

GOV. KEMP, SBDC, AND DCA PROVIDE CARES ACT WEBINARS

The University of Georgia's Small Business Development Center (SBDC) has partnered with the Georgia Department of Community Affairs (DCA) to provide a series of webinars to help small businesses and community leaders navigate the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

The CARES Act provided \$349 billion to help small businesses keep workers employed amid the COVID-19 Pandemic. The CARES Act provides funding for the Paycheck Protection Program, modifies the existing Economic Injury Disaster Loan (EIDL) program, and provides immediate loan payment relief for current SBA 7(a) borrowers.

Details on these specific programs are provided below:

SBA Guaranteed Loan Payment Relief: SBA will pay the principal, interest, and associated fees on guaranteed loans. For existing borrowers not in deferment, the SBA will pay six months beginning with the next payment due on the loan. For existing borrowers on deferment, the SBA will cover six months of payments beginning with the first payment due after the deferment period. For a new borrower, the SBA will cover the first six months of payments, but only for new loans made within the first six months starting from the date of enactment.

Economic Injury Disaster Loan (EIDL): Available for companies with 500 employees or fewer, this loan provides funding up to \$2 million. Loans are based on credit score and have a 3.75% interest rate. The first 12 payments will be deferred and the loan term can be up to 30 years plus one year of deferment.

Economic Injury Disaster Loan Advance: The advance is a \$10,000 advance on the EIDL loan provided to businesses applying to the EIDL. Eligible businesses are small businesses in operation on January 31, 2020. The advance will be delivered within several days of applying for it. Businesses can get the advance even if they are not awarded the EIDL and it does not need to be paid back. The advance will be deducted from the loan amount of the EIDL and can be used to pay sick leave for employees, maintain payroll, meet production costs due to supply chain disruptions, pay business obligations including debts, rent, and mortgage payments. If a business had previously applied for the EIDL using the old forms, they must reapply for the advance using the short form on the sba.gov website.

Small Business "Paycheck Protection Program" (PPP): This loan will be available to small businesses defined by SBA size standards, generally up to 500 employees, but depending on sector. The interest rate of this loan will not exceed 4% but is currently fixed at 1%. The SBA's "no credit elsewhere" test is waived for this program and for loans under \$200,000 no personal guarantee is required. The loan can be for amounts up to \$10 million but must be used to pay workers, maintain payroll, pay mortgage, lease, or utilities and 75% of the loan amount must go to workers. Loan forgiveness is reduced by layoffs or if employees' pay reduction is in excess of 25%. Loan forgiveness is not treated as taxable income.

Please visit www.georgia.sbc.org for more information and also to access a program comparison chart to determine which loan is more applicable/beneficial. For assistance or questions about this webinar, contact Lydia Joffray, NEGRC Project Specialist, at ljoffray@negrc.org or (706) 369-5650 ext. 316.



APPALACHIAN REGIONAL COMMISSION'S (ARC) 2020-2021 ECONOMIC DEVELOPMENT TRAINING

The Appalachian Regional Commission (ARC) is currently accepting applications for its 2020-2021 Leadership Institute. The Institute provides an extensive nine-month program for leadership and economic development training for community leaders living or working in Appalachia. The NEGRC includes four ARC counties including **Barrow, Elbert, Jackson, and Madison**. Persons living or working in these respective counties are eligible to apply.

The Leadership Institute provides a program focusing on skill-building, seminars, best practice review, mentoring and networking. Participants attend six, multi-day seminars held over a nine-month period. Forty (40) "Leadership Fellows" are selected from applicants that can work in the public, private, and non-profit sectors that will learn the following:

- Design effective economic development project proposals
- Integrate community assets into long-lasting economic development strategies
- Identify resources available to spur economic development
- Locate and access investment capital from a variety of public and private sources
- Prepare competitive applications for public grant opportunities
- Use expanded leadership skills to create strong coalitions

Last year was the first year of the Leadership Institute with class participants coming from various professional areas including: education, health care, economic development, public service, and other professions.

As the ARC region covers thirteen states, selected applicants will include a representative from each state (two selected from Georgia last year); providing opportunities for collaboration across state boundaries. All travel and seminar-related costs are provided by ARC with seminars held between October 2020 and July 2021. The deadline for applications is **June 1, 2020** with application information available at: www.arc.gov/leadershipinstitute.

For information about ARC visit: www.arc.gov or to find out more about ARC programs in the NEGRC region, contact **Eva Kennedy**, NEGRC Director of Planning & Government Services, at: ekennedy@negrc.org or **(706) 369-5650 ext. 360**.

NEGRC COUNTIES RECEIVE ADDITIONAL FUNDING FOR SENIOR MEALS

The Families First Coronavirus Response Act, signed into law by President Trump on March 18, 2020, provides additional funding for the nutrition services programs authorized by the Older Americans Act (OAA) of 1965. These programs provide meals to more than 2.4 million older adults each year, both through home delivery and in places like senior centers. The need for these services, particularly home-delivered and packaged meals, has increased as community measures to slow transmission of COVID-19 have closed meal sites (e.g., senior centers) and have left many family caregivers unable to assist their older loved ones.

Funding is provided to states, territories, and tribes for subsequent allocation to local meal providers. The grant amounts are determined based on the population-based formulas defined in the Older Americans Act. Georgia received a total of \$6,527,432 with \$2,175,808 for Congregate Meals and \$4,351,615 for Home Delivered Meals. Of this amount, the NEGRC received \$138,095 for Congregate Meals and \$276,190 in Home Delivered meals. The Families First Coronavirus Response Act funding was allocated in the Northeast Georgia region to its member counties as follows:

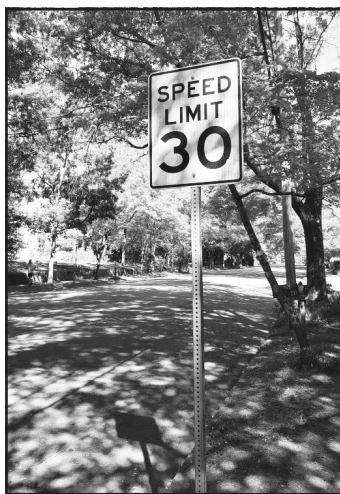
County	Congregate Meals	Home Delivered Meals	Total Funding
ACCA/ Clarke	\$22,637.97	\$45,275.94	\$67,913.91
Barrow	\$13,865.16	\$27,730.33	\$41,595.49
Elbert	\$7,985.10	\$15,970.21	\$23,955.31
Greene	\$8,038.13	\$16,076.27	\$24,114.40
Jackson	\$15,213.33	\$30,426.66	\$45,639.99
Jasper	\$4,521.12	\$9,042.23	\$13,563.35
Madison	\$8,973.05	\$17,946.09	\$26,919.14
Morgan	\$5,860.28	\$11,720.55	\$17,580.83
Newton	\$18,729.56	\$37,459.11	\$56,188.67
Oconee	\$7,150.40	\$14,300.80	\$21,451.20
Oglethorpe	\$5,245.78	\$10,491.56	\$15,737.34
Walton	\$19,875.12	\$44,441.33	\$64,316.45
TOTALS	\$138,095.00	\$276,190.00	\$414,285.00

For further information or questions about these allocations, please contact **Peggy Jenkins**, NEGRC AAA Director, at pjenkins@negrc.org or **(706) 369-5650 ext.310**.

LOWERING LOCAL SPEED LIMITS: A GUIDE FOR LOCAL GOVERNMENTS

Speed limits along local roads are a popular topic as cities and counties look to create and maintain livable, walkable communities. Local governments are permitted to reduce the speed limit on local roads that are not part of the Georgia Department of Transportation's (GDOT) system of state and US highways. For local roads where speed detection devices (radar) are not used, the governing body is

only required to pass a resolution adjusting the speed limit and then is responsible for making the physical changes necessary to implement it (new signage, etc).



Speed limits on some local roads can be lower than 30 mph

For reducing speed limits on local roads where the community employs detection, GDOT and the Georgia Department of Public Safety (DPS) adhere to a published process governed by state law. The Official Code of Georgia Annotated (§40-6-183) permits cities and counties to decrease the speed limit on local roads in urban or residential areas to *as low as 25 mph* (in other areas, the lowest permitted speed limit is 30 mph).

Any speed limit change on a local road must be done “on the basis of an engineering and traffic investigation.” GDOT policy provides the following typical characteristics of such an investigation:

- Representative field checks of existing speeds to calculate the 85th percentile speed and the pace speed [pace speed is the 10-mph range within which most cars using a roadway segment travel]
- Roadside development [the investigation may consider land uses; numbers and types of buildings; driveways and curb-cuts; signage; lighting; and other characteristics]
- Road geometrics and design - width, clearances, shoulders, sight distances, stopping sight distances
- Other conditions of the roadway - parking, presence of pedestrians and trucks
- Accident history - for recent 12-month period
- Test drive - to confirm driving conditions (*GDOT Policy 6780-4 - Establishment of Speed Zones*)

While GDOT may offer assistance and/or guidance regarding how to conduct the investigation, the city or county is responsible for completion of the work.

Once the investigation is conducted, the local government must update its “List of Roads” on which it uses detection devices for speed enforcement and submit it to the local GDOT district office. After the district engineer signs off on the adjustment, the State Traffic Engineer reviews the List and, upon approval, forwards it to the DPS for permitting.

For communities wishing to adjust speed limits along state routes and US highways, the State of Georgia is directly responsible for making adjustments to those designated roadways. Cities and counties may request GDOT to conduct speed-limit reviews on state and federal roads within their communities.

For additional information or to begin the speed-limit review process, contact your designated GDOT district office listed below:

- **District 1** (Barrow, Clarke, Elbert, Jackson, Madison, Oconee, and Walton counties): <http://www.dot.ga.gov/AboutGDOT/Districts/District1>
- **District 2** (Greene, Jasper, Morgan, Newton, and Oglethorpe counties): <http://www.dot.ga.gov/AboutGDOT/Districts/District2>

Questions or needed assistance related to pedestrian planning and/or safety can be directed to **John Devine**, NEGRC Principal Planner, at jdevine@negrc.org or **(706) 369-5650 ext. 323**.

NEGRC PRESENTS WIOA GRADUATES ON FACEBOOK™

The NEGRC’s Workforce Development Division, through its WorkSource Northeast Georgia Facebook page, has been highlighting former graduates who are part of our ‘essential workforce’ during the COVID-19 pandemic.

The Facebook post reads as follows:

#ThankYou Thursday!! Today, we want to pause to thank some of our essential workers who are also a part of our WIOA family. Pam Jones went through the WIA/WIOA program and received her Associate’s Degree in Nursing from Athens Technical College. Today, Pam is working at St. Mary’s. #Thankyou Pam for serving your community and patients so selflessly! The following is a recent post that Pam made to Facebook, that she gave us permission to share:

“Five years ago, this is where I was. Working so hard to be where I am now. There was no COVID 19 in these books I was studying (picture of nursing textbook) while helping my husband in his hardware store. Every waking moment was spent learning how to be a nurse. I’m still learning today. One thing is certain in nursing, you will learn something new every day and nothing ever stays the same, there will always be new challenges. Some more challenging than others. Thank you everyone for ‘sheltering in’. We see a glimmer of hope that this is helping to level the curve.” (Pam Jones)

For information about the NEGRC’s WIOA social media presence, contact Olivia Wintz, WIOA Career Advisor Program Specialist, at owintz@negrc.org or **(706) 369-5650 ext.358**.



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Update

REGIONAL MEETINGS

MAY

Due to unfolding events related to the Covid-19 pandemic,
no calendar meetings (as of print time) are listed for May.

Please check the NEGRC website for the latest information
concerning May's meetings or call the NEGRC at (706) 369-5650.