



Q&A: Shelter-in-Place & Business Relief Guidance Related to COVID-19

On Thursday, April 2, 2020, Governor Kemp issued an Executive Order for Shelter-in-Place in Georgia (April 3-April 13, 2020) that keeps citizens in homes and shutsters businesses deemed non-essential in a bid to slow the spread of COVID-19. With the rapidly changing situation surrounding COVID-19 and its implications for business, Forward Rabun, Inc. and the Rabun County Chamber of Commerce are dedicated to providing leadership and resources to help you manage the situation. We are committed to supporting you, your business, our community, and the region, during this challenging time. Our top priority is the economic vitality and health of our community.

1) Q: What does a Shelter-In-Place order mean and when will the order take effect? How long will it last?

A: During a Shelter-In-Place, all non-essential businesses remain closed and public gatherings are prohibited. Governor Brian Kemp's executive order to shelter-in-place order begins at 6 pm on Friday, April 3 and extends to 11:59 pm on Monday, April 13, 2020. Individuals may leave their place of residence for their outdoor exercise, for essential business employment, for shopping, restaurant takeout and services defined in the order, provided they comply with social distancing requirements.

[Read Governor Brian Kemp's Shelter-In-Place Executive Order HERE](#)

Check back for updates on this and other executive orders.

2) Q: What is considered an essential business vs. non-essential?

A: Governor Kemp's Executive Order to Shelter-In-Place defines many business categories as essential and it includes all business categories deemed "essential critical infrastructure workforce" by the US Department of Homeland Security in guidance issued on March 19, 2020 and revised on March 28, 2020.

[Read the State of Georgia Shelter-In-Place Order HERE](#)

[Click HERE to download the US Department of Homeland Security Memorandum on Identification of Essential Critical Infrastructure Workers During COVID-19 \(Link to PDF\)](#)

[Click HERE for Georgia's site about the Executive Order and "Should My Business Remain Open?"](#)

These are businesses largely agreed to be essential:

- Supermarkets and grocery stores
- Big-box stores
- Pharmacies
- Convenience stores and discount stores
- Garbage collection
- Healthcare operations
- Daycare centers
- Hardware stores
- Gas stations and auto repair shops
- Banks
- Post offices and shipping businesses
- Veterinary clinics and pet stores
- Farmers' markets and food banks
- Businesses that provide necessities
- Educational institutions, for the purposes of facilitating distance learning
- Agriculture and food processing
- Warehousing, storage and distribution
- Transportation, including airlines, rideshare programs and vehicle rentals
- Suppliers to essential businesses

Non-essential businesses are generally recreational in nature. Restaurant in-dining services are included, but restaurants are allowed to continue to offer take-out and delivery services.

These are the businesses largely agreed to be nonessential:

- Bars and nightclubs
- Theaters
- Gyms and fitness centers
- Museums
- Shopping malls
- Bowling alleys
- Barber shops, beauty shops and hair salons
- Sporting and concert venues

3) Q: Do you have to apply to be considered an essential business?

A: No. If your business or organization is in the list of exempt essential businesses, it may still operate. You do not need to obtain any specific authorization from a local or the State of Georgia to do so.

The Georgia Department of Economic Development (GDEcD) is authorized to issue guidance to any business or organization regarding its status as Critical Infrastructure under the Governor's Executive Order.

[GDEcD has a dedicated site to answer questions HERE.](#)

Inquiries can be directed to GDEcD through a special COVID-19 Inquiries email: COVIDcomments@georgia.org

4) Q: My business is considered to be an essential business, what does that mean for my employees?

A: Many of our members have provided their employees with a letter or card stating you are operating an essential business and the bearer is an essential employee. We have a template for official company letterhead, as well as "Essential Employee" cards that should be personalized for the employer and employee. It is a best practice for your employees to keep this letter with them, as well as business cards/pay stubs and an official government-issued ID.

[Template document for creating an "Essential Employee Letter"](#)

[Template document for creating "Essential Employee Cards"](#)

5) Q: My business is considered to be essential, what guidelines do I need to follow in terms of doing business?

A: Every business should implement their plans to protect the health and safety of their employees and customers.

[Click HERE for the CDC Interim Guidance for businesses and employers during COVID-19](#)

If you have been designated essential by your employer, you should continue to go to work and practice social distancing.

6) Q: As an employer, what steps do we need to take in the workplace to ensure a safe work environment?

A: The Occupational Safety and Health Administration (OSHA) has published new guidance on preparing workplaces for COVID-19, outlining steps employers should take to help protect their workforce. OSHA has divided workplaces and work operations into four risk zones, according to the likelihood of employees' occupational exposure during a pandemic. These risk zones are useful in determining appropriate work practices and precautions.

[Click HERE for OSHA Guidance on Preparing Workplaces for COVID-19](#)

Employers should encourage employees to:

- Stay at home when you are sick.
- Wash your hands often with soap and water for at least 20 seconds. If soap and water are not available, use an alcohol-based hand sanitizer.
- Clean and disinfect frequently touched objects and surfaces.
- Avoid touching your eyes, nose and mouth with unwashed hands. Avoid close contact with others, especially those who are sick.
- Refrain from shaking hands with others for the time being.
- Cover your cough or sneeze with a tissue.

As an employer, you should:

- Ensure that employees have ample facilities to wash their hands, including tepid water and soap, and that third-party cleaning-custodial schedules include frequent and thorough cleaning of high-contact areas.
- Consider staggering employee starting and departing times, along with lunch and break periods to minimize overcrowding in common areas, such as break rooms and bathrooms.
- Have a single point of contact for employees for all concerns that arise relating to health and safety.
- Follow updates from the Centers for Disease Control (CDC) and the World Health Organization (WHO) regarding additional precautions.
- Evaluate your remote work capacities and policies. Teleconference or use other remote work tools in lieu of meeting in person.

7) Q: What do I need to know about the Families First Coronavirus Response Act (FFCRA)?

A: Effective April 1, 2020, the Families First Coronavirus Response Act requires certain employers to provide their employees with paid sick leave and expanded family and medical leave for specified reasons related to COVID-19. The U.S. Department of Labor (USDOL) administers and enforces the new law's paid leave requirements. These provisions will apply from the effective date through December 31, 2020. In general, employees of private sector employers with fewer than 500 employees, and certain public sector employers, are eligible for up to 80 hours (two weeks) of fully or partially paid sick leave for COVID-19 related reasons. Covered employers are required to post a notice of the Families First

Coronavirus Response Act (FFCRA) requirements. An employer may satisfy this requirement by emailing or direct mailing this notice to employees. The employer is not required to post this notice in multiple languages, but the USDOL is translating the poster in multiple languages.

Small and midsize employers may begin using two new refundable payroll tax credits to obtain reimbursement for the costs of providing coronavirus-related leave to their employees.

[Click HERE for the US Department of Labor guidance for FFCRA](#)

[Click HERE for Frequently Asked Questions about the FFCRA](#)

[Click HERE for the FFCRA required poster for employers in English Employers](#)

[Click HERE for IRS Guidance on payroll tax credits related to FFCRA](#)

8) Q: What if one of my employees has contracted COVID-19?

A: First, encourage them to stay home or seek the medical attention they need. The Families First Coronavirus Response Act (FFCRA) requires employers of 500 or fewer employees to provide their employees paid sick leave or expanded family and medical leave for specified reasons related to COVID-19. The US Department of Labor administers and enforces the new requirement and it is in effect April 1 through December 31, 2020.

[Click HERE for the US Department of Labor guidance for FFCRA](#)

9) Q: What support is available to small businesses that are experiencing financial hardship due to COVID-19?

A: US Small Business Administration (SBA) Economic Injury Disaster Loan: On March 18, 2020, the US Small Business Administration (SBA) designated all counties in Georgia eligible for low-interest federal disaster loans for working capital to small businesses suffering economic injury from this pandemic. The SBA's Economic Injury Disaster Loans (EIDL) offer up to \$2 million in assistance to help overcome the temporary loss of revenue they are experiencing. These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The interest rate is 3.75% for small businesses and 2.75% for non-profits. Terms are determined on a case-by-case basis, upon each borrower's ability to repay.

For more information:

[SBA Economic Injury Disaster Loan Application Instructions](#)
[Loan Application](#)

[For Local Assistance and Local Small Business Resources](#)
[Official SBA Release](#)

A: Payroll Protection Program - Keeping American Workers Paid and Employed Act: On March 27, Congress approved the Coronavirus Aid, Relief and Economic Security (CARES) Act that includes the Payroll Protection Program that provides access to 100% federally guaranteed loans for small businesses for up to 8 weeks of expenses. If used to maintain payroll, a portion of the loan is forgiven. From February 15 through June 30, 2020, SBA loans may be available for eligible businesses and nonprofits with 500 or fewer employees. Personal guarantees and collateral are not required for these loans. The loan can be up to \$10,000,000 and can be used for payroll costs, group health, interest on mortgage payments, rent, utilities and interest on debt obligations that were incurred before February 14, 2020. The SBA is providing the loan guarantee, but the loans will be processed through local lending institutions. Contact your local bank or lender for more information.

Rabun County Chamber of Commerce and Forward Rabun Small Business Resource Partners:
[University of Georgia Small Business Development Center](#)
[Small Business Access Partners](#)
[Northeast Georgia SCORE](#)
[Small Business Administration](#)
[State of Georgia](#)

10) Q: What about the stimulus checks? What will I receive and when will I get it?

A: A provision of the CARES act approved by Congress and the President on March 27 provides a direct payment to individual taxpayers.

- The CARES Act provides \$1,200 for an individual, a maximum of \$2,400 for a couple filing a joint return, and \$500 per child. -If you made less than \$75,000 in 2019, you will receive the full \$1,200.
- If you and your spouse together made less than \$150,000 in 2019, you will receive the full \$2,400.
- Regardless of what you made in 2019, if you have children, you will receive \$500 per child.
- This applies to those who have no income, as well as those whose income comes entirely from non-taxable means-tested benefit programs, such as social security.
- The only people that are ineligible to receive these rebates are unlawful residents, dependents, and estates and trusts.

Treasury Secretary Steven Mnuchin has said the checks will be sent out “within three weeks” to people for whom the IRS has information. You don’t need to sign up or fill out a form to receive a payment if you’ve been working and paying taxes since 2018.

If you have received a tax refund within the last two years by direct deposit, that’s where the money will be sent. If not, the IRS can mail a check to your “last known address,” and it has 15 days to notify you of the method and amount of the payment. If you have moved recently it may benefit you to notify the IRS as soon as possible.

[Click HERE for more information from the IRS about the direct payments.](#)

11) Q: As an employer, what do I need to do if I need to reduce work hours, temporarily lay off workers or temporarily close?

A: The State of Georgia requires employers to electronically file partial claims to the Georgia Department of Labor (GDOL) on behalf of your employees whenever it is necessary to temporarily reduce work hours or there is not work available for a short period. Partial claims results in employees receiving unemployment insurance benefit payments faster, usually within 48 hours for claims filed electronically. There are penalties for employers that fail to file partial claims.

[Click HERE for How Employers File Partial Claims](#)

[Click HERE for GDOL Employer Filed \(Partial\) Claims Filing Video Tutorial](#)

[Click HERE for GDOL Employer Portal Login](#)

A: The Federal Worker Adjustment and Retraining Notification (WARN) Act requires employers to provide 60-day notice to workers and the Georgia Department of Labor and the appropriate local government. In general, employers must comply with WARN if they have 100 or more employees and certain employer actions require a WARN notice including facility closure and mass layoff.

[Click HERE for the GDOL WARN Guide](#)

12) Q: I'm recently unemployed. Am I required to file an unemployment claim in person?

A: No. The Georgia Department of Labor (GDOL) has temporarily suspended in-person requirements for services. The GDOL has an online access to unemployment services for employees and employers. Claims can be filed online 24/7.

[Click HERE for how to file an Unemployment Insurance Claim online](#)

[Click HERE for filing an Unemployment Insurance Claim](#)

Thank you to the Greater Hall Chamber of Commerce for their collaboration on this piece.

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Local assistance with items such as food, utilities, rent or mortgage payments may be available through Rabun County Family Connection, Ninth District Opportunity and Rabun County Department of Family and Children Services (DFACS).

Rabun County Family Connection: 706-782-8390

Ninth District Opportunity: 706-782-3704

Rabun County DFACS: 706-782-4283