

CORONAVIRUS BUSINESS RECOVERY

Connecticut Small Business Development Center



A variety of resources, tax breaks, loans, and grants have been made available to small businesses, non-profit organizations, sole proprietors, and independent contractors in response to the Coronavirus. If you are confused about where to start, you are not alone. We can help.

[Register for COVID-19 Assistance](#)

Paycheck Protection Program

The Paycheck Protection Program is an SBA loan administered through approved lenders, that helps businesses keep their workforce employed during the COVID-19 crisis. It provides businesses with the ability to bring their workforce back onto payroll with a forgivable loan.



U.S. Small Business
Administration





U.S. Small Business
Administration



Economic Injury Disaster Grant

The up to \$10,000 "grant" portion of the EIDL program is an emergency advance on the Economic Injury Disaster Loan (EIDL) which provides additional assistance for small business owners under the Coronavirus Aid, Relief, and Economic Security (CARES) Act. This is cash advance that can be forgiven if spent on paid leave, maintaining payroll, increased costs due to supply chain disruption, mortgage or lease payments or repaying obligations that cannot be met due to revenue losses.

Visit the [COVID19 Business Resource Center](#) for the most up-to-date information from state and federal agencies, and download the [Emergency Business Response Resource Guide](#) for guidance on these and other available SBA programs.



Tuesday, April 14th

10:00 am-11:00 am

Platform: Zoom Meeting

Local financial institutions and CT's Small Business Development Center are here to help you navigate your options for financing and relief during the COVID-19 pandemic. Speakers may highlight the Paycheck Protection Program (PPP), Economic Injury Disaster Loans (EIDL), SBA's Express Bridge Loan, debt relief and forbearance options, and more.

Organized by the Chamber of Commerce of Eastern Connecticut.

[Click Here to Register](#)

Resources for Business and Non-Profit:

The SBA website:

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp>

One of the best resources page is the Cohn Reznick page. They are updating regularly and do a good job of explanation. Remember that not for profits also qualify for these programs.

https://www.cohnreznick.com/?utm_name=ppc&utm_content=2019brandwebad&gclid=EAlaIQobChMIwaDtg4vS6AIVEVYMCh2UvwQ3EAAAYASAAEgKRsfD_BwE

CARES Act Paycheck Protection Program – Information is attached.

Resources for Individuals and Families

United Way/Hartford Foundation for Public Giving COVID-19 Response Fund:

[**Visit the COVID-19 Response Fund page to learn more**](#)



#SUPPORTLOCALCT

COVID-19 Business Response Program



We just learned of a new program released today to help minority-owned and women-owned small business. Please find information and link below.

HEDCO, Inc. has partnered with Governor Lamont, State of Connecticut, the CT Department of Economic & Community Development (DECD) and the CT Minority Business Initiative to provide financial relief to minority-owned and women-owned small businesses negatively impacted by the coronavirus pandemic.

Under the **COVID-19 Business Response Program**, a qualifying small business with 20 or fewer employees may apply for a zero-interest Line of Credit for up to \$20,000.

[Learn More Here](#)

TOWN OF HEBRON

Food Service Update

Following are options for food services available to Hebron residents in need during the COVID-19 crisis:

- **The Town of Hebron is working with Ted's Market and the CERT team to provide emergency food supplies to residents who cannot leave their homes due to illness or age and have no other way to get supplies. Calls will be taken Sunday through Tuesday, 9:00 am to 5:00 am for delivery the following Saturday. A credit card is required for payment. If you are sick or elderly and need emergency resupply please call (860) 228-5971, Select Option 1.**
- **Hebron Interfaith Human Services** is home to the Hebron Food Pantry. In response to the financial instability many of our friends and neighbors are experiencing we are adjusting our hours and programs to better serve those in need. While our pantry mainly serves the needs of the Hebron community food insecurity does not end at the town line and neither will our services.

We are offering:

WEEKEND FOOD BAG FOR STUDENTS which contains kid friendly foods to help over the weekend - we have a new way to sign up for weekend food bags. Just click on the following link and submit.

<https://form.jotform.com/200896289741164>

Once you sign up you will have a bag for each student available EVERY Friday at the food pantry. Contents vary each week. Address for pick up is 20 Pendleton Drive, Hebron.

Weekly Food Bag for Seniors who do not feel comfortable coming to the pantry to shop.

The pantry will be open every Tuesday, Thursday and Friday from 9:00 am to 7:00 pm for food distribution. Patrons are invited to receive food twice a month. Due to the increase in people needing services, appointments are suggested to cut down on wait times. Patrons at this time will not be allowed to enter the pantry. We will offer a menu type ordering system which will be filled by volunteers and brought outside.

To Donate: Monetary donations are always appreciated. If proving a tangible item is preferred here is a list of things we anticipate running out of: chili, hash, mac & cheese, rice sides, potato flakes, squeezable jelly, and juice.

To access any of our services or to volunteer please call Christa Goodwin-Babka, Director of Hebron Interfaith Human Services at 860-228-1681 or email HIHS@att.net.

- **RHAM** is expanding Grab and Go lunch options for RHAM students and their siblings which will now include breakfast. Meals will still be able to be picked up at RHAM High School, Andover Elementary and Marlborough Elementary from 11:00 am-12:00 pm but starting Friday, March 27, 2020 the meals will include breakfast as well as lunch items.
- **Hebron Elementary Schools** Grab n' Go Emergency Meal information is attached.
- Attached is a complete list of April Food Resources in and around the Hebron Community.



New Website for Hebron Small Business Ads

Thanks to a local mom's suggestion, Charlotte's Web Designs, LLC is currently offering a free advertising website to support all of our town businesses during the COVID-19 pandemic. It is a one-stop place for residents to find your contact information, hours, website, email address or any other information that will be helpful. This website is being advertised through social media, networking groups and word of mouth.

Please go to www.hebronsmallbusiness.com to visit the Hebron Small Business website and submit an ad. Businesses are listed by category then by order received.

Best wishes for continued health for you and your business.

Beth Okun

Managing Member

Charlotte's Web Designs, LLC

www.charlotteswebdesigns.com



Eversource Foundation Donates More Than \$2 Million to Support Communities During COVID-19 Pandemic

Nonprofit organizations in Connecticut, Massachusetts and New Hampshire to receive funds for critical social services fighting COVID-19

BERLIN, Conn. (April 8, 2020) – As part of its efforts to support all of its customers and communities during the COVID-19 pandemic, Eversource today announced that the energy company is donating more than \$2 million through the Eversource Foundation to nonprofit organizations in Connecticut, Massachusetts and New Hampshire. These funds include the acceleration of the energy company's regular \$1.2 million annual donation to United Way agencies across all three states and an additional \$1 million donation to be dispersed to those agencies and others providing social services such as food pantries and health and human service organizations.

"We're committed to supporting all of our customers, our neighbors and the communities where we work and live during these difficult and uncertain times," said Eversource Chairman, President and CEO Jim Judge. "As the COVID-19 pandemic continues to evolve, the critical social services provided by nonprofits across our states is increasingly important, with people facing financial hardship and other challenges. There are many worthy charitable organizations across our region that are working to ensure that everyone has the support they need, and we're grateful for all of our community partners and the important work they do throughout our region."

Some of the organizations and the respective COVID relief funds that are receiving funding from the Eversource Foundation include:

- United Way partners across all three states, including United Way of Connecticut's "COVID Response Fund"
- 4-CT Statewide COVID-19 Relief Fund
- Connecticut Food Bank
- Foodshare

In addition to this commitment, the energy company will also contribute to several food pantries in communities where it solely serves water customers through Aquarion Water Company.

"Whether in times of crisis or not, our community partners at organizations like the United Way are always dedicated to making life better for those in need, supporting critical programs focused on health, education, financial security and more," said Eversource Foundation President Theresa Hopkins-Staten. "We're proud to stand with all of our local nonprofit partners who work every day across all three of our states to support our neighbors."

As part of the more than \$2 million donation, the Eversource Foundation will provide targeted [Community Impact Grants](#), which are smaller contributions to local nonprofit organizations in all three states. Since the emergence of COVID-19, Eversource has taken several other steps to support its customers, including [the suspension of customer disconnects for nonpayment](#).

While this pandemic continues to evolve, [Eversource will continue to take all necessary precautions to maintain reliable service for its customers](#) and to ensure the safety and health of its employees and the public under its COVID-19 pandemic plan. For more information on Eversource's preparedness efforts and response to COVID-19, including FAQs for customers, ways to save, and more please visit [Eversource.com](#).

Prepared by the **U.S. CHAMBER OF COMMERCE**

CORONAVIRUS EMERGENCY ANS Small Business Guide and Checklist



The Coronavirus Aid, Relief, and Economic Security (CARES) Act allocated \$350 billion to help small businesses keep workers employed amid the pandemic and economic downturn. Known as the Paycheck Protection Program, the initiative provides 100% federally guaranteed loans to small businesses.

Importantly, these loans may be forgiven if borrowers maintain their payrolls during the crisis or restore their payrolls afterward.

The administration soon will release more details including the list of lenders offering loans under the program. In the meantime, the U.S. Chamber of Commerce has issued this guide to help small businesses and self-employed individuals prepare to file for a loan.

Here are the questions you may be asking—
and what you need to know.

1

Am I ELIGIBLE?

You are eligible if you are:

- A small business with fewer than 500 employees
- A small business that otherwise meets the SBA's size standard
- A 501(c)(3) with fewer than 500 employees
- An individual who operates as a sole proprietor
- An individual who operates as an independent contractor
- An individual who is self-employed who regularly carries on any trade or business
- A Tribal business concern that meets the SBA size standard
- A 501(c)(19) Veterans Organization that meets the SBA size standard

In addition, some special rules may make you eligible:

- If you are in the accommodation and food services sector (NAICS 72), the 500-employee rule is applied on a per physical location basis
- If you are operating as a franchise or receive financial assistance from an approved Small Business Investment Company the normal affiliation rules do not apply

REMEMBER: The 500-employee threshold includes all employees: full-time, part-time, and any other status.



2

What will lenders be LOOKING FOR?

In evaluating eligibility, lenders are directed to consider whether the borrower was in operation before February 15, 2020 and had employees for whom they paid salaries and payroll taxes or paid independent contractors.

Lenders will also ask you for a good faith certification that:

1. The uncertainty of current economic conditions makes the loan request necessary to support ongoing operations
2. The borrower will use the loan proceeds to retain workers and maintain payroll or make mortgage, lease, and utility payments
3. Borrower does not have an application pending for a loan duplicative of the purpose and amounts applied for here
4. From Feb. 15, 2020 to Dec. 31, 2020, the borrower has not received a loan duplicative of the purpose and amounts applied for here (Note: There is an opportunity to fold emergency loans made between Jan. 31, 2020 and the date this loan program becomes available into a new loan)

If you are an independent contractor, sole proprietor, or self-employed individual, lenders will also be looking for certain documents (final requirements will be announced by the government) such as payroll tax filings, Forms 1099-MISC, and income and expenses from the sole proprietorship.

What lenders will NOT LOOK FOR

- That the borrower sought and was unable to obtain credit elsewhere.
- A personal guarantee is not required for the loan.
- No collateral is required for the loan.

3

How much can I BORROW?

Loans can be up to 2.5 x the borrower's average monthly payroll costs, not to exceed **\$10 million**.

How do I calculate my average monthly PAYROLL COSTS?



sum of
INCLUDED
payroll costs

—

sum of
EXCLUDED
payroll costs

=

**PAYROLL
COSTS**

INCLUDED Payroll Cost:

- 1. For Employers:** The sum of payments of any compensation with respect to employees that is a:
 - salary, wage, commission, or similar compensation;
 - payment of cash tip or equivalent;
 - payment for vacation, parental, family, medical, or sick leave
 - allowance for dismissal or separation
 - payment required for the provisions of group health care benefits, including insurance premiums
 - payment of any retirement benefit
 - payment of state or local tax assessed on the compensation of the employee
- 2. For Sole Proprietors, Independent Contractors, and Self-Employed Individuals:** The sum of payments of any compensation to or income of a sole proprietor or independent contractor that is a wage, commission, income, net earnings from self-employment, or similar compensation and that is in an amount that is not more than \$100,000 in one year, as pro-rated for the covered period.

EXCLUDED Payroll Cost:

1. Compensation of an individual employee in excess of an annual salary of \$100,000, as prorated for the period February 15, to June 30, 2020
2. Payroll taxes, railroad retirement taxes, and income taxes
3. Any compensation of an employee whose principal place of residence is outside of the United States
4. Qualified sick leave wages for which a credit is allowed under section 7001 of the Families First Coronavirus Response Act (Public Law 116–5 127); or qualified family leave wages for which a credit is allowed under section 7003 of the Families First Coronavirus Response Act



NON SEASONAL EMPLOYERS:

Maximum loan =

2.5 X Average total monthly payroll costs incurred during the year prior to the loan date

For businesses not operational in 2019:

2.5 X Average total monthly payroll costs incurred for January and February 2020

SEASONAL EMPLOYERS:

Maximum loan =

2.5 X Average total monthly payments for payroll costs for the 12-week period beginning February 15, 2019 or March 1, 2019 (decided by the loan recipient) and ending June 30, 2019

4

Will this loan be FORGIVEN?

Borrowers are eligible to have their loans forgiven.

How Much?

A borrower is eligible for loan forgiveness equal to the amount the borrower spent on the following items during the 8-week period beginning on the date of the origination of the loan:

- Payroll costs (using the same definition of payroll costs used to determine loan eligibility)
- Interest on the mortgage obligation incurred in the ordinary course of business
- Rent on a leasing agreement
- Payments on utilities (electricity, gas, water, transportation, telephone, or internet)
- For borrowers with tipped employees, additional wages paid to those employees

The loan forgiveness cannot exceed the principal.

How could the forgiveness be reduced?

The amount of loan forgiveness calculated above is reduced if there is a reduction in the number of employees or a reduction of greater than 25% in wages paid to employees. Specifically:

Reduction based on reduction of number of employees



PAYROLL COST
Calculated on page 2

X

Average Number of Full-Time Equivalent Employees (FTEs) Per Month for the 8-Weeks Beginning on Loan Origination

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Option 1:

Average number of FTEs per month from February 15, 2019 to June 30, 2019

Option 2:

Average number of FTEs per month from January 1, 2020 to February 29, 2020

For Seasonal Employers:

Average number of FTEs per month from February 15, 2019 to June 30, 2019

Reduction based on reduction in salaries



PAYROLL COST
Calculated on page 2

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For any employee who did not earn during any pay period in 2019 wages at an annualized rate more than \$100,000, the amount of any reduction in wages that is greater than 25% compared to their most recent full quarter.

What if I bring back employees or restore wages?

Reductions in employment or wages that occur during the period beginning on February 15, 2020, and ending 30 days after enactment of the CARES Act, (as compared to February 15, 2020) shall not reduce the amount of loan forgiveness **IF** by June 30, 2020 the borrower eliminates the reduction in employees or reduction in wages.

WHAT'S NEXT?

Look out for more information about eligible lenders and additional guidance from the SBA soon.

For more guidance and resources for small businesses, visit uschamber.com/co

GRAB n' GO Emergency Meals



UPDATE!!



Beginning Monday March 23rd we will be adding a third pick-up day!!

Between 8am - 9am

Mondays, Wednesdays and Fridays

Multiple* days of Reimbursable **Breakfasts** and **Lunches** for Hebron students and all children in their household, 18 years and younger, will be available for pick-up by a parent or guardian.

PICK- UP Location: **Gilead Hill School 580 Gilead Street**

1. Line up in cars in the far left parking lot near the preschool entrance
2. Please DO NOT LEAVE your vehicle or enter the building.
3. Tell us how many meals you need for the children in your care.
4. Wait in vehicle with trunk or rear door open and staff will place meals in your vehicle.
5. Staff WILL NOT put meals through an open front window.

Thank you for your cooperation as everyone's SAFETY is our TOP priority.

Please Contact Heather Plourde with any questions @860-455-1552

***Mon & Wed 2 bfasts & 2 lunches and Fri 3 bfasts & 3 lunches will be provided per child**



April Food Resources around ACHM HAT

Monday	Tuesday	Wednesday	Thursday	Friday
6	7	8	9	10
East Hartford Mobile at Hockanum Park 9:00-9:30am	Hebron Pantry 9:00am-7:00pm Marlborough Pantry 10am-12pm & 3:30-5:30pm	Andover Pantry 9:00-10:00am Glastonbury Mobile 10:00-10:45	Hebron Pantry 9:00am-7:00pm Mansfield Mobile 11:30-12:00pm Columbia Mobile 1:00-1:30	
13	14	15	16	17
East Hartford Mobile at Veteran's Terrace 1:30-2:00pm	Bolton Mobile 10:00-10:30 Hebron Mobile 11:15-11:45 Hebron Pantry 9:00am-7:00pm Marlborough Pantry 10am-12pm & 3:30-5:30pm	Andover Mobile 9:00-9:30 Coventry Mobile 10:00-10:30	Hebron Pantry 9:00am-7:00pm	East Windsor Mobile 1:00-1:30
20	21	22	23	24
East Hartford Mobile at Hockanum Park 9:00-9:30am	Hebron Pantry 9:00am-7:00pm Marlborough Pantry 10am-12pm & 3:30-5:30pm	Andover Pantry 9:00-10:00am Glastonbury Mobile 10:00-10:45	Hebron Pantry 9:00am-7:00pm Mansfield Mobile 11:30-12:00pm Columbia Mobile 1:00-1:30	
27	28	29	30	May 1
East Hartford Mobile at Veteran's Terrace 1:30-2:00pm	Bolton Mobile 10:00-10:30 Hebron Mobile 11:15-11:45 Hebron Pantry 9:00am-7:00pm Marlborough Pantry 10am-12pm & 3:30-5:30pm	Andover Mobile 9:00-9:30 Coventry Mobile 10:00-10:30	Hebron Pantry 9:00am-7:00pm	East Windsor Mobile 1:00-1:30

Key Terms

Mobile – Mobile Foodshare distribution of fresh produce and other grocery items. No questions asked. Attend and receive food.

Pantry – Food Pantry that distributes bags or boxes of **food** directly to those in need who reside in a specified area.

This resource was created by the Andover, Columbia, Hebron and Marlborough Hunger Action Team. 4/3/20

For more information please visit www.211ct.org and www.foodshare.org/mobiles

Mobile Foodshare Distribution Locations		
<u>Town</u>	<u>Location/Host Organization</u>	<u>Site setup</u>
Andover	Andover Elementary School - 35 School Rd	Operating as a drive-thru
Bolton	St. George's Church - 1150 Boston Turnpike, Rt 44	Volunteers bring food to vehicles
Columbia	Baptist Fellowship - 195 US-6	Volunteers pre-pack bags of food for clients. Clients pick up food one at a time from central table and depart.
Coventry	First Congregational Church of Coventry - 1171 Main Street	
East Hartford	Hockanum Park - 75 Hamilton Rd	
East Hartford	Veteran's Terrace - 102 Columbus Street	
East Windsor	St. Catherine's Church - 6 Windsorville Rd	Volunteers bring food to vehicles
Glastonbury	First Church of Christ Congregational - 2183 Main Street	Volunteers pre-pack bags of food for clients. Clients pick up food one at a time from central table and depart.
Hebron	Hebron Interfaith Human Services - 1 Main Street, corner of Rt. 66 & Rt. 85	
Mansfield/Storrs	Mansfield Human Services - 303 Maple Rd	

Food Pantries		
Name	Address	Distribution Day and Time
Hebron Interfaith Human Services	20 Pendleton Drive	Every Tuesday and Thursday 9am-7pm
Andover Congregational Church	359 US 6.	Every other Wednesday 9am-10am
Marlborough Food Bank	3 Willhenger Drive	Every Tuesday 10am-12pm & 3:30-5:30pm

Meals for Children and Students			
<u>Town</u>	<u>Location</u>	<u>Day and Time</u>	<u>Notes</u>
Andover	Andover Elementary School 35 School Rd	Monday-Friday 11am-12pm	Lunch for any Andover student from grades Pre-K-12, free of charge.
Heron	Gilead Hill School 580 Gilead Street (Side Kitchen Door)	Monday, Wednesday, Friday 8am-9am	Breakfast and Lunch available for Hebron students and all children in their household, 18 years and younger. Mon & Wed 2 breakfast & 2 lunches. Friday 3 breakfasts & 3 lunches per child.
Marlborough	Marlborough Elementary School	11am-12pm	Breakfast and lunch available to all Marlborough Students. Pick up by the Community Room/Cafeteria Entrance.