



TREASURE COAST REGIONAL PLANNING COUNCIL

Dealing with Impacts from COVID-19

Resources for Small Businesses in Florida

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We are providing this resource handout to help our business community as we navigate our way through this crisis and recover once it has passed. We will be periodically updating this information, so if you have something that you would like to share with the Treasure Coast Region, please send the information to Stephanie Heidt at the contact information above so we can share information and strategies with others in our Region.

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Keeping American Workers Paid and Employed Act

Chairman Marco Rubio (R-FL), Ranking Member Ben Cardin (D-MD),
Chairman Susan Collins (R-ME), and Senator Jeanne Shaheen (D-NH)

The **Keeping American Workers Paid and Employed Act** would provide \$377 billion to help prevent workers from losing their jobs and small businesses from going under due to economic losses caused by the COVID-19 pandemic. The Paycheck Protection Program would provide 8 weeks of cash-flow assistance through 100 percent federally guaranteed loans to small employers who maintain their payroll during this emergency. If the employer maintains its payroll, then the portion of the loan used for covered payroll costs, interest on mortgage obligations, rent, and utilities would be forgiven, which would help workers to remain employed and affected small businesses and our economy to recover quickly from this crisis. This proposal would be retroactive to February 15, 2020 to help bring workers who may have already been laid off back onto payrolls.

Paycheck Protection Program

- The bill would provide \$350 billion to support loans through a new Paycheck Protection Program for:
 - Small employers with 500 employees or fewer, as well as those that meet the current Small Business Administration (SBA) size standards;
 - Self-employed individuals and “gig economy” individuals; and
 - Certain nonprofits, including 501(c)(3) organizations and 501(c)(19) veteran organizations, and tribal business concerns with under 500 employees.
- The size of the loans would equal 250 percent of an employer’s average monthly payroll. The maximum loan amount would be \$10 million.
- Covered payroll costs include salary, wages, and payment of cash tips (up to an annual rate of pay of \$100,000); employee group health care benefits, including insurance premiums; retirement contributions; and covered leave.
- The cost of participation in the program would be reduced for both borrowers and lenders by providing fee waivers, an automatic deferment of payments for one year, and no prepayment penalties.
- Loans would be available immediately through more than 800 existing SBA-certified lenders, including banks, credit unions, and other financial institutions, and SBA would be required to streamline the process to bring additional lenders into the program.
- The Treasury Secretary would be authorized to expedite the addition of new lenders and make further enhancements to quickly expedite delivery of capital to small employers.
- The maximum loan amount for SBA Express loans would be increased from \$350,000 to \$1 million. Express loans provide borrowers with revolving lines of credit for working capital purposes.

Entrepreneurial Assistance

- The bill would provide \$265 million for grants to SBA resource partners, including Small Business Development Centers and Women’s Business Centers, to offer counseling, training, and related assistance to small businesses affected by COVID-19.
- \$10 million would be provided for the Minority Business Development Agency to provide these services through Minority Business Centers and Minority Chambers of Commerce.

Emergency EIDL Grants

- The bill would expand eligibility for entities suffering economic harm due to COVID-19 to access SBA’s Economic Injury Disaster Loans (EIDL), while also giving SBA more flexibility to process and disperse small dollar loans.
- The bill would allow businesses that apply for an EIDL expedited access to capital through an Emergency Grant—an advance of \$10,000 within three days to maintain payroll, provide paid sick leave, and to service other debt obligations.
- \$10 billion would be provided to support the expanded EIDL program.

Small Business Debt Relief

- The bill would require SBA to pay all principal, interest, and fees on all existing SBA loan products, including 7(a), Community Advantage, 504, and Microloan programs, for six months to provide relief to small businesses negatively affected by COVID-19.
- \$17 billion would be provided to implement this section.



Paycheck Protection Program FAQs for Small Businesses

Where can I apply for the Paycheck Protection Program?

You can apply for the Paycheck Protection Program (PPP) at any lending institution that is approved to participate in the program through the existing U.S. Small Business Administration (SBA) 7(a) lending program and additional lenders approved by the Department of Treasury. This could be the bank you already use, or a nearby bank. There are thousands of banks that already participate in the SBA's lending programs, including numerous community banks. You do not have to visit any government institution to apply for the program. You can call your bank or find SBA-approved lenders in your area through SBA's online [Lender Match](#) tool. You can call your local [Small Business Development Center](#) or [Women's Business Center](#) and they will provide free assistance and guide you to lenders.

Who is eligible for the loan?

You are eligible for a loan if you are a small business that employs 500 employees or fewer, or if your business is in an industry that has an [employee-based size standard through SBA](#) that is higher than 500 employees. In addition, if you are a restaurant, hotel, or a business that falls within the North American Industry Classification System (NAICS) code 72, "Accommodation and Food Services," and each of your locations has 500 employees or fewer, you are eligible. Tribal businesses, 501(c)(19) veteran organizations, and 501(c)(3) nonprofits, including religious organizations, will be eligible for the program. Nonprofit organizations are subject to [SBA's affiliation standards](#). Independently owned franchises with under 500 employees, who are approved by SBA, are also eligible. Eligible franchises can be found through [SBA's Franchise Directory](#).

I am an independent contractor or gig economy worker, am I eligible?

Yes. Sole proprietors, independent contractors, gig economy workers, and self-employed individuals are all eligible for the Paycheck Protection Program.

What is the maximum amount I can borrow?

The amount any small business is eligible to borrow is 250 percent of their average monthly payroll expenses, up to a total of \$10 million. This amount is intended to cover 8 weeks of payroll expenses and any additional amounts for making payments towards debt obligations. This 8 week period may be applied to any time frame between February 15, 2020 and June 30, 2020. Seasonal business expenses will be measured using a 12-week period beginning February 15, 2019, or March 1, 2019, whichever the seasonal employer chooses.

How can I use the money such that the loan will be forgiven?

The amount of principal that may be forgiven is equal to the sum of expenses for payroll, and existing interest payments on mortgages, rent payments, leases, and utility service agreements. Payroll costs include employee salaries (up to an annual rate of pay of \$100,000), hourly wages and cash tips, paid sick or medical leave, and group health insurance premiums. If you would like to use the Paycheck Protection Program for other business-related expenses, like inventory, you can, but that portion of the loan will not be forgiven.

When is the loan forgiven?

The loan is forgiven at the end of the 8-week period after you take out the loan. Borrowers will work with lenders to verify covered expenses and the proper amount of forgiveness.

What is the covered period of the loan?

The covered period during which expenses can be forgiven extends from February 15, 2020 to June 30, 2020. Borrowers can choose which 8 weeks they want to count towards the covered period, which can start as early as February 15, 2020.

How much of my loan will be forgiven?

The purpose of the Paycheck Protection Program is to help you retain your employees, at their current base pay. If you keep all of your employees, the entirety of the loan will be forgiven. If you still lay off employees, the forgiveness will be reduced by the percent decrease in the number of employees. If your total payroll expenses on workers making less than \$100,000 annually decreases by more than 25 percent, loan forgiveness will be reduced by the same amount. If you have already laid off some employees, you can still be forgiven for the full amount of your payroll cost if you rehire your employees by June 30, 2020.

Am I responsible for interest on the forgiven loan amount?

No, if the full principal of the PPP loan is forgiven, the borrower is not responsible for the interest accrued in the 8-week covered period. The remainder of the loan that is not forgiven will operate according to the loan terms agreed upon by you and the lender.

What are the interest rate and terms for the loan amount that is not forgiven?

The terms of the loan not forgiven may differ on a case-by-case basis. However, the maximum terms of the loan feature a 10-year term with interest capped at 4 percent and a 100 percent loan guarantee by the SBA. You will not have to pay any fees on the loan, and collateral requirements and personal guarantees are waived. Loan payments will be deferred for at least six months and up to one year starting at the origination of the loan.

When is the application deadline for the Paycheck Protection Program?

Applicants are eligible to apply for the PPP loan until June 30th, 2020.

I took out a bridge loan through my state, am I eligible to apply for the Paycheck Protection Program?

Yes, you can take out a state bridge loan and are still be eligible for the PPP loan.

If I have applied for, or received an Economic Injury Disaster Loan (EIDL) related to COVID-19 before the Paycheck Protection Program became available, will I be able to refinance into a PPP loan?

Yes. If you received an EIDL loan related to COVID-19 between January 31, 2020 and the date at which the PPP becomes available, you would be able to refinance the EIDL into the PPP for loan forgiveness purposes. However, you may not take out an EIDL and a PPP for the same purposes. Remaining portions of the EIDL, for purposes other than those laid out in loan forgiveness terms for a PPP loan, would remain a loan. If you took advantage of an emergency EIDL grant award of up to \$10,000, that amount would be subtracted from the amount forgiven under PPP.

Source: <https://www.sba.gov/funding-programs/loans/paycheck-protection-program-ppp>

Prepared by the **U.S. CHAMBER OF COMMERCE**

CORONAVIRUS EMERGENCY LOANS

Small Business Guide and Checklist



The 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.

The administration soon will release more details including the list of lenders offering loans under the program. In the meantime, the U.S. Chamber of Commerce has issued this guide to help small businesses and self-employed individuals prepare to file for a loan.

Here are the questions you may be asking—
and what you need to know.

1 Am I ELIGIBLE?

You are eligible if you are:

- A small business with fewer than 500 employees
- A small business that otherwise meets the SBA's size standard
- A 501(c)(3) with fewer than 500 employees
- An individual who operates as a sole proprietor
- An individual who operates as an independent contractor
- An individual who is self-employed who regularly carries on any trade or business
- A Tribal business concern that meets the SBA size standard
- A 501(c)(19) Veterans Organization that meets the SBA size standard

In addition, some special rules may make you eligible:

- If you are in the accommodation and food services sector (NAICS 72), the 500-employee rule is applied on a per physical location basis
- If you are operating as a franchise or receive financial assistance from an approved Small Business Investment Company the normal affiliation rules do not apply

REMEMBER: The 500-employee threshold includes all employees: full-time, part-time, and any other status.

2 What will lenders be LOOKING FOR?

In evaluating eligibility, lenders are directed to consider whether the borrower was in operation before February 15, 2020 and had employees for whom they paid salaries and payroll taxes or paid independent contractors.

Lenders will also ask you for a good faith certification that:

1. The uncertainty of current economic conditions makes the loan request necessary to support ongoing operations
2. The borrower will use the loan proceeds to retain workers and maintain payroll or make mortgage, lease, and utility payments
3. Borrower does not have an application pending for a loan duplicative of the purpose and amounts applied for here
4. From Feb. 15, 2020 to Dec. 31, 2020, the borrower has not received a loan duplicative of the purpose and amounts applied for here (Note: There is an opportunity to fold emergency loans made between Jan. 31, 2020 and the date this loan program becomes available into a new loan)

If you are an independent contractor, sole proprietor, or self-employed individual, lenders will also be looking for certain documents (final requirements will be announced by the government) such as payroll tax filings, Forms 1099-MISC, and income and expenses from the sole proprietorship.



What lenders will NOT LOOK FOR

- That the borrower sought and was unable to obtain credit elsewhere.
- A personal guarantee is not required for the loan.
- No collateral is required for the loan.

3 How much can I BORROW?

Loans can be up to 2.5 x the borrower's average monthly payroll costs, not to exceed **\$10 million**.

How do I calculate my average monthly PAYROLL COSTS?



INCLUDED Payroll Cost:

- 1. For Employers:** The sum of payments of any compensation with respect to employees that is a:
 - salary, wage, commission, or similar compensation;
 - payment of cash tip or equivalent;
 - payment for vacation, parental, family, medical, or sick leave
 - allowance for dismissal or separation
 - payment required for the provisions of group health care benefits, including insurance premiums
 - payment of any retirement benefit
 - payment of state or local tax assessed on the compensation of the employee
- 2. For Sole Proprietors, Independent Contractors, and Self-Employed Individuals:** The sum of payments of any compensation to or income of a sole proprietor or independent contractor that is a wage, commission, income, net earnings from self-employment, or similar compensation and that is in an amount that is not more than \$100,000 in one year, as pro-rated for the covered period.

EXCLUDED Payroll Cost:

1. Compensation of an individual employee in excess of an annual salary of \$100,000, as prorated for the period February 15, to June 30, 2020
2. Payroll taxes, railroad retirement taxes, and income taxes
3. Any compensation of an employee whose principal place of residence is outside of the United States
4. Qualified sick leave wages for which a credit is allowed under section 7001 of the Families First Coronavirus Response Act (Public Law 116–5 127); or qualified family leave wages for which a credit is allowed under section 7003 of the Families First Coronavirus Response Act

Prepared by the **U.S. CHAMBER OF COMMERCE**



NON SEASONAL EMPLOYERS:

Maximum loan =

2.5 X Average total monthly payroll costs incurred during the year prior to the loan date

For businesses not operational in 2019:

2.5 X Average total monthly payroll costs incurred for January and February 2020

SEASONAL EMPLOYERS:

Maximum loan =

2.5 X Average total monthly payments for payroll costs for the 12-week period beginning February 15, 2019 or March 1, 2019 (decided by the loan recipient) and ending June 30, 2019

4 Will this loan be FORGIVEN?

Borrowers are eligible to have their loans forgiven.

How Much?

A borrower is eligible for loan forgiveness equal to the amount the borrower spent on the following items during the 8-week period beginning on the date of the origination of the loan:

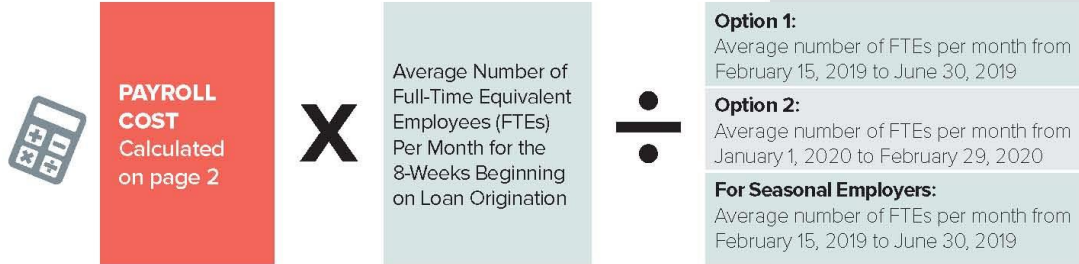
- Payroll costs (using the same definition of payroll costs used to determine loan eligibility)
- Interest on the mortgage obligation incurred in the ordinary course of business
- Rent on a leasing agreement
- Payments on utilities (electricity, gas, water, transportation, telephone, or internet)
- For borrowers with tipped employees, additional wages paid to those employees

The loan forgiveness cannot exceed the principal.

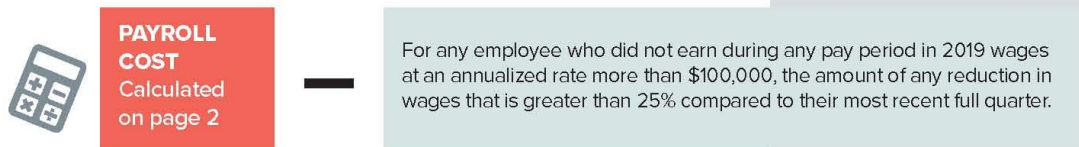
How could the forgiveness be reduced?

The amount of loan forgiveness calculated above is reduced if there is a reduction in the number of employees or a reduction of greater than 25% in wages paid to employees. Specifically:

Reduction based on reduction of number of employees



Reduction based on reduction in salaries



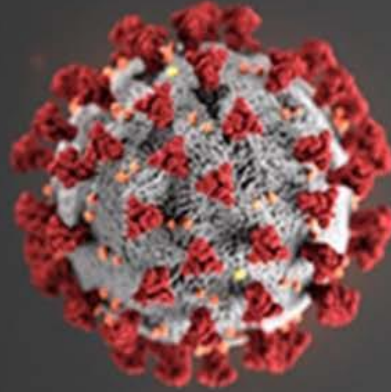
What if I bring back employees or restore wages?

Reductions in employment or wages that occur during the period beginning on February 15, 2020, and ending 30 days after enactment of the CARES Act, (as compared to February 15, 2020) shall not reduce the amount of loan forgiveness **IF** by June 30, 2020 the borrower eliminates the reduction in employees or reduction in wages.

WHAT'S NEXT?

Look out for more information about eligible lenders and additional guidance from the SBA soon.

For more guidance and resources for small businesses, visit [uschamber.com/co](https://www.uschamber.com/co)



Coronavirus (COVID-19) Business Assistance FAQ

FOR ALL YOUR FEDERAL, STATE AND LOCAL RESOURCES, PLEASE VISIT OUR WEBPAGE AT
https://youredc.com/grow_your_business/wr

The Economic Development Council of St. Lucie County is committed to keeping our business community informed with the most current information available to assist your business and employees during this challenging time. Our COVID-19 Business Assistance Resource Web Portal is available and continually updated with all federal, state and local resources at your fingertips. We encourage you to share with your employees and local connections.

ACCESS TO CAPITAL

The **Small Business Administration (SBA) activated the Economic Injury Disaster Loan Program (EIDL)** for the State of Florida. This program provides low-interest loans for profit and non-profit businesses that have been impacted by COVID-19. The program provides loans up to \$2 million with an interest rate cap of 3.75% (2.75% for non-profits) and up to 30 year term. For more information and application information on the EIDL program, please visit <https://disasterloan.sba.gov/ela/Information/EIDLloans>.

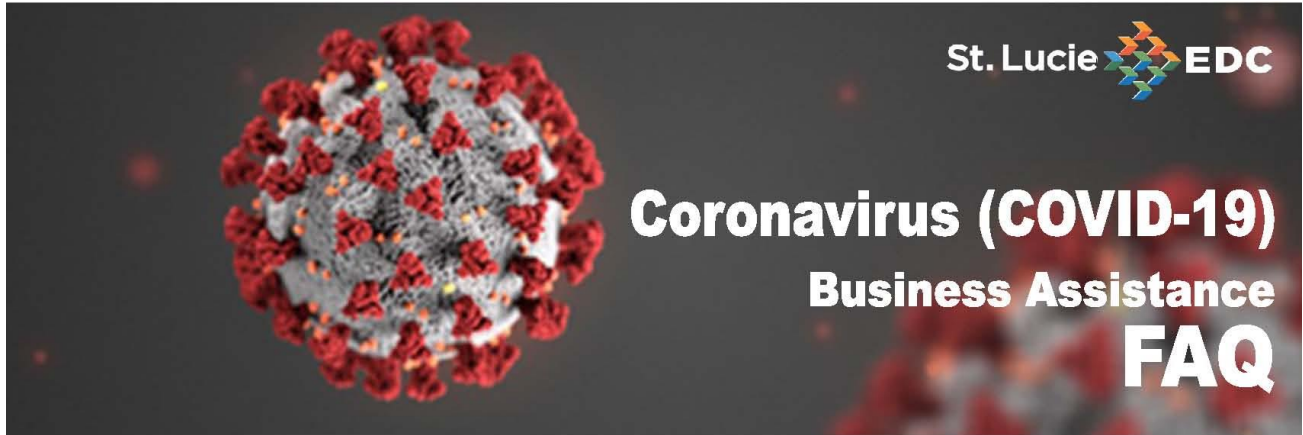
The **Small Business Development Center (SBDC) Small Business Bridge Loan Program** is accepting applications until May 8th. This short-term loan program offers up to \$50,000 at 0% interest for 12 months. For program information please visit www.floridadisasterloan.org. You can apply for the loan online, or can print the application ([print application](#)) and email to Tom Kindred, SBDC Regional Director at tkindred@irsc.edu.

BUSINESS ASSESSMENT SURVEY

The **Florida Department of Economic Opportunity (DEO) Business Damage Assessment Survey** has been activated to assess the impact of COVID-19 on Florida's local business operations. The survey will evaluate businesses affected by COVID-19 and the impacts the virus has had on the local economy so actions to implement appropriate relief programs can begin. The Business Damage Assessment Survey can be taken online at <https://floridadisaster.biz/>. Please take a moment to complete the survey as we need the feedback to provide comprehensive information about the impacts of COVID-19 to our federal, state and local partners.

FOOD FOR FAMILIES

The **Boys and Girls Club of St. Lucie County (BGCSLC)** and **Treasure Coast Food Bank (TCFB)** have begun an extensive campaign to help assist the over 75% of children in St. Lucie County who receive free and reduced lunch. The food bank has been preparing 1,200 meals per day which are distributed via car line at each of the four BGCSLC main locations between the hours of 4 pm – 7 pm daily. Please click the link to view locations <https://bgcofslc.org/wp-content/uploads/2020/03/Food-for-Families.jpg>.



ST. LUCIE PUBLIC SCHOOLS

The **Florida Department of Education (DOE)** has announced school closures statewide through April 15, 2020. Online instruction for students in St. Lucie Public Schools will begin on March 30th. The school district is currently preparing for Distance Teaching and Learning. For up to date information, please visit <https://www.stlucie.k12.fl.us/>.

STIMULUS

President Trump signed the **Families First Coronavirus Response Act (FFRCA)** effective on April 2, 2020. This new law requires employers with up to 500 employees to provide paid sick leave and paid family leave while also providing a refundable payroll tax credit to employers to cover 100% of the cost of wages. Click here to view the House of Representatives [FFRCA H.R. 6201](#) text language. St. Lucie EDC investor partner, DEAN MEAD Attorneys at Law, wrote a great brief on FFRCA titled "*What Employers Need to Know*". Please click the link to view: <https://www.deanmead.com/2020/03/familys-first-coronavirus-response-act-passed-what-employers-need-to-know/>.

TAX PAYMENTS 2019 – DELAYED

The **Internal Revenue Service** via [Notice 2020-17](#) has delayed 2019 tax payments from April 15 to July 15, 2020. For more information on the IRS and Treasury guidance, please visit <https://home.treasury.gov/news/press-releases/sm948>.

WORKFORCE ASSISTANCE

The **Florida Department of Economic Opportunity (DEO) Short-Time Compensation Program** is available for employers to offset employee lost wages due to reduced hours and to alleviate layoffs. Information can be found at http://www.floridajobs.org/office-directory/division-of-workforce-services/reemployment-assistance-programs/short-time-compensation-program-for-employers?fbclid=IwAR07gfWb0VWhMJ_ZNQEop5eHzbGJtAHwpea6j3JPO_TDUrbeb8gajwNRgaU.

Florida Department of Economic Opportunity CONNECT, Florida's online reemployment assistance system, can be accessed at <https://connect.myflorida.com/Claimant/Core/Login.ASPX>. This portal is used for employers to register for short-time compensation and for employees to receive benefits. If your company is currently planning for any downsizing, please contact us and we will connect you with CareerSource

For additional information, please contact us at INFO@YOUREDC.COM OR our hotline at 772.336.6250

Economic Development Council of St. Lucie County | 500 NW California Blvd, Building F109, Port St. Lucie | youredc.com | 772.336.6250 | info@youredc.com

SBA Lender List – Treasure Coast Region

per Small Business Resource Guide (South Florida Edition 2020)

https://www.sba.gov/sites/default/files/files/resourceguide_3109.pdf

Counties served: I=Indian River, M=Martin, P=Palm Beach, S=St. Lucie
Lenders are listed in alphabetical order

Bank United (I)

(877) 779-2265

bankunited.com

CenterState Bank (I, M)

(855) 863-2265

centerstatebank.com

CRF Small Business Loan Co. (I)

(800) 475-3050

crfusa.com

FBDC (M)

(813) 348-0660

fbdc.net

First Bank Financial Center (M)

(888) 569-9909

fbfcwi.com

FFCFC (M, P)

(800) 504-5626

ffcfc.com

Independence Bank (S)

(401) 886-4600

workingcapitalloan.com

JPMorgan Chase Bank (S)

(800) 242-7324

chase.com

New Millenium Bank (S)

(201) 585-6090

nmbonline.com

Newtek SBF (M, P)

(855) 763-9835

newtekone.com

Oculina Bank (I, P, S)

(772) 563-2212
oculinabank.com

Paradise Bank (P)

(561) 392-5444
paradisebank.com

Radius Bank (P)

(800) 242-0272
radiusbank.com

Seacoast National Bank (I, M)

(800) 706-9991
seacoastbank.com

Stearns Bank & Trust (I)

(800) 320-7262
sternsbank.com

SunTrust Bank (P)

(800) 786-8787
suntrust.com

TD Bank (M, P, S)

(888) 751-9000
tdbank.com

Wells Fargo Bank (I, S)

(800) 869-3557
wellsfargo.com

Participating Certified Development Corporations

Florida Business Development Corp.

1715 N. Westshore Blvd., Suite 780 Tampa
(813) 348-0660 fbdc.net

Florida First Capital Finance Corp.

1351 N. Gadsden Street Tallahassee
(800) 681-3601 ffcc.com

Independent Development Services Corp.

8280 College Parkway, Suite 204 Fort Myers
(239) 652-5588 idscorp.org

Sunshine State Economic Development Corp.

14141 46th St. N, Suite 1206 Clearwater
(800) 850-2504 sunshinecdc.com

FEDERAL RESOURCES

- **U.S. Small Business Administration: Coronavirus (COVID-19): Small Business Guidance & Loan Resources** – Health and government officials are working together to maintain the safety, security, and health of the American people. Small businesses are encouraged to do their part to keep their employees, customers, and themselves healthy. <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>
- **U.S. Small Business Administration South Florida District Office** will host virtual office hours to answer questions about the SBA Economic Injury Disaster Loan Program. Limited to 250 callers at one time. Participants may call at any time and are welcome to enter and exit at will. Callers will be muted upon entry and will be taken in the order they are received.
Skype: <https://meet.lync.com/sba123/aaharris/0S1GVCJ7>
Phone: (202) 765-1264; Conference ID - 162817288
- **U.S. Department of the Treasury Small Business Assistance** The SBA loan application and related guidance for lenders and banks is now available. You can begin applying this Friday, April 3. <https://home.treasury.gov/cares>
- **Center for Disease Control and Prevention, Interim Guidance for Businesses and Employers** – The following interim guidance may help prevent workplace exposures to acute respiratory illnesses, including COVID-19, in non-healthcare settings. The guidance also provides planning considerations if there are more widespread outbreaks of COVID-19. <https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html>
- **Center for Disease Control and Prevention Know the facts about coronavirus disease 2019 (COVID-19) and help stop the spread of rumors**
https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/share-facts.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fabout%2Fshare-facts.html
- **U.S. Chamber of Commerce, Coronavirus Response Toolkit** – The U.S. Chamber has compiled CDC's coronavirus recommendations for businesses and workers across the country. We continue to encourage American businesses to follow data-based guidance from the CDC and state and local officials. Below, you'll find a sharable graphics based on the CDC's latest guidance for businesses and employees. We encourage you to share these assets on social media, websites, and other channels, and send them to your employees. <https://www.uschamber.com/coronavirus-response-toolkit>
- **Internal Revenue Service:** The IRS has established a page of information related to tax relief and extended deadlines and economic impact payments. <https://www.irs.gov/coronavirus>

STATE & LOCAL RESOURCES

- **Florida Department of Economic Opportunity: Florida Small Business Emergency Bridge Loan COVID-19.** This program is currently available to small business owners located in all Florida counties statewide that experienced economic damage as a result of COVID-19. These short-term, interest-free working capital loans are intended to “bridge the gap” between the time a major catastrophe hits and when a business has secured longer term recovery resources. <http://floridajobs.org/rebuildflorida/businessrecovery>
- **Florida Chamber Foundation:** The FCF has an extensive resource center website that provides up-to-date information. <https://www.flchamber.com/follow-facts-not-fear/>
- **Florida Department of Economic Opportunity:** FDEO provides information and access to CONNECT, Florida’s online Reemployment Assistance system for those that have been impacted by COVID-19.
<http://www.floridajobs.org/?fbclid=IwAR10pjhiI3Zdrxe4pxgYsW4WeEdH86v7OM5i3dmVWa7J0y2ieEzkKx9Dok8>
- **Alert Florida** – Florida’s Alert Notification Initiative. Individuals and businesses can learn how to receive emergency alerts and other public safety notifications directly from their local jurisdictions. <https://apps.floridadisaster.org/alertflorida/>
- **Florida Department of Health (FDOH) COVID-19 Dashboard** – To keep Florida residents and visitors safe, informed and aware about the status of the virus, The Florida Department of Health has launched a COVID-19 dashboard that will be updated twice daily.
<https://fdoh.maps.arcgis.com/apps/opsdashboard/index.html#/8d0de33f260d444c852a615dc7837c86>
- **Martin County Business Development Board** is providing a new COVID-19 BIZ Hub to help centralize all current and forthcoming information on key announcements, new services, programs, virtual events and community efforts to assist local businesses through this ever-changing environment. <https://bdbmc.org/covid-19-biz-hub/>
- **The Business Development Board of Palm Beach County** is in contact daily with state, regional, and local officials with new information regarding COVID-19. They have provided a resource page to assist local businesses through any challenge.
<https://www.bdb.org/media-center/palm-beach-county-business-resources-coronavirus/>
- **The Economic Development Council of St. Lucie County** is committed to keeping our business community informed with the most current information available to assist businesses and employees during this challenging time. Their COVID-19 Business Assistance Resource Web Portal is available and continually updated with all federal, state and local resources and the most current information. www.youredc.com

REGIONAL ECONOMIC DEVELOPMENT AGENCY **CONTACT INFORMATION**

Belle Glade Chamber of Commerce

info@bellegladechamber.com

(561) 996-2745

Black Chamber of Commerce of PBC

Bruce N. Lewis, President

infor@blackchamberpbc.com

(561) 282-9657

Boca Raton Chamber of Commerce

Troy McLellan, CCE, President & CEO

tmclellan@bocachamber.com

(561) 395-4433

Central Palm Beach County Chamber of Commerce

Mary Lou Bedford, Chief Executive Officer

Marylou@cpbchamber.com

(561) 578-4807

Chamber of Commerce of the Palm Beaches

Dennis Grady, President/CEO

dgrady@palmbeaches.org

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