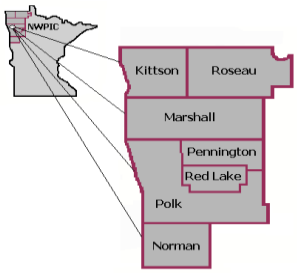

NORTHWEST PRIVATE
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WORKFORCE DEVELOPMENT BOARD

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COVID-19 Resources for Businesses
Updated April 3, 2020 4:00 PM CST

A couple of businesses in the local area have been requesting information regarding the current COVID-19 pandemic in terms of how it may affect their business, what other businesses are doing to prepare, and where to get accurate helpful information

CARES Act- To answer Questions that Minnesotans may have
Here are three links that will also be updated if executive branch actions during implementation change how these programs are delivered. Also, reference Smith CARES Act FAQ.pdf.
Please advise if you are hearing questions about the CARES Act or any other feedback from the local area and or region, so we can share with the Office of Senator Tina Smith.

Sen. Tina Smith CARES Act FAQ in Brief
Sen. Tina Smith CARES Act FAQ Full Length
Sen. Tina Smith Coronavirus Resources Website

DEED – Resource Guide for Small Businesses
https://mn.gov/deed/newscenter/press-releases/?id=425890

DEED – COVID Employer FAQs
https://mn.gov/deed/newscenter/covid/employers/employer-faqs/

DEED – Guidance on critical sector worker designations
https://mn.gov/deed/newscenter/covid/business-exemptions/

DEED – Unemployment Insurance Information for Employers
On March 16, Governor Walz issued an executive order ensuring workers affected by COVID-19 have full access to unemployment benefits. The order also relieves taxpaying employers of benefit charges associated with COVID-19. This means a company's unemployment tax rate will not increase if your workers collect unemployment benefits due to COVID-19. If your workers apply for unemployment benefits, DEED will let you know.

More information about Unemployment Insurance for employers:
https://www.uimn.org/employers/employer-account/news-updates/covid-19.jsp

DEED- Information about Unemployment Benefits for Workers Affected by COVID-19:

COVID-19 (CORONAVIRUS) and Unemployment Benefits Updates
https://www.uimn.org/applicants/needtoknow/news-updates/covid-19.jsp

Health Care Insurance Options:

https://www.uimn.org/applicants/help-support/comm-organizations/healthcare.jsp

Employee Layoff Information (If you choose to temporarily close)

Where to Apply for Unemployment Benefits
www.uimn.org

How to Apply for Unemployment Insurance (Printable Instruction Brochure)

https://www.uimn.org/assets/HowToApplyForUI_tcm1068-193561.pdf

DEED – Rapid Response
Employers planning a closure or major layoffs as a result of the coronavirus can get help through the Rapid Response program. Rapid Response teams will discuss your needs with you, help avert layoffs if possible, and provide services to assist workers facing job losses. For more information, visit DEED's Rapid Response page or call 1-866-213-1422
https://mn.gov/deed/business/starting-business/management-basics/considering-layoff.jsp

Shared Work-
Employers experiencing a slowdown in their businesses or services as a result of the coronavirus impact on the economy may apply for the Unemployment Insurance Shared Work Program. This program allows employers to seek an alternative to layoffs - retaining their trained employees by reducing their hours and wages that can be partially offset with UI benefits. Workers of employers who are approved to participate in the Shared Work Program receive the percentage of their weekly UI benefit amount based on the percentage of hours and wages reduced, not to exceed 60 percent. Visit Shared Work Program to learn more: https://www.uimn.org/employers/alternative-layoff/index.jsp

DEED – Small Business Emergency Loans
Following Executive Order 20-15, DEED has established a loan program to assist small businesses affected by Executive Orders 20-04 and 20-08 following the COVID-19 pandemic. Loans will range from $2,500 to $35,000; Be interest free; Be paid back monthly over five (5) years and the first payment will be deferred six (6) months with potentially partial forgiveness; Be provided to only Minnesota-based businesses. More information here: https://mn.gov/deed/business/financing-business/deed programs/peacetime/

DEED- Emergency Loan Programs
Available and put together by DEED https://mn.gov/deed/newscenter/press-releases/?id=1045-425890

Workforce Development Dislocated Worker Program – For permanent layoffs
Our Dislocated Worker program offers free services to help individuals find suitable employment and help take the stress and uncertainty out of the process. Workers may be eligible for this program if they are out of work through no fault of their own, are eligible for unemployment insurance, and are unlikely to return to your previous occupation or industry.
https://intercountycc.org/services/employment-training/

SBA - Small Business Loans
The U.S. Small Business Administration (SBA) is offering low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of Coronavirus (COVID-19). This program is for small businesses and most non-profit organizations that have suffered directly by this disaster. Loans can be for up to $2 million and may be used to pay fixed debts, payroll, accounts payable, and other bills that could have been paid had the disaster not occurred. Loans under $25,000 can be made without collateral, loans over $25,000 should be collateralized. However, the SBA will not decline a loan for lack of collateral. Find out more by visiting below sites:

SBA Disaster Loan Overview Presentation
https://www.sba.gov/sites/default/files/articles/MNDO_Coronavirus_Training_PowerPoint.pdf
SBA Disaster Loan Overview Presentation NW Minnesota: presentation coming soon
SBA -Coronavirus (COVID-19): Small Business Guidance & Loan Resources

https://www.sba.gov/

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

https://www.sba.gov/page/guidance-businesses-employers-plan-respond-coronavirus-disease-2019-covid-19?utm_medium=email&utm_source=govdelivery#section-header-2

Small Business Association Disaster Relief Loans
https://disasterloan.sba.gov/ela/Information/Index
Small Business Emergency Loans
https://mn.gov/deed/business/financing-business/deed-programs/peacetime/
Small Business Investment Fund
https://mn.gov/deed/business/financing-business/deed-programs/mif/

U.S. Department of Labor
Workplace safety; wages, hours and leave; and more: https://www.dol.gov/coronavirus

Business specific information:

U.S. DOL: https://www.dol.gov/agencies/whd/fmla/pandemic

MN DOL: 800-342-5354, http://www.dli.mn.gov/business/employment-practices

Fair Labor Standards Act Questions and Answers:
https://www.dol.gov/agencies/whd/flsa/pandemic

Family and Medical Leave Act Questions and Answers:
https://www.dol.gov/agencies/whd/fmla/pandemic

Other Resources:

Minnesota Department of Revenue – tax-related information:
https://www.revenue.state.mn.us/ourresponse-covid-19
 The State Revenue Department is deferring the collection of Sales Tax payments due on March 20, 2020, with no late fees or penalties.

Minnesota Chamber of Commerce Toolkit – available to both members and nonmembers:
https://www.mnchamber.com/blog/covid-19-business-toolkit

Northwest Regional Development Commission- Response to COVID-19
www.nwrdc.org

The Chamber Grand Forks/East Grand Forks, Minnesota- Virtual Meeting Series
COVID Business Response Resources – What you need to know

Join the Zoom meetings at https://zoom.us/my/gfkbusiness
There is no pre-registration required...just click on the above link on the day of the meeting for the topic you would like to join. To learn more www.gochamber.org **Capacity is limited to 300 ppl per meeting*

Minnesota Department of Health
https://www.health.state.mn.us/diseases/coronavirus/index.html
Recent Government Press Releases
https://mn.gov/deed/newscenter/press-releases/?id=423790
Emergency Business Loans
https://mn.gov/deed/newscenter/press-releases/#/detail/appId/1/id/424384

Paycheck Protection Program (PPP)
Any small business talk to your lender. It is a 100% forgivable loan if all the guidelines are met and you can apply to your local lender to get started. It is first come first serve, but it is a big boost for any small business affected by COVID 19.
https://home.treasury.gov/system/files/136/PPP--Fact-Sheet.pdf

COVID-19 HOTLINE
If you have questions about COVID-19, call the MDH COVID-19 Hotline at 651-201-3920 Monday - Friday from 8AM-4:30PM

Minnesota Department of Labor and Industry - Info relative to the trades, license exams and workers compensation. https://www.dli.mn.gov/updates
Center for Disease Control and Prevention – planning guides for businesses:
https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/businesses-employers.html

Information about health insurance options for laid-off workers:
https://www.uimn.org/applicants/helpsupport/comm-organizations/healthcare.jsp

 Anytime a Minnesotan loses health coverage, including employer-sponsored coverage, they are eligible to enroll in coverage through MNsure via a special enrollment period for the 60 days following the loss of coverage. (Details here.) Additionally, if someone is eligible for Medical Assistance or MinnesotaCare, enrollment is available at all times, regardless of when they might have last had coverage. (Details here.)

OSHA - Guidance on Preparing Workplace for COVID-19:
https://www.osha.gov/Publications/OSHA3990.pdf

EEOC- Pandemic Preparedness in the Workplace and the Americans with Disabilities Act:
https://www.eeoc.gov/facts/pandemic_flu.html

Central hub where individuals and families can access information on finding food, paying housing bills, or other essential services: Dial 2-1-1, 651-291-0211 or 1-800-543-7709 or Text 'MNCOVID' to 898211

Northwest Minnesota Foundation – Emergency Child Care Grant Program
https://www.nwmf.org/emergency-child-care-grant-program/

Additional Resources for Employees and Employers

The United Way
https://www.unitedway.org/

Inter-County Community Council
Community Action agency offering a vast array of services during Covid-19
www.intercountycc.org

Banks offering accommodations for those affected by COVID-19 (Request your payments be deferred)
https://www.forbes.com/sites/advisor/2020/03/12/list-of-banks-offering-relief-to-customers-affected-by-coronavirus/#28d659fe3ee3

Harvard Business Review- Lead Your Business Through the Coronavirus Crisis:

https://hbr.org/2020/02/lead-your-business-through-the-coronavirus-crisis?utm_medium=email&utm_source=newsletter_daily&utm_campaign=mtod_notactsubs

CLA- Pandemic Doesn't Have to Mean Pandemonium in the Workplace:

https://www.claconnect.com/resources/articles/2020/pandemic-doesnt-have-to-mean-pandemonium-in-the-workplace?utm_campaign=Perspectives&utm_source=hs_email&utm_medium=email&utm_content=84725799&_hsenc=p2ANqtz-9oKMYCIHPieTAvIb6Jr6hUtaqY9duUrLtoRdF9VtNrZNEc7p73mJ5ZtxXQbRzLKH-KYakOFyTWpiyvzmHsKtduRf1iKw&_hsmi=84725799

TEGL 13-19 - *Work Opportunity Tax Credit Funding Allotments for Fiscal Year 2020,* has been added to the ETA Advisory database and is now available at https://wdr.doleta.gov/directives/corr_doc.cfm?DOCN=3600.