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## Economic & Community Development Newsletter

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For further information, please visit [www.trumbull-ct.gov](http://www.trumbull-ct.gov).

### Update to Businesses - COVID-19 (3/23/2020)

#### Federal Government

H. R. 748 [Coronavirus Aid, Relief and Economic Security \(CARES\)](#) Act.

The bill builds upon an earlier version of the CARES Act and is intended to be a third round of federal government support in the wake of the coronavirus public health crisis and associated economic fallout

- \$350 billion allocated for Small Business Interruption Loans, which are meant to help small businesses (fewer than 500 employees) impacted by the pandemic and economic downturn make payroll and cover other expenses. Notably, small businesses may take out loans up to \$10 million and cover employees making up to \$100,000 per year; loans taken for this purposes [are forgiven](#) if the business does not lay off its employees (forgiveness is scaled down as layoffs rise). In order to be eligible for a loan, a firm must maintain an average monthly number of employees during the covered period that is no less than the number it had before the crisis began.

Firms that have laid off employees may qualify for forgiveness if employees are rehired by April 1, 2020.

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#### State of Connecticut

#### Governor's Office

Governor Lamont signed an executive order taking actions to mitigate the spread of COVID-19:

## Executive Order No. 7H

- Stay home Safe Safe Policy -All non-essential workers to work from home and all-non-essential retailers to close.
- All CT residents to remain in their homes unless completing essential errands.
- Stores to remain open - grocery stores, pharmacies, gas stations, Banks and Credit Unions

### **For purposes of Executive Order 7H, “essential business,” means:**

1. Essential workers in the 16 Critical Infrastructure Sectors, as defined by the federal Department of Homeland Security unless otherwise addressed in a prior or future executive order pertaining to the existing declared public health and civil preparedness emergency.

2. Healthcare and related operations including:

- biotechnology therapies
- consumer health products and services
- doctor and dentist offices
- elder care, including adult day care
- health care plans and health care data
- home health care workers or aides
- hospitals
- manufacturing, distributing, warehousing, and supplying of pharmaceuticals, including research and development
- medical marijuana dispensaries and producers
- medical supplies and equipment providers, including devices, diagnostics, services, and any other healthcare related supplies or services
- medical wholesale and distribution
- nursing homes, or residential health care facilities or congregate care facilities
- pharmacies
- physical therapy and chiropractic offices
- research and laboratory services, including testing and treatment of COVID-19
- veterinary and animal health services
- walk-in-care health facilities

3. Infrastructure including:

- airports/airlines
- commercial trucking
- dam maintenance and support
- education-related functions at the primary, secondary, or higher education level to provide support for students, including distribution of meals or faculty conducting e-learning
- hotels and other places of accommodation
- water and wastewater operations, systems, and businesses
- telecommunications and data centers
- transportation infrastructure including bus, rail, for-hire vehicles and vehicle rentals, and garages

- utilities including power generation, fuel supply, and transmission

4. All manufacturing and corresponding supply chains, including aerospace, agriculture, and related support businesses

5. Retail including:

- appliances, electronics, computers, and telecom equipment
- big-box stores or wholesale clubs, provided they also sell groceries, consumer health products, or operate a pharmacy
- convenience stores
- gas stations
- grocery stores including all food and beverage retailers
- guns and ammunition
- hardware, paint, and building material stores, including home appliance sales/repair
- liquor/package stores and manufacturer permittees
- pharmacies
- pet and pet supply stores

6. Food and agriculture, including:

- farms and farmer's markets
- food manufacturing, processing, storage, and distribution facilities
- nurseries, garden centers, and agriculture supply stores
- restaurants/bars (provided compliance with all applicable executive orders is maintained)

7. Services including:

- accounting and payroll services
- animal shelters or animal care or management, including boarding, grooming, pet walking and pet sitting
- auto supply, repair, towing, and service, including roadside assistance
- bicycle repair and service
- building cleaning and maintenance
- child care services
- critical operations support for financial institutions
- financial advisors
- financial institutions, including banks, credit unions, and check cashing services
- funeral homes, crematoriums, and cemeteries
- insurance companies
- laundromats/dry cleaning
- legal and accounting services
- mail and shipping services
- marinas and marine repair and service
- news and media
- real estate transactions and related services, including residential leasing and renting
- religious services (subject to [Executive Order 7D](#) limiting gatherings to 50 people)
- storage for Essential Businesses
- trash and recycling collection, hauling, and processing

- warehouse/distribution, shipping, and fulfillment

8. Providers of basic necessities to economically disadvantaged populations including:

- food banks
- homeless shelters and congregate care facilities
- human services providers whose function includes the direct care of patients in state-licensed or funded voluntary programs; the care, protection, custody and oversight of individuals both in the community and in state-licensed residential facilities; those operating community shelters and other critical human services agencies providing direct care or support social service agencies

9. Construction including:

- all skilled trades such as electricians, HVAC, and plumbers
- general construction, both commercial and residential
- other related construction firms and professionals for essential infrastructure or for emergency repair and safety purposes
- planning, engineering, design, bridge inspection, and other construction support activities

10. Services necessary to maintain the safety, sanitation and essential operations of all residences and other buildings (including services necessary to secure and maintain non-essential workplaces):

- building cleaners or janitors
- building code enforcement
- disinfection
- doormen
- emergency management and response
- fire prevention and response
- general maintenance whether employed by the entity directly or a vendor
- home-related services, including real estate transactions, closings, appraisals, and moving services
- landscaping services
- law enforcement
- outdoor maintenance, including pool service
- pest control services
- security and maintenance, including steps reasonably necessary to secure and maintain non-essential businesses
- state marshals

11. Vendors that provide essential services or products, including logistics and technology support, child care, and services needed to ensure the continuing operation of government agencies and provide for the health, safety and welfare of the public including:

- billboard leasing and maintenance
- child care services
- essential government services
- government owned or leased buildings

- information technology and information security
- logistics
- technology support

## 12. Defense

- defense and national security-related business and operations supporting the U.S. Government or a contractor to the US government

If the function of your business is not listed above, but you believe that it is essential or it is an entity providing essential services or functions, you may request designation as an Essential Business.

Requests by businesses to be designated an essential function as described above, should ONLY be made if they are NOT covered by the guidance.

[To request designation as an Essential Business, please click here.](#)

Restrictions on requesting designation as an Essential Business:

- Any business that only has a single occupant/employee (e.g. attendant) is deemed exempt and need not submit a request to be designated as an Essential Business.

If you have further questions not answered above, please submit them to DECD at [decd.covid19@ct.gov](mailto:decd.covid19@ct.gov).

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## Small Business Help –

**The State of Connecticut Department of Economic and Community Development (DECD) has set up a business hotline for inquiries: 1-860-500-2333.**

[Women's Business Development Council \(WBDC\)](#)

The [Women's Business Development Council \(WBDC\)](#) is converting its entrepreneurial programs and business counseling to virtual classrooms via Zoom or on-demand webinars. You can find all the information you need on the website, <https://ctwbdc.org>. WBDC is also prepared to assist clients who will apply for the SBA Small Business Disaster Relief Loan (hot link). Please contact us at [info@ctwbdc.org](mailto:info@ctwbdc.org)

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## **Please fill out the COVID-19 Connecticut Business Survey** **[COVID-19 CT Business Survey](#)**

How is your company addressing the challenges posed by COVID-19? Your feedback is critical and will help direct the response from the Governor and state Department of Economic and Community Development in conjunction with AdvanceCT and CBIA. The survey should take less than 5 minutes to complete. Responses will be reported in aggregate. We appreciate your participation during this difficult time.

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**State and Federal**

**Economic Injury Disaster loans:** Companies can now apply for loans of up to \$2 million through a special page [on the SBA website](#). These 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. The interest rate is 3.75% for small businesses without credit available elsewhere. SBA also has more [valuable information for businesses](#).

[How to apply for an SBA Economic Injury Disaster Loan webinar](#)

[SBA step-by-step instructions on completing the loan application.](#)

**Federal Tax Filing Extensions:** The Internal Revenue Service has extended deadline for filing and payments to July 15, 2020. 2019 Taxpayers will get a three-month reprieve to file and pay the income taxes they owe up to \$1 million in tax Corporate filers would get the same length of time to pay amounts due on up to \$10 million in taxes owed. There is also guidance on high deductible health plan and cost related to the COVID19. Details are on the [IRS's Website](#).

**State Tax Filing Extensions:** The Department of Revenue Services has extended deadlines for filing and payments associated with certain state business tax returns. Details are on [DRS's website](#).

### **Small Business Express (Bridge) Loan program**

DECD Commissioner David Lehman announced that the State of CT would have a new program by next week that would help small businesses with cash flow problems caused by COVID19. The program would offer bridge loans that would cover approximately 3 months' worth of operating expenses. The loans would be potential 0-1% loans that would be paid back over a 12-18 month period. More details are to come on the program.

For small businesses with questions or concerns, DECD is urging them to call the hotline: (860) 500-2333. People can also make inquiries to state agencies by e-mail: [COVID19.jic@ct.gov](mailto:COVID19.jic@ct.gov)

**Small Business Express Program:** The CT General Assembly passed a bill allowing businesses to utilize small business express loans to assist with paying business office rent. DECD is also deferring all Small Business Express payments for three months to allow employers to focus on their payrolls. For small business assistance, please call DECD's business hotline at 860-500-2333. Details are on [DECD's website](#).

**Department of Labor: Shared Work** Program to CT businesses that offers an alternative to laying off employees. The Shared Work Program helps to save jobs and retain skilled workers. The program allows employers to temporarily reduce employee hours and supplement lost wages with the help of partial unemployment benefits. Under the program, all employers with two or more employees can participate. When business upturns, employees resume regular hours and employers are able to ramp up quickly with an experienced team in place.

For more information please call: 860-263-6660. People can also make inquiries by email: [DOL.SharedWork@ct.gov](mailto:DOL.SharedWork@ct.gov)

**Unemployment Benefits:** Workers directly impacted by the coronavirus pandemic no longer must be actively searching for work and employers who are furloughing workers can use the Department

of Labor's shared work program, which allows businesses to reduce working hours and have those wages supplemented with unemployment insurance. [Informative PDF](#) | [www.filectui.com](http://www.filectui.com)

**Please have these employees apply for unemployment benefits right away.**

For more information on State responses for businesses:

[CTDECD COVID Business Portal](#)



Town of Trumbull

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