Dear Members,

As we go into a sacred weekend for many, let me give you an end of the week update on many of the programs that are currently happening.

How is your business doing? Please take our short survey.
At the very start of this disruption, the Chamber conducted a quick survey with businesses to see how you were faring. Several weeks later, we’d like to do that again. We’ve tweaked some of the questions, but it should still take 5-10 minutes or less. The survey will be open through next Wednesday, and then we will publish some of the aggregate data with you (no individual information will be identified). We need your help on this, owners/managers – please take a few minutes to complete the survey here.

Paycheck Protection & EIDL Loan Programs
The Federal lending programs continue to morph and change as we get more detail. Here are some important updates you should know:

- PPP (Paycheck Protection Program) – it was just one week ago that this program opened. In this last week some lenders have reported they have had to process an amount of loans equal to what they would normally do in a year! On a call yesterday, I heard hundreds of thousands of businesses have been approved for over $100 Billion dollars so far (remember, a total of $349 billion is available).
  - Self-Employed and Independent Contractors – you’re eligible to start filing for PPP as of today. There isn’t a whole lot of additional details at this point on how this is different for you. The US Chamber hosted their Town Hall today talking specifically about this. It’s excellent – rewatch it here.
  - Our Monday Small Business Conversation Series is going to focus on Paycheck Protection Program and small businesses – especially self-employed and independent contractors – join us by registering here! (a 30-minute Zoom call at 1pm on Monday).
  - Updated Guidance on Timing – the Treasury Department updated their Frequently Asked Questions about the timing of loans on this program (question #20), as well as a couple other items.
  - Here is the link to the Treasury site which also has an updated borrower application.
  - The US Chamber has updated their great guide on this program.
  - Remember, this program you work with your local lender on.

- Economic Injury Disaster Loan (EIDL) – This is the SBA loan program that was first introduced back in March. They also have the $10,000 Emergency Advance Grant as part of it. It appears that there has been such demand for this program, the SBA is now adding further caveats to this money. Please note these additional caveats:
  - $10,000 Grant Advance – This is now based on $1,000 per employee (capped at $10,000).
  - Total Amount Given – We are now told that the maximum loan amount given will be $15,000.
  - Remember, this program you apply directly with the SBA.

- This comparison of PPP vs. EIDL has been updated with new information is a good “At A Glance” resource.

- Will there be more money put into these programs? Well there is certainly discussion happening, and the US Chamber sent this letter today.
Bottom Line: If you have questions (particularly about PPP) I hope you’ll join us for our Small Business Conversation Series on Monday!

Ohio BWC Approves $1.6B Rebate
Some good news for employers - The Ohio Bureau of Workers’ Compensation’s Board of Directors today approved to send up to $1.6 billion to Ohio employers this spring to ease the economic impact of the coronavirus (COVID-19) pandemic on Ohio’s economy and business community. See more here, and remember here is a link to FAQ’s about COVID-19 and the BWC.

Chamber Digital Academy – 4/16/20 – Resources for Employers
This specific event will be focused in providing information to employers regarding resources to help their employees during this time – such as unemployment, social service programs, social/emotional support, and general wellbeing. We know that our employers are all over the place – some with people employed and working, some who have had to layoff, some employed but not working. And many employers are worried about their employees in the short-term but also longer term – will they return when the business opens up again? We will have a conversation with you to help employers think through what they might be able to do during this time to help their employees and stay connected so that when things start up again, they are still ready to come back. Free, register here.

Quick Hits
A bite-size blurb on a few important things:
- **Socially distanced grocery options** – we've compiled a list of places that are offering curbside, delivery or other options. View it here.
- **Employer Training Survey** – Our local training partners want to hear from you about how they can help your employees retool. Take the survey here.
- **#RichlandResilience** – We’ve joined our partners at Destination Mansfield & Downtown Mansfield to promote positive stories on social media – and host a virtual “dinner & a show” next Friday! Check out more info here.
- **Another healthcare update** – OhioHealth President Vinson Yates has another important update for the community about their surge preparations and other important topics. Read that here.
- **Coping with COVID-19 Stress** – Dr. Blake Wagner of New Directions Counseling Center lead us through an excellent “Chamber Digital Academy” session yesterday. Check it out here and use these tools to help you manage your stress during this difficult time.
- **Census 2020** – Have you responded? It’s so important – it literally affects tens of millions of dollars for our area. Our local response rate is 51.7% for Richland County, 47% Mansfield, 48.8% Shelby, 57.1% Ontario, further detail online). You can respond electronically here.

#InThisTogetherOhio
What happens when you have a delivery of hundreds of boxes of snacks and a customer can’t accept it? Well if you’re Campbell’s Snacks and ABF Freight – you donate them to our community! Shout out to Jeff Murray at ABF Freight for calling us to help and to our own Nikki Lewis for delivering them around town to places like the Harmony House, Catholic Charities, The Y Childcare, Grace Episcopal Church and Mifflin Twp Fire Department.

If you have a future nomination for this highlight, please let me know!

Final Thoughts
This week brought a mix of news once again. Locally, we lost our first person to COVID-19, there were further distressing unemployment numbers shared, and the world now stands at over 1.6 million confirmed cases.

And yet, as we head into this Easter weekend, there are signs of hope – most appropriate for this holiday. In Ohio, we aren’t just flattening the curve, we are darn-near crushing it. So, can we just go back to life as we knew it? The reality is that is not yet happening – so at home, I will stay. But as a daily viewer of the DeWine press conferences, I can tell you they are starting to talk more about what comes next for us – that’s a good sign.

Spring has always been my favorite season. It’s a time of rebirth. Things come back to life, the light shines longer, the air starts to have the scent of flowers. What is the world becoming now? We don’t quite know. We will have to learn to change, embrace and adapt to what comes next. We can choose to stay rooted in the past looking for things to go back as they were before, or we can look ahead, at what is coming, and choose to move forward.

Richland County, this is the pause before our move forward comes – and it will come! This trial will not last forever. If you are struggling, please ask for help – there is no shame in it. We want to move forward together when the time comes. Each of us is important, and this is an all hands-on deck moment.

Today I am grateful for spring. For hope. For flowers. For my family. For each of you. We will get through this...together! #RichlandCountySTRONG

Onward!
Jodie

Jodie A. Perry, CCE, IOM, CCEO-AP
President & CEO
Richland Area Chamber & Economic Development
PS – We have been widening our email list. If this is the first email you’ve received – Welcome! Here is a link to our past emails and other great resources to help your business!

PPS - Remember, I'm not a banker, lawyer, accountant or other highly talented person. I'm simply trying to share good resources when we find them. Please always consult original sources for details especially when it comes to lending & finance! Thanks!