

SBA COVID-19 RELIEF OPTIONS: A summary of the criteria to meet when considering different funding options.

	PPP Applicant	Shuttered Venue Operators Grant (SVOG) Applicant	COVID-19 EIDL Applicant	Employee Retention Credit Applicant	Restaurant Revitalization Fund Applicant
PPP recipient	First Draw PPP borrowers may be eligible to apply for Second Draw PPP loans	May apply if received a PPP loan prior to applying for SVOG If PPP loan received on or after Dec. 27, 2020, the amount will be deducted from SVOG	May apply for EIDL, but cannot be used for the same purpose/costs as PPP	May not use PPP funds used for payroll for the ERC	Eligible total grant reduced by PPP loans previously issued
Shuttered Venue Operators Grant (SVOG) recipient	May not apply for PPP loan <i>after</i> receiving SVOG	May be eligible to receive a supplemental SVOG award	May apply for EIDL, but cannot be used for the same purpose/costs as SVOG	SVOG funds cannot be used to pay any portion of an employee's salary covered by the ERC	Not eligible if you have already received the SVOG
COVID -19 EIDL recipient	May apply for PPP, but cannot be used for the same purpose/costs as EIDL	May apply for SVOG, but cannot be used for the same purpose /costs as EIDL	The same business cannot apply for more than one EIDL (Note: Additional funds may be available through EIDL expansion)	Wages paid with EIDL are still eligible for ERC	May receive EIDL and still be eligible for Restaurant Revitalization Fund
Employee Retention Credit (ERC) recipient	PPP funds used for payroll cannot be used for the ERC	SVOG funds cannot be used to pay any portion of an employee's salary covered by the ERC	ERC can be taken on wages paid with the EIDL loan (Note: EIDL loan expenses are not forgiven)	May apply for ERC beginning with Q2 2020 and any subsequent quarter (See maximum amount limitations)	May still claim the ERC for 2020 and 2021, but wages used in calculating the ERC cannot be paid with grant funds
Restaurant Revitalization Fund recipient	Eligible total grant reduced by PPP loans previously issued	Not eligible if you have already received the SVOG	May not use grant money to pay for wages you claim ERC on (no double dipping)	Wages paid with Restaurant Revitalization Fund cannot be used for ERC	The same business cannot apply for RRF more than once. Funds must be used on eligible purchases by 3/11/2023.

<https://www.sba.gov/funding-programs/loans/covid-19-relief-options/cross-program-eligibility-sba-covid-19-relief-options>

***Please Note: Consider any incurred and unpaid expenses, including those that existed prior to receipt of funds.**
Disclaimer: The information presented in this matrix is based off information known as of April 14, 2021. The use of this matrix to apply for any SBA program(s) does not guarantee approval and/or funding.

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