

## 1. USDA Coronavirus Food Assistance Program (CFAP)

- This USDA program will provide up to \$16 billion in direct payments to deliver relief to America's farmers and ranchers impacted by the coronavirus pandemic.
- Farmers and ranchers will receive direct compensation for losses sustained on non-specialty crops and wool, livestock, dairy, and specialty crops due to price declines and on-going market disruptions. The calculation used to determine the compensation amount will vary depending upon the commodity.
- USDA's Farm Service Agency will begin accepting applications May 26, 2020.
- To be eligible for payments, the producer must:
  - i. Have an average adjusted gross income of \$900,000 for tax years 2016, 2017, and 2018 (however this limitation does not apply if at least 75% of their adjusted gross income comes from farming, ranching, or forestry);
  - ii. Comply with the provisions of the "Highly Erodible Land and Wetland Conservation" regulations;
  - iii. Not have a controlled substance violation; and
  - iv. If a foreign person, must provide land, capital, and a substantial amount of active labor to the farming operation.

**Link to Overview:** <https://www.farmers.gov/cfap>

## 2. Community Development Block Grant (CDBG) for Jackson County Businesses

- The City of Holton and Jackson County are in the process of applying for the CDBG. Any for-profit Jackson County businesses are encouraged to fill out the forms and turn them in. If you were eligible and did receive any EIDL or PPP funding, you may still be eligible for this funding.
- This is all preliminary information and there is no guarantee that money will be received.
- Form assistance will be available on Tuesday, May 19<sup>th</sup>, from 8 AM – 4PM at the Jackson County Courthouse. Please enter through the south doors. If you have any questions, please contact the Chamber office at 785-364-3963.

**Link to Overview:** <https://www.exploreholton.com/covid-19/community-business-development-grant-cv>

**Link to Forms:** [https://www.exploreholton.com/files/GAS\\_CDBG\\_CV\\_Holton\\_Business\\_Owner\\_Packet.pdf](https://www.exploreholton.com/files/GAS_CDBG_CV_Holton_Business_Owner_Packet.pdf)

## 3. NEW ELIGIBILITY for SBA's EIDL Program – Agricultural Businesses are Eligible

- See the details for the EIDL program on #5 below

**Eligibility Notice:** <https://www.sba.gov/page/disaster-loan-applications>

## 4. Delaying Your Credit Card Payments

- Some credit card issuers are allowing cardholders to delay their monthly payments. If you need to delay your payments, check your issuer's website for more information.

**Link to Overview:** <https://www.bankrate.com/finance/credit-cards/issuer-assistance-programs-amid-coronavirus-fears/>

## 5. Employee Retention Credit

- This is a refundable tax credit against certain employment taxes equal to 50% of the qualified wages an employer pays to employees between March 12, 2020 and January 1, 2021.
- To qualify you must:
  - i. Be an employer, including tax exempt organizations, operating during the calendar year 2020 and experience either:
    1. the full or partial suspension of the operation of trade or business during any calendar quarter because of governmental orders limiting commerce, travel, or group meetings due to COVID-19, or
    2. a significant decline in gross receipts.

**Link to Overview:** <https://www.irs.gov/coronavirus/employee-retention-credit>

## 6. Save Small Business Fund

- This is a grant initiative administered by the U.S. Chamber of Commerce Foundation, aimed at helping small employers struggling during the COVID-19 pandemic.
- Each grant is \$5,000 and must be applied toward business expenses.
- To qualify you must:
  - i. employ between 3 and 20 people;
  - ii. be located in an economically vulnerable community; and
  - iii. have been harmed financially by the COVID-19 pandemic
- Applications will be accepted, starting at 12:00 P.M. on April 20, 2020.

**Link to Apply:** <https://savesmallbusiness.com/>

## 7. SBA Economic Injury Disaster Loan (\$10,000 Emergency Loan Advance)

- You can apply directly through the SBA.
- Eligible applicants may receive a loan advance of up to \$10,000 that will not have to be repaid.
- Loan terms are up to 30 years, 3.75% interest for small businesses and 2.75% interest for most non-profits.
- Funds can be used for fixed debts, payroll, accounts payable, and other expenses that could have been paid had the disaster not occurred.

**Link to Apply:** <https://covid19relief.sba.gov/#/>

**Link to SBA Overview:** <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/economic-injury-disaster-loan-emergency-advance>

## 8. Helping Others Support Topeka (HOST) Program

GO Topeka is administering an emergency relief program to help provide funds to Topeka small businesses impacted by COVID-19.

**Link to Overview:** <http://supporttopeka.com/HOST>

## 9. Facebook Small Business Grants Program

In response to COVID-19, Facebook is offering \$100M in cash grants and ad credits for up to 30,000 eligible small businesses.

Link to Overview: <https://www.facebook.com/business/boost/grants>

## 10. Hospitality Industry Relief Emergency Fund (HIRE)

***\*All initial funds have been allocated, however the application form has been left open to continue collecting information from businesses on the losses they are facing.***

- You can apply directly through the Kansas Department of Commerce.
- Loan terms are up to 36 months, 0% interest.
- No principal payments for first four months.
- Hospitality businesses are eligible.
- Funds can be used for expenses such as payroll, utilities, accounts payable, inventory, loan payments, and lease payments.
- Loan decisions will be made within 72 hours, with disbursement of funds occurring within 48 hours of decision.

**Link to Apply:** <https://www.kansascommerce.gov/covid-19-response/hospitality-industry-relief-emergency-hire-fund/hirefund-application/>

**Link to Fact Sheet:** [https://www.networkkansas.com/docs/default-source/default-document-library/hire-fund\\_one-pageruse-this.pdf?sfvrsn=8ffd8f36\\_0](https://www.networkkansas.com/docs/default-source/default-document-library/hire-fund_one-pageruse-this.pdf?sfvrsn=8ffd8f36_0)