

THE CITY OF  
**COLUMBUS**  
ANDREW J. GINTHER, MAYOR

DEPARTMENT OF  
DEVELOPMENT

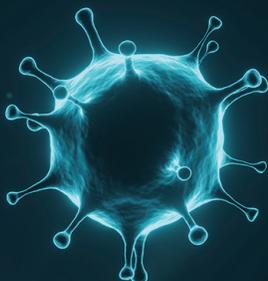
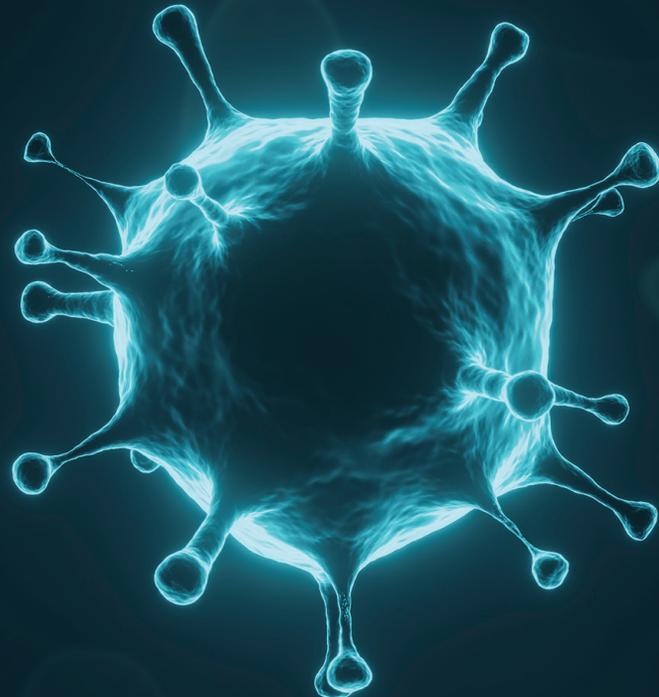
 **HICKS**  
PARTNERS



# COVID-19

Small Business Resource Guide

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# COVID-19 Small Business Resource Helpful Links

## EMPLOYER RESOURCES — FEDERAL

### Government-Wide Updates

**ACTION:** Federal government updates are being linked and concentrated. Check for updates daily.

<https://www.usa.gov/coronavirus>

**ACTION:** COVID-19: Background and additional information from The White House

<https://columbus.gov/development/economic-development/White-House-COVID-19-Information/>

### Department of Labor (DOL)

**ACTION:** The Department of Labor, Wage and Hour Division, has information on how the Covid-19 emergency affects both the **Fair Labor Standards Act and the Family and Medical Leave Act**. The Department of Labor is working to provide information on labor and employee relations relating to wages and employment as COVID-19 continues to create challenges in the workplace.

<https://www.dol.gov/coronavirus>

**ACTION:** Families First Coronavirus Response Act: Employer Paid Leave Requirements

<https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave>

English: [https://www.dol.gov/sites/dolgov/files/WHD/Pandemic/FFCRA-Employee\\_Paid\\_Leave\\_Requirements.pdf](https://www.dol.gov/sites/dolgov/files/WHD/Pandemic/FFCRA-Employee_Paid_Leave_Requirements.pdf)

Spanish: [https://www.dol.gov/sites/dolgov/files/WHD/Pandemic/FFCRA-Employee\\_Paid\\_Leave\\_Requirements.pdf](https://www.dol.gov/sites/dolgov/files/WHD/Pandemic/FFCRA-Employee_Paid_Leave_Requirements.pdf)

**ACTION:** The IRS, Labor and Treasury departments all issued details about the two refundable payroll tax credits (Paid Sick Leave Credit & Child Care Leave Credit) available for small and midsize employers who provide Covid-19 related leave to employees.

<https://www.irs.gov/coronavirus>

### Export-Import Bank of the United States (EXIM)

**ACTION:** The EXIM is offering three kinds of relief measures to banks, exporters, and small businesses impacted by the coronavirus.

<https://www.exim.gov/fact-sheet-exim-covid-19-assistance>

### Internal Revenue Service (IRS)

**ACTION:** The Internal Revenue Service announced that the **federal income tax filing due date** is automatically extended from April 15, 2020, to July 15, 2020. Taxpayers can also defer **federal income tax payments** due on April 15, 2020, to July 15, 2020, without penalties and interest, regardless of the amount owed. This deferment applies to all taxpayers, including individuals, trusts and estates, corporations and other non-corporate tax filers as well as those who pay self-employment tax.

<https://www.irs.gov/coronavirus>

**ACTION:** The IRS, Labor and Treasury departments all issued details about the two refundable payroll tax credits (Paid Sick Leave Credit & Child Care Leave Credit) available for small and midsize employers who provide Covid-19 related leave to employees.

**ACTION:** The CARES Act also creates a new tax credit, and allows for businesses to defer payment of certain employer payroll taxes. However, it is important to note that businesses that take advantage of the PPP program are NOT eligible to neither claim the tax credit nor delay their 2020 payroll tax payments.

#### 1. Employer Retention Tax Credit

Businesses whose operations have been fully or partially suspended as a result of the crisis can receive a 50% payroll tax credit for each impacted employee. Additional details concerning this tax credit include:

- Only the wages of employees who are furloughed or face reduced hours are eligible to be counted against the tax credit. However, if the business has fewer than 100 employees, all employees' wages are counted (not just furloughed employees' wages)
- The credit provided for only the first \$10,000 in wages and benefits paid to each eligible employee.
- Wages do not include time taken/payouts made to employees for paid sick leave or paid family leave.

# COVID-19 Small Business Resource Helpful Links

## EMPLOYER RESOURCES — FEDERAL

### 2. Delay of Payment of Employer Payroll Taxes

The payment of the employer portion of certain payroll taxes can be delayed until 2021 and 2022:

- The amount of 2020 payroll taxes not paid by a business will be totaled and paid in two equal installments, one at the end of 2021 and the other at the end of 2022.
- Payroll taxes eligible to be deferred include the employer portion of FICA, half the SECA tax liability, and (for those this tax applies to) the employer portion of railroad retirement taxes.

**ACTION:** The IRS has a website focused on steps to help taxpayers, businesses and others affected by the coronavirus. The section is updated as information is available. The IRS has closed its Taxpayer Assistance Centers but continues to process tax returns, issue refunds and respond to questions.

[https://www.irs.gov/coronavirus\\_SPANISH.pdf](https://www.irs.gov/coronavirus_SPANISH.pdf)

### U.S. Chamber of Commerce

**ACTION:** The U.S. Chamber of Commerce has created a guide on their website for employers to better understand the **temporary Paid Sick Leave and Paid Family and Medical Leave Act** programs that are 100% reimbursable by the federal government. The effective date of both programs is April 1, 2020 and expire on December 31, 2020. Both programs are in addition to any leave a company already offer their employees.

<https://www.uschamber.com/report/coronavirus-paid-leave-programs-employer-guide>

### U.S. Small Business Administration (SBA)

**ACTION:** Small businesses and non-profits in every U.S. state and territory can apply for a SBA low-interest **Economic Injury Disaster Loan (EIDL)**. EIDL loans are available to any business, cooperative, or ESOP under 500 employees, all sole proprietors and independent contractors, and private non-profits. These loans provide working capital of up to \$2 million to help overcome temporary loss of revenue. The interest rate is 3.75% for small businesses with repayment of up to 30 years. Loans under \$200,000 will not require a personal guaranty. A business can receive both the Paycheck Protection Program (PPP) loan and an EIDL loan, but cannot use funds awarded through the PPP to cover the same expenses covered by funds received from the EIDL.

An eligible applicant may request an advance on the loan of up to \$10,000. This Advance may be available even if your EIDL application was declined or is still pending, and will be forgiven. The **Emergency Economic Injury Grant Program** will be paid out in approximately three days. If the loan is approved, it will be reduced by the amount of the advance. If a loan is not approved, the applicant will not be required to repay the advance. Grants will be available between 1/31/20 and 12/31/20 and may be used to keep employees on payroll, to pay for sick leave, meet increased production costs due to supply chain disruptions, or pay business obligations, including debts, rent and mortgage payments.

Applicants are encouraged to apply online at [www.SBA.gov/Disaster](http://www.SBA.gov/Disaster).

**ACTION:** The SBA's Lender Match is a free online tool to connect a business with participating SBA-approved lenders within 48 hours.

<https://www.sba.gov/brand/assets/sba/sba-lenders/Lender-Match-Fact-Sheet-Borrower-Version.pdf>

**ACTION:** The CARES Act provides additional resources to Business Assistance Centers and strengthens the small business community by providing additional financial support to the nation's network of **Small Business Development Centers (SBDCs), Women's Business Centers (WBCs), and Minority Business Development Centers (MBDCs)**. These groups are receiving additional funding to boost their administrative capacity (e.g.: hire staff/procure necessary equipment) so that they may serve additional business owners in this time of need.

It is expected that these organizations will be assisting small business owners in understanding and applying for all of the federal business assistance programs available through the SBA and the IRS. Businesses with these questions are actively being encouraged to contact their local SBDC/WBC/MBDC if they are uncomfortable/unable to contact to SBA directly.

## COVID-19 Small Business Resource Helpful Links

**ACTION:** Eligible banks may originate or use the **Main Street Lending Program** to increase the size of existing loans to small and mid-sized businesses. The Program will operate through three facilities: the Main Street New Loan Facility (MSNLF), the Main Street Priority Loan Facility (MSPLF), and the Main Street Expanded Loan Facility (MSELF)

Lenders will retain a percentage of the loans. U.S. businesses may be eligible for loans if they meet either of the following conditions: (1) the business has 15,000 employees or fewer; or (2) the business had 2019 revenues of \$5 billion or less.

Loans issued under the Program would have a four year maturity. Principal and interest payments will be deferred for one year.

**Main Street New Loan Facility (MSNLF)**– A minimum loan size of \$500,000 and a maximum loan size that is the lesser of (i) \$25 million or (ii) an amount that, when added to the Eligible Borrower’s existing outstanding and undrawn available debt, does not exceed four times the Eligible Borrower’s adjusted 2019 earnings before interest, taxes, depreciation, and amortization (“EBITDA”);

**Main Street Priority Loan Facility (MSPLF)** – A minimum loan size of \$500,000 and a maximum loan size that is the lesser of (i) \$25 million or (ii) an amount that, when added to the Eligible Borrower’s existing outstanding and undrawn available debt, does not exceed six times the Eligible Borrower’s adjusted 2019 earnings before interest, taxes, depreciation, and amortization (“EBITDA”);

**Main Street Expanded Loan Facility (MSELF)** – A minimum loan size of \$10 million and a maximum loan size that is the lesser of (i) \$200 million, (ii) 35% of the Eligible Borrower’s existing outstanding and undrawn available debt that is pari passu in priority with the Eligible Loan and equivalent in secured status (i.e., secured or unsecured), or (iii) an amount that, when added to the Eligible Borrower’s existing outstanding and undrawn available debt, does not exceed six times the Eligible Borrower’s adjusted 2019 earnings before interest, taxes, depreciation, and amortization (“EBITDA”).

<https://www.federalreserve.gov/monetarypolicy/mainstreetlending.htm>

**ACTION: The Paycheck Protection Program (PPP)** will guarantee any loan, made by an authorized private sector SBA lender, to an eligible small business for the purpose of providing working capital to that small business so that (1) the borrower will keep the business open, and (2) the borrower will keep all of its employees on the payroll. If the borrower meets condition 2 above (keeping its employees on the payroll), the loan will be “forgiven” (the SBA will repay the lender on behalf of the small business) if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities. This loan has a maturity of 2 years and an interest rate of 0.5% fixed. This program is for any small business with less than 500 employees (including sole proprietorships, independent contractors and self-employed persons), private non-profit organization 501(c) (3) or 501(c)(19) veterans organizations affected by coronavirus/COVID-19.

The PPP will be available, retroactive to February 15, 2020, so employers can rehire their recently laid-off employees through June 30, 2020. All loan repayments are deferred for the first six months with a maximum loan amount of \$10 million. The amount of the loan is determined by a formula based on two months of a borrower’s payroll costs plus 25%. Small businesses and sole proprietors may begin applying on April 3, 2020. Independent contractors and self-employed individuals can apply beginning April 10, 2020. A business can receive both a PPP loan and an EIDL loan, but cannot use both loans to cover the same expense (e.g: if an employer uses PPP to cover payroll expenses, they cannot use an EIDL to cover the same payroll expenses).

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp>

# COVID-19 Small Business Resource Helpful Links

## EMPLOYER RESOURCES — FEDERAL

**ACTION:** Beginning April 1, the SBA will make all payments (including principle, interest, and fees) on an eligible business's current SBA loans, including **7(a) loans, 504 loans, and microloans**, for six months as part of the **Small Business Debt Relief Program**. In addition, borrowers who take out new SBA loans within the next six months will also receive this benefit.

As a refresher, brief summaries of these SBA loan products are as follows:

- **SBA 7(a) Loan:** 7(a) loans can provide up to \$5 million for borrowers who lack credit elsewhere and need access to short-term or long-term working capital. There are many different types of 7(a) loans. 7(a) loans are originated by a private sector bank, and both the SBA and the lender share some of the risk of default.
- **SBA 504 Loan:** 504 loans can provide up to \$5.5 million in long-term, fixed-rate financing to be used for the acquisition of fixed assets like real estate, buildings, and/or machinery. 504 loans are originated by a nonprofit Certified Development Company.
- **SBA Microloan:** Microloans can provide up to \$50,000 to help small businesses and certain non-profit childcare centers to start up and expand. Microloans are typically originated through mission-based lenders.

The amount deferred should not exceed six (6) cumulative monthly payments or 20% of the original loan amount, whichever is less.

<https://www.sba.gov/document/information-notice-5000-20004-deferments-sba-7a-504-business-loans-microloans>

# COVID-19 Small Business Resource Helpful Links

## EMPLOYER RESOURCES —STATE OF OHIO

### Government-Wide Updates:

**ACTION:** The State of Ohio has announced the creation of **Ohio's Office of Small Business Relief (OSBR)**. Housed within the Ohio Development Services Agency, the OSBR will help businesses navigate state and federal relief programs, as well as regulatory issues. The new OSBR website contains FAQs and other resources. If you're unable to find answers to your questions on the website, email the OSBR at ([businesshelp@development.ohio.gov](mailto:businesshelp@development.ohio.gov)) or call 1-833-249-6446.

<https://businesshelp.ohio.gov/>

### Bureau of Motor Vehicles

**ACTION: Ohio licenses** (including driver license, CDLs, and registrations) expiring during the declared State of Emergency shall remain valid until either 90 days after the declared emergency ends, or December 1st, 2020, whichever comes sooner. Five Deputy Registrar and Driver Examination stations are open for CDL and commercial related services.

<https://ohiobmrv.gov/>

### Bureau of Workers' Compensation

**ACTION: Insurance policy payments** for March, April, and May can be deferred until June 1st, 2020.

<https://info.bwc.ohio.gov/wps/portal/bwc/site/news-and-events/covid-19bwcfaqs-032020>

**ACTION:** The Ohio Bureau of Workers' Compensation (BWC) will send up to \$1.6 billion in dividends to Ohio employers to ease the impact of the COVID-19 crisis. BWC will apply the dividend to an employer's outstanding balances first, including the recent installment deferrals. Any amounts exceeding outstanding balances will be sent to the employer.

<https://www.bwc.ohio.gov/downloads/blankpdf/COVID-19-BWCFAQs.pdf>

### Department of Commerce

**ACTION:** The Ohio Department of Commerce is offering a one-time liquor buyback program for bars and restaurants. Bars and restaurants can return unopened, high proof liquor products (obtained within the past 30 days) to the agency where they purchased the product. This opportunity is also extended to those with temporary (F2) permits for events scheduled between March 12 and April 6, 2020. Questions about this program should be directed to the Liquor Enterprise Service Center at 1-877-812-0013 or [OhioLiquorInfo@Com.Ohio.gov](mailto:OhioLiquorInfo@Com.Ohio.gov).

<https://myemail.constantcontact.com/UPDATED-PROCESS--Wholesale-Return-Requests.html?soid=1102307935227&aid=nUu1rgD69DQ>

### Department of Health

**ACTION:** The Ohio Department of Health has a clearinghouse for local, state and federal resources and funds. For small businesses and nonprofits, it includes resources for economic disaster loan programs, bar and restaurant relief, daycare ratio updates and more.

<https://coronavirus.ohio.gov/wps/portal/gov/covid-19/employers-and-employees/Resources-for-Individuals-and-Families/>

**ACTION:** A health insurance grace period requires that insurers to provide the option of deferring premium payments, interest free, for up to 60 calendar days from each original premium due date. Employers can defer payments up to two months while keeping their workers insured.

<https://iop-odi-content.s3.amazonaws.com/static/Legal/Bulletins/Documents/2020-03.pdf>

# COVID-19 Small Business Resource Helpful Links

## EMPLOYER RESOURCES —STATE OF OHIO

### Department of Insurance

**ACTION:** Insurers must permit employers to continue covering employees under group policies even if the employee would become ineligible due to a decrease in hours worked per week.

[http://attachment.benchmarkemail.com/c921558/Insurance\\_Bulletin.pdf](http://attachment.benchmarkemail.com/c921558/Insurance_Bulletin.pdf)

### Department of Jobs and Family Services

**ACTION:** The Ohio Department of Jobs and Family Services has set up a special COVID-19 website to answer employer and employee questions about unemployment.

<http://jfs.ohio.gov/ouio/CoronavirusAndUI.stm>

**ACTION:** If you're a business owner and have laid-off employees, provide them with this mass layoff form to begin the claims process.

<http://www.odjfs.state.oh.us/forms/num/JFS00671/pdf/>

<https://unemploymenthelp.ohio.gov/>

**ACTION:** SharedWork Ohio is a layoff aversion initiative for businesses aimed at curtailing unemployment during economic downturns. Interested businesses must submit the names and the hourly schedules of employees to be uniformly reduced. JFS will then compensate these employees with unemployment benefits.

<http://jfs.ohio.gov/ouio/SharedWorkOhio/>

### Department of Taxation

**ACTION:** Ohio individual and school district income tax returns (IT1040, SD100), payments with returns, and estimated payments with due dates from April 15, 2020 through June 15, 2020 are extended without interest or penalty to July 15, 2020.

[https://www.tax.ohio.gov/ohio\\_individual/individual.aspx](https://www.tax.ohio.gov/ohio_individual/individual.aspx)

### Department of Transportation

**ACTION:** The Ohio Department of Transportation has modified the process for haulers carrying heavy loads of essential goods. The state usually requires haulers with loads classified as "oversized" to seek advanced permission from ODOT before they travel in and through the state. Haulers carrying essential goods can download and print the permit at [transportation.ohio.gov](http://transportation.ohio.gov).

<https://www.transportation.ohio.gov/wps/portal/gov/odot/>

### JobsOhio

#### Statewide Liquor Buy Back

**ACTION:** Bar and restaurant owners affected by COVID-19 can return high proof liquor products purchased between February 12 – March 15, 2020. This opportunity is also extended to those with temporary (F2) permits for events scheduled between March 12 and April 6, 2020. If a business has questions about this program, they should reach out directly to the Liquor Enterprise Service Center (LESC) at 1(877)812-0013 or by emailing [OhioLiquorInfo@Com.Ohio.gov](mailto:OhioLiquorInfo@Com.Ohio.gov).

<https://www.jobsohio.com/ohio-safe-ohio-working/>

#### Loan Portfolio Interest and Payment Holiday (A Program for Businesses with a Current JobsOhio's Existing Loan Only)

**ACTION:** Payment deferment (no interest and no principal payments) for the next six months. Fifty companies are eligible, representing over 9,500 employees around Ohio.

<https://www.jobsohio.com/ohio-safe-ohio-working/>

# COVID-19 Small Business Resource Helpful Links

## EMPLOYER RESOURCES —STATE OF OHIO

### JobsOhio Innovation Fund

**ACTION: JobsOhio Innovation Fund**, a new program with up to \$50,000,000 allocated to partner with JO's current network of venture investors to provide loans to high priority investor-backed companies, particularly those whose financing has been delayed by COVID-19. The fund will provide convertible loans of \$250,000 to \$2,500,000, co-funded at least 1:1 with existing investors, to help Ohio based, venture backed private businesses at the Series 'A+' stage bridge until their next independent funding event, sustain their in-demand employees, and continue to be in a position to grow and create jobs when the COVID-19 crisis abates.

<https://www.jobsohio.com/ohios-innovation-economy/>

### Program & Policy Adjustments (A Program for Businesses with a Current JobsOhio's Existing Loan Only)

**ACTION:** Expand allowable expenses and near-term relaxed compliance audit. Allow for expenses such as work from home technology and equipment and services to implement guidance associated with COVID-19. Fund upfront vs. reimbursement.

### Workforce Retention Loan (A Program for Businesses with a Current JobsOhio's Existing Loan Only)

**ACTION:** Forgivable, six-month interest-free loan to companies who would use the loan to retain their workforce (this would act as a credit line for payroll). Targeted to medium size private companies with least \$50,000/month in hourly payroll workers. After 6-months, if employees are still working, the loan is forgiven. JobsOhio will invest up to \$100 million. This loan will impact and support thousands of workers across Ohio.

<https://www.jobsohio.com/covid-19-resources/>

### Ohio Bankers League Pandemic Resources

**ACTION:** Roundup of customer assistance programs and measures by banks across Ohio.

<https://www.ohiobankersleague.com/customers>

### OhioMeansJobs

**ACTION:** OhioMeansJobs has resources for individuals looking for jobs, as well as employer.

<https://jobseeker.ohiomeansjobs.monster.com/>

### TechCred

**ACTION:** Provides reimbursement for business upskilling employees through a select list of verified skill development programs. Keep employees engaged from home or utilize downtime by growing employee knowledge.

<https://techcred.ohio.gov/wps/portal/gov/techcred/apply>

# COVID-19 Small Business Resource Helpful Links

## EMPLOYER RESOURCES — CITY OF COLUMBUS/FRANKLIN COUNTY RESOURCES

### City of Columbus Department of Public Service

**ACTION:** The Department of Public Service has suspended enforcement of failure to register vehicles or display registration until further notice.

**ACTION:** The Department of Public Service has cancelled all scheduled parking ticket hearing appeals until further notice. All fines and penalties will be suspended until the hearing date.

### City of Columbus Department of Public Utilities

**ACTION:** The Department of Public Utilities has suspended shutoff of water and electric service for delinquent bills. The policy will be re-evaluated at a later time.

<https://www.columbus.gov/Templates/Detail.aspx?id=2147514646>

**ACTION:** The Department of Public Utilities has restored water and power to hundreds of the most recent to lose service.

**ACTION:** The Department of Public Utilities has temporarily suspended collection on delinquent accounts.

### City of Columbus Division of Income Tax

**ACTION:** In line with guidance issued by the IRS and Ohio Department of Taxation, the City of Columbus deadline to file and pay city income tax will be extended to July 15. City returns are normally due April 15.

<https://www.columbus.gov/Templates/Detail.aspx?id=2147514483>

**ACTION:** The Division of Income Tax has temporarily suspended collections on delinquent city income tax and EMS transportation fees.

### City of Columbus Office of Diversity and Inclusion and Citywide Training

**ACTION:** Grow with Google complimentary training and tools to help grow your skills and business.

[https://www.columbus.gov/odi/Grow-with-Google-Webinars/?utm\\_medium=email&utm\\_source=govdelivery](https://www.columbus.gov/odi/Grow-with-Google-Webinars/?utm_medium=email&utm_source=govdelivery)

### Columbus Foundation Emergency Response Fund

**ACTION:** The Columbus Foundation received a \$1 million gift to its Emergency Response Fund, which assists nonprofit organizations that are experiencing a loss of revenue and/or an increase in operating costs due to the Coronavirus pandemic.

<https://columbusfoundation.org/emergency-assistance-program-emergency-response-fund>

### COTA: Central Ohio Transit Authority

**ACTION:** Transit updates.

<https://www.cota.com/coronavirus/>

### Economic & Community Development Institute

**ACTION:** Offering microloans from \$750 to \$350,000 for startups and small businesses.

<https://www.ecdi.org/invest/loan-program>

### OhioMeansJobs Columbus-Franklin County

**ACTION:** Resources for employers and job seekers.

<https://www.omjfc.org/>

# COVID-19 Small Business Resource Helpful Links

## EMPLOYER RESOURCES — NATIONAL

### The Red Backpack Fund

**ACTION:** The Red Backpack Fund, an initiative of The Spanx by Sara Blakely Foundation managed by GlobalGiving, will make at least 1,000 grants of \$5,000 each to female entrepreneurs in the U.S. to help alleviate the immediate needs and support the long-term recovery of those impacted by this crisis. Eligible applicants include majority women-owned businesses and nonprofits with annual revenues less than \$5M, at least one additional paid employee, and fewer than 50 individuals on staff.

<https://www.globalgiving.org/redbackpackfund/>

### GoFundMe: Small Business Relief Fund

**ACTION:** Small businesses that have been negatively impacted by the coronavirus crisis can sign up on GoFundMe to start a fundraiser to benefit their small business. If the business raises \$500 on their GoFundMe and meets certain eligibility criteria, they may be considered to receive a \$500 matching grant from the Small Business Relief Fund.

<https://www.gofundme.com/f/smallbusinessrelieffund>

### Hello Alice: COVID-19 Business for All Emergency Grant

**ACTION:** The COVID-19 Business for All Emergency Grant supports small business owners impacted by coronavirus. In addition to funding, grant recipients will receive ongoing support from the Hello Alice community.

<https://www.covid19businesscenter.com/>

### LISC Small Business Relief Grant

**ACTION:** LISC is one of the country's largest social enterprises supporting projects and programs to revitalize underserved communities and bring greater economic opportunity to residents. Applicants may apply for one business only and must be 18 years of age to apply. Non-profit organizations are ineligible for this particular pool of relief funding.

<https://www.lisc.org/covid-19/small-business-assistance/small-business-relief-grants/frequently-asked-questions/>

### Verizon Small Business Recovery Fund

**ACTION:** Local Initiatives Support Corporation (LISC) is offering grants to help small businesses fill urgent financial gaps until they can resume normal operations or until other more permanent financing becomes available. These grants were made possible by a \$2.5 million gift from Verizon.

<https://www.lisc.org/covid-19/verizon-small-business-recovery-fund/>

# COVID-19 Small Business Resource Helpful Links

## EMPLOYEE RESOURCES — FEDERAL

Check on the status of your Economic Impact Payment <https://www.irs.gov/coronavirus/get-my-payment>

### Government-Wide Updates

**ACTION:** Federal government updates are being linked and concentrated here. Check for updates daily.

<https://www.usa.gov/coronavirus>

### Consumer Financial Protection Bureau (CFPB)

**ACTION:** The CFPB is providing recommendations for individuals to mitigate and contain the damage of any financial fallout due to the coronavirus. Click here for details.

<https://www.consumerfinance.gov/about-us/blog/protect-yourself-financially-from-impact-of-coronavirus/>

### Department of Education

**ACTION:** To provide broad relief to **federal student loan** borrowers during the COVID-19 national emergency, the U.S. Department of Education has announced that federal student loan borrowers of non-defaulted and defaulted Direct Loans, FFEL Program Loans and Perkins Loans (not owned by commercial lenders and educational institutions) are automatically being placed in an administrative forbearance with their interest rates set to 0%, which allows borrowers to temporarily stop making monthly loan payment. This suspension of payments will last until Sept. 30, 2020. Borrowers can contact their student loan providers to request a suspension of payments after March 13, 2020, with borrowers who are more than 31 days behind on payments, as of March 13th, receiving an automatic suspension. However, borrowers can continue to make payments during the period of 0% interest if they so choose, with the full amount of the borrowers payments being applied to principal once all the interest that accrued prior to March 13th, 2020 is paid.

<https://studentaid.gov/announcements-events/coronavirus>

### Department of Labor (DOL)

**ACTION:** The Department of Labor, Wage and Hour Division, has information on how the Covid-19 emergency affects both the **Fair Labor Standards Act and the Family and Medical Leave Act**. The Department of Labor is working to provide information on labor and employee relations relating to wages and employment as COVID-19 continues to create challenges in the workplace.

<https://www.dol.gov/coronavirus>

**ACTION:** Families First Coronavirus Response Act: Employer Paid Leave Requirements

<https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave>

English: [https://www.dol.gov/sites/dolgov/files/WHD/Pandemic/FFCRA-Employer\\_Paid\\_Leave\\_Requirements.pdf](https://www.dol.gov/sites/dolgov/files/WHD/Pandemic/FFCRA-Employer_Paid_Leave_Requirements.pdf)

Spanish: [https://www.dol.gov/sites/dolgov/files/WHD/Pandemic/FFCRA-Employee\\_Paid\\_Leave\\_Requirements\\_SPANISH.pdf](https://www.dol.gov/sites/dolgov/files/WHD/Pandemic/FFCRA-Employee_Paid_Leave_Requirements_SPANISH.pdf)

### Internal Revenue Service (IRS)

**ACTION:** The Internal Revenue Service announced that the **federal income tax filing due date** is automatically extended from April 15, 2020, to July 15, 2020. Taxpayers can also defer **federal income tax payments** due on April 15, 2020, to July 15, 2020, without penalties and interest, regardless of the amount owed. This deferment applies to all taxpayers, including individuals, trusts and estates, corporations and other non-corporate tax filers as well as those who pay self-employment tax.

<https://www.irs.gov/coronavirus>

**ACTION:** The IRS has a website focused on steps to help taxpayers, businesses and others affected by the coronavirus. The section is up- dated as information is available. The IRS has closed its Taxpayer Assistance Centers but continues to process tax returns, issue refunds and respond to questions.

<https://www.irs.gov/coronavirus>

# COVID-19 Small Business Resource Helpful Links

## EMPLOYEE RESOURCES — STATE OF OHIO

### Government-Wide Updates

**ACTION:** The State of Ohio has a resource page for businesses. Visit the site here.

<https://businesshelp.ohio.gov/>

### Bureau of Motor Vehicles

**ACTION: Ohio licenses** (including driver license, CDLs, and registrations) expiring during the declared State of Emergency shall remain valid until either 90 days after the declared emergency ends, or December 1st, 2020, whichever comes sooner. Five Deputy Registrar and Driver Examination stations are open for CDL and commercial related services.

<https://ohiobmv.gov/>

### Department of Health

**ACTION:** The Ohio Department of Health has a clearinghouse for local, state and federal resources and funds. For small businesses and nonprofits, it includes resources for economic disaster loan programs, bar and restaurant relief, daycare ratio updates and more.

<https://coronavirus.ohio.gov/wps/portal/gov/covid-19/employers-and-employees/Resources-for-Individuals-and-Families/>

### Department of Insurance

**ACTION:** A health insurance grace period requires that insurers to provide the option of deferring premium payments, interest free, for up to 60 calendar days from each original premium due date. Employers can defer payments up to two months while keeping their workers insured.

<https://iop-odi-content.s3.amazonaws.com/static/Legal/Bulletins/Documents/2020-03.pdf>

### Department of Jobs and Family Services

**ACTION: Unemployment benefits** have been expanded to those workers who have been quarantined, laid off, or otherwise rendered inoperative due to the coronavirus and/ or health crisis. The normal one-week waiting period for benefits has also been suspended.

<http://jfs.ohio.gov/ouio/CoronavirusAndUI.stm>

**ACTION:** As part of the CARES Act's emergency relief unemployment insurance details, a \$600/week across-the-board payment increase will apply through the end of July. In addition, for those who need it, the bill provides an additional 13 weeks of benefits beyond what states typically allow.

<https://gop-waysandmeans.house.gov/the-senate-cares-bill-unemployment/>

### Governor's Office of Workforce Transformation

**ACTION:** A selection of in-demand Ohio jobs can be found at COVID-19 (Coronavirus) Job Search

<https://jobsearch.ohio.gov/wps/portal/gov/jobsearch/>

**ACTION:** A website for Ohio's benefit programs including food, medical and child care support.

<https://ssp.benefits.ohio.gov/>

### Department of Taxation

**ACTION:** Ohio individual and school district income tax returns (IT1040, SD100), payments with returns, and estimated payments with due dates from April 15, 2020 through June 15, 2020 are extended without interest or penalty to July 15, 2020

[https://www.tax.ohio.gov/ohio\\_individual/individual.aspx](https://www.tax.ohio.gov/ohio_individual/individual.aspx)

### OhioMeansJobs

**ACTION:** OhioMeansJobs has resources for employers and job seekers.

<https://jobseeker.ohiomeansjobs.monster.com/>

*This information was compiled by Hicks Partners and the City of Columbus Office of Small Business and Entrepreneur Development. This is a non-comprehensive list and it will be updated periodically. For more information please visit <http://www.HicksPartners.com> or the City of Columbus Office of Small Business and Entrepreneur Development at <https://www.columbus.gov/development/economic-development/Small-Business/>*

# COVID-19 Small Business Resource Helpful Links

## EMPLOYEE RESOURCES — CITY OF COLUMBUS/FRANKLIN COUNTY

### City of Columbus Department of Public Service

**ACTION:** The Department of Public Service has suspended the 72-hour parking rule indefinitely to provide flexibility and allow residents to stay in their homes as much as possible.

**ACTION:** The Department of Public Service has suspended enforcement of failure to register vehicles or display registration until further notice.

**ACTION:** The Department of Public Service has cancelled all scheduled parking ticket hearing appeals until further notice. All fines and penalties will be suspended until the hearing date.

### City of Columbus Department of Public Utilities

**ACTION:** The Department of Public Utilities has suspended shutoff of water and electric service for delinquent bills. The policy will be Re-evaluated at a later time.

<https://www.columbus.gov/Templates/Detail.aspx?id=2147514646>

**ACTION:** The Department of Public Utilities has restored water and power to hundreds of the most recent to lose service.

**ACTION:** The Department of Public Utilities has temporarily suspended collection on delinquent accounts.

### City of Columbus Division of Income Tax

**ACTION:** In line with guidance issued by the IRS and Ohio Department of Taxation, the City of Columbus deadline to file and pay city income tax will be extended to July 15. City returns are normally due April 15.

<https://www.columbus.gov/Templates/Detail.aspx?id=2147514483>

### City of Columbus Office of Diversity and Inclusion and Citywide Training

**ACTION:** Grow with Google complimentary training and tools to help grow your skills and business.

[https://www.columbus.gov/odi/Grow-with-Google-Webinars/?utm\\_medium=email&utm\\_source=govdelivery](https://www.columbus.gov/odi/Grow-with-Google-Webinars/?utm_medium=email&utm_source=govdelivery)

### COTA: Central Ohio Transit Authority

**ACTION:** Transit updates.

<https://www.cota.com/coronavirus/>

### Economic & Community Development Institute

**ACTION:** Offering microloans from \$750 to \$350,000 for startups and small businesses.

<https://www.ecdi.org/invest/loan-program>

### Franklin County Municipal Court Eviction Moratorium

**ACTION:** The Franklin County Municipal Court has issued an order that evictions filed after March 16th will not be scheduled for a hearing until eight weeks after the filing date. No evictions are legally allowed to take place until after May 11, 2020. Landlords may not attempt to move tenants without the court's assistance, and residents who are at risk of being informally evicted by their landlords have options. Individuals are encouraged to call the police non-emergency line at 614-645-4545 and the Legal Aid Society of Columbus at 614-241-2001. If you are aware that you are unable to pay your rent because of the COVID-19 crisis, contact your landlord to understand what options might be available, including a payment plan. Organizations including IMPACT Community Action (614-252-2799) and Franklin County Emergency Assistance-PRC are options for emergency rental assistance.

# COVID-19 Small Business Resource Helpful Links

## EMPLOYEE RESOURCES — CITY OF COLUMBUS/FRANKLIN COUNTY

### OhioMeansJobs Columbus-Franklin County

**ACTION:** Resources for employers and job seekers.

<https://www.omjfc.org/>

### Workforce Development Board of Central Ohio (WDBCO)

**ACTION:** The Workforce Development Board of Central Ohio can provide direct cash support for qualified applicants. Participants will engage in workforce preparedness or credentialing activities such as online workshops and, in return, they will receive \$250 to help with immediate expenses until unemployment or other longer-term support options kick in.

<https://wdbco.org>

**ACTION: Central Ohio ReEmployment & Resource Virtual Hiring Event** - connect with businesses that have available positions and are ready to hire.

<https://www.omjfc.org/virtual-events>

# COVID-19 Small Business Resource Helpful Links

## PRIVATE SECTOR — BANKING AND FINANCING

### Bank of America

**ACTION:** Offering individuals and small businesses payment assistance and deferrals.

<https://about.bankofamerica.com/promo/assistance/latest-updates-from-bank-of-america-coronavirus>

### Chase Bank

**ACTION:** Offering payment assistance across their products.

<https://www.chase.com/digital/resources/coronavirus>

### Economic & Community Development Institute

**ACTION:** Offering microloans from \$750 to \$350,000 for startups and small businesses.

<https://www.ecdi.org/invest/loan-program>

### Facebook

**ACTION:** Applications for cash grants and ad credits for businesses will open in the coming weeks.

<https://www.facebook.com/business/grants>

### Fifth Third Bank

**ACTION:** Payment deferrals for small businesses are being offered across their products.

<https://www.53.com/content/fifth-third/en/alerts/covid-support.html>

### First Commonwealth Bank

**ACTION:** offering 3 months of consumer loan payment deferral.

<https://www.com/why-us/contact-us/coronavirus-update/>

### HFLA of Northeast Ohio

**ACTION:** Individuals and families may apply for an emergency loan of up to \$1,500. Monthly repayments of \$100 would begin May 1, 2020.

<https://interestfree.org/>

### Honeycomb Credit

**ACTION:** Loan options for working capital through its proprietary crowdfunding platform are being offered from \$10,000 to \$25,000. Additional loans amounts may be considered.

<https://www.honeycombcredit.com/>

### Huntington Bank

**ACTION:** Payment deferrals for small businesses and individuals are being offered across their products.

<https://www.huntington.com/coronavirus>

### PNC Bank

**ACTION:** Payment deferrals for small businesses and individuals are being offered across their products.

<https://www.pnc.com/en/customer-service/coronavirus-update.html?lnksrc=homepage-alert>

### U.S. Bank

**ACTION:** Payment deferrals for small businesses and individuals are being offered across their products.

<https://www.usbank.com/splash/covid-19.html>

# COVID-19 Small Business Resource Helpful Links

## RESTAURANTS

### Restaurant Employee Relief Fund

**ACTION:** The National Restaurant Association Educational Foundation (NRAEF), subject to the availability of funds contributed to the Fund, will provide a one-time grant of \$500 directly to the applicant following NRAEF's review and confirmation that their submitted application meets the prescribed program guidelines. Grants will be awarded to those individuals who meet the eligibility criteria, as reviewed and verified by the NRAEF. Awards will be limited to one grant per person. All grant approvals are at the discretion of the NRAEF.

<https://rerf.us/>

## TELECOMMUNICATIONS

### AT&T

**ACTION:** Suspension of service for nonpayment has been stopped for the next 60 days and repayment late fees will be waived.

<https://about.att.com/pages/COVID-19.html>

### Charter Communications

**ACTION:** Offering free Spectrum broadband and Wi-Fi access for 60 days to households with K-12 and/or college students who do not already have a Spectrum broadband subscription and at any service level up to 100 Mbps. Those interested in enrolling should call 1-844-488-8395. Installation fees will be waived for new student households.

<https://corporate.charter.com/newsroom/charter-expands-free-60-day-spectrum-broadband-internet-and-wifi-offer-to-include-educators-who-are-new-spectrum-subscribers>

## TRANSPORTATION

**Central Ohio Transit Authority Updates** - <https://www.cota.com/coronavirus/>

**Consumer travel alerts and information** - <https://www.experiencecolumbus.com/covid-19-travel-information/>

**COVID-19 Mobility/Transportation Updates** - <https://morpc.gohio.com/covid-19-mobility/>

# COVID-19 Small Business Resource Helpful Links

## UTILITIES RESOURCES

### AEP

**ACTION:** Suspension of service for nonpayment has been stopped until further notice and repayment plans have been implemented.

<https://www.aep.com/news/coronavirus>

### AT&T

**ACTION:** Suspension of service for nonpayment has been stopped for the next 60 days and repayment late fees will be waived.

<https://about.att.com/pages/COVID-19.html>

### Charter Communications

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<https://corporate.charter.com/newsroom/charter-to-offer-free-access-to-spectrum-broadband-and-wifi-for-60-days-for-new-K12-and-college-student-households-and-more>

### City of Columbus Department of Public Utilities

**ACTION:** The Department of Public Utilities has suspended shutoff of water and electric service for delinquent bills. The policy will be re-evaluated at a later time.

<https://www.columbus.gov/Templates/Detail.aspx?id=2147514646>

### Columbia Gas

**ACTION:** Suspension of service for nonpayment has been stopped until further notice and repayment plans have been implemented.

<https://www.columbiagasohio.com/campaigns/covid-19>

### Dominion Energy

**ACTION:** Suspension of service for nonpayment has been stopped until further notice and repayment options are available.

**ACTION:** Grants funds for nonprofits addressing direct needs in the communities across the Dominion Energy footprint are available.

<https://www.dominionenergy.com/company/coronavirus>

# COVID-19 Small Business Resource Helpful Links

## ADDITIONAL RESOURCES & UPDATES

**City of Columbus** - <https://www.columbus.gov/covid19resources/>

**Centers for Disease Control and Prevention** - <https://www.cdc.gov/coronavirus/2019-nCoV/index.html>

**Columbus Chamber of Commerce** - <https://columbus.org/combating-covid-19/>

**COVID-19 Resource Center from Council of Development Finance Agencies** - <https://www.cdfa.net/cdfa/cdfaweb.nsf/resourcecenters/COVID-19.html>

**Department of Health (Crisis Resources)** - <https://mha.ohio.gov/Health-Professionals/About-Mental-Health-and-Addiction-Treatment/Emergency-Preparedness/Coronavirus>

**Department of Health (Health Updates)** - <https://coronavirus.ohio.gov/wps/portal/gov/covid-19/>

**JobsOhio** - <https://www.jobsohio.com/covid-19-resources/>

**Ohio Chamber of Commerce** - <https://ohiochamber.com/coronavirus-business-resources/>

**Ohio Development Services Agency** - <https://columbus.gov/development/economic-development/Webinar-listing---Managing-through-Crisis/>

**Ohio Economic Development Association** - <https://ohioeda.com/covid-19-resources-center/>

**One Columbus** - <https://columbusregion.com/covid-19-preparing-for-the-future/>

**The Columbus Foundation** - <https://columbusfoundation.org/emergency-assistance-program-emergency-response-fund>

**The Ohio Manufacturers' Association** - <https://www.ohiomfg.com/covid-19-resources/>

**U.S. Chamber of Commerce** - <https://www.uschamber.com/co/small-business-coronavirus>

### Columbus Chamber of Commerce COVID-19 Impact Survey

[https://docs.google.com/forms/d/e/1FAIpQLSc96BX7VjcXdKbJkfvZThHsp-A1mFDxCWmuQq0hfh43mJ\\_5GA/viewform](https://docs.google.com/forms/d/e/1FAIpQLSc96BX7VjcXdKbJkfvZThHsp-A1mFDxCWmuQq0hfh43mJ_5GA/viewform)

### Workforce Development Board of Central Ohio/

### OhioMeansJobs Columbus-Franklin County Business Solutions

Business Communications Survey: <https://s.surveyanypalace.com/businesscomm>

### Columbus Partnership Opinion Survey

<https://columbuspartnership.com/covidsurvey>