

ND DEPARTMENT OF COMMERCE SPECIAL BUSINESS BRIEFING

Paycheck Protection Program Flexibility Act

June 18, 2020



Michelle Kommer,
ND Commerce
Commissioner



Al Haut,
U.S. SBA
District Director



Eric Giltner,
U.S. SBA
Sr. Area Manager,
Grand Forks



Dr. Andy Stahl,
ND Dept. of Health
Interim State
Health Officer



Arik Spencer,
President & CEO
Greater ND Chamber

AGENDA

- Welcome
- EIDL / PPP Overview
- PPPFA & Forgiveness
- Reminders
- Introduction of Dr. Andy Stahl, Interim State Health Officer
- Closing Remarks

DISCLAIMER

- *The information you receive today does not serve as legal or financial advice. You should consult with your financial services professional before making any decisions regarding your business.*

6/18/2020

EIDL

- Low interest, long term loan
- Advanced feature
- Application portal reopened!



PPPFA OVERVIEW

1. Extended Maturity Date From 2 Years to 5 Years
2. Extension of Covered Period From Eight Weeks to a Maximum of 24 Weeks
3. Extension of Timeline to Rehire Employees and Good-Faith Exemptions
4. Mandatory Payroll Spending Reduced from 75% to 60%
5. Extension of Loan Deferral Period
6. Eligibility of Employment Tax Deferral

➤ PAYCHECK
PROTECTION
FLEXIBILITY ACT



◀ **Al Haut,**
U.S. Small
Business
Administration
District Director



Eric Giltner, ➤
U.S. Small Business
Administration
Senior Area
Manager – Grand
Forks

Paycheck Protection Program

Loan Forgiveness Application

Please note the information covered in this 6/18/2020 presentation is subject to change.

www.sba.gov/ppp

It is recommended to check the SBA and Treasury websites frequently for updates.

The presentation is intended as general information only and does not carry the force of legal opinion.

www.treasury.gov

Paycheck Protection Review

- **The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll.**
- **SBA will forgive loans if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities.**



PPP Forgiveness Application Form

Purpose

The PPP Forgiveness Application Form allows for the borrower to provide documentation that the forgiveness amount complies with the requirements of the CARES Act.



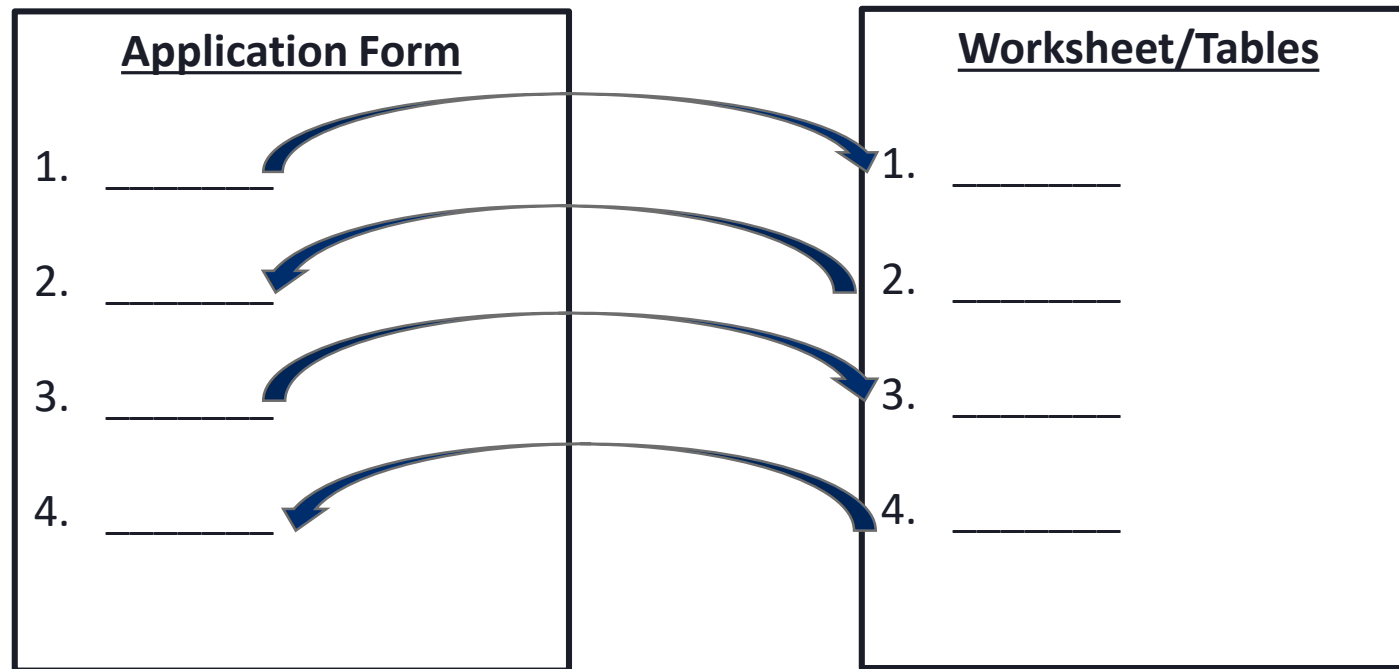
PPP Forgiveness Application Form

Key Sections at a Glance

- **PPP Loan Forgiveness Calculation Form**
 - This form (page 3) calculates the amount eligible for forgiveness under the conditions of the PPP.
- **Representations and Certifications**
 - Borrower or Authorized Representative signifies by signing the form the accuracy and verification of all documents used to complete the loan forgiveness form.
- **PPP Schedule Worksheet A and Tables 1 and 2**
 - Allows for adjustments to the Full-Time Equivalency (FTE) and Salary/Hourly Wage Reductions related to the initial application numbers when compared to the actual values for the eight-week forgiveness period.
- **Safe Harbor Determination**
- **List of Required Documents for submission and retention**
- **PPP Borrower Demographic Information Form**
 - Optional form that allows for collection of “Principle” demographics

About the Forgiveness Application Form

The Forgiveness Application Form works in a back and forth mode with the PPP Schedule Worksheet A and accompanying Tables 1 and 2.



Scenario

Forgiveness Application Walk Through

- Alexander Hamilton owns Ye Olde Bakery LLC. His net income as a sole proprietor is in excess of \$100,000 per year. He is not an employee.
- He has two assistant managers, Martha and George Washington, who also make over \$100,000 in salary.
- There are six other salaried employees:

Betsy Ross (\$72,000)	James Madison (\$80,000)
Florence Nightingale (\$72,000)	Thomas Jefferson (\$48,000)
Quincy Adams (\$48,000)	Benjamin Franklin (\$48,000)
- Impacted by the COVID – 19 Pandemic and with an average monthly payroll of \$63,747 (including non-cash compensation); Hamilton applied and received a PPP loan of \$159,367 (63,747 X 2.5).
- Madison, Nightingale, and Franklin will not work full-time during the covered period.
- Madison and Nightingale will return to full-time work on 6/30/2020.
- Franklin has decided to find a cure for COVID-19 and only wants to work half-time from now on.



Loan Forgiveness Application

Page 3 (a)



Paycheck Protection Program
Loan Forgiveness Application

OMB Control Number 3245-0407
Expiration Date: 10/31/2020

PPP Loan Forgiveness Calculation Form

Business Legal Name ("Borrower")		DBA or Tradename, if applicable	
Ye Olde Bakery LLC			
Business Address		Business TIN (EIN, SSN)	Business Phone
			() -
		Primary Contact	E-mail Address

SBA PPP Loan Number: SBA-XXXXX Lender PPP Loan Number: L-XXXXX

PPP Loan Amount: \$ 159,367 PPP Loan Disbursement Date: 4/20/2020

Employees at Time of Loan Application: 8 **As submitted on original PPP application form**

Employees at Time of Forgiveness Application: 8 **Calculated from PPP Schedule A, Tables 1 & 2**

EIDL Advance Amount: \$9,000 EIDL Application Number: 3319525452

Loan Forgiveness Application

Page 3 (b)

Payroll Schedule: The frequency with which payroll is paid to employees is:

Weekly Biweekly (every other week) Twice a month Monthly Other _____

Covered Period: 4/20/2020 to 6/14/2020

Alternative Payroll Covered Period, if applicable: 4/26/2020 to 6/20/2020

Covered Period Example (eight weeks): If disbursed on April 20th, the payroll period is April 20th through June 14th.

Alternative Payroll Example for weekly (eight weeks): If the disbursement occurred on April 20th and the first day of the “Alternative Covered Payroll Period” is April 26th, then the last day is June 20th.

Alternative Payroll Example for weekly (24 weeks): If the disbursement occurred on April 20th and the first day of the “Alternative Covered Payroll Period” is April 26th, then the last day is October 12th.

PPP Schedule A Worksheet

Pages (7-8) – Instructions

Page (9) – PPP Schedule A Worksheet Tables

- **Calculates the actual payroll costs allowed for forgiveness through the CARES Act.**
- **Allows for computation of the actual FTE paid during the Covered or Alternative Payroll Schedule. If the actual FTE is less than the FTE from the application, then an adjustment to payroll forgiveness is calculated.**
- **Allows for FTE Reduction Exceptions due to:**
 - **Employees who were fired for cause, voluntarily resigned, or voluntarily requested and received a reduction of their hours.**
 - **Employees who refused a good faith, written offer of employment.**
- **Identifies FTE Reduction Safe Harbor**



Salary/ Wage Deduction from PPP Table 1

Page 9 (a)

PPP Schedule A Worksheet

Table 1: List employees who:

- Were employed by the Borrower at any point during the Covered Period or the Alternative Payroll Covered Period whose principal place of residence is in the United States; and
- Received compensation from the Borrower at an annualized rate of less than or equal to \$100,000 for all pay periods in 2019 or were not employed by the Borrower at any point in 2019.

Employee's Name	Employee Identifier	Cash Compensation	Average FTE	Salary / Hourly Wage Reduction
1. Betsy Ross		\$12,000	1	0
2. Florence Nightingale		\$9,600	0.8	0
3. Quincy Adams		\$8,000	1	0
4. James Madison		\$8,000	0.6	0
5. Benjamin Franklin		\$4,000	0.5	0
6. Thomas Jefferson		\$8,000	1	0
FTE Reduction Exceptions:				
Totals:		Box 1 \$49,600	Box 2 4.9	Box 3

Calculating Salary/Hourly Wage Reduction

Page 7 & 8 (Ben Franklin)

Step 1. Determine if pay was reduced more than 25%.

- Enter average annual salary or hourly wage during Covered Period or Alternative Payroll Covered Period: \$24,000
- Enter average annual salary or hourly wage between January 1, 2020 and March 31, 2020: \$48,000
- Divide the value entered in 1. a. by 1. b.: 0.5
If 1. c. is 0.75 or more, enter zero in the column above box 3 for that employee; otherwise proceed to Step 2.

Step 2. Determine if the Salary/Hourly Wage Reduction Safe Harbor is met.

- Enter the annual salary or hourly wage as of February 15, 2020: \$48,000
- Enter the average annual salary or hourly wage between February 15, 2020 and April 26, 2020: \$24,000
If 2. b. is equal to or greater than 2. a., skip to Step 3. Otherwise, proceed to 2. c.
- Enter the average annual salary or hourly wage as of June 30, 2020: \$24,000
If 2. c. is equal to or greater than 2. a., the Salary/Hourly Wage Reduction Safe Harbor has been met – enter zero in the column above box 3 for that employee. Otherwise proceed to Step 3.

Step 3. Determine the Salary/Hourly Wage Reduction.

- Multiply the amount entered in 1. b. by 0.75: \$36,000
- Subtract the amount entered in 1. a. from 3. a.: \$12,000

Hourly If the employee is an hourly worker, compute the total dollar amount of the reduction that exceeds 25% as follows:

- Enter the average number of hours worked per week between January 1, 2020 and March 31, 2020:

- Multiply the amount entered in 3. b. by the amount entered in 3. c. _____ Multiply this amount by 8: _____ Enter this value in the column above box 3 for that employee.

Salary If the employee is a salaried worker, compute the total dollar amount of the reduction that exceeds 25% as follows:

- Multiply the amount entered in 3. b. by 8: \$96,000 Divide this amount by 52: \$1,846

Enter this value in the column above box 3 for that employee.

Salary/ Wage Deduction from PPP Table 1

Page 9 (a)

PPP Schedule A Worksheet

Table 1: List employees who:

- Were employed by the Borrower at any point during the Covered Period or the Alternative Payroll Covered Period whose principal place of residence is in the United States; and
- Received compensation from the Borrower at an annualized rate of less than or equal to \$100,000 for all pay periods in 2019 or were not employed by the Borrower at any point in 2019.

Employee's Name	Employee Identifier	Cash Compensation	Average FTE	Salary / Hourly Wage Reduction
1. Betsy Ross		\$12,000	1	0
2. Florence Nightingale		\$9,600	0.8	0
3. Quincy Adams		\$8,000	1	0
4. James Madison		\$8,000	0.6	0
5. Benjamin Franklin		\$4,000	0.5	\$1,846
6. Thomas Jefferson		\$8,000	1	0
FTE Reduction Exceptions:				
Totals:		Box 1 \$49,600	Box 2 4.9	Box 3

Benjamin Franklin's Salary Reduction is \$1,846.

Lines 4 and 5. Payroll Costs and Average FTE from PPP Table 2 (\$100K or more)

Page 9 (b)

Table 2: List employees who:

- Were employed by the Borrower at any point during the Covered Period or the Alternative Payroll Covered Period whose principal place of residence is in the United States; and
- Received compensation from the Borrower at an annualized rate of more than \$100,000 for any pay period in 2019.

Employee's Name	Employee Identifier	Cash Compensation	Average FTE
7. George Washington		\$15,385	1
8. Martha Washington		\$15,385	1
Totals:		Box 4 \$30,770	Box 5 2

Attach additional tables if additional rows are needed.

PPP Schedule A

Page 6 (b)



Non-Cash Compensation Payroll Costs During the Covered Period or the Alternative Payroll Covered Period

	\$300 per employee: eight employees	
Line 6.	Total amount paid by Borrower for employer contributions for employee health insurance:	<u>\$2,400</u>
	5% contribution	
Line 7.	Total amount paid by Borrower for employer contributions to employee retirement plans:	<u>\$4,020</u>
	7% of salary	
Line 8.	Total amount paid by Borrower for employer state and local taxes assessed on employee compensation:	<u>\$5,626</u>

Compensation to Owners

	Alexander Hamilton, Owner	
Line 9.	Total amount paid to owner-employees/self-employed individual/general partners: This amount may not be included in PPP Schedule A Worksheet, Table 1 or 2. If there is more than one individual included, attach a separate table that lists the names of and payments to each.	<u>\$15,385</u>

Total Payroll Costs

Line 10.	Payroll Costs (add lines 1, 4, 6, 7, 8, and 9):	<u>\$107,801</u>
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$$\$49,600 + \$30,770 + \$2,400 + \$4,020 + \$5,626 + \$15,385 = \underline{\$107,801}$$

FTE Reduction Safe Harbor

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FTE Reduction Safe Harbor:

- Step 1. Enter the borrower's total average FTE between February 15, 2020 and April 26, 2020. Follow the same method that was used to calculate Average FTE in the PPP Schedule A Worksheet Tables. Sum across all employees and enter: 6.9
- Step 2. Enter the borrower's total FTE in the Borrower's pay period inclusive of February 15, 2020. Follow the same method that was used in step 1: 8
- Step 3. If the entry for step 2 is greater than step 1, proceed to step 4. Otherwise, the FTE Reduction Safe Harbor is not applicable and the Borrower must complete line 13 of PPP Schedule A by dividing line 12 by line 11 of that schedule.
- Step 4. Enter the borrower's total FTE as of June 30, 2020: 7.5
- Step 5. If the entry for step 4 is greater than or equal to step 2, enter 1.0 on line 13 of PPP Schedule A; the FTE Reduction Safe Harbor has been satisfied. Otherwise, the FTE Reduction Safe Harbor does not apply and the Borrower must complete line 13 of PPP Schedule A by dividing line 12 by line 11 of that schedule.

The borrower is exempt from the reduction in loan forgiveness based on FTE employee changes if both of the following conditions are met:

1. The borrower reduced its FTE employee levels in the period beginning 2/15/20 and ending 3/26/20; and
2. The borrower then restored its FTE employee level by not later than 6/30/20 to its FTE employee levels in the borrower's pay period that included 2/15/20.

Last Section of PPP Schedule A Full-Time Equivalency (FTE) Calculation

Page 6 (c)

Full-Time Equivalency (FTE) Reduction Calculation

If you have not reduced the number of employees or the average paid hours of your employees between January 1, 2020 and the end of the Covered Period, check here , skip lines 11 and 12 and enter 1.0 on line 13.

Line 11. Average FTE during the Borrower's chosen reference period:	<u>8</u>
Line 12. Total Average FTE (add lines 2 and 5):	<u>7.5</u>
Line 13. FTE Reduction Quotient (divide line 12 by line 11) or enter 1.0 if FTE Safe Harbor is met:	<u>0.9375</u>

Quotient is 93.75 %. All but Benjamin Franklin have returned to full-time equivalents by June 30th, 2020, the FTE Safe Harbor is not met.

Or is it?

FTE Reduction Exceptions

Indicate the FTE of:

1. Any positions for which the borrower made a good-faith, written offer to rehire an employee during the Covered Period or the Alternative Payroll Covered Period which was rejected by the employee.
 - Must have employee's denial in writing
2. Any employees who during the Covered Period or Alternative Payroll Covered Period
 - were fired for cause,
 - voluntarily resigned, or
 - voluntarily requested and received a reduction of their hours.

Benjamin Franklin asked to reduce his hours to find a cure for COVID-19!

Last Section of PPP Schedule A Full-Time Equivalency (FTE) Calculation

Page 6 (c)

Full-Time Equivalency (FTE) Reduction Calculation

If you have not reduced the number of employees or the average paid hours of your employees between January 1, 2020 and the end of the Covered Period, check here , skip lines 11 and 12 and enter 1.0 on line 13.

Line 11. Average FTE during the Borrower's chosen reference period:

8

Line 12. Total Average FTE (add lines 2 and 5):

8

Line 13. FTE Reduction Quotient (divide line 12 by line 11) or enter 1.0 if FTE Safe Harbor is met:

1

Total Average FTE for is now 1 given the exception for Ben Franklin.

Schedule A Worksheet calculation for salary/wages is now complete!

**Let us go back to the Loan Forgiveness
Application to add the other expenses.**

Listing of Potential Allowable Expenses

Expenses must be found on the 2019 Forms 1040 Schedule C, F, or 990

- Electricity Costs in all business buildings: store, office, warehouses
- Gas used driving business owned vehicle
- Natural gas in all business buildings
- Telephone: landlines and cell phones
- Internet Access
- Water bills
- Maintenance services: trash pickup, cleaning
- Business Equipment Leases
- Interest on an auto loan for a business vehicle
- Farm/Ranch related:

Interest payments on any other debt obligations that were incurred after February 15, 2020 are not eligible for PPP loan forgiveness.

Loan Forgiveness Application

Page 3 (c)

If Borrower (together with affiliates, if applicable) received PPP loans in excess of \$2 million, check here:

Forgiveness Amount Calculation:

<u>Payroll and Nonpayroll Costs</u>	
Line 1. Payroll Costs (enter the amount from PPP Schedule A, line 10):	<u>\$107,801</u>
Line 2. Business Mortgage Interest Payments:	<u>na</u>
Line 3. Business Rent or Lease Payments:	<u>\$15,000</u>
Line 4. Business Utility Payments:	<u>\$18,000</u>

Covered Rent Obligations: business rent or lease agreements for real or personal property in force before 2/15/20.

Covered Utility payments: business payments for a service for the distribution of electricity, gas, water, transportation, telephone, or internet access for which service began before 2/15/20.

Loan Forgiveness Application

<u>Payroll and Nonpayroll Costs</u>	
Line 1. Payroll Costs (enter the amount from PPP Schedule A, line 10):	<u>\$107,101</u>
Line 2. Business Mortgage Interest Payments:	<u>0</u>
Line 3. Business Rent or Lease Payments:	<u>\$15,000</u>
Line 4. Business Utility Payments:	<u>\$18,000</u>
<u>Adjustments for Full-Time Equivalency (FTE) and Salary/Hourly Wage Reductions</u>	
Line 5. Total Salary/Hourly Wage Reduction (enter the amount from PPP Schedule A, line 3):	<u>\$0.00</u>
Line 6. Add the amounts on lines 1, 2, 3, and 4, then subtract the amount entered in line 5:	<u>\$140,101</u>
Line 7. FTE Reduction Quotient (enter the number from PPP Schedule A, line 13):	<u>1</u>
<u>Potential Forgiveness Amounts</u>	
Line 8. Modified Total (multiply line 6 by line 7):	<u>\$140,101</u>
Line 9. PPP Loan Amount:	<u>\$159,367</u>
Line 10. Payroll Cost 75% Requirement (divide line 1 by 0.75):	<u>\$142,801</u>
<u>Forgiveness Amount</u>	
Line 11. Forgiveness Amount (enter the smallest of lines 8, 9, and 10):	\$140,101

Amount converted to loan @ 1% for two years: $\$159,367 - \$140,101 = \underline{\$19,266}$



Representations & Certifications

- AH **The funds requested for forgiveness are correct**
- AH **Government may pursue funds knowingly used incorrectly**
- AH **Borrower has accurately verified payroll & non-payroll accounts**
- AH **I have submitted required documents**
- AH **Acknowledgement of punishments if false**
- AH **Tax documents supplied are correct**
- AH **Agree to provide additional information if requested**



Signature of Authorized Representative of Borrower

July 1st, 2020

Date

Alexander Hamilton

Print Name

President, Ye Olde Bakery LLC

Title

Please note, the applicant must initial each representation and certification.

Optional Demographic Information Form

Page 11

Instructions

1. **Purpose.** Veteran/gender/race/ethnicity data is collected for program reporting purposes only.
2. **Description.** This form requests information about each of the Borrower's Principals. Add additional sheets if necessary.
3. **Definition of Principal.** The term "Principal" means:
 - For a self-employed individual, independent contractor, or a sole proprietor, the self-employed individual, independent contractor, or sole proprietor.
 - For a partnership, all general partners and all limited partners owning 20% or more of the equity of the Borrower, or any partner that is involved in the management of the Borrower's business.
 - For a corporation, all owners of 20% or more of the Borrower, and each officer and director.
 - For a limited liability company, all members owning 20% or more of the Borrower, and each officer and director.
 - Any individual hired by the Borrower to manage the day-to-day operations of the Borrower ("key employee").
 - Any trustor (if the Borrower is owned by a trust).
 - For a nonprofit organization, the officers and directors of the Borrower.
4. **Principal Name.** Insert the full name of the Principal.
5. **Position.** Identify the Principal's position; for example, self-employed individual; independent contractor; sole proprietor; general partner; owner; officer; director; member; or key employee.

Principal Name		Position
Veteran	1=Non-Veteran; 2=Veteran; 3=Service-Disabled Veteran; 4=Spouse of Veteran; X=Not Disclosed	
Gender	M=Male; F=Female; X=Not Disclosed	
Race (more than 1 may be selected)	1=American Indian or Alaska Native; 2=Asian; 3=Black or African-American; 4=Native Hawaiian or Pacific Islander; 5=White; X=Not Disclosed	
Ethnicity	H=Hispanic or Latino; N=Not Hispanic or Latino; X=Not Disclosed	

Disclosure is voluntary and will have no bearing on the loan forgiveness decision

Required Documents

Page 10

- Payroll: Documentation verifying the eligible cash compensation and non-cash benefit payments from the Covered or Alternate Payroll Period.
- FTE: Documentation showing:
 - Average number of employees on payroll per month employed by the borrower between 2/15/19 and 6/30/19
 - Average number of FTE employees on payroll per month employed by the borrower between 1/1/20 and 2/29/20, or
 - In the case of a seasonal employer, adjusted FTE payrolls for specified dates (see PPP Schedule A)
- Non-Payroll: Documentation verifying existence of the obligations/services before 2/15/20 and eligible payments from the covered period.
- Required Documents must be kept for six years after loan is forgiven/paid in full.

Required Documents Maintained but not Submitted

Page 8

- PPP Schedule A Worksheet or its equivalent.
- Individual employee information for each one listed in Tables 1 and 2.
- Documentation regarding any employee job offers and refusals, firings for cause, voluntary resignations, and written requests by any employee for reductions in work schedule.
- Documentation for information supporting “FTE Reduction Safe Harbor”.



How to Submit to Lender and What Happens Next?



- Borrowers can seek loan forgiveness as early as 8 weeks following the date of disbursement of their PPP loans.
- Borrower submits Forgiveness Application Form & attachments to lender (or lender servicing loan)
- Borrower maintains other records and worksheets
- Lender has 60 days to process and verify information
- SBA may review certain loans for eligibility prior to lender report



Paycheck Protection Program (PPP) Loan Forgiveness Step-By-Step

TUESDAY, JUNE 23RD | 2:00 P.M. CT

WEBINAR REGISTRATION

WEDNESDAY, JUNE 24TH | 8:30 A.M. CT

WEBINAR REGISTRATION

Join the SBA North Dakota District Office and SBA Resource Partners for a step-by-step training on completion of the PPP loan forgiveness application. We will explain the factors that determine the loan forgiveness amount and walk through example calculations that are part of the forgiveness application process. You will also have the opportunity to ask questions.

Additional Assistance:

SBA's North Dakota network of resource partners, located throughout the state, are available to assist you and your small business as you prepare the application and supporting documents.

- North Dakota Small Business Development Centers - www.ndsdbc.org
- North Dakota Women's Business Center - www.ndwbc.com
- SCORE Mentors - www.score.org
- Veterans Business Outreach Center of the Dakotas - www.und.edu/dakotasvboc

➤ REMINDERS



Michelle Kommer,
ND Commerce
Commissioner

REMINDERS

- EIDL – Now RE-open
- PPP – Not too late to apply
- Payroll tax deferral




ND

ND SMART RESTART

We encourage North Dakotans to embrace this **North Dakota Smart Restart** as a roadmap to a better, safer and healthier tomorrow for employers, employees and customers alike. This applies not only to those businesses affected by executive orders, but to all businesses as we enter this new normal.

As of May 29th, 2020, North Dakota is in the Green - Low Risk Level



RISK LEVEL

ND

ND SMART RESTART PLAN

This **ND Smart Restart Plan** conveys North Dakota's coordinated, statewide plan to address the COVID-19 health and economic crisis. It features the decisions of the governor, local government, public health experts, business and community leaders.

As of May 29th, 2020, North Dakota is in the Green - Low Risk Level



RISK LEVEL



Health
Learn about cases and how to protect yourself and others.
NEW NDDOH HOTLINE HOURS - 1-866-207-2880 from 8 a.m. to 5 p.m. Monday-Saturday or



FAQ's
TEAM ND has developed several Q&A's on information regarding COVID-19



Care19
Help Save Lives Today! Download the Care19 App



Business and Employers
Resources for business owners, employers and communities



Job Service North Dakota
Most up-to-date COVID-19 unemployment insurance information

ND

ND SMART RESTART

We encourage North Dakotans to embrace this North Dakota Smart Restart plan as a roadmap to a better, safer and healthier tomorrow for employers, employees and customers alike. This applies not only to those businesses affected by executive orders, but to all businesses as we enter this new normal.

 <p>FINANCIAL</p>	 <p>LABOR</p>	 <p>INSURANCE</p>	 <p>TAX</p>	 <p>SAFETY</p>
<p>Financial In this section you will find information and valuable resources for businesses that have been financially affected by COVID-19.</p>	<p>Labor In this section you will find information pertaining laws and regulations that may affect employees and employers during a health crisis.</p>	<p>Insurance In this section you will find information relating to unemployment insurance, workers safety insurance and other insurance.</p>	<p>Tax In this section you will find valuable information about actions being taken to help taxpayers and businesses affected by COVID-19.</p>	<p>Safety Not every business is able to maintain daily operations remotely, so employers must take additional steps to ensuring their employees have a safe work environment.</p>

➤ ND DEPARTMENT OF HEALTH

*"It is our goal to keep
businesses open safely."*



Dr. Andrew Stahl,
ND Department of Health
Interim State Health Officer

➤ CLOSING REMARKS

- BUSINESS LIABILITY
- RECORDING AVAILABLE
- [NDRESPONSE.GOV](https://www.ndresponse.gov)
- THANK YOU



Arik Spencer,
President & CEO
Greater ND Chamber