



Updated March 25, 2020 at 4 pm

The Greater Merrimack-Souhegan Valley Chamber of Commerce continues to monitor the economic impact of COVID-19. Our goal is to continue to understand your challenges and to stay current with the resources and supports available today along with changing policies and programs being updated daily.

COVID-19 INFORMATION & RESOURCES FOR EMPLOYERS/SMALL BUSINESS

Latest News

US House, Senate tap brakes on stimulus package

After indicating that the US House was prepared to swiftly (and unanimously) act on the recent Senate COVID-19 Economic Stimulus Act, the House is now indicating that the [vote may not take place until Friday](#). Meanwhile in the Senate expanded unemployment benefits that were included in the carefully constructed compromise were coming under attack with [several Republican Senators asking that negotiations](#) be re-opened. At stake is Senate-Republican and Democratic leadership and White House approved stimulus legislation that will inject approximately \$2 trillion into the economy, providing tax rebates, four months expanded unemployment benefits and business tax-relief aimed at assisting individual, family and business finances.

Included in the compromise is \$500 billion for a major corporate liquidity program through the Federal Reserve, \$367 billion for a small business loan program, \$100 billion for hospitals and \$150 billion for state and local governments. It will also give a one-time check of \$1,200 to Americans who make up to \$75,000.

Governor Sununu promotes three volunteer initiatives

Governor Chris Sununu has announced the mobilization of three websites designed to coordinate volunteer efforts in response to COVID-19.

[NHResponds.org](#): This effort will serve as a secure online registration system for retired or furloughed medical and non-medical volunteers who can quickly mobilize if needed.

[VolunteerNH.org](#): Individuals interested in volunteering for a local non-profit can visit [volunteernh.org](#) to be connected with an organization in their area.

[NHEconomy.com/PPEHelp](#): This portal will allow for all businesses to see what products are needed at the state level to combat COVID-19.

US Chamber goes to bat for local Chambers of Commerce

The US Chamber of Commerce is asking Congress to include all nonprofit organizations within economic stimulus legislation being considered by Congress to combat the coronavirus pandemic. Latest versions of the legislation seemingly limit emergency assistance only to charitable non-profit organizations. In a letter released today, the US Chamber notes thousands of nonprofit organizations, including chambers of commerce and trade associations, while not strictly defined as “charitable” still provide important resources for their communities including workforce development, education, civic events, and community support. [Read the text of the full letter here](#).

Federal Resources

New US Department of Labor Guidance on implementing Families First Coronavirus Response Act

The Department of Labor has issued new guidance for employers and employees providing information related to the Families First Coronavirus Response Act passed and signed into law last week. New links include a [fact sheet for employees](#), a [fact sheet for employers](#) and a [“frequently asked questions”](#) website.

US Department of Labor Hosting Online Dialog

The U.S. Department of Labor will be hosting a national online dialogue to provide employers and employees with an opportunity to offer their perspective as the Department develops compliance assistance materials and outreach strategies related to the implementation of the Families First Coronavirus Response Act. The ideas and comments gathered from this dialogue will inform compliance assistance guidance, resources, and tools, as well as outreach approaches, that assist employers and employees in understanding their responsibilities and rights under the act. Interested employers can participate online at [COVID-19 Online Dialog](#) Sunday, March 29, 2020.

IRS extends tax filing, payment deadline to July 15th, 2020

The Treasury Department and the Internal Revenue Service have [extended tax filing and payment deadlines for](#) individuals and businesses in response to the COVID-19 Outbreak. The IRS urges taxpayers who are owed a refund to file as quickly as possible.

The IRS has also established a [special section](#) focused on steps to help businesses and individual taxpayers affected by the coronavirus.

US Department of Homeland Security Outlines “Critical Infrastructure”

The Cybersecurity and Infrastructure Security Agency, a branch of the Department of Homeland Security, has [issued guidelines](#) for states that have or are considering mandating “shelter in place” (mandates requiring all individuals to stay home) orders. The intent is to provide state policy

makers with a reminder of critical sectors of the economy (and the employees that work in those industries) that will be needed to keep the economy from collapsing if “shelter in place” is mandated. The list includes healthcare, law enforcement and public safety, food and agriculture, energy, water and wastewater, transportation, etc.

Critical manufacturing is also included, with the CISA adding: “Workers necessary for the manufacturing of materials and products needed for medical supply chains, transportation, energy, communications, food and agriculture, chemical manufacturing, nuclear facilities, the operation of dams, water and wastewater treatment, emergency services, and the defense industrial base.”

IRS, Federal Department of Labor provide COVID-19 related employer guidance

U.S. Treasury Department, Internal Revenue Service and the U.S. Department of Labor have outlined how small and medium sized employers covered by the provisions of the [Families First Coronavirus Response Act](#) can begin to take advantage of [two new refundable payroll tax credits](#) designed to immediately and fully reimburse them, dollar-for-dollar, for the cost of providing Coronavirus-related leave to their employees.

Small Business Administration offers small business federal disaster loans [SEE BELOW](#)

The U.S. Small Business Administration is offering low-interest federal loans for working capital to New Hampshire small businesses suffering substantial economic injury as a result of the COVID-19. The Economic Injury Disaster Loans of up to \$2 million are intended to help meet financial obligations and operating expenses which could have been met had the disaster not occurred. The loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of impacts from the COVID-19 pandemic. The online application portal is under maintenance, [please visit this link for more information](#).

Equal Employment Opportunity Commission offers employer guidance for COVID-19

The EEOC is providing employers with [relevant information on interacting with employees](#) during the state of emergency created by the COVID-19 pandemic. Topics include how much information an employer can request for employees calling in sick; whether employers can require sick employees stay at home; whether employers who are hiring can screen potential new employees for symptoms related to COVID-19, and much more.

State Resources

NH Employment Security Offers For-Profit/Non-Profit Employer Guidance

New Hampshire's Department of Employment Security has produced two new documents to assist [For-Profit Employers](#) and [Non-Profit Employers](#) the information they need to navigate expanded unemployment benefits associated with the COVID-19 pandemic. In order to deal with the number of first time filers for unemployment benefits, [specific days and hours for filing](#) will continue to be based on the first letter of the individual's last name.

NH State of Emergency Declared

On March 13th Governor Sununu issued an [Executive Order declaring a State of Emergency](#). The executive order outlined new provisions allowing individuals who are quarantined due to confirmed or potential exposure; individuals needing care for themselves due to a related illness, individuals needing to care for an ill family member and individuals needing to care for a dependent to be able to access state unemployment benefits. Since that time, he has release various emergency orders relating to the pandemic.

- [Emergency Order #1](#) closes all public schools in the state for a three-week period.
- [Emergency Order #2](#) prohibits public gatherings of 50 people or more (exempting legislative activity and business activity) and restricting all food and beverage sales to carry-out, delivery, curbside pickup or drive through only (exemptions for healthcare facilities, airports and private business cafeterias primarily intended to serve the employees of that business).
- [Emergency Order #3](#), prohibits discontinuation of service for all electricity, gas, water, telephone, cable and internet for the duration of the state of emergency.
- [Emergency Order #4](#) prohibits landlords from issuing or enforcing eviction notices for the duration of the state of emergency.
- [Emergency Order #5](#) temporarily suspends the one-week waiting period for individuals who have filed for unemployment benefits.
- [Emergency Order #6](#) temporarily allows properly licensed restaurants to sell and deliver sealed wine and beer with along with food sales
- [Emergency Order #7](#) requires all New Hampshire schools to transition to temporary remote instruction by March 23rd,
- [Emergency Order #8](#) requires all health insurance carriers to allow all in-network providers to deliver clinically appropriate, medically necessary covered services to members via telehealth.
- [Emergency Order #9](#) establishes the COVID-19 Emergency Healthcare System Relief Act, up to \$50 million to provide, as needed, emergency relief to all aspects of New Hampshire's healthcare system and to promote and secure the safety and protection of the people of New Hampshire.
- [Emergency Order #10](#) requires all grocers and retail stores to temporarily transition to use of single use paper or plastic bags to reduce potential spread of Coronavirus via reusable shopping bags.
- [Emergency Order #11](#) provides the authority to perform secure remote online notarizations.
- [Emergency Order #12](#) modifies rules regulating public access to meetings under RSA 91-A

- [Emergency Order #13](#) temporarily allows New Hampshire pharmacists and pharmacies to compound and sell hand sanitizer over the counter and to allow pharmacy technicians to perform non-dispensing tasks remotely
- [Emergency Order #14](#) temporarily authorizes out-of-state pharmacies to act as a licensed mail-order facility within the State of New Hampshire.
- [Emergency Order #15](#) temporary authorizes out of state medical providers to provide medically necessary services through telehealth
- [Emergency Order #16](#) temporarily prohibits social gatherings of 10 or more people.

NH Department of Labor – Suspension of Workplace Audits and Inspections

New Hampshire's Department of Labor is suspending all workplace audits and/or inspections for the duration of the state of emergency. Exceptions will be made if a complaint is filed for non-payment of wages for hours worked or for not having Workers Compensation Insurance coverage for employees working.

Private Sector

Facebook announces small business grants program

Facebook will soon be taking applications for a new [Small Business Grants Program](#) designed to assist small businesses in response to COVID-19. The program will be offering \$100 million in cash grants and ad credits for up to 30,000 small businesses over the world. While details are still being formed, Facebook lists possible uses of the grant money as helping with rent and covering operational costs.

NH Charitable Foundation unveils new Community Crisis Action Fund

The New Hampshire Charitable Foundation has announced the [Community Crisis Action Fund](#), which will provide grants to nonprofits who are working to reduce the impact of COVID-19, such as food for children and seniors, shelter for homeless and families, and transportation. Grants will also help longer-term needs like health care, emergency response, childcare, and food security. Additional grants will be used to support local emergency funds.

The following links are provided to employers seeking more information on best practices for responding to Coronavirus:

US Chamber Coronavirus Information Page

<https://www.uschamberfoundation.org/coronavirus>

Center for Disease Control – Guidance for Business

<https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html>

OSHA Guidance for Employers

<https://www.osha.gov/SLTC/covid-19/>

US Department of Labor

- **COVID – 19 Fair Labor and Standards Act**

<https://www.dol.gov/agencies/whd/flsa/pandemic>

- **COVID – 19 Family Medical Leave Act**

<https://www.dol.gov/agencies/whd/fmla/pandemic>

NH Department of Health & Human Services

<https://www.nh.gov/covid19/>

****SBA news release:**



NEWS RELEASE

Disaster Field Operations Center East

Release Date: March 18, 2020

Contact: Michael Lampton (404) 331-0333 Michael.Lampton@sba.gov

Release Number: 20-276, NH 16343

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SBA Offers Disaster Assistance to New Hampshire Small Businesses Economically Impacted by the Coronavirus (COVID-19)

Atlanta – The U.S. Small Business Administration is offering low-interest federal disaster loans for working capital to **New Hampshire** small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19), SBA Administrator Jovita Carranza announced today. SBA acted under its own authority, as provided by the Coronavirus Preparedness and Response Supplemental Appropriations Act that was recently signed by the President, to declare a disaster following a request received from Gov. Christopher T. Sununu on March 17, 2020.

The disaster declaration makes SBA assistance available to the entire state of **New Hampshire**; and the contiguous counties of Essex, Franklin, Middlesex and Worcester in **Massachusetts**; Oxford and York in **Maine**; and Caledonia, Essex, Orange, Windham and Windsor in **Vermont**.

“SBA is strongly committed to providing the most effective and customer-focused response possible to assist **New Hampshire** small businesses with federal disaster loans. We will be swift in our efforts to help these small businesses recover from the financial impacts of the Coronavirus (COVID-19),” said Administrator Carranza.

SBA Customer Service Representatives will be available to answer questions about SBA’s Economic Injury Disaster Loan program and explain the application process.

“Small businesses, private non-profit organizations of any size, small agricultural cooperatives and small aquaculture enterprises that have been financially impacted as a direct result of the Coronavirus (COVID-19) since Jan. 31, 2020, may qualify for Economic Injury Disaster Loans of up to \$2 million to help meet financial obligations and operating expenses which could have been met had the disaster not occurred,” said Carranza.

“These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can’t be paid because of the disaster’s impact. Disaster loans can provide vital economic assistance to small businesses to help overcome the temporary loss of revenue they are experiencing,” Carranza added.

Eligibility for Economic Injury Disaster Loans is based on the financial impact of the Coronavirus (COVID-19). The interest rate is 3.75 percent for small businesses. The interest rate for private non-profit organizations is 2.75 percent. SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years and are available to entities without the financial ability to offset the adverse impact without hardship.

Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloan.sba.gov/ela>. Applicants may also call SBA’s Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. Individuals who are deaf or hard-of-hearing may call (800) 877-8339. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

The deadline to apply for an Economic Injury Disaster Loan is **Dec. 18, 2020**.

For more information about Coronavirus, please visit: [Coronavirus.gov](https://www.coronavirus.gov).

For more information about available SBA resources and services, please visit: [SBA.gov/coronavirus](https://www.sba.gov/coronavirus).

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About the U.S. Small Business Administration

The U.S. Small Business Administration makes the American dream of business ownership a reality. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow or expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations. To learn more, visit www.sba.gov.

Stay healthy. Be safe. We have an amazing community that is demonstrating everyday ways we can support each other through these unprecedented times. Please reach out to the Chamber if you need assistance. Wendy

Wendy Hunt, President

Greater Merrimack- Souhegan Valley Chamber of Commerce

603.673.4360