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U.S. SENATOR FOR NEVADA

COVID-19

Nevada

Small Business

Resource

Guide

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Dear Nevada small businesses,

This is a challenging time and my office is here to help as we navigate this pandemic. As a member of the U.S. Senate Committee on Small Business & Entrepreneurship and as Nevada's small businesses work to weather this economic storm, my office is here to help share resources and information so all of our small businesses can succeed. In this guide, we've compiled resources that may be helpful.

For more resources, visit my website's small business assistance page at:
rosen.senate.gov/COVID-19-small-business-assistance

If you need additional small business assistance with a federal agency, please email SmallBusiness@rosen.senate.gov or call my office at 702-388-0205 or 775-337-0110.

– Senator Jacky Rosen

Small Business Administration

Nevada is one of several states to qualify for Small Business Administration Disaster Assistance loans.

Apply here for disaster assistance from the SBA:

<https://disasterloan.sba.gov/ela/>

Learn more about SBA disaster assistance:

<https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>

Questions? Call the SBA at (800) 659-2955 or email disastercustomerservice@sba.gov

The SBA has 2 Nevada District Offices in Las Vegas and Carson City to help Nevadans on the ground.

Contact both the Las Vegas and Carson City offices:

<https://www.sba.gov/offices/district/nv/las-vegas>

The SBA provides a table of size resource to learn whether you qualify as a small business under the SBA.

Access the SBA's table of size:

<https://www.sba.gov/document/support--table-size-standards>

Federal Agencies

Many federal agencies are providing helpful information and resources for businesses on their websites.

The Department of Treasury has information on loan programs and other tax provisions meant to help employers, including non-profits.

Access the Department of Treasury's COVID-19 resource page:

<https://home.treasury.gov/cares>

The Department of Labor has information on workplace safety, wages and leave, unemployment insurance, dislocated workers, Job Corps Students, injured federal workers, federal contractors, foreign labor certifications, flexibility for miners, and more.

Access the Department of Labor's COVID-19 resource page:

<https://www.dol.gov/coronavirus>

The Department of Agriculture has information on USDA Loans, USDA Service Centers, grading and auditing services, forest services, and more.

Access the Department of Agriculture's COVID-19 resource page:

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

The Department of Homeland Security has information on the latest travel restrictions related to COVID-19.

Access the Department of Agriculture's COVID-19 resource page:

<https://www.dhs.gov/publication/notices-arrival-restrictions-coronavirus>

The Department of State has information on the latest travel advisories and country-specific embassies and travel information.

Access the Department of State's COVID-19 resource page:

<https://travel.state.gov/content/travel/en/traveladvisories/ea/covid-19-information.html>

Programs for Small Businesses

There are programs for loans and assistance to help small businesses weather COVID-19. Find a summary of them below.

The SBA's Economic Injury Disaster Loan (EIDL) program provides small businesses with working capital loans of up to \$2 million to help overcome the temporary loss of revenue due to COVID-19. These loans can be used to pay fixed debts, payroll, accounts payable, or other bills that cannot be paid. The interest rate on these loans are 3.75 percent for small businesses and 2.75 percent for private, non-profit organizations without credit available elsewhere. Small Businesses and private, non-profit organizations with credit available elsewhere are not eligible to apply for this disaster loan. The maximum term on a loan is 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.

The Emergency Economic Injury Grants will provide an emergency advance of up to \$10,000 to small businesses and private non-profits harmed by COVID-19 within three days of applying for an SBA Economic Injury Disaster Loan (EIDL). To access the advance, you first need to apply for an EIDL and then request the advance. The advance does not need to be repaid under any circumstance, and may be used to keep employees on payroll, to pay for sick leave, meet increased production costs due to supply chain disruptions, or pay business obligations, including debts, rent and mortgage payments.

Find FAQs about Economic Injury Disaster Loans & Emergency Economic Injury Grants here:
<https://www.rosen.senate.gov/sites/default/files/2020-03/Small%20Business%20Debt%20Relief%20Program.pdf>

The Paycheck Protection Program (PPP) will provide cash-flow assistance through 100 percent federally guaranteed loans to employers who maintain their payroll during this emergency. If employers maintain their payroll, the loans will be forgiven, which will help workers remain employed, as well as help affected small businesses and our economy regain stability quicker after the crisis. PPP has many helpful features, such as forgiveness of up to 8 weeks of payroll based on employee retention and salary levels, no SBA fees, and at least six months of principal and interest deferral with maximum deferrals of up to a year. Small businesses and other eligible entities will be eligible to apply if they were harmed by COVID-19 between February 15, 2020 and June 30, 2020. This program will be retroactive to February 15, 2020, in order to help bring workers who may have already been laid off back to work. Loans are available through June 30, 2020.

Find FAQs about PPP here:
<https://www.rosen.senate.gov/sites/default/files/2020-03/Paycheck%20Protection%20Program.pdf>

Nevada small businesses may submit PPP applications beginning April 3. Apply below:
<https://www.sba.gov/funding-programs/loans/paycheck-protection-program-ppp>

Programs for Small Businesses cont'd

Small Business Debt Relief Program: This program will provide immediate relief to small businesses with non-disaster SBA loans, in particular 7(a), 504, and microloans. Under it, SBA will cover all loan payments on these SBA loans, including principal, interest, and fees, for six months. This relief will also be available to new borrowers who take out loans within six months of the President signing the bill into law.

Find FAQs about small business debt relief here:

rosen.senate.gov/sites/default/files/2020-03/Small%20Business%20Debt%20Relief%20Program.pdf

Counseling and training: if you, like many Nevada small business owners, need a business counselor to help guide you through this uncertain time, you can seek guidance from a local Small Business Development Center (SBDC), Women's Business Center (WBC), or SCORE mentorship chapter. These resource partners, and the associations that represent them, will receive additional funds to expand their reach and better support small business owners with counseling and up-to-date information regarding COVID-19. There will soon be a joint platform that consolidates information and resources related to COVID-19 in order to provide consistent, timely information to small businesses. Click [HERE](#) for FAQs about counseling & training.

Find FAQs about counseling and training here:

<https://www.rosen.senate.gov/sites/default/files/2020-03/Counseling%20and%20Training.pdf>

Contracting: If you are a government contractor, there are a number of ways that Congress has provided relief and protection for your business. Agencies will be able to modify terms and conditions of a contract and to reimburse contractors at a billing rate of up to 40 hours per week of any paid leave, including sick leave. The contractors eligible are those whose employees or subcontractors cannot perform work on site and cannot telework due to federal facilities closing because of COVID-19. If you need additional assistance, please reach out to your local Small Business Development Center, Women's Business Center, SCORE chapter, or SBA District Office. You should also work with your agency's contracting officer, as well as the agency's Office of Small and Disadvantaged Business Utilization (OSDBU).

Governor's Office Guidance

The Governor's Office of Economic Development has compiled a comprehensive page of online COVID-19 business resources. It includes general guidance, help applying for SBA loans, employer & workforce assistance, and more.

Access the page with this resources:

<https://www.diversifynevada.com/additional-resources/covid-19-disaster-response-online-business-resources/>

Unemployment Insurance

Governor Sisolak has ordered the work search requirement and 7-day waiting period for unemployment insurance waived. You can apply for unemployment insurance 24/7 and find information for both claimants and employers on the state's website.

Find information and apply for unemployment insurance: <http://ui.nv.gov/css.html>

Up-To-Date Nevada Information

The COVID-19 situation in Nevada and nationwide is developing rapidly with new information all the time. There are resources available with current and accurate information that are being updated regularly.

Access my COVID-19 Nevada Resource Guide:

<https://www.rosen.senate.gov/COVID-19-resources>

Access the Nevada Health Response page with the latest state information:

<https://nvhealthresponse.nv.gov/>

National Organizations

Some national organizations are providing resources to help businesses around the country through COVID-19.

The U.S. Chamber of Commerce has a number of resources for businesses, including a comprehensive COVID-19 Small Business Guide.

Access Chamber of Commerce Resources, including tips for employees and employers:
<https://www.uschamber.com/coronavirus>

Access the Chamber of Commerce Coronavirus Small Business Guide:
<https://www.uschamber.com/co/small-business-coronavirus>

Main Street America has information about funding programs, webinars for businesses, federal & state resources, and more.

Access Main Street America's COVID-19 resource page:
<https://www.mainstreet.org/howwecanhelp/resourcecenter/covid19resources>

Local Chambers of Commerce

Local Chambers of Commerce across Nevada provide helpful local information for businesses.

The Las Vegas Chamber of Commerce has information on what Las Vegas businesses need to know and guides on how to apply for SBA Disaster Assistance loans.

Access the Las Vegas Chamber of Commerce's COVID-19 resource page:

<https://www.vegaschamber.com/coronavirus-what-vegas-chamber-members-need-to-know/>

The Reno-Sparks Chamber of Commerce has a COVID-19 Business Operations Guide for area businesses.

Access the Reno-Sparks Chamber of Commerce's COVID-19 resource page:

<http://www.thechambernv.org/covid-19.html>

The Carson City Chamber of Commerce has compiled a list of helpful phone numbers and emails for businesses to reach out to for additional information.

Access the Carson City Chamber of Commerce's COVID-19 resource page:

http://www.carsoncitychamber.com/spotlight/details/corona_covid_19

The Las Vegas Urban Chamber of Commerce has information on personal, business, and financial assistance resources.

Access the Las Vegas Urban Chamber of Commerce's COVID-19 resource page:

<https://www.urbanchamber.org/covid-19-updates/>

Housing & Mortgages

Governor Sisolak has frozen all evictions and foreclosures for the duration of the COVID-19 crisis. If you're having an issue with a mortgage, resources are available.

Access Governor Sisolak's directive freezing evictions and foreclosures:

rosen.senate.gov/sites/default/files/2020-03/Declaration%20of%20Emergency%20Directive%20008%20re%20Evictions.3-29-20.pdf

Access mortgage resources from Fannie Mae:

<https://www.knowyouroptions.com/covid19assistance>

Access mortgage resources from Freddie Mac:

<https://myhome.freddiemac.com/own/getting-help-disaster.html>

Legal Resources

If you need legal help on a COVID-19 related issue, there are resources available to you.

Access the Legal Aid Center of Southern Nevada's toolkit:

<https://www.lacsn.org/covid-19>

The Nevada Attorney General's website offers the ability to file a complaint for insurance fraud, workers' compensation, and more: ag.nv.gov/

Consumer & Financial Resources

Banks, federal organizations, and non-profits have been sharing consumer resources and financial information on their websites.

The Federal Deposit Insurance Corporation (FDIC) has information and FAQs for both bankers and consumers to assist customers and communities.

Access the FDIC's COVID-19 resource page:
<https://www.fdic.gov/coronavirus/index.html>

The National Credit Union Administration (NCUA) has information and FAQs for federally-insured credit unions and members

Access the NCUA's COVID-19 resource page:
<https://www.fdic.gov/coronavirus/index.html>

The Federal Trade Commission (FTC) has information to help consumers avoid COVID-19 related scams.

Access the FTC's COVID-19 resource page:
<https://www.consumer.ftc.gov/features/coronavirus-scams-what-ftc-doing>