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**PRESS RELEASE**

**FOR IMMEDIATE RELEASE**

**HALLANDALE BEACH COMMUNITY REDEVELOPMENT AGENCY RELEASES 20 STEPS TO HELP LOCAL BUSINESSES DEAL WITH CORONAVIRUS (COVID-19) ALONG WITH RESOURCES FOR THOSE AFFECTED BY THE OUTBREAK**

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**Hallandale Beach, FL – March 13, 2020** - Throughout the United States there are over 30 million small businesses that are vitally important to the communities in which they serve. Small businesses employ more than half of the private work force and are responsible for approximately 50 percent of all sales and private gross domestic product.

The City of Hallandale Beach has over 2,700 businesses that collectively serve as the economic engine of our beautiful community. Each business, whether it may be in the restaurant, service, retail, industrial, transportation, entertainment or medical, to name a few, are vital components of what makes Hallandale Beach a City in which people want to live, work and play.

The Hallandale Beach Community Redevelopment Agency (HBCRA) and the City of Hallandale Beach seeks to reassure our varied businesses and their workforce that we stand with you during these uncertain times. Our goal is to ensure that our community not only remains strong, but has access to the resources on the Federal, State, County and local levels that will enable to ensure that the businesses remain Safe, Clean and Informed.

HBCRA and the City released a list of 20 recommendations to help the City's businesses weather any potential slowdown caused by the outbreak of the Coronavirus. Each step should be evaluated solely within the context of the requirements and needs of each business. In addition to these recommendations, the agency and City have compiled several resources that may be of value to the City's business community. The 20 recommendations and business resources are listed below.

Businesses should continue to check the Center for Disease Control (CDC) Website at <https://www.cdc.gov/coronavirus/2019-ncov/index.html> for further information regarding the Coronavirus. Businesses can also visit the City of Hallandale Beach's website at <https://www.cohb.org/corona> for more information.

For more information about HBCRA, visit [www.cohbcra.org](http://www.cohbcra.org) or call (954) 457-2228.

## 20 STEPS TO HELP YOUR BUSINESS DEAL WITH CORONAVIRUS (COVID-19)

1. Employers should establish firm requirements that any sick employees not enter the workplace in order to protect their fellow employees and other members of the public.
2. The CDC recommends that employees who become sick upon arrival or during the workday should be separated from other employees and sent home immediately.
3. Emphasize appropriate respiratory etiquette (contain coughs and sneezes) and emphasize frequent hand washing by all employees.
4. Establish policies and practices to increase the physical distance among employees and between employees and members of the public — social distancing — to reduce the spread of the virus.
5. Communicate openly about the status of business operations, what protective measures you've implemented, and how they (as customers) will be protected when they visit your business. Promotions may also help incentivize customers who may be reluctant to patronize your business.
6. Plan on bringing staff together in order to prepare a plan for what to do if the incident worsens or improves.
7. Greet without shaking hands for the near future.
8. Perform frequent environmental cleaning of the workplace, especially surfaces that are frequently touched in common areas.
9. Install alcohol-based hand sanitizer stations.
10. Cross train staff on essential functions to ensure business continuity while any key employees may be unavailable.
11. If possible, businesses such as restaurants should partner with food delivery businesses that can deliver directly to consumers.
12. Make available video conferencing software and phone bridges for virtual meetings rather than relying on in-person group meetings.
13. Prepare your IT systems to support telecommuting, which typically creates a more resilient business in times of need.
14. Install appropriate apps on employees' phones or mobile computing devices in order to access work and related apps and data remotely.
15. Consider moving your phone system and voicemail to the cloud; it is easier to retrieve messages from home and setup call forwarding.
16. Consider changing workflow to sharing documents in the cloud, so collaboration is still possible with many remote employees. Ensure you have good security protocols in place for sensitive documents or work streams.
17. Move email to the cloud, rather than hosting it on servers at the office. This is more related to other types of disasters that might disrupt IT systems, but is a best practice.
18. Diversify supply chains to become less dependent on individual suppliers from territories that may be at greater risk of impacts from COVID-19, if your operation depends on such supply chains.
19. Review and update business insurance policy information in order to understand what is covered and not covered during an extended incident.
20. Plan now for lines of credit / capital, in case working capital and cash flows become impacted by a reduction in consumer demand or a delay in ability to fulfill product or service orders. U.S. Small Business Administration (SBA) is in the process of making SBA disaster loans available to businesses (decision pending Friday, March 13), and pending the outcome of H.R.6040 the interest rate may decrease to zero.

## **RESOURCES AVAILABLE TO HALLANDALE BEACH BUSINESSES AFFECTED BY CORONAVIRUS OUTBREAK (COVID-19)**

### **STATE OF FLORIDA**

Florida Department of Economic Opportunity (FDEO)

#### **Short Time Compensation Program for Employees**

The Short Time Compensation program helps employers retain their workforce in times of temporary slowdown by encouraging work sharing as an alternative to layoff.

The program permits prorated reemployment assistance benefits to employees whose work hours and earnings are reduced as part of a Short Time Compensation plan to avoid total layoff of some employees.

#### Eligibility Requirements:

The employer must describe a plan for giving notice, if feasible, to an employee whose workweek is to be reduced, together with an estimate of the number of layoffs that would have occurred absent the ability to participate in STC.

If you are a client company trying to apply for a plan for leased employees, contact the leasing company. They will need to file a plan separately on behalf of their employees.

Reduced hours must be used as a temporary solution to avoid a layoff. The employer must submit a Short Time Compensation plan application to the Short Time Compensation Coordinator, Reemployment Assistance Services

Individuals participating in an employer-sponsored training may also be eligible to participate in the short-time compensation program.

Participating employees must be full-time (at least 32 hours per week prior to Short Time Compensation reduction), permanent employees (not seasonal) and the employees must have a set number of hours (excluding overtime) that they work each week in order to participate. Employees paid piece rate, on commission, or who are hired to do certain jobs regardless of the time required are not eligible for participation.

Short Time Compensation benefits are payable when normal hours of work are reduced from 10-40 percent. If normal work hours exceed 40, the percentage will be based on 40 hours.

Each week that Short Time Compensation benefits are claimed, at least 10 percent of the employees from the total staff or within a particular unit must be working reduced hours. (Two employees is the minimum for a staff or unit of less than 20 employees.)

#### Short Time Compensation Program Goals:

Goals of the Short Time Compensation program are listed below.

Employees retained during a temporary slowdown can resume high production levels when business conditions improve and are spared the hardships of full unemployment.

Employers avoid the expense of recruiting, hiring, and training new workers when business conditions improve.

Employers who must permanently reduce their workforce can use the program as a transition to layoff. Affected employees may continue to work at reduced levels with an opportunity to find other employment before the expected layoff.

For eligibility requirements and how to apply visit <https://connect.myflorida.com/Employer/Core/Login.ASPX>.

## **LOCAL**

### **Hallandale Beach Community Redevelopment Agency**

Hallandale Beach Banking Consortium

Access to capital continues to be a major problem for small business start-ups and expansions. Many small businesses access equity capital from family, friends, venture or private equity capital or by using credit cards which can be a very expensive option.

The Hallandale Beach Lending Consortium was formed to explore creative ways for local Hallandale Beach based banks to not only meeting their Federal Community Reinvestment Act (FCRA) obligations in Hallandale Beach, but to streamline the lending process for local businesses.

The banks that are currently a part of the Banking Consortium include:

1. City National Bank
2. Florida Community Bank
3. Wells Fargo
4. TD Bank
5. Desjardin Bank

For more information please email [info@cohbcra.org](mailto:info@cohbcra.org) or visit [www.cohbcra.org](http://www.cohbcra.org)

## **FEDERAL RESOURCES AVAILABLE WITH A DISASTER DECLARATION IN AREA PERTAINING TO CORONAVIRUS/COVID-19**

### **SBA Disaster Assistance**

- The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19). Upon a request received from a state's or territory's Governor, SBA will issue under its own authority, as provided by the Coronavirus Preparedness and Response Supplemental Appropriations Act that was recently signed by the President, an Economic Injury Disaster Loan declaration.
- Any such Economic Injury Disaster Loan assistance declaration issued by the SBA makes loans available to small businesses and private, non-profit organizations in designated areas of a state or territory to help alleviate economic injury caused by the Coronavirus (COVID-19).
- SBA's Office of Disaster Assistance will coordinate with the state's or territory's Governor to submit the request for Economic Injury Disaster Loan assistance.
- Once a declaration is made for designated areas within a state, the information on the application process for Economic Injury Disaster Loan assistance will be made available to all affected communities as well as updated on our website: [SBA.gov/disaster](http://SBA.gov/disaster).
- SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance per small business and can provide vital economic support to small businesses 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 without credit available elsewhere; businesses with credit available elsewhere are not eligible. The interest rate for non-profits is 2.75%.
- SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.
- SBA's Economic Injury Disaster Loans are just one piece of the expanded focus of the federal government's coordinated response, and the SBA is strongly committed to providing the most effective and customer-focused response possible.

For additional information, please contact the SBA disaster assistance customer service center. Call 1-800-659-2955 (TTY: 1-800-877-8339), e-mail [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) or visit [SBA.gov/disaster](http://SBA.gov/disaster) for more information.

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#### **ABOUT THE HALLANDALE BEACH CRA**

The mission of the Hallandale Beach CRA is to promote economic development and enhance quality of life by eliminating and preventing blighted conditions through the facilitation of community partnerships, business growth, job creation, and neighborhood rehabilitation.