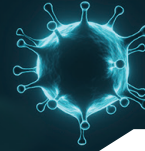


THE CITY OF
COLUMBUS
ANDREW J. GINTHER, MAYOR

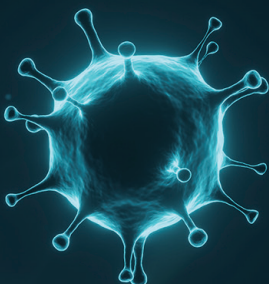
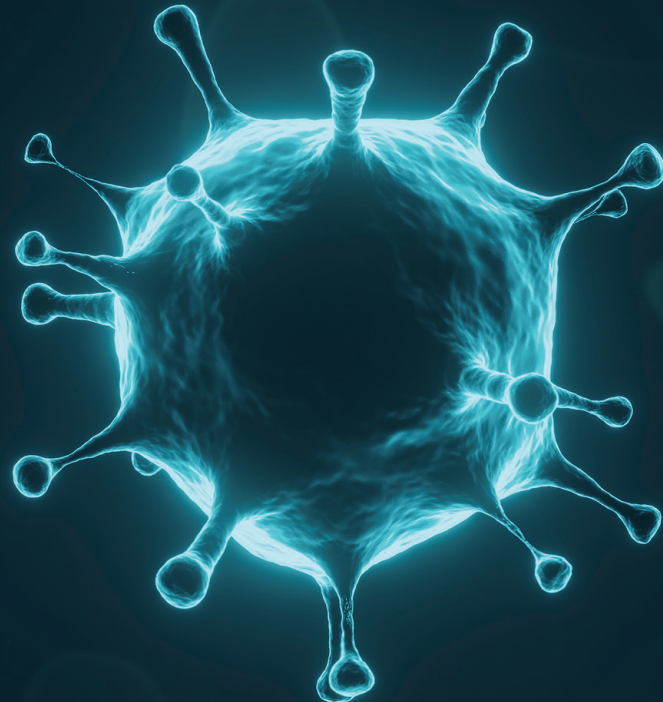
DEPARTMENT OF
DEVELOPMENT

 **HICKS**
PARTNERS



COVID-19

Small Business Resource Guide



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: 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>

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. 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. Applicants are encouraged to apply online.

<https://www.sba.gov/funding-programs/disaster-assistance>

ACTION: SBA also offers its traditional loan programs for working capital, fixed assets and more. It also has express loan and microloan programs. Detailed information on these loans and how to connect with a lender are available on its website.

<https://www.sba.gov/funding-programs/loans>

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/funding-programs/loans/lender-match>

Department of Labor (DOL)

ACTION: Their Wage and Hour Division has pages up for question on how this 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

Spanish: https://www.dol.gov/sites/dolgov/files/WHD/Pandemic/FFCRA-Employee_Paid_Leave_Requirements_SPANISH.pdf

COVID-19 Small Business Resource Helpful Links

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: A three-month delay for federal tax payments owed up to \$1 million was announced by the IRS. Federal tax returns will still need to be filed by April 15 but entities will have until July 15, 2020, to pay. This will apply to individual returns but should also cover many pass-through entities and small businesses.

<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 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>

COVID-19 Small Business Resource Helpful Links

EMPLOYER RESOURCES —STATE OF OHIO

Government-Wide Updates:

ACTION: The State of Ohio has a resource page for businesses.

<https://coronavirus.ohio.gov/wps/portal/gov/covid-19/home/resources-for-economic-support>

Ohio 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/>

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>

Department of Commerce

ACTION: The Ohio Department of Commerce is offering a one-time liquor buyback program for bars and restaurants. Products must have been obtained in the last 30 days and applies to select F2 permit holders too.

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

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/>

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/>

COVID-19 Small Business Resource Helpful Links

The Ohio 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/home/Resources-for-Economic-Support/econ>

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>

The Ohio 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.

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

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

JobsOhio

Statewide Liquor Buy Back

ACTION: Executing an alcohol buy-back initiative allowing bars, restaurants, and F2 permit holders (non-profits) to return surplus product purchased in the last 30 days for a full refund upon return of their supply. This buy-back has a potential of providing restaurant and bar owners across Ohio up to \$30 Million total savings. Nearly 800 buyback requests have been made to-date.

<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/>

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/>

COVID-19 Small Business Resource Helpful Links

OhioMeansJobs

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

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

Ohio Bankers League Pandemic Resources

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

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

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 Division of Income Tax

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

City of Columbus Department of Public Utilities

ACTION: The Department of Public Utilities has suspended water and electric service turnoffs until at least April 15. At that time, the policy will be reevaluated.

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 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.

Economic & Community Development Institute

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

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

Central Ohio Transit Authority

ACTION: Transit updates.

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

OhioMeansJobs Columbus-Franklin County

ACTION: Resources for employers and job seekers.

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

COVID-19 Small Business Resource Helpful Links

EMPLOYEE RESOURCES — FEDERAL

Government-Wide Updates

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

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

Department of Labor (DOL)

ACTION: Their Wage and Hour Division has pages up for question on how this 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

Spanish: https://www.dol.gov/sites/dolgov/files/WHD/Pandemic/FFCRA-Employee_Paid_Leave_Requirements_SPANISH.pdf

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/>

Internal Revenue Service (IRS)

ACTION: A three-month delay for federal tax payments owed up to \$1 million was announced by the IRS. Federal tax returns will still need to be filed by April 15 but entities will have until July 15, 2020, to pay. This will apply to individual returns but should also cover many pass-through entities and small businesses.

<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 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>

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://coronavirus.ohio.gov/wps/portal/gov/covid-19/home/resources-for-economic-support>

Ohio's Benefits

ACTION: A website for food, medical and child care support.

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

Ohio 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://ohiobmvt.gov/>

The Ohio 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/home/Resources-for-Economic-Support/econ>

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>

OhioMeansJobs

ACTION: OhioMeansJobs has resources for employers and job seekers.

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

COVID-19 Small Business Resource Helpful Links

EMPLOYEE RESOURCES — CITY OF COLUMBUS/FRANKLIN COUNTY

City of Columbus Division of Income Tax

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

City of Columbus Department of Public Utilities

ACTION: The Department of Public Utilities has suspended water and electric service turnoffs until at least April 15. At that time, the policy will be reevaluated.

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 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.

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.

Central Ohio Transit Authority

ACTION: Transit updates.

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

OhioMeansJobs Columbus-Franklin County

ACTION: Resources for employers and job seekers.

<https://www.omjcfc.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>

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.fcbanking.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 loan 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/update-center.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>

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

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

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

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

COVID-19 Resource Center from Cdfa - <https://www.cdfa.net/cdfa/cdfaweb.nsf/resourcecenters/COVID-19.html>

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

UTILITIES RESOURCES

AEP

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

<https://aep.com/news/stories/read/5464/AEPs-Response-to-COVID19>

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-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 until at least April 15 for delinquent bills. At that time, the policy will be reevaluated.

<https://www.columbus.gov/utilities/>

COVID-19 Small Business Resource Helpful Links

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>

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>

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

Ohio Department of Health (Crisis Resources) - <https://coronavirus.ohio.gov/wps/portal/gov/covid-19/home/resources-for-economic-support>

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

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

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

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

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

Quest Diagnostics - <https://www.questdiagnostics.com/home/Covid-19/>

Johnson & Johnson - <https://www.jnj.com/tag/covid-19>

Columbus Chamber of Commerce COVID-19 Impact Survey
forms.gle/i45BgAH57UhHavwe7

THE CITY OF
COLUMBUS
ANDREW J. GINTHER, MAYOR
DEPARTMENT OF
DEVELOPMENT
ECONOMIC DEVELOPMENT
OFFICE OF SMALL BUSINESS AND
ENTREPRENEUR DEVELOPMENT

 **HICKS**
PARTNERS

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/>