



## COVID-19 Resources for Businesses

This document will be updated with the latest information and redistributed accordingly. Business Resources will also be updated daily on the **Anoka County Regional Economic Development website**:

<https://www.anokacountysuccess.org/covid-19-anoka-county-business-resources/>

Contact Jacquell Hajder, Anoka County Economic Development Specialist for any questions on the following resources. [Jacquell.Hajder@co.anoka.mn.us](mailto:Jacquell.Hajder@co.anoka.mn.us) 612-358-8925

## GETTING BUSINESS REOPENED

### A framework for safely returning to work

Thursday April 23<sup>rd</sup>, Governor Tim Walz reviewed a framework for evaluating when it is safe to reopen a variety of workplace, social, and educational environments in Minnesota. As part of that framework, he issued Executive Order 20-40, which provides a limited first step in the process of safely returning to work, beginning only with workers at non-Critical Sector industrial, manufacturing and office-based businesses that are non-customer facing – allowing around 20,000 businesses and roughly 80,000 – 100,000 workers to go back to work beginning on Monday, April 27. <https://mn.gov/deed/newscenter/covid/safework/>

### In order to reopen, EO 20-40 requires these business to do three things:

1. Create and share with their employees a COVID-19 Preparedness Plan that explains the actions they are taking to ensure social distancing and keep workers safe. The Department of Labor and Industry has created a template plan, which is optional for businesses to use as a starting point.
2. Engage in health screening of employees each day at arrival
3. Continue to use telework whenever possible

DEED is looking for feedback from businesses and workers about how to implement social distancing practices in their workplaces – and if you have ideas, we encourage you to submit them [here](#).



Working With People To Improve Lives

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## WORKFORCE ASSISTANCE

### **DEED – Unemployment Insurance Information for Employers**

On March 16, Governor Walz issued an executive order ensuring workers affected by COVID-19 have full access to unemployment benefits. The order also relieves taxpaying employers of benefit charges associated with COVID-19. This means a company's unemployment tax rate will not increase if your workers collect unemployment benefits due to COVID-19. If your workers apply for unemployment benefits, DEED will let you know. More information about Unemployment Insurance for employers: <https://www.uimn.org/employers/employer-account/news-updates/covid-19.jsp>

For employees not covered by unemployment insurance – both the State and Federal government are working on alternative assistance options. More information to come.

### **DEED – Pandemic Unemployment Insurance Information for Employers**

For employees that were not traditionally covered under traditional unemployment insurance are advised to now apply for Pandemic Unemployment Insurance (PUI). Apply online here: [https://www1.uimn.org/ui\\_applicant/applicant/login.do](https://www1.uimn.org/ui_applicant/applicant/login.do)

### **DEED – Rapid Response**

Employers planning a closure or major layoffs as a result of the coronavirus can get help through the Rapid Response program. Rapid Response teams will discuss your needs with you, help avert layoffs if possible, and provide services to assist workers facing job losses. For more information, visit [DEED's Rapid Response](#) page or call 1-866-213-1422  
<https://mn.gov/deed/business/starting-business/management-basics/considering-layoff.jsp>

### **DEED – Shared Work – Alternative to Layoffs**

Employers experiencing a slowdown in their businesses or services as a result of the coronavirus impact on the economy may apply for the Unemployment Insurance Shared Work Program. This program allows employers to seek an alternative to layoffs - retaining their trained employees by reducing their hours and wages that can be partially offset with UI benefits. Workers of employers who are approved to participate in the Shared Work Program receive the percentage of their weekly UI benefit amount based on the percentage of hours and wages reduced, not to exceed 60 percent. Visit [Shared Work Program](#) to learn more:  
<https://www.uimn.org/employers/alternative-layoff/index.jsp>

### **Anoka County Dislocated Worker Program – For permanent layoffs**

Our Dislocated Worker program offers free services to help individuals find suitable employment and help take the stress and uncertainty out of the process. Workers may be eligible for this program if they are out of work through no fault of their own, are eligible for unemployment insurance, and are unlikely to return to your previous occupation or industry.  
<https://anokacounty.us/dw>

## BUSINESS FUNDING

## **SBA Loan Payment Deferrals**

The CARES Act passed provides a 6-month debt forgiveness to the borrower for all 504, 7a, Community Advantage, Microloan borrows and Disaster Loans from the SBA.

## **DEED Small Business Emergency Loan Program**

\*\*\*Note this fund is no longer taking applications unless there are additional appropriations\*\*\*

DEED is offering emergency loans for small businesses that closed directly or indirectly from the Governor's Executive Orders 20-04 & 20-08 to prevent the spread of COVID-19. Qualifying businesses are eligible for loans from \$2,500 to \$35,000. Loans are zero interest, must be paid back monthly over five (5) years and the first payment will be deferred six (6) months with potentially partial forgiveness.

<https://mn.gov/deed/business/financing-business/deed-programs/peacetime/>

## **DEED Small Business Loan Guarantee Program**

This loan program helps employers that may not have been eligible under the DEED Small Business Emergency Loan Program. DEED is not the lender, but it will work with lenders throughout the state to use the loan guarantees to support small business loans. These loan guarantees will facilitate loans for a variety of purposes and can be subordinate to other financing. Allowable loan uses must be exclusively in Minnesota and include machinery or equipment purchases, maintenance, or repair; expenses related to moving into or within Minnesota; and working capital when the working capital is secured by fixed assets when possible.

The program will provide an 80% guarantee up to a maximum of \$200,000, therefore the maximum loan amount in the loan guarantee program would be \$250,000. The program is only employers with less than 250 employees are eligible.

<https://mn.gov/deed/business/financing-business/deed-programs/loan-guarantee/#2>

## **Entrepreneur Fund**

Businesses with a current EF loan can sign up for a free consulting session as a starting point. Additionally, the Entrepreneur Fund has developed the [Small Business Relief Fund](#) to support businesses in our region hard hit by the Coronavirus pandemic. Funding will allow EF to provide financial grant assistance to business owners who are facing significant challenges but do not qualify for local, state or federal relief.

Find out more at <https://www.entrepreneurfund.org/entrepreneur-fund-approach-to-covid-19/>

## **Bank Loans**

A majority of banks or credit unions have established new loan programs or are offering laxer repayment options on existing loans for both personal and business loans. Contact a local bank partner to see what assistance is available. The American Bankers Association has pulled together a list of banks that are offering special assistance at this time. This is updated daily.

<https://www.aba.com/about-us/press-room/industry-response-coronavirus#AlphaV>

## LISC - Small Business Relief Grants

Applications are now open for the Small Business Relief Grants, which are part of LISC's Rapid Relief & Recovery Fund programs. These programs help businesses deal with immediate financial impact due to the pandemic. Applications must be completed by Tuesday, April 28th, at 11:59 p.m ET (10:59 p.m. CT). Grants will be made to qualified businesses and based on accurate and complete submission and verification of required documentation.

<https://www.research.net/r/LISCreliefgrant>

***\*\*Both the SBA EDIL & Paycheck Protection Funds are in high demand and continue to need additional appropriations. Talk to a local banker and check back on the SBA website for the latest info.*** <https://www.sba.gov/disaster-assistance/coronavirus-covid-19>

***\*\* To check the status of an application that was submitted and not funded for either program contact: [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) | 800-659-2955 or [Minneapolis.mn@sba.gov](mailto:Minneapolis.mn@sba.gov) 612.370.2324***

## SBA Paycheck Protection Program

The purpose of the Paycheck Protection Program is to help employers with less than 500 employees retain employees, at their current base pay. Loans can be used for payroll expenses from Feb 15, 2020 - June 30th, 2020. If employers keep all employees, the entirety of the loan will be forgiven. If an employer keeps a portion of employees, the loan forgiveness will be reduced by the percent decrease in the number of employees. The amount any small business is eligible to borrow is 250 percent of their average monthly payroll expenses, up to a total of \$10 million.

## SBA - Small Business Loans

The U.S. Small Business Administration (SBA) is offering low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of Coronavirus (COVID-19). This program is for small businesses and most non-profit organizations that have suffered directly by this disaster. Find out more by visiting [DisasterLoan.sba.gov](https://DisasterLoan.sba.gov)

There is no cost to apply and no obligation to take the loan if approved. Please contact our Northeast Minnesota SBDC consultants for assistance with the application process if needed. They can be contacted directly or by signing up for service at [www.nesbdc.org](http://www.nesbdc.org)

## Additional Grants

Many corporations and non-profits have developed grant programs to assist companies affected by COVID-19. Contact Jacquell Hajder for a full list of grant options for businesses.

## ADDITIONAL RESOURCES

### U.S. Department of Labor

Workplace safety; wages, hours and leave; and more: <https://www.dol.gov/coronavirus>

Fair Labor Standards Act Questions and Answers:  
<https://www.dol.gov/agencies/whd/flsa/pandemic>

Family and Medical Leave Act Questions and Answers:  
<https://www.dol.gov/agencies/whd/fmla/pandemic>

**Health Insurance Options for Laid-off Workers:** <https://www.uimn.org/applicants/help-support/comm-organizations/healthcare.jsp>

- Anytime a Minnesotan loses health coverage, including employer-sponsored coverage, they are eligible to enroll in coverage through MNsure via a special enrollment period for the 60 days following the loss of coverage. (Details [here](#).) Additionally, if someone is eligible for Medical Assistance or MinnesotaCare, enrollment is available at all times, regardless of when they might have last had coverage. (Details [here](#).)

## TAX RELATED INFORMATION

### U.S. Treasury Department

The Treasury Department and IRS are extending the due date for Federal income tax payments due April 15, 2020, to July 15, 2020, for payments due of up to \$10 million for corporations and up to \$1 million for individuals – regardless of filing status – and other unincorporated entities. Associated interest, additions to tax, and penalties for late payment will also be suspended until July 15, 2020. [Visit IRS.gov/coronavirus](https://www.irs.gov/coronavirus)

*The State of Minnesota has also extended the state tax payments due April 15, 2020 to July 15, 2020.*

### Minnesota Department of Revenue –

The State Revenue Department is deferring the collection of Sales Tax payments due on March 20, 2020, with no late fees or penalties.

<https://www.revenue.state.mn.us/our-response-covid-19>

## CARES ACT

The Cares Act offers financial relief to employers, individuals and real estate establishments.

- To view the full bill, please visit the following website:  
<https://www.congress.gov/bill/116th-congress/senate-bill/3548/text?q=product+update>
- Anoka County Regional Economic Development has key sections uploaded on their website as well: <https://www.anokacountysuccess.org/covid-19-anoka-county-business-resources/>

## OTHER RESOURCES:

### MCCD & Open to Business

Free Technical Assistance and loans for start-ups or Businesses in Anoka County

Carrie Mikkonen – 763-438-7315 [cmikkonen@mccdmn.org](mailto:cmikkonen@mccdmn.org)

### Chamber of Commerce

**Minnesota Chamber of Commerce Toolkit** – available to both members and non-members: <https://www.mnchamber.com/blog/covid-19-business-toolkit>

Additional to the State Chamber, many of your local chamber partners are promoting businesses that are still open with revised services – or providing additional support during this time of crisis.

- **MetroNorth Chamber of Commerce**– (Blaine, Ham Lake, Coon Rapids, Lino Lakes areas)  
Business resource page: <https://www.metronorthchamber.org/>  
Facebook page: <http://www.facebook.com/MetroNorthCares>
- **Anoka Area Chamber** (Anoka, Ramsey, Nowthen, Oak Grove, Coon Rapids Area)  
<https://www.anokaareachamber.com/>
- **East Bethel Chamber of Commerce**  
<https://www.eastbethelchamber.com/>
- **Forest Lake Area Chamber of Commerce (Forest Lake, Columbus areas)**  
<https://forestlakechamber.org/> - Join their business resources call
- **Ham Lake Chamber of Commerce**  
<https://www.hamlakeareacc.org/>
- **Quad Area Chamber** (Circle Pines, Centerville, Lino Lakes and Lexington areas)  
<https://www.quadareachamber.org/>
- **St Francis Area Chamber of Commerce**  
<https://www.stfrancischamber.org/>
- **Twin Cities North Chamber** (Fridley, Spring Lake Park, Columbia Heights, Blaine areas)  
<http://www.twincitiesnorth.org/>

**Minnesota Department of Labor and Industry** - Info relative to the trades, license exams and workers compensation. <https://www.dli.mn.gov/updates>

**Center for Disease Control and Prevention** – planning guides for businesses:  
<https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/businesses-employers.html>

**OSHA** - Guidance on Preparing Workplace for COVID-19:  
<https://www.osha.gov/Publications/OSHA3990.pdf>

**EEOC - Pandemic Preparedness in the Workplace and the Americans with Disabilities Act:**

[https://www.eeoc.gov/facts/pandemic\\_flu.html](https://www.eeoc.gov/facts/pandemic_flu.html)

Central hub where individuals and families can access information on finding food, paying housing bills, or other essential services: Dial **2-1-1**, 651-291-0211 or 1-800-543-7709 or Text 'MNCOVID' to 898211

**MN DEED Homepage for COVID-19 Resources**

<https://mn.gov/deed/newscenter/covid/>