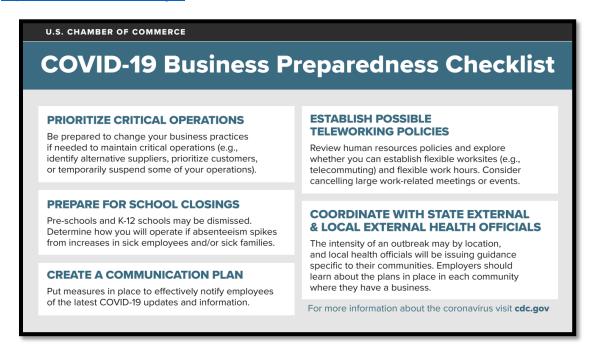
Dealing with Impacts from COVID-19 Resources for Small Businesses in Florida

Compiled by Northeast Florida Regional Council (NEFRC)

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
- 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



DISASTER FINANCIAL 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.
 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

- 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

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/2019-ncov/symptoms-testing/share-facts.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fabout%2Fshare-facts.html
- 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 about the status of the virus, The Florida Department of Health has launched a COVID-19 dashboard that will be updated twice daily.
- 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

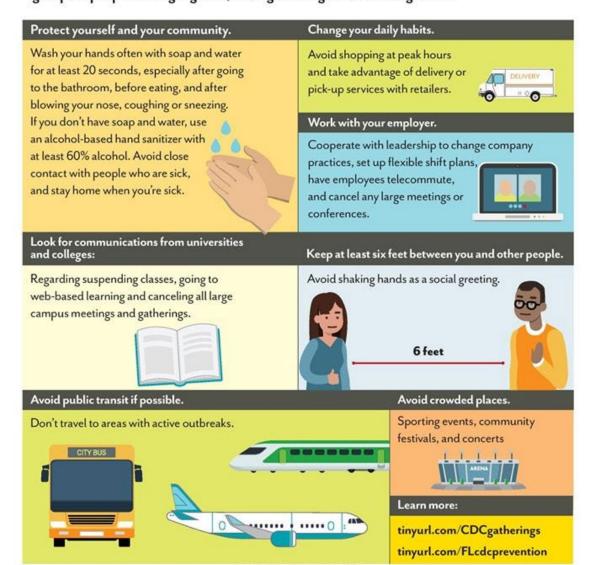
- Responding to Disaster: Tips from the Frontline Helpful info-graphic of key items. www.uschamberfoundation.org/bhq/when-disaster-hits-home-story-resilience-and-recovery
- Small Business Recovery Expanded Guide When a disaster occurs, businesses must take care
 of employees' needs, communicate impact, 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



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.



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.

<u>FloridaDisaster.biz</u> 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.



INSURANCE INSTITUTE FOR BUSINESS & HOME SAFETY

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.



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