

**COVID-19 Business Resources1**

Eligible Business	Program Name	Application Portal	Program Website	Eligibility Requirements Summary2	Allowed Use of Funds	Program Timeline	Targeted Sectors	Administering Agency	Original Amount Available	Originating Legislation
<b>STATE OF VERMONT PROGRAMS (IMPORTANT NOTICE: BUSINESSES MAY ONLY RECEIVE FUNDS FROM ONE OF THE STATE PROGRAMS LISTED. BUSINESS MAY HAVE RECEIVED A FEDERAL EIDL OR PPP AND STILL RECEIVE A STATE GRANT)</b>										
Vermont business with one or more non-owner employees	Emergency Economic Recovery Business Grants-ACCD	<a href="https://accd.vermont.gov/covid-19/economic-recovery-grants/application">https://accd.vermont.gov/covid-19/economic-recovery-grants/application</a>	<a href="https://accd.vermont.gov/covid-19/economic-recovery-grants">https://accd.vermont.gov/covid-19/economic-recovery-grants</a>	Business: - Has suffered economic harm due to COVID-19; - Had 50% or more loss of revenue for any one month between March and Sept compared to same month in 2019 - Domiciled or primary place of business in VT; - One or more non-owner employees; - In operation on or before Feb. 15, 2020; and - Open or, if closed, has good-faith plan to reopen	- Costs and expenses (economic loss) not covered by insurance or eligible for coverage by other state or federal grant funding sources, incurred as a result of the COVID-19 public health emergency	Opened July 6, 2020. Program is First-come. First Served	All	Vermont Agency of Commerce and Community Development	\$76,000,000	Act 119 (S.350) and Act 137 (H.966) Vermont Legislature
Vermont business with one or more non-owner employees that collects and submits sales & use or meals & rooms taxes for the State of VT	Emergency Economic Recovery Business Grants-Tax	<a href="https://myvtax.vermont.gov">MyVTax.vermont.gov</a>	<a href="https://tax.vermont.gov/coronavirus#relief">https://tax.vermont.gov/coronavirus#relief</a>	Business: - Has suffered economic harm due to COVID-19; - Had 50% or more loss of revenue for any one month between March and Sept compared to same month in 2019 - Domiciled or primary place of business in VT; - One or more non-owner employees; - In operation on or before Feb. 15, 2020; - Open or, if closed, has good-faith plan to reopen; and - Is an operator registered to collect sales & use or meals & rooms taxes	Same as above	Opened July 6, 2020. Program is First-come. First Served	Retail, food service, hospitality	Vermont Department of Taxes	\$76,000,000	Act 119 (S.350) and Act 137 (H.966) Vermont Legislature
Vermont business with no W-2 employees	Sole Proprietor Stabilization Program	<a href="https://www.vermont-cdbg-cv.com/">https://www.vermont-cdbg-cv.com/</a>	<a href="https://www.vermont-cdbg-cv.com/">https://www.vermont-cdbg-cv.com/</a>	Business: - Does not have any W-2 employees; - Is a for-profit entity; - Has a physical establishment (mailing address only is not sufficient) in a Vermont city/town of application; - Provides goods or services to multiple clients or customers; - Is in good standing with the State of Vermont and city/town; - Is current on all taxes due through March 31, 2020 or has a workout arrangement in place with the taxing entity; - Has active and valid state licenses/registrations, if applicable; - Is not a party to litigation involving the State of Vermont or city/town; - Has annual gross revenues greater than \$25,000; - Can document past or expected eligible costs of no more than ten (10) items totaling the amount of the grant award; - Can show that paying these costs is a hardship due to loss of income between March 1, 2020 and September 1, 2020 as a result of COVID-19; - Was legally established prior to or as of January 1, 2020; and - Is not listed under the excluded business types (see website), and not a subsidiary enterprise or franchise.	Working capital to cover business costs, such as rent, utilities, and for retrofitting to meet COVID-19 requirements to re-open and remain open	Program opens July 20, 2020. Applications will be accepted between July 20 and July 31. Grants will range from \$5,000 to \$10,000. Grant lottery will occur on August 14, 2020. Grant agreements will be issued week of August 17. Checks issued starting August 27, 2020.	All (sole proprietorships and other forms of business with no employees except owners)	Agency of Commerce through Brattleboro Development Credit Corporation and Two Rivers Ottaocheeque Planning Commission	\$1,800,000	N/A
Women-owned or minority-owned enterprise	Emergency Economic Recovery Business Grants-Woman/Minority-owned set aside	<a href="https://accd.vermont.gov/covid-19/economic-recovery-grants/application">https://accd.vermont.gov/covid-19/economic-recovery-grants/application</a>	<a href="https://accd.vermont.gov/covid-19/economic-recovery-grants">https://accd.vermont.gov/covid-19/economic-recovery-grants</a>	- Business has suffered economic harm due to COVID-19 - Business has between zero and 5 employees - Business is at least 51 percent women-owned or minority-owned	- Costs and expenses (economic loss) not covered by insurance or eligible for coverage by other state or federal grant funding sources, incurred as a result of the COVID-19 public health emergency	Opened July 6, 2020. Program is First-come. First Served	All	Agency of Commerce- in partnership with Vt Community Loan Fund, Vt C	\$5,000,000	Act 137(H.966) Vermont Legislature
Outdoor Recreation Business	Emergency Economic Recovery Business Grants-Outdoor Recreation set-aside	<a href="https://accd.vermont.gov/covid-19/economic-recovery-grants/application">https://accd.vermont.gov/covid-19/economic-recovery-grants/application</a>	<a href="https://accd.vermont.gov/covid-19/economic-recovery-grants">https://accd.vermont.gov/covid-19/economic-recovery-grants</a>	Business has suffered economic harm due to COVID-19	- Only for costs or expenses necessary to comply with or implement COVID-19 public health precautions. (See program site for details)	Opened July 6, 2020. Program is First-come. First Served	Outdoor recreation	Agency of Commerce	\$1,500,000	Act 137(H.966) Vermont Legislature
Non-profit arts and culture organization	Emergency Economic Recovery Business Grants-Arts and Culture non-profit set aside	<a href="https://accd.vermont.gov/covid-19/economic-recovery-grants/application">https://accd.vermont.gov/covid-19/economic-recovery-grants/application</a>	<a href="https://accd.vermont.gov/covid-19/economic-recovery-grants">https://accd.vermont.gov/covid-19/economic-recovery-grants</a>	Business has suffered economic harm due to COVID-19	Same as "Emergency Economic Recovery Business Grants-ACCD," above; and - Entity must be a registered arts or cultural non-profit	Opened July 6, 2020. Program is First-come. First Served	Art, culture non-profit	Vermont Arts Council	\$5,000,000	Act 137(H.966) Vermont Legislature
Microbusiness	Micro Business Recovery Assistance	TBA	<a href="https://www.cvoeo.org/index.cfm?fuseaction=dep_intro&amp;dept_id=12">https://www.cvoeo.org/index.cfm?fuseaction=dep_intro&amp;dept_id=12</a>	- Owner is a resident of Vermont - Owner's income is less than 80% of Vermont medium income	TBA	Not Yet Open. Expected to start August 1, 2020	All	Champlain Valley Office of Economic Opportunity (CVOEO)	\$1,400,000	Act 120 (H.961)
Residential Landlords	Rental Housing Stabilization Program	<a href="https://www.vsha.org/rental-housing-stabilization-program/">https://www.vsha.org/rental-housing-stabilization-program/</a>	<a href="https://www.vsha.org/rental-housing-stabilization-program/">https://www.vsha.org/rental-housing-stabilization-program/</a>	<a href="https://www.vsha.org/wp/wp-content/uploads/2020/07/RHSP-Eligibility-Document-7.12.20.pdf">https://www.vsha.org/wp/wp-content/uploads/2020/07/RHSP-Eligibility-Document-7.12.20.pdf</a>	Replace tenant rental arrearages to avert tenant eviction.	Opened July 13. Will run until funds exhausted.	Housing	Vermont State Housing Authority	\$25,000,000	Act 137(H.966) Vermont Legislature
Dairy Product Producers and Processors	Dairy Assistance Grant Program	<a href="https://agriculture.vermont.gov/covid-19-information/vermont-covid-19-agriculture-assistance-program/dairy-assistance-vermont-covid">https://agriculture.vermont.gov/covid-19-information/vermont-covid-19-agriculture-assistance-program/dairy-assistance-vermont-covid</a>	<a href="https://agriculture.vermont.gov/covid-19-information/vermont-covid-19-agriculture-assistance-program">https://agriculture.vermont.gov/covid-19-information/vermont-covid-19-agriculture-assistance-program</a>	TBA	TBA	Not open yet. Opening July 17, 2020	Dairy Product Producers and Processors	Vermont Agency of Agriculture	\$25,000,000	Act 138 (S.351)
Agricultural Producers and Processors	Agricultural Assistance Grant Program	TBA	<a href="https://agriculture.vermont.gov/covid-19-information/vermont-covid-19-agriculture-assistance-program">https://agriculture.vermont.gov/covid-19-information/vermont-covid-19-agriculture-assistance-program</a>	TBA	TBA	Not open yet.	Non-Dairy farmers, meat processors, slaughterhouses, farmers markets	Vermont Agency of Agriculture	\$5,000,000	Act 138 (S.351)
Vermont business operating in the agricultural, food, forest and wood sectors	Emergency Economic Recovery Business Grants-Vermont Working Lands Enterprise Fund Set-Aside	<a href="https://workinglands.vermont.gov/">https://workinglands.vermont.gov/</a>	<a href="https://workinglands.vermont.gov/">https://workinglands.vermont.gov/</a>	Business has suffered economic harm due to COVID-19	- Assist business in adapting its products to change in available markets or supply chains if clearly necessary to ensure the continued viability of the business	Program not open yet. Expected to start in late July.	Agriculture, food and forest production, wood products	Working Lands Enterprise Fund	\$3,500,000	Act 137(H.966) and Act 120 (H.961) Vermont Legislature
Forest Economy Business	Forest Economy Grant Program	TBA	<a href="https://fpr.vermont.gov/FESGrantProgram">https://fpr.vermont.gov/FESGrantProgram</a>	To be eligible, the business must: - Operate under one of these NAICS codes; - Be a forest products business primarily engaged in ("primarily engaged" means more than 50%) managing, harvesting, trucking, processing, manufacturing, crafting, or distributing forest or wood products; and - Those forest or wood products must be primarily (at least 50%) grown in, and harvested from Vermont forests, or processed by a Vermont forest products business (processed products are those purchased by a forest products business that processed wood that is primarily grown in or harvested from Vermont's forests).	TBA	Not yet open. Expected to open mid-July.	Forest Economy businesses	Vermont Agency of Agriculture	\$5,000,000	Act 138 (S.351)
Health Care provider	Health Care Provider Stabilization Grants	TBA	<a href="https://humanservices.vermont.gov/help-and-resources/covid-19-information">https://humanservices.vermont.gov/help-and-resources/covid-19-information</a>	TBA	TBA	Not yet open. Expected to open week of July 13. Applications will be accepted until August 15, 2020. Funding will be allocated based on need.	Health care: medical practices, dentists, health centers, laboratory and imaging centers, mental health providers, substance abuse disorder treatment providers, emergency medical service and ambulance providers, physical therapists, podiatrist, optometrists, chiropractors, and other health care providers licensed by the Board of Medical Practice or the Office of Professional Regulation. This also includes home health and hospice agencies, pharmacy services, and long-term care providers.	Vermont Agency of Health and Human Services	\$275,000,000	Act 136 (H.965)
<b>FEDERAL PROGRAMS</b>										

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Any business	Economic Injury Disaster Loan and Advance (EIDL)	<a href="https://covid19relief.sba.gov/#/">https://covid19relief.sba.gov/#/</a>	<a href="https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources#section-header-0">https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources#section-header-0</a>	Business has suffered economic harm due to COVID-19	EIDLs are non-forgivable loans that may be used for payroll and other costs such as fixed debts like rent, accounts payable, as well as to cover increased costs due to supply chain interruption, and to pay obligations that cannot be met due to revenue loss.  EIDL may not be used for dividends and bonuses, disbursements to owners (unless for performance of services), repayment of stockholder/principal loans (with exceptions), expansion of facilities or acquisition of fixed assets, repair or replacement of physical damages, refinancing long term debt, paying down (including regular installment payments) or paying off loans provided or owned by another federal agency (including SBA) or a Small Business Investment Company, payment of any part of a direct federal debt (including SBA loans) except IRS obligations, or relocation.	Open. No longer awarding EIDL Advances.	All	US SBA	\$20,000,000,000	HR6074 and subsequent bills
Any business	Payroll Protection Program (PPP)	<a href="https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program">https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program</a>	<a href="https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program">https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program</a>	Business has suffered economic harm due to COVID-19	Forgivable loans to small businesses to pay their employees during the COVID-19 crisis. The loan amounts will be forgiven as long as the loan proceeds are used to cover eligible costs: payroll costs, most mortgage interest, rent, and utility costs over the forgiveness period after the loan is made, and employee and compensation levels are maintained.	Open	All	US SBA	\$659,000,000,000	HR6074 and subsequent bills
Any business	SBA Debt Relief	<a href="https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-debt-relief">https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-debt-relief</a>	<a href="https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-debt-relief">https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-debt-relief</a>	Business has an existing or new SBA 7(a), 504, or Microloan (except EIDL or PPP loans) disbursed prior to September 27, 2020, in regular servicing.	No new funds: SBA pays six months of principal and interest, and fees for loans	Open	All	US SBA	N/A	HR6074 and subsequent bills
Any business with existing business relationship with an SBA Express lender	SBA Express Bridge Loans	<a href="https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-express-bridge-loans">https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-express-bridge-loans</a>	<a href="https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-express-bridge-loans">https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-express-bridge-loans</a>	Quick access to loans up to \$25,000 for businesses with existing SBA Express lending institutions. Meant to be a bridge loan until receipt of EIDL loan; will be repaid in full or part by proceeds from EIDL loan.	Per loan agreement and terms	Open	All	US SBA	N/A	HR6074 and subsequent bills
Farmers and Ranchers	Food Assistance Program	<a href="https://www.farmers.gov/cfap">https://www.farmers.gov/cfap</a>	<a href="https://www.farmers.gov/cfap">https://www.farmers.gov/cfap</a>	Person or legal entity must have an average adjusted gross income of less than \$900,000 for tax years 2016, 2017, and 2018. However, if 75 percent of their adjusted gross income comes from farming, ranching, or forestry, the AGI limit of \$900,000 does not apply. CFAP payments will compensate farmers for losses due to:  Price declines that occurred between mid-January 2020, and mid-April 2020 Specialty crop products that were shipped and spoiled or unpaid Losses due to on-going market disruptions	Eligible Commodities: - Non-specialty crops: malting barley, canola, corn, upland cotton, millet, oats, soybeans, sorghum, sunflowers, durum wheat, and hard red spring wheat - Wool - Livestock: cattle, hogs, sheep (lambs and yearlings only) - Specialty Crops: - Fruits: apples, avocados, blueberries, cantaloupe, grapefruit, kiwifruit, lemons, oranges, papaya, peaches, pears, raspberries, strawberries, tangerines, tomatoes, watermelons - Vegetables: artichokes, asparagus, broccoli, cabbage, carrots, cauliflower, celery, sweet corn, cucumbers, eggplant, garlic, iceberg lettuce, romaine lettuce, dry onions, green onions, peppers, potatoes, rhubarb, spinach, squash, sweet potatoes, taro - Nuts: almonds, pecans, walnuts - Other: beans, mushrooms	Open	Agricultural Commodity producers	USDA/CFAP	N/A	N/A
<p><b>NOTES:</b></p> <p>1. This is not an exhaustive list of COVID-19 recovery resources. This is a list of known resources for business. For a complete list of allocations made by the General Assembly, click <a href="#">here</a>.</p> <p>2. This is a SUMMARY of eligibility requirements for each program. Refer to the program or application link for all eligibility criteria for each program.</p>										