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.

The U.S. Small Business Administration is leading 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.

This program is for 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. 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 begins April 3, 2020.

Learn more about the Paycheck Protection Program.

**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](mailto:disastercustomerservice@sba.gov).

**SBA Resources**

[Disaster Loan Assistance Application](#)

[Presidential and SBA Declared Disaster Areas](#) (check for Coronavirus (COVID-19) SBA declared disaster by state or by county)

[Guidance for Businesses and Employers to Plan and Respond to Coronavirus Disease 2019 (COVID-19)](#)

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

[U.S. Department of Labor Coronavirus Resources](#) covering issues such as workplace safety; wage, hours, and leave; unemployment insurance flexibilities; and injured federal workers.

[Occupational Safety and Health Administration Guidance on Preparing Workplaces for COVID-19](#).
Resources for Businesses and Employers and community resources from the Centers for Disease Control

FEMA Coronavirus best practices, fact sheets, and other community resources

State COVID-19 Small Business Resources Resources

While the SBA designates disaster areas at the county-level, it is possible that an entire states be declared disaster areas. The SBA Emergency Injury Disaster Loan is one component to support small businesses. Some states or municipalities may provide financial assistance to small businesses. The following are COVID-19 specific state resources.

Alabama

Alabama Department of Revenue Coronavirus (COVID-19) Outbreak Updates

Business Resources for Coronavirus Response from the Chamber of Commerce Association of Alabama

Alaska

Business Resources for Coronavirus from the Alaska Chamber

Arizona

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

Coronavirus Information Center a project of Chamber Business News

Arkansas

COVID-19 Resources for Businesses and Employers from the Arkansas Economic Commission

Update on State Actions Regarding COVID-19 from the Arkansas Chamber of Commerce

California

Coronavirus (COVID-19) Resources - information for employers, employees and residents compiled by the California Governor’s Office of Business and Economic Development
Small Business Finance Center (SBFC)

Colorado

COVID-19 Small Business Response Resources - statewide resources from the Colorado SBDC

Information and Resources on Coronavirus - resources for employees and employers from the Colorado Department of Labor and Employment

Connecticut

Connecticut SBDC COVID19 Business Resource Center

Coronavirus Disease 2019 (COVID-19) Business Resources

Delaware

COVID-19 Information for Delaware Small Businesses

Florida

COVID-19 Business Resources & Economic Relief

Coronavirus: Small Business Updates and Resources from the Tampa Bay SBDC

Georgia

Georgia Department of Economic Development: COVID-19 Updates

Hawaii

Hawaii Chamber of Commerce: Preparing your business for COVID-19

Idaho

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

Information and Resources for Small Businesses – Indiana Chamber of Commerce

Indiana COVID-19 Business Resource Center

Iowa

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 Chamber Business Resources for Employers for Coronavirus

Louisiana

Louisiana Economic Development (LED) Resources for Impacted Businesses

Maine

COVID-19 Relief Loan Programs – Finance Authority of Maine
Maryland

Coronavirus (COVID-19) Information for Businesses – resources are available through the Department of Commerce and the Department of Labor.

Massachusetts

COVID-19 Resources and Guidance for Businesses

Massachusetts Growth Capital Corporation Emergency Loan Fund

Michigan

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

Minnesota

COVID-19 Business Toolkit – from the Minnesota Chamber of Commerce

Mississippi

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

Missouri

Small Business Disaster Loan Program

Montana

Montana COVID-19 Community Resources

Nebraska

Nebraska SBDC Business Resiliency Resources

Nebraska COVID-19 Community Resources
Nevada
 Guidance to Nevada’s Employers and Workforce – resources from the Department of Health and Human Services

New Hampshire
 COVID-19 NH Business Resources

New Jersey
 COVID-19/Novel Coronavirus Information for New Jersey Businesses

New Mexico
 Information for Workers & Businesses Affected by COVID-19

New York
 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
 COVID-19 Business and Employer Resources - North Dakota State Government

Ohio
 Businesses/Employers – COVID-19 Checklist

Oklahoma
 COVID-19 Resources - Oklahoma Department of Commerce
Oregon

Coronavirus (COVID-19) Resources for Businesses

Pennsylvania

Responding to COVID-19 – for businesses

Business Resources for Coronavirus – Pennsylvania Chamber of Business and Industry

Rhode Island

COVID-19 Resources – Rhode Island Commerce Corporation

South Carolina

Interim Guidance for Businesses and Employers

South Dakota

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

Tennessee

COVID-19 Small Business Resources

Texas

COVID-19 Business Resources – Texas Economic Development

Utah

Coronavirus Resources for Businesses

Vermont

COVID-19 Guidance for Vermont Businesses

Virginia

COVID-19 Resource Center – Virginia Chamber of Commerce
Washington

Washington SBDC Protect Your Business

COVID-19 Resource List for Impacted Washington Businesses

Washington, DC

Recovery Resources for Businesses

West Virginia

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 Business Resources

Wyoming

COVID-19 Response Tips for Small Businesses

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!

About the SBDC National Blog
If you have a small business resource or SBDC story you think would make a great feature, please Contact Us.

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