



# COMMUNITY RESOURCE GUIDE

April 9, 2020

To the business and community leaders of Carroll County,

During this COVID-19 pandemic, partners at the local, state, and federal level have shared valuable information with the Chamber of Commerce. We have worked hard to prioritize the most valuable information that will give the most help to the majority of our business members. With this sentiment in mind, we have worked to compile resources published by our community partners, and as they update their information, we will strive to update this guide as we receive new information.

We must stress that the information in this packet is simply a reference guide, not a legal document or accounting practice. Prior to acting on any of the information in this packet, please consult with your own professional advisors for information and counsel specific to the individual and unique situations facing your organizations and employees. Additionally, the opinions, interpretations, and recommendations found in this guide are good as of the publication date; we will do our best to update this packet as new information is given by our partners.

Please feel free to reach out to the Chamber for the appropriate point of contact about the resource guide. Also, [keep in touch with us by “Liking” our Facebook page](#) for timely information. We are also allowing the business community to post updates in our [“Think Carroll First” Facebook group](#).

Be well, stay safe, and continue to Think Carroll First

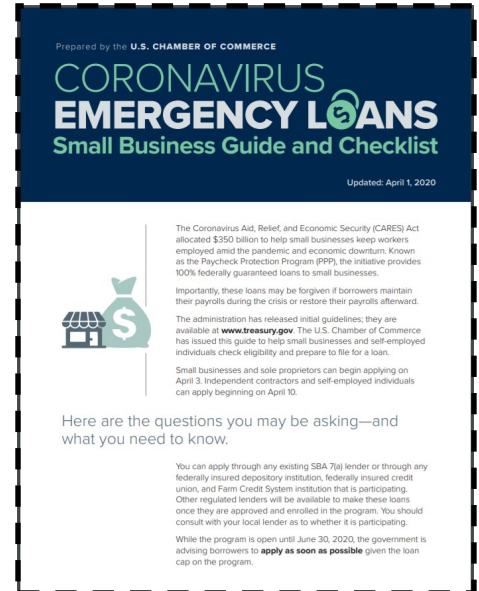
Daniel Jackson

President, Carroll County Chamber of Commerce

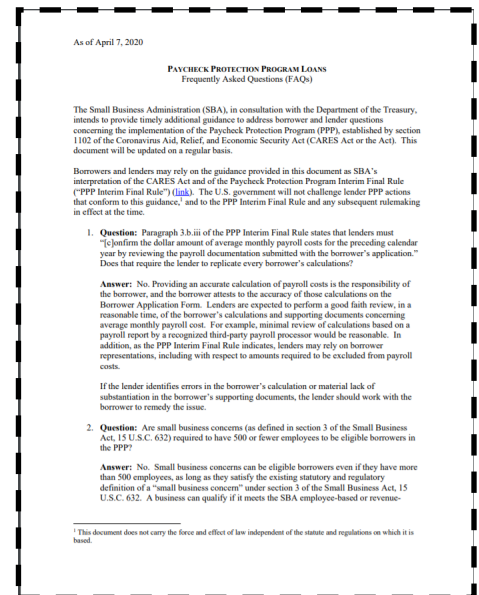
## Financial Resources

Small Business Administration – [www.sba.gov](http://www.sba.gov)

- Emergency Injury Disaster Loan Advance – This loan will provide up to \$10,000 of economic relief to business that are experiencing temporary loss of revenue. This program is for all small businesses (less than 500 employees), private non-profit organizations, and certain industries with more than 500 employees (see [Size Standards Table](#)) [Learn more by clicking this link.](#)
- Payroll Protection Program – [Learn more about this program by clicking this link.](#) This program is designed to provide money to small businesses (less than 500 employees) to cover payroll for employees that make less than \$100,000 per year. The loan may be forgiven if the funds are used for payroll, interest on mortgages, rent, and utilities. It is strongly encouraged that at least 75% of the loan be used for payroll. Contact your bank representative for more information. [You can find a lender by clicking this link.](#)
- SBA Bridge Loan – Quick access to \$25,000, but only to small businesses that currently have a business relationship with an SBA Express Lender. This loan is designed to bridge the gap until a lending decision is made for the Economic Injury Disaster Loan. [Learn more by clicking this link.](#)
- SBA Debt Relief – SBA is providing financial relief to small businesses during the pandemic. SBA may automatically pay principal, interest, and fees of existing or new 7(a), 504, or microloans for a short period of time. These loans must be either: 1) currently in existence, or 2) issued prior to September 27, 2020. [Learn more by clicking this link.](#)



[The US Chamber of Commerce's  
SBA Guide and Checklist.](#)



[The SBA's Frequently Asked  
Questions and Answers.](#)

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## Labor & Unemployment Assistance

### Georgia Department of Labor

<https://dol.georgia.gov/>

Under the Coronavirus Relief Act (CARES Act), the Georgia Department of Labor will provide funds to displaced workers. You can find information specific to the COVID-19 outbreak at <https://dol.georgia.gov/gdol-covid-19-information>

The CARES Act allows for the following provisions:

- Provides for Federal Pandemic Unemployment Compensation of \$600 weekly in addition to regular state benefits;
- Extends state unemployment benefits by 13 weeks of federally funded benefits added to the end of regular state UI benefits; and
- Expands eligibility for those not eligible for regular compensation: self-employed individuals, independent contractors, those with limited work histories, and those unable to work due to COVID-19 related reasons.

Businesses are strongly encouraged to file claims for their affected employees. Businesses that file claims for their affected employees will not have their GA Dept of Labor account charged for benefits if they do so. If employees file individual claims, the business's account may be charged, and those funds will have to be reimbursed to the GA Dept of Labor.

Business owners will find useful information via the GA Dept of Labor's [Frequently Asked Questions section via this link](#).

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### Guidance on Preparing Workplaces for COVID-19

[The Occupational Safety and Health Administration \(OSHA\)](#) developed this COVID-19 planning guidance based on traditional [infection prevention and industrial hygiene practices](#).

[Georgia Tech](#) is offering OSHA training sessions, and companies are encouraged to sign up consultation services.

[Click here to learn more.](#)

### Federal Department of Labor – [www.dol.gov/](http://www.dol.gov/)

The Federal Department of Labor has issued guidance on Workplace Safety; Wages, Hours, and Leave; Unemployment Insurance Flexibilities (see Georgia Department of Labor for details); Support for Dislocated Workers; and other topics. [Learn more by clicking this link.](#)

The Federal Department of Labor has passed new rules concerning sick leave. These rules give guidance to business with fewer than 500 employees. Under the provision, tax credits will cover the cost of providing employees that take sick leave for specific reasons related to COVID-19. [Learn more by clicking this link.](#)

## Partner Organizations

### UGA Small Business Development Center

[www.georgiasbdc.org](http://www.georgiasbdc.org) — The UGA Small Business Development Center has an excellent breakdown of the various loans in the Coronavirus Relief Act. [Learn more by clicking this link.](#)

### University of Georgia Archway Partnership

[www.archwaypartnership.uga.edu](http://www.archwaypartnership.uga.edu) — The Archway Partnership has produced a [comprehensive guide](#) that lists all of the federal and state resources committed to the fight against the coronavirus.

### Georgia Tech

<https://oshainfo.gatech.edu/#> - Georgia Tech will offer consulting services with OSHA-related issues. They offer OSHA guides, online seminars, and free on-site consultations for companies with fewer than 500 employees.

### Georgia Chamber of Commerce

<https://www.gachamber.com/covid19/> - The Georgia Chamber of Commerce provides a state-level resources via its website. There are several articles, archived conference calls, insights into business trends, and summaries of other state-level resources

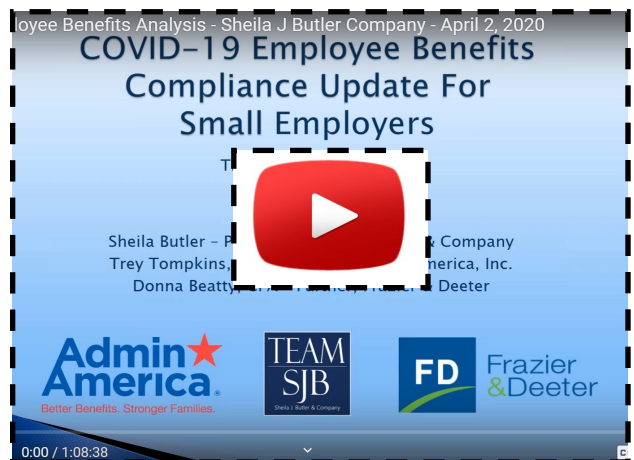
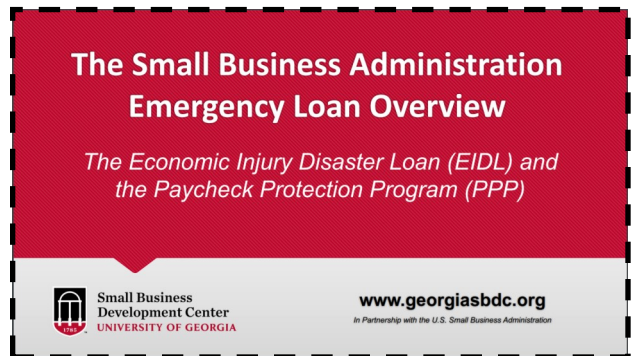
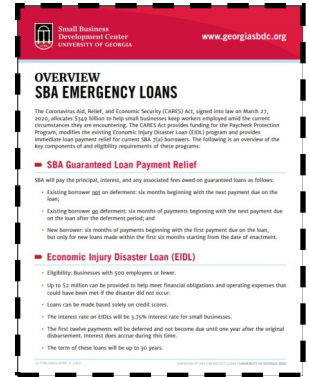
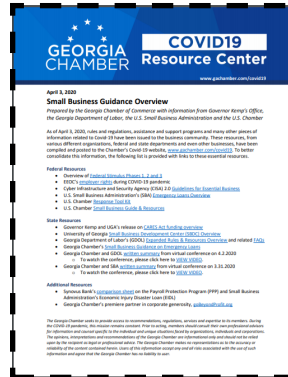
### United States Chamber of Commerce

<https://www.uschamber.com/co/> - The US Chamber's [Coronavirus Guide](#) has a comprehensive guide to best business practices, as well as information about the Coronavirus Relief act. Their [Small Business Guide](#) gives practical advice on navigating your business and finding resources.

### Federal Emergency Management Agency (FEMA)

FEMA has dedicated their entire website to the coronavirus response. [By visiting the FEMA website](#), you'll find out how you can help manufacture medical supplies for the federal government. You will also find an excellent "Rumor Control" section that answers trending rumors about coronavirus and the government's response plan.

Please click the media links below for additional information and resources from our partner organizations.



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## Healthcare Resources



<https://www.tanner.org/>

- Tanner Health System has developed [a questionnaire to help determine if you are sick with COVID-19](#)
- [Click this link for daily updates](#) about COVID-19 in Carroll County.
- For more info on the Coronavirus and how it spread, [visit this link](#).
- [Follow Tanner Health System on Facebook](#).

Do you  
**KNOW THE SYMPTOMS**  
 of Coronavirus 2019?

<p><b>CORONAVIRUS</b></p> <ul style="list-style-type: none"> <li>◆ Fever</li> <li>◆ Cough</li> <li>◆ Shortness of breath</li> <li>◆ Symptoms appearing 2-14 days after exposure</li> </ul>	<p><b>ALLERGIES</b></p> <ul style="list-style-type: none"> <li>◆ Sneezing</li> <li>◆ Headaches</li> <li>◆ Itchy, runny or stuffy nose</li> <li>◆ Itchy, red or watering eyes</li> </ul>
<p><b>FLU</b></p> <ul style="list-style-type: none"> <li>◆ Fever</li> <li>◆ Cough</li> <li>◆ Headaches</li> <li>◆ Sore throat</li> <li>◆ Fatigue (tiredness)</li> <li>◆ Muscle or body aches</li> <li>◆ Runny or stuffy nose</li> </ul>	<p><b>COLD</b></p> <ul style="list-style-type: none"> <li>◆ Cough</li> <li>◆ Sneezing</li> <li>◆ Headaches</li> <li>◆ Sore throat</li> <li>◆ Watery eyes</li> <li>◆ Runny or stuffy nose</li> <li>◆ Muscle or body aches</li> </ul>

Visit [tanner.org/ncov](https://www.tanner.org/ncov) for more information.



<https://www.cdc.gov/coronavirus/2019-nCoV/index.html>

The Centers for Disease Control and Prevention have developed an easy-to-read website that provides tips to reduce your risk of contracting COVID-19.



<https://dph.georgia.gov/>

- View the daily updates on COVID-19 transmission in the State of Georgia [by visiting this link](#).
- COVID-19 Hotline: [\(844\) 442-2681](tel:844-442-2681)

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