

Business Relief in Response to COVID-19: A State-by-State Guide

Many states are enacting state-level stimulus plans in response to the disruption of economic activity caused by COVID-19. Below is an overview of programs currently available in each state. This information continues to evolve and we encourage you to return frequently as we add new content. Please contact your McCarter & English attorney for further information and assistance.

Alabama

Small businesses negatively impacted by the coronavirus pandemic are eligible for assistance under the [SBA's Economic Injury Disaster Loan program](#). The program will help qualified businesses and non-profit organizations recover from economic losses tied to the abrupt downturn triggered by COVID-19.

On April 6, 2020, Governor Kay Ivey [announced](#) the launch of [altogetheralabama.org](#), an online resource that will serve as a hub of information for the state's response to the coronavirus crisis. Included is information on numerous state-based COVID-19 Relief Funds to support Alabama businesses.

There are multiple local funds available for Alabama-based businesses. Information is available [here](#).

Alaska

The latest press releases, video, and statements from the Office of the Governor related to the COVID-19 outbreak in Alaska can be viewed [here](#).

On March 31, 2020, Governor Mike Dunleavy [announced new steps taken](#) to advance the Alaska COVID-19 Economic Stabilization Plan. Alongside a disaster order suspending certain fees and fines across state government, Governor Dunleavy highlighted major progress toward the creation of a state-backed loan program run by the Alaska Industrial Development and Export Authority.

Governor Dunleavy created the [Alaska Economic Stabilization Team](#), a bipartisan group of leaders who will work with the administration on a plan to protect the state's economy from the impact of COVID-19 in Alaska.

Businesses may apply for the [SBA's low-interest federal disaster loans](#) for working capital to small businesses suffering substantial economic injury as a result of COVID-19.

Arizona

The SBA approved an [Economic Injury Disaster Loan](#) declaration for Arizona that will help small businesses in the state impacted by COVID-19. Individual businesses can be eligible for up to \$2 million through the program.

Governor Ducey also announced a [cooperative agreement](#) with the state's banks to protect small businesses and families from eviction and foreclosure.

The State of Arizona maintains [FAQ](#) and a [COVID-19 Business Resource Guide](#) detailing federal and state resources for Arizona businesses seeking relief in face of COVID-19.

The Arizona Legislature approved a \$50 million coronavirus relief package that allows Governor Ducey's administration to fund response programs related to housing assistance, business support, and relief for nonprofits and healthcare providers.

Governor Ducey announced the formation of the [AZ Coronavirus Relief Fund](#) and as part of the Arizona Together initiative to support Arizonans during the COVID-19 outbreak, connecting individuals and businesses to resources, raising money for community organizations and providing information on volunteer opportunities.

[Invest Southwest and LeadMD](#) partnered to establish a small business relief fund. Beginning April 20th, Arizona-headquartered companies meeting certain criteria may apply for relief through the Arizona Local Impact Fund. Companies may also donate to the fund.

Arkansas

Recent executive orders and press releases relating to State of Arkansas' response to the COVID-19 pandemic and be viewed [here](#).



The Arkansas Economic Development Commission has [established a loan program](#) to provide assistance to businesses affected by the COVID-19 outbreak. The program will be funded through an allocation of \$4 million from the Governor's Quick Action Closing Fund and an additional \$3 million from Attorney General Leslie Rutledge's Consumer Education and Enforcement Fund. The Quick Action Closing Fund allocation prioritizes companies that are in the supply chain of essential goods and services, including healthcare, food manufacturers, and logistics.

The state will allocate \$12 million in [block grant money](#) and up to \$4 million from the quick-action fund to provide bridge loans to help midsize companies and nonprofits remain open during the COVID-19 pandemic.

Governor Hutchinson and the Arkansas Department of Commerce are launching the [Arkansas Ready for Business Grant Program](#) to oversee distribution of federal funds coming to state companies through the CARES ACT. The Arkansas legislature approved \$55-million in funding for the program.

California

The California Infrastructure and Development Bank offers the following [loan programs](#) for small businesses affected by disasters in California. The Disaster Relief Loan Guarantee Program which provides loan guarantees of up to \$1 million for small business borrowers in declared disaster areas; and the Jump Start Loan Program to help low-wealth entrepreneurs in the declared disaster/emergency areas.

The California Employment Development Department announced that employers experiencing a hardship may request up to a [60-day extension](#) to file their state payroll reports and/or deposit state payroll taxes without penalty or interest.

The Governor announced that the [state is allocating \\$50 million](#) to the California Infrastructure and Economic Development Bank for loan guarantees to small businesses to help eliminate barriers to capital for individuals who do not qualify for federal funds, including low wealth and undocumented immigrant communities.

In response to a large rise in unemployment claims, the Governor announced that small businesses will be [able to defer up to \\$50,000](#) in owed sales tax for up to one year to help stabilize them financially until federal aid is available.

Select Local Programs

Los Angeles Mayor Eric Garcetti announced an [\\$11 million economic relief package](#) to help small businesses which have been affected by COVID-19.

San Francisco is [establishing a fund](#) with an initial investment of \$1 million to provide up to 100 eligible businesses with grants of \$10,000 each in immediate relief.

The city of Sacramento created a \$1 million [economic relief fund](#) to help businesses affected by COVID-19. The fund provided up to \$25,000 per business. Applications closed on Friday, March 20, 2020. If additional funding becomes available, applications will open.

The City of Santa Monica's [eviction moratorium](#) was broadened and strengthened on April 8. It applies to both residential and commercial tenants and is in effect through May 31, unless extended.

San Diego Mayor Kevin L. Faulconer unveiled an [economic relief package](#) of approximately \$4 million to help small businesses stay afloat.

On March 23, 2020, the City of Roseville issued an order creating a [Small-Business Stabilization program](#) to be funded with \$1,000,000.

On March 26, 2020, the Arcata City Council adopted [Resolution No. 190-63](#), which creates an emergency business loan fund for a rapid response to COVID-19 impacts on local businesses. Loans of up to \$10,000 are available to Arcata businesses.

The Hayward City Council voted on April 4 to expand COVID-19 [eviction protection](#) to business and other tenants of commercial buildings, as well as to homeowners unable to make mortgage payments due to the public health crisis.

Colorado

Governor Polis announced the [Governor's Economic Stabilization and Growth Council](#). This group is be made up of community leaders from a variety of backgrounds and will serve as economic advisors to the Governor during this time.

Colorado small businesses impacted by COVID-19 can seek individual small business loans up to \$2 million as part of [SBA's Economic Injury Disaster Loan program](#).

Governor Polis announced a new initiative, [Can Do Colorado](#), that will provide guidance and tips to businesses about increasing teleworking capabilities and highlight businesses that are being creative and going above and beyond to run their businesses safely and remotely.

Select Local Programs

On March 19, the City of Denver announced that it would create an initial [relief fund](#) of \$4 million to provide support to small businesses during the pandemic.



On March 20, the Colorado Department of Revenue, Marijuana Enforcement Division adopted [emergency rules](#) regulating the operation of marijuana businesses during the COVID-19 emergency.

[Survive & Thrive COS](#) provides recovery funding in the form of rapid, low-interest, unsecured, low-barrier loans of up to \$25,000, mentorship and other resources to support resiliency and continue building healthy businesses and nonprofits that maintain a place of business in El Paso County and are incorporated in the State of Colorado.

Connecticut

The State of Connecticut maintains a [website](#) which provides updates on resources made available to businesses and residents during the coronavirus crisis.

The Connecticut Department of Economic and Community Development (DECD) has created a COVID-19 Business Emergency Response Unit dedicated to assisting businesses navigate resources and develop new resources. A dedicated phone line is available at 860-500-2333 to provide assistance to Connecticut's small businesses for this purpose.

On May 8, DECD committed an [additional \\$3 million](#) to the COVID-19 Business Response Program, which provides financial relief to minority-owned and women-owned small businesses negatively impacted by the coronavirus pandemic.

To provide emergency cash flow relief to Connecticut small businesses and nonprofits that have been negatively impacted by the global spread of the COVID-19 pandemic, Governor Lamont created the [Connecticut Recovery Bridge Loan Program](#). Administered by DECD, the program is for businesses and nonprofits that have fewer than 100 employees. Qualifying organizations can apply for zero-interest loans of up to \$75,000 or three months of operating expenses (whichever is lesser). This \$50 million short-term emergency loan program will be allocated on a first-come, first-served basis. As of March 27, 2020, the initial round of funding for this program is closed for applications to ensure that those that have been received so far can be processed efficiently and money distributed as quickly as possible. For those that have already submitted an application, additional documentation can be sent within seven days of submittal.

The Department of Revenue Services has extended deadlines for filing and payments associated with certain state business tax returns. Details are on [DRS's website](#).

Connecticut advises that a business interruption insurance policy should list or describe the types of events it covers. Events that are not described in the policy are typically not covered. It is important to review the policy exclusions, coverage limits, and applicable deductibles with your agent, broker or insurer. The Connecticut Insurance Department has an [FAQ that provides more information](#).

The Connecticut Department of Insurance reminds small and medium-sized employers of recent [guidance from the Internal Revenue Service \(IRS\)](#) on COVID-19 – related medical leave.

[The William Caspar Graustein Memorial Fund](#) is offering immediate support to 501(c)3 or fiscally sponsored groups in Connecticut responding to current events related to COVID-19. Support could include crisis response that addresses the physical, social, emotional well-being, and safety of those most affected by racism and poverty.

The [New Haven Creative Sector Relief Fund](#) will distribute immediate financial assistance to individual creatives and arts institutions most impacted by COVID-19. Applicants can apply on a rolling basis to receive up to \$1,000 based on their financial situation, with a priority for low-income individuals and small-budget arts organizations.

Delaware

Delaware's Division of Small Business [maintains a website](#) for businesses with various resources concerning the impact of COVID-19.

The state also launched an [emergency loan program](#) for hospitality industry small businesses.

The [Delaware Division of Small Business](#) is offering the [Hospitality Emergency Loan Program \(HELP\)](#) to provide funds to some of the businesses and nonprofits in the state most significantly impacted by Coronavirus. The Division will make no-interest loans of up to \$10,000 per business per month available to eligible businesses in the hospitality industry. As of April 16, the size eligibility cap for business with the four-digit NAICS code 7225 has been raised to \$15 million.

The Delaware COVID-19 Strategic Response Fund offers grants up to \$50,000 for non-profits with deep roots in the community and a strong track record of serving people who are immediately and disproportionately suffering from the crisis.

Florida

The [Florida Small Business Emergency Bridge Loan Program](#) was activated to support small businesses impacted by COVID-19. The Bridge Loan Program, managed by the [Florida Department of Economic Opportunity](#), will provide short-term, interest-free loans to small businesses that experienced economic injury from COVID-19. The program is no longer accepting applications.

The [Short-Time Compensation Program](#) is a voluntary employer program available to provide prorated Reemployment Assistance benefits to employees. These individuals may have had work hours and earnings reduced due to the implementation of a Short-Time Compensation plan to avoid a total layoff of some employees amid COVID-19.



The [Small Business Loan Program](#) is available to qualified businesses that demonstrate adequate historical and/or proposed cash flow coverage and other credit underwriting metrics. The loan proceeds must be used for a business purpose. A business purpose includes, but is not limited to: startup costs, working capital, business procurement, franchise fees, inventory, as well as the purchase, construction renovation or tenant improvements of an eligible place of business that is not for passive real estate investment purposes. Loan Participation is up to 50 percent of the total loan amount. With the 504 Bridge Loan Participation, lenders are permitted to finance equipment and owner-occupied real estate purchases up to 90 percent of the total project cost. Loan amounts range from \$250,000 to \$5 million.

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.

The [Black Business Loan Program](#) offers alternative lending solutions to Florida-based black owned small businesses by providing short-term loans and technical assistance. Visit [FAMU Federal Credit Union](#) or the [Miami Bayside Foundation](#) for loan program information.

The [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. The fund is no longer accepting applications, but will continue to review applications received online or postmarked by April 13, 2020.

Georgia

Governor Kemp [announced a partnership](#) between the University of Georgia Small Business Development Center, the Georgia Department of Community Affairs and the Georgia Department of Economic Development to provide the small businesses of Georgia with [vital information and assistance](#) during this time of need. In addition to providing an overview of the resources available, the partnership will host regional webinars to answer questions and provide support.

Hawaii

Hawai'i small businesses suffering financial losses from the impact of COVID-19 may file for [low-interest working capital loans](#) of up to \$2 million from the SBA. The loans can be used to pay fixed debts, payroll and other bills that can't be paid because of a disaster's impact.

Idaho

The SBA announced it is now offering [low-interest federal disaster loans](#) for working capital to Idaho small businesses suffering substantial economic injury as a result of the 2019 novel coronavirus.

The Governor announced plans for more than 30,000 small businesses to receive [Idaho Rebound cash grants](#), a \$300 million investment in Idaho's small business employers.

Governor Little announced that [small businesses have a new resource](#) to access masks, gloves, and sanitizer as the state enters Stage 2 of the four-stage Idaho Rebounds plan to safely and responsibly open Idaho's economy. Idaho small businesses can obtain a 30-day supply of personal protective equipment (PPE) for their employees and patrons at [supplies.idaho.gov](#).

Illinois

The Department of Commerce and Economic Opportunity launched various [emergency small business assistance initiatives](#), including the Hospitality Emergency Grant Program, to support hospitality businesses during COVID-19, the Illinois Small Business Emergency Loan Fund to offer small businesses low interest loans of up to \$50,000, and the Downstate Small Business Stabilization Program.

The Governor and the Illinois Department of Commerce and Economic Opportunity (DCEO) announced [Fast-Track Public Infrastructure Grants](#), an initiative to accelerate work on planned public infrastructure projects around the state. The State is expediting \$25 million of existing Rebuild Illinois funding to local public infrastructure projects that are ready to begin work this summer.

Select Local Programs

Chicago Mayor Lightfoot announced a \$100 million [Chicago Small Business Resiliency Loan Fund](#) with contributions from the city and corporate partners.

To ease the burden on workers in the taxi and ride-hail industries that are getting Chicagoans to and from critical services, the [City of Chicago previously announced](#) that it will be delaying collection for several fines and fees through April 30, which includes the collection of the Ground Transportation Tax for taxicabs, Transportation Network Providers (TNPs, or ride-hail) and other public passenger vehicles. Furthermore, the City has also already announced an extension of the deadline for debt checks for TNP and taxi drivers until April 30. BACP is also deferring collection of the accessibility fee for taxicabs and TNPs until April 30 and deferring inspections of vehicles and renewals of licenses while BACP offices are closed.



A \$2 million county-wide [Rockford Region COVID-19 Small Business Emergency Loan Fund](#) was created to help save some small businesses.

In an effort to alleviate the impact the Stay at Home order has had on restaurants, bars and the hotel and tourism industry, the [City of Rockford](#) is deferring collection of our Food and Beverage Tax and our Hotel-Motel Tax.

Indiana

Governor Holcomb [requested the SBA issue an Economic Injury Disaster Loan declaration](#) to support small businesses impacted by the coronavirus outbreak in Indiana.

Iowa

Governor Reynolds announced the SBA will issue an [Economic Injury Disaster Loan declaration for Iowa](#).

The Iowa Economic Development Authority created a COVID-19 [Targeted Small Business Sole Operator Fund](#) to support small businesses with zero employees – designed to help women, individuals with minority status, service-connected disabled veterans, and individuals with disabilities overcome hurdles to start or grow a small business.

Kansas

Kansas applied for, and expects to receive, disaster [assistance loans from the SBA](#) to supplement small businesses.

The Kansas Department of Commerce, identified \$6.3 million in [Community Development Block Grant funds](#) that currently reside with 36 Kansas communities and who use them for revolving loan programs for small businesses. The Department is providing environmental certifications within 24 hours and the public notice period has also been shortened to 24 hours so that communities can issue working capital loans for small businesses in as little as two days.

Kentucky

Kentucky [qualified](#) for Small Business Administration disaster certification. Small businesses, for-profit contractors and private non-profits anywhere in Kentucky that have been harmed by the COVID-19 pandemic are eligible to apply for low-interest SBA Economic Injury Disaster Loans.

Louisiana

Governor Edwards requested the [SBA provide Economic Injury Disaster Loans](#) for Orleans and Jefferson parishes.

The Governor announced a new [Loan Portfolio Guaranty Program](#), which will offer loans of up to \$100,000 to Louisiana small businesses of fewer than 100 employees that are impacted by the COVID-19 crisis.

The [Louisiana Economic Development](#) opened a help desk that provides email and hotline support for Louisiana businesses impacted by COVID-19.

Maine

The [Finance Authority of Maine \(FAME\) is partnering with the SBA and local Maine lenders](#) to offer special, limited time loans and loan insurance to eligible Maine businesses affected by COVID-19, including: loans up to \$50,000 offered at reduced interest rates; interest-only payments; up to 75% pro-rata loan insurance on loans up to \$100,000; and interim financing in conjunction with the SBA wherein FAME makes loan proceeds available while approved SBA borrowers await federal funding. To allow access to those funds immediately, FAME will provide an interim loan to be paid-off with the SBA loan funds.

Maryland

Governor Hogan announced [more than \\$175 million to assist small businesses and workers](#), with \$125 million in loans and grants to small businesses and nonprofits through the Maryland Small Business COVID-19 Emergency Relief Fund. Another \$75 million loan fund and a \$50 million grant fund, with \$1 million in grants dedicated to non-profits, will provide working capital to be used for payroll, rent, fixed-debt payments, and other mission critical cash operating costs.

Select Local Programs

The City of Takoma Park announced on April 4 that is creating a [mini-grants program](#) for small businesses (including sole practitioners) to receive up to \$3,000 in grants immediately as state and federal programs get up and running.

Massachusetts

The Baker-Polito Administration maintains a list of [COVID-19 business resources and guidance](#), including the Small Business Administration's Economic Injury Disaster Loan Program, administrative tax relief measures, MEMA's Emergency Operations Center's Private Sector Hotline, and Executive Office of Labor & Workforce Development Resources.



The [MetroWest Health Foundation](#) has committed \$500,000 in emergency grant funding to address the COVID 19 pandemic. Grants of up to \$10,000 will go to agencies in the region that are directly responding to or mitigating the impact of the coronavirus and whose mission is consistent with that of the foundation. Funds appear to be available.

The [SouthCoast Emergency Response Fund](#) will provide flexible resources to organizations that are working with communities at the intersection of being most vulnerable to the COVID-19 virus and most impacted by inequity. The grants ranging from \$5,000 to \$25,000 will be completely unrestricted, thus allowing the leadership of these organizations to determine their best use in response to the pandemic. The grantees range from local food pantries to social service organizations serving our community.

Select Local Resources

For businesses that serve food, the city of Boston [lifted regulations](#) so that all restaurants and bars are allowed to provide take-out and delivery. This includes facilities without take-out licenses.

The [Boston Resiliency Fund](#) raises funds to make grants to 501(c)3 nonprofit organizations or those groups with a 501(c)3 fiscal sponsor to provide food for children and seniors, technology for remote learning for students, and support to first responders and healthcare workers in the City of Boston.

Michigan

Governor Whitmer announced that the SBA approved her request for a [statewide Economic Injury Disaster Loan declaration](#), allowing small businesses to access loans from the SBA.

The Department of Employment and Economic Opportunity also provided [guidance to Michigan employers](#) on how to avoid potential layoffs related to COVID-19.

The Michigan Economic Development Corporation announced it will provide up to \$20 million in support for small businesses through the [Michigan Small Business Relief program](#).

Select Local Programs

The City of Sterling Heights has created a [resource page](#) in response to the state's efforts to provide economic support to small businesses. The resource page, including funding resources, telecommunity guide, and information about COVID-19 for small businesses.

Minnesota

Minnesota released a [Guide for Minnesota small businesses](#) outlining various state and federal programs that have been built to assist small businesses struggling during the COVID-19 pandemic. This guide will help small businesses quickly see which programs might be right for their situation.

Select Local Programs

Rochester City [adopted resolutions](#) that addresses a variety of areas aimed to aid and support the community, including authorization of contingency funds to lessen the direct and immediate impact of COVID-19 on community partners.

The City of New Ulm created an [Emergency Relief Small Business Grant](#) for local businesses who are directly impacted by the pandemic resulting in reduced revenue.

The [Public Utilities Commission Utility Relief Program](#) is designed to help those businesses in Sleepy Eye who are closed due to the Governor's Executive Orders. This program will allow the affected business to defer utility payments without penalty or interest for up to two months beyond the date they are allowed to reopen for business. The amount deferred can either be paid in full or in part after the deferral period or can be spread over the next 12 months.

In Minneapolis, Mayor Frey in partnership with the City Council and City leadership are dedicating [more than \\$5 million for Minneapolis](#) residents and businesses hit hardest by this crisis

In order to ensure operational continuity and continued business capacity during this period of declared emergency and to ensure compliance with Minn. Stat. § 15.99, [the City of Minneapolis](#) will not accept or process any new land use applications submitted in any form pursuant to the Minneapolis Code of Ordinances, Titles 20, 22, and/or 23. Pursuant to the City's duly established application requirements, the City will also not deem any application complete hereunder.

Mississippi

The SBA approved Mississippi's request for an [Economic Disaster Declaration](#).

Missouri

Governor Parson has directed the Missouri State Emergency Management Agency and the Missouri Department of Economic Development to seek assistance for Missouri businesses through [SBA's Economic Injury Disaster Loan program](#).



The Missouri Department of Economic Development [activated a statewide network](#) of more than 400 local economic development groups to answer questions and offer assistance to employers impacted by COVID-19.

Montana

Small businesses across Montana impacted by COVID-19 are eligible to apply for [emergency loans](#) through the SBA.

Governor Bullock [announced](#) the state successfully sold \$33 million in bonds at a historically low interest rate that will allow the state to begin construction projects that will create jobs and stimulate the economy after this public health emergency.

Nebraska

The SBA approved the state's request for an [Economic Injury Disaster Loan](#).

The Nebraska Department of Economic Development allocated [Community Development Block Grant](#) funds to assist qualified businesses impacted by the COVID-19 outbreak. This funding is available through DED's CDBG Economic Development funding category.

Nevada

Governor Sisolak announced that the state received [statewide approval](#) from the SBA for low-interest federal loans.

Select Local Programs

The [City of Henderson](#) eliminated interest and/or late fees on delinquent payments of license renewal fees, offered payment plan options upon request for license renewal fees and allowed licenses to stay in effect by placing a moratorium on expirations or revocations for delinquent payments.

New Hampshire

Governor Sununu announced that the state will be [extending business tax payment deadlines](#) to June 15 for 98% of New Hampshire small businesses.

The New Hampshire Insurance Department posted [Frequently Asked Questions](#) about Business Interruption Insurance Coverage and the Novel Coronavirus 2019 (COVID-19).

On May 15, Governor Sununu announced [\\$595 million in new funding](#) commitments for areas and industries across New Hampshire affected by the pandemic.

New Jersey

The New Jersey Economic Development Authority recently announced several new programs to support thousands of businesses and their workers facing economic hardship due to the outbreak of the novel coronavirus COVID-19. The initiatives include a grant program for small businesses, a zero-interest loan program for mid-size companies, support for private-sector lenders, funding for entrepreneurs, and a variety of resources providing technical support and marketplace information. For the most up-to-date information, please visit the NJEDA's [Eligibility Wizard](#).

New Jersey businesses are also eligible to apply for Economic Injury Disaster Loans (EIDLs). These are working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster.

On April 6, 2020, the NJEDA released an [application](#) for \$10 million small business emergency assistance loan program, including direct loans of up to \$1000,000 to New Jersey-based small businesses and non-profits that meet certain criteria. The application process launched at 9 a.m. on April 13. Applications are now closed.

Select Local Programs

On April 3, Newark Mayor Ras J. Baraka announced [program to help commercial property owners](#) and their tenants who have each lost significant income during the COVID-19 crisis to remain solvent and avoid evictions and foreclosures.

On April 2, 2020, Mayor Baraka launched a [creative catalyst fund](#) of up to \$750,000 for artists and arts organizations impacted by COVID-19.

New Mexico

New Mexico has qualified for the [SBA Administration Disaster Loan Assistance program](#) to assist businesses that have been negatively impacted by COVID-19.

The New Mexico Economic Development Department launched a website that pairs shoppers with products and services in a ["Buy for Tomorrow Today"](#) campaign to help sustain businesses during the emergency closures.



The Governor announced the [All Together NM Fund](#) will award \$750,000 in grants to help small businesses survive.

The New Mexico State Investment Council approved a [recovery loan fund](#) of up to \$100 million designed to assist distressed New Mexico businesses facing economic hardship.

The [New Mexico Small Business Investment Corporation](#) committed up to \$25 million to its lending partners to assist New Mexico businesses that have been impacted by market disruption.

The [New Mexico Department of Workforce Solutions](#) announced one-time \$750 grants to self-employed individuals facing economic displacement.

Governor Grisham appointed a diverse group of business and labor leaders to a new [Economic Recovery Council](#) that will advise her on strategies for gradually reopening New Mexico to help the economy grow in a safe, smart, and effective manner.

New York

The [New York State Department of Financial Services](#) provides guidance updates for consumers and small businesses.

The Federal Reserve Bank of New York offers a [list of economic and financial resources](#) for businesses at the federal, state and city level.

The [New York Small Business Development Center](#) maintains information for New York-based small businesses facing the challenges brought by the COVID-19 virus.

Empire State Development (ESD) has created [FAQ](#) to offer information to businesses regarding State regulations and general guidance relating to COV-19.

On March 24, 2020, the Department of Financial Services (DFS) issued an [emergency regulation](#) requiring that, during a specified time, New York State regulated financial institutions provide residential mortgage forbearance on property located in New York for a period of 90 days to any individual residing in New York who demonstrates financial hardship as a result of the COVID-19 pandemic, subject to the safety and soundness requirements of the regulated institutions. The emergency regulation also requires that, during a specified time, New York regulated banking organizations eliminate fees charged for the use of Automated Teller Machines (ATMs) that are owned or operated by the regulated banking organization, overdraft fees, and credit card late payment fees for any individual who demonstrates financial hardship as a result of the COVID-19 pandemic, subject to the safety and soundness requirements of the regulated banking organization. This emergency regulation is adopted pursuant to Governor Andrew M. Cuomo's Executive Order No. 202.9.

On March 19, 2020, Governor Cuomo signed an [executive order](#) mandating businesses that rely on in-office personnel to decrease their in-office workforce by 75 percent. This follows the Governor's prior directive that all businesses implement work-from-home policies. Exemptions will be made for essential service industries, including shipping, media, warehousing, grocery and food production, pharmacies, healthcare providers, utilities, banks and related financial institutions, and other industries critical to the supply chain.

The Governor also announced the Department of Financial Services has issued a new directive to New York State mortgage servicers to provide 90-day mortgage relief to mortgage borrowers impacted by the novel coronavirus.

On March 17, 2020, the Department of Financial Services (DFS) announced it has adopted a [new emergency regulation](#) under New York Insurance Law requiring New York State insurance companies to waive cost-sharing, including, deductibles, copayments (copays), or coinsurance for in-network telehealth visits.

On March 6, 2020, Governor Cuomo announced that travel agents and travel insurers will offer '[cancel for any reason](#)' [travel policies](#) in New York State

On March 2, 2020, Governor Cuomo announced a [new directive](#) requiring New York insurers to waive cost-sharing for coronavirus testing

Select Local Programs

The [NYC Small Business Services website](#) maintains information relating to COVID-19 assistance and guidance for businesses.

Mayor Bill de Blasio announced on March 8 that the City will [provide relief for small businesses](#) across the City seeing a reduction in revenue because of COVID-19. Eligible businesses will be eligible for zero interest loans up to \$75,000 to help mitigate losses in profit. The city is also offering small businesses with fewer than five employees a grant to cover 40% of payroll costs for two months.

The [NYC Business Continuity Loan Fund](#) provides up to \$75,000 in interest free loans from the City of New York to cover revenue losses to businesses of fewer than 100 employees. The Fund is available for businesses within the five boroughs that have experienced at least a 25% reduction in revenue can qualify. The program is no longer accepting applications,

The [NYC Employee Retention Grant Program](#) allows small businesses with one to four employees to apply for a grant of up to \$27,000 that covers 40% of payroll costs over the course of two months. Businesses must show that they lost 25% of their revenue due to the coronavirus. The program is no longer accepting applications.



The [Brooklyn COVID-19 Response Fund](#) provides grants of up to \$10,000 in the following priority areas: anti-stigma efforts to address anti-Asian harassment and discrimination, prevention measures (education, sanitary supplies) for vulnerable populations, practical needs in case of disruption in services to vulnerable populations, food access and practical supports, and support for workers to address lack of access to healthcare and paid sick leave, lack of proper safety equipment, and the economic impact of lost wages.

[Rethink Food Grants](#) provide a \$40,000 grant for 30 New York City-based restaurants at risk of closing operations due to the coronavirus outbreak. The expectation is that restaurants accepted to participate in the program will use the funds to prepare meals for affordable price points, and temporarily operate on a distributor model to help mitigate the effects of any food shortages.

[Rapid Relief Grants](#) due to COVID-19 provide \$71,000 in awards to support the community, prioritizing the consortium of companies, venues, and individuals working in NYC independent theater (Off-Off-Broadway in theater houses of 99 seats or less), operating with budgets under \$250,000. The program is no longer accepting applications.

[The NYC COVID-19 Response & Impact Fund](#) was created to aid nonprofit service providers struggling with the health and economic effects of the coronavirus. It will give \$44 million in grants and loans to NYC-based nonprofits that are trying to meet the new and urgent needs that are hitting the city. Priority will be given to nonprofits addressing essential healthcare and food insecurity as well as arts and culture.

[The Robin Hood Relief Fund](#) anticipates making grants to 501(c)(3) organizations in New York City that are well-positioned to serve low-income communities. The initial grants, expected to last three months in duration, will average \$45,000. The purpose of these grants is to provide resources to support nonprofits that are on the front lines of this work and can move swiftly to serve affected communities.

[The Community Foundation of Elmira-Corning and the Finger Lakes](#) is providing support to nonprofit organizations and individuals in response to COVID-19. Mini-grants of up to \$1,000 are available to assist nonprofit organizations with: costs associated with employees telecommuting (iPads, laptops); and video conferencing or virtual meeting platform subscriptions. Grants of up to \$250 per individual are available for creative community service, such as small businesses that incur additional expenses as a result of offering free food, books to start a virtual neighborhood read, and care packages for older friends and neighbors.

Grants and loans for businesses in the City of Rochester can be found [here](#).

[The Capital Region Community COVID-19 Response Fund](#) provides flexible resources to nonprofit organizations working with local communities who are disproportionately impacted by coronavirus and the economic consequences of this outbreak. One-time operating grants will help fund frontline human services organizations that have deep roots in the community and strong experience working with vulnerable populations. Funding will be provided to organizations located and operating in Albany, Rensselaer, Saratoga, and Schenectady Counties. The committee will also consider supporting nonprofits operating in the surrounding counties of Columbia, Fulton, Greene, Montgomery, Schoharie, Warren, and Washington. In order to move resources quickly, the Foundation is not hosting a formal application process for the Fund. Interested organizations may email the Foundation.

[The Orange and Sullivan COVID-19 Response Fund](#) addresses immediate and longer-term needs of residents in Orange and Sullivan counties. The Fund will issue grants to established nonprofit organizations that provide front-line services to the most vulnerable populations – food for the neediest families and essentials, such as prescription drug deliveries to homebound senior citizens and people with compromised immune systems.

Syracuse Mayor Ben Walsh announced the creation of an [Emergency relief program](#) for small businesses that have been impacted by the pandemic. The City will partner with the Syracuse Economic Development Corporation to create a \$500,000 fund with zero-percent interest and 180-day emergency loans for small businesses.

North Carolina

The SBA granted Governor Cooper's request for a [disaster declaration](#) for small businesses to apply for a low interest disaster loan.

The [Golden Leaf Foundation](#) announced \$15 million in funding for the state's COVID-19 [Rapid Recovery Lending program](#) which supports North Carolina small businesses and family farms as they recover from the economic impact of COVID-19. The loan helps small businesses bridge the gap until federal loans, insurance payouts, and other relief funds are approved, or businesses have time to recover.

The Governor signed [two relief bills into law](#): Senate Bill 704 and House Bill 1043. The relief package includes almost \$1.6 billion in relief measures for critical expenditures related to public health and safety, educational needs, small business assistance, and continuity of state government operations.

On May 18, Governor Cooper sent a [letter to the leaders of the Golden L.E.A.F. Foundation](#), responsible for distribution of \$125 million in loans for struggling businesses, encouraging them to ensure women and minority-owned businesses receive an equitable portion of recently approved COVID-19 relief funding.



North Dakota

The North Dakota Development Board voted to suspend all payments, both principal and interest, for all outstanding [North Dakota Development Fund Loans](#) for 30 days.

The [North Dakota Department of Commerce](#) has issued various COVID-19 state resources including North Dakota Development Fund Loans, Childcare Loan Program, and Rural Growth Incentive Program Emergency Loans. The Department of Commerce has also assigned a direct point of contact for each region in North Dakota.

Governor Burgum issued an [executive order](#) suspending payment of unemployment taxes and suspending interest on all Workforce Safety & Insurance employer accounts, which will allow them to focus on preserving their business operations and retaining critical cash flow.

Ohio

Governor DeWine announced that he will develop a [business advisory group](#) to convene over the phone to:

- Ensure businesses are doing everything they can to keep their employees safe;
- Provide recommendations (to the greatest extent possible) to mitigate the negative impact the COVID-19 crisis is having on our economy in Ohio and;
- Provide recommendations on building a platform for economic recovery.

The Ohio Development Services Agency established the [Office of Small Business Relief](#), that will serve as the lead state agency for administering federal recovery funds for small business support and recovery; work with federal, state, and local partners to evaluate and determine possible regulatory reforms that encourage employment and job creation; and, coordinate efforts of Ohio's Small Business Development Centers and Minority Business Assistance Centers.

The Governor issued [Executive Order 2020-08D](#) requesting landlords suspend rent payments for small business commercial tenants and provide a moratorium of evictions of small business commercial tenants for a period of 90 days.

The [JobsOhio Innovation Fund](#) will make loans available to eligible businesses during the COVID-19 crisis. They will use convertible loans, side by side with cash co-invested from existing investors, toward Ohio's most promising and innovative companies.

Select Local Programs

The [City of Cleveland](#) has taken steps to aid troubled businesses: a including a six month deferral of payments on economic development loans from the City of Cleveland. Job retention and job creation requirements have also been suspended.

Oklahoma

Oklahoma small businesses are eligible for the [SBA's Economic Injury Disaster Loan](#) program.

The [Oklahoma Department of Commerce](#) is hosting teleconferences for Oklahoma businesses interested in the U.S. Small Business Administration Economic Injury Disaster Loan Program.

Oregon

Business Oregon, along with the Oregon Employment Department, the Oregon Secretary of State, and the Oregon Department of Consumer and Business Services established a [Small Business Resource Navigator](#) to assist Oregon small businesses dealing with the impacts of COVID-19.

Governor Brown issued [Executive Order 20-13](#), placing a 90-day moratorium on commercial evictions for nonpayment due to business closures, specifically prohibiting landlords from charging tenants late fees for nonpayment of rent during the moratorium.

The Governor also launched the [Coronavirus Small Business Resource Navigator](#), which will help connect small businesses to financial support and information they need to stay in business.

Pennsylvania

The Commonwealth of Pennsylvania provides [various resources for businesses](#), including a new working capital access program under the Pennsylvania Industrial Development Authority's Small Business First Fund.

The Pennsylvania Department of Community and Economic Development (DCED) offers [working capital loans](#) that could be of assistance to businesses impacted by COVID-19.

DCED announced [that new funding is available to help technology-based companies](#) impacted by COVID-19. This funding includes a \$1 million disbursement from The Ben Franklin Technology Development Authority (BFTDA) to each of the four Ben



Franklin Technology Partners (BFTP), which will then match that funding with \$1 million. The funds will be delivered to each BFTP through a Technology Development grant. The BFTP will identify eligible projects and will provide capital to existing startup clients experiencing hardships due to the impact of COVID-19.

Additionally, Venture Capital Revolving Loan Account funds can be used to make loans to venture capital funds that invest in technology companies in Pennsylvania. The funds will be delivered through loans to existing venture capital firms in the BFTDA portfolio in amounts ranging from \$250,000 to \$1 million.

DCED also announced that Manufacturing Innovation Program (MIP) funds are available to encourage and assist university researchers as they work to mitigate the spread of COVID-19 through the [COVID-19 Challenge](#) program. DCED is soliciting proposals from accredited Pennsylvania colleges and universities for projects that fit within the [program guidelines](#) and address the commonwealth's response to COVID-19. This program will be funded through the PA Manufacturing Program.

The Pennsylvania Chamber of Business and Industry [maintains a website](#) dedicated to helping business across the Commonwealth navigate the current COVID-19 situation.

Select Local Programs

The City of Philadelphia launched a [Philadelphia COVID-19 Small Business Relief Fund](#) to assist businesses impacted by COVID-19. As of April 15, applications to the fund are closed.

The City of Philadelphia, the Philadelphia Foundation, and United Way of Greater Philadelphia and Southern New Jersey announced the creation of the [PHL COVID-19 Fund](#). This fund will aid nonprofits that are directly addressing the virus

The City of Philadelphia and the Philadelphia Industrial Development Corporation (PIDC) launched a [\\$9 million+ grant and loan program](#) to support struggling businesses. Local foundations donated an additional \$250,000.

Rhode Island

The Rhode Superior Court established the [Business Recovery Plan](#), whereby courts will use a non-liquidating receivership model to supervise and provide protections for Rhode Island businesses so they can remain operational, access new working capital, and pay debts.

Governor Raimondo announced that small business owners can now receive 45 minutes of [free tech support](#) coordinated by Rhode Island Commerce and staffed by volunteers from some of Rhode Island's tech companies.

The [Bridge Loan Program](#), a partnership with the Local Initiative Support Corporation and the Rhode Island Hospitality Association, provides additional funding to restaurants and small businesses (up to 10 employees).

The Governor announced the state will be [distributing 500,000](#) masks and disinfectant solution to Rhode Island businesses through chambers of commerce and industry associations.

The Governor announced the state will be distributing [500 laptops](#), made possible through a generous donation from Microsoft Corporation, to Rhode Island small businesses with fewer than 25 employees.

South Carolina

SBA [approved the state's request](#) for the agency to offer small businesses with disaster assistance. All 46 counties are included in the disaster declaration.

Governor McMaster signed an [executive order](#) which, among other actions, suspends unemployment insurance payments for employers through June 1.

Select Local Programs

The [City of Charleston](#) council agreed to defer the collection of hospitality taxes for 90 days.

South Dakota

Governor Noem announced that she is working with the SBA to provide [Economic Injury Disaster Loan funding](#) to companies negatively impacted by COVID-19.

The Governor also signed Senate Bill 192, creating the [small business economic disaster relief subfund](#) and authorizing the Economic Development Finance Authority to make grants to and provide appropriations of the sub fund.

The Governor and the Office of Economic Development announced the [first 94 recipients](#) of Governor Noem's Small Business Relief Fund, totaling more than \$5 million.

Tennessee

Governor Lee announced that Tennessee small businesses impacted by the COVID-19 crisis are eligible to apply for loan assistance through the [SBA's new Paycheck Protection Program](#). Businesses can begin applying for these loans with eligible financial institutions beginning Friday, April 3, 2020.



The Governor also announced the creation of [Tennessee Talent Exchange](#), a public-private partnership with the Tennessee Grocers and Convenience Store Association, Tennessee Retail Association, and Hospitality TN to match out of work Tennesseans with companies currently experiencing business surges.

Tennessee announced a series of [administrative actions](#), including delaying the deadline to file franchise and excise taxes until July 15.

The Governor announced the creation of the [Stimulus Financial Accountability Group](#) to oversee fiscal management of CARES Act funding received by the state.

The Governor announced the development of the [Economic Recovery Group](#) to coordinate legislative leadership, local leadership, health care professionals, and industry representatives to reboot the economy.

Texas

Governor Abbott announced that the SBA granted Texas access to the [Economic Injury Disaster Loan Program](#), which will provide long-term, low-interest loans to qualifying businesses.

The Governor's Office of Economic Development and Tourism launched the [Governor's Small Business Webinar Series](#) to provide Texas small business owners and entrepreneurs with timely, relevant and actionable information on COVID-19 recovery resources. The first webinar, tailored to Central Texas, was attended by over 3,000 Texans. The Webinar Series takes the place of the Governor's Small Business Series events that were postponed due to COVID-19.

The Governor announced that Goldman Sachs, the LiftFund, and other community development financial institutions are partnering to provide [\\$50 million in loans to small businesses](#).

Select Local Resources

The Galveston Regional Chamber of Commerce has launched a [COVID-19 Business and Community Resource page](#) with great information for local businesses.

Utah

The [Governor's Office of Economic Development](#) announced the [Utah Leads Together Small Business Bridge Loan program](#) to assist small businesses with 50 or fewer employees. The program uses \$11 million in state funds to provide gap funding to Utah's small business and nonprofits.

Governor Herbert issued an [executive order](#) suspending sections of the state statute to allow the Governor's Office of Economic Development to tap into the Industrial Assistant Account to offer zero interest loans to small businesses.

The Governor's Office of Economic Development announced the [COVID-19 Commercial Rental Assistance Program](#) to provide relief to Utah small businesses that rent commercial property.

Vermont

Governor Scott announced the availability of [SBA Economic Injury Disaster Loans](#) of up to \$2 million for Vermont small businesses.

The Governor and Agency of Commerce and Community Development announced the establishment of the [Economic Mitigation & Recovery Task Force](#), charged with providing technical assistance and expertise to mitigate economic impacts and develop strategies for recovery.

The Agency of Commerce & Community Development is interested in hearing from all Vermont businesses impacted by the response to the COVID-19 virus. The agency urges business owners to continue to share these impacts via the [Agency Business Impact Form](#), which will help in assessing the full impact as the agency works toward solutions.

The Agency of Commerce and Community Development launched a [new website](#) to help affected businesses navigate new state and federal aid programs.

Governor Scott announced a [\\$400 million economic relief and recovery package](#), using funds from the CARES Act. Phase 1 of the relief package will involve four areas of direct action to support businesses and Vermonters: financial assistance; housing assistance; technical assistance; and marketing support.

Virginia

Virginia has received an [Economic Injury Disaster Loan declaration](#) from the SBA. Small businesses and non-profits located throughout the state can now apply for a loan of up to \$2 million from the SBA to pay fixed debts, payroll, accounts payable, and other expenses.



Washington (State)

The Governor's office published a [resource list](#) for business and workers in the state who have been impacted by the virus. These resources are aimed at supporting economic retention and recovery efforts.

The [Governor and the Washington State Department of Commerce announced](#) the Working Washington Small Business Grant for small businesses with under 10 employees, the provision of business resiliency assistance through partnerships with organizations that serve economically disadvantaged communities; and the acceptance of applications for U.S. SBA forgivable loans.

The Washington State Office of the Insurance Commissioner has posted information on [insurance for businesses](#) and [event cancellation insurance](#).

Select Local Programs

The city of Seattle is building a [small business recovery package](#) to provide support to small businesses impacted by the coronavirus pandemic. The City will increase the small business stabilization fund by \$1 million.

Washington DC

The District of Columbia [maintains a website](#) with updated businesses and non-profits resources, including recovery relief for DC small businesses.

Mayor Bowser and the Council of the District of Columbia will invest \$25 million in the [COVID-19 Recovery Effort and the DC Small Business Recovery Microgrants Program](#), which is housed in the Office of the Deputy Mayor for Planning and Economic Development. Pursuant to the "COVID-19 Response Emergency Amendment Act of 2020" effective March 17, 2020 (D.C. Act 23-247), the DC Small Business Recovery Microgrants Program will offer grants to small, local businesses, independent contractors, self-employed individuals, and nonprofits to meet their short-term financial needs. The grant can cover employee wages and benefits (including fringe benefits associated with employment, such as health insurance), accounts payable, fixed costs, inventory, rent, and utilities. The application period for Small Business Recovery Microgrants is currently closed.

West Virginia

Governor Justice's request for an expedited [major disaster declaration](#) for West Virginia was granted, triggering the release of federal funds to help communities recover from the COVID-19 pandemic.

Wisconsin

Governor Evers announced that the SBA approved Wisconsin's request for small businesses affected by the COVID-19 pandemic to access [low-interest federal disaster loans](#).

The Economic Development Corporation is administering the [Small Business 20/20 program](#) to support small businesses and micro-enterprises adversely economically impacted by the COVID-19 Virus. The program provides funds to Wisconsin-based Community Development Financial Institutions to make grants to existing loan clients to mitigate short-term cash flow issues.

The Governor also announced a [package of legislative proposals](#) to respond to COVID 19. Proposed legislation would provide grants and funding for small businesses and workers through the Wisconsin Economic Development Corporation.

The Economic Development Corporation announced a [new \\$5 million program](#) created to assist small businesses and micro-enterprises in Wisconsin.

Governor Evers announced that 1,000 ethnically diverse micro-businesses that have not received SBA Paycheck Protection Program or state relief are [eligible for \\$2,000 grants](#) to assist with losses due to COVID-19.

The Governor announced a [\\$75 million grant program](#) to provide assistance to small businesses as part of the Wisconsin Economic Development Corporation's We're All In Initiative.

Wyoming

Governor Gordon announced the eligibility of Wyoming small businesses to apply to the [SBA Economic Injury Disaster Loans](#).

Select Additional Programs

Facebook is offering \$100 million in cash grants and ad credits to help up to 30,000 eligible small businesses as they face business disruptions as a result of the global outbreak of COVID-19. Facebook is now accepting applications and businesses can visit the [Facebook Business Resource Hub](#) for updates.

Novartis US Foundation created the [COVID-19 Community Response Fund](#) to support 501(c)(3) organizations serving local initiatives and communities in the US impacted by the outbreak. The fund will provide up to USD \$5 million over a one-year period for immediate response and recovery efforts related to the pandemic. R&D efforts related to COVID-19 are not eligible. Priority will



be given to efforts focused on geographies where Novartis has a physical presence and where there is an acute need, including, but not limited to, NJ, MA, CA, IL, NC, and NY.

An [initiative](#) of the U.S. Chamber of Commerce Foundation, the Save Small Business Fund provides \$5,000 grants to businesses that employ 3-20 people, are located in economically vulnerable communities, and have been negatively affected by COVID-19. The application went live on April 20, 2020, at 3:00 pm ET. Applications closed the same day.

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