

COVID-19 Federal, State, & Private Emergency Assistance

Administrator & Grant Name	Authorizing Legislation	Funding Info	Eligible/Target Recipients	Funding Description	Application Deadline	Comments
ASSISTANCE FOR PRIVATE BUSINESSES AND NONPROFITS						
Andrew W. Mellon Foundation Grants Emergency Support to Nonprofits in higher education, the arts, and humanities	<i>N/A – Private Funding</i>	Up to \$200 million in grants nationally for 2020	501(c)(3) nonprofits in higher education, the arts, and humanities	Grants to provide emergency support to non-profits in higher education, the arts, and humanities, to help shore up struggling institutions during the global COVID-19 pandemic. Mellon will focus its grantmaking on elevating and undergirding institutions in the arts, culture, humanities, and higher education that are systemically under-resourced; steered by diverse, farsighted leadership; and courageously intent on expanding the possibilities of artistic exploration and social justice.	None, inquiries accepted on an ongoing basis	Application process starts with submitting an inquiry to the Foundation. If Foundation staff find that the proposed grant fits within the Foundation's grantmaking priorities, staff will invite a grant proposal through the portal and will then work with applicants to develop the final proposal. Inquiries concerning a proposed grant should be made through the Foundation's grantee portal, Fluxx (https://mellon.fluxx.io). More on the Foundation's grantmaking policies: https://mellon.org/grants/grantmaking-policies-and-guidelines/
Federal Reserve Main Street Lending Program	<i>Federal Reserve Action</i>	\$600 billion in loan purchasing by the Fed	Small and mid-sized businesses employing up to 10,000 workers or with	The Federal Reserve established the Main Street Lending Program (Program) to support lending to small and medium-sized businesses that were in sound financial condition before the onset of the COVID-19 pandemic. The Program will operate through three facilities:	Ongoing	Federal Reserve Bank of Boston's Main Street Lending Program Forms and Agreements website for Lender registration: https://www.bostonfed.org/

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			<p>revenues of less than \$2.5 billion. Application is through an eligible lender</p>	<p>the Main Street New Loan Facility (MSNLF), the Main Street Priority Loan Facility (MSPLF), and the Main Street Expanded Loan Facility (MSELF).</p> <p>Structure: To implement the Program, a Reserve Bank will set up a special purpose vehicle (SPV) to purchase 95 percent participations in loans originated by eligible lenders. Lenders will retain 5 percent of the loans. U.S. businesses are eligible for loans if they meet either of the following conditions: (1) the business has 10,000 employees or fewer; or (2) the business had 2019 revenues of \$2.5 billion or less. Loans would have a four year maturity, and principal and interest payments on the loans will be deferred for one year.</p> <p>Operational Status: Lender registration is now open. Registration instructions and the form loan participation agreement, form borrower and lender certifications and covenants, and other required form agreements can be found on the Federal Reserve Bank of Boston's Main Street Lending Program Forms and Agreements website. The Federal Reserve is currently working to create the infrastructure necessary to fully operationalize the Program.</p>		<p>supervision-and-regulation/supervision/special-facilities/main-street-lending-program/information-for-lenders/docs.aspx</p> <p>Once the Program is operational, small and medium-sized businesses interested in the Program can apply for Program loans by contacting an eligible lender.</p>
<p>U.S. Small Business Administration</p> <p>Paycheck Protection Program (PPP)</p>	<p>S. 3548/H.R. 748 (CARES Act)</p>	<p>\$350 billion for loans nationwide</p> <p>Additional \$321 billion authorized on 4/24/2020</p>	<p>Small business with less than 500 employees (including sole proprietorships, independent contractors and self-employed persons), private non-profit</p>	<p>The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll.</p> <p>You can apply through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Other regulated lenders will be available to make these loans once they are</p>	<p>Set to expire on August 8, 2020</p> <p>Extension TBD with Phase 4 of COVID-19 Relief legislation</p>	<p>The loan amounts will be forgiven as long as:</p> <p>The loan proceeds are used to cover payroll costs, and most mortgage interest, rent, and utility costs over the 8 week period after the loan is made; and employee and compensation levels are</p>

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			<p>organization or 501(c)(19) veterans organizations</p>	<p>approved and enrolled in the program. You should consult with your local lender as to whether it is participating in the program.</p> <p>This program is for any small business with less than 500 employees (including sole proprietorships, independent contractors and self-employed persons), private non-profit organization or 501(c)(19) veterans organizations affected by coronavirus/COVID-19.</p> <p>Businesses in certain industries may have more than 500 employees if they meet the SBA's size standards for those industries.</p> <p>Small businesses in the hospitality and food industry with more than one location could also be eligible if their individual locations employ less than 500 workers</p> <p>The SBA published additional guidance on 4/23/2020 that puts restrictions on PPP loans so that publicly traded companies will have a harder time accessing the next round of funding.</p>		<p>maintained. Payroll costs are capped at \$100,000 on an annualized basis for each employee.</p> <p>Loan payments will be deferred for 6 months.</p> <p>At least 75% of the forgiven amount must have been used for payroll</p> <p>Tool to find eligible PPP lenders: https://www.sba.gov/paycheckprotection/find</p> <p>PPP Borrower Application form (for reference, needs to be submitted to an eligible lender not directly to the SBA): https://www.sba.gov/sites/default/files/2020-04/PPP%20Borrower%20Application%20Form.pdf</p>
<p>U.S. Small Business Administration</p> <p>Economic Injury Disaster Loan Emergency Advance (EIDL)</p>	<p>S. 3548/H.R. 748 (CARES Act)</p>	<p>\$562 million nationwide</p> <p>Additional \$60 billion authorized by Congress on 4/23/2020</p>	<p>Small business with less than 500 employees (including sole proprietorships, independent contractors and self-employed persons), private non-profit organization or 501(c)(19)</p>	<p>In response to the Coronavirus (COVID-19) pandemic, 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.</p> <p>The Economic Injury Disaster Loan advance funds will be made available within days of a successful application, and this loan advance will not have to be repaid.</p>	<p>Rolling</p>	<p>Direct link to application: https://covid19relief.sba.gov/#/</p>

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			veterans organizations			
U.S. Small Business Administration SBA Debt Relief	S. 3548/H.R. 748 (CARES Act)	N/A	Businesses with a current SBA loan	As part of SBA's debt relief efforts, <ul style="list-style-type: none"> The SBA 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. 	N/A	No action needed – SBA automatically providing debt relief
U.S. Economic Development Administration EDA CARES Act Recovery Assistance	S. 3548/H.R. 748 (CARES Act)	\$1.5 billion nationwide Award Ceiling: \$30 million Award Floor: \$100,000	States, counties, cities, Tribes, institutions of higher education, public or private non-profits acting in cooperation with a state, county, or city	The CARES Act includes \$1.5 billion for economic adjustment assistance to help revitalize local communities after the pandemic through the EDA's Economic Adjustment Assistance Program. EDA is seeking to provide investments that support construction, non-construction, planning, technical assistance, and revolving loan fund projects. Eligible projects include but are not limited to: <ul style="list-style-type: none"> •economic recovery planning •preparing technical assistance strategies to address economic dislocations caused by the coronavirus pandemic •preparing, developing, or updating pandemic recovery and resilience strategies, including industry supply chain, cluster analyses, econometric analyses, diversification efforts, and travel and tourism-related marketing campaigns. •implementing entrepreneurial support programs to diversify economies, including through Revolving Loan Funds or innovation grants 	Rolling until funds are exhausted	EDA One-Pager for EAA Program: https://www.eda.gov/pdf/about/Economic-Adjustment-Assistance-Program-1-Pager.pdf Grants.gov NOFO and application access: https://www.grants.gov/web/grants/view-opportunity.html?oppld=321695

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				<ul style="list-style-type: none"> •constructing infrastructure, public works, or facilities that will support economic recovery, including the deployment of broadband for purposes including supporting telehealth and remote learning for job skills 		
Kabbage COVID-19 Small Business Gift Certificate Support	<i>N/A – Private Assistance</i>	N/A, Assistance is in-kind	Private small businesses	Kabbage is spearheading an initiative that allows small businesses to offer online gift certificates and connects them with consumers across the country. Through Kabbage Payments™, any business can sign up to sell gift certificates online, and anyone can purchase them to support participating small businesses.	Ongoing	

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ASSISTANCE FOR PRIVATE INDIVIDUALS						
California Administrator: Employment Development Department (EDD) Pandemic Additional Compensation (PAC)	S. 3548/H.R. 748 (CARES Act)	N/A	Individuals experiencing temporary unemployment that are eligible for state UI benefits	<p>Starting Sunday, for the week ending April 11, 2020, the EDD will begin paying an additional \$600 on top of current weekly benefit amount for current UI recipients, using supplemental federal government as part of the federal CARES Act.</p> <p>For someone receiving the most recent average Unemployment Insurance payment of \$340 a week, a usual biweekly payment would equal \$680. With the extra payment, that biweekly payment would increase to \$1,880.</p> <p>The first week the additional payments can be made is for the week ending April 4, not before. Separate retroactive payments will be automatically issued soon to those who had an active claim that week.</p>	Expired July 31, 2020 Extension TBD with Phase 4 of COVID-19 Relief legislation	Claimants do not need to do anything to receive this extra funding. The EDD will automatically add the full \$600 to each week of current benefits that are paid every two weeks
California Administrator: Employment Development Department (EDD) Pandemic Unemployment Assistance	S. 3548/H.R. 748 (CARES Act)	N/A	Individuals experiencing temporary unemployment that are not usually eligible for state UI benefits (business owners, self-employed individuals, business contractors, etc.)	<p>As part of the federal CARES Act, the new Pandemic Unemployment Assistance (PUA) program helps unemployed Californians who are business owners, self-employed, independent contractors, have limited work history, and others not usually eligible for regular state UI benefits who are out of business or services are significantly reduced as a direct result of the pandemic. The provisions of the program include:</p> <ul style="list-style-type: none"> Up to 39 weeks of benefits starting with weeks of unemployment beginning February 2, 2020, through the week ending December 26, 2020, depending on when you became directly impacted by the pandemic. 	Rolling until December 26, 2020	Application page for filing a PUA claim: https://www.edd.ca.gov/Unemployment/UI_Online.htm PUA FAQs: https://www.edd.ca.gov/about_edd/coronavirus-2019/pandemic-unemployment-assistance/faqs.htm

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				A new 13-week federal extension for those who run out of their regular state-provided UI benefits (maximum 26 weeks). File a PUA claim and you may be converted to the federal extension once it is available.		
<p>Internal Revenue Service (IRS) and Secretary of the Treasury</p> <p>Special rules for use of retirement funds</p>	<p>S. 3548/H.R. 748 (CARES Act)</p>	<p>N/A</p>	<p>Individuals with eligible retirement accounts</p>	<p>Consistent with previous disaster-related relief, the CARES Act includes a provision that waives the 10-percent early withdrawal penalty for distributions up to \$100,000 from qualified retirement accounts for coronavirus-related purposes made on or after January 1, 2020.</p> <p>The special withdrawal rules apply to eligible retirement plans, which include individual retirement accounts and annuities (IRAs), qualified pension, profit-sharing, or stock bonus plans (including 401(k) plans), qualified 403(a) annuity plans, 403(b) annuity contracts and custodial accounts, and governmental section 457 deferred compensation plans.</p> <p>Individuals will still have to pay federal income taxes on withdrawals, but can elect to pay the federal income tax on the distribution over 3 years or repay the distribution within a 3-year period to an eligible retirement plan.</p> <p>To qualify, the affected participant or account owner (including a spouse or dependent) must either be diagnosed with COVID-19 or experiencing adverse financial consequences as a result of events including, but not limited to, quarantine, furlough, lay-offs, reduced work hours, no available childcare, business closing or reduced business hours (self-employed), or other factors determined by the Secretary of the Treasury.</p>	<p>N/A</p>	<p>The IRS and Treasury Secretary have not yet issued final guidance for implementation of provisions, but measures are effective retroactive to the beginning of this year.</p>

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<u>One Fair Wage Emergency Fund</u>	<i>N/A – Private assistance</i>	N/A, organization is actively fundraising	Tipped workers and other service workers (restaurant worker, delivery driver, or Uber/Lyft driver)	The One Fair Wage Emergency fund is providing cash assistance to restaurant workers, car service drivers, delivery workers, personal service workers who are facing unprecedented economic hardship from the coronavirus crisis.	Ongoing	Direct link to intake fund: <u>https://ofwemergencyfund.org/help</u>