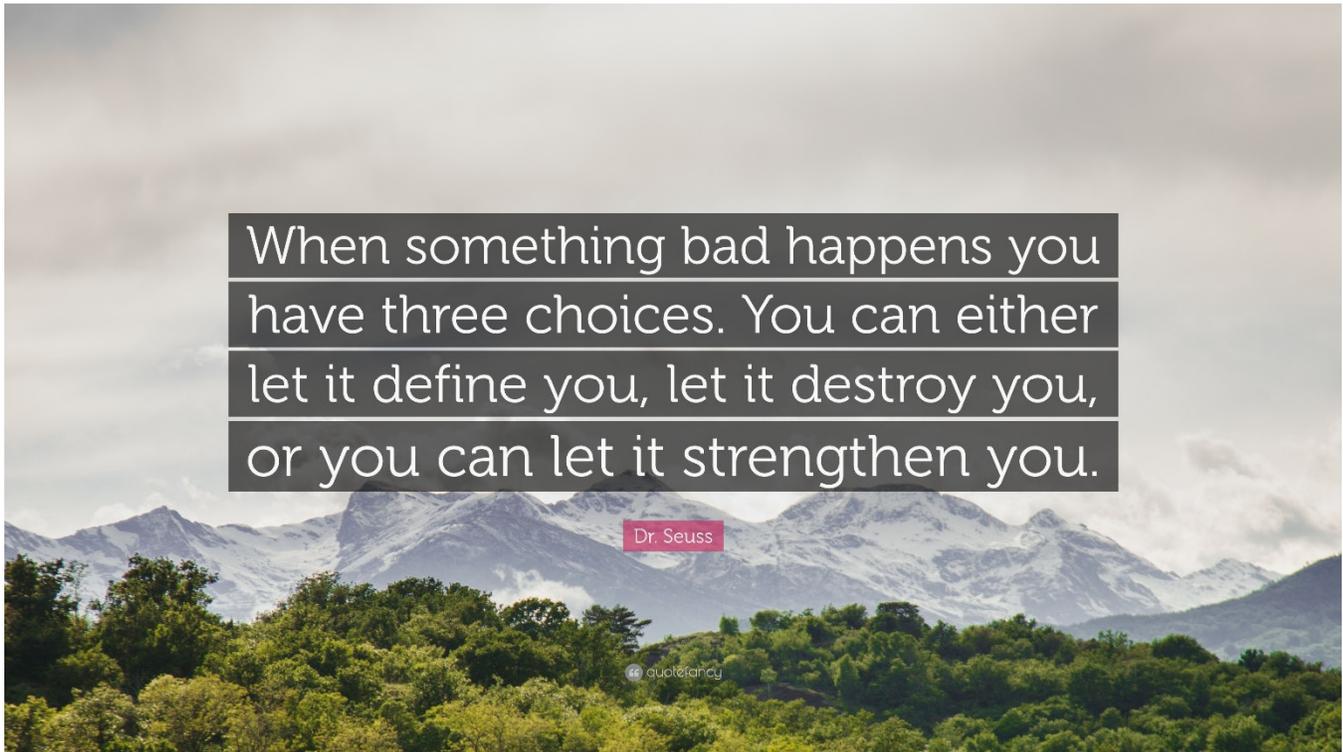




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Resources to Battle the Coronavirus (COVID-19) Pandemic

A Message from Our President, Nelson Law



“When something bad happens you have three choices. You can either let it define you, let it destroy you, or you can let it strengthen you.” – Dr. Seuss.

To all of our neighbors, clients and friends,

We hope that you and your loved ones are well. We also understand, at times, you may be struggling. The novel Coronavirus (COVID-19) has created havoc across the globe, causing great illness, untold deaths, and economic stress for individuals, organizations and governments. Personal health has become a challenge. Traditional business has virtually come to a standstill. Long-held societal norms and expectations are under detailed scrutiny.

Under such pressures, we have dramatically adjusted our own behaviors. Today **we are working from home**, remotely accessing all of our systems. We are able to successfully and securely perform all of our core activities as if we were physically in the office. We are accepting and processing job requisitions, client requests, candidate applications, employee benefits, payroll, and all other key processes. Nonetheless, everyday things are decidedly different, limited by the critical need to maintain physical distancing for everyone’s safety and health. We miss the joy of face-to-face interactions we have with our clients, partners, employees and neighbors. We miss being able to visit workplaces and learn where and how our team members add value to organizations daily. We miss



Shannon Staffing
Working Together. Building Futures.

Scout HQ
Strategy Consulting
Staffing & Recruiting
Operational Excellence

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the celebrations and other social interactions that make life interesting and wonderful. **We miss you.** Yet at Shannon Staffing we remain highly optimistic for our collective future, and hopeful that during such challenging times we will come together to help one another. **With you and because of you, we will overcome this challenge.**

As emergency “shelter-in-place” orders have gone into effect within Ohio and throughout the U.S., our offices have formulated creative ways of working remotely to meet all of our clients’ and employees’ needs. **We maintain and update a dedicated COVID-19 page on our website** which details the actions we are taking to maintain the health and safety of our employees, clients and partners. Know that as new data and executive orders emerge, we will appropriately modify our actions and procedures to enable a successful return to a “new normal” in business and other aspects of daily life.

More than just being here for your staffing-and-recruiting needs, **we would also like to serve as a resource center** – a centralized point of valuable information for all those that have been affected by COVID-19. The information we’ve linked to below is intended to support individuals and families through any challenges they may be facing – from securing employment, finding reliable child care, accessing financial and housing resources, and various other needs. We’ve also compiled resources for employers to turn to for guidance in navigating the multitude of resources from the Federal, state and local governments, including the brand-new Families First Coronavirus Response Act (FFCRA). Companies who figure out how to effectively use today’s adversity to innovate and invent tomorrow’s products, services and solutions will be the ones that will prosper in the long term. It’s important for business leaders to band together in challenging times like these, and we are happy to help however we can. Should you have any questions on the information we have posted or would like to access our skill assessments to assist your employees or potential candidates, we are here to help you at any time.

When we say we are here for you, we mean it. Whether you are a client, an employee, or a member of our community seeking help, **please don’t hesitate to let us know how we may be able to assist you and make things easier.**

Best wishes,

Nelson Law
President, Shannon Staffing



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Resources for Individuals and Families

Ohio | Benefits

Ohio Benefits

The **Ohio Benefits** website aggregates help available through state-funded resources. The site enables residents to check eligibility and apply for a variety of benefits, including healthcare, food and cash assistance, childcare, unemployment, long-term support options, housing and utilities assistance, mental health and addiction services, aging services, and much more.

- Index Link: <https://benefits.ohio.gov/>
- **Health Care via Medicaid:** <https://benefits.ohio.gov/eligibility-check.html>
- **Food and Cash Assistance:** <https://ssp.benefits.ohio.gov/apspspp/forwardIndexOHLanding.jsp>
- **Women, Infants and Children (WIC) Food Assistance:** <http://www.odh.ohio.gov/odhprograms/ns/wicn/wic1.aspx>
- **Special Needs Assistance:** <http://stableaccount.com/>
- Work and Reemployment through **Ohio Means Jobs:** <http://ohiomeansjobs.com/omj/>
- **Child Care Help:** <http://jfs.ohio.gov/cdc/families.stm>
- **Unemployment Compensation:** <https://unemployment.ohio.gov/PublicSelfServiceChoice.html>
- **Long-Term Services and Support:** <https://benefits.ohio.gov/ltss>

Ohio Bureau of Motor Vehicles

- **Ohio licenses** (including driver license, CDLs, and registrations) expiring during the declared State of Emergency shall remain valid until either 90 days after the declared emergency ends, or December 1st, 2020, whichever comes sooner. Five (5) Deputy Registrar and Driver Examination stations in Ohio are open for CDL and commercial related services: <https://ohiobmv.gov/>

Ohio Department of Jobs and Family Services

- The Ohio Department of Jobs and Family Services has set up a special COVID-19 website to answer employer and employee questions about unemployment: <http://jfs.ohio.gov/ouio/CoronavirusAndUI.stm>

U.S. Consumer Financial Protection Bureau (CFPB)

- The CFPB is providing recommendations for individuals to mitigate and contain the damage of any financial fallout due to the coronavirus: <https://www.consumerfinance.gov/about-us/blog/protect-yourself-financially-from-impact-of-coronavirus/>



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Health



Centers for Disease Control and Prevention
CDC 24/7: Saving Lives, Protecting People™

U.S. Centers for Disease Control and Prevention (CDC) Guidelines

- Main Index: <https://www.cdc.gov/coronavirus/2019-ncov/index.html>
- **How to Protect Yourself from Getting Sick:** <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/prevention.html>
- **What to Do If You or Your Loved Ones are Sick:** <https://www.cdc.gov/coronavirus/2019-ncov/if-you-are-sick/steps-when-sick.html>



State of Ohio's Department of Health Guidelines

- Main Index for COVID-19 Guidelines: <https://coronavirus.ohio.gov/wps/portal/gov/covid-19/home>
- Guidance for **Families and Individuals:** <https://coronavirus.ohio.gov/wps/portal/gov/covid-19/families-and-individuals/>
- Guidance for **Employers and Employees:** <https://coronavirus.ohio.gov/wps/portal/gov/covid-19/employers-and-employees/>
- **Checklists** to Help You Protect Against COVID-19: <https://coronavirus.ohio.gov/wps/portal/gov/covid-19/checklists/english-checklists/covid-19-checklists>

Local / County Health Department Guidelines

- Ashland County: <https://www.ashlandhealth.com/for-individuals-and-families/personal-health/covid-19-coronavirus>
- Delaware County: <https://delawarehealth.org/covid-19/>
- Franklin County: <https://covid-19.myfcph.org/>
- Knox County: <https://www.knoxhealth.com/index.php/public-health-issues2/infectious-disease/coronavirus>
- Licking County: <https://www.lickingcohealth.org/COVID-19.html>
- Morrow County: <http://www.morrowcountyhealth.org/>
- Richland County: <https://richlandhealth.org/coronavirus-prep/>



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Job Openings

Our main priority at Shannon Staffing is to equip our neighbors and community with the tools necessary to navigate these uncertain times through gainful employment – whether it is with help from within, or even outside of, our client network. Below you will find links to job openings throughout Ohio, including a representative sample of those accessible through Shannon Staffing.



Governor's Office of
Workforce Transformation

Department of
Job and Family Services

Development
Services Agency

Essential Employers with Job Openings

- The State of Ohio has compiled employment opportunities from critical / essential employers, large and small, such as LiveOps, Amazon, Walmart, Kroger, Cincinnati Children's Hospital, CVS Health, FedEx Ground, and many others: <https://jobsearch.ohio.gov/wps/portal/gov/jobsearch/>

Staffing-and-Recruiting Firms

- **Shannon Staffing** and Scout HQ provide access to national, regional and local organizations: https://jobs.shannonstaffing.com/index.smpl?arg=jb_search_results&view=0



Department of
Job and Family Services

Unemployment Compensation

The State of Ohio's unemployment insurance fund offers furloughed, laid off and underemployed individuals compensation from a fund established with regular contributions from employers:

<https://unemploymenthelp.ohio.gov/>

- The governmental response to COVID-19 includes expanded benefits and eligibility which extends coverage for individuals beyond traditional levels: <https://unemploymenthelp.ohio.gov/employee/>.
- The new federal **Pandemic Unemployment Assistance Program** will provide benefits for many individuals ineligible for state unemployment benefits, including self-employed workers and 1099 tax filers: <https://unemploymenthelp.ohio.gov/expandedeligibility/>
- To access these **Unemployment Compensation** benefits, follow these links:
 - Step-by-Step Guide (pdf): <http://jfs.ohio.gov/ouio/pdf/QuickTipsAndStepByStepGuide.pdf>
 - Application for Benefits: <http://jfs.ohio.gov/ouio/ClaimInformationPage.stm>
 - Filing Weekly Claims:
<http://jfs.ohio.gov/ouio/InstructionsForFilingWeeklyClaimsRelatedToCOVID-19.stm>



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State and Federal Resources

Ohio.gov

State-wide Government Resources

- The **State of Ohio** has a resource page for businesses: <https://coronavirus.ohio.gov/wps/portal/gov/covid-19/home/resources-for-economic-support>
- The **Ohio Department of Health** has a clearinghouse for local, state and federal resources and funds. For small businesses and nonprofits, it includes resources for economic disaster loan programs, bar and restaurant relief, daycare ratio updates and more: <https://coronavirus.ohio.gov/wps/portal/gov/covid-19/home/Resources-for-Economic-Support/econ>
- **OhioMeansJobs** has resources for individuals looking for jobs, as well as employers seeking to post available work opportunities: <https://jobseeker.ohiomeansjobs.monster.com/>
- The **Ohio Bankers League Pandemic Resources** offers a roundup of customer assistance programs and measures by banks across Ohio: <https://www.ohiobankersleague.com/customers>
- **TechCred** provides reimbursement for businesses upskilling employees through a select list of verified skill development programs. You can keep employees engaged from home or utilize downtime by growing employee knowledge through additional training resources: <https://techcred.ohio.gov/wps/portal/gov/techcred/apply>

Ohio Bureau of Motor Vehicles

- **Ohio licenses** (including driver license, CDLs, and registrations) expiring during the declared State of Emergency shall remain valid until either 90 days after the declared emergency ends, or December 1st, 2020, whichever comes sooner. Five (5) Deputy Registrar and Driver Examination stations in Ohio are open for CDL and commercial related services: <https://ohiobmv.gov/>

Bureau of Workers' Compensation

- Insurance policy payments for March, April, and May can be deferred until June 1st, 2020: <https://info.bwc.ohio.gov/wps/portal/bwc/site/news-and-events/covid-19bwcfaqs-032020>

Department of Jobs and Family Services

- The Ohio Department of Jobs and Family Services has set up a special COVID-19 website to answer employer and employee questions about unemployment: <http://jfs.ohio.gov/ouio/CoronavirusAndUI.stm>



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- Businesses that have **laid-off employees due to COVID-19 impacts** can mutualize the cost of this unemployment compensation through a mass layoff form that is used to begin the claims process: <http://www.odjfs.state.oh.us/forms/num/JFS00671/pdf/>
- **SharedWork Ohio** is a layoff aversion initiative for businesses aimed at curtailing unemployment during economic downturns. Interested businesses must submit the names and the hourly schedules of employees to be uniformly reduced. JFS will then compensate these employees with unemployment benefits: <http://jfs.ohio.gov/ouio/SharedWorkOhio/>



Government-wide Updates

- Federal government updates are being linked, concentrated and updated regularly: <https://www.usa.gov/coronavirus>



CARES Act

- The **Coronavirus Aid, Relief, and Economic Security (CARES) Act** was passed by Congress with overwhelming, bipartisan support and signed into law on March 27th, 2020. The CARES Act created a \$2+ trillion economic relief package aimed at protecting the American people from the public health and economic impacts of COVID-19. (<https://home.treasury.gov/policy-issues/cares>)
- **Assistance for American Workers and Families**
 - **Stimulus Checks** / Economic Impact Payments and other means: (<https://home.treasury.gov/policy-issues/cares/assistance-for-american-workers-and-families>)
- **Assistance for Small Businesses**
 - U.S. Treasury Department's Explanation of the **Paycheck Protection Program (PPP)**: <https://home.treasury.gov/policy-issues/cares/assistance-for-small-businesses>
 - Coronavirus Aid, Relief, and Economic Security Act (**CARES Act**) Loans from the SBA
 - Index Link: <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options>
 - **Economic Injury Disaster Loan (EIDL)** [Description](#) and [Application](#)



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- **Payroll Protection Program (PPP)** [Description](#) and [Application](#)
- **Preserving Jobs for American Industry**
 - **Employee Retention Credit, Payroll Tax Deferral, Payroll Support:** (<https://home.treasury.gov/policy-issues/cares/preserving-jobs-for-american-industry>)
 - Employee Retention Credit FAQs: <https://home.treasury.gov/news/press-releases/sm962>



Coronavirus Tax Relief, CARES Act and Stimulus Checks

The IRS includes additional information to help taxpayers, businesses and others affected by the pandemic. The IRS Taxpayers Assistance Centers are closed but the agency continues to process returns, payments, refunds and questions: www.irs.gov/coronavirus

- **Extended Tax Deadlines:** The Federal government (IRS) and the state of Ohio each have deferred the tax filing deadline for most corporate and personal income tax returns and payments due, from April 15 to July 15: <https://www.irs.gov/newsroom/tax-day-now-july-15-treasury-irs-extend-filing-deadline-and-federal-tax-payments-regardless-of-amount-owed>

The Federal government, through the CARES Act, established tax relief provisions and stimulus checks for individuals (called “economic impact payments”). The IRS guidance for different taxpayers follows:

- **Businesses and Tax-Exempt Organizations:** <https://www.irs.gov/coronavirus/coronavirus-tax-relief-for-businesses-and-tax-exempt-entities>
- **Individuals and Families:** <https://www.irs.gov/coronavirus/coronavirus-tax-relief-and-economic-impact-payments-for-individuals-and-families>
- **Stimulus Checks / Economic Impact Payments:** <https://www.irs.gov/coronavirus-tax-relief-and-economic-impact-payments>



U.S. Small Business Administration (SBA) Resources

Small businesses and non-profits in every U.S. state and territory can apply for a low-interest Economic Injury Disaster Loan (EIDL), a Payroll Protection Program (PPP) Loan, as well as the SBA’s traditional loan programs for working capital, fixed assets and more.



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Resources to Battle the Coronavirus (COVID-19) Pandemic

- Main Page: <https://www.sba.gov>
- COVID-19 Link: <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>
- Traditional loans Link: <https://www.sba.gov/funding-programs/loans>
- Coronavirus Aid, Relief, and Economic Security Act (CARES Act) Loans
 - CARES Act: <https://www.sbc.senate.gov/public/index.cfm/guide-to-the-cares-act>
 - Index Link: <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options>
 - **Economic Injury Disaster Loan (EIDL)** [Description](#) and [Application](#)
 - **Payroll Protection Program (PPP)** [Description](#) and [Application](#)

Paycheck Protection Program (PPP)	USES	Economic Injury Disaster Loan (EIDL)
payroll & approved operating expenses		working capital
no collateral required	COLLATERAL	<ul style="list-style-type: none"> • no collateral on loans u/\$25K • collateral required for loans o/\$25K SBA will take real estate as collateral when available
up to 100% with approval if employee and compensation levels are maintained for 8 weeks after the loan is made	FORGIVENESS	100% of \$10K EIDL advance
2.5X average monthly payroll for the prior 12 months maximum \$10M	AMOUNT	up to 6 months of operating expenses not to exceed \$2 million
1% on unforgiven portion 2 year fixed income	TERMS	3.75% small businesses 2.75% non-profits 30 year fixed note
no payments for first 6 months	DEFERMENT	no payments for first 12 months
<ul style="list-style-type: none"> • all for-profits • Sole proprietors & Independent contractor • private non-profits 	ELIGIBLE ENTITIES	<ul style="list-style-type: none"> • Small business with 500 or fewer employees • Sole proprietors & Independent contractor • small agriculture coops & aquaculture • private non-profits
SBA APPROVED LENDER	APPLY	covid19relief.sba.gov

Version 1 - April 7, 2020

- Small Business Development Center (SBDC) Seminars & Webinars (free & low-cost)
 - Calendar for Business Planning, Funding, Marketing, Sales and other topics : <https://clients.ohiosbdc.ohio.gov/events.aspx>



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Other Entities

- The **Economic & Community Development Institute** offers microloans from \$750 to \$350,000 for startups and small businesses: <https://www.ecdi.org/invest/loan-program>
- The **U.S. Chamber of Commerce** created an initiative to address small businesses struggling during the pandemic. Small business owners that employ between 3 and 20 people can apply for a \$5,000 grant beginning April 20, 2020: <https://www.savesmallbusiness.com/>



U.S. DEPARTMENT OF LABOR

U.S. Department of Labor

The Department of Labor provides information on labor and employee relations relating to wages and employment as COVID-19 continues to create challenges in the workplace.

- **Coronavirus Challenges in the Workplace:** <https://www.dol.gov/coronavirus>
- **Family and Medical Leave Act Q&A:** <https://www.dol.gov/agencies/whd/fmla/pandemic>

Families First Coronavirus Response Act (FFCRA)

The Families First Coronavirus Response Act (FFCRA) requires certain employers to provide their employees with **paid sick leave or expanded family and medical leave** for six (6) specified, documented reasons related to COVID-19. The paid sick leave and expanded family and medical leave provisions of the FFCRA apply to certain public employers, and private employers with fewer than 500 employees. Small businesses with fewer than 50 employees may qualify for exemption from the requirement to provide paid leave if the leave requirements would jeopardize the viability of the business.

- U.S. Department of Labor (DOL) / COVID-19: <https://www.dol.gov/agencies/whd/pandemic>
- U.S. DOL's **Explanation of FFCRA:** <https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>
- U.S. DOL's **FFCRA Guidance and FAQs:** <https://www.dol.gov/agencies/whd/pandemic/ffcra-questions> (updated frequently)
- **Employee Paid Leave Fact Sheet** (pdf): https://www.dol.gov/sites/dolgov/files/WHDPandemic/FFCRA-Employee_Paid_Leave_Rights.pdf
- **Employers' Mandated Poster** (pdf): https://www.dol.gov/sites/dolgov/files/WHDPandemic/posters/FFCRA_Poster_WH1422_Non-Federal.pdf
- Internal Revenue Service (IRS) Guidance on **Tax Credits for FFCRA Leave:** <https://www.irs.gov/newsroom/covid-19-related-tax-credits-for-required-paid-leave-provided-by-small-and-midsize-businesses-faqs>



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Helpful and Insightful Articles for Today and the Future

- Bain & Co. Brief (2019): [Beyond the Downturn – Recession Strategies to Take the Lead](#)
- Ernst & Young (2019): [Play It Safe or Double Down?](#)
- Forbes (2020): [Leadership in the Time of COVID-19](#)
- HBR article (2009): [Roaring Out of a Recession](#)
- HBR Article (2010): [How to Market in a Downturn](#)
- Kellogg Insight (2020): [Crisis Management Essentials](#) (video / webinar)
- McKinsey & Co Executive Briefing (2020): [COVID-19 Implications for Business](#)
- Sequoia Capital Letter (2020): [Coronavirus the Black Swan of 2020](#)