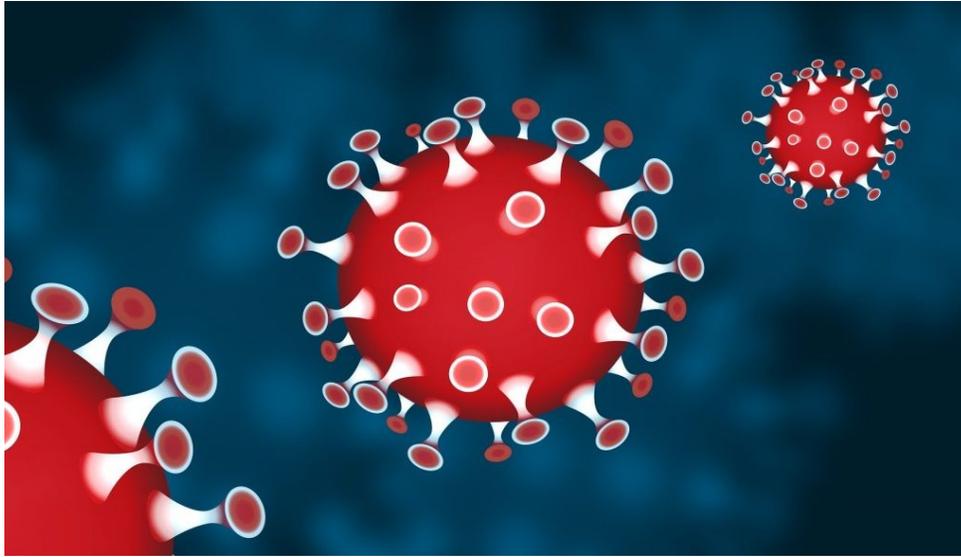


MARCH 16, 2020

COVID19: What You Need to Know Now



A Message from Milford Chamber of Commerce Executive Director Pam Staneski: COVID-19 Update

In an abundance of caution, and for the health and safety of our staff, investors, and community, the Milford Regional Chamber of Commerce is postponing all events between now and May 1. Committee meetings will be postponed or conducted virtually. The Chamber office remains open for business until an official or formal decision mandates otherwise.

We will continue to evaluate the situation and make decisions about programs scheduled for early spring or later as conditions change.

The safety of our staff and community members is our most important concern. Additionally, we recognize COVID-19 concerns go beyond health issues, which is why our partnership during this challenging time is more important than ever. We are actively building plans to convene our partners to strategize solutions to face the economic outcomes from COVID-19.

We welcome your thoughts and input as we face these challenges together.

If you have a concern or question that has not been addressed, please don't hesitate to let me know directly. We will continue to evaluate the conditions and respond appropriately.

Thank you for your patience, understanding, and support.
Pam Staneski
Executive Director of the Milford Chamber of Commerce

Coronavirus: An Employer's Guide

If you feel uncertain about addressing the coronavirus, don't feel bad, you have lots of company.

However, don't let your discomfort prevent you from acting. A plan, subject to updating—and trust us, it will need updating—is better than no plan at all, or attempting to fill a blank slate on the fly.

In fact, for most employers it's fair to say, "you've been here before." Go back a decade or more, think SARS, swine flu, H1N1, even Superstorm Sandy, among others. All have elements present again today. And the business strategies that enabled survival then, should put you in good shape to get past coronavirus 2020.

Don't misjudge the potential severity of today's crisis, but don't discount your capacity to assess, plan, and survive.

[Here is a high-level perspective on elements of recommended strategies to develop, update and flesh out as necessary.](#)



**CT DOL:
Unemployment
Due to Coronavirus**

**Guidance for
Businesses
and Employers**



COVID19 Milford Update for Business

The Department of Economic & Community Development (DECD) is conducting a survey to better understand the economic impact on local businesses.



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The completion of this form is very time-sensitive. If I could have the form returned by this afternoon that would be great. The file can be sent to me confidentially by email at jnash@milfordct.gov. You may want to share with clients and constituents.

Economic Injury Worksheet

SBA To Provide Small Businesses Impacted by Coronavirus (COVID-19) Up to \$2 Million in Disaster Assistance Loans

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.

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 without credit available elsewhere; businesses with credit available elsewhere are not eligible. 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.

COVID19 Update for Restaurants



**CT Restaurant Association
Facebook Page**

Restaurants: Encourage your team and restaurants in the Milford area to join the Connecticut Restaurant Association Facebook group – as a ton of valuable information will be shared in this space as updates and developments continue to roll out.

[Click Here for Further Information from CT Restaurant Association](#), including the recent letter to Governor Lamont on behalf of CT Restaurants.

COVID19 Business Resource Center



U.S. Small Business
Administration

The SBA is offering low interest loans to small businesses effected by the Corona virus epidemic. If any of your members are effected, they should call 1-800-659-2955 for further information.



Effective Immediately: DRS Extends Filing Deadline for Certain Annual State Business Tax Returns

For the full press release click [here](#).



STATE OF CONNECTICUT
GOVERNOR NED LAMONT

Northeast Governors From Connecticut, New York, New Jersey Announce Collective Measures to Combat Spread of COVID-19

Governor Ned Lamont of Connecticut, Governor Andrew M. Cuomo of New York, and Governor Phil Murphy of

Connecticut

Department of Economic and
Community Development

DECD Defers Loan Payments on Small Business Express
The Lamont Administration and the Department of Economic and Community Development (DECD) are being proactive to ensure support for

New Jersey today (March 16) announced a regional approach to combatting the novel coronavirus – or COVID-19 – throughout the tri-state area.

Read the full press release [here](#)

businesses and their employees financially hit by the pandemic. For those with loans from the Small Business Express Program:

DECD will defer Small Business Express loan payments for the next three months to allow employers to focus on their payrolls.



COVID19: Tips for Small Businesses

As Corona Virus Disease 2019 (COVID19) spreads, it creates concerns in all our communities both in relation to staying healthy and safe, but also in terms of how local businesses may be impacted. We have assembled a list of tips and resources to assist you.

Read More [Here](#).



Environmental Cleaning and Disinfection Recommendations – Workplaces

This guidance provides recommendations on the cleaning and disinfection of rooms or areas of those with suspected or with confirmed COVID-19 have visited. It is aimed at limiting the survival of novel coronavirus in key environments. These recommendations will be updated if additional information becomes available.

For the full guide click [here](#)

Coronavirus Tool-Kit

Crisis Management: Pandemic