

COVID-19 FLORIDA SMALL BUSINESS RESOURCES



DISASTER FINANCIAL ASSISTANCE FOR SMALL BUSINESSES

Business Damage Assessment Survey - Florida Governor Ron DeSantis has announced the activation of the Business Damage Assessment survey to assess the impact of COVID-19 on Florida's local businesses. The survey, managed by the Florida Department of Economic Opportunity (DEO), will evaluate businesses affected by COVID-19 and the impacts the virus has had on the local economy so actions to implement economic relief programs for businesses can begin.

Why is this important? Actively participating in this survey will provide data on Florida's business economic losses and may prove useful in future relief efforts from the Federal or State government.

What are the next steps? Once the state has enough surveys/evidence of economic impact, the state and federal governments can move forward with activating the path for SBA Loans and Florida Disaster Bridge Loans for business.

TAKE THE ASSESSMENT SURVEY

U.S. CHAMBER OF COMMERCE

COVID-19 Business Preparedness Checklist

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 vary 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.	For more information about the coronavirus visit cdc.gov

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 Loan (COVID-19) – ****NEW**** Just approved for Florida!! Here is the announcement with contact information. These loans have an interest rate of 3.75% with a longer term. Click the link below to read more and apply.
<https://www.sba.gov/disaster-assistance/coronavirus-covid-19>

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>

Florida’s First Coast Relief Fund – To help our neighbors most affected by COVID-19 disruption, The Community Foundation for Northeast Florida, Jessie Ball duPont Fund, Jewish Federation and Foundation of Northeast Florida, United Way of Northeast Florida and United Way of St. Johns County are re-activating Florida’s First Coast Relief Fund. The fund will assist local organizations helping those in Northeast Florida affected by this public health crisis.
<https://unitedwaynefl.org/give/relief-fund/>

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) 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.

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>

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>

HOW TO HELP LOCAL COMPANIES

Helping small businesses and B Corps - Buying a gift card from [one of our Florida B Corps](#) or [Florida For Good Directory](#) Members to use at a later date can help support folks through a turbulent time.



be good to yourself

PRACTICE SELF-CARE

Be sure to consider the wellbeing of your physical and mental health during this time. We encourage practicing yoga and meditation as a way to encourage a positive mindset, reduce stress and cultivate gratitude.

- Check-out yogadownload.com for hundreds of online yoga and meditation classes to practice in the comfort of your own home – many of which are free
- Eat foods that boost your immune system (fresh fruits and veggies if you have access to them). We love the [Glowing Green Smoothie](#) by celebrity nutritionist Kimberly Snyder.
- Spend time in nature: go on a hike
- Practice positive affirmations. Here are [72 Positive Affirmations for Anxiety and Depression](#) from the Positive Affirmations Center.
- Workout: Do a free virtual [305 Fitness workout class here](#). We both did it today and felt so joyful afterward.
- Art: Feel like you're visiting a museum through a free virtual tour. View participating museums [here](#).
- Music: The Met Opera is live streaming performances this entire week [here](#).
- Meditation: Try Dr. Tara Brach's mindfulness meditations free [here](#).
- Podcast: [Time Ferris featuring Jack Kornfield, How to Find Peace Amid COVID-19, How to Cultivate Calm in Chaos.](#)

BUSINESS RESOURCES

We encourage preparedness prep for business owners. Please find some helpful links below. If you don't have a continuity and prep plan, now is a good time to get started.

COVID-19 Resource Center - The Orlando Economic Partnership's online business resource center [Orlando.org/covid19](https://www.orlando.org/covid19) has many useful links not just for Central Florida businesses, but for the entire state.

Other useful links:

- Florida Disaster: access to critical information before, during and after a disaster
- Guidance on Preparing Workplaces for Pandemic
- Business Planning Checklist for Pandemics
- Employer Action Item list
- Preparedness Planning for your Business
- Business Emergency Preparedness Social Media Toolkit
- Business Continuity Plan
- Small Business Administration (SBA) Guidance for Businesses and Employers
- Best practices for communication of management
- Moving to a remote team
- Ways to stay focused when working from home
- Tips to make working from home work for you
- How to lead a remote team
- How to successfully take your team remote
- How to cope with uncertainty
- Care for your coronavirus anxiety
- What early stage startups should be thinking about right now
- How to wash your hands properly
- How to market during a crisis
- 8 ways to manage your coronavirus related anxiety
- Social distancing
- How to help others
- Importance of social distancing
- How to flatten the COVID-19 growth curve