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March 30, 2020

New Information Regarding Unemployment Including Mandatory Filing by Employers

The Georgia Depart of Labor is temporarily suspending in-person requirements for department services. In accordance to Governor Kemp's recommendation, online access is being provided for unemployment services, partial claim access for employers, and services for reemployment. According to the GDOL website, "Employers are required to file partial claims on behalf of their employees whenever it is necessary to temporarily reduce work hours or there is no work available for a short period. Any employer found to be in violation of this rule will be required to reimburse GDOL for the full amount of unemployment insurance benefits paid to the employee."

More information can be found here.

<u>Georgia Chamber Resources on Small Business</u> <u>Administration Loan Programs</u>



The Small Business Administration currently has two major loan programs in response to COVID-19. A business can apply for both the Economic Injury Disaster Loan program and Paycheck Protection Program IF there is different use of proceeds for each program. Funds from these loans cannot be comingled.

<u>Click here for a PDF by the Georgia Chamber with information on these two loan programs.</u>

OneDigital Health and Benefits Offers Resources for Businesses



During this difficult time, employers are facing significant HR issues while balancing the care of their employees and business survival. To assist Savannah businesses, OneDigital Health and Benefits offers Savannah Chamber members resources to face this challenging time. Starting on March 18, OneDigital began offering webinars on current events to educate and guide employers in need with a Q&A session. All of the webinars and resources are available on their COVID-19 Resource Library. Email interaction with our experts and SPHR certified HR Consultancy are being provided as well. More information is available at OneDigital's website at OneDigital.com/Coronavirus/.

The next webinar, which is being offered free, is tomorrow. It is "How Employers Can Make the Most of a 2 Trillion-Dollar Economic Lifeline." Register at OneDigital.com/event/covid-19-employer-advisory-session-3/.

How Do I Get My Stimulus Check?



Under the Senate's coronavirus bill, each adult citizen will receive a stimulus check based on the income reported on their 2019 taxes. If 2019 taxes have not yet been filed, then

the amount of the check will be based on their 2018 tax filing.

"Adjusted gross income" is different from "taxable income." It is the amount of money you report as income, including earnings from your job, self-employment, dividends, etc., minus certain "above the line" deductions like alimony payments and contributions to certain retirement accounts, including a 401(k) and IRA. You can find this information on line 8b on your 2019 Form 1040 and line 7 on your 2018 Form 1040.

Here is a breakdown of how much your stimulus check will be based on your income:

- \$1,200 for an individual who made \$75,000 or less
- \$1,200 for a head of household who made \$112,500 or less
- \$2,400 for a couple who filed jointly and made
 \$150,000 or less
- \$500 per child
- \$1,200 minus \$0.05 for every dollar over \$75,000 that an individual made
- \$1,200 minus \$0.05 for every dollar over \$112,500 that a head of household made
- \$2,400 minus \$0.05 for every dollar over \$150,000 that couples who filed jointly made

Individuals who made \$99,000 or more and couples who made \$198,000 or more will not receive the payment because the payment decreases by \$0.05 for every dollar over a specific amount.

The bill says the checks are set to be sent as rapidly as possible. According to The Wall Street Journal last week, treasury Secretary Steven Mnuchin said the Trump administration was aiming to send the first round of checks by the end of April. You will receive your payment in the form of a direct deposit to accounts that you used on tax filings in 2018 or later. If you do not have direct deposit or a bank account, the checks are likely to be sent in the mail, which could take longer. Visit the IRS website for more information.



According to dol.gov, the Families First Coronavirus Response Act (FFCRA), which offers employees and employers protections and relief, goes into effect April 1, 2020. The FFCRA requires certain employers to provide their employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19. The Department of Labor's Wage and Hour Division administers and enforces the new law's paid leave requirements. These provisions will apply from April 1, 2020 through December 31, 2020.

<u>Everything you need to know about the employer paid leave</u> requirements can be found here.

Important Information:

- Fact Sheet for Employees
- Fact Sheet for Employers
- Informational Poster for Federal Workers
- Informational Poster for All Other Employees
- Questions and Answers

<u>Virtual Conference Call with GA DOL Commissioner Mark</u> <u>Butler</u>



Please join the Georgia Chamber of Commerce this Thursday, April 2, 2020 at 10 a.m. for a virtual conference call with Georgia Department of Labor Commissioner Mark Butler. Commissioner Butler will share an overview of the expanded rules & resources recently announced by the Department as part of the state's COVID-19 response. A summary of these expanded rules, designed to assist both employees and employers, can be found on the Chamber's website.

Due to the high-demand teleworking has placed on the conferencing industry, we have been asked to encourage as many of you as possible to join our call through your computer systems at the following link:

Join Zoom Meeting https://zoom.us/j/8818044738

Meeting ID: 881 804 4738

Dial-in options from your mobile phone include the following lines. Should a line be busy, please try another number from this list until you are connected into the conference:

One tap mobile

- +13126266799,,8818044738# US (Chicago)
- +16465588656,,8818044738# US (New York)

Dial by your location

- +1 312 626 6799 US (Chicago)
- +1 646 558 8656 US (New York)
- +1 346 248 7799 US (Houston)
- +1 669 900 9128 US (San Jose)
- +1 253 215 8782 US
- +1 301 715 8592 US

Meeting ID: 881 804 4738

Find your local number: https://zoom.us/u/acVyZM7Way

Questions

All questions should be submitted IN ADVANCE through www.sli.do using code #2957to enter the forum. Please submit your questions by 5:00PM on Wednesday, April 1, 2020. Questions will NOT be taken during the call.

<u>President Trump Approves Georgia Disaster Declaration,</u> <u>Authorizing Federal Aid</u>



Sunday, President Trump officially approved Georgia's disaster declaration, clearing the way for direct federal assistance as the state grapples with the coronavirus pandemic.

The funds, Governor Kemp said, will cover actions taken by the state that "eliminate or lessen immediate threats to lives, public health, or safety."

<u>Click here to read more about what this declaration means for Georgia.</u>

<u>Join the Fabulous Equinox Orchestra for a Live Show at 8 p.m.</u>



Join Savannah's Fabulous Equinox Orchestra for another live online performance tonight at 8 p.m.!

Click here for details.

Good News



- Nine Line Apparel, winner of the Chamber's 2016
 Entrepreneur of the Year Award, is <u>receiving praise</u> for vowing to produce millions of medical masks for first responders.
- Look ahead toward better times: sign up for the <u>Enmarket Savannah Bridge Run's design contest!</u> Better hurry, though: the deadline is April 1!

Do you have any positive local stories to share? Send them to lnfo@SavannahChamber.com with the subject "Positive Stories" and we may choose yours to share with the community!

Guidance and Resources



We will update and add to the links below as new guidance and resources become available. <u>Click here to visit the Chamber's resource page</u>.

- Coronavirus Digital Toolkit
- Coronavirus Guidance for Employers
- Coronavirus Workplace Tips for Employees
- Coronavirus Resource Hub for Small Businesses
- Coronavirus Local/State Policy Tracker
- Coronavirus Workplace Flyer

For more info, please visit <u>the CDC's Guidance for Businesses</u> <u>page</u>.



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