



IDAHO ECONOMIC
DEVELOPMENT
ASSOCIATION

coronavirus/ COVID-19

Business Toolkit

A Message from the President of IEDA



**IDAHO ECONOMIC
DEVELOPMENT
ASSOCIATION**

Dear Members,

Planning for the coronavirus (COVID-19) pandemic requires all of us to play an active role to stop the spread of the virus. As more confirmed cases are identified in Idaho, and potentially each of our communities, we will feel the impacts more acutely.

The Idaho Economic Development Association's goal is to support our members as they work to support their organizations and communities. Below you will find resources compiled from other organizations that have already established protocols and checklists that are helpful for business. We are also working to create a page on our website where members can share the resources that they have compiled or created to assist each other in our individual responses to the crisis. Working together to is paramount to our successful response for the state of Idaho.

If at any time you need additional assistance, please do not hesitate to reach out to IEDA or your local economic development professional.

Steve Fultz
President



U.S. Small Business
Administration

CORONAVIRUS (COVID-19) SBA DISASTER ASSISTANCE IN RESPONSE TO THE CORONAVIRUS

The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19). Upon a request received from a state's or territory's Governor, SBA will issue under its own authority, as provided by the Coronavirus Preparedness and Response Supplemental Appropriations Act that was recently signed by the President, an Economic Injury Disaster Loan declaration.

- Any such Economic Injury Disaster Loan assistance declaration issued by the SBA makes loans available to small businesses and private, non-profit organizations in designated areas of a state or territory to help alleviate economic injury caused by the Coronavirus (COVID-19).
- SBA's Office of Disaster Assistance will coordinate with the state's or territory's Governor to submit the request for Economic Injury Disaster Loan assistance.
- Once a declaration is made for designated areas within a state, the information on the application process for Economic Injury Disaster Loan assistance will be made available to all affected communities as well as updated on our website: [SBA.gov/disaster](https://www.sba.gov/disaster).
- SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance and can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.
- 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. The interest rate for non-profits is 2.75%.
- SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.
- SBA's Economic Injury Disaster Loans are just one piece of the expanded focus of the federal government's coordinated response, and the SBA is strongly committed to providing the most effective and customer-focused response possible.
- For additional information, please contact the SBA disaster assistance customer service center. Call 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail disastercustomerservice@sba.gov.

Action Plan for Businesses

Below you will find a list of suggestions/best practices. Not all will apply or work for your business. These are merely suggestions to help you craft your own customized business strategy. These materials have been developed for educational purposes only. This document is not a substitute for professional medical or legal advice. Should you have questions or concerns about any topic described here, please consult your medical or legal professional



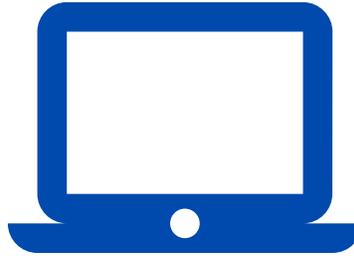
Be Prepared CREATE A CONTINUITY PLAN



- ✓ • **Create an action plan** and discuss it with employees. Explain your HR policies, workplace and leave flexibility as well as pay and benefits.
- ✓ • **Plan for absences of employees.** Ensure that staff are cross-trained and all functions are covered if multiple staff members are out sick.
- ✓ • **Ensure you plan to protect employees at work.** Ensure separation to prevent transmission, protect people at higher risk for adverse health complications (separate work spaces or allow them to work from home)
 - **Encourage social distancing in the workplace.** Space employees farther apart, avoid crowded settings/meetings, stagger shifts to have fewer employees in the workplace at the same time.



- ✓ • **Protect employees for potential exposure (See OSHA Guide)**
 - ENSURE SICK EMPLOYEES STAY AT HOME.
 - Do not require a healthcare provider's note for employees who are sick with acute respiratory illness to validate their illness as doctors offices may be bogged down and unable to provide the paperwork in a timely manner.
 - Offer Flexible leave policies.
 - Offer paid sick leave, if able, so that staff does not have to choose between staying home sick and working while sick
 - The goal is to encourage employees to take the sick time when needed and not discourage them or make it hard for them to stay home sick.



- ✓ • Prepare staff to work from home
 - Provide equipment and materials needed.
 - Cancel non-essential travel and in person meetings
 - Encourage conference calls and video conferencing rather than face-to-face meetings when able



- ✓ • Encourage proper hygiene.
 - Place posters around the workplace to encourage staff to stay home when sick, cover their coughs and sneezes and use proper hand washings techniques.
 - Provide hand sanitizer, tissues and disinfecting wipes. Place in easy to locate, high traffic, readily accessible areas.
- ✓ • Ensure staff/cleaning staff are properly and thoroughly disinfecting high traffic, frequently touched areas.
 - Routinely clean work surfaces, counter tops, doorknobs, light switches, keyboards, etc.
 - Custodial staff should regularly use disinfectants/sanitizers in high risk area such as bathrooms, cafeterias/break rooms, kitchens, drinking fountains, sink and door handles, shared workstations, preferably when employees are not present.
 - Follow label instructions and use EPA registered disinfectant.
- ✓ • Maintain business operations and plan for interruptions to supply chains or closures
- ✓ • Plan to minimize your effects on your supply chains or other entities you do business with and communicate your plans with them.
- ✓ • Share best practices with other businesses (especially those in your supply chain), chambers of commerce and associations to improve community response efforts.

COVID-19 is suspected in or near the workplace (non-healthcare workplace)



Guidance is available and provide by the Centers for Disease control as well as cleaning and disinfection recommendations for your workplaces. Always follow CDC recommendations and contact local

- ✓ • **Positive Testing Employee:** If an employee has tested positive for COVID-19, **they should remain under home isolation precautions for 7 days OR until 72 hours after fever is gone and symptoms get better, whichever is longer.** Inform fellow employees of their possible exposure to COVID-19 in the workplace but maintain confidentiality as required by the Americans with Disabilities Act (ADA). Employees exposed to a co-worker with confirmed COVID-19 should refer to CDC guidance for how to conduct a risk assessment of their potential exposure.
- ✓ • **Sick Employee, Not-Positive for COVID-19:** If an employee has had a fever with cough or shortness of breath but has not been exposed to someone with COVID-19 and has not tested positive for COVID-19, they should stay home away from others until 72 hours after the fever is gone and symptoms get better.
- ✓ • **Employee Sick at Work:** CDC recommends that employees who appear to have acute respiratory illness symptoms (i.e. cough, shortness of breath) upon arrival to work or become sick during the day should be separated from other employees and be sent home immediately. Sick employees should cover their noses and mouths with a tissue when coughing or sneezing (or an elbow or shoulder if no tissue is available).
- ✓ • **Well Employee but Positive Tested Family Member:** The employee should notify their supervisor and refer to CDC guidance on how to conduct a risk assessment of their potential exposure. Family medical leave or other legal contracts may apply.
 - CDC guide on How to Conduct a Risk Assessment: <https://www.cdc.gov/coronavirus/2019-ncov/php/risk-assessment.html>
- ✓ • **Employee Returned from the COVID-19 spreading area:** The employee should monitor themselves for symptoms for 14 days and take their temperature twice a day. **If they develop even a mild cough or low-grade fever they should stay at home and self-isolate.** This means avoiding close contact (three feet or nearer) with other people, including family members. They should also call their healthcare provider or the local public health department, giving them details of their recent travel and symptoms.

Resources for Businesses

COVID-19 Resources

- World Health Organization (WHO)
- Center for Disease Control (CDC)
- State of Idaho COVID-19 Response
- Idaho Central District Health
- Idaho Health & Welfare
- OSHA

Resources for Businesses

- US Chamber of Commerce
- CDC Business Guidance-Business Response
- SBA Disaster Assistance Governance
- SBA Disaster Assistance Loans for Businesses
- SBA Guidance for Business and Employers to Plan and Respond to COVID-19
- 3 Things to Know: SBA COVID-19 Support for Small Business
- SBA Disaster Assistance Customer Service Center: Call 1-800-659-2955 Email: disastercustomerservice@sba.gov
- SBA Resource Partners-Get Local Assistance
- Idaho Department of Commerce COVID-19 Response
- Idaho Department of Labor-Unemployment Insurance Info
- Treasure Valley SCORE COVID-19 Info
- Treasure Valley SCORE remote mentoring
- Destination Development
- Deloitte Toolkit
- Planning Guide (Seattle Public Health)
- CDC Risk Assessment
- US Department of Labor COVID-19 Guidance
- Equal Employment Opportunity Commission Guidance
- IRS Coronavirus Tax Relief Information
- Cough-Sneeze Etiquette Poster
- Keep Calm & Wash Your Hands Poster
- Hand Hygiene Resources/Posters
- Staying Home When Sick Poster

Other Business Resources

- Facebook for Business
- NFIB Webinar: Getting Your Business Ready for Coronavirus
- Main Street America COVID-19 Crisis Checklist
- Retail Strategies Navigating COVID-19 for Small Businesses
- Rhonda Abrams USA Today Small Business
- Canva Print and Social Media Resources-Free templates
- WhizBang Retail Training

Financial Resources

- WaFD Bank Small Business Lifeline
- Other SBA Loan Programs (Not Disaster Assistance Loans)
- Facebook Small Business Grant Program (Coming Soon)
- US Bank Small Business Services
- Bank of America

Resources for Restaurants

- FDA
- Servsafe
- Restaurant.org
- 8-Point Plan for Restaurants and Hospitality Employers

Resources for Community & Faith Leaders

- CDC Community Organization Guide

Resources for Medical Professionals & Caregivers

- Centers for Medicare & Medicaid Services

Resources for Non-profits

- Idaho Nonprofit Center
- Idaho Nonprofit Center COVID-19 Impact Survey
- Grants for COVID-19 Relief
- Nonprofit Board COVID-19 Response Guidance

Other Resources

- 211.org
- United Way of Treasure Valley COVID-19 Resource Page
- Forbes: List of Banks Offering Relief to Customers Affected by COVID-19
- Freddie Mac COVID-19 Response
- Fannie Mae COVID-19 Response
- Open for Business Hub lists tech companies that are helping small businesses remote work during the outbreak
- The Conversation Coronavirus: Ten Reasons Why You Ought Not to Panic
- CDC's Guide for Managing Anxiety & Stress

Resources for Economic Developers

- [FREE IEDC Webinar-What Comes Next \(Monday, March 23, 2020\)](#)
- [Business Oregon Business Survival Tips During an Emergency](#)
- [National Main Street Center COVID-19 Resources](#)
- [Restore Your Economy.org COVID-19 Response](#)
 - [Leadership in a Time of Crisis Toolkit](#)
- [Dropbox Link with COVID-19 PDFs](#)