

## COVID-19: Information and Resources for Businesses

3/13/20

[Click here to view the recorded webinar...](#)

*The Economic Development Department's Mission is to improve the lives of New Mexico families by increasing economic opportunities and providing a place for businesses to thrive.*

# PANELISTS

New Mexico Economic Development Department, Cabinet Secretary Alicia J. Keyes

Department of Workforce Solutions, Cabinet Secretary Bill McCamley

Department of Health, Heidi Krapfl

Small Business Administration, State Director John Garcia

Office of Governor Michelle Lujan Grisham, Small Business Daniel Schlegel

**NEW MEXICO ECONOMIC DEVELOPMENT DEPARTMENT  
CABINET SECRETARY ALICIA J. KEYES**



# COVID-19 BUSINESS LOAN GUARANTEE PROGRAM

NMEDD can guarantee a portion of a loan or line of credit up to 80% of principal or \$50,000.

Loan proceeds are flexible and can be used for (and not limited to) the following: working capital, inventory, payroll.

## Process:

1. Borrower approaches lender
2. Lender applies to program
3. Lender and NMEDD sign guaranty agreement
4. Lender makes the loan
5. NMEDD guarantees the loan in case of default

# COVID-19 BUSINESS LOAN GUARANTEE PROGRAM

Lenders and borrowers can apply online at  
<https://gonm.biz/about-us/covid-19-response>

Contact [EDD-Finance@state.nm.us](mailto:EDD-Finance@state.nm.us), 505-469-6204 or [mark.roper@state.nm.us](mailto:mark.roper@state.nm.us), 575-562-0327

# LEDA ZERO-PERCENT INTEREST LOANS

Limited to expenditures for land, building, and infrastructure

Can be used for lease abatement or mortgage assistance

Company must be a qualified entity (manufacturer, non-retail service business with more than 50% of revenue generated out of state, or a retail business in a community or less than 15,000 in population)

All loans will be required to provide security equal to the amount of the loan

For assistance with LEDA loans, [find & contact your Regional Representative](#), or contact Mark Roper, [Mark.Roper@state.nm.us](mailto:Mark.Roper@state.nm.us) or 575.562.0327

# COVID-19 BUSINESS RESOURCES

NMEDD will provide updates regarding business resources here:

<https://gonm.biz/about-us/covid-19-response>

Stay Connected: Visit our website at <https://gonm.biz> or [click here](#) to join our mailing list.

Facebook: <https://www.facebook.com/NMecondev>

Twitter: <https://twitter.com/nmecondev>

LinkedIn: <https://www.linkedin.com/company/new-mexico-economic-development-department>

# NMEDD CONTACTS

John Clark, Deputy Director, [Jon.Clark@state.nm.us](mailto:Jon.Clark@state.nm.us)

Mark Roper, Economic Division Director, [Mark.Roper@state.nm.us](mailto:Mark.Roper@state.nm.us)

Johanna Nelson, Program Development, [Johanna.Nelson@state.nm.us](mailto:Johanna.Nelson@state.nm.us)

Click below to view the regional representative in your area:

[Regional Representatives online](#)



**CABINET SECRETARY DEPARTMENT OF WORKFORCE SOLUTIONS  
BILL MCCAMLEY**



# UI BENEFITS FOR WORKERS IMPACTED BY COVID-19

Due to the Governor's declaration of a state of emergency in New Mexico as a result of COVID-19 (or the novel coronavirus), certain workers may be eligible for unemployment insurance benefits.

Employers may lay off some or all of their workforce as a result of the impact of COVID -19; for example, a restaurant that sees a significant reduction in business due to lack of customers dining out during this time or an event facility canceling all events until a later date, or a bus driver who are out of work due to temporary school closures

Workers who are self-quarantined or directed to be quarantined, or who have immediate family who is quarantined; or

Workers who have their hours reduced as a result of COVID-19.

# UI BENEFITS FOR WORKERS IMPACTED BY COVID-19

Workers who have their hours reduced may be eligible to receive Unemployment Insurance benefits. Benefits are awarded up to \$461 per week. If wages earned are more than the weekly benefit amount you will not qualify to receive benefits.

For example, if your hours are reduced and the Department determines you are eligible to receive benefits, you will get the first 20% free, known as earnings disregard. After that every dollar earned is subtracted from your weekly benefit payment. So if you have been determined eligible to receive \$400 from the department and then earn \$180 from your employer, we will only deduct the \$100 from your weekly benefit resulting in a total amount of Unemployment Insurance benefits of \$300.

# UI BENEFITS FOR WORKERS IMPACTED BY COVID-19

There are two ways to file an Unemployment Insurance claim:

- **Online** by going to the New Mexico Workforce Connection Online System at [www.jobs.state.nm.us](http://www.jobs.state.nm.us). Individuals can then access the UI Tax & Claims System. The online system is available to take initial claims and weekly certifications 24 hours a day, 7 days a week.
- **By phone** at 1-877-664-6984, the UI Operations Center is open from 8:00 a.m. to 4:30 p.m. Monday through Friday.

**NEW MEXICO DEPARTMENT OF HEALTH  
HEIDI KRAPFL**



# NEW MEXICO EMPLOYER UPDATE CALL: COVID-19

Presented by

**Chris Emory, Bureau Chief**

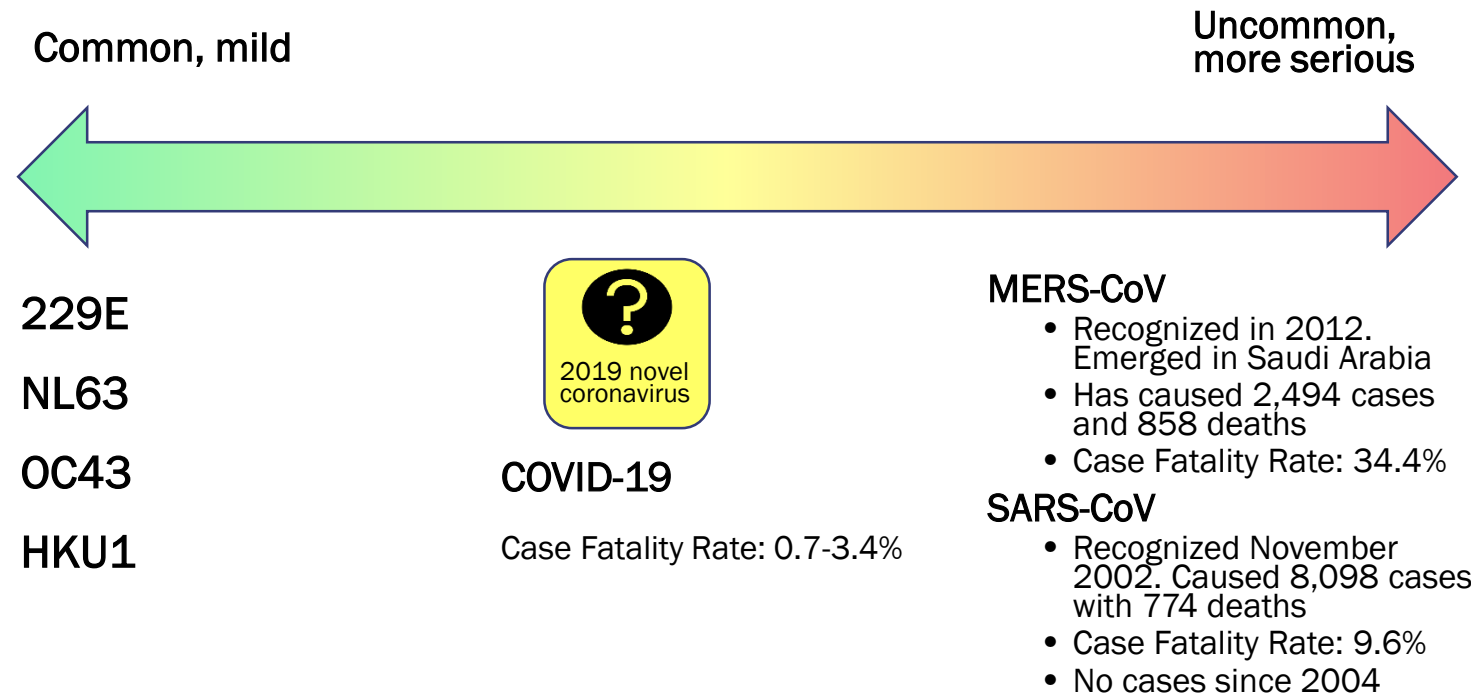
Bureau of Health Emergency Management

New Mexico Department of Health

# Agenda

- **Epidemiological information**
- **Supply chain**
- **Non-pharmaceutical interventions**
  - **Surfaces & environmental cleaning**
  - **Social distancing in the work place**
  - **Sick leave & telecommuting**
  - **Workforce continuity of operations plan (COOP)**
  - **Messaging**
  - **Resources**

# Spectrum of Coronaviruses





# How COVID-19 spreads and clinical characteristics

## Transmission

- **Basic Reproduction Number ( $R_0$ ): 1.4 – 3.5**
  - **What does this mean?** For every 1 infected individual, approximately 1-4 people are expected to become infected
  - $R_0$  of measles: 12-18
- **Person-to-person spread**
  - Likely droplet transmission between people less than 6 feet apart (similar to influenza)
  - Spread is greatest during periods of severe symptoms

**Incubation Period: 5-6 days (range 2-14 days)**

**Symptoms: fever, cough, shortness of breath**

## Illness Severity

- Reported illnesses range from very mild to severe, and even resulting in death
- Those at higher risk of developing severe illness include:
  - Older adults
  - People with serious chronic conditions (heart disease, diabetes, lung disease)

# Steps You Can Take to Prevent COVID-19

## Protect Yourself

- Clean your hands often (at least 20 seconds) or if soap and water are not available, use a hand sanitizer that contains at least 60% alcohol
- Avoid close contact with people who are sick
- Distance yourself from others if COVID-19 is spreading in your community

## Protect Others

- Stay home if you're sick
- Cover coughs and sneeze
  - Throw used tissues in the trash
  - Immediately wash your hands
- Wear a facemask if you are sick
- Clean and disinfect frequently touched surfaces (tables, doorknobs, light switches, countertops, phones, desks, keyboards, toilets, faucets, sinks)

# Supply Chain

- Contamination
- Availability

# Non-pharmaceutical Interventions:

## Surfaces – routine cleaning

- Clean “high touch” surfaces every day with regular cleaning supplies
  - Door knobs/handles
  - Light switch panels
  - Keyboards, mice
  - Kitchen & break room surfaces
  - Keypads and cash registers
  - Etc...

# Non-pharmaceutical Interventions:

## Environmental Cleaning & Disinfection

- **Clean dirty surfaces with detergent or soap & water prior to disinfecting**
- **Use diluted household bleach to disinfect surfaces**
- **Laundry:**
  - **Do not shake linens, other laundry**
    - **Launder using the warmest appropriate setting**
    - **Clean and disinfect laundry transport containers**
- **For more detailed cleaning & disinfection guidelines:**  
<https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/cleaning-disinfection.html>

# Non-pharmaceutical Interventions:

## Environmental Cleaning & Disinfection

- Educate cleaning staff on COVID-19 symptoms & response
- Develop policies for worker protection & provide cleaning training

- **OSHA Standards**

Hazard Communication: <https://www.osha.gov/laws-regs/regulations/standardnumber/1910/1910.1200>

Bloodborne Pathogens <https://www.osha.gov/laws-regs/regulations/standardnumber/1910/1910.1200>

Proper disposal of regulated waste and PPE <https://www.osha.gov/laws-regs/regulations/standardnumber/1910/1910.132>

# Non-pharmaceutical Interventions:

## Workplace social distancing

- **Discourage workers from sharing tools and equipment**
- **When possible, consider:**
  - **Implementing staggered work shifts to reduce employee density**
  - **Downsizing operations**
  - **Remote service delivery**
  - **Other exposure-reduction measures appropriate for your business**

# Non-pharmaceutical Interventions: Sick leave, staying at home

- **Actively encourage sick employees to stay home.**
  - **Advise them to call 1-855-600-3453 if they have COVID-19 symptoms (fever, cough, trouble breathing)**
- **Develop flexible sick leave policies**
- **Do not require a note from a healthcare provider to validate sick leave or authorize return to work**
- **Separate sick employees & send them home**
- **Advise sick employees to practice respiratory etiquette & hand hygiene**



# Non-pharmaceutical Interventions: Travel

- Avoid all non-essential travel to [affected out-of-state areas](#)
- Exercise extreme caution with all out-of-state travel
- Discourage/do not require non-essential work travel
- Check the [CDC's Traveler's Health Notices](#) if employees need to travel

# Non-pharmaceutical Interventions:

## Telecommuting

- **Encourage employees to telecommute/work from home if possible**
- **Provide employees with the tools needed to work from home**

# Non-pharmaceutical Interventions: **Planning workforce continuity of operations plan (COOP)**

- **Prepare for increased numbers of employee absences.**
- **Cross-train personnel**
- **Assess your essential functions**
  - **Be prepared to change business practices if needed such as identifying alternative suppliers, or suspending some operations**
- **If you have more than one business location, provide local managers with the authority to take appropriate actions to ensure continuity of operations and prevent spread of COVID-19**
- **Call the NMDOH COVID-19 hotline at 1-855-600-3453 for further guidance (?????)**

# Non-pharmaceutical Interventions: Planning workforce continuity of operations plan (COOP), cont...

- **Develop an outbreak response/continuity of operations plan**
  - **Ensure the plan is flexible, involve employees in its development**
  - **Conduct a focused discussion or exercise using the plan to identify problems**
  - **Share the plan with employees & explain policies and benefits**
  - **Share best practices with other businesses in your communities chambers of commerce & associations to improve community response efforts.**

Factor	Potential mitigation activities according to level of community transmission or impact of COVID-19 by setting		
	None (preparedness phase)	Minimal to moderate	Substantial
<b>Workplace</b> “What workplaces can do to prepare for COVID-19, if the workplace has cases of COVID-19, or if the community is experiencing spread of COVID-19)”	<ul style="list-style-type: none"> <li>• Know where to find local information on COVID-19 and local trends of COVID-19 cases.</li> <li>• Know the signs and symptoms of COVID-19 and what to do if staff become symptomatic at the worksite.</li> <li>• Review, update, or develop workplace plans to include:               <ul style="list-style-type: none"> <li>» Liberal leave and telework policies</li> <li>» Consider 7-day leave policies for people with COVID-19 symptoms</li> <li>» Consider alternate team approaches for work schedules.</li> </ul> </li> <li>• Encourage employees to stay home and notify workplace administrators when sick (workplaces should provide non-punitive sick leave options to allow staff to stay home when ill).</li> <li>• Encourage personal protective measures among staff (e.g., stay home when sick, handwashing, respiratory etiquette).</li> <li>• Clean and disinfect frequently touched surfaces daily.</li> <li>• Ensure hand hygiene supplies are readily available in building.</li> </ul>	<ul style="list-style-type: none"> <li>• Encourage staff to telework (when feasible), particularly individuals at increased risk of severe illness.</li> <li>• Implement social distancing measures:               <ul style="list-style-type: none"> <li>» Increasing physical space between workers at the worksite</li> <li>» Staggering work schedules</li> <li>» Decreasing social contacts in the workplace (e.g., limit in-person meetings, meeting for lunch in a break room, etc.)</li> </ul> </li> <li>• Limit large work-related gatherings (e.g., staff meetings, after-work functions).</li> <li>• Limit non-essential work travel.</li> <li>• Consider regular health checks (e.g., temperature and respiratory symptom screening) of staff and visitors entering buildings (if feasible).</li> </ul>	<ul style="list-style-type: none"> <li>• Implement extended telework arrangements (when feasible).</li> <li>• Ensure flexible leave policies for staff who need to stay home due to school/childcare dismissals.</li> <li>• Cancel non-essential work travel.</li> <li>• Cancel work-sponsored conferences, tradeshows, etc.</li> </ul>

<https://www.cdc.gov/coronavirus/2019-ncov/downloads/community-mitigation-strategy.pdf>

# Resources

- **NMDOH COVID-19 web site:** <http://cv.nmhealth.org/>
- **NMDOH COVID-19 24 hour hotline:** 1-855-600-3453
- **OSHA Guidance on Preparing Workplaces for COVID-19**  
<https://www.osha.gov/Publications/OSHA3990.pdf>
- **Centers for Disease Control (CDC) COVID-19 web site:**  
<https://www.cdc.gov/coronavirus/2019-nCoV/index.html>

# Continuity of Business

- Limit economic disruption
- Supply chain disruption
- Concerns regarding virus on goods and materials

# Business Assistance

- 3/11/2020 Announcement
- Legislative Assessment



**SMALL BUSINESS ADMINISTRATION  
NEW MEXICO DISTRICT OFFICE  
DIRECTOR JOHN GARCIA**





U.S. Small Business  
Administration

# Economic Injury Disaster Loan assistance

What is this?

1. SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance.
2. These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact.
3. The interest rate is 3.75% for small businesses without credit available elsewhere.
4. The interest rate for non-profits is 2.75%.
5. SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. (Terms are determined on a case-by-case basis)

# Economic Injury Disaster Loan assistance

How Does this work?

- 1. SBA's Office of Disaster Assistance will coordinate with the state's or territory's Governor to submit the request for Economic Injury Disaster Loan assistance.**
- 2. Once a declaration is made for designated areas within a state, the information on the application process for Economic Injury Disaster Loan assistance will be made available to all affected communities as well as updated on our website: [SBA.gov/disaster](https://SBA.gov/disaster).**
- 3. Apply online at [SBA.gov/disaster](https://SBA.gov/disaster)**

# Economic Injury Disaster Loan assistance

Who do I call for help?

**For additional information, please contact the SBA disaster assistance customer service center. Call 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).**

**MICHELLE LUJAN GRISHAM OFFICE  
SMALL BUSINESS AND ENTREPRENEURSHIP ADVISOR  
DANIEL SCHLEGEL**



# QUESTIONS?

New Mexico Economic Development Dept.: <https://gonm.biz/about-us/covid-19-response>

Dept. of Workforce Solutions: <https://www.dws.state.nm.us/en-us/>

New Mexico Small Business Administration: <https://www.sba.gov/offices/district/nm/albuquerque>

Office of the Governor Michelle Lujan Grisham: <https://www.governor.state.nm.us/>