

Newsletter



Catastrophic Flooding in Vermont: Guidance and Assistance Info Below

As you continue to assess the damage and begin to dig out of this disaster, please know that VRGA is here to serve as a resource. We have gathered information from partners, government organizations, and others to provide you as much information as possible including a list of water remediation companies, NII Numbers, and more. [Find these resources here.](#)

Additional resources can be found here:

- [The Agency of Commerce and Community Development](#) - small business recovery, reporting damages,
- [Agency of Natural Resources](#) - environmental guidance

As always, we are available for additional guidance. Call the office at 802-839-1928 or email us at info@vtrga.org.

The Vermont Main Street Flood Recovery Fund has opened up applications

If you are a small business that has been impacted by the recent floods, grants are available for up to \$2500. The application should take no longer than 10 minutes to complete. You will need to supply a copy of your W9.



THANK YOU ANNUAL SPONSORS

CHAMPION



SUPPORTING



SUSTAINING



Flood Guidance Continued

Newsletter – July 2023



Disaster Unemployment Assistance

The US Department of Labor is expected to announce the official start to Disaster Unemployment Assistance (DUA) this week along with the specific requirements for eligibility. Check the ACCD website for more information and VRGA will push out an alert to members.

Before an individual can apply for DUA, they must first apply for regular unemployment insurance benefits and be denied. Beginning Wednesday, July 19th, the Department intends to release a public facing online unemployment insurance initial claims application, so that the public can open new unemployment claims via the web.

Individuals will have 30-days to apply for DUA, so claimants should not worry about missing the window to apply for DUA benefits. The Department will also allow DUA claimants to backdate claims to the week of July 9, 2023 – July 15, 2023, which is the first week of eligibility.

Special Disaster Rules for SNAP/3SquaresVT Hot Food Purchases

Due to recent severe storms and flooding, and effective immediately, retail food stores licensed by the Food and Nutrition Service and located in all Vermont counties SNAP benefits can be used in exchange for HOT foods and foods intended to be consumed on retailer premises.

These special rules are in effect through August 18, 2023. Hot foods purchased with SNAP EBT benefits through August 18, 2023 are NOT subject to sales tax, as the foods mentioned above are considered SNAP eligible during this period.

We encourage all SNAP authorized retail food stores in the above areas to post a special notice in the store letting SNAP customers know that they can use their SNAP EBT benefits to purchase hot foods and, where practical, may remain on the premises to consume those foods. Thank you for your assistance in aiding those impacted by the recent severe storms and flooding.

VT Tax deadlines extended for Vermonters impacted by flooding

Governor Phil Scott on July 19th, directed the Commissioner of Taxes to extend Vermont tax deadlines for Vermonters impacted by the severe flooding of July 2023. Taxpayers impacted by flooding and unable to meet Vermont tax deadlines between July 7, 2023, and November 15, 2023, will now have until November 15, 2023, to file and pay taxes. If you have been impacted, you do not need to contact the Dept. of Taxes to request an extension. The following due dates that are automatically extended include:

- Corporate and business income tax, including estimated payments
- Sales and use tax
- Meals and rooms tax
- Payroll withholding tax
- Estimated personal income tax payments, originally due September 15, 2023
- Filing of 2022 Vermont personal income taxes with a valid federal or Vermont extension

The tax relief summarized above is for those impacted by July's severe flooding. Taxpayers not impacted by the flood are expected to file and pay taxes by their original due dates.

In response to the national disaster declaration for Vermont, the Internal Revenue Service (IRS) has also extended deadlines to file and pay certain federal taxes for Vermont residents and businesses impacted by the flooding. Please refer to the IRS guidance for details about federal tax relief.

Drivers License and Vehicle Registration Extended

Gov. Scott on July 19th, amended the executive order that extends for 60 days beyond the effective expiration date all driver's license and vehicle registration renewals. Temporary registration certificates and number plates are now extended for 60 days by the Vermont Department of Motor Vehicles.



New England

WE CARE ABOUT THE FUTURE

**We are committed to
improving the sustainability
of our business.**

**20% of our warehouse's
annual power will be
generated by solar panels.**

**This will offset 1,100 TONS
of carbon emissions a year.**

**Having the largest roof top
array in the state of NH is
just the beginning of our
efforts.**

Associated Grocers of New England • (603) 223-6710 • AGNE.com • 11 Cooperative Way • Pembroke, NH 03275

Contact Paul Greenan, (603) 223-5430 • pgreenan@agne.com

or Nathan Beit, (603) 223-5436 • nbeit@agne.com



@AGNewEngland



Associated Grocers of New England



@AGNewEngland



Associated Grocers of New England is a full service Cooperative Grocery Wholesaler
supplying Supermarkets and Convenience Stores from Maine to New York.

VT Main Street Flood Recovery Fund

The newly created [Vermont Main Street Fund](#) is raising funds for Vermont's independently owned businesses that have been impacted by the 2023 flood. Our goal is to quickly raise \$1 million; 100% of which will be immediately turned around and handed out to businesses that have applied for support.

The application is now available. If you are a small business that has been impacted by the recent floods, grants are available for up to \$2500. The application should take no longer than 10 minutes to complete. You will need to supply a copy of your W9.

Board members include State Treasurer Mike Pieciak, VSFA Executive Director Erin Sigrist, Executive Director of Cannabis Retailers Association of Vermont Todd Bailey, Executive Director of Capstone Community Action Sue Minter and others. The fund is administered by [Capstone Community Action](#), an established fund that has experience in administering these types of funds and will support us in getting checks into hands quickly.

Please consider a donation and support Vermont's small businesses in moving closer to getting back to business.

Fair Labor Standards Act Overtime Regulations Moving Forward

The Labor Department has finalized work on its proposal to revise [Fair Labor Standards Act Overtime Regulations](#). We do not know the contents of the proposal yet, but it was sent to the White House's Office of Information and Regulatory Affairs in the early weeks of July. This action has been expected for the past year and VRGA will alert members of the draft as soon as it's available.

Flood Impact Surveys:

Help Us Help You Through the Impact

Has your business been impacted by the recent flooding? VRGA is compiling data to help direct resources and efforts to those impacted by recent weather events. Please help us better understand your needs by filling out the dedicated survey below. Information you provide will be used to make the case to the Emergency Board that state and federal funding is needed to assist you in offsetting damages.

[VRGA Member Flood Impact Survey](#)

[VSFA Member Flood Impact Survey](#)

Help us secure state and federal funds for flood recovery regions of VT

Hunger Free Vermont is using [this brief form](#) to capture statewide need for groceries, prepared meals, water, and infant formula. The State Emergency Operations Center (SEOC) has asked us to gather this information in order to secure state and federal funds to meet immediate needs of those impacted by the flood. Your input is instrumental in gathering this information.

By completing this short survey ASAP, you are helping us accurately represent how people are faring with meeting their food and water needs throughout the state. Sharing what you are seeing in your community can help get an accurate picture of the need for state funding to support organizations throughout the state as they work to help those impacted by the flood. This information can also help secure higher-level federal disaster declarations for all 14 counties, which will unlock more federal funds.

Funding & Education

Newsletter - July 2023



Department of Labor announces national emphasis program aimed at preventing workplace hazards in warehouses & distribution centers

The U.S. Department of Labor's Occupational Safety and Health Administration today launched a [national emphasis program](#) to prevent workplace hazards in warehouses, processing facilities distribution centers, and high-risk retail establishments.

In the past 10 years, warehousing and distribution centers have experienced tremendous growth with [more than 1.9 million people employed in the industry](#). The Bureau of Labor Statistics data shows injury and illness rates for these establishments are higher than in private industry overall and, in some sectors, more than twice the rate of private industry.

Under this three-year emphasis program, OSHA will conduct comprehensive safety inspections focused on hazards related to powered industrial vehicle operations, material handling and storage, walking and working surfaces, means of egress and fire protection. The program will also include inspections of retail establishments with high injury rates with a focus on storage and loading areas; however, OSHA may expand an inspection's scope when evidence shows that violations may exist in other areas of the establishment.

Inspected establishments will be chosen from two lists. One includes establishments with industry codes covered under this emphasis program. The second consists of a limited number of retail establishments with the highest rates of injuries and illnesses resulting in days away, restricted duty or job transfer.

State plans are required to adopt this emphasis program or establish a different program at least as effective as the federal model.

[Learn more about solutions to common industry hazards.](#)

[Learn more about OSHA.](#)

Available Disaster Funding

SBA Disaster Assistance

The Small Business Administration provides low-interest disaster loans to help businesses and homeowners recover from declared disasters. Businesses of all sizes located in declared disaster areas, private nonprofit organizations, homeowners, and renters affected by declared disasters, including civil unrest and natural disasters such as hurricanes, flooding, and wildfires. [Learn more about your options here.](#)

Department of Public Safety, Vermont Emergency Management

Public Assistance Funding

The FEMA Public Assistance (PA) Program provides federal disaster assistance to state and local government organizations for debris removal, emergency protective measures and the permanent restoration or replacement of public facilities that are owned and operated by an eligible Applicant.

[Learn more here.](#) Note: FEMA does not provide financial support to businesses.

Connect with Vermont Producers at the Vermont Cheesemakers Festival

[Vermont Cheesemakers Festival 2023](#)

August 13, 2023 - Greensboro, VT

Industry Admission: 9:00 - 11:30 AM* | General Admission: 11:30AM - 4:00PM

*Attention retailers, chefs, grocery buyers, distributors, food writers/media & other industry personnel: The 9-11:30AM Industry Admission period gives you a chance to connect with our vendors before the public comes in. Great one-on-one time to get to know our people and products and an education session just for you!

[Learn more and register here.](#)

THE SUCCESS OF VRGA MEMBERS IS OUR TOP PRIORITY.

VRGA MEMBERS CAN RELY ON THE RICHARDS GROUP TO ENSURE THEIR RISKS ARE MANAGED EFFECTIVELY AT THE MOST COMPETITIVE COST.

- COVID-19 Safety Resources
- OSHA Compliance Assistance
- Safety Program Development Services
- Insurance Cost Containment Strategies
- Client Compliance Portal
- Return to Work Program Development
- Coverage Gap Analysis
- Workers Comp Mod Evaluation
- Industry Specific Safety Resources

TALK TO OUR TEAM

Contact one of our Risk Management Consultants to learn more.



ENDORSED AGENT OF VRGA'S INSURANCE PROGRAM



SHANNON PRESCOTT
sprescott@therichardsgrp.com



EDDIE LEWICKI
elewicki@therichardsgrp.com

The
Richards Group
FINANCIAL, INSURANCE & HR SOLUTIONS

(800) 222-6016
therichardsgrp.com

Member Benefits

Newsletter – July 2023



Business Insurance Program

MMG Insurance offers a comprehensive and competitive insurance program designed for your business. Exclusive 5% discount for members.



Multi-state 401K Program

Provide great retirement plans to yourself and your staff, without the high cost, liability, and time drain of paperwork oversight. Member Chris Henry, President of The Medical Store, shares, "we ended up saving over \$12,000 annually" [Learn more.](#)



Dental Insurance

Access to a variety of affordable plan options with no minimum enrollments. Plans starting at \$38/mo.



Credit-Debit Card Processing

New programs where you pass the processing fees onto your customers are available. [Members report a savings of 10-40%.](#)



HR, Policy, and OSHA Guidance

Looking to reduce your workers comp rate or develop an employee handbook? The Richards Group can help with everything from planning and document preparation to OSHA certification for employees and owners. [Learn more.](#)



Vision Insurance

Low cost vision program with major benefits. Monthly premiums starting at \$5.95/mo.



Get the most out of your membership

The Vermont Retail and Grocers Association has partnered with these organizations after careful consideration and review. VRGA believes these organizations can offer superior customer service along with considerable savings to member businesses. In addition to these benefits, we offer a comprehensive package of services. [Learn more about our services here.](#)

[Discover benefits](#)

Payroll Services

A Vermont company offering easy and economical payroll services. Services include payroll checks, tax filings, reports, new hire reporting and more. Member discount & savings of up to \$150. [Learn more.](#)



For more information about various benefits please email info@vtrga.org.



Wix

Wix enables everyone to build, manage and grow a fully integrated platform, creating a seamless shopping experience for customers across all channels

VRGA members enjoy exclusive discounts

Why Wix?

- Sleek design and easy-to-use hardware
- More than 1,000 designer-made templates available to create a stunning website
- Plug and play functionality
- Hundreds of app integrations, including Avalara simplified tax reporting and QuickBooks online accounting
- Flat-rate merchant services
- Integrated Wix CRM for marketing and loyalty programs

Schedule a customized demo

First, tell us your:

- Current POS software
- Website provider
- Average monthly volume

Sell everything, everywhere

- Customize and sell items with a single product catalog
- Sell on social media channels, including Facebook and Instagram
- Sell on marketplaces, including Amazon and eBay



**Learn about exclusive
VRGA discounts and
schedule a demo today**

**(800) 442-3589
info@rcnys.com**

Store signage to promote acceptance of EBT & P-EBT funds

In August, roughly \$10 million in federal Pandemic EBT (P-EBT) benefits will be issued to families across Vermont, and we want to keep those federal dollars in our state! More than 80,000 Vermont students will receive a federal P-EBT benefit of \$120 per child which will come on an EBT Card. This program is a great way for families to stretch their summer food budgets, support local farmers and the local economy, and keep valuable federal dollars into Vermont! If you are a 3SquaresVT/SNAP-authorized retailer, you will be able to accept P-EBT benefits, which can be run exactly like 3SquaresVT/EBT at the register. Please consider hanging the attached sign to let your community members know to support your business with their P-EBT benefits!

To receive a sign to hang in your retail location and promote your acceptance of these funds and the purchase of local foods please email Ivy Enoch at ienoch@hungerfreevt.org. Digital signage is also available.

Top Trends for 2023 Summer Fancy Food Show Revealed by Specialty Food Association Trendspotter Panel

The Summer Fancy Food Show, which took place June 25-27 at the Javits Center in New York City and featured more than 2,200 domestic and international exhibitors, is the largest specialty food industry event in North America. Trend reports coming from the show include Flavor Fluidity, Salty Snacks, One-Step Convenience, African Specialties, Asian-Inspired Snack Specialties, and Food with an Edgy Attitude as the top emerging trends. Several other trends previously identified by the Panel continue to gain strength. [Read more here.](#)

Millennials increase online grocery while Gen Z pushes back

Online grocery shopping may have picked up during the global pandemic, but as consumers get back to brick-and-mortar, news and analysis company PYMNTS looked at the [behaviors of two groups](#) of shoppers and their online spending habits.

When it comes to buying groceries online, Millennials are increasing their digital engagement and spend, while Gen Z is pulling back on this trend. More specifically, Millennials have increased year-over-year 10% when it comes to online grocery spending, as well as 15% among bridge Millennials. [Read more here.](#)

Why you should invest in a centralized kitchen

[Read how](#) Pennsylvania-based Redner's Markets established a centralized kitchen resulting in increased, 20% to 30%, year over year. Supermarket News interviewed third-generation owner Gary M. Redner who said that, "in 2021, the company launched a prepared foods centralized kitchen, which has made a huge difference in terms of consistency and sales." Read the full interview on their strategy and success in implementing a centralized kitchen for their business.

Looking to drive incremental deli/bakery sales? Try this.

Supermarket News reports that, "retailers can drive incremental sales in the deli, dairy and bakery departments by encouraging premium purchases and promoting freshness, convenience and value." According to an analyst at the IDDBA show, "consumers will splurge on items with the right incentives." [Read the full article](#) to learn what creative ideas retailer are implementing to drive sales in their deli/bakery departments.

NGA: Key Takeaways for Employee Recruitment and Retention

Employee recruitment and retention remains a top issue facing the independent retail industry. According to many industry and academic research studies, at least 58% of U.S. retailers said that over the past two years, they have experienced hiring challenges that have negatively impacted their business.

During this time, most of these retailers increased wages and benefits for full-time employees, yet they still saw a significant increase in their employee turnover rate.

Retailers must assess how they should structure their financial plans and team activities to increase recruiting and retention. How can companies develop a comprehensive strategy that delivers the best combination of internal benefits with competitive corporate positioning?

As part of the NGA Student Case Study Competition this past February, 11 colleges worked on strategies and tactics for marketing and implementation of this program. The winner of the contest proposed a 3-phase plan that encompassed employee education, recognition, gamification of work processes, career coaching, employee retreats and networking groups. To learn more, click here.

Retail Sales Rise in June

Retail sales rose 0.2% in June as shoppers upped spending on e-commerce platforms and at home furniture stores and electronics shops, the federal government recently said.

Back-to-Class Shopping Expected to Reach Record Levels

Consumers are expected to spend record amounts for both back-to-school and back-to-college shopping this year, according to the annual survey released last week by the National Retail Federation and Prosper Insights & Analytics. Back-to-school spending is expected to reach an unparalleled \$41.5 billion. Back-to-college spending is expected to hit \$94 billion, about \$20 billion more than last year's record.

Historically Low Faith in U.S. Institutions Continues - Small Business Most Trusted

Even in challenging times, even with high inflation, it's hard not to still love your local neighborhood grocery store and the small retailer. And most folks would appear to agree, even as their faith in society's major institutions drags the ground.

A new Gallup poll finds small business enjoying the most public trust, with 65% of Americans having a great deal or fair amount of confidence in it. That's good news for independent grocers, who have built their reputations upon trust, along with good quality and service, in their stores as well as within their communities. Rounding out the top five most-trusted institutions: the military (60%), police (43%), medical system (34%) and organized religion (32%).



Vermont's Finest Ice Cream and Creemee Places

Edible Vermont's Summer 2023 issue features VT ice cream makers and shops including members Sisters of Anarchy Ice Cream and Palmer Lane Maple. Pick up a copy locally or view the online version [here](#).

Vermont Creamery receives 12 ICDA awards, celebrating excellence in artisanal dairy products

Vermont Business Magazine shares that Vermont Creamery, "has received an impressive total of twelve awards" at the International Cheese and Dairy Awards (ICDA). "The ICDA, recognized as a prestigious global competition, celebrates excellence and innovation in the dairy industry. Vermont Creamery's exceptional products were recognized across various categories, reflecting the brand's commitment to quality and craftsmanship."

Looking for something from a previous newsletter?

[CLICK HERE](#)

Delta Dental releases 2022 Community Impact Report highlighting its work to elevate health and wellness

"The report, issued annually, tells the story of the impact that Delta Dental companies, their foundations, and community partners made last year to elevate the oral and overall health of their communities. These efforts focused on expanding access to oral health care, advancing health equity, building resilient communities, and innovating for a healthier tomorrow." Read further on Vermont business Magazine to see the numbers and access the full report.

Association Staff is here to help!

Erin Sigrist
President
erin@vtrga.org

Karin Cioffi
Director of Membership & Development
karin@vtrga.org

Alyssa Greaney
Administrative Assistant
alyssa@vtrga.org