

Dear Caroline Businesses,

We know you have gotten a lot of emails recently regarding the COVID 19 situation.

Here is a reminder of most of those programs—including the small business grant program. We encourage you to follow up with that one especially.

- The U.S. Small Business Administration has launched a new webpage for the **Economic Injury Disaster Loan (EIDL) Application**. Here is a [link](#) to the page. One of the key benefits of EIDL is the grant feature. The CARES Act created a new SBA Economic Injury Emergency Grant Program. These grants provide an emergency advance of up to \$10,000 to small businesses and private non-profits harmed by COVID-19 within three days of applying for the EIDL. To access the advance, companies must first apply for an EIDL and then request the advance. The advance does not need to be repaid under any circumstance, and may be used to keep employees on payroll, to pay for sick leave, meet increased production costs due to supply chain disruptions, or pay business obligations, including debts, rent and mortgage payments. Most Caroline Businesses should meet the requirements for support.
- Many companies are asking whether they are considered “essential” or “non-essential.” I am referring these companies to the Governor’s [Executive Order 55](#) and [Executive Order 53](#). The latter has the thorough explanation of business-types expected to close.
- **Resources from the U.S. Chamber of Commerce:** The U.S. Chamber continues to create, update, and evolve various resources-including the [Live Blog](#), [Coronavirus Response Toolkit](#), [Small Business Guide](#), [Coronavirus Workplace Flyer](#), and more-to ensure that you and your members have the most up to date information and impactful tools to navigate this pandemic. For additional information and resources please visit the Virginia Chamber of [Commerce's COVID-19 Resource Center](#).
- **Families First Coronavirus Response Act*** Includes info on paid sick time, paid family leave, UI benefits, SBA vs. Business Interruption loans & Phase 3 discussions
*You can find additional small business information on the [NFIB COVID-19 resource page](#)
- Department of [Homeland Security Guidance](#) on What Is **Critical Infrastructure**
- **Virginia Manufacturer Association** [VMA COVID-19 Resource Page](#)
- Virginia **Department of Professional and Occupational Regulation** [COVID-19 Update Page](#) outlines regulated non-essential businesses that must close
- Many businesses are having questions about classification of **Employee vs Independent Contractor**. See IRS Revenue [Ruling 87-41: The Twenty Factors](#)
- FEMA has a page on [HOW TO HELP](#) that gives contact information producing COVID-19 related products. *Contact the SBDC office if you want more detail on the challenges of creating/manufacturing personal protective products, and we'll put you in touch with our International Trade Manager and other subject matter experts.

Be Safe!

Gary

Gary R. Wilson, gwilson@co.caroline.va.us

