

## 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.	<a href="https://www.congress.gov/116/bills/hr6074/BILLS-116hr6074enr.pdf">https://www.congress.gov/116/bills/hr6074/BILLS-116hr6074enr.pdf</a>
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).	<a href="https://www.congress.gov/116/bills/hr6201/BILLS-116hr6201eh.pdf">https://www.congress.gov/116/bills/hr6201/BILLS-116hr6201eh.pdf</a>
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.	<a href="https://assets.documentcloud.org/documents/20059055/final-final-cares-act.pdf">https://assets.documentcloud.org/documents/20059055/final-final-cares-act.pdf</a>
Federal	SBA Paycheck Protection Program	This loan program provides loan forgiveness for retaining employees by temporarily expanding the traditional SBA 7(a) loan program. The Paycheck Protection Program will be available through June 30, 2020. <i>(The SBA resumed accepting Paycheck Protection Program applications from participating lenders on Monday, April 27, 2020.)</i>	<a href="https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp">https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp</a>
Federal	SBA EIDL Loan Advance	In response to the COVID-19 pandemic, small business owners in all U.S. states, Washington D.C., and territories are eligible to apply for an Economic Injury Disaster Loan advance of up to \$10,000. This advance will provide economic relief to businesses that are currently experiencing a temporary loss of revenue. Funds will be made available following a successful application. This loan advance will not have to be repaid. <i>(SBA will begin accepting new Economic Injury Disaster Loan (EIDL) and EIDL Advance applications on a limited basis only to provide relief to U.S. agricultural businesses.)</i>	<a href="https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/economic-injury-disaster-loan-emergency-advance">https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/economic-injury-disaster-loan-emergency-advance</a>
Federal	SBA Express Bridge Loans	Enables small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 quickly. These loans can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing and can be a term loans or used to bridge the gap while applying for a direct SBA Economic Injury Disaster loan.	<a href="https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-express-bridge-loans">https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-express-bridge-loans</a>
Federal	SBA Debt Relief	The SBA is providing a financial reprieve to small businesses during the COVID-19 pandemic. As part of SBA's debt relief efforts, the SBA will automatically pay the principal, interest, and fees of current 7(a), 504, and microloans for a period of six months. The SBA will also automatically pay the principal, interest, and fees of new 7(a), 504, and microloans issued prior to September 27, 2020.	<a href="https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-debt-relief">https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-debt-relief</a>

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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.	<a href="https://revenue.alabama.gov/coronavirus-covid-19-updates/">https://revenue.alabama.gov/coronavirus-covid-19-updates/</a>
Alabama	Tax Extension	The state income tax filing due date is extended from April 15, 2020, to July 15, 2020. Taxpayers can also defer state income tax payments due on or after April 1, 2020, and before July 15, 2020, to July 15, 2020, without penalties and interest, regardless of the amount owed.	<a href="https://revenue.alabama.gov/wp-content/uploads/2020/04/200410_ORDER_incomeFIETBPTExt_UPDATED.FINAL_signed.pdf">https://revenue.alabama.gov/wp-content/uploads/2020/04/200410_ORDER_incomeFIETBPTExt_UPDATED.FINAL_signed.pdf</a>
Alabama	Unemployment Compensation Claims Relief for Employers	Relief is being 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.	<a href="https://labor.alabama.gov/news_feed/News_Page.aspx?id=203">https://labor.alabama.gov/news_feed/News_Page.aspx?id=203</a>
Alaska	AK CARES Grant	The Alaska Department of Commerce, Community, and Economic Development (DCCED) and the Alaska Industrial Development and Export Authority (AIDEA) are intending to partner with Credit Union 1 to offer emergency relief to Alaskan small businesses that did not qualify or were otherwise unable to obtain SBA PPP or EIDL funding. <i>[The application period for this program is expected to open on May 26, 2020. Please check back as the following preliminary information will be updated until the AK CARES Grant Program is finalized on May 21, 2020.]</i>	<a href="https://www.commerce.alaska.gov/web/ded/AKCARESGrant.aspx">https://www.commerce.alaska.gov/web/ded/AKCARESGrant.aspx</a>
Alaska	Small Business Economic Development (SBED) Loan	Loan provides private sector employment by financing the start-up and expansion of businesses that will create significant long-term employment. Companies must be a small business as defined by the Small Business Administration (SBA). Applicants are required to match loan funds with cash or other private, non-public financing. In many cases this private match must be one and one half the loan amount requested. Maximum loan amount is \$300,000.	<a href="https://www.commerce.alaska.gov/web/ded/FIN/LoanPrograms/SmallBusinessDevelopment.aspx">https://www.commerce.alaska.gov/web/ded/FIN/LoanPrograms/SmallBusinessDevelopment.aspx</a>
Alaska	Alaska Microloan Fund	The Division of Economic Development-Investments (DED-Investments) administers and services revolving loan funds for the Department of Commerce, Community, & Economic Development (DCCED). Loans may be made for working capital, equipment, construction or other commercial purposes for a business located in Alaska. Maximum loan amount is \$35,000 to a person or up to \$70,000 to two or more persons.	<a href="https://www.commerce.alaska.gov/web/ded/FIN/LoanPrograms/Microloan.aspx">https://www.commerce.alaska.gov/web/ded/FIN/LoanPrograms/Microloan.aspx</a>

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Alaska	The Sustaining Alaska's Future Economy Guaranty Program (AK SAFE)	AK SAFE will be made available to Alaska's banks and financial institutions for the duration of the COVID-19 emergency disaster. The Alaska Industrial Development and Export Authority (AIDEA) will make up to \$50 million available for loan guarantees under AK SAFE, and subject to authorization for a statutory change, the Authority will increase the program cap to \$1 billion. In collaboration with Alaska's banks and financial institutions, AIDEA will provide a loan guarantee up to \$1,000,000 per Borrower. The objective is to enable Alaska's banks and financial institutions to immediately provide additional capital to Alaska businesses through their existing relationships as they continue to manage terms with those Borrowers.	<a href="http://www.aidea.org/Portals/0/PressReleases/033120AIDEACreates1BProgramConfrontCOVID19EconomicCrisis.pdf">http://www.aidea.org/Portals/0/PressReleases/033120AIDEACreates1BProgramConfrontCOVID19EconomicCrisis.pdf</a>
Arizona	Tax Extension	The Arizona Department of Revenue (ADOR) has announced it has moved the deadline for filing and paying state income taxes from April 15 to July 15, 2020 following direction today by Governor Doug Ducey. The announcement by ADOR includes individual, corporate and fiduciary tax returns.	<a href="https://azdor.gov/news-events-notices/news/ador-extends-income-tax-deadline-july-15-2020">https://azdor.gov/news-events-notices/news/ador-extends-income-tax-deadline-july-15-2020</a>
Arizona	Arizona Shared Work Program	The Shared Work program provides an alternative for employers faced with a reduction in force by allowing businesses to divide available work or hours among affected employees in lieu of layoffs. The program allows the employees to receive a portion of Unemployment Insurance (UI) benefits while working reduced hours.	<a href="https://des.az.gov/services/employment/unemployment-employer/shared-work-program-faqs">https://des.az.gov/services/employment/unemployment-employer/shared-work-program-faqs</a>
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).	<a href="https://www.arkansasedc.com/covid19resources/business-resources">https://www.arkansasedc.com/covid19resources/business-resources</a>
Arkansas	Shared Work Unemployment Compensation 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.	<a href="https://www.dws.arkansas.gov/employers/shared-work-program">https://www.dws.arkansas.gov/employers/shared-work-program</a>
California	CA Infrastructure and Economic Development Bank (IBank) Small Business Loan Guarantee Program	The State of California is allocating \$50 million to the Small Business Finance Center at California's IBank to mitigate barriers to capital for those small businesses (1-750 employees) that may not qualify for federal funds (including businesses in low-wealth and immigrant communities). The \$50 million allocation will be used to recapitalize the IBank Small Business Loan Guarantee Program.	<a href="https://business.ca.gov/coronavirus-2019/">https://business.ca.gov/coronavirus-2019/</a>
California	California Disaster Relief Loan Guarantee Program — COVID-19	The Small Business Finance Center (SBFC) partners with Financial Development Corporations to provide loan guarantees and direct loans for small businesses that experience capital access barriers. \$50 million in state funding, providing potential capital for individuals who do not qualify for federal funds. This disaster program provides guarantees for loans of up to \$50,000 for small business borrowers in declared disaster areas.	<a href="https://www.ibank.ca.gov/small-business-finance-center/">https://www.ibank.ca.gov/small-business-finance-center/</a>

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California	California Capital Access Program (CalCAP)	CalCAP is a loan loss reserve program which may provide up to 100% coverage on losses as a result of certain loan defaults. Individual borrowers are limited to a maximum of \$2.5 million enrolled over a 3-year period.	<a href="https://business.ca.gov/coronavirus-2019/">https://business.ca.gov/coronavirus-2019/</a>
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.	<a href="https://www.edd.ca.gov/Unemployment/Work_Sharing_Program.htm">https://www.edd.ca.gov/Unemployment/Work_Sharing_Program.htm</a>
California	Tax Extension & Small Business Tax Deferral	All taxpayers who file a return less than \$1 million dollars will have an additional 3 months to file their return, between now and July 31, 2020. If your tax liability of \$1 million or more, you may still request an extension if you are unable to file and pay timely. These requests will be evaluated on a case-by-case basis and taxpayers will be notified if their extension has been approved or denied. Small business taxpayers (those with less than \$5 million in taxable annual sales) can take advantage of a 12-month, interest-free, payment plan for up to \$50,000 of sales and use tax liability only.	<a href="https://www.cdtfa.ca.gov/services/covid19.htm">https://www.cdtfa.ca.gov/services/covid19.htm</a>
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.	<a href="https://ewddlacity.com/index.php/microloan-program">https://ewddlacity.com/index.php/microloan-program</a>
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.	<a href="https://sftreasurer.org/covid19">https://sftreasurer.org/covid19</a>
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.	<a href="https://www.southcountyedc.com/emergencybusinessloanprogram">https://www.southcountyedc.com/emergencybusinessloanprogram</a>
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.	<a href="https://www.colorado.gov/pacific/cdle/layout/assistance">https://www.colorado.gov/pacific/cdle/layout/assistance</a>
Colorado	Tax Extension	The income tax payment deadline has been extended for all Colorado taxpayers by 90 days until July 15, 2020. All income tax returns that were required to be filed by April 15, 2020 are granted a six-month extension, and are due on or before October 15, 2020. Colorado retailers that are required to file a sales tax return and remit sales tax on April 20, 2020 may extend their filing and remittance deadline to May 20, 2020.	<a href="https://www.colorado.gov/pacific/tax/covid-19-updates#Income%20Tax%20Extension">https://www.colorado.gov/pacific/tax/covid-19-updates#Income%20Tax%20Extension</a>

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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.	<a href="https://www.denvergov.org/content/denvergov/en/environmental-health/news/coronavirus-info/support-services/business-assistance.html">https://www.denvergov.org/content/denvergov/en/environmental-health/news/coronavirus-info/support-services/business-assistance.html</a>
Connecticut	Connecticut Recovery Bridge Loan Program	This \$50 million short-term emergency loan program provides emergency cash flow relief to Connecticut small businesses and nonprofits that have been negatively impacted by the global spread of the COVID-19 pandemic. 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). <i>(This program is closed for applications.)</i>	<a href="https://portal.ct.gov/DECD/Content/Coronavirus-Business-Recovery/CT-Recovery-Bridge-Loan-Program">https://portal.ct.gov/DECD/Content/Coronavirus-Business-Recovery/CT-Recovery-Bridge-Loan-Program</a>
Connecticut	Connecticut Manufacturer Grants	Connecticut manufacturers can now apply for grants of up to \$75,000 to assist in the production of critical equipment and supplies needed to respond to the COVID-19 emergency. The grants, offered through the state’s Manufacturing Innovation Fund Voucher Program, can be used for working capital, new equipment, and other purposes that help companies build capacity or repurpose their operations. Funding for this short-term program is limited to \$1.3 million and requires a one-to-one match from participating businesses. <i>(As of May 1, 2020, the MVP program will no longer be processing new COVID related applications on a priority basis. Received requests are in excess of funding presently available. Although the program is still accepting applications, all new applications will be placed in a waiting queue as we work through applications already submitted.)</i>	<a href="https://ctmvp.ccat.us/">https://ctmvp.ccat.us/</a>
Connecticut	Tax Extension	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.	<a href="https://portal.ct.gov/DRS/News---Press-Releases/2020/2020-Press-Releases/Effective-Immediately-DRS-Extends-Filing-Deadline-for-Certain-Annual-State-Business-Tax&gt;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&gt;Returns</a>
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. <i>(As of April 16, the size eligibility cap for business with the four-digit NAICS code 7225 has been raised to \$15 million.)</i>	<a href="https://business.delaware.gov/coronavirus/#section1">https://business.delaware.gov/coronavirus/#section1</a>

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Delaware	Tax Extension	Pursuant to 30 Del. C. § 1904(b), all final corporate income tax returns are due on the date that the corresponding federal return is due. By operation of law, all Delaware final corporate income tax returns (forms 1100) are now due on July 15, 2020e. Corporations may request an additional extension of time to file from the Internal Revenue Service and Delaware will grant the same extension, provided that a copy of the federal extension request is included with the Delaware final corporate return when it is filed.	<a href="https://revenuefiles.delaware.gov/2020/TIM/2020-01_COVID-19_filing_extension.pdf">https://revenuefiles.delaware.gov/2020/TIM/2020-01_COVID-19_filing_extension.pdf</a>
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>	<a href="https://coronavirus.dc.gov/dc-small-business-recovery-grants">https://coronavirus.dc.gov/dc-small-business-recovery-grants</a>
District of Columbia	Tax 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.	<a href="https://coronavirus.dc.gov/release/mayor-bowser-and-chief-financial-officer-dewitt-announce-2019-tax-filings-and-payment">https://coronavirus.dc.gov/release/mayor-bowser-and-chief-financial-officer-dewitt-announce-2019-tax-filings-and-payment</a>
Florida	Microfinance Guarantee Program	The Microfinance Guarantee Program was designed to stimulate access to credit for entrepreneurs and small businesses in this state by providing targeted guarantees to loans made to such entrepreneurs and small businesses. The program is designed to provide loans guarantees to lenders that extend credit to small businesses in Florida. Therefore, we suggest you to establish contact and a relationship with a local lender in your area and discuss your financing needs. Effective immediately and during these unprecedented circumstances related to COVID-19, Enterprise Florida is suspending initial fees (normally 2%) to assist small businesses with access to credit.	<a href="https://www.enterpriseflorida.com/small-business/microfinance-guarantee-program/">https://www.enterpriseflorida.com/small-business/microfinance-guarantee-program/</a>
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. <i>(No longer accepting applications.)</i>	<a href="http://floridajobs.org/rebuildflorida/businessrecovery">http://floridajobs.org/rebuildflorida/businessrecovery</a>
Georgia	Tax Extension	The Georgia Department of Revenue is automatically extending the 2019 income tax filing and payment deadline to July 15, 2020.	<a href="https://dor.georgia.gov/coronavirus-tax-relief-information">https://dor.georgia.gov/coronavirus-tax-relief-information</a>
Hawaii	Tax Extension	The Department of Taxation issued Tax Announcement 2020-01 to grant special tax relief for State income taxpayers. The due date for filing 2019 State income tax returns due from April 20, 2020 to June 20, 2020 is postponed to July 20, 2020. The due date for making 2019 State income tax payments due from April 20, 2020 to June 20, 2020 is postponed to July 20, 2020. The Tax Announcement applies to individuals, trusts and estates, corporations, and other non-corporate tax filers as well as those who pay self-employment tax.	<a href="https://tax.hawaii.gov/covid-19/">https://tax.hawaii.gov/covid-19/</a>

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Idaho	Tax Extension	2019 individual and business income tax returns and payments are now due June 15, 2020.	<a href="https://tax.idaho.gov/i-2075.cfm">https://tax.idaho.gov/i-2075.cfm</a>
Idaho	Idaho Rebound Cash Grants for Small Businesses	\$300 million in cash grants will be made available to Idaho small businesses impacted by COVID-19. Cash grants of up to \$10,000 will be directly deposited into the bank accounts for eligible businesses. More than 30,000 businesses could benefit. Applications will be handled in two waves: Eligible entities with one to 19 employees may apply starting at noon MDT on May 11 through noon MDT on May 15; Eligible entities with one to 50 employees may apply starting at noon MDT on May 18 through noon MDT on May 22.	<a href="https://rebound.idaho.gov/idaho-rebound-cash-grants-for-small-businesses/">https://rebound.idaho.gov/idaho-rebound-cash-grants-for-small-businesses/</a>
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. <i>(Temporarily suspending the acceptance of applications from businesses.)</i>	<a href="https://www2.illinois.gov/dceo/SmallBizAssistance/Pages/IllinoisSmallBusinessEmergencyLoanFund.aspx">https://www2.illinois.gov/dceo/SmallBizAssistance/Pages/IllinoisSmallBusinessEmergencyLoanFund.aspx</a>
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.	<a href="https://www2.illinois.gov/dceo/CommunityServices/CommunityInfrastructure/Pages/DownstateSmBizStabilization.aspx">https://www2.illinois.gov/dceo/CommunityServices/CommunityInfrastructure/Pages/DownstateSmBizStabilization.aspx</a>
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>	<a href="https://coronavirus.illinois.gov/s/resources-for-business">https://coronavirus.illinois.gov/s/resources-for-business</a>
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.	<a href="https://www2.illinois.gov/rev/research/publications/bulletins/Documents/2020/FY2020-23.pdf">https://www2.illinois.gov/rev/research/publications/bulletins/Documents/2020/FY2020-23.pdf</a>
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. <i>(Application period is closed as of April 24.)</i>	<a href="https://www.connect2capital.com/partners/chicago-small-business-resiliency-fund/">https://www.connect2capital.com/partners/chicago-small-business-resiliency-fund/</a>
Indiana	Tax Extension	Corporate tax returns and payments, along with estimated payments originally due by April 15 or April 20 are now due on or before July 15, 2020. Those originally due on May 15, 2020, are now due on August 17, 2020. Returns included are the IT-20, IT-41, IT-65, IT-20NP, T-20S, FIT-20, URT-1, IT-6, IT-6WTH, FT-QP, NP-20 and URT-Q.	<a href="https://calendar.in.gov/site/dor/event/dor-announces-filing-and-payment-extensions">https://calendar.in.gov/site/dor/event/dor-announces-filing-and-payment-extensions</a>



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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.	<a href="https://www.iowaworkforcedevelopment.gov/sites/search.iowaworkforcedevelopment.gov/files/content-files/VSW%20Flyer%20-%20COVID-19.pdf">https://www.iowaworkforcedevelopment.gov/sites/search.iowaworkforcedevelopment.gov/files/content-files/VSW%20Flyer%20-%20COVID-19.pdf</a>
Iowa	Iowa Small Business Relief Grants	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>	<a href="https://www.iowaeconomicdevelopment.com/reliefgrants">https://www.iowaeconomicdevelopment.com/reliefgrants</a>
Iowa	Iowa Small Business Relief Tax Deferral Program	The Iowa Small Business Relief Tax Deferral program to accept applications for deferrals of return filings and payments due, including a suspension of penalty and interest, between and including March 20, 2020 and April 30, 2020 for either sales tax, withholding tax, or both. While the initial application period is now complete, the second round of the program is available for tax periods beginning May 1, 2020 through June 30, 2020.	<a href="https://tax.iowa.gov/COVID-19">https://tax.iowa.gov/COVID-19</a>
Iowa	Tax Extension	The Iowa Department of Revenue today extended the filing and payment deadline for several state tax types, including income tax. The order extends filing and payment deadlines for income, franchise, and moneys and credits taxes with a due date on or after March 19, 2020, and before July 31, 2020, to a new deadline of July 31, 2020.	<a href="https://tax.iowa.gov/iowa-extend-filing-and-payment-deadline-income-tax-and-other-tax-types">https://tax.iowa.gov/iowa-extend-filing-and-payment-deadline-income-tax-and-other-tax-types</a>
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. <i>(All funds have been expended as of May 4.)</i>	<a href="https://www.iowaeconomicdevelopment.com/programDetails?pid=137&amp;ppid=26">https://www.iowaeconomicdevelopment.com/programDetails?pid=137&amp;ppid=26</a>
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>	<a href="https://www.kansascommerce.gov/covid-19-response/hospitality-industry-relief-emergency-hire-fund/">https://www.kansascommerce.gov/covid-19-response/hospitality-industry-relief-emergency-hire-fund/</a>
Kansas	Community Development Block Grant (CDBG)	The Department of Commerce identified \$6.3 million in CDBG funds that currently reside with 36 Kansas communities, who use them for revolving loan programs for small businesses. The process has been streamlined so these communities can issue working capital loans in as little as two days. The Department of Commerce will provide environmental certifications within 24 hours, and the public notice period has been shortened from 30 days to 24 hours.	<a href="https://www.kansascommerce.gov/covid-19-response/community-development-block-grants/">https://www.kansascommerce.gov/covid-19-response/community-development-block-grants/</a>
Kansas	Tax Extension	Executive Order #20-13 extends tax filing deadlines to July 15, 2020, and waives any interest and penalties for returns and payments made on or before July 15, 2020.	<a href="http://www.ksboa.org/pdf/EO%2020-13%20Executed.pdf">http://www.ksboa.org/pdf/EO%2020-13%20Executed.pdf</a>



## Federal and State Relief Measures

Federal/State	Funding Program	Brief Description	Link
Kentucky	Tax Extension	The Kentucky Department of Revenue (DOR) will adopt most of the Coronavirus Disease 2019 (COVID-19) income tax relief described in recent Internal Revenue Service (IRS) Notice 2020-18, including extending the 2019 Kentucky income tax return filing due date from April 15, 2020 to July 15, 2020. Kentucky income tax payments due on April 15, 2020 are deferred for 90 days to July 15, 2020.	<a href="https://revenue.ky.gov/News/Pages/Kentucky%20Income%20Tax%20Return%20Filing%20Date%20Extended%20to%20July%2015.aspx">https://revenue.ky.gov/News/Pages/Kentucky%20Income%20Tax%20Return%20Filing%20Date%20Extended%20to%20July%2015.aspx</a>
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. Applications will be accepted by banks until May 29, 2020.	<a href="https://www.opportunitylouisiana.com/covid19/led-loan-guaranty-program?v=2">https://www.opportunitylouisiana.com/covid19/led-loan-guaranty-program?v=2</a>
Louisiana	Tax Extension	Due to the public health emergency created by the coronavirus pandemic, the Louisiana Department of Revenue (LDR) is extending the deadline for state income taxes to July 15, 2020. The extension applies to Louisiana individual, corporation, fiduciary and partnership income tax returns and payments.	<a href="https://revenue.louisiana.gov/NewsAndPublications/NewsReleaseDetails/11484">https://revenue.louisiana.gov/NewsAndPublications/NewsReleaseDetails/11484</a>
Maine	COVID-19 Relief Interim SBA Finance Loan Program	The COVID-19 Relief Interim SBA Finance Loan Program provides Finance Authority of Maine (FAME) Direct Loans of up to \$100,000 with special terms available to eligible borrowers who provide proof of commitment for SBA financing. Eligible borrowers will provide proof of commitment for SBA financing with the intention the FAME loan would be originated for use to business owner until such time as SBA loan is funded. The SBA loan would then pay-off the FAME loan.	<a href="https://www.famemaine.com/business/programs/covid-19-relief-loan-programs/covid-19-relief-interim-sba-finance-loan-program/">https://www.famemaine.com/business/programs/covid-19-relief-loan-programs/covid-19-relief-interim-sba-finance-loan-program/</a>
Maine	COVID-19 Relief Business Direct Loan Program	The COVID-19 Relief Business Direct Loan Program provides FAME Direct Loans of up to \$50,000 with special terms available to Maine-based businesses experiencing interruption or hardship due to COVID-19. <i>(As of April 2, requests have exceeded the \$5 million of available funding, but not all of those applications will be approved. You are still welcome to apply for this program, but know that we may not be able to fund your request.)</i>	<a href="https://www.famemaine.com/business/programs/covid-19-relief-loan-programs/covid-19-relief-business-direct-loan-program/">https://www.famemaine.com/business/programs/covid-19-relief-loan-programs/covid-19-relief-business-direct-loan-program/</a>
Maine	Tax Extension	Maine income tax payments are extended from April 15, 2020, to July 15, 2020. This includes any final and estimated Maine income and franchise tax payments due on April 15, 2020. Any related failure-to-pay penalties and interest will be abated for the period of April 16, 2020, through July 15, 2020. The filing deadline of April 15, 2020 for 2019 Maine income and franchise tax returns is automatically extended to July 15, 2020.	<a href="https://www.maine.gov/revenue/publications/alerts/2020/ta_mar2020_vol30_iss4.pdf">https://www.maine.gov/revenue/publications/alerts/2020/ta_mar2020_vol30_iss4.pdf</a>

## Federal and State Relief Measures

Federal/State	Funding Program	Brief Description	Link
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. <i>(No longer accepting applications as of April 6.)</i>	<a href="https://commerce.maryland.gov/fund/maryland-and-small-business-covid-19-emergency-relief-grant-fund">https://commerce.maryland.gov/fund/maryland-and-small-business-covid-19-emergency-relief-grant-fund</a>
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. <i>(No longer accepting applications as of April 6.)</i>	<a href="https://commerce.maryland.gov/fund/maryland-and-small-business-covid-19-emergency-relief-fund-programs">https://commerce.maryland.gov/fund/maryland-and-small-business-covid-19-emergency-relief-fund-programs</a>
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. <i>(No longer accepting applications as of April 21.)</i>	<a href="https://commerce.maryland.gov/fund/maryland-and-covid-19-emergency-relief-manufacturing-fund">https://commerce.maryland.gov/fund/maryland-and-covid-19-emergency-relief-manufacturing-fund</a>
Maryland	Tax Extension	Maryland taxes have been extended as follows: business-related tax returns and payments that were not collected in March, April and May are due July 15. Individual income tax state returns and payments are due July 15.	<a href="https://www.marylandtaxes.gov/media/2020/Due_Dates_Website_Cover.pdf">https://www.marylandtaxes.gov/media/2020/Due_Dates_Website_Cover.pdf</a>
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>	<a href="https://www.mass.gov/news/baker-polito-administration-announces-10-million-small-business-recovery-loan-fund">https://www.mass.gov/news/baker-polito-administration-announces-10-million-small-business-recovery-loan-fund</a>
Massachusetts	The Empowerment Grant for Small Businesses	The Empowerment Grant for Small Businesses is an acknowledgement of the devastating economic impact that the COVID -19 pandemic has had on the small business community. Minority-owned, women-owned, veteran-owned, and/or immigrant-owned small businesses located in gateway communities are encouraged to apply. Applicants may request up to \$2,500 for the proposed need. Applications are due on or before 5PM on Friday, May 29, 2020.	<a href="https://www.mass.gov/how-to/the-empowerment-grant-for-small-businesses">https://www.mass.gov/how-to/the-empowerment-grant-for-small-businesses</a>
Massachusetts	Tax Extension	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.	<a href="https://www.mass.gov/info-details/covid-19-resources-and-guidance-for-businesses#mgcc-small-business-recovery-loan-fund">https://www.mass.gov/info-details/covid-19-resources-and-guidance-for-businesses#mgcc-small-business-recovery-loan-fund</a>

## Federal and State Relief Measures

Federal/State	Funding Program	Brief Description	Link
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. <i>(Applications now closed.)</i>	<a href="https://www.michiganbusiness.org/about-medc/covid19/small-business-relief-program/">https://www.michiganbusiness.org/about-medc/covid19/small-business-relief-program/</a>
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. <i>(Applications now closed.)</i>	<a href="https://www.michiganbusiness.org/services/pure-michigan-business-connect/retooling-grants/">https://www.michiganbusiness.org/services/pure-michigan-business-connect/retooling-grants/</a>
Michigan	Tax Extension	State of Michigan and city of Detroit income tax returns and payments due on April 15 are now due before midnight on July 15. Other state of Michigan cities with income taxes due on April 15 will now be due on July 15, while cities with income taxes due on April 30 will now be due on July 31.	<a href="https://www.michigan.gov/documents/treasury/2020.04.02_-_State_and_City_Income_Tax_Deadline_Change_685810_7.pdf">https://www.michigan.gov/documents/treasury/2020.04.02_-_State_and_City_Income_Tax_Deadline_Change_685810_7.pdf</a>
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. <i>(Current loan requests have exceeded funding availability.)</i>	<a href="https://mn.gov/deed/business/financing-business/deed-programs/peacetime/">https://mn.gov/deed/business/financing-business/deed-programs/peacetime/</a>
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.	<a href="https://mn.gov/deed/business/financing-business/deed-programs/loan-guarantee/">https://mn.gov/deed/business/financing-business/deed-programs/loan-guarantee/</a>
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.	<a href="https://uimn.org/employers/alternative-layoff/">https://uimn.org/employers/alternative-layoff/</a>
Minnesota	Tax Extension	All corporations are granted an automatic seven-month extension to file Form M4, Corporation Franchise Tax Return. You are not required to submit a form to receive a filing extension. If the IRS grants an extension to file your federal return that is longer than Minnesota's seven-month extension, your state filing due date is extended to the federal due date. This extension is for filing only. There is no extension to pay.	<a href="https://www.revenue.state.mn.us/filing-extensions-0">https://www.revenue.state.mn.us/filing-extensions-0</a>
Mississippi	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.	<a href="https://www.dor.ms.gov/Pages/Extensions-for-the-COVID-%E2%80%93-19-Pandemic.aspx">https://www.dor.ms.gov/Pages/Extensions-for-the-COVID-%E2%80%93-19-Pandemic.aspx</a>

## Federal and State Relief Measures

Federal/State	Funding Program	Brief Description	Link
Missouri	Tax Extension	The filing and income tax payment deadline for individual and corporation income tax returns with an original due date of April 15, 2020, is extended until July 15, 2020.	<a href="https://dor.mo.gov/faq/covid-19/covid-19-individual-corp.php">https://dor.mo.gov/faq/covid-19/covid-19-individual-corp.php</a>
Missouri	Shared Work Program	The Shared Work Unemployment Compensation Program is an alternative to layoffs for employers faced with a reduction in available work. It allows an employer to divide the available work among a specified group of affected employees instead of a layoff. These employees receive a portion of their unemployment benefits while working reduced hours.	<a href="https://labor.mo.gov/shared-work">https://labor.mo.gov/shared-work</a>
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>	<a href="https://www.alt-cap.org/covid-relief-fund">https://www.alt-cap.org/covid-relief-fund</a>
Montana	Montana Food and Agriculture Adaptability Program	Grants are available to food and agriculture businesses to help increase community resilience amid the COVID 19 pandemic and other economic disruptions. Grants are intended to create additional economic activity and bolster food security. Examples of eligible projects include, but are not limited to, those focused on accessing new markets, projects which strengthen and expand local food systems, and other business adaptations that decrease food and agricultural waste. The need for such innovations must be driven by the COVID 19 pandemic. Total funding available is \$500,000, with a maximum application amount of \$10,000.	<a href="https://commerce.mt.gov/Montana-Coronavirus-Relief/Business-Assistance">https://commerce.mt.gov/Montana-Coronavirus-Relief/Business-Assistance</a>
Montana	Montana Innovation Grant Program	The Montana Innovation Grant program is intended to help companies scale up, improve capabilities, or drive expanded distribution of products or services developed in response to COVID-19. Projects should demonstrate significant impact in improving public health, safety, and economic impact. Eligible companies include non-profit and for-profit businesses of less than 150 employees that have created an innovative product or service intended to directly confront the COVID-19 emergency. Total funding available is \$5 million with a maximum award amount of \$25,000.	<a href="https://commerce.mt.gov/Montana-Coronavirus-Relief/Business-Assistance">https://commerce.mt.gov/Montana-Coronavirus-Relief/Business-Assistance</a>
Montana	MicroBusiness Finance Program	Montana-based businesses with fewer than ten full-time equivalent employees and gross annual revenues of less than \$1,000,000 can apply for a microbusiness loan up to \$100,000 by contacting a MicroBusiness Development Corporation (MBDC). MBDCs provide capital to start or expand a business, training and technical assistance, and pre- and post-loan training valuable for the success of a small business.	<a href="https://marketmt.com/MBFP">https://marketmt.com/MBFP</a>
Montana	Emergency Loan Program	The Emergency Loan Program makes short-term loans to eligible institutions at competitive interest rates during periods of declared emergency. Eligible projects include construction and renovation, facility acquisition, refinancing of qualified outstanding debt, the purchase of equipment, operations expenses, and financing costs.	<a href="https://mtfacilityfinance.com/Programs/Emergency-Loan-Program">https://mtfacilityfinance.com/Programs/Emergency-Loan-Program</a>

## Federal and State Relief Measures

Federal/State	Funding Program	Brief Description	Link
Montana	Montana Business Stabilization Program	The Montana Business Stabilization Grant program will provide working capital for small businesses to support payroll, rent, accounts payable, debt service and expenses related to shifts in operations in order to retain existing businesses, retain current employees or retain business viability for future re-employment. Eligible small business must be Montana-based, employ 50 or less, have sustained a loss of revenue since Feb. 15 due to COVID 19, and be in good standing with the Secretary of State or local tribal government. Total funding available is \$50 million, the maximum award amount per business is \$10,000.	<a href="https://commerce.mt.gov/Montana-Coronavirus-Relief/Business-Assistance">https://commerce.mt.gov/Montana-Coronavirus-Relief/Business-Assistance</a>
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.	<a href="https://dol.nebraska.gov/STC">https://dol.nebraska.gov/STC</a>
Nebraska	Tax Extension	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.	<a href="https://governor.nebraska.gov/press/gov-ricketts-announces-extended-tax-deadline-overviews-state%E2%80%99s-continuity-plans">https://governor.nebraska.gov/press/gov-ricketts-announces-extended-tax-deadline-overviews-state%E2%80%99s-continuity-plans</a>
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.	<a href="https://governor.nebraska.gov/press/gov-ricketts-issues-executive-order-loosen-unemployment-insurance-eligibility-requirements">https://governor.nebraska.gov/press/gov-ricketts-issues-executive-order-loosen-unemployment-insurance-eligibility-requirements</a>
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.	<a href="http://opportunity.nebraska.gov/nded-covid19/#CDBG">http://opportunity.nebraska.gov/nded-covid19/#CDBG</a>
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. Eligibility: The business must have annual revenues of less than \$5 million and businesses must contribute 20% cash equity.	<a href="https://nhbfa.com/loans/cap/">https://nhbfa.com/loans/cap/</a>
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.	<a href="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-">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-</a>



## Federal and State Relief Measures

Federal/State	Funding Program	Brief Description	Link
New Mexico	New Mexico Recovery Fund	The New Mexico Recovery Fund is a State Investment Council-backed investment program designed to help New Mexico companies weather the economic impact of the COVID19 public health crisis. The council designed the program to make loans to companies that 1) were credit worthy prior to the pandemic, and 2) can demonstrate a realistic plan and the financial strength to drive economic recovery after the pandemic. The program is in the final stages of launch and there will be additional information in the coming days.	<a href="https://sunmountaincapital.com/new-mexico-recovery-fund/">https://sunmountaincapital.com/new-mexico-recovery-fund/</a>
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.	<a href="https://gonm.biz/about-us/covid-19-response/">https://gonm.biz/about-us/covid-19-response/</a>
New Mexico	Tax Extension	Personal, fiduciary, and corporate income tax returns, return payments, and estimated payments, with a filing or payment due date of April 15th are postponed to July 15th, 2020. TRD will not assess penalty or interest if such tax due is paid in full no later than July 15th, 2020 due to the federal postponement.	<a href="http://www.tax.newmexico.gov/">http://www.tax.newmexico.gov/</a>
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.	<a href="https://gonm.biz/about-us/covid-19-response/">https://gonm.biz/about-us/covid-19-response/</a>
New York	Tax Extension	New York State personal income tax and corporation tax returns originally due on April 15, 2020, have been extended to July 15, 2020. In addition, all related tax payments due on April 15, 2020, may be deferred to July 15, 2020, without penalties and interest, regardless of the amount owed.	<a href="https://www.tax.ny.gov/press/alerts/nys-tax-response-to-covid-19.htm">https://www.tax.ny.gov/press/alerts/nys-tax-response-to-covid-19.htm</a>
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. <i>(Application intake has been paused.)</i>	<a href="https://www1.nyc.gov/site/sbs/businesses/covid19-business-outreach.page">https://www1.nyc.gov/site/sbs/businesses/covid19-business-outreach.page</a>
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. <i>(No longer accepting applications.)</i>	<a href="https://www1.nyc.gov/nycbusiness/article/nyc-employee-retention-grant-program">https://www1.nyc.gov/nycbusiness/article/nyc-employee-retention-grant-program</a>
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.	<a href="https://edpnc.com/covid-19-resources/#looking-for-a-low-interest-lender">https://edpnc.com/covid-19-resources/#looking-for-a-low-interest-lender</a>



## Federal and State Relief Measures

Federal/State	Funding Program	Brief Description	Link
North Carolina	Tax Extension	In response to the extension of the federal April 15, 2020 deadline, the Department will automatically extend the time to file State income and franchise tax returns originally due on April 15, 2020 to July 15, 2020. The extension applies to income and franchise tax returns originally due on April 15, 2020 from individuals, corporations, partnerships, trusts, and estates.	<a href="https://www.ncdor.gov/home/ncdor-actions-covid-19/department-revenue-extends-time-file-income-and-franchise-tax-returns-july-15-2020">https://www.ncdor.gov/home/ncdor-actions-covid-19/department-revenue-extends-time-file-income-and-franchise-tax-returns-july-15-2020</a>
North Dakota	North Dakota Development Fund Loans	Loans available: Primary Sector Businesses, Childcare Loans Program and Rural Growth Incentive Program Emergency Loans.	<a href="https://ndresponse.gov/covid-19-resources/covid-19-business-and-employer-resources/covid-19-financial-resources/state">https://ndresponse.gov/covid-19-resources/covid-19-business-and-employer-resources/covid-19-financial-resources/state</a>
North Dakota	Tax Extension	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.	<a href="https://www.nd.gov/tax/covid-19-tax-guidance/">https://www.nd.gov/tax/covid-19-tax-guidance/</a>
Ohio	Tax Extension	A tax extension is available to those filing the Ohio individual income tax, school district income tax, pass-through entity and fiduciary income tax, and also extends to municipal net profit taxpayers that have opted-in to the state's centralized filing system. Returns, payments and estimated payments with due dates from April 15, 2020 through June 15, 2020, including fiscal year filers, are extended without interest or penalty to July 15, 2020.	<a href="https://www.tax.ohio.gov/Coronavirus.aspx">https://www.tax.ohio.gov/Coronavirus.aspx</a>
Ohio	SharedWork Program	SharedWork Ohio is a voluntary layoff aversion program. It allows workers to remain employed and employers to retain trained staff during times of reduced business activity. Under a SharedWork Ohio plan, the participating employer reduces affected employees' hours in a uniform manner. The participating employee works the reduced hours each week, and the Ohio Department of Job and Family Services (ODJFS) provides eligible individuals an unemployment insurance benefit proportionate to their reduced hours.	<a href="http://jfs.ohio.gov/ouio/SharedWorkOhio/">http://jfs.ohio.gov/ouio/SharedWorkOhio/</a>
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.	<a href="https://content.govdelivery.com/attachments/OHOOD/2020/04/01/file_attachments/1416970/Signed%20Executive%20Order%20-%20Commercial%20Evictions%20and%20Foreclosures.pdf">https://content.govdelivery.com/attachments/OHOOD/2020/04/01/file_attachments/1416970/Signed%20Executive%20Order%20-%20Commercial%20Evictions%20and%20Foreclosures.pdf</a>
Oklahoma	Tax Extension	Oklahomans now have until July 15, 2020 to file and pay their 2019 Oklahoma income tax return. The Oklahoma Tax Commission (OTC) is extending the 2019 Oklahoma income tax return due date from April 15 to July 15, 2020. This is applicable to income tax due from Tax Year 2019 and the first quarter payment for Tax Year 2020, both of which would normally be due on April 15, 2020.	<a href="https://www.ok.gov/tax/COVID-19%20Information%20and%20Updates.html">https://www.ok.gov/tax/COVID-19 Information and Updates.html</a>

## Federal and State Relief Measures

Federal/State	Funding Program	Brief Description	Link
Oklahoma	Oklahoma Bounce Back Program	The Oklahoma Bounce Back Assistance Program was created to stimulate economic growth and combat the negative effects the COVID-19 pandemic has had on the state's economy. This program will support high-impact new capital investment across a broader range of industries that will diversify the state's economy, lead to new product development or increase capacity at Oklahoma's existing companies. In addition to encouraging new capital investment, these small but impactful awards will support existing jobs and the creation of new jobs. <i>(Application deadline is May 8, 2020.)</i>	<a href="https://www.okcommerce.gov/covid19/">https://www.okcommerce.gov/covid19/</a>
Oklahoma	Oklahoma Manufacturing Reboot Program	An incentive program for Oklahoma manufacturers to address the negative effects the COVID-19 pandemic has had on Oklahoma businesses. Awards range from \$25,000 to \$150,000, depending on market potential and long-term impact of the new production capabilities on Oklahoma's economy. Program funds are capped at \$5 million total. <i>(Application deadline was Friday, April 17.)</i>	<a href="https://www.okcommerce.gov/doing-business/business-services/manufacturing-reboot-program/">https://www.okcommerce.gov/doing-business/business-services/manufacturing-reboot-program/</a>
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.	<a href="https://www.oregon4biz.com/Coronavirus-Information/#capital">https://www.oregon4biz.com/Coronavirus-Information/#capital</a>
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.	<a href="https://www.oregon4biz.com/Coronavirus-Information/#capital">https://www.oregon4biz.com/Coronavirus-Information/#capital</a>
Oregon	Commercial and Residential Eviction Moratoriums	A temporary moratorium throughout Oregon on law enforcement actions relating to residential evictions for nonpayment of rent and related costs will prevent economically vulnerable Oregonians from having to leave their homes to seek temporary or new shelter, and will make it significantly easier for them to continue to practice the effective social distancing that is vital to control the spread of this pandemic. This remains in effect for 90 days unless extended or terminated earlier by the Governor.	<a href="https://www.oregon.gov/gov/admin/Pages/eo_20-11.aspx">https://www.oregon.gov/gov/admin/Pages/eo_20-11.aspx</a>
Oregon	Tax Extension	Delayed 2019 state income tax and payment deadlines to July 15.	<a href="https://www.oregon4biz.com/Coronavirus-Information/#debt">https://www.oregon4biz.com/Coronavirus-Information/#debt</a>

## Federal and State Relief Measures

Federal/State	Funding Program	Brief Description	Link
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 used 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.	<a href="https://www.oregon4biz.com/Coronavirus-Information/#capital">https://www.oregon4biz.com/Coronavirus-Information/#capital</a>
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.	<a href="https://dced.pa.gov/programs/pennsylvania-industrial-development-authority-pida/">https://dced.pa.gov/programs/pennsylvania-industrial-development-authority-pida/</a>
Pennsylvania	Tax Extension	The Department of Revenue announced the deadline for taxpayers to file their 2019 Pennsylvania personal income tax returns is extended to July 15, 2020. This means taxpayers will have an additional 90 days to file from the original deadline of April 15.	<a href="https://www.revenue.pa.gov/Pages/COVID19.aspx">https://www.revenue.pa.gov/Pages/COVID19.aspx</a>
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. <i>(Program is now closed.)</i>	<a href="https://dced.pa.gov/programs/covid-19-working-capital-access-program-cwca/">https://dced.pa.gov/programs/covid-19-working-capital-access-program-cwca/</a>