



## Business Resources

With all of the coronavirus information coming your way right now, you may feel like you are drinking from a fire hose.

Here at SEDCO, we certainly feel that way. And in talking with the Chamber and Buy Local, I think we are all trying to figure out how we can best help the business community. So in an effort to help businesses navigate the information stream, we've curated a collection of the best fact sheets, summaries and lists that we found particularly useful:

- 1) [Maine Emergency Legislation passed March](#)
- 2) [Labor guidance for employers on unemployment insurance and leave](#)
- 3) [Loan options, both current and potential](#)
- 4) [Legal fact sheet prepared by Bernstein Shur](#)
- 5) [Ideas to support local businesses](#)

While the above fact sheets and summaries are helpful, this is NOT an exhaustive list. Maine CDC is clearly the best place to find medical guidance. The Portland Regional Chamber is doing an excellent job of compiling resources. Everyone, member or not, is invited to go to their COVID-19 updates.

The Portland Regional Chamber worked with Bernstein Shur to develop some general guidance for employers. It's a fantastic resource.

Along with the docs above, here are a few highlights that we think are key to understand:

- 1- Maine is the first state to have all of our counties included in the declaration of disaster, making employers throughout the state eligible for the [SBA disaster loans](#). The significance of this declaration is that our employers may be first in line for the loans, perhaps receiving quicker approvals. Note that these loans have no repayments for the first few months.
- 2- The State is working on additional loan programs through the Finance Authority of Maine (FAME). The newest program is one for sole proprietors and individual consumers. These loans are no interest to low interest and could help your employees.
- 3- On Unemployment Insurance Eligibility, Maine DOL wanted to make sure that folks know that the eligibility requirements for Unemployment have not changed. However, there are new provisions such as no waiting periods. Additionally, employers will NOT have their experience rating affected based on COVID-19 displacement.

- 4- The Families First Corona Virus Response Act has a number of provisions regarding mandatory emergency paid sick leave. The Bernstein Shur legal update done in cooperation with the Portland Regional Chamber has some detailed information. View the updated webinar here:  
<https://vimeo.com/398963357/da2a83b1d9>.
- 5- During the March 19, 2020 legal briefing provided by Bernstein Shur, they suggested that employers document the steps that they have taken to ensure the safety of their workers. Documenting your COVID-10 Plan and documenting its implementation is important if, in the future, you have to prove that you took adequate precautions for your employees.
- 6- Please figure out ways to help your local businesses. The Portland Regional Chamber started a list of ideas, which we've listed in the next section of this newsletter. **Send us more ideas!**