Dealing with Impacts from COVID-19 Resources for Southwest Florida

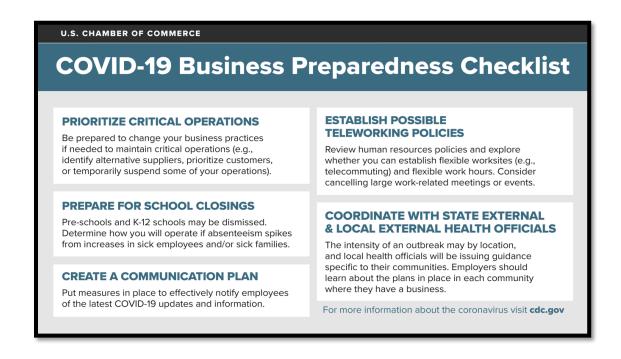
FEDERAL & STATE GUIDANCE

- 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
- Centers 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 and https://www.osha.gov/coronavirus/safework
- U.S. Treasury Updated COVID-19 Relief Fund FAQ The following answers to frequently asked questions supplement the Treasury's Coronavirus Relief Fund ("Fund") Guidance for State, Territorial, Local, and Tribal Governments, updated as of January 15, 2021 ("Guidance"). 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: Community Development Block Grants Coronavirus Relief Funding (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.
 www.FloridaJobs.org/CDBG-CV

COUNTY RESOURCES

- Charlotte County https://www.charlottecountyfl.gov/covid-19/
- **Collier County** https://www.colliercountyfl.gov/your-government/divisions-a-e/communication-customer-relations-division/collier-county-covid-19-information
- Glades County https://www.myglades.com/covid-19_vaccine/index.php
- Hendry County https://www.hendryfla.net/emergency_management.php
- Lee County https://www.leegov.com/covid-19
- Sarasota County https://www.scgov.net/government/health-and-human-services/covid-19-coronavirus



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
 Although all Economic Impact Payments have been dispersed, individuals may be able to claim the Recovery Rebate tax credit in the upcoming filing season (https://www.irs.gov/newsroom/as-required-by-law-all-first-and-second-economic-impact-payments-issued-eligible-people-can-claim-recovery-rebate-credit).

- Disaster Assistance Search Tool A search tool provided by Disaster Assistance.gov, in which an
 individual can answer a few questions to receive assistance being connected to the help they are
 looking for. https://www.disasterassistance.gov/get-assistance/find-assistance
- 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. The Florida Small Business Emergency Bridge Loan program in response to COVID-19 is currently inactive. However, in the event of an Emergency Bridge Loan activation for any future declared disasters, please check this page for more information on the Emergency Bridge Loan program.
 https://floridadisasterloan.org/
- SBA Disaster Assistance The U.S. Small Business Administration (SBA) provides low-interest disaster loans to help businesses 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://disasterloanassistance.sba.gov/ela/s/article/Economic-Injury-Disaster-Loans
- Prospera a partnership with the Florida Department of Economic Opportunity that assists Hispanic
 entrepreneurs and Hispanic-owned small businesses establish and grow their businesses in Florida.
 Services provided to clients include entrepreneurial grants, loan facilitation, and technical/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-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%20Chain%20Optimization/connex.stml
- NRAEF Restaurant Employee Relief Fund the National Restaurant Association Educational Foundation (NRAEF) awarded one-time grants of \$500 to restaurant industry employees who had been adversely impacted by COVID-19 financially, whether through a decrease in wages or loss of employment that resulted in a lack of resources to pay for essential expenses. The Fund is *not* accepting new applications and has closed. https://rerf.us/apply-for-aid/

- Bartender Emergency Assistance Program The United States Bartenders Guild's National
 Charity Foundation launched a program for bartenders in need of assistance during the Coronavirus
 pandemic. The Bartender Emergency Assistance Program (BEAP) was meant to aid service industry
 personnel experiencing financial difficulties as a direct result of the outbreak. Eligible applicants were
 able to receive a grant, in undisclosed sums, to help pay their bills. Although this COVID-19 Relief
 funding may have ended, they still provide grants to industry members in need through their other
 grant programs.
 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. https://www.211.org/get-help/help-during-covid-19-pandemic
- 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, healthcare 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 farmers, niche and nontraditional 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, Additional Assistance The USDA announced an expansion of the Coronavirus Food Assistance Program the Coronavirus Food Assistance Program 2 (CFAP 2). CFAP 2 provided producers with financial assistance to absorb some of the increased marketing costs associated with the COVID-19 pandemic. The application period for CFAP 2 closed on December 11 for most producers. However, additional assistance means certain producers are now eligible to apply for CFAP 2 and others may modify existing applications. USDA's Farm Service Agency will accept new or modified applications from January 19 through February 26, 2021. The CFAP additional assistance includes changes to more accurately compensate producers who already applied for the program, and producers of certain commodities may be eligible for higher payments. Details are outlined by commodity, including new payment calculations and actions producers should take to update applications. No action is required for certain commodities. 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 COVID-19 Business Resource Center – Hello Alice distributed over \$1.5 million in funds to 154 COVID-19 Business for All Emergency Grant awardees. Additionally, they are continuing to host the COVID-19 Business Resource Center, where business owners can access industryspecific resources and how-to guides, including how to reopen safely and update their business plan. https://covid19.helloalice.com

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/
- The Consumer Financial Protection Bureau's Resource Guide for Homeowners and Renters during Coronavirus – an online resource for renters and homeowners with information on mortgages, forbearance, and other financial processes. https://www.consumerfinance.gov/coronavirus/mortgage-and-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. However, please keep in mind that not all sites are open daily or provide every meal service. Review site details prior to visiting and contact the site directly if you have questions about hours or meals. 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/cms/one.aspx?portalld=676305&pageId=30899939
- 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 by 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/business/education/project-10-million?cmpid=TFB_RAD_P_20TENMM_OU0ZJSRRLLM0FYL758187
- 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 Over 275 online learning resources available: https://www.weareteachers.com/free-online-learning-resources/
- FDOE Best Practices Helpful list of best practices for distance-learning and equity among students, for students with disabilities, and for learners of the English language. http://www.fldoe.org/em-response/distance-learning.stml
- Comcast Internet Essentials Internet options for low-income households. https://www.internetessentials.com/covid19

- **CenturyLink 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
- Charlotte County Schools Distance Learning Resources –
 Information and guidelines for Charlotte residents: https://www.yourcharlotteschools.net/Page/25502
- Collier County Schools Distance Learning Resources –
 Information and guidelines for Collier residents: https://www.collierschools.com/elearns
- Glades County Schools Distance Learning Resources Information and guidelines for Glades residents: http://www.gladesedu.org/covid-19-information
- Hendry County Schools Distance Learning Resources –
 Information and guidelines for Hendry residents: https://www.hendry-schools.org/domain/1690
- Sarasota County Schools Distance Learning Resources Information and guidelines for Sarasota residents: https://www.sarasotacountyschools.net/ican

COMMUNICATION RESOURCES

 Centers for Disease Control and Prevention: Know the Facts about COVID-19 and Help Stop the Spread of Rumors –

https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/share-facts.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fabout%2Fshare-facts.html

- FEMA Coronavirus Rumor Control a webpage to help the public distinguish between rumors and facts regarding the response to the Coronavirus (COVID-19) pandemic: https://www.fema.gov/disasters/coronavirus/rumor-control
- 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) <u>COVID-19 Dashboard</u> To keep Florida residents and visitors safe, informed, and aware of 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
the 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 will find 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 infographic of key items. <u>www.uschamberfoundation.org/bhq/when-disaster-hits-home-story-resilience-and-recovery</u>
- 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 239-338-3161 JTalmage@leegov.com

• Collier County Economic Development

Sean Callahan, Exec. Director of Corporate Business Operations 239-252-8999

Sean.Callahan@colliercountyfl.gov

• Charlotte County Economic Development

Dave Gammon, Director 941-764-4942 dave.gammon@CharlotteCountyFL.gov

• Sarasota County Economic Development

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

• Glades County Economic Development

Tracy Whirls, Executive Director 863-227-2438 twhirls@gladescountyedc.com

• Hendry County Economic Development

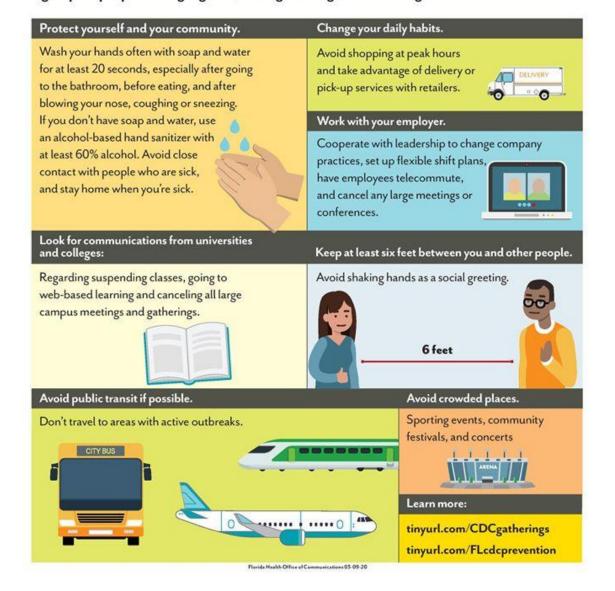
Keitha Daniels, Director 863-612-4912 keitha@hendryedc.com



Social Distancing for Infectious Disease

Florida Department of Health · Florida Health.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.





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 crosstraining 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.



DISASTERSAFETY.ORG

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 online 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 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.

