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A. OHHA Specific Relief Updates and Forms All Available at, <http://www.ohha.com/covid19>

March 18, 2020 Statewide cessation of racing.

March 27, 2020 O.H.H.H.I.T. Health Plan Credits: The Ohio Harness Horsemen’s Association and Ohio Harness Horsemen’s Health Insurance (O.H.H.H.I.T.) Trustees as administrators of the Harness Horsemen’s Health Insurance Trust would like to announce financial relief for all Harness Horsemen’s Health Insurance Plan Participants. As-of the date of the first Order cancelling racing (March 20, 2020), each Self-Pay Plan Participant will automatically receive a credit for two months of health insurance plan premiums at their existing coverage level. For example, if a horseman has paid their April premium costs for family coverage, they will receive a credit for their May and June family coverage premiums. If the April family coverage premium has not been paid, the credit will apply to family coverage for their April and May premium costs. There is no need to do anything to receive the credit. It will automatically be applied to all self-pay coverage classes. Note that if there are changes in coverage to a higher level of coverage (i.e., single to family coverage) during the credit time-period, the credit for the lower level of coverage will apply and the difference between the higher and lower premium cost will have to be paid. In addition, during this time, existing Breeding Farm Employees and Racetrack Grooms that are employed and active in the Plan, will continue to receive their premium costs covered. Separation for or from any covered employer will be handled as-per the Plan’s rules.

April 1, 2020 Direct Emergency Benevolent Initiatives for Horsemen and Horses: The OHHA would like to remind Ohio’s standardbred racing participants that the Standardbred Equine or Human Benevolent Fund that has been in place since 2015 continues to be available upon application. The Fund is and has been available for case-by-case application, whether it be an Owner, Trainer, Groom, Breeding Farm Worker or Standardbred Racehorse. The stated purpose is to provide grant-based assistance or aid to standardbred horses, owners, trainers, and grooms or breeding farm workers in distress or under threat of imminent harm. OHHA Benevolent Aid is available on a case-by-case basis. Funds are distributed solely in the OHHA’s discretion for the use and manner deemed most beneficial. Eligibility Requirements: Equine relief limited to racing or breeding standardbreds. Human Benevolence limited to owners, trainers, grooms, and breeding farm workers. You must be an Ohio Resident and OHHA Member in good standing. All circumstances must be substantiated and verified for a distribution of funds. Requests: All requests must be made on the Standardbred Equine or Human Benevolent Fund by the person requesting aid. The form must be completed in its entirety. If grooms or breeding farm workers request support, the Owner, Trainer, or Farm they work for must verify and sign.

April 30, 2020 The Ohio Harness Horsemen’s Association and Ohio Harness Horsemen’s Health and Retirement Plan (H.H.H.R.P.) Trustees as administrators of the Harness Horsemen’s Retirement Trust announce direct benevolent relief for all 2019 Ohio HHHRP Plan Participants. Due to the April 2, 2020 Order cancelling racing until May 15, 2020, each 2019 Qualified Retirement Plan Participant, which includes Breeding Farm Workers, Grooms, Trainers, and Drivers will automatically receive a two-payment benevolent distribution. The distribution will be based upon their full-time employment status with a Breeding Farm or

Racing Stable, or individual full-time qualified status and number of starts in 2019 as a driver or trainer. In addition to the 2019 benevolent distribution, all participants will continue to receive a contribution from the statewide breakage fund into their retirement trust account.

Breeding Farm Workers, Grooms, Trainers, and Drivers will receive an equally calculated benevolent distribution in two payments. Distribution of the first payment will commence May 1, 2020, the second distribution will occur by June 1, 2020. Grooms and Breeding Farm workers will receive approximately \$500, each payment, trainers' and drivers' distribution will vary based upon total starts from the base minimum. Note, all participants will be treated the same and cannot opt-out of the distribution. Seek the advice of your financial professional for individual guidance and financial planning.

April 29, 2020 Benevolent Fund Equine Feed Program and statewide Horsemen's Discount Feed Program are initiated and up and running. Full Details at our website at, www.ohha.com/covid19

May 14, 2020 After technical issues with the Ohio State Racing Commission's 7:00 p.m. 5.13.20 meeting and adjournment, the Ohio State Racing Commission finalized a Resolution and Statewide Protocol Plan to commence racing live. Ohio was cleared to start live racing on May 22, 2020. Ohio's Standardbred Permit Holders have represented that Qualifiers can be scheduled to go-live May 16th at Eldorado Scioto Downs and May 18th at MGM Northfield Park. Live racing on May 22nd at Eldorado Scioto and May 26th at MGM Northfield Park. Health Department Orders and Protocols that are a mandatory condition of this re-opening were also approved. All horsemen must read, acknowledge receipt, and follow the stringent protocols that are outlined. These protocols will be modified as the COVID-19 landscape changes, whether added restrictions are necessary or lifted. Racing's resumption and successful continuation is now in the hands of the Horsemen to carry forward. The Associations have done all they can do to provide the opportunity to race for Ohio's horsemen. We need you to successfully and safely execute to continue racing. We will provide any additional details as they become necessary. Safe and prosperous racing to everyone.

June 5, 2020 Governor DeWine issued an order that all Casinos and Racinos are cleared to open two weeks from today (6-19-20). The Operating Protocol is listed here, <https://coronavirus.ohio.gov/static/responsible/Casinos-Racinos.pdf>. Spectators on the racetrack side will be permitted at the facility to 50% of Fire Code Occupancy. As with the casino gaming side the protocols for social distancing and cleaning are stringent. Racing will see every other betting window open with seat reconfiguration, and barriers as needed for proper social distancing. Each property will implement their own level of compliance with the published protocols. They are free to be stricter than outlined, which will be the case at some of the Casinos and Racinos based on plans discussed by each independent operator during development of the plan.

GOVERNMENT UPDATES:

B. Ohio State Racing Commission Orders

- April 10, 2020 Ohio State Racing Commission cancelled all racing until May 15, 2020.
 - On April 2, 2020, the statewide Stay at Home Order was amended to extend its original April 6, 2020 deadline to 11:59 p.m. on May 1, 2020. The amended Stay at Home Order also mandated the closure of public places of amusement and sporting events.
- March 31, 2020 Ohio State Racing Commission cancelled all racing until April 30, 2020.
- March 14, 2020, Ohio State Racing Commission cancelled all racing until April 6, 2020.

C. Ohio General Assembly Update

- The House has Ohio House Speaker Larry Householder has created a post-COVID-19 Economy Task Force and named Reps. Paul Zeltwanger (R – Mason) and Terrence Upchurch (D – Cleveland) as co-chairs. The group includes 22 other House members and will be met remotely April 6, 2020. Details will be forthcoming.
- Legislation is not expected to go through the usual committee process, but rather it will be handled procedurally through the Rules committee.
 - 3.25.20 the Ohio Senate and House voted passing HB 197 with an emergency amendment to address coronavirus concerns. The summary of the amendment can be found at, <https://www.legislature.ohio.gov/legislation/legislation-status?id=GA133-HB-197>
- **4.20.20 Governor DeWine created the Minority Health Strike Force.** The Minority Health Strike Force is led by Ohio Department of Aging Director Ursel McElroy and Director of the Governor’s Recovery Ohio Initiative, Alisha Nelson.
- **April 21, 2020 Capital Improvements County Fair Waiver:** Governor DeWine announced today that the Ohio Department of Agriculture has waived the required \$50,000 local match for the Agricultural Society Facilities Grant Program. Ohio’s operating budget set aside this grant funding to help fairs make necessary facilities and grounds improvements. Fairs could apply for the \$50,000 grant with a required \$50,000 from local governments and businesses. "COVID-19 has put a strain on local budgets and businesses’ bottom lines, so this waiver will allow fairs to apply for grant funding for improvements without the local match," said Governor DeWine. "Going forward, we will continue to evaluate how, and if, we can safely operate Ohio fairs in 2020." Fair managers have until May 30th to apply via the Ohio Department of Agriculture’s website

D. As Passed, Ohio H.B. 197 Overview for State Specific COVID-19 Relief

1. K-12 Education, Ohio Department of Education Information for School and Districts:

- [http:// education.ohio.gov/Topics/Student-Supports/Coronavirus](http://education.ohio.gov/Topics/Student-Supports/Coronavirus)

- **Testing & Accountability – The bill eliminates state-mandated K-12 student** assessments for the 2019-20 school year. It eliminates Ohio’s school district and school building report cards for the 2019-20 school year, prohibits ODE from assigning letter grades to buildings or districts, prohibits rankings based on report card data and creates “safe harbor” for schools and districts to ensure data from the 2019-20 school year will have no effect in determining sanctions or penalties. The proposal directs ODE to seek a waiver from federal testing requirements.

- **Jon Peterson Special Needs/Autism Scholarships** – Allows for services to be provided to students by electronic delivery method or telehealth. This change is necessary for services to continue while schools are closed.

- **EdChoice Scholarship** – The bill freezes the 2019-20 performance-based EdChoice building eligibility list at 517 buildings for the 2020-21 school year. The language allows siblings of current voucher students to participate. Under continuing law, the EdChoice application portal will open for 60 days beginning April 1, 2020, to process income-based EdChoice vouchers, renewals of existing performance-based vouchers, and new students attending the 517 buildings already on the list. The bill expressly prohibits expansion of the building list to 1,227 buildings.

- **Student Meals** – For school districts that are providing meals to students who are home while schools are closed, this language gives the director of the Ohio Department of Agriculture the authority to provide an exemption from “food processing” requirements so those entities can focus on providing food to children that depend on these services.

- **Distance Learning** – For the 2019-20 school year, permits districts and schools to make up through distance learning any number of days or hours necessary due to COVID-19-related closures. They may

amend an existing plan or adopt one to make up those days or hours. Current law limits make up through distance learning to not more than three days.

Teacher Evaluations and Licenses - For current teachers, the bill provides flexibility for teacher evaluations that were due to be completed during the 2019- 20 school year and removes the value-added component from the evaluation. For new teachers unable to take the final licensure test due to testing center closures, the bill provides them with a provisional teaching license for the 2020-21 school year if they have graduated from college, and have successfully completed student teaching and a background check.

- **April 20, 2020** As per Health Department Order Governor DeWine announced that students will continue to go to school remotely for the remainder of the 2019-2020 academic year. At this time, no decisions have been made regarding whether or not schools will reopen in the fall. There is currently no plan for daycares to reopen

2. 2020 Primary Election – The primary election in-person voting was cancelled due to the public health crisis. Ohioans that were eligible to vote on March 17, 2020, will be able to cast their ballot by mail on or before April 28, 2020. Those Ohioans that cast their ballot early will have their vote count. The Ohio Secretary of State will mail all voters a postcard informing them on how they will be able to request their ballot by mail from their local county Board of Elections. The board will send them their ballot and a postage paid return envelope.

- Request Absentee Ballots: <https://www.ohiosos.gov/elections/voters/absentee-ballot/>
- Ohio Secretary of State’s updates on voting/press releases: <https://www.ohiosos.gov/coronafacts/>

3. Tax Year 2019 & 2020 Changes

Ohio’s tax filing deadline will be the same as the federal filing deadline, July 15.

The legislation incorporates into Ohio law recent changes to the Internal Revenue Code or other federal law taking effect after March 30, 2018. The language also assures continued compliance with the streamlined sales tax compact in respect to sales of prescription incontinence products for Medicaid recipients.

Other changes include Work From Home-related issues. As more of the workforce begins to Work from Home, questions have arisen regarding which municipal corporations may tax an employee’s income. This addresses concerns of businesses regarding the “20-day rule” in municipal income tax by not requiring employers to withhold for employees’ home municipalities for the duration of an employee working remotely, but rather to continue to withhold for the employee’s traditional workplace. Also, without this change, once an employee has worked in a municipality for more than 20 days, that municipality may start taxing part of the employer’s own income.

4. Rainy Day Fund – Permits the DeWine administration, prior to the end of the fiscal year (June 30), to seek State Controlling Board approval to transfer funds from the state’s Budget Stabilization Fund to the state’s General Revenue Fund, if necessary, in order to end the fiscal year with a balanced budget. Approval for this transfer would be needed from at least two Controlling Board members from the House and two from the Senate in order for the request to be approved. Currently, there is \$2.7 billion in the Rainy Day Fund.

5. Local Governments

Open Meetings – Grants members of a public body permissive authority to hold, attend and take public actions in public meetings by video conference, teleconference and any other available electronic means, provided certain requirements are met. The public body would be required to provide public access to a meeting held in this manner and ensure the public can observe and hear the discussions and deliberations. The public body would still have to provide proper meeting notice and have a quorum. Under the proposal, a “public body” has the same meaning as defined in ORC 121.22

and includes counties, townships, municipalities at the local level, as well as boards, commissions and other state-level entities.

• **Clean Water** – Access to clean water in homes is critical when dealing with the COVID-19 emergency. This language would provide the Director of Ohio Environmental Protection Agency authority to direct public water systems to not disconnect, and to restore service to homes that have had their water shut off for nonpayment. Many of the utilities have voluntarily taken this step, and the PUCO has ordered public utilities to do so.

• **Auditor of State** – Requested by the Auditor of State, this language allows the Auditor of State to waive certain criteria on a case-by-case basis to conduct an agreed-upon procedure audit of eligible subdivisions.

• **Access to County Offices** – The bill generally requires the offices of a county recorder, county auditor and the title office of a clerk of court of common pleas, and a county map office, to remain open to land professionals and automobile, watercraft, all-terrain and mobile home dealers for property searches and title processing.

• **Local Vacancies**– Provides a county central committee of political party additional forty-five days to fill vacancy from the date the vacancy was required to be filled during the period of the emergency declared by Executive Order 2020- 01D, issued March 9, 2020.

E. As Passed Overview of Federal Legislation and Information

- Final CARES Act \$2 Trillion Relief Coronavirus package
<https://www.documentcloud.org/documents/6819239-FINAL-FINAL-CARES-ACT.html3-25-20> by a 96-0 vote. House vote was final by voice vote.
- **Four Options for Small Business Aid under the Coronavirus Aid, Relief and Economic Security Act (CARES Act).** (1) Employee Retention Credit -Refundable Payroll Tax Credit (2) Delay of Payment on Payroll Taxes- delays payment of employer’s share of the Social Security tax on employee wages. (3) The SBA loan program, also called the Paycheck Protection Program or “PPP”- loans to employers with less than 500 employees to cover payroll, health care, rent, and utilities. The PPP loan provides for “application” to have those costs “forgiven” for an eight week period after (4) Economic Injury Disaster Loan Program (EIDL)- recovery for actual economic injury, which is reduced if recovering insurance proceeds. An emergency grant of \$10,000 is available. That \$10,000 (only unlike the PPP Loan) may be forgiven if spent on payroll, paid leave, mortgage, or lease payments. Interest is 3.75% for businesses with 2.75% rate for non-profits. For full details see, the Small Business Administration’s assets at, <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>
 - **4.21.20** Due to the success of the PPP loan program, the **Paycheck Protection Program Increase Act of 2020** was passed by the Senate. The PPP Increase Act adds to the \$484 billion in funding for the Paycheck Protection Program by \$310 billion. From that total it boosts a separate small business emergency grant and loan program by \$60 billion adds \$10 billion to the EIDL loan product, directs \$75 billion to hospitals, and \$25 billion to a new coronavirus testing program. A critical component of the Increased PPP program is farms and agricultural enterprises are eligible for receipt.
 - **6.5.20** President Trump signs the **Paycheck Protection Program Flexibility Act of 2020 (“PPFPA”)** into law. Critical changes to the original PPP Loan include: Extended application date to December 31, 2020 or until funds run out. Loan maturity for a PPP loan is 2 years, for a PPFPA loan is 5 years. Repayment of payment deferral is six months from the date the lender receives the forgiveness amount from the SBA. Borrowers can now deduct the CARES Act’s payroll tax deferral benefits.
 - Requirement that 75% be used only for payroll costs reduced to 60%. Up to 40% of the loan can be used for non-payroll costs. With the change came the caveat that if at least 60% is not spent on payroll costs, the forgiveness is completely eliminated. Do not fall 60% or less.

- Under PPP Loan forgiveness is reduced if employees and wages are reduced by more than 25%. Under PPPFA, can avoid reduction to original forgiveness amount if Full-Time-Employee counts and wages are reinstated to pre-pandemic levels by December 31, 2020. Grace provisions for inability to re-hire those employed by February 15, 2020 or hire qualified replacements, or if the business is unable to return to the same level of business activity as-of February 15, 2020 due to operating under COVID-19 restrictions.
 - The covered period that is used to incur and pay permissible costs with the PPP loan has been expanded from 8 weeks to 24 weeks after loan origination or December 31, 2020. You can use either the 8 or 24 week period if the loan was obtained prior to passage on the PPPFA.
- **Hospitals and Healthcare**
 - \$150 billion for the healthcare system
 - Includes funding for hospitals, treatment, and the Strategic National Stockpile to raise supplies of ventilators, masks, and other needed equipment
 - \$100 billion will go to hospitals and the health system
 - \$1 billion will go to the Indian Health Service
- **Stimulus Checks**
 - \$250 billion for **one direct payment** to individuals and families
 - Payments are expected to go out within 3 weeks
 - Those earning \$75,000 or less will receive a \$1,200 check
 - Married couples earning \$150,000 or less will receive a check for \$2,400
 - Additional \$500 check per child aged 16 or under
 - Payment scales down for individuals earning above \$75,000
 - No payment for individuals making over \$99,000 and couples with no children earning \$198,000
- **Business Loans**
 - **Existing Small Business Administration (SBA) Loans:** Provides \$17 billion for the SBA to cover the next six months of loan payments due on existing SBA 7(a) loans, Certified Development Company loans, and microloans.
 - **SBA Disaster Loans:** Provides \$10 billion for the SBA to provide economic injury disaster loans to small businesses until December 31, 2020. While casinos and any gaming or racing business that derives more than a third of their annual gross income from gambling and racing are not normally eligible for such loans, the OHHA has clarified that as-of 4-14-20 the SBA has relaxed the requirement on qualification for gaming business that have annual revenue of less than \$1M to a formula that permits application when legal gaming revenue (net of payouts, but not other expenses) is less than 50% of total revenue.
<https://home.treasury.gov/system/files/136/Interim-Final-Rule-Additional-Eligibility-Criteria-and-Requirements-for-Certain-Pledges-of-Loans.pdf>
 - **SBA Interruption Loans:** Provides \$349 billion for the SBA to provide “interruption loans” to small businesses, self-employed individuals, 501(c)(3) organizations, and veterans organizations, provided they have less than 500 employees or they meet SBA small business size standards (whichever is greater), with broadened eligibility for some franchises and businesses that provide food and accommodation services.
 - **SBA Express Loans:** Temporarily increases the maximum loan amount for an SBA Express loan from \$350,000 to \$1 million.

- \$150 billion for state and local governments to respond to coronavirus. Stops President Trump, top government officials, and members of Congress and their families from getting loans or investments from the Treasury stimulus programs.
- Treasury stimulus programs include a special loan facility to enable banks and other lenders to extend low interest loans to eligible mid-sized US Businesses, states, tribes, and local governments suffering from the impact. Interest expenses on the loans is tax deductible.
- Businesses that eliminate more than 10% of their workforce are not eligible for aid under the Bill until September 2020. Employers must retain or rehire at least 90% of workers and restore compensation and benefits.
- \$454 billion to provide loans to distressed companies, loan guarantees, and other Federal Reserve Lending programs to support businesses. Gaming businesses are eligible for relief under this program as long as they are not receiving other economic relief
- \$50 billion of that will go to passenger airlines
- Trump administration agreed to an oversight board and inspector general position to review how the money is spent
- Republicans failed in attempt to cap unemployment at 100% of a workers wages that they received while previously employed

- **Tourism Grants for Economic Revitalization**

- **Community Development Block Grants:** Provides \$5 billion in grants to states and local governments to mitigate economic disruptions in impacted industries, including making direct grants to tourism businesses impacted by COVID-19.
- **Economic Development Agency Grants:** Provides \$1.5 billion to state and local governments for economic injuries to impacted industries, including grants to support economic revitalization of tourism businesses impacted by COVID-19.

- **Student Loans**

- All student loans, borrowed within the last 10 years and held by the federal government, will undergo an automatic payment suspension until September 30, 2020
- Individuals can choose to keep paying
- Interest will not accrue during this period
- Wage garnishment due to lack of payment will be suspended
- Payment count will still continue to go up by one each month

- **Tax Provisions / IRS** Temporary Universal charitable tax deduction. A temporary universal charitable tax deduction for donations of up to \$300 to both itemizers and nonitemizers. (Lankford language to increase the cap was not agreed to.

- **Temporary suspension of charitable contribution limits.** The charitable tax deduction claimed by a taxpayer each tax year is generally limited to no more than 50% of the taxpayer's adjusted gross income (AGI), unless a taxpayer gives only cash, in which case the limit increases to 60% of AGI. The bill will temporarily suspend these limitations on the charitable tax deduction per taxpayer in 2020.
- **Carryback of net operating losses.** Carryback losses from 2018, 2019, and 2020 to offset 100 percent of taxable income in the last five years, generating funds for gaming businesses.

- **Deferral of Social Security Taxes:** Gaming employers may defer their share of Social Security tax payments on employee wages otherwise due for the remainder of 2020. This allows half to be paid by December 31, 2021 and the other half by the end of 2022.
- **Increase on Business Interest Deduction:** For 2019 and 2020 tax years, gaming businesses can deduct interest expense up to 50 percent of their adjusted taxable income (EBITDA: earnings before interest, taxes, depreciation, and amortization), up from 30 percent of such income previously.
- **Qualified Improvement Property Fix:** Gaming businesses will be able to immediately write-off building improvement costs, rather than depreciate these costs over 39 years.
- **Refundable Credits for Prior Year Corporate Alternative Minimum Tax (AMT):** Accelerates the ability for corporations to recover AMT credits, allowing a refund claim now to obtain additional cash flow.
- **Extending Benefits:** Provides enhancements to existing state unemployment insurance programs, including:
 - Allowing furloughed workers to receive unemployment insurance benefits
 - Waiving the seven-day waiting period for regular unemployment insurance
 - Extending the duration of unemployment insurance benefits
 - Promoting short-time compensation benefits for workers forced to cut hours
- The U.S. and Canada have decided to suspend all non-essential travel during the two countries during the pandemic, while ensuring that trade between the countries is not disrupted. <https://www.politico.com/news/2020/03/18/canada-us-plan-to-close-border-to-non-essential-travel-135373>

F. United States Department of Agriculture COVID-19 Resources <https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/>

G. Columbus, Ohio Information: City of Columbus Coronavirus Resources
https://www.columbus.gov/covid19resources/?utm_medium=email&utm_source=govdelivery

Due to the COVID-19 crisis, the City of Columbus is suspending all in person bill payment and permitting services for the Department of Public Utilities, Building and Zoning Services, Recreation and Parks, and Department of Public Service at the 111 Front Street Coleman Government Center and Jerry Hammond Building at 1111 East Broad Street until further notice.

Department of Public Utilities payment options:

- Use drop boxes at 111 Front Street or in front of the Public Utilities Complex along Twin Rivers Drive (910 Dublin Road)
- On line portal: <https://schedulepayment.com/Columbus>
- Payment by phone or billing questions can be directed to the Customer Service Center 7 am – 3 pm: 614-645-8276
- Western Union locations in Kroger stores: <https://www.westernunion.com/us/en/pay-bills.html>

H. Added Ohio Resource Summaries for Businesses and Workers

ENHANCED UNEMPLOYMENT AID FOR OHIOANS:

The Governor issued an executive order, granting the Ohio Department of Job and Family Services (ODJFS) with the authority to accept and grant requests for unemployment compensation suspending the normal 1-week waiting period.

This order will also give relief to applicants who are not offered paid leave through their job, as well as those who have been quarantined by a medical professional, their employer, or whose employers must temporarily close. Those who apply for unemployment under these circumstances will be exempt from the requirement that they be actively seeking work. Learn more

at [Unemployment.Ohio.gov](http://unemployment.ohio.gov) or <http://jfs.ohio.gov/ouio/CoronavirusAndUI.stm>

- Ohioans can apply for unemployment benefits online 24 hours a day, seven days a week, at unemployment.ohio.gov. It is also possible to file by phone at 877-644-6562 or TTY at 888- 642-8203, Monday through Friday 7 am to 7 pm and 9 am to 1 pm on Saturdays. Employers with questions should email UCTech@jfs.ohio.gov.

ONE-TIME LIQUOR BUYBACK:

- The Ohio Department of Commerce will immediately begin offering a one-time liquor buyback option to support bars and restaurants. This will especially aid those establishments that have stocked up on high-proof liquor ahead of the St. Patrick's Day holiday for which they now have no use, due to their closure to in-house patrons.
- Bars and restaurants wishing to take advantage of this opportunity should return their unopened, high- proof liquor products (obtained within the past 30 days) to the agency where they purchased the product. This opportunity is also extended to those with temporary (F2) permits for events scheduled between March 12 and April 6, 2020. If a business has questions about this program, they should reach out directly to the Liquor Enterprise Service Center (LESC) at 1(877)812-0013 or by emailing OhioLiquorInfo@Com.Ohio.gov.

SUPPORT FOR SMALL BUSINESSES & NON-PROFIT ORGANIZATIONS: For added resources from the Small Business Administration see, <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>.

- **April 21, 2020** JobsOhio, People's Bank, and First-Federal Home Savings Bank announced a partnership to support Ohio's small businesses with \$50 million in loans. Look for news and updates at their website. <<https://www.jobsohio.com>>
- The Ohio Development Services Agency submitted an application to qualify Ohio for the U.S. Small Business Administration's (SBA) Economic Injury Disaster Loan Program. Ohio's request for small businesses to receive economic disaster relief loans has been approved. This program provides low-interest loans up to \$2 million in order to help businesses overcome the temporary loss of revenue during the state of emergency.
- Non-profit organizations in Ohio will also be eligible for low-interest loans through the SBA's Economic Injury Disaster Loan program.
- To complete the state's application, businesses impacted by the current public health **crisis should immediately** send their contact information to BusinessHelp@Development.Ohio.gov. Additional information on the SBA Economic Injury Disaster Loan Program is available at [SBA.gov/Disaster](https://www.sba.gov/Disaster).
- **Business and Economic Support - <https://coronavirus.ohio.gov/wps/portal/gov/covid-19/home/resources-for-economic-support>**
- Valuable asset pages for Ohioans. Need help for your small business or need a job in this unpredictable climate?

- Ohio’s Small Business Help Agency: <https://businesshelp.ohio.gov>
- Ohio’s Businesses that are Hiring Portal: <https://jobsearch.ohio.gov/wps/portal/gov/jobsearch/>

BUREAU OF WORKERS COMPENSATION:

The Ohio Bureau of Workers’ Compensation (BWC) is announcing that insurance premium installment payments due for March, April and May for the current policy year may be deferred until June 1, 2020. At that time the matter will be reconsidered. Additionally, BWC will not cancel coverage or assess penalties for amounts not paid because of COVID-19. For more information, attached is a FAQ sheet or you can visit www.BWC.Ohio.Gov

MORTGAGE ASSISTANCE DURING THE COVID-19 PANDEMIC:

Ally Bank	Existing mortgage customers will be allowed to defer payment for up to 120 days (No late fees will be charged; interest will accrue).	https://www.ally.com/coronavirus-response/?CP=EML400001705 (800) 863-4332
Bank of America	Offering 30 day forbearance, fee waivers, payment deferrals and other expanded assistance for mortgage customers who contact the company.	https://about.bankofamerica.com/promo/assistance/latest-updates-from- (866) 466-0979
Quicken Loans (Rocket Mortgage)	90 day forbearance to borrowers affected by COVID-19.	https://www.rocketmortgage.com/learn/mortgage-assistance-covid19 (888) 452-8179
Citi Bank	Offering 90 day forbearance, fee waivers, payment deferrals and other expanded assistance for mortgage customers who contact the company.	https://online.citi.com/US/JRS/pands/detail.do?ID=covid19 (866) 272-4749
Farm Bureau Bank, FSB	Encouraging members who may be impacted or need assistance to reach out as soon as possible.	https://www.farmbureaubank.com/Content/Documents/PDF/External/COVID (800) 492-3276
Huntington Bank	Huntington is offering up to 90 days of payment deferral on all consumer loans for those experiencing financial hardship due to COVID-19. Although interest will continue to accrue during the payment deferral period, you will not have to make a single ‘catch-up’ payment at the conclusion of the deferral	https://www.huntington.com/coronavirus/personal-resources (800) 323-9865

	period. We'll work with you, and either extend the term or otherwise modify your loan.	
JP Morgan Chase	Offering 90 day forbearance, fee waivers, payment deferrals and other expanded assistance for mortgage customers who contact the company.	https://www.chase.com/digital/resources/coronavirus/mortgage (800) 848-9380
State Farm Bank	Encouraging members who may be impacted or need assistance to reach out as soon as possible.	https://newsroom.statefarm.com/covid-19/ (877) 734-2265
US Bank	Offering 90 day forbearance, fee waivers, payment deferrals and other expanded assistance for mortgage customers who contact the company.	https://www.usbank.com/home-loans/mortgage/mortgage-help-and- (888) 287-7817
Wells Fargo	Offering 90 day forbearance, fee waivers, payment deferrals and other expanded assistance for mortgage customers who contact the company.	https://www.wellsfargo.com/com/focus/coronavirus-updates/ (800) 219-9739

I. Additional information, Health Orders, and Links

- Daily press conferences at 2:00 PM: <http://www.ohiochannel.org/live/governor-mike-dewine>
- Dept. of Health coronavirus updates: <https://coronavirus.ohio.gov/wps/portal/gov/covid-19/>
- Mental Health coronavirus-related resources: <https://mha.ohio.gov/Health-Professionals/About-Mental-Health-and-Addiction-Treatment/Emergency-Preparedness/Coronavirus>
- Workforce Development: <https://workforce.ohio.gov/wps/portal/gov/workforce/>
- Donate Personal Protective Equipment (PPE) <https://coronavirus.ohio.gov/wps/portal/gov/covid-19/home/resources/together-ohio>
- Child Care Information for Providers: <http://jfs.ohio.gov/cdc/CoronavirusAndChildcare/>
- Ohio Department of Insurance Bulletins: <https://insurance.ohio.gov/wps/portal/gov/odi/about-us/bulletins/>
- Supplemental guidance on screening for employees and employers: https://associationdatabase.com/aws/OLA/asset_manager/get_file/433958?ver=1.
- Health Policy Institute of Ohio Coronavirus Guide: <https://www.healthpolicyohio.org/coronavirus-covid-19-in-ohio/>
- Phone: For any questions you have about COVID-19, please call 1 (833) 4- ASK-ODH from the hours of 9:00 a.m. – 8:00 p.m.
- If you want to volunteer to help-mail: together@governor.ohio.gov with your name, contact information, and how you can help.
- THE FOLLOWING ORDERS HAVE BEEN ISSUED IN RESPONSE TO THE CORONA VIRUS, EITHER BY GOVERNOR DEWINE, OR BY THE OHIO DEPARTMENT OF HEALTH:

Executive and Public Health Orders: <https://coronavirus.ohio.gov/wps/portal/gov/covid-19/home/public-health-orders/public-health-orders>

- 06/05/20 <https://coronavirus.ohio.gov/static/publicorders/dao-Reopens-Restaurants-Bars.pdf>
- 05/29/20 <https://coronavirus.ohio.gov/static/publicorders/revised-business-guidance-sd.pdf>
- 05/29/20 <https://coronavirus.ohio.gov/static/publicorders/do-resc-co-liquor-rest.pdf>
- 05/20/20 <https://coronavirus.ohio.gov/static/publicorders/Stay-Safe-Partial-Rescission.pdf>
- 05/01/20 <https://coronavirus.ohio.gov/static/publicorders/Directors-Stay-Safe-Ohio-Order.pdf>
- 04/02/20 [Director's Amended Stay at Home Order Effective 4.6.20 at Midnight](#)
- 04/01/20 [Executive Order 2020-08D](#) Commercial Evictions and Foreclosure
- 03/31/20 [Public Water Systems Under ORC Chapter 6109](#) (Ohio EPA)
- 03/19/20 [Executive Order 2020-05D](#) Telehealth
- 03/17/20 [Executive Order 2020-04D](#) Temporary Pandemic Child Care
- 03/17/20 [Executive Order 2020-03D](#) Unemployment
- 03/14/20 [Executive Order 2020-02D](#) Emergency Amendment Rule
- 03/14/20 [Executive Order 2020-01D](#) Declaring a State of Emergency
- 03/25/20 [Director's Order to Close Facilities Providing Child Care Services](#)
- 03/22/20 [Director's Order to Stay at Home](#)
- 03/21/20 [Order to Certain Entertainment Venues](#)
- 03/21/20 [Order to Prohibit Adult Day Support or Vocational Habilitation Services in a Congregate Setting](#)
- 03/21/20 [Order to Close Facilities Providing Older Adult Day Care Services and Senior Centers](#)
- 03/20/20 [Order to Cease Business Operation at Hair Salons, Day Spas, Nail Salons, \(More\)](#)
- 03/17/20 [Order non-essential surgery](#)
- 03/17/20 [Order to Close Polling locations](#)
- 03/17/20 [Order to Limit and/or Prohibit Mass Gatherings in the State of Ohio \(Amended\)](#)
- 03/17/20 [ODH Director's Order Closure of the Polling Locations](#)
- 03/16/20 [Director's Journal Entry on Updated COVID-19 Reporting Requirements](#)
- 03/15/20 [Health Director Order Limit Food, Alcohol Sales to Carry Out Delivery Only](#)
- 03/15/20 [Health Director Order Limit Access Jails and Detention Facilities](#)
- 03/14/20 [Order the Closure of All K-12 School in the State of Ohio](#)
- 03/14/20 [Health Screening for Admission to State Operated Psychiatric Hospitals or to DYS Facilities](#)
- 03/14/20 [Order to Limit and/or Prohibit Mass Gatherings in the State of Ohio](#)
- 03/17/20 [Order to Limit Access to Ohio's Nursing Homes and Similar Facilities \(Amended\)](#)
- 03/14/20 [Order to Limit Access to Ohio's Nursing Homes and Similar Facilities](#)