# **Community Response**

Resources compiled by Fund 17

#### **Contents**

General Information for Businesses
Reopening
Funding and Technical Assistance
Agency Resources
Food Access
Free COVID-19 Testing
Other Resources (Including funding)

### General Information for Businesses

Small Business Resource Hub - http://www.covidnola.com

**#COVID19 Capital Relief** - Broad overview of global, national, and regional funding <a href="http://covidcap.com/">http://covidcap.com/</a>

Shine Registry Resource List - large list of business resources <a href="https://docs.google.com/spreadsheets/d/10zQAUTERLIx3mK1zKrgtu4bY2rRjT3-ILM98pwzFrK">https://docs.google.com/spreadsheets/d/10zQAUTERLIx3mK1zKrgtu4bY2rRjT3-ILM98pwzFrK</a> 4/edit

Fund 17's events can be found at fund17.eventbrite.com

#### **PPP Forgiveness Webinar Recording**

Information on complying with the forgiveness criteria to ensure all eligible expenses are forgiven from funding received under the Payroll Protection Program. Hosted by Propeller, City of New Orleans, Launch NOLA, Fund 17 and the Idea Village <a href="https://zoom.us/rec/share/7950D7CgyWxJc9bl13rbXoFiDrzdeaa8hHQd8qZZmUvDX-zWzrcOpg4uphdMwx8K">https://zoom.us/rec/share/7950D7CgyWxJc9bl13rbXoFiDrzdeaa8hHQd8qZZmUvDX-zWzrcOpg4uphdMwx8K</a>

The Ultimate Decision: Closing Your Business - Abid Hussain and Teresa Kenny discuss the decision to close and how to avoid common mistakes <a href="https://www.youtube.com/watch?v=WZ-97sssfzk&t=55s">https://www.youtube.com/watch?v=WZ-97sssfzk&t=55s</a>

Cash Flow Analysis Webinar Recording - Learn to predict, manage, budget around revenue risks from COVID-19 <a href="https://youtu.be/tkOndagOOKk">https://youtu.be/tkOndagOOKk</a>

Certain types of permits and licenses may be applied and paid for on the One Stop App public portal at <a href="http://onestopapp.nola.gov">http://onestopapp.nola.gov</a>. The press release can be viewed online <a href="http://onestopapp.nola.gov">here</a>.

#### GNO, Inc. unemployment guidance for businesses

gnoinc.org/wp-content/uploads/Unemployment-Insurance-FAQs-for-employers-2020.05.26.pdf

## Safe Reopening

#### Safe Reopening

The last day of the shelter-in-place was lifted on Friday May 16. Please review these City guidelines on whether you are eligible to reopen, and practices to implement. See also guidelines from GNO Inc and the State. Send additional questions to info@fund17.org.

## Funding and Technical Assistance

The following are taken from the Shine Registry list mentioned above, which may have been updated since this list was created with additional useful resources not listed here.

- Amber Grant <a href="https://ambergrantsforwomen.com/">https://ambergrantsforwomen.com/</a>
- Honeycomb Crowdfunded Small Business Relief Loan https://www.honeycombcredit.com/relief
- Uber waiver of delivery fees for independent restaurants https://techcrunch.com/2020/03/16/uber-eats-waives-delivery-fees-for-independent-restaurants-during-covid-19-pandemic/
- Uber waiver of delivery fees for Black-owned restaurants through the end of 2020
- <a href="https://www.today.com/food/uber-eats-waiving-delivery-fees-orders-black-owned-restaurants-t1">https://www.today.com/food/uber-eats-waiving-delivery-fees-orders-black-owned-restaurants-t1</a> 83586
- Restaurant Workers' Community Foundation Relief Fund https://secure.restaurantworkerscf.org/np/clients/restaurantworkerscf/donation.jsp?forwardedFro mSecureDomain=1&campaign=2&&test=true
- Creative Capital Artist Resources
   <a href="https://creative-capital.org/2020/03/13/list-of-arts-resources-during-the-covid-19-outbreak/">https://creative-capital.org/2020/03/13/list-of-arts-resources-during-the-covid-19-outbreak/</a>
- The Artists Safety Net https://cerfplus.org/get-relief/apply-for-help/craft-emergency-relief-fund/
- Between \$200 and \$2,500 for visual and performing artists
   <a href="https://www.foundationforcontemporaryarts.org/grants/emergency-grants">https://www.foundationforcontemporaryarts.org/grants/emergency-grants</a>
- Actor's Fund
   https://actorsfund.org/services-and-programs/entertainment-assistance-program
- Freelancer Emergency Fund https://freelancecoop.org/emergencyfund/
- Musicians Foundation
   http://www.musiciansfoundation.org/get-support/eligibility/
- Adolph & Esther Gottlieb Emergency Grant (painters, printmakers, and sculptors)
   <a href="https://www.gottliebfoundation.org/emergency-grant">https://www.gottliebfoundation.org/emergency-grant</a>

#### **Get the Bag - Large List of Funding Sources**

https://www.getthebag.biz/funding

#### LISC Small Business Relief Grants - 5k to 25k

https://www.lisc.org/covid-19/small-business-assistance/small-business-relief-grants/ https://www.lisc.org/covid-19/small-business-assistance/small-business-relief-grants/frequently-asked-questions/

**Louisiana Main Street Recovery Fund** - The State's Treasurer announced a manager for the MSRP yesterday, a reimbursable grant program of up to \$15,000, and stated that applications will be available no later than July 28. More details about the application will be posted in the coming days to allow businesses to prepare. For the first 21 days, the MSRP will not be accepting applications from business owners who received a PPP, EIDL advance, or business disruption compensation.

**Red Backpack Fund** - Grants of \$5,000 to female entrepreneurs focused on alleviating suffering as a result of COVID-19.

**Business For All** - \$10,000 relief grant https://businessforall.helloalice.com/

**Save Small Business Fund** - \$5,000 relief grants for businesses with 3+ employees <a href="https://www.savesmallbusiness.com/">https://www.savesmallbusiness.com/</a>

<u>Disclaimer: The following information on EIDL and PPP is emerging rapidly. Details are subject to change.</u>

#### Comparisons of SBA disaster loan (EIDL) and other programs

- https://docs.google.com/spreadsheets/d/12xv4xcsg 9xoVeEE Y1j2sicNbCvl2GAVinSowU2zgg/htmlview#gid=702828758
- <a href="http://cardinalcap.net/sba">http://cardinalcap.net/sba</a>

#### **SBA Disaster Loans**

Info: SBA.gov/Disaster

App: <a href="https://covid19relief.sba.gov/#/">https://covid19relief.sba.gov/#/</a>

- <u>Contractors</u>. If an individual receives a 1099 for services they provided to a business, they would be filing a Schedule C as a sole proprietor. If they are filing a Schedule C then they are eligible for a business Economic Injury Disaster Relief. Contractors must apply themselves; a client cannot file for their contractors
- <u>Interest & Repayment</u>. The interest rate on EIDLs will not exceed 4 percent per year. The term of these loans will not exceed 30 years. The repayment term will be determined by your ability to repay the loan.
- More help:

- Contact the Louisiana Small Business Development Center via <u>lsbdc.gnor@lsbdc.org</u> / 504-831-3730
- SBA's Customer Service Center at (800) 659-2955 / disastercustomerservice@sba.gov
- o Friends & Family Facebook Group started by SBA area director

#### Paycheck Protection Program - Please check with your bank or a community lender.

- Find the PPP Application and other relevant information <a href="here">here</a>. Your bank will also be able to provide necessary application documents.
- Forgivable portion of loan up to 8 weeks of payroll and rent plus 25% spent on eligible expenses. Eligible expenses are covered in the webinar at the top of this document. <a href="https://www.uschamber.com/report/guide-ppp-loan-forgiveness">https://www.uschamber.com/report/guide-ppp-loan-forgiveness</a>
- Documentation may include 1099s, W-2s, last 12 months of operations via Quickbooks or another method, existing debt schedules, mortgage and utility expenses, etc.

#### PPP FAQ

- Will the forgivable loans (grants) be taxable?
  - o No
- What is the interest rate on the loan?
  - 1% (was previously 4%, lowered to 0.5%, then raised up to 1%)
- When do payments start?
  - o No sooner than six months, but within one year
- What is the term of the repayment period?
  - o 2 years
- Is a personal guarantee or any collateral required?
  - No personal guarantee and no collateral required
- Can you have an SBA EIDL and then a PPP loan?
  - Yes. The loans must be for different expenses
  - Some banks are saying you cannot do this. They may be trying to say that you
    cannot cover the same expenses with both the EIDL or PPP loan, or they have an
    internal policy preventing use of both relief funding options.
- Please check with your bank first. Many banks are not offering PPP to anyone except their existing clients. Hope Credit Union is, however, may be providing this option. If you are rejected by your bank, contact Hope Credit Union.

**Employee Retention Credit** – The Employee Retention Credit is another tool to help businesses keep employees on their payroll. The Employee Retention Tax Credit is a 50% tax credit for the first \$10,000 of compensation, including the employer portion of health benefits, for each eligible employee. There are no business size limitations. In order to qualify, companies must have fully or partially suspended operations to comply with government prevention mandates, or have gross receipts at less than 50% of a comparable quarter last year. General information is on the <u>GNO, Inc. Coronavirus Business Resource Page</u>.

**OfficeOps** is offering free cash flow analysis sessions at <u>office-ops.com/emergency</u>, and can also review your loan/emergency funding options!

**Good Work Network** is offering virtual coaching sessions and compiling resources here. https://goodworknetwork.org/covid-19-resources/

**Trepwise** (<u>trepwise.com</u>) is offering free strategy sessions to any New Orleans-based organization that needs one <a href="https://trepwise.typeform.com/to/z0X1zw">https://trepwise.typeform.com/to/z0X1zw</a>

- Assess: Identify the primary impacts of the crisis on your organization to inform short-term decision-making.
- Connect: Design effective digital meetings and a supportive remote environment for teams, customers, and other stakeholders.
- Plan: Consider potential scenarios for evolving your business or programmatic model to meet market or community needs.

**The Lepage Center for Entrepreneurship** at Tulane is creating a network of volunteer business mentors for entrepreneurs. Apply as an entrepreneur <u>here</u>.

**BalanceBooks**: offering free financial assessments and budget/financial projection templates with instructions on how to use and maintain. A variety of financial services are offered on a project- or ongoing basis. Appointments can be done through Zoom, FaceTime, over phone. Email is <a href="mailto:balancebooks.financial@gmail.com">balancebooks.financial@gmail.com</a> or # is 318-613-3518.

Blake Bertuccelli <blake@decubing.com>:

My company is offering free web development to select businesses affected by COVID-19. Visit <a href="https://decubing.com/covid-relief/">https://decubing.com/covid-relief/</a> for more information.

Resources for Freelancers

https://covid19freelanceartistresource.wordpress.com/

Gig Economy Relief Fund <a href="http://nolaba.org/relief-fund">http://nolaba.org/relief-fund</a>

**Main Street Lending Program** – GNO, Inc. has created a one-page overview of this program. You can find it <u>here</u>. Details of the program include:

- Eligible for businesses up to 10,000 employees or \$2.5B in revenue
- Loan size \$1M \$25M
- Loan terms 2.5% 4.0% for four-year term (one-year deferment on payments)

#### **GNOF Service and Hospitality Family Assistance Program**

https://www.gnof.org/service-and-hospitality-employee-family-program/

Farmer Relief Grant \$1,000

#### https://farmland.org/farmer-relief-fund/

#### **Unemployment Insurance**

http://www.laworks.net/Downloads/PR/COVID 19 Information.pdf

- Available for any worker who has been furloughed or lost hours due to COVID-19
- Pandemic Unemployment Insurance– Application process administered by the Louisiana Workforce Commission:
  - Increased Benefit
    - The Federal Pandemic Unemployment Compensation is a taxable \$600 a week in addition to regular state unemployment benefits.
    - States would be allowed to provide an additional 13 weeks of benefits beyond current law.
  - Expanded Eligibility
    - People not normally eligible for unemployment insurance are now eligible under this expanded eligibility if their unemployment is due to COVID-19.
    - This specifically includes:
      - Self-Employed workers
      - Independent contractors
      - "Gig economy" workers
      - People who were going to begin a new job or new contract which was canceled due to COVID-19

#### **Resources for Arts Organizations**

https://docs.google.com/document/d/1 GK3wHf5Mt6Lf07j 2ZA0NuAAEd30-fPDXCts MYEzY/edit

**GNO, Inc. launched "GNOPivot,"** to assist local companies with retooling to take advantage of opportunities in the fight against the coronavirus. http://gnoinc.org/gnopivot

• If you have a product to sell, you can register it here. For example, if you produce hand sanitizer or could fulfil an order of face masks, or other products.



### Do you need assistance filing an Unemployment Claim? We're here to help...

- To reset your Username and Password, Send an email to: Job1AmercianJobCenter@gmail.com
- ► To file a claim, contact one of the following: 504-658-4500 | 504-658-4547 | 504-658-4522

\*\*\*Do not leave a message
The voicemail account is unattended\*\*\*

Call 1-866-783-5567 each Sunday to file weekly claim.

JOB1 assistance is available Monday - Friday, 8:30am - 6:30pm



Please note:
Due to the high volume of cliams,
please be patient.

JOB1: Your Career Connection

• If you have a supply chain disruption or increased demand in supply, you can register your procurement wishlist here.

#### **TruFund** will be launching \$10,000 grants

https://www.trufund.org/trufund-launches-5-million-covid-19-relief-fund-to-support-disadvantaged-minority-and-women-owned-businesses/

https://www.trufund.org/products-services/disaster-recovery/coronavirus-response/

### Agency Resources

Office of Cultural Economy <a href="https://nola.gov/cultural-economy/">https://nola.gov/cultural-economy/</a>

Resources from City of New Orleans <a href="https://ready.nola.gov/incident/coronavirus/resources/">https://ready.nola.gov/incident/coronavirus/resources/</a>

Resources from GNO Inc. https://gnoinc.org/initiatives/coronavirus/

State of Louisiana Resources <a href="https://www.opportunitylouisiana.com/covid-19-assistance">https://www.opportunitylouisiana.com/covid-19-assistance</a>

### Food Access

New Orleans Food Policy Advisory Committee (FPAC)'s information on local food resources, local farms with food to sell, food access policy alerts, mental health resources, and more <a href="http://www.nolafoodpolicy.org/covid-19">http://www.nolafoodpolicy.org/covid-19</a>

Free meals - https://www.nochi.org/covid-relief

#### Buy from local farmers, fishers, and ranchers

- http://www.nolafoodpolicy.org/covid-19/local-food
- https://docs.google.com/spreadsheets/d/1GL9I-zONIAZXcj19UBO3q\_SQC9Ni7Hc6lwZ MiAMs2kU/edit?fbclid=IwAR2a3wEG2B6iRQ5qlpc6ElfaBdUATaSzNvIVIFYAaHoLeRfTrJU 5SYv3Tnw#gid=0

#### Child Nutrition Program / Meals at Schools

https://nolapublicschools.com/covid19/nutrition

- <a href="https://www.google.com/maps/d/u/0/viewer?mid=1a4RFTbusNCSSgK9cU8wq5Cn5Q5">https://www.google.com/maps/d/u/0/viewer?mid=1a4RFTbusNCSSgK9cU8wq5Cn5Q5</a>
  JvUf8P&II=31.187262935898197%2C-91.70368299999996&z=7
- https://cnp.doe.louisiana.gov/ServingSites/List.aspx

 https://docs.google.com/spreadsheets/d/1VSV0aa4DEFxl-VUdDfIDCVyaLZmJRgsfKAnF vKrE6yg/edit#gid=1784973409

Liberty's Kitchen Resources
http://www.libertyskitchen.org/covid19-resources/

#### Top Box Foods

- Since many community members are avoiding stores and markets, we want to remind you that Top Box Foods is here to serve as a resource for anyone in the ReFresh network that you think could benefit from our <u>affordable grocery service</u>. As you know, our services are open to everyone, and we accept EBT credit cards, checks, and cash.
- We're taking every precaution to ensure food is handled safely, and that we limit
  contact with customers during deliveries by accepting pre-payments online or over the
  phone, and a drive-thru pickup system in which we bring orders to customers' cars.
  More information can be found via the following link.
- <a href="https://mailchi.mp/b8f234e3ee0f/order-due-date-extended">https://mailchi.mp/b8f234e3ee0f/order-due-date-extended</a>

## Free COVID-19 Testing

Odyssey House and Crescent Care taking drive-up, walk-in, and bike-in during business hours

4/17 - The City will be transitioning to mobile testing starting next week on 4/20, by going into neighborhoods that have not been close to the existing testing sites. Details: <a href="https://readv.nola.gov/incident/coronavirus/testing/#mobiletesting">https://readv.nola.gov/incident/coronavirus/testing/#mobiletesting</a>

Prior to going to a testing station, be sure to confirm your symptoms are eligible for testing.

Jefferson Parish - Ochsner Main Campus and West Jefferson Hospital have drive-throughs

## Other Resources (Including funding)

#### Rent Assistance Program

The City of New Orleans in partnership with Total Community Action is offering rental assistance to workers that have been impacted by the Coronavirus (COVID-19) Pandemic. The program which will begin on April 1, 2020, will be open strictly to Orleans Parish residents who are not getting paid by their employers or are not receiving rental assistance through other organizations. Applicants will be required to provide documentation of their hardship. To apply, residents should call the Mayor's Office of Community Development (OCD) at 504-658-4200 or Total Community Action (TCA) at 504-882-7181 to begin the intake process.

#### Mental Health Resources

#### Stressed about COVID-19? We're here to talk.

If you are feeling overwhelmed with stress, fear and anxiety about the uncertainty surrounding this public health emergency, there is a special *Keeping Calm through COVID* Hotline you can call. This connects you to trained, compassionate counselors who can offer support and who can direct you to mental health and substance abuse counseling services.

Call 1-866-310-7977 24/7 Trained counselors available 24/7. All calls are confidential.

#### **Center for Hope Children And Family Services**

Center for Hope will be offering free Telehealth services for those that might be experiencing stress and anxiety at this time. Call (504) 241-6006.

#### **SAMHSA's Disaster Distress Helpline**

If you or a loved one are feeling overwhelmed by this emergency, please get assistance from **SAMHSA's Disaster Distress**Helpline. This toll-free, multilingual, and confidential crisis support service is available to all residents in the United States. Call I-800-985-5990 or text TalkWithUs to 66746 to connect with a trained crisis counselor. When you call or text, crisis counselors will listen to what's on your mind with patience and without judgment. There is no need to give any identifying information when you contact the Disaster Distress Helpline.

#### **New Orleans Family Justice Center**

Call: (504) 866-9554

24/7 hotline, safety planning, emergency protections orders, limited clinic availability, limited in-person services. All other services are via telephone, including counseling, emergency assistance, and legal advocacy.

#### Women With A Vision

Call (504) 302-8822

Offices are closed, case management services including harm reduction information are available via phone.

#### Sexual Trauma Awareness & Response (Star)

Sexual Assault Hotline: (855) 435-STAR

24/7 hotline, safety planning, all services are via telephone, including counseling, emergency assistance, and legal advocacy.



**MENTAL** 

**HEALTH** 

RESOURCES

<u>Hypno.la</u>: offering free initial consultation. Hypnosis is a deep state of relaxation that works through fixation, relaxation, repetition to help alleviate stress, assist in weight loss, and smoking. Sessions can be done through Zoom, FaceTime, over phone. Email is <a href="https://hypno.la1@gmail.com">hypno.la1@gmail.com</a> or # is 318-613-3518.

#### Mutual Aid New Orleans

https://www.facebook.com/groups/MutualAidNOLA/

<u>WorkNOLA</u> - there are high-demand jobs available for those who may be out of work https://worknola.com/coronavirus-resources

Tip a hospitality worker when you eat or have a drink!

https://serviceindustry.tips/en/la/new-orleans/

Urban League COVID-19 Resource Page <a href="https://urbanleaguela.org/covid-19-updates/">https://urbanleaguela.org/covid-19-updates/</a>

Urban League Virtual Job Fairs <a href="https://urbanleaguela.org/virtual-job/">https://urbanleaguela.org/virtual-job/</a>