

Federal and State Relief Measures

Federal/State	Funding Program	Brief Description	Link
Federal	Phase 1 – H.R. 6074, \$8.3 billion	This program is focused on FDA development of vaccine research and development, small business disaster loans, CDC preparation including public health preparedness and disease response, and procurement of medical supplies.	https://www.congress.gov/116/bills/hr6074/BILLS-116hr6074enr.pdf
Federal	Phase 2 – H.R. 6201, about \$104 billion	This program is focused on food and nutrition services, guaranteed coverage of COVID testing and paid family and medical leave for employees of companies with fewer than 500 employees (and employer tax credits).	https://www.congress.gov/116/bills/hr6201/BILLS-116hr6201eh.pdf
Federal	Phase 3 – CARES/ H.R. 748, \$2 trillion	This program provides \$367 billion in loans for small businesses (and loan forgiveness if payrolls are maintained); \$500 billion to industries, states, and localities; and direct payments to Americans.	https://assets.documentcloud.org/documents/20059055/final-final-cares-act.pdf
Every state and American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands	Federal Small Business Administration (SBA) Economic Injury Disaster Loan Program	The 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 coronavirus (COVID-19). Congress has approved \$7 billion in funding to this program as part of its COVID-19 response. It can provide up to \$2 million of financial assistance (actual loan amounts are based on amount of economic injury) to small businesses or private, non-profit organizations that suffer substantial economic injury as a result of the declared disaster, regardless of whether the applicant sustained physical damage.	https://www.sba.gov/disaster-assistance/coronavirus-covid-19#section-header-1
Alabama	Sales Tax Relief for Small Retail Businesses	The Alabama Department of Revenue is waiving state sales tax late payment penalties for small retail businesses and taxpayers currently registered with the Department as engaging in NAICS Sector 72 business activities, which includes restaurants. The Department is also waiving state late payment penalties for lodgings taxes. The relief applies to state sales and lodgings taxpayers who are unable to timely pay their February, March, and April 2020 sales and lodgings tax liabilities. Late payment penalties will be waived for these taxpayers through June 1, 2020. Please note, this relief applies only to state sales and lodgings tax liabilities.	https://revenue.alabama.gov/coronavirus-covid-19-outbreak-updates/
Alabama	Unemployment Compensation Claims Relief for Employers	The Alabama Department of Labor Secretary Fitzgerald Washington has temporarily ordered that relief be offered to employers whose employees must file unemployment compensation claims for weeks filed due to COVID-19 related issues. All charges will be waived against those employers who file partial unemployment compensation claims on behalf of their employees. These charges will be waived until further notice.	https://www.labor.alabama.gov/COVID/COVID-19%20Employers%20File%20Claims%20news%20feed.pdf
Alaska	<i>Pending</i>	Alaska COVID-19 Emergency Business Loan Program - The program will provide 100% state-guaranteed loans to Alaskan businesses for immediate relief. Loan program will be administered by local banks and structured to meet Alaska's unique needs.	https://gov.alaska.gov/home/covid-19-economy/
Arizona	None		

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Arkansas	Quick Action Loan Program	The Governor's Quick Action Loan Program will allocate \$4 million. Eligible companies may apply for a loan or loan guaranty of up to \$250,000. The program will prioritize small to medium companies that are in the supply chain of essential goods and services (including healthcare, food manufacturing and logistics).	https://www.arkansasedc.com/covid19
Arkansas	Community Development Block Grant (CDBG)	Up to \$12 million in CDBG assistance will be made available for COVID19 relief and recovery. This money will be used to provide grants to eligible local governments, which will provide direct economic assistance in the form of loans to companies impacted by COVID-19 and grants to clinics, hospitals and other non-profits who are working hard to provide care in rural Arkansas and to vulnerable populations such as the homeless.	https://www.arkansasedc.com/covid19
Arkansas	Shared Work Program	Arkansas Division of Workforce Services allows an employer to divide available work or hours of work among a specific group(s) of employees in lieu of a layoff, and it allows the employees to receive a portion of their unemployment benefits while working reduced hours.	https://www.dws.arkansas.gov/employers/shared-work-program
California	Unemployment Insurance Work Sharing Program	Employers can apply for the Unemployment Insurance (UI) Work Sharing Program if reduced production, services or other conditions cause them to seek an alternative to layoffs.	https://www.edd.ca.gov/Unemployment/Work_Sharing_Program.htm
California	Tax Assistance	Employers experiencing a hardship as a result of COVID-19 may request up to a 60-day extension of time from the EDD to file their state payroll reports and/or deposit state payroll taxes without penalty or interest. A written request for extension must be received within 60 days from the original delinquent date of the payment or return.	https://www.edd.ca.gov/about_edd/coronavirus-2019.htm
California	Rapid Response Services	Employers planning a closure or major layoffs as a result of the coronavirus can get help through the Rapid Response program. Rapid Response is a proactive, business-focused program designed to assist companies facing potential layoffs or plant closures. Rapid Response teams provide early intervention assistance to help avert potential layoffs and immediate on-site services to assist workers facing job losses.	https://www.edd.ca.gov/pdf_pub_ctr/de8714rrb.pdf
California	Los Angeles City Small Business Emergency Microloan Program	The Economic and Workforce Development Department for the City of Los Angeles will provide \$11 million in no-fee microloans of \$5,000 to \$20,000 — which may be used to cover working capital. Since cash flow is critical at this unprecedented time, the program will offer relaxed underwriting with no credit score minimum, a generous allowance to meet debt service and a 100% Loan to Value ratio.	https://ewddlacity.com/index.php/microloan-program
California	San Francisco Business Taxes & Licensing Fees	The City is deferring business taxes due April 30 for businesses with up to \$10M in gross receipts for nine months with no interest or penalties. The City is also deferring collection of annual small business license and permit fees for at least three months. For more information, visit this SF Treasurer & Tax Collector webpage.	https://sftreasurer.org/covid19

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California	South County Economic Development Commission's Emergency Business Loan Program for restaurants	South County Economic Development Council (South County EDC) is offering a no-interest loan to eating establishments in South County in order to provide some economic relief during these difficult times. This small infusion of funds is intended to assist South County small restaurants to remain open and continue to provide meals during this national emergency. South County EDC will provide a one-time \$5,000 no-interest loan with repayment due on April 1, 2021. At that time the entire loan amount will be due. It is anticipated that a total of 50 loans will be provided.	https://www.southcountyedc.com/emergencybusinessloanprogram
California	Suspension of Notice Requirement to Employees	If you had to close your business to prevent or manage the effects of the COVID-19 pandemic, Governor Newsom's executive order temporarily suspends the 60-day notice requirement for employers who give written notice to employees and meet other requirements.	https://www.edd.ca.gov/about_edd/coronavirus-2019.htm
Colorado	Work Share Program	The Work-Share Program provides an alternative to laying off employees by allowing them to keep working, but with fewer hours. While an employee is working fewer hours, he or she may be eligible to collect part of his or her regular unemployment benefits.	https://www.colorado.gov/pacific/cdle/layoutofassistance
Colorado	Denver Economic Relief Package	The City and County of Denver created an initial \$4 million relief fund that will offer cash grants of up to \$7,500 to highly impacted businesses; cash grants and a microloan program through a partnership between Mile High United Way and Downtown Denver Partnership, and; no 15% penalty for late payment of February and March sales, use and occupational privilege taxes due March 20 and April 20. Businesses still must file a return and remit funds within 30 days of the due date.	https://www.denvergov.org/content/denvergov/en/environmental-health/news/coronavirus-info/support-services/business-assistance.html
Connecticut	COVID-19 Business Emergency Response Unit	The Connecticut Department of Economic and Community Development (DECD) is launching the COVID-19 Business Emergency Response Unit, which will be dedicated to helping businesses in Connecticut navigate the resources available to them during this crisis.	https://portal.ct.gov/Coronavirus/Information-For/Business-Resources
Connecticut	State Tax Filing Extensions	The Connecticut Department of Revenue Services state that effective immediately, the filing deadlines for certain annual tax returns due on or after March 15, 2020, and before June 1, 2020, are extended by at least 30 days. In addition, the payments associated with these returns are also extended to the corresponding due date in June.	Returns">https://portal.ct.gov/DRS/News---Press-Releases/2020/2020-Press-Releases/Effective-Immediately-DRS-Extends-Filing-Deadline-for-Certain-Annual-State-Business-Tax>Returns
Delaware	Hospitality Emergency Loan Program	The Division of Small Businesses announced that hospitality industry small businesses and nonprofits are eligible for no-interest loans up to \$10,000 per business per month. The money can cover rent, utilities and other unavoidable bills but cannot be used for personnel costs. The loans have a 10-year term with payments deferred for nine months.	https://business.delaware.gov/coronavirus/
District of Columbia	D.C. Small Business Recovery Microgrant Program	The \$25 million microgrant program will provide relief to local small businesses affected by the coronavirus (COVID-19). As part of the District's recovery efforts, relief will be provided to workers and small businesses through waivers for unemployment claims, federal assistance, local funding, and local programs. The program will provide support up to \$25,000. <i>(Application period is closed as of April 1.)</i>	https://coronavirus.dc.gov/dc-small-business-recovery-grants

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District of Columbia	Tax Filing Deadline Extension	The deadline for taxpayers to file and pay their 2019 District of Columbia individual and fiduciary income tax returns (D-40, D-41, and D-40B), partnership tax returns (D-65), and franchise tax returns (D-20, D-30) is extended to July 15, 2020. This means taxpayers will have an additional 90 days to file and pay from the original deadline of April 15, 2020.	https://coronavirus.dc.gov/release/mayor-bowser-and-chief-financial-officer-dewitt-announce-2019-tax-filings-and-payment
Florida	Small Business Emergency Bridge Loan Program	Up to \$50 million is available for loans to small businesses affected by COVID-19. These short-term, interest-free working capital loans may be awarded up to \$50,000 per business, or possibly \$100,000 in special circumstances.	http://floridajobs.org/rebuildflorida/businessrecovery
Georgia	None		
Hawaii	None		
Idaho	None		
Illinois	Illinois Small Business Emergency Loan Fund	This \$60 million fund will support low-interest loans of up to \$50,000 for small businesses in every industry. Businesses with fewer than 50 employees and less than \$3 million in revenue in 2019 will be eligible to apply. Successful applicants will owe nothing for six months and will then begin making fixed payments at 3% interest for the remainder of a five-year loan term.	https://coronavirus.illinois.gov/s/resources-for-business
Illinois	Downstate Small Business Stabilization Program	This \$20 million program supports small businesses in suburban and rural counties across Illinois, providing grants of up to \$25,000 to small businesses in communities served by DCEO's Office of Community Development. These grants will offer businesses of up to 50 employees the opportunity to partner with their local governments to obtain grants of up to \$25,000 in working capital. The grants will be offered on a rolling basis.	https://coronavirus.illinois.gov/s/resources-for-business
Illinois	Hospitality Emergency Grant Program	This \$14 million grant program aims to help small hospitality businesses make ends meet, providing up to \$25,000 to eligible bars and restaurants and up to \$50,000 for eligible hotels. These grants are available to support working capital – like payroll and rent – job training and technology to support shifts in operations, like increased pick-up and delivery. <i>(Application period is closed as of April 1.)</i>	https://coronavirus.illinois.gov/s/resources-for-business
Illinois	Sales Tax Deferral For Impacted Establishments	In an effort to assist eating and drinking establishments impacted by the COVID-19 outbreak, effective immediately, the Illinois Department of Revenue (IDOR) is waiving any penalty and interest that would have been imposed on late Sales Tax payments from qualified taxpayers.	https://www2.illinois.gov/rev/research/publications/bulletins/Documents/2020/FY2020-23.pdf
Illinois	Chicago Small Business Resiliency Loan Fund	The \$100 million Chicago Small Business Resiliency Loan Fund will provide "targeted, low-interest loans for a term of up to five years to severely impacted small businesses. Loans will be up to \$50,000 but sized based on revenues before the COVID-19 outbreak.	https://www.connect2capital.com/partners/chicago-small-business-resiliency-fund/

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Indiana	Rapid Response Loan Fund	The Rapid Response Loan Fund is an affordable option for loans of \$1,000-\$25,000. These could be used to pay employee salaries, insurance premiums, or as a bridge loan until additional funding kicks in from your bank or from the SBA. These loans have a 3.75% interest rate and no application fee, along with no prepayment penalties. We have flexible eligibility requirements, and we're here to provide technical assistance and coaching along the way. No minimum credit score is required, and for immigrant entrepreneurs, ITIN is accepted in place of SSN.	https://www.response.indychamber.com/loans
Iowa	Voluntary Shared Work Program	The Voluntary Shared Work (VSW) program may be a viable option for employers dealing with challenges from COVID-19. The program is intended for use as an alternative to layoffs and can be an effective tool for Iowa businesses experiencing a temporary decline in regular business activity. Approved VSW plans may be valid for up to one year from the plan's starting date.	https://www.iowaworkforcedevelopment.gov/sites/search.iowaworkforcedevelopment.gov/files/content-files/VSW%20Flyer%20-%20COVID-19.pdf
Iowa	SF 2408	SF 2408 creates emergency measures and supplemental appropriations across state agencies to combat the spread of COVID-19.	https://www.legis.iowa.gov/legislation/BillBook?ga=88&ba=Sf2408
Iowa	Iowa Small Business Relief Fund	The Governor's office and the Iowa Economic Development Authority will offer qualifying small businesses grants ranging from \$5,000-\$25,000. They will offer deferral of sales and use of withholding taxes that are due and a waiver of penalties and interest. Qualifying businesses must have 2-25 employees. There is \$4 million in funding for the program. <i>(Application period is closed as of March 31.)</i>	https://www.iowaeconomicdevelopment.com/reliefgrants
Iowa	Iowa Business Tax Deferral	The application for deferral of the eligible taxes and waiver of penalty and interest remains open. To be eligible, businesses must be experiencing business disruption due to the COVID-19 pandemic.	https://www.iowaeconomicdevelopment.com/businessrecovery
Iowa	Targeted Small Business Sole Operator Fund	The purpose of this fund is to support Targeted Small Business (TSB) with zero employees that have been impacted by COVID-19. Eligible small businesses can receive grants ranging from \$5,000-\$10,000.	https://www.iowaeconomicdevelopment.com/programDetails?pid=137&ppid=26
Kansas	HIRE Fund	The HIRE Fund offers bridge loans for the hospitality sector. The fund includes \$5 million. Eligible businesses may apply for a one-time loan of up to \$20,000 at 0% interest for a 36 month term. There are no principal or interest payments for the first four months. <i>(No longer accepting applications - funds fully dispersed.)</i>	https://www.kansascommerce.gov/covid-19-response/hospitality-industry-relief-emergency-hire-fund/
Kentucky	None		
Louisiana	Louisiana Loan Portfolio Guaranty Program	Loans of up to \$100,000 can be disbursed to Louisiana small businesses of fewer than 100 employees that are impacted by the COVID-19 crisis. To help Main Street and rural businesses sustain operations, the loans will require no payments for 180 days and carry below-market interest rates of no more than 3.5 percent. A total loan pool of \$50 million will be quickly disbursed to eligible small businesses across Louisiana.	https://www.opportunitylouisiana.com/covid19/led-loan-guaranty-program?v=2
Maine	HB 1547	HB 1547 allows the State Controller to transfer up to \$11 million from the Reserve for General Fund Operating Capital to a COVID-19 response refund to address funding needs related to the novel coronavirus.	http://legislature.maine.gov/legis/bills/display_ps.asp?num=129&paper=HP1547&PID=1456

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Maine	HB 1516	HB 1516 makes supplemental appropriations and allocations for the expenditures of the general fund; includes one-time funding to respond to COVID-19.	http://legislature.maine.gov/legis/bills/display_ps.asp?snum=129&paper=HP1516&PID=1456
Maine	COVID-19 Relief Loan Program	The Finance Authority of Maine (FAME) offers various loans available to individuals/employees, lenders and businesses, including OLA @ 50%: approving ANY OLA loan that comes through deemed "COVID-19" at a 50% insurance rate; FAME Direct Loan: When borrower cannot obtain loan from lending partner, offers a decreased interest rate and decreased fee schedule; FAME Direct Loan – SBA INTERIM: While SBA disaster relief loans take 3 to 4 weeks to fund, FAME could essentially prefund their loan to get funds to Maine businesses sooner.	https://www.famemaine.com/business/programs/covid-19-relief-loan-programs/
Maryland	Maryland Small Business COVID-19 Emergency Relief Grant Fund	This COVID-19 Emergency Relief \$50M Grant Fund offers working capital to assist Maryland small businesses and nonprofits with disrupted operations due to COVID-19. Grant assistance is intended to provide interim relief complementing actions with its bank, business interruption insurance, and financial partners. Grants will be up to \$10,000 not to exceed 3 months of cash operating expenses for Maryland businesses and nonprofits with 50 or fewer employees	https://onestop.md.gov/forms/maryland-small-business-covid-19-emergency-relief-grant-fund-5e7a6d8db5d67700fe1e6050
Maryland	Maryland Small Business COVID-19 Emergency Relief Loan Fund	This \$75 million loan fund (for for-profit businesses only) offers no interest or principal payments due for the first 12 months, then converts to a 36-month term loan of principal and interest payments, with an interest rate at 2% per annum.	https://commerce.maryland.gov/fund/maryland-and-small-business-covid-19-emergency-relief-loan-fund
Maryland	Maryland COVID-19 Emergency Relief Manufacturing Fund	This \$5 million incentive program helps Maryland manufacturers to produce personal protective equipment (PPE) that is urgently needed by hospitals and health-care workers across the country. Grants of up to \$100,000 will be made available to manufacturers to 1) increase existing capacity to produce these critical need items or 2) quickly pivot operations to produce these critical need items.	https://commerce.maryland.gov/fund/maryland-and-covid-19-emergency-relief-manufacturing-fund
Massachusetts	MGCC Small Business Recovery Loan Fund (Governor's Relief Fund)	Governor Charlie Baker announced a \$10 million relief fund for Massachusetts businesses affected by the coronavirus. Funds of up to \$75,000 are immediately available for companies with fewer than 50 full- and part-time employees. <i>(No longer accepting applications due to availability of funds.)</i>	https://www.mass.gov/news/baker-polito-administration-announces-10-million-small-business-recovery-loan-fund
Massachusetts	Administrative Tax Relief Measures	The Baker-Polito Administration announced administrative tax relief measures for small local business, especially in the restaurant and hospitality sectors. The relief includes postponing the collection of regular sales tax, meals tax and room occupancy taxes due in March, April and May. All penalties and interest are waived.	https://www.mass.gov/info-details/covid-19-resources-and-guidance-for-businesses#mgcc-small-business-recovery-loan-fund-

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Michigan	Michigan Small Business Relief Program	The Michigan Economic Development Corporation created the Michigan Small Business Relief Program, which will provide up to \$20 million in support for small businesses negatively impacted by COVID-19. The funding is divided between \$10 million in small business grants and \$10 million in small business loans to support businesses facing drastic reductions in cash flow and the continued support of their workforce. Funds for the program are expected to be available no later than April 1, 2020.	https://www.michiganbusiness.org/covid19/
Michigan	PMBC COVID-19 Emergency Access & Retooling Grants	Pure Michigan Business Connect is providing grant assistance to help companies or non-profits begin or ramp up production of critical supplies across a broad range of product categories. Grants of \$10,000 – \$150,000 per entity. Total allocation by MEDC for this program is \$1,000,000.	https://www.michiganbusiness.org/services/pure-michigan-business-connect/retooling-grants/
Minnesota	Small Business Emergency Loan Program	DEED has established a loan program to assist small businesses directly and adversely affected and whose industry is named in Executive Orders 20-04 and 20-08 following the COVID-19 pandemic. This program will provide a source of working capital to help businesses sustain operations during this challenging time. Loans will range from \$2,500 - \$35,000 and be interest free.	https://mn.gov/deed/business/financing-business/deed-programs/peacetime/
Minnesota	Minnesota Small Business Loan Guarantee Program	This program provides a 80% loan guarantee for loans up to \$250,000 made by a qualified economic development lender within this program.	https://mn.gov/deed/business/financing-business/deed-programs/loan-guarantee/
Minnesota	Unemployment Insurance Shared Work Program	The Shared Work program offers an alternative to layoffs for employers facing a temporary downturn in business. Administered by DEED’s Unemployment Insurance Division, the program allows employers to divide available hours of work among a group of employees instead of implementing a full layoff. These employees may then receive partial unemployment insurance benefits while working reduced hours. The purpose of Shared Work is to avoid a layoff, not to subsidize wages.	https://uimn.org/employers/alternative-layoff/
Mississippi	Corporate Income Tax Extension	The state Department of Revenue extended the deadline to file and pay 2019 corporate income tax to May 15, 2020. The first quarter 2020 estimated tax payment is also extended until May 15. Penalty and interest will not accrue on the extension period through May 15.	https://www.dor.ms.gov/Pages/Extensions-for-the-COVID-%E2%80%93-19-Pandemic.aspx
Missouri	Kansas City Small Business Emergency Relief Fund	The fund will provide loans to small businesses struggling to stay afloat during the COVID-19 pandemic. A total of \$500,000 in loans will be available to businesses with 20 employees or fewer, or businesses that made \$750,000 or less last year. A maximum of \$25,000 in loans will be distributed to each business after they apply. The first six months to a year of the loan will be interest-free. <i>(No longer accepting applications.)</i>	https://www.alt-cap.org/covid-relief-fund
Montana	None		
Nebraska	NDOL Short-Time Compensation	The Short-Time Compensation program helps prevent layoffs by allowing employers to uniformly reduce affected employees’ hours by 10 to 60 percent while permitting the employees to receive a prorated unemployment benefit.	https://dol.nebraska.gov/STC

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Nebraska	Tax Relief	Governor Pete Ricketts announced that Nebraskans will have until July 15, 2020 to pay state income taxes. For Nebraskans impacted by COVID-19, this change will give them additional flexibility. Nebraskans who are not impacted by the virus should consider filing by the traditional April 15th date.	https://governor.nebraska.gov/press/gov-ricketts-announces-extended-tax-deadline-overviews-state%E2%80%99s-continuity-plans
Nebraska	Unemployment Insurance Benefit	This order permits the loosening of eligibility requirements for unemployment insurance benefits. In line with federal guidance, Governor Ricketts is allowing the Nebraska Department of Labor (NDOL) to waive the following requirements for claims filed between March 22 and May 2. This timeframe will be evaluated as the situation with COVID-19 progresses.	https://governor.nebraska.gov/press/gov-ricketts-issues-executive-order-loosen-unemployment-insurance-eligibility-requirements
Nebraska	Community Development Block Grant funds	The Nebraska Department of Economic Development (DED) has allocated Community Development Block Grant (CDBG) funds to assist qualified businesses that have been impacted by the COVID-19 outbreak. This funding is currently available through DED's CDBG Economic Development (ED) funding category.	http://opportunity.nebraska.gov/nded-covid19/#CDBG
Nevada	None		
New Hampshire	Business Finance Authority (BFA)-CAP Program	The Capital Access Program (CAP) is a simple and flexible credit enhancement for small businesses utilized by New Hampshire banks. The CAP program provides support on term loans and lines of credit up to \$200,000.00. The program can be used for temporary loans, working capital, equipment purchases and many long term uses.	https://nhbfa.com/loans/cap/
New Hampshire	BFA Temporary Loans	Direct loans from the Business Finance Authority for any business purpose with a maximum of \$200,000.00 and a maximum loan term of three years. Loans have flexible amortization schedules and are contingent on satisfactory underwriting. Loans require approval by the NH Executive Council.	https://businesshelp.nheconomy.com/hc/en-us/articles/360045532673-1-What-state-and-federal-grants-and-loan-programs-are-available-to-help-my-business-during-this-difficult-time-
New Hampshire	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	https://nhcdfa.org/covid-19-resources/
New Jersey	The New Jersey Economic Development Authority financial support programs	The New Jersey Economic Development Authority package of initiatives includes a grant program for small businesses, a zero-interest loan program for mid-size companies, support for private-sector lenders and Community Development Financial Institutions (CDFIs), funding for entrepreneurs, and a variety of resources providing technical support and marketplace information. Taken together, they will provide more than \$75 million of State and private financial support, with the opportunity to grow to more than \$100 million if additional philanthropic, State, and federal resources become available. The initiatives will support between 3,000 and 5,000 small and midsize enterprises and are meant to complement recently announced federal economic recovery initiatives.	https://assistance.business.nj.gov/
New Jersey	Tax Extension	The state income tax filing deadline and the corporation business tax filing deadline will be extended from April 15 to July 15, as part of the State's response to the ongoing COVID-19 pandemic. This is an automatic extension. There is no need to file for an extension.	https://covid19.nj.gov/faqs/nj-information/general-public/has-the-deadline-for-filing-taxes-been-extended

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New Mexico	COVID-19 Business Loan Guarantee Program	The New Mexico Economic Development Department (NMEDD) created a program to assist businesses impacted by COVID-19 with emergency loans or lines of credit. NMEDD can guarantee a portion of a loan or line of credit up to 80% of principal or \$50,000. Loan proceeds are flexible and can be used for working capital, inventory and payroll.	https://gonm.biz/about-us/covid-19-response/
New Mexico	LEDA Zero-Percent Interest Loans	Loans are limited to expenditures for land, building and infrastructure and can be used for lease abatement or mortgage assistance. Company must be a qualified entity (manufacturer, non-retail service business with more than 50% of revenue generated out of state). All loans will be required to provide security equal to the amount of the loan.	https://gonm.biz/about-us/covid-19-response/
New York	NYC Small Business Continuity Loan Program	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. Businesses with fewer than 100 employees who have seen sales decreases of 25% or more will be eligible for zero interest loans of up to \$75,000 to help mitigate losses in profit.	https://www1.nyc.gov/site/sbs/businesses/covid19-business-outreach.page
New York	NYC Employee Retention Grant Program	The City is offering small businesses with fewer than 5 employees a grant to cover 40% of payroll costs for two months to help retain employees.	https://www1.nyc.gov/nycbusiness/article/nyc-employee-retention-grant-program
North Carolina	NC COVID-19 Rapid Recovery loans	In response to the unique economic challenges of COVID-19, a consortium of public, private and nonprofit partners have come together and launched an innovative recovery-lending program to support entrepreneurs and stabilize North Carolina's small business sector.	https://edpnc.com/covid-19-resources/#looking-for-a-low-interest-lender
North Dakota	North Dakota Development Fund Loans	Loans available: Primary Sector Businesses, Childcare Loans Program and Rural Growth Incentive Program Emergency Loans.	https://ndresponse.gov/covid-19-resources/covid-19-business-and-employer-resources/covid-19-financial-resources/state
North Dakota	Business Income Tax Deferral	Currently aligned with the IRS extension date. Individuals or businesses who are unable to file an income tax return or pay the tax by the April 15th deadline, can file and make payment through July 15, 2020, without penalty and interest.	https://www.nd.gov/tax/covid-19-tax-guidance/
Ohio	Commercial Property, Rent Evictions and Foreclosures	Governor Mike DeWine has issued an executive order that requests that landlords suspend, for at least 90 days, rent payments for small business commercial tenants facing financial hardship due to the COVID-19 pandemic; landlords place a moratorium on evictions of small business commercial tenants for at least 90 days; lenders provide commercial real estate borrowers with mortgage loans an opportunity for a forbearance of at least 90 days as a result of a financial hardship due to the COVID-19 pandemic.	https://coronavirus.ohio.gov/wps/portal/gov/covid-19/home/Resources-for-Economic-Support/
Oklahoma	None		

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Oregon	Small Business Loan Modifications and Forgiveness	Loan modifications for direct loan programs administered by Business Oregon (Oregon Business Development Fund, Entrepreneurial Development Loan Fund, Oregon Royalty Fund) that defer payments and interest, with no fees. Loan modifications for the Business Oregon loan guarantee and loan loss reserve programs (Credit Enhancement Fund, Capital Access Program). Forgiveness of existing loans through Business Oregon to Community Development Financial Institutions (CDFIs), to strengthen the CDFIs' financial position and ability to continue small business lending.	https://www.oregon4biz.com/Coronavirus-Information/
Oregon	Small Business Relief Funding	Creation of the "Small Business Stabilization Fund" within the Oregon Community Foundation with initial contribution of \$700,000 from the Oregon Growth Fund. This fund will include capital from additional sources to leverage and deploy to intermediary organizations around the state to put money in the hands of small businesses. Request for \$10 million of the Oregon Cultural Trust fund to create an emergency relief funding program for arts and cultural organizations. \$300 Above-the-Line Charitable Deduction to support non-profits: for tax year starting in 2020, an individual taxpayer who does not itemize is permitted to claim up to \$300 in qualified charitable contributions.	https://www.oregon4biz.com/Coronavirus-Information/
Oregon	Business Oregon Direct Loan and Loan Guarantee Programs	Business Oregon operates several direct loan and loan guarantee programs for small businesses, including Entrepreneurial Development Loan Fund - offers direct loans to help start-ups, micro-enterprises and small businesses expand or become established in Oregon; Oregon Business Development Fund - provides direct loans that can be sued for permanent working capital. Participants must create or retain jobs and must typically be a traded-sector business in manufacturing, processing or distribution; Oregon Royalty Fund - provides direct loans to help early stage, scalable, and high-margin small businesses obtain short-term working capital; Capital Access - provides a form of loan portfolio loss reserve so financial institutions may make business loans that carry higher than conventional risks while complying with federal and state banking regulations; Credit Enhancement Fund - provides loan guarantees to financial institutions in order to increase capital availability to small businesses.	https://www.oregon4biz.com/Coronavirus-Information/
Pennsylvania	PIDA Low-Interest Loans	The Pennsylvania Industrial Development Authority (PIDA) offers low-interest loans and lines of credit for eligible businesses that commit to creating and retaining full-time jobs for the development of industrial parks and multi-tenant facilities. Loan applications are packaged and underwritten by a network of certified economic development organizations (CEDOs) that partner with PIDA to administer the program.	https://dced.pa.gov/programs/pennsylvania-industrial-development-authority-pida/

Federal and State Relief Measures

Federal/State	Funding Program	Brief Description	Link
Pennsylvania	Pennsylvania Department of Community and Economic Development Working Capital Loans	The Pennsylvania Department of Community and Economic Development offers working capital loans that could be of assistance to businesses impacted by COVID-19. Businesses who are temporarily closed due to COVID-19 will be granted Relief From Charges, and your tax rate will not be increased because of COVID-19-related claims.	https://dced.pa.gov/programs/covid-19-working-capital-access-program-cwca/
Rhode Island	Bridge Loans for Restaurants and Micro-businesses	Rhode Island Commerce, in partnership with Local Initiative Support Corporation (LISC), the Rhode Island Hospitality Association and Bank Newport, is launching a short-term bridge loan program for our restaurants and smallest businesses (businesses must have 1 to 10 employees to be eligible; restaurants may have any number of employees). Loans will have zero percent interest.	https://commerceri.com/emergency-grants-and-funding/
South Carolina	One SC Fund	Officials have activated the One SC Fund in an effort to respond to the COVID-19 pandemic.	www.onescfund.org
South Carolina	South Carolina Department of Revenue Income Tax Relief	The South Carolina Department of Revenue is extending tax relief for South Carolina 2019 income tax returns (e.g., individual, C corporation, trust returns) originally due April 15, 2020, to provide the same relief granted by the Internal Revenue Service. ¹ As a result, taxpayers will have until July 15, 2020 to file South Carolina income tax returns and pay income taxes due. Interest or penalties related to this tax relief will be waived.	https://dor.sc.gov/resources-site/lawandpolicy/Advisory%20Opinions/IL20-4.pdf
South Dakota	Governor Noem's Small Business Relief Fund	No interest loans will be available to small for-profit or non-profit business as defined by SBA, but with less than 250 employees. Awarded amounts will be between \$5,000 - \$75,000.	https://sddreadytowork.com/covid-19/
Tennessee	None		
Texas	None		
Utah	Salt Lake City's Emergency Loan Program	The purpose of this loan program is to provide financial relief to small businesses that will most likely see a downturn in business due to an unforeseen emergency.	https://www.slc.gov/ed/elplan/
Utah	Utah Leads Together Small Business Bridge Loan Program	On March 30, 2020, GOED announced the Utah Leads Together Small Business Bridge Loan Program for Utah-based small businesses with 50 or fewer employees impacted by the COVID-19 pandemic. Available bridge loan amounts range from \$5,000 to \$20,000 with 0% interest for up to a 60-month period. Loans are for businesses, not nonprofits, and cannot exceed three months of demonstrated operating expenses. Loan payments are deferred for 12 months. The bridge loan may be combined with all other types of assistance programs.	https://business.utah.gov/utah-leads-together-small-business-bridge-loan-program/

Federal and State Relief Measures

Federal/State	Funding Program	Brief Description	Link
Utah	Business Expansion and Retention (BEAR) Grants	The BEAR grant is administered by the Utah Governor’s Office of Economic Development. BEAR funds are used for economic development projects within Utah counties, which typically include projects such as area sector business analysis, economic development planning, implementation of planning outcomes, training, and other projects enhancing rural economies. Due to the COVID-19 pandemic, GOED has invited BEAR grant recipients to repurpose funds for impacted local businesses. At the county’s discretion, BEAR grant funds may now be used for utilities, rent, payroll, payroll taxes, or employee health benefits.	https://coronavirus.utah.gov/business/#state-resources
Vermont	Tax Extension	The Vermont income tax filing due dates for the following taxes have been extended from April 15, 2020 to July 15, 2020: Vermont personal income tax; Vermont Homestead Declaration and Property Tax Credit Claims; Corporate income tax; Fiduciary income tax	https://tax.vermont.gov/coronavirus
Virginia	Workforce Innovation and Opportunity Act	The Governor authorized 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.	https://vcwnorthern.com/wioa/
Virginia	Sales Tax Deferments	Any income tax payments due during the time period of April 1, 2020, to June 1, 2020, will now be due on June 1, 2020. This includes individual and corporate income taxes paid to Virginia Tax. Late payment penalties will not be charged if payments are made by June 1, 2020.	https://www.tax.virginia.gov/news/coronavirus-updates
Washington	SharedWork Program	Much like California’s Unemployment Insurance Work Sharing Program, the Washington SharedWork Program partially offsets reduced worker hours and wages with UI benefits. This valuable resource can reduce your payroll costs by around 10%, and it could allow you to keep your trained staff intact.	https://esd.wa.gov/SharedWork/apply
Washington	Tax Relief	The Washington State Department of Revenue (DOR) created a page dedicated to business relief during the COVID-19 pandemic.	https://dor.wa.gov/taxrelief
Washington	Seattle Small Business Stabilization Fund	To mitigate barriers to capital for Seattle’s most vulnerable businesses, the City of Seattle is committing approximately \$2.5 million in Federal Community Development Block Grant (CDBG) funds to the Small Business Stabilization Fund. The Small Business Stabilization Fund is an emergency fund that provides working capital grants in amounts up to \$10,000 to qualifying small businesses. <i>(Application period is closed as of March 25.)</i>	http://www.seattle.gov/office-of-economic-development/small-business/small-business-programs/-stabilization-fund-
West Virginia	Tax Extension	The deadline to file 2019 annual income tax returns for individuals, trusts or estates, and corporations has been extended from April 15, 2020, to July 15, 2020.	https://tax.wv.gov/individuals/Pages/Covid19Response.aspx
Wisconsin	Hmong Wisconsin Chamber of Commerce Emergency Loan Fund	The Hmong Wisconsin Chamber of Commerce (HWCC) has announced a new Emergency Loan Fund (COVID-19) in response to the negative impact that Coronavirus (COVID-19) has had on the Wisconsin business community. Loans are from \$5,000 to \$10,000.	https://www.hmongchamber.org/emergency-loan-fund-covid-19

Federal and State Relief Measures

Federal/State	Funding Program	Brief Description	Link
Wisconsin	Small Business 20/20	The Wisconsin Economic Development Corp. launched Small Business 20/20—a \$5 million grant program that will give companies with fewer than 20 employees up to \$20,000.	https://wedc.org/programs-and-resources/small-business-2020/
Wisconsin	Tax Extension	The Wisconsin Department of Revenue (DOR), like the IRS, automatically extended income tax payment and return due dates to July 15, 2020. Today the department announces additional measures including immediate steps to help small businesses with sales tax payments due on March 31. Small businesses can immediately request an extension to file sales and use tax returns due March 31, 2020 until April 30, 2020 and due April 30, 2020 until June 1, 2020.	https://www.revenue.wi.gov/Pages/News/2020/Small-business-tax-relief.pdf
Wyoming	None		