

## GENERAL INFORMATION ON COVID-19 FOR SMALL BUSINESSES:

1. World Health Organization (WHO) Advice for the Public:  
<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public>
2. Centers for Disease Control and Prevention (CDC) Interim Guidance for Businesses and Employers to Plan and Respond to COVID-19: [https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html?CDC\\_AA\\_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fspecific-groups%2Fguidance-business-response.html](https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fspecific-groups%2Fguidance-business-response.html)
3. Department of Labor (DOL) Q&A for COVID-19 or other public health emergencies and the FLSA: <https://www.dol.gov/agencies/whd/flsa/pandemic>
4. Occupational Safety and Health Administration (OSHA) COVID-19 Overview:  
<https://www.osha.gov/SLTC/covid-19/>

## LEGAL INFORMATION ON Families First Coronavirus Response Act (FFCRA), signed by Trump on 3/18/20:

1. With the FFCRA, the US Treasury, IRS and DOL announced two refundable payroll tax credits to immediately and fully reimburse dollar for dollar for costs of providing coronavirus related leave to EEs.
2. Legal information on FFCRA:
  - a. Link to the law: [https://www.congress.gov/bill/116th-congress/house-bill/6201/text?fbclid=IwAR15AxQKpjQtoqyCCDSYfZL2Q1L-fDtfXYngo-Gd0\\_SE5AWev8sQlfDWqs](https://www.congress.gov/bill/116th-congress/house-bill/6201/text?fbclid=IwAR15AxQKpjQtoqyCCDSYfZL2Q1L-fDtfXYngo-Gd0_SE5AWev8sQlfDWqs)
  - b. National Federation of Independent Business (NFIB) Legal Update Webinar:  
<https://www.nfib.com/webinars/covid-10-part2/>
  - c. General Legal Advice on COVID-19 by Fisher Phillips law firm, including an update on the Families First Coronavirus Response Act:  
<https://www.fisherphillips.com/faqs>

## FEDERAL RESOURCES:

1. Small Business Administration (SBA) general loan information:  
<https://www.sba.gov/funding-programs/loans>

2. SBA Disaster Loans (for small businesses suffering substantial economic injury as a result of COVID-19) (3.75% interest for small businesses, 2.75% for nonprofits):  
<https://www.sba.gov/disaster-assistance/coronavirus-covid-19>
3. Coronavirus Aid, Relief, and Economic Security (CARES) Act currently under consideration for Business Interruption Loans: Cannot get SBA Disaster Assistance Loan and Business Interruption Loan. Loan amount is average monthly payments for payroll, mortgage, rent, debt obligations, up to \$10,000,000. Uses payroll support (including paid leave), continuation of health insurance premiums, salaries, mortgage, rent, debt obligations. Loan forgiveness equal to maintaining payroll from March 1 through June 1, may be reduced based on reduction of number of EEs based on payroll formula. Requirements: IRS payroll filings, state income filings, financial statements – may have others. Program from March 1-December 31, 2020. Here is an article that talks about considerations before making large scale layoffs: <https://www.wallerlaw.com/news-insights/3502/Considering-layoffs-Congress-CAREs-Act-could-offer-small-business-a-lifeline>
4. SBA Coronavirus Resource Page (being updated regularly):  
<https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>
5. The Internal Revenue Service (IRS) has postponed April 15 tax deadline for 90 days, and will waive interest and penalties: <https://www.irs.gov/newsroom/tax-day-now-july-15-treasury-irs-extend-filing-deadline-and-federal-tax-payments-regardless-of-amount-owed>

#### STATE RESOURCES:

1. State Declarations of Emergency and Executive Orders regarding COVID-19:  
<https://web.csg.org/covid19/executive-orders/>
2. State Tax Agencies – **Check to see if filing and payment deadlines have been postponed, and please note that filing deadlines and payment deadlines may be different!**: <https://www.taxadmin.org/state-tax-agencies>
3. State Chambers of Commerce: <https://www.statechambers.org/about> or <https://www.uschamber.com/members/chambers/accreditation>
4. US Small Business Administration (SBA) site to find information on state and local small business assistance: <https://www.sba.gov/local-assistance/find/?type=Small%20Business%20Development%20Center&pageNumber=1>

#### LOCAL RESOURCES:

1. US Chamber of Commerce listings for accredited state and local Chambers of Commerce: <https://www.uschamber.com/members/chambers/accreditation>
5. US Small Business Administration (SBA) site to find information on state and local small business assistance: <https://www.sba.gov/local-assistance/find/?type=Small%20Business%20Development%20Center&pageNumber=1>

#### PRIVATE RESOURCES:

1. Lenders:
  - a. Forbes list of banks that are offering deferment and forbearance to business loan customers having trouble making payments: <https://www.forbes.com/sites/advisor/2020/03/12/list-of-banks-offering-relief-to-customers-affected-by-coronavirus/#5edffb893ee3>
  - b. American Bankers Association A-Z list of coronavirus response programs: <https://www.aba.com/about-us/press-room/industry-response-coronavirus#AlphaU>
2. Amazon Neighborhood Small Business Relief Fund (currently only Seattle area, but worth watching to see if they expand this): <https://amazonsmallbusinessrelief.force.com/SelfRegisterPage>
3. Facebook Small Business Grant Program: <https://www.facebook.com/business/boost/grant>
4. Kiva Loans (0% loans for entrepreneurs): <https://www.kiva.org/borrow>
5. For dog trainers and pet professionals:
  - a. Dog Gurus Tricks for Fun class (to market to trainer clients, with part of the revenue going back to the referring trainer): <https://www.thedoggurus.com/tricks/>
  - b. Kinn Pack Affiliate Program (commission on Kinn Kleanbowl products): <https://kinninc.com/affiliate-program/>
  - c. Amazon affiliate program: <https://affiliate-program.amazon.com/>

#### OTHER RESOURCES:

1. Forbes resources (being updated regularly):  
<https://www.forbes.com/sites/advisor/2020/03/20/list-of-coronavirus-covid-19-small-business-relief-programs/#7640d64ee89d>
2. National Federation of Independent Businesses:  
<https://www.nfib.com/content/analysis/coronavirus/latest-on-coronavirus-from-nfib/>
3. US Chamber of Commerce: <https://www.uschamber.com/co/small-business-coronavirus>
4. US Chamber of Commerce Foundation:  
<https://www.uschamberfoundation.org/reports/coronavirus-response-resources>
5. Dog Gurus resource page: <https://www.thedoggurus.com/covid19/>