



independence
business alliance

Greater Philadelphia's LGBT Chamber of Commerce

COVID-19 Resource Guide

In an effort to best serve our members and the LGBTQ+ business community, we have compiled a list of relevant resources related to implications of COVID-19.

We will keep this document updated as changes are made. If there is something that you believe should be on this list, please forward the information to kai@thinkiba.com.

Nationwide and General Resources

- **Stimulus Bill:** Congressional lawmakers have passed a [\\$2 trillion stimulus bill](#) to respond to the coronavirus pandemic, with cash and assistance for regular Americans, Main Street businesses and hard-hit airlines and manufacturers, among others.
 - *Direct Payments:* Single Americans would receive \$1,200, married couples would get \$2,400 and parents would see \$500 for each child under age 17.
 - *Unemployment Benefits:* The federal government has agreed to [give jobless workers an extra \\$600 a week for four months](#) on top of their state benefits, which range from \$200 to \$550 a week, on average, depending on the state. In addition, lawmakers want to add up to 13 weeks of extended benefits, which would be fully covered by the federal government. Currently, state unemployment checks last up to between 12 weeks and 28 weeks, depending on the state.
 - *\$500 Billion Business Lending Program:* The Treasury Department can provide \$500 billion in loans, loan guarantees and investments; \$454 billion will be given wide latitude to provide loans to businesses, states and municipalities. There's a specific provision in the program for direct loans to mid-sized businesses, defined as between 500 and 10,000 employees, as well as non-profit organizations, where no payments will be due for the first six months after the loan is issued.
- **Public Assistance:** FEMA is simplifying the Public Assistance application process. FEMA is developing a simplified online form applicants can complete, and on which they may explain work activities, answer basic questions, provide limited supporting documentation, and provide a cost estimate. FEMA and the recipient will review this information, follow up with limited requests for additional information if necessary, and award assistance. Recipients will have access to all projects in [PA Grants Portal](#), consistent with the traditional PA process.
- **SBA Disaster Loan Assistance: Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters:** The SBA Small Business Guidance and Local Resources Page provides information on the most up-to-date financial support available. To learn more about what you are eligible for, click [here](#).

- **Small Business Resources:** The U.S. Chamber of Commerce has compiled a list of resources to help small businesses thrive through the COVID-19 pandemic. The full list of resources can be found [here](#).
- **Facebook Grants and Credits:** Facebook is offering \$100M in cash grants and ad credits for up to 30,000 eligible small businesses in over 30 countries. More information can be found [here](#).

Pennsylvania Resources

- If you are employed in Pennsylvania and are unable to work because of Coronavirus disease ([COVID-19](#)), you may be eligible for Unemployment or Workers' Compensation benefits. The Department of Labor & Industry will continue to provide important employment benefit updates as the situation evolves. More information and the application can be found [here](#).
- Governor Wolf announced the [COVID-19 Working Capital Access Program \(CWCA\)](#) to support small businesses. This program is administered by the Pennsylvania Industrial Development Authority (PIDA) and provides critical working capital financing to small businesses located within the Commonwealth that are adversely impacted by the COVID-19 outbreak. The maximum loan amount is \$100,000. To be eligible for this funding, you must: be a small business, located in the Commonwealth of Pennsylvania, and have 100 or fewer full-time employees at the time of submitting your application. More info can be found [here](#).
- Effective 8:00 p.m. March 19, 2020, Governor Tom Wolf issued an order regarding the closure of all non-life sustaining businesses in the Commonwealth. An updated list of businesses that may continue physical operation can be found [here](#). More information on Governor Wolf's order can be found [here](#). Lastly, to request a waiver to keep your business open, please submit [this form here](#).
- The Chamber of Commerce for Greater Philadelphia has launched a COVID-19 Resources page where you can find events and resources. More info [here](#).
- The Philadelphia Foundation, along with the City of Philadelphia and the contributions of several other organizations, have established the [PHL COVID-19 Fund](#). This fund aims to provide grants to Greater Philadelphia organizations with a successful track record of serving at-risk populations such as seniors, people with disabilities, and those who are experiencing homeless or are economically disadvantaged. You can learn more about this fund [here](#).

New Jersey Resources

- Find a complete list of New Jersey COVID-19 resources at their COVID-19 Hub Page found [here](#).
- For business-specific financial resources, visit the State of New Jersey's COVID-19 Business Information Hub [here](#).

Delaware Resources

- Delaware Governor John Carney announced the [Hospitality Emergency Loan Program \(HELP\)](#) to provide financial relief for restaurants, bars and other hospitality industry businesses that employ thousands of Delawareans. The no-interest loans are capped at \$10,000 per business per month. The money can cover rent, utilities and other unavoidable bills but cannot be used for personnel costs. The loans have a 10-year term with payments deferred for nine months. More info can be found [here](#).