

# Community Development Newsletter

March / 2020

Ohio State University Office of Extension in Medina County  
Community Development Offers Resources and Support to Local  
Businesses

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## **Stay in Touch with Customers Remotely Using Online Tools**

Businesses of all shapes and sizes can use technology to inform and stay in touch with customers. If you have had changes to your hours, location, contact information, or you simply want to communicate with your customers, consider updating your [Google My Business profile](#) or sharing updates or hosting events for your customer community online using [Facebook](#), [Instagram](#), or other online tools.

## **Utilize Free or Enhanced Capability Tech for Remote Working**

If you or members of your team are shifting to remote work, a number of technology providers are expanding capabilities for their current customers for free or are making their platforms available at no cost for a limited time. [GoToMeeting has released Emergency Remote Work Kits](#) for current LogMeIn customers and other eligible institutions and organizations, [Google is granting free access to expanded capabilities for G Suite customers](#),

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[Microsoft offers a free version of their Teams](#) collaboration platform and is [expanding free access to Teams](#), and [Cisco has expanded the capabilities on their free Webex offer](#) and is providing free 90-day licenses to businesses who are not Webex customers.

Get some tips on ensuring a successful transition to remote work:

- [How to Lead a Successful Remote Team: Building Trust](#) from The Ohio State University Fisher College of Business
- [Working smarter anywhere – working remotely](#) from Cisco Webex

For more information about collaboration tools offered in response to the public health situation, check out [this article from ZDNet](#).

## **Small Business Administration (SBA)**

### **Economic Injury Disaster Loans (EIDL)**

The [SBA EIDL program](#) can provide loans of up to \$2 million to small businesses, small agricultural cooperatives, and most private nonprofits that are unable to meet obligations and pay ordinary and necessary operating expenses due to a recognized economic disaster. Loan amounts are based on actual economic injury and financial need. Please note that EIDLs require repayment and that EIDL is not a grant program. Terms will be determined on a case by case basis.

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Ohio was declared a disaster zone under the EIDL program on Thursday, March 19, 2020 effective beginning January 31, 2020. Businesses can learn about the [process for applying for EIDL assistance](#), gather loan application materials, and apply online if they think they will qualify for and require EIDL assistance. Required application materials will include:

- Completed SBA Business Loan Application
- Tax information authorization form for the applicant, principals, and affiliates
- Copies of the most recently filed federal income tax return, including all schedules
- Personal financial statements for the applicant, each principal, or general partner
- Schedule of liabilities listing all fixed debt

## Assistance for Exporters

The [Small Business Administration \(SBA\) Export Express loan program](#) is available for U.S. small businesses that export directly overseas or indirectly by selling to a customer that then exports their product. The Export Express loan program can provide up to \$500,000 of financing for businesses prior to finalizing an export sale or while pursuing opportunities overseas, such as identifying a new overseas customer if an export sale is lost due to the coronavirus pandemic. [Explore information on SBA's COVID-19 small business loan resources.](#)

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## IRS Federal Income Tax Payment Relief

The [IRS has announced payment relief measures](#) for individuals and businesses that owe federal income tax. This is not an extension of the federal income tax filing deadline, which is still April 15, 2020. Remember that taxpayers can still request six-month extensions of the deadline to file a federal income tax return. Note that this payment relief applies only to federal income tax payments and does not apply to payments of state taxes or other federal taxes.

The income tax payment deadline for individuals, including self-employed income, is being automatically extended to July 15, 2020 for up to \$1 million of a taxpayer's 2019 tax due.

The income tax payment deadline for C Corporations is being automatically extended until July 15, 2020 for up to \$10 million of the corporation's 2019 tax due.

## Unemployment Benefits and Employee Leave

An executive order issued by Ohio Governor Mike DeWine has expanded flexibility for Ohioans to receive unemployment benefits during the state's emergency declaration period. Learn more about [coronavirus and unemployment insurance benefits from the Ohio Department of Jobs and Family Services](#).

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On March 18, 2020, the [Families First Coronavirus Response Act](#) (H.R. 6201) became law with provisions for paid sick leave for employees affected by COVID-19, expanded coverage of the Family and Medical Leave Act for absences related to COVID-19, and certain tax credits to help offset the costs of paid leave requirements, among other provisions. Learn more about the Families First Coronavirus Response Act in, [“Time to Hit Pause: What Employers Need to Know About Yesterday’s Families First Coronavirus Response Act,”](#) from Forbes.

Please note that if you have questions about your legal requirements as an employer, you should consult a human resources or legal professional.

## Keeping Your Workplace Safe

The U.S. Occupational Safety and Health Administration (OSHA) has information to help employers address the coronavirus pandemic, including [guidance on preparing various workplaces for COVID-19](#), [preventing worker exposure to the virus](#), and more. To see all of the COVID-19 information from OSHA, [click here](#).

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## Guidance for Businesses and Employers from the CDC

In response to COVID-19, the [U.S. Centers for Disease Control and Prevention recommends](#) that employers and businesses:

- Actively encourage sick employees to stay home
- Separate and send home sick employees
- Emphasize staying home when sick, respiratory etiquette and hand hygiene by all employees
- Perform routine environmental cleaning
- Advise employees before traveling to take certain steps

Note that if an employee is confirmed to have COVID-19, employers should inform fellow employees of their possible exposure to COVID-19 in the workplace, but maintain confidentiality as required by the Americans with Disabilities Act (ADA).

Ohio [Governor Mike DeWine has requested](#) that Ohio employers ask their employees to check their temperature before coming to work. Stay up to date on Ohio's Public Health Orders and COVID-19 response at [coronavirus.ohio.gov](https://coronavirus.ohio.gov).

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## Other Helpful Resources for Small Businesses

- [Learn more about Coronavirus symptoms, risk, and how to protect yourself](#) from The Ohio State University Wexner Medical Center
- [Guidance for Employers to Plan and Respond to Coronavirus](#) from the U.S. Chamber of Commerce
- [SBA Disaster Assistance in Response to Coronavirus](#) from the U.S. Small Business Administration ([Spanish version](#))
- [How to apply for unemployment benefits online in Ohio](#) (video) from Cleveland.com
- [Coronavirus Resources](#) from the U.S. Department of Labor



# THE OHIO STATE UNIVERSITY

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