

**Business Interruption Grants** – Most states have used CRF for a business assistance grant program

Similarities across the states:

- Limited number of employees
- Suffered business interruption
- Physical location in the State
- Grant used for PPE, cleaning, social distancing, mortgage interest, rent, utilities, payroll
- Broad program covering most industries
- Most have upper limit of revenue

**Idaho** – [Rebound Cash Grants](#):

Considerations:

- Must have 1 to 50 employees (single owner businesses don't count)
- Grants up to \$10,000; less if other federal assistance was received (PPP, etc...)
- Qualified business interruption: The business or nonprofit must have suffered business interruption due to COVID require closures, which may include but is not limited to:
  - Reduced sales or suspended operations
  - Increases costs related to COVID prevention measures
  - Disrupted supply network leading to shortage of critical inventory or materials
- Eligible uses of grant:
  - PPE equipment
  - Inventory
  - Equipment
  - Rent
  - Utilities

**Wisconsin** - [We're All In Small Business Grant](#): \$2,500 grant to small businesses to assist with the costs of business interruption or for health and safety improvements, wages and salaries, rent, mortgages and inventory. \$75M for the program funded from the CARES act state allocation.

Eligibility:

- Wisconsin-based, for-profit business;
- Employ 20 or fewer FTE employees, including the owner;
- Earn greater than \$0, but less than \$1 million in annual revenues; and
- Have been in business in February 2020.

**Delaware** – [Relief Grants](#): Grants to small businesses and nonprofits. Money can be used to buy equipment such as PPE, air purifiers, plexiglass to make the workplace safer, refinance debt incurred due to COVID, advertise efforts undertaken as a result of COVID, fixed expenses accrued during COVID.

Considerations:

- \$100 million for the program using COVID dollars

- Not eligible if received PPP funding
- 51% of business operations must be physically located in state;
- Additional consideration given to specific industries like food services and drinking places, personal care services, childcare services, other personal services, etc...;
- Grant determined by revenue:
  - \$0-\$500,000: Up to \$30,000
  - \$500k-\$1million: Up to \$50,000
  - \$1 million-\$2.5million: Up to \$72,000
  - \$2.5 million+: Up to \$100,000

**Pennsylvania** – [Small Business Assistance](#): Grants to businesses that have been economically impacted by COVID

Considerations:

- Grants to cover operating expenses and COVID related costs
- Additional consideration for women-owned businesses, communities targeted for business investment by state government programs.
- 50% of grants to small business of historically disadvantage businesses
- \$1 million or less in annual revenue
- 51% of revenue generated in state
- 25 or fewer FTEs prior to Feb 15.

Business Applications items: revenue from March 1 to May 31 for 2019 and 2020, most recent federal tax return.

**Louisiana** – [Main Street Recovery Grant Program](#): \$275 million set aside for grants up to \$15,000. Other federal funding will be subtracted from grant.

Eligibility:

- Suffered interruption of business
- 50% owned by one more residents of the state
- Filed taxes in 2018, 2019
- No more than 50 FTE employees
- Physical location in the state
- Not part of a bigger business with more than 50 FTE employees

Use of grant funding:

- PPE, cleaning, equipment for social distancing
- Mortgage interest and rent
- Utilities, supplies, insurance
- Inventory that is unable to be sold (up to \$1,000)
- Employee payroll

**Mississippi** – [Back to Business Grant Program](#): Up to \$25,000 grant award, reduced for other federal funding.

Eligibility:

- Suffered interruption of business
- Controlling interest in the business
- Customers or employees coming to its physical business to conduct business on premise
- No more than 50 FTE employees
- Physical location in the state

Use of grant funding:

- PPE, cleaning, equipment for social distancing
- Mortgage interest and rent, utilities, supplies, insurance, and employee payroll

**Small Meat Processing Facility Grant** – Montana, Iowa – Up to \$150k to expand the processing and/or storage capacity of small meat processing facilities. To prevent supply shortages or the shutdown of a major meat processing facility.

**Biofuel Relief Program** – Iowa – Up to \$750,000 per producer to provide relief to ethanol and biodiesel producers based on gallons produced. \$0.0225 per gallon produced.

**Beginning Farmer Debt Relief Fund** – Iowa – Up to \$10k to eligible beginning farmers to help with debt service payments. Net worth < \$682k

**Livestock Producer Relief Fund** – Iowa – Up to \$10k as a grant to eligible livestock producers as working capital to continue operations. 3Yr Avg adjusted gross income < \$750,000. Must have involuntary loss.

**Loan Deferment Program** – Montana – Up to \$150,000 or 6% over 6-12 months. Suspends payments on existing commercial loans for 6-12 months. Would need to have a partnership with banks and credit unions. The program would use CRF funds to write down interest payments for the deferral period, while principal payments are deferred for that time. \$125 million allocation. Business 25% reduction in gross revenues to qualify.