COVID-19 RESOURCES

Small Business Administration/Disaster Relief
The SBA provides low-interest disaster loans to businesses of all sizes, private non-profit organizations, homeowners, and renters. The SBA application process has been streamlined and all applicants are encouraged to apply online. These loans can provide up to $2 million to help meet financial obligations and operating expenses that could have been met had the disaster not occurred.

You may apply for an SBA loan or gather more information at the below link: https://disasterloan.sba.gov/ela/Information/EIDLloans

State Small Business Credit Initiative (SSBCI)
The State Small Business Credit Initiative (SSBCI) was created through the Small Business Jobs Act of 2010 (the "Act"). SSBCI was funded with $1.5 billion to strengthen state programs that support financing of small businesses. Treasury awarded funding to 47 states, the District of Columbia, 5 U.S. Territories, and municipalities in 3 states, based on their proportion of unemployed persons as a percentage of the national total. Participating States funded new or existing state programs that fell into one of the following types: Capital Access Program (CAP), Collateral Support Program, Loan Guarantee Program, Loan Participation Program, or Venture Capital Program. General program parameters required Participating States to demonstrate a reasonable expectation of leveraging $10 of new small business financing for every $1 of SSBCI funding expended.


The CARE Act
This stimulus bill is working its way to approval. Though the 2 Trillion-dollar bill remains fluid, the legislation would include:

- $350 billion program to help small businesses meet payroll and other costs
- Direct payments of $1,200 to many American adult
- Creates roughly $850 billion in loan and assistance programs for businesses, states and cities
- A spending increase for the unemployment insurance program, as well as hospitals and health-care providers that are being overwhelmed by the crisis

Unemployment Relief
Below is a link to a national website that provides unemployment information by state: https://www.careeronestop.org/LocalHelp/UnemploymentBenefits/find-unemployment-benefits.aspx

Unemployment Furlough Information
- A work furlough equates to a temporary layoff by an employer to cut payroll costs. The furlough generally has a predetermined beginning and end date. Most furloughs end after a few weeks.
During the furlough period, the employee does not receive pay. What many workers do not know is that a work furlough generally qualifies them for unemployment benefits.

- When an employer announces a work furlough, employees should contact a state unemployment office to file an unemployment claim. In most cases, workers do not receive any unemployment benefits during the first week that they are unemployed. They must endure a one-week waiting period”
  
  - Note: NY waved the 7-Day waiting period for Unemployment Insurance benefits for people who are out of work due to Coronavirus (COVID-19) closures or quarantines.

- Key differences between a furlough and a layoff:
  
  - Furloughed employees have an expectation that they will return to work. Typically, an employer will give furloughed employees either a specific date or a specific condition for resuming duties.
  
  - Furloughed employees typically retain their benefits. Most notably, employees usually retain access to any health and life insurance during the furlough.

Other Resources

- U.S. Department of Labor Announces New Guidance on Unemployment Insurance Flexibilities During COVID-19 Outbreak
- Mental health resource links from our partner organization Restaurant After Hours
- Substance Abuse/Misuse links to online help, counseling, etc.
- Crisis Hotlines
- Mental Health Organizations, Resources, and Support Groups

Relief Funds for Restaurant Workers

- RWCF's Restaurant Workers COVID-19 Crisis Relief Fund
- Restaurant Opportunities Centers United Crisis Relief Fund
- Hot Bread Kitchen Emergency Relief Fund
- The One Fair Wage Campaign has started a relief fund for restaurant and gig workers affected by the crisis in states where it has active campaigns (CA, CO, DC, FL, IL, MD, MA, MI, NJ, NY, PA)
- The James Beard Foundation Food and Beverage Industry Relief Fund
- USBG COVID-19 Relief Grants

Canada

- Montreal Restaurant Workers Relief Fund

Financial Assistance

- Court system to suspend eviction proceedings, other ‘non-essential’ cases
- Credit card issuers offer customer assistance in response to coronavirus