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## DISCLAIMER

This document is made available by the RJL Solutions team for educational and informational purposes so that our clients have a one-stop shop for all programs, grants and loans made available to provide relief during the COVID-19 pandemic. Our team is constantly updating this document to ensure that we have the most updated resources available to our clients.

The Grants Coordinator and Director of Government Relations at RJL Solutions have been engaged in the research during this entire process and will be able to answer questions and concerns regarding these programs. Our team is happy to assist you in this process, as we know it can feel overwhelming. It is important to note that the information we provide is general information to give you an understanding of what is available to you during this time. As a firm, we do not give legal advice and are not equipped to do so.

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# FEDERAL PROGRAMS

The Indiana Small Business Development Center has developed a COVID-19 resource guide. In this guide, you will find more information on the following programs and resources:

- Paycheck Protection Program
- SBA Economic Injury Disaster Loans
- Express Bridge Loans
- SBA Loan Comparison
- Additional funding Resources
- Employee Unemployment Insurance
- Emergency Paid Sick Leave
- Emergency Paid Family and Medical Leave
- Business Resiliency

This guide goes into the eligibility criteria for each program as well as provides instructions on how to apply. It also supplies a comparison on the Economic Injury Disaster Loan (EIDL), Paycheck Protection Program (PPP), and SBA Express Bridge Loan (EBL). For more information, click here: <https://isbdc.org/u/2020/04/Indiana-COVID-19-Resource-Guide.pdf>

## PAYCHECK PROTECTION PROGRAM

The program provides \$350 billion of payroll support through 100 percent federally guaranteed loans through the 7(a) SBA loan program 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 snap-back quicker after the crisis. Loans available through June 30, 2020. To be eligible you must:

- be a small business with less than 500 employees or meet the applicable size standard established by the North American Industry Classification System (NAICS). Sole proprietorships, independent contractors, and self-employed individuals also qualify.
- be a 501(c)(3) and 501(c)(19) non-profit with 500 employees or fewer.
- be able to provide documentation verifying the number of employees on payroll and pay rates, including IRS payroll tax filings and State income, payroll and unemployment insurance filings.

The maximum allowable loan under the PPP is \$10 million and is equal to 250 percent of your average monthly payroll costs during that time period. These loans are conditional in that business must retain their employees and payroll levels, if you keep all of your employees, the entirety of the loan will be forgiven. If you still lay off employees, the forgiveness will be reduced by the percent decrease in the number of employees.

Click here to apply:

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp>

For updated guidelines and FAQ's, please click here:

[https://home.treasury.gov/system/files/136/Paycheck-Protection-Program-Frequently-Asked-Questions.pdf?fbclid=IwAR0N8MwB0Yie7P0chlf\\_LiBy8hexfBfsDAkkiRy7i1m4r4qGwufuMsEv698](https://home.treasury.gov/system/files/136/Paycheck-Protection-Program-Frequently-Asked-Questions.pdf?fbclid=IwAR0N8MwB0Yie7P0chlf_LiBy8hexfBfsDAkkiRy7i1m4r4qGwufuMsEv698)

## ECONOMIC INJURY DISASTER LOANS AND GRANTS (EIDL)

Injury Disaster Loans and Grants (EIDL) • The CARES Act allows the SBA to provide grants in the form of 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). In order to be eligible for an EIDL grant you must:

- have 500 or fewer employees, be a sole proprietorship, be an independent contractor, be a cooperative or employee owned business, or a tribal small business.

Click here to apply: <https://disasterloan.sba.gov/ela/>

## 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. Below, you will find more information regarding this loan as well as the link to the debt relief program

### SMALL BUSINESS DEBT RELIEF PROGRAM Q&A

***Q: How do I know if I am eligible for a 7(a), 504 or microloan?***

A: In general, businesses must meet size standards, be based in the US, be able to repay and have a sound business purpose. To check whether a business is considered small, they will need their businesses' 6-digit North American Industry Classification Systems (NAICS) code and 3-year average annual revenue.

***Q: What is a 7(a) loan and how do I apply?***

A: They are an affordable loan product of up to \$5 million for borrowers who lack credit elsewhere and need access to versatile financing, providing short term or long-term working capital and to purchase existing businesses, refinance current business debt or purchase furniture, fixtures or supplies. In the program, banks share a portion of the risk of the loan with SBA.

***Q: What is a 504 loan and how do I apply?***

A: Provides loans of up to \$5.5 million to approved small businesses with long term, fixed rate financing used to acquire assets for expansion or modernization. It is a good option if you need to purchase real estate or buildings or machinery. You can apply through a Certified Development Company, which is a non-profit organization that promotes economic development.

***Q: What is a microloan program and how do I apply?***

A: Provides up to \$50,000 to help small businesses and certain non-profit children centers to start up and expand. The average microloan is \$13,000. These loans are delivered through missed-based lenders who are also able to provide business counseling.

For more information, click here:

<https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources#section-header-4>

## COVID-19 TELEHEALTH PROGRAM

The COVID-19 Telehealth Program will provide \$200 million in funding, appropriated by Congress as part of the Coronavirus Aid, Relief, and Economic Security (CARES) Act, to help health care providers provide connected care services to patients at their homes or mobile locations in response to the novel Coronavirus 2019 disease (COVID-19) pandemic.

On April 2, 2020, the Commission released an order establishing the COVID-19 Telehealth Program. The COVID-19 Telehealth Program will provide immediate support to eligible health care providers responding to the COVID-19 pandemic by fully funding their telecommunications services, information services, and devices necessary to provide critical connected care services until the program's funds have been expended or the COVID-19 pandemic has ended.

The application opens Monday, April 13th, 2020 at noon.

For more information on the program, click here: <https://www.fcc.gov/covid-19-telehealth-program>

For guidance on the application process, click here: <https://www.fcc.gov/document/guidance-covid-19-telehealth-program-application-process>

## MAIN STREET LENDING PROGRAM (MAIN STREET NEW LOAN FACILITY AND MAIN STREET EXPANDED LOAN FACILITY)

The Federal Reserve established the Main Street Lending Program to enhance support for small and mid-sized businesses that were in good financial standing before the crisis by offering 4-year loans to companies employing up to 10,000 workers or with revenues of less than \$2.5 billion. Principal and interest payments will be deferred for one year. Eligible banks may originate new Main Street loans or use Main Street loans to increase the size of existing loans to businesses. Banks will retain a 5 percent share, selling the remaining 95 percent to the Main Street facility, which will purchase up to \$600 billion of loans. Firms seeking Main Street loans must commit to make reasonable efforts to maintain payroll and retain workers.

Borrowers must also follow compensation, stock repurchase, and dividend restrictions that apply to direct loan programs under the CARES Act. Firms that have taken advantage of the PPP may also take out Main Street loans. The Federal Reserve and the Treasury recognize that businesses vary widely in their financing needs, particularly at this time and, as the program is being finalized, will continue to seek input from lenders, borrowers, and other stakeholders to make sure the program supports the economy as effectively and efficiently as possible while also safeguarding taxpayer funds. Comments may be sent via the feedback form until April 16.

For more information on the program from the FCC, click here:

<https://www.federalreserve.gov/monetarypolicy/main.htm>

For the Main Street New Loan Facility Term Sheet, click here:

<https://www.federalreserve.gov/newsevents/pressreleases/files/monetary20200409a7.pdf>

For the Main Street Expanded Loan Facility Term Sheet, click here:

<https://www.federalreserve.gov/newsevents/pressreleases/files/monetary20200409a4.pdf>

## CARES ACT: HIGHER EDUCATION EMERGENCY RELIEF FUND

The U.S Department of Education has released the CARES Act: Higher Education Emergency Relief Fund. Institutions should feel free to upload their Certificates of Agreement to grants.gov at their convenience.

If you have questions directly related to higher education, Chris McCaghren, deputy assistant secretary for higher education programs, is available to contact at 202-453-7337 or [christopher.mccaghren@ed.gov](mailto:christopher.mccaghren@ed.gov).

If you have questions concerning this program, please submit them via e-mail to [HEERF@ed.gov](mailto:HEERF@ed.gov)

For additional eligibility information, please click here: <https://www2.ed.gov/about/offices/list/ope/caresact.html>

### HIGHER EDUCATION EMERGENCY RELIEF FUND – STUDENT AID

This portion of the Emergency Relief Fund is intended for student aid. The opportunity is listed in Grants.gov as ED-GRANTS-041020-003.

For the guide on How to Apply, click here:

<https://www2.ed.gov/about/offices/list/ope/guidancetoapplyforheerf.pdf>

For Grants.gov Submission Procedures and Tips for Applicants, click here:

<https://www2.ed.gov/about/offices/list/ope/grantsgovsubmittipsheerf.pdf>

### HIGHER EDUCATION EMERGENCY RELIEF FUND – INSTITUTIONAL PORTION

This portion of the Emergency Relief Fund is intended for institutional use. You must complete and submit the CARES HEERF Certification and Agreement Student's Portion before submitting the Certification and Agreement for Institution's Allocation of funds. The opportunity number is listed as ED-GRANTS-042120-004 in Grants.gov

For FAQs about the Institutional Portion of the HEERF, click here:

<https://www2.ed.gov/about/offices/list/ope/heerfinstitutionalfaq.pdf>

## EXPRESS BRIDGE LOANS

The Express Bridge loan program allows SBA Express lenders to provide expedited financing to small businesses located in declared disaster areas. Express Bridge loans are intended to be interim loans. Businesses use these funds for disaster-related purposes while they apply for and await long-term financing. Speak with your current lender or use Lender Match below to find a participating lender.

For more information, please click here: <https://www.sba.gov/partners/lenders/7a-loan-program/pilot-loan-programs>

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# TAX RELIEF PROVISIONS FOR SMALL BUSINESSES

## EMPLOYEE RETENTION CREDIT

Provides a refundable payroll tax credit for 50 percent of wages paid by eligible employers to certain employees during the COVID-19 crisis. The credit is available to employers, including non-profits, whose operations have been fully or partially suspended as a result of a government order limiting commerce, travel or group meetings. The credit is also provided to employers who have experienced a greater than 50 percent reduction in quarterly receipts, measured on a year-over-year basis.

- The credit is provided for wages and compensation, including health benefits, and is provided for the first \$10,000 in wages and compensation paid by the employer to an eligible employee.
- This credit is available through December 31, 2020 and is NOT available to employers receiving assistance through the PPP.

## NET OPERATING LOSSES CREDIT (NOL)

A NOL arising in a tax year beginning in 2018, 2019, or 2020 can be carried back five years, and the taxable income limitation is temporarily removed to allow an NOL to fully offset income.

## FIXES THE QUALIFIED IMPROVEMENT PROPERTY (QIP) CREDIT

This retroactive technical fix from the Tax Cuts and Jobs Act allows businesses to immediately write off costs associated with improving facilities.

## HELLO ALICE GRANTS

Hello Alice is offering \$10,000 grants being distributed immediately to small business owners impacted by COVID-19. In addition to grant funding, grant recipients will receive ongoing support from the Hello Alice community. Click here for more information: [www.covid19businesscenter.com](http://www.covid19businesscenter.com)

## WABASH VALLEY COVID-19 EMERGENCY RELIEF FUND

The United Way of the Wabash Valley has updated their COVID-19 Emergency Relief Fund. The fund's mission is as followed:

- Priority One is to assist service provider organizations helping individuals/families with COVID-19- related financial needs not covered by government programs or other traditional relief sources.
- Priority Two is to assist with COVID-impacted non-profit infrastructure so as to maintain these important community services long-term.

The fund has a multi-tiered approach that can continue short-term needs grants, but also provides a larger scale directed fund as part of a second level of investment for community relief.

*Tier One Short Term Grants* - Organizations may apply for a max of \$5,000 and can reapply for additional funds two weeks after they received fund distribution.

For more information on eligibility and application process for Tier One Short Term Grants, please click here: <https://uwwv.org/wp-content/uploads/2020/05/WV-COVID-19-Relief-Short-Term-Grant-Application-Guidelines-4-28-20.pdf>

*Tier Two Mid-Term Relief Grants* – These funds will support large scale mid-term relief services awarded through a more directed Request-For-Proposal process. These Mid-Term grant applicants will be **by invitation**.

## CENTRAL INDIANA COVID-19 COMMUNITY ECONOMIC RELIEF FUND

The Central Indiana COVID-19 Community Economic Relief Fund was launched on March 13, 2020, to help ensure individuals, children and families in need are supported during this pandemic. United Way of Central Indiana and a coalition of partners are working with the human services sector to identify these immediate needs and make emergency funds available to organizations working directly with vulnerable populations.

For more information and how to apply, please click here: <https://unitedtoact.org/uwci/central-indiana-covid-19-community-economic-relief-fund>



## **CROWDFUNDED MICROLOANS FOR SMALL BUSINESSES FINANCIALLY IMPACTED**

LISC and Kiva are partnering together to expand financial opportunities for entrepreneurs and small business impacted by COVID-19. Small business in Marion County can access 0% interest loans up to \$15,000.

For more information, please click here: <https://files.constantcontact.com/a4c22b1a001/31c69570-209b-4043-bded-6b0907c6245d.pdf>

## **INDY CHAMBER'S BUSINESS OWNERSHIP INITIATIVE RAPID RESPONSE LOAN**

The loans are between \$1,000 - \$25,000, with interest rates of 3.5%, to help pay employee salaries, insurance premiums, or a bridge loan until additional funding kicks in from the SBA.

For more information, please click here: <https://www.response.indychamber.com/loans>

For how to apply, click here: <https://indychamber.com/entrepreneurship/lending/rapid-response-intake-form/>

## **ADVANCE FUNDING PROGRAM THROUGH THE INDIANA BOND BANK**

This program is providing assistance to local units of government with annual cashflow needs due to Executive Order 20-05. If you are interested in applying for this program, you will need to complete a participant's survey.

For more information, please click here: <https://inbondbank.com/advance-funding-program/>

To view the Participant Schedule, click here: <https://inbondbank.com/wp-content/uploads/2020/03/2020-Midyear-Participant-Schedule-FINAL.pdf>

## **CENTERPOINT ENERGY COVID-19 RELIEF FUND GRANT**

The CenterPoint Energy Foundation contributions will go to organizations who are responding to the COVID-19 crisis and supporting vulnerable and at-risk populations. The Relief Fund will include \$1 million in direct contributions, as well as up to \$500,000 in matching gifts for employees' contributions to qualifying 501(c)3 organizations.

For more information, please click here: <https://www.centerpointenergy.com/en-us/business/in-your-community/giving-back?sa=in>

For how to apply: click here: <https://www.cybergrants.com/centerpoint/CovidResponse>

## **SAVE SMALL BUSINESS FUND**

The U.S. Chamber of Commerce Foundation has announced the Save Small Business Fund. This fund was funded by corporate and philanthropic partners to assist small businesses who have been impacted by COVID-19. This fund will provide small businesses \$5,000 grants to help with short-term relief for small employers. To qualify for this fund:

- Employ between 3 and 20 people
- Be located in an economically vulnerable community

- Have been harmed financially by the COVID-19 pandemic

The Save Small Business Fund will begin accepting application on Monday, April 20<sup>th</sup> at 12:00 PM.

For more information, please click here: <https://www.savesmallbusiness.com/>

## MAINVEST – MAIN STREET INITIATIVE

Mainvest is offering USA small businesses to receive interest-free loans of \$2,000 and in-kind support as a part of their Main Street Initiative. The purpose of this program is to provide support to businesses as they face the impact of COVID-19. In addition to a capital infusion, businesses have the opportunity to raise capital and receive local investment from their supporting communities.

When you start a capital raise of any amount on MainVest, they will immediately provide \$2,000 in a capital infusion to assist with challenges over the next few weeks. You will also be set up with the infrastructure to secure \$10,000 to \$100,000 in investment from your local community, to provide longer term relief down the road.

- **Cost of Capital:** Set by you to ensure terms work with your business plan while providing the community a clear path to investing locally.
- **Flexible Repayment:** Repayment tied to revenue, not monthly lump payments, so you have the flexibility to weather the storm.
- **Community Backing:** Your customers want you to succeed, give them a way to support you immediately, not in the future.
- **Investment, not donations:** Allow supporters to take an active role in your recovery without asking for a hand-out and reward them once you're back up and running.
- **No personal guarantee:** MainVest believes that entrepreneurs shouldn't have to risk their personal financial security when building a business with the support of their community.

For more information, please click here: <https://mainvest.com/main-street-initiative>

## HEALTHCARE CONNECT FUND (HCF) PROGRAM

In-kind services to USA nonprofit healthcare centers, medical schools, local departments and agencies, and consortia to improve connectivity and enhance the delivery of services. Funding is intended to increase the efficiency of health-related facilities that are located in rural areas by increasing broadband capabilities and upgrading network equipment. Applicants may apply as an individual healthcare provider or as a consortia, which is a group of two or more health care providers which can be both rural and non-rural.

Applicants for this program must be a public or nonprofit of one of the following types of entities:

- A post-secondary educational institution offering health care instruction, such as teaching hospitals or medical schools
- A community health center or health center providing health care to migrants
- A local health department or agency
- A community mental health center

- A not-for-profit hospital
- A rural health clinic, including mobile clinics
- A dedicated emergency room of a rural for-profit hospital
- Skilled Nursing Facilities (SNFs)
- A consortium of health care providers (HCPs)

Broadband connections associated with off-site data centers and off-site administrative offices that are used by eligible health care providers for their health care purposes are eligible for funding.

The HCP site must be in a rural location as defined by the FCC. If your site is not located in a rural area, it still may be eligible to apply to the HCF Program as part of a consortium.

For more information, click here: <https://www.usac.org/rural-health-care/>

## LISC SMALL BUSINESS RELIEF GRANTS

LISC is one of the country's largest social enterprises supporting projects and programs to revitalize underserved communities and bring greater economic opportunity to resident. Grants will be made in amounts ranging from \$5,000 to \$20,000. LISC will use the funding to provide grants to businesses facing immediate financial pressure because of Covid-19.

Guidelines for LISC Small Business Relief Grants:

- For business owners with multiple businesses, please answer this survey based on your largest business owned;
- Each awardee is limited to one grant
- Grants will be made to qualified businesses and based on accurate and complete submission and verification of required documentation

Round 6 is now open. Application deadline is Monday September 7<sup>th</sup>, at 11:59 p.m. EST.

To apply, click here: <https://lisc.tfaforms.net/146>

For more information, click here: [https://www.lisc.org/covid-19/small-business-assistance/small-business-relief-grants/frequently-asked-questions/?utm\\_medium=email&utm\\_campaign=eAnnouncement%20Small%20Business%20Relief%20Grant%20Application%20Open%20Round%206%20Batch%209&utm\\_content=eAnnouncement%20Small%20Business%20Relief%20Grant%20Application%20Open%20Round%206%20Batch%209+CID\\_e24760733d24f42a10e035e10abd097b&utm\\_source=Email%20marketing%20software&utm\\_term=Grant%20Information%20and%20FAQ](https://www.lisc.org/covid-19/small-business-assistance/small-business-relief-grants/frequently-asked-questions/?utm_medium=email&utm_campaign=eAnnouncement%20Small%20Business%20Relief%20Grant%20Application%20Open%20Round%206%20Batch%209&utm_content=eAnnouncement%20Small%20Business%20Relief%20Grant%20Application%20Open%20Round%206%20Batch%209+CID_e24760733d24f42a10e035e10abd097b&utm_source=Email%20marketing%20software&utm_term=Grant%20Information%20and%20FAQ)

## HOMETOWN BUSINESS PRESERVATION INITIATIVE

The Office of Community of Rural Affairs (OCRA) have announce their new partnership with Purdue Center for Regional Development, Ohio State University, United States Department of Agriculture – Rural Development and Indiana Economic Development Corporation, to launch the Hometown Business Preservation Initiative. This is an instructional program to help guide community leaders on how to establish a revolving loan fund, which will provide necessary loans to small businesses. As local, state, and federal funds become available, they can be placed in the community revolving loan account to then lend to identified businesses.

A recording of the Introduction Webinar may be accessed via this link: <https://bit.ly/3bTjosd>

## INDY CHAMBER PAYCHECK PROTECTION PROGRAM (PPP)

The Indy Chamber's Rapid Response Loan Fund is offering loans up to \$75,000 to small business in Marion County. Eligible businesses for PPP through the Indy Chamber include those:

- seeking no more than a \$75,000 loan
- are a registered business in Marion County
- are a for-profit business
- with 500 employees or fewer

For additional information and how to apply, click here: <https://www.response.indychamber.com/loans>

## NATIONAL COVID-19 COMMUNITY RESPONSE AND RECOVERY MATCH FUND

This fund provides matching dollars to ioby crowdfunding campaigns for projects that help your community respond to and recover from the impacts of COVID-19. Funding is available on a first-come, first serve rolling basis. You can access up to a total of \$8,000 for donations to projects crowdfunding for projects that respond directly to COVID-19 or its impact in your community.

For more information and eligibility criteria, click here: <https://ioby.org/campaign/national-covid-19-community-response-and-recovery-match-fund?page=1>

## HONEYCOMB CREDIT RELIEF LOAN

Honeycomb is offering 45-day payment free periods, 6-month interest-only periods and reducing our posting, success, and investor fees. We're also streamlining our due diligence to connect businesses with local investors as quickly as possible. These loans are community funded via the Honeycomb crowdfunding platform. There are two loan options

Option 1 - \$10,000 - \$50,000 crowdfunded low interest loan option for brick and mortar businesses

Option 2 - \$10,000 - \$25,000 crowdfunded low interest loan

For more information, please click here: <https://www.honeycombcredit.com/relief>

## IEDC SMALL BUSINESS RESTART GRANT

The IEDC also announced the Small Business Restart Grant. Governor Holcomb allocated \$30 million in federal CARES Act money to provide grants to Indiana's small businesses to help them recover. Eligible businesses include those that have less than 50 employees and \$5 million in annual revenue who experience a 40% drop in revenue. These businesses can be reimbursed for up to 80% of certain expenses, such as rent, utilities lease payments or PPE. There is a maximum of \$10,000 awarded per company. At least \$5 million is set aside for certified minority and women owned businesses. This program launches the first week of June.

To apply, visit <https://backontrack.in.gov/2377.htm>

## IEDC ECONOMIC ACTIVITY STABILIZATION AND ENHANCEMENT PROGRAM (EASE)

The IEDC announced the Economic Activity Stabilization and Enhancement Program (EASE). \$10 million from the state's 21st Century Research and Technology fund will be allocated to begin three initiatives to support technology and advancements in the manufacturing industry. Within the EASE program is the Smart and Advanced Manufacturing Focus Fund. This provides seed money and early-stage investments to resources in Indiana manufacturing-focused start-ups through Elevate Ventures. The program launches immediately, and applicants can be awarded up to \$500,000 with minimum 1:1 co-investment.

The EASE Manufacturing Readiness Grants provides matching grants of up to \$200,000 to companies committing to modernize operations or integrate smart technologies and processes to improve capacity or investment in health care manufacturing technology. The applications open in July.

The EASE Smart Manufacturing Studio Lab provides lab space and access to state-of-the-art manufacturing equipment so businesses can train employees, validate technologies and conduct 3rd party pilot manufacturing. This launches within the first quarter of 2021.

## OCRA'S LONG-TERM RECOVERY PHASE 2

The Indiana Office of Community and Rural Affairs (OCRA) has announced their Long-Term Recovery phase of the COVID-19 Response Program to help rural Hoosier businesses. Eligible applicants include non-entitlement local units of governments. Applicants can apply up to \$250,000 in funding. Funds can be used to provide grants or loans to businesses to continue operations and keep employees working.

The program opens on Monday, June 8<sup>th</sup> and proposals due June 26<sup>th</sup>. Full applications are due July 31<sup>st</sup>.

To learn more about this program, click here: <https://www.in.gov/ocra/3010.htm>

## CORONAVIRUS FOOD ASSISTANCE PROGRAM (CFAP)

USDA is providing critical support to our nation's farmers and ranchers. CFAP program provides vital financial assistance to producers of agricultural commodities with financial assistance that gives them the ability to absorb sales declines and increased marketing costs associated with the COVID-19 pandemic. FSA is accepting applications for CFAP from May 26, 2020 to August 28, 2020.

To learn more, click here: <https://files.constantcontact.com/c4be4c7f701/a9c8ea00-c5e5-43ef-b8f0-b4029fabef8d.pdf>

## WORKFORCE READY GRANT (WRG)

The Workforce Ready Grant program is a part of Governor Holcomb's Next Level Indiana agenda. On July 6<sup>th</sup>, the Governor's Workforce Cabinet announced details on temporarily expanding Indiana's Next Level Jobs programs. \$22 million of CARES Act funding is going towards the Workforce Ready Grant (WRG) program. The temporary expansion of the program will allow additional 10,000 Hoosiers to utilize the grant. The WRG will be expanded in the following ways:

- Hoosiers with two-and four-year degrees are temporarily eligible to receive full tuition reimbursement for short-term Workforce Ready Grant-eligible programs through December 30. (Costs incurred beyond that point will not be reimbursed.)
- Nearly 50 **new** certificates have been approved for addition to the current list of eligible programs. Examples of certificate programs that temporarily qualify for the Workforce Ready Grant include Certified Nursing Assistant (CNA), Commercial Driver's License (CDL), Phlebotomy and CNC Machining. Individuals can enroll in some of the new certificate programs now at [NextLevelJobs.org](http://NextLevelJobs.org) with additional programs available for enrollment on the site in the coming weeks.
  - Certificate programs have been selected based on meeting immediate, regional, and emerging workforce needs. Ivy Tech, Vincennes, and the Department of Workforce Development all added programs to the list.
- The funding cap per individual has been raised from \$5,500 to \$10,000 to cover high-quality programs that cost more than \$5,500 (with program cost frozen at its current level).

To learn more, click here: <http://www.nextleveljobs.org/Job-Seeker/Available-Job-Training>

## EMPLOYER TRAINING GRANT (ETG)

The Employer Training Grant (ETG) is a part of Governor Holcomb's Next Level Indiana agenda. On July 6<sup>th</sup>, the Governor's Workforce Cabinet announced details on temporarily expanding Indiana's Next Level Jobs programs through December 30<sup>th</sup>. The Employer Training Grant reimburses employers to train, hire, and retain new or incumbent workers to fill in-demand positions within recognized job fields. \$15 million in CARES Act funding enables 25,000 more Hoosiers to utilize this grant:

- The maximum amount of funding available to an employer has been raised from \$50,000 to \$100,000.
- \$5 million will be allocated specifically for minority-, women-, and veteran-owned businesses.

To learn more and submit an application, click here: <http://www.nextleveljobs.org/Employer/How-It-Works>

## ARTS, CULTURAL AND DESTINATION MARKETING ORGANIZATION SUPPORT GRANTS

The arts and cultural sector adds vibrancy and depth to Hoosiers' lives and is a significant factor in the health of Indiana's tourism economy. While the COVID-19 crisis threatens arts organizations and events as well as those organizations that represent Indiana's destinations, they continue to be at the center of community life and will be critical to the State's economic recovery. The goal of this program is to assist in the preservation of these entities and to provide bridge funding to continue operations. The Indiana Destination Development Corporation (IDDC) will provide operating support to arts and cultural organizations, local events, and tourism organizations whose normal business has been interrupted due to COVID-19.

The deadline to request funding is September 8, 2020. Funds are eligible for expenses incurred between March 1, 2020, and December 30, 2020. Payment for these expenditures using these funds must take place within 90 days or March 31, 2021.

For more information, click here: [https://www.visitindianatourism.com/sites/default/files/documents/IDDC\\_2020-ArtsCulturalSupportGrant-Guidelines6.pdf](https://www.visitindianatourism.com/sites/default/files/documents/IDDC_2020-ArtsCulturalSupportGrant-Guidelines6.pdf)

## RURAL RELIEF SMALL BUSINESS GRANT

LISC has announced their Rural Relief Small Business grant for small businesses located in rural communities (population of 50,000). These grants range from \$5,000 to \$20,000. Applications will be accepted in "rounds." You must submit a new application for each round in order to be considered for funding. LISC is now accepting applications for round one from 9/28 to 10/5.

For more information, click here: <https://www.lisc.org/covid-19/small-business-assistance/rural-relief-small-business-grants/#faq>

To apply, click here: <https://lisc.tfaforms.net/169>

## INDIANA MEAT PROCESSING EXPANSION & DEVELOPMENT GRANT PROGRAM

\$4 million in CARES Act funding has been allocated to the Indiana Meat Processing Expansion & Development Grant Program through the Indiana State Department of Agriculture for Food Supply Chain grants. These projects should aim to improve food supply chain resilience through increasing capacity or promoting worker/employee safety. To be eligible for this program one must be an existing inspected processing business that employs 500 employees or less. This grant program includes the following:

- 50% matching grant program.
- Maximum award amount is \$150,000.
- Grants will cover eligible capacity-related costs incurred from March 1st through December 31st.

The program will open on Monday, October 5th.

To apply, visit <https://www.in.gov/isda/>

## COMMUNITY CONNECTIONS FOR PEOPLE WITH DISABILITIES GRANT

The Community Connections for People with Disabilities Grant was made possible from \$4.9 million in CARES Act funds for local governments to develop new strategies and build community partnerships to address the negative social, economic and health effects of COVID-19 on Hoosiers with disabilities and with an additional goal to increase community and workplace inclusion.

- Maximum grant amount is \$200,000
- Projects, programs or activities should focus on:
  - Internet access and technology equity
  - Social isolation and lost access to natural supports (friends, family, community networks)
- Counties, cities or towns can partner with a non-profit developmental disability organization to apply

Applications open on October 23rd.

For more information, visit <https://www.in.gov/ocra/>

## EMERGENCY SOLUTIONS GRANT CARES ACT (ESG-CV)

The Rental Assistance Portal is now accepting applications for the Emergency Solutions Grant CARES Act (ESG-CV) rental assistance program. This program can provide up to 6 months in rental assistance to for qualifying Indiana renters outside of Marion County (Indianapolis) to help cover past due and ongoing monthly rent payments.

For more information, visit

[http://www.indianahousingnow.org/?utm\\_content=&utm\\_medium=email&utm\\_source=govdelivery](http://www.indianahousingnow.org/?utm_content=&utm_medium=email&utm_source=govdelivery)