

TOWN OF BRATTLEBORO

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March 16, 2020

Memo To: Brattleboro Selectboard
Memo Via: Peter B. Elwell, Town Manager
Memo From: Patrick Moreland, Assistant Town Manager
Re: COVID-19 and Business Interruption

UPDATE ON MARCH 18, 2020:

At its meeting on March 17, the Selectboard voted (per staff's recommendation in the highlighted section at the end of this memorandum) to allow businesses to defer repayment of outstanding Small Business Assistance Program loans until further notice.

Priority Guidance

While the focus of this memo is to detail the beginnings of what will certainly become a more robust Federal, State and Local response for local business from the COVID-19 pandemic, it is of utmost importance that we remember the potential health effects on our employees. All local businesses are asked to regularly check the Vermont Department of Health and the Center for Disease Control's websites for guidance on how to reduce the impacts of the virus.

Vermont Department of Health

<https://www.healthvermont.gov/response/infectious-disease/2019-novel-coronavirus>

Center for Disease Control

<https://www.cdc.gov/coronavirus/2019-ncov/specific-groups/guidance-business-response.html>

Governmental Response

During the lengthy recovery from Tropical Storm Irene, Federal, State and Local governments worked in collaboration with the state designated regional partners, Windham Regional Commission (WRC) and the Brattleboro Development Credit Corporation (BDCC). The COVID-19 pandemic is no different. We are learning more with each passing hour about ways in which Brattleboro businesses can receive help and help themselves during this outbreak.

Economic Injury Disaster Loans

The Coronavirus Preparedness and Response Supplemental Appropriations Act recently passed by Congress expanded the Small Business Act's definition of a disaster

to include Coronavirus (COVID-19). As a result, the SBA will be able to provide [Economic Injury Disaster Loans \(EIDLs\)](#) under a Governor's Certification Disaster Declaration. Governor Phil Scott made such a declaration on Friday, March 13, 2020. However, in order for the SBA to consider an EIDL declaration, the Governor must demonstrate that at least five small businesses in a disaster area have suffered substantial economic injury as a result of the disaster.

Sharing Information with State & Local Agencies

Accordingly, the Vermont Agency of Commerce and Community Development (ACCD) is asking for help from the business community to gather information about a variety of business challenges, including:

- Economic Injury;
- Supply Chain Interruption;
- Workforce Issues;
- Business Travel;
- Visitor Travel/Tourism; and
- Remote Work Capabilities.

Business are encouraged to report their challenges to the State of Vermont and to copy BDCC to share their experience.

Vermont Agency of Commerce & Community Development
Commerce.covid19@vermont.gov

Brattleboro Development Credit Corporation
Bdcc-covid19@brattleborodevelopment.com

The ACCD asks that all interested business leaders sign up for the Business & Economic Response to COVID-19 Newsletter. To sign up, please visit ACCD's website at <https://accd.vermont.gov/>. In addition, ACCD has also established a hotline so that businesses may call to report impacts and be directed to resources: (802) 461-5143. The hotline will be staffed Monday through Friday, 7:45 a.m. – 4:30 p.m.

BDCC COVID-19 Business Resiliency Program

The BDCC is working with Federal, State, and Regional partners to ensure that businesses in the region have the tools necessary to respond to the Coronavirus, COVID-19. BDCC can assist with:

- Access to needed working capital through BDCC directly or other partners;
- Conduct INSTIG8 Rapid Financial Forecast to support statement of need;
- Assistance with narrative formation for various applications
- Access to distributed technology tools through INSTIG8's Amazon Activate program;
- Virtual teamwork guidance; and
- General support and assistance.

BDCC will also initiate the Windham Economic Resiliency Team (WERT). The WERT will be a twice weekly conference call for all Windham County officials working in the area of economic development (BDCC, chambers of commerce, downtown business organizations, etc.) government officials (Federal, State & Local) and local legislators can share information and coordinate a unified message to the business community. These twice weekly calls will begin on Tuesday, March 17, 2020 and attendees should prepare to participate in a discussion on State and Federal guidance for businesses, regional impacts and regional resources.

VT Department of Labor & Unemployment Compensation

The Vermont Department of Labor announced that Governor Scott's Executive Order No. 01-20 establishes guidance for the department as it deals with claims for Unemployment Compensation related to COVID-19.

- Staff shall not deny claims due to a claimant being isolated or quarantined at the direction of a health care official due to potential or verified exposure to the COVID-19 disease. These individuals shall be treated as temporarily unemployed through no fault of their own, and able and available, for the purpose of UI benefits.
- For employees who are impacted by a temporary closure of a business and have been provided with a return to work date within the current ten-week period, the work search requirements will be waived. For individuals who are isolated or quarantined, the Department will also waive the work search requirement for the time the individual is in isolation/quarantine.
- Expedited Payment of Benefits: The Department will continue to explore ways to implement any/all measures necessary to allow for a more expedited benefit payment process.

Additional updates can be found at the Vermont Department of Labor's website at <https://labor.vermont.gov/covid19>.

Town of Brattleboro SBAP Loans

At the March 17, 2020 Selectboard meeting, staff will recommend that the Town defer all 11 commercial SBAP loans until further notice. Loan payments will be deferred, not forgiven, and the deferred months will be added onto the back end of each existing loan.