

Summary

The following table details the work that governors and state officials in economic development organizations have done in the wake of the COVID-19 health crisis to support small businesses and regional economies. The actions captured here range from high-level task forces and recovery/reopening plans to loans and grant programs that provide support to the smallest businesses. Multiple parts of state government have risen to the challenge to disseminate information, connect businesses, nonprofits, and lenders together, and ultimately provide the basis for economic stabilization and recovery.

STATE COMMERCE/ECONOMIC DEVELOPMENT ACTIONS & INITIATIVES FOR COVID-19	
STATE ACTIONS	STATE EXAMPLES
1	<p>State Economic Recovery Task Forces for COVID-19</p> <p>Alaska, Alaska Economic Stabilization Team, COVID-19 Economic Stabilization Plan: <i>a statewide approach to provide urgent relief and protect the state's economy</i></p> <p>Georgia Coronavirus Task Force convened by governor, 66-member group with four subcommittees to examine economic, health, emergency response & preparedness, and housing implications</p> <p>Michigan, Governor's Office, Taskforces to Combat the Spread of the Coronavirus</p> <p>Utah Leads Together Task Force convened by Governor</p> <p>Washington COVID-19 Economic Retention & Recovery Taskforce convened by Governor</p> <p>Wyoming COVID-19 task forces convened by governor, 5 task forces with different mandates: health care; banking & business; state services & operations; education; and transportation & infrastructure</p>
2	<p>New state entities to track federal grants & state spending on Covid</p> <p>Indiana Economic Relief & Recovery Team: <i>Taskforce to plan, administer and account for federal relief funds the state of Indiana receives from the CARES Act; chaired by Office of Management & Budget Director and Secretary of Commerce.</i></p> <p>Michigan COVID-19 Office of Accountability in the State Budget Office: <i>Tasked with oversight of all COVID-related spending; to be led by the Chief COVID-19 Accountability Officer who must report regularly to both the governor and state budget director.</i></p>
3	<p>State Business Reopening Plans</p> <p>All US States and Territories have taken action to map and define how businesses can reopen with industry-by-industry regulations:</p> <ul style="list-style-type: none"> This map details all state business reopening plans This list defines high level industry by industry reopening actions by state
SMALL BUSINESS LOANS	
4	<p>SBA-administered Economic Injury Disaster Loans (EIDL), Paycheck Protection Program (PPP)</p> <p>All U.S. states & territories have been granted a federal disaster declaration, and their small businesses are eligible for SBA EIDL loans; states are also encouraging their small businesses to apply to the SBA Paycheck Protection Program</p>
5	<p>No/Low-interest state loans for businesses</p> <p>California Infrastructure & Economic Development Bank (iBank), Small Business Disaster Relief Loan Guarantee Program: <i>\$50 million fund to provide loans to businesses with up to 750 employees</i></p> <p>Florida Department of Economic Opportunity, Small Business Emergency Bridge Loan Program: <i>\$50 million fund to provide short-term loans of up to \$50,000 for businesses with fewer than 100 employees</i></p>

		<p>Illinois Department of Commerce & Economic Opportunity, Emergency Small Business Grants & Loan Assistance: <i>Loans of up to \$50,000 for businesses with fewer than 50 workers, grants up to \$50,000 for businesses in hospitality, and grants of up to \$25,000 for small businesses in the downstate and rural regions</i></p> <p>Louisiana, Louisiana Economic Development, Loan Portfolio Guarantee Program: <i>Loans of up to \$100,000 for businesses with up to 100 employees</i></p> <p>Maine Finance Authority of Maine, Special Financing for Businesses Affected by COVID-19: <i>Up-to \$50,000 loans at reduced-interest rates</i></p> <p>Maryland Department of Commerce, Small Business Emergency Relief Fund: <i>\$125 million for grants and loans for businesses and nonprofits with fewer than 50 employees</i></p> <p>Massachusetts Executive Office of Housing & Economic Development, Small Business Recovery Loan Fund through the Massachusetts Growth Capital Corporation: <i>\$20 million fund to support businesses with 50 employees or fewer with loans up to \$75,000 with 6 months of no payments (principal and interest), and then 30 months of payments at 3%</i></p> <p>Minnesota Department of Employment & Economic Development, Small Business Emergency Loans: <i>Loans of up to \$35,000 for small businesses</i></p> <p>New Mexico Economic Development Department, COVID-19 Business Loan Guarantee Program: <i>Loans for businesses impacted by COVID-19 up to \$50,000 to be used for expenses including working capital, inventory and payroll</i></p> <p>Pennsylvania Department of Community & Economic Development, Working Capital Access Program: <i>Low-interest loans of up to \$100,000 for businesses with fewer than 100 employees</i></p> <p>Utah Governor’s Office of Economic Development, Small Business Bridge Loan: <i>\$11 million fund to provide interest-free loans up to \$20,000 with special allocations for rural businesses and nonprofits</i></p>
6	Amendments to state’s existing loan programs	North Dakota Department of Commerce, North Dakota Development Fund Loans: <i>All outstanding loan payments, principal & interest, suspended for 30 days as of March 19</i>
7	Loan programs targeting certain industry sectors, e.g., hospitality, childcare	<p>Delaware Division of Small Business, Hospitality Emergency Loan Program (HELP): <i>Interest free loans up to \$10,000 per month to cover rent, utilities and other essential bills, excluding personnel costs</i></p> <p>Kansas Department of Commerce, Hospitality Industry Relief Emergency (HIRE): <i>\$5 million fund to issue interest-free loans up to \$20,000 for hospitality businesses</i></p> <p>North Dakota Childcare Loan Program: <i>Up to \$100,000 loans to certified daycares to ensure continuity; 2.5% interest rate</i></p>
SMALL BUSINESS GRANTS		
8	Grants for small businesses impacted by COVID-19	<p>Arkansas, Department of Commerce, Arkansas Ready for Business Grant Program: <i>The Arkansas legislature approved \$55 million in funding to help cover COVID-19-related costs of ensuring the health and safety of employees and patrons at Arkansas companies</i></p> <p>Idaho, Idaho Tax Commission, Idaho Rebound Cash Grants: <i>\$300 million in cash grants of up to \$10,000 will be directly deposited into the bank accounts for eligible businesses</i></p> <p>Iowa, IA Economic Development, Small Business Relief Fund: <i>Grants of \$5,000-25,000 for small businesses</i></p> <p>New Jersey Economic Development Authority, Small Business Emergency Assistance Grant Program: <i>\$10 million fund to provide grants up to \$5,000 to businesses with 10 or fewer workers</i></p> <p>Washington Department of Commerce, Working Washington Small Business Emergency Grants: <i>\$5 million fund to provide grants up to \$10,000 to businesses with 10 or fewer employees</i></p> <p>Wisconsin, Economic Development Corporation, We’re All In Initiative: <i>\$75 million in assistance for small businesses to get back on their feet and support best practices to keep businesses, consumers, employees and communities safe</i></p>

9	Childcare for workers at essential businesses	Montana , Governor's Office, Child Care & Development Block Grant: <i>\$10 million in federal CARES Act funding is available to Montana childcare providers to continue serving Montana families with essential workers and assist with efforts to reopen after closing due to COVID-19</i>
ENTREPRENEURSHIP & STARTUPS		
10	Entrepreneurial support initiatives	Iowa Economic Development Authority, Targeted Small Business Sole Operator Fund: <i>Grants up to \$10,000 to businesses with zero employees and single owners who are women of minority status</i> New Jersey Economic Development Authority, Entrepreneurship Support Program: <i>\$5 million to support entrepreneurs and other early-stage firms</i> Rhode Island , RI Commerce, Tech Support: <i>45-minute technical support sessions for small businesses via zoom or conference calls</i>
11	Support for technology & innovation-based economic development & entrepreneurship	Oregon Innovation Council - Oregon InC - Enhanced Innovation Grants (in process now): <i>To be awarded to early-stage Oregon companies that are advancing innovation-based solutions related to the resolution or management of the impacts of the COVID-19 pandemic, or have received previous Oregon InC funding and made progress toward commercialization since then</i>
PARTNERSHIPS WITH CHARITABLE FOUNDATIONS, CDFIs, AND ANCHOR INSTITUTIONS FOR COMMUNITY SUPPORTS		
12	Partnerships with state's charitable foundations and anchor institutions	Colorado , Office of Economic Development, Extending Funds to Nonprofit Microlenders: <i>Participating microlenders are to administer loans to small businesses through the federal Paycheck Protection Program</i> JobsOhio , in partnership with Columbus-based Battelle, is subsidizing up to \$250,000 toward the first 2-week supply of PPE including N95 masks for health care workers and first responders at no cost New Mexico , NM Coalition of Community Foundations, All Together Fund: <i>Collaborative philanthropic fund consulting with state & agencies to address, first, immediate needs including grants to smaller businesses; later, income insecurity; and finally recovery</i> North Carolina Department of Commerce and Economic Development Partnership of NC and Golden Leaf Foundation, North Carolina Rapid Recovery: <i>Loans available to small businesses and family farms supported by a collaboration of public, private and nonprofit partners</i>
13	Initiatives for layoff aversion in nonprofit business sector	Arkansas Community Foundation partnership with the Governor: <i>The State is partnered with Arkansas Community Foundation to support the COVID-19 Relief Fund, a designated fund for Arkansans to donate and help other Arkansans</i> Illinois Governor's Office with United Way of Illinois and Alliance of Illinois Community Foundations, Illinois COVID-19 Response Fund: <i>\$23 million fund for nonprofit organizations serving those in at-need communities whose lives are upended by the pandemic</i>
14	Work with state's Community Development Financial Institutions (CDFIs)	Michigan , MI Economic Development Corporation, Small Business Relief Program: <i>\$10 million in small business grants and \$10 million for small business loans through Community Development Financial Institutions or SBA nonprofits</i> Ohio , OH Economic Development Corporation, JobsOhio, invested in the regional CDFI, Appalachian Growth Capital (AGC): <i>\$2 million investment to allow AGC to support small companies in Appalachian Ohio</i> Wisconsin , WI Economic Development Corporation, Small Business 20/20: <i>\$5 million fund to provide up to \$20,000 grants to businesses with up to 20 workers</i>
U.S. HUD COMMUNITY DEVELOPMENT BLOCK GRANTS		
15	Use CDBG funds and/or request disaster declaration from HUD's CDBG-DR (Disaster Recovery) program	Arkansas Governor's Office tapping CDBG funds and state's Quick Action Closing Fund: <i>Altogether \$16 million for loans up to \$2 million for small business working capital, and for bridge loans to midsized companies</i> Missouri Department of Economic Development, CDBG to Support COVID-19 Response Efforts: <i>MO received \$13.6 million in CDBG funds from HUD to support projects like repurposing buildings for patient treatment, providing critical medical supplies, supporting businesses that manufacture medical supplies, and training health care workers</i>
16	Request guidance from HUD on expanding allowable uses of CDBG program regs (temporarily waive	Kansas Department of Commerce, Streamlined Environmental Review Process and Shortened Public Notice: <i>Communities can issue revolving loans through CDBG within days</i>

	citizen participation; shorten public notice requirement; expand public funds allocation set-aside)	
U.S. DOL SHORT-TIME COMPENSATION PROGRAM, AND OTHER EMPLOYER INCENTIVES		
17	Use of federal CARES Act funding to establish a state " Short-time compensation " (STC) program	26 states already have STC programs: AZ, AR, CA, CO, CT, FL, IA, KS, ME, MD, MA, MI, MN, MO, NB, NH, NJ, NY, OH, OR, PA, RI, TX, VT, WA and WI. <i>States that do not currently have an STC program can establish a program. The third stimulus package, the Coronavirus Aid, Relief, and Economic Security (CARES) Act, covers the cost of STC programs with federal dollars instead of state dollars, making it a more attractive option for states; it also provides \$100 million in grants to states to implement, improve, and promote STC programs.</i> For example, Arkansas' Division of Workforce Services Shared Work Unemployment Compensation Program provides an alternative for employers faced with a reduction in their work force, allowing the employer to divide available work or hours of work among a specific group(s) of employees in lieu of a layoff, and allowing the employees to receive a portion of their unemployment benefits.
18	State employer incentive programs	Hawaii "RUDDER" Program: <i>In an effort to reduce the demand for unemployment insurance and ultimately save on their state budget, the state has instituted a \$500 incentive per new employee for businesses, which will be increased by another \$500 if the new employee stays on for at least half a year.</i>
INFORMATION SHARING		
19	Online sources of information and posted FAQs	California Governor's Office of Business & Economic Development, <i>Financial and Technical Assistance for Small Business</i> Maryland Department of Commerce and Department of Labor, <i>Maryland Coronavirus (COVID-19) Information for Business and form for subscribing to updates</i> Minnesota Department of Employment & Economic Development, <i>Daily & Weekly Unemployment Insurance Statistics dashboard</i> New Jersey Economic Development Authority, <i>Information for NJ Businesses (FAQs) on the COVID-19/Novel Coronavirus Outbreak</i> New York , Empire State Development, <i>Information regarding COVID-19 and business-related issues</i> Rhode Island Commerce, Department of Business Regulations : <i>Issued guidelines for businesses to keep workers safe</i> West Virginia features 'Coronavirus Pandemic Disaster Loans Comparison' from America's SBDC Wyoming Business Council, wideopenwyo.org: <i>One-stop site to see open businesses in their community and how to access their services amid the COVID-19 crisis</i>
20	Hot lines, contact points for questions, recurring calls out, or governors' calls	Arkansas Economic Development Commission: <i>Hotline for business owners to connect with a business response team that can provide guidance and evaluate available State resources based upon individual needs and eligibility</i> Connecticut Department of Economic & Community Development, <i>Small Business Hotline</i> Hawaii , Virtual Panel of state officials & economists: <i>Provided commentary on the economic impact of the Covid-19 pandemic on the state, the consequences to tax revenue and potential paths forward</i> Louisiana , Louisiana Economic Development, <i>COVID-19 Help Desk for Louisiana Businesses</i> North Dakota Department of Commerce, <i>Business Briefings: Regular conference calls for the state's chamber of commerce members to discuss issues brought about by COVID-19</i> Wyoming Business Council, Main Street program, Chamber of Commerce and other business associations: <i>Virtual program for small business owners to receive training in managing money, organizing financial records and understanding and applying for public-assistance programs</i>
BROADBAND & INFRASTRUCTURE		
21	Broadband for businesses	Tennessee Department of Economic & Community Development, <i>Broadband Accessibility Grants: \$19.7 million fund to allocate grants to provide broadband access for households & businesses</i>

PROCUREMENT OF PERSONAL PROTECTIVE EQUIPMENT (PPE) FOR THE STATE		
22	Survey business community for potential manufacturers of personal protective equipment (PPE) and/or provide financial incentives for existing manufacturers to add new PPE product lines; support business partnerships; ease regs related to transporting PPE	<p>Georgia Department of Economic Development, Identifying Manufacturers with Capacity to Supply PPE: <i>Identifying manufacturers and distributors who have in their inventory, or could produce, distribute or store critical health care supplies</i></p> <p>Indiana Economic Development Corporation in partnership with the Small Business Development Center, <i>Indiana Small Business PPE Marketplace</i></p> <p>Maryland Department of Commerce, COVID-19 Emergency Relief Manufacturing Fund: <i>\$5 million fund to incentivize businesses to produce personal protective equipment (PPE) and other essential resources</i></p> <p>Michigan Economic Development Corporation, Pure Michigan Business Connect: <i>Virtual statewide matchmaking platform for suppliers, buyers providing critical response to COVID-19</i></p> <p>Ohio, JobsOhio: <i>Worked with local distilleries to purchase much-needed hand sanitizer to distribute to Ohio's 12 food banks</i></p> <p>Pennsylvania Department of Community & Economic Development: <i>Online portal to match manufacturers to specific supply chain needs, assist with workforce needs, and identify how manufacturers can pivot or navigate new demands</i></p> <p>Tennessee Governor: <i>Executive Order eases transportation regulations to assist the distribution of PPE</i></p>
	State EDO working with the state's Manufacturing Extension Partnership (MEP)	<p>Arkansas Economic Development Commission, Manufacturing Solutions (AEDC-MS) - <i>Checklist of supply chain issues that the state's manufacturing extension program can help with; Manufacturing Solutions is the state's Manufacturing Extension center.</i></p> <p>New York Manufacturing Grants program administered by FuzeHub, the state's Manufacturing Extension program, was partially funded by the state EDO, Empire State Development: <i>\$400,000 was available to produce N95 masks and manufacture ventilators.</i></p> <p>North Carolina, NC Manufacturing Extension Partnership: Database of Companies with Capacity: <i>Online form where companies can enter their capacity to produce critical supplies</i></p> <p>South Carolina: Online site for Emergency Supply Sourcing by the SC Department of Commerce, SC Manufacturing Extension program, and industry associations</p>
SURGE-INDUSTRY MATCHING SERVICES		
23	Establish "surge industry matching service"	<p>Arizona Department of Economic Security, Arizona Employers with Immediate Openings</p> <p>New Jersey Department of Health, State of New Jersey COVID-19 Jobs & Hiring Portal</p> <p>Wisconsin, The Job Center of Wisconsin, In-Demand Jobs list: <i>Features jobs in industries like community and social services, building and grounds cleaning and maintenance, food preparation and serving, and healthcare</i></p>
BUSINESS INSURANCE		
24	Address business insurance questions	<p>New Hampshire Insurance Department, FAQ about Business Interruption Insurance and COVID-19</p> <p>Washington Office of the Insurance Commissioner, Coronavirus & Event Cancellation</p>
25	Business insurance-related relief	<p>Oregon Department of Consumer & Business Services, Grace Period for Insurance Deadlines: <i>Requires insurance companies to extend grace periods for premium payments, postpone policy cancellations, and extend deadlines for reporting claims</i></p>
BUSINESS TAXES		
26	Extensions for business tax filings, and late payment penalty waivers	<p>California Franchise Tax Board, Relief for California taxpayers affected by COVID-19: <i>Moving the various tax filing and payment deadlines for partnerships, LLCs and self-employed to June 15, 2020</i></p> <p>Connecticut Department of Revenue Services, Extension of Filing Deadlines: <i>Filing deadlines for certain annual tax returns due on or after March 15, 2020 and before June 1, 2020 are extended by at least 30 days</i></p> <p>Iowa Department of Revenue, Extend Filing and Payment Deadlines: <i>Extends filing and payment deadlines for income, franchise, and moneys and credits taxes due on or after March 19, 2020 and before July 31, 2020 to July 31, 2020</i></p> <p>Virginia Department of Taxation, Payment Due Date Extension: <i>Due date for income tax extended to June 1, 2020; businesses impacted by COVID-19 can also request to defer the payment of state sales tax for 30 days</i></p> <p>Washington Department of Revenue, Extension of Return Payments Due: <i>Businesses are given until June to pay their tax return</i></p>

27	Targeted industry sales tax deferrals, and late payment grace periods	Illinois Department of Revenue, Tax Deferral for Bars and Restaurants: <i>Establishments that incurred less than \$75,000 in sales tax liabilities last year will not be charged penalties or interest on late payments due in March, April or May</i> Minnesota Department of Revenue, Sales Tax Payment Grace Period Extended: <i>Extends grace period on sales and use tax until May 20, 2020 for bars, restaurants and other places of ‘public accommodation’</i>
BUSINESS REGULATIONS		
28	Ease regulations on small businesses	Georgia , Secretary of State, Streamline Business License Applications: <i>The Georgia Secretary of State proposed new processing procedures to help businesses become licensed more quickly to help stimulate the state economy</i> Missouri , Executive Order, Suspension of any Prohibition of the Sale of Unprepared Food: <i>Allows restaurants to sell unprepared food directly to the public</i>
29	Suspend documentary stamps for SBA loans	Florida , Executive Order, Suspend Documentary Stamps for SBA Loans
30	Amend regulations re. alcoholic beverage sales	New Hampshire , Executive Order, Temporary Authorization of Take-Out Beer and Wine: <i>Allows takeout & delivery up to specific volumes of beer & wine until April 6, 2020</i> New York , State Liquor Authority, To-Go and Delivery Sales of Alcohol allowed Texas, Executive Order, <i>Suspends certain provisions of the Texas Alcoholic Beverage Code</i> Vermont , Executive Order, Delivery and Take-out of Beverage Alcohol: <i>Allows takeout and delivery of alcoholic drinks accompanying a food order until April 15, 2020</i> Virginia , Alcoholic Beverage Control, Alcoholic Beverages allowed for delivery AL, AR, CO, CT, FL, IL, OH, SC and other states have also lifted restrictions to allow restaurants to sell alcohol for offsite consumption; the National Restaurant Association tracks these policies
31	Regulating worker travel	Alaska Department of Commerce, Community & Economic Development, Alaska Governor’s Health Mandate on International & Interstate Travel: <i>Workers in “Critical Infrastructure” businesses who travel to Alaska to perform work must submit to their plans to self-quarantine upon entering the state.</i>
INDUSTRY SPECIFIC SUPPORTS		
32	Manufacturing	Oklahoma Department of Commerce, Oklahoma Manufacturing Reboot Program: <i>Utilizes \$5 million dollars to assist Oklahoma manufacturers retool to develop new products (including PPE) and expand current capabilities.</i>
	Additional state initiatives, or updates to above	Contact: National Governors Association Center for Best Practices (NGA Center): Sally Rood, srood@nga.org