



Workforce Development

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COVID-19 Resources for Businesses

DEED – Unemployment Insurance Information for Employers

On March 16, Governor Walz issued an executive order ensuring workers affected by COVID-19 have full access to unemployment benefits. The order also relieves taxpaying employers of benefit charges associated with COVID-19. This means a company's unemployment tax rate will not increase if your workers collect unemployment benefits due to COVID-19. If your workers apply for unemployment benefits, DEED will let you know. More information about Unemployment Insurance for employers:

<https://www.uimn.org/employers/employer-account/news-updates/covid-19.jsp>

DEED – Rapid Response

Employers planning a closure or major layoffs as a result of the coronavirus can get help through the Rapid Response program. Rapid Response teams will discuss your needs with you, help avert layoffs if possible, and provide services to assist workers facing job losses. For more information, visit [DEED's Rapid Response](#) page or call 1-866-213-1422

<https://mn.gov/deed/business/starting-business/management-basics/considering-layoff.jsp>

DEED – Shared Work – Alternative to Layoffs

Employers experiencing a slowdown in their businesses or services as a result of the coronavirus impact on the economy may apply for the Unemployment Insurance Shared Work Program. This program allows employers to seek an alternative to layoffs - retaining their trained employees by reducing their hours and wages that can be partially offset with UI benefits. Workers of employers who are approved to participate in the Shared Work Program receive the percentage of their weekly UI benefit amount based on the percentage of hours and wages reduced, not to exceed 60 percent. Visit [Shared Work Program](#) to learn more:

<https://www.uimn.org/employers/alternative-layoff/index.jsp>

DEED – Small Business Emergency Loans

Following Executive Order 20-15, DEED has established a loan program to assist small businesses affected by [Executive Orders 20-04](#) and [20-08](#) following the COVID-19 pandemic. Loans will range from \$2,500 to \$35,000; Be interest free; Be paid back monthly over five (5) years and the first payment will be deferred six (6) months with potentially partial forgiveness; Be provided to only Minnesota-based businesses. More information here: <https://mn.gov/deed/business/financing-business/deed-programs/peacetime/>

Duluth Workforce Development Dislocated Worker Program – For permanent layoffs

Our Dislocated Worker program offers free services to help individuals find suitable employment and help take the stress and uncertainty out of the process. Workers may be eligible for this program if they are out of work through no fault of their own, are eligible for unemployment insurance, and are unlikely to return to your previous occupation or industry.

<https://duluthmn.gov/workforce-development/dislocated-workers/>

SBA - Small Business Loans

The U.S. Small Business Administration (SBA) is offering low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of Coronavirus (COVID-19). This program is for small businesses and most non-profit organizations that have suffered directly by this disaster. Loans can be for up to \$2 million and may be used to pay fixed debts, payroll, accounts payable, and other bills that could have been paid had the disaster not occurred. Loans under \$25,000 can be made without collateral, loans over \$25,000 should be collateralized. However, the SBA will not decline a loan for lack of collateral. Find out more by visiting DisasterLoan.sba.gov

There is no cost to apply and no obligation to take the loan if approved. Please contact our Northeast Minnesota SBDC consultants for assistance with the application process if needed. They can be contacted directly or by signing up for service at www.nesbdc.org

Northeast Minnesota Small Business Development Center

Northeast Minnesota SBDC consultants are ready and able to assist clients throughout the Covid-19 outbreak. We are here to provide help with advice and ideas to keep your business as healthy as possible during these uncertain times. Our consultants are holding meetings via phone, video conferencing, or email. If you know of other business owners seeking guidance who may not be aware of SBDC resources, please point them to our website, www.nesbdc.org, to sign up for services.

Entrepreneur Fund

Businesses with a current EF loan can sign up for a free consulting session as a starting point. Additionally, the Entrepreneur Fund has developed the [Small Business Relief Fund](#) to support businesses in our region hard hit by the Coronavirus pandemic. Funding will allow EF to provide financial grant assistance to business owners who are facing significant challenges but do not qualify for local, state or federal relief.

Find out more at <https://www.entrepreneurfund.org/entrepreneur-fund-approach-to-covid-19/>

U.S. Department of Labor

Workplace safety; wages, hours and leave; and more: <https://www.dol.gov/coronavirus>

Fair Labor Standards Act Questions and Answers: <https://www.dol.gov/agencies/whd/flsa/pandemic>

Family and Medical Leave Act Questions and Answers:
<https://www.dol.gov/agencies/whd/fmla/pandemic>

Other Resources:

Duluth Chamber of Commerce business resource page: <https://duluthchamber.com/business-resources-coronavirus/>

Minnesota Department of Revenue – tax-related information: <https://www.revenue.state.mn.us/our-response-covid-19>

- The State Revenue Department is deferring the collection of Sales Tax payments due on March 20, 2020, with no late fees or penalties.

Minnesota Chamber of Commerce Toolkit – available to both members and non-members: <https://www.mnchamber.com/blog/covid-19-business-toolkit>

Minnesota Department of Labor and Industry - Info relative to the trades, license exams and workers compensation. <https://www.dli.mn.gov/updates>

Center for Disease Control and Prevention – planning guides for businesses: <https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/businesses-employers.html>

Information about health insurance options for laid-off workers: <https://www.uimn.org/applicants/help-support/comm-organizations/healthcare.jsp>

- Anytime a Minnesotan loses health coverage, including employer-sponsored coverage, they are eligible to enroll in coverage through MNsure via a special enrollment period for the 60 days following the loss of coverage. (Details [here](#).) Additionally, if someone is eligible for Medical Assistance or MinnesotaCare, enrollment is available at all times, regardless of when they might have last had coverage. (Details [here](#).)

OSHA - Guidance on Preparing Workplace for COVID-19: <https://www.osha.gov/Publications/OSHA3990.pdf>

EEOC- Pandemic Preparedness in the Workplace and the Americans with Disabilities Act: https://www.eeoc.gov/facts/pandemic_flu.html

Central hub where individuals and families can access information on finding food, paying housing bills, or other essential services: Dial **2-1-1**, 651-291-0211 or 1-800-543-7709 or Text 'MNCOVID' to 898211