

Current information for Workers and Businesses

Updated 4/27/20

BEWARE COVID SCAMS!

Be on the alert for scammers who are taking advantage of COVID relief measures and the people who need them. Please be mindful of <u>these tactics</u> and beware of anyone attempting to access any of your personal information. If a scammer calls, emails, texts, or otherwise contacts you, hang up and don't engage. Report scam to the Federal Trade Commission at <u>atftc.gov/complaint</u>.

1. I lost my job or I was laid off because of COVID 19. How do I apply for unemployment insurance?

In light of the Governor's declaration of a public emergency due to COVID-19, certain workers may be eligible for Unemployment Insurance (UI) benefits. The Dept. of Work Force Solutions has <u>detailed instructions</u> on who is eligible and how to apply for benefits. You are strongly encouraged to apply online at <u>www.jobs.state.nm.us</u> or over the phone at 1-877-664-6984. To help agents serve New Mexico more efficiently, the UI Operations Center now has designated call days based on the last digit of your social security number. If you miss your day, call on Thursdays or Fridays.

- 0-3: Monday
- 4-6: Tuesday
- 7-9: Wednesday
- Missed your day: Thursday & Friday

Download a one-page information flyer in English or Spanish

2. What if I'm sick or need to take care of a family member?

The *Families First Coronavirus Response Act* requires certain employers to provide employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19.

- Two weeks (up to 80 hours) of **paid sick leave** at the employee's regular rate of pay if the employee is unable to work because of COVID-19;
- Two weeks (up to 80 hours) of **paid sick leave** at two-thirds the employee's regular rate of pay if the employee is unable to work in order to care for an individual because of COVID-19, including someone who is under quarantine or caring for a child under 18.
- Up to an additional 10 weeks of **paid expanded family and medical leave** at two-thirds the employee's regular rate of pay where an employee, who has been employed for at

least 30 calendar days, is unable to work in order to care for an individual because of COVID-19.

• Congress has created <u>a factsheet</u> for more information.

3. I'm self-employed. Where can I get help?

- Unemployment Assistance. The federal Pandemic Unemployment Assistance (PUA) act provides benefits to self-employed, independent contractors, and gig economy workers. These benefits will become available to New Mexicans in a few weeks. Do not contact the Unemployment Insurance (UI) Operations center or file a claim online until the department announces the availability of benefits for independent contractors, selfemployed, and gig economy workers
- For Artists. If you are an artist or craftsperson, there are resources available to help you
 get through this time. <u>New Mexico Arts</u> has a host of resources for individual artists and
 for arts organizations.

4. I'm a business owner. How do I meet payroll and other expenses without going under?

- The Paycheck Protection Program and Health Care Enhancement Act (Round 2) was signed into law on Friday, April 24th. The bill adds \$320 billion to the Paycheck Protection Program. The Small Business Administration (SBA) will resume accepting Paycheck Protection Plan loan applications on Monday, April 27, at 8:30 am MDT. If you have already applied, check with your bank or credit union on the status of your application. If you haven't applied yet, but are planning to, apply now! Apply online, call 1-800-659-2955 (TTY: 1-800-877-8339) or email disastercustomerservice@sba.gov. SBA provided guidance: Paycheck Protection Program Loans Frequently Asked Questions
- .The **Small Business Administration (SBA)** is providing up to \$2 million in disaster assistance low-interest loans. This funding is now available to all New Mexico small businesses.
- The **NM Economic Development Dept**. 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. Also, the department is working with partners across the state to identify special assistance programs and resources available to business owners. <u>This page</u> will be updated every day as we find more aid programs.
- New Mexico has forged a cross-agency collaborative called the <u>Economic Rapid</u> <u>Response Taskforce</u>, developing a clearinghouse to facilitate communication. Submit your business questions, challenges, and feedback through the Business Rapid Response <u>online submission form</u>. All submissions will be reviewed and filtered to the appropriate agency for timely response. Click *here* to submit. We appreciate your participation, as it will support economic recovery efforts across the state.

5. I'm at nonprofit and our finances are taking a hit because of COVID 19. Is there help for me?

New Mexico's philanthropic community has come together to provide assistance to nonprofits to replace lost funding due to COVID-19. The NM Association of Grantmakers and The Grants Collective are maintaining resource lists. Here is the latest <u>combined listing</u>.

6. How do I keep our workplace safe?

The Occupational Safety and Health Administration (OSHA) has resources to help employers and workers prepare for and respond to coronavirus in the workplace.

- <u>OSHA Guidance on Preparing Workplaces for COVID-19</u> to help employers respond in the event of coronavirus in the workplace in <u>English</u> and <u>Spanish</u>.
- <u>Temporary OSHA Guidance on Respiratory Protection Standard</u> provides suggestions and options to help increase the availability of N95 filtering facepiece respirators for healthcare providers.
- <u>COVID-19 Webpage</u> provides infection prevention information specifically for employers and workers.