

Guide to State and Local COVID-19 Programs



STATE	ASSISTANCE PROGRAM	SMALL BUSINESS LINKS	NOTES
Alabama (AL)	N/A		
	Microloan Loan Program	https://www.commerce.alaska.gov/web/ded/FIN/LoanPrograms/Microloan.aspx	
Alaska (AK)	Small Business Economic Development Loan	https://www.commerce.alaska.gov/web/ded/FIN/LoanPrograms/SmallBusinessDevelopment.aspx	
	Alaska Commercial Fishing and Agriculture Bank	https://cfabalaska.com/	
	Southeast Alaska Revolving Loan Fund	https://www.jedc.org/business/loanrflf	
Arizona (AZ)	Neighborhood Economic Development Corporation (NEDCO) -- A New Leaf's Immediate Financial Assistance	https://www.turnanewleaf.org/services/financial-empowerment/immediate-financial-assistance.html	
	PMHDC Loan	http://www.pmhdc.net/loans/	
	Préstamos CDFI Small Business Loan	https://www.prestamosloans.org/apply-now/	
	Arizona COVID-19 Community Response Fund	https://www.azfoundation.org/Giving/ArizonaCOVID-19CommunityResponseFund.aspx	
Arkansas (AR)	Quick Action Loan Program	https://www.arkansasedc.com/covid19	
	Community Development Block Grant (CDBG)	https://www.arkansasedc.com/covid19	
	Arkansas Community Foundation COVID-19 Relief Fund	https://www.arcf.org/responding-to-covid-19-in-arkansas/	
California (CA)	COVID-19 Small Business Resiliency Fund	https://oewd.org/covid-19-small-business-resiliency-fund	
	COVID-19 State of Emergency Tax Relief	https://www.cdtfa.ca.gov/services/covid19.htm	
	California Small Business Loan Guarantee Program & Disaster Relief Loan Guarantee Program	https://www.ibank.ca.gov/small-business-finance-center/	
	California Capital Access Program (CalCAP) for Small Business	https://www.treasurer.ca.gov/cpcf/calcap/sb/index.asp	
Colorado (CO)	Denver Small Business Emergency Relief	https://www.denvergov.org/content/denvergov/en/environmental-health/news/coronavirus-info/support-services/small-business-emergency-relief-program-form.html	
	Help Colorado Now Funding	https://covrn.com/	
	The Work-Share Program	https://www.colorado.gov/pacific/cdle/layoffassistance	
Connecticut (CT)	Lamont administration rolls out loan program for Connecticut businesses	https://portal.ct.gov/Office-of-the-Governor/News/Press-Releases/2020/03-2020/Governor-Lamont-Launches-Emergency-Interest-Loan-Program-for-Small-Businesses-and-Nonprofits	
Delaware (DE)	Hospitality Emergency Loan Program (HELP)	https://business.delaware.gov/wp-content/uploads/sites/118/2020/03/Hospitality-Emergency-Loan-Program-Application_NEW.pdf	
District of Columbia (DC)	DC Small Business Recovery Microgrants	https://coronavirus.dc.gov/recovery-business	

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As of 3/26/20: Applications will be accepted under this program through May, 8, 2020, contingent on availability of funds.

Florida (FL)	Emergency Bridge Loan	http://floridajobs.org/rebuildflorida/businessrecovery	
Georgia (GA)	Atlanta Small Business Loan Programs	https://www.investatlanta.com/businesses/small-businesses/small-business-loan-programs	
Hawaii (HI)	None found - relying on Federal SBA		
Idaho (ID)	None found - relying on Federal SBA		
Illinois (IL)	Small Business COVID-19 Relief Program	https://illinoistreasurer.gov/Invest in Illinois/Small Business COVID-19 Relief Program?fbclid=IwAR3cBZv0DJYQYmEUliYk2CxafmxPoACr-hEVF4DrgkGUVi3QraS4QjpTRI	
	Short-Term Relief from Penalties for Late Sales Tax Payments	https://www2.illinois.gov/rev/research/publications/bulletins/Documents/2020/FY2020-23.pdf	
	Chicago Small Business Resiliency Fund	https://www.chicago.gov/city/en/sites/covid-19/home/chicago-small-business-resiliency-fund.html	
Indiana (IN)	The Community Investment Fund of Indiana Indiana Emergency Response Program	http://capitalizingindiana.org/ https://www.gener8tor.com/emergency-response-program/indiana	
Iowa (IA)	Iowa Small Business Relief Grant and Tax Deferral	https://www.iowaeconomicdevelopment.com/userdocs/programs/2020faqsmallbusinessrelief.pdf	
	COVID-19 Targeted Small Business Sole Operator Fund	https://www.iowaeconomicdevelopment.com/programDetails?pid=137&ppid=26	
Kansas (KS)	Hospitality Industry Relief Emergency Fund	https://www.kansascommerce.gov/covid-19-response/hospitality-industry-relief-emergency-hire-fund/	As of 3/26/20: This fund was announced 3/20/20 and was exhausted/not accepting applications by 3/24/2020
Kentucky (KY)	None found - relying on Federal SBA		
Louisiana (LA)	New Orleans Business Alliance COVID-19 Relief Grant	https://www.nolaba.org/relief-fund/	Fund is put together by the New Orleans Business Alliance rather than directly from the state/city
Maine (ME)	COVID-19 Relief Business Direct Loan Program	https://www.famemaine.com/business/programs/covid-19-relief-loan-programs/covid-19-relief-business-direct-loan-program/	
Maryland (MD)	Maryland Small Business COVID-19 Emergency Relief Grant Fund	https://commerce.maryland.gov/fund/maryland-small-business-covid-19-emergency-relief-grant-fund	
	Maryland Small Business COVID-19 Emergency Relief Loan Fund	https://commerce.maryland.gov/fund/maryland-small-business-covid-19-emergency-relief-loan-fund	
Massachusetts (MA)	None found - relying on Federal SBA		

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Michigan (MI)	Michigan Small Business Relief Program - Grant	https://www.michiganbusiness.org/495144/globalassets/documents/covid19/michigan-small-business-relief-program-grants_final.pdf	
	Michigan Small Business Relief Program - Loan	https://www.michiganbusiness.org/494fed/globalassets/documents/covid19/michigan-small-business-relief-program-loans_final.pdf	
Minnesota (MN)	DEED Small Business Emergency Loans	https://mn.gov/deed/business/financing-business/deed-programs/peacetime/	
Mississippi (MS)	None found - relying on Federal SBA		
Missouri (MO)	Gateway Resilience Fund	http://stlgives.org/wp-content/uploads/2020/03/Gateway-Resilience-Fund-Application-fillable-3.23.20.pdf	Grant is from The St. Louis Community Foundation rather than a state or city source
Montana (MT)	None found - relying on Federal SBA		
Nebraska (NE)	None found - relying on Federal SBA		
Nevada (NV)	None found - relying on Federal SBA		
	Access/Micro Business Loan Program/Premier Lender Program/Direct Loans/Small Business Bonding Readiness Assistance Program/Small Business Lease Assistance Program/Small Business Fund/Premier CDFI Program	https://www.njeda.com/small_midsize_business	These are NJ's pre-existing programs for small business assistance, COVID-19 specific assistance programs are below.
	CDFI Funding	https://www.njeda.com/small_midsize_business/services	Link provides connections to NJ-based CDFIs (Community Development Financial Institutions), which are lending institutions partnered with the NJEDA to provide financial resources to small/micro businesses
New Jersey (NJ)	Small Business Emergency Assistance Loan	https://faq.business.nj.gov/en/articles/3835238	Program accepting applications the week of March 30th
	Small Business Emergency Assistance Grant	https://faq.business.nj.gov/en/articles/3835237	Program accepting applications the week of March 30th
	Entrepreneur Guarantee Program	https://faq.business.nj.gov/en/articles/3835239	Provides incentives to investors to encourage continued capital flow to start-ups. More information the week of March 30th
	NJEDA Small Business Emergency Assistance Guarantee Program	https://faq.business.nj.gov/en/articles/3835236	Provides 50 percent guarantees on working capital loans and waive fees on loans made through institutions participating in the NJEDA's existing Premier Lender or Premier CDFI programs
	Emergency Technical Assistance Program	https://faq.business.nj.gov/en/articles/3835241	More information the week of March 30th

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New Mexico (NM)	COVID-19 Business Loan Guarantee Program & LEDA Zero-Percent Interest Loans	https://gonm.biz/about-us/covid-19-response/?fbclid=IwAR0lbQaahRHyyiYlBtFv6HoDLoybuVJxOJYX3ikvTz_uZuO_RdPeBTa0PK0A	LEDA (Local Economic Development Authority) loan programs and availability vary depending on the specific locality
New York (NY)	NYC Employee Retention Grant Program NYC Small Business Continuity Loan Fund COVID-19 Application For Suspension Of Debt Collection Activity	https://www1.nyc.gov/site/sbs/businesses/covid19-business-outreach.page https://www1.nyc.gov/site/sbs/businesses/covid19-business-outreach.page https://ag.ny.gov/covid-19-debt-suspension-application	
North Carolina (NC)	NC COVID-19 Rapid Recovery Lending Program	https://ncrapidrecovery.org/	
North Dakota (ND)	North Dakota Development Fund Loans Childcare Loan Program Rural Growth Incentive Program Emergency Loans	https://ndresponse.gov/covid-19-resources/covid-19-business-and-employer-resources/covid-19-financial-resources/state https://www.business.nd.gov/uploads/7/ChildCareApplication.pdf https://www.business.nd.gov/uploads/7/nddfapplication.pdf	
Oklahoma (OK)	Communities Foundation of Oklahoma Oklahoma City Community Foundation Tulsa Area COVID-19 Response Fund United Way of Central Oklahoma COVID-19 Response Fund	https://www.cfok.org/ https://www.occf.org/ https://www.okcommerce.gov/covid-19/ https://www.okcommerce.gov/covid-19/	
Oregon (OR)	Alternative Lenders	http://www.oregon4biz.com/Coronavirus-Information/ https://phila-uyims.formstack.com/forms/philadelphia_covid_19_small_business_relief_fund	
Pennsylvania (PA)	Philadelphia COVID-19 Small Business Relief Fund PIDA Low-Interest Loans	https://dced.pa.gov/programs/pennsylvania-industrial-development-authority-pida/	
Rhode Island (RI)	Small Business Assistance Program	https://commerceri.com/financing/#	
South Carolina (SC)	None found - relying on Federal SBA		
South Dakota (SD)	None found - relying on Federal SBA		
Tennessee (TN)	None found - relying on Federal SBA		
Texas (TX)	None found - relying on Federal SBA		As of 3/ 26/20: Austin City Council will decide today whether to approve additional support for local businesses by creating the local Economic Injury Disaster Loan Program
Utah (UT)	SLC Emergency Loan Program (ELP)	https://www.slc.gov/ed/elploan/	

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Vermont (VT)	Vermont Small Business Loan Program	https://www.veda.org/financing-options/vermont-commercial-financing/small-business-loan-program/
	Vermont Community Loan Fund	https://www.investinvermont.org/
	Community Capital of Vermont	https://www.communitycapitalvt.org/
Virginia (VA)	None found - relying on Federal SBA	
Washington (WA)	SharedWork Program	https://esd.wa.gov/SharedWork
West Virginia (WV)	None found - relying on Federal SBA	
Wisconsin (WI)	Small Business 20/20	https://wedc.org/programs-and-resources/small-business-2020/
Wyoming (WY)	None found - relying on Federal SBA	