

COVID-19 RESOURCES

FOR SMALL BUSINESSES



Small businesses across Nebraska will be impacted in countless ways by the coronavirus global pandemic. Work is being done on many levels to provide relief to Nebraska businesses. The Nebraska Legislature is working with the banking industry, credit unions, local and state chambers of commerce, and others to connect you and your business with relief that is available. Information on relief in the federal stimulus bill can be [found here](#).

Local Lenders

Nebraska has a healthy banking industry and we encourage you to reach out to banks proactively to come up with a business plan to weather this storm.

- Contact your local lender. He or she wants to help create an emergency roadmap for your business.
- Many lenders are willing to offer interest-only or even payment deferrals in the short-term. Existing SBA loans are providing similar deferral options.
- If you don't feel your lender is doing everything they can, then get a second opinion with another lender, as you might with a medical issue.

Nebraska Business Development Center ([NBDC](#))

- Ready to help small businesses rethink their operations and adapt to the current environment.
- Aid in cash flow analysis and advise owners on how to preserve cash during this crisis.

Other Business Resources

- Nebraska Chamber - www.nechamber.com
- Omaha Chamber - www.omahachamber.org
- Bellevue Chamber - www.bellevuenebraska.com
- Lincoln Chamber - www.lcoc.com
- Lincoln Independent Business Assoc. - www.liba.org
- U.S. Chamber - www.uschamber.com/coronavirus

SBA Disaster Relief

The U.S. Small Business Administration (SBA) is offering low-interest federal disaster loans for working capital to Nebraska small businesses suffering economic injury as a result of the coronavirus epidemic. Economic Injury Disaster Loans are available up to \$2 million.

Who can apply:

- Small businesses
- Private non-profit organizations of any size
- Small agricultural cooperatives and businesses

Loans can be used for:

- Fixed debts
- Payroll
- Accounts payable

Apply online at:

www.sba.gov/funding-programs/disaster-assistance

Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. Individuals who are deaf or hard-of-hearing may call (800) 877-8339. Completed applications not submitted online should be mailed to:

U.S. Small Business Administration
14925 Kingsport Road
Fort Worth, TX 76155.

3/26/2020

Your state senator is here to help. Visit www.nebraskalegislature.gov to find your representative's contact info to get help connecting with these government services. The Nebraska Legislature is in temporary recess, but staff are working remotely, checking voicemails and emails regularly.

