University of Michigan Office of Technology Transfer
Covid-19 Startup & Business Resource List

Inclusion on this list is not an endorsement by the University of Michigan

The following list of resources has been generated by the U-M Office of Technology Transfer team to support startups and U-M alumni working in startups and small businesses. We acknowledge and thank the following for publicly providing information from which we have sourced this list, including the Michigan Economic Development Corporation, U-M College of Engineering Center for Entrepreneurship, EntryPoint, Ann Arbor Spark, Inc., Forbes, as well as many others.

Michigan: Business, Loan and Financial Programs:

- **Waiver of certain late filing penalties and interest for businesses** - The Michigan Department of Treasury is waiving penalty and interest for late payment of tax and late filing for the return due on March 20, 2020 for 30 days. [Read more at Michigan.gov](https://Michigan.gov)

- **Unemployment Benefit Expansion** - Governor Whitmer has temporarily expanded unemployment benefits to workers with unanticipated family care responsibilities, and to those who are sick, quarantined, or immunocompromised and without access to paid family and medical leave. The executive order also expands the State’s Work Share program, encouraging employers to implement the program that permits employers to maintain productivity during declines in business activity instead of laying off workers. Eligible employees should apply for unemployment benefits online at [Michigan.gov/UIA](https://Michigan.gov/UIA) or 1-866-500-0017. A factsheet on how to apply for benefits can be found [HERE](https://Michigan.gov).

- **Michigan Work Share Program** If employers are financially distressed but hope to continue operations by cutting back hours, they are encouraged to use the Unemployment Insurance Agency’s [Work Share program](https://www.michigan.gov/workshare) that allows employers to maintain employment levels and business operations during declines in regular business activity rather than laying off workers. More information about the program can be found at [www.michigan.gov/workshare](https://www.michigan.gov/workshare).

- **The Michigan Small Business Relief Program** will provide up to $20 million in support for small businesses negatively affected by COVID-19 through $10 million in small business grants and $10 million in small business loans. Funding is expected to support businesses facing drastic reduction in cash flow and the continued support of their employees. [Read more on MichiganBusiness.org](https://MichiganBusiness.org)

- **TechTown Detroit Emergency Fund** - TechTown Detroit is administering an emergency fund that provides working capital grants in amounts up to $5,000 to qualifying small businesses impacted by COVID-19 in the city of Detroit. Eligibility factors include income levels for the business owner’s household, number of employees, impact of COVID-19 on business income, and more. [Read more on TechTownDetroit.org](https://TechTownDetroit.org)


University of Michigan Office of Technology Transfer
Covid-19 Startup & Business Resource List

Inclusion on this list is not an endorsement by the University of Michigan

- [Washtenaw Small Business Resiliency Fund](#), working capital grants up to $2,500 for businesses <10 people with physical presence in Washtenaw county experiencing financial hardship due to COVID-19
- [Covid-19 Disaster Loan Assistance for Michigan from SBA](#) Information page - [Application Page](#)

**National: Business, Loan, Financial and Grant Programs:**

- [Economic Injury Disaster Loan (EIDL) from the SBA](#) (Federal)
- [Coronavirus Aid, Relief, and Economic Security (CARES) Act](#) - allocated $350 billion to help small businesses keep workers employed amid the pandemic and economic downturn. Known as the Paycheck Protection Program, the initiative provides 100% federally guaranteed loans to small businesses. Importantly, these loans may be forgiven if borrowers maintain their payrolls during the crisis or restore their payrolls afterward.
- [SBA Disaster Loan Assistance](#) (Federal)
- [COVID-19 Aid Packages](#) (Federal)
- [Tax Update – Delay of Federal Payment](#) (Federal)
- [Honeycomb Credit Small Business Loan](#) (All states except CA, TX, SD and AL)
- [U.S. Federal Reserve Programs for Economic Relief](#) (Federal, TBD on timing)
- [Kiva U.S. no interest loan program up to $15,000](#)
- [SBA unilateral relief for business owners with SBA loans](#) (Federal)
- [The Families First Coronavirus Response Act for companies with less than 500 employees](#) (Federal)
- [Wefunder Crisis Loan](#) - Raise funding from the crowd on very generous terms. Payments based on revenue and deferred until 2021.
- [GoFundMe](#), has launched the [Small Business Relief Initiative](#), partnering with Yelp to provide small-business owners with grants and resources. GoFundMe and Yelp have each donated $500,000 to the [Small Business Relief Fund](#), and it is open for anyone to make a donation. There will also be $500 matching grants to qualifying businesses that raise at least $500 on GoFundMe.
- [The American Bankers Association](#) has an ongoing [A-Z bank list](#) of bank related coronavirus response programs.
- [Request for SBIR/STTR Phase I Proposals Addressing COVID-19](#) - All active NSF SBIR/STTR awardees, and other interested US-based small businesses are eligible to submit a Phase I proposal. Small businesses who are interested in submitting NSF SBIR or STTR Phase I proposals in response to this DCL must follow the guidelines outlined in the NSF SBIR and STTR Phase I solicitations, including the submission of a required Project Pitch. Companies who already have an active SBIR/STTR award with NSF may submit a new Phase I proposal relevant to this DCL but must also submit a Project Pitch first.
Lender and Corporate Small Business Assistance Programs
Many banks have offered deferment and forbearance to business loan customers having trouble making payments.

The American Bankers Association has an ongoing A-Z bank list of coronavirus response programs.

Kiva - Kiva U.S. no interest loan program up to $15,000

Google - COVID-19: Ad credits for Google Ads Small and Medium-sized Businesses

Amazon Neighborhood Small Business Relief Fund - Businesses in Bellevue, Wash. and the South Lake Union and Regrade neighborhoods of Seattle — particularly those that rely on foot traffic — can apply online for a grant from Amazon’s $5 million fund. Amazon will determine on a case-by-case basis the amount of the grant your business qualifies for. Only businesses with 50 employees or less, or that take in less than $7 million in annual revenue, qualify.

Facebook Small Business Grants Program - Facebook has committed to offering up to 30,000 small businesses $100 million in cash grants and Facebook advertising credits. The grants will be provided to businesses in more than 30 countries. Information is limited, but sign up to get more details from the company when they’re available.

Operational:

- Zapier’s Guide to Working Remotely
- Free Conferencing Resources
- Google’s Video-Conferencing Offering to Customers
- Guide to Prepare for Distributed Work Through Collaboration Tools

State of Michigan and Health:

- Statewide Order for Michigan Residents to Stay At Home
- State of Illinois COVID-19 Response Site
- Michigan Department of Health and Human Services
- US Center for Disease Control (CDC) Website

Resources For Parents & Remote Work
Ideas for balancing work and childcare.

- Ideas for Teaching and Learning When Schools are Closed [The New York Times]
- Childcare Support App [Helpr App]
- Tips for Working from Home With Kids [HBR]
- Childcare Guide [Winnie]
- Tips for Working While Parenting [The New York Times]
- Coronavirus and Parenting FAQ [NPR]
Response Plans For Startups
Here’s guidance on what steps, strategies and policies HR teams can put in place.

- Employers Coronavirus Checklist [HR Examiner]
- Proactive Steps for Employers to Take in COVID-19 Outbreak [Cooley]
- Lead Your Business Through Coronavirus [HBR]
- Coronavirus Overview for Startups [Elad Gil]
  CDC Business Guidance re. Coronavirus [CDC]
- Sequoia Capital decision matrix for COVID-19 strategy
- COVID-19 HR & People Ops Prep Doc [LifeLabs Learning]
- Update from Colorado Startup Community [Bryan Leach, Ibotta]

Sample Company Plans
Companies that have made their communication plans available to the public.

- Handshake - FAQ/Response Plan + Internal Comms To-Date
- Coinbase - Coronavirus Plans
- F/U article: 9 Tips from Coinbase: COVID-19 Communications (HR forHR)
- Front - “COVID-19 Health & Escalation Framework”

Internal & External Communications Plans
Corporate communications plan and responding appropriately with marketing efforts.

- Handshake Internal Communications
- Coronavirus Response Plan, [Brunswick Group]
- How CMOs should prepare for the Coronavirus [Mass Technology Leadership Council]

Remote Work Policies
Consult the CDC, WHO, and OSHA websites for the latest on appropriate precautions, here’s advice from some employers implementing remote work policies.

- Working Remotely with Slack [Slack]
- Legal Resources & Tools for Remote Work [SHRM]
- Amid Coronavirus Fears Shifting to Remote Work [Exqueo]
- Processes & Tools for Fellow Corona Dodgers [Super Evil Megacorp]
Remote Work Tools
There are many remote work apps to help employees and employers stay connected and get things done efficiently.

- WFH Tips [Zoom]
- Top 8 Tools for Remote Working [Otter.ai]
- Zapier’s Guide to Working Remotely [Zapier]
- Free Tools for Remote Work [Inc.com]
- WFH Tools [USA Today]
- 18 Tools for Remote Teams [Groove]
- Distributed Work Playbooks [Google]
- Founder Advice/Insights on WFH via Twitter [Mitchell Hashimoto, Hashicorp] [Deidre Paknad, WorkBoard]
- Guide to Remote Meetings [Slack]
- Guide to Working Remotely in Slack [Slack]
- Central Hub for Remote Work Resources [Notion]
- Remote Work Resources [LinkedIn Learning]
- Ideas from The Atlantic for Working From Home [The Atlantic]
- Staying Positive and Productive in a Distributed Model [InVision]
- Remote Working Content [InVision]
- Running Effective Remote Events [InVision]

Options For Hourly Employees
Tech companies that are helping contractors and hourly workers who are not able to perform their work from home.

- Big Tech & Hourly Workers
- Microsoft Hourly Workers Policy
- Uber Policy for Drivers

Parenting & COVID-19
Some tips on how to parent in the face of Coronavirus.

- Talking to Children About the Coronavirus [BrightHorizons]
- COVID-19 [BrightHorizons]
- Parenting Coronavirus Advice [HuffPost]

Teaching & Learning Resources
Options for remote learning during school closures for kids.

- How to Use Khan Academy Kids for Remote Learning [Khan Academy]
- Khan Academy Kids [Khan Academy]
- Scholastic Learn at Home [Scholastic]
- Resources from Education.com [Education.com]
Overall Strategic & Financial Planning

Thoughts on planning for the future with impacts on what you should do now.

- **The Need for Strong Leadership Through COVID-19**  Andrew Chung, Founder and Managing Partner at 1955Capital offers advice on business management in the pandemic
- Steve Blank, nationally recognized entrepreneurship educator and author, is posting daily advice for start-ups on managing through the pandemic on his [website](#). This includes articles like: *Action Today for CFO's* and *The Virus Survival Strategy for Your Startup*.

Wellness

- **Headspace** is offering a variety of guided meditations and exercises (including new ones) for free to all businesses and their employees.
- ClassPass has launched *livestream classes for studios*, with all proceeds going back to studios through June 1. The fitness startup is encouraging members to donate to their favorite studios, and it plans to match those donations up to $1 million. ClassPass also offers free access to 2,000 on-demand workouts.
- **Unmind** - a workplace mental health platform, has started a free and open #GreatUnminds channel on Slack, where you can make connections, learn tips, and share advice on mental well-being in the workplace.
- Les Mills, is offering more than 100 of his virtual fitness classes for free until the coronavirus crisis is over.
- DoYogaWithMe is offering two months of free access to its premium content yoga

Additional Resources

- **Give and Take** launches Givitas, a new online community where Michigan startup leaders can exchange help, advice, connections, resources, and ideas.
- **COVID-19 AMA with Plushcare & GGV Capital**
- **Shelter in Place FAQs: County of San Mateo, CA**
- **Tips for Leaders Managing Remote Teams** [Link to LFH PDF]
- **Webinars: Gro Intelligence re. COVID-19 and State of Global Agriculture**
- **Virtual Conferences: Run the World**
- **Virtual Healthcare: Plushcare**
- **Zoom Conferencing: User Support**
- **Webinar: Value of Employee Communications During COVID-19 Outbreak**
- **Community Questions and Support: The Mighty**
- **Goodwin Law Resource Center**
- **Crowdsourced list of Covid-19 Resources: Amplify Talent**
- **5 Ways Recruiting Teams are Adjusting: Mike Joyner, Growth by Design Talent**
- **Leadership Considerations during WFH: Deidre Paknad, WorkBoard**
- **Working from Home: A Survival Kit: Robin Li, GGV Capital**
- **Hootsuite** - social media management platform, is offering free access to their professional plan through July 1.
- **Box**, - is offering a free 90-trial during the crisis to help store and share your documents online.
State and Local Coronavirus Small Business Assistance
States and municipalities are rapidly adding programs to support small businesses during the COVID-19 crisis.

California State
Helpful information for employers, employees and all Californians on employment, tax, paid-leave and unemployment. California Coronavirus (COVID-19) Response

California Labor and Workforce Development Agency
In the face of the COVID-19, the Labor & Workforce Development Agency (LWDA) wants to keep workers, employers, co-workers, and families safe. What employees are entitled to may be confusing. We are trying to make it easier and spread awareness through this centralized source of info. Use the guidance below to determine what is best for you, your family, and your workplace. Coronavirus 2019 (COVID-19) Resources for Employers and Workers

California Office of Business and Economic Development
The Governor’s Office of Business and Economic Development has compiled helpful information for employers, employees and all Californians as it relates to the coronavirus (COVID-19) outbreak. COVID-19: Information for Businesses and Employees

California Employment Development Department
The EDD provides a variety of support services to individuals affected by COVID-19 in California. Find resources for workers and employers affected by COVID-19. COVID-19: Resources in English COVID-19: Recursos en español

LOCAL CALIFORNIA RESOURCES

City of Berkeley:
Prepare Your Business for a Potential COVID-19 Outbreak

Los Angeles, CA
Los Angeles County Consumer and Business Affairs: Coronavirus – Information for Businesses
Los Angeles Small Business Development Center: LA SBDC COVID-19 Response Guide

Oakland, CA
City of Oakland: Coronavirus 2019 (COVID-19) Business and Worker Resources
Sacramento, CA
City of Sacramento: Resources for Novel Coronavirus 2019 (COVID-19)

San Francisco, CA
Treasurer, City and County of San Francisco: COVID-19 Response - Deferral of Business Taxes and License Fees
San Francisco Office of Economic and Workforce Development: COVID-19 Small Business Resiliency Fund or in Spanish COVID-19 Solicitud de Fondo de Resiliencia para Pequeñas Empresas
San Francisco Office of Economic and Workforce Development: Assistance & Guidance for Businesses and Workers Impacted by COVID-19

San Francisco COVID-19 Small Business Resiliency Fund
Businesses with between one and five employees can apply for up to $10,000 in emergency funding to help cover rent and employee salaries. Who’s eligible: Company must show that they have lost 25% or more of their revenue, and have less than $2.5 million in gross receipts and properly licensed to operate in San Francisco. How to apply: Fill out the online application form and email it to investsf@sfgov.org. Proof of payroll costs and lost revenue is required.

The City of San Francisco has also initiated a moratorium on evictions for small- and medium-sized businesses whose revenue has been affected by the coronavirus. It’s effective for 30 days starting March 17, and the mayor has the capability to extend it for another 30 days.

City of Los Angeles
Small Business Emergency Microloan Program

Businesses and microenterprises in Los Angeles that provide low-income jobs can get emergency microloans of $5,000 to $20,000, with repayment terms of six months to one year that carry an interest rate of 0% with five-year loans that have interest rates of 3% to 5%.

Who’s eligible: To get a loan, you must meet requirements including having “reasonable and responsible” individual credit history, committing to use the loan for working capital only and ensuring your business is located within the City of Los Angeles. If you own 20% or more of the business, you must guarantee the loan.

How to apply: Apply online and provide supporting documentation including business and personal tax returns, three months of bank statements and business and personal financial statements.

Los Angeles has also instituted a moratorium on evictions of businesses impacted by the coronavirus through March 31.
University of Michigan Office of Technology Transfer
Covid-19 Startup & Business Resource List
Inclusion on this list is not an endorsement by the University of Michigan


Colorado

Denver
Small Business Emergency Relief
This program offers cash grants of up to $7,500 to businesses in industries particularly hard-hit by the coronavirus. Who’s eligible: Small businesses that have lost the ability to operate, including restaurants, retail shops, barbershops and nail salons.

How to apply: Grants will be distributed monthly, and the first applications are due March 31. More details to come, but an interest form can be filled out now to get more information from the city.

Florida

Florida Small Business Emergency Bridge Loan Program

Loans of up to $50,000 — $100,000 in certain special cases — are available to coronavirus-affected small businesses. The loans are meant to serve as short-term funding that can be repaid once businesses can access alternative funding. Loans are interest-free for 12 months; after that, the interest rate rises to 12%. Who’s eligible: For-profit small businesses with two to 50 employees. Any previous bridge loans a business has taken out must be paid off.

How to apply: Submit an application by May 8, 2020, along with supporting documents that include business tax returns, individual tax returns and employer tax documentation.

Indiana

Eligibility for Unemployment Benefits Temporarily Expanded

The Indiana Department of Workforce Development has expanded unemployment benefits for those laid off due to COVID-19, in medical quarantine without leave pay, or without access to child care. A fact sheet can be found here HERE more information is available at IN.gov

Illinois

ILLINOIS DEPARTMENT OF COMMERCE AND ECONOMIC OPPORTUNITY
DCEO is working diligently to secure access to helpful resources for small businesses throughout the State of Illinois and has compiled these helpful links regarding COVID 19 resources for small businesses. Coronavirus 2019 (COVID-19) Information for Small Business

CITY OF CHICAGO BUSINESS AFFAIRS AND CONSUMER PROTECTION The Department of Business Affairs and Consumer Protection (BACP) is working closely with the Chicago Department of Public Health (CDPH) to communicate updated guidance with the businesses, consumers and employees affected by this crisis. This is a rapidly evolving situation and this page will be updated
University of Michigan Office of Technology Transfer
Covid-19 Startup & Business Resource List
Inclusion on this list is not an endorsement by the University of Michigan

regularly with new resources. For up-to-date health guidance, please visit www.chicago.gov/coronavirus, and City of Chicago COVID-19 Resources for Businesses, Consumers and Employees

ILLINOIS DEPARTMENT OF REVENUE
In an effort to assist eating and drinking establishments impacted by the COVID-19 outbreak, effective immediately, the Illinois Department of Revenue (IDOR) is waiving any penalty and interest that would have been imposed on late Sales Tax payments from qualified taxpayers. Short-Term Relief from Penalties for Late Sales Tax Payments Due to COVID-19 Virus Outbreak

U.S. SMALL BUSINESS ADMINISTRATION
Two days after submitting documentation demonstrating the impact of COVID-19 on more than 3,000 businesses across the state, Gov. Pritzker announced today that the U.S. Small Business Administration has approved the state’s eligibility for disaster assistance loans for small businesses facing financial hardship in all 102 counties due to COVID-19. Eligible businesses can apply for up to $2 million in low-interest loans. Federal Disaster Loans for Businesses, Private Nonprofits, Homeowners, and Renters

Chicago

Small Business Resiliency Fund - Starting March 31, small businesses in Chicago can apply for low-interest loans of up to $50,000 with repayment terms of up to five years. The amount of the loan you’ll qualify for depends on your revenues before business was affected by the coronavirus. Who’s eligible: You must demonstrate a 25% drop in revenue, have less than $3 million in revenue and fewer than 50 employees, and have no current tax liens or legal judgments.

How to apply: Apply online and include your most recent tax return, bank statements going back to October 2019 and photo ID.

Michigan
Michigan Small Business Relief Program

The State of Michigan will provide both grants and loans to small businesses affected by the coronavirus starting on or around April 1. Grants will be available in amounts of up to $10,000 to help cover working capital. Loans will be available in amounts from $50,000 to $200,000 at interest rates of 0.25%. Who’s eligible: Companies with 50 employees or fewer can qualify for grants, while loans are targeted at companies with 100 employees or fewer that can’t get credit elsewhere. In both cases, businesses must show income loss.
University of Michigan Office of Technology Transfer
Covid-19 Startup & Business Resource List
Inclusion on this list is not an endorsement by the University of Michigan

How to apply: Applications aren’t yet available, but check [Michigan Economic Development Corporation](https://www.medicomdev.com) for updates.

**Detroit**

**TechTown Detroit Emergency Fund** - TechTown Detroit is administering an emergency fund that provides working capital grants in amounts up to $5,000 to qualifying small businesses impacted by COVID-19 in the city of Detroit. Eligibility factors include income levels for the business owner’s household, number of employees, impact of COVID-19 on business income, and more. [Read more on TechTownDetroit.org](https://www.techtowndetroit.org)

**Minnesota**

**COVID-19 Business Toolkit** assembled by the Minnesota Chamber of Commerce which is updated daily includes webinars for small business employers, employees, tax issues, safety.

**New York**

**New York City**

Employee Retention Grant Program - Small businesses with one to four employees can apply for a grant of up to $27,000 that covers 40% of payroll costs over the course of two months. You must show that you lost 25% of your revenue due to the coronavirus. Refer to New York City’s [coronavirus resource page](https://coronavirusresource.nyc/) for small businesses for more information. **Who’s eligible:** Businesses must be located in one of New York City’s five boroughs, have been operating for six months or more and have no current tax liens or legal judgments.

*How to apply:* [Apply online](https://www1.nyc.gov/site/dbs/services/employee-retention-grant-program.page) through the New York City Department of Small Business Services website. You’ll submit financial documentation showing your revenue decrease and how it compares to this time last year, plus payroll records and bank account information.

New York City Small Business Continuity Fund - If your business has fewer than 100 employees, you can get up to $75,000 in interest-free loans from the city to cover revenue losses. **Who’s eligible:** Businesses within the five boroughs that have experienced at least a 25% reduction in revenue can qualify. You must have no tax liens or legal judgments against you, and you must prove a loss in revenue and that you are able to repay the loan.

*How to apply:* Applications aren’t yet open, but fill me out an [interest form](https://www1.nyc.gov/site/dbs/services/small-business-continuity-fund.page) on the New York City Department of Small Business Services website to get more information when it’s available. In the meantime, gather documents that show your decrease in revenue including 2019 tax returns, bank statements and point-of-sales reports.

**Ohio**

Expedited Emergency Loans for Small Business Losses - HFLA of Northeast Ohio is offering expedited emergency loans up to $1,500 for lost wages, childcare cost, and small business losses.
These loans are designed for entrepreneurs experiencing a loss of income due to COVID-19.

Eligibility for Unemployment Benefits Temporarily Expanded - Governor DeWine has expanded flexibility for Ohioans to receive unemployment benefits during Ohio’s emergency declaration period to workers who must be isolated or quarantined as a consequence of COVID-19 and for those laid off as a result of a coronavirus-related business shutdown. A fact sheet on eligibility can be found [HERE](#) with more information available at [Ohio.gov](#)

**Oregon**

**Beaverton**

Emergency Business Assistance Program - Businesses in Beaverton that were ordered to close as a result of government coronavirus guidelines can apply for $2,500 per month in rent or mortgage reimbursement while the city is in a declared state of emergency.

*Who's eligible:* Businesses with fewer than 50 employees that have been ordered to change their services due to the coronavirus. They must have a commercial storefront in Beaverton and a rental lease or mortgage on the property.

*How to apply:* Submit an application [online](#); funds are awarded on a first-come, first served basis.

**Hillsboro**

Small Business Emergency Relief Program - From March 23 to April 20, businesses in Hillsboro can apply to receive a $5,000 grant to offset losses associated with the coronavirus. Priority will be given to restaurants, bars, education facilities and businesses that serve large groups of people.

*Who’s eligible:* Businesses with 10 or fewer employees will be prioritized.

*How to apply:* Submit a W-9, federal tax ID number and Hillsboro business license number along with an online [application](#).

**Jade District-Old Town**

COVID-19 Small Business Response Fund - In Portland, small businesses in the Jade District and Old Town Chinatown neighborhoods can apply for [emergency funding](#) to support their businesses by March 23. Up to $190,000 total is available from local government sources. Priority will be given to Asian- and Pacific Islander-owned businesses.

**Wisconsin**

Emergency Loan Fund for Small Businesses - The Hmong Wisconsin Chamber of Commerce has announced a new Emergency Loan Fund in response to the negative impact that COVID-19 has had on the Wisconsin business community, aiming to provide capital to qualified small businesses. Loans
Inclusion on this list is not an endorsement by the University of Michigan.

Start at $5,000 and are primarily used for working capital to cover rent, payroll, and other fixed expenses. More information can be found at HmongChamber.org.

Eligibility for Unemployment Benefits Temporarily Expanded - Governor Evers announced an Emergency Order modifying the availability requirements for unemployment insurance benefits for workers impacted by COVID-19, including those laid off, in a mandatory quarantine, and more. A fact sheet on eligibility can be found HERE with more information available at Wisconsin.gov.