

COVID-19 Pandemic Employer Support Research Compilation

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Primary Resource: <https://www.pa.gov/guides/responding-to-covid-19/>

For the most up-to-date information on COVID-19, Pennsylvanians should visit <https://www.pa.gov/guides/responding-to-covid-19/>.

Highlights for Businesses

- Governor Tom Wolf ordered all non-life-sustaining businesses in Pennsylvania to close their physical locations as of 8 p.m. March 19, 2020 to slow the spread of COVID-19. Enforcement actions against businesses that do not close physical locations will begin Monday, March 23 at 8:00 a.m..
- The governor also required restaurants and bars to stop all dine-in services. Enforcement for establishments with a liquor license began at 8 p.m. March 18, and enforcement for all other food establishments will begin at 8 p.m. March 19. Food establishments can offer carry-out, delivery, and drive-through food and beverage service, including alcohol.

More information about the order [can be found here](#).

To request a waiver to keep your location open, [please submit this form](#). All decisions will be communicated by email and will balance public health, safety, and the security of our industry supply chains supporting life-sustaining businesses.

A list of life-sustaining businesses [can be found here](#) (updated March 24, 2020).



Primary Resource: <https://www.careeronestop.org/LocalHelp/AmericanJobCenters/find-american-job-centers.aspx?keyword=&location=PA>

American Job Center (AJC) Finder

Nearly 2,400 AJCs nationwide help people search for jobs, find training, and answer other employment related questions.

The link above will allow you to search for the American Job Centers closest to your location.

Use the phone numbers or websites listed to contact any center; learn more by clicking on a center name. **COVID-19 update: Many AJCs are temporarily closed or have moved to virtual services. You may see updates for individual centers below. Please call or email a center for the latest information on their current services.**



Primary Resource: <https://www.uc.pa.gov/employers-uc-services-uc-tax/shared-work/Pages/default.aspx>

Shared work program

- Allows employers to decrease hours of work while granting partial UI benefits to employees with reduced hours
- Employees receive the percentage of UC benefits as the percentage of work decreases. For example, if the worker's WBA is \$400 and the worker's hours are reduced by 20 percent under the plan, the worker would receive 20 percent of \$400 or \$80 in Shared-Work benefits.
 - Eligibility requirements for employers
 - You have filed all UC tax reports and paid all amounts due under PA UC Law.
 - You have a positive reserve account balance (for contributory employers).
 - You have paid wages for the last 12 consecutive quarters.



Primary Resource: <https://dced.pa.gov/download/covid19-working-capital-access-guidelines/?wpdmdl=93648>

COVID-19 Working Capital Access Program

- Eligible to businesses registered as a for-profit corporation, limited liability company, partnership, proprietorship or other legal business entity located in the Commonwealth of Pennsylvania and having 100 or fewer full-time employees worldwide at the time of submission of the application.
- Eligible Costs
 - Working capital, which for purposes of this program is considered capital used by a small business for operations, excluding fixed assets and production machinery and equipment.
 - Any eligible working capital cost, as defined above, incurred by the eligible business enterprise three (3) months prior to submission of the loan application will count as an

eligible cost toward either the loan amount or, if applicable, the matching investment requirement. Retail / service enterprises are able to incur eligible working capital costs up to six (6) months prior to submission of the loan application.

- Maximum loan of \$100,000
- No job retention or creation requirements
- Loan Terms
 - Interest set by Pennsylvania Industrial Development Authority
 - 3-year term with no payments due the first year



Primary Resource: <https://www.dli.pa.gov/Businesses/Workforce-Development/WOTC/Documents/WOTC-one-pager.pdf>

Work Opportunity Tax Credit

- Federal tax credit available to employers for hiring individuals from specific target groups who have consistently faced significant barriers to employment



Primary Resource: <http://www.wednetpa.com/>

WedNET

- Incumbent Worker Training Funds
- Up to \$600 per trainee, per year, for Essential Skills Training
- Up to \$1,200 per trainee, per year, for Advanced Technology Training



Primary Resource: <https://www.careeronestop.org/LocalHelp/AmericanJobCenters/find-american-job-centers.aspx?keyword=&location=macon,%20ga&radius=25&persist=true&ajax=0>

On-The-Job Training

- Provides 50% wage reimbursement for eligible new hires for up to 6 months
- Dependent upon local approval

- Contact your local business services team for more information: <https://www.careeronestop.org/LocalHelp/AmericanJobCenters/find-american-job-centers.aspx?keyword=&location=macon,%20ga&radius=25&persist=true&ajax=0>



Primary Resource: <https://www.gofundme.com/f/smallbusinessrelieffund>

GoFundMe Small Business Relief Fund

- GoFundMe is providing \$500 relief grants to qualifying small businesses who raise \$500 or more on GoFundMe



Primary Resource: <https://www.health.pa.gov/topics/disease/Pages/Coronavirus-Insurance.aspx>

Insurance Coverage and Coronavirus (COVID-19) Frequently Asked Questions

The Pennsylvania Insurance Department (PID) developed this information to address insurance coverage questions about Coronavirus (COVID-19). Health insurers play a critical role in the public's ability to get health care services, which could help decrease the spread of the virus.



Primary Resource: <https://www.uc.pa.gov/COVID-19/Pages/Employer-COVID19-FAQs.aspx#>

PA Office of Unemployment Compensation Employer UC & COVID-19 FAQs

This website contains answers to many frequently asked questions related to Employer UC and COVID-19 FAQs.

Employees affected by a business closure, reduction in hours, or a medically or government directed quarantine or isolation should be encouraged to file for unemployment compensation (UC) benefits if no other compensation, such as paid leave, is available to them.

Employees should be aware that they cannot receive both UC benefits and paid leave, as it may result in an "overpayment" that requires them to return benefits.

Sample questions include:

- Should my employees file for UC or should they use paid leave?
- Will my UC tax rate increase if my employees file for benefits?
- Can my employees file for UC benefits if I tell them to stay home because I think they are at risk of spreading or at risk of contracting COVID-19?



Primary Source: <https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>

Families First Coronavirus Response Act: Employee Paid Leave Rights

The **Families First Coronavirus Response Act (FFCRA or Act)** requires certain employers to provide employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19. The Department of Labor's (Department) Wage and Hour Division (WHD) administers and enforces the new law's paid leave requirements. These provisions will apply from the effective date through December 31, 2020.

Generally, the Act provides that employees of covered employers are eligible for:

- *Two weeks (up to 80 hours) of **paid sick leave** at the employee's regular rate of pay where the employee is unable to work because the employee is quarantined (pursuant to Federal, State, or local government order or advice of a health care provider), and/or experiencing COVID-19 symptoms and seeking a medical diagnosis; or*
- *Two weeks (up to 80 hours) of **paid sick leave** at two-thirds the employee's regular rate of pay because the employee is unable to work due to a bona fide need to care for an individual subject to quarantine (pursuant to Federal, State, or local government order or advice of a health care provider), or to care for a child (under 18 years of age) whose school or child care provider is closed or unavailable for reasons related to COVID-19, and/or the employee is experiencing a substantially similar condition as specified by the Secretary of Health and Human Services, in consultation with the Secretaries of the Treasury and Labor; and*
- *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 due to a bona fide need for leave to care for a child whose school or child care provider is closed or unavailable for reasons related to COVID-19.*



Primary Resource: <https://www.irs.gov/coronavirus>

The IRS has established a special section focused on steps to help taxpayers, businesses and others affected by the coronavirus. The page will be updated as new information is available.

Tax Deadline Changed

The deadlines to FILE and PAY federal income taxes are extended to July 15, 2020.

For other information about the COVID-19 virus, people should visit the Centers for Disease Control and Prevention (CDC) (<https://www.coronavirus.gov>) for health information. Other information about actions being taken by the U.S. government is available at <https://www.usa.gov/coronavirus> and in Spanish at <https://gobierno.usa.gov/coronavirus>. The Department of Treasury also has information available at [Coronavirus: Resources, Updates, and What You Should Know](#).



Primary Resource: <https://www.irs.gov/newsroom/treasury-irs-and-labor-announce-plan-to-implement-coronavirus-related-paid-leave-for-workers-and-tax-credits-for-small-and-midsize-businesses-to-swiftly-recover-the-cost-of-providing-coronavirus>

R-2020-57, March 20, 2020

Two new refundable payroll tax credits, designed to immediately and fully reimburse them, dollar-for-dollar, for the cost of providing Coronavirus-related leave to their employees

WASHINGTON — Today the U.S. Treasury Department, Internal Revenue Service (IRS), and the U.S. Department of Labor (Labor) announced that small and midsize employers can begin taking advantage of two new refundable payroll tax credits, designed to immediately and fully reimburse them, dollar-for-dollar, for the cost of providing Coronavirus-related leave to their employees. This relief to employees and small and midsize businesses is provided under the Families First Coronavirus Response Act (Act), signed by President Trump on March 18, 2020.

The Act will help the United States combat and defeat COVID-19 by giving all American businesses with fewer than 500 employees funds to provide employees with paid leave, either for the employee's own health needs or to care for family members. The legislation will enable employers to keep their workers on their payrolls, while at the same time ensuring that workers are not forced to choose between their paychecks and the public health measures needed to combat the virus.



Primary Resource: <https://www.irs.gov/newsroom/irs-unveils-new-people-first-initiative-covid-19-effort-temporarily-adjusts-suspends-key-compliance-program>

IRS unveils new People First Initiative; COVID-19 effort temporarily adjusts, suspends key compliance program

IR-2020-59, March 25, 2020

WASHINGTON — To help people facing the challenges of COVID-19 issues, the Internal Revenue Service announced today a sweeping series of steps to assist taxpayers by providing relief on a variety of issues ranging from easing payment guidelines to postponing compliance actions.

"The IRS is taking extraordinary steps to help the people of our country," said IRS Commissioner Chuck Rettig. "In addition to extending tax deadlines and working on new legislation, the IRS is pursuing unprecedented actions to ease the burden on people facing tax issues. During this difficult time, we want people working together, focused on their well-being, helping each other and others less fortunate."

"The new IRS People First Initiative provides immediate relief to help people facing uncertainty over taxes," Rettig added "**We are temporarily adjusting our processes to help people and businesses during these uncertain times.** We are facing this together, and we want to be part of the solution to improve the lives of all people in our country."

These new changes include issues ranging from postponing certain payments related to Installment Agreements and Offers in Compromise to collection and limiting certain enforcement actions. The IRS will be temporarily modifying the following activities as soon as possible; the projected start date will be April 1 and the effort will initially run through July 15. During this period, to the maximum extent possible, the IRS will avoid in-person contacts. However, the IRS will continue to take steps where necessary to protect all applicable statutes of limitations.



Sources used for information below:

<https://thehill.com/policy/finance/489578-questions-and-answers-on-coronavirus-relief-checks>
<https://www.nytimes.com/article/coronavirus-stimulus-package-questions-answers.html>

Who can expect to receive money – and how much - from the Federal Government \$2 trillion Stimulus Package that was approved on Wednesday, March 25, 2020?

Who is Eligible?

The bill states that everyone is eligible, except for nonresident aliens and those who can be used as deductions for another person. Those eligible include seniors, Veterans, the unemployed and low-income Americans. Payouts are based on people's tax filings from 2019, or if they didn't file then, it's based on 2018. Unless your income is too high, you are most likely to qualify.

Are those who receive Social Security eligible?

Yes. Those not required to file 2018 or 2019 tax returns because of Social Security benefits, tax returns aren't required to claim the money – the government will use information from a Form SSA-1099, Social Security Benefit Statement, or Form RRB-1099, Social Security Equivalent Benefit Statement.

Who is not eligible?

Those who don't have a Social Security number, non-resident aliens and estates and trusts are not eligible. Also, a household would not receive money for an adult dependent, such as an elderly relative or an adult child with disabilities.

How much money can people expect to receive?

Individual tax filers are eligible for payments up to \$1,200 (it decreases if you earn more than \$75,000 per year.) The bill states the payment reduces by five percent of every dollar above that mark, or \$50 for every \$1,000 above \$75,000. Ultimately, that calculates to zero received if you make over \$99,000 per year.

Couples who file a joint tax return are eligible for a payment of up to \$2,400, plus an additional \$500 per child. However that amount decreases for couples who earn more than \$150,000 in a year at the same rate of 5 percent of every dollar above that mark.

Will people have to pay back this money?

Recipients will not have to pay back any money to the government if their 2020 income is greater than their income in previous years.

How will the money be sent?

The Treasury Department and the IRS would be responsible for distributing the money electronically to accounts authorized for tax refunds or through the U.S. Postal Service.

How quickly will money be received?

If funds are able to be sent electronically, it will be an estimated 4-6 weeks. Paper checks sent through the mail to a person's last known address could take up to 8 weeks or more.

Other highlights of the stimulus bill:

- **Student loan payments suspended** : The Department of Education will suspend payments on student loan borrowers without penalty through September 30.
- **Unemployment benefits boost**: Federal Government will give jobless workers an extra \$600 a week for 4 months on top of their state benefits, which range from \$200-\$550 per week, on average. A pandemic unemployment assistance program provides jobless benefits to those who are

unemployed, partially employed or unable to work because of the virus and don't qualify for traditional benefits. This includes independent contractors and the self-employed.

- **Protections against foreclosures and evictions:** Includes housing protections against foreclosures on mortgages and evictions for renters. Anyone facing a financial hardship from coronavirus shall be given a forbearance on a federally backed mortgage loan of up to 60 days, which can be extended for four periods of 30 days each. The bill also does not allow fees, penalties or additional interest to be charged as a result of delayed payments. Those with federally backed mortgage loans who have tenants would not be allowed to evict tenants solely for failure to pay rent for a 120-day period and they may not charge fees and penalties to tenants failing to pay rent.
- **More funding for food assistance:** Provides \$450 million for the Emergency Food Assistance Program, which supplies food banks, which are expected to see more clients as job losses mount. Additional funding will also be directed to SNAP and Child Nutrition Program, but would not expand eligibility or benefits.



Primary Resource - <https://www.sba.gov/disaster-assistance/coronavirus-covid-19#section-header-3>

SBA Assistance in Response to the Coronavirus

The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).

Upon a request received from a state's or territory's Governor, SBA will issue under its own authority, as provided by the Coronavirus Preparedness and Response Supplemental Appropriations Act that was recently signed by the President, an Economic Injury Disaster Loan declaration.

- Any such Economic Injury Disaster Loan assistance declaration issued by the SBA makes loans available statewide to small businesses and private, non-profit organizations to help alleviate economic injury caused by the Coronavirus (COVID-19). This will apply to current and future disaster assistance declarations related to Coronavirus.
- SBA's Office of Disaster Assistance will coordinate with the state's or territory's Governor to submit the request for Economic Injury Disaster Loan assistance.
- Once a declaration is made, the information on the application process for Economic Injury Disaster Loan assistance will be made available to affected small businesses within the state.

- SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance and can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.
- These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The interest rate is 3.75% for small businesses. The interest rate for non-profits is 2.75%.
- SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.
- SBA's Economic Injury Disaster Loans are just one piece of the expanded focus of the federal government's coordinated response, and the SBA is strongly committed to providing the most effective and customer-focused response possible.
- For questions, please contact the SBA disaster assistance customer service center at 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail disastercustomerservice@sba.gov.

Areas eligible for SBA disaster loans

Small business owners in all U.S. states and territories are currently eligible to apply for a low-interest loan due to Coronavirus (COVID-19).

Apply for a loan with SBA

Applicants are encouraged to [apply online](#) for a disaster loan. If you do not have access to a computer or smartphone, please call us at 1-800-659-2955 for assistance.



Primary Resource - <https://www.sba.gov/partners/lenders/7a-loan-program/types-7a-loans>

Types of 7(a) loans

The 7(a) loan program is the SBA's primary program for providing financial assistance to small businesses. The terms and conditions, like the guaranty percentage and loan amount, may vary by the type of loan. This website includes specific information about several types of 7(a) loans including:

- **Standard 7(a)**

- 7(a) Small Loan
- SBA Express
- Export Express
- Export Working Capital
- International Trade



Primary Resource: [http://dglaw.com/images_user/newsalerts/Corporate U.S. Federal Government Proposes Various %20Changes to SBA Loan Programs to Assist Small %20Businesses Affected %20by Coronavirus.pdf](http://dglaw.com/images_user/newsalerts/Corporate%20U.S.%20Federal%20Government%20Proposes%20Various%20Changes%20to%20SBA%20Loan%20Programs%20to%20Assist%20Small%20Businesses%20Affected%20by%20Coronavirus.pdf)

The federal government is considering various additional proposals to amend the existing SBA loan programs, as well as to create new loan and grant programs to protect small businesses.

PROPOSED CHANGES AS OF MARCH 23, 2020

As part of the federal government's COVID-19 stimulus package, proposals have been made in the Senate, the House of Representatives and the White House to provide greater economic relief to small businesses. These proposals seek to amend the terms of the SBA's existing loan programs and create new programs and policies to provide small businesses with additional financial relief. To date, the Senate introduced draft legislation and the leaders of the House of Representatives have announced an intention to prepare a competing bill. While it is unlikely that all of the proposals will be passed by Congress and signed by the President, some elements of these proposals have been endorsed by members of both the Senate and the House. The link above highlights several proposals being considered.



Furlough vs. Layoff – What is best for your company?

Many business are currently considering difficult options including furloughs, reductions in hours and pay cuts, or layoffs.

Below are a few resources speaking to this topic:

- SHRM: <https://www.shrm.org/resourcesandtools/tools-and-samples/hr-ga/pages/furloughlayoffreductioninforce.aspx>
 - Gusto: <https://gusto.com/blog/people-management/furlough-vs-layoff>
 - SHRM: <https://www.shrm.org/resourcesandtools/legal-and-compliance/employment-law/pages/coronavirus-furloughs-layoffs-or-pay-cuts.aspx>
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Primary Resource: <https://www.osha.gov/SLTC/covid-19/>

Overview

This webpage provides information for workers and employers about the evolving coronavirus outbreak first identified in Wuhan City, Hubei Province, China. The information includes links to interim guidance and other resources for preventing exposures to, and infection with, the novel coronavirus—now officially named COVID-19.



Primary Resource: <https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html>

Interim Guidance for Businesses and Employers to Plan and Respond to Coronavirus Disease 2019 (COVID-19)

Plan, Prepare and Respond to Coronavirus Disease 2019

Purpose

This interim guidance is based on what is currently known about the coronavirus disease 2019 (COVID-19). COVID-19 is a respiratory illness that can spread from person to person. The outbreak first started in China, but the virus continues to spread internationally and in the United States. The Centers for Disease Control and Prevention (CDC) will update this interim guidance as additional information becomes available.

Primary Resource: <https://nvlpubs.nist.gov/nistpubs/SpecialPublications/NIST.SP.800-46r2.pdf>

Guide to Enterprise Telework, Remote Access, and Bring Your Own Device (BYOD) Security

Abstract: For many organizations, their employees, contractors, business partners, vendors, and/or others use enterprise telework or remote access technologies to perform work from external locations. All components of these technologies, including organization-issued and bring your own device (BYOD) client devices, should be secured against expected threats as identified through threat models. This publication provides information on security considerations for several types of remote access solutions, and it makes recommendations for securing a variety of telework, remote access, and BYOD technologies. It also gives advice on creating related security policies.

***EDSI does not guarantee the accuracy of aforementioned content. All programs are subject to change and interpretation.**