

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

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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>

The graphic is a checklist titled "COVID-19 Business Preparedness Checklist" from the U.S. Chamber of Commerce. It features a dark blue header with the title in white. Below the header, there are four white boxes with blue headers and black text. The first box is "PRIORITIZE CRITICAL OPERATIONS", the second is "ESTABLISH POSSIBLE TELEWORKING POLICIES", the third is "PREPARE FOR SCHOOL CLOSINGS", and the fourth is "COORDINATE WITH STATE EXTERNAL & LOCAL EXTERNAL HEALTH OFFICIALS". At the bottom right, there is a note: "For more information about the coronavirus visit [cdc.gov](https://www.cdc.gov)".

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.

For more information about the coronavirus visit [cdc.gov](https://www.cdc.gov)

DISASTER FINANCIAL ASSISTANCE

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- **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/>
 1. **Apply online** and upload required supporting documentation or;
 2. **Download an application**, complete it and mail it with the required supporting documentation to the Florida Department of Economic Opportunity (DEO) at: Florida Department of Economic Opportunity, C/O Small Business Emergency Bridge Loan, 107 E. Madison Street, MSC-160, Tallahassee FL 32399-4120.
- **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>
- **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>
- **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>

DISASTER FINANCIAL ASSISTANCE (CONTINUED.)

- **Short-Term Compensation Program** – The Short-Time Compensation program is a voluntary employer program designed to help employers maintain their staff by reducing the weekly working hours during temporary slowdowns instead of temporarily laying off employees.
<http://www.floridajobs.org/office-directory/division-of-workforce-services/reemployment-assistance-programs/short-time-compensation-program-for-employees>
- **Florida Department of Economic Opportunity** – Reemployment Assistance COVID-19 Frequently Asked Questions: Determining Your Qualification and Eligibility for Reemployment Assistance Benefits http://floridajobs.org/docs/default-source/reemployment-assistance-center/ra-covid-19-faqs-eng.pdf?sfvrsn=805543b0_12&utm_medium=social&utm_source=twitter&utm_campaign=postfity&utm_content=postfityf5241
- **Children of Restaurant Employees Grants** – Charitable grant program available to support children of food and beverage service employees navigating life altering circumstances.
<https://coregives.org/>
- **Temporary Layoff Program** – A Temporary Layoff occurs when the employee is separated from their job due to lack of work, and the employee has a return-to-work date within eight weeks of the separation. An employee that is temporarily laid off from work may be eligible for RA benefits.
<http://www.floridajobs.org/Reemployment-Assistance-Service-Center/reemployment-assistance/claimants/apply-for-benefits>
- **LISC and Verizon Small Business Recovery Fund** – LISC and Verizon have teamed up to offer grants to help small businesses fill urgent financial gaps until they can resume normal operations or until other more permanent financing becomes available. Sign Up to receive updates.
<https://www.lisc.org/covid-19/verizon-small-business-recovery-fund/>
- **Families First Coronavirus Response Act (FFCRA)** – Applies to all employers with 50-500 employees where workers have been impacted in their ability to work due to the declared disaster, health symptoms, or have children unable to attend school. Due to the financial burden that places on the employer, a related tax credit is also implemented.
<https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>
- **Florida Economic Development Council (FEDC)** – As organizations and their employees struggle with the impacts of the COVID-19, FEDC is a source of information on the resources available to assist them. <https://fedconline.org/>
- **Paycheck Protection Program** – On March 31, 2020, the Treasury Department posted the following documents related to the “Paycheck Protection Program” providing loans for small businesses. *Credit to St. Johns County Chamber of Commerce for compiling the following resource links:*
 - For a top-line overview of the program [CLICK HERE](#)
 - If you’re a lender, more information can be found [HERE](#)
 - If you’re a borrower, more information can be found [HERE](#)
 - The application for borrowers can be found [HERE](#)
 - [SBA Paycheck Protection Program Guide from US Chamber](#)

LOCAL NORTHEAST FLORIDA RESOURCES

- **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/>
- **JAX Chamber COVID-19 Resources** – JAX Chamber is gathering information so they can connect their members to resources and opportunities for their businesses and employees. They urge Jacksonville businesses to take steps to protect employees while ensuring continuity of operations.
<https://jaxchamber.com/coronavirusbusinessresources/>
- **Nassau County, Barnabas Center** – The Barnabas Center has \$25,000 Crisis Grant to Help County Residents Pay for Food, Rent, and Utilities. There are residency and income requirements. Additionally, applicants must provide social security cards and proof of income, including the last four paystubs of every working member of the immediate family applying for assistance or income tax returns. A copy of a lease agreement is necessary for rental assistance.
<http://www.ncflindependent.com/2020/03/31/barnabas-center-has-25000-crisis-grant-to-help-county-residents-pay-for-food-rent-utilities/>
- **Downtown Vision Jacksonville COVID-19 Impact Survey for Downtown Businesses** – Downtown Vision is rigorously monitoring the impact of COVID-19 on the Downtown Jacksonville community. Please share how your business has been affected.
<https://www.surveymonkey.com/r/BXY7DLX>
- **VyStar and City of Jacksonville Relief Package Partnership** – The City of Jacksonville is partnering with Vystar Credit Union on Multimillion-dollar Relief Package for Small Businesses. The program, estimated at \$20 million to \$30 million, is designed to help companies stay in business and retain employees. It will include a combination of grants, interest payments and potential aid toward principal of a loan, Mayor Curry said during an online meeting Tuesday 3/31 with the City Council. Email JaxReliefLoan@VyStarCU.org to get more info and begin loan process.
<https://www.bizjournals.com/jacksonville/news/2020/03/31/city-vystar-credit-union-partner-on-multimillion.html>
- **St. Johns County Chamber of Commerce COVID-19 Resources** – Chamber staff have reached out to experts on subjects that our businesses need during the Coronavirus crisis. These conversations were created using remote platforms to share critically needed information via short videos. They are being added to our Facebook page and are listed here for your reference.
<https://www.sjchamber.com/business-continuity-recovery>
- **Flagler County Chamber of Commerce COVID-19 Business Survey** – Due to the pandemic, the status of business openings in Flagler County is constantly changing. The below app has been created by the Flagler Business Team with submissions directly from Flagler businesses. [Open for Business Flagler County GIS Application](#). If you want your business to be included in this app please fill out the survey [here](#).

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>

CHAMBER OF COMMERCE POINT CONTACTS

Florida Chamber of Commerce

Florida Chamber COVID-19 Resource Center
Florida Chamber – Sign Up for COVID-19 Updates

Baker County Chamber of Commerce

Mr. Darryl Register, Executive Director
dregister@bakerchamberfl.com
(904) 259-6433

Nassau County Chamber of Commerce

Ms. Regina Duncan, President
regina@nassaucountyflchamber.com
(904) 261-3248

JAX Chamber (Duval County)

Mr. Carlton Robinson, VP of Entrepreneurial Growth
carlton.robinson@myjaxchamber.com
(904) 366-6650

Clay County Chamber of Commerce

Mr. Wendell Chindra, President
wchindra@claychamber.com
(904) 264-2651

St. Johns County Chamber of Commerce

Ms. Cathy Newman, Economic Development Manager
cathy.newman@sjcchamber.com
(904) 829-5681

Putnam County Chamber of Commerce

Dana Jones, President
dana@chamberpc.com
(386) 328-1503

Flagler County Chamber of Commerce

Ms. Aimee Stafford, President & CEO
aimee@flaglerchamber.org
(386) 206-0951



Social Distancing for Infectious Disease

Florida Department of Health • FloridaHealth.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.

Protect yourself and your community.

Wash your hands often with soap and water for at least 20 seconds, especially after going to the bathroom, before eating, and after blowing your nose, coughing or sneezing. If you don't have soap and water, use an alcohol-based hand sanitizer with at least 60% alcohol. Avoid close contact with people who are sick, and stay home when you're sick.



Change your daily habits.

Avoid shopping at peak hours and take advantage of delivery or pick-up services with retailers.



Work with your employer.

Cooperate with leadership to change company practices, set up flexible shift plans, have employees telecommute, and cancel any large meetings or conferences.



Look for communications from universities and colleges:

Regarding suspending classes, going to web-based learning and canceling all large campus meetings and gatherings.



Keep at least six feet between you and other people.

Avoid shaking hands as a social greeting.



Avoid public transit if possible.

Don't travel to areas with active outbreaks.



Avoid crowded places.

Sporting events, community festivals, and concerts



Learn more:

tinyurl.com/CDCgatherings
tinyurl.com/FLcdcprevention

Florida Health Office of Communications 05-09-20

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 cross-training 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.



DISASTERSAFETY.ORG

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.

[FloridaDisaster.biz](https://floridadisaster.biz) 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.

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Keeping Commercial Establishments Safe

Encourage your employees and customers to...

- PRACTICE GOOD HYGIENE**
 - Stop handshaking—use other noncontact methods of greeting
 - Clean hands at the door and remind employees to regularly wash their hands
 - Promote tap and pay to limit handling of cash
 - Disinfect surfaces like doorknobs, tables, desks, and handrails regularly
- AVOID CROWDING**
 - Use booking and scheduling to stagger customer flow
 - Use online transactions where possible
- FOR TRANSPORTATION BUSINESSES, TAXIS, AND RIDE SHARES**
 - Keep windows open when possible
 - Increase ventilation
 - Regularly disinfect surfaces

What every American and community can do now to decrease the spread of coronavirus