

MARCH 19, 2020

COVID19: What You Need to Know Now

“By binding together as a single force, we will remain strong and unconquerable.”

- Chris Bradford



Strong Together

Although it is anything but "business as usual" in Milford, the Chamber is dedicated to providing you - our business community - with our services and support during this pandemic.

The Milford Regional Chamber of Commerce will continue to share new information, resources, and other tools for businesses and their employees.

If you are a teacher or presenter with useful practices to share, please contact [Makayla](#) as we are currently seeking sponsorship to support this new community initiative.

Please, do not hesitate to reach out to the Chamber with any questions or concerns. We are committed to working with local businesses as our community navigates this difficult and unprecedented situation.

Here at the Milford Regional Chamber of Commerce, we are with you as we all navigate our homes, businesses, and families on a day by day basis. As a company built on a foundation of community and in time like this, it is important for us to keep our community strong, consistent, collaborative and confident. We are

dedicated to making sure that our times together are not lost and we are able to pivot into a virtual experience.

For the time being, we will be transitioning our events to virtual workshops and webinars, including a live Q&A led by industry experts. We are also prepared to take our Network Referral Groups, Lunch + Learns and Committee Meetings virtual in a chapter by chapter case as we head into the next few months.

In the meantime, please stay tuned as we'll be releasing the schedule for virtual workshops and webinars within the next couple of days. These will be included in membership at no additional cost and we'll be introducing a virtual membership option for those of you that are not members and/or don't live in a city with a chapter.

Please join us on the Milford Chamber Members Only Private Group [HERE](#) for support, opportunities and more.

We are here to support all the businesses that make up our vibrant community. We are here for each and every one of you so if you are need or need guidance on business matters, please don't hesitate to reach out. If we can't provide that support we will do our best to find someone that can.

I deeply thank you for your continued support of this community!

Yours,
Pam Staneski
Executive Director of the Milford Regional Chamber of Commerce



SMALL BUSINESS



Don't Bankrupt Small
Businesses.

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#RESCHEDULEDONTCANCEL

Small business owners are facing a critical moment. And the decisions we all make right now are vitally important to their survival. As group gatherings are increasingly restricted, people are losing business and with it, their financial stability.

What can you do?

Encourage people to reschedule, not cancel, their events.
Help us get the word out.

Head to our [IG post](#)
Re-share to your IG stories
Tag your favorite small businesses
Use hashtag [#RescheduleDontCancel](#)

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: Tips for Working Remotely



Based on 28 years of experience in working AWAY

Academic research undertaken in partnership with The Centre of Evidence Management

Experience in working with leading clients on their Working AWAY strategies



ADVANCED
WORKPLACE
ASSOCIATES

1

10 things to do differently

- 1 Spend time **socialising** with colleagues when you're apart – stay in touch with what's going on in their lives to build cohesion and closeness
- 2 Make your activities **visible** to colleagues – they can't see you physically, so make sure they know what you're doing and if you need support
- 3 Jointly agree how to run virtual meetings and always use video to see how people are and how they react – we need more **feedback** when we are apart
- 4 Take **responsibility** for maintaining relationships – find out what colleagues need & share what you need – don't leave it to chance
- 5 Overtly demonstrate you can be **trusted** by delivering on your promises – trustworthiness is more difficult to judge when you're apart

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10 things to do differently cont'd

- 6 Go out of your way to make **information** available to people – it's harder to track information down when you're working apart
- 7 Critically review your own **communication** style – without visual cues and careful listening, we overlook what helps or hinders others being their best
- 8 Make sure people know about your **expertise** – virtual teams have fewer opportunities to demonstrate/learn about each other's knowledge and skills
- 9 Understand each other's **personalities** and **preferences** – work on accommodating differences and not letting distance divide you
- 10 Make sure you see enough of your colleagues **face-to-face** – plan for it and make it happen so you don't drift apart

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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.

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



U.S. Small Business Administration

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

SBA To Provide Economic Injury Disaster Loans For Coronavirus Related Economic Disruptions



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.

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 (link sends e-mail)





State of Connecticut Insurance Department

Most basic business coverage companies seem to be denied their claim do to "natural" or "act of god" argument. I contacted the State Department of Insurance and they said that if a company believes their insurance coverage does indeed cover this loss of business, they should file a claim with the Insurance department.

Coronavirus and Business Interruption Insurance – FAQs

COVID19 Update for Restaurants



Restaurants that are OPEN for curbside takeout

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



Effective Immediately: DRS Extends Filing Deadline for Certain Annual

1-800-659-2955 for further information.

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 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](#)

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 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

