

COVID – 19 Programs and Support

GRANTS

[ANCA Food System Security Grant](#): Expand your markets, supply chain or address production issues.

[National Grid Manufacturing Productivity Program/Fast Track COVID-19](#): Provides matching funds of up to \$40,000, or 60% of costs incurred when companies commit to productivity improvement and growth targeted activities that will result in the increased utilization of manufacturing capacity. These grants are available for companies looking to adjust their operations to produce critical items to assist in the COVID-19 response.

[North Country Workforce Development Institute](#): Funding to cross-train employees while you convert your operations to manufacture products needed due to COVID-19 Crisis (sanitizer, face masks, etc).

[One Fair Wage Emergency Fund](#): This fund is being established to help service workers struggling due to the COVID-19 crisis and will be making temporary cash gifts to workers as funding becomes available.

[USBG Bartender Emergency Assistance Program](#): Grant assistance to bartenders and family members.

[Yelp, \\$25 million in relief](#): Waived advertising fees, and free advertising, products and services for restaurant and nightlife businesses.

LOANS AND SUPPORT

FEDERAL

[SBA Economic Injury Disaster Grant and/or Loan](#): The Federal Coronavirus Aid, Relief and Economic Security (CARES) Act provides additional assistance for small business owners and non-profits, including the opportunity to get up to a \$10,000 Advance on an Economic Injury Disaster Loan (EIDL). This Advance may be available even if your EIDL application was declined or is still pending, and will be forgiven. To apply for the Advance on your EIDL, visit www.SBA.gov/Disaster as soon as possible to fill out a new, streamlined application. In order to qualify for the advance, submit this new application even if you previously submitted an EIDL application. Applying for the Advance will not impact the status or slow your existing application. [Fact Sheet](#)

[SBA Paycheck Protection Program \(PPP\)](#): The PPP is part of the CARES Act, a \$2 trillion federal stimulus package passed on March 27. The PPP provides loans of up to \$10 million to support small businesses and other eligible entities to pay workers, interest on mortgage obligations, rent, insurance, paid sick or medical leave, utilities, and payroll related costs incurred from Feb. 15, 2020 – June 30, 2020. **Applications for this program must be submitted through an [approved bank lender](#) (list courtesy of Lewis County Industrial Development Agency).**

SBA Subsidy Loan Program: The \$2 trillion CARES Act also provides benefits for businesses with existing SBA loans. Eligible businesses can apply for the SBA to pay interest and principal payments for 6 months on their existing SBA loans. The program is for SBA loans made prior to March 27, 2020 and designated as 7(a), community advantage, 504 or microloan.

Additional CARES Act Information Including Tax Relief (Courtesy of the North Country Regional Chamber of Commerce

STATE

Unemployment Benefits: Employees can apply for unemployment benefits [here](#). The 7 day wait period has been waived. The State is working to alleviate digital pressure from the influx of unemployment claims. As such, the New York State Department of Labor has just released a [new schedule](#) for individuals filing new Unemployment Insurance Claim by phone or web. The day you file is based on the first letter of your last name, and filing later in the week will not delay payments or affect the date of your claim. Claims are effective on the Monday of the week of filing: A-F: Monday | G-N: Tuesday | O-Z: Wednesday

Shared Work Program: Consider the Shared Work Program as you manage business cycles and seasonal adjustments. Shared Work lets you keep trained staff and avoid layoffs. Employees can receive partial Unemployment Insurance benefits while working reduced hours. Full-time, part-time and seasonal employees are eligible.

LOCAL – REGIONAL

Lake Champlain – Lake George Regional Planning Board COVID-19 Business Interruption Micro-Loan Program: Working capital micro-loans for businesses within Clinton, Essex, Hamilton, Warren and Washington Counties that have been negatively impacted by the COVID-19 outbreak. Program loan funds may be used for working capital needs including payroll, rent, utilities and monthly expenses.

North Country Alliance COVID-19 Emergency Working Capital Loan Program: Loans up to \$25,000 for working capital for businesses and not-for-profits. Available to businesses in Clinton, Essex, Franklin, Hamilton Jefferson, Lewis, and St. Lawrence Counties.

LOCAL – COUNTIES

Clinton County IDA Assistance Programs

Essex County IDA COVID-19 Loan

Franklin County Local Development Corporation Loan Programs

Fulton County IDA Resources

Fulton County Center for Regional Growth Revolving Loan Fund

[Hamilton County IDA Loan Programs](#)

[Herkimer County IDA Financial Assistance](#)

[Lewis County IDA Loan Programs](#)

[Oneida County IDA Financial Assistance](#)

[Saratoga County IDA Assistance Programs](#)

[Saratoga Economic Development Corporation](#)

[Saratoga Prosperity Partnership](#)

[St. Lawrence County IDA Loan Funds](#)

[Economic Development Corporation of Warren County](#)

[Warren-Washington IDA](#)