

## COVID-19 Business Resource and Assistance Coordination Call

Wednesday, April 1, 2020

11:00 AM

### Call Notes

- The purpose of this weekly coordination call is to share COVID-19 information, news, and resources with Union County's business community.
- Links to the programs and resourced discussed during the call are available on the COVID-19 Business Resource Portal: <https://www.growunioncountyohio.com/covid>.

### Ohio Restaurant Association

John Barker, President & CEO

- The impact of COVID-19 has had a substantial impact on the restaurant industry. According to a membership survey, 3 million jobs and \$25 billion in sales have been lost across the nation. Approximately 100,000 jobs and \$700 million in sales have been lost in Ohio. ~47% of restaurants in Ohio are currently closed.
- Family and casual dining restaurants have been most impacted, with sales down 50-90%.
- Some estimates indicate that 3-30% of restaurants nationwide will close permanently.
- The ORA is reminding consumers that the CDC has determined that food is not a carrier of COVID-19. Restaurants who are maintaining carryout, curbside, and delivery options are following CDC and ODH guidelines – practicing physical distancing, frequent cleaning of food preparation spaces, and safe handling of food packaging and takeout containers.
- The ORA has been working with state and federal regulators to lessen the impact of COVID-19 and the resulting Stay at Home Order on the restaurant industry. The ORA has advocated for improved unemployment benefits, cash flow relief, and rent assistance.
- New promotional activities such as Takeout Tuesday are emerging, and more are being developed.
- The ORA has information available on its website, including SBA Emergency Assistance programs. A daily electronic memo is also available, interested individuals can sign-up on their website: <https://www.ohiorestaurant.org/>

### US Chamber of Commerce

Ryan Gleason, Government Affairs

- The CARES Act was signed last Friday. The legislation provides two significant provisions. The first is the **Paycheck Protection Program**. The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll. Through this program, the SBA will forgive loans if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities.
- The Paycheck Protection Program will be available through June 30, 2020.
- Eligible businesses are those with less than 500 employees, including sole proprietorships, independent contractors, and self-employed persons, and private non-profit organizations.

- Hotels and restaurants with more than one location could also be eligible at the store and location level if the store employs less than 500 workers. This means each store location could be eligible.
- Businesses apply through any existing lender or through any FDIC insured institution or credit union. Applicants should consult with their local lender.
- The loan will be fully forgiven if the funds are used for payroll costs, interest on mortgages, rent, and utilities. At least 75% of the forgiven amount must have been used for payroll. Loan payments will also be deferred for six months. No collateral or personal guarantees are required. Neither the government nor lenders will charge any fees.
- For more information, visit <https://www.sba.gov/funding-programs/loans/paycheck-protection-program-ppp#section-header-0> or [www.uschamber.com/sbloans](http://www.uschamber.com/sbloans)
- The second provision is the SBA's **Economic Injury Disaster Loan (EIDL) Program**, which provides small businesses with working capital loans of up to \$2 million.
- EIDL funds cannot be used for business expansion, bonuses, and other expenses that are not related to revenue shortfall from COVID-19.
- Small businesses and private non-profits are also eligible to apply for an EIDL emergency advance of up to \$10,000.
- To access the advance, applicants must first apply for an EIDL and then request the advance. The advance does not need to be repaid under any circumstance. In other words, if the EIDL application is denied, the \$10,000 advance will not have to be paid back. Funds from the emergency advance will be made available within three days of a successful EIDL application.
- The emergency advance may be used for any regular operational business expenses related to the loss of revenue from the disaster, such as payroll, sick leave, inventory, production costs, rents or mortgages, etc.
- For SBA loans over \$25,000, the SBA will request information on available collateral and require detailed financial records.

### **Union County Health Department**

Jason Orcena, Health Commissioner

- The Stay at Home Order remains in place and may be extended. Employers should plan now for an extension of the order.
- Employers are reminded that they do not need a letter from the Health Department to stay open. Businesses must determine themselves if they are essential businesses. If they choose to remain operable, they must adhere to public health provisions related to social distancing, cleaning, and dealing with sick employees.
- The Health Department investigates complaints that may be received. If a complaint is received on a specific business, the business must be prepared to explain why they are an essential business.

- The most immediate concern is delaying the start of an expected surge of ill patients that may overwhelm local healthcare systems. The Health Department has been working with local partners to prepare for this surge.
- It is estimated that ~80% of individuals already have COVID-19 but are unaware. Testing remains extremely limited and is only available to those with severe symptoms or priority cases (i.e. healthcare workers).
- Anyone with respiratory issues should be treated as if they have COVID-19. Contact tracing and quarantine only occurs with those who have tested positive for COVID-19.
- There is no testing for people who are not priority patients. Cannot give tests to return to work.
- Employers should not require negative COVID-19 test results for employees to return to work. There are not enough tests available.

### **Union County Emergency Management Agency**

Brad Gilbert, Director

- The Union County Emergency Operations Center continues to function with social distancing policies in place.
- Donations of PPE and shelving are urgently needed. Rural King, Nestle, Scotts Miracle-Gro, Honda of America Mfg., Fairbanks Local Schools, and Select Sires have each made donations and are sincerely appreciated for their contributions.

### **Marysville Entrepreneurial Center**

Chaz Freutel, Director

- The MEC remains open to tenants but is closed to the public.
- The MEC is available to anyone needing assistance with their small business or those wishing to begin a business. Service is provided free of charge and can be arranged by visiting [www.themec.org](http://www.themec.org).
- The Young Entrepreneurs Academy (YEA) classes will soon be offered via video conferencing. The goal is to complete the class by the end of June.
- A new program will soon be launched that will allow K-12 students to interact with Chaz if they are interested in starting a business. More information about this program will be available soon.

### **Union County**

Steve Stolle, County Commissioner

- Individuals and businesses needing to conduct business with a County agency should first call or visit the agency's website as many offices have restricted public access or implemented teleworking.

- The Commissioners will begin meeting remotely via video conferencing at 9:00 AM every Tuesday and Thursday. Instructions on how to access the video conference is available on the County's website: <https://www.co.union.oh.us/UnionCoCoronavirus19Info>.

### **City of Marysville**

Terry Emery, City Manager

- City meetings will be resuming via video conferencing as long as there are agenda items. The public is welcome to participate in the video conferences.
- City facilities remain closed to the public, but the City continues to operate. Individuals needing to conduct business with a City office are encouraged to call ahead first.
- Essential functions such as police, fire, water, and waste management continue unabated.
- The deadline for Income Tax payments has been extended to July 15, 2020. No penalties or added interest will be incurred. Tax payments due prior to January 15<sup>th</sup> are still subject to penalties and interest. Forms are available within the City Hall lobby and online.
- Utility shutoffs are temporarily postponed.
- The City's parks remain open but residents are reminded to stay off playground equipment and basketball courts. Please continue to practice social distancing and follow CDC and ODH recommendations.

### **Sheriff's Office**

Sheriff Jamie Patton

- These are difficult times and mental health is a concern. Please remember to check on friends, family, and employees and offer words of support and encouragement.
- We're all in this together!

### **OhioMeansJobs - Union County**

Stacia Rosebrook, Workforce Supervisor

- Individuals who have lost their job due to COVID-19 may be eligible to receive a one-time \$500 payment through the Family Stability Prevention, Retention Contingency (PRC) Program. For more information, please call 937-645-2018.

### **Union County-Marysville Economic Development**

Eric Phillips, Executive Director

- Weekly calls with Union County's financial institutions will begin next week. These calls, held every Tuesday at 9:00 AM, will help better coordinate the local financial institution and community response to the pandemic and the forthcoming financial program support.
- The Ohio Manufacturers Association is helping Ohio manufacturers change their operations to help create additional PPE.
- Today is Union County's 200<sup>th</sup> Birthday. Bicentennial events will occur throughout the year.

### **Participants Comments/Updates**

- Bruce Daniels: Impact60 is seeking opportunities to assist first responders and healthcare workers. Please contact Lavona See - [LSee@performancecolumbus.com](mailto:LSee@performancecolumbus.com).
- Dr. Victor Trianfo: Please remember to practice social distancing. This is they key to preventing the spread of COVID-19.