

Dealing with Impacts from COVID-19 Resources for Small Businesses in Georgia

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FEDERAL& STATEGUIDANCE¹

U.S. Small Business Administration: Coronavirus (COVID-19): Small Business Guidance & Loan Resources–

Health and government officials are working together to maintain the safety, security, and health of the American people. Small businesses are encouraged to do their part to keep their employees, customers, and themselves healthy.

<https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>

Rural Development Guaranteed Loan Programs - Effective immediately until September 30, 2020, lenders may offer 180-day loan payment deferrals without prior agency approval for Business and Industry Loan Guarantees, Rural Energy for America Program Loan Guarantees, Community Facilities Loan Guarantees, and Water and Waste Disposal Loan Guarantees. For additional information, see page 17721 of the March 31, 2020, Federal Register.

Center for Disease Control and Prevention, Interim Guidance for Businesses and Employers–The following interim guidance may help prevent workplace exposures to acute respiratory illnesses, including COVID-19, in non-healthcare settings. The guidance also provides planning considerations if there are more wide spread outbreaks of COVID-19.

<https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html>

U.S. Department of Labor: Guidance on Preparing Workplaces for COVID-19–This guidance is intended for planning purposes. Employers and workers should use this planning guidance to help identify risk levels in workplace settings and to determine any appropriate control measures to implement. Additional guidance may be needed as COVID-19 outbreak conditions change, including as new information about the virus, its transmission, and impacts, becomes available.

<https://www.osha.gov/Publications/OSHA3990.pdf>

COVID-19 Guidance for older Adults – This guidance is intended to provide information on older adults and their associated risks like underlying medical conditions like heart disease, diabetes and lung disease are more likely to develop serious illness. Here’s what you can do right now.

<https://www.cdc.gov/aging/covid19-guidance.html>

The graphic is a checklist titled "COVID-19 Business Preparedness Checklist" from the U.S. Chamber of Commerce. It contains five main items:

- PRIORITIZE CRITICAL OPERATIONS**: Be prepared to change your business practices if needed to maintain critical operations (e.g., identify alternative suppliers, prioritize customers, or temporarily suspend some of your operations).
- ESTABLISH POSSIBLE TELEWORKING POLICIES**: Review human resources policies and explore whether you can establish flexible worksites (e.g., telecommuting) and flexible work hours. Consider cancelling large work-related meetings or events.
- PREPARE FOR SCHOOL CLOSINGS**: Pre-schools and K-12 schools may be dismissed. Determine how you will operate if absenteeism spikes from increases in sick employees and/or sick families.
- COORDINATE WITH STATE EXTERNAL & LOCAL EXTERNAL HEALTH OFFICIALS**: The intensity of an outbreak may vary by location, and local health officials will be issuing guidance specific to their communities. Employers should learn about the plans in place in each community where they have a business.
- CREATE A COMMUNICATION PLAN**: Put measures in place to effectively notify employees of the latest COVID-19 updates and information.

At the bottom, it says: "For more information about the coronavirus visit [cdc.gov](https://www.cdc.gov)"

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