



# North Royalton Chamber of Commerce

April 2020

“Helping Your Business Grow to New Heights”

www.nroyaltonchamber.com

## Help yourself and others during COVID-19 crisis

Events such as the current coronavirus (Covid-19) not only has an impact of the practical flow of your day-to-day lives, but also can impact your sense of control, leaving you to feel powerless in your own life and the lives around you. While there is so much, at this point, that you cannot control, there are some things that you can do to help yourself and those around you.

**Protect Yourself** - Follow the guidelines of the Centers for Disease Control (CDC) and those of the local, state and federal government. Take steps to protect yourself and your family: The CDC advises to wash your hands with soap and water for at least 20 seconds, especially after being in public, or after coughing/sneezing/blowing your nose; use hand sanitizer that contains at least 60% alcohol, covering all of your hands, rubbing them until they feel dry; avoid touching your eyes, nose and mouth with unwashed hands; cover your mouth when you cough, or cough into the bend of your arm; keep a distance between yourself and other people; avoid crowds as much as possible; routinely clean and disinfect your home. If you are sick, the CDC advises you to stay home; call your

healthcare provider’s office in advance of a visit; limit your movement in the community and limit visitors. To help cope with stress, take breaks from the news and social media; eat healthy, exercise, get plenty of sleep and avoid drugs and alcohol; try to relax and unwind; talk with people you trust.

Follow these websites for current updates: <https://www.cdc.gov/>; <https://odh.ohio.gov/wps/portal/gov/odh/home>; <https://www.ccbh.net/>.

**Prepare, but Don’t Overdo It** - Keep necessities on hand, including cleaning sup-

See COVID-19, page 2

## We Wish You a Happy Easter

Dear Friends,

This time of year, we are normally planning our Easter meal to enjoy with our family, visiting with our friends, getting ready for an Easter Egg Hunt with the kids, baking our traditional Easter breads, coloring Easter eggs and attending worship services. This year, however, will be different. We will still have our Easter dinner, but not in large groups; we can still visit with our friends, but doing it by phone or social media; we’ll bake our Easter breads, but package them up and drop them off at our loved-ones’ door steps. we’ll still color Easter eggs, then take a picture of our creations and share them by message; we may still participate in worship services, only we’ll do in via live stream.

Hopefully, this break in our tradition is only temporary and next year we’ll be back to celebrating Easter *with* our families, and we’ll be able to give real hugs instead of virtual ones.

This will be an Easter we won’t soon forget. Our wish is that it is a Safe, Healthy and Happy One!



We’re sorry to say that due to the COVID-19 Virus, the 2020 North Royalton Chamber Golf Outing scheduled for Thursday, May 28, is

# CANCELED!



## COVID-19 *from page 1*

plies, medical supplies, food and medications. If you can get medications in advance, it would be a good time to do it. Don't stockpile though, remembering that everyone is in the same boat. Be mindful that the delivery option is good, but there are only so many delivery people to go around, so be thoughtful of the elderly and those who must be quarantined.

**Help Children Cope while Out of School** - Schools are closed for the time being and students are doing online learning. The North Royalton City Schools are continuously updating their website. It states in part, "The health, safety and well-being of the students and staff at North Royalton City Schools is a priority and we are closely monitoring the spread of COVID-19... During this time of school closure, we know that there are some children who are affected by the closure of school. The North Royalton City Schools' Food Service program is planning to provide the opportunity for a daily bagged lunch and a breakfast for the next day for students at no charge beginning Wednesday, March 18, 2020. ...It is our intent to help families during this time of schools being closed. If you have any questions, please contact Mary Ellen Feigi, Food Service Director, at nrfoodservice@northroyaltonsd.org or 440-582-9041." Check <http://www.northroyaltonsd.org/Coronavirus2019COVID-19Updates.aspx> for more updates. Help children overcome the boredom of staying in by letting them "visit" museums, zoos, art galleries, or aquariums online from the comfort of their own homes. A listing of these virtual exhibits can be found at the following listing: <https://coronavirus.ohio.gov/wps/portal/gov/covid-19/home/family-activities/virtual-exhibits-online-learning-and-fun>.

**Reach Out to Those Most Vulnerable**  
Older adults and people with certain conditions are being told to be extra cautious, which can lead to isolation. Check on those friends, relatives and neighbors and ask if you can be of assistance. If you are going to the store, or ordering online, ask if they need anything. Make sure they have enough food and supplies on hand. Even if they don't need anything, a phone call to check in and taking some time to chat will help those in isolation. Be supportive of their worries, as time alone can make these types of thoughts spiral.

**Patronize Local Business**  
**Local businesses are being hit hard with the virus. Local restaurants, such as Niko's Bar & Gyros 440.237.6456; Cleats Club Seat Grille 440.237.2665; Michael's Place 440.237.2212; and Inn Between Bar & Grill 440.582.3352, Pizzeria Angie's 440.237.2440, are offering take out and delivery. Check their websites and Facebook pages for menu offerings.**

**Donate** - The North Royalton Food Bank has indicated a need of non-perishable items. "Our food donations have greatly decreased over the past two weeks," said Terry Close, Food Bank official. "It would be a great help to us if members of the community would bring donations directly to Royal Redeemer's church entrance off of Abbey Road during business hours 8-4 M-F. We will have a place to leave donations marked with signage. At this point any shelf stable item would be welcomed. We have specific urgent need for dry cereal, pasta noodles of any type, spaghetti sauce, chunky soups, canned chili or stew, canned tuna or chicken, peanut butter, hamburger helper, rice, instant mashed potatoes." Royal Redeemer is located at 11680 Royalton Rd, North Royalton, and can be reached at (440) 237-7988.

### Dear Chamber Members,

Our April luncheon featuring Mayor Larry Antoskiewicz, has been canceled due to Ohio Governor Mike DeWine's Coronavirus Stay-at-Home order. We are planning to reschedule in the fall.

Our office is currently closed to the public, but we are working remotely and are still accepting emails with your questions or requests. Please email: [nroychamber@aol.com](mailto:nroychamber@aol.com), or call us at 440-237-6180.

**We wish you good health and happiness. Be Well!**

## Calendar of Events

April 15 - Membership Meeting  
May 7 - Directors Meeting  
May 28 - Golf Outing - **CANCELED**  
June 4 - Directors Meeting  
June 17 - Membership Meeting  
July 2 - Directors Meeting  
August 6 - Directors Meeting  
August 21-23 - Community Festival  
September 3 - Directors Meeting  
September 16 - Membership Meeting  
October 1 - Directors Meeting  
October 21 - Membership Meeting  
November 5 - Directors Meeting  
November 18 - Membership Meeting  
December 2 - Holiday Luncheon  
**\* Subject to Change**  
Additional events will be added that will be announced in this newsletter.

## 2020 CHAMBER OFFICERS

**Aldo Filippelli - President**  
North Royalton License Bureau  
**Kevin Lynch, Vice President**  
**Dan Holben, Treasurer**  
Rea CPAs  
**Kathy Gibbons, Secretary**

## BOARD MEMBERS

**Jeanne Cilenti**  
North Royalton Branch Library  
**Maria Magnelli**  
**Tracy Marx**  
Howard Hanna  
**Erna Nardi Malave**

*This newsletter is an official publication of the North Royalton Chamber of Commerce*

**North Royalton Chamber of Commerce**

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E-mail [info@nroyaltonchamber.com](mailto:info@nroyaltonchamber.com)

## New Chamber Members

**Steve Mattes**  
**Mattes Landscaping, Inc.**  
4671 Royalwood Road  
North Royalton OH 44133  
440.582.7070 - FAX 440.582.7070  
[steve@matteslandscaping.com](mailto:steve@matteslandscaping.com)  
[www.matteslandscaping.com](http://www.matteslandscaping.com)  
Landscaping

*We are excited to introduce these new members. Please support our existing and new Chamber members, welcome them and remember them when you have a need for the products or services that they provide.*

# COVID-19 (Coronavirus) Updates

The community is going through an unprecedented disruption together, but we have been tested before in different ways, and always emerge stronger – and there is no doubt this will prove true once again.

Below are resources and articles to assist in business and personal questions regarding Coronavirus. Things are changing very rapidly, so check <https://www.noacc.org/home/covid-19-coronavirus-updates/> back for updates.

Small Business Assistance Office  
U.S. Small Business Administration  
Disaster Loan Program  
BusinessHelp@Development.Ohio.Gov  
Ohio Development Services Agency  
Checklist for Businesses

Ohio Health Department  
Coronavirus.ohio.gov  
<https://twitter.com/OHdeptofhealth>  
<https://odh.ohio.gov/>  
Guidance for Screening Employees  
3-22-2020 Stay At Home Order

White House  
Centers for Disease Control (CDC)  
IR-2020-57: Paid leave for workers  
and tax credits  
Unemployment Assistance  
<https://unemployment.ohio.gov>  
Ohio Means Jobs

Governor's Office  
<https://twitter.com/GovMikeDeWine>  
<https://governor.ohio.gov/wps/portal/gov/governor/>

Ohio Bureau of Workers Compensation  
Coronavirus Frequently Asked Questions  
Email the BWC  
Premium Installment Deferral  
Information

Ohio Dept of Commerce – Liquor  
Control  
<https://twitter.com/OhioLiquor>

IRS/Tax Returns  
Payment Deadline Extended to July 15, 2020  
Filing and Payment Deadlines Questions  
and Answers

**Promote Your  
Business with an  
Email Blast!**

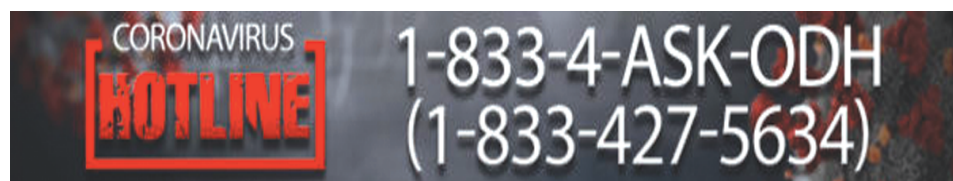


**Only \$25 per page**

**EASY AND INEXPENSIVE!**

Contact Chamber for Details  
440.237.6180

[info@nroyaltonchamber.com](mailto:info@nroyaltonchamber.com)



## Royalton Recorder

*Proudly Serving North Royalton Since 1941*

**Why choose the *Royalton Recorder*  
for advertising your goods and services?**

- City Survey shows 85% of respondents learn about community events through Royalton Recorder!
- Voted the #1 Community Newspaper in Northeast Ohio three years in a row.
- It is the only newspaper delivered to Every Home and Business in North Royalton.

**We'll work with our advertisers to get the most out of our advertising dollars. Our readers love their *Recorder*, and it works!**

**It's the *Heart* of Our Hometown!**

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[www.royaltonrecorder.com](http://www.royaltonrecorder.com)





## The Small Business Owner's Guide to the CARES Act

The programs and initiatives in the *Coronavirus Aid, Relief, and Economic Security (CARES) Act* that was just passed by Congress are intended to assist business owners with whatever needs they have right now. When implemented, there will be many new resources available for small businesses, as well as certain non-profits and other employers. This guide provides information about the major programs and initiatives that will soon be available from the Small Business Administration (SBA) to address these needs, as well as some additional tax provisions that are outside the scope of SBA.

To keep up to date on when these programs become available, please stay in contact with your local Small Business Administration (SBA) District Office, which you can locate [here](#).

**Struggling to get started?** The following questions might help point you in the right direction. Do you need:

- **Capital to cover the cost of retaining employees?** Then the [Paycheck Protection Program](#) might be right for you.
- **A quick infusion of a smaller amount of cash to cover you right now?** You might want to look into an [Emergency Economic Injury Grant](#).
- **To ease your fears about keeping up with payments on your current or potential SBA loan?** The [Small Business Debt Relief Program](#) could help.
- **Just some quality, free counseling to help you navigate this uncertain economic time?** The [resource partners](#) might be your best bet.

**Already know what resources you're looking for?** The table of contents can direct you to more information about the program or assistance product you need.

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## Paycheck Protection Program (PPP) Loans

The program would provide cash-flow assistance through 100 percent federally guaranteed loans to employers who maintain their payroll during this emergency. If employers maintain their payroll, the loans would be forgiven, which would help workers remain employed, as well as help affected small businesses and our economy snap-back quicker after the crisis. PPP has a host of attractive features, such as forgiveness of up to 8 weeks of payroll based on employee retention and salary levels, no SBA fees, and at least six months of deferral with maximum deferrals of up to a year. Small businesses and other eligible entities will be able to apply if they were harmed by COVID-19 between February 15, 2020 and June 30, 2020. This program would be retroactive to February 15, 2020, in order to help bring workers who may have already been laid off back onto payrolls. **Loans are available through June 30, 2020.**

### FREQUENTLY ASKED QUESTIONS

**QUESTION: What types of businesses and entities are eligible for a PPP loan?**

- Answer:
- Businesses and entities must have been in operation on February 15, 2020.
  - Small business concerns, as well as any business concern, a 501(c)(3) nonprofit organization, a 501(c)(19) veterans organization, or Tribal business concern described in section 31(b)(2)(C) that has fewer than 500 employees, or the applicable [size standard](#) in number of employees for the North American Industry Classification System (NAICS) industry as provided by SBA, if higher.
  - Individuals who operate a sole proprietorship or as an independent contractor and eligible self-employed individuals.
  - Any business concern that employs not more than 500 employees per physical location of the business concern and that is assigned a NAICS code beginning with 72, for which the affiliation rules are waived.
  - Affiliation rules are also waived for any business concern operating as a franchise that is assigned a franchise identifier code by the Administration, and company that receives funding through a Small Business Investment Company.

**QUESTION: What are affiliation rules?**

Answer: Affiliation rules become important when SBA is deciding whether a business's affiliations preclude them from being considered "small." Generally, affiliation exists when one business controls or has the power to control another or when a third party (or parties) controls or has the power to control both businesses. Please see [this resource](#) for more on these rules and how they can impact your business's eligibility.

**QUESTION: What types of non-profits are eligible?**

Answer: In general, 501(c)(3) and 501(c)(19) non-profits with 500 employees or fewer as most non-profit SBA size standards are based on employee count, not revenue. You can check [here](#).

**QUESTION: How is the loan size determined?**

Answer: Depending on your business's situation, the loan size will be calculated in different ways (see below). The maximum loan size is always **\$10 million**.

- **If you were in business February 15, 2019 – June 30, 2019:** Your max loan is equal to 250 percent of your average monthly payroll costs during that time period. If your business employs seasonal workers, you can opt to choose March 1, 2019 as your time period start date.
- **If you were not in business between February 15, 2019 – June 30, 2019:** Your max loan is equal to 250 percent of your average monthly payroll costs between January 1, 2020 and February 29, 2020.
- **If you took out an Economic Injury Disaster Loan (EIDL) between February 15, 2020 and June 30, 2020** and you want to refinance that loan into a PPP loan, you would add the outstanding loan amount to the payroll sum.

**QUESTION: What costs are eligible for payroll?**

Answer:

- Compensation (salary, wage, commission, or similar compensation, payment of cash tip or equivalent)
- Payment for vacation, parental, family, medical, or sick leave
- Allowance for dismissal or separation
- Payment required for the provisions of group health care benefits, including insurance premiums
- Payment of any retirement benefit
- Payment of State or local tax assessed on the compensation of employees

**QUESTION: What costs are not eligible for payroll?**

Answer:

- Employee/owner compensation over \$100,000
- Taxes imposed or withheld under chapters 21, 22, and 24 of the IRS code
- Compensation of employees whose principal place of residence is outside of the U.S.
- Qualified sick and family leave for which a credit is allowed under sections 7001 and 7003 of the [Families First Coronavirus Response Act](#)

**QUESTION: What are allowable uses of loan proceeds?**

Answer:

- Payroll costs (as noted above)
- Costs related to the continuation of group health care benefits during periods of paid sick, medical, or family leave, and insurance premiums
- Employee salaries, commissions, or similar compensations (see exclusions above)
- Payments of interest on any mortgage obligation (which shall not include any prepayment of or payment of principal on a mortgage obligation)
- Rent (including rent under a lease agreement)
- Utilities
- Interest on any other debt obligations that were incurred before the covered period

**QUESTION: What are the loan term, interest rate, and fees?**

Answer: For any amounts not forgiven, the maximum term is 10 years, the maximum interest rate is 4 percent, zero loan fees, zero prepayment fee (SBA will establish application fees caps for lenders that charge).

**QUESTION: How is the forgiveness amount calculated?**

Answer: Forgiveness on a covered loan is equal to the sum of the following payroll costs incurred during the covered 8 week period compared to the previous year or time period, proportionate to maintaining employees and wages (excluding compensation over \$100,000):

- Payroll costs **plus** any payment of interest on any covered mortgage obligation (not including any prepayment or payment of principal on a covered mortgage obligation) **plus** any payment on any covered rent obligation **plus** and any covered utility payment.

**QUESTION: How do I get forgiveness on my PPP loan?**

Answer: You must apply through your lender for forgiveness on your loan. In this application, you must include:

- Documentation verifying the number of employees on payroll and pay rates, including IRS payroll tax filings and State income, payroll and unemployment insurance filings.
- Documentation verifying payments on covered mortgage obligations, lease obligations, and utilities.
- Certification from a representative of your business or organization that is authorized to certify that the documentation provided is true and that the amount that is being forgiven was used in accordance with the program's guidelines for use.

**QUESTION: What happens after the forgiveness period?**

Answer: Any loan amounts not forgiven are carried forward as an ongoing loan with max terms of 10 years, at a maximum interest rate of 4%. Principal and interest will continue to be deferred, for a total of 6 months to a year after disbursement of the loan. The clock does not start again.

**QUESTION: Can I get more than one PPP loan?**

Answer: No, an entity is limited to one PPP loan. Each loan will be registered under a Taxpayer Identification Number at SBA to prevent multiple loans to the same entity.

**QUESTION: Where should I go to get a PPP loan from?**

Answer: All current SBA 7(a) lenders (see more about [7\(a\) here](#)) are eligible lenders for PPP. The Department of Treasury will also be in charge of authorizing new lenders, including non-bank lenders, to help meet the needs of small business owners.

**QUESTION: How does the PPP loan coordinate with SBA's existing loans?**

Answer: Borrowers may apply for PPP loans and other SBA financial assistance, including Economic Injury Disaster Loans (EIDLs), 7(a) loans, 504 loans, and microloans, and also receive investment capital from [Small Business Investment Corporations](#) (SBICs). However, you cannot use your PPP loan for the same purpose as your other SBA loan(s). For example, if you use your PPP to cover payroll for the 8-week covered period, you cannot use a different SBA loan product for payroll for those same costs in that period, although you could use it for payroll not during that period or for different workers.

**QUESTION: How does the PPP loan work with the temporary Emergency Economic Injury Grants and the Small Business Debt Relief program?**

Answer: [Emergency Economic Injury Grant](#) and Economic Injury Disaster Loan (EIDL) recipients and those who receive loan payment relief through the [Small Business Debt Relief Program](#) may apply for and take out a PPP loan as long as there is no duplication in the uses of funds. Refer to those sections for more information.



## Small Business Debt Relief Program

This program will provide immediate relief to small businesses with non-disaster SBA loans, in particular 7(a), 504, and microloans. Under it, SBA will cover all loan payments on these SBA loans, including principal, interest, and fees, for six months. This relief will also be available to new borrowers who take out loans within six months of the President signing the bill into law.

### FREQUENTLY ASKED QUESTIONS

**QUESTION: Which SBA loans are eligible for debt relief under this program?**

Answer: 7(a) loans not made under the Paycheck Protection Program (PPP), 504 loans, and microloans. Disaster loans are not eligible (see [p. 7](#) for more information on these).

**QUESTION: How does debt relief under this program work with a PPP loan?**

Answer: Borrowers may separately apply for and take out a PPP loan, but debt relief under this program will not apply to a PPP loan.

**QUESTION: How do I know if I'm eligible for a 7(a), 504, or microloan?**

Answer: In general, businesses must meet [size standards](#), be based in the U.S., be able to repay, and have a sound business purpose. To check whether your business is considered small, you will need your business's 6-digit North American Industry Classification System (NAICS) code and 3-year average annual revenue. Each program has different requirements, see <https://www.sba.gov/funding-programs/loans> for more details.

**QUESTION: What is a 7(a) loan and how do I apply?**

Answer: 7(a) loans are an affordable loan product of up to \$5 million for borrowers who lack credit elsewhere and need access to versatile financing, providing short-term or long-term working capital and to purchase an existing business, refinance current business debt, or purchase furniture, fixtures and supplies. In the program, banks share a portion of the risk of the loan with SBA. There are many different types of 7(a) loans, you can visit [this site](#) to find the one that's best for you. You apply for a 7(a) loan with a bank or a mission-based lender. SBA has a free referral service tool called [Lender Match](#) to help find a lender near you.

**QUESTION: What is a 504 loan and how do I apply?**

Answer: The [504 Loan Program](#) provides loans of up to \$5.5 million to approved small businesses with long-term, fixed-rate financing used to acquire fixed assets for expansion or modernization. It is a good option if you need to purchase real estate, buildings, and machinery. You apply through a Certified Development Company, which is a nonprofit corporation that promotes economic development. SBA has a free referral service tool called [Lender Match](#) to help find a lender near you.

**QUESTION: What is a microloan and how do I apply?**

Answer: The [Microloan Program](#) provides loans up to \$50,000 to help small businesses and certain not-for-profit childcare centers to start up and expand. The average microloan is about \$13,000. These loans are delivered through mission-based lenders who are also able to provide business counseling. SBA has a free referral service tool called [Lender Match](#) to help find a microlender near you.

**QUESTION: I am unfamiliar with SBA loans, can anyone help me apply?**

Answer: Yes, SBA resource partners are available to help guide you through the loan application process. You can find your nearest Small Business Development Center (SBDC) or Women's Business Center [here](#).

## **Economic Injury Disaster Loans & Emergency Economic Injury Grants**

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 an SBA Economic Injury Disaster Loan (EIDL). To access the advance, you 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.

### **FREQUENTLY ASKED QUESTIONS**

<b>QUESTION:</b>	<b>Are businesses and private non-profits in my state eligible for an EIDL related to COVID-19?</b>
Answer:	Yes, those suffering substantial economic injury in all 50 states, DC, and the territories may apply for an EIDL.
<b>QUESTION:</b>	<b>What is an EIDL and what is it used for?</b>
Answer:	EIDLs are lower interest loans of up to \$2 million, with principal and interest deferment at the Administrator's discretion, that are available to pay for expenses that could have been met had the disaster not occurred, including payroll and other operating expenses.
<b>QUESTION:</b>	<b>Who is eligible for an EIDL?</b>
Answer:	Those eligible are the following with 500 or fewer employees: <ul style="list-style-type: none"> <li>• Sole proprietorships, with or without employees</li> <li>• Independent contractors</li> <li>• Cooperatives and employee owned businesses</li> <li>• Tribal small businesses</li> </ul> <p>Small business concerns and small agricultural cooperatives that meet the applicable size standard for SBA are also eligible, as well as most private non-profits of <b>any</b> size. See <a href="#">below</a> for more info on size standards.</p>
<b>QUESTION:</b>	<b>My private non-profit is not a 501(c)(3). Is it still eligible for an EIDL and a grant?</b>
Answer:	Yes, if you are a private non-profit with an effective ruling letter from the IRS, granting tax exemption under sections 501(c), (d), or (e) of the Internal Revenue Code of 1954, <b>or</b> if you can provide satisfactory evidence from the State that the non-revenue producing organization or entity is a non-profit one organized or doing business under State law. However, a recipient that is principally engaged in teaching, instructing, counseling, or indoctrinating religion or religious beliefs, whether in a religious or secular setting, or primarily engaged in political or lobbying activities is not eligible to receive an EIDL. If you are uncertain whether you qualify, please consult with legal counsel to determine whether your organization meets program criteria.
<b>QUESTION:</b>	<b>Who is eligible for an Emergency Economic Injury Grant?</b>
Answer:	Those eligible for an EIDL and who have been in operation since <b>January 31, 2020</b> , when the public health crisis was announced.

<b>QUESTION:</b>	<b>How long are Emergency Economic Injury Grants available?</b>
Answer:	<b>January 31, 2020 – December 31, 2020.</b> The grants are backdated to January 31, 2020 to allow those who have already applied for EIDLs to be eligible to also receive a grant.
<b>QUESTION:</b>	<b>If I get an EIDL and/or an Emergency Economic Injury Grant, can I get a PPP loan?</b>
Answer:	Whether you've already received an EIDL unrelated to COVID-19 or you receive a COVID-19 related EIDL and/or Emergency Grant between January 31, 2020 and June 30, 2020, you may also apply for a PPP loan. If you ultimately receive a PPP loan or refinance an EIDL into a PPP loan, any advance amount received under the Emergency Economic Injury Grant Program would be subtracted from the amount forgiven in the PPP. However, you cannot use your EIDL for the same purpose as your PPP loan. For example, if you use your EIDL to cover payroll for certain workers in April, you cannot use PPP for payroll for those same workers in April, although you could use it for payroll in March or for different workers in April.
<b>QUESTION:</b>	<b>How do I know if my business is a small business?</b>
Answer:	Please visit <a href="https://www.sba.gov/size-standards/">https://www.sba.gov/size-standards/</a> to find out if your business meets SBA's small business size standards. You will need the 6-digit North American Industry Classification Code for your business and your business's 3-year average annual revenue.
<b>QUESTION:</b>	<b>How do I apply for an economic injury disaster loan?</b>
Answer:	To apply for an EIDL online, please visit <a href="https://disasterloan.sba.gov/ela/">https://disasterloan.sba.gov/ela/</a> . Your <a href="#">SBA District Office</a> is an important resource when applying for SBA assistance.
<b>QUESTION:</b>	<b>I am unfamiliar with the EIDL process, can anyone help me apply?</b>
Answer:	Yes, SBA resource partners are available to help guide you through the EIDL application process. You can find the nearest Small Business Development Center (SBDC), Women's Business Center, or SCORE mentorship chapter at <a href="https://www.sba.gov/local-assistance/find/">https://www.sba.gov/local-assistance/find/</a> .

## Counseling & Training

If you, like many small business owners, need a business counselor to help guide you through this uncertain time, you can turn to your local Small Business Development Center (SBDC), Women’s Business Center (WBC), or SCORE mentorship chapter. These resource partners, and the associations that represent them, will receive additional funds to expand their reach and better support small business owners with counseling and up-to-date information regarding COVID-19. There will soon be a joint platform that consolidates information and resources related to COVID-19 in order to provide consistent, timely information to small businesses. To find a local resource partner, visit <https://www.sba.gov/local-assistance/find/>.

In addition, the Minority Business Development Agency’s Business Centers (MBDCs), which cater to minority business enterprises of all sizes, will also receive funding to hire staff and provide programming to help their clients respond to COVID-19. Not every state has a MBDC. To find out if there is one that services your area, visit [this site](#).

### FREQUENTLY ASKED QUESTIONS

<b>QUESTION:</b>	<b>Do I have to pay for counseling and training through SBDCs, WBCs, and MBDCs?</b>
Answer:	Counseling is free and training is low-cost with these partners. The additional funds that Congress provided will help keep this possible. Mentorship through SCORE is always free.
<b>QUESTION:</b>	<b>What is a SBDC?</b>
Answer:	SBDCs are a national network of nearly 1,000 centers that are located at leading universities, colleges, state economic development agencies and private partners. They provide counseling and training to new and existing businesses. Each state has a lead center that coordinates services specifically for that state, which you can find by clicking the link above. To find out more about SBDCs, visit <a href="https://americassbdc.org/about-us/">https://americassbdc.org/about-us/</a> .
<b>QUESTION:</b>	<b>What is a WBC; is it only for women?</b>
Answer:	WBCs are a national network of more than 100 centers that offer one-on-one counseling, training, networking, workshops, technical assistance and mentoring to entrepreneurs on numerous business development topics. In addition to women, WBCs are mandated to serve the needs of underserved entrepreneurs, including low-income entrepreneurs. They often offer flexible hours to meet the needs of their diverse clientele. To find out more about WBCs, visit <a href="https://www.awbc.org/">https://www.awbc.org/</a> .
<b>QUESTION:</b>	<b>What is SCORE?</b>
Answer:	SCORE provides free, confidential business advice through our volunteer network of 10,000+ business experts. You can meet with a mentor online. Find out more <a href="#">here</a> .
<b>QUESTION:</b>	<b>Who do MBDCs serve?</b>
Answer:	MBDCs are a good option for minority-owned businesses (including those owned by Black, Hispanic, Asian American/Pacific Islander, and American Indian business owners), especially those seeking to penetrate new markets — domestic & global — and grow in size and scale.

## **Contracting**

If you are a government contractor, there are a number of ways that Congress has provided relief and protection for your business. Agencies will be able to modify terms and conditions of a contract and to reimburse contractors at a billing rate of up to 40 hours per week of any paid leave, including sick leave. The contractors eligible are those whose employees or subcontractors cannot perform work on site and cannot telework due to federal facilities closing because of COVID-19.

If you need additional assistance, please reach out to your [local](#) Small Business Development Center, Women's Business Center, SCORE chapter, or SBA District Office. You should also work with your agency's contracting officer, as well as the agency's Office of Small and Disadvantaged Business Utilization (OSDBU).

## Small Business Tax Provisions

### **Employee Retention Credit for Employers Subject to Closure or Experiencing Economic Hardship**

This provision would provide a refundable payroll tax credit for 50 percent of wages paid by eligible employers to certain employees during the COVID-19 crisis. The credit is available to employers, including non-profits, whose operations have been fully or partially suspended as a result of a government order limiting commerce, travel or group meetings. The credit is also provided to employers who have experienced a greater than 50 percent reduction in quarterly receipts, measured on a year-over-year basis.

Wages of employees who are furloughed or face reduced hours as a result of their employer's closure or economic hardship are eligible for the credit. For employers with 100 or fewer full-time employees, all employee wages are eligible, regardless of whether an employee is furloughed. The credit is provided for wages and compensation, including health benefits, and is provided for the first \$10,000 in wages and compensation paid by the employer to an eligible employee. Wages do not include those taken into account for purposes of the payroll credits for required paid sick leave or required paid family leave, nor for wages taken into account for the employer credit for paid family and medical leave (IRC sec. 45S).

- **The credit is not available to employers receiving assistance through the [Paycheck Protection Program](#). The credit is provided through December 31, 2020.**

### **Delay of Payment of Employer Payroll Taxes**

This provision would allow taxpayers to defer paying the employer portion of certain payroll taxes through the end of 2020, with all 2020 deferred amounts due in two equal installments, one at the end of 2021, the other at the end of 2022. Payroll taxes that can be deferred include the employer portion of FICA taxes, the employer and employee representative portion of Railroad Retirement taxes (that are attributable to the employer FICA rate), and half of SECA tax liability.

- **Deferral is not provided to employers receiving assistance through the [Paycheck Protection Program](#).**

# Your Chamber of Commerce membership gives you many benefits, through our association with NOACC, that can save your money!

Incorporated in 1995, the Northern Ohio Area Chambers of Commerce (NOACC) was established to provide tangible benefits of chamber membership to local businesses. NOACC has now grown to over 120 chambers of commerce—some volunteer managed, some county-wide in scope—and some of the NOACC chambers have grown ten-fold with the adoption of these benefits. Here are just some of the benefits our members enjoy through their membership in the North Royalton Chamber of Commerce:



**Group Health Insurance – Chamber Saver Program**  
[www.844medohio.com](http://www.844medohio.com)

Full range of health insurance plans with cost savings usually reserved for larger companies. Businesses also get access to a large network of quality providers through Anthem, an independent licensee of the Blue Cross and Blue Shield Association. Premium savings of up to 1.4% on groups from 2-50 employees. Groups from 51-500 may be eligible for a 1% premium savings. Business must be a NOACC Chamber Member.



**Group Health Insurance – SOCA Benefit Plan (MEWA)**  
[www.844medohio.com](http://www.844medohio.com)

Chambers of Commerce throughout Ohio have banded together to offer a new self-funded medical plan for small employers. The Northern Ohio Area Chambers of Commerce (NOACC), Central Ohio Chambers of Commerce, Southern Ohio Chamber Alliance (SOCA), Dayton Area Chamber, and the Youngstown Warren Regional Chamber have collaborated to create a new health program that can lead to more rate stability and is a smart solution that offers potential savings for groups with 50 or fewer employees. Business must be a NOACC Chamber Member.



**Chamber Energy Program**  
[www.ceateam.com/chamber/](http://www.ceateam.com/chamber/)

Community Energy Advisors (CEA) is a Public Utilities Commission of Ohio (PUCO) certified energy management firm that educates and empowers organizations to maximize the economics of their energy assets. By staying one step ahead of changes in the energy industry and utilizing analytics, advanced tariff modeling and reporting, CEA delivers a multitude of energy management solutions that positively impact customers' utility bill costs.



**Chamber Payments/Billing & Payroll/HR Programs**  
[www.heartland.us](http://www.heartland.us)

Helping businesses prosper through innovative solutions, advocacy, and unmatched service is Heartland's mission. Never veering from our convictions, Heartland has led the industry in transparency, integrity, and security. Today, Heartland delivers credit/debit/prepaid card processing, payroll, and payment solutions to more than 300,000 businesses and educational institutions nationwide.



**Managed Care Organization (MCO)**  
[www.hmssolutions.com](http://www.hmssolutions.com)

Workers' Compensation is a major cost of doing business. Lost-time claims can increase premiums if not handled properly. It is the MCO's job to make sure injured workers receive care and return to work safely and promptly. NOACC Chambers and their business members will be able to choose HMS (Health Management Solutions) and be assured that they can rely on their MCO to protect their workers and their bottom line.



**Workers' Compensation Group Rating Programs**  
[www.paramountpreferredsolutions.com](http://www.paramountpreferredsolutions.com)

By joining a Workers' Comp Group Rating program businesses up to 500 employees can achieve rate reductions on Ohio BWC premiums up to the maximum discount allowed. With offices in Cleveland and Toledo, PPS TPA Services is locally owned and operated in Northern Ohio. We promise to meet with you at your business or Chamber offices! Contact us for a Free, No Obligation Assessment of the best cost reduction programs for your company.



**NOACC Chamber Shipping Program**  
[www.PartnerShip.com/89NOACC](http://www.PartnerShip.com/89NOACC)

Chamber members can achieve substantial shipping discounts with FedEx®, as well as significant savings on freight shipments—with the opportunity for NOACC affiliated Chambers to earn non-dues revenue. Savings from 5-27% on small package ground, next day air, or up to 70% savings on large pallet shipments.



**Digital Marketing Services**      [www.slnconnect.com](http://www.slnconnect.com)

**Manage all digital marketing from one, easy-to-use platform**  
SLNConnect is a digital marketing tool that chambers can pass to any member. They provide tools to grow your chamber and help members succeed. Be found with a search optimized & mobile responsive landing page. Send targeted emails to your customers in minutes. Create unlimited search optimized content to engage. Share to social in one click. Track your marketing success on one dashboard.

**North Royalton Chamber of Commerce: [nroyaltonchamber.com](http://nroyaltonchamber.com) • 440.237.6180**

**NOACC: PHONE (216) 447-9900 • TOLL FREE (866) 466-6222 • [WWW.NOACC.ORG](http://WWW.NOACC.ORG)**