Dear Members,

I try to keep these focused, but I will warn you that today’s email is long but packed with updates. Here we go.

**Stay at Home Order Extended until May 1st**

I think we have all been suspecting that life wasn’t going back to normal at the end of the current Stay at Home order, but today the Governor confirmed that by extending (and amending) the Stay at Home Order through May 1st. From the beginning of this, “flattening the curve” has been the goal to avoid the horrific surge that other places are seeing. ODH is reporting that the models show this is working, but it does extend the timeline of the response (this article is a good overview).

There were also several amendments to the order:

- The creation of a dispute resolution process for situations where two local health departments have come to a different conclusion on what is or is not an essential business.
- The requirement that essential businesses determine and enforce a maximum number of customers allowed in a store at one time. These businesses must ensure that people waiting to enter the stores maintain safe social distancing.
- Direction that travelers arriving to Ohio should self-quarantine for 14 days. Exceptions include persons who live and work in trans-border areas, health care workers, public health workers, public safety workers, transportation workers and designated essential workers. Visitors are instructed not to travel to Ohio if they are displaying symptoms, excepting in certain circumstances for medical care.
- The mandate that wedding receptions be limited to no more than 10 people.
- A clarification to close campgrounds with the exception where a camper or recreational vehicle in a campground serves as a citizen's permanent residence and they are unable to secure safe alternative housing.
- The requirement that public swimming pools and swimming pools at private clubs or housing complexes close to prevent transmission of COVID-19. This does not apply to private residential pools.
- The clarification that retail garden centers can remain open but should determine and enforce a reduced capacity to keep customers and employees safe.
- The closure of day camps for children.
- The prohibition of organized youth and adult sports.
- The clarification that fishing is permitted if proper social distancing is practiced.

Additionally, this new order still aligns with the updated CISA list of essential critical infrastructure areas (issued March 28th). This page on the ODH site has good information on the Stay at Home order. If you would like to watch the Governor’s press conference you can do so here.

Lastly, they talked about this at the press conference, and I will share it here – as we head into the expected surge time, it is important that we limit and consolidate our trips outside of our home. Remember that the retail workers at grocery stores and elsewhere are also on the frontlines like our medical workers. Please be patient when you shop, observe the social distancing rules, shop alone (if possible), and thank these frontline workers for their service during this time! Let’s show that #RichlandRocksKindness!
April 3rd – Paycheck Protection Program Lending Launches
Tomorrow is the day that the Treasury Department says that lenders can begin processing loans under the $349 Billion Paycheck Protection Program. I've talked about it in an earlier email, but I want to again relink to resources here. As a reminder (and this wording is blatantly copied from the SBA site) here is what PPP does:

*The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll. 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.*

From the US Treasury site on PPP, please note the timing & cap:

Starting April 3, 2020, small businesses and sole proprietorships can apply. Starting April 10, 2020, independent contractors and self-employed individuals can apply. We encourage you to apply as quickly as you can because there is a funding cap.

Please see this great guide & checklist from the US Chamber of Commerce to help you prepare for PPP. (Really...this is the best resource to start with!)

Here is a copy of the actual application form.
Here is a Fact Sheet on PPP from the US Treasury.
Here is an FAQ Sheet on PPP from the US Senate.

**Bottom Line:** This loan program is being facilitated by local lenders, not the SBA itself. If you’re interested in acting upon this, you should reach out to your banker to start the conversation. If you don’t have one, here is a list of our member banks and credit unions. Remember, you should call or email as most, if not all, have lobby closures due to the pandemic. Start with a conversation.

**SBA EIDL Clarification**
Please note the italicized wording below - I mentioned this possibility in a previous email but received confirmation that it is true. As part of the EIDL program, businesses may apply for an emergency loan advance of up to $10,000. The loan advance will provide economic relief to businesses that are currently experiencing a temporary loss of revenue. Funds will be made available within three days of a successful application, and this loan advance will not have to be repaid. *(Please note: if you applied earlier via paper, if you want access to the $10,000 loan advance, it seems you need to reapply through the web portal). It probably also goes without saying, but please prepare to be patient as you apply as the sites are overloaded. If you wanted a refresher on the EIDL loans, here is the original slide deck we shared. (Remember you cannot have an EIDL Loan and PPP loan for the same expenses – see the FAQ Sheet from the US Senate).

Check out this graphic comparing PPP to EIDL.

**Employee Retention Tax Credit**
While much of the focus has been on the PPP, there was another provision in the CARES Act that could be helpful to your business -- the Employee Retention Tax Credit. Once again, our partners at the US Chamber have put together a great one-page overview of this opportunity. (You cannot use this if you receive a PPP loan). If you have questions about this and if it could be helpful to your business – please reach out to your accountant for more details, or here is a list of our member firms.
Help for Employees
I’ve had many conversations with employers who are worried about employees during this time – especially when they are laid off. Please pass along the following information to employees. The Richland County Department of Job & Family Services shared that they have begun a Supportive Service Payment Program. Here are more details:

Families with minor children, or pregnant individuals, impacted by COVID-19 may apply for non-recurring, one-time benefit assistance for rent/mortgage and utility payments. An eligible applicant must be a parent with a minor child (legal guardian and minor child), or a pregnant individual, whose income is at or below 200% of the Federal Poverty Level and who has been unemployed as a result of COVID-19 (employer closed facility; employer reduced staff until further notice; ineligible for unemployment/employer not covered; self-employed impacted by virus).

Please visit their website for more details to share with those who could benefit from this assistance.

Employers are Hiring
Even though many businesses are closed right now, there are several essential businesses who are hiring. Here is the list that we have on our website currently. Please forward this to those you know who are looking for work. If your company is hiring, and it is not listed here, please send an email to Clint Knight, our Workforce Development Director.

Repurposing Project
We all know about the shortage in PPE currently. Ohio’s manufacturing community is swinging into action to try to address those needs. The Governor yesterday announced an innovative alliance between several entities called “The Repurposing Project.” Today he said that already over 600 manufacturers had responded. If you are a manufacturer, please visit the site to learn more about how you could help – and take this survey.

Self-employed & 1099 Unemployment
The Lt. Governor has noted that the State was opting into the extended unemployment coverage which would cover self-employed and 1099 employees. However, an entirely new system is being built for processing this currently. I will continue to keep my ears open for when this comes online to let you know, but it will take some time (my understanding is benefits will be backdated). I wish I had a better answer for that, but that is where things stand. If you owe bills in the meantime, it’s been encouraged you to call lenders to discuss your situation as many are offering options.

Primary Voting Open by Mail Through April 28th
Don’t forget that you can still vote in the primary through April 28th by mail only. You must request an absentee ballot by mail from the Richland County Board of Elections. Here is the printable request form. If you don’t have a printer, you may call the Board at 419-774-5530 to have one mailed to you.

Keep the Kids Busy
I know many of you are working from home with kiddos – why not keep them busy? Boy Scouts of America is offering a FREE six week HomeScouting program to boys and girls! This program offers a different weekly adventures for the Scout and family along with training and resources to complete each adventure. It is a great way to use this time we have together as a family to bond and share new experiences. Register here or contact Amy Heller via email or phone (330) 580-4272.

#InTheTogetherOhio
I wanted to take a few minutes to give a shout out to our friends at Pioneer Career & Technology Center. When the Richland County Emergency Management Agency put out a call out for PPE to be donated, they responded immediately! Thanks to Don & Kris and the whole team at Pioneer for providing this much needed equipment for our first responders!

If you have a nomination for a future recognition, please drop me a line!

Final Thoughts
Can I be honest? The last couple days have been heavy. Tough news as the numbers get bigger – both infections and unemployment. I’m sure you’re feeling it too. I read an interesting article that compared what we are going through to the grieving process, and yes, that sort of feels true. Knowing this is going to be an extended time of disruption is tough. There’s some great resources out there for handling the anxiety and weight of what is going on right now. Have you ever taken the Gallup Strengths Finder test? One of my top strengths is “adaptability” – meaning, in general, I can roll with the punches pretty well. But this is certainly a different time. Some things that have helped me are to find my new routines (coffee & breakfast at home, daily video call with the staff, checking in with friends, etc.). How are you coping? I’d love to hear your strategies.

To close, I want to lean on another favorite series of mine – Harry Potter. Sure, roll your eyes if you want, but that epic tale also can speak to this situation:

*Happiness can be found, even in the darkest of times, if one only remembers to turn on the light.*
— Professor Dumbledore, Harry Potter and the Prisoner of Azkaban.

Friends, don’t forget to turn on the light of hope. We’re going through this together, caring for each other by staying apart. As we head into the storm, we must find joy in the ‘little things’ right now. It might be easier to focus on the bad things, but don’t forget to be thankful for the good things – and there are still good things.

We’re here to help! We’re #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!