Dear Members,

Today was another opening day. Welcome back to many of our friends in the retail, consumer and services sector....more coming on Friday! Here are the updates so far this week:

**State of Ohio Updates**
For restaurants & bars, yesterday the State announced a $500 rebate for purchase of high-proof liquor to help you get restocked for opening this week and next. This is coming through the Department of Commerce & JobsOhio. [Here is a FAQ sheet](#) about that. [Here is where you register.](#)

Today the Governor announced that tattoo parlors and licensed massage therapists, acupuncture and cosmetic therapy will also be able to reopen on Friday, May 15th.
- [Protocols & Best Practices](#) for LMT’s, Acupuncture, and Cosmetic Therapy
- [Protocols & Best Practices](#) for Tattoo Parlors & Body Piercing (note: this is updated on the personal services protocols page)
- [Here’s the link to all](#) the different protocols & best practices that businesses should be using.

I know many are anxious to hear about daycare. They have postponed that announcement, but it sounds as though we may still hear it this week. Also, they have working groups on reopening travel/tourism, fairs, outdoor recreation, gyms, and large venues. Thanks to Commissioner Marilyn John, our community was able to submit suggestions for some of these groups. While they weren’t all selected, I’m pleased to share that Cristen Gilbert, CEO of the Mansfield Y is on the “gyms” advisory group and able to offer some local input. It sounds as though we are going to hear some updates on these areas very soon though they didn’t set a specific day for announcements. There is no press conference tomorrow – next one is Thursday.

**Pandemic Unemployment Assistance Online**
Today the State also announced that new system for the “expanded eligibility” for pandemic unemployment assistant is now live. This would be for self-employed, 1099 contractors, part-time, and others impacted during this time. (If you qualify for traditional unemployment, you still need to use the regular system.) [Here is the link to the pandemic](#) unemployment application system.

I’ve had the question – as a self-employed person, can I still apply for unemployment for the time I was closed, even if I’m about to go back to work? (This would apply to independent contractors and other self-employed who recently received permission to reopen, etc.) – the answer seems to be yes! You would still be eligible for the time your business was closed and your claim would end when you reopen. You should also qualify for the extra $600 weekly through the Pandemic Unemployment Compensation.

Here are some important links when it comes to unemployment:
- [Expanded Eligibility FAQ’s](#)
- Unemployment FAQ’s [for employees](#)
- Unemployment FAQ’s [for employers](#)
- [Link for employers](#) to report an employee refusing work

**Federal Lending Programs**
We’re all still waiting on guidance from the Treasury Department about the forgiveness process for the Paycheck Protection Program, and nothing has been released yet. They did extend the ‘safe harbor’ date for returning a loan to May 14th. That seems to have been aimed at some of the larger ‘household name’
businesses who had originally received loans. We know that loans over $2M will be audited and receive additional scrutiny. Here are the PPP FAQ’s (last updated 5/6/20).

Some are getting anxious about forgiveness. I would say that in what I’m reading a couple good rules of thumb are: 1- to clearly track how you are spending your money (in alignment with the 75% on payroll (including benefits), 25% on other occupancy costs – rent, interest on mortgage, utilities); and 2- to document what the conditions of your business and your market were at the time you applied for the loan (were you closed, did you lose orders, etc.). We won’t know for sure until guidelines are released – and we’ll be here to update when that happens. Here is a short article in Forbes about these programs that is worth a read. (Disclaimer: I am not an expert on this program, just passing along information that may be helpful).

The US Chamber has produced this short guide to the Main Street Lending program that is being supported by the Federal Reserve. While there is still no date announced for when this begins, this $600B program will provide loans to small & medium sized businesses through local banks. The smallest amount that can be borrowed is $500,000.

Preparing for Reopening
As you prepare for reopening here are a few links that you might find helpful (some have been shared before, some are new):
- Here is our updated list of local places that you can find PPE, acrylic barriers & sanitizing supplies.
- I know that some will need special signs printed, floor decals to display social distancing, or other things printed. Here is a list of our member printers & sign companies to help you.
- Cushman & Wakefield has this excellent page of resources for things you should think about to prepare for reopening.
- OhioHealth shared this “Back to Business” toolkit with resources.
- Destination Mansfield put together an excellent blog with tips for tourism/customer-facing businesses.
- Gallagher has shared their “Return to Workplace Guide” and has a page of many resources for you.
- University Hospitals has released their “Healthy Restart Playbook”

Quick Hits On Other Things...
- OhioHealth President Vinson Yates shares this update with us.
- There is no Chamber Digital Academy this week. We’re currently looking at what programming we can bring you on a regular basis in this ‘new normal’ world. We’ll have some updates soon and decided to take this week off.
  - That being said, the US Chamber has 2 offerings that you might find interesting:
    - Workshop Wednesday – (tomorrow) at 10:30am on Workplace of the Future
    - Town Hall – Friday, May 15 at Noon – the final one with updates on lending programs and other topics of interest to small businesses.
- We are also working on some other ways to help promote our retail, restaurant, and service-based businesses. More to come on that as well.
- I received a question last week about a local listing of food pantries, and other places people can find help – First Call 211 from the Mansfield/Richland County Public Library has a great resource page on their website for that and more great local info!
- We haven’t talked about the 2020 Census for a few weeks – but it still remains a vitally important topic to our long-term recovery! Have you filled out your form? It’s so easy and it literally will determine hundreds of thousands of dollars that could be directed towards our community. Ohio’s
response rate is currently 64% (but we’re trailing that State up north! 😊) The Richland County response rate is 65.4%; City of Mansfield 57.95; City of Shelby 66.5%; City of Ontario 73.4%; Village of Lexington 72.5%; Village of Bellville 73.3%. Let’s keep working to get our numbers up! We have shown modest year over year population growth in the County for the last two years...let’s make sure we show that on the decennial census!

#InThisTogetherOhio

Shout out to the amazing crew of Chamber Ambassadors who filmed this special video to thank our frontline workers for what they have been doing to keep our community moving forward over the last two months. This video was inspired by our Member Services Coordinator Ashley Meyer, filmed by the Ambassadors, and edited by Chad Early, one of our recent North Central State College interns! Kudos to all involved!

We’re always looking for great stories like this to highlight in our emails, if you’ve seen something inspiring, or your business is doing something to support the community – drop me a line!

Final Thoughts
The more I venture out, the more I see signs of life returning to places that were pretty empty just a few weeks ago. It is awesome to see that! We all want to return to some semblance of normal – me included. And yet, the pandemic has not ended and risks still remain. As business owners, managers and leaders, we must do all we can to minimize risks to our teams and our community, while getting our economy restarted. We are being called to make massively important decisions right now. How you restart is critically important. Are you ready?

We cannot simply return to our old way of life, as much as we all yearn for that. Changes must come for businesses to be successful in this new phase of response. This is a journey, and it will take all of us going together to arrive at our destination safely. But I remain 100% confident that we can and will do just that!

I have had many, many conversations with business owners and leaders, and others in the community over the last couple months. There are many worries, about many things. I think the hardest thing is often the uncertainty of this crisis. I feel that myself.

Difficult days may still lay ahead, but I do not despair. I take comfort in the fact that we’re on the journey together; that we live in a community that cares for each other; that we have amazing local health care systems to help care for the sick; that our businesses were generally in a position of economic strength headed into the crisis; that we have established, collaborative relationships amongst local leaders; that American ingenuity will innovate and thrive in any circumstance.

To close, I want to share another quote from the great Winston Churchill:
“A pessimist sees the difficulty in every opportunity; an optimist sees the opportunity in every difficulty.”
Let’s innovate. Let’s adapt. Let’s protect each other. Let’s rebound faster than anyone else. We can do it because we are #RichlandCountySTRONG!

Onward!
Jodie

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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!