

COVID 19 - Federal, State and Local Financial Support

Federal

Main Street Lending Program: The Federal Reserve announces additional details – The National Law Review – April 21, 2020

<https://www.natlawreview.com/article/main-street-lending-program-federal-reserve-announces-additional-details>

SBA Debt Relief

The SBA's Debt Relief Program provides immediate relief for new and existing borrowers of SBA's regular loan guarantee programs. For existing borrowers with a regular 7(a), 504 or micro-loan, SBA will automatically make payments on your behalf for a period of six months. For new borrowers, SBA will automatically cover payments due prior to September 27, 2020. Debt relief is automatic, but you should check in with your lender. Under the new law, the SBA is directed to make payments within 30 days of the date on which the first payment is due. For more information about the Debt Relief Program, [click here](#).

SBA Serviced Disaster Loan Debt Relief

For current SBA Serviced Disaster (Home and Business) Loans, if your disaster loan was in "regular servicing" status on March 1, 2020, the SBA is providing automatic deferments through December 31, 2020. Learn more about this debt relief program by [clicking here](#).

SBA Express Bridge Loan Pilot Program

The SBA's Express Bridge Loan Pilot Program allows small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 quickly. These loans can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing and can be a term loan or used to bridge the gap while applying for a direct SBA Economic Injury Disaster Loan (EIDL). If a small business has an urgent need for cash while waiting for a decision and disbursement on an EIDL, they may qualify for an SBA Express Disaster Bridge Loan. [Click here](#) to learn more about the Express Bridge Loan Pilot Program.

Other SBA Lending Options

The 7(a) loan program is the SBA's primary program for providing financial assistance to small businesses. The terms and conditions, like the guaranty percentage and loan amount, may vary by the type of loan. For information on other traditional SBA lending options, [click here](#).

Employee Retention Tax Credit (ERTC)

The Employee Retention Credit is a refundable tax credit for employers equal to 50 percent of qualified wages (including allocable qualified health plan expenses) that eligible employers pay their employees. This Employee Retention Credit applies to qualified wages paid after March 12, 2020, and before January 1, 2021. The maximum amount of qualified wages taken into account with respect to each employee for all calendar quarters is \$10,000, so that the maximum credit for an Eligible Employer for qualified wages paid to any employee is \$5,000. [Click here](#) for more information about the ERTC.

State of Florida – Florida Small Business Emergency Bridge Loans COVID-19

*As of April 17, there are currently **no remaining funds** available for this program.*

*If you have already applied, you can check the status of your **application here**.*

If additional funds become available, we will update this page.

State Rebuild Florida Business Loan Fund

The Rebuild Florida Business Loan Fund provides financing to assist businesses with resiliency efforts. 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. Learn more about this loan program by [clicking here](#).

Florida Small Business Loan Program

The Florida Small Business Loan Program is available to qualified businesses that demonstrate adequate historical and/or proposed cash flow coverage and other credit underwriting metrics. The loan proceeds must be used for a business purpose, which includes, but is not limited to: startup costs, working capital, business procurement, franchise fees, equipment, inventory, as well as the purchase, construction renovation or tenant improvements of an eligible place of business that is not for passive real estate investment purposes. Loan amounts range from \$250,000 to \$5,000,000. [Click here](#) to learn more about this loan program.

Black Business Loan Program

The Black Business Loan Program (BBLP) offers alternative lending solutions to Florida-based black-owned small businesses by providing short-term loans and technical assistance. Find more information about this loan program by [clicking here](#).

Microfinance Guarantee Program

The Microfinance Guarantee Program is available to stimulate access to credit for entrepreneurs and small businesses in Florida by providing targeted guarantees to loans made to such entrepreneurs and small businesses. Funds appropriated to the program must be reinvested and maintained as a long-term and stable source of funding for the program. Learn more about this guarantee program by [clicking here](#).

State of Florida –

Microfinance Guarantee Program: This program is designed to provide a loan guarantee to lenders that extend credit to entrepreneurs and small businesses through this program. Enterprise Florida has suspended initial fees (approx. 2%) due to COVID19. Borrower eligibility requirements include:

- Must employ 25 or fewer employees
- Business generates average gross revenues of \$1.5 million or less per year for the last 2 years
- Loan is obtained through eligible financial institution
- Loan maximum up to \$250,000
- Loan guarantee up to 50%
- Term, Interest rates and fees are negotiable

Click here to view program release information: <https://www.enterpriseflorida.com/news/enterprise-florida-suspends-initial-fees-through-its-microfinance-guarantee-program-to-support-florida-small-business-community/>

State Small Business Credit Initiative (SSBCI): The program is designed to provide a loan guarantee to lenders that extend credit to small to medium size businesses. Borrower eligibility requirements include:

- Must employ 500 or fewer employees
- Loan is obtained through eligible financial institution
- Loan minimum \$250,000 to maximum \$5,000,000
- Term maximum is 5 years
- Loan guarantee up to 50%
- Interest rates and fees are negotiable

Click here to view program information: <https://www.enterpriseflorida.com/small-business/state-small-business-credit-initiative-ssbci/>

Florida Short Term Compensation Program

- As part of the state's [Reemployment Assistance](#) programs, [Florida's Short-Time Compensation \(STC\) program for employers](#) pays partial benefits to groups of employees working reduced hours.
- Employers may elect to participate in this program to retain valued employees by reducing hours for an entire group of employees instead of resorting to temporary layoffs. Individuals participating in an employer-sponsored training may also be eligible to participate in the program. STC benefits are payable when normal hours of work are reduced from 10%-40%.
- Participating employees must be full-time (at least 32 hours per week prior to Short Time Compensation reduction), permanent employees (not seasonal) and the employees must have a set number of hours (excluding overtime) that they work each week in order to participate.
- Questions should be directed to the Reemployment Assistance Hotline at 1-800-204-2418 for assistance from the Reemployment Assistance unit.

Pasco Emergency Business Grant

Immediate grants up to \$5,000 to be awarded to small businesses

The Pasco Economic Development Council (Pasco EDC) has partnered with Pasco County to provide a RELIEF grant to small businesses impacted by COVID-19 brought to you by Penny for Pasco. The Pasco Emergency Business Grant is an emergency grant up to the amount of \$5,000 to support small businesses and the local Pasco County economy.

This emergency grant is expected to provide support to 400 Pasco County small businesses. The goal of the grant program is to help offset the temporary loss of revenue and help keep small businesses open after this global pandemic.

Sarasota County is using an untapped economic development fund to make \$4.3 million available in resiliency loans to tide over small businesses until federal relief is available. Small businesses may apply for loans of up to \$25,000. Loan repayment will be deferred for the first year, then the interest rate is 3.5 percent for the next three years.

The **City of St. Petersburg** announced the launch of the Fighting Chance Fund on Friday, April 3rd. The program offers \$5,000 grants to eligible small businesses, plus \$500 to impacted workers. Businesses must have 25 or fewer employees and be locally owned and independently operated. As of April 16, the program had received about 1,800 applications and awarded roughly \$77,000. On April 14, Mayor Rick Kriseman announced that the city was expanding eligibility requirements; it will now accept applications from travel agencies, businesses open for six months (rather than one year), and businesses whose owners do not live within city limits.

The **Tarpon Springs City Commission** has created a \$100,000 Small Business Endurance Grants program, providing one-time \$1,000 grants to small businesses. Businesses must be public-facing, have 50 or fewer employees, be current on taxes, and able to demonstrate a revenue loss due to the pandemic. The program is funded by the City's emergency reserve fund. Applications will be accepted between April 9-23.

Private Sector Support Resources

Businesses impacted by COVID-19 are encouraged to look into private sector funding opportunities and resources that may be available to you and your business to help you stay afloat and meet short-term business needs during this pandemic. Additional resources will be added as they become available, so please check back.

General Grants

Save Small Business Fund

Applications open April 20, 2020

With contributions from corporate and philanthropic partners, the Chamber Foundation will distribute \$5,000 grants to small employers in the U.S. and its territories. The [Save Small Business Fund](#) is part of the U.S. Chamber of Commerce's Save Small Business Initiative—a nationwide effort to address small business owners' immediate needs, mitigate closures and job losses, and mobilize the long-term support the small business community needs for recovery. Grants will be awarded weekly until all funds have been used. For information on eligibility, grant timeline, and more, [click here](#).

Facebook Small Business Grants Program

Applications open April 22, 2020

To help small businesses that are experiencing disruptions resulting from the global outbreak of COVID-19, Facebook is offering \$100M in cash grants and ad credits to help during this challenging time. Facebook is proud to partner with [Ureeka](#) to administer the application process. At this time, grants will be offered in the Miami-Dade County area in Florida. [Sign up here](#) to receive information about the program and to be notified when applications open for your region. For information on eligibility, grant timeline, and more, [click here](#).

Salesforce Care Small Business Grants

Applications open April 24 – May 1, 2020

As part of Salesforce's commitment to small businesses and giving back to the community, Salesforce is partnering with Ureeka to offer eligible small businesses the opportunity to receive a \$10,000 grant to help them through the COVID-19 outbreak. [Click here](#) to see if you are eligible and how to continue with an application.

Verizon Small Business Recovery Fund

Round 2 of applications beginning soon

Thanks to a [\\$2.5 million investment from Verizon](#) to the Local Initiatives Support Corporation (LISC), grants are being offered to help small businesses fill urgent financial gaps until they can resume normal operations or until other more permanent financing becomes available. Additionally, Verizon recently launched [#PayItForwardLIVE](#), a weekly livestream from big names to pay it forward for small businesses. LISC will use the funds to provide grants of up to \$10,000 to businesses facing immediate financial pressure because of Covid-19, especially entrepreneurs of color, women-owned businesses and other enterprises that don't have access to flexible, affordable capital in historically underserved communities. [Click here](#) to learn more.

Local Grants

Escambia County Small Business Recovery Grants

Applications open April 20 – 27, 2020

Escambia County and the City of Pensacola, in partnership with the Florida SBDC at UWF, FloridaWest EDA and the Pensacola Chamber of Commerce have created the Escambia County Small Business COVID-19 Recovery Grant Program. The grant is intended to assist for-profit businesses located in Escambia County with their immediate cash flow needs as a result of a demonstrated economic injury due to COVID-19. The maximum grant award per business or owner is \$2,500. [The application will be available online starting Monday, April 13](#). Learn more at myescambia.com/COVID19Grant.

Gulf Breeze Small Business Recovery Grants

Applications open April 21 – 28, 2020

The City of Gulf Breeze and Santa Rosa County Economic Development, in partnership with the Florida SBDC at UWF, are launching the Gulf Breeze Small Business Grant program to help local small businesses impacted by the COVID-19 pandemic. The maximum grant amount is \$2,500 per business entity. Learn more and apply by [clicking here](#).

City of St. Petersburg, Fighting Chance Fund

Applications accepted until funds exhausted

The City of St. Petersburg has created the Fighting Chance Fund – an emergency grant for St. Pete's negatively impacted locally owned and independently operated small businesses. The fund is expected to provide critical support to about 1,000 restaurant, bar, retail, and service-based businesses and their more than 3,000 eligible employees. The grants are \$5,000 for impacted eligible businesses and \$500 to impacted eligible individuals. The City's goal is to help offset the significant, temporary loss of revenue during this global pandemic. There are limited funds that will be distributed on a first-submitted and correctly completed application basis. There is no deadline to apply. The City has allocated \$6.8 million for this fund and applications will be accepted until funds are exhausted. [Click here](#) to learn more and apply.

City of Tampa One Tampa: Relief Now, Rise Together

Pre-Applications open April 21 – 23, 2020

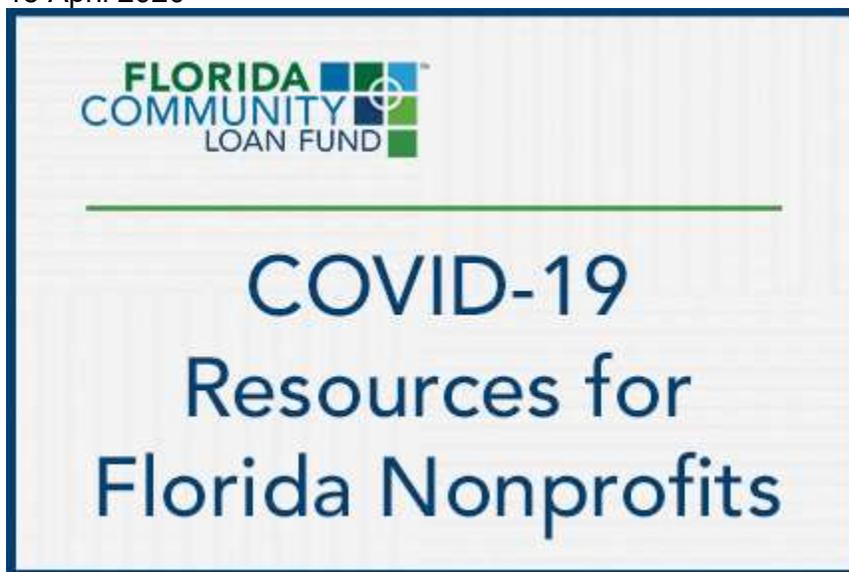
Full Applications open for eligible pre-applicants April 24, 2020

The City of Tampa has established the Relief Now, Rise Together Fund to provide financial relief to eligible small businesses, families, and individuals negatively impacted by local COVID-19 orders. The relief program is an emergency grant focused on the most basic needs – rent and essential utilities. Small businesses in specific industries may receive up to \$4,000 for rent or mortgage and up to \$1,000 for utilities. You must pre-apply AND be deemed eligible to continue the full application process. The full application process closes when 800 completed applications with proper documentation have been submitted. [Click here](#) to learn more.

COVID-19 Resources for Florida Nonprofits and

Small Businesses

15 April 2020



At Florida Community Loan Fund, we know this is a tough time for nonprofit organizations and small businesses in Florida. Although we are working remotely, please know that our staff is just an email or phone call away. You can visit our [Staff Directory](#) for contact information.

Below is a list of resources that may offer assistance as we navigate this new territory together. This page will be updated as new information becomes available, so check back often. If you know of other resources we can share please email info@fclf.org.

[Click here to download a PDF of this resource list.](#)

Region-Specific Resources

- **Northeast Florida First Coast Relief Fund.** To help our neighbors most affected by COVID-19 disruption, The Community Foundation for Northeast Florida, Jessie Ball duPont Fund, Jewish Federation and Foundation of Northeast Florida, United Way of Northeast Florida and United Way of St. Johns County are re-activating Florida's First Coast Relief Fund. The fund will assist organizations helping those in Northeast Florida affected by this public health crisis. As with past relief efforts, the fund will be overseen by a grants committee and administered by United Way of Northeast Florida. <https://unitedwaynefl.org/disaster-relief/application/>
- **Nonprofit Center of Northeast Florida COVID-19 Impact Calls.** The Nonprofit Center hosts weekly calls to bring the latest information to the local nonprofit community about conducting business and serving the community in the time of COVID-19. Calls will be held virtually via Zoom; the call-in information will be sent automatically with registration confirmation. https://nonprofitctr.org/inspire_events/
- **Santa Rosa County, Small Business COVID-19 Recovery Grant.** Santa Rosa County, Florida, in partnership with the Florida SBDC at UWF, has created the Santa Rosa County Small Business COVID-19 Recovery Grant Program. The COVID-19 Grant is intended to assist for-profit businesses located in Santa Rosa County, and address their immediate cash flow needs as a result of demonstrated economic injury due to COVID-19. Applications will be accepted beginning April 6; application deadline is April 13 5:00pm CST. <http://www.santarosaready.com/page/small-business-covid-19-recovery-grant/>
- **Escambia County Small Business COVID-19 Recovery Grant Program.** Grants to assist for-profit businesses located in Escambia County with their immediate cash flow needs as a result of a demonstrated economic injury due to COVID-19. The max grant award is \$2,500 per applicant or business. The opening date to apply is Monday, April 20 at 8 a.m. CST with a deadline of Monday, April 27 at 5 p.m. CST. The application will be available online starting Monday, April 13, but applications will not be accepted until Monday, April 20 at 8 a.m. Please note that complete applications will be reviewed in the order they are received. <https://www.myescambia.com/covid-19-information-for-escambia-county/small-business-covid-19-recovery-grant-program>
- **United Way of Central Florida United Community Relief Fund.** With children out of school, businesses temporarily closing, community events being canceled, and workers being laid off, there has never been a time where community support and financial resources have been more critically needed. The new fund will support local nonprofit organizations serving those most vulnerable to the economic and health-related impacts triggered by a community crisis. <https://uwcf.org/united-community-relief-fund/>
- **Central Florida Resources from the Orlando Business Journal.** The Orlando Business Journal has compiled a list of resources available to Central Florida businesses. <https://www.bizjournals.com/orlando/news/2020/03/25/coronavirus-a-local-resource-guide-for-orlando.html>

- **Community Foundation of Tampa Bay COVID-19 Nonprofit Needs Request Form.** The impact of the COVID-19 pandemic on our nonprofit community has been immediate and continues to grow. The Nonprofit Needs Request Form is one new way that the Community Foundation of Tampa Bay is working to help nonprofits in our community. This is not a competitive grant process. It is an innovative way to share specific needs with us, our fundholders (who granted over \$20 million to nonprofits last fiscal year) as well as other philanthropists in the Tampa Bay community. After completing the simplified Nonprofit Needs Request Form, your needs will be included within a database of requests from our community. If your nonprofit's request is matched with a donation, we will notify you and transmit funds to address the request as quickly as possible. <https://cftampabay.org/nonprofitneed/>
- **United Way Suncoast Rapid Response Fund – COVID-19.** United Way Suncoast has created a Rapid Response Fund to help support individuals and families across our region who have been affected by COVID-19. Now accepting applications from any eligible non-profit human services organization serving people in Hillsborough, Pinellas, Manatee, Sarasota and DeSoto counties, with an emphasis on the ALICE population. <https://unitedwaysuncoast.org/what-we-do/community-investment-opportunities/>
- **City of St. Petersburg, Fighting Chance Fund.** To provide relief to small businesses impacted by local COVID-19 orders, the City of St. Petersburg has created the Fighting Chance Fund – an emergency grant for St. Pete's negatively impacted locally owned and independently operated small businesses. The fund is expected to provide critical support to about 1,000 restaurant, bar, retail, and service-based businesses and their more than 3,000 eligible employees. The City's goal is to help offset the significant, temporary loss of revenue during this global pandemic. http://www.stpete.org/assistance/fighting_chance_fund.php
- **Tampa Bay Resiliency Fund.** A unique partnership has been launched to help the critical organizations that provide assistance to the most vulnerable of our local residents being affected by the COVID-19 public health crisis. The Tampa Bay Resiliency Fund is a new strategic collaboration of the Pinellas Community Foundation, Allegany Franciscan Ministries, Foundation for a Healthy St. Petersburg and United Way Suncoast with nearly \$1 million of funding assistance available to nonprofit 501(c) organizations and governmental agencies. <https://pinellascf.org/TBRF/>
- **City of Tampa One Tampa: Relief Now, Rise Together.** The City of Tampa has established the Relief Now, Rise Together Fund to provide financial relief to eligible small businesses, families, and individuals negatively impacted by local COVID-19 orders. The relief program is an emergency grant focused on the most basic needs - rent and essential utilities. Small businesses in specific industries may receive up to \$4,000 for rent or mortgage and up to \$1,000 for utilities. <https://www.tampagov.net/relief-now>
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- **Tampa Area Resources from the Tampa Bay Business Journal.** The Tampa Bay Business Journal has compiled a list of resources available to Tampa area businesses. <https://www.bizjournals.com/tampabay/news/2020/03/24/here-are-resources-to-aid-tampa-bay-businesses.html>
- **Sarasota County Economic Development Corporation COVID-19 Resource for Business.** The Sarasota County EDC has a page with links to various resources. <https://www.edcsarasotacounty.com/business-assistance/covid-19/>
- **Southwest Florida Emergency Relief Fund.** The Southwest Florida Community Foundation in partnership with United Way of Lee, Hendry, Glades and Okeechobee has created the SWFL Emergency Relief Fund in response to COVID-19 to serve our neighbors in Southwest Florida. The Fund will provide resources to local organizations working to provide aid to those impacted by the coronavirus outbreak. The Fund is designed to complement the work of public health officials and local government to expand local capacity to address all aspects of the outbreak as efficiently as possible. <https://floridacommunity.com/swflrelief/>
- **Lee County Economic Development Office, Small Business, Nonprofit and Employee Resources.** This infographic compiled by the Lee County (Florida) Economic Development Office helps guide you to which resources may be helpful as an individual, nonprofit, or small business. <https://infogram.com/small-business-not-for-profit-and-employee-resources-1h7g6kdn181j4oy?live>
- **Palm Beach County COVID-19 Relief and Recovery Grant.** United Way and many other funders in Palm Beach County have joined together to establish a coordinated Coronavirus (COVID-19) Relief and Recovery application process. This funding process will provide assistance to nonprofit organizations in Palm Beach County and Martin County whose staff, services and clients have been impacted by this disaster. Funding priorities include emergency food, shelter, access to healthcare and other basic needs. Info: <https://unitedwaypbcc.org/nonprofit-resources/#Disaster%20Relief%20and%20Recovery%20Grants> Application: https://docs.google.com/forms/d/e/1FAIpQLSfDCxmTZHHeIBdO7DtmldYRHHrBBPxESEdFiC_0RIpbaxOHwg/viewform
- **Allegany Franciscan Ministries, COVID-19 Funding for Palm Beach, Martin & St. Lucie Counties.** Allegany Franciscan Ministries has joined together with other funders in the Palm Beach region to establish a coordinated Coronavirus (COVID-19) Relief and Recovery application process. This funding process will provide assistance to nonprofit organizations across Palm Beach, Martin and St. Lucie Counties whose staff, services, and clients have been impacted by a disaster. <https://afmfl.org/index.php/2020/03/20/coronavirus-covid-19-relief-and-recovery-funding/>

- **United Way of Miami Operation Helping Hands.** United Way of Miami-Dade and the Miami Herald/el Nuevo Herald have activated Operation Helping Hands, an emergency response initiative to raise funds and recruit volunteers to help with crisis recovery and relief efforts. A collaborative of local partner funders have joined this response effort to establish the Miami Pandemic Response Fund. The Fund will support struggling families with emergency needs including rent/mortgage assistance, food, medication, utilities as well as issue micro-grants to small businesses. www.unitedwaymiami.org/coronavirusresources/
- **The Miami Foundation COVID-19 Response.** The Miami Foundation has a list of local resources online here. <http://miamifoundation.org/COVID19Response>
- **Axis South Florida, Resources for Miami-Dade and Broward Counties.** Axis South Florida has compiled a comprehensive list of resources to help Miami-Dade and Broward residents weather the coronavirus crisis and emerge from it with stability and strength. Information for individuals, small businesses, and nonprofits that have been negatively impacted by the COVID-19 pandemic. <https://www.axishelps.org/>
- **South Florida Resources from the South Florida Business Journal.** The South Florida Business Journal has compiled a list of resources available to South Florida businesses. <https://www.bizjournals.com/southflorida/news/2020/03/27/a-resource-guide-for-south-florida-businesses.html>

Federal and State Funding Resources: Loans and/or Grants

- **Federal SBA Economic Injury Disaster Loans.** This is pending government approval for additional funding. The U.S. Small Business Administration is offering low-interest federal disaster loans for working capital to Florida small businesses suffering substantial economic injury as a result of COVID-19. Small businesses can apply for up to \$2 million in assistance to help overcome the temporary loss of revenue they are experiencing. The application is available online at <https://disasterloan.sba.gov/ela>. These working capital loans are intended to assist small businesses in meeting their financial obligations through the disaster recovery period. These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The interest rate for businesses is 3.75% with loan terms up to 30 years. **The interest rate for nonprofit organizations is 2.75%.** The deadline to apply for an Economic Injury Disaster Loan is Dec. 18.
- **Small Business Owner's Guide to the CARE Act.** The U.S. House and Senate Small Business Committees circulated a document entitled "The Small Business Owner's Guide to the CARES Act." <https://documentcloud.adobe.com/link/track?uri=urn%3Aaaid%3Aacds%3AUS%3A5c079d15-ad71-47f9-9cbd-ab7540622238>

- **Florida Small Business Emergency Bridge Loan.** Small business owners with two to 100 employees located in Florida affected by COVID-19 can apply for short-term loans up to \$50,000. These loans are interest-free for up to one year and are designed to bridge the gap to either federal SBA loans or commercially available loans. DEO will work with every borrower to ensure that repayment of the loan isn't an overwhelming burden. To be eligible, a business must have been established prior to March 9, 2020, and demonstrate economic impacts as a result of COVID-19. The application period ends May 8, 2020. Businesses can apply at FloridaDisaster.BIZ. Note: These loans are not available to nonprofit organizations. The website states: Applications will be accepted by qualified for-profit, privately held small businesses that maintain a place of business in the state of Florida. All qualified applicants must have been established prior to March 9, 2020, and suffered economic injury as a result of the designated disaster. <http://floridajobs.org/rebuildflorida/businessrecovery>
- **Florida Housing Finance Corporation COVID-19 Information and Resources.** Florida Housing is committed to the health and well-being of all Floridians and has assembled a list of resources. This page provides relevant information for homebuyers, residents, apartment owners and management companies. <https://www.floridahousing.org/about-florida-housing/covid-19-information-and-resources>
- **FEMA: COVID-10 Public Assistance Application.** FEMA is simplifying the Public Assistance application process. FEMA is developing a simplified online form applicants can complete, and on which they may explain work activities, answer basic questions, provide limited supporting documentation, and provide a cost estimate. Recipients are states, tribes, or territories that receive and administer Public Assistance awards. Applicants are state, local, tribal and territorial governments, **or eligible private nonprofits**, submitting a request for assistance under a recipient's federal award. <https://www.fema.gov/news-release/2020/03/23/coronavirus-covid-19-pandemic-public-assistance-simplified-application>
- **USDA COVID-19 Federal Rural Resource Guide.** The USDA COVID-19 Federal Rural Resource Guide is a resource for rural leaders looking for federal funding and partnership opportunities. It includes a section on **resources for nonprofit organizations**. https://rd.usda.gov/sites/default/files/USDA_COVID-19_Fed_Rural_Resource_Guide.pdf
- **No Kid Hungry: Coronavirus Grant Request.** If you're feeding children and families affected by the coronavirus, we're here to help. We're offering emergency grants to support local school districts **and nonprofit organizations** in their efforts to ensure kids get the nutritious food they need. This grant request is specifically for school districts and community organizations to submit an inquiry for grants to support nutrition programs in their communities. <https://www.nokidhungry.org/coronavirus-grant-request>

- **Kiva.org: Loans up to \$15,000.** Kiva is actively taking steps to iterate upon our existing loan product to help the small businesses that we know are going to suffer. Effective immediately, U.S. applicants will have access to the following:
 - Expanded eligibility: More businesses in the U.S. will be eligible for a Kiva loan.
 - Larger loans: The maximum loan on the Kiva platform will increase from \$10,000 to \$15,000.
 - Grace period: New borrowers may access a grace period of up to 6 months for greater financial flexibility. Borrowers may access the application portal www.kiva.org/borrow

Resource Lists from State and National Associations, Nonprofit Associations

- **Florida Housing Coalition COVID-19 Housing-Related Resources.** The Florida Housing Coalition hosts weekly webinars on Thursdays at 1:30pm to share experiences from housing providers across the state. This website also includes links to other resources. <https://www.flhousing.org/covid-19-housing-related-resources/>
- **Florida Coalition to End Homelessness COVID-19 Disaster Plans.** The Florida Coalition to End Homelessness has a resource page with links to various resources. <http://fchonline.org/disasterplans/>
- **FRA, Florida Redevelopment Assn, Responses to COVID-19 Issues.** The Florida Redevelopment Association has a resource page with links to various business associations, local and government resources and updates. <https://redevelopment.net/covid-19-resources-for-cras/>
- **Florida SBDC COVID-19 Business Disaster Recovery Assistance.** The Florida SBDC, Small Business Development Center, has a list of resources, including a link to local SBDC offices. <http://floridasbdc.org/disaster/loan-assistance/>
- **Florida Behavioral Health Association.** The Florida Behavioral Health Association has important updates for those of you who are behavioral health providers. <https://www.floridabha.org/covid-19/>
- **CDFA Resource Center COVID-19.** The Council of Development Finance Agencies has put together a resource page that includes a state-by-state response map. Click on your state to see a list of available resources. <https://www.cdfa.net/cdfa/cdfaweb.nsf/resourcecenters/COVID-19.html>
- **NCRC, National Community Reinvestment Coalition, COVID-19 Resources.** The coronavirus has quickly spread into a global pandemic. Governments have taken drastic measures to encourage social distancing. Along with anxieties about contracting and spreading disease, millions of people who were already struggling or living paycheck-to-paycheck face new uncertainties about their financial security. Many organizations and governments have responded with resources and services to help individuals, small businesses and institutions cope with these challenges. Here is some information about how and where to obtain these resources. <https://ncrc.org/covid/>

- **NLIHC, National Low-Income Housing Coalition, Coronavirus and Housing/Homelessness.** The NLIHC has a page that lists webinars along with other links and a list of state-by-state resources and news. <https://nlihc.org/coronavirus-and-housing-homelessness>
- **NACEDA, Natl Alliance of Community Economic Dev Assns, COVID-19 Resources for Community Developers.** The NACEDA has a page with resources for community developers, including national, state, regional, and general communications. <https://naceda.memberclicks.net/covid-19-resources>
- **National Council of Nonprofits, Loans Available in CARES Act.** The National Council of Nonprofits has put together a chart showing what loans are available to nonprofits as part of the CARES Act. <https://www.councilofnonprofits.org/sites/default/files/documents/cares-act-loan-options-for-nonprofits.pdf>
- **NCFP, National Center for Family Philanthropy, Resource Map.** The NCFP has a map with links to local philanthropic sources. Zoom in using the + to see links to groups in your area. <https://www.zeemaps.com/view?group=3743828&x=-97.533507&y=40.836037&z=14>
- **International Economic Development Council, COVID-19 Webinars.** These webinars focus on topics applicable to nonprofits and small businesses. Recordings of past webinars are available, as well as information on attending upcoming events. <https://www.iedconline.org/web-pages/accritest/covid-19-webinars/>

Information for Employees and/or Individuals

- **Reemployment Assistance through FloridaJobs.org.** DEO says anyone who has been negatively affected by COVID-19 could be eligible to receive reemployment assistance. A new website was launched on April 8, 2020: https://fldeo-flwork-prod1.pegacloud.net/prweb/app/default/tHGV_g6FQZMSYakWUervaQ%28%28*!STANDARD
And for more information on the program, including eligibility, visit <https://www.floridajobsresources.com/>
- **Food Stamps, Cash Assistance, Medicaid Florida.** DCF ACCESS offices are closed so applicants must apply on-line. To apply for food assistance (SNAP), cash assistance (TANF) or Medicaid, individuals should go to <https://www.myflorida.com/accessflorida/>.
- **Florida Department of Education Resources for Families.** In accordance with the Centers for Disease Control and Prevention guidance, schools throughout Florida and the United States are on extended breaks in an effort to curb the spread of COVID-19. The Florida Department of Education has compiled a list of free resources, offered by state and federal agencies, private companies, and non-profit organizations to help school districts, colleges, educators and families ensure continuity of learning during this time. <http://www.fldoe.org/em-response/resources-families.shtml>

- **IRS Filing Deadlines Extended.** The federal tax return filing deadline is now July 15, 2020. For tax payments of up to \$10 million, the IRS has also extended the deadline for both individuals and businesses to July 15, 2020. Estimated tax payments for 2020 originally due on April 15 will now be due on July 15. <https://www.irs.gov/newsroom/payment-deadline-extended-to-july-15-2020>
- **Federal Housing Finance Agency, Coronavirus Assistance Information.** Fannie Mae, Freddie Mac (the Enterprises) and the Federal Home Loan Banks are taking steps to help people who have been impacted by the coronavirus. If your ability to pay your mortgage is impacted, and your loan is owned by Fannie Mae or Freddie Mac, you may be eligible to delay making your monthly mortgage payments for a temporary period. <https://www.fhfa.gov/Homeownersbuyer/MortgageAssistance/Pages/Coronavirus-Assistance-Information.aspx>
- **U.S. Dept of Labor, Families First Coronavirus Response.** The Families First Coronavirus Response Act (FFCRA) requires certain employers to provide employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19. <https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>

General Nonprofit Resources: Management • Technology • Working from Home • Mental Health • & Other Miscellaneous Tips

- **Nonprofit Resources List #NPCOVID19.** This is a google doc (you may need to have a Google or Gmail account to access it) curated by several nonprofit professionals. A work in progress, it is updated frequently with resource links on topics such as public health information, fundraising tips, self-care, working from home, and more. <https://docs.google.com/document/d/1k5pC-R1V4SK4bRPN7cqh9WplxubXP5tt8qpF5hinMoQ/preview>
- **TechSoup, Resources for COVID-19.** TechSoup is committed to equipping your nonprofit with the resources you need to meet your mission, serve your community, and support your staff. We've created a resource hub designed to support nonprofits during the COVID-19 pandemic. <https://page.techsoup.org/covid-19-resources>
- **Wired Impact, Resources for Responding to COVID-19.** This blog post from Wired Impact includes links to topics varying from the CDC's latest news to fundraising for nonprofits to tech tools. <https://wiredimpact.com/blog/coronavirus-nonprofits-resources-for-covid-19/>
- **AFP COVID-19 Resource Guide.** The Association of Fundraising Professionals has put together a resource page including lots of tips for nonprofits on fundraising, digital events, working from home, and other topics. <https://afpglobal.org/covid19resourceguide>

FOR RESTAURANTS

- [Rally for Restaurants Gift Card Sales](#): Rally for Restaurants is a grassroots initiative from restaurant technology providers, public and private companies, restaurant owners and workers, and people everywhere coming together to support the restaurant community in their time of need.
- [Yelp Relief for restaurants and bars impacted by the Coronavirus](#): On March 20, Yelp announced \$25 million in relief, primarily focused on supporting independent, local restaurant and nightlife businesses, in the form of waived advertising fees and free advertising, products, and services during this period. As mentioned in Yelp's relief program announcement, eligible small businesses in the restaurants and nightlife categories can add three upgraded features free of charge through April 30, 2020.
- [James Beard Foundation](#): Food and Beverage Industry Relief Fund to provide microgrants to independent food and beverage small businesses in need.
- [Restaurant Worker Relief](#): The Restaurant Opportunities Centers United has compiled a list of national and local relief resources for restaurant workers.
- [Restaurant Employee Relief Fund](#): Through the Restaurant Employee Relief Fund, grants will be provided to restaurant industry employees who have been adversely impacted by COVID-19, financially, whether through a decrease in wages or loss of employment.
- [Bartender Emergency Assistance Program](#): The United States Bartenders' Guild is offering emergency assistance grants to bartenders, their spouses, and children.

- [What Restaurant Owners Need To Do Right Now](#) by Streetsense
- For restaurant and bar employees:
 - [CORE](#) - Children of Restaurant Employees resources and financial support
 - [Another Round Another Rally](#) is an organization offering \$500 relief grants for hospitality workers who lost their jobs or had their hours slashed.
 - [Restaurant Community Workers Foundation resources](#) for businesses impacted by COVID-19 and [Restaurant Workers' Community Foundation COVID19 Crisis Relief Fund](#).
 - [Restaurant Opportunities Centers United](#) is offering financial assistance.

FOR WOMEN-OWNED BUSINESSES

- [The Tory Burch Foundation Capital Program powered by Bank of America](#): Provides women entrepreneurs in the United States the opportunity to access affordable loans through Community Lenders.

ADDITIONAL FINANCIAL ASSISTANCE

- [Hello Alice](#): Offering \$10,000 grants being distributed immediately to small business owners impacted by coronavirus, as part of their mission to ensure Business for All. In addition to funding, grant recipients will receive ongoing support from the Hello Alice community.
- [Honeycomb](#): Helps deliver the working capital that businesses need by offering 45-day payment free periods, 6-month interest-only periods and reducing posting, success and investor fees.

- [Kiva](#): Offering 0% interest loans, expanding loan eligibility for more businesses in the US, increasing their maximum loan threshold from \$10,000 to \$15,000 and extending their grace period to up to 6 months for new borrowers.
- [Mainvest](#): Crowdfunding platform MainVest announced its new Main Street Initiative: a \$2,000, zero-interest, 120 day loan for restaurants or other brick and mortars affected by the shutdown. Launch a capital raise on Mainvest and you may be eligible for the zero-interest \$2,000 loan.
- [Nav's Small Business Grant](#): Nav is offering \$10,000 to take your business to the next level. Submit entries by May 30th.
- [Opportunity Fund](#): Opportunity Fund, which specializes in money lending to small businesses owned by women, immigrants and people of color, is collaborating with investors and nonprofits to put together a coronavirus relief fund that will provide grants and low-interest rate loans.
- [Red Backpack Fund](#): GlobalGiving will be overseeing The Spanx by Sara Blakely Foundation fund, making 1,000 grants of \$5,000 each to female entrepreneurs in the U.S. to help alleviate the immediate needs and support the long-term recovery of those impacted by this crisis.
- [Save Small Business Fund](#): The Save Small Business Fund is a grantmaking initiative of the U.S. Chamber of Commerce Foundation offering short-term relief for small employers in the United States and its territories. Businesses who employ between 3 and 20 people and have been harmed financially by the COVID-19 pandemic can check your zip code on the website to see if you qualify.
- [The Small Business Relief Initiative](#): The Small Business Relief Initiative was started by GoFundMe to help small businesses that have been affected by the COVID-19 pandemic and empower their communities to rally behind them. GoFundMe has partnered with Yelp and Intuit QuickBooks to provide small business owners with the financial support and resources needed to continue running their businesses during and after the coronavirus crisis.
- [Thryv Foundation](#): To help businesses through the economic impacts of the COVID-19 pandemic, the Thryv Foundation will provide grants through its 2020 Small Business COVID-19 Program. Small- and medium-sized businesses can apply today.

