



**RESOURCE GUIDE
COVID-19 STATE, LOCAL, NON-PROFIT
& BUSINESS CORPORATE RELIEF
OPTIONS**

April 27, 2020

Dear Clients,

Together, we are facing a truly unprecedented situation. The global coronavirus pandemic is affecting all our families, our businesses, our communities, and our way of life. During this time, I wanted to reach out and update you on how we're approaching the situation at MillerMusmar CPAs.

If you're wondering where to turn during these complicated times, we've put together a comprehensive state-by-state guide as well as a vendor guide on how to receive aid and keep your business open. Every section contains a hyperlink that should lead you to the proper resources in your state and national vendors and NGOs that are offering assistance.

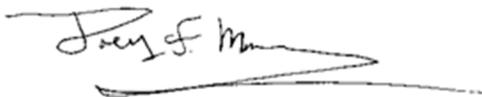
Many states have set up funds, grants and loan programs for small businesses in need of assistance during this pandemic. Every state in the country is providing information, advice and counseling.

Go to your state in the table of contents to see what's available for you. Many cities and regions have set up funds and loan programs for their local small businesses. You may live in a region where you can benefit.

We have separately compiled guidance on all the SBA and Federal Programs, tax credits, and grants. Feel free to contact us so we can provide assistance.

On behalf of our entire staff we hope that you benefit from this guidebook. We shall overcome this pandemic together.

Sincerely,



G.F. Joey Musmar, Managing Partner



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State and Local Resources

Alabama

[Altogether](#) is a one-stop-shop where Alabamians can ask for help or lend a hand during the COVID-19 crisis. This response effort is designed to connect businesses, nonprofits and people that need help with the right program partners—and to connect program partners with people and resources to help those most in need.

Alaska

[Alaska Small Business Development Center COVID-19 Resource Center](#): The impact of Coronavirus disease (COVID-19) on Alaskan communities and businesses is changing daily. The Alaska SBDC is here to support and prepare small businesses in the days, weeks, and months to come. Here you will find guidance, updates, and resources to help adapt in an unpredictable situation.

Arizona

[Arizona Together](#) can connect those affected by COVID-19 to a wide array of resources, from financial assistance and medical assistance, to meals for low-income pupils missing school. The initiative also aims to raise money for struggling community organizations and recruit volunteers statewide.

Arkansas

[Arkansas AEDC](#)

This article covers the Quick Action Closing Fund, Community Development Block Grants, SBA disaster relief loans and Arkansas's Unemployment Insurance System.

The [Arkansas Small Business and Technology Development Center](#) is working remotely and is available to you by phone, email and videoconferencing for one-on-one confidential consulting. Check their [contact](#) page for ways to reach them or call 1-800-862-2040, leave a

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message and one of their representatives will get in touch with you. ASBTDC also continues to schedule webinars on relevant topics to help small businesses during this crisis. Access their event page [here](#) to register for a webinar.

Arkansas Quick Action Loan Program: The Arkansas Department of Commerce announced they will begin receiving applications for the Quick Action Loan Guaranty Program to address the immediate needs of businesses affected by the COVID-19 outbreak. The program will be administered by the Arkansas Economic Development Commission (AEDC) in partnership with the Arkansas banks.

Funds for the program are provided through an allocation of \$4,000,000 from the Governor's Quick Action Closing Fund, and an additional \$3,000,000 from Attorney General Leslie Rutledge's Consumer Education and Enforcement Fund. A portion of the funding will go towards the guaranty loan program while other funding will be focused on direct loans through AEDC.

California

San Francisco COVID-19 Small Business Resiliency Fund

Businesses with between one and five employees can apply for up to \$10,000 in [emergency funding](#) to help cover rent and employee salaries. You must show that you have lost 25% or more of your revenue, have less than \$2.5 million in gross receipts and prove that you're properly licensed to operate in San Francisco.

San Francisco Office of Economic and Workforce Development Resource Guide

The city's Office of Economic and Workforce Development has a comprehensive list of resources and updated information for business owners in the bay area. San Francisco is rapidly instituting programs to help business owners. Follow [@sfoewd](#) on Twitter to keep up to date with the latest information.

Sacramento The city created the small business emergency economic relief loan programs to give up to \$25,000 loans at 0% interest.

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City of Los Angeles Small Business Emergency Microloan Program

Businesses and micro enterprises in Los Angeles that are responsible for providing low-income jobs can get an [emergency microloan](#) of \$5,000 to \$20,000. Loans with repayment terms of six months to one year carry an interest rate of 0% and five-year loans have interest rates of 3% to 5%.

■ Colorado

Denver Small Business Emergency Relief

This program offers cash grants of up to \$7,500 to businesses in industries particularly hard-hit by COVID-19. This includes all small businesses that have lost the ability to operate, including restaurants, retail shops, barbershops and nail salons. Grants will be distributed monthly and the first applications will be due March 31.

You can also visit [Colorado's Office of Economic Development](#) for updates.

▣ Connecticut

DECD's COVID-19 Business Emergency Response Unit

The Connecticut Department of Economic and Community Development (DECD) has created a COVID-19 Business Emergency Response Unit dedicated to assisting businesses in navigating resources and developing new resources. A dedicated phone line is available at 860-500-2333 to aid Connecticut's small businesses for this purpose.

Connecticut Recovery Bridge Loan Program

To provide emergency cash flow relief to small businesses and nonprofits in Connecticut that have been negatively impacted by COVID-19, Governor Lamont created the Connecticut Recovery Bridge Loan Program. Administered by DECD, the program is for businesses and nonprofits with fewer than 100 employees. Qualifying organizations can apply for zero-interest loans of up to \$75,000 or three months of operating expenses (whichever is lesser).

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This \$25 million short-term emergency loan program will be allocated on a first-come, first-served basis and is now accepting applications.

Delaware

Delaware.gov: America's banks are taking steps to respond to the needs of individuals and small business owners directly affected. This support will vary by institution and the customer's specific circumstances, but could include, for example, fee waivers; deferred payments for credit cards, auto loans and mortgages; loan modifications; low-rate and zero-rate loans, and other accommodations.

Hospitality Emergency Loan Program (HELP): HELP will provide financial relief for restaurants, bars and other hospitality industry businesses that employ thousands of Delawareans.

Florida

Florida Small Business Emergency Bridge Loan Program In special cases, loans from \$50,000-\$100,000 are available to small businesses affected by COVID-19. The loans are meant to serve as short-term funding that can be repaid once businesses can access alternative funding. Loans are interest-free for one year, after that, the interest rate rises to 12%.

Georgia

Business Continuity Loan Fund (BCLF) To ensure the viability of city businesses and to help sustain employment, Invest Atlanta has established a Business Continuity Loan Fund (BCLF) with \$1.5 million of funding from the City of Atlanta. This fund will offer small businesses zero-interest loans to address a lack of working capital and cash flows as a result of reduced consumer demand, the ability to fulfill product or service orders and other economic conditions.

Hawaii

The [U.S. Small Business Administration](#) is offering small businesses in designated states and territories low-interest federal disaster loans for working capital, this is only available to those suffering substantial economic injury as a result of COVID-19.

Idaho

The [U.S. Small Business Administration](#) is offering small businesses in designated states and territories low-interest federal disaster loans for working capital, this is only available to those suffering substantial economic injury as a result of COVID-19.

Illinois

[Chicago Small Business Resiliency Fund](#): Starting March 31, small businesses in Chicago can apply for low-interest loans of up to \$50,000 with repayment terms of up to five years. The amount of the loan you'll qualify for depends on your revenue before your business was affected by COVID-19. To qualify, you must demonstrate a 25% drop in revenue, have less than \$3 million in revenue, employ less than 50 workers and have no current tax liens or legal judgments.

Indiana

[Indiana Small Business Development Center](#): COVID-19 Resource Page provides guidance on funding, counseling and advising, training and more.

Iowa

[Iowa Small Business Development Center](#): COVID-19 Resources page provides resources for business preparedness, loans, economic development, and more.

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Kansas

HOST Relief Program

[GO Topeka](#) announced the creation of the “[HOST Relief Program](#)” to provide up to \$2 million in economic stimulus for businesses and workers affected by COVID-19. HOST, which stands for Helping Others Support Topeka, is a small business emergency resource fund developed by private sector leaders designed to provide immediate aid.

Kentucky

[Kentucky Small Business Development Center](#): Providing resources for business preparedness, loans, economic development and more.

Louisiana

[Louisiana Economic Development](#): LED is working with all levels of government to safeguard Louisiana businesses in terms of economic and physical safety issues related to COVID-19. They are posting links that connect business owners with valuable resources. These links are also updated as soon as any new information becomes available, so please check this page often.

Maine

[Department of Economic and Community Development](#): Resources available for Maine businesses impacted by the COVID-19 pandemic.

Maryland

[Maryland Small Business COVID-19 Emergency Relief Grant Fund](#) This COVID-19 Emergency Relief \$50M Grant Fund offers working capital to assist Maryland’s small businesses and nonprofits with disrupted operations due to COVID-19.

[Montgomery County](#) have established \$25 million grant programs, and [Prince George’s County](#) is offering a \$15 million mix of grants and loans for small businesses.

Massachusetts

[*MGCC Small Business Recovery Loan Fund*](#)

The \$10 million Small Business Recovery Loan Fund will provide emergency capital up to \$75,000 for companies with under 50 full-time and part-time employees, including nonprofits with no payments due for 6 months.

Michigan

[*Michigan Small Business Relief Fund*](#)

The State of Michigan will provide both grants and loans to small businesses affected by COVID-19 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.

Minnesota

[*Minnesota Chamber of Commerce COVID-19 Business Toolkit*](#): This toolkit will continue to be updated daily as new information becomes available.

Mississippi

The [*U.S. Small Business Administration*](#) is offering small businesses in designated states and territories low-interest federal disaster loans for working capital, this is only available to those suffering substantial economic injury as a result of COVID-19.

Missouri

The [U.S. Small Business Administration](#) is offering small businesses in designated states and territories low-interest federal disaster loans for working capital, this is only available to those suffering substantial economic injury as a result of COVID-19.

Montana

[Montana Department of Labor and Industry](#)

Resources available for Montana businesses impacted by the COVID-19 pandemic.

Nebraska

[Nebraska Chamber of Commerce and Industry Coronavirus Toolkit for Businesses & Industry](#): The information outlined will help business owners stay prepared and resilient through the coronavirus pandemic.

Nevada

The [U.S. Small Business Administration](#) is offering small businesses in designated states and territories low-interest federal disaster loans for working capital, this is only available to those suffering substantial economic injury as a result of COVID-19.^N

New Hampshire

[NH Department of Business and Economic Affairs](#): BEA stands ready to aid businesses affected by COVID-19 through custom and personal input from Business Retention specialists.

[The Small Business Development Center \(SBDC\)](#): Provides highly individualized, advising and education to NH businesses at no cost. SBDC's team of advisors can help businesses apply for SBA Economic Injury Disaster Loans, prepare for relief measures as they are introduced,

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and discuss concerns related to cash flow, staffing, marketing, accounting, and supply chain interruptions.

New Jersey

Waiver to Stay Open[h](#)

If you believe your retail business is unique and should be considered an “essential business,” you can reach out to the [Business.NJ.gov](#) team and submit your business to the State Director of Emergency Management. The Director has the discretion to make additions, amendments, clarifications, exceptions and exclusions to these lists. If your business falls into a category already exempted, or you are not a retail business, you do not need an exemption and should not pursue this option.

New Mexico

The [U.S. Small Business Administration](#) is offering small businesses in designated states and territories low-interest federal disaster loans for working capital, this is only available to those suffering substantial economic injury as a result of COVID-19.

New York

[New York City Employee Retention Grant Program](#) Small businesses with one to four employees can apply for a grant of up to \$27,000 that covers 40% of payroll costs over the course of two months. To do so, you must show that you’ve lost 25% of your revenue due to COVID-19. For more information, refer to New York City’s Coronavirus resource page for small businesses. Please note that businesses must be in one of New York City’s five boroughs, been in operation for at least six months and have no current tax liens or legal judgments.

[New York City Small Business Continuity Fund](#) If your business has fewer than 100 employees, you can get up to \$75,000 in interest-free loans from the city to cover revenue losses. Businesses within the five boroughs that have experienced at least a 25% reduction in

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revenue can qualify. You must have no tax liens or legal judgments against you, be able to show a loss in revenue and have proof that you are able to repay the loan.

[NY Small Business Development Centers \(SBDC\)](#): Provides small business owners and entrepreneurs in New York with the highest quality, confidential business counseling, training, and business research at no cost.

[Community Development Financial Institution \(CDFI\) Contact List](#): CDFIs are local financial service providers with locations throughout New York State, and often are the sole provider of banking and other financial services in communities that are not served by traditional banks and financial institutions.

[Entrepreneurship Assistance Centers \(EAC\)](#): provides instruction, training, technical assistance and support services to new and aspiring entrepreneurs in local communities statewide.

North Carolina

[North Carolina Business Relief Resource Guide](#): A guide with contact information for financial support for businesses.

North Dakota

Loans and equity investments are available to companies certified as primary sector under the [North Dakota Development Fund](#), Revolving Rural Loan Fund and the Venture Capital Program.

[COVID19- Resources and Updates](#): In an attempt to drive data-based decisions versus further actions of fear or panic, GNDC has created this response page. Serving as a hub to update North Dakota business, industry and individuals on ongoing impacts at the local level and beyond to the world market.

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Ohio

The [U.S. Small Business Administration](#) is offering small businesses in designated states and territories low-interest federal disaster loans for working capital, this is only available to those suffering substantial economic injury as a result of COVID-19.

Oklahoma

[Oklahoma Commerce](#): The Oklahoma Department of Commerce is closely monitoring updates and guidance from our federal and state partners.

Oregon

The [Beaverton Emergency Business Assistance Program](#) was made to help businesses in Beaverton with 50 or less employees that were ordered to close as a result of government coronavirus. Guidelines state these businesses can apply for \$2,500 per month in rent or mortgage reimbursement while the city is in a declared state of emergency. To receive this, they must have a commercial storefront in Beaverton and a rental lease or mortgage on the property.

[Hillsboro Small Business Emergency Relief Program](#) From March 23 to April 20, businesses in Hillsboro can apply to receive a \$5,000 grant to offset losses associated with COVID-19. Priority will be given to restaurants, bars, education facilities and businesses that serve large groups of people. Businesses with 10 or fewer employees will be prioritized.

[Jade District-Old Town COVID-19 Small Business Response Fund](#) In Portland, small businesses in the Jade District and Old Town Chinatown neighborhoods can apply for emergency funding to support their businesses by March 23. Up to \$190,000 total is available from local government sources. Priority will be given to Asian- and Pacific Islander-owned businesses

Pennsylvania

[Comcast](#) is taking steps to implement new policies for the next 60 days. These steps will help make Xfinity WIFI Free For Everyone and Xfinity WiFi hotspots located in businesses and outdoor locations across the country available to anyone who needs them for free – including

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non-Xfinity Internet subscribers. Comcast will also be waiving late fees and offering internet essentials free to new customers.

COVID-19 Working Capital Access Program (CWCA) The Commonwealth Financing Authority (CFA) recently authorized the transfer of \$40 million to the Small Business First Fund for CWCA. PIDA authorized making \$60 million available to provide loans of \$100,000 or less to for-profit businesses with 100 or fewer full-time employees.

PECO With customers potentially impacted by the COVID-19 pandemic, PECO understands and is taking steps to help. Effective March 13, 2020, PECO suspended service disconnections and started waiving new late payment charges. This will continue through at least May 1, 2020. In addition, PECO will continue to remind customers of existing bill assistance resources and energy assistance programs to support them through temporary or extended financial hardship

Pennsylvania Department of Community and Economic Development COVID-19 Business Resource Guide The Pennsylvania Department of Community and Economic Development has put together a COVID-19 Business Resource guide that is updated frequently. There's a list of contacts and resources that are available to assist affected businesses.

Request for Waiver/Exemption to Business Closure

Businesses can request a waiver to keep their location open, even if they are not considered life sustaining. Owners can submit the form on the website. All decisions will be communicated by email and will balance public health, safety and the security of Pennsylvania's industry supply chains supporting life sustaining businesses.

Philadelphia City officials announced new restrictions on commercial activity and a halt to all non-essential city government operations to reduce the spread of COVID-19. Only essential commercial establishments should remain open. Details can be found in the link above.

Philadelphia COVID-19 Small Business Relief Fund

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The COVID-19 Small Business Relief Fund offers grants or zero-interest loans to the city's businesses impacted by the virus. Microenterprise grants of \$5,000, small business grants of up to \$25,000 and small business loans with 0% interest of up to \$100,000 are available.

Rhode Island

The [U.S. Small Business Administration](#) is offering small businesses in designated states and territories low-interest federal disaster loans for working capital, this is only available to those suffering substantial economic injury as a result of COVID-19.

South Carolina

[South Carolina Department of Commerce](#): Provides information on SBA Assistance for SC during COVID-19.

South Dakota

[South Dakota Department of Labor and Regulation](#): Provides resources on in-state assistance and national assistance for small business and employees.

Tennessee

[Department of Economic and Community Development](#): Small business is the backbone of Tennessee's economy, and as a state, they will continue to focus on targeted relief for these businesses.

Texas

[Texas Economic Development Coronavirus](#): Provides information for small business relief and support in the state of Texas.

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Utah

[Salt Lake City Emergency Loan Program](#) The city's Emergency Loan Program is offering up to \$20,000 on 0% interest loans for a five-year payback term. These loans can only be used for working capital, marketing and inventory.

Vermont

[Agency of Commerce and Community Development COVID-19 Resource Center](#): Provides information on financial assistance, sector guidance, and unemployment for businesses and employees.

Virginia

[Virginia Chamber COVID-19 Resource Center](#): Provides information for resources developed for small businesses, including webinars on various topics for business owners.

Loudoun County is offering grants to businesses affected by the coronavirus outbreak, creating a [\\$1 million fund](#) to respond to the economic calamity.

The county's Board of Supervisors unanimously approved the new "COVID-19 Business Interruption" program, authorizing cash grants of up to \$10,000 each for small businesses. Loudoun's Department of Economic Development will manage the program.

Supervisors also agreed Tuesday to devote \$150,000 for rural businesses ([online marketplace](#)) with no more than three employees, offering grants of \$5,000 each for those companies. The county will reallocate some funding already set aside to help rural businesses to fund that program. Those companies will also be eligible to apply for the larger grants available to all businesses

Arlington County [recently approved a similar grant program](#), albeit one that features a more in-depth application and review process and a bit less in funding – about \$674,000 in all.

Fairfax County has [opted for a \\$2.5 million loan program](#) instead. The loans which are slated to start May 1st are geared toward businesses with 50 or fewer employees, and

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the county is offering up to \$20,000 per company with loan terms of up to six years. The CBP won't collect any payments on the loans for the first six months.

Washington

Business Relief During COVID Pandemic Revenue is helping provide relief to impacted businesses from COVID-19 during the state of emergency (February 29, 2020 through the end of the state of emergency, yet to be determined). These actions address a broad range of taxes and programs: business and occupation tax, real estate excise tax assessments, leasehold excise tax, forest tax and tax deferrals for biotechnology and medical device manufacturing. *Seattle Office of Economic Development Grants* Drawing from a **\$1.5 million addition** to the city's Small Business Stabilization Fund, these grants are available to small business owners who make 80 percent or less of the area's median income, have a physical location, five or fewer employees and have experienced a loss of income due to COVID-19. Financials must be shared as part of the process and applications are being reviewed on a rolling basis.

Deferred Payment Plans with Seattle Public Utilities (SPU), Seattle City Light (SCL) and Puget Sound Energy Utilities will be kept on in Seattle throughout the COVID-19 crisis. Commercial customers can set up deferred payment plans with SCL or SPU by calling 206-684-300. Also, gas provider *Puget Sound Energy* will not be disconnecting customers, instead waiving late fees and offering payment plans.

Amazon's Neighborhood Small Business Relief Fund Cash Grants for South Lake Union and Regrade Small Businesses The e-commerce giant will draw from a \$5 million fund to support businesses with less than \$7 million in annual revenue or fewer than 50 employees with a few blocks of its Seattle headquarters. *Washington Small Business Development Center's Business Resiliency Guide* The center will also hold webinars March 16-20.

Washington D.C.

Greater Washington Community Foundation COVID-19 Emergency Response Fund: The Community Foundation established the COVID-19 Emergency Response Fund to support local nonprofits leading emergency preparedness and response efforts to help mitigate the

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impact on disproportionately affected communities in this region. [COVID-19: Business Guidance and Resources](#): This page is continually monitoring the outbreak and its effect on Washington, DC.

West Virginia

[Resources for WV Small Businesses](#): Provides information for small businesses in WV.

Wisconsin

[COVID-19 Business Resources](#): This page is designed to provide the latest information on resources aimed at maintaining the vitality of small businesses.

Wyoming

[Wyoming SBDC Resources for Small Business](#): The Wyoming SBDC Network, as part of our emergency preparedness strategies for businesses, is ready to strategize with entrepreneurs statewide to develop individualized plans to keep businesses running as smoothly as possible.

Non-Profits



FIND is a global non-profit organization dedicated to accelerating the development, evaluation and delivery of high-quality, affordable diagnostic tests for poverty-related diseases. They are conducting a

standardized evaluation of currently available immunoassays for SARS-CoV-2. This Expression of Interest (EOI) is for test developers interested in having their immunoassays (machine-based or lateral flow, rapid tests) evaluated using this standardized, independent protocol.

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Gates Foundation Therapeutics Accelerator

The Bill & Melinda Gates Foundation, Welcome and Mastercard today committed up to \$125 million in seed funding to speed-up the response to the COVID-19 epidemic by identifying, assessing, developing and scaling-up treatments. The partners are committed to equitable access, including making products available and affordable in low-resource settings. The COVID-19 Therapeutics Accelerator will play a catalytic role by accelerating and evaluating new and repurposed drugs and biologics to treat patients with COVID-19 in the immediate term, and other viral pathogens in the longer-term. Currently there are no broad-spectrum antivirals or immunotherapies available for the fight against emerging pathogens and none approved for use on COVID-19.

BILL & MELINDA
GATES *foundation*

kiva

Kiva The popular small business, crowdsourcing investment company is offering 0% loans up to \$15,000 with no payments for six months.

SCORE, the nation's largest network of volunteer, expert business mentors, is dedicated to helping small businesses get off the ground, grow and achieve their goals. They will be hosting several virtual town halls during the month of April so business owners can help share valuable information and resources during this time.

SCORE 
FOR THE LIFE OF YOUR BUSINESS

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U.S. CHAMBER OF COMMERCE

long-term impact.

U.S. Chamber of Commerce The U.S. Chamber is working closely with the White House, U.S. government agencies and foreign government officials to inform and equip businesses with the most important and up-to-date information to prevent the spread of the virus and prepare businesses for the near and

CORPORATE RELIEF-from vendors, providers and Banks

Ally Bank is offering the following financial support initiatives:

- Will defer payment for existing auto customers for up to 120 days without incurring late fees or finance charges
- Will give new auto customers the option to delay first payment for 90 days
- Will defer payment for existing mortgage customers for up to 120 days without incurring late fees or finance charges
- Will waive overdraft, expedited checks and debit card fees for existing bank customers for the next 120 days
- Will waive fees on excessive transactions on savings accounts for existing bank customers for the next 120 days



Amazon Neighborhood Small Business Relief Fund

Businesses in Bellevue, South Lake Union and Regrade neighborhoods of Seattle can apply online for a grant from  **Neighborhood Small Business Relief Fund** Amazon's \$5 million fund.

Amazon will determine on a case-by-case basis the amount of the grant your business

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qualifies for. Only businesses with 50 employees or less or that take in less than \$7 million in annual revenue qualify.

Bank of America announced it would do the following for customers with no negative



credit bureau reporting for up-to-date clients:

- Will refund overdraft fees, non-sufficient funds fees and monthly maintenance fees upon request for banking and small business customers
- Will defer payments and issue refunds on late fees upon request for banking and small business

customers

- Will defer payments and issue refunds on late fees for small business loans upon request
- Will defer payments, with payments added to the end of the loan, for auto loans upon request
- Will defer payments, with payments added to the end of the loan, for mortgages and home equity -lines of credit owned by Bank of America upon request
- Will suspend foreclosure sales, evictions and repossessions

BBVA is initiating the following:

- Will offer loan, line of credit and credit card payment deferrals or extensions
- Will waive and refund ATM fees charged by other banks/ATM networks to use their ATMs
- Will offer penalty-free CD withdrawals for CDs opened prior to March 1, 2020 upon request



Capital One said it would offer financial relief options upon request, including limiting fees, providing minimum payment assistance and offering deferred loan payments.



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Citi will do the following for an initial 30 days:

- Will waive fees on monthly services and penalties for early CD withdrawal for banking customers
- Will waive monthly service fees, remote deposit capture charges and penalties for early CD withdrawal for small business customers
- Offer credit line increases and collection forbearance programs for credit card customers
- Offer a range of hardship programs through their service provider, Cenlar FSB, for eligible mortgage customers

Facebook Small Business Grants Program

Facebook has committed to offering up to 30,000 small businesses \$100 million in cash grants and Facebook advertising credits. The grants will be provided to businesses in more than 30 countries. Information is limited but sign up to get more details from the company when they're available.



Fifth Third Bank



Ohio-based Fifth Third Bank is offering the following programs and initiatives:

- Vehicle payment deferral program: offering payment deferral for up to 90 days and no late fees during the deferral period
- Credit card deferral program: offering payment deferral for up to three payments and no late fees during the deferral period
- Payment forbearance with no late fees for 90 days on mortgages and home equity lines of credit
- Small business payment deferral program: offering a payment deferral program for up to 90 days, no late fees and a range of loan modification options
- Will waive all fees on Fifth Third Fast Capital loans for six months

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- Will waive fees for up to 90 days for a range of consumer and small business deposit products -and services
- Will suspend any new repossession actions on vehicles for the next 60 days
- Will suspend all foreclosure activity on homes for the next 60 days

GoFundMe

GoFundMe launched the Small Business Relief Initiative to support those impacted by the COVID-19 pandemic. As part of the announcement, GoFundMe is



partnering with Yelp, the company that connects people with great local businesses. The Small Business Relief Initiative will supply financial assistance and support to businesses across the country by providing fundraising tools and grants to help during the crisis.

Goldman Sachs will offer the following:



- Will waive payment for March without interest for Apple credit card users who enroll in Apple's customer assistance program
- Will allow delayed payments without fees for Marcus customers for a month.

Huntington Bank will offer the following programs:

- Consumer payment deferral program: will offer a payment deferral for up to 90 days with no credit bureau impact
- Small business payment deferral program: will offer a payment deferral for up to 90 days with no credit bureau impact
- Working to offer economic injury disaster loans for small businesses



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- Will waive late fees on consumer loan payments through at least the end of March 2020
- Will waive late fees on business loan payments through at least the end of March 2020
- Will suspend any new repossession actions associated with vehicles, RVs or marine craft financed by Huntington through at least the end of March 2020
- Will enact reduced requirements for customers who want to redeem their already repossessed vehicle to one payment plus repossession fee
- Will suspend any new foreclosure actions, specific to residential properties, unless required by federal or government agencies through at least the end of March 2020
-

James Beard Foundation

**JAMES
BEARD
FOUNDATION**

The foundation has created the Food and Beverage Industry Relief Fund and is currently working on application criteria. Sign up for updates on the foundation's website to get notified when applications are open.

JPMorgan Chase Philanthropic Investment announced a \$50 million global philanthropic commitment to address the immediate public health and long-term economic challenges from the COVID-19 global pandemic. Funds will support communities and people hit hardest by this public health crisis through an initial \$15 million commitment. This

JPMORGAN CHASE & CO.

includes \$5 million to provide immediate healthcare, food and other humanitarian relief globally, \$2 million to existing nonprofit partners around the world that are responding to the COVID-19 crisis in their communities, and \$8 million to assist small businesses vulnerable to significant economic hardships in China, Europe and the U.S. The remaining

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\$35 million will be deployed over time to help the most vulnerable communities and people recover from the crisis and have an opportunity to benefit from future economic growth.



Kabbage Payments

Through Kabbage Payments, any business can sign up to sell gift certificates online and anyone can purchase them to support participating small businesses.

KeyBank will offer the following:

- Will allow existing customers to defer payments for 90 days on mortgages and home equity lines of credit upon request
- Will allow existing customers to defer payments for 90 days on student loans upon request
- Will allow existing customers to defer payments for 90 days on auto loans upon request
- Will allow existing customers to defer payments for 90 days on credit cards and lines of credit upon request
- Will allow small business loan customers to defer loan payments for 90 days upon request
- Will waive late or overdraft fees
- Will waive penalties for early CD withdrawals
- Will suspend repossessions of vehicles unless required by a federal or government agency
- Will suspend residential property foreclosures unless required by a federal or government agency



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KeyBank is also offering the following a temporary assistance loan, which is a shorter-term unsecured personal loan up to \$5,000 with a low interest rate and the potential for same-day approval.



MainVest A tech company that offers crowdsourced investing in return for profit sharing is offering a zero-interest, 120 day \$2,000 loan if you have an existing brick and mortar business that has been negatively effected but the COVID-19 outbreak.

Microsoft Teams If your organization is licensed for Office 365, you already have it. But Microsoft wants to make sure everyone has access to it during this time. You can sign up for a free Teams account through their website.



PandaDoc

PandaDoc The document automation software for small and medium-sized businesses has launched a free e-signature plan to help businesses keep running while they switch to remote working. Free eSign offers:

- Unlimited document uploads – Upload and send for eSignature as many documents as you'd like
- Unlimited eSignatures – Collect an unlimited number of legally binding eSignatures
- Payment processing – Accept a credit card, PayPal, or ACH payment the moment your doc is signed
- *PNC* will offer the following:
 - Will waive or refund fees associated with deposit accounts or lending products, including credit cards and mortgages
 - Will offer assistance programs for customers with consumer or business loans, credit cards or mortgages



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- Will offer emergency hardship loans at a “low rate” for qualified consumer customers and employees



Restaurant Workers Community Foundation

The society is raising money for the Restaurant Workers COVID-19 Relief Fund. This fund will be allocated as grants or no interest loans for direct relief to restaurant workers and non-profit organizations serving restaurant workers.

Santander Bank will offer the following:

- Will temporarily suspend payments, as well as refund late payment and overdraft fees for bank customers
- Will stop collections calls
- Will suspend mortgage and home equity line of credit foreclosures
- Will waive early withdrawal penalties on CDs and waive outgoing wire fees for consumers
- Will increase ATM cash withdrawal amounts available
- Will offer extensions and payment deferral accommodations for existing small businesses clients
- Will offer credit card limit increases
- Will expand payment deferrals, waive late charges and issue lease extensions for lessees unable to return their vehicles for existing auto loan customers
- Will defer first payment for 90 days for new customers financing their auto loans through Chrysler Capital and offer a 0% APR for 84 months on select 2019 and 2020 models available



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Square The payment processor is refunding all software subscription fees for the month of March for existing sellers who currently use Square Appointments, Retail, Restaurants, Loyalty, Team Management, Payroll, Marketing and Square Online Store. Square will manage the process for you so there's no need to do anything. Additional product updates are also in the works. You can use the just released curbside pickup option through Square Online Store, and they plan to release a local delivery feature this week. Curbside pickup and delivery fees are waived for the next three months.

TD Bank will offer financial relief options upon request, including fee refunds, early penalty-free access to CDs and payment extensions.



Truist (Formerly SunTrust and BB&T Banks) instituted a number of relief measures:



- Offers payment relief assistance for clients on consumer loans, personal credit cards, business credit cards and business loans
 - Will temporarily waive ATM surcharge fees
- Will offer 5% cash back for qualifying purchases at grocery stores and pharmacies through April 15, 2020.

U.S. Bank will offer the following:



- Will retroactively waive credit card fees
- Will work to enhance skip-a-pay and payment deferral programs
- Will continue to offer regularly available services, including rush replacement of a credit or debit card, increased credit limits and fee waivers for those experiencing hardship
- Effective Friday, March 13, U.S. Bank reduced the cost of the following loans:
 - Simple Loan fees reduced to \$6 per \$100 borrowed (down from \$12 with autopay)

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- Personal Loan reduced APR of 2.99% for amounts between \$1,000 and \$4,999 for up to 48 months



Wells Fargo will offer the following:

- Fee waivers, payment deferrals and other expanded assistance for credit card, auto, mortgage, small business and personal lending customers who contact Wells Fargo directly
- Suspended residential property foreclosure sales, evictions and involuntary auto repossessions

Yelp will be providing \$25 million to local restaurants and nightlife businesses that are seeing a massive drop in business as a result of the crisis. This will take the form of “waived advertising fees and free advertising, products and services.” This includes free page upgrades for access to advanced promotional features. On the delivery side, Yelp says it will be adding support for contact-free delivery in its check-out process through its partnership with Grubhub, who [already offers this option](#).



Zoom When employees are not able to get to the office, teams cannot travel to see customers and students cannot participate in on-site classes, Zoom provides a way. Their platform allows users to still be productive with just a [free Zoom Meetings license](#). A free Zoom Meetings license includes instant 1-on-1 video meetings, daily meetings with up to 49 video participants, real-time collaboration with screen sharing, annotation and more.

Are You Comparing Apples to Pineapples?

While apples and pineapples may sound similar, they are very different.

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