

GENERAL OVERVIEW AND STATE DIRECTIVE

Utah Governor Gary Herbert issued a directive on March 27 requesting that all Utahns “stay safe and stay home.” This directive specifically calls for Utahns across the state to continue taking important precautions such as social distancing, staying home as much as possible, and limiting travel. View the full directive [here](#). Ephraim City encourages all residents and businesses to follow the Governor’s directive. Acting in a socially responsible manner will mitigate the negative health and economic impacts of coronavirus (aka “COVID-19”) on our community and state.

Even though there have not been any confirmed cases of COVID-19 in Sanpete County as of the date of this update, our local businesses have felt the harmful economic effects of the virus. In an attempt to help minimize some of these effects, we have compiled a list of resources for businesses and employees to review and consider as they navigate these difficult times. The following is not a complete list of State and Federal resources available to businesses/employees. This is a condensed, easy-to-read summary of many of the [resources available from the State](#). These resources are constantly changing as new information about coronavirus is received. The City will work to update these resources and provide new ones as those are made publicly available.

RESPONSIBILITIES AS A BUSINESS OWNER OR EMPLOYER?

Congress just passed the [Families First Coronavirus Response Act](#) or FFCRA. This new piece of legislation provides for paid leave for employees as well as other important benefits for children and families of those affected by the coronavirus.

- a. FFCRA requires employers to provide paid sick leave or expanded family and medical leave for reasons related to coronavirus. The U.S. Department of Labor (“DOL”) has provided a summary of these [Employer Paid Leave Requirements](#) as well as other [questions](#) related to FFCRA
- b. Employers are required to hang a [poster](#) regarding the rights of employees under the FFCRA.

FINANCIAL RESOURCES, LOANS AVAILABLE TO BUSINESSES



CARES ACT – Congress recently passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act. CARES allocated \$350 billion to help small businesses keep their employees by providing 100% federally guaranteed loans to small businesses. In some instances, these loans may be forgiven. Congress has provided a [checklist](#) to help you navigate these loans. See also [What the CARES ACT means for Utah](#).



SBA LOANS – The U.S. Small Business Administration is providing loans for small businesses. These loans provide capital of up to \$2 million at low interest rates and with payback terms of up to 30 years. Businesses can find additional information for these loans [HERE](#) and can apply for these loans [HERE](#).



REVOLVING LOAN PROGRAM – [The Six County Association of Governments](#) is offering revolving loans for local businesses in Sanpete County. These loans provide “gap financing” for new and expanding businesses with finance needs of \$20,000 to \$250,000. This loan program is “revolving” which means that repayments are utilized for future loans. For more information, contact our RLF staff lead, JaLyne Ogden at (435) 893-0747 or Kevin Christensen (Sanpete County Economic Development Director) at (435) 835-4321 or kevin@sanpete.com.



IRS TAX RELIEF – The Internal Revenue Service (IRS) is deferring tax day for businesses and individuals until July 15, 2020. For more information about the deferral, please see the following [Notice](#) of the IRS [Questions and Answers](#).

NON-FINANCIAL RESOURCES FOR BUSINESSES

- 1 **CDC GUIDANCE** – The Center for Disease Control (“CDC”) has provided [guidance for businesses and employers to plan and respond to coronavirus](#).
- 2 **UTAH SDBC** – The Utah Small Business Development Centers (“SDBC”) has compiled a [list of tips](#) to weather the coronavirus storm.
- 3 **DWS** – Utah Department of Workforce Services (DWS) has [information](#) for employers and employees regarding unemployment, temporary layoffs, recruitment and other workplace related topics.
- 4 **UAA** – The Utah Apartment Association (UAA) has created some [resources](#) for tenants and landlords (including management companies) who are affected by coronavirus.
- 5 **WCF** – Employers who have purchased policies through Worker’s Compensation Fund (WCF) may need [guidance](#) navigating payments or claims.
- 6 **U.S. DOL** – The Department of Labor (DOL) has prepared a number of [resources for workers and employers](#) to navigate the complexities of coronavirus.