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**1. Resources**

***March 19, 2020***

**Support for Small Businesses & Non-Profit Organizations /  
Small Business Administration's (SBA) Economic Injury Disaster Loan Program:**

On March 17, the Governor and Lt. Governor sent a letter and application to the U.S. Small Business Administration (SBA) to qualify Ohio for the Economic Injury Disaster Loan program. This federal program will enable small businesses and non-profits throughout the state impacted by the outbreak of COVID-19 to apply for low-interest loans up to \$2 million in assistance that can provide vital economic support to help overcome the temporary loss of revenue they are experiencing.

The Economic Injury Disaster Loans may be used by Ohio small business owners and non-profits to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The interest rate is 3.75% for small businesses without credit available elsewhere; businesses with credit available elsewhere are not eligible. The interest rate for non-profits is 2.75%.

Once the state is qualified for the program, Ohio Development Services Agency will work with the SBA to notify entities that they can now apply for loans. To keep payments affordable, these loans are long-term, with up to a maximum of 30 years for repayment. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.

Efforts continue to identify ways to support the state's small businesses and non-profits. Any of these entities impacted by the ongoing health crisis are encouraged to contact Development at [BusinessHelp@Development.Ohio.Gov](mailto:BusinessHelp@Development.Ohio.Gov) for assistance.

Additional information about the SBA Economic Injury Disaster Loan program is available at [SBA.gov/Disaster](https://www.sba.gov/Disaster).

**Enhanced Unemployment Aid for Ohioans:**

The Governor has issued an executive order, which will grant the Ohio Department of Job and Family Services (ODJFS) with the authority to accept and grant requests for unemployment compensation suspending the normal 1-week waiting period.

This order will also give relief to applicants who are not offered paid leave through their job, as well as those who have been quarantined by a medical professional, their employer, or whose employers must temporarily close. Those who apply for unemployment under these circumstances will be exempt from the requirement that they be actively seeking work.

For more information, please go to [Unemployment.Ohio.gov](https://unemployment.ohio.gov) or [JFS.Ohio.gov/Coronavirus](https://jfs.ohio.gov/Coronavirus).

### **More on Unemployment:**

The Ohio Department of Job and Family Services (ODJFS) is instructing Ohio employers planning layoffs or shutdowns as a result of the coronavirus (COVID-19) pandemic to share the following mass lay-off number with their employees to speed the processing of unemployment benefits: 2000180. The agency also is providing instructions for employers to share with their employees about how to apply for benefits. “This measure will expedite the processing of benefits for individuals who lose their jobs as a result of the pandemic and allow them to receive their first benefit payments as quickly as possible,” said ODJFS Director Kimberly Hall. “We want to make sure all employers are aware of this number so that we can provide seamless service when processing claims.” Ohioans can apply for unemployment online 24 hours a day, seven days a week, at [unemployment.ohio.gov](https://unemployment.ohio.gov). It also is possible to file by phone at (877) OHIO-JOB (1-877-644- 6562) or TTY at (888) 642-8203, Monday through Friday 8 a.m. to 5 p.m. Employers with questions should email [UCTech@jfs.ohio.gov](mailto:UCTech@jfs.ohio.gov).

### **One-time Liquor Buyback:**

The Ohio Department of Commerce will immediately begin offering a one-time liquor buyback option to support bars and restaurants. This will especially aid those establishments that have stocked up on high-proof liquor ahead of the St. Patrick's Day holiday for which they now have no use, due to their closure to in-house patrons.

To help speed up processing, we recommend you complete Parts 1 and 2 of [this form](#) before visiting your Contract Liquor Agency with the returned product. This will help your agency and speed up your refund process.

Bars and restaurants wishing to take advantage of this opportunity should return their unopened, high-proof liquor products (obtained within the past 30 days) to the agency where they purchased the product. This opportunity is also extended to those with temporary (F2) permits for events scheduled between March 12 and April 6, 2020. If a business has questions about this program, they should reach out directly to the Liquor Enterprise Service Center (LESC) at 1(877)812-0013 or by emailing [OhioLiquorInfo@Com.Ohio.gov](mailto:OhioLiquorInfo@Com.Ohio.gov).

### **TechCred:**

We encourage Ohio employers to take advantage of the State of Ohio's TechCred program and upskill their employees while they may be unable to perform their typical day-to-day duties. Many of these trainings can be completed online.

TechCred offers employers up to \$2,000 in reimbursement for every technology-focused credential earned by an employee, up to \$30,000 per employer per round. These technology-focused credentials take a year or less to complete and prepare current and future employees for the technology jobs Ohio employers need.

The current application period is open through March 31st on [TechCred.Ohio.Gov](http://TechCred.Ohio.Gov). If a business has questions about the program they should email [Workforce@OWT.Ohio.gov](mailto:Workforce@OWT.Ohio.gov).

### **SharedWork Ohio:**

SharedWork Ohio is an alternative to layoffs for employers. It allows workers to remain employed and employers to retain their staff during times of reduced business activity. Under a SharedWork Ohio plan, employers reduce hours to avert a layoff. The participating employee works the reduced hours, and the Ohio Department of Job and Family Services (ODJFS) provides an unemployment insurance benefit proportionate to their reduced hours.

Interested employers should provide the Ohio Department of Job and Family Services with a list of participating employees and specify their normal weekly hours of work, not to exceed 40 hours and not including overtime. Part-time employees may be eligible, but all employees in an affected unit must have their hours reduced by the same reduction percentage. For more information, please visit [JFS.Ohio.gov/SharedWorkOhio](http://JFS.Ohio.gov/SharedWorkOhio).

### **Economic Damage Assessment Survey:**

Providing information here to determine damage related to economic impacts in Ohio does NOT serve as an application for resources. However, after filling out the survey, federal, state or local agencies may reach out to you through the contact information provided if you indicate your interest.

In general, survey responses are public record and must be made available to the public and media upon request. Please note, however, that any information you provide in the “Economic Damage” section below is considered confidential business information and will not be subject to a public record request.

[Please click here to participate in the survey.](#)

### **More Resources:**

**PHONE:** For any questions you have about COVID-19, please call  
1 (833) 4-ASK-ODH from 9:00 a.m. – 8:00 p.m (7 days/week).

**SOCIAL MEDIA:** [@GovMikeDeWine](#)  
[@LtGovHusted](#)  
[@OHDeptofHealth](#)

**DAILY UPDATES:** Governor DeWine is holding daily press briefings at 2:00 p.m. to deliver the most recent updates as well as give updated guidance for the state’s response. These press events are carried live at [www.OhioChannel.org](http://www.OhioChannel.org)

Press conferences from The White House can be viewed here: <https://www.whitehouse.gov/live/>

## **2. Business Member Feedback**

**Is your company experiencing challenges due to the Coronavirus outbreak? Share the impact on your company here.**

GCP stands ready to work as your advocate with federal, state and local officials regarding regulations, economic stimulus, and/or the government response to the virus. If your company is experiencing any economic or financial challenges due to the outbreak, please share the impact with us to better inform our work as advocates.

Your input will be used to help us communicate the needs of the business community to government and lawmakers.

1. First Name
2. Last Name
3. Company
4. Email
5. Phone
6. Are you a GCP/COSE member?
7. How many total full-time personnel are currently employed by your business?
  - a. 1 – 10
  - b. 11 – 50
  - c. 51 – 100
  - d. 101 – 500
  - e. 500+
8. Please tell us in which industry or sector your business operates:
9. Please describe any economic or financial issues that your business is facing due to the Coronavirus (COVID-19) outbreak:
10. Please describe any significant challenges you are anticipating to the future growth and survival of your business:
11. May we contact you to learn more?
  - a. Yes
  - b. No

## **3. Updates**

### **State Updates**

***March 19, 2020***

- In Ohio, there are 88 confirmed cases and 26 individuals currently being hospitalized.
- Governor DeWine recommends businesses take an aggressive approach to sanitize all surfaces. He recommends employees' temperatures be taken on a daily basis. If an employee has a high temperature, they should be sent home to prevent spread.
- The State is working on a package of legislative policy changes designed to ease the burden on Ohioans. At this point, the Ohio General Assembly is expected to convene next week at the Statehouse.
- The State Medical Board of Ohio (SMBO) unanimously voted to suspend enforcement of regulations requiring in-person visits between providers and patients. The motion said, "Providers must act in good faith in establishment and/or continuance of the provider-patient relationship. The medical board will provide advance notice before beginning enforcement when

the state emergency orders are lifted.” The board also unanimously passed a measure authorizing SMBO staff to work with the Ohio Emergency Management Agency (Ohio EMA) and other agencies to allow out-of-state doctors to practice in Ohio.

- According to the Public Utilities Commission of Ohio (PUCO), water, electric, gas, sewer, and landline telephone companies have suspended service disconnections for customers whose bills are overdue during the coronavirus threat. These actions come in response to [a PUCO order last week](#).
- An administration official Wednesday outlined a DeWine administration plan to continue paying child care providers the amount they currently receive for publicly funded children and to create a new child care license to permit some child care providers to serve children of workers in the “health, safety and essential service fields” – all in preparation for the possible closing of child care programs across the state. In addition, “the administration is proceeding with setting up a new “temporary pandemic child care license” to cover providers who are caring for the children of workers in the health, safety and essential service fields during the remainder of the coronavirus pandemic. This new license will apply only to centers, not family day cares.
- A previous executive order, increased the number of children allowed to be supervised by child care staff, depending on the type of program and ages of children being served. It also increased from 10 to 20 the number of paid absent days for providers serving children in the Publicly Funded Child Care program, and it provides child care programs with 21 paid days if they must close their programs because of the pandemic, ODJFS explained in a release. ODJFS and county agencies are responsible for licensing and inspecting all child care settings in Ohio. In addition, ODJFS offers financial assistance to eligible parents to help them with child care costs while they engage in work, education or job training.
- As noted previously:
  - Governor DeWine announced that he will order the majority of Bureau of Motor Vehicle (BMV) offices to close. Some online services will continue to operate. To comply with this order, law enforcement offices have been instructed not to issue tickets for expired drivers licenses. Of Ohio's 186 BMV locations and 57 driver exam stations, a handful will remain open to issue and renew commercial driver licenses and perform commercial knowledge exams to ensure that the transportation of necessities is not interrupted. The open location in Northeast Ohio is: Deputy Registrar – 22125 Rockside Road, Bedford 44146 Driver Exam Station - 22123 Rockside Road, Bedford 44146.
  - Governor DeWine also announced all spas, tattoo parlors, barber shops, and beauty salons to close.
  - Ohioans can apply for unemployment benefits online 24 hours a day, seven days a week, at [unemployment.ohio.gov](#). It is also possible to file by phone at **877-644-6562** or TTY at **888- 642-8203, Monday through Friday 8 a.m. to 5 p.m.** Employers with questions should email [UCTech@jfs.ohio.gov](mailto:UCTech@jfs.ohio.gov).

### *March 18, 2020*

- On Wednesday, Gov. Mike DeWine Wednesday announced new steps to contain the coronavirus outbreak in Ohio, including the closure of all but five Ohio Bureau of Motor Vehicle deputy registrars in Ohio. The remaining five will only stay open for the issuance and renewal of commercial driver's licenses. All other services will be only available online or simply paused. The General Assembly will be asked to pass a grace period for people who couldn't renew their licenses, and DeWine is asking all law enforcement to not issue tickets for persons with an expired license because of the closing. All 52 driver exam stations will close as well.
- DeWine is also ordering that all barbershops, hair dressers, nail salons, and tattoo parlors to close at the end of business Wednesday. He is asking all Ohio employers who remain open to

check workers' temperature daily and to be vigilant about cleaning workplaces and sending home sick employees.

- On Tuesday afternoon, the Governor and Lt. Governor sent a letter and application to the U.S. Small Business Administration (SBA) to qualify Ohio for the Economic Injury Disaster Loan program. This federal program will enable small businesses and non-profits throughout the state impacted by the outbreak of COVID-19 to apply for low-interest loans up to \$2 million in assistance that can provide vital economic support to help overcome the temporary loss of revenue they are experiencing. The Economic Injury Disaster Loans may be used by Ohio small business owners and non-profits to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The interest rate is 3.75% for small businesses without credit available elsewhere; businesses with credit available elsewhere are not eligible. The interest rate for non-profits is 2.75%. Once the state is qualified for the program, Ohio Development Services Agency will work with the SBA to notify entities that they can now apply for loans. To keep payments affordable, these loans are long-term, with up to a maximum of 30 years for repayment. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay. As efforts to combat the outbreak of the COVID-19 virus continue, the Governor and his administration will continue to identify ways to support the state's small businesses and non-profits. Any of these entities impacted by the ongoing health crisis are encouraged to contact Development at [BusinessHelp@Development.Ohio.Gov](mailto:BusinessHelp@Development.Ohio.Gov) for assistance. Additional information about the SBA Economic Injury Disaster Loan program is available at [SBA.gov/Disaster](https://www.sba.gov/Disaster).
- The Ohio Supreme Court set an accelerated schedule for the Ohio Democratic Party's lawsuit against the state over delay of the primary election, with all briefing to be done by Friday, March 27.
- Ohio Attorney General Dave Yost acted in response to an urgent request for legal opinion on public hearings of the judicial branch during the COVID-19 pandemic. "Courts may suspend jury trials to prevent the spread of the novel coronavirus," Yost said in a lengthy opinion, noting the judiciary must do so "consistent with state and federal speedy-trial obligations."

### ***March 17, 2020***

- In Ohio there are 67 confirmed cases and 17 individuals currently being hospitalized; Dr. Amy Acton, Director of the Ohio Department of Health, has announced an order limiting elective surgeries.
- Ohio's Governor signaled the following on the state's rainy day fund: "This fund was set aside for purposes like this. We haven't made the decision to dip into the fund, but that money is available. We would first consult with legislative leaders."
- Statewide "Economic Strike Force Teams" are working groups being formed to address the economic impact of the Coronavirus on both individuals and businesses. This is developing.
- All polling locations were ordered closed. In response, Ohio Secretary of State LaRose issued a directive to county boards of elections that primary election day will be on June 2, 2020 but this could be subject to change. From now until May 26, 2020, voters may request absentee ballots on [VoteOhio.gov](https://www.voteohio.gov), and submit absentee ballots by June 1<sup>st</sup>. The Ohio General Assembly will likely be back in session next week to consider legislation to delay the primary after the Ohio Department of Health ordered it to be shut down and Governor Mike DeWine, meanwhile, said he is sending lawmakers a list of items he needs legislative action on to fight the outbreak. Governor DeWine signed an executive order today authorizing the Department of Job and Family Services to issue temporary pandemic child care licenses to help ensure childcare is available for children of parents employed in fields providing health, safety, and other essential services.

- Governor DeWine today signed [an executive order establishing a temporary pandemic child care license](#) that allows the Ohio Department of Job and Family Services to provide child care to families where parents work in the health, safety, and essential service fields during the COVID-19 pandemic. The agency will issue temporary pandemic child care licenses to ensure communities have access to child care. New temporary pandemic child care centers will operate under reduced regulations focused solely on the health and safety of children. Pandemic child care center licenses can be granted to already existing child care centers or new child care centers that may be created in response to community needs. For more information visit [jfs.ohio.gov](https://jfs.ohio.gov).

### ***March 15-16, 2020***

- Ohio Governor Mike DeWine ordered fitness centers, gyms, bowling alleys, public rec centers, movie theaters, indoor water parks and indoor trampoline parks to close at the end of the business day on March 16, 2020.
- Governor DeWine recommended on March 16 that in-person voting be pushed back to June 2, and that absentee voting continue until that date.
- Governor DeWine announced that the Ohio Department of Health has issued a Director's Order closing all Ohio bars and restaurants to in-house patrons, effective on March 15, 2020. Restaurants with take-out and delivery options will still be able to operate those services. [Read the Director's Order here](#).

### **Federal Updates**

#### ***March 19, 2020***

- Yesterday, the U.S. Senate passed a multi-billion-dollar aid package, [HR 6201](#), to help those impacted by the COVID-19 pandemic. The measure is the second of three stimulus packages Congress plans to pass (the first being the \$8.3 billion emergency package signed by President Trump on March 6 and second being HR 6201).

Provisions within HR 6201 impacting employers are the expansion of Family and Medical Leave Act (FMLA) coverage and the creation of emergency paid sick leave to employees who cannot work because of coronavirus or the public health emergency surrounding it. To help offset the cost of paid leave, tax credits against quarterly payroll taxes are provided to employers. The leave provisions go into effect no later than 15 days after the date the Act is enacted and will sunset on December 31, 2020.

More on HR 6201:

- \$1 billion to the National Disaster Medical System to cover COVID-related diagnostic testing of uninsured persons.
- Requires employers who meet a particular set of circumstances to provide paid sick leave to workers impacted by COVID-19. You can read more by clicking this [helpful summary](#).
  - Exempts businesses with more than 500 employees and businesses with fewer than 50 employees if they determine that offering leaves would threaten the viability of their business.
  - The bill carves out an exemption to keep doctors in clinics and paramedics in the field.
- Tax credits intended to defray the costs of the new paid leave requirements

- Tax credits would offset not just the 6.2 percent Social Security portion of payroll taxes on affected wages, but also the separate 1.45 percent Medicare tax.
- Expands SNAP (Supplemental Nutrition Assistance Program) benefits to families in need.
- The U.S. Senate has begun work on a third relief package which is expected to include a stimulus package developed by the Administration.
- Sen. Marco Rubio (FL) and Sen. Susan Collins (ME) held a press conference where they outlined a forthcoming small business stimulus bill. The legislation, The Restoring Economic Security, Confidence and User Endurance (RESCUE) Businesses Act of 2020, will be a \$300 billion small business emergency economic relief plan that aims to help small businesses impacted by COVID-19. [Click here](#) to watch a video of the press conference.
- U.S. Census Bureau Director Steven Dillingham announced Wednesday that 2020 Census field operations would be suspended for two weeks until Wednesday, April 1 in an effort to help slow the spread of the coronavirus. In a release, Dillingham also strongly encouraged the public to fill out the 2020 Census online, noting that the census can be completed by using a desktop computer, laptop, smartphone or tablet. The census can also be completed by phone and mail. The planned completion date for data collection for the 2020 Census is July 31, 2020, however, the Census Bureau said that date can be adjusted if necessary in order to achieve an accurate count.

### ***March 18, 2020***

President Trump held his daily press conference at the White House at 11:30 a.m. EST today. The President announced additional measures the Administration was taking to combat the spread of COVID-19. Press conferences from the White House can be viewed here: <https://www.whitehouse.gov/live/>

#### Highlights:

- President Trump announced that his Administration has invoked the Defense Production Act of 1950 that "authorizes the president to strengthen capacity and supply in extraordinary circumstances" in response to reported shortages in medical supplies. It will allow the federal government to enlist the help of American Industry to address shortages in ventilators, PPE (personal protective equipment), and other medical supplies. In addition, Department of Defense shared that it would be working to deploy medical supplies to healthcare professionals across the country.
- CMS Chief Seema Verma says the Centers for Medicare and Medicaid Services is issuing new guidelines to stop non-essential & dental surgery in order to preserve equipment & shift medical professionals to responding on front lines amid the pandemic.
- The President announced that the Department of Housing and Urban Development is suspending all foreclosures and evictions until the end of April.
- The U.S. and Canada agree to temporarily close their shared border to "non-essential" travel. President Trump made the announcement as the two nations work to stem the spread of the coronavirus pandemic. Trade is said to not be affected, but details are forthcoming.
- The President indicated he would have the authority to close the U.S.-Mexico border, but was not doing so yet. An announcement could come soon as to the specific provision invoked to grant such an authority.

As far as the \$1 trillion stimulus package discussed yesterday, the President said negotiations are continuing with members of the U.S. Senate. Treasury Secretary Steven Mnuchin said the \$1 trillion economic stimulus plan would provide sweeping support for the economy. President Trump indicated that there would be an effort to help impacted industries, especially airlines and loans to

small businesses. In addition, there was mention of direct payments to Americans pending the result of continued negotiations.

The U.S. Senate is still working on HR 6201, the COVID-19 stimulus package #2 passed by the House. The latest intelligence suggests the Senate will vote on at least three amendments to the House-passed package today. A vote was delayed late last evening due to discussion over the inclusion of possible amendments.

### ***March 17, 2020***

- The Centers for Disease Control and Prevention (CDC) recommends limiting gatherings to 50 people. Separately, The White House recommends limiting gatherings to 10 people. While Ohio has revised the previously issued mass gatherings order (100 people) to be in compliance with the CDC's guidelines, the state is aligned with the White House, and *strongly recommends* gatherings to not exceed 10 people.
- President Trump held a press conference on March 17 at 11:30 a.m. EST and made several announcements in response to the COVID-19 pandemic. Press conferences from the White House can be viewed here: <https://www.whitehouse.gov/live/>

The announcements included:

- Reiteration of guidelines to stay home for the next two weeks
- Increase in FDA testing capacity, including the announcement that states had the authority to use in-state created tests.
- Centers for Medicare and Medicaid Services Administrator Seema Verma said the agency is temporarily expanding telehealth services for Medicare patients in the face of the COVID-19 outbreak. CMS is also relaxing HIPAA privacy requirements to let doctors use personal phones for telehealth purposes.
- Treasury Secretary Steven Mnuchin said Tuesday that the Trump administration was considering offsetting the economic burden of the coronavirus pandemic by providing money directly to Americans and could make a decision within the next two weeks. Several Senators have shown an interest in the concept including Senators Mitt Romney (R-UT) and John Cornyn (R-TX).
- The Administration is also planning to allow Americans to defer tax payments up to \$1 million for 90 days.
- In general, the White House is asking Congress for \$850 billion in additional aid.

While President Trump was encouraged that the Senate might pass the COVID-19 stimulus package, it is possible that the Senate adds some of the additional stimulus measures that would require the House return to Washington to pass the legislation before sending it to the President's desk.

### ***March 16, 2020***

- OSHA is the federal agency responsible for enforcing the provisions of the Occupational Safety and Health (OSH) Act, which aims to ensure that employers provide a safe working environment to their employees. OSHA has provided guidance on preparing workplaces for COVID-19 and it is not a standard or regulation, and it creates no new legal obligations. It contains recommendations as well as descriptions of mandatory safety and health standards. The recommendations are advisory in nature, informational in content, and are intended to assist employers in providing a safe and healthful workplace. The Occupational Safety and Health Act requires employers to comply with safety and health standards and regulations promulgated by OSHA or by a state with an OSHA-approved state plan. In

addition, the Act's General Duty Clause, Section 5(a)(1), requires employers to provide their employees with a workplace free from recognized hazards likely to cause death or serious physical harm. For OSHA's guidance, [click here](#).

- The President announced guidelines that call on Americans to avoid social gatherings involving groups of 10 or more.
- President Trump declared a national state of emergency, freeing up federal funds and other resources to help coordinate a response to the coronavirus outbreak. To read the proclamation, [click here](#).

## **Local Updates**

### ***March 19, 2020***

- A new Cuyahoga County Coronavirus Help Line has been developed with the assistance of the United Way. The number is 1-855-711-3035. Callers who need general information will hear a series of options before being connected to a live operator.
- Cleveland City Council aims to consider legislation to press for a moratorium in Cleveland Housing Court on evictions that can be linked to hardship caused by the coronavirus.
- The West Side Market will remain open for in-person shopping during the coronavirus pandemic because it is considered a grocery store. Shoppers can visit [www.westsidemarket.org](http://www.westsidemarket.org) or call 216-664-3387 for vendor information. The market is open Monday and Wednesday 7 a.m. - 4 p.m., Friday and Saturday 7 a.m.-6 p.m. and Sunday 10 a.m.- 4p.m.

### ***March 17-18, 2020***

- Please see [\(link\)](#) for more information from Cuyahoga County.
- Please see [\(link\)](#) for more information from the City of Cleveland.

## **4. Additional Resources**

***For the latest state updates visit: [www.coronavirus.ohio.gov](http://www.coronavirus.ohio.gov)***

***For the latest federal updates visit: [www.cdc.gov/coronavirus](http://www.cdc.gov/coronavirus)***

Disaster Preparedness Factsheet ([English](#) | [Spanish](#))

Disaster Mitigation Factsheet ([English](#) | [Spanish](#))

Disaster Assistance Loans: Businesses & Nonprofits ([English](#) | [Spanish](#))

Disaster Assistance Loans: Homeowners & Renters ([English](#) | [Spanish](#))

Disaster Assistance Loans: Community Impact ([English](#) | [Spanish](#))

Association of Chamber of Commerce Executives  
(ACCE): <https://resources.acce.org/crisismanagement>

U.S. Chamber of Commerce: <https://www.uschamber.com/coronavirus>

National Small Business Association: <https://nsba.biz/COVID-19>