

April 2, 2020 – 10:45 AM

*Please note resources and updates are evolving rapidly.*

### **Resources**

- Last week, the third coronavirus-related package (CARES Act) was approved by Congress and the President signed the legislation. GCP crafted a short two-page summary of the legislation, which [can be found here](#).
- Numerous federal agencies are implementing the CARES Act pursuant to last week's signing of the legislation. Please note information is being updated rapidly, but here is a brief outline, courtesy of the Ohio Business Roundtable, of public information:
  - IRS – [Economic Impact Payments](#)
  - Treasury – [Airlines 1](#), [Airlines 2](#)
  - Treasury/SBA – Small Business Loans / Paycheck Protection Program
    - [Overview of the Program](#)
    - [Lender Information](#)
    - [Borrower Information](#)
    - [Application for Borrowers](#)
  - Treasury – Employee Retention Credit
    - [Treasury Release](#)
    - [IRS](#)
    - [Senate Finance Committee FAQ](#)
  - Treasury – Paid Family and Sick Leave Tax Credit
    - [Treasury Release](#)
    - [IRS](#)
  - Department of Labor – [Paid Family and Sick Leave Guidance](#)
  - FDIC – [CECL Interim Final Rule](#)
- [Click here](#) for U.S. Small Business Administration Coronavirus (COVID-19) Small Business Guidance & Loan Resources.

### **State Updates**

- In Ohio there are 2,547 confirmed cases, 222 ICU admissions, 679 hospitalizations, and 65 deaths as a result of the COVID-19 pandemic.
- The Ohio Department of Job and Family Services reported Thursday that initial unemployment claims for the week ending Saturday, March 28 reached 272,117, the second weekly record in a row. Claims for the past two weeks totaling more than 468,000 compare to 364,000 filed in all of 2019.
- Governor DeWine signed an [order](#) to provide small businesses relief from commercial evictions and foreclosures. The order requests landlords suspend rent payments for small businesses and implement a moratorium of evictions for no less than 90 days. Lenders to commercial real estate borrowers with a commercial mortgage loan are asked to provide an opportunity for forbearance for at least 90 days. It is GCP's recommendation that landlords review the order with their legal counsel.

- Governor DeWine is asking manufacturers to increase Ohio’s supply of medical gear – gloves, masks, goggles and surgical gowns. He also announced the establishment of the Ohio Manufacturing Alliance, a public-private partnership tasked with coordinating efforts to provide health care workers and first responders the personal protective equipment (PPE). If manufacturers have the capability to produce any of the in-demand PPE supplies, the state encourages them to visit [RepurposingProject.com](https://www.repurposingproject.com).
- The Ohio Department of Health ordered coronavirus tests must be sent to major health care systems, including the Cleveland Clinic, MetroHealth, and University Hospitals in northeast Ohio.
- The Governor outlined a new program designed to allow people receiving Supplemental Nutrition Assistance Program (SNAP) benefits to purchase food while limiting potential exposure to the coronavirus through a new state “click and connect” program; the state is partnering with the U.S. Department of Agriculture (USDA) and grocery stores to make it available.
  - Individuals may qualify for SNAP if their household’s gross monthly income is at or under 130 percent of the federal poverty guidelines. To apply, visit [benefits.ohio.gov](https://benefits.ohio.gov). Benefits can be used to buy most food products, including prepared food from grocery stores and restaurants.
- The Ohio Department of Job and Family Services (ODJFS) said in a [news release](#) that the agency has received approval to extend by six months the recertification eligibility periods for March, April and May. ODJFS said it also received federal approval for all SNAP recipients to receive the maximum benefit possible for their families in March and April.
- In response to the coronavirus pandemic state emergency legislation has enabled the Ohio Department of Insurance (ODI) to offer relief for individuals and business entities whose licenses expire during the state of emergency.
  - An [ODI release](#) said provisions cover licenses for major lines agents, limited line agents, title agents, title insurance marketing representatives, managing general agents, public insurance adjusters and agents, reinsurance intermediary brokers and managers, surety bail bond agents, surplus lines brokers, third party administrators and viatical settlement brokers.
- On Tuesday, the Ohio Department of Health issued an [order](#) to track where ventilators are and how many are in Ohio. Inventory is to be reported online at [Coronavirus.Ohio.Gov/VentInventory](https://Coronavirus.Ohio.Gov/VentInventory) no later than **5:00 p.m.** each Wednesday beginning **April 1, 2020** until further notice. The order impacts manufacturers, producers, wholesalers, transporters, distributors, retailers, physicians, clinics, hospitals, medical facilities, and any other entity in the supply chain.
- On Tuesday, Ohio Department of Jobs & Family Services (ODJFS) spokesperson Bret Crow relayed the following on the \$2 trillion stimulus bill that passed Congress and was signed by the President on March 27, saying it creates the following three federal programs for Americans who lost their jobs as a result of COVID-19:
  - **The Pandemic Unemployment Assistance** (PUA) program will provide up to 39 weeks of benefits to self-employed workers, 1099 tax filers and some other individuals previously ineligible for unemployment compensation. The benefit amount will be like traditional unemployment benefits, plus an additional \$600 per week. The program’s effective date is Jan. 27 through Dec. 31.

- **The Federal Pandemic Unemployment Compensation (FPUC)** program will provide an additional \$600 per week to existing benefit amounts for those in both the “regular” unemployment program and the PUA program. The average unemployment benefit in Ohio is currently about \$380 a week. The FPUC program began on March 29, and benefits will be retroactive to that date.
- **The Pandemic Emergency Unemployment Compensation (PEUC)** program will provide up to 13 weeks of additional benefits for Ohioans who exhaust their maximum 26 weeks of unemployment benefits. This program also began on March 29.

The programs above are new. ODJFS is waiting for further guidance from the U.S. Department of Labor. Retroactive benefits will be provided.

- The Ohio Secretary of State’s office is sending postcards to registered voters, outlining the rules for Ohio’s primary election.
- Ohioans ought to be receiving a notice in the mail from the United States Census Bureau with a code. You can respond online at [2020Census.gov](https://2020Census.gov) or by phone at 844-330-2020.

#### Federal Updates

- In the U.S., a record number of 6,648,000 people filed initial unemployment claims in the last week of March, shattering the record number for the second week in a row.
- President Trump said he is considering using federal programs like Medicare and Medicaid to cover the rising ranks of the uninsured after his administration decided it would not reopen the Affordable Care Act insurance markets to address the coronavirus crisis. The President and Vice President Pence did not offer details, but did indicate they were looking at some version of Medicaid and Medicare to fill in some of the cost gaps.
- On Wednesday, the U.S. Department of Labor announced new action regarding how American workers and employers will benefit from the protections and relief offered by the Emergency Paid Sick Leave Act and Emergency Family and Medical Leave Expansion Act, both part of the Families First Coronavirus Response Act (FFCRA). The department’s Wage and Hour Division (WHD) posted a temporary rule issuing regulations pursuant to this new law, effective April 1, 2020.
  - FFCRA helps the United States combat the workplace effects of COVID-19 by reimbursing American private employers that have fewer than 500 employees with tax credits for the cost of providing employees with paid leave for specified reasons related to COVID-19. The law enables employers to keep their workers on their payrolls, while at the same time ensuring that workers are not forced to choose between their paychecks and the public health measures needed to combat the virus. WHD administers the paid leave portions of the FFCRA.
  - WHD will post a recorded webinar on Friday, April 3, 2020, to provide interested parties a more in-depth description and help them learn more about the FFCRA. To view the webinar visit <https://www.dol.gov/agencies/whd/pandemic>.
- On March 31, the president extended the nation’s “Slow the Spread” campaign until April 30.
  - The American people play a key role in the campaign to help slow the virus’ spread and keep our most high-risk populations safe.
  - The initiative presents the entire country with an opportunity to implement actions designed to slow and limit the spread of COVID-19, like staying home as much as

much as possible, canceling or postponing gatherings of more than 10 people, and taking additional steps to distance yourself from other people.

- For the latest updates and information on how to protect yourself and what to do if you think you are sick is available at [www.coronavirus.gov](http://www.coronavirus.gov).

#### **Local Updates**

- The Cleveland Metroparks announced on Wednesday they would close certain attractions to ensure social distancing during coronavirus. For updated closures and program cancellations visit [clevelandmetroparks.com/COVID-19](http://clevelandmetroparks.com/COVID-19).
- According to News 5 Cleveland, Cuyahoga County Executive Armond Budish said he plans to spend another \$1 million to buy personal protective equipment to meet what he called a "tremendous need" during the COVID-19 pandemic. Budish said the latest authorization is in addition to the \$1 million announced last week. If you have personal protective equipment you would like to donate, the county's drop-off center is located at 2501 Harvard Avenue in Newburgh Heights. It's open Monday through Friday from 9:30 a.m. to 2:30 p.m.