



Small Business Resource Guide

Emerald Coast Regional Council

Leah Fox – Planner/Disaster Recovery Coordinator || leah.fox@ecrc.org || 419.721.8685

General Small Business Resources

- **U.S. Small Business Administration** – COVID-19 Guidance & Resources: The SBA offers a variety of resources in their COVID-19 Guidance & Resources including information on loan resources, details on the American Rescue Plan Act, general COVID-19 information and response plans, and government contracting information.
<https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>
- **Restore Your Economy** – Assistance for Businesses/Employers: Restore Your Economy has numerous resources focused on helping small businesses recover from the COVID-19 pandemic. The site includes information on topics such as business continuity plans, teleworking resources, Paycheck Protection Program resources, among many others.
<https://restoreyoureconomy.org/index.php?submenu=AssistanceforBusinessesEmployers&src=gendocs&ref=Assistance%20for%20Businesses%2FEmployers%20%20&category=Main>
- **Florida's SBDC** – COVID-19 Business Disaster Recovery Assistance: Florida's SBDC has information relating to the CARES Act, along with information on the Paycheck Protection Program, SBA EIDL & Target EIDL Advance Program, Shuttered Venue Operators Grant Program, and Restaurant Revitalization Fund. It also includes information on other federal and state relief programs, along with training, reopening, COVID impact, and other related resources.
<http://floridasbdc.org/disaster/cares-act/>
- **Senator Rick Scott** – Coronavirus Resources: This page includes resources such as links to the Center for Disease Control and Prevention page, Florida Department of Health Page, vaccine distribution information along with eligibility criteria and appointments, as well as FDA information on COVID-19 vaccines.
<https://www.rickscott.senate.gov/CoronavirusResources>
- **Florida Chamber of Commerce** – Follow Facts, Not Fear: The FCC page offers many links to articles on executive orders issued by Governor DeSantis, information on the

Paycheck Protection Program, COVID-19 Relief Bills, along with links to different loan programs, COVID-19 scorecard data, and other related information.

<https://www.flchamber.com/follow-facts-not-fear/>

- **U.S. Chamber of Commerce** – Combating Coronavirus: This page contains numerous links to COVID-19 workplace flyers for safety precautions, reopening resources, small business loans, information on unemployment, workforce trackers, along with links to webinar events to educate small business owners on strategies to cope with COVID-19.
<https://www.uschamber.com/coronavirus>
- **Florida’s Retail Federation** – COVID-19 Resources: Florida’s Retail Federation page includes information on Florida’s Recovery Plan for COVID-19, executive orders from Governor DeSantis, numbers of COVID-19 cases in the state, federal and state programs to support residents, and other resources for businesses.
<http://www.frf.org/index.php/news/covid-19>
- **Centers for Disease Control and Prevention** – Workplaces & Businesses: The CDC page has a variety of planning and operational information for small businesses, specific industries, workers, as well as vaccination data.
https://www.cdc.gov/coronavirus/2019-ncov/community/workplaces-businesses/index.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronaviruses%2F2019-ncov%2Fcommunity%2Forganizations%2Fbusinesses-employers.html
- **United States Department of Labor** – Coronavirus Disease: This page has data on OSHA requirements, along with general COVID-19 guidance.
<https://www.osha.gov/coronavirus>
- **Department of Financial Services** – Coronavirus Resources & Information: The Department of Financial Services page has general COVID-19 resource links and information on executive orders.
<https://www.myfloridacfo.com/coronavirus/>
- **Department of Management Services** – COVID-19 Small Business Resources: Department of Management Services COVID-19 resource page has several links to other general COVID-19 information pages, and CARES Act information for small businesses.
https://www.dms.myflorida.com/agency_administration/office_of_supplier_diversity_osd/covid_19_small_business_resources
- **Florida State Minority Supplier Development Council** – COVID-19 Business Resources, Services and Assistance: The FSMSDC has a several resources and articles related to COVID-19 including business loans and grants, free business webinars, news and alerts related to the pandemic, general business resources for employers and employees, among many other things.
<https://fsmsdc.org/covid19/>

Business Continuity Planning Resources

- **U.S. Small Business Administration** – Seven Ways to Start Your Business Continuity Plan: <https://www.sba.gov/blog/seven-ways-start-your-business-continuity-plan>
- **Ready** – Business Continuity Plan: <https://www.ready.gov/business-continuity-plan>
- **International Labour Organization** – The Six-Step COVID-19 Business Continuity Plan for SMEs: https://www.ilo.org/actemp/publications/WCMS_740375/lang--en/index.htm
- **International Chamber of Commerce** – COVID-19 Business Continuity Guide: <https://iccwbo.org/publication/covid-19-business-continuity-guide/>

Job Sites, Reemployment, & Unemployment Resources

- **Career Source:** <https://www.careersourcegc.com/>
- **Zippia** – Remote Employment Opportunities: <https://www.zippia.com/job-search/remote-jobs/>
- **Florida Jobs:**
 - Top 10 Things You Should Know About the Reemployment Assistance System When Filing Your Claim: http://floridajobs.org/docs/default-source/reemployment-assistance-center/unemployment/flyers/flyer---ra---top-ten-things---english.pdf?sfvrsn=268878b0_2
 - Reemployment Assistance Application: <http://www.floridajobs.org/Reemployment-Assistance-Service-Center/reemployment-assistance/claimants/rapaperapplication>
 - Reemployment Assistance Resource Guide – COVID-19: <http://floridajobs.org/docs/default-source/reemployment-assistance-center/new-individual-faq-includes-cares-act-final.pdf?fbclid=IwAR24BmHoNjnPbgtu7OIVBQZx7akPV8K-MiyM-Mf20SfVC8rTI-W5g-EUypw>
 - Applying for Pandemic Unemployment Assistance: https://floridajobs.org/docs/default-source/reemployment-assistance-center/cares-act/applying-for-pua-and-faqs.pdf?sfvrsn=84b746b0_10
- **Florida Department of Economic Opportunity:**
 - State and Federal Reemployment Assistance Claim Workflow: <http://lmsresources.labormarketinfo.com/covid19/index.html>
 - Reemployment Assistance Service Center: <http://www.floridajobs.org/Reemployment-Assistance-Service-Center>
- **U.S. Department of Labor:**
 - Unemployment Insurance Relief During COVID-19 Outbreak: <https://www.dol.gov/coronavirus/unemployment-insurance#faqs>
 - Temporary Rule: Paid Leave Under the Families First Coronavirus Response Act: <https://www.dol.gov/agencies/whd/ffcra>
 - Essential Protections During the COVID-19 Pandemic: <https://www.dol.gov/agencies/whd/pandemic>

Business Loan Information

- **U.S. Department of Agriculture** – Business Programs:
<https://www.rd.usda.gov/programs-services/all-programs/business-programs>
- **U.S. Chamber of Commerce:**
 - Guide to Paycheck Protection Program Loan Forgiveness:
<https://www.uschamber.com/report/guide-ppp-loan-forgiveness>
 - Guide to Economic Injury Disaster Loans:
<https://www.uschamber.com/report/guide-sbas-economic-injury-disaster-loans>
- **U.S. Department of Treasury:**
 - Paycheck Protection Program Information Sheet for Lenders:
<https://home.treasury.gov/system/files/136/PPP%20Lender%20Information%20Fact%20Sheet.pdf>
 - Paycheck Protection Program Information Sheet for Borrowers:
<https://home.treasury.gov/system/files/136/PPP--Fact-Sheet.pdf>
 - Paycheck Protection Program Borrower Application Form:
<https://home.treasury.gov/system/files/136/Paycheck-Protection-Program-Application-3-30-2020-v3.pdf>
- **U.S. Small Business Administration** – Disaster Loan Assistance:
<https://disasterloanassistance.sba.gov/ela/s/>
- **Department of Economic Opportunity** – Loan Programs:
<https://deosera.force.com/RebuildFloridaBusinessLoanFund/s/loan-programs?program=emergency-bridge-loan>
- **U.S. Department of Agriculture:**
 - Farm Loan Discovery Tool: <https://www.farmers.gov/fund/farm-loan-discovery-tool>
 - Microloan Programs: <https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/microloans/index>

Frequently Asked Questions on COVID-19

- **Florida Chamber of Commerce** – COVID-19 Response:
<https://www.flchamber.com/phase2-florida-recovery/>
- **U.S. Senate Committee on Small Business & Entrepreneurship:**
 - The Small Business Owner's Guide to the CARES Act:
https://www.sbc.senate.gov/public/_cache/files/9/7/97ac840c-28b7-4e49-b872-d30a995d8dae/F2CF1DD78E6D6C8C8C3BF58C6D1DDB2B.small-business-owner-s-guide-to-the-cares-act-final-.pdf
 - Paycheck Protection Program FAQ for Small Businesses:
<https://growthzonesitesprod.azureedge.net/wp-content/uploads/sites/1234/2020/03/CARES-ACT.pdf>
- **Florida Health** – How Do I Prevent and Prepare for COVID-19?:
<https://floridahealthcovid19.gov/prevention/>

Press Releases & COVID-19 News

- **Department of Economic Opportunity** – DEO Press Releases:
<http://floridajobs.org/news-center/DEO-Press>

COVID Trackers & Health Information

- **ArcGIS** – John Hopkins COVID-19 Tracker:
<https://www.arcgis.com/apps/dashboards/bda7594740fd40299423467b48e9ecf6>
- **Florida Health** – What You Need to Know Now About COVID-19 in Florida:
<https://floridahealthcovid19.gov/>
- **Centers for Disease Control and Prevention:**
 - Workplace Guidance and Strategies: <https://www.cdc.gov/coronavirus/2019-ncov/community/workplaces-businesses/index.html>
 - Reopening Buildings After Shutdown: <https://www.cdc.gov/coronavirus/2019-ncov/php/building-water-system.html>
 - Restaurants & Bars: <https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/business-employers/bars-restaurants.html>

Tax Relief & Provisions

- **IRS:**
 - Employee Retention Credit Available for Many Businesses Financially Impacted by COVID-19: <https://www.irs.gov/newsroom/irs-employee-retention-credit-available-for-many-businesses-financially-impacted-by-covid-19>
 - Coronavirus Tax Relief: <https://www.irs.gov/coronavirus-tax-relief-and-economic-impact-payments>

Impact Surveys

- **Florida's SBDC** – COVID Impact Survey: <http://floridasbdc.org/disaster/covid-impact-survey/>
- **Florida Disaster** – Business Damage Assessment Survey:
<https://floridadisaster.biz/BusinessDamageAssessments>

Tips for Employers & Employees

- **U.S. Chamber of Commerce:**
 - Coronavirus Workplace Tips for Employees:
https://www.uschamber.com/sites/default/files/coronavirus_workplace_tips_for_employees_031620.pdf
 - Guidance for Employers to Plan and Respond to Coronavirus:
https://www.uschamber.com/sites/default/files/guidance_for_employers_to_plan_and_respond_to_the_coronavirus_031620.pdf
- **U.S. Department of Labor** – Families First Coronavirus Response Act: Employee Paid Leave Rights: <https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>

Vaccination Information

- **Florida Health:**

- COVID-19 Vaccines in Florida: <https://floridahealthcovid19.gov/vaccines/>
- Provider Information for COVID-19 Vaccine: <http://www.floridahealth.gov/programs-and-services/immunization/COVID-19VaccineInfo/index.html>

PPE and Equipment Information

- **Florida State Minority Supplier Development Council** – The PPE Portal: <https://fsmsdc.org/ppe/>
- **Centers for Disease Control and Prevention** – Using PPE: <https://www.cdc.gov/coronavirus/2019-ncov/hcp/using-ppe.html>

Education & Internet Access for Distance Learning

- **T-Mobile** – Project 10Million: https://www.t-mobile.com/business/education/project-10-million?cmpid=TFB_RAD_P_20TENMM_OU0ZJSRLLM0FYL758187
- **Florida Department of Education** – Free Resources for Families & Teachers: <http://www.fldoe.org/em-response/resources-families.stml>
- **We Are Teachers** – 350+ Amazing Online Learning Resources: <https://www.weareteachers.com/free-online-learning-resources/>
- **Internet Essentials** – Staying Connected During Coronavirus: <https://www.internetessentials.com/covid19>
- **Century Link** – Consumer Assistance Programs: <https://www.centurylink.com/aboutus/community/community-development/lifeline.html>

Grants & Short-Term Compensation

- **LISC** – Verizon Small Business Recovery Fund: <https://www.lisc.org/covid-19/small-business-assistance/small-business-relief-grants/verizon-small-business-recovery-fund/>
- **Department of Economic Opportunity** – Short Time Compensation Program for Employees: <http://www.floridajobs.org/office-directory/division-of-workforce-services/reemployment-assistance-programs/short-time-compensation-program-for-employees>
- **United Way** – Donate to the COVID-19 Community Response and Recovery Fund: <https://www.unitedway.org/recovery/covid19>
- **Grant Watch** – Coronavirus Grants: <https://www.grantwatch.com/cat/56/coronavirus-covid-grants.html>
- **National Endowment for the Arts** – Grants: <https://www.floridafarmbureau.org/covid-19-resources/>

Food & Nutrition Assistance

- **Summer Break Spot** – Free Meals for Kids: <https://summerbreakspot.fdacs.gov/>
- **WIC**: <https://www.signupwic.com/>
- **Florida Department of Agriculture and Consumer Services** – The Emergency Food Assistance Program: <https://www.fdacs.gov/Food-Nutrition/Nutrition-Programs/The-Emergency-Food-Assistance-Program-TEFAP>

Additional Resources

- **U.S. Chamber of Commerce:**
 - An Independent Contractor's Guide to CARES: https://www.uschamber.com/sites/default/files/uscc_coronavirus_independent-contractors.pdf
 - Small Business Guide and Checklist: https://www.uschamber.com/sites/default/files/023595_comm_corona_virus_smallbiz_loan_final.pdf?mkt_tok=eyJpIjoiWldOaU1EZzRNakEwTm9FMCIslInQiOiJ3Y1ErOFphMnIrT0J6VzM1Z3BBOGt1XC90cElsRnN2NUIMMUVtTHIWSyt4ZlwwU1QrdUw2UzRjU1RLb2syQjZXNlFWcDRsbWcyUDQ5ZlwwVdkOW12eUtCMndlNkNnS2pPcWxjZWxSQUZPS3hoQW1sWFJtTnQ2MHU0VGtGeVVraXRxMiJ9
- **Centers for Disease Control and Prevention** – Hurricanes and COVID-19: <https://www.cdc.gov/disasters/hurricanes/covid-19/prepare-for-hurricane.html>
- **Save Florida Business.com:** <https://www.savefloridabusiness.com/>
- **U.S. Chamber of Commerce Foundation** – Small Business Recovery Expanded Guide: <https://www.uschamberfoundation.org/node/43168>
- **U.S. Department of Agriculture** – COVID-19 Federal Rural Resource Guide: https://www.rd.usda.gov/sites/default/files/USDA_COVID-19_Fed_Rural_Resource_Guide.pdf
- **Florida Farm Bureau** – COVID-19 Resources: <https://www.floridafarmbureau.org/covid-19-resources/>
- **211** – Help During the COVID-19 Pandemic: <https://www.211.org/get-help/help-during-covid-19-pandemic>
- **Restore Your Economy** – Addressing Inequality: <https://restoreyoureconomy.org/index.php?src=gendocs&ref=Addressing%20Inequality&category=COVID19RESOURCES>
- **U.S. Small Business Administration** – Find Local Assistance: <https://www.sba.gov/local-assistance/find?type=Women%27s%20Business%20Center&pageNumber=1>
- **Florida's SBDC** – Reopening Information: <http://floridasbdc.org/disaster/reopening-information/>

Health Department Contact Information

- **Escambia County Health Department:** 850.484.5100 || <http://escambia.floridahealth.gov/>
- **Santa Rosa County Health Department:** 850.934.4074 || <http://santarosa.floridahealth.gov/locations/midway.html>
- **Okaloosa County Health Department:** 850.833.9246 || <http://okaloosa.floridahealth.gov/>
- **Walton County Health Department:** 850.892.8015 || <http://walton.floridahealth.gov/>
- **Washington County Health Department:** 850.638.6240 || <http://washington.floridahealth.gov/>
- **Bay County Health Department:** 850.872.4455 || <http://bay.floridahealth.gov/>
- **Holmes County Health Department:** 850.547.8500 || <http://holmes.floridahealth.gov/>

Chamber & Main Street Contact Information

- **Bay County Chamber of Commerce**
 - Carol Roberts – carol@baychamberfl.com
- **Panama City Beach Chamber of Commerce**
 - Kristopher McLane – kristopher@PCBeach.org
- **Greater Pensacola Chamber**
 - Todd Thompson – tthompson@pensacolachamber.com
- **Pensacola Beach Chamber**
 - Patty Spradling – penbeach@visitpensacolabeach.com
- **Gulf Coast Minority Chamber**
 - Bryan Wyer – bwyer@gcmcc.info
- **Perdido Key Chamber**
 - Dana Pagador - info@perdidchamber.com
- **Century Chamber**
 - centurychamber@gmail.com
- **Santa Rosa Chamber of Commerce**
 - Donna Tucker – CEO@srcchamber.com
- **Pace Area Chamber of Commerce**
 - Nicki Qualls – admin@pacechamber.com
- **Jay Area Chamber of Commerce**
 - newsroom@tricityledger.com
- **Gulf Breeze Area Chamber**
 - Grace Arneault – ceo@gulfbreezechamber.com
- **Navarre Beach Area Chamber**
 - Chanda Ryan – chanda.ryan@navarrechamber.com
- **Greater Navarre Area Chamber**
 - info@greaternavarrechamber.com

- **Ft. Walton Chamber of Commerce**
 - Ted Corcoran – ted@fwbchamber.org
- **Destin Chamber of Commerce**
 - Shane A. Moody – ceo@destinchamber.com
- **Crestview Chamber of Commerce**
 - Meghan Schultz – meghan@crestviewchamber.com
- **Niceville Chamber of Commerce**
 - Tricia Brunson – triciabrunson@nicevillechamber.com
- **Walton Chamber of Commerce**
 - Megan Harrison – ceo@waltonareachamber.com
- **Holmes Chamber of Commerce**
 - Veronica Peel – veronica_peel@hotmail.com; hcfcofc@gmail.com
- **Washington County Chamber of Commerce**
 - Michael Kozar – info@washcomall.com