As you are aware, the spread of COVID-19 has had a profound impact not only on the lives of Ohioans, but equally on the day-to-day operations of workers and businesses of all sizes throughout the state. While Governor DeWine and Director Amy Acton, MD, MPH of the Ohio Department of Health continue to work on science-based solutions to combat the outbreak of the COVID-19 virus. **For the most up to date information, please refer to the Ohio Department of Health [website](#) or by calling 1-833-4-ASK-ODH (1-833-427-5634**). Lieutenant Governor Jon Husted has been tasked with identifying ways to support the state's small businesses and non-profits. While the Administration continues to put measures in place, we are providing the following state and federal resources to you as your organization works through your business planning and response to the COVID-19 pandemic. <mark>These resources will be updated on a regular basis and we will provide the revised document as necessary while indicating when the information was added to the document:</mark>

COVID-19 Resources
As of 6/26/2020

OHIO

[Attorney General](#)

The office of Attorney General Dave Yost has created the [Coronavirus Resources & Guidance](#) webpage dedicated to providing information and updates for consumers, businesses, governmental bodies and more.

[Board of Pharmacy](#)

Governor DeWine announced that the State of Ohio Board of Pharmacy has clarified rules that allow pharmacists to order and administer tests for COVID-19. To help Ohioans find testing locations, a [map](#) has been added to [coronavirus.ohio.gov](#) that lists COVID-19 testing centers in Ohio.

The Board also posted [updated response efforts](#) on its website.

[Bureau of Workers' Compensation](#)

BWC announced that insurance premium installment payments due for March, April, and May for the current policy year may be deferred until June 1, 2020. At that time, the matter will be reconsidered. This delay applies to both public and private employers. Additional information is available on the BWC [website](#).

Governor DeWine announced the "[Protecting Ohio's Workforce — We've Got You Covered](#)" plan. BWC will distribute at least 2 million non-medical-grade face coverings to Ohio employers who are covered by BWC. Public and private employers that participate in the State Insurance Fund will receive a package from BWC containing at least 50 face coverings. These packages will be shipped in batches and are funded through BWC's existing budget and will not impact any premiums.

BWC announced that the "Protecting Ohio's Workforce - We've Got You Covered" program has sent over 1.5 million face coverings to employers to support and enhance any workforce safety and health efforts that businesses already have in place. Ohio is also providing PPE to the Ohio Department of Mental Health and Addiction Services, through their Office of Pharmacy Services, to support requests for PPE from state agencies, boards, and commissions.

BWC is deferring Ohio employers' premium installments for the months of June, July, and August. Businesses will have the option to defer the monthly premium payments with no financial penalties. This is the second payment deferral BWC has given to employers amid the ongoing COVID-19 pandemic. You can read the press release from the Bureau here.

Capitol Square Review and Advisory Board (CSRAB)

CSRAB released protocols for employees and visitors to the Ohio Statehouse as it reopens with limited services.

Department of Aging

Director Ursel McElroy announced the Staying Connected program which will provide a daily check-in by phone for Ohioans ages 60 or older. If no one answers after three attempts, a call is then made to an alternate contact (if provided) or to non-emergency services. The service can be canceled at any time. Staying Connected is not an emergency response service, and participants should always use 911 or their emergency response system if they are injured or in need of emergency assistance. Eligible Ohioans can sign up here or by calling 1-800-266-4346.

Department of Commerce

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. More information on the buyback program can be found here.

The Federal government has announced hardship programs to help many homeowners who have been directly or indirectly affected by the coronavirus (COVID-19) and are struggling to make their mortgage payments. The Federal Housing Finance Agency (FHFA), which oversees Fannie Mae and Freddie Mac, encourages homeowners adversely impacted by COVID-19 who are having difficulty paying their mortgages to reach out to their mortgage servicers as soon as possible. As the Consumer Financial Protection Bureau (CFPB) advises, "you can find the number for your mortgage servicer on your monthly mortgage statement or coupon book."

FHFA has established a dedicated webpage with relevant updates and resources available here.

Additionally, Fannie Mae and Freddie Mac have their own dedicated webpages for homeowners, with online tools for determining if Fannie Mae or Freddie Mac owns your mortgage:

![NSPE-OH™ OHIO SOCIETY OF PROFESSIONAL ENGINEERS]

[Fannie Mae: Coronavirus (COVID-19) Help](#)
  Use Fannie Mae's Loan Lookup Tool
  Or call 1-800-2FANNIE (1-800-232-6643)

[Freddie Mac: Extending Help to Homeowners Impacted by COVID-19](#)
  Use Freddie Mac's Loan Lookup Tool
  Or call 1-800-FREDDIE (1-800-373-3343)

The Division of Financial Institutions created a helpful FAQ sheet that will answer many questions and concerns concerning teleworking for Mortgage Loan Originators and Installment Lenders. Click here to view.

[Department of Education](#)

The Ohio Department of Education has created a web page specifically dedicated to providing Ohio's schools and districts with information and resources during Ohio's ordered school-building closure. This site will be regularly updated as more information is made available.

[Department of Health](#)

Governor DeWine announced that the Ohio Department of Health will continue funding for the valuable 2-1-1 service as Ohio enters into the next phase of the COVID-19 pandemic.
2-1-1 is a phone service that connects thousands of Ohioans to local non-profit and government services for healthcare, food and meals, housing, transportation, mental health, and legal services.
2-1-1 is a phone service that connects thousands of Ohioans to local non-profit and government services for healthcare, food and meals, housing, transportation, mental health, and legal services. Ohioans can also dial 877-721-8476 to get connected to 2-1-1. (6/26/2020)

Here is the Director's Order that reopens county fairs and animal exhibitions, with exceptions.

Governor DeWine released the latest basic reproduction number or R0 (pronounced "R naught") for eight regions of Ohio. The R0 represents the number of people, on average, that a person will spread a disease to. The Centers for Disease Control and Prevention estimate that COVID-19's R0, without interventions, to be 2.5. With Ohio's interventions, the R0 for the state measured at 0.87 on June 7. Ohio is beginning to see the R0 plateau in Region 7 and 8. An updated R0 regional map is here.

Governor DeWine announced a series of "pop-up" testing locations, beginning with six locations in Columbus. These temporary testing sites will be available all over the state, including in Cincinnati, Cleveland, Portsmouth, Dayton, Xenia, Columbiana, Akron, and other locations. Here is a flyer and more information on Ohio's testing locations can be found at coronavirus.ohio.gov.

ODH released this checklist for essential workers potentially exposed to COVID-19. The document lists recommended safety practices if a critical infrastructure worker has had potential exposure to the virus.

Governor DeWine announced his Responsible RestartOhio plan as a framework to implement a phased-in reopening of Ohio's economy. The guiding principles of the Responsible RestartOhio plan are protecting the health of employees, customers, and their families, supporting community efforts to control the spread of COVID-19, and responsibly getting Ohio back to work. The page on the ODH website provides guidance documents and best practices for employees and customers.

Governor DeWine announced that health care providers, including dentists, may resume all surgeries and procedures that had previously been delayed if they meet certain safety criteria. A copy of the Director of Health's Order can be accessed here.

Governor DeWine's Fair Advisory Group has released guidelines for how county fair boards and agricultural societies can work with county health departments to safely operate junior fairs for kids. The decisions about county and independent fairs need to be made locally. The Ohio Department of Agriculture is in the process of distributing all state funding available for Ohio's 94 county and independent fairs. Here is the Responsible RestartOhio guidance for county fairs.

Printable resources that can be used to display common symptoms, protocols, or guidelines during the reopening of business and services throughout Ohio available in English and Spanish on the coronavirus website here.

Governor DeWine announced the formation of new Congregate Care Unified Response Teams to test residents and staff members in Ohio's nursing homes. Medically-trained members of the Ohio National Guard will test residents and staff within nursing homes. This testing will help nursing home administrators gauge the status of the virus in their facilities and help isolate the virus to stop it from infecting their community. Additional information can be found here.

ODH Director Dr. Amy Acton signed updated Public Health Orders including the "the Updated and Revised Order for Business Guidance and Social Distancing"

ODH released updated Sector Specific Operating Requirements listing the operating requirements for various entertainment businesses to follow to reopen beginning June 10th.

ODH released the language of the Director's Orders for reopening personal services and restaurants under the Responsible RestartOhio plan.

Department of Insurance

ODI released a bulletin stating that insurers are to give their insureds the option of deferring premium payments coming due, interest free, for up to 60 calendar days from each original premium

due date. Insurers must allow employers to continue covering employees under group policies even if the employee would otherwise become ineligible because of a decrease in the hours worked per week. More information regarding the bulletin can be found in the FAQs document. Additional information from ODI can be found here.

Another bulletin released by ODI pertains to all insurers providing property and casualty, life, and long term care insurance policies in the State of Ohio. The purpose of this bulletin is to notify insurers that they must provide their insureds with at least a 60-day grace period to pay insurance premiums or submit information.

A full list of bulletins posted by ODI can be accessed here.

Department of Job and Family Services

ODJFS will receive an $8.5 million federal Employment Recovery National Dislocated Worker Grant to help reemploy individuals who lost their jobs as a result of the COVID-19 pandemic and to help employers rebuild their workforces. ODJFS will work with the Governor's Office of Workforce Transformation to facilitate the grant program through local OhioMeansJobs centers and will distribute the funding to Ohio's local workforce areas. ODJFS will also provide outreach to employers and services to individuals who were laid off, either permanently or temporarily, as a result of the pandemic. More information here.

ODJFS has a page dedicated to the new unemployment compensation benefits available under the Governor's recent order. Employers with questions are directed to contact the ODJFS Business Line at: (614) 466-2319, though state officials are strongly encouraging employers to reference the webpage before calling in order to keep call hold times down.

SharedWork Ohio is a program that provides employers with an alternative to layoffs. The program allows workers to remain employed and employers to retain trained staff during times of reduced business activity. The participating employee works the reduced hours each week, and ODJFS provides eligible individuals an unemployment insurance benefit proportionate to their reduced hours.

ODJFS provided this summary of the three programs created by the federal government in the CARES Act; The Pandemic Unemployment Assistance (PUA) Program, The Emergency Increase in Unemployment Compensation Benefits Program and The Pandemic Emergency Unemployment Compensation (PEUC) program.

ODJFS announced that self-employed and part-time workers in Ohio can now apply for Pandemic Unemployment Assistance (PUA) on the department's website. ODJFS also produced step-by-step instructions for eligible filers to follow as they apply.

Beginning Sunday, May 31, childcare providers will be permitted to reopen if providers can meet required safety protocols. The full list of mandatory and recommended best practices is here. To assist in the reopening of childcare centers, Ohio will seek to use more than $60 million in federal CARES Act funding to provide reopening grants to all of Ohio's childcare providers, including

family childcare, childcare centers, and both publicly-funded and private providers. More information on how to apply will be posted to the Ohio Department of Job and Family Services' website.

Department of Mental Health and Addiction Services

OMHAS created this webpage providing various resources for managing COVID-19 related stress for health professionals, housing providers, families, children and adults. The page also contains helpful information regarding telehealth.

The COVID CareLine is a new, toll-free number and emotional support call service created by OMHAS. Behavioral health professionals will staff the CareLine from 8 a.m. to 8 p.m., 7 days/week. They will offer confidential support in times of personal crisis when individuals may be struggling to cope with current challenges in their lives. After 8 p.m., the CareLine will forward to the National Suicide Prevention Helpline, allowing those calling to have access to someone 24 hours/day.

Department of Taxation

Tax Commissioner Jeff McClain announced that Ohio will be following the federal government and IRS in extending the deadline to file and pay the state income tax.

The new deadline is July 15, an extension of approximately three months from the original deadline of April 15.

Commissioner McClain said the extension is intended to provide some relief to taxpayers and help offset some of the economic impact of the coronavirus and the public safety measures adopted to contain its spread.

As with the IRS extension, Ohio will be waiving penalty on tax due payments made during the extension. Also, thanks to a legislative agreement between Governor Mike DeWine and the General Assembly, there will be no interest charges on payments made during the extension.

The filing extension, and waiver of penalty and interest, will be available to those filing the Ohio individual income tax, the school district income tax, the pass-through entity tax, and to those taxpayers that have opted in to have the commissioner administer the municipal net profit tax through the state's centralized filing system.

Individuals, estates, trusts and certain businesses making quarterly estimated income tax payments, have also been granted additional time to file and pay without penalty or interest. The first and second quarterly payments, normally scheduled for April 15 and June 15 for most taxpayers, have both been extended to July 15.

Department of Transportation

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.

Development Services Agency

DSA has requested all Ohio businesses complete this Economic Damage Assessment Survey, designed to help determine economic impacts caused by the COVID-19 outbreak. State government leaders will use the feedback as they develop response plans.

On April 7th, the Lt. Governor Husted announced the creation of the Office of Small Business Relief (OSBR) https://businesshelp.ohio.gov/ within ODSA to identify ways to support Ohio's 950,000 small businesses. The OSBR's initial roles will primarily be providing information about federal programs and providing coordinated resources through the existing Small Business Development Center, Minority Business Development Center, Procurement Technical Assistance Centers and Manufacturing Extension Partnership programs. We also anticipate that ODSA will continue to support existing programs (and potentially develop new programs) supporting small businesses, such as the existing Ohio Capital Access Program and the Ohio Collateral Enhancement Program.

Lt. Governor Husted announced the creation of three programs to help small and medium-sized businesses. The programs will be administered by the Ohio Development Services Agency:

- Ohio PPE Retooling and Reshoring Grant Program
- Ohio Minority Micro-Enterprise Grant Program
- Appalachian Region Loan Program

Ohio small businesses can learn more about these and other resources available through the Office of Small Business Relief and Development here.

General Assembly

What originally began as a bill to make technical corrections to Ohio's tax code, HB 197, ultimately became the Senate's vehicle to address the initial and pressing concerns surrounding the COVID-19 pandemic. The chamber added over a dozen changes in an omnibus amendment to the bill before House concurrence and ultimately delivering the legislation to the Governor. A full copy of the "as enrolled" version of HB 197 can be accessed here. A synopsis of the Senate omnibus amendment can be accessed here. A fiscal note and local impact statement can be found here.

Speaker Larry Householder released protocols his chamber and staff will follow as they return to work at the Statehouse and Riffe Center.

JobsOhio

The State's economic development arm launched the Ohio Safe, Ohio Working landing page as a source for information about programs from JobsOhio, its partner businesses and Ohio's nine core sectors during COVID-19. The page also provides economic impact updates.

JobsOhio, Peoples Bank and First Federal/Home Savings Bank announced a partnership to support existing small business clients with maintaining operations and payroll during the COVID-19 pandemic. The partnership enables the banks to provide additional financing on favorable terms for local businesses that would otherwise not be able to access this credit on such terms due to the COVID-19 crisis. JobsOhio's support provides these banks additional capacity to increase their lending to existing business clients by up to $200,000 per business, with funds available for immediate use. Eligible businesses can use the newly available loan funds for working capital, including payroll, rent, mortgages or other fixed debts, utilities and other bills. For information on how to apply for this lending support, businesses should visit online at peoplesbancorp.com/coronavirus, first-fedbanking.com/COVID-19 or homesavings.com/COVID-19

JobsOhio and the Ohio Department of Commerce's Division of Liquor Control announced they will offer a one-time rebate to bars and restaurants to defray the cost of restocking high-proof spirituous liquor. Beginning in mid-May, JobsOhio will provide a $500 rebate in high-proof spirituous liquor to eligible permits for purchases made through Ohio Liquor Contract Liquor Agencies. Permit holders must register to be eligible for rebate. There are more than 13,600 eligible permits in Ohio, totaling $6.8 million in potential rebates available to bars and restaurants. To view qualifying permits and to register for the liquor rebate program, visit Wholesale.OHLQ.com

Office of Budget and Management

Lt. Governor Husted announced that the Office of Budget and Management (OBM) and InnovateOhio have identified $950,027 in savings to state taxpayers through data analytics applied to state agency spending ledgers. These are actual taxpayer dollars recovered, not just potential savings identified. The total dollar amount of duplicate payments identified totals $1,008,876, leaving $58,849 still in the process of being recovered. The duplicate payments tool was initially announced in November 2019.

Office of Criminal Justice Services

A total of nearly $16 million was awarded to Ohio's Office of Criminal Justice Services (OCJS) for this program as part of the CARES Act. OCJS continues to process other grant applications they've already received and are still accepting new applications from agencies that have not yet requested funding. More information on how to apply can be found here. (6/26/2020)

TechCred

Headed by Lt. Governor Jon Husted, the TechCred program provides reimbursement for business upskilling employee though a select list of verified skill development programs. To review applications or submit for reimbursement click here.

Lt. Governor Husted announced that 150 Ohio companies have been approved for TechCred funding, which will help them upskill their current and incoming workforce to meet the needs of the increasingly tech-focused economy, particularly amid the COVID-19 health crisis. Many of the TechCred pre-approved credentials can be completed 100 percent virtually. Examples of these credentials and training providers can be found here.

FEDERAL

America's Small Business Development Centers (ASBDC)

This site has links for webinars and additional resources for small businesses impacted by the coronavirus. COVID-19 Small Business Resources

Small Business Administration (SBA)

Ohio has been approved by the U.S. Small Business Administration (SBA) for access to Economic Injury Disaster Loans of up to $2 million for small businesses. The SBA has published general guidance for employers regarding the COVID-19 pandemic, including information on the loan program. DSA has issued guidance for impacted entities on how to apply for the loans.
SBA has created an additional webpage providing information for small businesses wishing to apply for the Paycheck Protection Program (PPP) loans created in the Federal CARES Act.

Small businesses and sole proprietors began applying on April 3. Independent contractors and self-employed individuals can apply beginning on April 10. The U.S. Small Business Administration (SBA) has a search tool to help you find a bank that offers PPP loans.

The SBA released the Paycheck Protection Program (PPP) Loan Forgiveness Application form for borrowers to submit to the lender servicing their PPP loan, along with instructions for the Application. The Application contains four parts: (1) the PPP Loan Forgiveness Calculation Form; (2) PPP Schedule A; (3) the PPP Schedule A Worksheet; and (4) the (optional) PPP Borrower Demographic Information Form. The SBA noted that all borrowers must submit parts (1) and (2) to their lender. The full Application may be found here. All PPP borrowers should review the Application in detail as soon as possible.

Consumer Financial Protection Bureau (CFPB)

The CFPB is providing recommendations for individuals to lessen the damage of financial fallout due to the COVID-19 pandemic. Additional information here.

Congressional Budget Office

CBO produced this summary of H.R. 266—The Paycheck Protection Program and Health Care Enhancement Act—passed by Congress. The Enhancement Act is divided into two main parts. The first provides additional funding for small business protection programs such as the PPP and the EIDL program. The second provides additional funding for hospitals to help defray COVID-19 expenses, as well as funds for research and for developing COVID-19 testing capabilities.

President Trump signed into law the Paycheck Protection Program Flexibility Act of 2020 (the Flexibility Act), which made some key changes to the Paycheck Protection Program created by the CARES Act. Among other things, the Flexibility Act alleviates restrictions for PPP loan recipients by reducing the threshold amount that borrowers must spend on payroll costs, as well as extends the

previous eight week timeframe in which borrowers had to spend their loans to be eligible for forgiveness. Additional details here.

Department of Labor (DOL)

The Hour and Wage Division has pages up for questions on how the COVID-19 pandemic affects both the Fair Labor Standards Act and the Family Medical Leave Act.

DOL also has a page dedicated to providing information on labor and employee relations relating to wages and employment as COVID-19 continues to spread.

DOL Wage and Hour Division has produced the following webpage with a number of useful resources: COVID-19 and the American Workplace

Families First Coronavirus Response Act: Questions and Answers

The Occupational Safety and Health Administration under the DOL created this webpage with information for workers and employers about the evolving coronavirus pandemic. The information includes links to interim guidance and other resources for preventing exposures to, and infection with COVID-19.
US Department of Treasury

Details on the paycheck protection program for small businesses: The CARES Act Assistance for Small Businesses

Export-Import Bank of the United States (EXIM)

EXIM has a page to provide updates to banks, exporters, and the small businesses community during the COVID-19 pandemic.

Internal Revenue Service (IRS)

The IRS has delayed filing deadlines for taxes and any payments of due federal income tax to July 15th, 2020.

The IRS has also created a special section to assist taxpayers and businesses impacted by COVID-19. Detailed information can be found here. Additional updates will be posted as more information becomes available.

The Families First Coronavirus Response Act (FFCRA) requires that most private employers with 500 or fewer employees and most public sector employers provide emergency paid sick leave and emergency Family and Medical Leave Act leave (EFML) for specific COVID-19 related reasons. The Internal Revenue Service has released guidance specifying what documentation is needed for employers to receive the tax credits that will fund the leave.

U.S. Chamber of Commerce

The U.S. Chamber of Commerce issued this guide to help small businesses and self-employed individuals check eligibility and prepare to file for Paycheck Protection Program (PPP) loans.

The CARES Act expanded the SBA's long-standing Economic Injury Disaster Loan Program (EIDL), which includes additional loan programs and $10,000 emergency grants. Check eligibility, calculate borrowing limits, and apply using this guide.

ADDITIONAL RESOURCES

Governor Mike DeWine announced the establishment of the Ohio Manufacturing Alliance to Fight COVID-19.

The collaborative public-private partnership will coordinate efforts to provide healthcare workers and first responders with the personal protective equipment (PPE).

The alliance includes the Ohio Manufacturers' Association, Ohio Hospital Association, Ohio Manufacturing Extension Partnership, Manufacturing Advocacy and Growth Network, nursing home organizations, JobsOhio, Ohio Department of Administrative Services, Ohio Development Services Agency, and the Ohio Department of Health.

The alliance is working to identify and match the critical needs of Ohio's healthcare system with companies willing and able to repurpose production to meet those needs.

Manufacturers that can help should visit repurposingproject.com for more information. Those involved with this project will be compensated.

Lt. Governor Jon Husted announced that the Governor's Office of Workforce Transformation has developed a website specifically geared toward matching essential businesses with Ohioans who are able and willing to work as an essential employee during the COVID-19 crisis. Both essential businesses and current job seekers can visit https://jobsearch.ohio.gov/wps/portal/gov/jobsearch/ to post and search.

- Centers for Disease Control and Prevention
- Ohio Department of Health (Crisis Resources)
- U.S. Chamber of Commerce
- Ohio Chamber of Commerce
- JobsOhio
- Columbus Region
- Appalachian Partnership for Economic Growth