



Dear Colleagues:

I hope you and yours remain safe in the current circumstances. As the Chair of the Pennsylvania Unified Certification Program and speaking for the Philadelphia Airport's Office for Diversity and Inclusion I wanted to share some information that may assist small diverse businesses going forward.

- The SBA and other agencies have set up emergency loan programs to support small businesses in response to the economic impacts of COVID-19. The SBA information follows below.
- When other agencies are ready to announce their programs; we will forward an update.
- Business and worker relief. The City of Philadelphia and PIDC will launch a program to support Philadelphia businesses, help maintain payroll obligations, and preserve jobs impacted by the spread of COVID-19. The program will be a tiered program that aims to provide targeted support for small businesses. The program will include a mix of new grants and zero-interest loans for Philadelphia businesses that make under \$5 million in annual revenue. PIDC will continue to offer its existing lending programs for small and midsize businesses on flexible terms to provide working capital, fund contract receivables, refinance high-interest debt, and meet other needs. More details about the program, including how businesses can apply, will be announced in the coming days.

<https://www.pidcphila.com/covid-19/>

- The City of Philadelphia will also continue to explore additional relief options available to businesses of all sizes that are made available through the State and Federal governments, as well as other sources. Additionally, the Philadelphia Commerce Department's Office of Business Services is available to answer questions businesses may have during this difficult time. They can be reached through the business services hotline (215-683-2100) and email (business@phila.gov).
- Advocates for Airport Concessioners are seeking financial support in DC for these businesses. We will update you as information becomes available.

- The PA UCP has plans for continuity of operations while many staff are not in the office. We will of course be flexible regarding requirement dates for submissions.
- We have approved Certifying Agencies to perform virtual On-Site Visits as needed during the emergency. The required in-person visits are currently suspended, unless you hear specifically from your certifying agency that they will come out to visit your firm. An in-person visit will be needed after the emergency is ended.
- We ask that applicants use the online system via the PAUCP website at <https://www.dotsbe.pa.gov/PAUCPWeb/paucp/viewHome.do> to submit applications and documents if you are seeking to be certified while staff is not in the office. Paper submissions of applications and email submissions of documents will experience significant delays.

Please share this information with your networks as appropriate.

Thanks,

Kathy

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<https://www.sba.gov/about-sba/sba-newsroom/press-releases-media-advisories/sba-provide-disaster-assistance-loans-small-businesses-impacted-coronavirus-covid-19>

SBA to Provide Disaster Assistance Loans for Small Businesses Impacted by Coronavirus (COVID-19)

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WASHINGTON – SBA Administrator Jovita Carranza issued the following statement today in response to the President’s address to the nation:

“The President took bold, decisive action to make our 30 million small businesses more resilient to Coronavirus-related economic disruptions. Small businesses are vital economic engines in every community and state, and they have helped make our economy the strongest in the world. Our Agency will work directly with state Governors to provide targeted, low-interest disaster recovery loans to small businesses that have been severely impacted by the situation. Additionally, the SBA continues to assist small businesses with counseling and navigating their own preparedness plans through our network of 68 District Offices and numerous Resource Partners located around the country. The SBA will continue to provide every small business with the most effective and customer-focused response possible during these times of uncertainty.”

SBA’s Economic Injury Disaster Loans offer up to \$2 million in assistance for a small business. These loans can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.

Process for Accessing SBA’s Coronavirus (COVID-19) Disaster Relief Lending

The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19). Upon a request received from a state’s or territory’s Governor, SBA will issue under its own authority, as provided by the Coronavirus Preparedness and Response Supplemental Appropriations Act that was recently signed by the President, an Economic Injury Disaster Loan declaration.

Any such Economic Injury Disaster Loan assistance declaration issued by the SBA makes loans available to small businesses and private, non-profit organizations in designated areas of a state or territory to help alleviate economic injury caused by the Coronavirus (COVID-19).

SBA’s Office of Disaster Assistance will coordinate with the state’s or territory’s Governor to submit the request for Economic Injury Disaster Loan assistance.

Once a declaration is made for designated areas within a state, the information on the application process for Economic Injury Disaster Loan assistance will be made available to all affected communities.

These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The interest rate is 3.75% for small businesses without credit available elsewhere; businesses with credit available elsewhere are not eligible. The interest rate for non-profits is 2.75%.

SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.

SBA's Economic Injury Disaster Loans are just one piece of the expanded focus of the federal government's coordinated response, and the SBA is strongly committed to providing the most effective and customer-focused response possible.

For additional information, please contact the SBA disaster assistance customer service center. Call 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail disastercustomerservice@sba.gov (link sends e-mail).

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About the U.S. Small Business Administration

The U.S. Small Business Administration helps power the American dream of business ownership. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow or expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations. To learn more, visit www.sba.gov.