The following message was shared by Jennifer Laszlo Mizrahi, Co-Founder/President of RespectAbility:

Friends in the disability community —

We are all aware that we are facing a health and economic crisis that is profoundly painful. Sadly, not all people or nonprofit organizations will survive it. I believe we need to help each other. Thus, I am writing with some ideas on how you can access money to keep your employees, organization and impact in place.

Most of you are likely aware that Congress passed the CARES Act on Friday with extensive and wide-ranging federal assistance to nonprofits and people who have less than 75K in income. You can find an analysis by RespectAbility on what it means on key disability issues here: <https://www.respectability.org/2020/03/stimulus-bill-signed-disabilities/>

The Arc also released a very helpful fact sheet detailing how the new economic stimulus payments, Recovery Rebates, will impact people with disabilities: <http://thearc.org/wp-content/uploads/2020/03/Recovery-Rebates-Fact-Sheet_3-27-20.pdf>.

Under the COVID-19 legislation, nonprofits can apply for loans from the government that can actually then be forgiven. And **it will be done first come first serve, so you have to move fast**. For more information, please visit the below links.

* [SBA COVID Relief](https://covid19relief.sba.gov/#/)
* [Rubio Releases FAQ Doc on Paycheck Protection Program for Small Businesses](https://www.rubio.senate.gov/public/index.cfm/press-releases?id=C04125E8-D797-42AA-A1FE-7D33D64D1AFBPlease%20put%20the%20attached)
* [Phase 3 US Chamber of Commerce](http://www.c-c-d.org/members/news/Phase-3-US-Chmaber-of-Commerce.pdf)

I highly encourage you to explore these potential opportunities for funding. You likely will want to consult your legal advisors, tax consultants, board lending relationships to better determine how the various programs and services might best align with your business objectives.

Again, I would specifically note the SBA Assistance (Paycheck Protection Program) is a **$350 billion program** administered through the Small Business Administration, which will provide eligible nonprofits and small businesses with forgivable loans to cover a number of business related costs including payroll, healthcare benefits, mortgage interest, and specifically includes the payment of rent and utilities. More information can be found at:

<https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>

Indeed, the CARES Act directs Treasury to “endeavor to implement” a special 13(3) facility targeted at providing financing to lenders that make direct loans to nonprofits and businesses with 500 to 10,000 employees – subject to certain conditions. I encourage you to reach out to your lending relationships for more information.

With respect to insurance, many business interruption policies may not cover closures or reduction of business due to the COVID-19 outbreak. However, we have learned that some policies may have some coverage available. Thus, I encourage you to discuss your policy with your provider to learn more about your coverage and potential opportunities to get money that way as well.

These are tough times and so many people are counting on us all. I wish you all great physical and financial health at this time and always.

Respectfully,

Jennifer Laszlo Mizrahi

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The IL-NET will soon publish a Part II announcement with information from additional resources on CARES Act funding and loans for nonprofits.