



Saturday, March 21st 2020

Status: Confidential

Re: Memorandum

Subject: CONVID19 Initiatives

State Resources

[Updates on Covid-19 from New Mexico Department of Health](#)

If you have symptoms:

New Mexico Coronavirus hotline: 1-855-600-3453

Family Support Services: 1-833-551-0518

[Governor Michelle Lujan Grisham's Press Releases & Public Health Orders](#)

The NMEDD is adjusting its business-loan guarantee programs in order to make capital more available to business owners whose operations are severely impacted by the COVID-19 health emergency.

Additionally, the department is working with partners across the state to identify special assistance programs and resources available to business owners. This page will be updated every day as they find more aid programs:

[NMEDD CONVID19 Resources and Initiatives](#)

The New Mexico Taxation and Revenue Department (TRD) has announced that New Mexico taxpayers qualify for extended return and payment deadlines due to the Coronavirus Disease 2019 (COVID-19) pandemic (emergency declaration) by the Federal Government and the COVID-19 statewide public health emergency declaration (Executive Order 2020-004) by the Governor of New Mexico Michelle Lujan Grisham. The extensions affect personal income tax, corporate income tax, and withholding tax.

The Taxation and Revenue Department (TRD) will not impose a late-filing and late-payment penalty associated with the return filing and payments set forth below:

- New Mexico personal income tax returns and payments due between April 15, 2020 and July 15, 2020 may be submitted without penalty no later than July 15, 2020;
- New Mexico corporate income tax returns and payments due between April 15, 2020 and July 15, 2020 may be submitted without penalty no later than July 15, 2020; and
- Withholding tax returns and payments due between March 25, 2020 and July 25, 2020 may be submitted without penalty no later than July 25, 2020.

Although TRD will not impose penalty if a taxpayer complies with the extensions set forth above, interest is imposed from the original statutory date tax is due because TRD has no authority to waive interest pursuant to Section 7-1-13 NMSA 1978.

[New Mexico Department of Workforce Solutions](#)

During a press event on March 13, Secretary McCamley announced that Department of Workforce Solutions will allow employees who have had to cut their hours due to coronavirus to claim partial unemployment benefits. This is an attempt to prevent layoffs. Employees will need to complete weekly



certification to claim benefits, but the usual requirement of providing proof that one is looking for work will be waived.

[CONVID19 Resources and Initiatives](#)

Employees can apply online at www.jobs.state.nm.us or over the phone at 1-877-664-6984 Monday-Friday, 8:00am-4:30pm.

Businesses with employees who may need to apply for unemployment should look at:

1. [This 4 min video explaining the process.](#)
2. [Here is a 1-page fact sheet with all of the details people will need.](#)

It is strongly encouraged to apply online.

[COVID-19 Business Loan Guarantee Program](#)

The New Mexico Economic Development Department (NMEDD) has created a program to assist businesses seeking emergency loans or lines of credit to deal with negative economic impacts from COVID-19. 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 and payroll.

Process:

- Borrower approaches lender
- Lender applies to the program
- Lender and NMEDD sign agreement
- Lender makes the loan
- NMEDD guarantees the loan in case of default

Lenders and borrowers can apply [here](#).

[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 or 575.562.0327

[New Mexico Finance Authority: Business Loan Partnership Program](#)

NMFA and "Partner Banks," together, share risk while lowering the overall cost of borrowing for the business by NMFA offering low-cost rates on its portion of the loan to a New Mexico business.

Contact, John Brooks, 1-877-ASK-NMFA, or jBrooks@nmfa.net

[NM Economic Development Covid-19 business assistance webinar and slides](#)
[City of Albuquerque Small Business Office](#)

The City of Albuquerque has pulled together resources for small businesses affected by coronavirus, including a guide that addresses restaurant challenges.



BALZANO GOVERNMENT RELATIONS

WHERE STRATEGY MEETS RESULTS

P.O. BOX 91311, Albuquerque, NM 87199 - 505.907.0057 - nmlobbyist.org - info@nmlobbyist.org

[Albuquerque International Sunport Travel Updates](#)

In addition to other measures, Sunport is encouraging anyone picking up or dropping off travelers to use the outdoor curbside services rather than parking and entering the terminal. [Learn more](#)

The CDC has also issued [travel](#) information for those going abroad. The CDC has [FAQs](#) to help travelers decide if they should cancel or postpone their travel.

Federal Resources

[Small Business Administration \(SBA\)](#)

Businesses in New Mexico impacted by COVID-19 are now eligible to apply for low-interest federal disaster loans up to \$2 million through Small Business Administration. 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. The interest rate is 3.75% for small businesses without credit available elsewhere; businesses with credit available elsewhere are not eligible. The interest rate for non-profits is 2.75%.

The 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, based upon each borrower's ability to repay.

Learn more and begin a loan application:

- Online by visiting the Small Business Administration Disaster Loan Assistance program at www.sba.gov/disaster.

- By phone at (800) 659-2955 or email at disastercustomerservice@sba.gov. Individuals who are hearing impaired may call (800) 877-8339.

If you elect to submit a hard-copy application, you may do so by mail to the following address:

U.S. Small Business Administration
Processing and Disbursement Center
14925 Kingsport Road, Fort Worth, TX 76155

SBA International Trade Assistance:

Contact Edward Herrera, 505.670.5957 or Edward.Herrera@state.nm.us.

[Internal Revenue Service](#)

Federal Tax Payment Deadline Extended to July 15, 2020 This payment relief includes:

Individuals: Income tax payment deadlines for individual returns, with a due date of April 15, 2020, are being automatically extended until July 15, 2020, for up to \$1 million of their 2019 tax due. This payment relief applies to all individual returns, including self-employed individuals, and all entities other than C-Corporations, such as trusts or estates. IRS will automatically provide this relief to taxpayers. Taxpayers do not need to file any additional forms or call the IRS to qualify for this relief.

Corporations: For C Corporations, income tax payment deadlines are being automatically extended until July 15, 2020, for up to \$10 million of their 2019 tax due. This relief also includes estimated tax payments for tax year 2020 that are due on April 15, 2020. The IRS urges taxpayers who are owed a refund to file as quickly as possible. For those who can't file by the April 15, 2020 deadline, the IRS reminds individual taxpayers that everyone is eligible to request a six-month extension to file their return. Learn more [here](#).

[Department of Labor](#)



The Wage and Hour Division is providing information on common issues employers and workers face when responding to COVID-19, including the effects on wages and hours worked under the Fair Labor Standards Act and job-protected leave under the Family and Medical Leave Act.

The Office of Public Liaison at the Department of Labor [shared their latest press release on COVID-19 \(A.K.A. novel coronavirus\)](#). It outlines DOL guidelines and recommendations for dealing with the virus and also contains links to more detailed information and resources.

Consumer Financial Protection Bureau

Learn how to protect yourself financially from the impacts of coronavirus [here](#).

Guidelines for Employers

Businesses should be ready to implement strategies to protect their workforce from coronavirus while ensuring continuity of operations. For more on best practices and recommended strategies, please visit the CDC's [Interim Guidance for Businesses and Employers to Plan and Respond to Coronavirus Disease 2019 \(COVID-19\)](#).

1. Implement [Recommended Strategies](#) for Employee Health and Safety

Any sick employees should stay home and away from the workplace, [respiratory etiquette and hand washing](#) should be encouraged, and routine cleaning of commonly touched surfaces should be performed regularly.

2. Establish a Cross-Functional Team to Manage Preparation and Response

When faced with an event that has potential to significantly impact your business and its people, forming a team to manage your assessment, preparation, communication, and response is an important best practice. The earlier this team is in place, the better organized your response will be to limit impact on the business and your people.

3. Risk Assessment and Possible Scenarios

Use your team to [conduct a risk assessment](#) and implement measures that balance the health and safety of employees with business continuity. Have your team brainstorm solutions to possible scenarios and considerations:

- New Mexico schools will be closed starting March 16th. Will you provide childcare? Are all your employees equipped to do their job remotely?
- What is your business continuity plan and have you tested it? Can your business continue to operate efficiently if all your employees had to work remotely?
- What are guidelines for assessing the threat level to your business? What steps will you take as the threat increases? This team will prepare and have response plans in place should the threat level increase.
- How does this impact your supply chain? While your community may not be impacted, have you mapped your supply chain to determine sourcing of ingredients, parts or equipment to assess potential risk and how that will impact productivity of the business?
- Do you need to implement travel restrictions and who is monitoring the changing state of play there?
- What FAQs do your employees need to be equipped to answer? For example, if you make a product in China, are your employees able to confidently answer when a customer asks if it has been exposed and if they are in danger of getting sick upon receipt of the product?
- What is your response when employees ask if your major corporate meeting is still on for May? What if they ask about limiting domestic travel?
- Are you legally allowed to take an employee's temperature?



4. Assign Team Members to Implement Strategy

Determine the strategies that best support your business and assign team members to implement them.

Possible actions include:

- Establish an ongoing process to communicate [health and safety measures](#) to all employees, through email and other digital media, staff meetings, [hanging posters](#), water-cooler conversations, etc.
- Communicate and continue to communicate with customers, vendors, business partners, etc. know what measures you are taking to address coronavirus.
- Assess the [risk of business travel](#) and [follow recommendations for safe business travel](#).
- Assess your essential functions and determine what is needed to maintain critical operations.
- Explore flexible and/or remote work if needed.

5. Revisit or Create Planning and Response Documents

Use the current coronavirus situation as an opportunity to develop or revisit existing plans and procedures, including your:

- [Business Continuity Plan](#)
- [Emergency Response Plan](#)
- Outbreak Response / Pandemic Plan
- Event Cancellation Policy
- Sick Leave, Business Travel, and [Remote Work Policies and Procedures](#)

6. Stay Engaged, Up-To-Date, and Flexible

- Continue to monitor news provided by official channels, including the [CDC](#), [WHO](#), local and state governments and health departments.
- Ensure that your sick leave policies are flexible and consistent with public health guidance and that employees are aware of these policies.
- Maintain regular communication with employees and business partners as the situation changes and develops.
- Continue to use your cross-functional team to adjust to the changing needs of your business to maintain successful operations.
- Share best practices with other businesses in the community (especially those within the supply chain), chambers of commerce, and associations to improve community response effort.

Where to Learn More:

- [CDC: Interim Guidance for Businesses and Employers to Plan and Respond to Coronavirus Disease 2019](#)
- [U.S. Chamber of Commerce: Business Resilience Guidance](#)
- [U.S. Chamber of Commerce: Guidance for Employers](#)
- [U.S. Chamber of Commerce: Workplace Tips for Employees](#)
- [U.S. Department of Labor: COVID-19 Guidance](#)
- [Leadership in Times of Crisis: A Toolkit for Economic Recovery and Resiliency](#)

Cleaning Your Electronic Devices

In response to the Coronavirus outbreak [Apple has updated their support documents on cleaning Apple products](#). Specifically confirming it is okay to use Clorox Disinfecting Wipes on iPhones and iPads.

"Is it OK to use a disinfectant on my Apple product?"



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"Using a 70 percent isopropyl alcohol wipe or Clorox Disinfecting Wipes, you may gently wipe the hard, nonporous surfaces of your Apple product, such as the display, keyboard, or other exterior surfaces. Don't use bleach. Avoid getting moisture in any opening, and don't submerge your Apple product in any cleaning agents. Don't use on fabric or leather surfaces. "