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COVID-19 is a challenge for our local businesses and the whole community, and the Office of Economic Vitality’s team is focused upon the continued success of our local businesses. To support our businesses, workers, and the community-at-large, we will be launching a single, best resource for businesses, Open for Takeout. This interactive map will be populated by our restaurants and other local organizations whose doors may be closed but very much remain open for business. The map will be updated daily.

Your OEV team is working around the clock with our state and federal partners to monitor the changing legislation and business resources to serve as your local resource for information and access to programs to strengthen your business. We are actively monitoring the development of state and federal programs to support our businesses, and our team is reachable at any time. We are your most vital source for business resources during the COVID-19 pandemic.

We understand this is a difficult time for local businesses, the Office of Economic Vitality Team is committed to working with you to ensure that our community remains vibrant and resilient. I encourage you to reach out to me with any questions that you may have regarding business support and resources: CParedes@oevforbusiness.org

Best, Cristina Paredes
Office of Economic Vitality, Director
Our Team Is Ready To Assist

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Guidance for Reopening

To view the Center for Disease Control and Prevention (CDC) Guidance for Cleaning and Disinfecting Public Spaces, Workplaces, Businesses, Schools and Homes, click here.

To view the CDC Reopening America Guidance, click here.

To view the Frequently Asked Questions of Phase 1 of the “Safe. Smart. Step by Step. Reopening Florida” plan, click here.
Personal Protective Equipment

The Office of Economic Vitality is committed to helping businesses safely reopen during the Reopening Florida plan, which is why we have developed a site with a list of companies and organizations located in Tallahassee-Leon County that have indicated that they source, manufacture, or distribute Personal Protective Equipment (PPE). You can visit OEV’s PPE site [here](#). Contact the company and/or organization directly for product information and availability.

If you would like to be listed, please send your organization name, list of PPE, and preferred contact to Kianna Brown.
Centers for Disease Control and Prevention

Guidance for Businesses and Employers

To prevent stigma and discrimination in the workplace, use the guidance described below and on the CDC’s Guidance for Businesses and Employers web page.

The Centers for Disease Control and Prevention (CDC) offers the most up-to-date information on COVID-19. This interim guidance is based on what is currently known about the coronavirus disease 2019 (COVID-19). For updates from CDC, please see the following:

- Interim Guidance for Businesses and Employers to Plan and Respond to Coronavirus Disease 2019 (COVID-19)
- Preventing Stigma Related to COVID-19
- Share Facts about COVID-19
- CDC Coronavirus Disease 2019 (COVID-19) Web page
- Information on Coronavirus Disease 2019 (COVID-19) Prevention, Symptoms and FAQ
Small Business Technical Assistance

Paycheck Protection Program

The Coronavirus Aid, Relief and Economic Security (CARES) Act established the Paycheck Protection Program. The Paycheck Protection Program prioritizes millions of Americans employed by small businesses by authorizing up to $349 billion toward job retention and certain other expenses.

Small businesses and eligible nonprofit organizations, Veterans organizations, and Tribal businesses described in the Small Business Act, as well as individuals who are self-employed or are independent contractors, are eligible if they also meet program size standards.

The new loan program will help small businesses with their payroll and other business operating expenses. It will provide critical capital to businesses without collateral requirements, personal guarantees, or SBA fees – all with a 100% guarantee from SBA. All loan payments will be deferred for six months. Most importantly, the SBA will forgive the portion of the loan proceeds that are used to cover the first eight weeks of payroll costs, rent, utilities, and mortgage interest.

The Paycheck Protection Program is specifically designed to help small businesses keep their workforce employed. Visit Treasury.Gov/assistance-for-small-businesses for more information on the Paycheck Protection Program.

You can apply through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Other regulated lenders will be available to make these loans once they are approved and enrolled in the program. You should consult with your local lender as to whether it is participating in the program.

Lenders may begin processing loan applications as soon as April 3, 2020. The Paycheck Protection Program will be available through June 30, 2020.

For a list of Participating Lenders, click here.

Frequently Asked Questions for Lenders and Borrowers

For affiliation rules applicable for the Paycheck Protection Program, click here.

The Interim Final Rule for Applicable Affiliation Rules for the Paycheck Protection Program as posted in the Federal Register.
Frequently Asked Questions for Faith-Based Organizations Participating in the Paycheck Protection Program and Economic Injury Disaster Loan Program

To stay up to date on the implementation of these programs, please visit the following websites:

- **SBA** – here you will find information on all COVID-19 related programs that SBA is providing, including the Paycheck Protection Program, Economic Injury Disaster Loans and Emergency Grants, and Small Business Debt Relief.

- **Department of Treasury** – here you will find information on the Paycheck Protection Program, as well as other tax provisions meant to help employers, including non-profits.

To help small business owners and entrepreneurs better understand the new programs that will soon be available to them, we have created a comprehensive guide to many of the small business provisions in the *CARES Act* that was passed by Congress on March 27. These programs and initiatives are intended to assist business owners with whatever needs they have right now.

While these programs are being implemented, you may continue to use this guide as a source of information about the major programs and initiatives that will soon be available from the SBA and Treasury. Once complete guidance has been announced for all of the programs, we will update the guide to reflect that guidance.

Download the guide [here](#).
Enterprise Florida, Inc. (EFI) Microfinance Guarantee Program

In support of small business growth across our state, Enterprise Florida, Inc. (EFI) offers a Microfinance Guarantee Program designed to stimulate access to credit for entrepreneurs and small businesses by providing targeted loan guarantees to lenders made to such entrepreneurs and small businesses. This program provides guarantees up to 50% on loans of $250,000 or less.

The Microfinance Guarantee Program has the following requirements:

- Entrepreneur or small business located in Florida
- Employs 25 or fewer people
- Generates average annual gross revenues of $1.5 million or less for the last two years

Interested businesses must apply through a local lender. For more information, please contact your local lender or visit Enterprise Florida’s website here.

Connex Florida

FloridaMakes in partnership with the Associated Industries of Florida and Space Florida announced today the deployment of an online database for Florida’s small to large manufacturers to engage in the marketplace. Read the joint press release here.

The online database, Connex Florida, started as a disaster risk mitigation effort in the aftermath of Hurricane Irma and is proving to be a critical tool to streamline connections between Florida manufacturers and businesses in need of their products during the COVID-19 pandemic.

In Florida, manufacturers are identified as essential critical infrastructure who bear a unique responsibility during a crisis to continue operations that, in turn, contribute to overall sustainability of Florida’s communities. As such, AIF, Space Florida and FloridaMakes have begun compiling a database on industrial assets, capabilities and capacities that can be drawn upon at this time of critical demand.
Connex Florida is a statewide manufacturing supply chain, workforce and R&D connection solution offered free of charge to manufacturers, educational institutions, and those performing manufacturing R&D in Florida. To request access to the platform visit: Florida.MfgConnex.com or for more information please visit FloridaMakes.com/SupplyChain or contact Connex@FloridaMakes.com.

FloridaMakes Survey

In Florida, manufacturers are identified as essential critical infrastructure that bears a unique responsibility during this crisis to continue operations and, in many cases, contribute to the accelerated demand for much-needed materials and supplies brought about through this crisis and for the overall sustainability of our communities.

If you are a Florida manufacturer, complete the FloridaMakes survey to get connected to critical demands and receive customized technical, business, and/or workforce assistance. To complete the survey, click here.

Supply Chain Disruption Planning courtesy of FloridaMakes:

Checklist Link

Additional Information

EDO Disaster Plan templates that can be easily customized for your organization and service area:

EDO Comprehensive Emergency Management Plan (CEMP) PDF

EDO CEMP Customization Guide
Reemployment Assistance Program

If your employees have been negatively impacted as a result of the mitigation efforts in Florida to stop the spread of COVID-19, they may be eligible to receive reemployment assistance through the Florida Department of Economic Opportunity. The Reemployment Assistance (RA) program provides temporary, partial wage replacement benefits to qualified workers who are unemployed through no fault of their own. It is funded solely by employers who pay federal and state payroll taxes and is provided at no cost to the workers who receive the benefits. For more information, click here.

CareerSource Capital Region is assisting in helping displaced workers fill out the application for the Department of Economic Opportunity’s Reemployment Assistance.

Applicants can fill out the form online and print, sign and mail in or print, fill out and mail in. CareerSource Capital Region staff will be available during normal business hours to assist in filling out this form. They are also available to assist people looking for employment. Openings in the region are available online.

Temporary Layoff

The Florida Department of Economic Opportunity’s Temporary Layoff program is for employees that are temporarily laid off from work may be eligible for Reemployment Assistance benefits. A temporary layoff occurs when the
employee is separated from their job due to lack of work, and the **employee has a return-to-work date within eight weeks of the separation.**

Still unsure how this may apply to you and your employees? Here is an example of a temporary layoff or for more information, click [here](#):

Susie worked for ABC Restaurant as a cook. Due to the mitigation response of the COVID-19 event, ABC Restaurant temporarily had to close and had no work available for Susie. Susie would not be receiving any pay during the closure. Prior to closing, ABC Restaurant told Susie they would be re-opening in five weeks and would need her to return to work at that time. This may be considered a temporary layoff, and Susie may be eligible for Reemployment Assistance benefits.

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**Short Time Compensation Program For Employers**

The Florida Department of Economic Opportunity’s [The Short Time Compensation program](#) helps employers retain their workforce in times of temporary slowdown by encouraging work sharing as an alternative to layoff. The program permits prorated reemployment assistance benefits to employees whose work hours and earnings are reduced as part of a Short Time Compensation plan to avoid total layoff of some employees. To apply for the Short Time Compensation Program, please follow this link to the Employer Login page of [CONNECT](#).

**Short Time Compensation Program Goals:**

- Employees retained during a temporary slowdown can resume high production levels when business conditions improve and are spared the hardships of full unemployment.
- Employers avoid the expense of recruiting, hiring, and training new workers when business conditions improve.
- Employers who must permanently reduce their workforce can use the program as a transition to layoff. Affected employees may continue to work at reduced levels with an opportunity to find other employment before the expected layoff.
Eligibility Requirements:

- The employer must describe a plan for giving notice, if feasible, to an employee whose workweek is to be reduced, together with an estimate of the number of layoffs that would have occurred absent the ability to participate in STC.

- If you are a client company trying to apply for a plan for leased employees, contact the leasing company. They will need to file a plan separately on behalf of their employees.

- Reduced hours must be used as a temporary solution to avoid a layoff. The employer must submit a Short Time Compensation plan application to the Short Time Compensation Coordinator, Reemployment Assistance Services.

- Individuals participating in an employer-sponsored training may also be eligible to participate in the short-time compensation program.

- Participating employees must be full-time (at least 32 hours per week prior to Short Time Compensation reduction), permanent employees (not seasonal) and the employees must have a set number of hours (excluding overtime) that they work each week in order to participate. Employees paid piece rate, on commission, or who are hired to do certain jobs regardless of the time required are not eligible for participation.

- Short Time Compensation benefits are payable when normal hours of work are reduced from 10-40 percent. If normal work hours exceed 40, the percentage will be based on 40 hours.

- Each week that Short Time Compensation benefits are claimed, at least 10 percent of the employees from the total staff or within a particular unit must be working reduced hours. (Two employees is the minimum for a staff or unit of less than 20 employees.)
TalChamber launches Jobs Now Initiative

The Greater Tallahassee Chamber of Commerce has launched Jobs Now - an initiative aimed at connecting businesses with individuals looking for employment.

The Jobs Now initiative will focus on three priority areas including being a hub to promote open positions at companies who are hiring across our region, resources and training for businesses and individuals as well highlighting local companies providing innovative ways to retain and create jobs. This will be an ongoing effort as our economy begins to recover in the coming months.

You can find an ongoing list of job opportunities and resources currently available in our region on their website.

If you are a company that is hiring, has resources available for personal or professional skills development or has an innovative story you would like to share please email dnoles@talchamber.com.

USBG National Charitable Foundation’s Bartender Emergency Assistance Program

If you are a bartender, brewery staffer, or cocktail server who needs financial support, you can apply to the USBG National Charitable Foundation’s Bartender Emergency Assistance Program. A USBG membership is not required to receive funds. To apply, visit the USBG website here.
Disaster Loan Assistance

U.S. Small Business Administration

The SBA works directly with state Governors to provide targeted, low-interest loans to small businesses and non-profits that have been severely impacted by the Coronavirus (COVID-19). The SBA’s Economic Injury Disaster Loan (EIDL) program provides small businesses with working capital loans of up to $2 million that can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing. Find more information on the SBA’s business guidance and loan resources here.

Apply for the EIDL Program

Black Business Loan Program

The Black Business Loan Program (BBLP) offers alternative lending solutions to Florida-based black owned small businesses by providing short-term loans and technical assistance.

Visit FAMU Federal Credit Union or the Miami Bayside Foundation for loan program information.

Apply through the FAMU Federal Credit Union
Apply through the Miami Bayside Foundation

Rebuild Florida Business Loan Fund

The Florida Business Loan Fund provides financing to assist businesses with resiliency efforts. The funds will address the current gap in available, affordable capital for businesses that can be used for inventory purchases, construction, working capital, equipment financing and more.

Apply Now
Small Business Loan Program

The Small Business Loan Program is available to qualified businesses that demonstrate adequate historical and/or proposed cash flow coverage and other credit underwriting metrics. The loan proceeds must be used for a business purpose. A business purpose includes, but is not limited to: startup costs, working capital, business procurement, franchise fees, inventory, as well as the purchase, construction renovation or tenant improvements of an eligible place of business that is not for passive real estate investment purposes. Loan Participation is up to 50 percent of the total loan amount. With the 504 Bridge Loan Participation, lenders are permitted to finance equipment and owner-occupied real estate purchases up to 90 percent of the total project cost. Loan amounts range from $250,000 to $5 million.

Click here to learn more about the Loan Participation Program

Click here to learn more about the 504 Bridge Loan Program

Microfinance Guarantee Program

The Microfinance Guarantee Program is available to stimulate access to credit for entrepreneurs and small businesses in Florida by providing targeted guarantees to loans made to such entrepreneurs and small businesses. Funds appropriated to the program must be reinvested and maintained as a long-term and stable source of funding for the program.

Learn more here
SBA Debt Relief

The Small Business Administration (SBA) Debt Relief Program will provide a reprieve to small businesses as they overcome the challenges created by the COVID-19 health crisis. Under this program, the SBA will pay the principal and interest of new 7(a) loans issued prior to September 27, 2020. The SBA will also pay the principal and interest of current 7(a) loans for a period of six months. For inquiries, please contact the Small Business Administration toll-free at (800) 659-2955 or by email at DisasterCustomerService@sba.gov.

Please check the SBA website for funding availability: SBA Debt Relief.
Comprehensive And Updated FAQs For Employers On The COVID-19 Coronavirus

Fisher Phillips has assembled a cross-disciplinary taskforce of attorneys across the country to address the many employment-related issues facing employers in the wake of the COVID-19 coronavirus – especially now that the World Health Organization has declared the outbreak as a pandemic. The COVID-19 Taskforce has created a Frequently Asked Questions (FAQ) document, which has been continually updated since first published on March 3 and will continue to be updated as events warrant. It has been completely updated to address the many additional workplace law rights and responsibilities given the pandemic designation. You can contact your Fisher Phillips attorney or any member of the Taskforce with specific questions, and a full listing of the Taskforce members and their practice areas is at the end of this publication.

To access the FAQs, click here.
Guidance on the Essential Critical Infrastructure Workforce

The Importance of Essential Critical Infrastructure Workers

Functioning critical infrastructure is imperative during the response to the COVID-19 emergency for both public health and safety as well as community well-being. Certain critical infrastructure industries have a special responsibility in these times to continue operations. This guidance and accompanying list are intended to support State, Local, and industry partners in identifying the critical infrastructure sectors and the essential workers needed to maintain the services and functions Americans depend on daily and that need to be able to operate resiliently during the COVID-19 pandemic response. This document gives guidance to State, local, tribal, and territorial jurisdictions and the private sector on defining essential critical infrastructure workers. Promoting the ability of such workers to continue to work during periods of community restriction, access management, social distancing, or closure orders/directives is crucial to community resilience and continuity of essential functions.

Considerations for Government and Business

This list was developed in consultation with federal agency partners, industry experts, and State and local officials, and is based on several key principles:

1. Response efforts to the COVID-19 pandemic are locally executed, State managed, and federally supported
2. Everyone should follow guidance from the CDC, as well as State and local government officials, regarding strategies to limit disease spread.
3. Workers should be encouraged to work remotely when possible and focus on core business activities. In-person, non-mandatory activities should be delayed until the resumption of normal operations.
4. When continuous remote work is not possible, businesses should enlist strategies to reduce the likelihood of spreading the disease. This includes, but is not necessarily limited to, separating staff by off-setting shift hours or days and/or social distancing. These steps can preserve the workforce and allow operations to continue.
5. All organizations should implement their business continuity and pandemic plans, or put plans in place if they do not exist. Delaying implementation is
not advised and puts at risk the viability of the business and the health and safety of the employees.

6. In the modern economy, reliance on technology and just-in-time supply chains means that certain workers must be able to access certain sites, facilities, and assets to ensure continuity of functions.

7. Government employees, such as emergency managers, and the business community need to establish and maintain lines of communication.

8. When government and businesses engage in discussions about critical infrastructure workers, they need to consider the implications of business operations beyond the jurisdiction where the asset or facility is located. Businesses can have sizeable economic and societal impacts as well as supply chain dependencies that are geographically distributed.

9. Whenever possible, jurisdictions should align access and movement control policies related to critical infrastructure workers to lower the burden of workers crossing jurisdictional boundaries.

To review a list of sectors and identified essential critical infrastructure workers, click [here](#).
Local Resources for Businesses

- **Leon County** – As the novel coronavirus (COVID-19) continues to spread globally, Leon County Emergency Management is committed to actively monitoring the disease and coordinating preparedness efforts with local health officials, healthcare providers, first responders, and other critical emergency response functions.

- **City of Tallahassee** – The City of Tallahassee remains engaged to prepare and address any local impact of the Coronavirus (COVID-19). The City’s main priority is the health, safety and welfare of its citizens. The resource provides updates on school closures, event cancellations/postponements, service impacts, and prevention techniques.

- **Florida Department of Health** – The Florida Department of Health is actively updating their website on what you need to know about Coronavirus (COVID-19) in Florida. To contact the COVID-19 Call Center, call 1-866-779-6121 or email COVID-19@flhealth.gov. The call center is available 24/7.

- **SBDC at Florida A&M University** – SBA works with a number of local partners to counsel, mentor, and train small businesses. The SBA has 68 District Offices, as well as support provided by its Resource Partners, such as SCORE offices, Women’s Business Centers, Small Business Development Centers and Veterans Business Outreach Centers. When faced with a business need, use the SBA’s Local Assistance Directory to locate the office nearest you. To contact the FAMU SBDC, please give them a call at 850.599.3407.

- **CareerSource Capital Region**
- **Greater Tallahassee Chamber of Commerce**
- **Big Bend Minority Chamber of Commerce**
- **Capital City Chamber of Commerce**
Contact Us

Website
Access our website here

Social Media Platforms
- Facebook: @OEVforBusiness
- Twitter: @OEVforBusiness
- LinkedIn: Office of Economic Vitality

Newsletter
Subscribe to our newsletter here
Appendix

1.A COVID-19 SBA Disaster Assistance Loans Fact Sheet
1.B COVID-19 Economic Injury Disaster Loan Fact Sheet
1.C Reemployment Assistance COVID-19 Frequently Asked Questions
1. D Paycheck Protection Program FAQs for Small Businesses
1. E COVID-19 CARES Act Stimulus Information