HELPFUL RESOURCES

This is, without question, an unprecedented, difficult time for our industry, our families, and the world at large. As this situation evolves, the availability of – and need for – resource information continues to increase. To ensure you are provided with the latest updates, we have prepared a list of programs that may be helpful during this time of uncertainty. See below.

Please note: Due to the rapid development of information and relief programs, some information within this document may become outdated. This document and the information provided is meant as a courtesy, and you are advised to verify details of such resources by clicking the links and verifying information yourself for accuracy. Again, due to changing dynamics, the Board of Cosmetology cannot be held responsible for any inaccuracies in this information.

We will continue to actively monitor the COVID-19 landscape and share new resource information as it becomes available.

MN.gov COVID-19 Response and Preparation Website  New!

Governor Tim Walz and Lt. Governor Peggy Flanagan are committed to protecting the health, safety, and well-being of Minnesotans during the COVID-19 pandemic. They have taken decisive action to curb the spread of COVID-19, support our health care providers and facilities, and mitigate the impact on Minnesota families. Please see the resources and news alerts below to stay up to date in this ever-evolving situation.

Keep up to date on all news and information here.

Critical Sector Descriptions and Best Practices Survey  New!

On April 8, 2020, Governor Walz issued Executive Order 20-33, which extended the stay at home order as well as the temporary closure of bars, restaurants, and other places of public accommodations, including salons until May 3, 2020 at 11:59 pm. At this time, cosmetology salons have not been listed on the Critical Sector Worker Definitions and Clarifications document. However, the Board is in discussions with Commissioner Grove from the Department of Employment and Economic Development (DEED) on how to create a process to safely reopen salons. The public has an opportunity to be part of the discussion by sharing ideas on how people can maintain appropriate social distancing while bringing businesses back to work. Salon owners, employees, and other members of the public can complete the Best Practices Survey created by DEED.

We recommend all licensees review and put heightened focus on the current MN Rules 2105. For Infection Control standards, see Minnesota Rule 2105.0375 Infection Control Requirements.
Salon Product and Retail Sales

Per the Executive orders issued by the Governor’s Office, and further clarified with the Critical Sectors list above, salons in their entirety must be closed.

The Board of Cosmetology has been given clarification that mail-order sales of retail and gifts cards are permitted. The order must be taken via online or phone and delivered via mail delivery.

The Board has been made aware of reports of curb-side product and retail sale delivery including professional hair color kits. The Governor is requesting voluntary compliance with the Executive Orders. You are encouraged to consider several factors, including the possible consequences for violating Executive Orders, and the health of your staff and your clients. It also may be beneficial to consult with the product manufacturer you are retailing, as well as with an attorney for legal advice regarding the business decisions you are considering.

State of Minnesota Small Business Emergency Loan Program

DEED has established a loan program to assist small businesses following the COVID-19 pandemic. The emergency loan program is designed to help Minnesota small business owners who need immediate assistance to meet their families’ basic needs during COVID-19 closures. These interest-free loans are available only to Minnesota businesses and will:

- Range from $2,500 to $35,000 and be based on the firm’s economic injury and financial need; and
- Be paid back monthly over five years, and the first payment will be deferred six months with potential partial forgiveness.

Learn more about the program here. Approved lenders can be found here.

Minnesota Unemployment Insurance Benefits

Unemployment Insurance benefits provide a temporary partial wage replacement to workers who become unemployed through no fault of their own. If you have become unemployed or had your hours greatly reduced, these benefits may be able to assist you.

For answers to your questions regarding unemployment benefits as it relates to COVID-19, please click here.

Coronavirus Aid, Relief, and Economic Security Act (CARES Act) and other federal amendments to state unemployment relief Updated!

The federal government is allowing new options for states to amend their laws to provide unemployment insurance benefits related to COVID-19. For example, federal law allows states to pay benefits where:

- An employer temporarily ceases operations due to COVID-19, preventing employees from coming to work;
- An individual is quarantined with the expectation of returning to work after the quarantine is over; and
- An individual leaves employment due to a risk of exposure or infection or to care for a family member.

March 30 update: New federal law allows states to extend benefits to self-employed and gig or contract workers.
Congress recently passed the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). That law includes several changes that may affect your eligibility for unemployment benefits. These changes include:

- $600/week additional compensation for people receiving unemployment benefits.
- A new benefit program for workers who are unemployed as a result of COVID-19 who are not eligible for regular unemployment benefits.
- An extension of unemployment benefits for up to 13 weeks.

**April 8 update**: Minnesota was one of the first states in the nation to implement the $600/week additional compensation. The first week in which this additional compensation became available is the week beginning March 29th.

Important note for applicants: Applications for the CARES Act are processed and funds are delivered through Minnesota Unemployment Insurance.

Visit [careeronestop.org](http://careeronestop.org) to learn more.

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**Small Business Loan Availability**

Small businesses in Minnesota are now eligible to apply for disaster loans through the Small Business Administration (SBA) for economic injury during the COVID-19 outbreak. The SBA’s Economic Injury Disaster Loan program provides small businesses with working capital loans that can provide vital economic support to help overcome the temporary loss of revenue being experienced. [Learn more and go here to apply.](#)

The Paycheck Protection Program, one of the loan programs offered by SBA with support from federal funds, is designed to provide a direct incentive for small business to keep their workers on payroll by providing each small business a loan up to $10 million for payroll and certain expenses. If all employees are kept on payroll for eight weeks, SBA will forgive the portion of the loans used for payroll, rent, mortgage interest, or utilities. Up to 100 percent of the loan is forgivable.

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**Sales Tax Grace Period**

Restaurants, bars, and other hospitality businesses impacted by the temporary closure order have a 30-day grace period in paying sales and use tax. During this time the Minnesota department of Revenue will not assess penalties or interest. This means that affected businesses with a monthly Sales and Use Tax payment due on March 20, 2020 will have until May 20, 2020 to make that payment. Find out more at the [Minnesota Department of Revenue website.](#)

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**POTUS Federal Guidelines for America during Coronavirus**

In effect until April 30, 2020, President Trump has extended national social distancing guidelines to prevent the spread of COVID-19. You can review the guidelines [here.](#)

Excellent resources for up-to-date, reliable health information on COVID-19 are available from the [Minnesota Department of Health (MDH)](#) and the [Centers for Disease Control and Prevention (CDC)](#)

It may be helpful to review the [CDC’s recommendations](#) for social distancing, quarantine, and isolation.

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**Health Insurance Options**
It’s more important than ever to maintain health insurance coverage for you and your loved ones. If there are any concerns regarding your health insurance benefits, visit the MNsure website for more information regarding the availability of health insurance and open enrollment during this time.

Tax Relief
The U.S. Treasury Department, Internal Revenue Service (IRS), and U.S. Department of Labor (DOL) announced that small and midsize employers can take advantage of two new refundable payroll tax credits, designed to immediately and fully reimburse employers for the cost of providing Coronavirus-related leave to employees. Read more here.
Tax-related relief is available via the Families First Coronavirus Response Act.

Federal Tax Extension
The IRS has taken steps to help taxpayers, businesses, and others affected by the coronavirus by extending the federal income tax filing due date from April 15, 2020, to July 15, 2020. Read more here.
The State of Minnesota has mirrored the Federal Tax Extension deadline for the state income tax filing due date.

Additional Resources
The following resources are not endorsed by, directly affiliated with, maintained, authorized, or sponsored by the Minnesota Board of Cosmetology. We cannot guarantee the accuracy or legitimacy of the information on their pages.

Professional Beauty Association
The Professional Beauty Association has drafted a hot spot for resources and guidance for beauty professionals and small business owners that you may find helpful. You can visit their website here.

Beauty Industry Report - Facebook
The Beauty Industry Report is routinely updating their Facebook page for beauty professionals and small business with information that you may find helpful. You can visit their Facebook page here.

Updates
We will continue to provide updates as they become available on our website, through our Facebook page, and via email communications.

Additional Resources

CDC Social Distancing, Quarantine, and Isolation

CDC Interim Guidance for Businesses and Employers to Plan and Respond to Coronavirus Disease 2019

OSHA COVID-19