



## Q&A:

# Reopening & Business Relief Guidance Related to COVID-19

Although most of the provisions of the Governor's initial executive order to Shelter-in-Place have expired, Governor Brian Kemp extended the shelter-in-place order (July 31, 2020) for those that meet the criteria for higher risk of severe illness as defined by the Centers for Disease Control. For many businesses, reopening represents a new set of challenges. With the rapidly changing situation surrounding COVID-19 and its implications for business, the Greater Hall Chamber is dedicated to providing leadership and resources to help you manage the situation. We are committed to supporting you, your business, our community, and the region, during this challenging time. **Our top priority is the economic vitality and health of our community.**

### 1) What do I need to do to reopen my business? When can I reopen?

A: Governor Kemp signed executive orders (April 23, May 12, May 28, June 11, June 29 and July 31) revising the timeline and terms for Shelter-In-Place Order. Many non-essential businesses including gyms, swimming pools, dine-in restaurants, bars, nightclubs, amusement parks, salons, summer camps and theaters have the choice to be open, provided they follow the CDC's guidance for businesses and employers and the specific State of Georgia guidelines for their business. As of July 1, 2020, live performance and conventions may resume under certain conditions.

[Reopening Guidance for Business from the Georgia Chamber](#)

[Guidelines for Specific Businesses from the State of Georgia](#)

[Workplace Guidance from NGHS](#)

[Read Governor Brian Kemp's Executive Orders on COVID-19 HERE](#)

[Read the CDC's Interim Guidance for Businesses and Employers](#)

**2) Q: What support is available to small businesses that are experiencing financial hardship due to COVID-19?**

**A: Paycheck Protection Program (PPP)**

Congress authorized \$659 billion in **funding** the Paycheck Protection Program. The application deadline for PPP funding through an SBA certified lending partner was extended to August 8, 2020. If used to maintain payroll, a portion of the loan is forgiven. The loans and loan forgiveness applications are being processed through local lending institutions.

On Friday, June 5, the terms were adjusted by the PPP Flexibility Act to include the following terms:

- Extended the expenditure window from 8 weeks to 24 weeks.
- The 75% test for forgiveness and payroll expenses was modified to 60% of expenses
- The calculation for a reduction in workforce was rolled back from June 30, 2020 to December 31, 2020.
- The repayment period has been extended to 5 years at 1% for loans processed after June 5, 2020.

***The Greater Hall Chamber and SBDC have held four small business programs on the PPP and the provisions for loan forgiveness. Contact your lender, your CPA or the Chamber/SBDC if you have additional questions about your PPP loan.***

**A: U.S. Small Business Administration (SBA) Economic Injury Disaster Loan (EIDL)**

Congress has reauthorized the **SBA's EIDL program with an additional \$60 billion in funding**. These loans, up to \$2 million, may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The EIDL loans are processed directly with the SBA. The SBA resumed accepting application on June 15, and the application process will remain open until December 31, 2020 or until the funds are exhausted.

**For Disaster Loan Info:** [SBA Economic Injury Disaster Loan Application](#)

**A: Federal Reserve Bank's Main Street Lending Program**

For businesses with up to 15,000 employees and \$5 billion in revenues, the Federal Reserve has launched the Main Street Lending program to provide liquidity through lenders to support loans from \$250,000 up to \$200 million for eligible borrowers. The loans are not forgivable and carry a fixed rate of interest of LIBOR + 3% and a four-year term. Contact your lender for additional details about the Main Street Program; a program summary is available online ([here](#)).

For more information:

[For Local Assistance and Local Small Business Resources](#)

Greater Hall Chamber Small Business Resource Partners:

[University of Georgia Small Business Development Center](#)

[Small Business Access Partners](#)

[Northeast Georgia SCORE](#)

[Small Business Administration](#)

[State of Georgia](#)

**3) What resources are available to communicate the recommended guidelines to our employees and our customers?**

[NGHS Flyer for Business – English](#) and [Spanish](#)

[CDC COVID 19 Flyer – English](#) and [Spanish](#)

[COVID 19 Customizable Flyer](#)

**4) Q: What does a Shelter-In-Place order mean and has it expired?**

A: During a Shelter-In-Place, all non-essential businesses remain closed and public gatherings are prohibited. Governor Brian Kemp’s executive order to shelter-in-place began at 6 pm on Friday, April 3 and it was extended to 11:59 pm on Thursday, April 30, 2020. The shelter-in-place order expired for all but those 65 and older and those that meet the criteria for being at higher risk of severe illness. The limited shelter-in-place has been extended until Saturday, August 15 and the Public Health State of Emergency has been extended until Thursday, September 10 at 11:59 pm.

[Read Governor Brian Kemp’s Executive Orders on COVID-19 HERE](#)

**5) Q: As an employer, what steps do we need to take in the workplace to ensure a safe work environment?**

A: The Occupational Safety and Health Administration (OSHA) has published new guidance on preparing workplaces for COVID-19, outlining steps employers should take to help protect their workforce. OSHA has divided workplaces and work operations into four risk zones, according to the likelihood of employees’ occupational exposure during a pandemic. These risk zones are useful in determining appropriate work practices and precautions.

[Click HERE for OSHA Guidance on Preparing Workplaces for COVID-19](#)

Employers should encourage employees to:

- Stay at home when you are sick.
- Wash your hands often with soap and water for at least 20 seconds. If soap and water are not available, use an alcohol-based hand sanitizer.
- Avoid touching your eyes, nose and mouth with unwashed hands. Avoid close contact with others, especially those who are sick.

- Refrain from shaking hands with others for the time being.
- Cover your cough or sneeze with a tissue.
- Clean and disinfect frequently touched objects and surfaces.

As an employer, you should:

- Ensure that employees have ample facilities to wash their hands, including tepid water and soap, and that third-party cleaning-custodial schedules include frequent and thorough cleaning of high-contact areas.
- Evaluate your remote work capacities and policies. Teleconference or use other remote work tools in lieu of meeting in person.
- Consider staggering employee starting and departing times, along with lunch and break periods to minimize overcrowding in common areas, such as break rooms and bathrooms.
- Have a single point of contact for employees for all concerns that arise relating to health and safety.
- Follow updates from the [Centers for Disease Control \(CDC\)](#) and the [World Health Organization \(WHO\)](#) regarding additional precautions.

**6) Q: What do I need to know about the Families First Coronavirus Response Act (FFCRA)?**

A: Effective April 1, 2020, the Families First Coronavirus Response Act requires certain employers to provide their employees with paid sick leave and expanded family and medical leave for specified reasons related to COVID-19. The U.S. Department of Labor (USDOL) administers and enforces the new law's paid leave requirements. These provisions will apply from the effective date through December 31, 2020. In general, employees of private sector employers with fewer than 500 employees, and certain public sector employers, are eligible for up to 80 hours (two weeks) of fully or partially paid sick leave for COVID-19 related reasons. Covered employers are required to post a notice of the Families First Coronavirus Response Act (FFCRA) requirements. An employer may satisfy this requirement by emailing or direct mailing this notice to employees. The employer is not required to post this notice in multiple languages, but the USDOL is translating the poster in multiple languages.

Small and midsize employers may begin using two new refundable payroll tax credits to obtain reimbursement for the costs of providing coronavirus-related leave to their employees.

[Click HERE for the US Department of Labor guidance for FFCRA](#)

[Click HERE for Frequently Asked Questions about the FFCRA](#)

[Click HERE for the FFCRA required poster for employers in English](#)

[Employers Click HERE for IRS Guidance on payroll tax credits related to FFCRA](#)

**7) Q: What if one of my employees has contracted COVID-19?**

A: First, encourage them to stay home or seek the medical attention they need. The Families First Coronavirus Response Act (FFCRA) requires employers of 500 or fewer employees to provide their employees paid sick leave or expanded family and medical leave for specified reasons related to COVID-19. The US Department of Labor administers and enforces the new requirement and it is in effect April 1 through December 31, 2020.

[Click HERE for the US Department of Labor guidance for FFCRA](#)

**8) Q: As an employer, what do I need to do if I need to reduce work hours, temporarily lay off workers or temporarily close?**

A: The State of Georgia requires employers to electronically file partial claims to the Georgia Department of Labor (GDOL) on behalf of your employees whenever it is necessary to temporarily reduce work hours or there is not work available for a short period. Partial claims results in employees receiving unemployment insurance benefit payments faster, usually within 48 hours for claims filed electronically. There are penalties for employers that fail to file partial claims.

[Click HERE for How Employers File Partial Claims](#)

[Click HERE for GDOL Employer Filed \(Partial\) Claims Filing Video Tutorial](#)

[Click HERE for GDOL Employer Portal Login](#)

A: The Federal Worker Adjustment and Retraining Notification (WARN) Act requires employers to provide 60-day notice to workers and the Georgia Department of Labor and the appropriate local government. In general, employers must comply with WARN if they have 100 or more employees and certain employer actions require a WARN notice including facility closure and mass layoff.

[Click HERE for the GDOL WARN Guide](#)

**9) Q: I'm recently unemployed. Am I required to file an unemployment claim in person?**

A: No. The Georgia Department of Labor (GDOL) has temporarily suspended in-person requirements for services. The GDOL has an online access to unemployment services for employees and employers. Claims can be filed online 24/7.

Under the Federal CARES Act authorized on March 27, 2020, Congress funded the Pandemic Unemployment Assistance (PUA) program to provide unemployment benefits to those not ordinarily eligible for them. This includes individuals who are self-employed, gig workers, 1099 independent contractors, employees of churches, employees of non-profits, or those with limited work history who will not qualify for state unemployment benefits.

[Click HERE for how to file an Unemployment Insurance Claim online](#)  
[Click HERE for filing an Unemployment Insurance Claim](#)  
[Click HERE for detailed instructions on Pandemic Unemployment Assistance](#)

**10) Q: I'm looking for a job. Where can I learn about businesses that are hiring?**

A: A number of employers are currently hiring in the Gainesville-Hall County Metropolitan Area. The Greater Hall Chamber of Commerce maintains a list of employers with active job postings, as well as links to staffing agencies and employment partners.

[Click HERE for a list of employers and links to active job postings](#)

**Contact us:**

**Tim Evans**

Vice President, Economic Development  
Greater Hall Chamber of Commerce  
678-971-6221 Direct  
Email: [tim@ghcc.com](mailto:tim@ghcc.com)

**Amanda Lewis**

Project Manager, Economic Development  
Greater Hall Chamber of Commerce  
678-971-6225 Direct  
Email: [alewis@ghcc.com](mailto:alewis@ghcc.com)

[www.greaterhallchamber.com](http://www.greaterhallchamber.com)

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