



As of March 25, 2020

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.

SSBIC state by state programs and contacts:

<https://www.treasury.gov/resource-center/sb-programs/Documents/SSBCI%20State%20Programs%20and%20Contacts.pdf>

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](#)