

Dealing with Impacts from COVID-19 Resources for Southwest Florida

FEDERAL & STATE GUIDANCE

- **U.S. Small Business Administration: Coronavirus (COVID-19): Small Business Guidance & Loan Resources** – Health and government officials are working together to maintain the safety, security, and health of the American people. Small businesses are encouraged to do their part to keep their employees, customers, and themselves healthy.
<https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>
- **Center for Disease Control and Prevention, Interim Guidance for Businesses and Employers** – The following interim guidance may help prevent workplace exposures to acute respiratory illnesses, including COVID-19, in non-healthcare settings. The guidance also provides planning considerations if there are more widespread outbreaks of COVID-19.
<https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html>
- **U.S. Department of Labor: Guidance on Preparing Workplaces for COVID-19** – This guidance is intended for planning purposes. Employers and workers should use this planning guidance to help identify risk levels in workplace settings and to determine any appropriate control measures to implement. Additional guidance may be needed as COVID-19 outbreak conditions change, including as new information about the virus, its transmission, and impacts, becomes available.
<https://www.osha.gov/Publications/OSHA3990.pdf>
- **U.S. Treasury Updated COVID-19 Relief Fund FAQ** -- The following answers to frequently asked questions supplement Treasury’s Coronavirus Relief Fund (“Fund”) Guidance for State, Territorial, Local, and Tribal Governments, updated as of October 19, 2020 (“Guidance”). 2 Amounts paid from the Fund are subject to the restrictions outlined in the Guidance and set forth in section 601(d) of the Social Security Act, as added by section 5001 of the Coronavirus Aid, Relief, and Economic Security Act (“CARES Act”). <https://home.treasury.gov/system/files/136/Coronavirus-Relief-Fund-Frequently-Asked-Questions.pdf>
- **FEMA COVID-19 Supplemental Resources** - Get help navigating the federal programs funded by the COVID-19 supplemental appropriations. Resources can be searched by keyword and/or topic area. Additionally, the table below will provide a short description of the resource and links to the department/agency’s program website. <https://www.fema.gov/disasters/coronavirus/supplemental-resources>
- **Florida Department of Health: What you need to know about COVID-19 in Florida** – Adults 60 and older and those with underlying medical conditions like heart disease, diabetes and lung disease are more likely to develop serious illness. Here’s what you can do right now.
<https://floridahealthcovid19.gov>
- **Florida Department of Economic Opportunity: CDBG-CV** -- Prior to receipt of CDBG-CV funding from the HUD Office of Community Planning and Development, Florida is required to prepare a formal substantial amendment to the FFY 2019 Action Plan. DEO is responsible for preparing the Action Plan and soliciting comments from the public regarding the plan and its subsequent amendments. <http://www.floridajobs.org/community-planning-and-development/assistance-for-governments-and-organizations/community-development-block-grant-program/community-development-block-grant---coronavirus-relief-funding>

County Resources

Lee County - <https://www.leegov.com/covid-19>

Collier County - <https://www.colliercountyfl.gov/your-government/divisions-a-e/communication-customer-relations-division/collier-county-covid-19-information>

Hendry County- https://www.hendryfla.net/covid-19_rumors_resources_and_more.php

Glades County- https://www.myglades.com/public_notices.php

Charlotte County - <https://www.charlottecountyfl.gov/covid-19/>

Sarasota County - <https://www.scgov.net/government/health-and-human-services/covid-19-coronavirus>

The graphic is a checklist titled "COVID-19 Business Preparedness Checklist" from the U.S. Chamber of Commerce. It is organized into five main sections, each with a title and a brief description of the action to take:

- PRIORITIZE CRITICAL OPERATIONS**: Be prepared to change your business practices if needed to maintain critical operations (e.g., identify alternative suppliers, prioritize customers, or temporarily suspend some of your operations).
- ESTABLISH POSSIBLE TELEWORKING POLICIES**: Review human resources policies and explore whether you can establish flexible worksites (e.g., telecommuting) and flexible work hours. Consider cancelling large work-related meetings or events.
- PREPARE FOR SCHOOL CLOSINGS**: Pre-schools and K-12 schools may be dismissed. Determine how you will operate if absenteeism spikes from increases in sick employees and/or sick families.
- COORDINATE WITH STATE EXTERNAL & LOCAL EXTERNAL HEALTH OFFICIALS**: The intensity of an outbreak may by location, and local health officials will be issuing guidance specific to their communities. Employers should learn about the plans in place in each community where they have a business.
- CREATE A COMMUNICATION PLAN**: Put measures in place to effectively notify employees of the latest COVID-19 updates and information.

At the bottom of the graphic, it says: "For more information about the coronavirus visit [cdc.gov](https://www.cdc.gov)"

DISASTER FINANCIAL ASSISTANCE

- **Economic Impact Payments** – Payments to individuals and families within a designated income threshold.
<https://www.irs.gov/coronavirus-tax-relief-and-economic-impact-payments>
- **Florida Small Business Emergency Bridge Loan Program** – Short-term, interest-free working capital loans which are intended to “bridge the gap” between the time a major disaster hits and when a business has secured longer-term recovery resources. The program provides a short-term loan of State of Florida public funding. It is not a grant and must be repaid.
<https://floridadisasterloan.org/>

- **SBA Disaster Assistance** – The U.S. Small Business Administration (SBA) provides low-interest disaster loans to help businesses and homeowners recover from declared disasters. Businesses can apply for loans online through a 3-step loan process.
<https://www.sba.gov/funding-programs/disaster-assistance>
- **SBA Economic Injury Disaster Loans** – Substantial economic injury means the business is unable to meet its obligations and to pay its ordinary and necessary operating expenses. EIDLs provide the necessary working capital to help small businesses survive until normal operations resume after a disaster. The SBA can provide up to \$2 million to help meet financial obligations and operating expenses that could have been met had the disaster not occurred. Your loan amount will be based on your actual economic injury and your company's financial needs, regardless of whether the business suffered any property damage.
<https://disasterloan.sba.gov/ela/Information/EIDLLoans>
- **Prospera** - a partnership with the Florida Department of Economic Opportunity that assists Hispanic-owned entrepreneurs and small businesses establish and grow their businesses in Florida. Services provided to clients include: entrepreneurial grants, loan facilitation and technical and educational assistance. <https://prosperausa.org/>
- **Black Business Loan Program (BBLP)** - offers alternative lending solutions to Florida-based black owned small businesses by providing short-term loans and technical assistance.
<http://www.floridajobs.org/community-planning-and-development/Small-and-Minority-Business-Development-Resources/Small-and-Minority-Business-Programs/black-business-loan-program>
- **Grant Watch** – Coronavirus Relief grants currently available.
<https://www.grantwatch.com/cat/56/coronavirus-covid-grants.html>
- **Florida Connex** - A supply chain database tool for the manufacturing industry in Florida. This tool contains in-depth information on a broad range of Florida manufacturers, along with detailed search functions to highlight specific production capabilities, certifications, equipment, material types and more.
<https://www.floridamakes.com/what-we-do/supply-chain-optimization.stml>
- **NRAEF Restaurant Employee Relief Fund** - Grants of \$500 to restaurant industry employees who have been adversely impacted by COVID-19 financially, whether through a decrease in wages or loss of employment that results in a lack of resources to pay for essential expenses.
<https://ref.us/apply-for-aid/>
- **Bartender Emergency Assistance Program** – The United States Bartenders Guild's National Charity Foundation has launched a program for bartenders in need of assistance during the coronavirus outbreak. The Bartender Emergency Assistance Program is meant to aid service industry personnel experiencing financial difficulties as a direct result of the outbreak. Eligible applicants can receive a grant, in undisclosed sums, to help pay their bills.
<https://www.usbgfoundation.org/beap>
- **211** – If you need assistance finding food, paying housing bills, accessing free childcare, or other services, use the search bar to find your local 211 or dial 211 to speak to someone who can help.
<http://www.211.org/services/covid19>

- **United Way COVID-19 Community Response and Recovery Fund** – To support this rapidly escalating need, United Way Worldwide has created the COVID-19 Community Response and Recovery Fund. Our Fund supports communities struggling in the wake of the new virus, by supporting local United Ways and 211, the go-to information resource in times of crisis. Every year, 211 specialists answer 12 million requests by phone, text, chat and email to connect people with disaster, food, housing, utility, health care resources and more. There is no other network in the country with a similar pulse on America’s needs.
<https://www.unitedway.org/recovery/covid19>
- **USDA Farm Loan Discovery Tool** - Answer a few short questions to learn about USDA farm loans that might be right for you. <https://www.farmers.gov/fund/farm-loan-discovery-tool>
- **USDA Microloans Program**- The focus of Microloans is on the financing needs of small, beginning farmer, niche and non-traditional farm operations, such as truck farms, farms participating in direct marketing and sales such as farmers’ markets, CSA’s (Community Supported Agriculture), restaurants and grocery stores, or those using hydroponic, aquaponic, organic and vertical growing methods.
<https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/microloans/index>
- **USDA Coronavirus Food Assistance Program**-- The Coronavirus Food Assistance Program provides vital financial assistance to producers of agricultural commodities who have suffered a five-percent-or-greater price decline or who had losses due to market supply chain disruptions due to COVID-19 and face additional significant marketing costs. <https://www.farmers.gov/cfap>
- **Florida Farm Bureau COVID-19 Resource Page** - A COVID-19 resource page for farmer and rancher families. Check this page regularly for updates on COVID-19 and its impact on agriculture at the state and national level.
<https://www.floridafarmbureau.org/covid-19-resources/>
- **USDA Rural Resource Guide** - This resource matrix organizes funding opportunities identified in the CARES Act and other federal resources that can help support rural America. Opportunities are categorized by customer and assistance type.
https://rd.usda.gov/sites/default/files/USDA_COVID-19_Fed_Rural_Resource_Guide.pdf
- **National Endowment for the Arts** - The National Endowment for the Arts will award funds to nonprofit arts organizations across the country to help these entities and their employees endure the economic hardships caused by the forced closure of their operations due to the spread of COVID-19. These funds are intended to help save jobs in the arts sector and keep the doors open to the thousands of organizations that add value to America’s economy and the creative life of our communities. <https://www.arts.gov/grants-organizations/CARES/grant-program-description>
- **Hello Alice Business For All Grants** - Grants of \$10,000 and in-kind support to USA small business owners for relief during the Coronavirus (COVID-19) crisis. Funding is intended to provide emergency support to small businesses that have been impacted by COVID-19 pandemic. In addition to grant funds, grantees will receive ongoing support from the Hello Alice community.
<https://businessforall.helloalice.com/about>
- **USDA Learning and Telemedicine** – The Distance Learning and Telemedicine program helps rural communities use the unique capabilities of telecommunications to connect to each other and to the

world, overcoming the effects of remoteness and low population density. For example, this program can link teachers and medical service providers in one area to students and patients in another. All upcoming events will be posted on the events program tab.

<https://www.rd.usda.gov/programs-services/distance-learning-telemedicine-grants>

HOUSING ASSISTANCE

- **Florida Low-Income Home Energy Assistance Program**- The Low-Income Home Energy Assistance Program can help customers pay their home energy expenses. The program has three categories of assistance: home energy assistance, crisis assistance, and weather related or supply shortage energy crisis assistance. Each category has unique requirements.
<https://www.benefits.gov/benefit/1553>
- **U.S. Department of Housing and Urban Development Rental Help** – Resources and fact sheets for renters in Florida <https://www.hud.gov/states/florida/renting>
- **Florida Housing Search** – A free website to find affordable housing.
<http://www.floridahousingsearch.org/>
- **USDA Single Family Home Loan Program** - Providing low- and moderate-income households the opportunity to own adequate, modest, decent, safe and sanitary dwellings as their primary residence in eligible rural areas. Eligible applicants may purchase, build, rehabilitate, improve or relocate a dwelling in an eligible rural area with 100% financing.
<https://www.rd.usda.gov/programs-services/single-family-housing-guaranteed-loan-program>
- **Affordable Homeownership Foundation** – HUD Trained Housing Counselors and Staff that can help homeowners and renters negotiate with their landlord or mortgage servicer to prevent eviction and foreclosure. <https://ahf.today/featured/ahf-community-revitalization-rehab-projects/do-you-need-advice-and-help-negotiating-with-your-landlord-or-mortgage-servicer-due-to-the-covid-19-pandemic>
- **VA Housing Assistance** - VA housing assistance can help Veterans, service members, and their surviving spouses to buy a home or refinance a loan. We also offer benefits and services to help you build, improve, or keep your current home.
<https://www.va.gov/housing-assistance/>

FOOD ASSISTANCE PROGRAMS

- **Summer BreakSpot** - Summer BreakSpot locations are a place for kids and teens 18 and under to come and enjoy free meals while school is out. At almost all sites, there is no application necessary and any child 18 or younger can simply come during mealtimes to receive a meal.
<https://summerbreakspot.freshfromflorida.com/>
- **Lee County Grab&Go Meals** - The Food and Nutrition Services department will be serving a “Grab & Go” breakfast and lunch at selected schools and community sites. The USDA has granted the District the flexibility to provide these meals during a time of unanticipated closure. Breakfast and lunch will be served together in a single bag. The meals are free for anyone 18 years of age and under. It is

expected the meals will be eaten at home, and not the schools where they are picked up.

https://www.leeschools.net/parent_portal/covid-19/meal_pick_up_sites

- **WIC** - Provides nutritious, high-quality foods and formula to pregnant women and/or young children in low-income households/those who lose their jobs or are laid off due to COVID-19.
<http://signupwic.com/>
- **The Emergency Food Assistance Program** - Provides nutritious, high-quality foods to low-income households; Distributes food to participating food banks, food pantries, soup kitchens and other feeding sites; and supplies food to be served to individual households or as prepared meals in a community setting for eligible recipients.
<https://www.fdacs.gov/Food-Nutrition/Nutrition-Programs/The-Emergency-Food-Assistance-Program-TEFAP>
- **Harry Chapin Food Bank** – Mobile food bank schedule with locations.
<https://harrychapinfoodbank.org/our-impact/programs/mobile-pantry-schedule/>

RESOURCES FOR DISTANCE LEARNING

- **T-Mobile Project 10Million** - Delivering internet connectivity to millions of underserved student households at no cost to them. Partnering with school districts across the country, the program offers free wireless hotspots, free high-speed data and access to laptops and tablets, at-cost. <https://www.t-mobile.com>
- **Florida Department of Education Free Resources** – Educational materials for teachers, parents and families to utilize while distance learning.
<http://www.fldoe.org/em-response/resources-families.stml>
- **WeAreTeachers** – 275+ Online Learning Resources
<https://www.weareteachers.com/free-online-learning-resources/>
- **FDOE Best Practices** – Helpful list of best practice for distance learning and equity among students, for students with disabilities and for English language learners.
<http://www.fldoe.org/em-response/distance-learning.stml>
- **Comcast Internet Essentials**- Internet options for low-income households.
<https://www.internetessentials.com/covid19>
- **Century Link Lifeline Program** – Internet options for low-income households.
<https://www.centurylink.com/aboutus/community/community-development/lifeline.html>
- **Lee County Schools Distance Learning Resources** – Information and guidelines for Lee residents.
<https://www.leeschools.net/cms/One.aspx?portalId=676305&pageId=29569611>
- **Collier County Schools Distance Learning Resources** – Information and guidelines for Collier residents.
<https://www.collierschools.com/elearns>

- **Sarasota County Schools Distance Learning Resources**- Information and guidelines for Sarasota residents.
<https://www.sarasotacountyschools.net/ican>
- **Charlotte County Schools Distance Learning Resources** – Information and guidelines for Charlotte residents.
<https://www.yourcharlotteschools.net/Page/24416>
- **Hendry County Schools Distance Learning Resources** – Information and guidelines for Hendry residents. <https://www.hendry-schools.org/domain/1690>
- **Glades County Schools Distance Learning Resources** – Information and guidelines for Glades residents. <http://www.gladesedu.org/covid-19-information>

COMMUNICATION RESOURCES

- **Center for Disease Control and Prevention Know the facts about coronavirus disease 2019 (COVID-19) and help stop the spread of rumors** <https://www.cdc.gov/coronavirus/>
- **Alert Florida** – Florida’s Alert Notification Initiative. Individuals and businesses can learn how to receive emergency alerts and other public safety notifications directly from their local jurisdictions.
<https://apps.floridadisaster.org/alertflorida/>
- **Florida Department of Health (FDOH) Coronavirus Hotline** – The COVID-19 Call Center is available 24/7 1 (866) 779-6121 | COVID-19@flhealth.gov
- **Florida Department of Health (FDOH) COVID-19 Dashboard** – To keep Florida residents and visitors safe, informed and aware about the status of the virus, The Florida Department of Health has launched a COVID-19 dashboard that will be updated twice daily.
- **Technical Assistance Videos for Small Businesses** - <https://ahf.today/featured/ahf-community-revitalization-rehab-projects/do-you-need-advice-and-help-negotiating-with-your-landlord-or-mortgage-servicer-due-to-the-covid-19-pandemic>
- **U.S. Chamber of Commerce, Coronavirus Response Toolkit** – The U.S. Chamber has compiled CDC’s coronavirus recommendations for businesses and workers across the country. We continue to encourage American businesses to follow data-based guidance from the CDC and state and local officials. Below, you’ll find a sharable graphics based on the CDC’s latest guidance for businesses and employees. We encourage you to share these assets on social media, websites, and other channels, and send them to your employees.
<https://www.uschamber.com/coronavirus-response-toolkit>

DISASTER RECOVERY RESOURCES

- **Florida DEO Reemployment Assistance Center** - Reemployment Assistance (also called reemployment assistance insurance) provides temporary wage replacement benefits to qualified individuals who are out of work through no fault of their own.
<http://www.floridajobs.org/job-seekers-community-services>
- **Responding to Disaster: Tips from the Frontline** – Helpful info-graphic of key items.
www.uschamberfoundation.org/bhq/when-disaster-hits-home-story-resilience-and-recovery
- **Small Business Recovery Expanded Guide** – When a disaster occurs, businesses must take care of employees' needs, communicate impact, address financial matters (e.g., insurance, disaster assistance), restore operations, and organize recovery. Here are resources to help reopen your business and make long-term recovery progress.
<https://www.uschamberfoundation.org/node/43168>
- **Florida SBDC Network** – As a principal responder in the state's Emergency Support Function (ESF) 18 for Business & Industry, the SBDC Network is a key economic development organization that supports disaster preparedness, recovery and mitigation through its Business Continuation services. Specialists can help develop a comprehensive business continuity, emergency preparedness, and disaster recovery plan tailored for businesses at **no cost**.
<http://floridasbdc.org/services/business-continuation/>
- **Resources to Help Your Small Business Survive the Coronavirus** – The coronavirus is causing financial difficulties for businesses across the U.S. Here are five resources that can help you navigate this difficult situation.
<https://www.uschamber.com/co/start/strategy/small-business-resources-for-surviving-coronavirus>

ECONOMIC DEVELOPMENT & CHAMBER OF COMMERCE POINT CONTACTS

Florida Chamber of Commerce

Florida Chamber COVID-19 Resource Center
Florida Chamber – Sign Up for COVID-19 Updates

Southwest Florida Chambers

[Find your Chamber here](#)

Lee County Economic Development

John Talmage, Director
239-533-6800
JTalmage@leegov.com

Collier County Economic Development

Sean Callahan, Exec. Director of Corporate Business Operations
239-252-8383
Sean.Callahan@colliercountyfl.gov

Charlotte County Economic Development

Dave Gammon, Director
941-764-4942
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Sarasota County Economic Development

Dave Bullock, Interim CEO
941-309-1200 x100
dbullock@edcsarasotacounty.com

Glades County Economic Development

Tracy Whirls, Executive Director
863-946-0300
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Hendry County Economic Development


Keitha Daniels, Director
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Social Distancing for Infectious Disease

Florida Department of Health · FloridaHealth.gov

Social distancing measures are taken to restrict when and where people can gather to stop or slow the spread of infectious diseases. Social distancing measures include limiting large groups of people coming together, closing buildings and canceling events.

<p>Protect yourself and your community.</p> <p>Wash your hands often with soap and water for at least 20 seconds, especially after going to the bathroom, before eating, and after blowing your nose, coughing or sneezing. If you don't have soap and water, use an alcohol-based hand sanitizer with at least 60% alcohol. Avoid close contact with people who are sick, and stay home when you're sick.</p> 	<p>Change your daily habits.</p> <p>Avoid shopping at peak hours and take advantage of delivery or pick-up services with retailers.</p>  <p>Work with your employer.</p> <p>Cooperate with leadership to change company practices, set up flexible shift plans, have employees telecommute, and cancel any large meetings or conferences.</p> 
<p>Look for communications from universities and colleges:</p> <p>Regarding suspending classes, going to web-based learning and canceling all large campus meetings and gatherings.</p> 	<p>Keep at least six feet between you and other people.</p> <p>Avoid shaking hands as a social greeting.</p> 
<p>Avoid public transit if possible.</p> <p>Don't travel to areas with active outbreaks.</p> 	<p>Avoid crowded places.</p> <p>Sporting events, community festivals, and concerts</p>  <p>Learn more:</p> <p>tinyurl.com/CDCgatherings tinyurl.com/FLcdcprevention</p>

Florida Health Office of Communications 03-09-20

6 WAYS TO PREVENT A VIRUS FROM DISRUPTING YOUR BUSINESS

Follow these tips to avoid costly interruptions caused by a virus outbreak.

1. STAY ALERT

Know your risks by using resources from the CDC, WHO, and an agency local to your region such as your state's Department of Health or your county's Emergency Management Agency.



2. CONNECT OFTEN

Communicate frequently with employees, key partners, clients/customers and suppliers/vendors. Consider hotlines, emails, intranets, dedicated websites and social posts.

3. LIMIT EXPOSURE

Implement "social distancing measures." Minimize in-person meetings and conference attendance and discontinue other nonessential travel.



4. KEEP THE SICK AT HOME

Prepare for absences by cross-training staff and/or obtaining temporary help.

5. PREPARE FOR DISRUPTIONS

Identify alternate suppliers/vendors in case of supply chain disruption.



6. BUILD YOUR PLAN

IBHS's OFB-EZ business continuity toolkit can help you identify what to do now to prepare for and respond to a virus outbreak. Learn more at DisasterSafety.org/OFB-EZ.



BUSINESS DAMAGE ASSESMENT SURVEY

If you believe your business has been affected by the Coronavirus, please take a moment to complete SBA's Business Damage Assessment Survey. The survey is available in English, Spanish and Haitian Creole and is available at:

<https://floridadisaster.biz/BusinessDamageAssessments>

This survey is meant to determine how much the Coronavirus has impacted small businesses. The results of this survey will be used to justify a Small Business Administration Disaster Declaration for the State of Florida so that funds may be allocated and the application process may begin.

[FloridaDisaster.biz](https://floridadisaster.biz) is a partnership between the Florida Department of Economic Opportunity (DEO) and the Florida Division of Emergency Management (DEM).

DEO is the lead agency for the State Emergency Response Team Emergency Support Function (ESF) 18. ESF-18 is tasked with coordinating local, state and federal agency actions that provide immediate and short-term assistance to business and industry as well as economic stabilization. Additionally, ESF-18 works with business and industry to identify available resources to meet the needs of the state and its citizens before, during and after a disaster.

U.S. CHAMBER OF COMMERCE

Keeping Commercial Establishments Safe

Encourage your employees and customers to...

 PRACTICE GOOD HYGIENE	 AVOID CROWDING	 FOR TRANSPORTATION BUSINESSES, TAXIS, AND RIDE SHARES
<ul style="list-style-type: none">• Stop handshaking—use other noncontact methods of greeting• Clean hands at the door and remind employees to regularly wash their hands• Promote tap and pay to limit handling of cash• Disinfect surfaces like doorknobs, tables, desks, and handrails regularly	<ul style="list-style-type: none">• Use booking and scheduling to stagger customer flow• Use online transactions where possible	<ul style="list-style-type: none">• Keep windows open when possible• Increase ventilation• Regularly disinfect surfaces

What every American and community can do now to decrease the spread of coronavirus