

## **SMALL BUSINESS SUPPORT**

### **COVID-19: What Small Businesses Need to Know**

<https://drive.google.com/file/d/1-RVI2qy5y4TNFIJ3WKol8MBICyrGAEL7/view>

### **SBA Loan Application Information**

SBA disaster assistance is now available to the entire state of Georgia. The U.S. Small Business Administration is offering low-interest federal disaster loans for working capital to Georgia small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19). These loans can provide vital economic support to help small businesses overcome the temporary loss of revenue they are experiencing. Loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. Please note the following:

- Applicants may apply online at <https://disasterloan.sba.gov/ela>.
- Applicants are applying for the Economic Injury Disaster Loan (EIDL) Program, so they MUST select the **Economic Injury (EIDL) Loan Option**.
- If applicants select a different option, they do not have to re-register but they will need to start the application again.
- <https://www.sba.gov/funding-programs/disaster-assistance> that explains the Three Step Loan Process.
- Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) for more information on SBA disaster assistance.
- Here are more details including a step-by-step walk through of the SBA Economic Injury Disaster loans: <https://www.georgiasbdc.org/sba-economic-injury-disaster-loan/>  
The U.S. Chamber has prepared a Small Business Guide and Checklist regarding the SBA's disaster relief loans. [Coronavirus Emergency Loans Small Business Guide and Checklist at https://www.uschamber.com/sites/default/files/023595\\_comm\\_corona\\_virus\\_smallbiz\\_loan\\_final.pdf](https://www.uschamber.com/sites/default/files/023595_comm_corona_virus_smallbiz_loan_final.pdf)

### **Georgia SBDC Resources**

Georgia's Small Business Development Center has published a guide for "Conquering a Business Crisis" which can be <https://www.georgiasbdc.org/response-and-recovery/>

### **Department of Labor Assistance for Employees**

Governor Brian Kemp and Labor Commissioner Mark Butler issued a statement regarding the Georgia Department of Labor Assisting Workers during this difficult time. Commissioner Butler is mandating that all employers electrically file a partial claim on behalf of their employees if the current situation has deemed it necessary for you to significantly reduce hours or temporarily lay off workers.

The benefits of partial claim filing:

- Employers retain their workforce – this is not considered a full lay-off

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- There is no additional cost to the employer and the UI ratio will not increase due to these lay-offs during the current situation
- Your employees will be able to begin receiving monetary benefits within days of the electronic filing which will assist them with meeting the needs of their families
- Partial claims are temporary – they have a 6 week period (which can be extended under certain circumstances)
- Partial Claims do not count against any full claims you may need to make in the future. Should you end up having to lay off employees, those employees would still be entitled to the full 14 week benefit (the current length of time unemployment benefits are allowed).

Please go to <https://dol.georgia.gov/> to begin the process.

Should you have any questions, please feel free to contact Elizabeth Scott, Region 3N Coordinator for the Georgia Department of Labor at 404.859.8907 or [elizabeth.scott@gdol.ga.gov](mailto:elizabeth.scott@gdol.ga.gov).

Georgia Department of Labor (GDOL): Service Directory

<https://dol.georgia.gov/contact-us/gdol-service-directory>

Georgia Department of Labor (GDOL): How to File an Unemployment Claim

[https://mcbath.house.gov/\\_cache/files/0/f/0f678ae2-8e8e-4e44-9fb7-559bc6b1ae32/3620FA7FCDD5E19D7C12053B0FB6E229.how-to-file-an-unemployment-claim-1-.pdf](https://mcbath.house.gov/_cache/files/0/f/0f678ae2-8e8e-4e44-9fb7-559bc6b1ae32/3620FA7FCDD5E19D7C12053B0FB6E229.how-to-file-an-unemployment-claim-1-.pdf)

Georgia Department of Labor (GDOL): Employer Filed Claims Instructions

[https://mcbath.house.gov/\\_cache/files/b/8/b85f64fa-8ffb-4dd0-9ef4-cc9bd39f25de/3A1D88D578D11DC742DCDE51039F8B49.covid-19-employer-filed-claims-filing-instructions.pdf](https://mcbath.house.gov/_cache/files/b/8/b85f64fa-8ffb-4dd0-9ef4-cc9bd39f25de/3A1D88D578D11DC742DCDE51039F8B49.covid-19-employer-filed-claims-filing-instructions.pdf)

Georgia Department of Labor (GDOL): File an Unemployment Claim

<https://www.dol.state.ga.us/public/uiben/internetclaim/requirementPinSetup>

The Georgia Chamber has a summary of expanded rules and resources recently announced by the GA Department of Labor as part of the state's COVID-19 response.

[https://www.gachamber.com/wp-content/uploads/2020/03/032620\\_GDoLnewrulesrelease.pdf](https://www.gachamber.com/wp-content/uploads/2020/03/032620_GDoLnewrulesrelease.pdf)

## **Families First Coronavirus Response Act**

The Families First Coronavirus Response Act expands access to emergency paid sick leave to as many as 87 million U.S. workers. Many of these workers currently have no paid leave and are being forced to choose between their paycheck, their health, and the health of the people around them. This is a critical step toward protecting families' financial security and mitigating the spread of the coronavirus.

<https://appropriations.house.gov/sites/democrats.appropriations.house.gov/files/2020-03-17%20Emergency%20Paid%20Sick-Family%20Leave%20Fact%20Sheet%20Enrolled%20FINAL.pdf>