



# Federal and State COVID-19 Business Relief Resources

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## Federal Government

The federal government's central portal for information and resources on the COVID-19 coronavirus can be found at <https://www.coronavirus.gov/>.

The U.S. Small Business Administration (SBA) is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the novel coronavirus (COVID-19). Upon a request received from a state's or territory's Governor, SBA will issue under its own authority, as provided by the Coronavirus Preparedness and Response Supplemental Appropriations Act that was recently signed by the President, an Economic Injury Disaster Loan declaration. SBA's portal for small business assistance can be found at [here](#). Any such Economic Injury Disaster Loan assistance declaration issued by the SBA makes loans available statewide to small businesses and private, non-profit organizations to help alleviate economic injury caused by COVID-19. This will apply to current and future disaster assistance declarations related to COVID-19.

SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance and can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing. 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 is 3.75% for small businesses. The interest rate for non-profits is 2.75%. SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.

SBA's Economic Injury Disaster Loans are just one piece of the expanded focus of the federal government's coordinated response, and the SBA is strongly committed to providing the most effective and customer-focused response possible. For questions, please contact the SBA disaster assistance customer service center at 1-800-659-2955 or e-mail [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).

The Centers for Disease Control and Prevention (CDC) has offered specific guidance and recommendations for businesses and employers, which can be found [here](#), on how they should best navigate their response to COVID-19, including public safety recommendations, travel recommendations, and other forms of assistance for managing businesses during the crisis.

The Internal Revenue Service (IRS) has set up a coronavirus tax relief portal, which can be found [here](#), to provide information and resources to both individual and business taxpayers. The IRS has also extended the filing deadline from April 15 to July 15, and has provided additional guidance on both deferred tax payments and high deductible health plans' capacity to cover coronavirus costs.

The Consumer Financial Protection Bureau (CFPB) is committed to providing consumers with up to date information and resources to protect and manage their finances during this difficult time. CFPB is updating its financial resources to consumers available on its [website](#).

The U.S. Department of Labor (DOL) [website](#) has resources to help workers and employers during the COVID-19 pandemic. The DOL website hosts a [link](#) to the Wage and Hour

Division's information on common issues employers and workers face when responding to COVID-19. The Employment and Training Administration [announced](#) the availability of up to \$100 million in National Health Emergency Dislocated Worker Grants to help states, territories, and tribal governments response to the workforce-related impacts of COVID-19.

The U.S. Department of Agriculture (USDA) and DOL [announced](#) a partnership to facilitate the identification of domestic and foreign workers that may be available to fulfill critical U.S. agricultural sector workforce needs during the COVID-19 pandemic.

The U.S. Equal Employment Opportunity Commission (EEOC) has provided [guidance](#) in regards to Pandemic Preparedness in the Workplace and the Americans With Disabilities Act.

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## Alabama

The Alabama Department of Revenue has created a [website](#) with COVID-19-related updates and resources for businesses in the state. The Department has also postponed mandatory payment of state sales taxes for businesses averaging less than \$62,500 per month for February, March, or April (late payment fees will be waived until June 1<sup>st</sup>).

[SBA EIDL loans](#) are also available to businesses in counties bordering Florida and Georgia, and statewide expansion will be made available once a pending request from Governor Kay Ivey is approved. As of this time, Gov. Ivey has also ordered all beaches, restaurants, and childcare centers closed, though she has not announced more expansive closures.

State Department of Labor Secretary Fitzgerald Washington announced other means of support for workers impacted by COVID-19 in a March 16 [press release](#).

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## Alaska

Alaska's central coronavirus response page can be found [here](#). To date, the state of Alaska has not announced any specific resources to provide relief to businesses in the wake of the coronavirus, and has not offered any additional guidance to businesses aside from its public health declaration on the temporary closure of restaurants, bars, breweries, beverage kiosks or trucks, and entertainment facilities, including theaters, gyms and fitness centers, bowling alleys, and bingo halls. The state has redirected businesses to the CDC's [business support portal](#) for further assistance.

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## Arizona

Arizona is providing the most up-to-date information on the state's response to COVID-19 [here](#). As Arizona has seen significantly fewer cases than have other regions of the country, the state is currently taking preventative steps focused mostly on public health response and matters dealing strictly with insurance companies, health plans, health providers, and senior living communities such as assisted living facilities and nursing homes. Arizona has not yet announced any additional resources or guidance for businesses outside of CDC and other federal guidelines, and additionally has not offered any specific relief or support for businesses.

The Arizona Department of Economic Security will provide services to help individuals and families meet their basic needs. The Department's [website](#) provides information on unemployment insurance for both employees and employers.

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## Arkansas

Arkansas is providing the most up-to-date information on the state's response to COVID-19 [here](#). As Arkansas has seen significantly fewer cases than have other regions of the country, the state is currently taking preventative steps focused mostly on public health response. To this end, the Arkansas Department of Health has offered employers and businesses a one-page health [guidance](#). Otherwise, the state has not yet announced any additional resources or guidance for businesses outside of CDC and other federal guidelines, and has not offered any specific relief or support for businesses.

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## California

California's central COVID-19 response portal can be found [here](#). The state has provided broad [guidance for employers](#), including both public health and safety guidance, as well as how to protect workers and navigate workforce management to avoid layoffs. California has also extended state tax filings for businesses and individuals to June 15 (additional information on tax relief available [here](#)).

The Governor's Office of Business and Economic Development has compiled [its own information portal](#) for employers, employees, and all Californians. The portal hosts resources and information from the California Department of Health, Office of the Small Business Advocate, and other state agencies and offices, including:

- [California Department of Labor and Workforce](#), which has its own coordinated portal for specific resources available to both workers and employers. That portal can be found [here](#).

- California Infrastructure and Economic Development Bank (IBank), a unit within California Governor's Office of Business and Economic Development (GO-Biz), offers loan programs for businesses affected by disasters in California. IBank offers the following loan programs for businesses from one to 750 employees ("small businesses"): Disaster Relief Loan Guarantee Program and Jump Start Loan Program.
  - California State Treasurer's Office, which administers the California Capital Access Program for Small Business (CalCAP SB or Program), encourages banks and other financial institutions to make loans to small businesses that have difficulty obtaining financing. If you own a small business and need a loan for start-up, expansion or working capital, you may receive more favorable loan terms from a lender if your loan is enrolled in the CalCAP Loan Loss Reserve Program. This program helps communities by providing financing to businesses that create jobs and improve the economy. Loans are available in amounts of up to \$5 million.
  - California Department of Tax and Fee Administration: On March 12, 2020, Governor Newsom issued an Executive Order in response to the COVID-19 State of Emergency. Pursuant to this Executive Order, through May 11th, the CDTFA has the authority to assist individuals and businesses impacted by complying with a state or local public health official's imposition or recommendation of social distancing measures related to COVID-19. This assistance includes granting extensions for filing returns and making payments, relief from interest and penalties, and filing a claim for refund.
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## Colorado

Resources for the private sector are being updated on the State Recovery and Assistance [website](#). The website also has links to resources for [agriculture and farms](#). The Colorado COVID-19 Business Resources Center [website](#) keeps a listing of state and federal COVID-19 announcements, programs, and information relevant to Colorado businesses. This includes information on the current state of emergency, paid sick leave, business closures, and foreclosure suspensions. The Colorado Small Business Development Center COVID-19 [website](#) can assist businesses in navigating federal disaster relief loans. The Colorado Department of Labor and Employment also has resources available to both workers and employers [here](#).

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## Connecticut

Connecticut's website for the latest information, resources, and guidance related to COVID-19 can be found [here](#). That site contains a [link](#) for business-specific resources, and a dedicated phone line has been set up at 860-500-2333 to provide assistance to Connecticut businesses. The Department of Revenue Services has extended deadlines for filing and payments associated with certain state business tax returns. Details are on the DRS's [website](#).

Connecticut workers directly impacted by COVID-19 are no longer required to be actively searching for work in order to qualify for unemployment assistance. Employers furloughing workers can use the Connecticut Department of Labor's shared work program, which allows businesses to reduce working hours and have those wages supplemented with unemployment insurance. More information on these and other changes is available [here](#).

The Connecticut Insurance Department website has an [FAQ section](#) that provides information on business interruption insurance policies in light of the COVID-19 crisis. The FAQ notes that a business interruption insurance policy should list or describe the types of events it covers, and that events that are not described in the policy are typically not covered.

The Connecticut Department of Consumer Protection is encouraging businesses in the state that are experiencing issues regarding supply chains, delivery of goods, or business continuity to contact the FEMA National Business Emergency Operations Center by emailing [NBEOC@fema.dhs.gov](mailto:NBEOC@fema.dhs.gov).

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## Delaware

The Delaware Department of Labor has expanded unemployment benefits to workers affected by the COVID-19 pandemic and is providing new unemployment insurance [guidelines](#). Although its offices will be closed to public access during this State of Emergency, the Delaware DOL remains operational and offers the ability for Delawareans to file for unemployment benefits [online](#). Questions can be answered via email at [uiclaims@delaware.gov](mailto:uiclaims@delaware.gov) or by phone at 302-761-8446. A list of other agency services and contact information is available on the state DOL [website](#).

The Delaware Department of Finance's Division of Revenue is updating this [website](#) in response to the COVID-19 pandemic where information on tax filings, lottery tickets and business licenses can be found.

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## Florida

[The Florida Small Business Emergency Bridge Loan Program](#) is currently available to small business owners located in all Florida counties statewide that experienced economic damage as a result of COVID-19. These short-term, interest-free working capital loans are intended to "bridge the gap" between the time a major catastrophe hits and when a business has secured longer-term recovery resources, such as sufficient profits from a revived business, receipt of payments on insurance claims, or federal disaster assistance. Persons who were furloughed or laid off due to COVID-19 should file for these benefits as soon as possible. The Florida Department of Economic Opportunity released information about filing for reemployment benefits amid the pandemic. [Click here for all the details](#).

The Florida Chamber of Commerce has also constructed a [running list](#) of local updates, economic forecasts, and Florida Chamber members that are assisting customers during this time. For questions and information sharing contact local COVID-19 point of contact Greg Blose at [gblose@flchamber.com](mailto:gblose@flchamber.com).

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## Georgia

Following an emergency mandate from Commissioner of Labor Mark Butler, employers are now required to electronically file partial claims for their employees whenever they lay-off workers. Filing these partial claims will allow workers to receive benefits more quickly – typically within 2 days for electronically filed claims. Information on filling unemployment claims can be found at [here](#), and open positions seeking applicants are regularly posted on <http://employgeorgia.com/>.

The Georgia Department of Public Health has posted guidance for businesses and employers on its [website](#) and is also updating information daily on the state's [response to COVID-19](#).

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## Hawaii

The Chamber of Commerce Hawaii is posting resources for the business community including current updates and helpful resources [here](#). Small businesses should direct questions to [marlene.m.hiraoka@hawaii.gov](mailto:marlene.m.hiraoka@hawaii.gov). Businesses may also subscribe for updates from the [State of Hawaii Business Development and Support Division](#). For assistance and more information on filing for unemployment in Hawaii during the COVID-19 pandemic, please visit the Hawaii Department of Labor's [COVID-19 Labor Benefits Fact Sheet](#).

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## Idaho

Gov. Brad Little signed a state disaster declaration on March 13. The official state website to help Idaho businesses affected by COVID-19 can be found [here](#). Limited information has been posted to date, but the site will be updated as new information is available. As of March 19, Idaho small businesses are eligible for economic injury disaster loan funding from the U.S. Small Business Administration. Resources for SBA loans can be found [here](#). The Idaho Department of Labor's [website](#) includes a section focusing solely on unemployment insurance questions and COVID-19.

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## Illinois

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in all 102 counties in Illinois. Eligible businesses can apply for up to \$2 million in low-interest loans [here](#). The state's dedicated COVID-19 [website](#) has a list of resources and up-to-date information on the virus. Gov. J.B. Pritzker has also filed a federal waiver to expand Medicaid coverage during the COVID-19 pandemic.

The Illinois Department of Revenue (IDOR) has been directed to defer sales tax payments for more than 24,000 small- and medium-sized bars and restaurants. Under the directive, eating and drinking establishments that incurred less than \$75,000 in sales tax liabilities last year will not be charged penalties or interest on payments due in March, April, or May that are made late. More information is available on IDOR's [informational bulletin](#).

Unemployment benefits may be available to some individuals whose unemployment is attributable to COVID-19. The Illinois Department of Employment Security (IDES) recently adopted emergency rules to try to make the state's unemployment insurance system as responsive as possible. Please check the IDES [website](#) for more details.

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## Indiana

The Indiana State Department of Health (ISDH) is closely monitoring the COVID-19 pandemic, and its [website](#) contains links to recent public and professional updates. The Indiana COVID-19 [Business Resource Center](#) is supporting businesses in conjunction with local and regional organizations across the state. Those impacted by the pandemic and related closures can apply for unemployment insurance benefits electronically [here](#). To attend an unemployment insurance webinar, visit the [Indiana Department of Workforce Development](#). For employee and employer support, the [Central Indiana Corporate Partnership](#) is posting the latest resources, from business to financial to utility assistance, provided by central Indiana corporate and civic organizations.

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## Iowa

Gov. Kim Reynolds issued a State of Public Health Disaster Emergency on March 17. The Iowa Department Public Health is tracking up-to-date information on its [website](#). Guidelines for businesses can be found [here](#). Current information online pertains primarily to the food industry, childcare centers and homes, faith-based organizations, and homeless shelters. Iowa Workforce Development (IWD) is offering assistance to employers and employees affected by COVID-19 layoffs and its [website](#) is updating with new information as it becomes available. IWD also



launched a [listing](#) for temporary job opportunities for employees impacted by COVID-19 closures.

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## Kansas

KANSASWORKS Workforce Centers around the state are restricting building access for non-essential services. More information on Workforce Centers operations and how best to receive services such as job search support and unemployment insurance filing is available [here](#). The Kansas Department of Commerce launched a comprehensive [website](#) in response to COVID- 19. The Kansas Department of Labor is posting up-to-date information [here](#), and the Kansas Chamber of Commerce published a [comprehensive list of resources](#) to assist impacted businesses.

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## Kentucky

Kentucky's central COVID-19 resource portal can be found [here](#). The state has not offered additional guidance for businesses outside of the CDC's recommended procedures for public health and safety in the workplace. A detailed summary of all actions taken by the state can be found [here](#). Specific actions pertaining to businesses include public urgings for businesses to allow remote or telework; closing all restaurants and bars, as well as entertainment and recreation facilities, gyms and fitness centers, theaters, salons, and spas; applying for a statewide SBA Economic Injury Disaster Loan Declaration; and instituting additional social distancing guidelines for those businesses that are allowed to remain in operation (such as manufacturing, auto repair, warehousing, distribution, storage, public transportation, and auto repair).

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## Louisiana

Louisiana's central COVID-19 resource portal can be found [here](#). The state has offered additional resources specifically for businesses [here](#). Among the guidance and services offered to Louisiana businesses are general labor and employment tips on how to keep workplaces healthy and protect sick employees. Louisiana has also issued guidance for navigating the health impacts on one's business operations. The state has not currently offered or provided any specific relief or assistance to businesses impacted by the virus. The Louisiana Department of Revenue is updating its website with pertinent COVID-19 information, which can be found [here](#).

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## Maine

Maine's central COVID-19 resource portal can be found [here](#). The state has closed all restaurants and bars statewide and has strongly urged non-essential public-facing businesses – such as gyms, hair salons, theatres, casinos, shopping malls – to close temporarily.

To protect small businesses, Governor Janet Mills requested, and the U.S. Small Business Administration approved, economic support loans for Maine small businesses in order to help them overcome any temporary loss of revenue due to COVID-19. To protect Maine workers, Gov. Mills and the Legislature also passed emergency legislation that revises eligibility for unemployment insurance to extend it to individuals whose employment has been impacted by COVID-19.

For more information on resources available to help businesses recover from losses as well as best practices to protect the safety of customers and the health of employees, please visit:

- Press Release - March 19, 2020: [The Finance Authority of Maine \(FAME\) is partnering with the U.S. Small Business Administration \(SBA\) and local Maine lenders to offer special, limited time loans and loan insurance to eligible Maine businesses affected by COVID-19 \(PDF\)](#).
- [FAME COVID-19 Relief Loan Programs](#)
- Information regarding [L.D. 2167, An Act To Implement Provisions Necessary to the Health, Welfare and Safety of the Citizens of Maine in Response to the COVID-19 Public Health Emergency](#).
- Business owners can apply for a [Small Business Administration \(SBA\) Disaster Relief Loan Application](#). Business owners can also call the SBA disaster relief hotline at 1-800-659-2955.

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## Maryland

Maryland's central COVID-19 resource portal can be found [here](#). The Maryland Department of Labor and Commerce have compiled [resources for businesses](#) whose daily operations are impacted by the state of emergency. Essential services like banks, gas stations, grocery stores, and pharmacies remain open. Small businesses can apply U.S. Small Business Administration disaster relief loans [here](#). Businesses with specific questions about Maryland's programs should contact [Secretary.Commerce@maryland.gov](mailto:Secretary.Commerce@maryland.gov). Actions taken to date by the state of Maryland to support businesses include: designating the entire state for SBA assistance; granting a 90-day extension for state tax payments to all businesses and individuals, including extending business-related tax filings to June 1; and extending the expiration date for all licenses, permits, registrations, or other authorizations to at least the 30<sup>th</sup> day after Maryland's state of emergency is lifted.

## Massachusetts

The Baker-Polito Administration [announced](#) on March 18, 2020, that the U.S. Small Business Administration will offer low-interest federal disaster loans for working capital to Massachusetts small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19). The disaster declaration makes SBA assistance available in the entire state of Massachusetts, and the contiguous counties in neighboring states. For more information visit the [Massachusetts government website](#). For information on unemployment during the COVID-19 please visit [here](#) for detailed documents and resources. The Massachusetts Department of Revenue is actively monitoring the latest developments regarding COVID-19 and updates and resources can be found [here](#).

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## Michigan

Gov. Gretchen Whitmer's request that all 83 Michigan counties be included in the U.S. Small Business Administration Economic Injury Disaster Loan Program was granted. Disaster loan information and application forms may be obtained by calling the SBA's Customer Service Center at 800-659-2955 or by sending an email to [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov). A March 16 [press release](#) from Gov. Whitmer's office discusses the expansion of unemployment benefits for Michigan workers. Additional information on unemployment can be found [here](#).

Information around the outbreak is changing rapidly. Michigan has established a [website](#) with up-to-date information on the state's actions to mitigate the spread, and is directing questions to a COVID-19 hotline (1-888-535-6136) between 8am and 5pm daily.

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## Minnesota

Minnesota's central COVID-19 resource portal can be found [here](#) and guidance and resources for businesses can be found [here](#). The initial focus has largely centered around disseminating public health and safety guidance and ensuring that workplaces and workers stay protected.

The Minnesota Chamber of Commerce has a [COVID-19 blog](#) that provides links for business resources, like the Minnesota Department of Revenue, Minnesota Department of Economic Development, and Coronavirus and unemployment insurance.

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## Mississippi

Mississippi's central COVID-19 resource portal can be found [here](#). Mississippi has offered public health and safety guidance to ensure that workplaces and workers stay protected. Beyond that guidance, the state has not yet announced any additional resources or guidance for businesses outside of CDC and other federal guidelines. The Mississippi Department of Employment Security has information on COVID-19 unemployment information on its [website](#). The Minnesota Department of Revenue's response to the coronavirus can be found [here](#).

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## Missouri

Up-to-date information on COVID-19 in Missouri can be found [here](#). The state's response to the crisis has included the following actions: the Missouri State Emergency Management Agency and the Missouri Department of Economic Development have sought assistance for Missouri businesses through the U.S. Small Business Administration's Economic Injury Disaster Loan program. Once approved, this program will offer targeted, low-interest disaster recovery loans for Missouri small businesses that have been severely impacted by economic disruptions related to COVID-19.

The Missouri Department of Economic Development is also exploring creative ways to contribute to Missouri's response to COVID-19, including repurposing Community Development Block Grant funds.

With the signing of Executive Order 20-04, Missouri state departments have increased latitude to ease administrative rules and regulations during this state of emergency. Specifically, the Order allows all agencies to request a waiver or suspension of their regulations in an expedited process to further help provide immediate health and safety relief.

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## Montana

Public health agencies and the Governor's Coronavirus Task Force are actively working to limit the spread of COVID-19 in Montana. Up to date information can be found [here](#). The Montana State Emergency Coordination Center has also been activated.

U.S. Senator Jon Tester [announced](#) that the U.S. Small Business Administration declared an Economic Injury Disaster Loan declaration for 30 Montana counties in response to the outbreak, providing much-needed economic support for Montana's main street businesses. The eligible counties are: Flathead, Gallatin, Missoula, Sheridan, Silver Bow, Wheatland, Beaverhead, Broadwater, Daniels, Deer Lodge, Fergus, Glacier, Golden Valley, Granite, Jefferson, Judith Basin, Lake, Lewis and Clark, Lincoln, Madison, Meagher, Mineral, Park, Pondera, Powell, Ravalli, Roosevelt, Sanders, Sweet Grass, and Teton.

For FAQs for employers and employees, this [document](#) is updated daily to reflect the questions the state is receiving from employers and employees regarding COVID-19. If you are an employer and have a question that you don't see answered there, please email [uieservices@mt.gov](mailto:uieservices@mt.gov); for employees, please email [uiclaims@mt.gov](mailto:uiclaims@mt.gov). Under certain circumstances, claims involving COVID-19 may be allowed under Workers' Compensation, and interested parties should click [here](#) for more information. Montana is also referring businesses to the U.S. Department of Labor to help workers and employers prepare for and respond to COVID-19. The DOL guidance can be reviewed at [here](#).

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## Nebraska

Nebraska Chamber of Commerce & Industry has listed resources for business owners on a dedicated [webpage](#). Additionally listed on the Chamber website are resources for topics like [FMLA with COVID-19](#), [Americans with Disabilities Act and COVID-19](#), and [Unemployment Insurance Waivers for Coronavirus](#). The National Association of Manufacturers (NAM) is also working with federal authorities to bring developing information to members. Its [toolkit](#) contains resources tailor-made for manufacturers.

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## Nevada

Nevada's central COVID-19 resource portal can be found [here](#). The state has also provided specific guidance to businesses and employers, which can be found [here](#). These resources include classifications of essential critical infrastructure workers, information about U.S. Small Business Administration Disaster Loan resources available in Nevada, public health and safety guidance for workplaces, and information about labor and employment plans, including paid leave.

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## New Hampshire

New Hampshire's central COVID-19 resource portal can be found [here](#). New Hampshire's portal on specific resources available for businesses can be found [here](#). Among the actions taken by New Hampshire to support business are:

- **The U.S. Small Business Administration** approved the Governor Chris Sununu's request for an SBA disaster declaration. This approval allows small businesses to apply for Economic Injury Disaster Loans. Small Businesses from all counties will now be able to apply [online](#), [send email](#), or call 800-659-2955.
- **Layoffs and business closures:** If your business faces a potential layoff, the State of New Hampshire offers services through its [Rapid Response program](#). Rapid Response is a

comprehensive, collaborative and immediate initiative to respond to and mitigate layoffs and closures. Rapid Response benefits both employers and employees through services to workers who are laid off, as well as layoff aversion information for businesses. Employers facing potential layoffs or closures should contact Joe

Doironat [Joseph.Doiron@livefree.nh.gov](mailto:Joseph.Doiron@livefree.nh.gov), 603-271-0146, to activate a Rapid Response team. More information can be found at [NH Works](#).

- **The NH Department of Business and Economic Affairs** “stands ready to provide assistance to businesses affected by COVID-19 through custom and personal input from our Business Retention specialists.”
- **NH Small Business Development Center** provides business advising and education services to small and medium-sized businesses.
- **NH Business Finance Authority:** Business loan programs administered by the BFA include small-business loan guarantees, the Capital Access Program, the Guarantee Asset Program, and the Working Capital Line of Credit Guarantee. In addition, the BFA offers finance programs designed to help local or regional economic development organizations recapitalize or expand to stimulate business movement to the state. More information can be found [here](#).
- **Community Development Finance Authority (CDFA):** Grants, Loans, and Tax Credits to assist municipalities, nonprofits, and businesses to meet their current and ongoing needs, up to \$500,000. More information can be found [here](#).
- **NH Insurance Department:** The Department provides information for consumers as well as for business owners on how their respective insurance policies may cover or be affected by COVID-19. More information can be found [here](#).

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## New Jersey

The NJ Business Action Center is providing COVID-19 updates for businesses [here](#). Additional business related questions can be directed to the NJ Business Action Center at 1-800-JERSEY-7 between 8am and 9pm. Updates are posted daily on the website relating to topics of business operations guidance, guidance for employers, economic assistance for businesses, benefits for impacted individuals and general information about COVID-19.

New Jersey is currently developing a COVID-19 Jobs and Hiring Portal, a centralized resource to match talent with opportunities in industries on the front lines of serving New Jerseyans in this time of crisis. It can be accessed online [here](#).

The New Jersey Economic Development Authority (NJEDA) has a portfolio of loan, financing, and technical assistance programs available to support small and medium-sized businesses. More information on existing products and programs can be found on the NJEDA [website for small and midsize business](#) and the [services for those businesses](#). NJEDA can also be reached at 609-858-6767 or [contactus.njeda.com](http://contactus.njeda.com).

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## New Mexico

New Mexico's central COVID-19 resource portal can be found [here](#). New Mexico has offered public health and safety guidance to ensure that workplaces and workers stay protected. Beyond that guidance, the state has not yet announced any additional resources or guidance for businesses outside of CDC and other federal guidelines, and additionally has not offered any specific relief or support for businesses. The New Mexico Taxation and Revenue Department is updating its [website](#) with COVID-19 related information specific to its department.

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## New York

New York's central COVID-19 coronavirus portal can be found at [here](#). Governor Cuomo announced on March 20 that, pursuant to his emergency powers, he is ordering non-essential businesses to direct their employees to work from home effective 8pm Sunday, March 22. Only essential businesses will be permitted to function with in-person employees, and all New Yorkers are urged to remain indoors to the greatest extent possible to protect their physical and mental health. Businesses that violate the in-person employee restrictions will be subject to civil fines and mandatory closures. New York Empire State Development (ESD) is further empowered to determine if other businesses should be deemed essential. Additional guidance from the ESD is available at this link: <https://esd.ny.gov/guidance-executive-order-2026>.

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## North Carolina

The North Carolina Department of Health and Human Services has compiled online resources [here](#). To date, Governor Roy Cooper has taken a conservative approach to the state's response and has only enacted two executive orders: one on March 14 that closed K-12 public schools and gatherings over 100 people, and another on March 17 that limited the operations of bars and restaurants while also broadening the unemployment insurance benefits in response to COVID-19. North Carolina currently only has [recommendations for employers and business](#) and suggests that small businesses apply for low interest SBA disaster loans granted to all NC counties by the U.S. Small Business Administration. The North Carolina Department of Revenue is updating its [website](#) with pertinent information relating to the corona virus. In addition, the NC Truckers Association posted online that there is some limited access to some rest stops and checkpoints were instated on March 17. The NC Department of Transportation is posting updates [here](#).

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## North Dakota

The Greater North Dakota Chamber has created this [info and response page](#) to serve as a hub to update North Dakota business, industry, and individuals of ongoing impacts at the local level and beyond. To view unemployment frequently asked questions posted by the North Dakota Job Service, click [here](#). Additionally, the state of North Dakota refers businesses to the CDC's [Interim Guidance for Businesses and Employers](#) for assistance on how to plan, prepare, and respond to COVID-19.

For further information on COVID-19 in North Dakota, visit the [ND Department of Health](#) and follow them on [Facebook](#), [Twitter](#) and [Instagram](#).

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## Ohio

Continually updated, everything you need to know in Ohio to prepare for and protect yourself from the coronavirus can be found [here](#). The Ohio Department of Job and Family Services is maintaining a frequently asked questions [website](#) relating to unemployment insurance benefits. The Ohio Chamber of Commerce is monitoring the impacts of the coronavirus on businesses in the state and is updating this [website](#) regularly. Information shared by the Chamber relates to Ohio Executive Orders, one-time liquor buyback, tax payment deadline extension, SharedWork Ohio Program, SBA Loans, and Ohio Department of Health employee screening guidelines, to name a few.

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## Oklahoma

Oklahoma's central COVID-19 resource portal can be found [here](#). Oklahoma has offered public health and safety guidance to ensure that workplaces and workers stay protected, along with guidance for employers available [here](#). Beyond that guidance, the state has not yet announced any additional resources or guidance for businesses outside of CDC and other federal guidelines, and additionally has not offered any specific relief or support for businesses. To keep Oklahoma citizens informed in this rapidly changing environment, the OTC has established a dedicated [website](#) with current information regarding COVID-19 updates.

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## Oregon

Oregon's central COVID-19 resource portal can be found [here](#). The state of Oregon has offered additional guidance for employers and businesses, which is available at [here](#). There are financial assistance programs to help reduce the financial impact on businesses. There is also guidance that says that employers need to emphasize that employees should stay home when sick and to ensure workplace policies allow for sick leave. Oregon state agencies that are coordinating state



assistance for businesses include Business Oregon, the Oregon Community Development Financial Institution Fund, and WorkShare Oregon. The Oregon Department of Revenue is updating this [website](#) with information on how the pandemic affects tax obligations.

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## Pennsylvania

A guide as to how the Commonwealth of Pennsylvania is responding to the novel coronavirus can be found [here](#). Governor Tom Wolf has ordered all non-life-sustaining businesses in Pennsylvania to close their physical locations as of 8pm on March 19, with enforcement to begin March 23. A list of “life-sustaining businesses” [can be found here](#). To request a waiver to keep your location open, [please submit this form](#). All decisions will be communicated by email and will balance public health, safety, and the security of the state’s industry supply chains supporting life-sustaining businesses. The PA Department of Revenue is posting its alerts [here](#).

If you are employed in Pennsylvania and are unable to work because of COVID-19, you may be eligible for Unemployment or Workers' Compensation benefits. The Department of Labor & Industry will continue to provide important employment benefit updates as the situation evolves [here](#).

All Driver License Centers and Photo License Centers in Pennsylvania are currently closed. Driver and vehicle [online services are still available 24 hours a day, seven days a week](#).

The Pennsylvania Department of Community and Economic Development offers working capital loans that could be of assistance to businesses impacted by COVID-19. [Resources and information can be found here as they become available](#).

Gov. Wolf has also [announced the availability of low-interest loans](#) for small businesses and eligible non-profits in all 67 counties in Pennsylvania through the U.S. Small Business Administration.

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## Rhode Island

A resource page detailing public health and executive action taken in Rhode Island can be found [here](#). The Rhode Island Division of Taxation is updating a COVID-19 [website](#) to provide information and updates related to COVID-19’s effects on taxation.

The U.S. Small Business Administration announced it is offering low-interest federal disaster loans for working capital to Rhode Island small businesses suffering substantial economic injury as a result of COVID-19. Applicants may apply online, receive additional disaster assistance information and download applications [here](#). Applicants may also call SBA’s Customer Service Center at 800-659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) for more information on

SBA disaster assistance. If your business has questions regarding SBA loans and access to capital, please call Rhode Island's Small Business Hotline during business hours at 401-521-HELP or e-mail [info@commerceri.com](mailto:info@commerceri.com) anytime.

For questions on temporary disability insurance (TDI), unemployment insurance (UI), and other benefits, please review the RI Commerce Department's [COVID-19 Workplace Fact Sheet](#). Requests for assistance can also be made by emailing [dlt.covid19@dlt.ri.gov](mailto:dlt.covid19@dlt.ri.gov) or calling 401-462-2020.

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## South Carolina

Information on South Carolina's response to COVID-19, including all related Executive Orders and health guidance, can be found [here](#).

For workers, if your work is affected by COVID-19, you can apply for Unemployment Insurance. This process and these benefits are the same as applying for benefits if you lose your job through no fault of your own. [On this page](#), you can click through instructions that walk you through the registration and application portal. If you need assistance applying for benefits, claims representatives are available at 1-866-831-1724 from 8am to 4pm on weekdays.

Information on COVID-19 for businesses, specifically, can be found [here](#). The U.S. Small Business Administration (SBA) is offering low-interest federal disaster loans for South Carolina small businesses suffering substantial economic injury resulting from the virus. The application and additional information is available at [here](#). Applicants may also call SBA's Customer Service Center at 800-659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) for more information on SBA disaster assistance.

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## South Dakota

COVID-19 information for South Dakotans can be found [here](#). Resources include recommendations, testing information, and information on the virus' effects and symptoms.

Information regarding when COVID-19 may be compensable under Workers' Compensation can be found [here](#). For an employee who is infected with COVID-19 to be covered by workers' compensation, the worker must establish COVID-19 is an "occupational disease," which means that exposure to the disease is something that is an essential part of the job (example: doctor or nurse) and not a result of incidental contact from a job that working with the public is expected (example: cashier or waiter).

The SD Department of Labor and Regulation's proposed scenario interpretations regarding Reemployment Assistance eligibility due to COVID-19 can be found [here](#). The Reemployment Assistance (RA) program provides temporary financial assistance for people who have lost their

job through no fault of their own. Workers who become unemployed because their employer needs to temporarily shut down or isolate workers due to COVID-19 might be eligible to receive these benefits.

Small businesses impacted by COVID-19 can apply for economic assistance from the U.S. Small Business Administration. SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance per small business and can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing. Small businesses can learn more about the program and apply for financial assistance at [www.sba.gov/disaster](http://www.sba.gov/disaster) or call the SBA at 1-800-659-2955.

Small businesses with questions about this SBA loan program or other assistance provided at the state-level can call 605-773-4633 to speak directly with a representative from the South Dakota Governor's Office of Economic Development. Businesses can also stay informed on news and guidance related to COVID-19 and its impact on South Dakota by visiting the state's dedicated coronavirus website at [COVID.sd.gov](http://COVID.sd.gov).

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## Tennessee

Information and resources for Tennessee business can be found [here](#). The website provides information about the state's number of confirmed cases, testing locations, and guidance for both health care providers and the public.

The Tennessee Department of Labor and Workforce will extend unemployment benefits to employees who suddenly find themselves out of work as businesses temporarily cease operations during the pandemic. The department is also extending unemployment benefits to those who are quarantined by a physician for COVID-19 and are temporarily away from their job. People who meet these criteria can apply [here](#). Information for businesses reducing hours or closing due to COVID-19 who need assistance expediting the unemployment claim process for employees can be found [here](#).

Additionally, the Tennessee Department of Human Services has issued a new policy offering emergency cash assistance for those impacted at this time by utilizing Temporary Assistance for Needy Families (TANF) funds. These funds will be up to \$1,000 for a family of 5+ who qualifies and has had a loss of a job as a result of COVID-19. More information is available [here](#).

Small businesses and nonprofit organizations that have suffered economic injury as a result of COVID-19 can apply for SBA Economic Injury Disaster Loans (EIDL) of up to \$2 million per applicant to help meet financial obligations and operating expenses which could have otherwise been met. EIDL's are administered and processed through the U.S. Small Business Administration. Applicants may apply online, receive additional disaster assistance information and download applications at [here](#). Applicants may also call SBA's Customer Service Center at

(800) 659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) for more information on SBA disaster assistance.

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## Texas

The latest coronavirus news and resources for Texas can be found [here](#). The Texas Workforce Commission has websites with COVID-19 resources for both [employers](#) and [jobseekers](#) listing information on a wide variety of topics including unemployment benefits, taxes, appeals notices and general operating guidelines, to name a few. The U.S. Small Business Administration granted Texas' Economic Injury Disaster Loan (EIDL) assistance declaration, making loans available statewide to small businesses and private, non-profit organizations to help alleviate economic injury caused by COVID-19. Small businesses who believe they may be eligible for an SBA EIDL can apply [here](#). The Texas Comptroller's Office is maintaining a COVID-19 response page [here](#).

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## Utah

Here is a [link](#) keeping Utah informed on the latest COVID-19. At the request of Governor Gary R. Herbert, the Salt Lake Chamber is serving on the Utah Coronavirus Task Force and will coordinate information, resources, and best practices through the business community. This [website](#) has information about a variety of business resources including small business loans, the Salt Lake City Emergency Loan Program for Businesses, World Trade Center Utah grant program, worker's compensation fund, and Utah Department of Workforce Service details.

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## Vermont

Vermont's central COVID-19 resource portal can be found [here](#). In addition to CDC guidance for businesses, Vermont's additional recommendations and resources for businesses can be found [here](#).

The Agency of Commerce and Community Development (ACCD) continues to assess and respond to the community impacts of COVID-19 on Vermont businesses. To stay informed whenever new information becomes available, ACCD encourages individuals and businesses to sign-up for its [COVID-19 Economic and Community Response Newsletter](#).

The Small Business Administration has approved [Gov. Phil Scott's request for a disaster declaration](#). Disaster assistance is available to businesses and non-profit organizations in all Vermont counties. For local SBA information, call 802-828-4422.

SBA's [Economic Injury Disaster Loans](#) (EIDL) offer up to \$2 million in assistance per business, providing economic support to overcome temporary loss of revenue. EIDLs 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 is 3.75% for small businesses and 2.75% for private non-profit organizations, which are also eligible for EIDLs. To apply online, visit <https://disasterloan.sba.gov/ela/>. Documents that may be requested when applying include recent federal tax return, profit-and-loss statement and balance sheet. For more information, call the SBA disaster assistance customer service center at 1-800-659-2955 or e-mail [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).

ACCD encourages businesses to seek professional business counseling and technical assistance before taking on additional debt. Vermont has a robust business technical assistance provider network. More information about these resources can be found online at <https://accd.vermont.gov/economic-development/resources>.

Vermont has asked businesses to share the virus' impacts via the [Agency Business Impact Form](#), which will help us assess the full impact as we work toward solutions. Inquiries may be sent to [commerce.covid19@vermont.gov](mailto:commerce.covid19@vermont.gov).

The Agency has also established a hotline so that businesses may call to report impacts and be directed to resources: 802-461-5143. The hotline will be staffed Monday through Friday, 7:45am to 4:30pm.

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## Virginia

A State of Emergency was declared in Virginia and the Virginia Department of Health is updating its [website](#) with resources and support information during the COVID-19 pandemic.

Governor Ralph Northam announced several actions to protect working Virginians impacted by the coronavirus, including no waiting for unemployment benefits, enhance eligibility for unemployment, and limited restrictions on unemployment insurance. The Office of the Governor is providing a [Frequently Asked Questions guide](#) for workers that have been temporarily laid off or discharged during this public health crisis. Regional workforce teams will be activated to support employers that slow or cease operations. Employers who do slow or cease operations will not be financially penalized for an increase in workers requesting unemployment benefits. The Governor is authorizing rapid response funding, through the Workforce Innovation and Opportunity Act, for employers eligible to remain open during this emergency. Funds may be used to clean facilities and support emergency needs.

The Governor has also requested that the Department of Taxation to extend the due date of payment of Virginia individual and corporate income taxes. While filing deadlines remain the same, the due date for individual and corporate income tax will now be June 1, 2020. Please note that interest will still accrue, so taxpayers who are able to pay by the original deadlines should do so.

The State Corporation Commission (SCC) issued an [order](#) directing utilities it regulates, such as electric, natural gas, and water companies in Virginia, to suspend service disconnections for 60 days to provide immediate relief for any customer, residential and business, who may be financially impacted by the COVID-19 outbreak.

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## Washington

Washington's COVID-19 website, maintained by the state Joint Information Center, can be found [here](#). The Employment Security Department has [information for employees and employers](#) about possible benefits such as paid family and medical leave, unemployment benefits, and SharedWork. The Department of Commerce has information for businesses experiencing trade impacts. The Department of Labor & Industries oversees the state's [paid sick leave law, the workers' compensation program and workplace safety issues](#). The agency has FAQs on these and other topics related to coronavirus. The Department of Revenue [has information on relief for taxpayers](#), including extensions for filing and paying tax returns. The state Office of the Insurance Commissioner has [information about insurance coverage](#) businesses need to protect themselves from potential losses. The U.S. Small Business Administration will provide [disaster assistance loans](#) for Washington small businesses impacted by COVID-19.

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## West Virginia

Resources and information for West Virginians regarding COVID-19 can be found [here](#).

West Virginia's Department of Commerce and Work Force can provide unemployment benefits to those affected by COVID-19 to the maximum extent permitted under federal law. People who are without employment, had their hours cut, or are prevented from working due to COVID-19 may be eligible for these benefits. You can learn more [here](#).

Small businesses and nonprofit organizations that have suffered economic injury as a result of COVID-19 can apply for Economic Injury Disaster Loans of up to \$2 million per applicant to help meet financial obligations and operating expenses which could have otherwise been met. The Economic Injury Disaster Loans are administered and processed through the U.S. Small Business Administration.

Applicants may apply online, receive additional disaster assistance information and download applications at [www.sba.gov/disaster](http://www.sba.gov/disaster). Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) for more information on SBA disaster assistance.

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## Wisconsin

Resources and guidance for Wisconsinites on dealing with COVID-19 can be found [here](#).

Wisconsin officials have launched a new grant program to help small business owners impacted by the coronavirus crisis. The Wisconsin Economic Development Corporation (WEDC) is creating a \$5 million program called Small Business 20/20. Businesses with no more than 20 employees can apply for grants up to \$20,000 to pay for rent and payroll expenses. That includes sick, family and other leave related to the COVID-19 outbreak. You can find more information [here](#).

WEDC and Wisconsin Emergency Management (WEM) officials are working with the Wisconsin office of the Small Business Association to unlock federal Economic Impact Disaster Loans for businesses impacted by the COVID-19 outbreak. More information on that is available [here](#).

Information on COVID-19-related unemployment eligibility criteria can be found [here](#). If an employer must lay off employees due to the loss of production caused by the coronavirus, individuals may be eligible for unemployment benefits if they meet the monetary criteria and the weekly eligibility criteria.

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## Wyoming

The Wyoming Department of Health's [website](#) is providing resources and guidance regarding the coronavirus. The State of Wyoming's Economic Development Agency, the Wyoming Business Council, is providing tips to business on its [website](#). Also, Wyoming small businesses are now eligible to apply for up to \$2 million in Economic Injury Disaster Loans designed to help small businesses and private nonprofits that have suffered substantial economic injury as a result of COVID-19 and can apply [here](#). The [Wyoming Department of Workforce Services](#) provides steps businesses can take to mitigate the spread of the virus among staff. The [Wyoming Business Resource Network](#), a partnership between the University of Wyoming and the Wyoming Business Council, may be able to help identify and mitigate potential pain points for companies.

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