

COVID-19 Information, Resources, and Tips For Businesses, Organizations and Workers

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ABOUT COVID-19

The novel coronavirus (COVID-19) is a new virus strain spreading from person-to-person. The virus originated in China but is currently spreading in the United States and other countries. Symptoms of COVID-19 include fever, cough, or trouble breathing. These symptoms may appear 2 to 14 days after being exposed to the virus. For more information on the virus visit the CDC's website: <https://www.cdc.gov/coronavirus/2019-ncov/index.html>.

If you are experiencing symptoms of COVID-19, such as, fever, cough, or shortness of breath should call the NM Department of Health at (855) 600-3453 for guidance.

For all other non-health related inquiries call: 1-833-551-0518

Up-to-date statewide COVID-19 information: <https://www.newmexico.gov/>

City of Gallup information: <https://www.gallupnm.gov/738/Coronavirus-Information>

Gallup-McKinley Chamber of Commerce Information: <http://www.thegallupchamber.com/news/> and

News of cases and closures: [KOAT Action 7 News](#)

To report businesses in violation of the Governor's public health orders, a violation of the mass gatherings ban or other violations of the public order contact: NMSP.COVID19@state.nm.us or call your local police or sheriff's department on their non-emergency phone lines.

The New Mexico Department of Health is the lead agency for the statewide coronavirus response. Community members are encouraged to visit <https://cv.nmhealth.org> or call (833) 551-0518 for general questions.

COVID-19 BUSINESS AND NON-PROFIT FINANCIAL ASSISTANCE COVID-19 ECONOMIC RESPONSE

***All programs can be found: newmexico.gov, in the Jobs & Economy section.*

NM ECONOMIC RAPID RESPONSE TASK FORCE - BUSINESS SURVEY

The Economic Rapid Response Taskforce is a cross-agency collaborative between the Economic Development, Workforce Solutions, and Tourism departments that is working directly with the Office of the Governor. It is serving as a clearinghouse to enhance communications during this critical time. Please submit your business questions, challenges, and feedback through the [Business Rapid Response Online Submission Form - Click here](#). All submissions will be reviewed and filtered to the appropriate agency for timely response. Your input also will support economic recovery efforts across the state.

LOAN PROGRAMS

Small Business Administration - Economic Injury Disaster Loans (EIDL) (federal)

New Mexico is one of the first states to be approved for the SBA's \$50 billion disaster loan assistance program. Disaster loan assistance will be available for businesses in all 33 counties. Press release issued 3/17/20.

- SBA's Economic Injury Disaster Loans offer **up to \$2 million** in assistance
- The interest rate is **3.75% for small businesses** without credit available elsewhere; businesses with credit available elsewhere are not eligible (request for financial forms to make assessment of cash flow and asset). The interest rate is **2.75% for non-profits**
- Long-term repayments in order to keep payments affordable, up to a maximum of 30 years.
- Website: [SBA.gov/disaster](https://www.sba.gov/disaster). 1-800-659-2955 or email disastercustomerservice@sba.gov
- Expected processing time: 2 - 3 weeks followed by 5 days for first disbursement

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.

Lenders and borrowers can apply [here](#). Or Download a [PDF version](#) of the application.

Contact: Johanna Nelson, Johanna.Nelson@state.nm.us or 505.469.6204.

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 of less than 15,000 in population)
- All loans will be required to provide security equal to the amount of the loan

Contact: Mark Roper, Mark.Roper@state.nm.us or 575.562.0327

UNEMPLOYMENT

Unemployment Insurance Benefits Expanded for COVID-19

Eligibility for unemployment benefits extended to workers whose hours are reduced or who are laid off, including due to temporary business closures, because of the COVID-19 public health emergency. Under a previously announced emergency provision to the Unemployment Insurance (UI) rules, the work search requirement for affected workers has been waived for up to four weeks by the Department of Workforce Solutions. This allows employees at businesses that close temporarily to access benefits without having to search for a new position while they wait for their employers to restart operations.

- Online by going to the New Mexico Workforce Connection Online System at www.jobs.state.nm.us.
- By phone at 1-877-664-6984

MISCELLANEOUS

Emergency Paid Sick Leave and Paid Family Leave (federal)

The *Families First Coronavirus Response Act* expands access to emergency paid sick leave to as many as 87 million U.S. workers, and extends paid family leave to ensure that workers can care for their children without sacrificing their paycheck. Many of these workers currently have no paid leave and are being forced to choose between their paycheck, their health, and the health of the people around them. This is a critical step toward protecting families' financial security and mitigating the spread of the coronavirus.

Sick Leave: Full-time employees are entitled to **two weeks (80 hours)** of fully paid time off (**up to \$511 per day**) to self-quarantine, seek a diagnosis or preventive care, or receive treatment for COVID-19

Family Leave: Eligible full-time employees and part-time employees are entitled to **12 weeks of job-protected leave** to take care for their children in the event of a school closure or their child care provider is unavailable due to COVID-19.

Eligibility:

- Employees at companies with **fewer than 500 employees**
- State and local government employees and certain federal government employees
- Employees who work under a multiemployer collective agreement and whose employers pay into a multiemployer plan

Full fact sheet from House Appropriations [here](#).

Small Business Administration- Disaster Loan Assistance

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. Information available at:

<https://www.sba.gov/offices/disaster/dacsc>. Apply online: <https://disasterloan.sba.gov/ela/>, call 1-800-659-2955 (TTY: 1-800-877 8339) or email disastercustomerservice@sba.gov.

State of New Mexico – Help for Businesses Negatively Impacted by COVID-19

The State of New Mexico has a 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.

COVID-19 New Mexico Mainstreet

Resources, opportunities, and response examples to help Main Street districts during the health crisis.

Gallup MainStreet/Arts & Cultural District – Dedicated to promoting economic vitality and preserving and developing cultural and historical resources of downtown Gallup. Updated list of resources for small businesses navigating the COVID-19 health crisis.

United Way of the Navajo Nation The mission of Navajo United Way is to empower and support Human Care organizations that deliver services to improve the lives of the Navajo Nation and neighboring communities

Nonprofit organizations struggling with impacts due to COVID- 19 seek support resources via:

- [The Grant Plant NM](#)
- [Center for Nonprofit Excellence/United Way of Central NM](#)
- [Albuquerque Community Foundation](#)
- [Candid](#) and
- [NM Association of Grantmakers](#)

Washington Federal Interest Free Credit Lines

Washington Federal is offering small business lines of credit of up to \$200,000 interest free for 90 days.

Facebook Small Business Grant Program

Facebook is offering \$100M in cash grants and ad credits for up to 30,000 eligible small businesses in over 30 countries where they operate. Use link to sign up for updates as more details are released.

Philanthropy's Response for COVID-19

Emergent Fund: People's Bailout - Emergent Fund is focused on getting resources to the organizations and communities most in need of support during the current coronavirus (COVID-19) crisis by supporting grassroots organizing. The People's Bailout Fund moves money quickly to organizations, collectives, and mutual aid project across the country - the ones that need bailing out the most. Emergent Fund is committed to acting swiftly and responsively with deep trust in Indigenous, Black, and people of color organizers and those closest to the harm.

[Schott Foundation for Public Education: Loving Communities Response Fund](#) - The Loving Communities Response Fund will support community-led, grassroots organizations who serve youth and families directly impacted by school closings, lost wages, food insecurity, and are facing homelessness due to the coronavirus (COVID-19) pandemic. Funds will also support Schott partners in increasing their organizational capacities to work remotely and to continue their important advocacy efforts online.

COVID-19 SUPPORT FOR ARTISTS AND FILMMAKERS

[New Mexican Musician Relief Fund](#)

[Freelance Artist Resources](#)

[NEA List of Resources for Artists and Arts Organizations](#)

[National Performance Network Resources](#)

[Springboard for the Arts](#)

[Creative Capital](#)

[Americans for the Arts – COVID-19 Resource & Response Center](#)

[Craft Emergency Relief Fund Response](#)

[Community Care in the Time of Coronavirus Artwork Archive](#)

[Netflix Creates \\$100M Coronavirus Relief Fund](#)

COVID-19 TAX DEADLINE EXTENSION, UTILITY PAYMENT RELIEF, AND OTHER SUPPORT

[IRS Extends Tax Deadline](#)

The 2020 tax deadline has been extended to July 15, 2020

[NM Tax and Revenue Department Extends Tax Deadline](#) - New Mexicans now have an extra 90 days to file and pay their 2019 personal income taxes in recognition of the economic hardships many are facing as a result of the COVID-19 pandemic. **Taxpayers will have until July 15, 2020 to file and pay any taxes due.**

[NM Gas Company - Suspends Penalties for Late or Missed Payments](#)

The NM Gas Company has suspended disconnections for non-payment through April 6, 2020.

[Comcast Internet Essentials](#)

Comcast is taking immediate steps to help connect low-income families to the Internet at home. Internet Essentials customers will receive two free months of Internet service, which is available to all qualified low-income households.

[FREE XFINITY WI-FI](#)

Xfinity WiFi hotspots across the country are available to anyone who needs them for free, including non-Xfinity Internet subscribers. Once at a hotspot, you can select the "xfinitywifi" network name.

COVID-19 UNEMPLOYMENT INFORMATION

[NM Department of Workforce Solutions - Information for Workers Affected by COVID-19](#)

In light of the Public Health Emergency, certain workers may be eligible for unemployment Insurance (UI) benefits. Visit the link above for more information on unemployment or call 1-877-664-6984.

[US Department of Labor](#)

The U.S. Department of Labor has resources to help workers and employers prepare for the COVID-19

COVID-19 EMPLOYMENT OPPORTUNITIES

[Workforce Connections](#) - For more information on employment opportunities visit link.

[Albertsons is Hiring](#) - Albertsons announced it is hiring additional workers to deal with increased demand due to COVID-19.

[Lowe's is Hiring](#) - Lowe's announced it is hiring additional workers to deal with increased demand due to COVID-19. [Apply online.](#)

COVID-19 and Tourism

[NM Tourism Department](#)

COVID-19 RESOURCES TO TAKE YOUR BUSINESS DIGITAL

[Course to Take and Expand Your Business Online](#) - The University of New Mexico's Innovation Academy and STC.UNM are offering a special course to help New Mexico businesses get online. Class is online April 6th - May 15th.

[Marketing Your Business During COVID-19](#)

[COVID-19 Mainstreet America Resources](#)

COVID-19 SUPPORT LOCAL BUSINESSES

It is important that we continue to support local businesses while practicing social distancing. Residents can support Gallup area businesses by purchasing gift cards, ordering takeout or delivery, and buying local online and offline.

**The Following Restaurants are Open for To Go Orders or Drive-Thru Only!
(Effective 3-19-2020 until 4-10-2020 - All Restaurant Dining Is Closed)**

505 Wings

Regular Hours

Alicia's Burritos

Pick-up orders thru back door

Angela's Cafe

11am-2:30pm

Big Cheese

11am-9pm

Camille's Sidewalk Cafe

Call ahead for pickup

Carl's Jr.

7am-9pm

Chile Factory (Zecca Plaza Only)

11am-8pm

Cracker Barrel

7am-8pm

Cocina De Dominguez

10am-8pm, curbside, 15% off all tickets

David's Restaurant

Regular hours

Del Taco

Regular hours

Denny's

6am-10pm

Dickey's

Regular hours

Don Diego's

Regular hours, curbside, delivery to the elderly and homebound in Gallup

Double U Grille

Mon.-Sat. 10am-7pm, Sun. 12pm-6pm, curbside

Earl's

7:30am-6:30pm, curbside, delivery

El Charritos

Mon.-Sat. 8am-6pm, Sun. 8am-2pm, curbside

El Sombero

Regular hours

Flavour Savour

10:30am-4:30pm

Gallup Coffee Company

Mon.-Sat. 6am-6pm, Sun. 9am-3pm

Genero's

Regular hours, offering family packs

Glen's Bakery

Regular hours

Golden Corral

Regular hours, curbside

Grandpas Grill

Mon.-Sat. 9am-7pm, curbside, limited lunch & dinner, delivery to the elderly and homebound in Gallup

Jerry's Cafe

Regular hours, curbside

KFC

Regular hours

King Dragon/Dragon Express

Regular hours

Maria's Restaurant

Regular hours

Maloney's Restaurant

Regular hours

McDonald's (All locations)

Inside take-out 5am-10pm, drive-thru 5am-12pm

Oasis Mediterranean

Regular hours, delivery service \$7.00 fee within city limits

Orange Julius

Mon.-Sat. 10am-7pm, Sun. 12pm-6pm, curbside

Panda Express

Regular hours

Pizza 9

10am-9pm

Railway Cafe

Regular hours, curbside, FREE delivery

Sammy C's

Regular hours

Smokeys

Regular hours

Starbucks

Regular hours

Taco Bell

Regular hours

Taste of the Southwest

Regular hours, delivery, curbside

The Rocket Cafe

Regular hours, curbside, delivery

Virgies

Mon.-Sat. 11am-8pm

If your business is reducing hours or modifying operations and service, please call the Gallup-McKinley Chamber of Commerce at (505) 722-2228, and leave a message or email cecilia@thegallupchamber.com.

COVID-19 TIPS FOR BUSINESSES AND ORGANIZATIONS

Develop Business Continuity/Contingency Plan

1. Evaluate Expenses and Borrowing Capabilities
 - a. Contact your financial institutions to understand current lending capabilities and make any necessary arrangements.
 - b. Take inventory and understand your current monthly expenses. Consider prioritizing payments based on size, due date, and disaster assistance related support offerings.
2. Double Check Your Insurance Coverage
 - a. You may have business interruption insurance coverage. Contact your insurance agent to review your policy and understand what you are covered for.
3. Anticipate Inventory and Supply Chain Disruptions
 - a. Who are your key partners, suppliers, and contractors? Contact them to anticipate any delays or shortages.
 - b. What raw materials does your business need to function? Ensure you have adequate supplies of inventory for a sustained period of 30 days.
 - c. Diversify distributor sources.
4. Avoid Scams
 - a. Verify the legitimacy of emails, phone messages, text messages, bills, etc.
5. Review Employment Policies and Procedures
 - a. Review, update, and communicate your employment leave policies and procedures. Implement flexible workplace and leave policies.
 - b. Do not require a healthcare provider's note for employees who are sick to validate their illness or to return to work, as healthcare provider offices and medical facilities may be extremely busy and not able to provide such documentation in a timely way.
 - c. Anticipate absenteeism. How can you back fill positions if employees are absent? Cross-train employees to carry out essential functions.
 - d. Unemployment will create an economic hardship. Consider alternative ways to keep employees employed, such as temporary reduced pay or permit flexible work hours like staggered shifts.
 - e. Update all employee contact information and share with your team.
6. Marketing and Communication
 - a. Minimize impact on your customers and business partners.
 - b. Communicate with your customers about the status of your operations.
 - c. Offer creative and incentivizing reasons for customers to patronize your business.
 - d. Consider converting portions of your business to digital. Use ecommerce, promote tap and pay or digital payment methods, use delivery services, use booking and scheduling to stagger customer flow, offer discounts on shipping etc.
7. Maintain Facility Cleanliness

- a. Reduce spread of the disease among staff. Encourage hand hygiene at the entrance of your business or workplace by placing hand sanitizer containing at least 60% alcohol in a visible location
 - b. Keep a supply of tissue, wipes, soap, and hand-sanitizer containing at least 60% alcohol in a visible location and routinely refill.
 - c. Clean and disinfect frequently touched surfaces and objects.
 - d. Check your maintenance contracts and supplies to ensure they meet the increased demand for cleanliness
8. Prepare for Social Distancing and Leverage Technology
- a. Opt for video or phone conferencing instead of in-person meetings. Check out these resources:
 - i. [Free Conference Call/Video Service](#)
 - ii. [Zoom: Free Video Conference Service](#)
 - iii. [Google Hangouts Meet](#)
 - iv. [Microsoft Teams](#)
 - b. See our list of [Best Practices for Teleconferencing and Video Conferencing](#)
 - c. Determine which employees are essential or non-essential for your business or organization to operate. How can you accomplish critical tasks? Consider allowing telecommuting where possible.
 - d. Ensure you have the technology and infrastructure needed to support employees working from home.
9. Encourage and Practice Good Health and Hygiene
- a. Avoid all non-essential out-of-state travel.
 - b. Take precautionary steps to stay healthy, such as:
 - i. Washing your hands often with soap and water, for at least 20 seconds. If soap and water are not available, use a hand sanitizer containing at least 60% alcohol.
 - ii. Clean and disinfect frequently touched surfaces and objects.
 - iii. Actively encourage sick employees to stay home.
 - iv. Help encourage positive mental health with these [tips from the CDC](#).
 - c. Call the Department of Health at 1.855.600.3453 if you are exhibiting any of the symptoms of COVID-19. Those symptoms include fever, cough, or trouble breathing. These symptoms may appear 2 to 14 days after being exposed to the virus.
10. Communicate Clear and Accurate Information and Stay Informed
- a. Establish a communication protocol. Keep your workforce and customers informed.
 - b. For official information and updates on COVID-19 use the following resources:
 - i. [World Health Organization](#)
 - ii. [Centers for Disease Control and Prevention](#)
 - iii. [State of New Mexico](#)
 - iv. [Governor Michelle Lujan Gresham News](#)
 - v. [New Mexico Department of Health](#)
 - vi. [City of Gallup](#)

COVID-19 GUIDANCE FOR RESTAURANTS

Any employee experiencing symptoms of COVID-19, such as, fever, cough, or shortness of breath should call the NM Department of Health at (855) 600-3453 for guidance.

Per the 2009 FDA Food Code, employees must be restricted from working in any food service establishment if they have a sore throat and fever.

In addition, the City of Albuquerque Consumer Health Protection Division recommends restaurants take the following steps:

- **Provide** food to-go or home delivery
- **Use single service items** such as silverware, condiments, etc. for take-out orders.
- **Limit individuals in establishments** picking up or placing food orders to no more than 10 people, including staff.
- **Provide online or telephone order and payment options** to limit cash handling and in person ordering of food. Promote tap and pay or payment transfer methods like [Venmo](#).
- **Dedicate staff for in-person transactions.** This individual would not make or assist in foodservice operations.
- **Gloves must be worn** by individuals preparing or handling ready to eat food. If gloves are worn for additional activities, such as cash handling, these individuals must wash their hands before putting a new pair on or after

taking a pair off.

- **Retrain employees on proper handwashing** and encourage them to wash their hands more frequently, especially after making contact with items used by guests.
- **Increase the frequency of cleaning and sanitizing** all common areas in your facility. Pay special attention to frequently touched surfaces such as door handles, workstations, tables, chairs, menus, condiments, credit card machines, etc.
- **Ensure the proper sanitizing concentration** are being used in all cleaning products. Make sure to follow all label guidelines or these products.
- **Make sure sick employees stay home.** If an employee suspects they might have COVID-19, please have them contact the NM Department of Health at (855) 600-3453 for further instruction. Ensure that all staff understand your facility's sick leave policy.

OTHER COVID-19 BUSINESS RESOURCES

[CDC-Interim Guidance for Businesses and Employers](#)

[OSHA- Guidance on Preparing Workplaces for COVID-19](#)

[Small Business Administration- Coronavirus \(COVID-19\): Small Business Guidance & Loan Resources](#)

[State of New Mexico - COVID-19 Information and Resources for Businesses](#)

[NM SBDC- Disaster Preparedness, Response & Recovery Guide for Business](#)

[RS21- COVID-19 Urban Health Vulnerability Index/Tool](#)

SMALL BUSINESS ECOSYSTEM PARTNERS

[State of New Mexico Economic Development Department](#)

[Greater Gallup Economic Development Corporation](#)

[SBA](#)

[NMSBA](#)

[Small Business Development Center \(SBDC\) at UNM Gallup](#)

[Department of Workforce Solutions](#)

[Workforce Connections](#)

[WESST](#)

[DreamSpring \(ACCION\)](#)

[The Loan Fund](#)

[NM Finance Authority](#)

[SBDC](#)

[NMSBDC](#)

[SCORE](#)

[New Mexico Department of Veteran's Services](#)

[Procurement Technical Assistance \(PTAC\)](#)

[International Trade Alliance](#)

[American Indian Chamber of Commerce](#)

[Forward Cities](#)

CONTACT INFORMATION

[Greater Gallup Economic Development Corporation \(GGEDC\)](#)

505-722-2980

[Small Business Development Center at UNM Gallup](#)

505-722-2220

[Gallup-McKinley County Chamber of Commerce](#)

505-722-2228

[Gallup MainStreet Arts & Cultural District](#)

505-722-2228