

## **COVID-19 Small Business Assistance**

To keep small businesses and nonprofits updated with the most recent information as it relates to economic assistance during COVID-19, this resource page has been created. This should be considered a working document and will be updated as new resources become available. To stay up to date on State and Federal Assistance, subscribe to [Sen. Chris Murphy's daily emails](#).

### **May 20, 2020 Phase 1 Reopening Guidelines:**

**Phase 1 Reopening:** Beginning Wednesday, certain business sectors can begin to reopen if they so choose. Sector by sector requirements can be seen [here](#). [Small Business Reopening Resource Guide](#)

As a follow up to these rules, businesses and non-profits planning to open on May 20<sup>th</sup> (or at any time during Phase 1) must certify with the State that they understand and will comply with these rules. The mandatory self-certification process only takes a few minutes and can be found online [here](#). **Certification must be completed before a business can reopen.** After completing the certification, companies can download Safety Signage and a Badge to display at their place of business and post on their website and social media channels. Posting of the materials is voluntary.

**PPE Masks & Thermometers:** The State is compiling a database of PPE vendors that can be seen [here](#).

- CBIA is continuing their free facemask for [essential small businesses](#) (50 employees or less) program. As a reminder, only two (2) facemasks per employee can be ordered per round (maximum order is 100). Supplies are limited and not every business who requests masks will receive them. To fill out a request, click [here](#). The masks will be picked up by the Town and the Fire Marshal will be in contact with you about delivery times/dates.
- CBIA is also offering free, infrared thermometers for small businesses, nonprofits, and places of worship. An online request form can be seen [here](#). Thermometers will be picked up by the Town and the Fire Marshal will be in contact with you about delivery times/dates.

### **State Sponsored Assistance:**

**State of CT COVID-19 Resource Pages:** To keep apprised of the latest news on COVID-19, the State's response, the Governor's Executive Orders, and information as it relates to specific sectors of our community, please click [here](#). The State's [Division of Emergency Management](#) serves as a central location for CDC updates, travel advisories and updates from the Connecticut Department of Public Health. You can also view the State's Business Resource page by clicking [here](#).

**Business Response Unit:** The Connecticut Department of Economic & Community Development (DECD) has created a COVID-19 Business Emergency Response Unit to field questions and assist businesses in navigating resources that have, and will be, created. A dedicated phone line has been created: [\(860\)500-2333](tel:8605002333), and you can also email the Business Response Unit at [COVID19.JIC@ct.gov](mailto:COVID19.JIC@ct.gov).

**Unemployment Assistance:** The Connecticut Department of Labor (DOL) has relaxed the requirements for unemployment assistance during this time. An overview of these regulations can be found [here](#). To file an unemployment claim, please visit the [DOL website](#).

**Pandemic Unemployment Assistance (PUA)** provides up to 39 weeks of benefits to those who are not usually eligible including self-employed, those seeking part-time employment, or those

lacking sufficient work history. Applications will be handled by the CT DOL and are expected to be made available today. An [FAQ](#) has been put together for further program background and application information.

**Pandemic Emergency Unemployment Compensation (PEUC)** has not been assigned a “go-live” date as of yet but is expected to be available mid-May. Please check the [CT DOL website](#) periodically for further information. When live, it will allow qualifying claimants up to 13 weeks of additional unemployment benefits following the exhaustion of the 26-weeks of state benefits. An [FAQ](#) has been put together by the CT DOL for further information.

**Family First Act:** This Act requires certain employers to provide employees with paid sick leave or expanded family and medical leave for COVID-19-related reasons. Please visit the [US Department of Labor website](#) for an overview of the Act and guidance on how to seek assistance.

**CT Shared Work Program:** Designed to save jobs and retain workers, this program offers an alternative to employee layoffs by allowing employers to temporarily reduce employee hours and supplement lost wages with partial unemployment support from the state. For an overview of the program, how to file a request, and guidelines for both employers and employees, please visit the [CT Department of Labor website](#).

**Connecticut Bridge Loan Program:** The Department of Economic & Community Development (DECD) has announced a Bridge Loan Program for small businesses. The loans will be for a maximum amount of \$75,000 or three months of operating expenses – whichever is less, with a 0% interest rate, and a term of up to 18 months. Applications will be handled through the DECD. Questions regarding the application may be sent to [decductrecovery@ct.gov](mailto:decductrecovery@ct.gov) (preferred), or through the hotline number **(860)500-2333**.

The \$50 million program has been momentarily frozen. DECD is working with SoFi and Equifax to process and distribute loans by April 30<sup>th</sup>. For the most up to date information, visit the [DECD website](#).

**Minority and Women-Owned Small Business Assistance:** The DECD and HEDCO have announced a co-sponsorship of special assistance available to small businesses (<20 employees) owned by minority racial groups or women. This 0% interest line of credit up to \$20,000 will be administered by HEDCO. Information on this program, application, and application assistance can be accessed on the [HEDCO website](#). To request a letter a letter of Good Standing, please [click here](#).

**Reimbursement of Medical Leave Costs:** The Connecticut Department of Insurance is offering full-reimbursement for COVID-19 medical leave costs for small and medium-sized businesses. To view the news release and contact information to begin the reimbursement process, please click [here](#).

**Tax Filing Extension:** The Connecticut Department of Revenue has extended the filing deadline for certain tax returns in order to support businesses during this time. To view this information, please click [here](#). Additionally, the IRS has also extended their filing deadline. To view that press release and stay apprised of Federal updates, please click [here](#).

**Mortgage Relief Program:** On Tuesday, March 31, 2020, Gov. Lamont announced a partnership with over 50 banks and credit unions in Connecticut, allowing for up to a 90-day grace period for mortgage payments for those impacted by COVID-19. Please read the release [here](#).

**Hartford Metro Alliance:** An advocacy group focused on Hartford County business promotion, they are one of the leaders of information disbursement as it relates to State and Federal Assistance programs. Please [visit their website](#) for a log of past and future webinars on a variety of topics related to various assistance programs.

**CTCARES Frontline Worker Childcare:** The Office of Early Childhood is offering licensed childcare for frontline workers on a subsidized basis. There's a sliding scale of assistance based on the number of frontline work hours per week and number of children that need care. Applications open April 27<sup>th</sup> and will close May 22<sup>nd</sup>. To read program requirements and apply, visit [OEC's website](#).

### **Federal Sponsored Assistance:**

**US Small Business Administration Loan:** The US SBA approved Connecticut's request for disaster relief for small businesses and nonprofits. Loans up to \$2 million dollars are available, with interest rates between 2.75% (nonprofits) and 3.75% (small businesses). To apply for a loan, please visit the [US SBA website](#). For free, confidential, application assistance, please visit the Connecticut Small Business Development Center's website [here](#).

**US SBA Express Bridge Loan:** Those small businesses who have a previous relationship with an SBA Express Lender can access this Bridge Loan, with funding up to \$25,000 which can be used for immediate use or to bridge the gap while applying for an SBA Economic Injury Disaster Loan. Visit the [SBA website](#) for more details and to begin an application.

**Coronavirus Aid, Relief, and Economic Support (CARES) Act:** On March 27, 2020 US Congress approved the CARES Act providing additional relief options for small business, nonprofits, and local and State governments. Two aspects of CARES aimed at helping small businesses survive this time are the **Payroll Protection Program (PPP)** and the **Emergency Injury Disaster Loan Program (EIDL)**. An overview and comparison of the two can be seen [here](#).

**-PPP** applications will be handled by local, certified, lenders of the US Small Business Administration. An [FAQ](#) is available. Please click [here](#) to find a local lender. Applications for Covid 3.5 can be submitted beginning Monday, April 27, 2020. Visit the [US Department of Treasury](#) for additional overview information for both lenders and borrowers, [how to calculate the maximum assistance](#), application requirements and an application form.

[Quickbooks](#), [Kabbage](#), and [PayPal](#) have been approved as non-bank lenders to accept PPP applications in an effort to better address the volume of applications. If interested, please feel free to

**PPP Loan Forgiveness Application:** Please [click here](#) to view instructions and an application to apply for loan forgiveness consistent with CARES Act guidelines.

**-EIDL** applications will be handled directly by the US Small Business Administration. To view requirements and begin an application, please click [here](#). Additionally, you may contact the Connecticut branch of the [Small Business Development Center](#) for free and confidential loan assistance.

If you previously submitted an application, received correspondence from SBA, and have a loan number that begins with a "3", you are in the queue and your patience is appreciated. If you would like to further inquire about the process and understand what to expect next you should contact the **Office of Disaster Assistance 24/7 Customer Service Line at 800-659-2955**.