



Federal and State COVID-19 Business Relief Resources

April 8, 2020

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50-State Overview

State	SBA EIDL approval	Section 1135 Waivers	Shelter-in-place, Stay-at-home, or similar orders
Alabama	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
Alaska	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
Arizona	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
Arkansas	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
California	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
Colorado	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide - does not supersede local orders
Connecticut	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
Delaware	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
Florida	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide "safer at home" order that does not preempt stricter local orders; statewide quarantine order for certain incoming travelers
Georgia	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
Hawaii	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
Idaho	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
Illinois	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
Indiana	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
Iowa	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Kansas	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
Kentucky	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
Louisiana	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
Maine	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
Maryland	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
Massachusetts	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
Michigan	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
Minnesota	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
Mississippi	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
Missouri	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
Montana	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
Nebraska	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Nevada	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
New Hampshire	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
New Jersey	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
New Mexico	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
New York	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
North Carolina	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
North Dakota	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Ohio	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Statewide
Oklahoma	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Certain jurisdictions
Oregon	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
Pennsylvania	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
Rhode Island	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide; quarantine order for certain incoming travelers
South Carolina	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide stay home order; statewide quarantine order for certain incoming travelers
South Dakota	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Tennessee	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
Texas	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide stay-at-home order; statewide quarantine order for certain incoming travelers
Utah	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Statewide recommendation; certain jurisdictions have orders
Vermont	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
Virginia	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
Washington	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
West Virginia	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Statewide
Wisconsin	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Statewide; certain jurisdictions with travel advisories
Wyoming	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Certain jurisdictions
District of Columbia	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	District-wide

Federal Government

The federal government's central portal for information and resources on the COVID-19 coronavirus can be found at <https://www.coronavirus.gov/>.

The CARES Act

Signed into law by President Trump on March 27, 2020, the Coronavirus Aid, Relief, and Economic Security (CARES) Act is the “phase three” legislative response to the COVID-19 crisis. At \$2.2 trillion, the CARES Act is the most significant piece of federal disaster and economic relief ever passed in American history. The 880-page bill provides economic aid to individuals, businesses, and industries and additional support for hospitals, health care workers, and other elements of the health care system. How the government does in implementing a number of time-sensitive and much-needed provisions - including rebate checks for individual Americans, expanded unemployment insurance benefits, small business loans, and distressed industries lending - will play a critical for the ultimate efficacy of the CARES Act and its impact on the economic landscape as well as company and industry specific outlooks. [A full Summary and Analysis from Cozen O'Connor can be found here.](#)

U.S. Department of the Treasury Resources

Established by the CARES Act and administered by the U.S. Department of the Treasury and the U.S. Small Business Administration, the [Paycheck Protection Program](#) (PPP) authorizes up to \$349 billion toward job retention and certain other expenses. Small businesses and eligible nonprofit organizations, Veterans organizations, and Tribal businesses described in the Small Business Act, as well as individuals who are self-employed or are independent contractors, are eligible if they also meet program size standards. The program is on track to launch on Friday, April 3. **An April 3rd Cozen O'Connor Alert on the PPP loan application process can be found [here](#).**

- For a top-line overview of the program, [CLICK HERE](#)
- If you're a lender, more information can be found [HERE](#)
- If you're a borrower, more information can be found [HERE](#)
- The application for borrowers can be found [HERE](#)
- To find an eligible lender, [CLICK HERE](#)
- [Paycheck Protection Program - Interim Final Rule \(4/2/20\)](#)

On March 31, Treasury and the Internal Revenue Service launched the Employee Retention Credit, designed to encourage businesses to keep employees on their payroll. The refundable

tax credit is 50 percent of up to \$10,000 in wages paid by an eligible employer whose business has been financially impacted by COVID-19. [Click here for FAQs](#) related to program process and eligibility.

U.S. Small Business Administration Resources

The U.S. Small Business Administration (SBA) is offering low-interest federal disaster loans for working capital to small businesses in all 50 states and Washington, D.C. suffering substantial economic injury as a result of COVID-19. SBA's Economic Injury Disaster Loans (EIDL) offer up to \$2 million in assistance and can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing. These loans may be used to pay fixed debts, payroll, accounts payable, and other bills that can't be paid because of the disaster's impact. The interest rate is 3.75% for small businesses. The interest rate for non-profits is 2.75%. SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay. SBA's portal for small business assistance can be found [here](#). For questions, please contact the SBA disaster assistance customer service center at 1-800-659-2955 or e-mail disastercustomerservice@sba.gov.

Centers for Medicare and Medicaid Services Resources

The Centers for Medicare and Medicaid Services (CMS) is offering Social Security Act Section 1135 waivers to a number of states. These waivers provide relief on a variety of fronts, such as prior authorization and provider enrollment requirements, suspending certain nursing home pre-admission reviews, and facilitating reimbursement to providers for care delivered in alternative settings due to facility evacuations. Waivers under section 1135 of the Social Security Act typically end no later than the termination of the emergency period, or 60 days from the date the waiver or modification is first published unless the Secretary of HHS extends the waiver by notice for additional periods of up to 60 days, up to the end of the emergency period. More information can be found [here](#).

Centers for Disease Control and Prevention Resources

The Centers for Disease Control and Prevention (CDC) has offered specific guidance and recommendations for businesses and employers, which can be found [here](#), on how they should best navigate their response to COVID-19, including public safety recommendations, travel recommendations, and other forms of assistance for managing businesses during the crisis.

Internal Revenue Service Resources

The Internal Revenue Service (IRS) has set up a [coronavirus tax relief portal](#) to provide information and resources to both individual and business taxpayers. The IRS has also extended the filing deadline from April 15 to July 15, and has provided additional guidance on both deferred tax payments and high deductible health plans' capacity to cover coronavirus costs.

U.S. Department of Labor Resources

The U.S. Department of Labor (DOL) [website](#) has resources to help workers and employers during the COVID-19 pandemic. The DOL website hosts a [link](#) to the Wage and Hour Division's information on common issues employers and workers face when responding to COVID-19. The Employment and Training Administration [announced](#) the availability of up to \$100 million in National Health Emergency Dislocated Worker Grants to help states, territories, and tribal governments respond to the workforce-related impacts of COVID-19.

On April 1, DOL released a [temporary rulemaking](#) implementing the Families First Coronavirus Response Act (FFCRA) – i.e. the Phase Two bill. Among other things, the regulations make clear that an employee may elect to use – or an employer may require that an employee use – leave such as vacation or personal leave concurrently with expanded family and medical leave. The rules also outline notice requirements and make clear that employers are required to retain all documentation of FFCRA emergency paid leave requests for four years, regardless of whether leave is granted or denied. Employers seeking an exemption from the law will need to sufficiently demonstrate, through documentation, the burden on their business and show that they are exempt. Additionally, to resolve inconsistencies between the FFCRA's paid sick time and expanded FMLA provisions, DOL says it would set the unpaid period for emergency FMLA leave at two weeks, rather than 10 days.

On April 3, DOL offered [clarifying guidance](#) stating that workers who seek [newly mandated sick leave](#) under the Families First Coronavirus Response Act - i.e. the Phase Two bill - must be able to cite medical advice to do so. The new law provides that workers for small businesses who see Businesses with fewer than 500 employees must offer workers who are quarantined or experiencing COVID-19 symptoms two weeks' paid sick leave. But according to the updated guidance, employees who do not receive a medical diagnosis or advice from a health care provider won't be eligible. The guidance reads: "If you become ill with COVID-19 symptoms, you may take paid sick leave under the FFCRA only to seek a medical diagnosis or if a health care provider otherwise advises you to self-quarantine. You

may not take paid sick leave...if you unilaterally decide to self-quarantine for an illness without medical advice, even if you have COVID-19 symptoms.”

U.S. Department of Agriculture Resources

The U.S. Department of Agriculture (USDA) and the Department of Labor [announced](#) a partnership to facilitate the identification of domestic and foreign workers that may be available to fulfill critical U.S. agricultural sector workforce needs during the COVID-19 pandemic.

Consumer Financial Protection Bureau Resources

The Consumer Financial Protection Bureau (CFPB) is committed to providing consumers with up to date information and resources to protect and manage their finances during this difficult time. CFPB is updating its financial resources to consumers available on its [website](#).

Equal Employment Opportunity Commission Resources

The Equal Employment Opportunity Commission (EEOC) has provided [guidance](#) in regards to Pandemic Preparedness in the Workplace and the Americans With Disabilities Act.

State Government

Governments in all 50 states are taking action to mitigate the spread of COVID-19 and provide economic relief to workers and businesses of all sizes. These actions include emergency grant and loan programs; new guidance related to tax filings, paid leave, unemployment benefits, and other policies; and executive orders that limit the movement of residents and mandate the closure of certain businesses. Many states have also waived licensure requirements for health care providers - a comprehensive list of which states have waived which requirements is available [here](#). Below, we've compiled an up-to-date, detailed summary of the COVID-19 response in each state.

Alabama

Alabama Public Health's central COVID-19 resource portal can be found [here](#). In a March 23 [proclamation](#), Governor Kay Ivey postponed the payment of state taxes from April 15 to July 15. The Alabama Department of Revenue has created a [website](#) with COVID-19-related updates and resources for businesses in the state. Department of Labor Secretary Fitzgerald Washington announced other means of support for workers impacted by COVID-19 in a March 16 [press release](#). For questions about unemployment, paid leave, and other labor issues, visit the Alabama Department of Labor [website](#). The Department of Transportation released a [press release](#) outlining how they will conduct services to prevent the spread of COVID-19.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in [all 67 counties in Alabama](#). Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

Gov. Ivey issued a stay-at-home order effective April 4, 2020 through April 30, 2020. The order can be viewed [here](#).

Alaska

Alaska's central coronavirus response page can be found [here](#). On March 17, 2020, Governor Mike Dunleavy [announced](#) the creation of the Alaska Economic Stabilization Team (AEST). The AEST's [website](#) contains resources related to unemployment insurance, small business assistance, home-owner information, and federal government resources.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in all 16 boroughs and 11 census areas in Alaska. Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

Alaska Governor Dunleavy issued a statewide mandate on March 23rd that goes into effect March 25th and will be reevaluated by April 21st. The mandate requires international or interstate travelers to quarantine for 14 days following their return as well as determines businesses that are considered essential. The mandate can be viewed [here](#). More information, including a list of essential businesses, can be found [here](#).

Gov. Dunleavy issued a statewide social distancing and shelter-in-place mandate effective March 28, 2020. All persons in Alaska, except for those engaged in essential health care services, public government services, and essential business activities, are mandated to remain at their place of residence and practice social distancing. The mandate can be viewed [here](#).

Arizona

Arizona is providing the most up-to-date information on the state's response to COVID-19 [here](#). Arizona continues to see fewer cases than many other regions, and the state is currently taking preventative steps focused mostly on public health response and matters dealing strictly with insurance companies, health plans, health providers, and senior living communities such as assisted living facilities and nursing homes. To this end, Governor Doug Ducey [issued](#) a March 11 Executive Order to provide health officials with necessary tools and guidance and to reduce financial burdens on Arizonans by lowering healthcare costs associated with the virus. The Arizona Department of Economic Security continues to provide services to help individuals and families meet their basic needs. The Department's [website](#) provides information on unemployment insurance for both employees and employers.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in all 15 counties in Arizona. Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

Gov. Doug Ducey issued a stay-at-home order effective March 31, 2020. The order can be viewed [here](#). More information can be found [here](#). A list of essential businesses can be found [here](#).

Arkansas

Arkansas is providing the most up-to-date information on the state's response to COVID-19, along with links to state agency resources, [here](#). Governor Asa Hutchinson has expedited unemployment benefits, announced relief for businesses and child-care providers, called for telemedicine, and authorized \$30 million for personal protective equipment. For a full list of updates and orders, click [here](#).

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in all 75 counties in Arkansas. Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

None at this time.

California

California's central COVID-19 response portal can be found [here](#). The portal includes links to applications for unemployment, disability benefits, paid family leave, and non-profit support. The state has provided broad [guidance](#) for employers, including both public health and safety guidance, as well as how to protect workers and navigate workforce management to avoid layoffs. California has also extended state tax filings for businesses and individuals to July 15 (additional information on tax relief available [here](#)).

The Governor's Office of Business and Economic Development has compiled [its own information portal](#) for employers, employees, and all Californians. The portal hosts resources and information from the California Department of Health, Office of the Small Business Advocate, and other state agencies and offices, including:

- California Department of Labor and Workforce, which has its own coordinated portal for specific resources available to both workers and employers. That portal can be found [here](#).
- California Infrastructure and Economic Development Bank (IBank), a unit within California Governor's Office of Business and Economic Development (GO-Biz), offers loan programs for businesses affected by disasters in California. IBank offers the following loan programs for businesses from one to 750 employees ("small businesses"): Disaster Relief Loan Guarantee Program and Jump Start Loan Program.
- California State Treasurer's Office, which administers the California Capital Access Program for Small Business (CalCAP SB or Program), encourages banks and other financial institutions to make loans to small businesses that have difficulty obtaining financing. If you own a small business and need a loan for start-up, expansion or working capital, you may receive more favorable loan terms from a lender if your loan is enrolled in the CalCAP Loan Loss Reserve Program. This program helps communities by providing financing to businesses that create jobs and improve the economy. Loans are available in amounts of up to \$5 million.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in all 58 counties in California. Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

On March 19, 2020, Gov. Gavin Newsom issued a stay-at-home order to "protect the health and well-being of all Californians and to establish consistency across the state in order to slow the spread of COVID-19." The text of the executive order can be found [here](#). More information about the order, including its exemptions, can be found [here](#).

Colorado

Colorado's central resource portal for the COVID-19 response can be found [here](#). Resources for the private sector are being updated on the State Recovery and Assistance [website](#). The website also has links to resources for [agriculture and farms](#). The Colorado COVID-19 Business Resources Center [website](#) keeps a listing of state and federal COVID-19 announcements, programs, and information relevant to Colorado businesses. This includes information on the current state of emergency, paid sick leave, business closures, and foreclosure suspensions. The

Colorado Small Business Development Center COVID-19 [website](#) can assist businesses in navigating federal disaster relief loans. The Colorado Department of Labor and Employment also has resources available to both workers and employers [here](#).

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in all 64 counties in Colorado. Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

The governor issued a statewide stay-at-home order effective March 26, 2020. The order, which can be viewed [here](#), does not preempt local jurisdictions from issuing stricter stay-at-home or shelter-in-place orders for their residents.

Connecticut

Connecticut's website for the latest information, resources, and guidance related to COVID-19 can be found [here](#). That site contains a [link](#) for business-specific resources, and a dedicated phone line has been set up at 860-500-2333 to provide assistance to Connecticut businesses. The Department of Revenue Services has extended deadlines for filing and payments associated with certain state business tax returns. Details are on the DRS's [website](#).

Connecticut workers directly impacted by COVID-19 are no longer required to be actively searching for work in order to qualify for unemployment assistance. Employers furloughing workers can use the Connecticut Department of Labor's shared work program, which allows businesses to reduce working hours and have those wages supplemented with unemployment insurance. More information on these and other changes is available [here](#).

The Connecticut Insurance Department website has an [FAQ section](#) that provides information on business interruption insurance policies in light of the COVID-19 crisis. The FAQ notes that a business interruption insurance policy should list or describe the types of events it covers, and that events that are not described in the policy are typically not covered.

The Connecticut Department of Consumer Protection is encouraging businesses in the state that are experiencing issues regarding supply chains, delivery of goods, or business continuity to contact the FEMA National Business Emergency Operations Center by emailing NBEOC@fema.dhs.gov.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in all eight counties in Connecticut. Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

On March 20, 2020 Gov. Ned Lamont announced that as part of the ongoing civil preparedness and public health emergency caused by the COVID-19 pandemic, he is directing Connecticut residents to “Stay Safe, Stay at Home.” The order can be found [here](#). More information about the order, including which businesses are defined as essential critical infrastructure, can be found [here](#).

On March 28, 2020, the CDC issued a travel advisory for New York, New Jersey, and Connecticut, urging residents of the tri-state area to refrain from non-essential domestic travel for 14 days effective immediately. The advisory can be viewed [here](#).

Delaware

Delaware’s website for the latest information, resources, and guidance related to COVID-19 can be found [here](#). The Delaware Department of Labor has expanded unemployment benefits to workers affected by the COVID-19 pandemic and is providing new unemployment insurance [guidelines](#). Although its offices will be closed to public access during this State of Emergency, the Delaware DOL remains operational and offers the ability for Delawareans to file for unemployment benefits [online](#). Questions can answered via email at uiclaims@delaware.gov or by phone at 302-761-8446. A list of other agency services and contact information is available on the state DOL [website](#).

Additionally, the Delaware Department of Finance’s Division of Revenue is updating this [website](#) in response to the COVID-19 pandemic. It houses information on tax filings, lottery tickets, and business licenses.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in all three counties in Delaware. Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

On March 22, 2020 Gov. John Carney issued a shelter-in-place order effective March 24, 2020 at 8:00 p.m. Residents may leave their homes for medical care, to shop for groceries, to exercise, and go to work if they are deemed essential personnel. The order can be found [here](#).

Florida

Florida's central COVID-19 resource portal can be found [here](#). The Florida Small Business Emergency Bridge Loan Program is [currently available](#) to small business owners throughout the state that have experienced economic damage as a result of COVID-19. These short-term, interest-free working capital loans are intended to “bridge the gap” between the time a major catastrophe hits and when a business has secured longer-term recovery resources, such as sufficient profits from a revived business, receipt of payments on insurance claims, or federal disaster assistance. The Florida Department of Economic Opportunity also released information about filing for reemployment benefits amid the pandemic. [Click here for all the details](#).

The Florida Chamber of Commerce has also constructed a [running list](#) of local updates, economic forecasts, and Florida Chamber members that are assisting customers during this time. For questions and information sharing contact local COVID-19 point of contact Greg Blose at gblose@flchamber.com.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in [all 67 counties in Florida](#). Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

Gov. Ron DeSantis issued a statewide order requiring anyone traveling from New York, New Jersey or Connecticut to quarantine for 14 days. The order can be viewed [here](#). On March 28, 2020, the state's surgeon general sent out a text message alert to all residents warning that people age 65 or older, or people with pre-existing medical conditions should stay home. There was also a reminder to continue practicing social distancing. More information can be found [here](#).

On March 30th, Gov. DeSantis issued a “safer at home” order for Miami-Dade, Broward, Palm Beach, and Monroe counties. The order does not preempt these counties from issuing stricter

guidelines for their residents. The order, which includes a list of essential businesses, can be viewed [here](#).

On April 1, 2020, Gov. DeSantis issued a statewide, 30-day “safer at home” order. The order, effective April 3, 2020, can be viewed [here](#). A list of essential businesses, as referenced in the order, can be found [here](#). The order does not preempt stricter local ordinances.

Georgia

Georgia’s central COVID-19 resource portal can be found [here](#). That page includes specific [guidance for businesses and employers](#). Following an emergency mandate from Commissioner of Labor Mark Butler, employers are now required to electronically file partial claims for their employees whenever they lay-off workers. Filing these partial claims will allow workers to receive benefits more quickly – typically within 2 days for electronically filed claims. Information on filing unemployment claims can be found [here](#), and open positions seeking applicants are regularly posted on <http://employgeorgia.com/>.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in [all 159 counties in Georgia](#). Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

On April 1, 2020, Gov. Brian Kemp issued an [executive order](#) closing all of Georgia’s schools for the remainder of the 2019-2020 academic year.

Gov. Kemp issued a shelter-in-place executive order effective April 3, 2020, which can be viewed [here](#). More information can be found [here](#).

Hawaii

Hawaii’s central COVID-19 resource portal can be found [here](#). Businesses may also subscribe for updates from the State of Hawaii Business Development and Support Division. For assistance and more information on filing for unemployment in Hawaii during the COVID-19 pandemic, please refer to the Hawaii Department of Labor’s [COVID-19 Labor Benefits Fact Sheet](#).

The Chamber of Commerce Hawaii is also posting resources for the business community including current updates and helpful resources [here](#). Small businesses should direct questions to marlene.m.hiraoka@hawaii.gov.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in all five counties in Hawaii. Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

Gov. David Ige issued a stay-at-home order effective March 25, 2020, at 12:01 a.m. Violations are punishable by a fine of up to \$5,000 or as much as one year in jail. The order can be viewed [here](#).

Idaho

Idaho's central COVID-19 resource portal can be found [here](#). The Idaho Commerce Department has a dedicated [website](#) with resources for impacted businesses. The Idaho Department of Labor's [website](#) includes a section focused solely on unemployment insurance questions and COVID-19.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in all 44 counties in Idaho. Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

The governor issued a statewide stay-at-home order effective March 25, 2020. The order can be viewed [here](#).

Illinois

Illinois' dedicated COVID-19 [website](#) has a list of resources and up-to-date information on the virus. The state of Illinois is offering up to \$90 million in emergency assistance to small businesses through the Illinois Small Business Emergency Fund, Downstate Small Business

Stabilization Fund, and Hospitality Emergency Grant Program. Eligibility criteria and information about the application process can be found [here](#). The Illinois Department of Revenue (IDOR) has been directed to defer sales tax payments for more than 24,000 small- and medium-sized bars and restaurants. Under the directive, eating and drinking establishments that incurred less than \$75,000 in sales tax liabilities last year will not be charged penalties or interest on payments due in March, April, or May that are made late. More information is available on IDOR's [informational bulletin](#). Unemployment benefits may be available to some individuals whose unemployment is attributable to COVID-19. The Illinois Department of Employment Security (IDES) recently adopted emergency rules to try to make the state's unemployment insurance system as responsive as possible. Please check the IDES [website](#) for more details. Gov. J.B. Pritzker has also filed a federal waiver to expand Medicaid coverage during the COVID-19 pandemic.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in [all 102 counties in Illinois](#). Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

On March 20, 2020, Governor Pritzker issued Executive Order 2020-10 requiring all Illinoisans to stay in their homes to prevent the further spread of COVID-19. The order prohibits things like visiting other people's homes (except to provide care or supplies) and gatherings of more than 10 people and closes all nonessential establishments, including most retail, recreation and entertainment businesses. It does not prohibit essential activities like going to the grocery store, receiving medical care, or taking your pet for a walk. For more information on what this order means for you, please see below. The order can be viewed [here](#).

Gov. Pritzker extended the state's initial stay-at-home order through April 30, 2020. The order can be viewed [here](#).

Indiana

The Indiana State Department of Health (ISDH) is closely monitoring the COVID-19 pandemic, and its [website](#) contains links to recent public and professional updates. The Indiana COVID-19 [Business Resource Center](#) is supporting businesses in conjunction with local and regional organizations across the state. Those impacted by the pandemic and related closures

can apply for unemployment insurance benefits electronically [here](#). To attend an unemployment insurance webinar, visit the [Indiana Department of Workforce Development](#). For employee and employer support, the [Central Indiana Corporate Partnership](#) is posting the latest resources, from business to financial to utility assistance, provided by central Indiana corporate and civic organizations.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in [all 92 counties in Idaho](#). Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

On March 23, 2020, Governor Eric J. Holcomb ordered that Indiana residents remain in their homes except for permitted work and activities, such as obtaining necessary supplies. [Click here](#) to see the executive order. [Click here](#) for more information and answers to frequently asked questions.

Iowa

The Iowa Department Public Health is tracking up-to-date information on its [website](#). Guidelines for businesses and organizations can be found [here](#). Current information online pertains primarily to the food industry, childcare centers and homes, faith-based organizations, and homeless shelters. Iowa Workforce Development (IWD) is offering assistance to employers and employees affected by COVID-19 layoffs and its [website](#) is updating with new information as it becomes available. IWD also launched a [listing](#) for temporary job opportunities for employees impacted by COVID-19 closures.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in [all 99 counties in Iowa](#). Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

None at this time.

Kansas

Kansas' central COVID-19 resource portal can be found [here](#). The Kansas Department of Commerce launched its own comprehensive [website](#) for businesses. The Kansas Department of Labor is posting up-to-date information [here](#), and the Kansas Chamber of Commerce published a [comprehensive list of resources](#) to assist impacted businesses. Additionally, KANSASWORKS Workforce Centers around the state are restricting building access for nonessential services. More information on Workforce Centers operations and how best to receive services such as job search support and unemployment insurance filing is available [here](#).

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in [all 105 counties in Kansas](#). Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

After a number of municipalities issued local stay-at-home mandates, Gov. Laura Kelly issued a statewide order effective March 30, 2020. “While I left these decisions to local health departments as long as possible,” she said, “the reality is that the patchwork approach that has developed is inconsistent and is a recipe for chaos.” The order can be viewed [here](#). More information can be found [here](#).

Kentucky

Kentucky's central COVID-19 resource portal can be found [here](#). A detailed summary of all actions taken by the state can be found [here](#). Specific actions pertaining to businesses include public urgings for businesses to allow remote or telework; closing all restaurants and bars, as well as entertainment and recreation facilities, gyms and fitness centers, theaters, salons, and spas; and instituting additional social distancing guidelines for those businesses that are allowed to remain in operation (such as manufacturing, auto repair, warehousing, distribution, storage, public transportation, and auto repair). Governor Andy Beshear has also launched the [Team Kentucky Fund](#) to provide assistance to Kentuckians who have been severely financially impacted by the COVID-19 emergency.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in all 120 counties in Kansas. Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

Governor Bershear issued a “Healthy at Home” order, straying from the words “shelter-in-place” or “stay-at-home.” The order can be found [here](#).

Louisiana

Louisiana’s central COVID-19 resource portal can be found [here](#). The state has offered additional resources specifically for businesses [here](#). Among the guidance and services offered to Louisiana businesses are general labor and employment tips on how to keep workplaces healthy and protect sick employees. Louisiana has also issued guidance for navigating the health impacts on one’s business operations. The Louisiana Department of Revenue is updating its website with pertinent COVID-19 information, which can be found [here](#).

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in all 64 parishes in Louisiana. Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

To further combat the spread of COVID-19 in Louisiana, Gov. Edwards issued a stay-at-home Order on March 22, directing all Louisiana residents to stay home and limit movements outside of their homes beyond essential needs. The order can be viewed [here](#). More information and answers to frequently asked questions can be found [here](#).

Maine

Maine’s central COVID-19 resource portal can be found [here](#). The state has closed all restaurants and bars statewide and has strongly urged non-essential public-facing businesses – such as gyms, hair salons, theatres, casinos, shopping malls – to close temporarily. To protect Maine workers, Gov. Mills and the Legislature also passed emergency legislation that revises eligibility for unemployment insurance to extend it to individuals whose

employment has been impacted by COVID-19. For more information on resources available to help businesses recover from losses as well as best practices to protect the safety of customers and the health of employees, please visit:

- [Press Release](#) - March 19, 2020: The Finance Authority of Maine (FAME) is partnering with the U.S. Small Business Administration (SBA) and local Maine lenders to offer special, limited time loans and loan insurance to eligible Maine businesses affected by COVID-19.
- [FAME COVID-19 Relief Loan Programs](#)
- Information regarding [L.D. 2167](#), An Act To Implement Provisions Necessary to the Health, Welfare and Safety of the Citizens of Maine in Response to the COVID-19 Public Health Emergency.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in [all 16 counties in Maine](#). Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

Gov. Janet Mills issued a stay-at-home order effective April 2, 2020. The order, which preempts all local orders, can be viewed [here](#). A list of essential businesses can be found [here](#).

Maryland

Maryland's central COVID-19 resource portal can be found [here](#). The Maryland Departments of Labor and Commerce has compiled [resources for businesses](#) whose daily operations are impacted by the state of emergency. Essential services like banks, gas stations, grocery stores, and pharmacies remain open. Businesses with specific questions about Maryland's programs should contact Secretary.Commerce@maryland.gov. Actions taken to date by the state of Maryland to support businesses include: designating the entire state for SBA assistance; granting a 90-day extension for state tax payments to all businesses and individuals, including extending business-related tax filings to July 15; and extending the expiration date for all licenses, permits, registrations, or other authorizations to at least the 30th day after Maryland's state of emergency is lifted.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in all 24 counties in Maryland. Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

Governor Larry Hogan ordered all nonessential businesses to close on March 23rd, and on March 30th directed all individuals to stay in their homes. The order can be found [here](#). On April 5, 2020, he granted local health officials the authority to shut down “unsafe facilities,” including worksites and businesses, to prevent the transmission of COVID-19. The order can be viewed [here](#).

Massachusetts

Massachusetts’ central COVID-19 resource portal can be found [here](#). Guidances and other resources related to business and employment can be found [here](#). The Massachusetts Department of Revenue is actively monitoring the latest developments regarding COVID-19; updates and resources can be found [here](#).

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in all 14 counties in Massachusetts. Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

Gov. Charlie Baker issued an emergency order requiring all businesses and organizations that do not provide “COVID-19 Essential Services” to close their physical workplaces as of March 24, 2020, until April 7, 2020. The governor issued an advisory for residents to stay home, but stopped short of declaring a formal order. Residents are advised to stay home and avoid unnecessary travel and other unnecessary activities. More information can be found [here](#). The emergency order can be viewed [here](#).

Michigan

Michigan's central COVID-19 resource portal can be found [here](#). Resources for employees and employers can be found [here](#). The State of Michigan plans to provide both grants and loans to small businesses affected by the coronavirus starting on or around April 1. Grants will be available in amounts of up to \$10,000 to help cover working capital. Loans will be available in amounts from \$50,000 to \$200,000 at interest rates of 0.25%. Companies with 50 employees or fewer can qualify for grants, while loans are targeted at companies with 100 employees or fewer that can't get credit elsewhere. In both cases, businesses must show income loss. Those interested in applying should check [Michigan Economic Development Corporation](#) for updates.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in all 83 counties in Michigan. Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

On March 23, 2020, Governor Gretchen Whitmer signed the "Stay Home, Stay Safe" Executive Order (EO 2020-21), directing all Michigan businesses and operations to temporarily suspend in-person operations that are not necessary to sustain or protect life. The order also directs Michigan residents to stay in their homes unless they're a part of the critical infrastructure workforce, engaged in an outdoor activity, or performing tasks necessary to the health and safety of themselves or their family, like going to the hospital or grocery store. The order can be viewed [here](#). More information on its stipulations can be found [here](#).

Minnesota

Minnesota's central COVID-19 resource portal can be found [here](#). Guidance and resources for businesses can be found [here](#). Additionally, the Minnesota Chamber of Commerce has a [COVID-19 blog](#) that provides links for business resources, including to the Minnesota Department of Revenue and Minnesota Department of Economic Development.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in all 87 counties in Minnesota. Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

On March 25, 2020, Governor Walz issued a shelter-in-place order. The order closes dine-in restaurants, bars, entertainment venues, gyms, museums, bowling alleys, movie theaters, hair salons, barber shops and other businesses. Essential businesses can remain open, including hospitals and other health care facilities, grocery and convenience stores, liquor stores, gas stations, child care facilities, banks, hardware stores and others. The order can be viewed [here](#).

Mississippi

Mississippi's central COVID-19 resource portal can be found [here](#). Mississippi has offered public health and safety guidance to ensure that workplaces and workers stay protected. Beyond that guidance, the state has not yet announced any additional resources or guidance for businesses outside of CDC and other federal guidelines. The Mississippi Department of Employment Security has information on COVID-19 unemployment information on its [website](#).

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in all 82 counties in Mississippi. Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

Gov. Tate Reeves issued a shelter-in-place order effective April 3, 2020 through April 20, 2020. The order can be viewed [here](#). A list of essential businesses, as referenced in the order, can be found [here](#). While Reeves previously issued an executive order preempting local stay-at-home and shelter-in-place orders, the governor's own statewide order specifies that it does not prohibit stricter orders.

Missouri

Up-to-date information on COVID-19 in Missouri can be found [here](#). The Missouri Department of Economic Development is exploring creative ways to contribute to Missouri's response to COVID-19, including repurposing Community Development Block Grant funds. With the signing of Executive Order 20-04, Missouri state departments have increased latitude to ease administrative rules and regulations during this state of emergency. Specifically, the Order

allows all agencies to request a waiver or suspension of their regulations in an expedited process to further help provide immediate health and safety relief.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in all 114 counties in Missouri. Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

After a patchwork of jurisdictions issued local stay-at-home orders, Gov. Parson issued a statewide stay-at-home order effective April 6, 2020. The order can be viewed [here](#). More information can be found [here](#).

Montana

Montana's central COVID-19 resource portal can be found [here](#). The portal includes links to [important announcements](#) and [information for employers](#), among other resources. Under certain circumstances, claims involving COVID-19 may be allowed under Workers' Compensation, and interested parties should click [here](#) for more information. Governor Steve Bullock has also convened a state-level Coronavirus Task Force - more information on that is available [here](#).

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in all 56 counties in Montana. Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

Montana Gov. Steve Bullock announced that he's ordering the state's 1 million residents to stay in their homes in a stepped-up effort to fight the spread of the coronavirus. The stay-at-home order goes into effect March 28, 2020, and lasts until April 10, 2020. The order can be viewed [here](#).

Nebraska

Nebraska's central COVID-19 resource portal can be found [here](#). The page contains tools and resources for businesses, including CDC's [interim guidance](#) for businesses and employers.

Additionally, the Nebraska Chamber of Commerce & Industry has listed resources for business owners on a dedicated [webpage](#).

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in [all 93 counties in Nebraska](#). Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

None at this time.

Nevada

Nevada's central COVID-19 resource portal can be found [here](#). The state has also provided specific guidance to businesses and employers, which can be found [here](#). These resources include classifications of essential critical infrastructure workers, information about U.S. Small Business Administration Disaster Loan resources available in Nevada, public health and safety guidance for workplaces, and information about labor and employment plans, including paid leave.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in [all 16 counties in Nevada](#). Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

Governor Sisolak announced on March 17th that in addition to all casinos being closed, all nonessential businesses should also shut down for 30 days. More info on his announcement can be found [here](#).

New Hampshire

New Hampshire's central COVID-19 resource portal can be found [here](#). New Hampshire's portal on specific resources available for businesses can be found [here](#). Among the actions taken by New Hampshire to support business are:

- [The Rapid Response program](#), a comprehensive, collaborative and immediate initiative to respond to and mitigate layoffs and closures. Rapid Response benefits both employers and employees through services to workers who are laid off, as well as layoff aversion information for businesses. Employers facing potential layoffs or closures should contact Joe Doiron at Joseph.Doiron@livefree.nh.gov 603-271-0146, to activate a Rapid Response team. More information can be found at [NH Works](#).
- [The NH Small Business Development Center](#) provides business advising and education services to small and medium-sized businesses.
- [NH Business Finance Authority](#): Business loan programs administered by the BFA include small-business loan guarantees, the Capital Access Program, the Guarantee Asset Program, and the Working Capital Line of Credit Guarantee. In addition, the BFA offers finance programs designed to help local or regional economic development organizations recapitalize or expand to stimulate business movement to the state. More information can be found [here](#).
- [Community Development Finance Authority \(CDFA\)](#): Grants, Loans, and Tax Credits to assist municipalities, nonprofits, and businesses to meet their current and ongoing needs, up to \$500,000.
- [NH Insurance Department](#): The Department provides information for consumers as well as for business owners on how their respective insurance policies may cover or be affected by COVID-19.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in all ten counties in New Hampshire. Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

Governor Chris Sununu issued a stay at home order on March 26, 2020, for New Hampshire residents, in effect until May 4, 2020. He ordered all non-essential businesses to close, starting at midnight on March 27, 2020. The order can be viewed [here](#).

New Jersey

New Jersey's COVID-19 information hub can be found [here](#). The NJ Business Action Center is providing COVID-19 updates for businesses [here](#). New Jersey is also currently developing a COVID-19 Jobs and Hiring Portal, a centralized resource to match talent with opportunities in

industries on the front lines of serving New Jerseyans in this time of crisis. It can be accessed online [here](#). The New Jersey Economic Development Authority (NJEDA) has a portfolio of loan, financing, and technical assistance programs available to support small and medium-sized businesses. More information on existing products and programs can be found on the NJEDA [website for small and midsize business](#) and the [services for those businesses](#).

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in [all 21 counties in New Jersey](#). Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

On March 21, 2020, Governor Phil Murphy signed Executive Order No. 107, directing all residents to stay-at-home until further notice. The order provides for certain exceptions, such as obtaining essential goods or services, seeking medical attention, visiting family or close friends, reporting to work, or engaging in outdoor activities. For a copy of Executive Order No. 107, [click here](#). More information on the directive, including its exemptions, can be found [here](#). While originally considered non-essential, on March 30th, [Gov. Phil Murphy announced](#) that gun shops will be considered essential businesses and can remain open.

On March 28, 2020, the CDC issued a travel advisory for New York, New Jersey, and Connecticut, urging residents of the tri-state area to refrain from non-essential domestic travel for 14 days effective immediately. The advisory can be viewed [here](#).

New Mexico

New Mexico's central COVID-19 resource portal can be found [here](#). New Mexico has offered public health and safety guidance to ensure that workplaces and workers stay protected. Beyond that guidance, the state has not yet announced any additional resources or guidance for businesses outside of CDC and other federal guidelines, and additionally has not offered any specific relief or support for businesses. The New Mexico Taxation and Revenue Department is updating its [website](#) with COVID-19 related information specific to its department.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in all 33 counties in New Mexico. Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

New Mexico's Department of Health issued a public health emergency order closing all non-essential businesses and providing additional restrictions on mass gatherings. Gov. Michelle Lujan Grisham said that "the tantamount effect of what we're doing is basically the same." She added: "This is quite frankly an instruction to stay home." The order can be found [here](#).

New York

New York's central COVID-19 coronavirus portal can be found [here](#). Governor Cuomo announced on March 20 that, pursuant to his emergency powers, he is ordering non-essential businesses to direct their employees to work from home effective 8pm Sunday, March 22. Only essential businesses will be permitted to function with in-person employees, and all New Yorkers are urged to remain indoors to the greatest extent possible to protect their physical and mental health. Businesses that violate the in-person employee restrictions will be subject to civil fines and mandatory closures. New York Empire State Development (ESD) is further empowered to determine if other businesses should be deemed essential. Additional guidance from the ESD is available at this [link](#).

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in all 62 counties in New York. Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

Gov. Andrew Cuomo signed the "New York State on PAUSE" executive order, a 10-point policy to assure uniform safety for all New Yorkers. The order includes a new directive that all non-essential businesses statewide close in-office personnel functions starting at 8 p.m. on March 22, 2020. The order can be found [here](#). More information, including instructions on how to request the designation of an essential business, can be found [here](#).

On March 28, 2020, the CDC issued a travel advisory for New York, New Jersey, and Connecticut, urging residents of the tri-state area to refrain from non-essential domestic travel for 14 days effective immediately. The advisory can be viewed [here](#).

North Carolina

The North Carolina Department of Health and Human Services has compiled online resources [here](#). Governor Roy Cooper enacted an order on March 14 closing K-12 public schools and gatherings over 100 people, and another on March 17 limiting the operations of bars and restaurants while also broadening the unemployment insurance benefits in response to COVID-19. North Carolina currently has [recommendations for employers and business](#) and suggests that small businesses apply for low interest SBA disaster loans granted to all NC counties by the U.S. Small Business Administration. The North Carolina Department of Revenue is updating its [website](#) with pertinent information relating to the coronavirus. The NC Department of Transportation is posting updates on checkpoints, rest areas, and other transportation issues [here](#).

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in [all ten counties in North Carolina](#). Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

After a patchwork of jurisdictions issued their own stay-at-home advisories, on March 27, 2020, Gov. Roy Cooper issued a statewide stay-at-home order effective March 30, 2020. The order can be viewed [here](#).

North Dakota

North Dakota's central COVID-19 resource portal can be found [here](#). The Greater North Dakota Chamber has created this [info and response page](#) to serve as a hub to update North Dakota business, industry, and individuals of ongoing impacts at the local level and beyond. To view unemployment frequently asked questions posted by the North Dakota Job Service, click [here](#). Additionally, the state of North Dakota refers businesses to the CDC's [Interim Guidance for Businesses and Employers](#) for assistance on how to plan, prepare, and respond to COVID-19.

For further information on COVID-19 in North Dakota, visit the [ND Department of Health](#) and follow them on [Facebook](#), [Twitter](#) and [Instagram](#).

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in [all 53 counties in North Dakota](#). Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

None at this time.

Ohio

Ohio's central COVID-19 resource portal can be found [here](#). The Ohio Department of Job and Family Services is maintaining a frequently asked questions [website](#) relating to unemployment insurance benefits. The Ohio Chamber of Commerce is monitoring the impacts of the coronavirus on businesses in the state and is updating this [website](#) regularly. Information shared by the Chamber relates to Ohio Executive Orders, one-time liquor buyback, tax payment deadline extension, SharedWork Ohio Program, SBA Loans, and Ohio Department of Health employee screening guidelines, to name a few.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in [all 88 counties in Ohio](#). Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

Ohio Governor Mike DeWine announced that Ohio will be under a stay-at-home order beginning March 23, 2020, at 11:59 p.m. and remaining in effect until 11:59 p.m. on April 6, 2020, unless the order is rescinded or modified. The full text of the order can be found [here](#). More information on its provisions can be found [here](#).

Oklahoma

Oklahoma's central COVID-19 resource portal can be found [here](#). Oklahoma has offered public health and safety guidance to ensure that workplaces and workers stay protected, along with

guidance for employers available [here](#). Beyond that guidance, the state has not yet announced any additional resources or guidance for businesses outside of CDC and other federal guidelines, and additionally has not offered any specific relief or support for businesses. To keep Oklahoma citizens informed in this rapidly changing environment, the OTC has established a dedicated [website](#) with current information regarding COVID-19 updates.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in all 77 counties in Oklahoma. Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

Norman

The city of Norman, home to the University of Oklahoma, ordered all of its residents to do so. “We in Oklahoma are no strangers to natural disasters,” Mayor Breea Clark said in a video announcement. “Covid-19 is here.” The stay-at-home order can be viewed [here](#).

Oklahoma City

Officials issued a shelter-in-place order effective March 28, 2020. The announcement can be viewed [here](#).

Tulsa

Officials issued a shelter-in-place order effective March 28, 2020. The order can be viewed [here](#).

Edmond

Officials issued a shelter-in-place order effective March 30, 2020. The announcement can be viewed [here](#).

Stillwater

Officials issued a shelter-in-place order effective March 30, 2020. The announcement can be viewed [here](#).

Sallisaw

Officials issued a shelter-in-place order effective April 4, 2020. The order can be viewed [here](#).

Claremore

Officials issued a stay-at-home order effective April 6, 2020. The order can be viewed [here](#).

Moore

Officials issued a shelter-in-place order effective April 4, 2020. The order can be viewed [here](#).

Oregon

Oregon's central COVID-19 resource portal can be found [here](#). The state of Oregon has offered additional guidance for employers and businesses, which is available [here](#). There are financial assistance programs to help reduce the financial impact on businesses. There is also guidance that says that employers need to emphasize that employees should stay home when sick and to ensure workplace policies allow for sick leave. Oregon state agencies that are coordinating state assistance for businesses include Business Oregon, the Oregon Community Development Financial Institution Fund, and WorkShare Oregon. The Oregon Department of Revenue is updating this [website](#) with information on how the pandemic affects tax obligations.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in [all 36 counties in Oregon](#). Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

On March 23, 2020, Governor Kate Brown issued [Executive Order 20-12](#), directing everyone in Oregon to stay-at-home to the maximum extent possible and adding to the list of businesses that will be temporarily closed to stem the spread of COVID-19 in Oregon. The order went into effect immediately and will remain in effect until ended by the Governor.

Pennsylvania

A guide as to how the Commonwealth of Pennsylvania is responding to the novel coronavirus can be found [here](#). Governor Tom Wolf has ordered all non-life-sustaining businesses in Pennsylvania to close their physical locations as of 8pm on March 19, with enforcement to begin March 23. An up-to-date list of "life-sustaining businesses" [can be found here](#). To request a waiver to keep your location open, [please submit this form](#). All decisions will be communicated by email and will balance public health, safety, and the security of the state's

industry supply chains supporting life-sustaining businesses. The PA Department of Revenue is posting its alerts [here](#).

If you are employed in Pennsylvania and are unable to work because of COVID-19, you may be eligible for Unemployment or Workers' Compensation benefits. The Department of Labor & Industry will continue to provide important employment benefit updates as the situation evolves [here](#).

All Driver License Centers and Photo License Centers in Pennsylvania are currently closed. Driver and vehicle [online services are still available 24 hours a day, seven days a week](#).

The Pennsylvania Department of Community and Economic Development offers working capital loans that could be of assistance to businesses impacted by COVID-19. [Resources and information can be found here as they become available](#).

As of 12:01 a.m. on April 6, a new [order](#) from Secretary Health Dr. Rachel Levine is in effect, establishing building safety measures for certain businesses authorized to maintain in-person operations. Under the order, “owners of buildings of at least 50,000 square feet used for commercial, industrial or other enterprises, including but not limited to facilities for warehousing, manufacturing, commercial offices, airports, grocery stores, universities, colleges, government, hotels, and residential buildings with at least 50 units,” must implement the several safety protocols in those areas where operations are conducted. In particular, the order requires that high-touch areas be cleaned regularly and employees and patrons maintain at least six feet of separation.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in [all 67 counties in Pennsylvania](#). Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

Governor Tom Wolf and Secretary of Health Dr. Rachel Levine announced all 67 Pennsylvania counties will be under stay-at-home orders effective tonight, April 1, 2020, at 8 p.m. The order can be viewed [here](#). More information can be found [here](#).

Rhode Island

A resource page detailing public health and executive action taken in Rhode Island can be found [here](#). The Rhode Island Division of Taxation is updating a COVID-19 [website](#) to provide information and updates related to COVID-19's effects on taxation. For questions on temporary disability insurance (TDI), unemployment insurance (UI), and other benefits, please review the RI Commerce Department's [COVID-19 Workplace Fact Sheet](#). Requests for assistance can also be made by emailing dlt.covid19@dlt.ri.gov or by calling 401-462-2020.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in all five counties in Rhode Island. Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

Gov. Gina Raimondo is stationing National Guard troops at bus and train stations to collect contact information from anyone arriving from New York and to direct them to self-quarantine. State police are stopping cars with New York license plates coming into the state. The order can be viewed [here](#).

On March 28, 2020, Gov. Raimondo issued an executive order requiring all Rhode Island residents to stay home unless traveling to work, traveling for medical treatment or obtaining necessities (food, medicine, gas, etc.). Rhode Island residents may still go outside to exercise and get fresh air, however, they must practice social distancing while outside and avoid touching surfaces frequently touched by others.” The order can be viewed [here](#). A list of critical retail businesses allowed to remain open under the mandate can be found [here](#).

South Carolina

Information on South Carolina's response to COVID-19, including all related Executive Orders and health guidance, can be found [here](#). Information on COVID-19 for businesses, specifically, can be found [here](#). Workers affected by COVID-19 are eligible to apply for unemployment insurance benefits through the state's usual process - instructions can be found [here](#).

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in all 46 counties in South Carolina. Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

On March 27, 2020, Gov. McMaster called for visitors coming to South Carolina from New York, New Jersey, Connecticut, and the City of New Orleans to self-quarantine for fourteen days. Penalties for violations include 30 days in jail and a \$1,000 fine. The order can be found [here](#).

Gov. McMaster issued a statewide “home or work order” requiring South Carolina residents to limit movement outside their home or place of work, except for essential activities. The order, which can be viewed [here](#), is effective April 7, 2020.

South Dakota

General COVID-19 information for South Dakotans can be found [here](#). Information regarding when COVID-19 may be compensable under Workers’ Compensation in South Dakota can be found [here](#). For an employee who is infected with COVID-19 to be covered by workers’ compensation, the worker must establish COVID-19 is an “occupational disease,” which means that exposure to the disease is something that is an essential part of the job (example: doctor or nurse) and not a result of incidental contact from a job that working with the public is expected (example: cashier or waiter).

The SD Department of Labor and Regulation’s proposed scenario interpretations regarding Reemployment Assistance eligibility due to COVID-19 can be found [here](#). The Reemployment Assistance (RA) program provides temporary financial assistance for people who have lost their job through no fault of their own. Workers who become unemployed because their employer needs to temporarily shut down or isolate workers due to COVID-19 might be eligible to receive these benefits.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in all 66 counties in South Dakota. Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

None at this time.

Tennessee

Tennessee's central COVID-19 resource portal can be found [here](#). Information and resources for Tennessee businesses can be found [here](#). The Tennessee Department of Labor and Workforce will extend unemployment benefits to employees who suddenly find themselves out of work as businesses temporarily cease operations during the pandemic. The department is also extending unemployment benefits to those who are quarantined by a physician for COVID-19 and are temporarily away from their job. People who meet these criteria can apply [here](#). Information for businesses reducing hours or closing due to COVID-19 who need assistance expediting the unemployment claim process for employees can be found [here](#).

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in [all 95 counties in Tennessee](#). Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

Gov. Bill Lee issued a "safer at home" order effective March 31, 2020, at 11:59 p.m. The order, which does not preempt localities from issuing stricter orders for their residents, can be viewed [here](#). Lists of essential and nonessential businesses can be found [here](#) and [here](#).

Texas

The latest coronavirus news and resources for Texas can be found [here](#). The Texas Workforce Commission has websites with COVID-19 resources for both [employers](#) and [jobseekers](#). These sites list information on a wide variety of topics including unemployment benefits, taxes, appeals notices and general operating guidelines, to name a few.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in [all 254 counties in Texas](#). Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

Gov. Greg Abbott issued a statewide order requiring anyone traveling from New York, New Jersey, or Connecticut to quarantine for 14 days. The order can be viewed [here](#). On March 29, 2020, Gov. Abbott expanded the quarantine requirements to include California, Washington, Chicago, Miami, Atlanta, and Detroit. The expanded order can be viewed [here](#).

For several weeks, Gov. Greg Abbott left the decision to impose stay-at-home orders to local officials. On March 31, 2020, Gov. Abbott tightened guidelines, but stated “this is not a stay-at-home strategy.” The next day, however, Abbott shared a video message stating that he had ordered “all Texans to stay at home, except to provide essential services or do essential things like go to the grocery store.” After some confusion, a spokesperson for the governor confirmed to reporters that Texas was indeed under a statewide stay-at-home order effective April 2, 2020. The order can be viewed [here](#).

Utah

Utah’s central COVID-19 resource portal can be found [here](#). At the request of Governor Gary Herbert, the Salt Lake Chamber is serving on the Utah Coronavirus Task Force and will coordinate information, resources, and best practices through the business community. This [website](#) has information about a variety of business resources including small business loans, the Salt Lake City Emergency Loan Program for Businesses, World Trade Center Utah grant program, worker’s compensation fund, and Utah Department of Workforce Service details.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in [all 29 counties in Utah](#). Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

Gov. Gary Herbert issued a “Stay Safe, Stay Home” directive to all Utah residents on March 26, 2020. This is not a shelter-in-place order, but does ask Utahns to “stay home” whenever possible. The directive can be viewed [here](#).

Summit County

Officials issued a stay-at-home order effective March 27, 2020. The announcement can be viewed [here](#).

Salt Lake County

Mayor Jenny Wilson issued a county-wide “Stay Safe, Stay Home” order. Wilson’s order has the same name as the one issued by Utah Gov. Gary Herbert on Friday, but unlike the voluntary provisions in the statewide order, the county’s order makes compliance mandatory for residents. Violators can be charged with a class B misdemeanor, punishable by up to 6 months in jail and a \$1,000 fine. The order can be viewed [here](#).

Davis County

Officials issued a stay-at-home order effective April 1, 2020, at 11:59 p.m. The order can be viewed [here](#).

Vermont

Vermont’s central COVID-19 resource portal can be found [here](#). In addition to CDC guidance for businesses, Vermont’s additional recommendations and resources for businesses can be found [here](#). The Agency of Commerce and Community Development (ACCD) continues to assess and respond to the community impacts of COVID-19 on Vermont businesses. Businesses are encouraged to sign up for ACCD’s [COVID-19 Economic and Community Response Newsletter](#) for the latest updates. Vermont also has a robust business technical assistance provider network. More information about these resources can be found online [here](#). Additionally, the state has asked businesses to share the virus’ impacts via the [Agency Business Impact Form](#).

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in [all 14 counties in Vermont](#). Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

Governor Phil Scott issued a “Stay Home, Stay Safe” order and directed the closure of in-person operations for all non-essential businesses. The order, which is effective March 25, 2020, at 5:00 p.m., can be found [here](#).

Virginia

The Virginia Department of Health is updating its [website](#) with general resources and support information during the COVID-19 pandemic. Governor Ralph Northam announced several actions to protect working Virginians impacted by the coronavirus, including no waiting for unemployment benefits, enhanced eligibility for unemployment, and limited restrictions on unemployment insurance. The Office of the Governor is providing a [Frequently Asked Questions guide](#) for workers that have been temporarily laid off or discharged during this public health crisis. Regional workforce teams will be activated to support employers that slow or cease operations. Employers who do slow or cease operations will not be financially penalized for an increase in workers requesting unemployment benefits. The Governor is authorizing rapid response funding, through the Workforce Innovation and Opportunity Act, for employers eligible to remain open during this emergency. Funds may be used to clean facilities and support emergency needs.

The Governor has also requested the Department of Taxation to extend the due date of payment of Virginia individual and corporate income taxes. While filing deadlines remain the same, the due date for individual and corporate income tax will now be July 15, 2020. Please note that interest will still accrue, so taxpayers who are able to pay by the original deadlines should do so.

Additionally, the State Corporation Commission has issued an [order](#) directing utilities it regulates, such as electric, natural gas, and water companies in Virginia, to suspend service disconnections for 60 days to provide immediate relief for any customer, residential and business, who may be financially impacted by the COVID-19 outbreak.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in [all 95 counties in Virginia](#). Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

Gov. Ralph Northam issued a stay-at-home order effective March 30, 2020, and lasting until June 10, 2020. The order can be viewed [here](#). A full list of essential businesses, as referenced in the order, can be found [here](#).

Washington

Washington's COVID-19 website, maintained by the state Joint Information Center, can be found [here](#). The Employment Security Department has [information for employees and employers](#) about possible benefits such as paid family and medical leave, unemployment benefits, and SharedWork. The Department of Commerce has information for businesses experiencing trade impacts. The Department of Labor & Industries oversees the state's paid sick leave law, the workers' compensation program and workplace safety issues. The agency has FAQs on these and other topics related to coronavirus. The Department of Revenue [has information on relief for taxpayers](#), including extensions for filing and paying tax returns. The state Office of the Insurance Commissioner has [information about insurance coverage](#) businesses need to protect themselves from potential losses.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in [all 39 counties in Washington](#). Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

Gov. Jay Inslee issued a "Stay Home - Stay Healthy" order effective at midnight on March 25, 2020. The order, which remains in effect until April 8, 2020, can be viewed [here](#).

West Virginia

Resources and information for West Virginians regarding COVID-19 can be found [here](#). West Virginia's Department of Commerce and Work Force can provide unemployment benefits to those affected by COVID-19 to the maximum extent permitted under federal law. People who are without employment, had their hours cut, or are prevented from working due to COVID-19 may be eligible for these benefits. More information is available [here](#).

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in [all 55 counties in West Virginia](#). Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

To further combat the spread of COVID-19 in West Virginia, Governor Jim Justice issued a stay-at-home order effective March 24, 2020, at 8:00 p.m. The order directs all West Virginians to stay-at-home and limit movements outside of their homes beyond essential needs. The order can be viewed [here](#). A summary of the order and answers to frequently asked questions can be found [here](#).

Wisconsin

Resources and guidance for Wisconsinites on dealing with COVID-19 can be found [here](#). Wisconsin officials have launched a new grant program to help small business owners impacted by the coronavirus crisis. The Wisconsin Economic Development Corporation (WEDC) is creating a \$5 million program called Small Business 20/20. Businesses with no more than 20 employees can apply for grants up to \$20,000 to pay for rent and payroll expenses. That includes sick, family and other leave related to the COVID-19 outbreak. You can find more information [here](#).

Information on COVID-19-related unemployment eligibility criteria can be found [here](#). If an employer must lay off employees due to the loss of production caused by the coronavirus, individuals may be eligible for unemployment benefits if they meet the monetary criteria and the weekly eligibility criteria.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in [all 72 counties in Wisconsin](#). Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

Gov. Tony Evers issued a “safer at home” order effective March 25, 2020, until April 24, 2020, or until a suspending order is issued. All non-essential businesses will close. More information can be found [here](#). The order can be viewed [here](#).

Door County

Officials issued an advisory encouraging tourists not to visit Door County for the next 30 days as the county attempts to grapple with the demands of the spread of COVID19. The advisory can be viewed [here](#).

Wyoming

The Wyoming Department of Health's [website](#) is providing resources and guidance regarding the coronavirus. The State of Wyoming's Economic Development Agency, the Wyoming Business Council, is providing tips to business on its [website](#). The [Wyoming Department of Workforce Services](#) provides steps businesses can take to mitigate the spread of the virus among staff. The [Wyoming Business Resource Network](#), a partnership between the University of Wyoming and the Wyoming Business Council, may be able to help identify and mitigate potential pain points for companies.

Are SBA disaster relief loans available?

The U.S. Small Business Administration has approved eligibility for disaster assistance loans for small businesses in [all 23 counties in Wyoming](#). Eligible businesses can apply for up to \$2 million in low-interest loans [here](#).

Shelter-in-place, Stay-at-home, or similar orders

Jackson

Officials issued a stay-at-home order effective March 28, 2020. The order can be viewed [here](#).
