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RH RESOURCES

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As you are aware, the spread of COVID-19 has had a profound impact not only on the lives of Ohioans, but equally on the day-to-day operations of workers and businesses of all sizes throughout the state. While Governor DeWine and Director Amy Acton, M.D, MPH of the Ohio Department of Health continue to work on science-based solutions to combat the outbreak of the COVID-19 virus. **For the most up to date information, please refer to the Ohio Department of Health [website](#) or by calling 1-833-4-ASK-ODH (1-833-427-5634).** Lieutenant Governor Jon Husted has been tasked with identifying ways to support the state’s small businesses and non-profits. While the Administration continues to put measures in place, we are providing the following state and federal resources to you as your organization works through your business planning and response to the COVID-19 pandemic.

These resources will be updated on a regular basis and we will provide the revised document as necessary while indicating when the information was added to the document:

COVID-19 Resources

OHIO

[Bureau of Workers' Compensation](#)

BWC announced that insurance premium installment payments due for March, April, and May for the current policy year may be deferred until June 1, 2020. At that time, the matter will be reconsidered. This delay applies to both public and private employers. Additional information is available on the BWC [website](#).

[Department of Commerce](#)

The Ohio Department of Commerce is offering a one-time liquor buyback program for bars and restaurants. Products must have been obtained in the last 30 days and applies to select F2 permit holders. More information on the buyback program can be found [here](#).

The Federal government has announced hardship programs to help many homeowners who have been directly or indirectly affected by the coronavirus (COVID-19) and are struggling to make their mortgage payments. The Federal Housing Finance Agency (FHFA), which oversees Fannie Mae and Freddie Mac, encourages homeowners adversely impacted by COVID-19 who are having difficulty paying their mortgages to reach out to their mortgage servicers as soon as possible. As the

Consumer Financial Protection Bureau (CFPB) [advises](#), “you can find the number for your mortgage servicer on your monthly mortgage statement or coupon book.”

FHFA has established a dedicated webpage with relevant updates and resources available [here](#).

Additionally, Fannie Mae and Freddie Mac have their own dedicated webpages for homeowners, with online tools for determining if Fannie Mae or Freddie Mac owns your mortgage:

[Fannie Mae: Coronavirus \(COVID-19\) Help](#)

Use Fannie Mae’s [Loan Lookup Tool](#)

Or call 1-800-2FANNIE (1-800-232-6643)

[Freddie Mac: Extending Help to Homeowners Impacted by COVID-19](#)

Use Freddie Mac’s [Loan Lookup Tool](#)

Or call 1-800-FREDDIE (1-800-373-3343)

The Division of Financial Institutions created a helpful FAQ sheet that will answer many questions and concerns concerning teleworking for Mortgage Loan Originators and Installment Lenders. Click [here](#) to view.

[Department of Education](#)

The Ohio Department of Education has created a [web page](#) specifically dedicated to providing Ohio's schools and districts with information and resources during Ohio's ordered school-building closure. This site will be regularly updated as more information is made available. (4/3/2020)

[Department of Insurance](#)

ODI released a [bulletin](#) stating that insurers are to give their insureds the option of deferring premium payments coming due, interest free, for up to 60 calendar days from each original premium due date. Insurers must allow employers to continue covering employees under group policies even if the employee would otherwise become ineligible because of a decrease in the hours worked per week. More information regarding the bulletin can be found in the [FAQs](#) document. Additional information from ODI can be found [here](#).

Another [bulletin](#) released by ODI pertains to all insurers providing property and casualty, life, and long term care insurance policies in the State of Ohio. The purpose of this bulletin is to notify insurers that they must provide their insureds with at least a 60-day grace period to pay insurance premiums or submit information. (3/30/2020)

A full list of bulletins posted by ODI can be accessed [here](#). (3/30/2020)

[Department of Job and Family Services](#)

ODJFS has a [page](#) dedicated to the new unemployment compensation benefits available under the Governor’s recent order. Employers with questions are directed to contact the ODJFS Business Line

at: (614) 466-2319, though state officials are strongly encouraging employers to reference the webpage before calling in order to keep call hold times down.

[SharedWork Ohio](#) is a program that provides employers with an alternative to layoffs. The program allows workers to remain employed and employers to retain trained staff during times of reduced business activity. The participating employee works the reduced hours each week, and ODJFS provides eligible individuals an unemployment insurance benefit proportionate to their reduced hours.

[Department of Taxation](#)

Tax Commissioner Jeff McClain announced that Ohio will be following the federal government and IRS in extending the deadline to file and pay the state income tax.

The new deadline is July 15, an extension of approximately three months from the original deadline of April 15.

Commissioner McClain said the extension is intended to provide some relief to taxpayers and help offset some of the economic impact of the coronavirus and the public safety measures adopted to contain its spread.

As with the IRS extension, Ohio will be waiving penalty on tax due payments made during the extension. Also, thanks to a legislative agreement between Governor Mike DeWine and the General Assembly, there will be no interest charges on payments made during the extension.

The filing extension, and waiver of penalty and interest, will be available to those filing the Ohio individual income tax, the school district income tax, the pass-through entity tax, and to those taxpayers that have opted in to have the commissioner administer the municipal net profit tax through the state's centralized filing system.

Individuals, estates, trusts and certain businesses making quarterly estimated income tax payments, have also been granted additional time to file and pay without penalty or interest. The first and second quarterly payments, normally scheduled for April 15 and June 15 for most taxpayers, have both been extended to July 15.

[Department of Transportation](#)

A special blanket permit for haulers carrying heavy or oversized loads of food, non-alcoholic beverages, medical supplies, cleaning products, and other household goods has been approved. More information on the order and the permit can be found [here](#).

[Development Services Agency](#)

DSA has requested all Ohio businesses complete this [Economic Damage Assessment Survey](#), designed to help determine economic impacts caused by the COVID-19 outbreak. State government leaders will use the feedback as they develop response plans.

[General Assembly](#)

What originally began as a bill to make technical corrections to Ohio's tax code, HB 197, ultimately became the Senate's vehicle to address the initial and pressing concerns surrounding the COVID-19 pandemic. The chamber added over a dozen changes in an omnibus amendment to the bill before House concurrence and ultimately delivering the legislation to the Governor. A full copy of the "as enrolled" version of HB 197 can be accessed [here](#). A synopsis of the Senate omnibus amendment can be accessed [here](#). A fiscal note and local impact statement can be found [here](#).

[TechCred](#)

Headed by Lt. Governor Jon Husted, the TechCred program provides reimbursement for business upskilling employee through a select list of verified skill development programs. To review applications or submit for reimbursement click [here](#). (4/3/2020)

FEDERAL

[Small Business Administration \(SBA\)](#)

Ohio has been approved by the U.S. Small Business Administration (SBA) for access to Economic Injury Disaster Loans of up to \$2 million for small businesses. The SBA has published general guidance for employers regarding the COVID-19 pandemic, including information on the loan program. SBA has issued [guidance](#) for impacted entities on how to apply for the loans.

[Consumer Financial Protection Bureau \(CFPB\)](#)

The CFPB is providing recommendations for individuals to lessen the damage of financial fallout due to the COVID-19 pandemic. Additional information [here](#).

[Department of Labor \(DOL\)](#)

The Hour and Wage Division has pages up for questions on how the COVID-19 pandemic affects both the [Fair Labor Standards Act](#) and the [Family Medical Leave Act](#).

DOL also has a [page](#) dedicated to providing information on labor and employee relations relating to wages and employment as COVID-19 continues to spread.

DOL Wage and Hour Division has produced the following webpage with a number of useful resources: [COVID-19 and the American Workplace](#) (4/2/2020)

Families First Coronavirus Response Act: [Questions and Answers](#) (4/2/2020)

[Export-Import Bank of the United States \(EXIM\)](#)

EXIM has a [page](#) to provide updates to banks, exporters, and the small businesses community during the COVID-19 pandemic.

[Internal Revenue Service \(IRS\)](#)

The IRS has delayed filing deadlines for taxes and any payments of due federal income tax to July 15th, 2020.

The IRS has also created a special section to assist taxpayers and businesses impacted by COVID-19. Detailed information can be found [here](#). Additional [updates](#) will be posted as more information becomes available.

The Families First Coronavirus Response Act (FFCRA) requires that most private employers with 500 or fewer employees and most public sector employers provide emergency paid sick leave and emergency Family and Medical Leave Act leave (EFML) for specific COVID-19 related reasons. The Internal Revenue Service has released [guidance](#) specifying what documentation is needed for employers to receive the tax credits that will fund the leave. (4/2/2020)

Additional Resources

Governor Mike DeWine announced the establishment of the Ohio Manufacturing Alliance to Fight COVID-19.

The collaborative public-private partnership will coordinate efforts to provide healthcare workers and first responders with the personal protective equipment (PPE).

The alliance includes: Ohio Manufacturers' Association, Ohio Hospital Association, Ohio Manufacturing Extension Partnership, Manufacturing Advocacy and Growth Network, nursing home organizations, JobsOhio, Ohio Department of Administrative Services, Ohio Development Services Agency, and the Ohio Department of Health.

The alliance is working to identify and match the critical needs of Ohio's healthcare system with companies willing and able to repurpose production to meet those needs.

Manufacturers that can help should visit [repurposingproject.com](#) for more information. Those involved with this project will be compensated. (4/1/2020)

Lt. Governor Jon Husted announced that the Governor's Office of Workforce Transformation has developed a website specifically geared toward matching essential businesses with Ohioans who are able and willing to work as an essential employee during the COVID-19 crisis. Both essential businesses and current job seekers can visit <https://jobsearch.ohio.gov/wps/portal/gov/jobsearch/> to post and search. (4/2/2020)

- [Centers for Disease Control and Prevention](#)
- [Ohio Department of Health \(Crisis Resources\)](#)
- [U.S. Chamber of Commerce](#)
- [Ohio Chamber of Commerce](#)
- [JobsOhio](#)
- [Columbus Region](#)
- [Appalachian Partnership for Economic Growth](#)