

RICHLAND AREA CHAMBER & ECONOMIC DEVELOPMENT

CHAMBERLINK

SEPTEMBER 2020



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f t i y i n

Letter from Jodie

Richland County/Mansfield COVID-19 Small Business Emergency Relief Grant Fund



Dear Members,

Wednesday morning we launched the Richland County/Mansfield COVID-19 Small Business Emergency Relief Grant Fund – yes, it's a long name. Here's what it means:

Small businesses (for-profit entities with 20 FTE's & less and \$1.5M or less in 2019 revenue) can apply for emergency relief grants. The maximum grant amounts are \$7,500 (for 2-20 FTE's) and \$2,500 (for less than 2 FTE's). There are other eligibility requirements and exclusions, please read the full grant guidelines.

The application and full grant guidelines can be found on our website. Applications are open now through 11:59PM on Sunday, September 13, 2020.

This is being funded with dollars from the CARES Act being given by Richland County and the City of Mansfield. We are in talks with additional entities so additional funds may be given and we'll keep you apprised of that.

Join us for a grant informational session via Zoom on Friday, September 4th at Noon – register via the Chamber website.

This is not a first come, first served grant, all eligible applications will be scored. In the event of a tie in scoring, an earlier application would get a slight edge. So, you don't have to drop everything this morning to apply, but I would also recommend not waiting until the last minute if possible.

The grants will be announced on Monday, September 28th. It is important to note that we do expect to receive more applications than we can fund. If, however, additional money becomes available we will go to the next highest scoring group of businesses to award funding.

If you have questions about the grants, please use this email address: grants@richlandareachamber.com or call our office and we'll be happy to assist you.

In non-grant funding news - we are also hard at work on some new programming for the fall, and other ways that we can pivot and continue to provide you with valuable benefits. Check out our recently launched new website – we are excited for that.

Thanks for your continued support and helping us keep
#RichlandCountySTRONG!

Onward,
Jodie

Jodie A. Perry, CCE, IOM, CCEO-AP
President & CEO
Richland Area Chamber & Economic Development



Richland County/Mansfield COVID-19 Small Business Emergency Relief Grant Program

The Richland County/Mansfield COVID-19 Small Business Emergency Relief Grant Program is a grant fund that has been established to grant funds the County, the City of Mansfield and other municipalities received through the "CARES Act".

- Eligible businesses may be able to receive grant funds from the program in order to assist those businesses with operating expenses incurred or paid after March 15, 2020
- Generally, the amount of the grant per business will be a maximum of \$7,500 for businesses with two to twenty FTE's and a maximum of \$2,500 for businesses with less than two employees
- Eligibility for the grants will be tied to key criteria linked to supporting businesses that were viable prior to the pandemic, have been impacted by COVID-19, are located within Richland County, and have the potential to continue to operate following the pandemic.
- Applications will be taken from 9:00 am on Wednesday, September 2, 2020 and run until 11:59pm on Sunday, September 13, 2020.
- All complete applications submitted during that time, that are in compliance with the eligibility criteria set forth below, will be scored based on criteria reviewed by the Grant Underwriting Team.
- The Richland Area Chamber will announce the award of grant funds on Monday, September 28, 2020, and will begin distributing grant funds that week, unless funding from a funder for that particular grant is received by the Richland Area Chamber later than that week (the Richland Area Chamber will advise accordingly).

Eligibility Criteria:

To be eligible for grant funds under the Program, Richland County businesses must meet the following requirements, as of March 15, 2020 - please review full guidelines and eligibility requirements on the Chamber website below:

- The business must operate for profit. Non-profit entities of any type are not eligible.
- 2019 Revenue not to exceed \$1,500,000.
- The business may be a sole proprietorship, partnership, corporation (both S and C), professional association, limited liability company, limited partnership, or limited liability partnership.
- The business, or headquarters for the business, must be located within Richland County.
- The business must have been in operation 12 months prior to launch of grant program (for this purpose that is considered to be September 1, 2020).
- The business must not be permanently closed and must intend to continue its business operations following the COVID-19 pandemic.
- To be eligible for a grant in an amount of up to \$7,500, the business must employ a minimum of two FTE's and a maximum of 20 FTE's. Businesses with less than two FTE's are eligible for a maximum of \$2,500.
- The business must not be in receivership or bankruptcy.
- The business must be current on all Richland County and municipal income tax obligations and Richland County property tax obligations.
- The business must be the primary source of income for business owners with less than 2 FTE's.

Full details and application can be found at
<https://richlandareachamber.com/initiatives/small-business-grant>



Applications due before
11:59pm on Sunday,
Sept. 13, 2020

ZOOM EVENT

State of the Economy

Curtis Dubay is senior economist in the Economic Policy Division at the U.S. Chamber of Commerce. He tracks the condition of the economy, analyzes the impact of public policy on economic growth, and runs the Chamber's Chief Economists Committee. Previously, he was senior economist at the American Bankers Association and a research fellow in tax and economic policy at The Heritage Foundation. He also worked at the accounting firm PricewaterhouseCoopers (PwC) and at the Tax Foundation.

Dubay has researched and published frequently on a wide range of tax and economic issues. He is regularly quoted by the press and has appeared often in the media, including on CNBC, Fox Business, Fox News, and C-Span. He has testified before Congress several times and been cited in newspapers such as The Wall Street Journal, The New York Times, The Washington Post, USA Today, and Politico.

Dubay received his master's degree in economics from the University of Connecticut and his bachelor's degree in economics and leadership studies from the University of Richmond. He resides in Washington, D.C., with his wife and three sons.



DATE & TIME

WEDNESDAY, SEP 23, 2020

12:00 PM - 1:00 PM

COST

\$10 per person

(no charge for Economic Club members)

REGISTRATION

Register online using the event calendar at
www.richlandareachamber.com



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ARE YOU GETTING CHAMBER EMAILS?

The Chamber staff wants to be sure you are receiving emails containing important COVID-19 information for your business.

If you or someone you know in our business community is not getting our emails, be sure to request to be added.

Email us [here](#) with the subject line "include in email list".



RICHLAND AREA
CHAMBER
& ECONOMIC DEVELOPMENT

Strong Business.
Strong Community.

Richland County- Help your community Thrive



It has never been easier to respond to the census on your own. You can respond:



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Or by mail

Respond today at **2020census.gov**
or call **844-330-2020**

Shape
your future
START HERE >

United States
Census
2020

A yellow diamond-shaped warning sign with a black border and the text "ARE YOU READY?" in bold, black, sans-serif capital letters. The sign is tilted slightly to the right. It is set against a dark, stormy background with white lightning bolts visible on the left and right sides. The sign has two visible screws at the top and bottom.

an today.

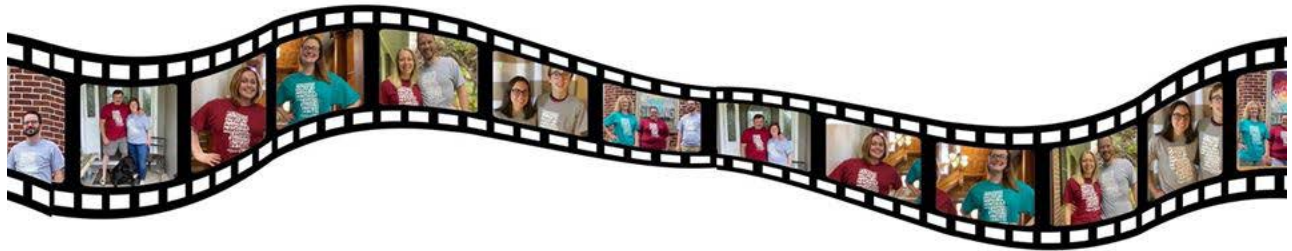
A collection of emergency supplies including a red backpack, a yellow portable radio, a white jug, a roll of duct tape, and several canned goods.



See the preparedness links at
richlandhealth.org

Get Yours Today

SUPPORT RICHLAND COUNTY



You can Find these tee shirts on the Chamber's website (www.richlandareachamber.com)! They come in three color options including dark grey, cardinal red, and jade green. Stop by your website and buy yours today starting \$15!



HAVE YOU ORDERED YOUR RICHLAND COUNTY STRONG YARD SIGN?



**Show your Richland County pride
with a yard sign - only \$10!**

**Signs and stakes are available at the
Chamber for pick up after order is placed.**

Order at richlandareachamber.com/store

YEA! is Accepting Applications!

We are currently accepting applications for the 2020-21 program year. Applications can be found at www.yeausa.org or by contacting the Chamber office. Please attend our upcoming virtual information session so you and your families can learn more about this wonderful program. The session will take place via Zoom from 6:00-7:00 pm on Tuesday, September 8th.

Please register for the session by emailing Nikki Lewis at nlewis@richlandareachamber.com.



RCDG

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LOAN FUND



SUPPORTING
SMALL BUSINESS
BY CREATING
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A LENDING PROCESS INVOLVING:



RCDG /
CHAMBER

PROVIDES
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YOUR BANK

PROVIDES
LOAN



SMALL BUSINESS
(YOU)

HOW IT'S DIFFERENT THAN OTHER LOANS

This loan program with collateral enhancement is aimed at helping to support Richland County small businesses!

Many local small businesses may need extra capital to help them fully reopen after the pandemic caused large scale shutdowns, but often have no additional assets to use as collateral to obtain a loan. With this program, companies will apply to a participating local bank for a loan, and these RCDG funds will be used as additional collateral for the bank to make the loan.

RCDG will be able to allocate up to \$10,000 of collateral per loan. The terms of the loan (amount, interest rate, and repayment period) will vary by financial institution, but will be generally favorable for a small business.

For more information about the RCDG Small Business Loan Fund, you can visit the Chamber's website at RichlandAreaChamber.com and click "Economic Development". Barrett Thomas, Economic Development Director can be reached at 419-522-3211 or via email at bthomas@chooserichland.com.

LOCAL PARTICIPATING BANKERS

Mechanics Bank – Sally Gesouras – 419-524-0831 ext.1689
sgesouras@mymechanics.com

Richland Bank – Clayton Herold – 419-525-8769
cherold@richlandbank.com

Sutton Bank – Scott Them – 419-747-2007
sthem@suttonbank.com

LENDING FAQ

Why isn't RCDG just directly lending the money?

Your relationship with a bank is very important and we don't want to step in the way. Additionally, banks have the capacity and the systems in place to take, review, and process loan applications and RCDG doesn't. We are trying to use the existing systems to make this as easy as possible for the business applying, the bank, and RCDG.

What is collateral enhancement?

When banks make loans they require collateral, often small businesses already have everything pledged as collateral. RCDG will step in and provide the collateral for the bank to make the loan.

Is any portion of the loan forgivable?

No, this is a traditional loan that needs to be repaid.

What are the rates and terms?

The rates and terms vary for each application in the same way that they normally do for business loans, but the rates will be very competitive.

What can I use the money for?

Loan uses are very flexible, inventory, rent, payroll, advertising, but they must be business and not personal expenses.

Can I borrow more than the maximum?

Not through this program, please talk with your lender for additional needs.

Do I automatically qualify for this loan?

No, decisions are made by an independent review committee based on the application and bank's credit analysis.

How are you deciding who gets the money?

The first 20 completed applications forwarded to RCDG from a participating banker will be considered for funding by an independent review committee. As funding allows we will continue to process additional applications.

Where do I start?

By contacting a participating commercial banker.



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DEVELOPMENT GROUP



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Do you have #RichlandCountyStrong photos to share?

Send them to afanello@richlandareachamber.com

SEE MANY MORE PHOTOS ON THE CHAMBER FACEBOOK PAGE!



Banking with us means **giving back.**

As your local, independent bank, we're committed to supporting organizations that make a difference right here in our community.

Mechanics
BANK

Kingwood Center
GARDENS

MyMechanics.com/GiveBack



We had the honor of taking part in United Way of Richland County Summer of Caring. Chamber staff spent the day cleaning horse barns and the arena at Raemelon Therapeutic Equestrian Center as they prepared for their horse competition. Thank you to everyone at Raemelon! It is clear that those working there love what they do.

What an impact Raemelon makes on our community and the residents that live here. Thank you for everything you do!!

The Chamber staff enjoyed handing out PPE Safety Toolkits to registered small businesses!

These boxes are brought to you by our friends at JobsOhio and Team NEO along with many other partners!



Looking for local workforce talent?



Introducing Community Opportunity - Build Your Free Business Profile Today!

What is Community Opportunity?

Simply put, Community Opportunity is a resource. It is a comprehensive website for students, job seekers, and area businesses alike to connect, network, and find/share employment opportunities within our community.

The goal of Community Opportunity is to ensure that everyone in our community is aware of the jobs and careers available. Our local companies are in need of our local talent, who all too often do not realize the great opportunity right here in our own backyard.

Why Should I Participate?

Community Opportunity is a free resource for you as a local business -- you will have access to local job seekers' resumes, and you'll also increase your organization's visibility and community engagement at no cost to you. It's a win-win!

How Do I Build My Profile?

It's easy! Follow the three simple steps below to get started. You'll just need basic contact information, a company summary, plus a photo and/or video.

Step 1: Visit www.communityopportunity.com. Click "Company Registration".

Step 2: Complete the Company Registration form. This includes contact information, company summary/profile information, and industry selection.

Step 3: Click the green "Register" button.

Once you've submitted your information, you'll be able to edit the content, upload photo/video, and post job openings. All profiles are subject to approval. Once your profile is approved, you will be able to upload your logo, photos of your business, and more.

We're happy to help!

Once you've set up your profile -- or if you have any questions during the process, don't hesitate to contact me.

Clint Knight
Director of Workforce Development
Richland Area Chamber & Economic Development
Phone: 419-522-3211
Email: cknight@richlandareachamber.com

BWC delivers billions of dollars, millions of masks for Ohio employers and workforce to mitigate COVID-19 impact

Latest: Governor Mike DeWine proposes \$1.5 billion dividend for Ohio employers

- Ohio Governor Mike DeWine is asking the board for the Ohio Bureau of Workers' Compensation (BWC) to send **up to \$1.5 billion to Ohio employers this fall** to ease the impact of the coronavirus (COVID-19) on Ohio's economy and business community.
- BWC's board of directors will vote on this proposal Sept. 25.
- If approved, this is our second dividend of \$1 billion or more since April and our third since 2019, all at the governor's urging.
 - All told, this equals **\$4.3 billion since 2019**.
- Checks could start going out in **late October**.
- This proposed dividend equals approximately **100% of the premiums employers paid in policy year 2019**.
- BWC will **apply the dividend to an employer's outstanding balances first, including recent installment deferrals**. Any amounts exceeding outstanding balances will be sent to the employer. For those employers, it means one less bill to worry about.
- **Employers must complete their true up for the 2019** policy year by Oct. 2, 2020, in order to be eligible for the dividend.
- As in previous years, **the dividend is possible due to strong investment returns on employer premiums, a declining number of claims each year, and prudent fiscal management**. It's also due to employers who work hard to improve workplace safety and reduce injury claims.

RIBBON CUTTINGS from August



Emerson Expansion - Ontario



GROhio - Mansfield / 60th Year Anniversary



September 2020 BWC News from CareWorks Comp

*“You can’t stop the waves, but you can learn to surf.”
~Jon Kabat-Zinn*

We all know that the spread of Coronavirus (COVID-19) is an escalating global health concern. CareWorks Comp will continue to support our clients’ workers’ compensation and unemployment compensation needs. For the most current and up-to-date information from the Ohio BWC regarding COVID-19 topics, please visit the BWC’s website at: [BWC COVID-19 Information](#).

Happening Now: Group Rating & Group Retrospective Enrollment for Upcoming 7/1/2021 Policy Year

It’s that time of year again: 2021 Traditional Group Rating and Group Retrospective Rating offers are being sent out to employers. Some employers are eligible for both programs (we refer to this as “dual eligibility”). We’re eager to discuss these options with you, as each year there may be a different mix of cost-saving strategies that work best for your organization. **The enrollment deadline for the 7/1/2021 Rate Year is November 16, 2020 for Traditional Group Rating, and January 22, 2021 for Group Retrospective Rating.**

Contact Meridith Whitsel, CareWorks Comp Program Manager, for a group rating savings quote. She can be reached at 614.745.4935 or Meridith.Whitsel@careworkscorp.com.

September 30, 2020: Private Employer Experience “Snapshot” for the Upcoming July 1, 2021 Policy Year

One of the most important dates this month is September 30th. This is the date that the Ohio BWC takes their annual snapshot of your experience to determine your Experience Modifier Rate (EMR) for the 7/1/2021 Policy Year. The BWC will compare all of your claims dollars from 7/1/2015 - 6/30/2019 to your Total Limited Losses (“TLL”)—which is the amount of claims dollars that the BWC expected your company to have for those four rate years. Claims take 2 rate years to enter your experience, and then are used for 4 rate years to determine your EMR.

Another BWC Billion Back Dividend Rebate Proposed

Governor DeWine has asked the Bureau of Workers’ Compensation (BWC) Board of Directors to send up to \$1.5 billion in dividend payments to Ohio employers this fall. This dividend equals approximately 100% of the premiums paid in policy year 2019. (This would be January 1, 2019 to December 31, 2019 for public employers and July 1, 2019 to June 30, 2020 for private employers.) Dividends like this, as well as previous ones, are possible because of strong investment returns on employer premiums, a declining number of claims each year, prudent fiscal management, and employers who work hard to improve workplace safety and reduce injury claims.

If approved by the BWC's Board, this would be the second dividend of \$1 billion or more since April and the third dividend since 2019. BWC anticipated providing a dividend next year, but with Board approval, they will issue one now to provide some immediate economic relief to employers amid the ongoing pandemic. Checks would be distributed by BWC in late October. Employers who did not complete their 2019 policy year True Up **may be** ineligible to receive this Billion Back Dividend. The deadline to complete the private employer True Up and pay any additional premiums owed was August 15, 2020. Private employers who have not completed their 2019 True Up should do so immediately in order to comply with the BWC's limited grace period.

Unemployment Claims Management

This year has presented many additional challenges for our customers. If the confusion of unemployment claims is one of the challenges you are attempting to endure, we encourage you to learn more about our Unemployment Claims Management program. Our team of experts can assist you with a wide range of issues. This includes problems such as benefit charge errors made by the Ohio Department of Job and Family Services, duplicate claims, appeal and hearing issues, plus much more. To learn more about our Unemployment Claims Management services, contact Kammy Staton, Unemployment Cost Control Manager at 614-526-7165 or kammy.staton@careworkscorp.com.

Resuming Business Toolkit

The Centers for Disease Control and Prevention (CDC) has developed a [toolkit](#) to guide employers seeking to resume normal or phased business operations. It based the toolkit [on its Interim Guidance for Businesses and Employers Responding to COVID-19](#). It is designed to assist employers in implementing this guidance in their workplaces. These tools help employers in planning, preparing, and responding to COVID-19.

Ohio BWC: Redesigned Website www.bwc.ohio.gov

A few weeks ago, the Ohio BWC redesigned their website at www.bwc.ohio.gov. You can find A Guide to BWC's Most Popular Web Pages [here](#).

Did You Know?

Your July 1, 2020 through June 30, 2021 Policy Year Estimated Payroll was REDUCED by the Ohio BWC by 20% in response to payrolls possibly being lower as a result of COVID-19! Employers can call the BWC at 1.800.644.6292 and adjust their 2020 Policy Year Payroll as needed. This will ensure a more manageable True Up in the summer of 2021.

Workplace Exposures to COVID-19

Recording Cases of COVID-19

According to the Occupational Safety and Health Administration (OSHA), COVID-19 can be a recordable illness if a worker is infected as a result of performing their work-related duties. However, employers are only responsible for recording cases of COVID-19 if all of the following are true:

1. The case is a confirmed case of COVID-19 (see [CDC information](#) on persons under investigation and presumptive positive and laboratory-confirmed cases of COVID-19);

2. The case is work-related (as defined by 29 CFR 1904.5); and

3. The case involves one or more of the general recording criteria set forth in 29 CFR 1904.7 (e.g., medical treatment beyond first aid, days away from work).

Visit OSHA's [Injury and Illness Recordkeeping and Reporting Requirements page](#) for more information. If you would like to discuss a specific situation with an expert, please contact CareWorks Comp's Safety Consultant, Craig Lanken at 330.472.1656 or craig.lanken@careworkscorp.com

Wearing a Mask: OSHA FAQs

OSHA generally recommends that employers encourage workers to wear medical masks or cloth face coverings at work to help prevent the spread of the coronavirus. OSHA recently issued [frequently asked questions \(FAQ\) guidance](#) to address inaccurate claims that these masks and face coverings cause unsafe oxygen or harmful carbon dioxide levels for the wearer. [Get the facts here.](#)

Ohio BWC's 2020-2021 Division of Safety & Hygiene Safety Services Catalog Available

Hot off the presses! The BWC has published their Division of Safety & Hygiene 2020-2021 Safety Services Catalog for the 2020 Policy Year. Access the catalog by clicking here: [BWC Safety Services Catalog](#). This new Safety Services Catalog is 141 pages detailing all the BWC Employer Programs, information on Safety Grants, Research, Education, Safety Training, and the BWC's Library Services.

2 Hour Safety Training for the Current 2020 Rate Year

Now that we have moved into the new 2020 Rate Year, which runs from 7/1/2020 - 6/30/2021, just a reminder that if you had a claim in the "Green Year" (7/1/2018 - 9/30/2019) and you are in a Group or Group Retrospective program, a representative from your company needs to complete 2 hours of BWC approved safety training by 6/30/2021.

Due to the COVID pandemic all in-person BWC classroom classes have been cancelled for the remaining 2020 calendar year (more information about the 2021 calendar year coming soon.) Online courses and webinars are unaffected and available for enrollment. Additionally, starting in October 2020, BWC will offer approximately 15 classes in a virtual format. These virtual classes will be either half-day lengths or full-day lengths. For further information about the BWC's virtual classes, log into your account at the BWC's Learning Center at: [BWC Learning Center Login](#). Click on **VIRTUAL TRAINING** at the top of the page for a full list of virtual classes. Each participant will need a good internet connection, a computer with headset, and be willing to participate in a virtual training. A webcam is optional. The cost of the BWC virtual training is free.

Another option for employers is to complete Online E-Courses via the BWC's Learning Center. Your online training MUST total 2 hours in order for your 2020 policy year Group/Group Retro Safety Training requirement to be met. For a complete list of BWC Learning Center Online E-Courses, go to: [BWC Learning Center Login](#)

NOTE: Certificates of Completion should either be emailed to twohourtraining@careworkscorp.com or faxed to (614) 495-5200 so that CareWorks Comp may track the fulfillment of this requirement.

Unique & Free “**For Credit**” BWC Webinars Coming Up

The Ohio BWC is hosting unique and helpful webinars in the months to come. For more information, go to the Division of Safety & Hygiene-Ohio BWC Learning Management System website at www.bwclearningcenter.com. Login or create a new account and click on *Catalog Webinars (For Credit)* on the Home Page. The following are the webinars planned for October and November 2020:

Drones: Safety Tools in the Sky. October 7, 2020 from 10:30am – 11:30am

This webinar provides valuable information for employers interested in starting a drone program. Discover how employers are using drones, the costs of starting a program, and the Federal Aviation Administration regulations and testing. Presenters also discuss ways the BWC can help you with implementing a drone program.

What Would You Do? Can We Rely on Common Sense. November 10, 2020 from 1:30pm – 2:30pm

Everyone has common sense, right? And we can rely on our employees to use it to keep them from making ‘stupid’ mistakes that might result in an injury, right? In this session the BWC will truly explore the concept of common sense and finally come to a consensus on common sense. The BWC will also explore how to identify when we, as instructors or supervisors, are making assumptions based on common sense.

To receive one hour of online training credit for BWC Programs, provide a BWC policy number during registration.

Ohio BWC “Non-Credit” Free September Webinars

For more information on the following free “non-credit” webinars presented by the Ohio BWC, please log into your account at the BWC’s Learning Center here: [BWC Learning Center Login](#). Simply log into your account and register for the webinar that you would like to attend.

- ***Temporary Workers: Health and Safety Issues for Staffing Companies: September 1, 2020 from 11am-12pm***
- ***Safely Manage Contractors in YOUR Facility: September 8, 2020 from 11am-12pm***
- ***Avoiding Hazard Communication Program Mistakes: September 15, 2020 from 11am-12pm***
- ***What’s Wrong with that? A Look at Real Fire Hazards! September 22, 2020 from 11am-12pm***
- ***Heat Stress?? Cold Stress? You’ve Got to Love Ohio, Right? September 29, 2020 from 11am-12pm***

These webinars DO NOT fulfill any 2-hour safety training requirements OR BWC program requirements. They are purely informational.

*For questions please contact Meridith Whitsel, CareWorks Comp Program Manager, at 614.745.4935
Meridith.Whitsel@careworkscorp.com



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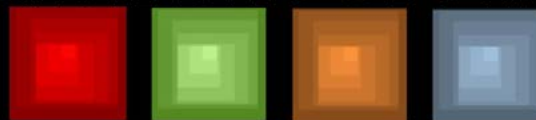
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Selecting the right health insurance plan shouldn't be a guessing game.

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Learn more about a Medical Mutual health plan through the Richland Area Chamber of Commerce, and why it can be your company's clear choice, by visiting RichlandAreaChamber.com.



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