Dear Members,

Despite a forecast calling for rain all day, the sun has managed to emerge this afternoon. Hopefully, we experience the same here in Ohio regarding COVID. Read on for many important updates:

**Paycheck Protection Program & Other SBA Options**
The last few days have continued to provide more updates and clarity on the Paycheck Protection Program, the Economic Injury Disaster Loans (EIDL), as well as other options to help businesses through this time. I know at this point this may all be getting confusing. We’re doing our best to stay on top of these changes and push them out to you. Here are some new things worth your review on this topic:

- Treasury Department this morning published a 6-page Frequently Asked Questions document regarding Paycheck Protection Program. They have also published more clarification on affiliations (helpful for determining employee counts and payroll). Here is the homepage for PPP on the Treasury website.
- Here is a great side by side comparison of ALL the options provided to small businesses from the Ohio Development Services Agency.
- What about faith-based organizations? Are they eligible? Yes…you can find FAQ’s regarding that here.
- How do I apply for an EIDL loan? The application site is here. If you want an overview of what is asked and the process, check out this link (warning, it’s long). (Also, remember if you applied via the paper form right at the beginning of this process, you must reapply online if you want a chance at the $10,000 grant).
- The SBA site continues to be updated with information. This is a good page to bookmark.
- The US Chamber’s Town Hall meeting from last Friday is online and available to watch here. (It really can be helpful).

**Bottom Line:** Depending on your situation and your current challenges, layering some of these tools is possible. The Paycheck Protection Program is something you work with your local banker on, the EIDL program is something you apply for yourself, and the Employee Tax Retention Credit would be a conversation with your accountant. Having your “trusted team” is more important than ever. We are not experts at the Chamber, but we are working to connect you to them. You can call us anytime to help (and we’re currently working on more ways to help with this).

**Senator Brown to Host SBA Call**
A great way to get up to speed on the SBA programs mentioned above is to join a call happening this Thursday, April 9th at 9:30am with Senator Sherrod Brown and Gil Goldberg, District Director of the SBA’s Cleveland District Office. I appreciate this connection through the Senator. You must register in advance for the call – do so here.

**Paid Leave Guide**
You may remember the “Families First Coronavirus Response Act” (FFCRA) – it has a lot of new options and requirements for employers during this time. The US Chamber has put together one of their great overview guides on this paid leave act here. It’s a great place to start! The Department of Labor has much more on it here.
Training Needs
In times of uncertainty and rapid change, your local Training Partners want to know how they can help. As your business model adapts and employee responsibilities flex - do you have a current need training or upskilling? Please take a few minutes to complete the survey at the link below so that they can streamline training efforts.  
http://survey.constantcontact.com/survey/a07eh0pn1vpk8pw86dy/start

A Word from the Healthcare System
We’ve been in regular contact with our healthcare providers who are working around the clock to not only take care of current patients, but also prepare themselves for a surge. OhioHealth Mansfield & Shelby Hospital President Vinson Yates has shared this letter to the community regarding their preparations. Please take a moment to read it as it has great information.

The State Launches New Small Business Help Site
On today’s state press conference with Governor DeWine, they announced a new department within ODSA that will be dedicated to helping small businesses through this crisis. For starters – they have assembled a great website that has much of the information we have been sharing in one place. We'll continue to keep an eye on things shared there. Of course, we’re your partners in this too and only a phone call or email a way.

Liquor To Go?
Also on today’s press conference the Governor announced that you can pick up drinks to go with your take out meals from local establishments. Of course, there are rules surrounding this as to the number of drinks, etc. but this is another way to help our hard-hit restaurants during this time. Remember, here is the list of restaurants that are open.

Chamber Digital Academy
Anyone else feeling stressed lately? We’ve called our friend Dr. Blake Wagner with New Directions Counseling Center to put together the next Chamber Digital Academy on coping with stress. If you’ve met Blake, you know how amazing he is, so please join us! It’s free to attend, but you do need to register on our website! It’s happening next Thursday, April 9th at Noon.

#InThisTogetherOhio
Today’s shout out goes to our friends at Madison Adult Career Center who generously donated valuable PPE to the Richland County EMA to help protect emergency responders during this crisis. Thanks to the Madison team for showing that #RichlandRocksKindness!

Do you have a nomination for a future spotlight? Drop me a line!
Final Thoughts
“We determine how this story ends.” – Governor Mike DeWine, 4/7/20
(and he meant we collectively, as Ohioans, not the government)

This is hard. I know it’s hard. I feel it, too. Honestly, yesterday was just a depressing day for me. When I scroll social media, I am reminded of the many small businesses who are forced to be closed right now. I have talked to many of you who are making tough decisions that are affecting families in our community. There are no easy decisions here. The hardest thing is to stay the course.

But we must. I listen to the Governor’s press conferences every day. And the data is showing the curve is flattening here in Ohio. There was real optimism in what they are saying. But at the same time, there is a risk right now, especially as other places are seeing spikes– we have to stay socially distanced for a while longer. It gets harder as the weather grows nicer. I want nothing more than to see my family over the coming Easter weekend. I want life to go back to normal. I want people to stop being in pain. But for now, we must stay apart so that we can protect each other, the front-line workers, and our future.

You see I don’t want us to forget about the future. The time will come for us to emerge and rebuild. It may seem and feel far off right now – trials always feel that way. But it will come. We must remember how we have worked together to overcome past tribulations. Our community must keep our long-term vision while working to meet the needs in the short-term.

Today was better for me. Maybe the sun helped. Maybe a good night’s sleep helped. Maybe talking to many other community leaders helped. I’m not sure, but something helped. So, I will encourage you - we will get through this, together. Please keep hope alive.

I keep thinking about a lyric from the song “Shake It Out” by Florence + the Machine that says, “It’s always darkest before the dawn.” The dawn is coming. Let’s stick together until then.

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!