



Business Relief Guidance Related to COVID-19

With the evolving situation surrounding COVID-19 and its implications for business, the Greater Hall Chamber is dedicated to providing leadership and resources to help you manage your business. 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) Q: What support is available to small businesses that are experiencing financial hardship due to COVID-19?

A: Paycheck Protection Program (PPP)

On December 21, 2020, Congress approved \$284 billion toward a second round of forgivable Paycheck Protection Program Loans. The PPP provides access to 100% federally guaranteed loans for small businesses for up to 8 weeks of expenses. If used to maintain payroll, a portion of the loan is forgiven. Personal guarantees and collateral are not required for these loans. The loan can be used for payroll costs, group health, interest on mortgage payments, rent, utilities and interest on certain debt obligations. In the second round of PPP, Congress has authorized that 501 (c)(6) organizations, churches and faith-based organizations are eligible. The SBA is providing the loan guarantee, but the loans will be processed through local lending institutions. Contact your local bank or lender for more information.

A: US Small Business Administration (SBA) Economic Injury Disaster Loan

On December 21, 2020, Congress appropriated another \$20 billion to the Economic Injury Disaster Loan Advance Grants through the SBA. The program provides borrowers up to \$10,000 in assistance to help overcome the temporary loss of revenue they are experiencing. These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact.

For more information:

[SBA Economic Injury Disaster Loan Application Instructions](#)

[Loan Application](#)

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

[Official SBA Release](#)

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](#)

2) Q: What about the stimulus checks? What will I receive and when will I get it?

A: A provision of the new COVID Relief act approved by Congress on December 21, 2020 provides a direct “Economic Impact Payment” to individual taxpayers at a budgeted cost of \$166 billion.

- Provides \$600 for an individual, a maximum of \$1,200 for a couple filing a joint return, and \$600 per child. The payments phase out at higher incomes.
- This applies to those who have no income, as well as those whose income comes entirely from non-taxable means-tested benefit programs, such as social security.
- The only people that are ineligible to receive these rebates are unlawful residents, dependents, and estates and trusts.

You don’t need to sign up or fill out a form to receive a payment if you’ve been working and paying taxes since 2018. If you have received a tax refund within the last two years by direct deposit, that’s where the money will be sent. If not, the IRS can mail a check to your “last known address,” and it has 15 days to notify you of the method and amount of the payment. If you have moved recently it may benefit you to notify the IRS as soon as possible.

[Click HERE for more information from the IRS about the direct payments.](#)

3) Q: Who is eligible to get the new vaccines, and where can I find information about signing up when I’m eligible?

A: In Georgia, the first vaccination phase includes but is not limited to healthcare personnel likely to be exposed to or treat people with COVID-19, first responders, people at risk for severe illness and other essential workers.

[NGHS COVID Vaccine Updates and FAQs](#)
[Georgia’s COVID-19 Vaccine Rollout Plan: Phase I](#)
[Georgia’s COVID-19 Vaccination Plan](#)

4) Q: Can employers require their employees to vaccinate as a condition of employment?

A: A recent ruling by the Equal Employment Opportunity Commission indicates employees can be barred from the workplace if they refuse the vaccine. Administering a vaccine is not considered a medical exam. Employers can require workers to get a COVID-19 vaccine, however, the employee may be entitled a reasonable accommodation.

[What You Should Know about COVID-19 and the ADA, the Rehabilitation Act, and other EEO Laws](#)

5) Q: Is the Public Health State of Emergency and State of Emergency still in effect in Georgia?

A: Yes. Governor Brian Kemp has consistently extended the Public Health State of Emergency and COVID-19 restrictions since the initial Executive Orders on March 14, 2020. Many of the shelter-in place restrictions have been eased, but there remain limitations on gatherings. The recent executive orders of November 30, 2020 included changes that allow nurses and pharmacists to administer the COVID-19 vaccine, including in a drive-thru setting, and permits any nurse or pharmacist to observe patients for the requisite 15 minute window after receiving the vaccine.

[Read the State of Georgia Executive Orders HERE](#)

6) Q: What is considered an essential business vs. non-essential?

A: It is up to local governments and the State of Georgia to decide, but there are some businesses that all locales have deemed essential. The Department of Homeland Security issued guidance on workers who are essential to infrastructure. The State of Georgia executive orders define a number of specific categories as essential, but they all include businesses deemed “essential critical infrastructure workforce” by the US Department of Homeland Security in guidance issued on March 19, 2020 and revised on March 28, 2020.

[Click HERE to download the US Department of Homeland Security Memorandum on Identification of Essential Critical Infrastructure Workers during COVID-19 \(Link to PDF\)](#)

These are businesses largely agreed to be essential:

Supermarkets and grocery stores
Big-box stores
Pharmacies
Convenience stores and discount stores
Garbage collection
Healthcare operations
Daycare centers
Hardware stores
Gas stations and auto repair shops
Banks
Post offices and shipping businesses
Veterinary clinics and pet stores
Farmers’ markets and food banks
Businesses that provide necessities
Educational institutions, for the purposes of facilitating distance learning
Agriculture and food processing
Warehousing, storage and distribution
Transportation, including airlines, rideshare programs and vehicle rentals
Suppliers to essential businesses

Non-essential businesses are generally recreational in nature. Restaurant in-dining services are included, but restaurants are allowed to continue to offer take-out and delivery services.

These are the businesses largely agreed to be nonessential:

Theaters
Gyms and recreational centers
Museums
Shopping malls
Bowling alleys
Sporting and concert venues

7) Q: Do you have to apply to be considered an essential business?

A: No. If your business or organization is in the list of exempt essential businesses, it may still operate. You do not need to obtain any specific authorization from a local or the State of Georgia to do so.

8) Q: My business is considered to be essential, what guidelines do I need to follow in terms of doing business?

A: Every business should implement their plans to protect the health and safety of their employees and customers.

[Click HERE for the CDC Interim Guidance for businesses and employers during COVID-19](#)

If you have been designated essential by your employer, you should continue to go to work and practice social distancing.

9) 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.

10) Q: What can I/we do to limit the spread of COVID-19?

A: You as an individual, your business or organization can take the “hALL In” pledge. It costs nothing to participate. The “hALL In” initiative is a community-wide effort to adopt best practices outlined by the Centers for Disease Control, White House and the State of Georgia in order to stop the spread of COVID-19. When you take the pledge, you are joining many businesses and community leaders that are working together to stop the spread through the best practices, including watch your distance, wash your hands and wear a mask.

Take the “hALL In” pledge at www.wearehallin.com
[Download the Free “hALL In” Toolkit](#)
[Watch the “hALL In” Video](#)

11) Q: What do I need to know about the Families First Coronavirus Response Act?

A: Effective April 1, 2020 through December 31, 2020, the Families First Coronavirus Response Act (FFCRA) required 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. While the FFCRA mandate has ended, employers may voluntarily continue to provide FFCRA leave until March 31, 2021 and collect tax credits. 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.

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

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

A: Encourage them to stay home or seek the medical attention they need.

13) 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.

[Click HERE for how to file an Unemployment Insurance Claim online](#)

[Click HERE for filing an Unemployment Insurance Claim](#)

14) Q: What about additional unemployment insurance benefits during the Pandemic?

A: A provision in the new COVID Relief Bill restores some of the enhanced federal unemployment insurance benefits that had expired in July 2020. The bill provides an additional \$300 per week for all workers receiving unemployment benefits, through March 14, 2021.

Report by the Greater Hall Chamber of Commerce
Economic Development Division

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