This COVID-19 small business resource guide is committed to providing the latest information, tools and support available to small businesses impacted by the COVID-19/novel coronavirus outbreak. This page will be updated frequently as new federal, state and private resources to assist small businesses become available. Additionally, you can also receive professional business advice and free or low-cost business training from your local Small Business Development Center!

Updated April 27th, 2020

About COVID-19, also known as the Novel Coronavirus

SARS-CoV-2, or Severe Acute Respiratory Syndrome Coronavirus 2, is the formal designation for the virus that causes COVID-19, or Coronavirus Disease 2019. Comprehensive information regarding the virus, disease and protection measures can be found at the U.S. Center for Disease Control and Prevention and the World Health Organization. With global spread at an alarming rate, the World Health Organization declared this outbreak a pandemic on March 11th, 2020.

COVID-19 Small Business Resources & Assistance

The United States Congress passed the Coronavirus Aid, Relief and Economic Security (CARES) Act and the Families First Coronavirus Response Act in March 2020 to provide federal government support in response to the COVID-19/novel coronavirus outbreak. After the initial funds were exhausted, Congress passed the Paycheck Protection Program & Health Care Enhancement Act in April 2020 to provide an additional $380 billion to resume the Paycheck Protection Program (PPP) and Economic Injury Disaster Loan (EIDL) program.

The U.S. Small Business Administration (SBA) is continuing to lead the rollout of assistance for America’s small businesses. This includes the Paycheck Protection Program (PPP), the Economic Injury Disaster Loans (EIDL), SBA Debt Relief on new and current 7(a) loans, SBA Express Bridge Loans and additional guidance to businesses and employers.

Paycheck Protection Program

This program is a loan offering designed to provide a direct incentive for small businesses to retain their workers and cover certain other expenses. Eligible recipients may qualify for a loan up to $10 million. If you maintain your workforce, SBA will forgive the portion of the loan proceeds that are used to cover the first 8 weeks of payroll, rent, mortgage interest and utilities.
Any small business with less than 500 employees (including sole proprietorships, independent contractors and self-employed persons), private non-profit organizations or 501(c)(19) veterans organizations affected by the outbreak are eligible. The program will be available through June 30, 2020.

To apply, contact any existing SBA 7(a) lender. Contact your local lender to determine if they are participating in the program. Loan application processing resumes April 27, 2020.

Learn more about the SBA Paycheck Protection Program here.

**Economic Injury Disaster Loans & Loan Advances**

The U.S. Small Business Administration announced on March 12, 2020 that they will be processing disaster assistance loans for small businesses negatively impacted by COVID-19/novel coronavirus and the federal, state and local efforts to combat the spread. This assistance program provides targeted, low-interest disaster recovery loans up to $2 million and loan advances up to $10,000 to small businesses. These loans provide working capital to support small businesses that are experiencing temporary loss of revenue as a result of the outbreak. Complete eligibility criteria can be found in the online application.

To apply, complete the streamlined, online application here: COVID-19 Economic Injury Disaster Loan Application.

For additional information, please contact the SBA disaster assistance customer service center. Call 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail disastercustomerservice@sba.gov.

Learn more about SBA Disaster Loan Assistance here.

**Debt Relief**

This program will provide reprieve to small businesses as they overcome the challenges created by the outbreak.

For new 7(a) loans issued prior to September 27, 2020, the SBA will pay the principal and interest on these loans. For current 7(a) loans, the SBA will pay the principal and interest for a period of six months.
Express Bridge Loans

This program is designed for small businesses who currently have a business relationship with an SBA Express Lender. Loans of up to $25,000 can be secured with a fast turnaround to provide bridge funding to cover immediate expenses while the small business applies for or awaits disbursement of a direct SBA Economic Injury Disaster Loan (see above).

To apply, begin by contacting your local SBA District Office to find an Express Bridge Loan Lender.

Learn more about SBA Express Bridge Loans here.

COVID-19 Small Business Financial Aid & Tax Guide

The U.S. Chamber of Commerce, as part of their Save Small Business Initiative, has prepared the following comparison guide to assist small businesses with evaluating their options:
Guidance for Businesses & Employers

The following interim guidance is based on what is currently known about the Coronavirus Disease 2019 (COVID-19). For updates, visit the U.S. Center for Disease Control and Prevention and the World Health Organization.

Interim Guidance for Businesses and Employers to Plan and Respond to Coronavirus Disease 2019 (COVID-19) - guidance that may help prevent workplace exposure in non-healthcare settings. See guidance for Healthcare Professionals here.

Detecting Scams & Fraud

Scammers and other bad actors are actively using these opportunities to defraud individuals and small businesses as well as compromise sensitive information. This includes the fraudulent use of the U.S. Small Business Administration (SBA)’s name and logo in phone calls, emails, text messages and letters. The SBA has provided the following guidance:
• If you are contacted by someone claiming to be from the SBA – suspect fraud.
• Email address from SBA or other legitimate government agencies will always end in .gov.
• There is no cost to apply for a COVID-19 Economic Injury Disaster Loan and SBA will never ask you to provide a credit card.
• Do not release any private information (SSN, DOB, etc.) or banking information in response to an unsolicited caller, letter, email or text.
• An SBA logo in an email or webpage does not guarantee the information is accurate or from the SBA.
• Check for spelling and grammatical errors in an email and be wary of clicking on any links or opening attachments.
• If you are in the process of applying for an SBA loan and receive correspondence asking for PII, ensure that the referenced application number is consistent with your application number.
• For help with Economic Injury Disaster Loans, please contact the SBA disaster assistance customer service center. Call 1-800-659-2955 (TTY: 1-800-877-8339) or send an e-mail to disastercustomerservice@sba.gov.
• For inquiries regarding SBA support for small businesses, send an email to answerdesk@sba.gov.

Be vigilant and trust your instincts. If something seems too good to be true, then it likely is.

**Other Federal COVID-19 Small Business Resources**

[U.S. Department of Labor Coronavirus Resources](https://www.dol.gov/coronavirus) covering issues such as workplace safety; wage, hours, and leave; unemployment insurance flexibilities; and injured federal workers.


[Resources for Businesses and Employers](https://www.osha.gov/SLTC/coronavirus/) and [community resources](https://www.osha.gov/SLTC/coronavirus/) from the Centers for Disease Control

[FEMA Coronavirus](https://www.fema.gov/coronavirus) best practices, fact sheets, and other community resources

**State COVID-19 Small Business Resources Resources**

While there are numerous federal resources and assistance programs underway, many states and municipalities have established resources and financial assistance programs for their
local small businesses. The following are specific state COVID-19 small business resources. If you are aware of other resources in your state we should include, please Contact Us.

Alabama

Alabama SBDC – COVID-19 Resources

Coronavirus (COVID-19) Outbreak Updates – Alabama Dept. of Revenue

Business Resources for Coronavirus Response – Chamber of Commerce Association of Alabama

Alaska

Alaska SBDC – COVID-19 Resource Center

Business Resources for Coronavirus – Alaska Chamber

Arizona


Resources and Information for Arizona Small Businesses Affected by COVID-19

COVID-19 Resources: What you need to know – Arizona Small Business Association

Coronavirus Information Center – Chamber Business News, a project of the Arizona Chamber Foundation

Arkansas

Arkansas SBDC – COVID-19 Resources

COVID-19 Resources for Businesses and Employers – Arkansas Economic Development Commission

COVID-19, Coronavirus & Arkansas – Arkansas State Chamber of Commerce

California

California SBDC – COIVD-19 Resources
Coronavirus 2019 (COVID-19) Resources - California Office of Business and Economic Development

Disaster Relief Loan Guarantee Program for COVID-19 – Small Business Finance Center (SBFC) - California Infrastructure & Economic Development Bank

Colorado

Colorado SBDC – COVID-19 Small Business Response Resources

Coronavirus Disease 2019 (COVID-19) in Colorado - state and national resources from the Colorado Department of Public Health & Environment and State Emergency Operations Center

Colorado Chamber of Commerce – COVID-19 Updates and Resources

Connecticut

Connecticut SBDC – COVID19 Business Resource Center


Delaware

Delaware SBDC - COVID-19 Resources

COVID-19 Information for Delaware Small Businesses - Delaware Division of Small Business Delaware Chamber of Commerce – Coronavirus Resources for Businesses

Florida

Florida SBDC – COVID-19 Resources

Tampa Bay SBDC – COVID-19 Resources

COVID-19 Business Resources & Economic Relief - Florida Chamber of Commerce

Georgia

Georgia SBDC – Response and Recovery
Georgia Department of Economic Development: COVID-19 Updates

Hawaii

Hawaii Chamber of Commerce: Preparing your business for COVID-19
Resources for Hawai‘i Small Businesses During the Coronavirus Pandemic

Idaho

Idaho SBDC – COVID-19 Resources
Idaho Department of Commerce COVID-19 Information

Illinois

COVID-19 Information for Small Business – Illinois Department of Commerce & Economic Opportunity
COVID-19 Emergency Small Business Assistance Initiatives
Small Business COVID-19 Relief Program – Invest in Illinois
Chicago Small Business Resiliency Fund – City of Chicago
Rockford COVID-19 Small Business Emergency Loan Fund

Indiana

Indiana SBDC – COVID19 Resources
Indiana COVID-19 Business Resource Center
Information and Resources for Small Businesses – Indiana Chamber of Commerce

Iowa

Iowa SBDC – COVID-19 Resources
COVID-19: Iowa Business Recovery Assistance
Kansas

Kansas SBDC – COVID-19 Small Business Resources

Kansas Department of Commerce Resources for Businesses

Coronavirus (COVID-19) Business Resources & Updates

Kentucky

Kentucky SBDC – COVID-19 Resources

Kentucky Chamber Business Resources for Employers for Coronavirus

Louisiana

Louisiana SBDC – COVID-19 Resources

Louisiana Economic Development (LED) Resources for Impacted Businesses

Maine

Maine SBDC – COVID-19 Resources

COVID-19 Relief Loan Programs – Finance Authority of Maine

Maryland

Maryland SBDC – COVID-19 Assistance

Coronavirus (COVID-19) Information for Businesses -State of Maryland

Small Business Emergency Relief Programs – Maryland Dept. of Commerce

Layoff Aversion Fund – Maryland Dept. of Labor

Massachusetts

Massachusetts SBDC – COVID-19 Resources

COVID-19 Resources and Guidance for Businesses
Massachusetts Growth Capital Corporation Emergency Loan Fund

**Michigan**

Michigan SBDC – Supporting Your Business During COVID-19

Resources for Michigan Businesses during COVID-19 – Michigan Economic Development Corporation

**Minnesota**

Minnesota Rochester Regional SBDC – COVID-19 Resources

COVID-19 Information & Resources – Minnesota Dept. of Employment & Economic Development

COVID-19 Business Toolkit – Minnesota Chamber of Commerce

**Mississippi**

Mississippi SBDC – COVID-19 Resources

Mississippi Emergency Management Agency COVID-19 Resources – state of emergency declaration, testing sites, and closures

**Missouri**

Missouri SBDC – COVID-19 Resources

Small Business Disaster Loan Program

**Montana**

Montana Department of Commerce – Business Recovery Assistance

Montana COVID-19 Community Resources

**Nebraska**

Nebraska SBDC – Business Resiliency Resources
Nebraska COVID-19 Community Resources

Nevada

Nevada SBDC – COVID-19 Resources

Guidance to Nevada’s Employers and Workforce – Nevada Department of Health and Human Services

New Hampshire

New Hampshire SBDC – COVID-19 Resources

COVID-19 NH Business Resources

New Jersey

New Jersey SBDC – COVID-19 Resources

COVID-19/Novel Coronavirus Information for New Jersey Businesses

New Mexico

New Mexico SBDC – COVID-19 Resources

New Mexico Small Business Investment Corp. – funding added to support small businesses impacted by COVID-19

New Mexico Economic Development Department – COVID-19 Business Resources

Information for Workers & Businesses Affected by COVID-19

New York

New York SBDC – COVID-19 Resources

Assistance & Guidance for Businesses Impacted Due to Novel Coronavirus

North Carolina

North Carolina SBDC – Navigating Your Business through COVID-19
COVID-19 Resources for Businesses and Employers - North Carolina DHHS

North Dakota
North Dakota SBDC – Business Continuity
COVID-19 Business and Employer Resources – North Dakota State Government

Ohio
Ohio University SBDC – COVID-19 Business Recovery Resource Center
Ohio Chamber of Commerce – COVID-19 Business Resources
Ohio Women’s Small Business Accelerator – COVID-19 Resources
Businesses/Employers – COVID-19 Checklist

Oklahoma
Tulsa Regional Chamber – COVID-19 Resources
COVID-19 Resources – Oklahoma Department of Commerce

Oregon
Oregon SBDC – COVID-19 Business Resources
Coronavirus (COVID-19) Resources for Businesses

Pennsylvania
Pennsylvania SBDC – COVID-19 Resources
Responding to COVID-19 – for businesses
Business Resources for Coronavirus – Pennsylvania Chamber of Business and Industry

Rhode Island
Rhode Island SBDC – COVID-19 Resources and Information
COVID-19 Resources - Rhode Island Commerce Corporation

South Carolina

South Carolina SBDC – COVID-19 Resources

Interim Guidance for Businesses and Employers

South Dakota

COVID-19 Resources - South Dakota Governor’s Office of Economic Development

COVID-19 Coronavirus: Resources and Support for Startups and Small Businesses in South Dakota

Tennessee

Tennessee SBDC – COVID-19 Resources

COVID-19 Small Business Resources

Texas

Texas Gulf Coast SBDC – COVID-19 Resources

South-West Texas Border SBDC – COVID Business Recovery Accelerator

Northwest Texas SBDC – COVID-19 Resources

North Texas SBDC – COVID-19 Resources

COVID-19 Business Resources - Texas Economic Development

COVID-19 Resources for Employers - Texas Workforce Commission

Utah

Utah SBDC – COVID-19 Resources & Information

Coronavirus Resources for Businesses
Vermont

Vermont SBDC – COVID-19 Resources

COVID-19 Guidance for Vermont Businesses

Virginia

Virginia SBDC – COVID-19 Resources

COVID-19 Resource Center - Virginia Chamber of Commerce

Washington

Washington SBDC – COVID-19 Resources

COVID-19 Resource List for Impacted Washington Businesses

Washington, DC

Recovery Resources for Businesses

West Virginia

West Virginia SBDC – COVID-19 Resources

Coronavirus Disease (COVID-19) - information from the Department of Health and Human Resources

Wisconsin

Wisconsin SBDC – COVID-19 Resources

Wisconsin SBDC – Info on SBA Disaster Loan Assistance

COVID-19: How we can help businesses - University of Wisconsin Institute for Business & Entrepreneurship

COVID-19 Business Resources
Private Sector Resources for Small Businesses

While federal, state, local governments are providing financial assistance to small businesses, so too has the private sector stepped up to support entrepreneurs. The following are select resources from private sector.

Comprehensive Guides

**Find Funding Assistance & Relief by State** – small businesses funding by states (federal and private)

**Regional Relief by Cities in the US** – funding resources by cities in the United States

**Resources for Women-Owned Businesses** – funding resources for women owned businesses

Small Business Assistance

**Facebook Small Business Grants Program** – Facebook is offering $100M in cash grants and ad credits for up to 30,000 eligible small businesses in over 30 countries.

**Google support small businesses and crisis response** – a $200 million investment fund that will support NGOs and financial institutions around the world to help provide small businesses with access to capital.

**Goldman Sachs COVID-19 relief fund** – $250 million to provide emergency loans to small businesses across the country

**JP Morgan Chase Supporting Small Businesses** – $8 million to assist small businesses vulnerable to significant economic hardships in the U.S., China and Europe.

**Verizon and LISC Support Small Businesses** – investment of $2.5M to support small businesses with up to $10,000 grants.

**Wefunder helping small businesses** – Wefunder has funded ~$130M in hundreds of small
businesses from over 400,000 investors.

**US Bank helps small business owners** - $4 million in grants in the hands of three key national partners – LISC, the United Way and Operation HOPE - to support small business owners and crisis relief.

**Zapier helps most impacted small business customers** - committing $1 million to help our most impacted small business customers

**GoFundme Small Business Relief Fund** - helping small businesses to collect money for funding

**Mailchimp Relief Fund** - giving $10 million in Mailchimp service to our small business customers who have been impacted by the COVID-19 crisis.

**Kabbage Helping Small Businesses** - launched an online hub to boost sales by including through a system where businesses can sell gift cards to consumers for use at a later date.

**AT&T waiving fees** - next 60 days, AT&T will not terminate their services because of their inability to pay

**1Password Business offering free service for 6 months to Small Businesses** - 1Password proving free 6 months service to keep business files secure when working remotely.

**LinkedIn offering free courses for working remotely** -free learning path with online courses.

**Cisco WebEx COVID-19** - committing $225 million in cash, in-kind, and planned-giving to support both the global and local response to COVID-19.

**Zoom Support during the COVID-19 pandemic** - articles and video tutorials on effectively using Zoom to navigate the coronavirus pandemic. Offering free for personal meetings for small businesses.

**Competitive Grants**

**Visa Foundation Grants** - committing $210 Million to Support Small and Micro Businesses and Immediate COVID-19 Emergency Relief

**AssistHer Emergency Relief Grant** - offering up to $10,000 grant to women owned businesses.
Hello Alice Small Business Grants - offering up to $10,000 emergency grants, being distributed immediately to small business owners impacted by this pandemic.

Thryv Foundation funding grants to small businesses - helping small businesses with grants

Additional Resources

Already in business or thinking about starting your own small business? Check out our various small business resources:

- View small business help topics here: Small Business Information Center
- View business reports here: Small Business Snapshots
- View industry-specific research here: Market Research Links

Remember, you can also receive free professional business advice and free or low-cost business training from your local Small Business Development Center!

If you have a small business resource you think should be included here, please Contact Us.

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Sharing is caring!