



**** Pg. 1 to 6 - Resources COVID-19 Update from the City of Toledo, Mayor Wade Kapszukiewicz, Dated: E-Newsletter March 25, 2020**

COVID-19 Questions and Help

- For information on COVID-19, please visit www.LucasCountyHealth.com.
- The 24/7 Lucas County Community COVID-19 Call Lines Numbers are: **419 251-4000** (English only) and **419-291-5355** (multilingual).
- The Ohio Department of Health website is www.Coronavirus.Ohio.Gov and the Ohio Department of Health hotline is **1-833-4-ASK-ODH**. (1-833-427-5634)
- **TELEHEALTH:** Every health system in Lucas County is expanding access to TELEHEALTH programs. Please check with your insurance provider about ways you can see your doctor for non COVID-19 related items while not having to leave your house.
- **United Way 2-1-1** is a free, 24/7 health and human service referral resource available to all residents across Lucas, Wood, and Ottawa County. This non-medical, non-emergency system can connect community members to thousands of resources pertaining to food assistance, housing / shelter, employment, clothing, utilities, etc. You can connect with 2-1-1 by dialing two, one, one; text your zip code to 898-211; instant message by visiting www.211nwo.org.
- **Senior Citizens:** Contact the Area Office on Aging of Northwestern Ohio at **419-382-0624** or by email at adrn@areaofficeonaging.com, or visit www.AreaOfficeOnAging.com for information, if you know of someone who is in need of assistance, or for details about service availability.
- **Toledo Public Schools** is offering free meals for students between 11 a.m. - 1 p.m., Monday through Friday at Jones Leadership Academy, Bowsher High School, McKinley/DeVilbiss, Rogers High School, Scott High School,



Start High School, Waite High School, and Woodward High School. It is a drive through service and parents must call 211 to reserve. More information at <https://www.tps.org/discover-tps/news/2087-tps-to-continue-to-serve-meals.html>

Business Resources

- Information about the SBA Economic Injury Disaster Loan Program is available at [SBA.gov/Disaster](https://www.sba.gov/disaster). We also encourage businesses impacted by COVID-19 to contact BusinessHelp@Development.Ohio.Gov for assistance.
- More information for businesses at <https://www.toledochamber.com/>

Public Assistance Programs

- The Ohio Department of Job and Family Services received approval for waivers from the federal programs administered in Lucas County.
- SNAP recertifications have been suspended for the months of March, April, and May and benefits set to be redetermined during that period will be extended for six months.
- ABAWD requirements have been waived until one month after the end of the state of emergency.
- Additional SNAP dollars will become available for those receiving benefits. More details to come.
- Information for unemployment benefits, which allows for online 24 hours a day, seven days a week, is 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 8 a.m. to 5 p.m. Employers with questions should email UCTech@jfs.ohio.gov.



All City of Toledo points of access for customer service are closed. Here is a list of city and other services affected by COVID-19

Water

- The city of Toledo will not shut off water service for nonpayment while we are working to prevent the spread of COVID-19. We will reconnect water service to any occupied residence in the Toledo service area that has been disconnected previously for non-payment. If you need your water service turned back on, please call Engage Toledo at 419-936-2020.
- Toledo Public Utilities customers are encouraged to pay water bills online at this link: <https://toledo.oh.gov/services/public-utilities/utilities-administration/online-billing/>. Toledo Public Utilities can be reached from Monday through Friday, 7 a.m. to 3 p.m. at 419-245-1800 or by email at DPUcustomerservice@toledo.oh.gov.
- All late fees for water bills have been suspended.

City Taxes

- The city of Toledo is developing a plan to extend the deadline to pay city taxes.
- Information on how to pay city taxes online can be found at this link: <https://taxconnect.toledo.oh.gov/taxconnect/>.

Code Enforcement

- Continue to call Engage Toledo at 419-936-2020 to report code violations such as illegal dumping.
- The city will issue appropriate orders for high priority violations. Lower priority items will be held until after the stay-at-home order is lifted. The city



will not issue violation notices unless it is a high priority. (High priority items include life safety issues, requests from Toledo Fire and Toledo Police, unsecured structures, immediate collapse or imminent danger, fire, emergency demolitions, and compromised structural integrity.)

Trash and Recycling Pickup

- Trash and recycling pickup will continue as usual. Any questions on collection, please call Engage Toledo at 419-936-2020.

Landfill

- The City of Toledo's Hoffman Road Landfill is closed to the general public until further notice. Alternatives for waste disposal include:
 1. Brooklyn North Recycling, 4242 Creekside Ave., which will accept construction and demolition debris, 8 a.m. to 3:30 p.m., Monday through Friday. Call 419-476-0655 for pricing and details.
 2. Republic Services, Vienna Junction Landfill, 6196 Hagman Rd., which will accept construction, demolition debris, and household trash from Toledo residents. Call 419-726-9465 for hours and pricing.
 3. Waste Management - Evergreen Recycling and Disposal Facility, 2625 East Broadway, Northwood, Ohio 43619. Call 866-909-4458 for details, hours, and pricing.

Building Inspections

- Anyone who needs to file a permit or schedule an inspection should visit toledo.oh.gov/permits or call 419-245-1220.



Toledo Police

- The Toledo Police website is www.toledopolice.com.
- Toledo Police and Toledo Fire & Rescue Department continue to respond to 911 calls for emergency services.
- When calling 911, please advise the operator if you have a known or suspected COVID-19 exposure.
- We ask residents to utilize the Telephone Reporting Unit (TRU) and the online reporting system whenever possible. To contact TRU, dial 419-245-3340 and ask for a callback from TRU. You can fill out a police report online at <https://toledopolice.com/online-2/obtaining-reports-3.html>. Some officers will be temporarily reassigned to expand these units and shorten wait times.

Toledo Fire & Rescue

- The Toledo Fire & Rescue website is www.toledofirerescue.com.
- Due to the fact that Toledo Fire & Rescue is limiting public access to fire stations, those in need of a smoke alarm should contact the American Red Cross at 844-207-4509.

City Community Centers and Senior Centers

- The city-owned community centers that will be closed for nonessential services include the East Toledo Family Center, the Aurora Gonzales Community and Family Resource Center, the Sofia Quintero Art and Culture Center, Friendship Park Community Center, the Frederick Douglass Community Center, and the Toledo Police Athletic League Building.



- City-owned senior centers – including the East Toledo Senior Center, the Chester J. Zablocki Senior Community Center, and the Eleanor Kahle Senior Center – are closed.

Parks

- Playgrounds are closed. Maintain social distancing while at any park.

Public hearings impacted by the closures

- Toledo City Council is developing a plan to stream its meetings for the public. More information on that will be posted on the city website, at www.toledo.oh.gov/news/, and social media, including www.facebook.com/cityoftoledo/
- The Toledo-Lucas County Plan Commissions has postponed all hearings through the month of April.
- After consultation with the U.S. Department of Housing and Urban Development, the City of Toledo Department of Neighborhoods mandatory CDBG, ESG, and HOME funds public hearings for the 2020-21 Annual Plan and the 2020-2025 Consolidated Plan have been rescheduled. The meetings scheduled for March 23 and April are canceled. New hearing dates will be released when scheduled.

Courts

- For information on all Toledo and Lucas County court schedules go to www.toledobar.org/.



Small & Local Businesses

****Pg. 7-12 : Resources COVID-19 Update was put together by our task team/CPA/partners at Women of Toledo, Referral CPA Web Books, LLC -Kevin D. Simpson, CPA**

The huge CARES act that passed Friday, March 27 is starting to take shape and key components are becoming actionable:

1. Stimulus checks - in process
2. Unemployment benefits enhanced - in process
3. Unemployment for self-employed - coming (waiting on OH to roll out the application process).
4. SBA Loan: Paycheck Protection Program (PPP)
5. SBA Loan: Economic Injury Disaster Loan
(EIDL) <https://www.sba.gov/page/disaster-loan-applications>

If you have not applied for SBA, it should be your first step - TODAY:

- The process was just made very simple.
- You can apply online. Takes about 30 minutes.
- Only basic information is required, plus:
 - Your total revenue from 2/1/19 to 1/31/20
 - Your total cost of goods sold during that time.
- **Check the Box: to request "up to a \$10,000 advance".**
- The SBA is instructed to process the request and advance funds within 3 days. Seems unlikely, but that is the mandate they've received.
- Not sure you want a loan? Apply anyways.
- **The program does not require the advance to be paid back.**
- It does not appear to be contingent on the acceptance or denial of a loan determination that will likely take 4 to 8 weeks to be examined.
- The application is free. No obligation.



- And during these times, a low interest, long-term loan offer can become very important anyways! The SBA is waiving many of its standard requirements, so you may end up with a good offer.

Your second task is to apply for the **Payroll Protection Program (PPP)**. This SBA program must be processed by your local bank.

ALL of small business, sole proprietor, and independent contractor qualify and absolutely must apply, assuming you intend to stay open or reopen. Congress set up the CARES act to cover your payroll, rent and utilities costs for 2 months. You just need to complete a simple 2-page application and provide 2019 payroll records (easy).

Here's what to do:

Apply for the PPP:

1. Contact your current bank. They likely already provide SBA loans (even if they don't, they should be able to help). Since they know you as a current customer, this process should work best going through them.
2. Your bank will require you to complete this application that the US Treasury created: <https://home.treasury.gov/system/files/136/Paycheck-Protection-Program-Application-3-30-2020-v3.pdf>
3. Read the application carefully. It's very straight forward.
4. Your bank will provide specific instructions on how to submit this application through them. They must be the ones to package this application and send to the SBA on your behalf.
5. Most banks are still in the process of setting up their workflows to accommodate - should be in place by FRIDAY or MONDAY. They will provide a way to apply online or via email (no in person meetings required).



6. The loan amount will be for 2.5x your average monthly payroll expense during 2019:
 - There is some confusion on what months are included to calculate the average - assume all of 2019 for now.
 - Any compensation exceeding \$100k per employee annualized is excluded from the loan value calculation.
 - Add in health insurance and retirement benefit costs. Make sure your bank knows this;) These costs don't appear on payroll reports.
7. Independent contractors can get in on this too!
 - It's 2.5x your average monthly earnings.
 - Need to wait till April 10th to start applying.
 - Note: No idea how the forgiven debt calc is done for independents.
8. Approval and funding are supposed to come quickly.

Prepare so this PPP loan will be "forgiven":

1. Keep your employees on payroll. If you laid workers off, make plans to hire them back when the funds arrive.
2. You need to spend the loan proceeds on payroll, rent or mortgage interest, and utilities during the 8-week period starting when funds are received.

This Summer - Jubilee - Debt Forgiven:

1. After 8 weeks has passed from the time funding arrived, submit paperwork through your bank showing you kept up on your payroll, rent and utilities during that time.
2. Keep good records
3. Done - the principal on this debt is wiped. This assumes your payroll costs during the 8-week period were similar to last year's payroll costs during the same period. There are more details to this.



Some Q&A:

What if you don't need a loan right now?

- Apply anyways!
- Use the money for payroll, rent and utilities.
- You are applying because.... "Current economic uncertainty makes this loan request necessary to support the ongoing operations." (this is wording directly from the PPP application).
- "Economic uncertainty" makes it vital that every small business apply. You don't know what the next 3 months holds.

What if I don't plan to keep my employees in place or hire them back?

- DON'T apply
- The loan will not be forgiven
- When applying you have to certify: "The funds will be used to retain workers and maintain payroll or make mortgage payments, lease payments, and utility payments; I understand that if the funds are used for unauthorized purposes, the federal government may pursue criminal fraud charges."

What if I make every effort to rehire my employees and keep the business open, but can't?

- If you take the loan, and in good faith attempt to keep your employees during the 8-week period, but it doesn't work out, all or a portion of the loan will need to be repaid.
- Very favorable terms will be provided to pay back the proceeds.
- Interest rate of 0.5% for 2 years.
- Think of it this way: if you end up not being able to hire back employees, you should still have the loan proceeds in your bank account - use it to repay the unforgiven portion, or not. You'll have options.



What if my business is closed due to a mandate? How can I rehire my employees if there's nothing to do?

1. This will require some creativity!
2. Maybe you hire them back anyways. This keeps them tied to your business for the next 2 months so when you can reopen, your staff is in place. This is the true essence and purpose of the CARES act.... Keep your business organization intact so you're ready to relaunch quickly when restrictions are lifted.
3. Try and control when the loan proceeds will be disbursed (pick the best 8 week period)
4. Ideally, you'd like to get the funds just before you can reopen for business
5. Not sure what options you'll have here.
 - a. You could wait to apply.... but this program is "first come first serve". Funds will run out. They say we have till 6/30/20 to apply, but we strongly recommend not waiting.
 - b. We likely can't control when funds will be disbursed, hence can't control when the 8-week period will start. But maybe we'll be surprised here, and the bank will provide options.



Here are the best articles / resources we've been able to locate for reliable details on the PPP loan. Please get as familiar as possible. Time well spent:

- Treasury overview: <https://home.treasury.gov/system/files/136/PPP%20--%20Overview.pdf>
- The PPP loan application itself: <https://home.treasury.gov/system/files/136/Paycheck-Protection-Program-Application-3-30-2020-v3.pdf>
- US Treasury fact sheet: <https://home.treasury.gov/system/files/136/PPP--Fact-Sheet.pdf>
- US Senate - Small Business Owners Guide to the CARES act: https://www.sbc.senate.gov/public/_cache/files/9/7/97ac840c-28b7-4e49-b872-d30a995d8dae/F2CF1DD78E6D6C8C8C3BF58C6D1DDB2B.small-business-owner-s-guide-to-the-cares-act-final-.pdf