



COVID-19: Support and General Information for Businesses

LAST UPDATE: 31 August 2020, 5:00 PM EST

Newly updated items are highlighted in yellow.

Table of Contents

General Guidance & Tools for Business	2
Federal Government Assistance	7
Credit Assistance	9
Travel and Immigration	10
Human Resources.....	11
Spain	12
Regional Information & Assistance.....	13
New York State	13
New York City.....	14
New Jersey	16
Pennsylvania State.....	16
Georgia State	17
Texas	18
Colorado	18
Michigan State	18
Washington State	20
Oregon State	20
Iowa State	20
Upcoming Related Events (Webinars).....	21
Access to Past Webinars	22
Additional Resources	23



General Guidance & Tools for Business

- **Troutman Pepper**

[Federal Unemployment Insurance Assistance is Back \(For Now\) – What Employers Need to Know](#)

- ICE announces another extension to I-9 compliance flexibility

[Form I-9 Requirements Flexibility Extended for an Additional 30 Days](#)

- San Francisco Department of Public Health

[What to do if Someone at the Workplace Has COVID-19](#)

- SHRM

[10 Tips for Returning Employees to the Workplace](#)

- Cohn Reznick

[Coronavirus Resource Center](#)

[Paycheck Protection Program \(PPP\): Recent Treasury guidance on eligibility and more](#)

[A practical tax perspective on the CARES Act, FFCRA, and other COVID-19 relief](#)

- ADP

[ADP's Guide to the Paycheck Protection Program \(PPP\)](#)

[Paycheck Protection Program Loan Forgiveness Estimator Tool](#)



- Intuit Quickbooks

[How to accept digital payments during COVID-19](#)

- United States Chamber of Commerce Foundation

[Coronavirus Response & Resources](#)

- SHRM

[Which Paycheck Protection Program Expenses Are Eligible for Forgiveness?](#)

- National Public Radio (NPR)

[Here's How The Small Business Loan Program Went Wrong In Just 4 Weeks](#)

- Franchise Times

[So You Received PPP Funds—Now What?](#)

- Law 360

[Main Street Lending Program Offers Liquidity With Limits](#)

- Cohn Reznick

[Coronavirus Resource Center](#)

[Paycheck Protection Program \(PPP\): Recent Treasury guidance on eligibility and more](#)

[The Limits of Coronavirus Relief: A Real-Life Case](#)

[165\(i\) allows early disaster loss claims, creating COVID-19 cash opportunities](#)



[Federal Reserve expands Main Street Lending Program: More businesses now eligible](#)

[Paycheck Protection Program \(PPP\): Recent Treasury guidance on eligibility and more](#)

- **Intuit Quickbooks**

[Accountant and Tax Professional COVID-19 Resource Center](#)

- **United States Treasury**

[Paycheck Protection Loans: FAQ](#)

- [U.S. Chamber of Commerce Foundation launches small business grant program](#)

- **Tax Foundation**

[A Visual Guide to Unemployment Benefit Claims](#)

- **Federal Reserve Bank**

[Community Resources on Coronavirus](#)

- **US Department of Labor**

Fact sheets, posters, questions and answers:

[COVID-19 and the American Workplace](#)

- **National Tax Foundation**

[Senate Passes Updated Economic Relief Plan \(CARES Act\) for Individuals and Businesses](#)

[What You Need to Know and Do About the CARES Act](#)

Resource for tracking changes to state tax filing deadlines:



[Tracking State Legislative Responses to COVID-19](#)

- **US Chamber of Commerce**

A kit with recommendations and tools for businesses and workers to prevent the spread of the novel coronavirus and other resources.

<https://www.uschamber.com/coronavirus-response-toolkit>

- **Center for Disease Control**

Plan, Prepare and Respond to Coronavirus Disease 2019

<https://www.cdc.gov/coronavirus>

- **FDIC**

Coronavirus (COVID-19) Information for Bankers and Consumers

The FDIC is working with federal and state banking agencies, as well as, financial institutions to consider all reasonable and prudent steps to assist customers in communities affected by the Coronavirus (COVID-19). In addition, the agency is monitoring information issued by international and U.S. health organizations. Regulatory agencies have encouraged financial institutions to work with customers impacted by the coronavirus. Customers experiencing difficulties beyond their control should work directly with their financial institutions.

<https://www.fdic.gov/coronavirus/>

- **The WARN Act**
Temporary Office Closings, Furloughs, and Layoffs: What Employers Should Know

The disruptions resulting from the novel coronavirus (COVID-19) pandemic present difficult questions for many employers who must decide whether to close offices, furlough employees, or layoff all or part of their workforce. Employers who do so may have to comply with the notice requirements of the federal Work Adjustment and Retraining Notification (WARN) Act and



comparable state laws, which require covered employers to notify employees, unions, and government officials in advance of covered plant closings or mass layoffs.

https://www.arentfox.com/perspectives/alerts/temporary-office-closings-furloughs-and-layoffs-what-employers-should-know?utm_source=Arent+Fox+List&utm_campaign=52fce7777a-EMAIL_CAMPAIGN_2020_03_17_05_56_COPY_01&utm_medium=email&utm_term=0_3a013c8d3d-52fce7777a-424117145&mc_cid=52fce7777a&mc_eid=ec5c0ac745



Federal Government Assistance

[New SBA Forgiveness IFR Addresses Owner-Employee Comp and Rent-Related Costs](#)

[CLA Connect](#)

[Paycheck Protection Program Loan Forgiveness Application](#)

Small Business Administration

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

Small Business Administration

[Hotel Operators: Here's How the Main Street Lending Program Can Help](#)

[IRS: Employee Retention Credit under the CARES Act](#)

[Senate COVID-19 Relief Includes Significant Tax Provisions for Individuals and Businesses](#)

[Senate Passes Updated Economic Relief Plan \(CARES Act\) for Individuals and Businesses](#)

[Payroll Tax Credits Available for COVID-19 Sick and Family Paid Leave](#)

- **Internal Revenue Service**

The IRS is providing advice for deducting COVID-19 costs from your taxes. The IRS has established a special section of their website focusing on steps to help taxpayers, businesses and others affected by the coronavirus. Once the information is available, the IRS will upload updated details to this website: <https://www.irs.gov/coronavirus>



Healthcare Insurance

HDHP's (High-Deductible Health Plans) will not lose that status merely because they cover the cost of testing for or treatment of COVID-19 before plan deductibles have been met. The IRS also noted that, as in the past, any vaccination costs continue to count as preventive care and can be paid for by an HDHP. For additional information please visit

<https://www.irs.gov/newsroom/irs-high-deductible-health-plans-can-cover-coronavirus-costs>

- **AICPA (American Institute of Certified Public Accountants)**

For information regarding State taxes and deadlines please visit this link:

<https://www.aicpa.org/content/dam/aicpa/advocacy/tax/downloadabledocuments/coronavirus-state-filing-relief.pdf>



Credit Assistance

- **The Federal Deposit Insurance Corporation**

The FDIC is working with regulated financial institutions to help them meet the financial needs of customers and members affected by the coronavirus. The agencies recognize the potential impact of the coronavirus and they will provide appropriate regulatory assistance to affected institutions subject to their supervision. Federal bank regulatory agencies announced an interim final rule to ensure that financial institutions will be able to effectively use a liquidity facility recently launched by the Board. For updated information from the FDIC please refer to the following [link](#).

- **The Small Business Administration**

The SBA has [guidance](#) for businesses and is offering low-interest Economic Injury Disaster Loans (EIDLs) to businesses and non-profits impacted by coronavirus.

1. The SBA's [Economic Injury Disaster Loan](#) program provides small business, small agricultural cooperative, small business engaged in aquaculture, or private non-profit organization with working capital loans of up to \$2 million that can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing. The Small Business Administration has authority and available funding to make over \$7 billion in loans to qualifying small businesses to assist with economic recovery.
2. The [Paycheck Protection Program](#) ensures that small businesses can continue to pay employees and cover certain costs during this unprecedented health crisis. For up to eight weeks after the loan is made, this program can be used to cover the cost of payroll and other eligible expenses.
3. The [Express Bridge Loan Pilot Program](#) allows small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 quickly. These loans can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing and can be a term loans or used to bridge the gap while applying for a direct SBA Economic Injury Disaster loan.



Travel and Immigration

- **U.S. Citizenship and Immigration Services, DHS**

[Temporary Changes to Requirements Affecting H-2B Nonimmigrants Due to the COVID-19 National Emergency](#)

- **US Citizenship and Immigration Services**

- In response to the Coronavirus (COVID-19) pandemic, U.S. Citizenship and Immigration Services announced that it adopted measures to assist applicants and petitioners who are responding to certain Requests for Evidence (RFE) and Notices of Intent to Deny (NOID). This alert clarifies that this flexibility also applies to certain Notices of Intent to Revoke (NOIR) and Notices of Intent to Terminate (NOIT) regional investment centers, as well as certain filing date requirements for Form I-290B, Notice of Appeal or Motion.
- U.S. Citizenship and Immigration Services today announced that it will reuse previously submitted biometrics in order to process valid Form I-765, Application for Employment Authorization, extension requests due to the temporary closure of Application Support Centers (ASC) to the public in response to the coronavirus (COVID-19) pandemic. This announcement is consistent with existing USCIS authorities regarding the agency's ability to reuse previously submitted biometrics.

Applicants who had an appointment scheduled with an ASC on or after the March 18 closure or has filed an I-765 extension will have their application processed using previously submitted biometrics. This will remain in effect until ASCs are open for appointments to the public.

[USCIS Response to the Coronavirus 2019](#)

- **ICE (Immigration and Office Enforcement)**

[DHS announces flexibility in requirements related to Form I-9 compliance](#)



Human Resources

- **Littler**

[With COVID-19 Resurgent, Employers Confront Privacy and Information Security Issues When Testing Employees for COVID-19](#)

- **Combs and Company Insurance Brokers**

Practical Information and Resource Guide for You and Your Business During The COVID-19 Pandemic

<https://combsandco.blog/>

- **Arent Fox Legal Team**

FMLA Implications of the COVID-19 Pandemic

<https://www.arentfox.com/perspectives/alerts/fmla-implications-the-covid-19-pandemic>

- **ADP**

- [ADP Tip: Coronavirus: Protecting Your Employees and Business](#)
- [ADP Tip: Coronavirus: Common Employer Questions & Answers](#)
- [ADP COVID-19 Preparedness FAQ](#)
- [ADP Business Resiliency Plan Factsheet](#)
- [ADP State and Local Guidance](#)

- **The National Law Review**

- [Benefits Guidance in the Time of COVID-19: Continuing Employer Group Health Coverage During Temporary Layoffs or Furloughs](#)



Spain

- **Spanish Economic Ministry**

[Medidas económicas adoptadas por el Gobierno de España frente a la pandemia del COVID-19](#)

- **Información Crisis Sanitaria COVID-19 (CORONAVIRUS)**

<https://croem.es/informacion-crisis-sanitaria-covid-19/>

- **US FDA**

[Guidance for Industry: Temporary Policy Regarding Preventive Controls and FSVP Food Supplier Verification Onsite Audit Requirements During the COVID-19 Public Health Emergency](#)



Regional Information & Assistance

- **Tax Foundation**

[Tracking State Legislative Responses to COVID-19](#)

[New Guidance on State Aid Under the CARES Act](#)

New York State

- [New York Forward Loan Fund](#)

State of New York

[Coronavirus: Information for Consumers and Small Businesses](#)

[New York Enacts Statewide Sick Leave Law](#)

[What you need to know and do about the CARES Act](#)

Governor Andrew M. Cuomo announced a three-way agreement with the Legislature on a bill guaranteeing job protection and pay for New Yorkers who have been quarantined as a result of novel coronavirus, or COVID-19. The program bill also includes the permanent comprehensive paid sick leave policy first advanced in the Governor's FY 2021 Executive Budget proposal.

This follows the Governor's announcement last week that the state will guarantee two full weeks of paid leave for all state workers who are subject to a mandatory or precautionary order of quarantine as a result of the novel coronavirus.

<https://www.governor.ny.gov/news/governor-cuomo-announces-three-way-agreement-legislature-paid-sick-leave-bill-provide-immediate>



New York City

- **NYC Small Business Services**

[Assistance & Guidance for Businesses Impacted Due to Novel Coronavirus](#)

- **NYC Small Business Continuity Fund**

Businesses with fewer than 100 employees that have seen sales decreases of 25% or more may be eligible for zero interest loans of up to \$75,000 to help mitigate losses in profit.

Businesses must:

- Be located within the five boroughs of New York City
- Demonstrate that the COVID-19 outbreak caused at least a 25% decrease in revenue
- Employ 99 employees or fewer in total across all locations
- Demonstrate ability to repay the loan
- Have no outstanding tax liens or legal judgements

- **NYC Employee Retention Grant Program**

The City is offering small businesses with fewer than 5 employees a grant to cover 40% of payroll costs for two months to help retain employees.

Eligibility Criteria for the NYC Employee Retention Grant Program

Businesses, including non-profits, must:

- Be located within the five boroughs of New York City
- Demonstrate that the COVID-19 outbreak caused at least a 25% decrease in revenue
- Employ 1-4 employees in total across all locations
- Have been in operation for at least 6 months
- Have no outstanding tax liens or legal judgements

<https://www1.nyc.gov/site/sbs/businesses/covid19-business-financial-assistance.page>



- **COVID-19 Paid Leave: Guidance for Employers**

As an employer, there are important things for you to know – and actions to take – related to the new COVID-19 quarantine paid leave legislation signed by Governor Andrew M. Cuomo.

<https://paidfamilyleave.ny.gov/covid-19-paid-leave-guidance-employers>

San Francisco, CA

- **COVID-19 Small Business Resilience Fund**

Businesses with between 1 and 5 employees that have a demonstrable loss of at least 25% of their revenue with less than \$2.5M in gross receipts and have a license or permit may qualify for an interest free loan.

<https://oewd.org/covid-19-small-business-resiliency-fund>

- **The Workers and Families First Program**

All San Francisco businesses will be eligible, with up to 20% of funds reserved for small businesses with 50 or fewer employees. The City will contribute up to one week (40 hours) at \$15.59 per hour (minimum wage) per employee, or \$623 per employee. The employer will pay the difference between the minimum wage and an employee's full hourly wage.

<https://sfmayor.org/article/mayor-breed-announces-plan-provide-paid-sick-leave-workers-impacted-coronavirus>

- **Deferral of Business Taxes and License Fees**

The Office of the Treasurer & Tax Collector collects annual license fees on behalf of the Department of Public Health, Fire Department, Police Department, Entertainment Commission and the Office of Cannabis. The due date for license fees otherwise due on March 31, 2020, is extended to June 30, 2020.

<https://sftreasurer.org/covid19>



New Jersey

- **State of New Jersey**

[COVID-19/Novel Coronavirus Information for New Jersey Businesses](#)

- **New Jersey's Earned Sick Leave Law**

Covers public health emergencies – employees can use Earned Sick leave if their workplace or child's school or daycare is closed due to an epidemic, or if a public health authority determines the need for a quarantine.

<https://www.nj.gov/labor/worker-protections/earnedsick/covid.shtml>

- **NJEDA Announces New Initiatives to Support Businesses Impacted by COVID-19**

The New Jersey Economic Development Authority (NJEDA) Board today approved a suite of new programs designed to support businesses and workers facing economic hardship due to the outbreak of the novel coronavirus COVID-19.

<https://www.njeda.com/Press-Room/News-Articles/Press-Releases/NJEDA-Announces-New-Initiatives-to-Support-Busines>

Updated 27 March

Pennsylvania State

- **Pennsylvania Government Guidance and Resources**

<https://www.uc.pa.gov/COVID-19/Pages/default.aspx>

- **DCED**

Businesses have a vast network of services that they can contact to discuss the impact of the Coronavirus on their daily operations and the future of their business. Staff at the Pennsylvania Department of Community and Economic Development (DCED), as well



as local partner networks, are available to help businesses through this challenging time.

Customer Service

1-866-466-3972

ra-dcedcs@pa.gov

- **Pennsylvania Industrial Development Authority – Low-interest loans**

717.783.5046

- **Find your Local Certified Economic Development Organizations**

Business One Stop Shop

1-833-722-6778

Full list of contacts: <https://dced.pa.gov/resources/>

- **COVID-19 and Employer Unemployment Compensation (UC) for Pennsylvania:**
[FAQ's for employers](#)

Georgia State

- **The Georgia Department of Labor**

The GDOL has adopted an [emergency Rule 300-2-4-0.5](#) Partial Claims, effective March 16, 2020. The rule mandates all Georgia employers to file partial claims online on behalf of their employees for any week during which an employee (full-time/part-time) works less than full-time due to a partial or total company shutdown caused by the COVID-19 public health emergency. Any employer found to be in violation of this rule will be required to reimburse GDOL for the full amount of unemployment insurance benefits paid to the employee. Download the [How Employers File Partial Claims Desk-Aid](#) found on the GDOL Alert Page and follow the step-by-step instructions.

Filing partial claims results in your employees receiving unemployment insurance (UI) benefit payments faster, usually within 48 hours for claims filed electronically.

Employees for whom you file a partial claim are NOT required to report to a Georgia



Department of Labor career center, register for employment services, or look for other work.

Please continue to monitor our website at gdol.ga.gov for any updates to these guidelines.

Texas

- **Texas Workforce Commission**

<https://twc.texas.gov/news/covid-19-resources-employers>

- **Texas Comptroller**

Offers assistance in the form of short-term payment agreements and, in most instances, waivers of penalties and interest to those businesses that are struggling to pay the full amount of sales taxes they collected in February.

<https://comptroller.texas.gov/about/emergency/>

Colorado

- **Colorado State COVID-19 Business Resources Center**

choosecolorado.com/covid19

Michigan State

- [Workers affected by COVID-19 provided emergency relief through governor's actions to expand unemployment benefits](#)

- **Work Share**

Employers are encouraged to implement the State's Work Share program that permits employers who may be facing maintain business operations during declines in regular



activity instead of laying off workers. The program allows employers to keep their employees working with reduced hours, while employees collect partial unemployment benefits to make up a portion of the lost wages.

https://www.michigan.gov/leo/0,5863,7-336-78421_97241_89981_90231_90233-352546--,00.html.

- **Unpaid Leave vs. Termination**

Due to the uncertainty regarding potential congressional action regarding whether furloughed workers will be able to access federal resources, employers are urged to place employees on temporary leave as opposed to termination.

https://www.michigan.gov/documents/leo/Guidance_to_Employers_REV_684448_7.pdf?utm_medium=email&utm_source=govdelivery

- **Capital Resources for Employers**

Michigan Small Business Relief Program The Michigan Strategic Fund approved the Michigan Small Business Relief Program which authorizes the MEDC provide up to \$20 million in support for small businesses. The funding is divided between \$10 million in small business grants and \$10 million in small business loans to support businesses facing drastic reductions in cash flow and the continued support of their workforce. The \$10 million in grant funding will be provided to local or nonprofit economic development organizations throughout the state to provide grants up to \$10,000 each to support certain small businesses that have realized a significant financial hardship as a result of the COVID-19 virus.

<https://www.michiganbusiness.org/about-medc/covid19/>

- **Tax Assistance for Small Businesses**

The Michigan Treasury Department is providing small businesses that have experienced disrupted operations due to the COVID-19 additional time to make their sales, use and withholding tax monthly payment. Small businesses scheduled to make these payments on March 20 can postpone filing and payment requirements until April 20. Penalties and interest penalties will be waived for 30 days.



Washington State

- **[COVID-19 Employer Resources Webinar Series](#)**
- **[ESD COVID-19 action alerts](#)**

Subscribe to receive the most up to date information about unemployment benefits, and how Employment Security can help businesses in these unprecedented times.

- **Coronavirus Response (COVID-19)**

Online forms and comprehensive resources available at this [link](#).

State launches web form to clarify “essential” businesses under COVID-19 Stay Home, Stay Healthy proclamation

<https://app.smartsheet.com/b/form/d4c155fa930f4b848f95774d610c9708>

Oregon State

- **Coronavirus (COVID-19) Interim Guidance for Businesses**

[Resources for Oregon businesses looking for assistance in the event of local, regional, or statewide economic impacts due to identified disasters.](#)

Iowa State

- **Small Business Relief Grant Program & Tax Deferral**

[Financial Assistance & Tax Deferral for Businesses Affected by Covid-19](#)



Upcoming Related Events (Webinars)

- **[Navigating the Recovery: How Europe is Coming out Stronger from the Pandemic](#)**
European American Chamber of Commerce New York
Wednesday, September 9 | 1:00 PM EDT | Webinar
- **[How to Survive until Business Returns to Normal: Short-Term Tactics for Long-Term Success!](#)**
Manhattan Chamber of Commerce
Friday, September 18 | 12:00 PM EDT | Webinar
- **[Women in Leadership: Creating a Diverse Online Presence to Thrive in the New Normal](#)**
Manhattan Chamber of Commerce
Tuesday, September 29 | 12:00 PM EDT | Webinar
- **[On-Demand Webinars: Returning to Work Post-COVID](#)**
The CIMA Companies
On-Demand Webinars
- **[Navigating sales tax compliance during COVID-19 Business Recovery](#)**
On-Demand Webinar
- **[Small Business Updates: A Weekly Webinar Providing Answers & Resources During the COVID-19 Crisis](#)**
Manhattan Chamber of Commerce
Every Tuesday | 2:00 PM EDT | Webinar



Access to Past Webinars

- **[Paycheck Protection Program Flexibility Act of 2020: What You Need To Know](#)**
Prager Metis
- **[Transatlantic Trade Update: Trade Post-COVID19 -- A Look Ahead](#)**
EACC New York
- **[Looking Beyond the Curve: Recovery and Engagement in the New World of Work](#)**
ADP Virtual Summit
- **[How to Navigate the After Effects of the US Stimulus Packages](#)**
European American Chamber of Commerce
- **[Paycheck Protection Program \(PPP\) Loan Forgiveness Application released](#)**
Cohn Reznick
- **[MAKING COVID-19 PUBLIC ASSISTANCE PROGRAMS WORK FOR YOU](#)**
Cohn Reznick
- **[Looking Ahead: Changes to The Office Sector](#)**
Commercial Property Executive
- **[Highlights of Business Tax Provisions in H.R. 748 and Overview of CARES Act](#)**
Prager Metis
- **[COVID-19: Employee & Employer Issues](#)**
Prager Metis
- **[NJBIA Special Webinar: A Business Owner's Guide to Loans](#)**
Prager Metis
- **[Cyber Safeguards for a Remote Work Environment](#)**
Cohn Reznick
- **[Navigating U.S. Opportunities and Regulations During COVID-19](#)**
CLA Audit, Tax, Consulting
- **Families First COVID-19 Response Act: What Employers Need to Know**



Additional Resources

- **Baker McKenzie** [Gain Key Insights for Your Business](#)
- **Offit & Kurman** [Coronavirus Resources](#)
- **Prager Metis** [COVID-19 News and Updates](#)
- **SBA** [Small Business Guidance and Resources](#)
- **Beatty CPA** <https://beattyllc.com/>
- **Occupational Safety and Health Administration (OSHA)**
<https://www.osha.gov/SLTC/covid-19/>