



# AMERICAN RESCUE PLAN – BUSINESS BRIEFING

March 19, 2021



# SHARE

- Recording will be available at [ndresponse.gov](https://ndresponse.gov)



# American Rescue Plan Act 2021

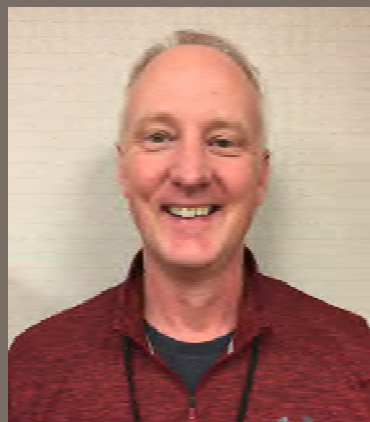
LT. GOVERNOR  
BRENT SANFORD



# Presenters



**AL HAUT**  
District Director  
Small Business  
Association



**Phil Davis**  
Workforce  
Services Director  
Job Service of ND



**Darren Brostrom**  
Deputy Director  
Job Service of ND



**Molly Howell**  
Immunization  
Director  
ND Department of  
Health



# AGENDA

- Small Business Association (SBA)
- Job Openings: North Dakota Job Services
- Unemployment Insurance: North Dakota Job Service
- North Dakota Department of Health
- Closing Remarks Greater North Dakota Chamber

# U.S. Small Business Administration (SBA)



# SBA – WHERE WE ARE...

- Cares Act (March 2020) – established the Paycheck Protection Program and EIDL Advance
- Economic Aid Act (December 2020) - Expanded PPP/Second Draw PPP and added Shuttered Venue Operators Grant
- American Rescue Plan (March 2021) – Expanded PPP and added Restaurant Revitalization Fund



# AMERICAN RESCUE PLAN - PPP

- Expanded eligibility to all 501(c) organizations that are tax exempt with 300 employees or less
- Allows internet publishers to apply
- Second Draw PPP – Eligibility
  - “Has used or will use the full First Draw PPP loan amount only for eligible expenses before the Second Draw PPP loan is disbursed”
  - 300 or less employees
  - 25% reduction in gross receipts (calendar quarter)
  - \$2 million max loan amount (\$4 million combined w/ affiliates)





# AMERICAN RESCUE PLAN - TARGETED EIDL ADVANCE

- Added \$15 billion
- Additional funding (\$5 billion) for hardest hit areas
  - Low-income community defined by IRS
  - 50% revenue loss with 10 or less employees
  - Extra \$5,000 per targeted applicant
- Grant amount not taxable



# AMERICAN RESCUE PLAN - RESTAURANT REVITALIZATION FUND

- CAVAET: This information is in draft form subject to official policy guidance.
- Eligible entity “means a restaurant, food stand, food truck, food cart, caterer, saloon, inn, tavern, bar, lounge, brewpub, tasting room, taproom...”
- Limited to operators that own 20 or less locations and non-publicly traded companies



# AMERICAN RESCUE PLAN - RESTAURANT REVITALIZATION FUND

- Eligibility
  - (i) the uncertainty of current economic conditions makes necessary the grant request to support the ongoing operations of the eligible entity; and
  - (ii) the eligible entity has not applied for or received a grant under section 324 of the Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act



# RESTAURANT REVITALIZATION FUND CONTINUED

- Prioritize Grants Recipients - Owned and controlled by Women, Veterans, and socially and economically disadvantaged small business concerns
- Grant Amount
  - \$5 million per location (\$10 million max)
  - Equal to pandemic-related revenue loss
  - Gross receipts from 2020 subtracted from the gross receipts from 2019
  - Additional calculations for newly formed business not in operation for all of 2019, after 1/1/2020, or currently in the process of forming
  - Less any PPP funds received
  - Not taxable



# RESTAURANT REVITALIZATION FUND CONTINUED

- Uses of Funds
  - Payroll costs
  - Payments of principal or interest on any mortgage obligation
  - Rent payments, including rent under a lease agreement
  - Utilities
  - Maintenance expenses
  - Supplies, including protective equipment and cleaning materials.
  - Operational expenses



# AMERICAN RESCUE PLAN - SVOG

- Added \$1.25 billion to the fund
- Removes the prohibition of PPP assistance
- Application portal coming soon



# SBA CONTACTS

- [www.sba.gov/coronavirusrelief](https://www.sba.gov/coronavirusrelief)
- Assistance for Businesses
  - [www.ndsbdc.org](https://www.ndsbdc.org)
  - [www.ndwbc.com](https://www.ndwbc.com)





# AMERICAN RESCUE PLAN 2021

Job Service North Dakota

Phil Davis

March 19, 2021

NORTH  
**Dakota** Be Legendary.™



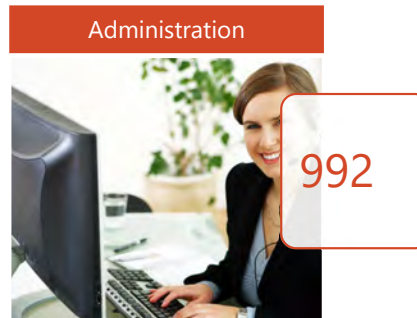
# JOB OPENINGS IN NORTH DAKOTA

## TOP 5 INDUSTRIES FOR JOB OPENINGS FEBRUARY 2021

North Dakota had  
15,237 job openings  
in February of 2021

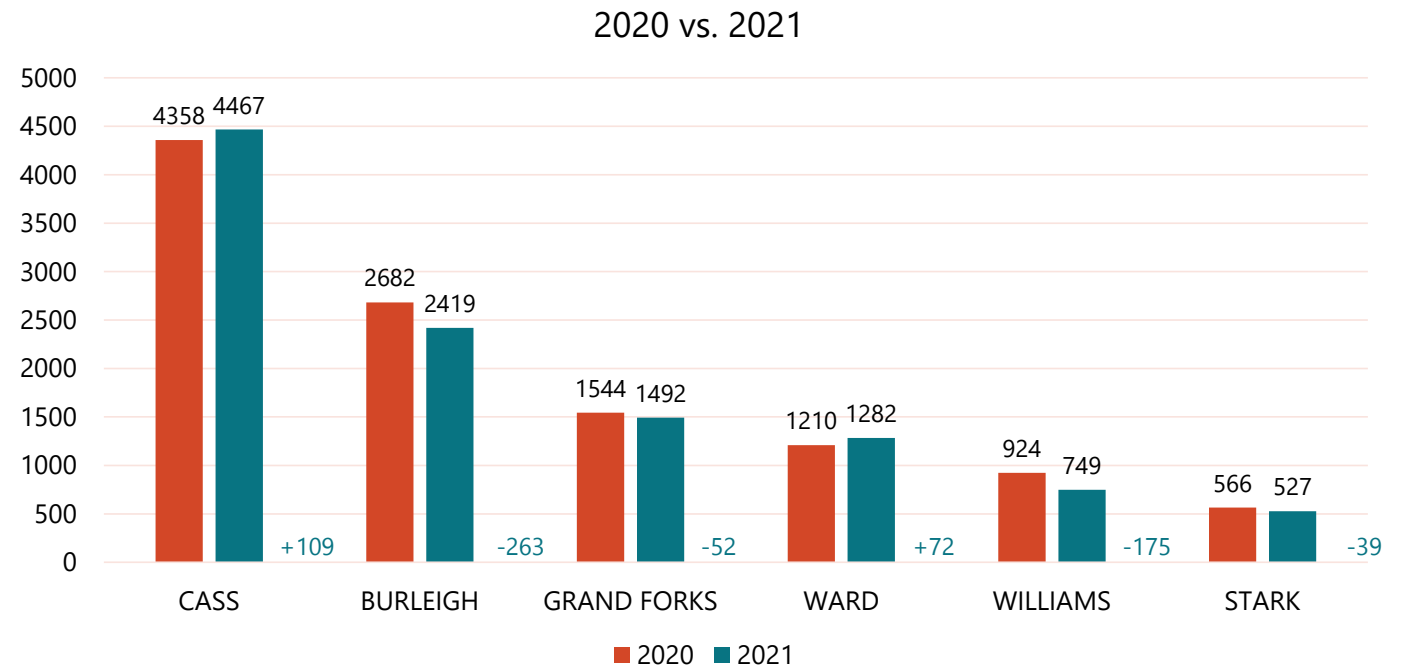
↑ 15.2% (or 2,009  
jobs) from the prior  
month

↓ 4.1% (or 649 jobs)  
from the same  
period one year ago



# JOB OPENINGS IN NORTH DAKOTA

## JOB OPENINGS BY COUNTY YEAR OVER YEAR



# JOB OPENINGS IN NORTH DAKOTA



**Employers are Hiring**

**Job Openings  
Increasing Last Two  
Weeks**

Construction

Agriculture

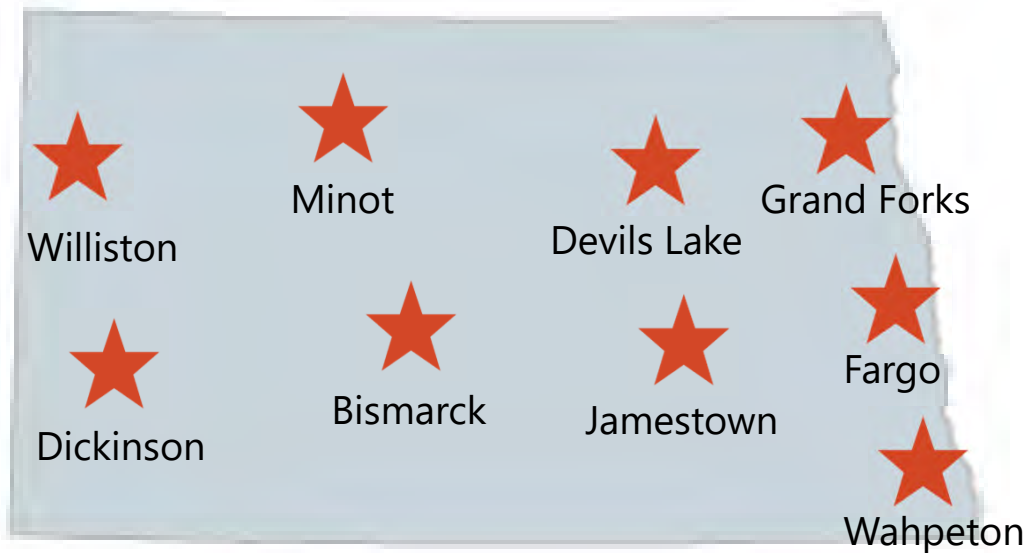
Manufacturing

Transportation

Food Service

Retail

# JOB OPENINGS IN NORTH DAKOTA



## **9 WORKFORCE CENTERS ACROSS THE STATE**

Now offering both virtual and  
in-person job fairs and hiring  
events



# AMERICAN RESCUE PLAN OF 2021 (ARPA) UNEMPLOYMENT PROVISIONS

Job Service North Dakota  
Darren Brostrom  
March 19, 2021



# EXTENSION OF UNEMPLOYMENT PROGRAMS

## PANDEMIC UNEMPLOYMENT ASSISTANCE (PUA)

Provides benefits to individuals who would not normally be eligible for unemployment insurance

PUA was to end March 13, 2021

Extended to September 6, 2021

Results in up to 79 weeks of eligibility

# EXTENSION OF UNEMPLOYMENT PROGRAMS

## PANDEMIC EMERGENCY UNEMPLOYMENT COMPENSATION (PEUC)

Provides an extension of benefits to individuals who exhaust their state benefits

PEUC was to end March 13, 2021

Extended to September 6, 2021

Results in up to 53 weeks of eligibility

# EXTENSION OF UNEMPLOYMENT PROGRAMS

## FEDERAL PANDEMIC UNEMPLOYMENT COMPENSATION (FPUC)

Provides \$300 additional weekly benefit payment to the benefit payment of every claimant

FPUC was to end March 13, 2021

Extended to September 6, 2021



# EXTENSION OF UNEMPLOYMENT PROGRAMS

## MIXED EARNER UNEMPLOYMENT COMPENSATION (MEUC)

Provides an additional \$100 per week to claimants who had self-employment earnings and worked for a liable employer

MEUC was to end March 13, 2021

Extended to September 6, 2021

# REIMBURSEMENT OF BENEFIT CHARGES

- Provides assistance to non-profits and governmental entities (reimbursable employers)
- Pays a portion of the benefit costs incurred by their employees
  - Extended to weeks of unemployment ending September 6, 2021
  - Increases reimbursement of compensation paid from 50% to 75% for the period after March 31, 2021
    - January 1, 2021 to March 31, 2021 remains at a 50% reimbursement level

# FEDERAL FUNDING OF FIRST WEEK OF UI BENEFITS PAID

- Provides reimbursement for the first week of UI benefits paid to each claimant if the state waives or has no waiting week
  - Reimbursement period extended to September 6, 2021
  - By the end of 2021, this reimbursement will have saved the North Dakota UI Trust Fund \$50 to \$100 million
    - Positively impacts employer tax rates

# BENEFITS PAID

## BENEFITS PAID SINCE MARCH 16, 2020

**Regular State  
Benefits:**  
\$404 million

**FPUC:**  
\$489 million

**PUA:**  
\$59 million

**PEUC:**  
\$100 million

**Lost Wage  
Assistance  
Program (LWA):**  
\$34 million

**TOTAL BENEFITS PAID FOR ALL PROGRAMS COMBINED:  
\$1.09 BILLION**



# COVID-19 VACCINE UPDATE: BUSINESS BRIEFING

March 19, 2021



When considering COVID-19 vaccination, it is important to weigh the risks of disease with the risks and benefits of vaccination

## Vaccination

### Benefits of vaccination

- ▶ Vaccines are safe and effective
- ▶ May prevent transmission to others
- ▶ Prevents serious illness, hospitalization and death
- ▶ Helps keep North Dakota's schools and businesses open
- ▶ Relaxed quarantine requirements if exposed to COVID-19

### Risks of vaccination

- ▶ Side effects are typically mild and last 1-2 days
- ▶ Severe allergic reactions are rare and manageable with treatment

## COVID-19

### Risks of COVID-19

- ▶ 1 in 525 North Dakotans have died
- ▶ 1 in 200 North Dakotans have been hospitalized
- ▶ 1 in 8 North Dakotans have tested positive
- ▶ There's no way to predict how COVID-19 will affect you
- ▶ May spread COVID-19 to loved ones
- ▶ Long-term impacts of disease are unknown

# COVID-19 VACCINATION IN ND (03/17/2021)

- **1 in 4** North Dakotans have received at least one dose of COVID-19 vaccine.
- Over 300,000 doses have been administered in ND.
  - Over 100 million in the U.S.

## COVID-19 Vaccine Coverage Rates by Week

**25.5%**

1 Dose Coverage Rate

183,832 ND residents received 1st dose

**15.0%**

Up-to-Date Coverage Rate

107,891 ND residents are Up-to-Date

● 1 Dose Coverage Rate ● Up-to-Date Coverage Rate



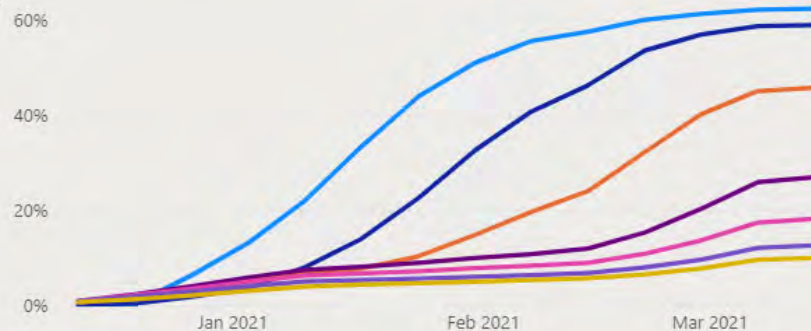
Select 1 Dose or Up-to-Date Coverage Rate

1 Dose Coverage Rate

Up-to-Date Coverage Rate

Age Bracket

- 80 years and older
- 70-79 years
- 60-69 years
- 50-59 years
- 40-49 years
- 30-39 years
- 18-29 years



# CURRENTLY AVAILABLE COVID-19 VACCINES

	Pfizer	Moderna	Johnson & Johnson
<b>Type</b>	mRNA vaccine	mRNA vaccine	Non-replicating viral vector vaccine
<b># of Doses</b>	2	2	1
<b>Time Between Doses</b>	3 weeks	4 weeks	n/a
<b>Age Indication</b>	16+	18+	18+
<b>Efficacy Against Hospitalization and Death</b>	100%	100%	100%
<b>Vaccine Side Effects</b>	Most common side effects reported include: <ul style="list-style-type: none"> <li>• Injection site pain, fever, chills, fatigue, headache, and muscle and joint aches</li> </ul> Side effects more common after 2 <sup>nd</sup> dose		Injection site pain, headache, fatigue, and muscle aches
<b>U.S. Distribution</b>	100+ million doses administered to Americans		
<b>Cost of Vaccine</b>	Free - Healthcare providers may charge administration fees (covered by insurance), but those unable to pay can't be turned away.		

References:



**THE BEST COVID-19  
VACCINE TO GET IS  
THE **FIRST** ONE YOU  
ARE OFFERED.**



# COVID-19 VACCINE

## Priority Groups

Phase 1A

~82,000  
people



- Health care workers in direct contact with COVID-19
- First Responders
- Long-term care residents and staff

Phase 1B

~230,000  
people



- Adults 75 and older
- Adults age 65-74 with 2+ underlying conditions
- Other congregate setting residents & staff (e.g. corrections)
- Adults age 65-74 with 1 underlying condition
- Adults 65 and older without underlying conditions
- People of any age with 2+ underlying conditions
- Childcare workers
- Preschool and K-12 school workers

Phase 1C

~165,000  
people



- National Guard, not previously covered
- Grocery workers
- Public safety answering points (911)
- COVID-19 vaccine manufacturing workers
- Health care/public health workers not in Phase 1A
- Public transit—including bus, taxi and ride-share—workers
- People age 16-64 with 1 underlying condition
- Blood bank workers not previously vaccinated
- IT workers unable to work from home
- All other essential workers per Cybersecurity & Infrastructure Security Agency (CISA) unable to work from home

Phase 2



- General Public

# Essential Critical Infrastructure Workers



**CISA**  
CYBER+INFRASTRUCTURE

Essential workers  
are critical to  
keep communities  
open.



**Take Control.**  
Get the COVID-19 vaccine.

**Enough.** It's time to get a handle on the virus. The vaccine is how we take charge of our lives again. We're all tired of COVID-19. With the vaccine, we can do something about it. Let's do this.

[health.nd.gov/covidvaccine](https://health.nd.gov/covidvaccine)  
Public Health Hotline: 1-866-207-2880

NORTH  
**Dakota** | Health  
Be Legendary.™

# NORTH DAKOTA COVID-19 VACCINE LOCATOR

Helps the general public see:

- Which providers have enrolled to receive/administer COVID vaccine
- Where COVID vaccine is available
- Which priority group each provider is currently vaccinating
- How to contact providers and/or express interest in receiving COVID vaccine

**COVID-19 VACCINE APPOINTMENTS AVAILABLE!**

Provider Name	Address	City	State	Vaccine Available
Devils Lake Family Health	Devils Lake	DEVILS LAKE	ND	YES
Devils Lake Public Health	Devils Lake	DEVILS LAKE	ND	YES
CHI St. Alexius Health Century Family Clinic	Devils Lake	DEVILS LAKE	ND	NO
CHI St. Alexius Health University of Mary Student Health Services	Devils Lake	DEVILS LAKE	ND	NO
CHI St. Alexius Health Urgent Care on 43rd	Devils Lake	DEVILS LAKE	ND	NO

Vaccine Available: 4/10/21 YES

**LOCAL PUBLIC HEALTH**

**HEALTH.ND.GOV/COVIDVACCINELOCATOR**

**THRIFTYWHITE.COM/COVID19VACCINE**

Location	Openings
North Dakota	
Devils Lake, ND	4 Openings
Dickinson, ND	5 Openings
Fargo, ND	1271 Openings
Grafton, ND	25 Openings
Grand Forks, ND	936 Openings
Linton, ND	69 Openings

**THRIFTY WHITE PHARMACY**

**NORTH Dakota Health**  
Be Legendary.™

# EMPLOYER BEST PRACTICES TO PROMOTE COVID-19 VACCINATION

- Leadership should encourage staff to get vaccinated against COVID-19.
  - Lead by example.
- Encourage staff to learn more about COVID-19 vaccination.
  - Reputable sources!
- Be flexible in your human resources policies.
- Use promotional posters/flyers to advertise locations offering COVID-19 vaccination in the community.
- Post resources in company communications.
- Incentivize vaccination.
- [Essential Workers | Department of Health \(nd.gov\)](#)
  - Toolkit with sample emails/letters, FAQ, educational webinar, etc.



**Sleeves Up  
ND. It's  
Your Turn.**

# YOUR QUESTIONS ANSWERED



Commissioner  
James Leiman  
ND Dept. of Commerce



# CLOSING REMARKS



Arik Spencer  
President & CEO

THANK YOU