

Neighbors and friends, we are now over a month into the uncharted waters of Covid-19. We are still faced with the unknowns that the virus brings. We are focused on the health of our families, our friends, and our neighbors. We still don't know the duration of the crisis. To say we are concerned about the economic fallout would be an understatement; our businesses are part of our family and in a small town like Deep River, over 50% of our workers work for small businesses. You will find below updated information for businesses and workers, but meanwhile, hold the course. Call your friends, check on your neighbors. Distancing is working. Be well, be safe.

0% Interest Line of Credit for Minority and Women-Owned Businesses:

Minority-owned and women-owned small businesses impacted by COVID-19 now have access to a 0% interest line of credit. The Hartford Economic Development Corporation (HEDCO) is offering the [COVID-19 Business Response Program Line of Credit](#) to provide qualifying minority or women-owned small businesses with 20 or fewer employees a zero-interest line of credit for up to \$20,000.

Update for On-Going Programs for Small Businesses:

We tried to impart information about the CARES Small Business Paycheck Protection (PPP) and Economic Injury Disaster Loans and Grants (EIDL) as they were opening up on April 3 for small businesses and sole proprietorships. On April 10 applications for independent contractors and self-employed individual applications began to be accepted. I find these applications difficult to navigate and encourage anyone, whether you are struggling through this process or not, to sign up for free guidance on the PPP and EIDL programs through the CT Small Business Development Center (CT SBDC) <https://ctsfdc.com/covid19-businessresourcecenter/>. CT SBDC has one of the most comprehensive websites I have found with information about CT programs to assist businesses, and the website is updated as information becomes available. You can sign up here for FREE guidance: <https://ctsfdc.com/request-advising/grow-a-business/>.

The CT Department of Economic & Community Development (DECD) <https://portal.ct.gov/Coronavirus/Information-For/Business-Resource> also provides a list of summaries of programs. Call the DECD **Hotline** for business assistance with any questions: (860) 500-2333

Program updates for workers:

If you have already filed an unemployment claim: It is VERY important that you check your email (including your Junk or Spam folders) DAILY for updated messages from the Labor Department. Messages may include next steps, or you may be asked to log back onto your claim to help us speed up processing times.

If you have not yet filed your unemployment claim: Visit <http://www.filectui.com>, and FIRST click on the message located above the large blue button that says: "For quicker payment of unemployment benefits, please follow these instructions." This link provides a guide that asks you to file your claim as a "Temporary Shutdown." To speed up the processing of your claim, it is important that you read the [guide](#) instructions BEFORE you file, and follow the instructions EXACTLY as provided.

To ensure that you are reading up-to-date information please visit the CT Department of Labor (CT DOL) here: <http://www.ctdol.state.ct.us/> The CT DOL has posted a FAQ sheet for both employers and workers which may answer your questions and is a valuable source of information. You will find the FAQ here: <http://www.ctdol.state.ct.us/DOLCOVIDFAQ.PDF>