

COVID-19  
State of Georgia Programs

updated April 1, 2020



## **MANDATORY EMPLOYER UNEMPLOYMENT FILING**

### **Summary**

Employers are required to file partial claims on behalf of their employees whenever it is necessary to temporarily reduce work hours or there is no work available for a short period. Any employer found to be in violation of this rule will be required to reimburse GDOL for the full amount of unemployment insurance benefits paid to the employee.

This program allows companies avoid the negative effects of partial unemployment claims and enables employees to gain access to unemployment insurance (UI) benefits. Companies can streamline the process for employees to receive these benefits by filing on behalf of the employees who have been temporarily furloughed due to the COVID-19 emergency.

### **Eligibility Requirements**

Submit partial claims for full and part-time employees who are temporarily laid off or whose hours have been temporarily reduced because of a lack of work due to COVID-19. Employees must be expected to return to work when the COVID-19 emergency ends. They must also be United States (U.S.) citizens or non-citizens who are authorized to work in the U.S.

### **How to access the program**

File through the Georgia Department of Labor (GDOL) Employer Portal [here](#).

### **What benefits can a company and/or its employees expect to receive?**

- Company will NOT be charged for benefits paid on partial claims that company submits because of COVID-19. However, company will be charged for claims filed by its employees, and company will be required to reimburse GDOL for the total amount of benefits paid on individual-initiated claims.
- The employer-filed partial claims will NOT affect the company's tax rate. Claims filed by company employees may affect your tax rate.
- The employer filing partial claims is the fastest way for its employees to receive unemployment insurance (UI) benefits. When individuals file claims, the Georgia Department of Labor (GDOL) has to determine that they are not working due to no fault of their own. When employers file partial claims, the employer is affirming the employee is not working due to a lack of work and benefits can be paid immediately.

---

## **LOCAL PROGRAM EXAMPLES**

Many cities, towns, and counties - large and small - are marshalling resources for businesses impacted by COVID-19. Local economic development organizations (EDOs) and Chambers of Commerce are key resources for your business in good times and difficult times. We encourage you to reach out to these organizations for programs and opportunities they may be administering or facilitating. Often, local resources may have a fast turnaround time when responding to your needs and providing assistance. Your community may be offering special relief programs similar to these:

### **Example: Atlanta, Georgia**

The Invest Atlanta Business Continuity Loan Fund is a program recently established in partnership with the City of Atlanta and opens up to \$1.5 million in funding for zero interest loans to qualifying businesses. Loans are available from \$5,000 to \$30,000, have no application fee, 0% interest rate, and a 6-12 month

deferment on the initial loan payment. Applications are required and certain eligibility criteria must be met before loans are dispersed.

**Example: New Castle/Henry County, Indiana**

The New Castle Henry County Economic Development Corporation is re-purposing its existing Enterprise Loan Fund in response to the COVID-19 pandemic. Companies can receive up to \$7,000 in low interest loans with interest-only payments for the first six months. Application fees and closing costs are waived. Firms with up to 30 employees are encouraged to apply and the funds are intended to offset COVID-19 losses, maintain employees, and provide PTO for employees.

**Example: Berrien County, Michigan**

The Berrien Community Foundation, Southwestern Michigan Tourist Council, and Cornerstone Alliance have partnered to provide specific, short-term relief for local businesses. The program offers zero-interest loans for Berrien County businesses and nonprofit entities that have a rent or mortgage payment due in April and/or May of 2020. Companies and non-profits can receive zero-interest loans of up to \$2,000 per month and repayment does not begin for six months.