

COVID-19 Business Resources1 (UPDATED AUGUST 10, 2020)

Eligible Business	Program Name	Application Portal	Program Website	Eligibility Requirements Summary2	Allowed Use of Funds	Program Timeline	Targeted Sectors	Administering Agency	Original Amount	Originating Legislation
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)										
Vermont business with one or more non-owner employees	Emergency Economic Recovery Business Grants-ACCD	https://accd.vermont.gov/covid-19/economic-recovery-grants/application	https://accd.vermont.gov/covid-19/economic-recovery-grants	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 W-2 employees, INCLUDING OWNERS ; - 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. Grants still available.	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	MyVtax.vermont.gov	https://tax.vermont.gov/coronavirus#relief	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 W-2 employees, INCLUDING OWNERS ; - 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 rooms & meals taxes	Same as above	Opened July 6, 2020. Program is First-come, first Served. Grants still available	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	https://www.vermont-cdbg-cv.com/	https://www.vermont-cdbg-cv.com/	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 opened July 20, 2020. Applications 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. APPLICATION PERIOD CLOSED	All (sole proprietorships and other forms of business with no employees except owners)	Agency of Commerce through Brattleboro Development Credit Corporation and Two Rivers Ottaochee Planning Commission	\$1,800,000	N/A
Women-owned or minority-owned enterprise	Emergency Economic Recovery Business Grants-Woman/Minority - owned set aside	https://accd.vermont.gov/covid-19/economic-recovery-grants/application	https://accd.vermont.gov/covid-19/economic-recovery-grants	- 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. Grants still available	All	Agency of Commerce- in oartnership 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	https://accd.vermont.gov/covid-19/economic-recovery-grants/application	https://accd.vermont.gov/covid-19/economic-recovery-grants	Business has suffered economic harm due to COVID-19	- Only for costs or expenses necessary to ocmply with or implement COVID-19 public health precautions. (See program site for details)	Opened July 6, 2020. Program is First-come, first Served. Grants still available	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	https://accd.vermont.gov/covid-19/economic-recovery-grants/application	https://accd.vermont.gov/covid-19/economic-recovery-grants	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. Grants still available	Art, culture non-profit	Vermont Arts Council	\$5,000,000	Act 137(H.966) Vermont Legislature
Microbusiness	Micro Business Recovery Assistance	TBA	https://www.cvoeo.org/index.cfm?fuseaction=dep_intro&dept_id=12	- Owner is a resident of Vermont - Owner's income is less than 80% of Vermont medium income	TBA	Not Yet Open. Exepected 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	https://www.vsha.org/rental-housing-stabilization-program/	https://www.vsha.org/rental-housing-stabilization-program/	https://www.vsha.org/wp/wp-content/uploads/2020/07/RHSP-Eligibility-Documen-7.12.20.pdf	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	https://agriculture.vermont.gov/covid-19-information/vermont-covid-19-agriculture-assistance-program/vermont-covid-19-agriculture	https://agriculture.vermont.gov/covid-19-information/vermont-covid-19-agriculture-assistance-program	Dairy farmers and dairy processors who were operating as of March 1, 2020 are eligible to apply for dairy assistance. A person who is both a milk producer and a dairy processor may submit one application as a milk producer and one as a dairy processor regardless of whether each business is organized as a separate business entity. A milk producer or dairy processor shall be eligible to qualify for assistance if: (A) (i) the milk producer or dairy processor is currently producing milk or dairy products; or (ii) the milk producer was producing milk on March 1, 2020, and subsequently ceased production, but submits to the Secretary a good faith plan to restart production of milk or a plan to restart operation through production of another commodity; (B) the milk producer or dairy processor is in good standing; and (C) the milk producer or dairy processor accurately demonstrates to the Secretary economic harm that occurred or accrued on or after March 1, 2020 and before December 1, 2020 by providing evidence of lost revenues or expenses related to business interruption caused by the COVID-19 public health emergency.	Milk producers, if qualified, are eligible for grants to reimburse for demonstrated economic harm up to the following maximum amounts: Small farms shall receive up to \$18,300.00. Certified small farms shall receive up to \$34,300.00. Medium farms shall receive up to \$56,000.00. Large farms shall receive up to \$100,000.00. Dairy processors, if qualified, are eligible for grants to reimburse for demonstrated economic harm up to the following maximum amounts: Dairy processors that process less than 500 pounds of milk per day shall receive up to \$31,000.00. Dairy processors that process from 500 to 9,999 pounds of milk per day shall receive up to \$40,000.00. Dairy processors that process from 10,000 to 49,999 pounds of milk per day shall receive up to \$50,000.00. Dairy processors that process 50,000 pounds or more of milk per day shall receive up to \$60,000.00.	Program opened July 17. All applications must be received by October 1, 2020, and all funds will be expended by December 20, 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	https://agriculture.vermont.gov/covid-19-information/vermont-covid-19-agriculture-assistance-program	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	https://workinglands.vermont.gov/	https://workinglands.vermont.gov/	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 consinued viability of the business	Program not open yet.	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	https://fpr.vermont.gov/FESGrantProgram/forest-economy-stabilization-grant-application	https://fpr.vermont.gov/FESGrantProgram	To be eligible, the business must: - Operate under one of these NAICS codes; - Be a forest products business primarily engaged in ("primarily engaged in 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).	Provide economic relief to forest products businesses experiencing economic harm as a result of the COVID-19 pandemic public health emergency.	Program open; grants available	Forest Economy businesses	Vermont Agency of Agriculture	\$5,000,000	Act 138 (S.351)
Health Care provider	Health Care Provider Stabilization Grants	https://vermont.force.com/economicrecovery/s/hcs-register	https://humanservices.vermont.gov/help-and-resources/covid-19-information	See this website	See this website	Open. Grants available	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)

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Child Care Providers, After-School Program Providers, Summer Camps, Parent Child centers, Children's integrated Services Fiscal Agents	Child Care Operational Relief Grants	https://dcf.vermont.gov/covid19-relief-grants	https://dcf.vermont.gov/covid19-relief-grants	Depends on specific program; See website	See Website	Application portals are open. The deadline to apply is August 26, 2020. You will be notified of the decision by September 11th.	Childcare	Agency of Human Services: Department for Children & Families	\$12,000,000	Act 136 (H.965)
Employers with Front-line Employees (Hazard Pay)	Hazard Pay Grant Program	https://dvha.vermont.gov/front-line-employees-hazard-pay-grant-program	https://vermont.force.com/economicrecovery/s/hazard-pay-register	<p>Only Covered Employers and ARIS Solutions, the fiscal agent for the employers of the Independent Direct Support Providers, may apply for a lump sum grant award to be distributed to Eligible Employees in the amounts of \$1,200 or \$2,000 per employee.</p> <p>A Covered Employer is an entity that employs one or more individuals in Vermont in relation to its operation of one of the following:</p> <ul style="list-style-type: none"> • Ambulance service or first responder service as defined in 24 V.S.A. §2651 • Assisted living residence as defined in 33 V.S.A. §7102 • Dentist's office or a dental facility • Federally qualified health center, rural health clinic, or clinic for the uninsured • Health care facility as defined in 18 V.S.A. §9432 or a physician's office • Home health agency as defined in 33 V.S.A. §6302 and any employer that a home health agency has contracted with to provide physical, speech, respiratory, or occupational therapy on its behalf, provided that such an employer shall only be permitted to receive a grant to provide hazard pay to Hazard Pay Grant Program Guidance its employees for therapy services provided on behalf of the home health agency • Homeless shelter • Morgue • Nursing home as defined in 33 V.S.A. §7102 and any employer that a nursing home has contracted with for the provision of physical, speech, respiratory, or occupational therapy, provided that such an employer shall only be permitted to receive a grant to provide hazard pay to its employees for therapy services provided in the nursing home • Program licensed by the Department for Children and Families as a residential treatment program • Provider of necessities and services to vulnerable or disadvantaged populations • Residential care home as defined in 33 V.S.A. §7102 • Therapeutic community residence as defined in 33 V.S.A. §7102 	<p>Grant awards must be used by Covered Employers to provide hazard pay to Eligible Employees.</p> <p>Employees who meet the Eligible Employee criteria and worked at least 68 hours and less than 216 hours in a job with an elevated risk of exposure to COVID-19 during the eligible period may receive \$1,200 in hazard pay from the grant recipient.</p> <p>Employees who meet all Eligible Employee criteria indicated and who worked at least 216 hours in a job with an elevated risk of exposure to COVID-19 during the eligible period may receive \$2,000 in hazard pay from the grant recipient.</p> <p>Covered Employer grant recipients may deduct any applicable payroll taxes related to the payment to an Eligible Employee of hazard pay funded by the Program.</p>	The application period is August 4, 2020 at 9 AM EST – October 31, 2020 or until grant funds are depleted, whichever is earlier.	Certain public safety, public health, health care, and human services employers whose employees were engaged in activities substantially dedicated to mitigating or responding to the COVID-19 public health emergency during the eligible time period.	Agency of Human Services	\$28,000,000	Act 136 (H.965)
FEDERAL PROGRAMS										
Any business	Economic Injury Disaster Loan and Advance (EIDL)	https://covid19relief.sba.gov/#/	https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources#section-header-0	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.	Open. No longer awarding EIDL Advances.	All	US SBA	\$20,000,000,000	HR6074 and subsequent bills
Any business	Payroll Protection Program (PPP)	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	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.	Applications closed August 8	All	US SBA	\$659,000,000,000	HR6074 and subsequent bills
Any business	SBA Debt Relief	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	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	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	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	https://www.farmers.gov/cfap	https://www.farmers.gov/cfap	<p>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:</p> <p>Price declines that occurred between mid-January 2020, and mid-April 2020</p> <p>Specialty crop products that were shipped and spoiled or unpaid</p> <p>Losses due to on-going market disruptions</p>	<p>Eligible Commodities:</p> <ul style="list-style-type: none"> - 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: <ul style="list-style-type: none"> - 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>NOTES:</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 here.</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>										