

*The NH Retail Association's mission is to advocate for, promote, and support New Hampshire retailers.*

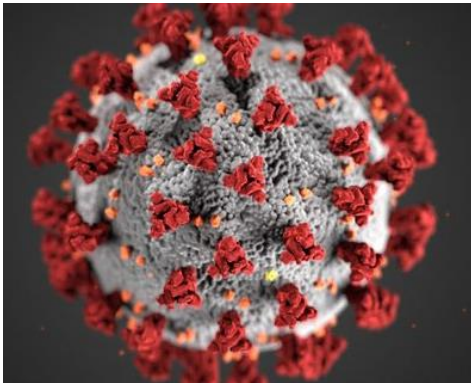


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Essential Covid-19 Resource Guide



## Essential Covid-19 Resource Guide for NH Retailers



We've updated our Essential Resource Guide for businesses, business owners and employees affected by the economic disruption caused by the COVID-19 pandemic. We'll be periodically updating this for you.

This is a list of resources and information on multiple programs designed to get affected businesses and employees through this very difficult period.

### **Federal**

**CARES Act Summary**

[Click here](#) for a **Summary of Key Provisions in the Coronavirus Aid, Relief, and Economic Security (CARES) Act.**

## **Economic Impact Payments**

[Click here](#) for information on the federal **Economic Impact Payments for individuals and married couples.**

## **Payroll Protection Act**

**Starting Friday, April 3rd**, qualified businesses impacted by COVID-19 can apply for the Small Business Act Loan to cover payroll and other expenses.

The Paycheck Protection Program (PPP) application and related guidance for lenders and borrowers can be found below:

- [PPP Program Overview](#)
- [PPP Information for Lenders](#)
- [PPP Information for Borrowers](#)
- [PPP Application](#)

The Paycheck Protection Program provides small businesses with funds to pay up to 8 weeks of payroll costs including benefits. Funds can also be used to pay interest on mortgages, rent, and utilities. You can find more information on this program on the U.S. Senate Committee on Small Business & Entrepreneurship's website:

- [Paycheck Protection Program FAQs for Small Businesses](#)

More information in this Washington Post article from today.

[How to Get a Small Business Loan under the CARES Act.](#)

## **Employee Retention Tax Credit**

The Coronavirus Aid, Relief, and Economic Security Act (CARES Act), enacted on March 27, 2020, is **designed to encourage Eligible Employers to keep employees on their payroll, despite experiencing economic hardship related to COVID-19**, with an employee retention tax credit (Employee Retention Credit). [More information here.](#)

[Click here](#) for the IRS FAQ's for the **Employee Retention Credit.**

## **Families First Coronavirus Relief Act (FFCRA)**

The Families First Coronavirus Relief Act (FFCRA) **requires certain employers to pay sick or family leave wages to employees who are unable to work or telework due to certain circumstances related to COVID-19.** Employers are entitled to a refundable tax credit for

the required leave paid, up to specified limits. See [FAQs](#). The same wages cannot be counted for both credits.

[Click here](#) for the Employees Rights poster just released under the Families First Coronavirus Relief Act, effective April 1.

**Emergency Paid Sick Leave Act and Emergency Family and Medical Leave Expansion Act**  
The Department of Labor [announced a temporary rule](#) to implement the Emergency Paid Sick Leave Act and Emergency Family and Medical Leave Expansion Act provisions of the Families First Coronavirus Response Act (FFCRA).

The regulations were effective April 1, 2020, and the provisions apply to employers with fewer than 500 employees. The rule lays out three circumstances that would exempt employers with fewer than 50 employees from the new leave requirements, and more details can be found on the DOL resource page [here](#).

### **Small Business Administration**

The **U.S. Small Business Administration** resource [website is here](#) , including information on

- Economic Injury Disaster Loans and Loan Advance
- SBA Debt Relief
- SBA Express Bridge Loans
- Guidance for Businesses and Employers

If you have any questions, please contact NH District Office at 603-225-1400 or e-mail [newhampshire\\_do@sba.gov](mailto:newhampshire_do@sba.gov).

### **National Restaurant Association's Restaurant Employee Relief Fund**

Guy Fieri teamed up with the National Restaurant Association Educational Foundation on Friday to launch the **Restaurant Employee Relief Fund to help restaurant workers struggling financially**. The campaign associated with the fund will raise money to give one-time \$500 grants to impacted workers as soon as April.

Applications for the grants will be made available starting April 2. To qualify, you need to have worked in the restaurant industry for at least 90 days, had a primary source of income in the restaurant industry, and have experienced a decrease in wages or loss of job on or after March 10. [Click here](#) for more information or to apply.

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## **New Hampshire Specific Resources**

[Click here](#) for the State's page with Information on the Coronavirus COVID-19 in New Hampshire.

### **NH Essential Businesses Allowed to Remain Open & Non-Essential Businesses to do Curbside and Delivery**

[Click here](#) to see the list of essential businesses allowed to remain open. **On page 11 is the Other Retail amendment to allow non-essential businesses to do curbside pickup and delivery.**

### **Ramifications of not complying with Governor's Emergency Order**

- Law Enforcement has discretion in deciding how to enforce an Emergency Order.
- The Primary Enforcement Objective should be to inform the public of the order, its importance to public health and seek voluntary compliance
- If a person violates an emergency order, rule or regulation issued by the Governor, the person shall be guilty of a misdemeanor.
- The person may also be in violation of the disorderly conduct statute.
- Businesses charged and convicted of a misdemeanor face a potential fine of up to \$20,000.

[Click here](#) to read the applicable pages of the AG's Memorandum.

### **NH Dept of Business & Economic Affairs Business Resources**

The NH Dept of Business & Economic Affairs' (BEA) page with business resources, including information on unemployment benefits (who is eligible, how to apply, etc.) is available [here](#).

This includes resources such as:

- COVID-19 NH Business Resources
- Unemployment Information
- Public Health and Support Information
- Other state & federal resources

### **File for Unemployment**

The N.H. Employment Security website is reached directly [here](#).

The Federal CARES Act was enacted Friday, March 27th. This includes an additional \$600 per week for all individuals filing in New Hampshire until July 31st. It also provides an additional 13 weeks of eligibility on top of the existing 26 weeks.

## **NH Small Business Development Center**

[Click here](#) for the **N.H. Small Business Development Center's Covid-19 Assistance** site with resources such as....

- NH SBDC itself,
- SBA Disaster Assistance to New Hampshire Small Businesses Economically Impacted by the Coronavirus
- The Families First Coronavirus Response Act (Federal legislation)
- NH WorkShare Program,
- Centers for Disease , (CDC) Control Guidance for Businesses and Employers to Plan and Respond to COVID-19,
- Occupational Safety and Health Administration (OSHA) Guidance on Preparing Workplaces for COVID-19 (Actions to take to mitigate employee exposure)

## **Senator Jeanne Shaheen's Resources for Granite Staters**

[Click here](#) to access **Senator Jeanne Shaheen's Resources for Granite Staters** with information such as...

- NH & COVID-19
- Federal Payments to Help Granite Staters Through COVID-19 Crisis
- Health Care
- Paid Sick Leave
- Protective Equipment
- Protect Yourself
- Sexual Assault/Domestic Violence Survivors
- Small Businesses
- Student Loans
- Taxes
- Traveling Abroad
- Unemployment Assistance
- Veterans

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### **New Hampshire Retail Association**

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***The New Hampshire Retail Association's mission is to advocate for, promote and support retailers to improve economic prosperity for our state.***

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