

Recent Developments: Resources for Employers & Employees During COVID-19 Pandemic

HAMILTON COUNTY COVID-19 RELIEF PROGRAM FOR SMALL BUSINESS:

(5/8/2020): In consultation with HCDCC Inc., Hamilton County Community Development, business groups, and small businesses, Hamilton County is finalizing the application process for a relief program that will be launched within two weeks to assist small businesses in Hamilton County with relief from the COVID-19 crisis. Eligible small businesses can apply for up to \$10,000 to use for working capital such as payroll, rent, and other fixed costs. Hamilton County is utilizing \$5 million of its CARES Act allotment for the first round of assistance. Future rounds will be contemplated after a thorough evaluation of the program. See link for details:

https://www.hamiltoncountyohio.gov/about/news/hamilton_county_covid-19_relief_program

BUSINESS-RELATED RESOURCES:

Ohio's Bureau of Workers' Compensation (BWC)

To help businesses facing difficulties due to the COVID-19 pandemic, the Ohio BWC is announcing the deferment of insurance premium installment payments for March, April and May until June 1, 2020. For more information, visit bwc.ohio.gov

Grace Period for Health Insurance Premiums

All health insurers are required to provide the option of deferring premium payments, interest free, for up to 60 calendar days from each original premium due date. This means that employers can defer their premium payments up to two months, giving them some relief on costs, while keeping their employees insured. See: <https://iop-odi-content.s3.amazonaws.com/static/Legal/Bulletins/Documents/2020-03.pdf>

Learn New Tech Skills

TechCred helps Ohioans learn new skills and helps employers build a stronger workforce with the skills needed in a tech-infused economy. Many of these trainings can be completed online. For more information: <https://techcred.ohio.gov/wps/portal/gov/techcred/about>

SharedWork Ohio

Helps employers retain trained staff during times of business downturn

Under a SharedWork plan, the employer reduces the employees' hours in a uniform manner and JFS supplements eligible employees' income with a proportionate share of unemployment. Right now, the federal government is fully funding these benefits paid to employees. Learn more at jfs.ohio.gov/ouio/SharedWorkOhio/

Liquor Buyback

The Ohio Department of Commerce has begun a liquor buyback option to support bars and restaurants. This is intended to aid those establishments that have stocked up on high proof liquor, but now are facing closure to in-house patrons. Bars and restaurants can return unopened, high proof liquor products (obtained within the past 30 days) to the agency where they purchased the product. This opportunity is also extended to those with temporary (F2) permits for events scheduled between March 12 and April 6, 2020. Questions about this program should be directed to the Liquor Enterprise Service Center at 1-877-812-0013 or email OhioLiquorInfo@Com.Ohio.gov



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Banking updates

- Banks across the state are taking steps to offer loan payment deferrals, fee waivers or refunds and extend credit lines to both businesses and individuals. Many banks are also suspending foreclosures where possible. Recent federal guidelines give financial institutions more tools to help Ohioans and the banking industry has welcomed these changes.
- Banks are also showing customers how to protect themselves from coronavirus-related scams and encouraging Ohioans to use digital banking features like mobile apps, online banking or banking by phone. If you need help, please reach out to your bank for assistance.
- Banks and credit unions across the state are taking steps to offer loan payment deferrals, fee waivers or refunds and extend credit lines to both businesses and individuals. Many financial institutions are also suspending foreclosures where possible. Recent federal guidelines give our financial institutions more tools to help Ohioans and the banking industry has welcomed these changes.

Learn more at ohiobankersleague.com/customers and ohiocreditunions.org

Additional Relevant Resources:

Ohio Dept. of Health COVID 19 Resources:

<https://coronavirus.ohio.gov/wps/portal/gov/covid-19/responsible-restart-ohio/welcome/>
<https://coronavirus.ohio.gov/wps/portal/gov/covid-19/employers-and-employees/>

OSHA COVID-19 Workplace Prep:

<https://www.osha.gov/Publications/OSHA3990.pdf>

Job Searches:

OhioMeansJobs.com: <https://jobseeker.ohiomeansjobs.monster.com/>
JobsOhio Resource Page: <https://jobsearch.ohio.gov/wps/portal/gov/jobsearch/>

SBA Disaster Loan Assistance

<https://www.sba.gov/disaster-assistance/coronavirus-covid-19>

CDC Guidance for Employers

<https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html>

IRS Relief Information

<https://www.irs.gov/coronavirus>

Ohio Small Business Dev. Centers

<https://clients.ohiosbdc.ohio.gov/>

Job Searches:

OhioMeansJobs.com: <https://jobseeker.ohiomeansjobs.monster.com/>
JobsOhio Resource Page: <https://jobsearch.ohio.gov/wps/portal/gov/jobsearch/>

(Please Note: Some content shared by Office of Representative Jessica E. Miranda, Ohio House District #28 and the Sharonville Chamber of Commerce.)