Pittsburgh Region Response to COVID-19 Frequently Asked Questions

The Coronavirus pandemic is an unprecedented situation. As everyone is attempting to navigate this uncharted territory, the Allegheny Conference on Community Development and it's affiliates – the Pittsburgh Regional Alliance, the Greater Pittsburgh Chamber of Commerce, and the Pennsylvania Economy League of Greater Pittsburgh – are committed to being a resource for businesses throughout our region.

The following provides answers to commonly asked questions. We will update this document as the situation unfolds and new information is made available.

For additional information on COVID-19, visit the Allegheny Conference on Community Development's <u>Pittsburgh Region Response to COVID-19 website</u>. Please feel free to contact us with any additional questions. Our office can be reached at (412) 281-1890 or covidresponse@pittsburghregion.org.

- **Q.** Are the Allegheny Conference and affiliate organizations open during this crisis?
- **A.** Yes. Beginning on Monday, March 16 and for the foreseeable future the Conference has shifted to a remote work approach to running the office. We'll be leveraging the technology at our disposal to minimize disruption and keep us all focused on the priorities outlined in our "Next is Now" agenda.

We are keeping normal hours and available as usual - just remotely.

Government Updates

- **Q.** What does the Wolf administration's mitigation efforts mean for businesses? What is considered an essential business?
- A. At 2:30 pm on March 24, 2020, the Wolf administration issued updated Industry Operation Guidance.

This guidance is related to the Governor's order for all "non-life-sustaining businesses" in the Common wealth to close their physical locations. The updated guidance can be found <u>here</u>. This updated guid ance from the administration aligns with the <u>Cybersecurity and Infrastructure Security Agency advisory</u> that was released on March 19. Enforcement actions against businesses that don't comply with the Governor's order were slated to begin at 8 a.m. on Monday, March 23.

We encourage employers to review the administration's updated guidance in conjunction with the CISA guidelines. If there are still questions about whether an organization needs to close its physical location, contact the Department of Community and Economic Development at ra-dcedcs@pa.gov. The administration has also developed a FAQ document for businesses with questions about the Governor's order.

UPDATE as of 4/1/20: Applications for a business seeking a waiver to continue operating in the state of PA during the COVID-19 crisis were due by Friday, April 3, 2020 at 5:00 pm. Businesses can refer to the <u>Industry Operation Guidance</u> which was last updated 4/1/20 at 4:00 pm.

Government Updates (Continued)

- **Q.** How is the federal government addressing issues related to COVID-19?
- **A.** The federal government has approached addressing COVID-19 through a phased approach. Each phase is focused on addressing the nation's most pressing need at the moment.

Phase 1: Emergency Declaration by President Trump

 Provides \$4 billion to develop COVID-19 tests, \$1 billion small business loans, and \$2.5 billion to fight the spread of COVID-19 (additional funding for the Centers for Disease Control and Prevention (CDC), Food and Drug Administration (FDA), National Institutes of Health (NIH), the State Department, the Small Business Administration (SBA), and the United States Agency for International Development (USAID).

Phase 2: Families First Coronavirus Response Act (FFCRA)

- Provides increased unemployment insurance benefits, two weeks of paid sick and family leave, increased federal funds for Medicaid and food security programs like SNAP. For more information.
- ** The Allegheny Conference has hosted a webinar to assist in navigating provisions relevant to employers. Please feel free to view this recorded webinar <u>here</u>.

Phase 3: Coronavirus Aid, Relief and Economic Security Act (CARES Act)

- Provides direct payments to taxpayers, \$350 billion in small business loans, \$250 billion to extend unemployment insurance, \$140 billion to support health care system, \$500 billion to support large corporations, \$50 billion in airline industry support, as well as many other significant measures. For more information.
- ** The Allegheny Conference has hosted a webinar to assist in navigating provisions relevant to employers. Please feel free to view this recorded <u>webinar</u>.

Phase 4: To Be Determined

- **Q.** What is the Families First Coronavirus Response Act (FFCRA) and how does it relate to paid sick leave during the crisis?
- A. The week of March 16, the U.S. Congress passed legislation (the "Families First Coronavirus Response Act") that would require employers with fewer than 500 employees to provide two weeks of paid leave for any individual with a qualifying coronavirus related absence. Individuals could then be eligible for up to 12 weeks of paid family leave for parents of children whose schools have been closed due to the COVID-19 pandemic. The bill was amended so that small businesses with 50 employees or under and many health care providers may be considered exempt from paying sick leave if subsequent action is taken by the U.S. Secretary of Labor. The bill provides for a refundable tax credit so employers may ultimately recover costs. The legislation was signed into law by President Trump on March 18. It goes into effect on April 1.

An overview of the law can be found <u>here</u>.

<u>IRS issued guidance</u> on the refundable tax credits available to small and midsize businesses that are required to provide paid leave under FFCRA.

** The Allegheny Conference hosted a webinar to assist in navigating provisions relevant to employers. Please feel free to view this recorded <u>webinar</u>.

Government Updates (Continued)

- **Q.** What is the Coronavirus Aid, Relief and Economic Security Act (CARES)?
- A. On March 27, President Trump signed into law the Coronavirus Aid, Relief and Economic Security (CARES) Act. CARES provides \$2.2 trillion in economic aid enabling businesses to stay open and pay their employees, reduce the potential of future layoffs and ensure continuity for workers across the United States. The CARES Act includes \$500 billion in rescue funds for specific U.S. industries (including an infusion of \$100 billion into the hospital industry) and ensures that many Americans will receive assistance (\$1,200 for individuals, \$2,400 for married couples, and an additional \$500 per child). CARES also changes unemployment compensation giving an extra \$600 per week for up to four months, in addition to state benefits to make up for 100 percent of lost wages. In addition, state and local governments nationwide will receive \$150 billion which is desperately needed as only businesses deemed to be "essential" are keeping their doors open and unemployment claims continue to rise. The CARES Act also delays the payment of employer payroll taxes and includes modifications for net operating losses, among other business tax changes. An overview of the CARES Act by the U.S. Chamber can be found <u>here</u>.

** The Allegheny Conference has hosted a webinar to assist in navigating provisions relevant to employers. Please feel free to view this recorded <u>webinar</u>.

Child Care Providers

Q. Has the state issued any guidance for child care providers?

A. Yes. The Pennsylvania Department of Human Services has released operational guidelines for child care providers throughout the state. On March 16, child care facilities were closed statewide as part of the Commonwealth's mitigation efforts. Exceptions to this policy are family child care homes and group child care homes operating inside a residence. More information about the Department's child care provider recommendations can be found <u>here</u>.

Health Care Practitioners

- **Q.** Are medical professionals able to provide services to patients via telemedicine during the COVID-19 pandemic?
- **A.** Yes. On March 18, the Pennsylvania Department of State announced that any health care professional licensed under the Department's Bureau of Professional and Occupational Affairs licensing boards can provide services to patients via telemedicine. More information can be found <u>here</u>.

Small Businesses

Q. Are there any financial resources for small businesses to help cope during the mitigation phase?

A. Yes. Low-interest loans for small businesses and eligible non-profits in all 67 Pennsylvania counties are available through the U.S. Small Business Administration (SBA).

Economic Injury Disaster Loan

SBA's Economic Injury Disaster Loans (EIDL) offer up to \$2 million in assistance. According to the <u>Wolf</u> <u>administration</u>, 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 percent for small businesses without credit available elsewhere; businesses with credit available elsewhere are not eligible. The interest rate for non-profits is 2.75 percent.

Businesses can apply online at <u>sba.gov/disaster</u>.

Small Businesses (Continued)

Paycheck Protection Loan

The U.S. Chamber of Commerce has created a "How to Get a Coronavirus Emergency Paycheck Protection Loan" <u>webpage</u>. Below is an overview provided by the U.S. Chamber of Commerce in regards to guidance provided by the U.S. Department of Treasury for the Paycheck Protection Program.

U.S. Department of Treasury Releases Information on Paycheck Protection Program

The U.S. Department of Treasury shared <u>new information</u> regarding the Paycheck Protection Program. The Paycheck Protection Program prioritizes millions of Americans employed by small businesses by authorizing up to \$349 billion toward job retention and certain other expenses. Please review the re sources provided by the U.S. Department of Treasury below and visit their <u>webpage</u> for additional information.

- A top-line overview of the program can be found here.
- If you're a lender, more information can be found here.
- If you're a borrower, more information can be found here.
- The application for borrowers can be found <u>here</u>.

Additional information on small business guidance and loan resources can be found on the SBA's website. Including webinars <u>here</u>.

Taxes

- Q. Will federal taxes still need to be filed by the April 15 deadline?
- A. No. On March 18, the U.S. Department of Treasury announced that the 2020 federal tax deadline will be delayed by 90 days. More information can be found <u>here</u>.
- Q. Will personal Pennsylvania state taxes still need to be filed by the April 15 deadline?
- A. No. On March 21, the state of Pennsylvania announced that the deadline for taxpayers to file their 2019 Pennsylvania personal income tax returns is extended to July 15, 2020. More information can be found <u>here</u>.

Transportation

- Q. What changes are being implemented by the Pennsylvania Turnpike and PennDOT?
- A. Beginning March 16, the Pennsylvania Turnpike stopped accepting cash and credit cards on its mainline ticket system. All tolls will be assessed electronically via E-ZPass or via the PA Turnpike's "Toll by Plate" program. On March 20, the PA Turnpike reopened all 17 of its service plazas. Restrooms inside all service plazas will be open 24 hours. The outdoor portable toilets will remain in place at the service plazas for approximately one week. Limited food options will be available at all service plazas from 7 a.m. until 6 p.m. for take-out only. On-site parking (including overnight) will continue to be allowed. For more information, visit the PA Turnpike's <u>website</u>.
- A. The Pennsylvania Department of Transportation (PennDOT) announced on March 24 that it is reopening indoor facilities at 23 of its 30 rest stops with additional cleaning and maintenance, one week after it closed all indoor facilities to help curb the spread of COVID-19 virus. The reopened facilities will include the 13 areas that have had portable toilets and handwashing facilities since March 17.

Transportation (Continued)

Here are the areas that are open:

- Interstate 79 northbound in Allegheny County, 8 miles north of Exit 45;
- Interstate 79 northbound in Crawford County, 8 miles north of Exit 154;
- Interstate 79 southbound in Crawford County, 3 miles south of Exit 166;
- Interstate 79 northbound in Lawrence County, 3.5 miles north of Exit 105;
- Interstate 79 southbound in Lawrence County, 3.5 miles south of Exit 113;
- Interstate 79 northbound in Mercer County, 5 miles south of Exit 141;
- Interstate 79 southbound in Mercer County, 6 miles north of Exit 130;
- Interstate 80 eastbound in Centre County, 13 miles east of Exit 133;
- Interstate 80 westbound in Centre County, 0.5 miles west of Exit 147;
- Interstate 80 eastbound in Jefferson County, 1 mile east of Exit 86;
- Interstate 80 westbound in Jefferson County, 10 miles west of Exit 97;
- Interstate 80 eastbound in Montour County, 4.5 miles east of Exit 215;
- Interstate 80 westbound in Montour County, 4.5 miles west of Exit 224;
- Interstate 80 eastbound in Venango County, 0.5 miles east of Exit 29;
- Interstate 80 westbound in Venango County, 4 miles west of Exit 35;
- Interstate 81 northbound in Cumberland County, 0.5 miles north of Exit 37;
- Interstate 81 southbound in Cumberland County, 5.5 miles south of Exit 44;
- Interstate 81 northbound in Lackawanna County, 0.5 miles north of Exit 202;
- Interstate 81 northbound in Luzerne County, 1.5 miles north of Exit 155;
- Interstate 81 southbound in Luzerne County, 1.5 miles south of Exit 159;
- Interstate 81 southbound in Susquehanna County, 4 miles south of Exit 211;
- · Interstate 84 eastbound in Pike County, 6 miles east of Exit 20; and
- Interstate 84 westbound in Pike County, 1 mile west of Exit 26.

More information can be found <u>here</u>.

Unemployment Compensation

- **Q.** Are impacted individuals eligible for unemployment compensation? For example, are work search requirements and the waiting period still in place for workers making unemployment compensation claims?
- **A.** Yes. Steps are being taken to make impacted individuals eligible. The state Department of Labor & Industry has temporarily waived work search requirements for all UC claimants. Claimants are not required to prove they have applied or searched for a new job to maintain their UC benefits.

Additionally, the Department has suspended the one week waiting period. Eligible claimants may receive benefits for the first week that they are unemployed. More information can be found <u>here</u>.

- **Q.** As an employer, am I eligible for relief from charges under the state Unemployment Compensation system?
- **A.** Maybe. Employers can request disaster-related relief from charges. If an individual's unemployment is directly caused by a major natural disaster declared by the President pursuant to section 102(1) of the Disaster Relief Act of 1970 (P.L. 91-606) and such individual would have been eligible for disaster unemployment assistance as provided in section 240 of that act with respect to such unemployment but for the receipt of unemployment compensation, the employer may request relief from charges and may receive such relief to a maximum of the eight weeks immediately following the President's declaration of emergency. More information can be found <u>here</u>.

Unemployment Compensation (Continued)

Q. What steps have the Department of Revenue and Department of Banking taken to address this crisis?

- A. The PA Department of Revenue has extended its Personal Income Tax deadline to July 15, 2020.
 - The Department is waiving penalties for businesses that are required to make Accelerated Sales Tax (AST) prepayments by the deadline of Friday, March 20. For April sales tax payments, the department is waiving the AST prepayment requirement and asking businesses to simply remit the sales tax that they have collected in March.
 - Because offices are currently closed, there will be additional time in certain cases for taxpayers who wish to appeal a tax assessment issued by the Department of Revenue or file a petition for a tax refund with the Board of Appeals. A petition will be accepted as timely filed if it is filed by the later of the following dates:
 - 30 days after the reopening of the Board of Appeals offices; or
 - The original appeal deadline.
 - The deadline for older adults and residents with disabilities to apply for rebates on rent and property taxes paid in 2019 has been extended from June 30 to Dec. 31, 2020.
 - Certain requirements concerning the International Fuel Tax Agreement (IFTA) and Motor Carrier Road Tax (MCRT) are temporarily waived for all commercial carriers and vehicles traveling into or within Pennsylvania. This waiver applies to decals, temporary permits and trip permits. This action is being taken to ensure commercial carriers and vehicles that are transporting essential services or emergency relief supplies to areas in Pennsylvania affected by the COVID-19 outbreak are able to do so.
 - The PA Department of Banking and Securities collaborated with other state agencies to develop resources available for Pennsylvanians financially impacted by COVID-19. The resources, which include links for help with unemployment compensation, emergency loans and utility bills just to name a few, are available at www.media.pa.gov/pages/banking_details.aspx?newsid=310.

