

#### CDC WEBSITE

<https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/businesses-employers.html>

#### THE SMALL BUSINESS OWNERS GUIDE TO THE CARES ACT

The programs and initiatives in the Coronavirus Aid, Relief, and Economic Security (CARES) Act that was signed into law March 27, 2020. To provide additional assistance for small business owners and nonprofits

The following guide provides information about the major programs and initiatives that will be available from the Small Business Administration to address these needs, as well as some additional tax provisions that are outside the scope of SBA

<https://portal.ct.gov/-/media/Coronavirus/20200327-Small-Business-Owners-Guide-to-the-CARES-Act.pdf?la=en>

#### The Small Business Owner's Guide to the CARES Act

It includes: **Paycheck Protection Program Loans** – Is a loan designed to keep your employees on the payroll.

**Small Business Debt Relief Program** – If you have a current SBA loan, all loan payments will be paid by the SBA for 6 months. (7a, 504 or micro loan)

**Economic Injury Disaster Loans and Emergency Economic Injury Grants** – Used to pay employees and benefits, pay business obligation and operating expenses. (Must be from COVID-19 disruption) - A low interest loan of up to \$2M. - \$10,000 is available as a grant/advance that doesn't have to be repaid.

**Small Business Counseling**

**Small Business Contracting**

**Small Business Tax Provisions**

US DEPARTMENT OF THE TREASURY – <https://home.treasury.gov>

#### US SMALL BUSINESS ADMINISTRATION (SBA)

The deadline to apply for an Economic Injury Disaster Loan is Dec. 21, 2020

Disaster Loan Assistance/application

<https://disasterloan.sba.gov/ela>

<https://disasterloan.sba.gov/ela/Information/ApplyOnline>

#### MO DEPARTMENT OF LABOR –COVID – 19 for businesses and workers filing for unemployment

<https://jobs.mo.gov/>

<https://labor.mo.gov/> (employee should file in the State which they are employed in)

[www.Uinteract.labor.mo.gov](http://www.Uinteract.labor.mo.gov) contact: 800-320-2519

[List of things you will need for filing for unemployment](#) click here

**SHARED WORK PROGRAM:** The Shared Work Unemployment Compensation Program is an alternative to layoffs for employers faced with the reduction in available work. It allows an employer to divide the available work among a specified group of affected employees instead of a layoff. These employees receive a portion of their unemployment benefits while working reduced hours. To participate, an employer must complete an application for the affected unit within the company, and submit it to the Division of Employment Security (DES) for approval:

<https://labor.mo.gov/shared-work>

**Mass Claims Filing:** Employee information provided by the employer, allows the Division of Employment Security (DES) to file an initial or renewed unemployment claim on behalf of employees quickly and efficiently.

<https://molabor.uservice.com/>

#### MISSOURI DEPARTMENT OF HEALTH AND SENIOR SERVICES

<https://health.mo.gov>

**US Chamber of Commerce:** Small Business Guide & Checklist to Coronavirus Emergency Loans

<https://www.uschamber.com/sbloans>

#### USDA Rural Development

<https://rd.usda.gov/coronavirus>

**Pike County Economic Development** If you need any assistance with these or any other programs.

573-324-2077 email: [pcda@nemonet.com](mailto:pcda@nemonet.com) <http://www.pikecountymo.org/>

**Pike County Health Department:** <https://pikecountyhealth.org/>

**NECAC:** <https://necac.org/>