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| |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | |  | | --- | | **Business Resources** | | |  |  |  | | --- | --- | | |  | | --- | |  | | | |  |  | | --- | --- | | |  | | --- | | ***STATE OF OHIO*** | | |  |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | |  | | --- | | [**Bureau of Workers’ Compensation**](http://hickspartners.benchurl.com/c/l?u=A221F4D&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1)   * **ACTION**: Insurance policy payments for March, April, and May can be deferred until June 1st, 2020. * More information on the announcement may be found [here](http://hickspartners.benchurl.com/c/l?u=A221F4E&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1).   [**Department of Commerce**](http://hickspartners.benchurl.com/c/l?u=A221F4F&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1)   * **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. Click [here](http://hickspartners.benchurl.com/c/l?u=A221F50&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1) for more information.   [**Department of Insurance**](http://hickspartners.benchurl.com/c/l?u=A221F51&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1)   * **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. * View the full bulletin released on March 20th [here](http://hickspartners.benchurl.com/c/l?u=A221F52&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1).   [**Department of Jobs and Family Services**](http://hickspartners.benchurl.com/c/l?u=A221F53&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1)   * **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. Employers can find more information on eligibility [here](http://hickspartners.benchurl.com/c/l?u=A221F54&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1). Common questions and answers on evolving JFS policies may be found [here](http://hickspartners.benchurl.com/c/l?u=A221F55&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1).   [**Department of Transportation**](http://hickspartners.benchurl.com/c/l?u=A221F56&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1)   * **ACTION**: A special blanket permit for haulers carrying heavy or oversized loads of food, non-alcoholic beverages, medical supplies, cleaning products, and other household goods has been approved. * More information on the order and the permit can be found [here](http://hickspartners.benchurl.com/c/l?u=A221F57&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1).   [**TechCred**](http://hickspartners.benchurl.com/c/l?u=A221F58&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1)   * **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. More information and how to apply can be found [here](http://hickspartners.benchurl.com/c/l?u=A221F59&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1). | | | | |  |  | | --- | --- | | |  | | --- | | ***FEDERAL*** | | |  |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | |  | | --- | | [**Small Business Administration (SBA)**](http://hickspartners.benchurl.com/c/l?u=A221F5A&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1)   * **ACTION**: Low-interest federal loans for working capital for small businesses and non-profits are now available. * Business owners should apply [here](http://hickspartners.benchurl.com/c/l?u=A221F5B&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1).   [**Department of Labor (DOL)**](http://hickspartners.benchurl.com/c/l?u=A221F5C&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1)   * **ACTION**: Their Wage and Hour Division has pages up for question on how this emergency affects both the [Fair Labor Standards Act](http://hickspartners.benchurl.com/c/l?u=A221F5D&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1) and the [Family and Medical Leave Act](http://hickspartners.benchurl.com/c/l?u=A221F5E&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1). * 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. Click [here](http://hickspartners.benchurl.com/c/l?u=A221F5F&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1) for more information.   [**Export-Import Bank of the United States (EXIM)**](http://hickspartners.benchurl.com/c/l?u=A221F60&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1)   * **ACTION**: The EXIM is offering three kinds of relief measures to banks, exporters, and small businesses impacted by the coronavirus. * More information on the measures may be found [here](http://hickspartners.benchurl.com/c/l?u=A221F61&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1).   **Government-Wide Updates**   * **ACTION**: Federal government updates are being linked and concentrated [here](http://hickspartners.benchurl.com/c/l?u=A221F62&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1). Check for updates daily.   [**Internal Revenue Service (IRS)**](http://hickspartners.benchurl.com/c/l?u=A221F63&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1)   * **ACTION**: Deadlines for filing taxes and any payments of due federal income tax have been delayed until July 15th, 2020. * The internal Revenue Service has created a special section to assist taxpayers and businesses affected by the coronavirus. Detailed information may be found [here](http://hickspartners.benchurl.com/c/l?u=A221F64&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1). Additional [updates](http://hickspartners.benchurl.com/c/l?u=A221F65&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1) will be posted as more information becomes available. | | | | |  | | --- | |  | |  |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | |  | | --- | | **Employee Resources** | | | | |  | | --- | |  | |  |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | |  | | --- | | ***STATE OF OHIO*** | | | | |  |  | | --- | --- | | |  | | --- | | [**Department of Jobs and Family Services**](http://hickspartners.benchurl.com/c/l?u=A221F66&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1)   * **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. Common questions and answers on evolving JFS policies may be found [here](http://hickspartners.benchurl.com/c/l?u=A221F55&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=2). | | |  |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | |  | | --- | | ***FEDERAL*** | | | | |  |  | | --- | --- | | |  | | --- | | [**Consumer Financial Protection Bureau (CFPB)**](http://hickspartners.benchurl.com/c/l?u=A221F67&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1)   * **ACTION**: The CFPB is providing recommendations for individuals to mitigate and contain the damage of any financial fallout due to the coronavirus. Click [here](http://hickspartners.benchurl.com/c/l?u=A221F68&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1) for details.   **Government-Wide Updates**   * **ACTION**: Federal government updates are being linked and concentrated [here](http://hickspartners.benchurl.com/c/l?u=A221F62&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=2). Check for updates daily.   [**Internal Revenue Service (IRS)**](http://hickspartners.benchurl.com/c/l?u=A221F63&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=2)   * **ACTION**: Deadlines for filing taxes and any payments of due federal income tax have been delayed until July 15th, 2020. * **ACTION**: Medical care services received and items purchased associated with testing for and treatment of COVID-19 that are provided by a health plan without a deductible, or with a deductible below the minimum annual deductible otherwise required under 2 section 223(c)(2)(A) of the Internal Revenue Code for an High Deductible Health Plan (HDHP), will be disregarded for purposes of determining the status of the plan as an HDHP for tax purposes. * The internal Revenue Service has created a special section to assist taxpayers and businesses affected by the coronavirus. Detailed information may be found [here](http://hickspartners.benchurl.com/c/l?u=A221F64&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=2). Additional [updates](http://hickspartners.benchurl.com/c/l?u=A221F65&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=2) will be posted as more information becomes available. | | |  |  |  | | --- | --- | | |  | | --- | |  | | | |  |  | | --- | --- | | |  | | --- | | **Utilities Resources** | | |  |  |  | | --- | --- | | |  | | --- | |  | | | |  |  | | --- | --- | | |  | | --- | | **AEP**   * **ACTION**: Suspension of service for nonpayment has been stopped until further notice and repayment plans have been implemented. * More information can be found [here](http://hickspartners.benchurl.com/c/l?u=A221F69&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1).   **Columbia Gas**   * **ACTION**: Suspension of service for nonpayment has been stopped until further notice and repayment plans have been implemented. * More information can be found [here](http://hickspartners.benchurl.com/c/l?u=A221F6A&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1).   **Dayton Power & Light**   * **ACTION**: Suspension of service for nonpayment has been stopped until further notice and repayment plans have been implemented. * More information can be found [here](http://hickspartners.benchurl.com/c/l?u=A221F6B&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1).   **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](http://hickspartners.benchurl.com/c/l?u=A221F6C&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1). * More information can be found [here](http://hickspartners.benchurl.com/c/l?u=A221F6D&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1).   **Duke Energy**   * **ACTION**: Suspension of service for nonpayment has been stopped until further notice and repayment plans have been implemented. * More information can be found [here](http://hickspartners.benchurl.com/c/l?u=A221F6E&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1).   **FirstEnergy**   * **ACTION**: Suspension of service for nonpayment has been stopped until further notice and repayment plans have been implemented. * More information can be found [here](http://hickspartners.benchurl.com/c/l?u=A221F6F&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1). | | |  |  |  | | --- | --- | | |  | | --- | |  | | | |  |  | | --- | --- | | |  | | --- | | **Private Sector Resources** | | |  |  |  | | --- | --- | | |  | | --- | |  | | | |  |  | | --- | --- | | |  | | --- | | **AT&T**   * **ACTION**: Suspension of service for nonpayment has been stopped for the next 60 days and repayment late fees will be waived. * More information can be found [here](http://hickspartners.benchurl.com/c/l?u=A221F70&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1).   **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. Click [here](http://hickspartners.benchurl.com/c/l?u=A221F71&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1) for more information.   [**Economic & Community Development Institute**](http://hickspartners.benchurl.com/c/l?u=A221F72&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1)   * **ACTION**: Offering microloans from $750 to $350,000 for startups and small businesses. * More information on terms and how to apply can be found [here](http://hickspartners.benchurl.com/c/l?u=A221F73&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1).   **Facebook**   * **ACTION**: Applications for cash grants and ad credits for businesses will open in the coming weeks. * For more information and to sign up for updates, click [here](http://hickspartners.benchurl.com/c/l?u=A221F75&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1).   **Fifth Third Bank**   * **ACTION**: Payment deferrals for small businesses are being offered across their products. * More information on their programs can be found [here](http://hickspartners.benchurl.com/c/l?u=A221F76&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1).   [**HFLA of Northeast Ohio**](http://hickspartners.benchurl.com/c/l?u=A221F77&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1)   * **ACTION**: Individuals and families may apply for an emergency loan of up to $1,500. * Monthly repayments of $100 would begin May 1, 2020. The loan application may be found [here](http://hickspartners.benchurl.com/c/l?u=A221F78&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1).   [**Honeycomb Credit**](http://hickspartners.benchurl.com/c/l?u=A221F79&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1)   * **ACTION**: Loan options for working capital through its [proprietary crowdfunding platform](http://hickspartners.benchurl.com/c/l?u=A221F7A&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1) are being offered from $10,000 to $25,000. * Additional loans amounts may be considered. Check website for details.   **Huntington Bank**   * **ACTION**: Payment deferrals for small businesses and individuals are being offered across their products. * Click [here](http://hickspartners.benchurl.com/c/l?u=A221F7B&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1) for more information. | | |  |  |  | | --- | --- | | |  | | --- | |  | | |
| |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | |  | | --- | | **Additional Resources & Updates** | | |  |  |  | | --- | --- | | |  | | --- | |  | | | |  |  | | --- | --- | | |  | | --- | | * [Centers for Disease Control and Prevention](http://hickspartners.benchurl.com/c/l?u=A221F7C&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1) * [Ohio Department of Health (Health Updates)](http://hickspartners.benchurl.com/c/l?u=A221F7D&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1) * [Ohio Department of Health (Crisis Resources)](http://hickspartners.benchurl.com/c/l?u=A221F7E&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1) * [U.S. Chamber of Commerce](http://hickspartners.benchurl.com/c/l?u=A221F7F&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1) * [Ohio Chamber of Commerce](http://hickspartners.benchurl.com/c/l?u=A221F80&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1) * [JobsOhio](http://hickspartners.benchurl.com/c/l?u=A221F81&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1) * [Columbus Region](http://hickspartners.benchurl.com/c/l?u=A221F82&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1) * [Team NEO](http://hickspartners.benchurl.com/c/l?u=A221F83&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1) * [REDI Cincinnati](http://hickspartners.benchurl.com/c/l?u=A221F84&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1) * [Appalachian Partnership for Economic Growth](http://hickspartners.benchurl.com/c/l?u=A221F85&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1) * [PhRMA](http://hickspartners.benchurl.com/c/l?u=A221F86&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1) * [Quest Diagnostics](http://hickspartners.benchurl.com/c/l?u=A221F87&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1) * [Johnson & Johnson](http://hickspartners.benchurl.com/c/l?u=A221F88&e=1018FBB&c=E0FD6&t=0&l=2FD389FD&email=EnxHfPApAZ17HKj%2F8T5gnQE2%2Bu2bCtIC&seq=1) | | |  |  |  | | --- | --- | | |  | | --- | |  | | |