

COVID 19 Resources for CDI Clients

[This is an internal doc where we collect and archive resources. Please add any resources with link and one sentence description of the resource. Staff can copy content to external distribution where appropriate.]

[Zoom Directions Write-up](#) -- courtesy of Mike Newsome, Wheeler

How to use RingCentral [video 1](#) for ROC Board members (2 min), guide for boards to navigate ringcentral with their computers: <https://youtu.be/Z72-CUnybHA>
prior set up guide: <https://youtu.be/UFjNyxdtLT8>

National:

Disaster Relief:

- **[SBA Disaster Loans for Small Businesses](#)**: SBA provides low-interest disaster loans to businesses of all sizes, private non-profit organizations, homeowners, and renters. SBA disaster loans can be used to repair or replace the following items damaged or destroyed in a declared disaster: real estate, personal property, machinery and equipment, and inventory and business assets. See also: [Standard SBA Procedure](#).
 - to get started with Disaster Assistance - must first register with SBA here: <https://disasterloan.sba.gov/ela/Account/Register1>
 - Here is a guide to the CARES Act, which provides emergency loans and grants: <https://www.sbc.senate.gov/public/index.cfm/guide-to-the-cares-act>
 - This is a good explanation for businesses: <https://icagroup.org/covid-19/relief/>
- HR 6021, Families First Coronavirus Response Act, provides free testing for coronavirus, expands funding for food security programs, and provides paid sick, family, and medical leave for employees at companies with 500 employees or fewer. Unemployment insurance is also being expanded along with increased Medicaid funding to states. The measure would provide tax credits to employers to offset the costs of providing emergency paid leave. Read a summary of the bill [here](#).
- **[CDF Disaster Recovery Fund](#)** The Disaster Recovery Fund helps cooperatives and cooperators get back on their feet after disasters or other emergency hardship situations.
- **[Cooperative Fund of New England \(CFNE\)](#)** Cooperative Fund of New England remains fully open for business. We remain committed to working with our borrowers and any cooperative enterprise impacted by the coronavirus crisis to find solutions that match the different business needs that will emerge. Contact your local loan officer, if you would like business technical assistance or have a question about a loan or working capital. CFNE has launched a \$1M Emergency Cooperative Enterprise Relief Loan Fund <https://www.cooperativefund.org/content/emergency-cooperative-enterprise-relief-loan-pr>

[ogram](#) for cooperatives in New England and parts of New York State who are seeing a dramatic loss of revenue as a result of the pandemic. *This fund is available to all cooperatives, not just current CFNE borrowers. *

- [USFWC Library of Crisis-Related Resources](#) for Co-ops: USFWC has pulled together an amazing library of resources. Please take a look!
- [See NASCO's Updates & COVID-19 Resources here.](#) For housing co-ops
- [A comprehensive list of food business resources](#) and related links that we feel should be a go-to source for anyone in the food retail industry. Here are some of the top links from this site:
 - [Help Food Banks Respond to COVID-19](#)
 - [Support Restaurant Workers](#) Respond to COVID-19
- [COVID-19 Resources for Local Economies](#)
- Take a look at this [informative Video from the CDC](#) to know if you're at risk, how to prevent contracting the virus, and what to do if you get sick.
- Read through this [CDC Situation Summary](#).
- [COVID-19 CDC Website page](#)
- [Videos from the CDC](#)
- [Interactive Map of the Pandemic](#)

Crisis Management

- [Continuity of Operations Planning \(COOP\)](#)
- Bushwick Podcast [Episode 29 Cooperative Crisis Management](#)
- [Governing in Times of Crisis: Lessons from the Trenches of Board Service](#) can be a valuable resource for Board members
- [More than a Fire Drill: Planning for the worst may be the best thing a co-op can do](#)
- [A Crisis Communication Plan](#) for Boards to read with a COVID-19 lense
- [All About Crisis Management](#)

Farm/Food Specific

- [COVID-19 Philanthropic Response and Recovery Funds: Food & Agriculture System](#) - Sustainable Agriculture and Food Systems Funders (SAFSF) is tracking COVID-19 philanthropic response and recovery funds that focus on the food and agriculture system. This is a working list and funds will continue to be added as members of the network and others share information. This list is provided as an informational resource; funds listed on this page are not endorsed or vetted by SAFSF. Please do due diligence as you would with any other contribution.

Social Justice Focused Corona Articles/Resource Tools

- [Coronavirus Resource Kit](#) (with a social justice focus)
- [Social Justice in a time of Social Distancing](#)
- [Coronavirus: Wisdom from a Social Justice Lens](#)
- [Talking About COVID-19: A Call for Racial, Economic, and Health Equity](#)
- [Article - An Emerging Coronavirus Concern: Eviction](#)
- [Solidarity Resources](#) (NYC focused but broader application as well)
- Check out this [recently released list of resources on COVID-19](#) and connections to Racial Equity & Social Justice.

Language resources

- [COVID printable fact sheets, multiple languages](#)
- [COVID fliers in Arabic & Bangla](#)
- [Multilingual COVID info google drive](#)
- [COVID-19 Resources for New Mainers](#)
- [Info video for Somali and May May speakers](#)

Spanish Resources

Información sobre el [\(COVID-2019\)](#)

- [Guía interina para prevenir la propagación de la enfermedad del coronavirus 2019 \(COVID-2019\) en los hogares y las comunidades residenciales](#)
- [COVID-19: la FICR, UNICEF y la OMS publican una guía para proteger a los niños y apoyar la seguridad en las operaciones escolares](#)
- [Coronavirus \(COVID-19\): lo que los padres deben saber](#)
- [Recursos COVID-19 para personas indocumentadas en **California**](#)

Recursos económicos.

Si como emprendedora o empleada te has visto afectada económicamente por el coronavirus aquí puedes consultar algunos recursos:

- [Cómo Presentar una Solicitud para Beneficios del Seguro de Incapacidad Usando SDI Online](#)
- [Recursos para los empleadores y los trabajadores](#)
- [Préstamos de asistencia por desastre de la SBA](#)

Salud

- [Consideraciones sobre su salud mental para hacer frente al brote](#)

Recursos Educativos

- [Aplicaciones en Español para que los/las niños/as no pierdan el ritmo de la escuela](#)

Maine specific:

- [Janet Mills takes further action](#) Executive order to not gather more than 10 people in one place and to close dine-in facilities in restaurants and bars statewide. “In addition, Governor Mills strongly urged non-essential public-facing businesses...to close their doors for the next two weeks to minimize public gatherings.” **(3/18/20)**
- The entire bill: [An Act To Implement Provisions Necessary to the Health, Welfare and Safety of the Citizens of Maine in Response to the COVID-19 Public Health Emergency](#) **(3/17/20)**
- [State’s new Covid-related rules on unemployment](#), passed **3/17/20** for people laid off due to covid19, including temp shutdown of part or all of a business, doctors orders/quarantining, need to care for children due to school closures, and other reasons, they are eligible and the 1 week waiting period has been lifted so benefits can start immediately upon filing.
 - For the time being, the Maine DECD advises all individuals who are out of work either partially or totally to visit www.maine.gov/unemployment/ to file a claim. The Department will update this page once the legislation is enacted. Please check back to this site.
 - The Governor’s proposed unemployment insurance bill would temporarily revise eligibility requirements to include situations not typically covered unemployment insurance, such as:
 - An employer temporarily ceases operation due to COVID-19
 - An individual is quarantined with the expectation of returning to work once the quarantine is over
 - An individual leaves employment due to the risk of exposure or infection or to care for a family member
 - Please note, the proposed legislation is not intended to provide sick leave or short-term disability payments.
 - The bill would also waive the work search requirement for individuals still connected to their employer and would waive the one-week waiting period so that benefits will be available sooner.
- Maine CDC [recommendations for Maine schools](#)
- Maine CDC [COVID-19 Testing Data Updates](#)

- City of Portland list of [COVID-19 support](#)
- [Somali video on COVID facts.](#)
- [Maine Center for Disease Control \(CDC\) Coronavirus Page](#)
– [Maine FAQ's](#)
- [Maine Department of Labor Information for Employers](#)
- [Maine's Price-Gouging Law](#)
- [211 now available to answer general questions about COVID-19](#)
- [SBA to Provide Disaster Assistance Loans \(added 3/13/2020\)](#)
- [Bangor Region Chamber of Commerce COVID-19 Discussion from 3/13 \(added 3/14/2020\)](#), YouTube link, 65 min runtime
- [Governor Mills Takes Step to Protect Maine Workers Small Businesses Impacted by Coronavirus \(3/15/20 10AM\)](#)
- [Governor Mills' Civil State of Emergency Proclamation \(3/15/20 7:30PM\)](#)
- [Governor Mills' Civil State of Emergency Press Release \(3/15/20 7:30PM\)](#)

Mutual Support Resources in Maine

- [Maine Coronavirus Community Assistance](#)- Facebook group for Mutual Support
- [Mainers Together](#)- an initiative to share information and resources for Maine people
- [Maine Equal Justice](#) (MEJ) have a good list of resources relating to unemployment insurance, health care, general assistance, finance & food

Massachusetts specific:

- Boston Foundation now fundraising for emergency funds for vulnerable clients (Greater Boston only), combined with [United Way's fundraising](#). Dial 211 for info.
- Statewide, dial 2-1-1 for information on services (not health emergencies).
- [Governor Baker's State of Emergency Press Release \(3/10\)](#)
- [Governor Baker's Speech Announcing Ban on Restaurants, School Closures, and Gatherings over 25 people \(3/15\)](#)
- [Commonwealth of Mass Workshare For Employers](#) (and employees); state support for/alternative to lay-offs.
- Small Business [Recovery Loan Program](#)
- Small Business Economic Injury [Disaster Loan Program](#)
- [Prohibition on Gatherings](#) of 25 or more
- Emergency Operations Center Private Sector [Hotline](#)
- Massachusetts [Unemployment Insurance](#)

New York specific:

- Some business-related resources for NYS:
 - <https://esd.ny.gov/esd-covid-19-related-resources>
 - [FAQ page for businesses](#)
- State [Interim Guidance](#) for Businesses
- New York [Unemployment Insurance](#) with specific COVID 19 changes
- [NYC small business COVID 19 resources](#)
- [Governor's 3/20/20 press conference](#)

Vermont specific:

- From VTlandlord.com: “The State is collecting data on the impact to businesses so they can seek relief and federal support for the state. The email address to send information to about the impact to your business is commerce.covid19@vermont.gov. For rental property owners, one ask is to make emergency housing funds available for tenants to request for the payment of April and May’s rent. This short-term rent payment issue is one of the larger impacts to rental property owners.”
 - [Vermont Department of Health COVID-19 website](#) is the resource to find the full response to COVID-19 in Vermont, with up-to-the-minute information, FAQs, business guidance, and other resources. Translated documents can be found in the FAQs.
 - [State of Vermont CAP Small Business website](#)
 - [VEDA](#) (Vermont Economic Development Authority) (LOANS right now):
 - The [ACCD is also working to help businesses assess the impact of COVID-19 and qualify for disaster loans](#)
 - [Let's Grow Kids Childcare Resources for Employers](#)
 - [Invest EAP offers a toolkit for businesses.](#)
 - [Vermont Department of Labor Employee and Employer resources.](#)
 - [Hunger Free Vermont](#) - Food Access Resources
 - [CVOEO - Mobile Home Program](#) - Connection to Multiple Resources (Food, Housing, Health Care, etc.) or Mobile Home Park Residents
 - [VT 211](#) - Connections to Multiple Resources
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- **ACCD**
 - Vermont businesses are being encouraged to sign up for the [ACCD newsletter](#) and complete the [Agency Business Impact Form](#) so the agency can continue to assess the impact and dedicate their resources where they are needed most. There is also a

commerce hotline and email address (preferred) for questions:
commerce.covid19@vermont.gov; (802) 461-5143.

- **Unemployment Insurance**
- VDOL currently experiencing an unprecedented spike in claims – they have increased staff on claim center call lines to 3x usual volume. There is also an online form available on their [website](#) which doesn't file a claim, but does an initial intake and speeds the process up.
- **Workforce Development**
- VDOL Workforce Development focused on connecting Unemployment Insurance claimants to employers who are hiring, and virtual rapid response events for employers and dislocated workers.

[Download VBSR's Coronavirus Webinar here.](#)

Additional Cooperative/Nonprofit Tools & Resources:

Cooperative Fund of New England

[CFNE resource Page](#)

Payment Suspension for Current Borrowers: We're offering a 60-day suspension of payments to our borrowers that are at highest risk and greatest need. If this is your cooperative, please contact your loan officer to request this option.

Emergency Loans: We are making available a **\$1M Emergency Cooperative Enterprise Relief Loan Fund** for cooperatives in New England and parts of New York State who are seeing a dramatic loss of customers and revenue as a result of the pandemic.

Emergency Cooperative Enterprise Relief Loan Program:

- Working Capital Loans up to \$50,000
- Term: Initial 6 months of P&I deferment and a total term of 36 months
- Interest Rates: 0% for the first 6 months, then 3% fixed
- Simplified business documentation and rapid response
- Cooperatives must demonstrate need due to COVID-19
- Cooperative eligibility to be determined

Stay tuned for further details. Current borrowers, please reach out to your loan officer; new applicants contact cfne@cooperativefund.org explaining what your needs are and to receive an application.

Investors, donors and others interested in supporting the Emergency Cooperative Enterprise Relief Loan Program may direct new investments to this initiative. Please contact us for more information.

Roundsky Solutions:

- Roundsky Solutions Free Webinar on Remote Collaboration Tools:
<https://www.roundskysolutions.com/remote-collaboration-tools/>

US Federation of Worker Cooperatives:

- [COVID-19 Resources for worker cooperatives, small businesses, and individuals](#): a broad list of resources for worker cooperatives specifically that are being impacted by covid-19

Council of Nonprofits:

- [Council of Nonprofits Policy Responses to Coronavirus Pandemic](#): Includes detailed info on **Federal Grants Flexibility, Federal Employment and Tax Issues Related to Virus, Non-Profit Access to Small Business Disaster Assistance Loans, etc.**
- [Nonprofits and Coronavirus](#): Provides general overview of what coronavirus means for nonprofits

Mutual Aid Network:

- <https://www.mutualaidnetwork.org/> : a software program developed for mutual aid networks that could help a lot in these times

Democracy At Work Institute & US Federation of Worker Cooperatives Detailed Resource List (may need Box access for some of these files):

- <https://institute.app.box.com/s/5nh2wdm5ih7f94nmxu11lrw1gmaeum4v>

Resilience Brainstorms:

- Farmers Measure account not just by value, but by resilience factors as well