Webinar Wednesdays
COVID-19 RESOURCES

Leslie Schaller

4/1/2020

APPALACHIAN CENTER FOR ECONOMIC NETWORKS
The Appalachian Center for Economic Networks is a regional entrepreneurship and economic development organization located in Athens, Ohio.

ACEnet builds the capacity of communities to network, work together and innovate to create a dynamic, sustainable regional economy with opportunities for all.
Sustaining Rural Livelihoods
Sustaining Rural Livelihoods
ACEnet Resources

- Food facilities remain open in Athens & Nelsonville
- Food Ventures staff can continue to assist food entrepreneurs
- Training, technical assistance and marketing staff available through calls & emails
- Workshops will go virtual – “Webinar Wednesdays” stay tuned for topics
- ACEnet sector “hangouts” for entrepreneurs to talk, share & support
- ACEnet e-newsletter will come out more frequently with resource info
- Surveys will be sent out to collect needs
- Email leslies@acenetworks.org
The U.S. Small Business Administration (SBA) has qualified the State of Ohio for the Economic Injury Disaster Loan program.

Ohio businesses and non-profits economically impacted by the outbreak of COVID-19 may now apply for a low-interest loan of up to $2 million to help pay for fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. You can apply here: https://disasterloan.sba.gov/ela/ (recommended), or by calling 1-800-659-2955 to have an application mailed to you.

To expedite the application process, applicants should have ready complete copies of their most recent federal income tax return and a completed and signed IRS Form 4506T, which authorizes the release of tax information. Additional information to have available would be a schedule of liabilities, personal financial statement, monthly sales figures, a current year-to-date profit-and-loss statement, and a year-end profit-and-loss statement and balance sheet for that tax year if the most recent federal income tax return has not been filed.
Ohio’s Bureau of Workers’ Compensation (BWC) system is the exclusive provider of workers’ compensation insurance in Ohio and serves 249,000 public and private employers. To help businesses facing difficulties due to the COVID-19 pandemic, the Ohio BWC is announcing the deferment of insurance premium installment payments for March, April and May until June 1, 2020. For more information, visit bwc.ohio.gov.
Grace Period for Health Insurance Premiums
All health insurers are required to provide the option of deferring premium payments, interest free, for up to 60 calendar days from each original premium due date. This means that employers can defer their premium payments up to two months, giving them some relief on costs, while keeping their employees insured.

Pay benefits for reduced work hours

SharedWork Ohio allows workers to remain employed and employers to retain trained staff during times of reduced business activity. The Ohio Department of Job and Family Services provides eligible individuals an unemployment insurance benefit proportionate to their reduced hours. To learn more: http://jfs.ohio.gov/ouio/SharedWorkOhio/
The DeWine-Husted Administration has worked with representatives from Ohio’s banking community.

Banks across the state are taking steps to offer loan payment deferrals, fee waivers or refunds and extend credit lines to both businesses and individuals. Many banks are also suspending foreclosures where possible. Recent federal guidelines give financial institutions more tools to help Ohioans and the banking industry has welcomed these changes.

Banks are also showing customers how to protect themselves from coronavirus-related scams and encouraging Ohioans to use digital banking features like mobile apps, online banking or banking by phone. If you need help, please reach out to your bank for assistance.

Banks and credit unions across the state are taking steps to offer loan payment deferrals, fee waivers or refunds and extend credit lines to both businesses and individuals. Many financial institutions are also suspending foreclosures where possible. Recent federal guidelines give our financial institutions more tools to help Ohioans and the banking industry has welcomed these changes. Learn more at ohiobankersleague.com/customers and ohiocreditunions.org.
Small Business Resources

- SBA (Small Business Administration) Disaster Loan Assistance (because of Governor Mike DeWine’s emergency declaration, Ohio businesses will be eligible for Economic Impact Loans)
- Updated Info: SBA Economic Injury Disaster Loan Process provided by Ohio University SBDC
- U.S. Chamber of Commerce: Combating the Coronavirus
- CDC Resources for Businesses and Employers
- Interim Guidance for Businesses and Employers from the CDC
- Coronavirus: What You Need to Know provided by the National Governor’s Association
- US Department of Labor Coronavirus Resources
- US Department of Labor: Wage and Hour Division has pages up for questions about how this emergency affects both the Fair Labor Standards Act and the Family and Medical Leave Act. They are working to provide information on labor and employee relations relating to wages and employment as COVID-19 continues to create challenges in the workplace.
- OSHA Guidance for Prepping Workplaces for COVID-19
- IRS Coronavirus Tax Relief
- Consumer Financial Protection Bureau

State of Ohio:

- Ohio Department of Insurance: order has been issued by Lt. Governor for employers to take care of their employees’ health insurance during the state’s shutdown due to COVID-19 coronavirus. It also give employers a two-month grace period to pay insurance premiums to their insurance providers. Details under the tab, Insurance and Coronavirus COVID-19.
- Ohio Bureau of Workers’ Compensation: Ohio BWC will allow businesses to forgo payments in March, April and May, and defer payments until June 1, leaving an estimated $200Million in the state economy. Read details on BWC website.
- Ohio Department of Commerce
- Families First Coronavirus Response Act
- ODJFS Coronavirus and Unemployment Insurance Benefits
- Liquor Buy Back (for impacted bars & restaurants)

Regional:

Has your organization or do you know of organizations in the OhioSE region who have developed local resources? Please email Heather Church at heather@ohiose.com for inclusion.
Small Business Resources

Athens Area Chamber of Commerce

4/1/2020
Small Business Resources

How is COVID-19 Affecting Your Business?

Take a short survey to help us identify opportunities for financial relief and prepare advocacy materials to inform state & federal stimulus packages that will help Athens County recover from implications of the COVID-19 outbreak.

Individual responses will remain confidential.

Take Survey

Athens Area Chamber of Commerce
Small Business Resources

Make sure the ACCVB has your up to date info. Both the tourism and Chamber staff are promoting the info on social media, websites and in local media.
To all restaurants & food service operators still in operation: ServSafe and the National Restaurant Association have recorded a webinar regarding appropriate response measures to the COVID-19 pandemic.

• Topics include: The latest developments related to the Coronavirus.
• How to prepare restaurants for virus prevention.
• Answers to the Frequently Asked Questions from the industry.

Feel free to pass along to other restaurant and food-service operators in our community and beyond. You can view this webinar here: https://tinyurl.com/Coronavirus-and-Food-Service
Rural Action, a 501c3 non-profit, has agreed to be the home for an emergency response fund to be used by local businesses, farmers and community-based organizations in Athens County to address the immediate impacts of this region's coronavirus outbreak, as well as the impacts of mandated closures of local and state institutions.

A committee of individuals from several local organizations and non-profits will make funding decisions. Rural Action will not make those decisions independently, but will be able to accept tax-deductible donations earmarked for this purpose. The committee will proactively identify potential grant recipients, solicit guidance on potential recipients from community advisors, and recommend final awards.

For more information, COVID-19 Athens County Response Fund
Local Funds being Developed

Rural Action
Thriving Communities, Healthy Environments

COVID-19 Response Fund Application

Hosted by Rural Action, the COVID-19 Response Fund provides flexible resources to organizations in our region working with communities who are disproportionately impacted by coronavirus and the economic consequences of this outbreak, as well as those attempting to alleviate impacts for specific businesses, farmers and others on a case-by-case basis.

The first phase of grants will work to address the economic impact of reduced and lost work due to the broader COVID-19 outbreak, the immediate needs of economically vulnerable populations caused by COVID-19 related closures, and the needs of our local businesses.

A committee of individuals from Rural Action, ACEnet, United Campus Unioning, the City of Athens, and the Athens County Foundation will make funding decisions for Athens County. A similar committee will consider for Perry County. Funds will be released on a rolling basis as fundraising continues throughout the outbreak and recovery phases of the crisis.

Ohio Southeast Economic Development (formerly OSEED) has compiled a list of resources for businesses to help during the crisis, which includes links to the new SBA deferred payment loan. You can find those additional resources here:

https://oseed.com/covid-19-resources

* Required

Athens County COVID-19 Fund

4/1/2020
Grants & Loan Availability

Facebook Small Business Grants Program

We know that your businesses may be experiencing difficulties resulting from the presence and spread of COVID-19. We want to help by offering $100k in grants to individuals and small businesses to help during this challenging time.

Who's eligible?

1. Facebook businesses
2. Active for at least 3 months
3. Operating in US
4. For-profit businesses

How the program can help

1. Keep your employees working
2. Help with your costs
3. Connect with new customers
4. Give back to your community
Beginning immediately, through July 31, 2020, USDA Business and Industry Loan Guarantees (B&I) and Rural Energy for America Program (REAP) Guaranteed lenders may assist borrowers experiencing temporary cash flow issues by deferring payments for a period no longer than 120 days. The lender must notify The Agency in writing of any payment deferments. Written notification to the Agency will meet the standard for concurrence until July 31, 2020. A response from the Agency is not required. This guidance applies to ALL borrowers that had a current repayment status as of March 1, 2020.
Incredible support is being provided by our local bank partners

- Loan payments are being waived
- New loans & lines of credit are available
- Please reach out to your local bank to uncover resources that can be expedited

Many Local Banks are Waiving Loan Payments
Liquor Buyback Program for Bars/Restaurants
If you own a bar and/or restaurant and you stocked your business with alcohol for St. Patrick's Day celebrations and NCAA basketball tournament games, you can reach out to the Liquor Enterprise Service Center at 1-877-812-0013 or e-mail OhioLiquorInfo@com.ohio.gov for information on a one time liquor buyback.
Resources for Artisans & Makers

Continue to check out the following web sites for recent info & resources:

- Ohio Arts Council
- Americans for the Arts
- National Endowment for the Arts – resource page on COVID impacts
- Creative-Capital.org --- listing of national resources with links
- Kickstarter also has a list
- Artworkarchive.com – links for professional craft persons
- Artiststhrive.org/covid-19
- Ioby.org/covid-19 -- info on possible future projects

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Potential funds geared to individual entrepreneurs worth exploring:

- **Artist Relief Project** - Artistreliefproject.org
- **Foundationforcontemporaryarts.org** --- $1,000 grants for canceled performance or exhibitions
- **The Ohio Arts Council** have grants for individual artists
- **Artist Fellowship Inc.** -- https://www.4culture.org/cultural-relief-fund/
- **Anonymous Was a Woman** - https://www.nyfa.org/Content/Show/Anonymous-Was-A-Woman-Emergency-Relief-Grant
- **The Photographer Fund** - https://www.format.com/photographer-fund
- **Arts and Culture Leaders of Color Emergency Fund** - https://docs.google.com/forms/d/e/1FAIpQLSfv4AazvLFVUNAgXoxqBqfZ7jJVkrMroaCET6Vt6XygR-CaQ/viewform
• NEA applications are waiving many of the match requirements
• Consider the Ohio Arts Council grants
• Arts Fund-https://www.artsfund.org/covid-19-relief-fund/
• Cultural Relief Fund-https://www.4culture.org/cultural-relief-fund/
Some of the resources for musicians:

- Musicians Foundation
- Jazz Musicians Emergency Fund
- MusicCares Foundation
- Music Maker Relief Foundation
- Sweet Relief Musicians Fund
COVID-19: News and Resources

The implications of COVID-19 continue to multiply and deepen. This national emergency is having deep impacts on our farming communities, and we are working on ways to help.

Please visit this page for additional information and resources that can help our farmers, food and farm workers, and consumers navigate this unprecedented challenge.

OEFFA Operations and Certification Services

While the COVID-19 pandemic is impacting our business, we are responding to essential services, including certification and support for farmers. Our team remains committed to providing assistance to farmers and consumers, and we are developing virtual services to continue to meet the needs of our community.

If you have questions about how the pandemic is affecting your business or certification, please contact us directly.

You may continue to call the office and expect the phone to be answered. Direct calls regarding certification should be directed to (614) 423-2022. All other calls should be directed to (614) 423-2023. Our staff can also be reached via email at info@oeffa.org.

Please visit our website, OEFFA.ORG, for more detailed updates on OEFFA’s operations and certification services, and to access important resources.

Resources for Farmers - OEFFA

Appalachian Center for Economic Networks

Ohio Ecological Food and Farm Association

Ohio Environmental Food and Farm Association (OEFFA)

COVID-19 Resources

OEFFA.ORG

Farmer and Farmers’ Market Resources

- Ohio Buy-Home Online: The site of Ohio’s local food effort. OARDC’s Ag Marketing Program provides a platform for farmers to connect with local buyers. This program provides resources for farmers to sell their products online.
- Farmers Market Coalition: What’s it all about? Farmers’ markets are local, seasonal, and promote healthy eating. They are a great way to support local farmers and connect with your community.
- Farmers Market Coalition: Join the movement to support local farmers and connect with your community. Farmers’ markets are open every Saturday from 9am to 1pm.

Online Marketing Resources

- Online Platform Comparison Chart: This chart compares the cost, service, and features of online platforms used by farmers.
- AmeriServe
- Bonanza Farm Market
- Cropseller
- Farmers’ Market
- Facebook
- Google Search
- Grassroots
- Local Line
- Market Link
- Market Transparency
- Online Farmers’ Market
- Open Food Network
- Reko
- SocialMedia Machine
- Shopify
- Square
- Tariff
- Yellow Bird Foudnation

OEFFA.Org

Follow Us

Donate
Agriculture Provisions

• The most significant agricultural provision is the creation of a new $9.5 billion disaster relief program to provide “support for producers impacted by the coronavirus.” The funding is reserved for:
  • Specialty crop producers
  • Livestock producers (including dairy)
  • Producers that supply local food systems (including farmers markets, restaurants, and schools)

The inclusion of farmers who have lost their direct markets is a major win for NSAC. An economic analysis developed for NSAC found that farmers who have lost access to direct markets as a result of the ongoing COVID-19 crisis and “social distancing” restrictions stand to lose more than $1 billion in sales this year.
Resources for Farmers-Farm Aid

www.farmaid.org
Has extensive resources on their website

They also share ways to advocate on farmers & local food issues
Avalanche Pizza – Feeding Kids & Families
Entrepreneurs Providing Help

Avalanche Pizza – Feeding Kids & Families
Thanks to the overwhelming generosity of people here in Athens and of former Athens/OU Alumni, Brenen's will continue to have at least 30 BOXED LUNCHES AVAILABLE EVERY DAY THIS WEEK (Tuesday-Friday) for those in need to pick up!! And we will also have loaves of bread to hand out as well. A huge THANK YOU to all those who have contacted us to donate!

Please, please share so these lunches get to those who need them!
CFI Providing Help

Feed Families in Appalachian Ohio

by Community Food Initiatives

$21,465 raised of $44,500 goal
342 donations $2,035 to go

DONATE NOW

Donate once Donate monthly

$10 unit
Bugs 10 pounds of local produce at a farmers' market or produce auction

$20 unit
Provides a "Grow a Row Participate Kit" to a community garden so that they can grow produce for the Donation Station

Buy containers to keep us

Feeding Initiatives
Entrepreneurs Providing Help

Making Masks

APPALACHIAN CENTER FOR ECONOMIC NETWORKS
Entrepreneurs Providing Help

Making Hand Sanitizer – Selling Local
Entrepreneurs Providing Help

Making Hand Sanitizer – Selling Local

4/1/2020
Stay Tuned to ACEnet for Resources

1. Please follow our social media platforms
2. We will be sending out more frequent e-newsletters
3. Look for resources archived on the www.acenetworks.org
4. Share resources with us for distribution to our networks

4/1/2020

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