

## Resources for Small Businesses Navigating the COVID-19 Outbreak

At the Southwestern Pennsylvania Commission (SPC) we want to provide you and your business with all of the resources currently available during the COVID-19 outbreak. We are committed to assisting small businesses in need and connecting you to the services and resources out there to help whether you need to sustain, grow or build your business. The below resources contain information about the COVID-19 outbreak, as well as specific assistance for small businesses adjusting to a decrease in sales, employment and/or economic challenges.

### **Pennsylvania Department of Economic Development (PADCED):**

Pennsylvania Department of Economic Development wants to keep you and your business up to date on the most recent information surrounding COVID-19. Visit <https://dced.pa.gov/resources/> for additional information.

## **Loan Assistance available to Businesses:**

### **Small Business Administration (SBA):**

SBA provides a COVID-19 guide to assist small businesses during this time.

<https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>

*To apply for a Disaster Assistance Loan visit:* <https://www.sba.gov/funding-programs/disaster-assistance>

The SBA offers a host of loan products to assist businesses experiencing a downturn due to the COVID-19 outbreak. These loan options include Economic Injury Disaster Loans, Paycheck Protection Loans, Express Bridge Loans, and Debt Relief for some current SBA borrowers. A description of each program is below:

The SBA's **Economic Injury Disaster Loan (EIDL)** program assistance that can provide small businesses with working capital loans of up to \$2 million to provide economic support to small businesses to help overcome the temporary loss of revenue they are experiencing. Additionally, small business owners in all U.S. states, Washington D.C., and territories are eligible to apply for an Economic Injury Disaster Loan advance of up to \$10,000. This advance will provide economic relief to businesses that are currently experiencing a temporary loss of revenue. Funds will be made available following a successful application. This loan advance will not have to be repaid.

The passage of the Coronavirus Aid Relief and Economic Security (CARES) Act allocated \$350 Billion to keep workers employed amid the COVID-19 pandemic. Known as the **Paycheck Protection Program**, these loans require no collateral, no personal guarantees, and no fees. Additionally, the SBA will forgive Paycheck Protection loans if all employees are kept on the payroll for eight weeks, and the money is used for payroll, rent, mortgage interest, or utilities. Businesses interested in applying for a Paycheck Protection loan must do so through an approved SBA 7(a) lender. If your business bank is not an approved 7(a) lender, you can find one by visiting <https://www.sba.gov/paycheckprotection/find>.

The SBA's **Express Bridge Loan Pilot Program** allows small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 quickly. These loans can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing and can be a term loans or used to bridge the gap while applying for a direct SBA Economic Injury Disaster loan. If

a small business has an urgent need for cash while waiting for decision and disbursement on an Economic Injury Disaster Loan, they may qualify for an SBA Express Disaster Bridge Loan.

Finally, for current SBA 7(a), 504, and Microloan clients, the SBA is offering **Debt Relief**, and will automatically pay the principal, interest, and fees of current 7(a), 504, and microloans for a period of six months. The SBA will also automatically pay the principal, interest, and fees of new 7(a), 504, and microloans issued prior to September 27, 2020.

To learn more about any of the SBA options noted above, please visit <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options>

Regional SBA Small Business Development Centers: Click link(s) below to connect:

[University of Pittsburgh SBDC](#)

[Clarion University SBDC](#)

[Duquesne University SBDC](#)

[Indiana University of Pennsylvania SBDC](#)

[St. Vincent College SBDC](#)

### **Southwestern Pennsylvania Commission (SPC):**

SPC serves the Southwest Pennsylvania 10 county region and provides low-interest loans for small businesses who are looking to expand their business via the purchase of a building or land for construction, the purchase of equipment, or businesses in need of working capital lines of credit. If your business is looking to expand, or if your business suffers a downturn during the COVID-19 outbreak, please contact SPC's Business Finance team via email to obtain further information on our loan programs. We would be happy to help.

Steve Meredith – Business Finance Manager – [smeredith@spcregion.org](mailto:smeredith@spcregion.org)

Todd Stranko – Business Finance Assistant Manager – [tstranko@spcregion.org](mailto:tstranko@spcregion.org)

Sarah Francis – Business Loan Servicer – [smf@spcregion.org](mailto:smf@spcregion.org)

### **Urban Redevelopment Authority of Greater Pittsburgh (URA):**

The Urban Redevelopment Authority of Greater Pittsburgh (URA) is offering resources to help small businesses potentially impacted by COVID-19. Small businesses located in the City of Pittsburgh who are currently borrowing from the URA are encouraged to contact their URA loan officer via phone or email. Additional information can be found at <https://www.ura.org/news/ura-offering-resources-to-help-small-businesses-potentially-impacted-by-coronavirus>

### **Catalyst Connection:**

If you are a manufacturer in the Southwestern Pennsylvania region, Catalyst Connection gathers the latest intelligence on financial resources, grants, investor access, and loan programs that are available to the southwestern PA manufacturing community. Their financial experts work to assess a company's financial situation, develop a plan, and implement a solution aligned with your short- and long-range capital goals. Visit:

<https://www.catalystconnection.org/economic-development-services/financial-services/>

They also maintain a website with resources for COVID-19 in the manufacturing sector. Visit <https://www.catalystconnection.org/covid-19-resources-for-manufacturers/> to learn more.

### **Hebrew Free Loan Association of Pittsburgh:**

The [Hebrew Free Loan Association of Pittsburgh](#) has announced a Coronavirus Financial Bridge Loan Program to provide interest-free loans on a nonsectarian basis for up to \$5,000 to residents of Allegheny, Beaver, Butler, Westmoreland, Washington, and Armstrong counties who are facing financial challenges caused by COVID-19.

### **Bridgeway Capital**

Bridgeway Capital is offering a COVID-19 Response loan fund for Western PA businesses affected by the COVID-19 outbreak. The loan program is designed to help businesses under 50 employees that are experiencing negative economic impacts in industries hit hard by the public health crisis. To learn more about Bridgeway's COVID-19 Response loan program, please visit <https://www.bridgewaycapital.org/loans-and-modifications/covid-19-response-fund/>, or call 412-201-2450.

### **KIVA Pittsburgh**

KIVA Pittsburgh offers 0% interest loans of up to \$10,000 to small businesses in the United States. Riverside Center for Innovation partners with Kiva to help entrepreneurs in our region take advantage of this opportunity. To be eligible for a loan through KIVA Pittsburgh, you must:

- Have a legal business based and operating in the United States
- Have or be able to open a PayPal account
- Not currently in bankruptcy
- Be able to get 15-25 people from your personal or business network to show support for your business by each contributing \$25 toward your Kiva loan (their contributions are a loan, not a donation)

### **Honeycomb Credit**

Honeycomb Credit is offering discounted community-sourced loans for businesses impacted by COVID-19. Qualifying businesses can borrow \$10,000 - \$50,000 with an introductory 6-month interest-only period and no prepayment penalty. To learn more about this opportunity, please visit <https://www.honeycombcredit.com/relief>, or email [info@honeycombcredit.com](mailto:info@honeycombcredit.com).

### **Workforce, Training, Retention and Employment Services:**

Pennsylvania Office of Unemployment Compensation (UC) website <https://www.uc.pa.gov/Pages/default.aspx> has resources for both employers and their employees regarding COVID-19 related unemployment and general unemployment claims. This website allows for individuals to file initial claims for unemployment compensation and up to the minute news on issues affecting unemployment compensation in Pennsylvania.

Pennsylvania Careerlink has resources that can help individuals, look and apply for work. Visit <https://www.pacareerlink.pa.gov/jponline/> to get started.

For employees needing assistance with Workers' Compensation benefits, information on how to file a claim for compensation due to exposure to COVID-19 can be found at <https://www.dli.pa.gov/Businesses/Compensation/Pages/default.aspx>

The Steel Valley Authority (SVA) Strategic Early Warning Network (SEWN) helps companies in crisis. SVA staff have compiled a list of resources to help businesses navigate downturns in the economy. Their resources can be found by visiting <https://www.steelvalley.org/coronavirus>.

The Department of Labor and Industry has launched a new [online job portal](#). People seeking employment can visit [www.PAcareerlink.pa.gov](http://www.PAcareerlink.pa.gov) and select the green “PA COVID-19 Jobs – Hiring Immediately” job portal banner to see active job openings. Selecting the “Apply Now” button for a listed position will redirect individuals to the employer’s website or email where they can apply directly with the employer and speed up the hiring process.

Life-sustaining businesses can feature their job openings on the portal through an easy to use online form. Businesses must meet the criteria of a life-sustaining business and must have more than 10 job openings . The PA COVID-19 job portal is updated daily so businesses in need are spotlighted and people searching for employment have the latest job information.

Local Workforce Development Board(s): Available to help businesses, employees and jobseekers

LWDB	LWDB Website
SW Corner	<a href="http://southwestcornerwdb.com">southwestcornerwdb.com</a> Opens In A New Window
Three Rivers	<a href="http://www.partner4work.org">www.partner4work.org</a> Opens In A New Window
Tri-County	<a href="http://tricountywib.org">tricountywib.org</a> Opens In A New Window
Westmoreland-Fayette	<a href="http://www.westfaywib.org">www.westfaywib.org</a> Opens In A New Window

### **Additional U.S. Federal Government Resources:**

Visit the Federal Government’s most up to date information and latest news on COVID-19 at <https://www.coronavirus.gov/>

To learn more about the COVID-19 outbreak including prevention techniques, you can visit the Centers for Disease Control and Prevention’s (CDC) [website](#) on the disease. Additionally, the CDC is maintaining <https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/businesses-employers.html> containing information targeted to the business community navigating the outbreak.

The U.S. Department of Labor has resources to help workers and employers prepare for the COVID-19 virus. Visit <https://www.dol.gov/coronavirus> to get information for you and your employees.

The IRS has established a special section focused on steps to help taxpayers, businesses and others affected by the coronavirus, to learn more about IRS COVID-19 Tax Relief please visit <https://www.irs.gov/coronavirus>

### **Information from the Commonwealth of Pennsylvania**

### ***Assistance for Small Businesses***

On June 8, 2020, Governor Wolf announced a new \$225 million grant program to assist small businesses affected by the COVID-19 outbreak. This new program is being administered by the Commonwealth's Community Development Financial Institutions (CDFI). To find out more information on the program, including the program's guidelines, please visit <https://dced.pa.gov/programs/covid-19-relief-statewide-small-business-assistance/>. For a list of CDFIs participating in the Governor's new program, please visit <https://dced.pa.gov/download/community-development-financial-institutions/?wpdmdl=94944>

On July 9th, Governor Wolf announced that \$10 million is now available for Pennsylvania businesses that have worked to maintain access to fresh, healthy food throughout the COVID-19 pandemic.

### ***Assistance for grocery stores, and other food related entities***

The Fresh Food Financing Initiative COVID-19 Relief Fund — funded through the CARES Act — is available to for-profit, nonprofit, or cooperative entities impacted by COVID-19, including grocery stores, corner stores, convenience stores, neighborhood markets, bodegas, food hubs, mobile markets, farmers markets, on-farm markets, urban farms, and food aggregation centers with a direct connection to direct-to-consumer retail outlets.

To be eligible, more than 50 percent of sales must be from staple and perishable foods to consumers and the retailer must serve customers that live in a low-to-moderate income area. Applicants must also provide access to affordable, high-quality fresh produce, meat and dairy products and other healthy grocery items for low-to-moderate income shoppers, and must accept SNAP and WIC to the maximum extent possible.

For more information on this program, please visit [https://www.agriculture.pa.gov/Food\\_Security/Pages/Fresh-Food-Financing-Initiative-COVID-19.aspx](https://www.agriculture.pa.gov/Food_Security/Pages/Fresh-Food-Financing-Initiative-COVID-19.aspx)

### ***Additional Information***

If you are looking for information on a range of topics related to the COVID-19 outbreak, the Commonwealth has compiled a host of resources in one place, at <https://www.pa.gov/guides/responding-to-covid-19/?fbclid=IwAR1son3YWTc36ylry10Ktn9USdmGtzL2qnURgqU2KaJd9tAHAavBm8obSaw>

Similar to DCED, the Pennsylvania Department of Health is maintaining a website featuring regularly updated information on the COVID-19 outbreak. You can learn more by visiting <https://www.health.pa.gov/topics/disease/Pages/Coronavirus.aspx>

If you believe to have been exposed to COVID-19, it is important that those individuals keep their distance from others, and contact their healthcare provider immediately. Additional guidance regarding testing protocols and procedures can be found at <https://www.health.pa.gov/topics/disease/PublishingImages/COVID-19%20How%20to%20Get%20Tested.png>

### **County/Local Resources**

Below is a list of helpful County websites containing information on the COVID-19 outbreak:

Allegheny County:	<a href="https://www.alleghenycounty.us/Health-Department/Resources/COVID-19/COVID-19.aspx">https://www.alleghenycounty.us/Health-Department/Resources/COVID-19/COVID-19.aspx</a>
Armstrong County:	<a href="https://www.acmh.org/covid-19">https://www.acmh.org/covid-19</a>
Beaver County:	<a href="http://www.beavercountypa.gov/Documents/BCOA_COVID19_Task%20Force_announcement_4.1.2020.pdf">http://www.beavercountypa.gov/Documents/BCOA_COVID19_Task%20Force_announcement_4.1.2020.pdf</a>

Butler County:	<a href="https://bc3.edu/services/coronavirus-2019.html">https://bc3.edu/services/coronavirus-2019.html</a>
Fayette County:	<a href="https://www.fayettedcountypa.org/760/COVID-19">https://www.fayettedcountypa.org/760/COVID-19</a>
Indiana County:	<a href="https://www.indianacountypa.gov/">https://www.indianacountypa.gov/</a>
Greene County:	<a href="https://www.co.greene.pa.us/coronavirus">https://www.co.greene.pa.us/coronavirus</a>
Washington County:	<a href="https://www.co.washington.pa.us/646/COVID-19-Info">https://www.co.washington.pa.us/646/COVID-19-Info</a>
Westmoreland County:	<a href="https://www.co.westmoreland.pa.us/2881/Coronavirus-COVID-19">https://www.co.westmoreland.pa.us/2881/Coronavirus-COVID-19</a>

## **Resources for Farmers**

The U.S. State Department continues to process H2 Visa cases as much as possible, as the H2 Visa program is essential to the economy and food security of the United States. For more information on the State Department’s announcement, please visit <https://travel.state.gov/content/travel/en/News/visas-news/important-announcement-on-h2-visas.html>.

For additional resources related to the H2 Visa program, please visit <https://www.farmers.gov/manage/h2a>

The U.S. Department of Agriculture’s (USDA) Farm Loan program can be used to start, expand, sustain, or make changes to your farm. To find out if a Farm Loan is right for you, please visit the USDA’s Farm Loan Discovery Tool at <https://www.farmers.gov/fund/farm-loan-discovery-tool>.

In addition to the USDA’s Farm Loan program, the Farm Service Agency (FSA) also offers a Micro Loan program, focused on the financing needs of small, beginning farmers, non-traditional or niche farmers, farmer’s markets, and other agricultural activities. To learn more about the FSA’s Microloan program, visit <https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/microloans/index>.

To find additional resources for rural communities navigating the COVID-19 outbreak, please visit the COVID-19 Federal Rural Resource Guide at [https://www.rd.usda.gov/sites/default/files/USDA\\_COVID-19\\_Fed\\_Rural\\_Resource\\_Guide.pdf](https://www.rd.usda.gov/sites/default/files/USDA_COVID-19_Fed_Rural_Resource_Guide.pdf).

## **Assistance from the Private Sector**

The nonprofit Pennsylvania 30 Day Fund was launched with the goal to help save as many Pennsylvania jobs as possible while small businesses await recently approved federal funding. Pennsylvania businesses that qualify for assistance from the Fund are:

- Small businesses that employ three to 30 people;
- Based in Pennsylvania and have been operating for at least one year;
- Owned and operated by a Pennsylvania resident.

The funds dispersed to small businesses by the Pennsylvania 30 Day fund do not need to be repaid. If businesses who receive the Fund’s assistance do, at a later date, wish to “pay it forward” to another Pennsylvania small business in need of assistance, they may do so by directing those dollars back to the Fund, which will disburse the funding to another Pennsylvania business in need. Please visit <https://pa30dayfund.com/> to learn more.

If you did not find the resource you are looking for please contact Jennifer Lasser Director of Planning & Development via email at [jlasser@spcregion.org](mailto:jlasser@spcregion.org) for additional assistance.