



ECONOMIC DEVELOPMENT DEPARTMENT

Business Best Practices during Covid-19

A great starting point is to [read this quick, 1 page document on 5 practical tips](#) that small businesses can use to protect their financial health or on [25 tips for marketing your business during the coronavirus](#). The Federal Emergency Management Agency (FEMA) has created a template for your business to [create a plan to remain in operation](#) during a pandemic. A quicker, shorter version from the CDC and the Department of Health & Human Services can be found [here](#). The CDC also released an interim [guidance for businesses and employers](#). The U.S. Chamber has developed several useful tools, resource lists and communication toolkits for businesses to use as well as a live blog to help businesses for the near and long-term impact. [Access US Chamber site here](#).

If you are looking for employees, or you are a current job seeker looking for work at an essential business, please visit this site to post and search for job opportunities:
<https://jobsearch.ohio.gov/wps/portal/gov/jobsearch/>

Official Guidance on Corona Virus and Legal Help

Message from Governor's Office on Stay – at – Home Order:

FROM: Lieutenant Governor Jon Husted
RE: Guidance on Essential Businesses

- Please read the order at [Coronavirus.Ohio.gov](https://www.coronavirus.ohio.gov) ([Director's Stay at Home Order](#)),
- Use good judgement to follow the plan requirements of the order.
- Businesses do not need a letter, certification or clearance to operate, **but it is recommended that a business develop a document providing the rationale on how you qualify as an "essential business" and what you were doing to comply with item 18** which includes a checklist of sanitary workplace regulations.

- Please don't call law enforcement and don't call the health department to ask them to interpret it for you. They are in charge of enforcement and can't take thousands of calls to interpret the order for you. Be prepared, because if you are a violator you can expect that a neighbor, competitor, or employee will report you and you will be asked to justify your operations and ultimately be held accountable.
- Please read the order: If you see an exemption for your business in the order as an "essential business" then you can remain open. But if you're not on the list of exemptions or you are not part of the essential supply chain then consider yourself closed until further notice.
- And remember, even if you are in an "essential business" you need to follow the health and safety guidelines outlined in this order under section 18. Remember the goal of why we asking you to do this: to limit the spread of coronavirus. If you can stay home please do.
- Work from home whenever possible.
- Maintain 6' of distance between associate work-stations or areas.
- Practice good hygiene: wash your hands, avoid touching your face and disinfect work areas, door handles and other frequently used items often.

Other Official Guidance

- [Official Department of Homeland Security CISA National Critical Functions Guidance](#) (if you fit in here – you're essential!)
- [Interim Guidance for Businesses and Employers to Plan and Respond to Covid-19](#) from the Centers for Disease Control and Prevention
- U.S. Chamber of Commerce [Combating the Coronavirus](#)
- [Ohio Department of Health Guidelines for Essential Businesses and Operations Employers.](#)
- [Ohio Department of Health Covid-19 Information and Checklist for Businesses/Employers](#)

Legal Opinions and Insights relating to Covid-19

- ✓ [Kegler, Brown, Hill & Ritter](#)
- ✓ [Dickinson - Wright](#)
- ✓ [Frost – Brown - Todd](#)
- ✓ [Vorys](#)
- ✓ [Calfee](#)
- ✓ [Jones Day](#)
- ✓ [Thompson Hine](#)

Assistance for Manufacturers

Manufacturers are encouraged to also look at the **[Financial Programs \(hyperlink\)](#)** section as many of these will apply to your business. Manufacturers considering a layoff or reduction in staff are encouraged to look at the **[Taking Care of Your Employees \(hyperlink\)](#)** section as well.

[Legal Opinion for Ohio Manufacturer's Association on Essential Business](#)

- Information on how [to retool the shop](#) to make personal protective equipment from the Ohio Manufacturer's Association.
- America Makes partnered with the Food and Drug Administration to help the manufacturing community meet the needs of first responders and health care workers. [Learn more here.](#)
- Not sure what kinds of supplies might be in demand? [Reference this document.](#)
- The Manufacturing Advocacy and Growth Network (MAGNET) have put together a variety of resources including [this document](#).
- The [Ohio Manufacturer's Association](#) also has a list of resources on Covid-19.
- A recording of a call (3/23/2020) on Ohio's Stay at Home Order and the impact on manufacturers throughout the state is available [here](#).
- The Department of Labor's Occupational Safety and Health Administration (OSHA) has released a [document](#) on how businesses can plan to prevent the spread of the Coronavirus in the workplace based on traditional infection prevention and industrial hygiene practices as well as a [website on the virus](#) full of resources.
- Businesses that are interested in learning more about the products that meet the EPA's criteria for use against the Coronavirus may reference the [publication List N](#). There is limited supplies of hand sanitizer, etc. available but perhaps you can find a good work around with other materials listed.
- [Center for Disease Control's Q&A on Manufacturing Facility Protocols for Covid-19](#)
- [FEMA Pandemic Influenza Continuity of Operations Annex Template Instructions](#)
- You may also wish to review if your [business interruption coverage](#) or if [the Corona Virus damage to property](#) can be covered by your insurance policy.
- If you are looking for employees, or you are a current job seeker looking for work at an essential visit, please visit this site to post and search for job opportunities:
<https://jobsearch.ohio.gov/wps/portal/gov/jobsearch/>

Ohio manufacturing companies are doing a variety of practices to keep their facilities clean but ensuring that their employees remain safe is a top concern. Here is what some of them are doing that you may be able to implement at your plant:

- Some companies are adding shifts or weekend hours so everyone can still collect a paycheck, ensure social distancing and not affect product delivery.
- Another company split plant into 2 work teams to promote social distancing, each working for 7 days 12 hour shifts (with additional breaks).
- Some have created a built in break time for employees to clean and disinfect with checklists on what has to be done.
- Take temperature checks at the door before someone enters the facility. This way if someone has a high temperature they are not in the building potentially causing contamination or causing some employees with reasons to worry.
- Stagger breaks and start times so 6' distance can be maintained and not a mad rush for the same limited areas. If you have some employees who need structure and hate to deviate from routines you can try to incorporate this into your planning too.
- Some have withdrawn attendance and points policies, including leeway for employees with children affected by school closures.
- If not a fire door, consider propping it open to avoid a lot of people touching the same thing over and over throughout the day.
- Some companies that have been forced to implement a layoff are still paying their employees benefits. The hope is that they will have an easier time getting these great employees back when the economy ramps back up. [All health insurers have been required by the Ohio Department of Insurance to allow employers to defer their insurance premium payments for up to two months.](#)
- Keep your staff informed but not with in-person meetings. Use your bulletin boards and emails to keep everyone in the same loop.
- One company has a dedicated person watching the daily Governor's updates and sending out communication the following day after they see what the media is saying to ensure that they are getting the right message to communicate.
- Others have a communication response team made up of a cross section of department managers who can each see how to better plan for the outbreak with minimal disruptions.
- If someone from your company has a LinkedIn account have them search for OMA's Covid-19 Information Exchange or www.linkedin.com/groups/12385229/ to stay up-to-date on other best practices

Taking Care of Your Employees

Employers who have individuals working from home may also wish to visit the **Working from Home (hyperlink)** page.

- ✓ If you are looking for employees, or you are a current job seeker looking for work at an essential business, please visit this site to post and search for job opportunities: <https://jobsearch.ohio.gov/wps/portal/gov/jobsearch/>
- ✓ The [IRS Employee Retention Credit](#) is designed to encourage businesses to keep employees on their payroll. The refundable tax credit is 50% of up to \$10,000 in wages paid by an eligible employer whose business was financially impacted by Covid-19.
- ✓ [SharedWork Ohio](#) is a creative alternative to avoid layoffs for employers. It allows workers to remain employed and employers to retain their staff during times of reduced activity. By utilizing the SharedWork tool the employer may reduce hours to avoid a layoff, the employee works the reduced hours and the Ohio Department of Job and Family Services provides an unemployment insurance benefit proportionate to their reduced hours. [Learn more here.](#)
- ✓ [All health insurers have been required by the Ohio Department of Insurance to allow employers to defer their insurance premium payments for up to two months.](#) You can keep your employees covered and push back the costs until later to free up cash.
- ✓ The *Families First Coronavirus Response Act* provides up to 14 days of paid sick leave and up to 12 weeks of paid family medical leave to help those dealing with exposure, diagnosis, or even symptoms of the coronavirus. The majority of workers of small and mid-sized companies and non-profits are eligible as long as they have been employed for at least 30 days. The White House has stated that businesses and non-profits that provide this paid leave will be reimbursed for the full amount within 90 days (in the form of a payroll tax credit). The bill also requires employers to provide additional protections for healthcare workers. [Read more about the bill here.](#) You may also reference [this FAQ document](#) from GBQ.
- ❖ Businesses may direct employees that they were forced to lay off to [this resource](#) from the Ohio Department of Job and Family Services as well as this FAQ on [Coronavirus and Unemployment Insurance Benefits.](#)
- ❖ The Ohio Bureau of Worker's Compensation have created [a BWC Covid-19 FAQ](#). March to May payments may be deferred until June 1, 2020.
- ❖ Employers planning mass layoffs or shutdowns as a result of the coronavirus are asked to share a specific code (2000180) with the Ohio Department of Job and Family Services to speed the processing of unemployment benefits. [Access the form here.](#)
- ❖ The Ohio Department of Job and Family Services offers a [Rapid Response Team](#) to help employers with transitions such as layoffs and assistance with the federally required WARN act.
- ❖ Businesses that are interested in learning more about the products that meet the EPA's criteria for use against the Coronavirus may reference the [publication List N.](#)
- ❖ The Consumer Financial Protection Bureau has created a [resource document](#) on what to do if your employees are having trouble with bills, experience a loss of income or may be targeted by scammers looking to take advantage of a bad situation.

Working From Home Information

- ❖ GoToMeeting / LogMeIn have created a [free service](#) for healthcare, educational, non-profit and government organizations to host meetings, video conferencing, etc. for three months. Google Hangouts also has a [free offering](#) until July 1st, 2020 for companies not covered by GoToMeeting.

- ❖ Roetzel (a legal firm) has developed [a best practices document for remote work](#). They have also developed information on [employer's responsibilities to review I-9 documents in-person if the workforce is operating completely remotely as well as four legal pitfalls of employees working from home due to the coronavirus](#).
- ❖ The [Society for Human Resources Management](#) also has some no-cost resources such as templates for memos, travel policies and protocols for health screenings.

Small Business Assistance

Small businesses are encouraged to also look at the **Financial Programs (hyperlink)** section as many of these will apply to your business. Business owners considering a layoff or reduction in staff are encouraged to look at the **Taking Care of Your Employees (hyperlink)** section as well. If you are looking for employees, or you are a current job seeker looking for work at an essential visit, please visit this site to post and search for job opportunities:

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

- ✓ Current economic relief opportunities – [Squire, Patton, Boggs](#)
- ✓ SCORE (the Service Corps of Retired Executives) has created a [Coronavirus small business resource hub](#)
- ✓ The U.S. Chamber of Commerce developed a [Small Business Guide for Covid-19 Loans](#).
- ✓ You may also wish to review if your [business interruption coverage](#) or if [the Corona Virus damage to property](#) can be covered by your insurance policy.
- ✓ You can learn more about the [Paycheck Protection Program](#) that helps small businesses pay up to 8 weeks of payroll costs, including benefits. [Apply here](#).
- ✓ Learn more about the Families First Coronavirus Response Act: [Employer Paid Leave Requirements](#) that affects all private employers with fewer than 500 employees. You may also download a [poster on employee rights](#) for this act.
- ✓ The Small Business Administration's Economic Injury Disaster Loan Assistance program also has a loan specifically for sole-proprietors ([SBA Form C](#))
- ✓ Tax filings and payments may be deferred until July 15th. The Treasury Department will not be applying any interest or penalty on amounts normally due with the 2019 return up to \$1 million for individuals (including the self-employed) and up to \$10 million for corporations. [Read the publication here](#).
- ✓ For bar and restaurant owners that have stocked up on alcohol in expectation of brisk sales during St. Patrick's Day, NCAA tournaments or other events that drive bar / restaurant traffic, owners of these establishments have a time-limited opportunity to return unopened, high proof liquor products purchased from February 13th to March 15th, 2020 back to the agency of purchase. For more information please contact 1-877-812-0013 or ohioliquorinfo@com.ohio.gov The National Restaurant Association also has created a [coronavirus information and resource page](#).
- ✓ Contingency planning for small businesses, including some contractual language you may wish to add to future deals, can be found [here](#).
- ✓ You can hear more about what small business resources are available [in this recording with Susan McGann](#), the local Small Business Development Center Advisor from Kent.

Her phone is 330-678-8108 and her email is smcgann@akronsbdc.org

Financial Programs and Loans

Helping businesses navigate the complex regulations of federal, state and local bureaucracies are what economic development departments are all about.

- Look into the [Small Business Guide to the CARES Act](#), part of the largest federal stimulus money disbursement in history.
- You can learn more about the [Paycheck Protection Program](#), a part of the CARES Act, that helps small businesses pay up to 8 weeks of payroll costs, including benefits. [Apply here](#). The Greater Cleveland Partnership did a good job on an [FAQ document](#) on the program.
 - Loans of 250% of employer's monthly payroll (up to \$10 million) until 6/30/2020 that can be used to cover payroll (salary, leave, insurance), mortgage, rent and utility payments.
 - Loans are forgivable for funds spend during 8 week period after origination in the amount equal to payroll, mortgage interest, lease and utilities.
 - Businesses, even without a personal guarantee or collateral, can apply as long as they were operational on February 15, 2020 and had paid employees (even if the owner is the only employee).
 - It is important to note that loan forgiveness only occurs (generally – seek legal counsel) if employees continue to receive pay at normal levels during 8 weeks after loan origination. The amount spent on payroll, mortgage interest, rent and utility payments can be combined and that portion of the loan will be forgiven.
 - Small businesses and sole proprietorships can apply on 4/3/2020
 - Independent contractors and self-employed can apply on 4/10/2020.
- The IRS has established a special section focused on steps to help taxpayers, businesses and others affected by the coronavirus. [This IRS page](#) will be updated as new information is available.
- Businesses impacted by Covid-19 can apply for up to \$2 million to pay for payroll, accounts receivable and fixed debts that can't be paid due to the impact of the Corona Virus through the [Small Business Administration's Economic Injury Disaster Loan](#).
 - Frequently asked questions on the program can be found [here](#).
 - You can watch [a short 15 minute video on how to apply](#) from the SBA Economic Injury Loans from an Ohio colleague.
 - To expedite the process the borrower should have complete copies of their most recent federal income tax return and a completed and signed [IRS form 4506-T](#) which authorizes the release of tax information. Additional information to have available would be a schedule of liabilities, personal financial statement, monthly sales figures, a current year-to-date profit-and-loss statement, and a year-end profit-and-loss statement and balance sheet for that tax year if the most recent federal income tax return has not been filed.
 - If you are a small business with who currently has a relationship with an SBA Express Lender you can access up to \$25,000 with substantially less paperwork

with an [SBA Express Bridge Loan](#). This can also be used as a way to get urgently needed cash while waiting for a decision on an Economic Injury Disaster Loan.

- You may also wish to review if your [business interruption coverage](#) or if [the Corona Virus damage to property](#) can be covered by your insurance policy.
- The Small Business Administration's Economic Injury Disaster Loan Assistance program also has a loan specifically for sole-proprietors ([SBA Form C](#))
- The U.S. Chamber of Commerce developed a [Small Business Guide for Covid-19 Loans](#).
- The [Economic and Community Development Institute](#) also has a variety of loans for startups or small businesses.
- Tax filings and payments may be deferred until July 15th. The Treasury Department will not be applying any interest or penalty on amounts normally due with the 2019 return up to \$1 million for individuals (including the self-employed) and up to \$10 million for corporations. [Read the publication here.](#)
- Northeast Ohio has a long standing tradition of generosity. [HFLA of Northeast Ohio](#) makes education, personal and small business loans without interest.