



## COVID-19 Business Resource Guide

COVID-19 is a global crisis that has disrupted our community, especially our Business community. Information and resources continue to evolve and are updated daily. Businesses can follow the links to information below that will be updated as resources and information are available.

### **Virginia Department of Small Business and Supplier Diversity (VA SBSB)** **(<https://www.sbsd.virginia.gov/>) Impact of COVID-19 on Small Businesses:**

Virginia small business owners are asked to complete a brief survey to collect data on the impact COVID-19 is having on business revenue and employment. Please complete this survey as soon as possible so the results can be shared with state and federal partners. **The survey will be open until 5:00 PM, Friday, March 27<sup>th</sup>, 2020 to capture responses.** Survey link: <https://www.surveymonkey.com/r/7RMY8SH>

### **Small Business Administration (SBA) – COVID-19 Small Business Guidance and Loan Resources:** [www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources](http://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources)

**SBA Disaster Loan:** The U.S. Small Business Administration (SBA) offers low-interest federal disaster working capital loans to Virginia small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19). SBA acted under authority, as provided by the Coronavirus Preparedness and Response Supplemental Appropriations Act recently signed by the President, following a request received from Gov. Ralph Northam. The disaster declaration makes SBA Economic Injury Disaster Loans (EIDL) assistance available in the entire Commonwealth.

SBA is strongly committed to providing the most effective and customer-focused response possible to assist small businesses with federal disaster loans. We will be swift in our efforts to help these small businesses recover from the financial impacts of COVID-19, said Administrator Carranza. SBA Customer Service Representatives will be available to answer

questions about SBAs Economic Injury Disaster Loan program and explain the application process.

Eligibility is based on the financial impact of the COVID-19. The interest rate is 3.75% for small businesses, and 2.75% for private non-profit organizations. SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years and are available to entities without the financial ability to offset the adverse impact without hardship.

Disaster loans can provide vital economic assistance to small businesses to help overcome the temporary loss of revenue they are experiencing, said SBA Mid-Atlantic Regional Administrator Steve Bulger, who oversees SBA programs and services in Virginia, West Virginia, Pennsylvania, Delaware, Maryland and Washington, D.C. Small businesses, private nonprofit organizations of any size, small agricultural cooperatives and aquaculture enterprises financially impacted as a direct result of COVID-19 since Jan. 31, 2020, may qualify for (EIDL) of up to \$2M to help meet financial obligations which could have been met had the disaster not occurred. These loans may be used to pay fixed debts, payroll, accounts payable and other bills that cannot be paid because of the disaster's impact.

Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloan.sba.gov/ela>. Applicants may also call SBAs Customer Service Center at (800) 659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) for more information on SBA disaster assistance. Individuals who are deaf or hard-of-hearing may call (800) 877-8339. Completed applications should be mailed to U.S. Small Business Administration, Processing & Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

The deadline to apply for an EIDL is Dec. 21, 2020.

**Longwood Small Business Development Center (SBDC):** Business Solutions and resources for COVID-19 including panel discussions, small business guidance & loan resources, FAQ's on Unemployment Insurance and more. [sbdc-longwood.com/covid19](http://sbdc-longwood.com/covid19)

How can the SBDC help you? Take the survey:

<https://docs.google.com/forms/d/e/1FAIpQLSdil48irMjiGXsG8Dfetr7VvLYf5iYto-QSFPOvThYyVnSdag/viewform>

**IRS Disaster Assistance and Emergency Relief for Individuals and Businesses:**

<https://www.irs.gov/businesses/small-businesses-self-employed/disaster-assistance-and-emergency-relief-for-individuals-and-businesses>

Local Chamber of Commerce Updates (Dinwiddie Chamber of Commerce):  
<http://dinwiddiechamber.org/>

Centers for Disease Control and Prevention (CDC): Resources for Businesses and Employers to respond to COVID-19 [www.cdc.gov/coronavirus/2019-ncov/community/organizations/businesses-employers.html](http://www.cdc.gov/coronavirus/2019-ncov/community/organizations/businesses-employers.html)

Commonwealth of Virginia COVID-19 Updates: [www.virginia.gov/coronavirus-updates/](http://www.virginia.gov/coronavirus-updates/)

**Virginia Department of Emergency Management:** Businesses can join the Virginia Department of Emergency Management Private Sector Portal to receive information useful to businesses in the private sector. <https://member.everbridge.net/892807736728036/login>

Dinwiddie County COVID-19 Updates: <https://www.dinwiddieva.us/1248/Coronavirus-COVID-19>

### ***Agriculture-Specific COVID-19 Resources***

Virginia Department of Agriculture: <https://www.vdacs.virginia.gov/pdf/COVID19.pdf>

Virginia Cooperative Extension: <https://ext.vt.edu/covid-19updates/resources.html?fbclid=IwAR1x4QTNMKKYbAht6zn7Dln64AWw3rUAO2lIB5bNa79ldKjnO3XVfKMxwbc>

USDA Farm Service Centers Update:  
[https://www.farmers.gov/coronavirus?utm\\_source=landing&utm\\_medium=spotlight&utm\\_content=spot2&utm\\_campaign=farmers-corona](https://www.farmers.gov/coronavirus?utm_source=landing&utm_medium=spotlight&utm_content=spot2&utm_campaign=farmers-corona)

USDA: <https://www.usda.gov/coronavirus>

FDA Food Safety: <https://www.fda.gov/food/food-safety-during-emergencies/food-safety-and-coronavirus-disease-2019-covid-19>

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