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Requirement	Notes
<b>1. Determine Your Concern's Eligibility for a Covered Loan</b>	
Business concerns, nonprofit organizations, veterans organizations and Tribal business are potentially eligible for a covered loan.  For purposes of this checklist, we refer to each of these entities as a "concern." Any reference to "you" is a reference to a loan applicant.	"Business concern" is a for profit partnership, LLC, corporation, joint venture with under 50% participation by non-U.S. business entities, association, trust or cooperative, with a U.S. place of business that operates primarily in the U.S. or contributes to U.S. economy by paying taxes or using U.S. products, material or labor.
Sole proprietorships, independent contractors and self-employed individuals are potentially eligible for a covered loan.	See "Sole Proprietorships, Independent Contractors and Self-Employed Individuals" below.
<p><b>You are eligible for a covered loan if you <u>and your affiliates, collectively:</u></b></p> <p>(1) <b>Meet the SBA revenue-based size standard</b> corresponding to your industry, <b>and</b> otherwise satisfy existing statutory and regulatory definition of a small business concern (as defined in section 3 of the Small Business Act, 15 U.S.C. 632).</p> <p>(2) <b>Meet the SBA's "alternative size standard" as of March 27, 2020:</b> (I) maximum tangible net worth of the business is not more than \$15 million; and (II) the average net income after Federal income taxes (excluding any carry-over losses) of the business for the two full fiscal years before the date of the application is not more than \$5 million.</p> <p>(3) <b>Meet the SBA employee-based size standard for your industry, or have 500 or fewer employees</b> whose principal place of residence is in the United States.</p>	<p><a href="#">Size standards available here.</a></p>

<b>How do I apply the employee-based size standard?</b>	
<b>To determine if you are eligible for a covered loan under the employee-based size standards:</b> Calculate (1) your concern's number of employees and (2) your concern's <u>and</u> your affiliates' (see definition below) <u>collective</u> number of employees.	To determine the number of employees, borrowers (other than seasonal and "new" borrowers) may use the average number of employees over the previous 12 months or from calendar year 2019. Alternatively, borrowers (other than seasonal and "new" borrowers) may elect to use SBA's usual calculation: the average number of employees per pay period in the 12 completed calendar months prior to the date of the loan application (or the average number of employees for each of the pay periods that the business has been operational, if it has not been operational for 12 months).
Do you <b>and your affiliates, collectively</b> employ either more than (I) 500 employees <b>whose principal place of residence is in the United States</b> or (II) if applicable, the size standard for number of employees established by the SBA for your industry? If no, you are eligible for a covered loan. If yes, you are not eligible for a covered loan <u>unless</u> you fit one of the three exceptions below for which the affiliation rules have been waived.	It is our understanding that businesses identified in 13 CFR § 120.110 as ineligible to receive SBA loans are ineligible to receive Paycheck Protection loans.
(1) You are eligible if you have a North American Industry Classification System ("NAICS") code beginning with "72" and employ not more than 500 employees per physical location, regardless of how many employees your affiliates employ.	<a href="#">Details on 72 NAICS Code are available here.</a>
(2) You are eligible if you operate as a franchise that is assigned a franchise identifier code by the SBA and you employ no more than 500 employees, regardless of how many employees your affiliates employ.	<a href="#">SBA Franchise Directory is available here.</a>
(3) You are eligible if you currently receive financial assistance from a small business investment company and you employ no more than 500 employees, regardless of how many employees your affiliates employ.	
<b>Note: Independent contractors have the ability to apply for a PPP loan on their own so they are not counted for purposes of a borrower's PPP loan calculations, including whether the borrower and its affiliates have 500 or fewer employees whose principal place of residence is in the United States.</b>	
<b>What is an Affiliate?</b>	
Generally, an affiliate relationship exists when a person or entity controls, or has the power to control, another entity/person or when a third party (or parties) controls or has the power to control both persons or entities. Four tests apply to PPP loans (13 CFR 121.301(f) (2019)):	<a href="#">SBA affiliation guide is available here (please note that 13 CFR § 121.301(f) applies to PPP loans, not § 121.103).</a>
(1) <b>Affiliation based on ownership.</b> Does a person or entity own or control, or have the power to control, more than 50% of your voting stock?	
If yes, the person or entity who owns or controls, or has the power to control, more than 50% of your stock is your affiliate.	

<p>If no individual, concern or entity is found to have control, then SBA will deem you to be controlled by the Board or President or CEO (or other officers, managing members, or partners who control the management of the concern) and any business also controlled by the Board or President or CEO is presumed to be your affiliate.</p>	
<p>A minority shareholder controls you if it has the ability, under your charter, by-laws, or shareholder's agreement, to prevent a quorum or otherwise block action by the board of directors or shareholders, and any business also controlled by the minority shareholder is presumed to be your affiliate. This "negative control" exists when a minority shareholder has the power to block day-to-day operations of the borrower.</p> <p>If a minority shareholder in a business irrevocably waives or relinquishes any of these rights, the minority shareholder would no longer be an affiliate of the business (assuming no other relationship that triggers the affiliation rules).</p>	<p><a href="#">Details on negative control and affiliation may be found here.</a></p>
<p><b>(2) Affiliation based on stock options, convertible securities, and agreements to merge.</b> Have you issued stock options, convertible securities, or agreements to merge?</p>	
<p>The SBA treats stock options, convertible securities, and agreements to merge (including agreements in principle) as though the rights granted have been exercised. If these rights have been granted and they confer (if exercised) the power to control you, an affiliate relationship exists.</p>	<p>Agreements to open or continue negotiations towards the possibility of a merger or a sale of stock at some later date are not considered “agreements in principle” and are thus not given present effect.</p> <p>Options, convertible securities, and agreements that are subject to conditions precedent which are incapable of fulfillment, speculative, conjectural, or unenforceable under state or Federal law, or where the probability of the transaction (or exercise of the rights) occurring is shown to be extremely remote, are not given present effect.</p> <p>An individual, concern or other entity that controls one or more other concerns cannot use options, convertible securities, or agreements to appear to terminate such control before actually doing so. SBA will not give present effect to individuals’, concerns’, or other entities’ ability to divest all or part of their ownership interest in order to avoid a finding of affiliation.</p>
<p><b>(3) Affiliation based on management.</b> Do one or more officers, directors, managing members, or general partners control your Board of Directors and/or your management?</p>	

<p>If yes, any business they control is your affiliate.  <b>Note:</b> This could be particularly relevant for widely-held companies.</p>	
<p>Does a single individual, concern or entity control your management through a management agreement?</p>	
<p>If yes, the individual, concern or entity who controls your management is your affiliate.</p>	
<p><b>(4) Affiliation based on identity of interest.</b> If an individual and his or her spouse, parent, child, sibling or spouse of such any such person, have identical or substantially identical business or economic interests (such as where they operate concerns in the same or similar industry in the same geographic area), they are presumed to be affiliates (but this presumption may be rebutted with evidence).</p>	
<p>These affiliation rules are waived if you (1) have a NAICS code beginning with "72"; (2) operate as a franchise that is assigned a franchise identifier code by the SBA; or (3) currently receive financial assistance from a small business investment company.</p>	
<p><b>Note: A faith-based organization is not considered an affiliate of another organization if their relationship is based on a religious teaching or belief or otherwise constitutes a part of the exercise of religion.</b></p>	
<p><b>2. Get Ready to Submit a Loan Application</b></p>	
<p>Confirm with your lender that it is approved to make 7(a) SBA loans.</p>	<p><a href="#">A list of the 100 most active SBA 7(a) lenders is available here.</a></p>
<p><b>Prepare the following information based on the SBA's loan application (but note that your lender may also ask for additional information):</b></p>	<p><a href="#">The SBA's application is available here.</a></p>
<p>Business type (Non-Profit, Veterans Organization, Tribal Organization, Independent Contractor, Self Employed);</p>	

Average monthly payroll;	<p>The form notes that most applicants (i.e., applicants other than seasonal employers and newly formed applicants) will use the average monthly payroll for 2019, excluding costs over \$100,000 on an annualized basis for each employee.</p> <p>This exclusion of compensation in excess of \$100,000 does not apply to non-cash benefits, including employer contributions to defined-benefit or defined-contribution retirement plans; payment for the provision of employee benefits consisting of group health care coverage, including insurance premiums; and payment of state and local taxes assessed on compensation of employees.</p> <p>As stated before, independent contractors are not included for the purposes of calculating average monthly payroll.</p>
Name, Taxpayer Identification Number, and address of all owners with greater than 20% ownership stakes.	For the purposes of this application, the following parties are considered owners and principals of the applicant: for a sole proprietorship, the sole proprietor; for a partnership, all general partners, and all limited partners owning 20% or more of the equity of the firm; for a corporation, all owners of 20% or more of the application; for limited liability companies, all members owning 20% or more of the company; and any trustor (if the applicant is owned by a trust).
<b>Prepare to Answer the Following Questions:</b>	
Is the applicant or any owner of the applicant an owner of any other business, or have common management with, any other business?	If yes, list all business and the describe the relationship in an addendum A.
Has the applicant received an SBA Economic Injury Disaster Loan between January 31, 2020 and April 3, 2020?	If yes, provide details in an addendum B.
Is the United States the principal place of residence for all employees of the applicant included in the applicant's payroll calculation above?	
Is the applicant a franchise that is listed in the SBA Franchise Directory?	
<b>Confirm that You can Certify to the Following in Your Loan Application:</b>	
The applicant is eligible to receive a loan under the rules in effect at the time this application is submitted that have been issued by the Small Business Administration (SBA) implementing the Paycheck Protection Program under Division A, Title I of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) (the Paycheck Protection Program Rule).	

The applicant is 1) an independent contractor, eligible, self-employed individual, or sole proprietor or 2) employs no more than the greater of 500 or employees or, if applicable, the size standard in number of employees established by the SBA in 13 C.F.R. 121.201 for the Applicant's industry.

The applicant will comply, whenever applicable, with the civil rights and other limitations in this form.

All SBA loan proceeds will be used only for business-related purposes as specified in the loan application and consistent with the Paycheck Protection Program Rule.

To the extent feasible, the applicant will purchase only American-made equipment and products.

The applicant is not engaged in any activity that is illegal under federal, state or local law.

Any loan received by the applicant under Section 7(b)(2) of the Small Business Act between January 31, 2020 and April 3, 2020 was for a purpose other than paying payroll costs and other allowable uses loans under the Paycheck Protection Program Rule.

The applicant was in operation on February 15, 2020 and had employees for whom it paid salaries and payroll taxes or paid independent contractors as reported on Form(s) 1099-MISC.

Current economic uncertainty makes this loan request necessary to support the applicant's ongoing operations.

The funds will be used to retain workers and maintain payroll or make mortgage payments, lease payments, and utility payments as specified under the Paycheck Protection Rule. The applicant understands that if the funds are knowingly used for unauthorized purposes, the federal government may hold the applicant legally liable, such as for charges of fraud.

The Applicant will provide to the Lender documentation verifying the number of full-time equivalent employees on the Applicant's payroll as well as the dollar amounts of payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities for the eight-week period following this loan.

Loan forgiveness will be provided for the sum of documented payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities, and not more than 25% of the forgiven amount may be for non-payroll costs.

Between February 15, 2020 and December 31, 2020, the applicant has not and will not receive amounts for another loan under the Paycheck Protection Program.

The information provided in all supporting documents and forms is true and accurate in all material respects. Knowingly making a false statement to obtain a guaranteed loan from SBA is punishable under 18 USC § 1001 and § 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 USC § 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a Federally insured institution, under 18 USC § 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000.

I acknowledge that the lender will confirm the eligible loan amount using required documents submitted. I understand, acknowledge and agree that the Lender can share any tax information that I have provided with SBA's authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of compliance with SBA Loan Program Requirements and all SBA reviews.

**The Loan Application will be Denied If:**

The applicant, or any of its owners, are presently suspended, debarred, proposed for debarment, declared ineligible, voluntarily excluded from participation in this transaction by any Federal department of agency.

The business or any of its owners is presently involved in any bankruptcy.

The business or any of its owners (or any business owned or controlled by any of them) caused a loss to the government through a direct or guaranteed loan from SBA or any other Federal agency that is (1) currently delinquent or (2) has defaulted in the last 7 years.

Any individual or owner with 20 percent or more of the equity of the applicant is subject to criminal proceedings, such as indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction, or presently incarcerated, or on probation or parole. The application authorizes the SBA to request criminal record information about the applicant (if an individual or an Associate) from criminal justice agencies for the purposes of determining eligibility.

Any applicant or owner of the applicant, within the last 5 years for a felony 1) been convicted; 2) pleaded guilty; 3) pleaded nolo contendere; 4) been placed on pretrial diversion; or 5) been placed on any form of parole or probation (including probation before judgment).

For the purposes of the loan application, the following parties are considered owners and principals of the applicant: for a sole proprietorship, the sole proprietor; for a partnership, all general partners, and all limited partners owning 20% or more of the equity of the firm; for a corporation, all owners of 20% or more of the application; for limited liability companies, all members owning 20% or more of the company; and any trustor (if the applicant is owned by a trust).

## If You are a Sole Proprietorship, Independent Contractor, or Self-Employed Individual

Gather documentation for submission necessary to establish that the individual applicant is eligible, including payroll tax filings reported to the IRS, Forms 1099-MISC, and income and expenses from the sole proprietorship.

### 3. Loan Terms

#### Determine Your Maximum Loan Amount

The maximum loan amount is the lesser of: (a) \$10 million; or (b) 250% of (i.e., 2.5x) the average total monthly payments by the applicant for "payroll costs" during the previous 12 months or from calendar year 2019.

#### If you were in business from February 15, 2019 to June 30, 2019:

Determine your concern's average total monthly payments for "payroll costs" incurred during the one-year period before the date the loan is made or from calendar year 2019.

The maximum loan amount is the lesser of (a) \$10 million and (b) 250% of (i.e., 2.5x) the average total monthly payments by the applicant for "payroll costs" incurred during the one-year period before the date the loan is made.

#### If you were not in business from February 15, 2019 to June 30, 2019:

Determine your concern's average total monthly payments for "payroll costs" from January 1, 2020 to February 29, 2020.

The maximum loan amount is the lesser of (a) \$10 million and (b) 250% of (i.e., 2.5x) the average total monthly payments by the applicant for "payroll costs" incurred from January 1, 2020 to February 29, 2020.

#### If you are a seasonal employer:

Determine your concern's average total monthly payments for "payroll costs" during for the period beginning February 15, 2019 or March 1, 2019, and June 30, 2019.

#### If you are refinancing an Economic Injury Disaster Loan (EIDL):

Add the outstanding amount of an EIDL made between January 31, 2020 and April 3, 2020, less the amount of any "advance" under an EIDL COVID-19 loan, to Loan Request as indicated on the form.

#### If you are a franchisee:

"**Payroll costs**" include payments for: salary, wage, commission, or similar compensation; payments for cash tips or equivalent; payments for vacation, parental, family, medical, or sick leave; allowance for dismissal or separation; payment required for the provisions of group health care benefits; payment of any retirement benefit; payment of state or local tax assessed on the compensation of employees; payments of any compensation or income of a sole proprietor or independent contractor that is an amount not more than \$100,000 in 1 year, as prorated for the covered period.

"**Payroll costs**" do not include the compensation of an individual employee in excess of an annual salary of \$100,000, as pro-rated for the covered period; compensation of an employee whose principal place of residence is outside of the United States; qualified sick leave wages or qualified family leave wages for which a credit is already allowed under the *Families First Coronavirus Response Act*; and **compensation paid to independent contractors**.

Payroll costs also do not include taxes imposed or withheld under chapters 21, 22, or 24 of the Internal Revenue Code. The SBA interprets this to mean that costs are not reduced by taxes imposed on an employee and required to be withheld by the employer, but payroll costs do not include the employer's share of payroll tax. For example, an employee who earned \$4,000 per month in gross wages, from which \$500 in federal taxes was withheld, would count as \$4,000 in payroll costs. The employee would receive \$3,500, and \$500 would be paid to the federal government. However, the employer-side federal payroll taxes imposed on the \$4,000 in wages are excluded from payroll costs under the statute.

Borrowers may use their average employment over the same time periods reflected on the left to determine their number of employees, for the purposes of applying an employee-based size standard. Alternatively, borrowers may elect to use SBA's

<p>The \$10 million limit on PPP loans is a limit per franchisee entity, and each franchisee is limited to one PPP loan. If a franchise brand is not listed on the SBA Franchise Directory due to affiliation between franchisor and franchisee, the franchise brand may request listing on the Directory to participate in the PPP.</p>	<p>usual calculation: the average number of employees per pay period in the 12 completed calendar months prior to the date of the loan application (or the average number of employees for each of the pay periods that the business has been operational, if it has not been operational for 12 months).</p>
<p><b>If you are a business assigned a NAICS code beginning with 72:</b></p>	
<p>The \$10 million limit on PPP loans will apply to each eligible business entity. If each hotel or restaurant location indirectly owned by a parent business is directly owned by a separate legal business entity and employs not more than 500 employees, each such separate entity can apply for a separate PPP loan.</p>	
<p><b>Determine How You Will Use Loan Proceeds, which may Only be Used for the Allowable Uses Below (the "covered obligations")</b></p>	
<p>Payroll costs - <b>Note that at least 75% of the loan proceeds must go to payroll costs.</b></p>	
<p>No more than 25% of loan proceeds may go towards non-payroll costs, including:</p>	
<p>Costs related to the continuation of group health care benefits during periods of paid sick, medical, or family leave, and insurance premiums</p>	
<p>Employee salaries, commissions, or similar compensation</p>	
<p>Payments of interest on any mortgage obligation</p>	
<p>Rent</p>	
<p>Utilities</p> <p>Interest on any other debt obligations that were incurred prior to receiving a loan</p>	
<p><b>Economic Injury Disaster Loans</b></p>	
<p>You may apply for an SBA 7(b)(2) economic injury disaster loan ("EIDL") prior to covered loans becoming available (e.g., on April 3, 2020 for small businesses), and you may be eligible for a \$10,000 grant. The EIDL can be converted into a covered loan as long as the EIDL was not for any purpose for which the covered loan may be used.</p>	
<p><b>4. Loan Forgiveness</b></p>	
<p><b>Determine the Maximum Amount of Loan Forgiveness</b></p>	
<p>Determine your concern's "payroll costs" during the covered period. <b>At least 75% of the forgiven amount must be used for "payroll costs."</b></p>	
<p>"Covered period" means the 8-week period beginning on the date the lender makes the first disbursement of the PPP loan to the borrower. The lender must make the first disbursement of the loan no later than ten calendar days from the date of loan approval.</p>	
<p>Determine your concern's payment on interest on covered mortgage obligations during the covered period.</p>	

<p><b>"Covered mortgage obligation"</b> means any indebtedness or debt instrument incurred in the ordinary course of business that (a) is a liability of the borrower, (b) is a mortgage on real or personal property; and (c) was incurred before February 15, 2020.</p>	
<p>Determine your concern's payments on covered rent obligations during the covered period.</p>	
<p><b>"Covered rent obligation"</b> means rent obligated under a leasing agreement in force before February 15, 2020.</p>	
<p>Determine your concern's covered utility payments during the covered period.</p>	
<p><b>"Covered utility payments"</b> means electricity, gas, water, transportation, telephone, or internet service for which service began before February 15, 2020.</p>	
<p><b>Forgiveness Amount formula:</b> The forgiveness amount is equal to the sum of the following costs incurred and payments made during the covered period: (1) "payroll costs"; (2) payment on interest on covered mortgage obligations; (3) payments on covered rent obligations; and (4) covered utility payments (the "covered costs"). This amount may be reduced (see below).</p>	
<p>The forgiveness amount is <u>not</u> taxable income.</p>	
<p><b>Determine if Your Concern's Loan Forgiveness Amount Will Be Reduced</b></p>	
<p><b>Reduction Relating to Decreases in Number of Employees:</b></p>	
<p><b>If the number of your concern's employees decreases during the covered period compared to last year, your concern's loan forgiveness amount will be reduced. The amount of the reduction is determined as follows:</b></p>	
<p>Determine the amount of your concern's covered costs during the covered period.</p>	
<p>Determine your concern's average number of full-time employees ("FTE") per month during the covered period.</p>	
<p>Average number of FTE employees is determined by calculating the average number of FTE for each pay period falling within a month.</p>	
<p>At your election, determine your concern's average number of FTE employees per month from February 15, 2019 to June 30, 2019 <u>or</u> January 1, 2020 to February 29, 2020.</p>	
<p>If you are a seasonal employer, determine your concern's average FTE employees per month from February 15, 2019 to June 30, 2019.</p>	
<p><b>Reduction formula:</b> The loan forgiveness amount is reduced by multiplying (a) the covered costs multiplied by (b) the quotient obtained by dividing (i) the average number of FTE employees per month during the covered period by (ii) at the election of the borrower, (I) the average number of FTE employees per month employed by the borrower from February 15, 2019 to June 30, 2019 or (II) the average number of FTE employees per month employed by the borrower from January 1, 2020 to February 29, 2020. For seasonal employers, the denominator is the average number of FTE employees per month from February 15, 2019 to June 30, 2019.</p>	
<p><b>Reduction Relating to Decreases in Salary and Wages:</b></p>	

**If the salary and wages of your concern's employees decreases more than 25% for any employee during the covered period compared to last year, your concern's loan forgiveness amount will be reduced. The amount of the reduction is determined as follows:**

Determine the total salary and wages of each employee during the covered period.

**Note:** "Employee" means any employee who did not receive, during any single pay period in 2019, wages or salary at an annualized rate of pay in excess of \$100,000.

Determine the total salary and wages of each employee during the most recent full quarter during which the employee was employed before the covered period.

**Reduction formula:** The loan forgiveness amount is reduced by the amount of any reduction in total salary or wages of any employee during the covered period that exceeds 25% of the total salary or wages of the employee during the most recent full quarter during which the employee was employed before the covered period.

An eligible recipient with tipped employees can receive forgiveness for additional wages paid to those employees.

**Exemption for Re-Hires / Salary Re-instatement:**

Your concern's loan forgiveness amount will not be reduced due to a reduction in number of FTE employees or salary between February 15, 2020 and April 26, 2020, if the reduction in number of FTE employees or salary is eliminated no later than June 30, 2020.

**Prepare to Submit a Loan Forgiveness Application**

Ask your lender for a loan forgiveness application.

Gather the following documents to submit with your loan forgiveness application:

(1) documentation verifying the number of FTE employees on payroll and pay rates for the periods described in "Determine if Your Concern's Loan Forgiveness Amount Will Be Reduced", including:

(A) payroll tax filings reported to the IRS, and

(B) State income, payroll, and unemployment insurance filings,

(2) documentation verifying payments on covered mortgage obligations, payments on covered lease obligations, and covered utility payments during the covered period including:

(A) cancelled checks,

(B) payment receipts, and

(C) transcripts of accounts,

(3) certification from a representative of the applicant that:

(A) the documentation presented is true and correct, and

(B) the amounts for which the forgiveness requested was used to retain employees, make interest payments on a covered mortgage obligation, make payments on a covered mortgage obligation, make payments on a covered rent obligation, or make covered utility payments, and

(4) any other documentation the SBA determines necessary.

No later than 60 days after receiving a loan forgiveness application, the lender must issue a decision on the application.

<b>Remaining Balance (If Applicable)</b>
If a covered loan has a remaining balance after the loan forgiveness, the maturity for the loan is 2 years and the interest rate is 1%.
Lenders will provide payment deferment relief, including payment of principal and interest, for not less than 6 months and not more than 1 year.
Lenders cannot impose any prepayment penalty for covered loans.

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## California Resources

*Please note that these materials have been prepared for general informational purposes only and are not intended as legal advice. In addition, while we have endeavored to include information that is up-to-date at the date of this document, this is a rapidly evolving situation with new governmental programs and guidance being released every day. As such, we recommend you research all of the options available to you and, if possible, consult with an attorney or local legal aid office.*

*Please note that many city and county governmental bodies, as well as private organizations, are providing additional loans, grants and other forms of relief targeted at small businesses and nonprofits. While we have summarized a number of these programs below, this list is not complete. As such, we recommend that you go online and research what programs are available in your specific area or for your specific type of business/nonprofit.*

### 1. California Governmental Resources

- **Small Business Finance Center: California Disaster Relief Loan Guarantee Program – COVID-19** ([here](#))
  - Amount:
    - § Guarantees for loans of up to \$50,000
  - Terms:
    - § Guaranteed up to 7 years
    - § Guarantees up to 95% of loan
    - § Loan interest rates negotiated between lender and borrower
    - § Qualifications based on lender criteria
  - Uses:
    - § Continuance of business (e.g., rent, payroll) or to cure “economic injury” as a result of the COVID-19 pandemic
  - Eligibility:
    - § Small businesses located in California with 1-750 employees negatively impacted or experienced disruption by COVID-19
    - § Eligible nonprofits (while most nonprofits are eligible, some religious and charitable organizations may be excluded)

- **California Capital Access Program for Small Business (CalCAP SB)** ([here](#))
  - General:
    - § Encourages banks and other financial institutions to make loans to small businesses that have difficulty obtaining financing by creating a loan loss reserve program which may provide the lender with up to 100% coverage on certain loan defaults. A list of participating lenders can be found [here](#)
  - Amount:
    - § Maximum loan amount: \$5 million
    - § Maximum loan amount enrolled in CalCAP SB: \$2.5 million
      - Individual borrowers are limited to \$2.5 million enrolled over a 3 year period
  - Terms:
    - § Loans may be: short- or long-term, fixed or variable rates, secured or unsecured, bear any type of amortization schedule
    - § Lenders and borrowers contributed 2% - 3.5% of total loan amount to lender's CalCAP SB loan loss reserve account
  - Uses:
    - § Land acquisition
    - § Construction or renovation of buildings
    - § Start-up costs
    - § Equipment or inventory purchases
    - § Capital projects
    - § Working capital
  - Eligibility:
    - § Small businesses, including nonprofits, under U.S. Small Business Administration guidelines
    - § Less than 500 full-time equivalent employees
    - § Business purpose is one of the industries listed on the qualified Standard Industry Classification (SIC) ([here](#)) or the North American Industry Classification System ([here](#))
    - § Primary business and at least 51% of its employees or its income, sales or payroll comes from business in California
- **Small Business Relief Payment Plans** ([here](#))
  - Terms:
    - § 12-month, interest-free, payment plan for up to \$50,000 of sales and use tax liability
  - Eligibility:
    - § Small business taxpayers with less than \$5 million in taxable annual sales

**2. Labor and Workforce Support for Businesses and Employees**

- **Unemployment Insurance Work Sharing Program ([here](#))**
  - **Terms:**
    - § Temporary alternative to layoffs
    - § Payment of benefits to individuals whose wages and hours have been reduced
  - **Eligibility:**
    - § Be a legally registered business in California and have an active California State Employer Account Number
    - § At least 10% of the employer’s regular workforce or a unit of the workforce, and a minimum of two employees, must be affected by a reduction in hours and wages
    - § Hours and wages must be reduced by at least 10% and not exceed 60%
    - § Health benefits must remain the same as before, or they must meet the same standards as other employees who are not participating in Work Sharing
    - § Retirement benefits must meet the same terms and conditions as before, or they must meet the same as other employees who are not participating in Work Sharing
- **California Worker Adjustment and Retraining Notification (WARN) Act ([here](#))**
  - Certain types of mass layoffs, relocations, or terminations/closures would normally trigger the so-called “WARN Act” notification obligations under California law
  - Governor Gavin Newsom issued an executive order temporarily suspending the 60-day notice requirement in the California WARN Act for employers that give written notice to employees and satisfy other conditions
  - Mass layoff, relocation, or termination/closure must be caused by COVID-19-related “business circumstances that were not reasonably foreseeable as of the time that notice would have been required”
- **Rapid Response Program ([here](#))**
  - Early intervention assistance to avert potential layoffs and services to assist workers facing job losses
- **Other Benefits for Workers Impacted by COVID-19**
  - Disability Insurance ([here](#))
  - Unemployment Insurance ([here](#))
  - Paid Family Leave ([here](#))
  - Paid Sick Leave ([here](#))
  - Workers’ Compensation ([here](#))

### 3. Eviction and Foreclosure Protections

- **California Judicial Council Emergency Rules** ([here](#))
  - Terms:
    - § Emergency Rules of the California Rules of Court suspending evictions and judicial foreclosures that will remain in effect until 90 days after the Governor declares the state of emergency lifted or until the rule is amended or repealed by the Judicial Council
  - Rules:
    - § A court may not issue a summons on a complaint for unlawful detainer (“U/D”) unless action is necessary to protect public health and safety
    - § A court may not enter default or a default judgment in a U/D action unless (1) it is necessary to protect public health and safety and (2) the defendant failed to appear
    - § Any actions for foreclosure, including any action for a deficiency judgment, are stayed unless necessary to protect public health and safety
  - Applicable to:
    - § Commercial and residential evictions and foreclosures
- **Los Angeles Eviction Protection Ordinance** ([here](#))
  - Terms:
    - § Prohibits landowners from evicting some commercial tenants for the non-payment of rent due to COVID-19 and from charging any interest or late fees on unpaid rent
  - Applicable to:
    - § Commercial tenants who are not: (1) a multi-national company, (2) a publicly traded company, or (3) a company that employs more than 500 employees

### 4. Emergency Relief Funds for Eligible Nonprofits

- **COVID-19 LA County Response Fund** ([here](#))
  - Amount:
    - § Not stated, fund is still accepting donations
  - Eligibility:
    - § Grants addressing emerging needs in the LA County community with focus on education, health, homelessness, and individual hardship assistance through nonprofit partners in the Pass It Along Program
- **LA Arts COVID-19 Relief Fund** ([here](#))
  - Amount:
    - § \$10 million total fund
    - § Grants of \$25,000 - \$200,000

- Eligibility:
  - § Emergency operating support and recovery grants to small and mid-size museums and nonprofit arts organizations that contribute significantly to the region's cultural and artistic diversity and are struggling with the economic effects of the coronavirus crisis
- **Long Beach Disaster Relief Fund Grant ([here](#))**
  - Amount:
    - § Up to \$20,000
  - Eligibility:
    - § Grants to support community-based organizations at the frontlines of the coronavirus response in the Long Beach area
    - § Approved 501(c)(3) nonprofit, educational, and governmental organizations
- **Community Foundation for Monterey County and Monterey Peninsula Foundation COVID-19 Relief Fund ([here](#))**
  - Amount:
    - § Between \$5,000 - \$30,000
  - Eligibility:
    - § 501(c)(3) nonprofit organizations and other public agencies serving Monterey County residents
- **Community Foundation for San Benito County COVID-19 Relief Fund ([here](#))**
  - Amount:
    - § Not stated, fund is still accepting donations
  - Eligibility:
    - § San Benito County nonprofits that serve vulnerable populations with basic needs related to job layoffs and/or unemployment or experience staffing and/or volunteer gaps due to quarantines and social distancing
- **Inland Empire Community Foundation COVID-19 Resilience Fund ([here](#))**
  - Amount:
    - § Not stated, fund is still accepting donations
  - Eligibility:
    - § Grants made to organizations in the Inland Empire that are assisting those impacted by job loss or facing homelessness because of COVID-19
- **North Valley Community Foundation COVID-19 Rapid Response Fund for Local Nonprofits and Agencies ([here](#))**
  - Amount:
    - § Not stated, fund is still accepting donations

- Eligibility:
  - § 501(c)(3) organizations and government agencies assisting to help prepare and deploy resources for the COVID-19 response in Butte, Glenn, Tehama and Colusa counties
- **OC Community Resilience Fund ([here](#))**
  - Amount:
    - § \$25,000 - \$50,000
  - Eligibility: Nonprofits seeking organizational capacity grants must:
    - § Currently serve vulnerable populations with critical social and health services
    - § Present a clear case for how the organization is directly impacted by and continuing to respond to the immediate needs of the Orange County community
    - § Demonstrate how a grant will have meaningful impact on capacity to sustain program operations relative to organizational budget size or numbers served
- **Sacramento Region Disaster Relief Fund ([here](#))**
  - Amount:
    - § \$2,500 - \$10,000
  - Eligibility:
    - § 501(c)(3) nonprofit organizations in good standing with the IRS that is located in and serving one or all of the counties in the Sacramento region
- **San Diego COVID-19 Community Response Fund ([here](#))**
  - Amount:
    - § Not stated, past grants have ranged from \$25,000 - \$500,000
  - Eligibility:
    - § Nonprofits that are working on the frontlines to provide San Diego region's most vulnerable communities with assistance, such as food security, other essential living expenses, emergent needs, and rent and utility payment support
- **San Francisco Foundation COVID-19 Emergency Response Fund ([here](#))**
  - Amount:
    - § \$5,000 - \$25,000
  - Eligibility:
    - § Nonprofits in the Bay Area addressing the following four issue areas: racial bias, worker protection, homelessness and renter protection/housing security, and food security
- **United Way Bay Area COVID-19 Community Relief Fund ([here](#))**
  - Amount:
    - § Not stated, fund is still accepting donations

- Eligibility:

- § Bay Area organizations that are offering relief and response services to families who have been adversely impacted by the COVID-19 global pandemic

## 5. General

- **Center for Nonprofit Management (Southern California) – COVID-19 Resource Center ([here](#))**
  - Registrations to participate in weekly, virtual “Lunch & Learns” to discuss scenario planning, fund development, and managing teams remotely; webinar series on financing options for nonprofits
  - Links to emergency relief funds for eligible nonprofits and others
  - Other resources, including: Planning/Guides, Board Information, Fundraising/Finance Tools and Tactics
- **Northern California Small Business Development Centers – COVID-19 Resources ([here](#))**
  - Webinars discussing how to navigate the economic difficulties posed by COVID-19; guides on loans, the Paycheck Protection Program, and the CARES Act
  - COVID-19 Small Business Survival Guide
  - Information regarding different forms of support (financial and otherwise) by the federal government and California state government
- **Small Business Technology Tools ([here](#))**
  - Free or discounted technology tools for small businesses
  - Teleworking tips and additional resources

## Colorado Resources

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*Please note that many city and county governmental bodies, as well as private organizations, are providing additional loans, grants and other forms of relief targeted at small businesses and nonprofits. While we have summarized a number of these programs below, this list is not complete. As such, we recommend that you go online and research what programs are available in your specific area or for your specific type of business/nonprofit.*

### 1. Colorado Governmental and Private Resources—Small Businesses Only

- **Denver Small Business Emergency Relief ([here](#))**
  - Amount: Provides up to a \$7,500 cash grant to eligible small businesses that may have had to temporarily close, have difficulty with paying their rent and utilities or have had to lay off staff.
  - Eligibility:
    - § For business owners within the City & County of Denver only.
    - § Prioritizes industries most impacted by COVID-19 such as the food industry, nail salons, barbershops, home childcare providers and retail shops.
    - § This temporary relief program is intended to be available for a four month period and rolled out in monthly phases with the deadline to submit applications being the last day of the month from March 2020 through June 2020.
- **Denver Microloan Program ([here](#))**
  - Amount: A Denver-based program focused on targeted industries located in specific Denver neighborhoods that provides loans from \$5,000-\$50,000 with terms of up to five years.
  - Eligibility:
    - § Program pre-dates the COVID-19 crisis, but is also focused on supporting small businesses' stabilization efforts during the COVID-19 epidemic.
    - § The applicant must demonstrate the ability to repay the city's loan and provide adequate collateral for securing the city's loan.
    - § The interest rate, term, and amortization for the city's loan will be structured to allow for a reasonable rate of return to the investor(s) and adequate cash flow to service project debt.

- **Imagine 2020 Artist Assistance Fund** ([here](#))
  - Amount: Grants up to \$1,000
  - Eligibility: Individual artists that live in Denver whose incomes are being adversely affected by COVID-19 due to cancellations of events, classes, performances and other creative work.

## 2. Colorado Governmental and Private Resources—Non-Profits Only

- **COVID-19 CO Creatives Relief Grant** ([here](#))
  - Amount: Ranges from \$4,000-\$8,500 depending on your organization's size.
  - Eligibility:
    - § Provides general operating grants to non-profit arts organizations in Colorado with an annual operating budget of less than \$1 million that have received funding in the last five years from Colorado Creative Industries (but not in the past one year).
    - § Open only to Colorado-based, arts-focused 501(c)(3) organizations with a primary purpose to support the arts as reflected in their organizational mission.
    - § Application deadline is May 13, 2020 at 4 pm MT.

## 3. Colorado Governmental and Private Resources—Small Businesses & Non-Profits

- **The Colorado COVID Relief Fund** ([here](#))
  - Amount: Eligible organizations may apply for one general operating, unrestricted grant of up to \$25,000 per funding deadline.
  - Eligibility:
    - § The current fund application deadlines are every two weeks: April 18, 2020, May 2, 2020, May 16, 2020, and May 30, 2020.
    - § Eligibility to apply is based on: (1) organization type (i.e. nonprofit organizations, local government, school districts and small businesses serving certain areas/communities); (2) serving certain vulnerable populations; and (3) alignment with one of three funding priorities (i.e. prevention, impact and recovery).
    - § All grantees must report back by November 30, 2020 on the number of people served and a narrative about how the funds were used to benefit communities.

## 4. Labor and Workforce Support for Businesses and Employees

- **Colorado Work-Share Program** ([here](#))
  - 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/she may be eligible to collect part of his/her regular unemployment benefits.
  - Employer eligibility to apply is based on the following: (1) reduced normal weekly hours by at least 10%, but by no more than 40%; (2) the reduction must affect at least



maintained by the Colorado Department of Local Affairs. If a tenant is protected by a moratorium, their landlord cannot evict them until the moratorium expires.

- **Denver Temporary Rental and Utility Assistance Program (TRUA) (Residential) ([here](#))**
  - **Amount:** TRUA offers resources to Denver residents who are facing a housing crisis or hardship to prevent eviction or displacement by paying up to 80% of the rent and a portion of utilities. Assistance payments will be made directly to your landlord or utility company.
  - **Eligibility:** You must (1) be a Denver resident; (2) provide proof of household income of \$52,000 or less for one person or \$74,250 or less for a household of four; and (3) participate in housing counseling and benefit navigation services.
- **State of Colorado Eviction Prevention Programs**
  - The State of Colorado offers eviction prevention assistance for renters in various parts of the state through several non-profit organizations. For information specific to a given location within the state please refer to this [link](#).

## 6. General

- **Colorado Workforce Centers ([here](#))** offer workforce services related to restructuring and/or downsizing your business. Services include, but are not limited to, consultation on layoff aversion strategies, onsite workshops for employees in transition, job placement assistance, and information on unemployment benefits. Due to current state and federal guidelines regarding COVID-19, it is recommended that you contact your local Workforce Center before traveling to their location.
- **Colorado Small Business Development Center (SBDC) Network ([here](#))** provides no-cost consulting and low-cost training and workshops to entrepreneurs in every county across Colorado. The Denver SBDC is also maintaining a COVID-19 disaster response hotline at (303) 860-5881.
- **Colorado Department of Regulatory Agencies—Division of Insurance ([here](#))** has published a dedicated page to COVID-19-related issues regarding health insurance, property and casualty insurance, and regulated entities (i.e. insurance companies, insurance agents, agencies, brokers, and producers). Includes publications relating to the State's:
  - § Removal of certain restrictions on auto insurance for restaurant delivery drivers ([here](#))
  - § Requirement that insurance companies take certain actions related to COVID-19 in the areas of telehealth, prescription refills and cost-shares (co-pays, deductibles and co-insurance) ([here](#))
- A **COVID-19 Special Enrollment Period ([here](#) and [here](#))** has been extended through April 30, 2020 allowing people who are currently uninsured (and their uninsured spouses and children) to enroll in individual insurance. This does not cover employer-provided plans.
- The Colorado Office of Economic Development & International Trade maintains a Google spreadsheet of **Alternative Sources of Funding ([here](#))**, which is updated regularly.
- The Colorado Department of Labor and Employment maintains a list of **Free & Reduced Legal Services ([here](#), scroll down to “Free & Reduced Legal Services”)**.

- The **Colorado Enterprise Fund** ([here](#)) provides various guides to weathering COVID-19, including guides to business continuity and lease payment negotiations. They can also help borrowers fill out applications for PPP Loans (which are discussed in Section 1 of the FAQ, under “PPP Loans”).

## Connecticut Resources

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*Please note that many city and county governmental bodies, as well as private organizations, are providing additional loans, grants and other forms of relief targeted at small businesses and nonprofits. While we have summarized a number of these programs below, this list is not complete. As such, we recommend that you go online and research what programs are available in your specific area or for your specific type of business/nonprofit.*

### 1. Connecticut Governmental Resources

- **Connecticut Recovery Bridge Loan Program ([here](#))**
  - Status:
    - § At the time of this writing, applications are closed. Please consider monitoring the State's website for updates.
  - Amount:
    - § The lesser of (i) \$75,000 and (ii) three months of operating expenses
  - Uses:
    - § Working capital
  - Eligibility:
    - § Have no more than 100 employees
    - § Be in good standing with the Department of Revenue Services & Department of Economic and Community Development
    - § Have been profitable prior to March 10, 2020— with no adverse personal credit reports 60 days past due in the past six months
    - § Not be (i) involved in real estate, multi-level marketing, adult entertainment, cannabis or firearms or (ii) a state elected public official or state employee
- **COVID-19 Business Response Program ([here](#))**
  - Amount:
    - § Line of credit up to \$20,000
  - Uses:
    - § Working capital

- Eligibility:

- § Applicants must (i) be a for-profit business with no more than 20 full-time and/or part-time employees, (ii) be a minority-owned and/or woman-owned small business; and (iii) have been conducting business for a minimum of six months

## 2. Emergency Relief Funds for Eligible Nonprofits

- **William Caspar Graustein Memorial Fund** ([here](#))

- Amount:

- § The fund website does not specify the typical amount of each grant

- Eligibility:

- § Nonprofits located in Connecticut

- **Community Foundation of Eastern Connecticut: Neighbors for Neighbors Fund** ([here](#))

- Amount:

- § The fund website does not specify the typical amount of each grant

- Eligibility:

- § Nonprofits that serve communities in Eastern Connecticut

- **Hartford Foundation for Public Giving: COVID-19 Response Fund** ([here](#))

- Amount:

- § The fund website does not specify the typical amount of each grant

- Eligibility:

- § Nonprofits that serve communities in the Hartford, Connecticut region

## 3. Eviction and Foreclosure Protections

- **Mortgage Relief for Residents and Businesses** ([here](#))

- Terms: The Governor of Connecticut reached an agreement with participating credit unions and banks in Connecticut to offer mortgage relief to the state's residents and businesses, including:

- § 90-day grace period for all mortgage payments

- § Relief from fees and charges for 90 days

- § No new foreclosures for 60 days

- § No credit score changes for accessing relief

- **Executive Order No. 7X: Residential Rent Protections** ([here](#))

- Terms: The Governor of Connecticut issued an executive order that provides for the following protections for residential renters during the COVID-19 emergency:

- § Landlords are prohibited from issuing a notice to quit or beginning eviction proceedings before July 1, 2020

- § For rent due in April 2020, landlords must grant tenants an automatic, 60-day grace period for payments

- § For rent due in May 2020, landlords must grant a 60-day grace period for payments upon the request of tenants so long as the tenants notify the landlord

that they have been adversely impacted (such as through a lost job or through increased expenses) as a result of COVID-19

§ Under certain circumstances, tenants can apply a portion of a paid security deposit to the rent due in April, May, or June

#### 4. General

- **Connecticut Non-profit Alliance - COVID-19 Response Resource Center** ([here](#))
  - Links to federal and state resources that have been established in connection with the COVID-19 outbreak

## District of Columbia Resources

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*Please note that many city and county governmental bodies, as well as private organizations, are providing additional loans, grants and other forms of relief targeted at small businesses and nonprofits. While we have summarized a number of these programs below, this list is not complete. As such, we recommend that you go online and research what programs are available in your specific area or for your specific type of business/nonprofit.*

### **1. DC Governmental and Private Resources**

- **Small Business Recovery Microgrants Program** ([here](#))
  - Status: Applications closed as of April 1, 2020. While the state has not indicated whether the fund will be replenished, consider monitoring the state's website for updates.
  - Amount: Not stated – initial fund was \$25 million
  - Uses: Wages, benefits, account payable, rent, inventory and utilities
  - Eligibility:
    - § Principal office or headquarters in DC
    - § Meet the SBA definition of a small business or are a registered not-for-profit in DC, or you are an independent contractor residing in DC not eligible for unemployment insurance

### **2. Labor and Workforce Support for Businesses and Employees**

- **DC Shared Work Plan** (as expanded by the COVID-19 Response Supplemental Emergency Amendment Act of 2020) ([here](#) and [here](#))
  - Designed to reduce unemployment and stabilize the workforce by allowing certain under-employed workers to collect unemployment compensation benefits.
  - Requirements:
    - § Employers must certify the plan replaces layoffs that would affect at least 10% of employees; and
    - § The plan must not reduce the normal weekly hours for an employee in the affected unit by less than 10% and not more than 60%.

- **Unemployment Insurance Coverage** (as expanded by the COVID-19 Response Supplemental Emergency Amendment Act of 2020) ([here](#))
  - Expands the coverage of DC’s unemployment insurance program to include, in appropriate circumstances, workers who are self-employed, gig workers, those seeking part-time work and others “who otherwise would not qualify”
- **COVID-19 Response Supplemental Emergency Amendment Act of 2020** ([here](#))
  - Temporarily expands DC’s paid sick leave law, requiring employers with 50—499 employees to provide “declaration of emergency” (DOE) leave for any reason employees might take leave under the FFCRA. The typical one-year employment requirement and 1,000-hour work requirement will not apply to an employee who has been ordered or recommended to quarantine or isolate due to COVID-19.

### **3. Eviction and Foreclosure Protections**

- **Washington, DC Emergency Rental Assistance Program** ([here](#))
  - Provides funding for income-eligible DC residents facing housing emergencies. Eligibility limited to DC households with children, elderly, and people with disabilities.
- **Washington, DC Council Second COVID Emergency Response Bill** ([here](#))
  - The bill freezes residential rent, preventing increases but not allowing for nonpayment, for the duration of the public health emergency and 30 days thereafter
  - Creates a mandatory 90-day mortgage deferment program for residential and commercial mortgage holders who so request
  - Expands utility protection
  - Forbids repossession of vehicles during the public health emergency

### **4. Emergency Relief Funds for Eligible Nonprofits**

- **Greater Washington Community Foundation COVID-19 Emergency Response Fund (inclusive of certain MD and VA locations)** ([here](#))
  - Amount: Expected to be between \$10,000 and \$100,000
  - Uses: General operational expenses
  - Eligibility: Non-profit organization focusing on addressing lost wages, relief for small business and gig economy workers, expanding access to medical services, or focusing on the unique needs of people experiencing homelessness

### **5. General**

- **Washington, DC COVID Website** ([here](#)), including a resources page ([here](#))
  - Information regarding unemployment compensation ([here](#))
  - Extended to include temporary unemployment and remove work-search requirements ([here](#))
  - Chart showing various COVID-19 scenarios and corresponding benefits at a glance ([here](#))

- **Board Source: How Non-Profits and Board Members can Respond to COVID-19** ([here](#))
  - Provides Q&As on the non-profit sector, finances and investments, virtual board meetings, board engagement, the role of the board, fundraising, crisis communications and planning, strategic partnerships, and board practices and procedures.

## Maryland Resources

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*Please note that many city and county governmental bodies, as well as private organizations, are providing additional loans, grants and other forms of relief targeted at small businesses and nonprofits. While we have summarized a number of these programs below, this list is not complete. As such, we recommend that you go online and research what programs are available in your specific area or for your specific type of business/nonprofit.*

### 1. Maryland Governmental and Private Resources

- **Maryland Small Business COVID-19 Emergency Relief Loan Fund ([here](#))**
  - Status: Applications closed as of April 6, 2020. While the state has not indicated whether the fund will be replenished, consider monitoring the state's website for updates.
  - Amount: Loans up to \$50,000
  - Terms: 0% interest for the first 12 months, 2% interest for the remaining 36 months
  - Uses: Payroll expenses, rent, mortgage payments and utility expenses
  - Eligibility:
    - § Have W-2 employees
    - § Business established prior to March 9, 2020
    - § Minimum personal credit score of 575
    - § Demonstrated financial stress or disrupted operations
- **Maryland Small Business COVID-19 Emergency Relief Grant Fund ([here](#))**
  - Status: Applications closed as of April 6, 2020. While the state has not indicated whether the fund will be replenished, consider monitoring the state's website for updates.
  - Amount: Grants up to \$10,000
  - Uses: Payroll expenses, rent, mortgage payments and utility expenses
  - Eligibility:
    - § Have W-2 employees
    - § Business established prior to March 9, 2020
    - § Demonstrated financial stress or disrupted operations
    - § Annual revenue not to exceed \$5 million
- **Maryland COVID-19 Emergency Relief Manufacturing Fund ([here](#))**
  - Status: Still accepting applications at the time of this writing.

- Amount: Grants up to \$100,000
- Uses: Production of personal protective equipment and other items identified as critical needs items by the State of Maryland. Eligible costs include capital machinery expenses, raw materials and operation expenses.
- Eligibility:
  - § Demonstrable experience, technical expertise, and financial stability
  - § Located in Maryland and able to manufacture goods in Maryland

## 2. **Labor and Workforce Support for Businesses and Employees**

- **COVID-19 Layoff Aversion Fund** ([here](#))
  - Status: Applications closed at the time of this writing. While the state has not indicated whether the fund will be replenished, consider monitoring the state's website for updates.
  - Amount: Grants up to \$50,000
  - Uses: Purchasing items for remote access (hardware or software), cleaning and sanitation supplies, and additional liability insurance for restaurants
  - Eligibility:
    - § 500 or fewer employees
    - § Demonstrable need for layoff aversion support
    - § Up-to-date on taxes and in good standing
- **Maryland Workshare Program** ([here](#))
  - General Information: This program pre-dates the COVID-19 crisis. As an alternative to layoffs, employers may split available working hours among a number of employees. Those employees may also apply for unemployment insurance for the percentage of hours that were reduced.
  - Requirements:
    - § Must have two or more employees consent (and the union, if applicable)
    - § May be used for certain departments or units, or the entire company
    - § Must contact the Maryland Division of Unemployment Insurance and complete and submit an application within 7-15 days of the anticipated start date
- **COVID-19 Public Health Emergency Protection Action of 2020** ([here](#))
  - Expands the situations in which employees can apply for unemployment benefits to include situations where the employer temporarily ceases operations due to COVID-19, the employee is quarantined due to COVID-19, or the employee leaves employment due to the risk of exposure to COVID-19 or to care for a family member due to COVID-19
  - Prohibits the termination of employees because they have been isolated or quarantined due to COVID-19

- Prohibits an increase of price of more than 10% for food, fuel, water, medicine, medical equipment, cleaning supplies, building supplies, energy sources and storage space
- **Montgomery County Earned Sick and Safe Leave Law** ([here](#))
  - Allows employees to use accrued leave under the law due to the public health emergency
- **Maryland Healthy Working Families Act** ([here](#))
  - Allows employees to use leave under the Act for their own illness or to care for a family member
- **Maryland Flexible Leave Act** ([here](#))
  - If the employee's employer has at least 15 employees, any of those employees may use their paid leave to care for an immediate family member

### 3. **Eviction and Foreclosure Protections**

- **211MD Eviction Protection** ([here](#))
  - Residents facing eviction, regardless of whether COVID-19 related, may contact Maryland 211 online or by dialing 2-1-1 to speak with an eviction specialist
- **Eviction and Foreclosure Protection Executive Orders** ([here](#))
  - Until the state of emergency for the State of Maryland has ended, no court may order an eviction of any resident, nor authorize a repossession of any residential real property, if the tenant can prove that the tenant suffered a substantial loss of income from COVID-19. Similarly, the order establishes that a positive diagnosis of COVID-19 does not constitute a clear and imminent danger for which the tenant may be in violation of the tenant's lease and evicted.
  - Effectively prevents initiation of new residential foreclosures by stopping the Maryland Commissioner's acceptance of notices of intent to foreclose.
  - Suspends various provisions of Maryland statutes permitting any creditor to use self-help to repossess any automobile, truck, or "Chattel Home" (defined as "personal property used as a person's residence, including without limitation, mobile homes, trailers, and live-aboard boats") until the Governor enters an order lifting the state of emergency.
- **Utility Protection Executive Order** ([here](#))
  - Until the earlier of (x) the state of emergency for the State of Maryland has ended and (y) May 1, 2020 (unless extended), no electric, gas, sewage disposal, telegraph, telephone, water, or cable television company, or internet service provider, or any company providing a combination of such services may terminate the service used in a dwelling unit or residence.

### 4. **Emergency Relief Funds for Eligible Nonprofits**

- **Community Foundation for Anne Arundel County: Community Crisis Response Fund** ([here](#))
  - Amount: Not stated, fund is still accepting donations at the time of this writing
  - Uses: General operational expenses

- Eligibility: Non-profit organization or county agency supporting community safety, well-being and resiliency
- **Baltimore Community Foundation: COVID-19 Evolving Community Needs Fund** ([here](#))
  - Amount: Not stated
  - Uses: To enable rapid response to mitigate the effects of the pandemic on the region's communities, workforce and vulnerable populations
  - Eligibility: 501(c)(3) focusing on Baltimore County and Baltimore City populations

## 5. General

- **Maryland Nonprofits** ([here](#))
  - Maintains a page of up-to-date information for nonprofits to address all aspects of the crisis on their own organizations, staff and volunteers, meeting the needs of their communities, and adapting day to day.
- **Maryland State Resources**
  - Maryland State website with live updates from Governor Hogan, general resources, and press releases ([here](#))
  - Maryland COVID-19 Information for Business website ([here](#))
  - Interpretive guidance for essential businesses staying open ([here](#))
  - Employee leave FAQ ([here](#))
  - The Maryland Department of Labor maintains an ongoing list of upcoming job fairs around the state ([here](#))

## New Jersey Resources

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*Please note that many city and county governmental bodies, as well as private organizations, are providing additional loans, grants and other forms of relief targeted at small businesses and nonprofits. While we have summarized a number of these programs below, this list is not complete. As such, we recommend that you go online and research what programs are available in your specific area or for your specific type of business/nonprofit.*

### 1. New Jersey Governmental Resources

- **NJEDA Small Business Fund ([here](#))**
  - Amount:
    - § Up to \$500,000 with 1.0x historical debt service coverage
  - Uses:
    - § Fixed assets or working capital
  - Eligibility:
    - § Small businesses must have been in operation for at least one full year, and nonprofits for at least three full years
- **NJEDA Small Business Emergency Assistance Grant Program ([here](#))**
  - Status:
    - § At the time of this writing, funding for this program was oversubscribed. Please consider monitoring the state's website for updates.
  - Amount:
    - § \$1,000 to \$5,000
  - Uses:
    - § Payroll and/or working capital
  - Eligibility:
    - § Applicants must (i) have a physical commercial location in New Jersey, (ii) be classified in a specific industry (i.e. retail, entertainment, accommodation, etc.) and (iii) have up to 10 full-time employees

- **NJEDA Small Business Emergency Assistance Loan Program ([here](#))**
  - **Status:**
    - § At the time of this writing, funding for this program was oversubscribed. Please consider monitoring the state’s website for updates.
  - **Amount:**
    - § Up to \$100,000
  - **Uses:**
    - § General working capital/business purposes
  - **Eligibility:**
    - § Borrowers must (i) have a physical commercial location in New Jersey, (ii) have been in existence for at least one year, (iii) have less than \$5 million in annual revenue, and (iv) demonstrate that COVID-19 negatively impacted business operations
- **NJEDA Bond Financing ([here](#))**
  - **Amount:**
    - § \$500,000 to \$10 million in tax-exempt bonds for for-profit companies
    - § \$500,000 with no dollar limit in tax-exempt bonds for qualified nonprofit organizations
  - **Uses:**
    - § Capital improvements/expansions, working capital, debt refinancing, etc.
  - **Eligibility:**
    - § Borrowers must meet the eligibility requirements outlined in the Internal Revenue Code in order to qualify for tax-exempt bond financing

## 2. **Emergency Relief Funds for Eligible Nonprofits**

- **New Jersey Pandemic Relief Fund ([here](#))**
  - **Amount:**
    - § Up to \$500,000
  - **Uses:**
    - § General working capital/business purposes
  - **Eligibility:**
    - § An eligible organization must be a nonprofit and must use the grant exclusively for the benefit of New Jersey residents
- **South Jersey COVID-19 Response Fund ([here](#))**
  - **Amount:**
    - § One-time support grants of at least \$3,000
  - **Eligibility:** Nonprofit organizations aimed at assisting South Jersey residents that otherwise meet one of the following three criteria:
    - § **Triage:** Community-based nonprofits that have increased demand for services from South Jersey residents due to COVID-19, including organizations that focus on providing economic security and related services to South Jersey residents

- § **Treatment:** Human service nonprofits that are modifying their delivery modes due to COVID-19
- § **Recovery:** Nonprofits facing extreme difficulty because of lost revenue due to closures and cancellations, as well as other business model challenges resulting from the pandemic
- **Northern NJ Community Foundation – COVID-19 Rapid Response Fund ([here](#))**
  - **Amount:**
    - § One-time, small-scale financial support grant
  - **Eligibility:**
    - § An eligible organization must be a local nonprofit working to meet the needs of Bergen County residents
- **Princeton Area Community Foundation COVID-19 Relief & Recovery Fund ([here](#))**
  - **Amount:**
    - § This fund is accepting requests for unrestricted support, although the fund also states on its website that nonprofits should be “realistic in the amount of [its] request. While fundraising efforts are continuous, [the fund has] limited resources, and [it is] trying to meet as many needs as possible.”
  - **Eligibility:**
    - § No specific criteria is listed, but information located on the fund’s website suggests that this fund is aimed at assisting nonprofits servicing the local community (i.e. Princeton, NJ and surrounding areas)
- **OceanFirst Foundation Rapid Response Grants and Good Neighbor Grants ([here](#))**
  - **Status:**
    - § Applications closed as of April 7, 2020. Please consider monitoring OceanFirst’s website for updates.
  - **Amount:**
    - § Up to \$5,000
  - **Eligibility:**
    - § Only nonprofits are eligible for these grants
- **PHL COVID-19 Fund ([here](#))**
  - **Status:**
    - § At the time of this writing, applications for the first series of grants were closed. PHL’s website indicates that grants will be made on a rolling basis, so please consider monitoring PHL’s website for updates.
  - **Amount:**
    - § Grant amounts will be calculated based on an organization’s operating budget
  - **Eligibility:**
    - § Nonprofits operating in Bucks, Chester, Delaware, Montgomery and Philadelphia counties in Pennsylvania and Atlantic, Burlington, Camden, Cape May, Cumberland counties in New Jersey

### 3. **Eviction and Foreclosure Protections**

- **Executive Order No. 106: New Jersey State Moratorium on Removals** ([here](#))
  - **Terms:**
    - § Subject to certain exceptions, any lessee, tenant, homeowner or any other person shall not be removed from a residential property as the result of an eviction or foreclosure proceeding. However, the Order does not affect any schedule of rent that is due.
  - **Duration:**
    - § Moratorium to remain in effect for 60 days following the issuance of Executive Order No. 103 on March 9, 2020

### 4. **General**

- **Center for Non-Profits – COVID-19 Resource Center** ([here](#))
  - Free webinars addressing nonprofit governance, operations, and fundraising during the COVID-19 pandemic
  - Links to emergency relief funds for eligible nonprofits and others
  - Access to other resources, including information related to: insurance, fundraisers, payroll/employee matters, telecommuting, etc.
- **Invest Newark – COVID-19 Resource Center** ([here](#))
  - Free webinar and other resources devoted to helping small businesses and nonprofits address the current pandemic
  - Access to local, state, and national resources designed to assist small businesses during the COVID-19 outbreak

## *New York Resources*

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*Please note that many city and county governmental bodies, as well as private organizations, are providing additional loans, grants and other forms of relief targeted at small businesses and nonprofits. While we have summarized a number of these programs below, this list is not complete. As such, we recommend that you go online and research what programs are available in your specific area or for your specific type of business/nonprofit.*

### 1. New York Governmental Resources

- **NYC Employee Retention Grant Program ([here](#))**
  - Status:
    - § The NYC Employee Retention Grant Program is no longer accepting applications. However, please consider monitoring the City's website for updates.
  - Amount:
    - § Grant amounts will cover 40% of payroll costs for two months
  - Uses:
    - § Retention of employees
  - Eligibility:
    - § Be located within the five boroughs of New York City
    - § Demonstrate that the COVID-19 outbreak caused at least a 25% decrease in revenue
    - § Employ 1-4 employees in total across all locations
    - § Have been in operation for at least six months
    - § Have no outstanding tax liens or legal judgements
- **NYC Small Business Continuity Loan Fund ([here](#))**
  - Status:
    - § At the time of this writing, due to the high volume of applications, the City is no longer taking applications for these loans. However, please consider monitoring the City's website for updates.
  - Amount:
    - § Interest-free loan in an amount up to \$75,000

- Eligibility:
  - § Be located within the five boroughs of New York City
  - § Demonstrate that the COVID-19 outbreak caused at least a 25% decrease in revenue
  - § Employ 99 employees or fewer in total across all locations
  - § Demonstrate ability to repay the loan
  - § Have no outstanding tax liens or legal judgements
- **New York State Nonprofit Security Grant Program ([here](#))**
  - Status:
    - § Applications closed as of April 2, 2020. Please consider monitoring the State's website for updates.
  - Amount:
    - § Up to \$100,000
  - Eligibility:
    - § Nonprofit organizations who are prequalified in the NYS Grants Management system

## 2. Emergency Relief Funds for Eligible Nonprofits

- **NYC COVID-19 Response & Impact Fund – Grants ([here](#))**
  - Status:
    - § At the time of this writing, the fund has indicated that applications will remain open until April 22, 2020
  - Amount:
    - § No specific amounts are specified on the fund's website
  - Eligibility:
    - § Nonprofits that generally meet the governance and financial standards of the Better Business Bureau, including a board of directors with at least five members and no more than one paid board member
- **Nonprofit Finance Fund (NFF) - NYC COVID-19 Response & Impact Fund – Loans ([here](#))**
  - Amount:
    - § Unsecured loans ranging from \$100,000 to \$3 million
  - Eligibility:
    - § 501(c)(3) nonprofit organization
    - § Based in New York City
    - § Annual non-governmental revenue of \$20 million or less
    - § Receive New York City or New York State government funding
    - § History of delivering effective programs and services equitably for New York City residents

- **North Star Fund** ([here](#))
  - Amount:
    - § Grants typically range from \$5,000 to \$10,000
  - Eligibility: Nonprofits that are:
    - § Located in at least one of the five boroughs of New York City, or in Westchester, Rockland, Putnam, Orange, Dutchess, Ulster, Sullivan, Columbia, Greene, Delaware, Rensselaer, Albany and Schoharie counties
    - § Operating with a budget of less than \$800,000
- **New York-Presbyterian Hospital Northern Manhattan Recovery Grant** ([here](#))
  - Amount:
    - § The fund's website does not specify the amount that will be awarded for each grant, but the amount of the entire fund is \$10 million
  - Eligibility:
    - § Small business with less than 100 employees or 501(c)(3) nonprofit organizations
    - § Have been in operation for at least 6 months
    - § Demonstrate that the COVID-19 outbreak caused at least a 25% decrease in revenue
    - § Must serve or be located within the Washington Heights, Inwood or Hamilton Heights communities
- **Northern New York Community Foundation: Community Support Fund for COVID-19** ([here](#))
  - Amount:
    - § The fund's website does not specify the amount that will be awarded for each grant, but the amount of the entire fund is \$50,000
  - Eligibility:
    - § Nonprofits that are located in Jefferson, Lewis and St. Lawrence counties and that work to support the essential needs of the local community
- **Robin Hood Relief Fund** ([here](#))
  - Amount:
    - § The average grant will equal \$45,000
  - Eligibility:
    - § Nonprofits that provide services to low-income communities in New York City
- **Adirondack Foundation: COVID-19 Special and Urgent Needs Fund** ([here](#))
  - Amount:
    - § Up to \$10,000, but the fund reserves the right to provide grants in excess of \$10,000
  - Eligibility:
    - § Nonprofits that are located in the Adirondack region, which includes all of Clinton, Essex, Franklin and Hamilton counties as well as the parts of Herkimer, St. Lawrence,

Warren, and Washington counties within the Adirondack Park boundary and the Saint Regis Mohawk Reservation

- **Central New York Community Foundation: COVID-19 Community Support Fund ([here](#))**
  - Amount:
    - § Up to \$50,000
  - Eligibility:
    - § Nonprofits that are located in Central New York and that are working with communities who are disproportionately impacted by COVID-19 and the economic consequences of this outbreak

### 3. Eviction and Foreclosure Protections

- **Executive Order No. 202.8: New York State Moratorium on Removals ([here](#))**
  - Terms:
    - § The Governor of New York ordered that there will be no enforcement of (i) an eviction of any residential or commercial tenant or (ii) a foreclosure of any residential or commercial property
  - Duration:
    - § Moratorium is to remain in effect for a period of 90 days beginning on March 20, 2020
- **Executive Order No. 202.9: New York State Suspension of Mortgage Payments ([here](#))**
  - Terms:
    - § The Governor of New York suspended mortgage payments for certain individuals who are either not working or working on a part-time basis
  - Duration:
    - § Suspension of mortgage payments is to extend for a period of 90 days

### 4. General

- **New York Council of Nonprofits – COVID-19 Resources ([here](#))**
  - Registrations to participate in weekly webinars to discuss pertinent topics
  - Access to other state and national resources designed to assist nonprofits during the COVID-19 outbreak

**Texas Resources**

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*Please note that many city and county governmental bodies, as well as private organizations, are providing additional loans, grants and other forms of relief targeted at small businesses and nonprofits. While we have summarized a number of these programs below, this list is not complete. As such, we recommend that you go online and research what programs are available in your specific area or for your specific type of business/nonprofit.*

**1. Texas Governmental and Private Resources**

- **Austin Business and Non-Profit Recovery Loan ([here](#))**
  - Status: The Austin City Council approved the proposed loan program on March 26, 2020. At the time of this writing, the proposed loan program is pending approval by the Department of Housing and Urban Development (HUD).
  - Amount: Loans up to \$35,000.
  - Use: Working capital.
  - Eligibility: Local businesses in Austin that can demonstrate an economic loss associated with the COVID-19 pandemic.
- **State Tax Relief for Texas Small Businesses ([here](#))**
  - The Texas Comptroller is offering assistance through short-term payment agreements and waivers of penalties and interest to businesses struggling to pay the full amount of sales taxes they collected in February. Businesses should contact the Enforcement Hotline at (800) 252-8880 to learn more.
- **LiftFund Loan Programs ([here](#))**
  - Programs vary depending on availability, but include:
    - § Disaster relief loans for small businesses up to \$50,000 with up to 120-day payment deferment. Business must have been in operation as of August 1, 2019 and experienced a decrease in revenue by at least 15% as a result of COVID-19. ([here](#))
    - § Disaster relief loans for small businesses up to \$25,000 with 0% interest and 120-day payment deferment. Business must have experienced a decrease in revenue by at least 15% in the period beginning March 1, 2020 as a result of COVID-19. Funds may be used for working capital, covering expenses of debt and workforce needs. ([here](#))

§ Partnership with Goldman Sachs and other community development financial institutions to provide \$50 million in loans through the U.S. Small Business Administration’s Paycheck Protection Program. See “PPP Loans” in Section 1 of the FAQ for more information regarding the Paycheck Protection Program. ([here](#))

- **Texas Woman’s University AssistHer Emergency Relief Grant** ([here](#))
  - Grants of \$10,000 to existing woman-owned<sup>1</sup> businesses operating in Texas that are experiencing economic hardship resulting from the COVID-19 crisis. Funds can be used for technology upgrades and other expenses necessary to adapt the business. Business must be a for-profit business; nonprofits are not eligible. Faculty, staff and students are not eligible.
- **TX Restaurant Relief Fund** ([here](#))
  - Grants of up to \$5,000 for independently-owned restaurants in Texas. Aimed at helping keep restaurants open and workers employed. As of the date of this writing, grant applications had been temporarily suspended, but it is anticipated that the grant application portal will reopen by April 15, 2020.

## 2. **Labor and Workforce Support for Businesses and Employees**

- **Unemployment Benefits Specific to COVID-19** ([here](#))
  - Texas has suspended the one-week waiting period for unemployment benefits during the COVID-19 pandemic, and it has waived work search requirements for all claimants of unemployment benefits.
  - The Texas Workforce Commission’s (“TWC”) Mass Claims program ([here](#)) streamlines the unemployment benefit claims process for employers faced with either temporary or permanent layoffs. Employers can submit basic worker information on behalf of their employees to initiate claims for unemployment benefits. TWC’s Rapid Response Unit ([here](#)) can help employers and affected employees access unemployment claim and reemployment services.
- **Shared Work Program** ([here](#))
  - The Shared Work program provides Texas employers with an alternative to layoffs. The TWC developed this voluntary program to help Texas employers and employees withstand a slowdown in business.
  - Shared Work allows employers to:
    - § Supplement their employees’ wages lost because of reduced work hours with partial unemployment benefits.
    - § Reduce normal weekly work hours for employees in an affected unit by at least 10% but not more than 40%; the reduction must affect at least 10% of the employees in that unit.
  - Shared Work unemployment benefits are payable to employees who qualify for and participate in an approved Shared Work Plan. Employees may choose not to

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<sup>1</sup> “Woman-owned” is defined as at least 51% directly owned and controlled by one or more women who are U.S. citizens.

participate. Employees who qualify will receive both wages and Shared Work unemployment benefits.

- **Private Employee Leave for COVID-19**

- Dallas recently passed the Earned Paid Sick Time Ordinance (the “Ordinance”) ([here](#)), which would require employers to provide paid sick leave to employees who work at least 80 hours within the geographic boundaries of the City of Dallas in a year. The Ordinance went into effect on August 1, 2019 for employers with six or more employees, and was to be enforced for employees with five or fewer employees starting on April 1, 2020. However, at the time of this writing, the Ordinance has been temporarily enjoined.

### 3. Eviction and Foreclosure Protections

- On April 6, 2020, the Texas Supreme Court issued an order ([here](#)) extending the suspension of all evictions of residential properties through April 30, 2020, unless there is an imminent threat of physical harm to the plaintiff or other tenants, or criminal activity.
- Other localities in Texas have provided additional relief:
  - **Austin:** On March 26, 2020, Mayor Adler of the City of Austin ordered that all Notices to Vacate and evictions of tenants are prohibited through May 9, 2020, with exceptions for criminal activity or imminent threat of physical harm. The order is available [here](#).
  - **Dallas / Fort Worth:** On April 6, 2020, Dallas County Judge Clay Jenkins suspended eviction hearings and writs of possession for “at least” the next 60 days (i.e. through June 5, 2020). The order further states that “(l)andlords should cap late fees for delayed payment of rent at fifteen dollars (\$15) per month.” On March 17, 2020, the Tarrant County Justice Courts issued a standing order temporarily suspending all non-essential court proceedings, including eviction cases, until further notice. The orders are available [here](#) and [here](#).
  - **Houston:** As of April 6, 2020, the Justice Courts of Harris County suspended all evictions through April 30, 2020. The order is available [here](#).
  - **San Antonio:** As of April 6, 2020, Bexar County Judge Nelson W. Wolff suspended all foreclosure proceedings and evictions through April 30, 2020. The order is available [here](#).

### 4. Emergency Relief Funds for Eligible Nonprofits

- **Get Shift Done for North Texas** ([here](#))
  - Connects hospitality workers with nonprofit organizations that provide workforce development and hunger relief. Get Shift Done provides wages to hourly workers to fulfill shifts at the nonprofit.
  - Eligibility:
    - § Must accept food donations, manage the distribution of food, and have facilities large enough to have several people working shifts at a time (e.g., food banks).
    - § Restaurant and hospitality companies can register their furloughed employees to participate.

- **North Texas Cares ([here](#))**
  - Amount: Varies based on need and available funding.
  - Uses: To provide services and support for first responders, medical professionals, and vulnerable populations (e.g., seniors and displaced workers) who are most affected by the COVID-19 crisis.
  - Eligibility:
    - § Must be a 501(c)(3) organization providing services in the North Texas area.
    - § Must provide services addressing immediate or long-term relief efforts in response to the COVID-19 crisis.
- **The Greater Houston COVID-19 Recovery Fund ([here](#))**
  - Status: Accepting inquiries; as of the date of this writing, does not yet have an open grant application process.
  - Uses: To serve the most vulnerable members of the community suffering from the negative impacts of the COVID-19 crisis.
  - Eligibility:
    - § Nonprofits serving the Greater Houston area (Harris, Fort Bend, Montgomery, and Waller Counties).
    - § Must have proven experience and systems in place to serve the community in times of disaster.
- **The All Together ATX Fund Rapid Response Grants ([here](#))**
  - Status: Applications for Phase 1 closed on April 10, 2020. It is anticipated that additional funding will be made in mid-summer and early fall.
  - Amount: TBD; up to \$25,000 in Phase 1.
  - Uses: To provide direct services addressing the economic impact of reduced and lost work resulting from the COVID-19 crisis; immediate needs of economically vulnerable populations caused by the COVID-19 crisis; and increased demand for medical information and support.
  - Eligibility:
    - § Nonprofits with deductible contribution status; government agencies; or nonprofit faith communities.
    - § Must be an organization located in Austin, Texas and surrounding counties (Bastrop, Caldwell, Hays, Travis, and Williamson).
- **San Antonio Area Foundation COVID-19 Response Fund ([here](#))**
  - Status: Accepting grant applications on an ongoing basis. Grant decisions are typically made within 10 days from submission.
  - Amount: Range from \$5,000 to \$50,000.
  - Uses: May be used for general operations; may not be used for endowments, capital campaigns, religious purposes, scholarships, debt reduction or certain operating deficits, or political activities.

- Eligibility:
  - § 501(c)(3) nonprofit organizations serving the residents of Bexar and surrounding counties (Atascosa, Bandera, Comal, Guadalupe, Kendall, Medina, and Wilson counties).
  - § Must have deep roots in the community and experience serving economically vulnerable populations or populations lacking health insurance or access to medical information and support.

## 5. **General**

- **SCORE Association ([here](#))**
  - SCORE connects small businesses with volunteer mentors with skill sets and experience to help small business owners. SCORE has offices across the U.S., with a number of chapters in Texas.
- **Texas Small Business Development Centers (“SBDC”) ([here](#))**
  - SBDCs provide consulting and training for small business, and remain open during the COVID-19 crisis. Local chapters include:
    - § The Texas State SBDC, which prepared a detailed roadmap and FAQs for obtaining small business relief under the Coronavirus Aid, Relief, and Economic Security (CARES) Act ([here](#))
    - § The North Texas SBDC ([here](#))
    - § The South-West Texas Border Small Business Development Center Network ([here](#))
    - § The University of Houston Texas Gulf Coast SBDC Network ([here](#))
- **Texas Association of Business State Chamber ([here](#))**
  - The Texas Association of Business compiled a COVID-19 Business Resource Tool Kit.

## Virginia Resources

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### **1. Virginia Governmental and Private Resources**

- **Virginia Career Works: Workforce Innovation and Opportunity Act** ([here](#))
  - Amount: Not to exceed \$25,000
  - Uses:
    - § Cleaning and sanitation, work from home software, remote access supplies, and other layoff-aversion measures
    - § Not to be used for payroll and fringe benefits
  - Eligibility:
    - § A business with employees located in Northern Virginia
    - § 250 or fewer employees
    - § Completion of COVID-19 Rapid Response funding application and budget spreadsheet

### **2. Labor and Workforce Support for Businesses and Employees**

- **Support for Affected Workers Announced by Governor Northam** ([here](#))
  - Directed the Commissioner of the Virginia Employment Commission to waive the one-week waiting period for unemployment benefits to ensure workers can receive benefits as soon as possible.
  - Workers may be eligible to receive unemployment benefits if an employer needs to temporarily slow or cease operations due to COVID-19.

### **3. Eviction and Foreclosure Protections**

- **Virginia Supreme Court Order** ([here](#))
  - The Virginia Supreme Court has temporarily suspended all eviction proceedings through April 26, 2020. You can check the court's website ([here](#)) for updates. Note that the Virginia Supreme Court did not suspend rent payments.

#### 4. Emergency Relief Funds for Eligible Nonprofits

- **The Community Foundation for Northern Virginia** ([here](#))
  - Amount: Not stated, fund is still accepting donations as of the time of this writing. Found two applications closed as of March 31, 2020; round three grants announced in late April or early May 2020.
  - Uses: General operational expenses
  - Eligibility:
    - § Northern Virginia non-profit
    - § Focus on basic needs assistance or emergency financial assistance to vulnerable neighbors—seniors, low income families, residents who are food insecure or who have no or low insurance, residents lacking sick days, residents with limited language proficiency, quarantined residents, gig-workers, immigrants, and communities of color
- **Harrisonburg-Rockingham COVID-19 Community Response Fund** ([here](#))
  - Amount: Not stated, fund is still accepting applications as of the time of this writing and will distribute funds in phases
  - Uses: General operational expenses
  - Eligibility: Non-profit human services organization rooted in Harrisonburg or Rockingham County, Virginia
- **Community Foundation of the Central Blue Ridge: COVID-19 Local Response Fund** ([here](#))
  - Amount: Not stated; at the time of this writing, no formal application process is available, but you may wish to inquire directly with the fund
  - Uses: General operational expenses
  - Eligibility: Non-profit organization serving residents of Staunton, Waynesboro, Augusta, Highland, and Nelson Virginia
- **Williamsburg Community Foundation: Community Emergency Response Fund** ([here](#))
  - Amount: Not stated; at the time of this writing, the fund expects to release more information about grants criteria and distribution in the coming weeks
  - Uses: General operational expenses
  - Eligibility: Non-profit organization providing direct services to the communities of Williamsburg, James City, and upper York County Virginia
- **ACT Now COVID-19 Response Fund** ([here](#))
  - Amount: Average award is \$5,000, requests accepted up to \$10,000
  - Uses: Related to the increased demand as a result of COVID-19, including expansion of programs and services, purchasing of supplies, change in service delivery model, and developing new programs
  - Eligibility:
    - § Focused on the needs of Alexandrians

- § Focused solely on critical basic needs (i.e. food, shelter, emergency health supplies) and/or adjustments in service delivery models to accommodate these emergency assistance areas
- § Will prioritize requests that assist children and youth, people disproportionately impacted by the crisis including low-wage workers, gig economy workers, people experiencing homelessness or at-risk of experiencing homelessness, healthcare and emergency response workers, seniors and immigrants, especially those who lack documentation
- **Arlington Community Foundation COVID-19 Prompt Response Fund** ([here](#))
  - Amount: \$5,000; \$10,000; or \$20,000
  - Uses: Assistance for COVID-19 related setbacks, including expanded services, financial assistance for clients, patients or residents, food or other emergency purchases or protective gear
  - Eligibility: Non-profit organization serving the Arlington population—focus on elderly, low income residents, food insecure residents, under and noninsured residents, and healthcare workers
- **Community Foundation for Greater Richmond: Central Virginia COVID-19 Response Fund** ([here](#))
  - Amount: Any amount is considered, expected to be between \$10,000 and \$50,000
  - Uses: Operational expenses for those providing crisis response services, increased demand for current services, and hardship due to loss of revenue
  - Eligibility: Must provide services in central Virginia
- **Community Foundation for Loudoun and Northern Fauquier Counties** ([here](#))
  - Amount: Not stated
  - Uses: Operational expenses
  - Eligibility: Local non-profit organization in Loudoun or Northern Fauquier County providing direct financial assistance to meet basic needs such as housing, utilities, and medical expenses due to COVID-19, or providing services such as food distribution, shelter, housing, and healthcare to address COVID-19's impact
- **Shenandoah Valley Workforce Development Board Layoff Aversion Grants** ([here](#))
  - Amount: Up to \$5,000
  - Uses: Purchasing items for remote access (i.e. hardware or software); cleaning and sanitation supplies
  - Eligibility:
    - § Located in Rockbridge, Augusta, Rockingham, Bath, Highland, Shenandoah, Page, Frederick, Clarke, or Warren County, or the cities of Lexington, Buena Vista, Waynesboro, Staunton, Harrisonburg, or Winchester
    - § 250 or fewer employees
    - § Priority given to industries including manufacturing, health care, transportation and logistics, and construction

**5. General**

- **Virginia State Government Website**, providing a variety of COVID-19 related resources, including news releases and continually updated guidance ([here](#))
- **Virginia Tourism Corporation**, providing webinars on a variety of COVID-19 related topics ([here](#))
- **Virginia Small Business Development Center**, providing a variety of webinars regarding COVID-19, including certain Spanish-language resources ([here](#))
- **Fairfax County, Virginia Website**, providing webinars and counseling and mentoring resources on a variety of COVID-19 related topics ([here](#))
  - Virginia Department of Health guidance on absenteeism and sick leave policies ([here](#))
  - Q&A on unemployment insurance claims related to COVID-19 ([here](#))