

# Federal and State Emergency Accommodations

4/7/2020

The diagram below represents a summary of our understanding of the key Federal and State programs providing relieve in the COVID-19 crisis, as understood currently by the Synod of Lakes and Prairies.

	Programs	When Available	General	Benefits	Who Qualifies	Assistance to Employer
For employees that cannot work because of COVID-19	<b>Emergency Paid Sick Leave Situation I</b>	Up to <u>two</u> weeks wages and health benefit cost can be reimbursed to employer, beginning April 1, 2020.	Responsibility of all employers of 500 or fewer, including churches.	Regular pay and health benefit costs per period based on normal hours. Up to \$511.00 per day, \$5,110.00 in aggregate.	Available for all employees for whom <b>any</b> of the following apply: a. Employees quarantined pursuant to Federal, State, or local order; <b>or</b> b. Employees quarantined under advice of health provider; <b>or</b> c. Employees with COVID-19 symptoms who are seeking diagnosis.	Federal government reimburses the employer through credits to quarterly payroll taxes.
	<b>Emergency Paid Sick Leave Situation II</b>	Up to <u>two</u> weeks wages and health benefit cost can be reimbursed to employer, beginning April 1, 2020.	Responsibility of all employers of 500 or fewer, including churches.	2/3 of Regular pay and health benefit cost per period based on normal hours. Up to \$200.00 per day, \$2,000.00 in aggregate.	Available for all employees for whom <b>any</b> of the following apply: d. Caring for an individual who is meets criteria a, b, or c (above); <b>or</b> e. Caring for a child whose school closes by State order; <b>or</b> f. Caring for child whose daycare is unavailable due to COVID-19; <b>or</b> g. Others as might be specified by Secretary of Health & Human Services.	Federal government reimburses the employer through credits to quarterly payroll taxes.
	<b>Emergency Family and Medical Leave (Emergency FMLA)</b>	Beginning April 1, 2020. Running through December 31, 2020, with a ten day initial period unpaid.	Responsibility of all employers of 500 or fewer, including churches.	2/3 of Regular pay and health benefit cost per period based on normal hours; up to twelve weeks and a maximum \$200.00 per day, \$10,000.00 in aggregate.	Available for all employees who have worked at least 30 days prior to the event and are unable to work or telework because they need to care for a child under age 18 because: a. the child's elementary or secondary school or place of care is closed, <b>or</b> b. the child's care provider (defined as "a provider who regularly receives compensation) has become unavailable due to COVID-19.	Federal government reimburses the employer through credits to quarterly payroll taxes.
For employers that could otherwise not afford to pay employees who can work.	<b>CARES Act Payroll Protection Program Loans</b>	<i>Forgivable loan equaling 2.5 times average monthly wages and health &amp; retirement benefits (not to exceed 8 weeks of current wages and health/retirement benefit levels) for organizations that maintain full employment for 8 weeks following the receipt of the loan through June 30, 2020. Additional loan amount can cover rent, mortgage, utilities payments (overall loan cannot exceed 3.33 times mo. wages/benefits).</i>				
		Applicable to 8 weeks of wages paid between loan date and June 30, 2020.  Applications taken between April 3 and June 30.	Available to employers of 500 or fewer, including churches meeting the situational criteria described above.	2.5 times monthly health/retirement benefits and wages (wages capped \$100k per employee), plus 8 weeks of facilities cost. Loan can't exceed 3.33 x monthly wages/benefits.	Available to organizations that meet all of the following criteria: a. organization was operational on or before February 15, 2020; <b>and</b> b. organizations in need of support to sustain ongoing operations; <b>and</b> c. organizations not receiving benefit of other PPP loans or EIDL loans, additively.	Loan is fully forgivable if wages and benefits paid over 8 week period equal or exceed wages and benefits calculations used in calculation of the loan amount.
	<b>CARES Act Employee Retention Tax Credit</b>	<i>Refund of 50% of wages paid in applicable quarters of 2020 (maximum refund of \$5,000 per employee) for organizations that experience partial suspension of normal operations as a result of an Executive Order, or that experience a 50% decline in quarterly revenue (vs. same quarter of 2019) owing to COVID-19 crisis.</i>				
	Applicable to wages paid from March 13 through December 31, 2020.	Available to employers of 500 or fewer, including churches meeting the situational criteria described above.	Tax credit offsetting total wages and health benefits paid in applicable periods of 2020; total tax credits cannot exceed \$5,000 times number of employees.	Available to organizations that meet all of the following criteria: a. organization was operational on or before February 15, 2020; <b>and</b> b. did not receive PPP loan described above; <b>and</b> c. organization experiences either of the following: i. partial closure or operation restrictions due to Executive Order; <b>or</b> ii. experiences a 50% or more decline in revenues for at least one quarter (vs. same quarter of 2019)	Payroll tax credits to reimburse employer for periods of closure or for quarters of revenue decline (at least one quarterly decline of 50%, subsequent successive declines of 20%)	
Job eliminations (non-church)	State Unemployment Benefits	<i>Typically not available for employees of churches, unless those churches have been paying state unemployment premiums.</i>				