



COVID-19 Considerations for KYPTAC Clients

March 26, 2020

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Overview

SBA Programs

- Loans
- Changes to Existing Programs

Federal Help

- IRS Tax Extension
- COVID-19 Specific Legislation
- Labor Law Changes

Kentucky Help

- Unemployment Insurance
- Governor's guidance
- Check with your local Chamber of Commerce
- Sourcing effort in Kentucky

PTAC Assistance

- New resource center on KYPTAC.com
- Counselors are still working full time but we are also educating ourselves

Small Business Loans

SBA, SBDC, are the primary resources for this

Try to access and download forms after business hours

Program: EIDL, Economic Injury Disaster Loans

<https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>

99% of the businesses in this country are considered small businesses. If you are in doubt apply anyway. Small business size is based on NAICS codes but apply, apply, apply.

Print all the forms you need, fill them out and then have them with you as you fill out the online form. This will prevent website timeouts and you will have already gathered the necessary information

Small Business Loans

Every applicant will either fill out form 5 or 5C (sole proprietorships) with subsequent forms to be filed as needed

Be sure to select the COVID 19 option for type of disaster

Loans are for working capital to “keep the business in business”. They do not cover expansion, debt relief or improvements

You tell SBA how much you need. They will determine how much you are given

The first payment will be due 11 months after the promissory note is signed

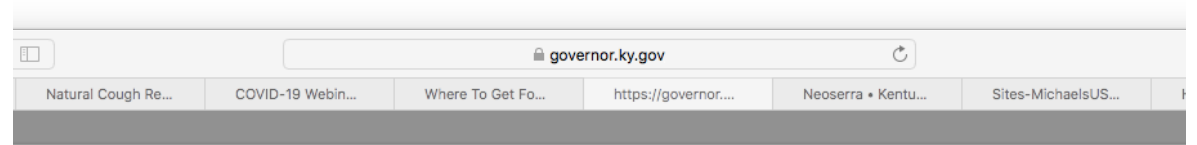
The window for applying will be open until 12/18/2020. This could be extended depending on how long the closures last

Applications are being processed on a first come first served basis

SBA Loans

- Link:

https://governor.ky.gov/attachments/20200320_SBA_EIDL-Fact-Sheet.pdf



Date: 0:



U.S. SMALL BUSINESS ADMINISTRATION FACT SHEET – ECONOMIC INJURY DISASTER LOANS

KENTUCKY Declaration 16377

(Disaster: KY-00080)

Incident: **CORONAVIRUS (COVID-19)**

occurring: January 31, 2020 & continuing

nties within the State of Kentucky; the contiguous Illinois counties of: Alexander, Gallatin, Hardin, M and Pulaski; the contiguous Indiana counties of: Clark, Crawford, Dearborn, Floyd, Harrison, Jefferson Posey, Spencer, Switzerland, Vanderburgh and Warrick; the contiguous Missouri counties of: Miss w Madrid; the contiguous Ohio counties of: Adams, Brown, Clermont, Hamilton, Lawrence and Sci bus Tennessee counties of: Campbell, Claiborne, Clay, Henry, Lake, Macon, Montgomery, Obion, son, Scott, Stewart, Sumner and Weakley; the contiguous Virginia counties of: Buchanan, Dickens se; and the contiguous West Virginia counties of: Mingo and Wayne

Application Filing Deadline: December 21, 2020

• Loan Assistance Available:

Economic Injury Disaster Loans (EIDLs) – Working capital loans to help small businesses, small agricultural cooperative es engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary ns that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster

Requirements:

SBA: Other



Guidance for HUBZone qualification relaxed



Expect fewer set-asides because requirements have been waived



8(a) program: voluntary suspension available

COVID-19 Specific Legislation

- There have been 3 federal COVID-19 specific bills passed, but the one we all care about is CARES
- A bipartisan compromise has been reached on the third stimulus package known as the Coronavirus Aid, Relief, and Economic Security Act (CARES)
- A vote has passed in the Senate. The \$2 trillion package will provide direct assistance to state, tribal and local governments to help them address the coronavirus pandemic
- The CARES Act will also provide \$377 billion to workers and small businesses through initiatives such as the Paycheck Protection Program to incentivize employers to maintain their payroll (eight weeks of cash-flow assistance through 100 percent federally guaranteed loans)
- Fourth stimulus bill is being negotiated
- Updates on implementation: go to individual government webpage

IRS

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

Combating the Coronavirus | U.S. Department of the Treasury | kycovid19.ky.gov | Coronavirus Resources | U.S. Department of the Treasury | Coronavirus Tax Relief | Internal Revenue Service

irs.gov/coronavirus

File Pay Refunds Credits & Deductions Forms & Instructions Search

Home / News / Topics in the News / Coronavirus Tax Relief

Coronavirus Tax Relief

English | Español

Topics in the News

- Coronavirus Tax Relief

News Releases

Multimedia Center

Tax Relief in Disaster Situations

Tax Reform

taxpayer First Act

Tax Scams/Consumer Alerts

The Tax Gap

Taxpayers' Rights

Tax Tips

Stimulus payment checks: No information available yet

Instead of calling, please check back for updates.

Tax Deadline Changed

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

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

Stimulus payment checks: No information available yet

At this time, the IRS does not have any information available yet regarding stimulus or payment checks, which remain under

Labor Laws and Resources

New DoL Guidance on FMLA and Paid Sick Leave
(and exemptions for very small employers)

- [dol.gov](https://www.dol.gov); there are fact sheets to learn your rights and responsibilities as an employer

Check with your local Chamber of Commerce
(and consider joining)

- US Chamber
- GovCon Chamber

Practice “Telework Hygiene”

Make getting UI easier for your employees

Kentucky Benefits

- Unemployment Insurance is now available for small business owners, 1099s, freelance workers, those who left jobs for “good cause” (announced yesterday)
 - Kentucky wants to cover you to stay home
- Governor’s Page has information on public benefits

Unemployment Insurance

<https://kcc.ky.gov/>

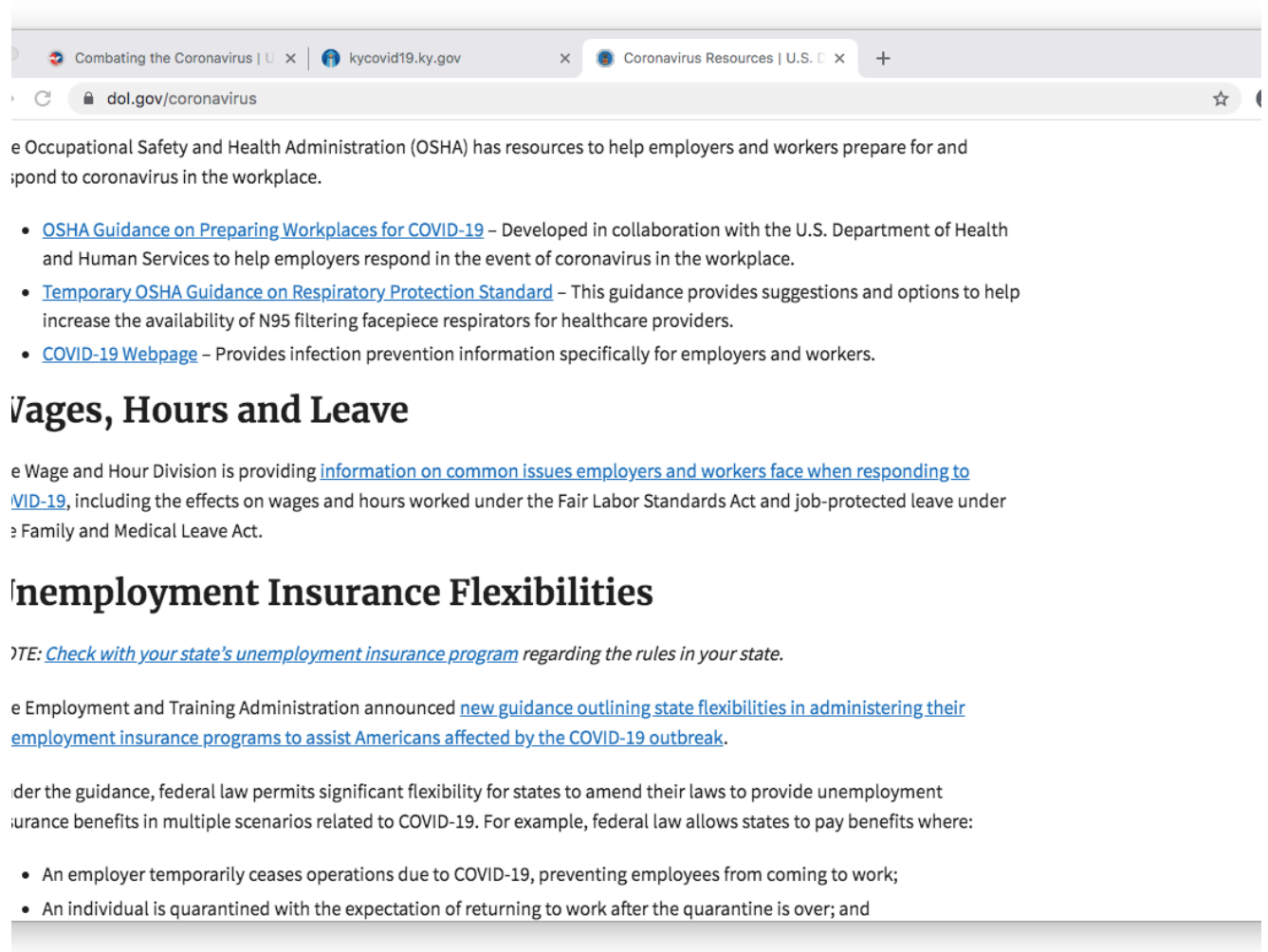
The screenshot shows the Kentucky Career Center website with a COVID-19 alert banner at the top. The main navigation bar includes links for Home, Office Locations, and Contact. The Kentucky Career Center logo is prominently displayed. Below the logo, there are links for Unemployment Services, Veterans Express, Vocational Rehabilitation, and Citizen Connect. The main content area features a large blue banner for Unemployment Insurance with the text 'Claim On These Days'. To the left of this banner, there is a section titled 'File for Unemployment Insurance, Click File Claim' with a yellow 'FILE CLAIM' button. To the right of the banner, there is a table showing the days of the week and the corresponding first letters of the last name for filing claims.

Day	First Letter of Last Name
Sunday	A-D
Monday	E-H
Tuesday	I-L
Wednesday	M-P
Thursday	Q-U
Friday	V-Z
Friday	If You Missed Your Day

At the bottom of the page, there are three tabs: Career, Training, and Employer.

Department of Labor

www.dol.gov



The screenshot shows a web browser with three tabs: "Combating the Coronavirus | U.S. Department of Labor", "kycovid19.ky.gov", and "Coronavirus Resources | U.S. Department of Labor". The address bar shows "dol.gov/coronavirus". The page content includes a heading "Coronavirus Resources", a paragraph about OSHA's resources, a bulleted list of three OSHA guidance documents, a section titled "Wages, Hours and Leave", a paragraph about the Wage and Hour Division's resources, a section titled "Unemployment Insurance Flexibilities", a paragraph about the Employment and Training Administration's guidance, and a bulleted list of two scenarios where federal law permits significant flexibility for states to amend their laws.

Coronavirus Resources

The Occupational Safety and Health Administration (OSHA) has resources to help employers and workers prepare for and respond to coronavirus in the workplace.

- [OSHA Guidance on Preparing Workplaces for COVID-19](#) – Developed in collaboration with the U.S. Department of Health and Human Services to help employers respond in the event of coronavirus in the workplace.
- [Temporary OSHA Guidance on Respiratory Protection Standard](#) – This guidance provides suggestions and options to help increase the availability of N95 filtering facepiece respirators for healthcare providers.
- [COVID-19 Webpage](#) – Provides infection prevention information specifically for employers and workers.

Wages, Hours and Leave

The Wage and Hour Division is providing [information on common issues employers and workers face when responding to COVID-19](#), including the effects on wages and hours worked under the Fair Labor Standards Act and job-protected leave under the Family and Medical Leave Act.

Unemployment Insurance Flexibilities

NOTE: [Check with your state's unemployment insurance program](#) regarding the rules in your state.

The Employment and Training Administration announced [new guidance outlining state flexibilities in administering their unemployment insurance programs to assist Americans affected by the COVID-19 outbreak](#).

Under the guidance, federal law permits significant flexibility for states to amend their laws to provide unemployment insurance benefits in multiple scenarios 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

US Chamber of Commerce

<https://www.uschamber.com/coronavirus>

The screenshot shows a web browser with two tabs: 'Combating the Coronavirus | U.S. Chamber of Commerce' and 'KY COVID-19 Response'. The address bar shows 'uschamber.com/coronavirus'. The page header includes the U.S. Chamber of Commerce logo and navigation links for 'MENU', 'SIGN IN', and a search icon. The main heading is 'Combating the Coronavirus'. Below it, a navigation bar links to 'ump to: Resources | Chamber Actions | Business Response'. The main content area states that the U.S. Chamber is working with the White House and government agencies to provide information to businesses. It includes a link to 'Visit our live blog for the latest updates.' A section titled 'Resources for Businesses' explains that employers should implement strategies to protect their workforce and ensure continuity of operations. It mentions that guides are based on information provided by the U.S. Chamber of Commerce Foundation. A list of resources includes: 'Coronavirus (COVID-19) Workplace Tips for Employees', 'Guidance For Employers To Plan and Respond To Coronavirus', and 'Interactive Workplace Flyer Builder'. A section titled 'Help for Small Businesses' states that the organization is working to bring the best resources and information to help navigate this challenging time. On the right side, a sidebar titled 'Combating the Coronavirus' lists links to 'Coronavirus Live Blog', 'Coronavirus Response Toolkit', and 'Chamber Policy Actions on Coronavirus'.

Combating the Coronavirus | U.S. Chamber of Commerce

us chamber of commerce

Combating the Coronavirus

ump to: [Resources](#) | [Chamber Actions](#) | [Business Response](#)

ie U.S. Chamber is working closely with the White House, U.S. government agencies, and foreign government officials to inform and equip businesses with the most important and up-to-date information to prevent the read of the virus and prepare businesses for the near and long-term impact. [Visit our live blog for the latest updates.](#)

Resources for Businesses

l employers should be implementing strategies to protect their workforce from the coronavirus while ensuring ntinuity of operations.

eated by the [U.S. Chamber of Commerce Foundation](#), these guides are based on information provided by the U.S. Chamber of Commerce, to help employers and employees prepare for and address the impacts of the coronavirus.

- [Coronavirus \(COVID-19\) Workplace Tips for Employees](#)
- [Guidance For Employers To Plan and Respond To Coronavirus](#)
- [Interactive Workplace Flyer Builder](#)

Help for Small Businesses

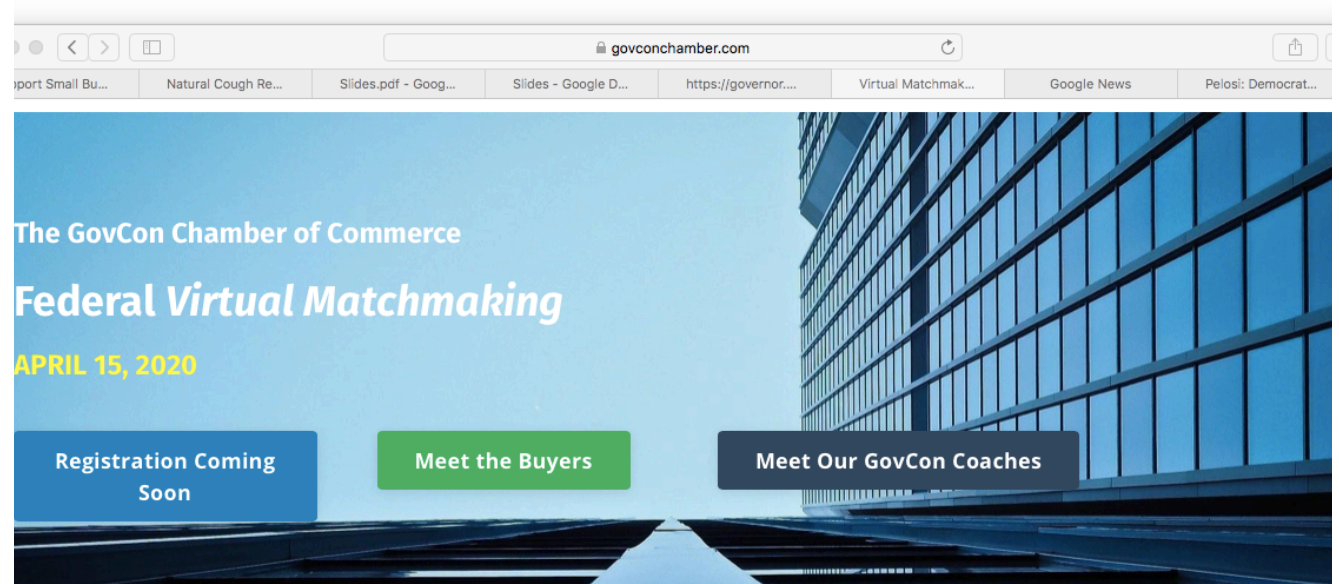
is working to bring you the best resources and information to help you navigate this challenging time.

Combating the Coronavirus

- [Coronavirus Live Blog](#)
- [Coronavirus Response Toolkit](#)
- [Chamber Policy Actions on Coronavirus](#)

GOVCON Chamber of Commerce

<https://www.govconchamber.com/matchmaking>



Convenient. Affordable. Face-to-Face.

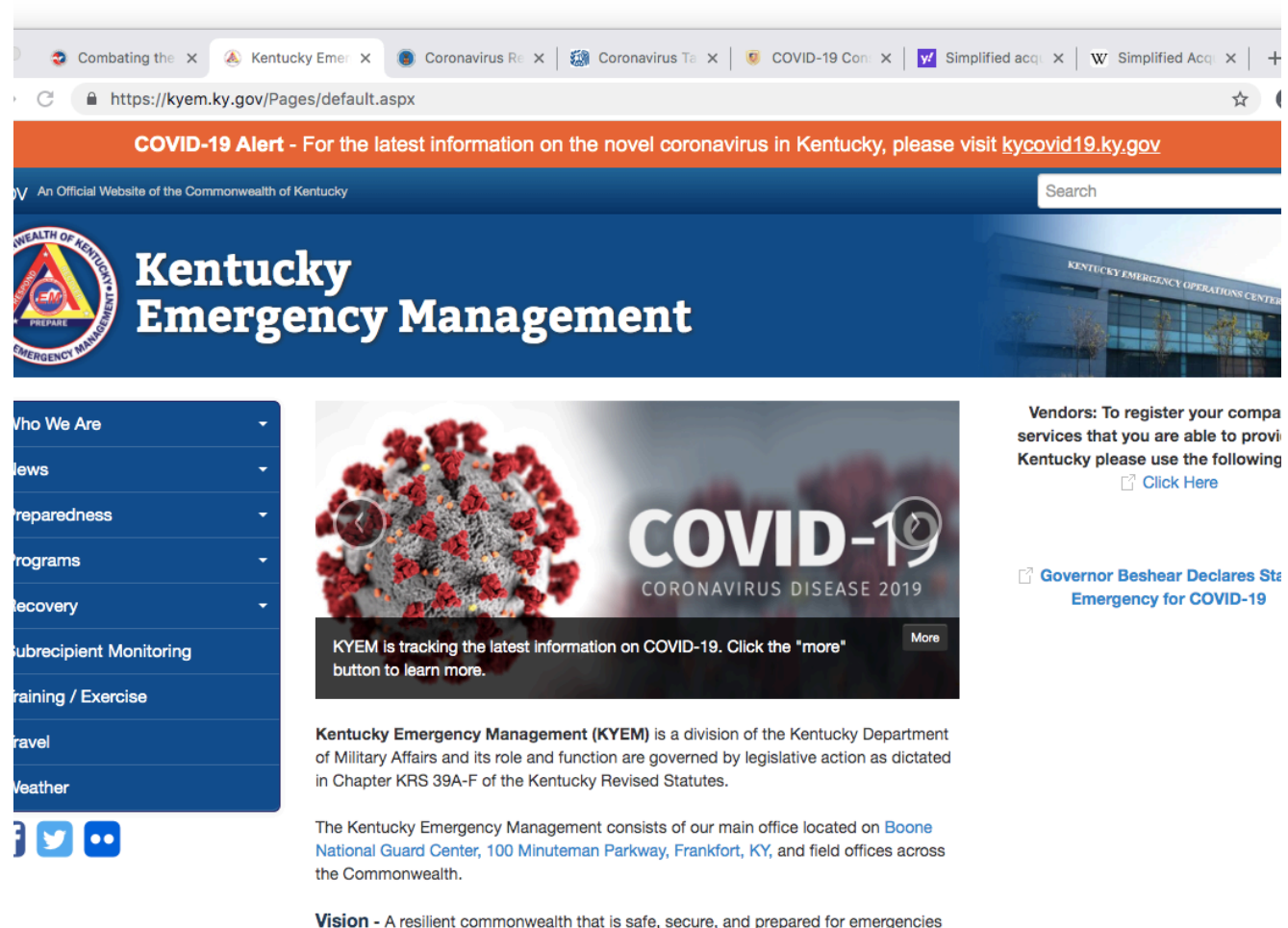
Matchmaking brought to your conference room and your team!

Register today and let the GovCon Chamber of Commerce's **Virtual Matchmaking Experience** connect you to government buyers from wherever you are



KY Emergency Management

<https://kyem.ky.gov/Pages/default.aspx>



The screenshot shows the homepage of the Kentucky Emergency Management website. At the top, there is a navigation bar with several tabs: "Combating the", "Kentucky Emer", "Coronavirus Re", "Coronavirus Te", "COVID-19 Con", "Simplified acq", and "Simplified Acq". The address bar shows the URL "https://kyem.ky.gov/Pages/default.aspx". Below the navigation bar, there is a prominent orange banner with the text "COVID-19 Alert - For the latest information on the novel coronavirus in Kentucky, please visit kycovid19.ky.gov". Below this banner, the website header includes the text "An Official Website of the Commonwealth of Kentucky" and a search bar. The main header features the Kentucky Emergency Management logo on the left and the text "Kentucky Emergency Management" in large, bold letters. To the right of the header is a photograph of the Kentucky Emergency Operations Center building. On the left side of the page, there is a blue sidebar menu with the following items: "Who We Are", "News", "Preparedness", "Programs", "Recovery", "Subrecipient Monitoring", "Training / Exercise", "Travel", and "Weather". The main content area features a large graphic of a coronavirus particle with the text "COVID-19 CORONAVIRUS DISEASE 2019". Below the graphic, there is a text box that reads "KYEM is tracking the latest information on COVID-19. Click the 'more' button to learn more." To the right of this graphic, there is a section titled "Vendors: To register your company services that you are able to provide in Kentucky please use the following" with a link "Click Here". Below this, there is a link "Governor Beshear Declares State of Emergency for COVID-19". At the bottom of the page, there is a "Vision" statement: "A resilient commonwealth that is safe, secure, and prepared for emergencies".

COVID-19 Alert - For the latest information on the novel coronavirus in Kentucky, please visit kycovid19.ky.gov

An Official Website of the Commonwealth of Kentucky

Kentucky
Emergency Management

Who We Are
News
Preparedness
Programs
Recovery
Subrecipient Monitoring
Training / Exercise
Travel
Weather

COVID-19
CORONAVIRUS DISEASE 2019

KYEM is tracking the latest information on COVID-19. Click the "more" button to learn more.

Vendors: To register your company services that you are able to provide in Kentucky please use the following [Click Here](#)

[Governor Beshear Declares State of Emergency for COVID-19](#)

Vision - A resilient commonwealth that is safe, secure, and prepared for emergencies

Kentucky Sourcing



The state government is involved in establishing a strong supply chain



Categories: apparel (masks, gowns, full face protectors), sanitizer and disinfectant and bottling materials, testing and related items needed for testing, respirators and ventilators, fabrication and 3D printing



We will provide developing information

Federal Laws to Expedite and Ease Procurement

Defense Production Act-DPA has been mentioned but not actually invoked

Defense Priorities and Allocation System (DPAS): Standard language on a contract that we've never paid attention to

- Check existing contracts


FAR Clauses for Emergency Increases in Thresholds/Loosening Full and Open Requirements

J&As may be done after the fact

FAR 18.2: Micropurchase threshold—10K to 20K; SAT, 250K-750K; Simplified Acquisition Procedures from \$7 million to \$13 million

Stafford Act is
not a factor
for COVID-19

Since the entire
country is in
the affected
area, there is
no “local area”



So, there is no
local area
preference

PTAC Response/Action Items for You

- Rely on the Subject Matter Experts: Chambers of Commerce, government websites (DOL/SBA/UI/IRS/governor)
 - View separate webinar for SBA EIDL program, and Govology Webinar from 3/25
- Complete Disaster Response Registry and DSBS Profile
 - Both must be done through SAM
- Kentucky Business Survey:
 - <https://survey123.arcgis.com/share/cdbec8a2257c47769d0eb7826d7d6b4f>
- Lots of opportunities, but watching beta.sam.gov isn't enough
 - Complete our prerequisites for bid match profile; talk to your counselor
- Ask questions about procurements that interest you
- Self-advocate, and market your business

Kentucky PTAC

www.kyptac.com

The screenshot shows a web browser with multiple tabs open, including 'Combati...', 'Kentucky', 'Coronavi...', 'Coronavi...', 'COVID-1...', 'Simplifie...', 'COVID-1...', 'kentucky', and 'KEWES'. The address bar shows 'Not Secure | kyptac.com/covid-19-resources/'. The page has a dark blue header with the KYPTAC logo, the tagline 'growing Kentucky's economy one small business at a time!', an email address 'KYPTACinfo@kstc.com', and social media icons for Twitter and LinkedIn. A navigation bar includes links for 'WHO WE ARE', 'LEARN MORE', 'EVENTS', 'SIGN UP HERE FOR FREE SERVICES', 'BID MATCH', and 'COVID-19 RESOURCES' (which is highlighted). The main content area is titled 'COVID-19 Resources' with a breadcrumb 'Home / COVID-19 Resources'. Below this, there are two sections: 'Federal Response:' and 'BA Response:'. The 'Federal Response:' section lists three items: 'FEMA's response to COVID-19', 'IRS Tax Extension', and 'CDC Resources for Businesses and Employers'. The 'BA Response:' section lists two items: 'SBA Response to COVID-19' and 'SBA COVID-19 Disaster Relief Loan'. On the right side, there is a 'BREAKING NEWS' box with the title 'CV19 Update - KYPTAC continues operations using technology platforms' and a paragraph stating: 'The KYPTAC is set up for the remote work so we are fully functional and working from home offices. Using technology we will continue to provide the same one-on-one counseling and training, but will not be conducting in'.

Combati... x Kentucky x Coronavi... x Coronavi... x COVID-1... x Simplifie... x COVID-1... x kentucky x KEWES x +

Not Secure | kyptac.com/covid-19-resources/

KYPTAC
growing Kentucky's economy one small business at a time!
KYPTACinfo@kstc.com
Twitter LinkedIn

WHO WE ARE ▾ LEARN MORE ▾ EVENTS SIGN UP HERE FOR FREE SERVICES BID MATCH **COVID-19 RESOURCES**

COVID-19 Resources

Home / COVID-19 Resources

Federal Response:

- FEMA's response to COVID-19
- IRS Tax Extension
- CDC Resources for Businesses and Employers

BA Response:

- SBA Response to COVID-19
- SBA COVID-19 Disaster Relief Loan

BREAKING NEWS

CV19 Update - KYPTAC continues operations using technology platforms

The KYPTAC is set up for the remote work so we are fully functional and working from home offices. Using technology we will continue to provide the same one-on-one counseling and training, but will not be conducting in

4.4.2.4 Disaster Response Information

Entities wishing to do business with the federal government, such as the Federal Emergency Management Agency (FEMA), in the event of a natural disaster can complete the Disaster Response Information section. When national emergencies or natural disasters such as floods and hurricanes occur, supplies and services need to be procured and rushed to the affected area quickly. To expedite this process, the SAM Disaster Response Registry shows those contractors who are willing to provide debris removal, distribution of supplies, reconstruction, and other disaster or emergency relief supplies and/or services. Collecting this information in SAM provides a means for potential local contractors to identify themselves to the federal agencies during a time of a disaster.

- If you'd like to be included, select Yes to register your entity.
- If you select Yes to participating in the Disaster Response Registry, respond to the Bonding Level section if your company requires bonding to submit offers in response to federal solicitations.
- If you select yes to participating in the Disaster Response Registry, you must select your entity's Geographic Area Served.
 - If you select Multiple States you may enter up to three states.
 - If you select One State you must select at least one state in your Geographic Area Served. You also have the option of selecting Counties and Metropolitan Statistical Areas.
 - You can also select Any State to indicate your support of disaster response efforts nationwide.

Figure 4.47: Disaster Response Information Page

Registration Overview	Page Description Complete this section if you want to be listed in the Disaster Response Registry to potentially provide debris removal, distribution of supplies, reconstruction, and other disaster or emergency relief services in the event of a national disaster.
Purpose of Registration	
Core Data	
Assertions	
✓ Goods and Services	Do you wish to be included in the Disaster Response Registry? * <input type="text" value="Yes"/>
✓ Size Metrics	Does your company require bonding to bid on Contracts? * <input type="text" value="No"/>
✓ EDI Information	Bonding Level: Please provide the bonding level type, value must be input in whole dollars.
✓ Disaster Response Information	<input type="checkbox"/> Construction Bonding Level, Per Contract (dollars) <input type="text"/>
✓ Review Assertions	<input type="checkbox"/> Construction Bonding Level, Aggregate (dollars) <input type="text"/>
Representations and Certifications	<input type="checkbox"/> Service Bonding Level, Per Contract (dollars) <input type="text"/>
Points of Contact	<input type="checkbox"/> Service Bonding Level, Aggregate (dollars) <input type="text"/>
Small Business Certification	Geographic Area Served: * Select where your entity can provide disaster responses services. If you select "Any State", you are saying your organization can perform in any declared disaster area nationwide. Alternatively, you can narrow the geographic area you serve to three or less states. If you narrow your area served down to just one state, you can further restrict it to specific counties or metropolitan statistical areas.
Submit Certification	<input type="radio"/> Any State <input checked="" type="radio"/> One State <input type="radio"/> Multiple States
BACK TO USER DASHBOARD	<div>State: <input type="text" value="Please select a value"/></div> <div>County: <input type="text" value="Please select a value"/> Metropolitan Statistical Area: <input type="text"/></div> <div>County: <input type="text" value="Please select a value"/> Metropolitan Statistical Area: <input type="text"/></div> <div>County: <input type="text" value="Please select a value"/> Metropolitan Statistical Area: <input type="text"/></div>

4.3.1.9 SAM Search Authorization

Registrants are allowed to opt-out of public display of their record within SAM. Opting out may result in a reduction in Federal Government business opportunities, and subcontractors who choose this option will not be visible to prime contractors. Entities that have opted out will be removed only from the SAM public search but will still be visible to users with For Official Use Only (FOUO) data access and will be provided in accordance with Freedom of Information Act (FOIA) requests. Please note that your banking information is treated as sensitive data and will not be displayed to the public regardless of your selection.

If you wish to opt out of public search, deselect the clause: “Include my entity's non-sensitive information in SAM public search engine results and the public data file. I want to maximize my business opportunities with the U.S. government and other partners....”

Figure 4.21: SAM Search Authorization

Page Description

If you feel displaying non-sensitive information like your registration status, legal business name, and physical address in the search engine results poses a security threat or danger to you or your organization, you can restrict the public viewing of your record in SAM's search engine. However, your non-sensitive registration information remains available under the Freedom of Information Act to those who download the [SAM public data file](#). Learn more about [SAM public search results](#).

☒ Include my entity's non-sensitive information in SAM public search engine results and the public data file. I want to maximize my business opportunities with the U.S. government and other partners. If I uncheck this box, my entity's non-sensitive information will only be available to the public in the SAM public data file.

NOTE: SAM never releases sensitive information, such as your Taxpayer Identification Number or banking information for electronic funds transfer, to the public in either its public search view or public data file. Sensitive information is only available to authorized U.S. government officials.

CANCEL

PREVIOUS

SAVE AND CONTINUE

► **Note:** If you are an SBA certified 8(a) firm, 8(a) Joint Venture or HUB Zone (or applying for one of these certifications) you should not Opt Out of the public search.

Make sure your SAM record is
searchable!