

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

Compiled by Northeast Florida Regional Council (NEFRC)

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>

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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

DISASTER FINANCIAL ASSISTANCE

- **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 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>
- **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>



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.

<p>Protect yourself and your community.</p> <p>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.</p> 	<p>Change your daily habits.</p> <p>Avoid shopping at peak hours and take advantage of delivery or pick-up services with retailers.</p>  <p>Work with your employer.</p> <p>Cooperate with leadership to change company practices, set up flexible shift plans, have employees telecommute, and cancel any large meetings or conferences.</p> 
<p>Look for communications from universities and colleges:</p> <p>Regarding suspending classes, going to web-based learning and canceling all large campus meetings and gatherings.</p> 	<p>Keep at least six feet between you and other people.</p> <p>Avoid shaking hands as a social greeting.</p> 
<p>Avoid public transit if possible.</p> <p>Don't travel to areas with active outbreaks.</p> 	<p>Avoid crowded places.</p> <p>Sporting events, community festivals, and concerts</p>  <p>Learn more:</p> <p>tinyurl.com/CDCgatherings tinyurl.com/FLcdcprevention</p>

Florida Health Office of Communications 05-09-20

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	 AVOID CROWDING	 FOR TRANSPORTATION BUSINESSES, TAXIS, AND RIDE SHARES
<ul style="list-style-type: none">• 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	<ul style="list-style-type: none">• Use booking and scheduling to stagger customer flow• Use online transactions where possible	<ul style="list-style-type: none">• Keep windows open when possible• Increase ventilation• Regularly disinfect surfaces

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

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.

