**SHAREDWORK OHIO**

**Summary**
This program allows companies to avoid layoffs and retain staff during times of reduced business activity. Under an agreed upon plan with the State, employees work hours are reduced in a uniform manner and the Ohio Department of Job and Family Services (ODJFS) provides eligible individuals an unemployment insurance benefit proportionate to their reduced hours.

**Eligibility Requirements**
- Have at least two affected employees that do not work on a seasonal, temporary or intermittent basis;
  - Reduction percentages must be at least 10 percent but no more than 50 percent of the normal weekly hours of work.
- Are current on all Ohio unemployment insurance reporting, contributions, reimbursements, interest and penalties due;
- Agree to the program requirements.

**How to access the program**
- Go to [www.unemployment.ohio.gov](http://www.unemployment.ohio.gov)
- Log in to your OJI Employer benefits account
- From the Main Menu, under SharedWork Ohio (SWO), select View/Manage SWO Plans

**What benefits can a company and/or its employees expect to receive?**
Companies avoid layoffs which not only helps employees and their families during the crisis but will also improve retention of employees long-term.

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**PAYMENT DEFERRAL ON JOBSOHIO LOANS**

**Summary**
As the state’s economic development arm, over the years JobsOhio has provided loans to companies. To assist these companies during this difficult time, payments on these loans are being deferred.

**Eligibility Requirements**
Applies to companies that have an existing loan with JobsOhio.

**How to access the program**
Email Payne Krahulec krahulec@jobsohio.com to opt-in. Documentation will then be prepared for company signature. Deadline to opt-in is June 30, 2020.

**What benefits can a company and/or its employees expect to receive?**
Companies can receive a 6-month deferral of payment on these loans (no principal and no interest).

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**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.