COVID-19 emergency will be funded. Projects should have solid commitments to retain permanent jobs. • Businesses must enter into a financial assistance agreement, referred to as the “Participation Agreement”, at agreed upon terms. • Only Working Capital Expenses are eligible grant activities. No other activities are eligible.
Permitted Uses	To provide working capital funds to community’s businesses economically impacted by the COVID-19 virus. These funds may be used to assist private for-profit small retail and service businesses, or businesses considered non-essential by the Governor’s Executive Order without the ability for employees to work remotely.
Application Process	Grant application forms to be submitted by local governments are available here , or by contacting the Program Manager of the Office of Community Development, Illinois Department of Commerce & Economic Opportunity, at (217) 785-6174 or ceo.ocd@illinois.gov .

Other Relevant Information	<p>The following will be required for all businesses as a condition of a CDBG grant award:</p> <ul style="list-style-type: none"> • The business must identify their net income for the last three fiscal years ending December 31, 2019. • A copy of the most current bank statement for the business. • If available, other forms of documentation to demonstrate the lack of permanent working capital in support of operating expenses. Such evidence may include shutoff utility notices, delinquent bills, denied loan applications, etc. • A listing of all employees as of January 1, 2020, employees hired since then, and their current status. • Participation Agreement between the unit of local government and the business that will receive funding. <p>Additional information about the program, including additional eligibility restrictions, is available in the PDF file titled “Opportunity.pdf” at the bottom of this web page.</p>
Status	<p>Local units of government may currently apply</p>

Massachusetts

Small Business Recovery Loan Fund	
Administrator	Massachusetts Growth Capital Corporation
Types(s) of Assistance Available	Low-interest rate loans in amounts up to \$75,000
Eligible Entities	<ul style="list-style-type: none"> • Massachusetts-based businesses • Minimum credit score of 575 (no prior pending charge offs by creditors permitted) • Ineligible businesses include, but not limited to, companies involved in real estate investment, multi-level marketing, adult entertainment, or firearms. Companies with past due tax liabilities or tax liens or currently in bankruptcy (corporate or personal) are not eligible
Terms of Assistance	<ul style="list-style-type: none"> • All asset lien on business • Up to 3-year note/30-month amortization • No payments for the first 6 months, then annual interest rate of 3.0% beginning in month seven • Personal guarantee required of all owners with 20% or more interest in the company
Permitted Uses	Continuity of business operations
Application Process	Applications may be completed on MGCC's website, EmpoweringSmallBusiness.org, or may be accessed here .
Other Relevant Information	None.
Status	MGCC's Small Business Recovery Loan Fund is currently closed

New Jersey

Small Business Emergency Assistance Grant Program (COVID-19)	
Administrator	New Jersey Economic Development Authority (“NJEDA”)
Types(s) of Assistance Available	Eligible businesses may receive \$1,000 per full-time employee (FTE), with the calculation based on the WR-30 filing from the most recent payroll period from date of application. The minimum grant amount (per application) is \$1,000; and maximum grant amount (per application) is \$5,000.
Eligible Entities	<p>Must:</p> <ul style="list-style-type: none"> Be small and medium sized enterprises (businesses and non-profits) (SMEs) Have a physical, commercial location in NJ Operate within the following industries as defined by the SME’s two-digit North American Industry Classification (“NAICS”) code: <ul style="list-style-type: none"> Retail; Accommodation & food services; Arts, entertainment & recreation; and Other services (restricted to businesses with 3-digit NAICS of 811 and 812). Non-profits entities with the following designations will also be permitted to receive grant funding: 501(c)(3), 501(c)(4), and 501(c)(7). The CEO/equivalent officer of the eligible SME must self-certify that the firm: <ul style="list-style-type: none"> Will make a best effort not to furlough or lay off any individuals from the time of application through six months after the end of the declared state of emergency (SMEs that have already furloughed or laid off workers must make a best-effort pledge to re-hire those workers as soon as possible) – any material breach of its best efforts certification may result in the NJEDA seeking repayment of the grant; Has been negatively impacted by the COVID-19 declared state of emergency on or after March 9, 2020 (e.g., has been temporarily shut down, has been required to reduce hours, has had at least a 20 percent drop in revenue, has been materially impacted by employees who cannot work due to the outbreak, or has a supply chain that has materially been disrupted and therefore slowed firm-level production); and Has a material financial need that cannot be overcome without the grant of emergency relief funds at this time (e.g., does not have significant cash reserves that can support the SME during this period of economic disruption).
Application Process	Online applications will be accepted on a first-come, first-served basis, based upon the date and time which the Authority receives a completed application submission.

Terms of Assistance	To be determined
Status	Not currently accepting applications. More information on assistance can be found here .

Small Business Emergency Assistance Loan Program (COVID-19)	
Administrator	New Jersey Economic Development Authority ("NJEDA")
Types(s) of Assistance Available	<p>A direct loan of up to \$100,000. This program is structured specifically for entities facing economic challenges due to COVID-19 and provides low-cost and flexible terms, such as:</p> <ul style="list-style-type: none"> • 10-year term and amortization • 0% interest rate (years 1-5), NJEDA's prevailing interest rate floor (capped at 3.0% years 6-10) • Deferred repayments for 12 months
Eligible Entities	<p>Must:</p> <ul style="list-style-type: none"> • Have a physical commercial location in the State of NJ. • Have been in existence for at least one year. • Have less than \$5M annual revenue. • Can show a global debt service coverage ratio of 1.00 (as of December 31st, 2019). • Are able to demonstrate negative impact related to COVID-19 on or after March 9th, 2020. • Are registered to do business in the State of NJ. • Must certify that the company is in good tax standing with the State. • Are in good standing with the Department of Labor and Workforce Development, with all decisions of good standing at the discretion of the Commissioner of the Department of Labor and Workforce Development. • Are able to provide a CEO certification that the firm will make its best-effort to not lay off employees or will re-hire employees as soon as possible • Non-profit organizations are eligible for this program; eligible non-profits must have status of 501(c)(3), 501(c)(4), 501(c)(7) <p>Types of businesses not eligible:</p>

	<ul style="list-style-type: none"> • Related to gambling or gaming activities • Related to the purveyance of “adult” activities, services, products or materials • Auction or bankruptcy or fire or “lost-our-lease” or “going-out-of-business” or similar sale • Traveling merchant • Christmas tree sales or other outdoor storage • Any other activity constituting a nuisance • Illegal under the laws of the State of New Jersey
Application Process	<p>In order to apply for the loan, businesses will need to provide the following:</p> <ul style="list-style-type: none"> • Contact information for someone who is authorized to speak on behalf of your company. • Basic information about your company • Ownership Information • Corporate Financial Information • Identify Use of Loan Proceeds • Identify potential collateral for the loan • Be able to answer the State’s basic debarment question • Be able to affirmatively answer and/or certify that the company is eligible
Terms of Assistance	To be determined
Status	Not currently accepting applications. More information on assistance can be found here .

Crisis Relief Loan Program (COVID-19)

Administrator	UCEDC (private, non-profit economic development corporation)
Types(s) of Assistance Available	Loan of up to \$15,000 at 2% interest for up to 5 years with no collateral requirements.
Eligible Entities	<ul style="list-style-type: none"> • Business impacted by the COVID-19 pandemic • Businesses in existence at least two years and with a credit score of 680 and up are eligible to apply for up to \$15,000 • Businesses in existence between one and two years, or with a credit score between 650-680 are eligible to apply for up to \$10,000 • Profitable prior to the COVID-19 crisis • No loan or credit card charge –offs within 3 years
Application Process	<ul style="list-style-type: none"> • Personal guarantees of all owners with more than 10% ownership interest • Completed UCEDC Loan Pre-Qualification form for all guarantors • Copy of driver's license • Personal cash flow statement • Personal financial statement • 2018 complete business tax returns (2019 if already available) <p>Application can be found here.</p>
Terms of Assistance	To be determined
Status	Not currently accepting applications. More information on assistance can be found here .

New Jersey Economic Development Authority Access Loans	
Administrator	New Jersey Economic Development Authority ("NJEDA")
Types(s) of Assistance Available	<p>In partnership with NJEDA Premier Lender banks, NJEDA can provide the following loan participations or guarantees:</p> <ul style="list-style-type: none"> • Up to 50% of the bank loan amount for fixed asset loans; maximum NJEDA participation or guarantee of \$1,000,000 with total NJEDA exposure not to exceed \$1,500,000. • Up to 50% of the bank loan amount for working capital loans; maximum EDA participation or guarantee of \$500,000 with total NJEDA exposure not to exceed \$1,500,000. <p>NJEDA can also offer the following direct loans:</p> <ul style="list-style-type: none"> • Up to \$500,000 for fixed assets with total NJEDA exposure not to exceed \$750,000 • Up to \$250,000 for working capital with total NJEDA exposure not to exceed \$750,000
Eligible Entities	<p>Business applicants looking to qualify for a loan from Access must:</p> <ul style="list-style-type: none"> • Be in operation for at least two full years. • Commit to creation or retention of one new, full-time job for every \$65,000 of NJEDA exposure within two years. • The average historical and global Debt Service Coverage Ratio over the past two years is at least 1.25x. • Collateral will be a lien on assets purchased for fixed financing and a lien on all business assets for working capital financing. • Loan to value may be greater than 100% for real estate and 90% for equipment based on other underwriting criteria. • FICO score of 50% of the personal guarantors must be 700.
Terms of Assistance	To be determined
Status	Pilot program. More information on assistance can be found here .

New York

Joint Development Authority (JDA) Direct Loan Program	
Administrator	Joint Development Authority (JDA) Direct Loan Program (“JDA DC SBRM”) administered by Public Authorities Control Board
Types(s) of Assistance Available	Loans of up to 40% of total project cost of real estate or machinery and equipment projects (up to 60% in economically distressed areas).
Eligible Entities	<p>Eligible JDA loan uses:</p> <ul style="list-style-type: none"> • Real Estate • Cost of acquiring an existing building and/or renovation to the existing building • Purchase of land and/or construction of a new building on that property • Soft costs normally associated with a real estate transaction. • Not available for retail, hotel, residential facilities or motor vehicles. <p>Machinery & Equipment</p> <ul style="list-style-type: none"> • Acquisition costs and eligible soft costs only. Note that M&E being purchased with a JDA loan must be fixed to the building. • Installation costs are not eligible under JDA M&E loans.
Terms of Assistance	To be determined
Application Process	<ul style="list-style-type: none"> • All JDA loans must be approved by the members of the JDA board of directors and subsequent approval by the Public Authorities Control Board. • The approval of the JDA board must take place before the commencement of the project.
Status	Currently accepting applications; Please contact Rafael Salaberrios, Vice President of Economic Revitalization at (212) 803-3219 to start the application process. More information can be found here .

Linked Deposit Program	
Administrator	Commissioner of Empire State Development (ESD)
Types(s) of Assistance Available	Reduced rate loans
Eligible Entities	<p>Eligible Borrowers:</p> <ul style="list-style-type: none"> • Manufacturing Firms – with 500 or fewer full-time NYS-based employees • Service Businesses - independently owned and operated and not dominant in their field, with 100 or fewer full-time NYS-based employees <p>Not Eligible</p> <ul style="list-style-type: none"> • Start-up businesses (those that have no sales and/or employment). • Companies that are headquartered outside of New York State. <p>Also Not Eligible, unless 100 or fewer employees in Empire zone or highly distressed census tract:</p> <ul style="list-style-type: none"> • Businesses that provide a personal service (those that sell a service rendered personally by an individual for another individual (e.g., day cares, funeral homes), • Professional services (e.g., health, legal, accounting, engineering, educational), • Retail services (e.g., restaurants, entertainment, grocery stores, etc.)
Terms of Assistance	To be determined
Application Process	<ul style="list-style-type: none"> • Apply at a Participating Lender (commercial bank, savings bank, savings and loan association, or farm credit institution) with which you do business, or the New York Business Development Corporation. The lender makes the credit decision and, if the applicant is eligible, sends the application to ESD for approval on behalf of the business. • The Linked Deposit Program application is available here.

Status	<p>Currently accepting applications; EMPIRE STATE DEVELOPMENT Linked Deposit Program Office Albany, NY 12245 Telephone: (518) 292-5261 Fax: (518) 292-5882 linkeddeposit@esd.ny.gov www.esd.ny.gov or www.nyfirst.ny.gov</p>
---------------	--

Metropolitan Economic Revitalization Fund (MERF)	
Administrator	Empire State Development
Types(s) of Assistance Available	Loans up to a maximum of \$5 million or 10% of total project cost, whichever is less, for improving land and/or buildings, construction and renovation, and for machinery and equipment purchases.
Eligible Entities	<p>Eligible applicants include for-profit and not-for-profit businesses and village, town and county governments located in the program service area.</p> <ul style="list-style-type: none"> • Projects must demonstrate substantial potential to stimulate private job creation retention, sustainable development and business and economic development in the community • Minimum 10% of borrower equity • Eligible businesses must attract substantial leveraging of Empire State Development (ESD) funds with private lender and investor capital • Retail and office development assistance is also available <p>Not eligible:</p> <ul style="list-style-type: none"> • Residential construction renovation • Debt refinancing (except to replace interim construction loans with MERF funds being used for permanent financing) • Businesses providing legal, medical or nursing services • Newspaper, broadcasting and news media businesses (except production facilities for sound, recording studios and printing plants)
Terms of Assistance	To be determined
Application Process	<ul style="list-style-type: none"> • Complete a MERF worksheet that will be reviewed to ensure the project is eligible and satisfies preliminary benefit-cost analysis. Worksheets may be submitted at any time on an ongoing basis. • Applicants with projects that meet initial screening criteria must submit a full application that will be reviewed by ESD staff and submitted to the directors for approval.
Status	Currently accepting applications; Please contact Rafael Salaberrios, Vice President of Economic Revitalization at (212) 803-3219 to start the application process. More information can be found here .

Bridge to Success Loan Program	
Administrator	Processed through participating lender. More Information
Types(s) of Assistance Available	Loans typically range from \$75,000 to \$200,000 for up to 24 months.
Eligible Entities	Only New York State–certified minority - and/or women-owned business enterprises (MWBEs) are eligible.
Terms of Assistance	To be determined
Application Process	<ul style="list-style-type: none"> To apply for financial assistance, small business contractors should review eligibility requirements and fill out a Pre-Application Assessment. If the assessment indicates you are eligible to submit an application, proceed with the Application and submit the required forms using the appropriate contact listed below the application links. <ul style="list-style-type: none"> PDF application MS Word application On acceptance of commitment, the borrower pays a \$250 non-refundable application fee and a two percent commitment fee.
Status	<p>To apply, contact one of the following participating lenders. For program questions, please call the NYS MWBE Resource Line: (855) ESD-4MWB (855-373-4692).</p> <p>SEFCU (Western NY, Finger Lakes, Southern Tier, Central NY, Mohawk Valley, Capital District) Teri Kappler Nelson, Business Banking Relationship Manager Phone: 866/733-2880 x2875 Email: tnelson@sefcu.com Website: www.sefcu.com</p> <p>Tompkins Mahopac Bank (Mid-Hudson) Gary Solomon, Vice President, Small Business Lending Manager Phone: 845/278-1083 Email: gsolomon@tompkinsfinancial.com</p>

Website: www.mahopacbank.com

TruFund Financial Services, Inc. (Mid-Hudson, Long Island)

Steven Berrios, Senior Business Development Officer

Phone: 212/204-1351

Email: sberrios@trufund.org

Website: www.trufund.org

Carver Federal Savings Bank (New York City)

Joseph Middleton, Vice President, Commercial Lending Relationship Manager

Phone: 212/360-8847

Email: joseph.middleton@carverbank.com

Website: www.carverbank.com

New York Business Development Corp (NYBDC) (Statewide)

Steven Willard, Senior Vice President

Phone: 518/694-8552

Email: swillard@nybdc.com

Website: www.nybdc.com

NYC Small Business Continuity Loan Program	
Administrator	New York City Small Business Services ("NYC SBS")
Types(s) of Assistance Available	Interest-free loans of up to \$75,000
Eligible Entities	<p>Businesses that:</p> <ul style="list-style-type: none"> • Have operated for at least two years; • Have fewer than 100 employees located within the five boroughs; • Can demonstrate that COVID-19 has caused at least a 25 percent (25%) decrease in revenue; • Can demonstrate the ability to repay the loan; and • Do not have outstanding tax liens (except for which the business has established a tax payment plan with the applicable taxing authority) or legal judgments.
Terms of Assistance	To be determined
Permitted Uses	Continuity of business operations
Application Process	<ul style="list-style-type: none"> • Gather necessary financial documents • Begin the Preliminary Application • Sign and submit a Participation Affidavit (verifying eligibility for the program) • Complete the application with the NYC SBS partner lender
Other Relevant Information	<p><i>Necessary Financial Documentation:</i> To document a loss in revenue, a business must produce:</p> <ul style="list-style-type: none"> • Financial documents for the two months in 2020 demonstrating revenue decreases resulting from COVID-19; • Financial documents showing revenue for the same two months in 2019; and • Financial documents showing the monthly average revenue for the full 2019 calendar year. <p>Financial documents can include point-of-sales reports, sales reports showing fees collected or earned income, bank statements, transaction level data from banks, quarterly sales tax filings, tax returns, or profit and loss statements.</p>
Status	Not currently accepting applications; contact information for future assistance can be submitted here .

North Carolina

North Carolina COVID-19 Rapid Recovery Lending Program	
Administrator	Golden LEAF Foundation and the North Carolina Rural Center
Types(s) of Assistance Available	Loans are available in amounts up to \$50,000 based on the business's current revenue with the following features: <ul style="list-style-type: none"> • Interest rate of 5.5% • Standard term of 4 years • No interest and no payments required for the first six months • No prepayment penalties
Eligible Entities	<ul style="list-style-type: none"> • Business premises are physically located in North Carolina and has been adversely impacted by COVID-19. • Business has at least 1 employee, which can include the owner. • Business began operations on or before March 23, 2020.
Terms of Assistance	<ul style="list-style-type: none"> • To be determined
Application Process	Apply online (link is currently disabled)
Status	The funds have been exhausted. More information can be found here and here .

Oregon

Coronavirus Worker Safety Fund	
Administrator	State Accident Insurance Fund Corporation ("SAIF")
Types(s) of Assistance Available	<p>SAIF is a not-for-profit, state-chartered workers' compensation insurance company that provides workers' compensation insurance and workplace safety services for Oregon employers, and claim management for injured workers.</p> <p>SAIF is providing funds to reimburse businesses for expenses incurred in promoting employee safety as a result of COVID-19. There is no cap to the amount of funds available.</p>
Eligible Entities	<ul style="list-style-type: none"> • Policyholders of SAIF • Eligible expenses must be incurred after March 1, 2020 • Eligible expenses must be clearly associated with the coronavirus crisis, and be directly related to employee safety
Terms of Assistance	<p>Any funds awarded must be for expenses tied to preventing the spread of coronavirus at the place of business, or mitigating other coronavirus-related costs. Funds may be approved for costs such as:</p> <ul style="list-style-type: none"> • Safety equipment and personal protective equipment (PPE) to reduce exposure and transmission • Worksite cleaning services and supplies for disinfection • Worksite redesign or modification to respond to transmission risk • Employee clinic modification or additional staffing for virus-related treatment • Mental health and wellness initiatives for concerns linked to the crisis • Coronavirus and job reassignment safety training and communication <p>Ineligible expenses include telecommuting and regular staffing expenses, including labor costs for employees reassigned to new positions.</p> <p>Full expense requirements are available here.</p>
Permitted Uses	To reimburse businesses for expenses incurred in promoting employee safety as a result of COVID-19.

Application Process	Application forms are available here . Policyholders can submit multiple requests over time as needs surface.
Other Relevant Information	Use of the safety fund will not impact a policyholder's workers' compensation premiums.
Status	Eligible businesses may currently apply

Community Recovery Grant Program

Administrator	Oregon Community Foundation ("OCF")
Types(s) of Assistance Available	<ul style="list-style-type: none"> Funds to nonprofit organizations in Oregon that are particularly affected by the outbreak of COVID-19. OCF does not anticipate granting awards of more than \$100,000 Most grant awards likely will be under \$50,000
Eligible Entities	<ul style="list-style-type: none"> All nonprofit organizations based in or doing work in Oregon are eligible to apply OCF will also review applications from organizations in Clark County, WA.
Terms of Assistance	OCF is developing formal guidelines for this program. Submitting an application is the best way to let OCF know of the organization's needs. Currently, OCF is prioritizing applications for programs addressing: (i) basic needs; (ii) jobs and economy; (iii) childcare; (iv) social and emotional needs; (v) school closures; and (vi) arts & culture.
Permitted Uses	Continuity of business operations
Application Process	Eligible businesses may apply by following the application portal contained in this link .
Other Relevant Information	None.
Status	Eligible businesses may currently apply

Small Business Stabilization Grants	
Administrator	Oregon Community Foundation ("OCF")
Types(s) of Assistance Available	<ul style="list-style-type: none"> Funds to nonprofit organizations in Oregon that provide loans or grants to small businesses particularly affected by the outbreak of COVID-19. Guidelines are not yet available regarding amounts to be awarded
Eligible Entities	<ul style="list-style-type: none"> Community lending organizations or other nonprofit intermediaries based in or doing work in Oregon OCF will also review applications from organizations in Clark County, WA Examples include Community Development Financial Institutions, Credit Unions, City or County Economic Development Districts, and Tribal Economic Development Agencies Small businesses are not eligible to receive grants
Terms of Assistance	OCF is developing formal guidelines for this program. Submitting an application is the best way to let OCF know of the organization's needs.
Permitted Uses	Continuity of business operations.
Application Process	Eligible businesses may apply by following the application portal contained in this link .
Other Relevant Information	None.
Status	Eligible businesses may currently apply

CCD Business Development Corporation COVID-19 Loan Program	
Administrator	CCD Business Development Corporation
Types(s) of Assistance Available	Loans in amounts ranging between \$1,000 and \$15,000 for small businesses, when other financing is not available.
Eligible Entities	<ul style="list-style-type: none"> • Small businesses located in Coos, Curry and Douglas counties • Business must have been in operating for at least two (2) years
Terms of Assistance	<ul style="list-style-type: none"> • Waive leverage requirements • 1% Loan Fee • Personal guarantees required as collateral • Payments deferred for three (3) months • Interest Rate 4% • Five (5) Year Repayment Period
Permitted Uses	<ul style="list-style-type: none"> • Payroll • Rent/Lease Payments • Loan Payments • Utilities, etc.
Application Process	Business may apply by contacting a CCD Business Development Corporation Loan Officer to determine eligibility. Contact information for Loan Officers, as well as a hard copy of the application, are available in the “Download Our Loan Packet” link accessible here .
Other Relevant Information	<ul style="list-style-type: none"> • Must provide 2019 tax return or CPA prepared financials showing positive earnings • Must show potential to save existing jobs
Status	Eligible businesses may currently apply

Emergency Business Loans Due to COVID-19	
Administrator	Community Lending Works
Types(s) of Assistance Available	Loans in amounts that vary by city/county for small businesses adversely affected by COVID-19.
Eligible Entities	<ul style="list-style-type: none"> • Business located in Lane County, Oregon • Business located in the City of Albany, Oregon
Terms of Assistance	<p><i>General Loan Terms:</i></p> <ul style="list-style-type: none"> • Max Loan Amount: varies by City/County • Interest Rate: 2% • Loan Term: Up to 48 months • Loan Fee: None • Business Size: Varies by City/County <p><i>Repayment Schedule:</i></p> <ul style="list-style-type: none"> • Months 1-6, payments deferred • Months 7-12, interest-only payments • Months 13-48 principal & interest payments
Permitted Uses	Loan funds must be used for business expenses. They cannot be used to pay personal expenses such as rent/mortgage on a personal residence, personal car loans, etc.
Application Process	<p>Applications may be accessed and submitted by clicking on the appropriate place of business through this web page.</p> <p>Required documentation includes:</p> <ul style="list-style-type: none"> • A completed 2-page Application • 2019 Interim Financial Statements • January 2020 30-Day Interim Financials • Emergency Business Plan (see details in application)
Other Relevant Information	Loan funds are meant to pair with other assistance programs. Applicants must indicate on their application how an Emergency Business Loan will either (i) pay for expenses not covered by other programs, or (ii) be paid back once the business obtains other financial assistance.
Status	Eligible businesses may currently apply

Community Emergency Loan Fund	
Administrator	Oregon Pacific Bank
Types(s) of Assistance Available	Loans not to exceed \$100,000 or 50% of 2019 sales of the business applying for the loan
Eligible Entities	Local business and non-profit agencies that are headquartered and operate in Eugene, Florence, Coos Bay, Medford and Roseburg
Terms of Assistance	<ul style="list-style-type: none"> • Loans will start with 12-months of interest-only payments, with 0% interest for the first 6 months • After 6 months, the loan will convert to a 4% interest rate • At the end of 12 months, the loan will be amortized over a 7-year period at a fixed interest rate of 6%, with monthly payments of principal and interest
Permitted Uses	Continuity of business operations
Application Process	Eligible businesses may apply by following the link at the bottom of this web page.
Other Relevant Information	The amount that Oregon Pacific Bank has set aside could support at least 50 business, though not everyone will qualify or need to borrow up to the maximum limit.
Status	Eligible businesses may currently apply

Virginia

Virginia Economic Development Loan Fund	
Administrator	Virginia Small Business Financing Authority
Types(s) of Assistance Available	Loan to fill the financing gap between the bank's loan and private equity. In these transactions, the business client has two loans, one from the bank and one from the VSBFA. Where warranted, the VSBFA will consider being in a subordinate position to the bank and can sometimes offer more flexible terms in order to help the business' temporary cash flow needs.
Eligible Entities	<p>Eligible Borrowers:</p> <ul style="list-style-type: none"> • Industrial or Economic Development Authorities and other Virginia economic development entities; • Businesses engaged in technology, biotechnology, tourism, manufacturing, renewable energy, government contractors, basic commercial and industrial companies and those businesses or entities that provide for a locality's economic and "quality of life" development; or • Businesses which previously derived 15% or more of their revenues from defense-dependent activities and can demonstrate economic hardship related to defense downsizing. <p>Eligible business applicants must also meet at least one of the following criteria to be an eligible borrower:</p> <ul style="list-style-type: none"> • Have \$10 million or less in annual revenues over each of the last three years; • Have a net worth of \$2 million or less; • Have fewer than 250 employees; or • Be a 501(c) 3 entity. <p>Qualifying borrowers must also:</p> <ul style="list-style-type: none"> • Be currently operating in Virginia or in the process of establishing operations within Virginia; • Be in good standing with the State Corporation Commission or other applicable state or local licensing authority; • Invest a minimum of 10% equity into the project; • Provide a lien on the assets purchased with the loan proceeds (subordinate liens will be considered); and • Certify that they do not discriminate against employees or applicants for employment.
Other Relevant Information	<p><i>Necessary Documentation includes:</i></p> <ul style="list-style-type: none"> • Completed and signed copy of this Economic Development Loan Fund Application and a check for the \$500 application fee; • Organizational documents evidencing the required authority to borrow or pledge assets of the applicant;

	<ul style="list-style-type: none">• Certificate of Good Standing or Certificate of Fact from the SCC or other applicable state or local licensing authority for the applicant business;• Copy of valid driver's license for owners with a 20% or greater ownership and each guarantor;• Applicant's business plan which includes pro-forma cash flow projections during the initial 24 months of the loan;• If existing business, most recent three years of business tax returns or business financial statements of the Applicant;• Most recent two years of personal tax returns on all guarantors;• Current personal financial statements from all guarantors.
Status	Currently accepting applications; more information can be found here .

SWAM Business Microloan Fund Application	
Administrator	Virginia Small Business Financing Authority
Types(s) of Assistance Available	This is a direct loan from the VSBFA to the business client that does not require a bank's participation in the transaction. It is an ideal tool for bankers who are faced with business loan requests for very small amounts where the bank would prefer to refer the client to an alternative source of funds
Eligible Entities	<p>Eligible Borrowers:</p> <ul style="list-style-type: none"> • Businesses currently operating in Virginia; • In good standing with the State Corporation Commission or other applicable state or local licensing authority; • Businesses in continuous operation for at least two (2) years. <p>Businesses must also meet at least one of the following criteria to be an eligible borrower:</p> <ul style="list-style-type: none"> • Have \$10 million or less in annual revenues over each of the last three years; or • Have a net worth of \$2 million or less; or • Have fewer than 250 employees.
Other Relevant Information	<p><i>Necessary Documentation includes:</i></p> <ul style="list-style-type: none"> • Completed and signed copy of this Microloan Application; • For all loans above \$10,000 and up to \$25,000, a completed and executed Counseling Referral Form; • Certificate of Good Standing or Certificate of Fact from the SCC or other applicable state or local licensing authority for the applicant business; • Copy of valid driver's license for each guarantor and/or sole proprietor; • Most recent business tax returns or business financial statements of the Applicant; • Most recent personal tax returns on all guarantors; • Current personal financial statements from all guarantors; • \$100 program application fee payable to VSBFA.
Status	Currently accepting applications; more information can be found here .

Loan Guaranty Program	
Administrator	Virginia Small Business Financing Authority
Types(s) of Assistance Available	This is a traditional deficiency guaranty of a bank loan. It can be used for lines of credit or term loans any time the bank believes it needs additional support in order to approve a business loan request.
Eligible Entities	<p>Eligible Borrowers: Qualifying borrowers must be currently operating in Virginia and be in good standing with the State Corporation Commission or other applicable state or local licensing authority. Businesses must also meet at least one of the following criteria to be an eligible borrower:</p> <ul style="list-style-type: none"> • Have \$10 million or less in annual revenues over each of the last three years; or • Have a net worth of \$2 million or less; or • Have fewer than 250 employees; or • Be a 501(c) (3) non-profit entity.
Other Relevant Information	<p><i>Necessary Documentation includes:</i></p> <ul style="list-style-type: none"> • Completed and executed copy of this Borrower's Application for the Loan Guaranty Program; • Copy of valid driver's license for any owner with a 20% or greater ownership and each guarantor; • A non-refundable application fee of \$200.00 is collected from the borrower by the participating lender and submitted with the lender's application for the Loan Guaranty Program.
Status	Currently accepting applications; more information can be found here .

Small Business Investment Grant Program	
Administrator	Virginia Small Business Financing Authority
Types(s) of Assistance Available	Grants are the lesser of 50% of the Qualified Investment or \$50,000. Lifetime \$250,000 maximum per investor, annual \$250,000 maximum per small business. Eligible Investment is a cash investment in a Qualified Business in the form of equity or subordinated debt and made into a Qualified Business on or after July 1, 2019, but prior to January 1, 2022. Equity investment must remain in place for 2 years.
Eligible Entities	<p>Eligible Businesses: A Qualified Business must meet all of the following criteria:</p> <ul style="list-style-type: none"> • Have annual gross revenues of no more than \$5 million in its most recent fiscal year, and • Have its principal office or facility in the Commonwealth, and • Is engaged in business primarily in or does substantially all of its production in the Commonwealth, and • May not have obtained during its existence more than \$5 million in aggregate gross cash proceeds from the issuance of its equity or debt investments, not including commercial loans from financial institutions, and • Have no more than 50 employees who are employed within the Commonwealth. Sole Proprietorships are not Eligible Businesses. <p>Eligible Investors:</p> <ul style="list-style-type: none"> • An individual subject to Virginia State Income tax pursuant to § 58.1-320 or a special purpose entity established for the purpose of making investments for such an individual. • An Eligible Investor may not be an individual who engages in the business of making debt or equity investments in private businesses, or any person who is a partner, shareholder, member, or owner of an entity that engages in such business. • An Eligible Investor shall not be awarded a grant for any investment in a small business for which the Eligible investor has been or will be allowed a Virginia Tax Credit pursuant to § 58.1-339.4
Status	Applications NOT currently being accepted; Business application can be found here . More information can be found here .

Small Business Jobs Grant Program

Administrator	Virginia Small Business Financing Authority
Types(s) of Assistance Available	Grants ranging from \$500 to \$2,000 per each new full-time position created to offset costs of hiring new employees.
Eligible Entities	<p>Eligible Business Sectors:</p> <ul style="list-style-type: none"> • Manufacturing • Distribution Centers • Research and Development • Information Technology Services to Business(B2B) • Inbound Call Centers <p>(Note: Not-for-profits, retail, construction, and professional services do not qualify)</p> <p>Applicant Business Must:</p> <ul style="list-style-type: none"> • Create at least five (5) net new full-time positions in Virginia within 24 months from the date of the first hire. • Have 50 or fewer employees. • Have average annual gross receipts of \$3Million or less averaged over the previous 24-month period. • Have 35 percent of their revenues from out-of-state sources. • Make a new capital investment of at least \$50,000 associated with the start up or expansion. • Pay a minimum entry-level wage rate of at least 1.35 times the federal minimum wage (which at this time is \$9.79 per hour). In areas that have unemployment rate that is one and a half times or more greater than the state level, this wage minimum may be waived by the Authority
Status	Not clear whether applications are currently being accepted; more information can be found here . Contact the VSBFA at 804-371-8208 or visit https://www.sbsd.virginia.gov .

Washington

Salesforce Small Business Grants	
Administrator	Ureeka Inc.
Types(s) of Assistance Available	Grants to for-profit companies in unspecified amounts to businesses affected by COVID-19
Eligible Entities	<p>To be eligible, grant applicants must:</p> <ul style="list-style-type: none"> • Be a for-profit company • Have between 2 to 50 employees • Have been in business for 2 full years as of March 2020 • Have an annual revenue between \$250k and \$2M • Have experienced challenges from COVID-19 • Meet all other eligibility requirements as stated in the Grant Program Terms linked here
Terms of Assistance	Grants do not need to be repaid. Decisions to make awards and regarding the amount of awards will be a selection committee based on their assessment of impact and need.
Permitted Uses	<ul style="list-style-type: none"> • Applicants may not use grant funds for the purpose of furthering any business activity relating to the production, development, promotion sale or distribution of: (i) tobacco, vaping and related products; (ii) recreational drugs, or unsafe supplements; (iii) weapons, ammunition, or explosives; (iv) adult products or services; (v) penny auctions; (vi) multilevel marketing models; (vii) third-party infringement payday loans; (viii) paycheck advances; (ix) bail bonds; (x) discriminatory advertising; (xi) religious advertising; (xii) social issues, elections or politics; (xiii) State lotteries; (xiv) cosmetic surgery or similar procedures; (xv) weight loss products and plans; (xvi) real money gambling; (xvii) alcohol, except by restaurants primarily engaged in the sale of food; or (xviii) illegal products or services. • Applicants may not to use grant funds to cover the costs of any Salesforce.com services or products, including services or products offered by any affiliates or subsidiaries of Salesforce.com, or in any way that would violate applicable laws, including, without limitation, in any manner that would constitute bribery, an illegal kickback, an illegal campaign contribution, or any other violation of applicable anti-corruption, political activity, economic sanctions, or other laws (collectively, "Grant Restrictions"). • As a condition of receiving a grant, applicants may be required to maintain adequate records to substantiate its compliance with the grant program, and to make records pertaining to its use of the grant funds available at reasonable times for review and audit.
Application Process	<ul style="list-style-type: none"> • Application period for Washington state opens on April 27, 2020 and closes on May 4, 2020 • Applicants may follow this link to apply beginning on April 27, 2020.

Other Relevant Information	Taxes that may be due for grants received are the sole responsibility of the recipient of the grant
Status	Applications will be available from April 27, 2020 at 8:00 a.m. PDT to May 4, 2020 at 11:59 p.m. PDT

Red Backpack Fund	
Administrator	GlobalGiving
Types(s) of Assistance Available	Emergency assistance grants in amounts of \$5,000 to 1,000 female business owners in the United States to help their business, families and employees
Eligible Entities	<ul style="list-style-type: none"> • Majority women-owned businesses and nonprofits • Annual revenues less than \$5M • At least one additional paid employee (in addition to the business owner) • Fewer than 50 individuals on staff • Sole proprietors are not currently eligible to apply • Businesses must be in good standing and incorporated as a legal entity • Must be able to demonstrate that the Covid-19 pandemic is causing hardship
Terms of Assistance	Grants do not need to be repaid
Permitted Uses	Not specified
Application Process	<p>GlobalGiving will hold at least five rounds of applications. The first round of applications was from April 6 through April 12. Each month thereafter, GlobalGiving will accept additional applications on their portal beginning on the following dates:</p> <p>May 4,</p> <p>June 1</p> <p>July 6</p> <p>August 3</p>
Other Relevant Information	Additional information about the program may accessed here
Status	Interested individuals may sign up here to receive an email notification when the application re-opens

District of Columbia

DC Small Business Recovery Microgrants	
Administrator	DC Small Business Recovery Microgrants Program ("DC SBRM")
Types(s) of Assistance Available	Grant
Eligible Entities	<p>Businesses:</p> <ul style="list-style-type: none"> • Whose principal office is physically located in Washington, D.C.; • That meet the Small Business Administration definition of small business; • That satisfy one of the following: <ul style="list-style-type: none"> ○ More than 50% of the business is owned by DC residents; ○ More than 50% of the gross receipts originate in DC; or ○ More than 50% of the employees are DC residents. • That do not fall into the following categories: <ul style="list-style-type: none"> ○ Adult entertainment ○ Banks ○ Financial services firms ○ E-commerce ○ Seasonal ○ Liquor, tobacco, or cannabis stores ○ Franchises (other than locally owned and operated franchises) • That were not awarded Great Streets Small Business Grant during October 1, 2019-September 30, 2020. <p>Non-Profits:</p> <ul style="list-style-type: none"> • Whose main office is located in Washington, D.C.; • That are registered as not-for-profit organizations with DCRA; • Whose services do not extend beyond the Washington, D.C., Maryland and Virginia region (except for art and cultural non-profits).
Terms of Assistance	To be determined
Permitted Uses	(i) Employee wages and benefits (such as health insurance), and (ii) operating costs such as account payable, fixed costs, inventory, rent and utilities.

Application Process	<ul style="list-style-type: none"> • Gather necessary financial and tax documents • Complete the application • Upload necessary documents • Sign and submit the application
Other Relevant Information	<p><i>Necessary Documentation includes:</i></p> <ul style="list-style-type: none"> • Documentation of residency; • Payroll or roster of employees and their residency • 2018 federal tax return (if the business was in operation in 2018) • 2019 income statement • 2020 year-to-date income statement • Documentation of potential revenue in April 2020.
Status	Not currently accepting applications; more information can be found here .

Local Level Relief Programs

See charts which begin on the next page.

Alston & Bird LLP Summary of Local Level Relief Programs

Arizona

Chandler Collateral Assistance Program	
Administrator	Chandler, AZ - Chandler Industrial Development Authority (CIDA)
Types(s) of Assistance Available	The Chandler Collateral Assistance Program (CCAP) was created by the Chandler Industrial Development Authority to assist Chandler businesses in obtaining loans and creating jobs in Chandler.
Eligible Entities	Individuals, businesses or Non-Profit Organizations
Terms of Assistance	<p>The Chandler Collateral Assistance Program provides additional collateral, of a maximum of \$50,000 or 20 percent of the total loan proceeds, whichever is less, to eligible businesses. CIDA extends the Collateral Pledge from two years to a term of up to four years.</p> <p>With the Collateral Assistance Program, the successful applicant/borrower is able to receive a loan and the lender is in a more secure collateral position.</p> <p>Jobs creation is an essential element of any request for Collateral Assistance.</p>
Permitted Uses	N/A
Application Process	Apply here .
Other Relevant Information	N/A
Status	Currently accepting applications

California

Small Business Emergency Microloan Program	
Administrator	The City of Los Angeles
Types(s) of Assistance Available	The City of Los Angeles has launched a new Small Business Emergency Microloan Program to provide financing needed to strengthen small business enterprises that have been affected by the COVID-19 outbreak.
Eligible Entities	Business or Non-Profit Organizations
Terms of Assistance	The Task Force will focus on what California can do to maintain its entrepreneurial and innovation leadership globally.
Permitted Uses	N/A
Application Process	Apply here .
Other Relevant Information	N/A
Status	Currently accepting applications

Small Business Relief Fund	
Administrator	City of San Diego
Types(s) of Assistance Available	The City of San Diego established a Small Business Relief Fund (SBRF) to provide grants and forgivable or low-to-zero interest-rate loans to eligible small businesses for working capital.
Eligible Entities	Business or Non-Profit Organizations
Terms of Assistance	<p>The goal of the SBRF is to help businesses retain employees and sustain continuity of business operations impacted by federal, California, San Diego County and local emergency declarations regarding COVID-19.</p> <p>Financial assistance in the form of grants and loans will range from \$10,000 to \$20,000 and will be allocated to eligible, qualified small businesses based on the availability of funds, program guidelines and the submission of all required information and supporting documentation.</p>
Permitted Uses	<p>Businesses that are NOT eligible to request or receive SBRF financial assistance include, but are not limited to:</p> <ul style="list-style-type: none"> - Lending and investment institutions and insurance companies - Golf courses, racetracks or gambling facilities - Nonprofit entities - Businesses engaged in any illegal activity per local, state or federal regulations with federal regulations taking precedence over local or state regulations. - Home-based businesses - Chain stores - Businesses with more than 100 Full-Time Equivalent (FTE) employees as of Feb. 28, 2020.
Application Process	Apply here .
Other Relevant Information	N/A
Status	No longer accepting applications

Emergency Business Loan Program	
Administrator	Chula Vista, CA - South County Economic Development Council
Types(s) of Assistance Available	The South County Economic Development Council is offering a no-interest loan to eating establishments in South County in order to provide some economic relief during these difficult times.
Eligible Entities	Business or Non-Profit Organizations
Terms of Assistance	South County EDC will provide a one-time \$5,000 no-interest loan with repayment due on April 1, 2021. At that time the entire loan amount will be due. It is anticipated that a total of 50 loans will be provided.
Permitted Uses	This small infusion of funds is intended to assist South County small restaurants to remain open and continue to provide meals during this national emergency.
Application Process	Apply here .
Other Relevant Information	N/A
Status	Currently accepting applications

Colorado

Small Business Emergency Relief Program	
Administrator	Denver, Co - State of Colorado
Types(s) of Assistance Available	Monetary funding
Eligible Entities	For-profit businesses
Terms of Assistance	N/A
Permitted Uses	N/A
Application Process	Applicant must fill out form here .
Other Relevant Information	N/A
Status	Currently accepting applications; deadline is Monday, June 1, 2020.

City of Golden COVID-19 Business Recovery Loan Program	
Administrator	City of Golden
Types(s) of Assistance Available	The City of Golden (City) COVID-19 Business Recovery Loan Program is a City program seeded by funds loaned by the Golden Urban Renewal Authority (GURA) and Golden Downtown Development Authority (DDA) to provide direct business recovery assistance to small businesses throughout the community affected by the COVID 19 pandemic.
Eligible Entities	<ul style="list-style-type: none"> • Retail/food service/lodging/personal services (i.e. spas, barbers, salons) and small healthcare providers (i.e. -dentists, massage therapists). • Independently-owned local business in a property zoned Commercial or Industrial and with a physical establishment within the official City limits. • Individually-owned franchises (including locally-owned/closely held LLC or similar) are eligible.
Terms of Assistance	<ul style="list-style-type: none"> • Businesses may apply for loans up to: <ul style="list-style-type: none"> ○ 75% of 2019 city sales tax (3% tax rate) remittances up to a maximum of \$30,000 OR ○ 2.25% of 2019 revenues up to \$30,000 (for businesses that don't pay City of Golden sales tax) • Length of loan = 4 years (All loans will have the same period – January 1, 2021 thru December 31, 2024.) • No interest accrues and no principal payments or interest are due until January 1, 2021. • Interest rate starting January 1, 2021 = 3.25%. • While no collateral will be required, the loan agreement will include a personal guarantee. A credit score review may be considered for approval
Permitted Uses	N/A
Application Process	Applicant must fill out form here .
Other Relevant Information	N/A
Status	Currently accepting applications

Florida

Miami-Dade Economic Advocacy Trust Small Business Capitalization Grant Program	
Administrator	The Miami-Dade Economic Advocacy Trust
Types(s) of Assistance Available	In response to the impact that COVID-19 is having on small businesses, the Miami-Dade Economic Advocacy Trust has decided to re-open the Small Business Capitalization Grant Program.
Eligible Entities	Business or Non-Profit Organizations
Terms of Assistance	The grant provides assistance to small businesses and does not have to be paid back.
Permitted Uses	N/A
Application Process	Apply here .
Other Relevant Information	N/A
Status	Currently accepting applications

Small Business Relief and Employee Retention Grant Program	
Administrator	City of Jacksonville
Types(s) of Assistance Available	In partnership with VyStar Credit Union, the City of Jacksonville's COVID-19 Small Business Relief and Employee Retention Grant program will provide low-cost loans with less stringent underwriting requirements and flexible.
Eligible Entities	<ul style="list-style-type: none"> • Business or Non-Profit Organizations. • To qualify, a business must be between 2 and 100 employees in addition to business owners. • The business must have at least 1 year in operations and provide the most recent year's filed tax returns.
Terms of Assistance	Maximum loan amounts are \$100,000 with a fixed interest rate of 5.99%. Loan approval and funding should take place in 3-5 days. The program requires interest-only payments for the first year to ensure repayment costs remain low as the small business work through pandemic response and rebuilding periods. Principal and interest (P&I) payments begin in year 2 at an amount sufficient to repay the loan in 60 months.
Permitted Uses	N/A
Application Process	Apply here .
Other Relevant Information	N/A
Status	Currently accepting applications

Georgia

No programs identified.

Hawaii

Micro Business Loan Program	
Administrator	The County of Maui
Types(s) of Assistance Available	The County of Maui has provided \$1,000,000 to the Maui Chamber of Commerce to provide 0% interest loans to businesses located in Maui County with 10 or fewer employees during the pandemic and recession.
Eligible Entities	<ul style="list-style-type: none"> Small, economically disadvantaged businesses
Terms of Assistance	Loans awarded through the program are offered as emergency and working capital loans in amounts ranging from \$7,500 to \$25,000, until the \$1,000,000 is exhausted.
Permitted Uses	N/A
Application Process	For instructions on how to apply, click here .
Other Relevant Information	N/A
Status	Currently accepting applications

Illinois

Chicago Microbusiness Recovery Grant Program	
Administrator	City of Chicago
Types(s) of Assistance Available	One-time grants in amounts of \$5,000
Eligible Entities	<p>To be eligible, applicants must fulfill the following criteria:</p> <ul style="list-style-type: none"> • Four or fewer employees • Less than \$250,000 annual revenue • In business for one year • Have experienced 25% decrease in revenue due to COVID-19 • Be located in a low- or moderate-income Community Area
Terms of Assistance	Grants do not need to be repaid
Permitted Uses	Grant funds must be used for working capital (payroll, rent, personnel expenses, insurance, taxes, etc.)
Application Process	<p><i>Timeline:</i></p> <ul style="list-style-type: none"> • 04/28: Grant application became available • 05/04: Grant application closes at 5:00pm CDT • 05/11: Grant recipients are chosen via lottery and notified of their acceptance. ACH payments are initiated - funds should be received within 2 business days.
Other Relevant Information	<p>A map of eligible Community Areas may be accessed here.</p> <p>Applicants must upload the following documents (clear and legible pictures will be accepted):</p> <ul style="list-style-type: none"> • A business bank statement from 2020 that includes the business address and business name • A valid business license dated 05/01/19 or earlier • A valid identification card (driver's license, CityKey, etc.) • A completed W9 form (access a fillable form here)
Status	Eligible businesses may currently apply here

Standing Together with Aurora Businesses Local Emergency (“STABLE”) Fund	
Administrator	Aurora Regional Chamber of Commerce
Types(s) of Assistance Available	Forgivable loans in amounts up to \$15,000 for businesses with 5 or fewer employees, or \$25,000 for businesses with 6 to 50 employees
Eligible Entities	<p>To be eligible, businesses must meet the following criteria:</p> <ul style="list-style-type: none"> • must be located with the City of Aurora • must have 50 or less employees at the time of application • must have been in business at least 3 months
Terms of Assistance	To be determined.
Permitted Uses	To help businesses support working capital (<i>i.e.</i> , rent, payroll, and utilities) and other expenses related to maintaining or expanding operations
Application Process	<ul style="list-style-type: none"> • Submitted applications will be qualitatively evaluated based on how COVID-19 has affected businesses, including loss of revenue and how funds awarded to a business will benefit the city of Aurora. • A lottery system will be utilized placing applications deemed complete and eligible on equal footing. • Businesses will be notified of the final award decisions on Monday, June 1, 2020.
Other Relevant Information	None
Status	Applications opened May 1, 2020

Fox Valley Grantmakers COVID-19 Response Fund	
Administrator	Community Foundation of the Fox River Valley
Types(s) of Assistance Available	Rapid-response grant awards between \$1,000 and \$20,000
Eligible Entities	<ul style="list-style-type: none"> • Nonprofit organizations in the greater Fox Valley region (<i>i.e.</i>, Greater Aurora Area, TriCities, Kendall County) • Organizations in need of critical funding to maintain operations and support the increased demand for services • Educational institutions, educational foundations, and private schools are not eligible to apply at this time
Terms of Assistance	<ul style="list-style-type: none"> • Grants do not need to be repaid • Grants will not be made directly to individuals, but rather to nonprofit organizations that provide financial assistance to individuals
Permitted Uses	<ul style="list-style-type: none"> • Operating, program, or capital needs that are in demand because of the COVID-19 pandemic, including technology needs of agencies who are serving clients while sheltered in place • Additional guidelines are available here
Application Process	<ul style="list-style-type: none"> • Nonprofits will need to complete a brief online application detailing their needs • A committee will review the applications as they are received on a weekly basis • Nonprofits will receive a response within 2 to 3 weeks of their submission of a request • While there currently is not a deadline for applications, it is unknown how long this grant program will remain in operation
Other Relevant Information	<ul style="list-style-type: none"> • Preference will be given to requests meeting basic human needs of residents in the community, including but not limited to food, shelter, safety, health, mental health. • Additional information required for the application is available here
Status	Eligible business may currently apply here

Cook County Community Recovery Initiative

Cook County Community Recovery Initiative	
Administrator	Cook County Bureau of Economic Development
Types(s) of Assistance Available	One-time, zero-interest loans of up to \$20,000 for small businesses and \$10,000 for independent contractors
Eligible Entities	<p>Businesses are eligible if:</p> <ul style="list-style-type: none"> • They have 25 or fewer employees • They made less than \$3 million in annual revenue, and • They are located in suburban Cook County (which includes Skokie) <p>Individuals are eligible if:</p> <ul style="list-style-type: none"> • They make at least half of their annual income in 1099 contract work • They make less than \$100,000 annually, and • They reside in suburban Cook County (which includes Skokie) <p>Not-for-profits are not eligible for the loan program</p>
Terms of Assistance	<p>The loan is:</p> <ul style="list-style-type: none"> • 0% interest • Has up to a five-year repayment term • No payments for the first six months of the loan • There are no fees associated with any aspect of the application process • No collateral is needed to apply
Permitted Uses	Payroll, rent/mortgage payments, and utility payments
Application Process	<ul style="list-style-type: none"> • Applications are expected to go live by mid-May at the latest • Interested parties are encouraged to continue checking this website for updates • Loan applications should take approximately two weeks to process after they are submitted
Other Relevant Information	<p>Applicants should be prepared to submit the following documents:</p> <ul style="list-style-type: none"> • 2019 tax returns or financial statements • 6 months of your most recent bank statements • Business license evidencing suburban Cook County location • Driver's license or other government identification • There is not citizenship requirement for the loan
Status	Interested persons may complete and submit this form to stay in touch for financial recovery assistance information

Massachusetts

No programs identified.

Missouri

No programs identified.

Nevada

Business Protection Program	
Administrator	Las Vegas Redevelopment Agency
Type(s) of Assistance Available	Grants up to \$2,000 to assist with the cost of securing buildings during an emergency shutdown
Eligible Entities	<p>Business entities must be:</p> <ul style="list-style-type: none"> • Located within one of the City's Redevelopment Areas in tax district 203, 204, 207, 212, 213 or 214 • Zoned for commercial, industrial or mixed-use operations. Eligible zoning designations: P-R, N-S, O, C-D, C-1, C-2, C-PB, C-M, M, R-3, R-4 • Properties with multiple retail tenants and/or vacant store fronts will be limited to 1 grant per storefront <p>Ineligible properties include:</p> <ul style="list-style-type: none"> • Single-family residential properties • Multifamily residential properties not part of a larger mixed-use development • Properties or projects not meeting eligibility requirements • Businesses specifically excluded are essential businesses designated by the State of Nevada and businesses that hold non-restricted gaming licenses (but restaurants may qualify)
Terms of Assistance	<ul style="list-style-type: none"> • All projects receiving funds must be completed within 14 calendar days of the date application is approved by the City Manager, Executive Director of the Las Vegas Redevelopment Agency. • Projects not completed within the specified 14 days forfeit all approved and allocated Business Protection funds. • Reimbursement of funds takes approximately 14-30 business days once copies of all paid invoices, receipts, cancelled checks and photos of completed project, are received. (Redevelopment Agency reserves the right to pay applicant in one lump sum or installments.) • Work must be performed within the time frame of the mandatory shutdown • Pictures of boarding and art must be submitted to the agency before reimbursement and inspected by the agency.
Permitted Uses	Securing buildings during times of emergency (for example, boarding up windows and doors, decorating façade); interior improvements and security systems are not eligible
Application Process	Applications will be reviewed and considered in the order they are received

Other Relevant Information	Applicant must have a current, active business license issued by the city of Las Vegas; show proof of a current city of Las Vegas business license for both the property owner and tenant
Status	Application forms are available here , along with information on where to submit the application

New Jersey

No programs identified.

North Carolina

No programs identified.

Oregon

Emergency Business Assistance Program	
Administrator	City of Beaverton
Type(s) of Assistance Available	Funding of up to 100% of eligible commercial mortgage or rent expenses, up to \$2,500 for selected applicants
Eligible Entities	<p>Eligible businesses must:</p> <ul style="list-style-type: none"> • Verify that at least 50% of their operations are within one of the categories listed here • Have 25 or fewer full time (or equivalent) employees at their Beaverton location • Be located within the Beaverton city limits and have an active Beaverton business license prior to reimbursement • Have a commercial lease (no home-based businesses or independent contractor subleases) • Certify they have experienced financial loss due to the COVID-19 pandemic • Not have received Federal CARES Act stimulus funding (PPP, EIDL, etc.) at the time of application <p>National chains are excluded</p>
Terms of Assistance	Grants do not need to be repaid
Permitted Uses	Eligible rent or mortgage expenses that occur after March 16, 2020
Application Process	<ul style="list-style-type: none"> • Application period for Round 2 will open Monday, May 4 at 8:00 a.m. to Wednesday, May 6 at 5:00 p.m. • All applications submitted during this period will be considered equally based on the eligibility criteria • This is not a 'first come, first served' process
Other Relevant Information	Businesses may click here to confirm whether their address falls within the city limits
Status	The link to apply for the second round beginning on May 4 at 8:00a a.m. will be posted on this webpage

Texas

No programs identified.

Virginia

No programs identified.

Washington

Small Business Stabilization Fund	
Administrator	City of Seattle
Type(s) of Assistance Available	Grants of up to \$10,000
Eligible Entities	<p>Business must meet the following criteria:</p> <ul style="list-style-type: none"> • Be located in Seattle • Operate out of a physical location (e.g., 'brick and mortar', food truck) within Seattle city limits • Meet income requirements established by federal funding eligibility guidelines (business owner had to have low-moderate income, which is less than 80% of the Area Median Income) • Employ 5 people or less • Demonstrate a loss of income due to COVID-19
Terms of Assistance	Grants do not need to be repaid
Permitted Uses	May only be used for the operating expenses of the awarded business, defined as the day-to-day trading operations of the business such as covering payroll and rent
Application Process	<ul style="list-style-type: none"> • Applications for the first round of the Stabilization Fund were due March 25 • There will be future rounds of the Stabilization Fund, however, applications are not currently open.
Other Relevant Information	<p>Applicants must submit</p> <ul style="list-style-type: none"> • household income information • a description of the business's monthly operating expenses
Status	<p>Applications are not currently open. However, there will be future rounds of funding. Information about future rounds will be available here</p> <p>An FAQ for the program is available here</p>

Cultural Relief Fund	
Administrator	4CULTURE
Type(s) of Assistance Available	One-time grants of up to \$5,000 for unexpected costs and losses related to COVID-19
Eligible Entities	<ul style="list-style-type: none"> • Organizations whose primary mission relates to arts, heritage, or preservation • Have a minimum 2-year track record of programming or activity • Must be located in and serving King County, Washington (which includes Redmond and Seattle) • Must demonstrate a direct financial impact from the outbreak of the COVID 19 virus, including but not limited to: loss of income (<i>e.g.</i>, ticket sales, admissions, earned revenue, or rental fees) or loss of opportunity (<i>e.g.</i>, cancelation of events, including fundraising events; cancellation or postponement of programs)
Terms of Assistance	Grants do not need to be repaid
Permitted Uses	Financial support for losses resulting from closures, cancellations, and loss of work due to COVID-19 specific to the King County cultural sector
Application Process	<ul style="list-style-type: none"> • The first round of funding will be available April 1 through May 15. • Businesses may apply at any time within that time frame
Other Relevant Information	<ul style="list-style-type: none"> • Applicants are asked to clearly state the financial challenges they face • Guidelines for establishing financial hardship are available here
Status	Eligible businesses may apply here

Pandemic Unemployment Compensation/Pandemic Unemployment Assistance

For employees eligible for unemployment, the CARES Act provides a temporary emergency increase in unemployment compensation benefits, the “Federal Pandemic Unemployment Compensation” (FPUC) program. Eligible claimants will receive \$600 per week in addition to the regular weekly benefit amount they receive.

- These benefits are taxable.
- The FPUC is administered through, and information about the FPUC is provided at the state’s website for, each state’s unemployment compensation program.
- The first payable week under FPUC is the week beginning March 29, 2020 and ending April 4, 2020. The last payable week of FPUC will be the week ending July 25, 2020.

The self-employed and independent contractors, who are not covered by traditional unemployment insurance programs, can receive the \$600 benefit through the new “Pandemic Unemployment Assistance” (PUA) program created under the CARES Act. Each state also administers this program and provides information at the state’s website regarding its regular unemployment compensation program.