

RIDGE POLICY GROUP

Welcome

Introduction

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First & Second Response Bills

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CORONAVIRUS PREPAREDNESS AND RESPONSE SUPPLEMENTAL APPROPRIATIONS ACT (Signed March 6)

- Majority of funding went to HHS for domestic health response, including funding for Public Health and Social Services Emergency Fund, Biomedical Advanced Research & Development Authority, Centers for Disease Control, National Institute of Infectious Disease, and Food and Drug Administration
- \$20 million is for the Small Business Administration (SBA) disaster loans program to support SBA's administration of loan subsidies that will be made available to entities financially impacted as a result of the coronavirus.
- \$1.6 billion designated for the international response

FAMILIES FIRST CORONAVIRUS RESPONSE ACT (Signed March 18)

- Provided funding and support for nutrition programs, such as SNAP, WIC, TEFAP, Child Nutrition programs, and for Older Americans
- Funded DOD and HHS for COVID-19 Diagnostics
- Provided funding for the Public Health and Social Services Emergency Fund
- Expanded Emergency Paid Sick Leave
- Expanded Emergency Medical and Family Paid Leave
- Secured funding for emergency grants for states to provide and process insurance benefits
- Ensured free COVID-19 Testing by Insurance Providers and Medicare, Medicaid, and CHIP
- Expanded payroll tax credits for qualified sick leave wages and family leave paid by an employer
- Authorized an individual tax credit for qualified sick leave and family leave

Congressional Perspectives

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Taylor Hewes
Senator Pat Toomey (R-PA)



Congressional Perspectives

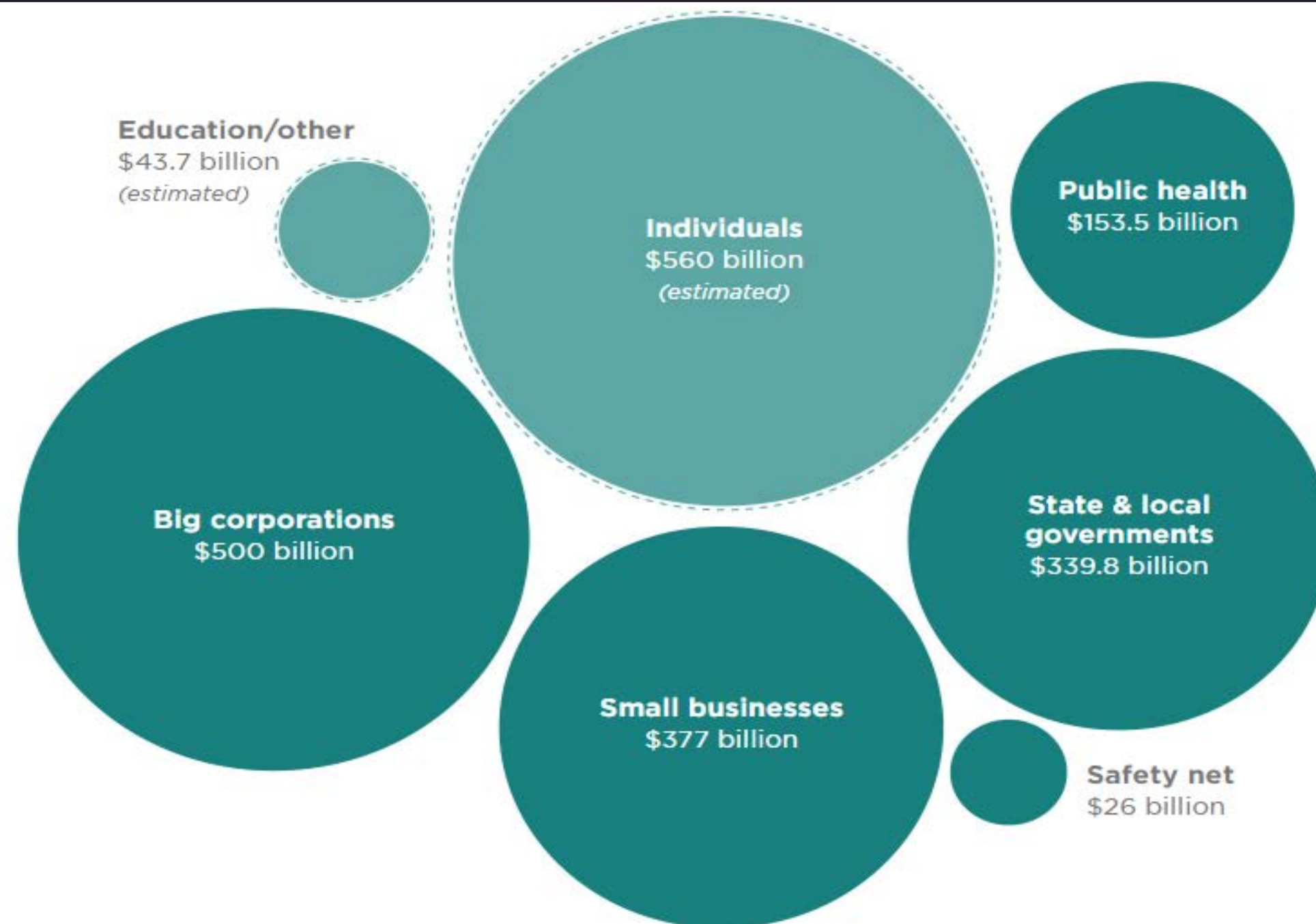
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Jack Groarke and Livia Shmavonian
Senator Bob Casey (D-PA)



COVID-19 Stimulus Package: CARES Act

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Supports for Small Businesses & Nonprofits

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Paycheck Protection Program Loans

\$349 billion for 100 percent federally guaranteed loans to employers who maintain their payroll during COVID-19

Small Business Debt Relief Program

Immediate relief to small businesses with *non-disaster SBA loans*

Economic Injury Disaster Loans & Emergency Economic Injury Grants

Lower interest loans and short-term grants to pay for expenses that could have been met had COVID-19 not occurred

Paycheck Protection Program Loans

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Eligible Loan Recipients

- Small businesses and private, non-profit organizations with less than 500 employees or the or the industry's applicable size standard
 - Affiliation Rules
- Independent contractors and eligible self-employed individuals
- In operation on February 15, 2020

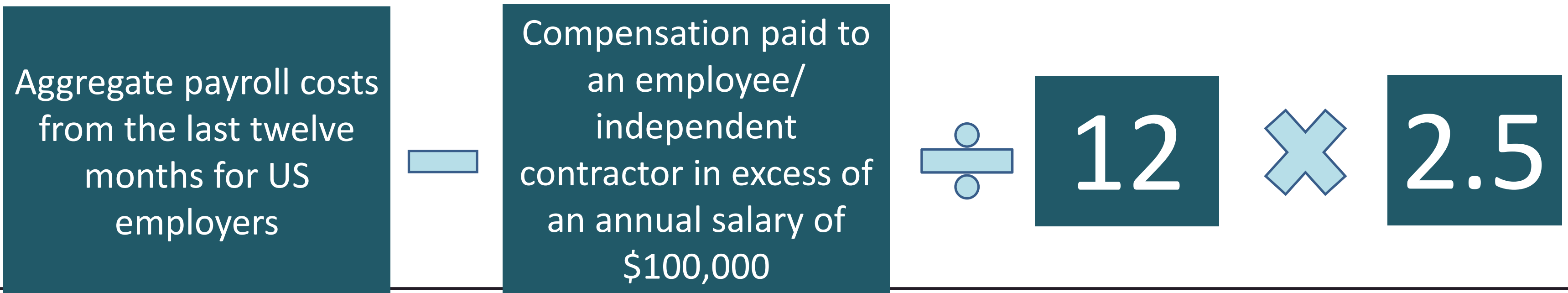
Most Recent Size Standards: <https://www.sba.gov/document/support--table-size-standards>

Paycheck Protection Program Loans

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Borrowing Limitations

- Loans can be up to 2.5 X the borrower's average monthly payroll costs, not to exceed \$10 million
 - For Seasonal Employers: 2.5 X Average Total Monthly Payment for Payroll Costs for the 12-week period beginning Feb 15, 2019 or March 1, 2019 (decided by you) and ending June 30



Paycheck Protection Program Loans

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Included Payroll Costs

- Compensation (salary, wage, commission, or similar compensation, payment of cash tip or equivalent)
- Payment for vacation, parental, family, medical, or sick leave
- Allowance for dismissal or separation
- Payment required for the provisions of group health care benefits, including insurance premiums
- Payment of any retirement benefit
- Payment of State or local tax assessed on the compensation of employees

Excluded Payroll Costs

- Employee/owner compensation over \$100,000
- Taxes imposed or withheld under chapters 21, 22, and 24 of the IRS code
- Compensation of employees whose principal place of residence is outside of the U.S.
- Qualified sick and family leave for which a credit is allowed under sections 7001 and 7003 of the Families First Coronavirus Response Act

Paycheck Protection Program Loans

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Allowable Uses for the Loan

- Payroll costs
- Costs related to the continuation of group health care benefits during periods of paid sick, medical, or family leave, and insurance premiums
- Employee salaries, commissions, or similar compensations
- Payments of interest on any mortgage obligation (which shall not include any prepayment of or payment of principal on a mortgage obligation)
- Rent (including rent under a lease agreement)
- Utilities
- Interest on any other debt obligations that were incurred before the covered period

Paycheck Protection Program Loans

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Loan and Forgiveness Terms

Loan Terms: 1% fixed rate; Due in 2 years; No Collateral

Forgiveness: The loan will be fully forgiven if the 75% was spent on payroll costs, and the rest on interest on mortgages, rent, and utilities

You can submit a request for forgiveness to the lender that is servicing the loan.

Paycheck Protection Program Loans

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Securing a Loan

Apply through any existing SBA 7(a) lender

Other regulated lenders made available by SBA

Lenders may begin processing loan applications as soon as **April 3, 2020**, for small businesses and **April 10, 2020** for self-employed individuals.

Find a Lender: <https://www.sba.gov/paycheckprotection/find>

Application Form: <https://www.sba.gov/sites/default/files/2020-04/PPP%20Borrower%20Application%20Form.pdf>

SBA Proposed Guidelines: <https://content.sba.gov/sites/default/files/2020-04/PPP--IFRN%20FINAL.pdf>

Small Business Debt Relief Program

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Under this program:

- The SBA will pay the principal and interest of certain SBA loans issued prior to September 27, 2020.
- The SBA will pay the principal and interest of current SBA loans for a period of six months.

Eligible Loans

7(a) loans not made under the Paycheck Protection Program (PPP), 504 loans, and microloans. Disaster loans are not eligible.

SBA Information Notice: <https://www.sba.gov/sites/default/files/2020-03/Info%20Notice%205000-20004%20Deferments%20on%207a%20and%20504.pdf>

Economic Injury Disaster Loans & Grants

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EIDLs are lower interest loans of up to \$2 million that are available to pay for expenses that could have been met had COVID-19 not occurred

Eligible Recipients: Small businesses with 500 or fewer employees and most private non-profits of any size (depending on size standards)

Advance: Under the CARES Act, SBA was authorized to provide an emergency advance of up to \$10,000 to small businesses and private non-profits harmed by COVID-19 within three days of applying for an SBA Economic Injury Disaster Loan (EIDL). This loan advance will not have to be repaid.

Application: <https://covid19relief.sba.gov/#/>

Overlap of Small Business Loans and Grants

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Borrowers may apply for PPP loans and other SBA financial assistance, including Economic Injury Disaster Loans (EIDLs), 7(a) loans, 504 loans, and microloans, and also receive investment capital from Small Business Investment Corporations (SBICs).

However, you cannot use any of your loans for the same purpose as your other SBA loan(s)



Relief for Small, Medium, & Large Businesses

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The CARES Act also authorized \$500 billion to the Treasury Department's Exchange Stabilization Fund.

- \$25 billion for passenger airlines, ticket agents, and aviation inspection and repair services.
- \$17 billion for businesses critical to national security.
- \$4 billion for cargo airlines.
- \$454 billion to make loans, loan guarantees, and other investments to support programs or facilities established within the Federal Reserve. Funds could be used to purchase obligations or other interests from businesses, states, or municipalities directly or in secondary markets.

Main Street Lending Program

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- The Fed said it will soon announce the details of “Main Street Lending Program”
- Two provisions within the CARES Act encouraged the Federal Reserve to stand up such a program.



Main Street Lending Program

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Eligible Businesses:

Small businesses and nonprofits having between 500 and 10,000 employees

Terms: Caps the annual interest rate on loans at two percent
Forbearance on loan payments for six months or longer.

Conditions: To apply, businesses would have to make a good faith certification that it will meet ten conditions

Those Conditions As Outlined By Law: <https://www.congress.gov/bill/116th-congress/house-bill/748/text?q=%7B%22search%22%3A%5B%22hr748%22%5D%7D&r=1&s=2#HC4E177B8A9324DF4A4EC6D3F0E678441>

Tax Credits/ Relief for Employers & Individuals

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For Employers

- Employee Retention Credit
- Payroll Tax Deferral
- Other Tax Provisions

For Individuals

- Recovery Rebates
- Retirement Plans
- Student Loans



Employee Retention Credit

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What is this Tax Credit?

The Employee Retention Credit is a fully refundable tax credit for employers equal to 50 percent of qualified wages that Eligible Employers pay their employees paid up to \$10,000 in total.

Wages paid after March 12, 2020, and before January 1, 2021, are eligible for the credit.



Employee Retention Credit

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Eligible Employers

Those that carry on a trade or business during calendar year 2020, including a tax-exempt organization, that either:

- Fully or partially suspends operation during any calendar quarter in 2020 due to orders from an appropriate governmental authority because of COVID-19; or
- Experiences a significant decline in gross receipts during the calendar quarter, which is when an employer's gross receipts for a calendar quarter in 2020 are less than 50 percent of its gross receipts for the same calendar quarter in 2019

Employee Retention Credit

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Eligible Employers Continued

Employers with less than 100 employees: If the employer had 100 or fewer employees on average in 2019, the credit is based on wages paid to all employees, regardless if they worked or not. If the employees worked full time and were paid for full time work, the employer still receives the credit.

Employers with more than 100 employees: If the employer had more than 100 employees on average in 2019, then the credit is allowed only for wages paid to employees who did not work during the calendar quarter.

Note: An Eligible Employer may not receive the Employee Retention Credit if the Eligible Employer receives a Small Business Interruption Loan under the Paycheck Protection Program

Employee Retention Credit

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Claiming the Tax Credit

Employers can be immediately reimbursed for the credit by reducing their required deposits of payroll taxes that have been withheld from employees' wages by the amount of the credit.

Eligible employers will report their total qualified wages and the related health insurance costs for each quarter on their quarterly employment tax returns or Form 941 beginning with the second quarter.

Payroll Tax Deferral

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Employers can defer paying their portion of the social security payroll tax (6.2 percent) otherwise due.

Deferral Period: Wages accrued between March 27, 2020 and December 31, 2020

Payment: The amounts will ultimately have to be paid over to Treasury in two installments. Half of the deferred amount of payroll taxes from 2020 will be due December 31, 2021, with the remaining half due December 31, 2022.



Other Business Tax Provisions

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- Modifications for net operating losses: Allows carrybacks for up to five years for net operating losses (NOLs) recorded in tax years 2018, 2019, and 2020. NOL carryback capabilities were repealed by the 2017 tax bill.
- The corporate alternative minimum tax (AMT): Now refundable in tax years 2018 and 2019.
- Modification of limitation on business interest: The tax bill reduced the limit from 50% to 30% of adjusted taxable income. The CARES Act would increase the limit to 50% for 2019 and 2020.

Individual Relief

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- Recovery Rebates:
 - Individuals: \$1,200
 - Married Couples: \$2,400
 - Qualifying Children: \$500
 - Income Limitations: \$75,000 for individuals; \$150,000 for married couples, Reduced by \$5 for each \$100 above the \$75,000/\$150,000 thresholds. Max income: \$99,000/ \$198,000 (no children)
 - Direct Deposit
- Retirement Plans: Can withdraw as much as \$100,000 from retirement accounts in 2020 without being subject to a 10% penalty if for COVID-19 Related Expenses
- Student Loans: Employer student loan repayment assistance paid after the bill's enactment and before Jan. 1, 2021, would be excluded from employees' income tax.

Treasury Guidelines: <https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know>

Economic Development Provisions

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- Economic Development Administration
- Small Business Administration
- Housing and Urban Development
- United States Department of Agriculture
- Manufacturing Extension Partnership
- Minority Business Development Agency

Economic Development

Administration

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- The EDA received \$1.5 Billion in supplemental funding, directed to the Economic Adjustment Assistance account.
- The agency also received surge hiring authority, allowing EDA to properly staff the agency during this crisis.
- Like previous disaster supplementals the agency received a 2% carve out of the supplemental funds directed toward 'salaries and expenses' to support the surge hiring.

Economic Development Administration

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- Congress expects that this EDA disaster assistance will leverage an additional \$20 billion in local and private investment and support more than 100,000 American jobs.
- As of right now, EDA has not released a formal plan on how they will distribute funding. We expect announcements and notices of funding opportunities within the upcoming week.



Economic Development Administration

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What We Understand/ Expect from EDA

- Funding will flow through their six regional offices.
- The Revolving Loan Fund (RLF) program will receive significant funding.
- There is potential for the Build to Scale program to receive funding to run a nationwide competition on innovative as it relates to COVID-19.
- In previous disaster scenarios EDA has waived up to 80% of matching fee requirements and up to 100% on case by case basis. We believe they will again have similar matching fee waivers for COVID-19 funding.

Small Business Administration

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- SBA has received \$275 million in grants to be disbursed between the nation's network of Small Business Development Centers (SBDCs) and Women's Business Centers (WBCs)



U.S. Small Business
Administration

Small Business Development Centers

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- 80% of the funding allocated will be disbursed to SBDCs to provide mentorship, guidance and expertise to small businesses.
- Pennsylvania has 18 SBDCs with the Lead Center located at Kutztown University of Pennsylvania. SBDCs will assist with business training and counseling. As of right now, counseling remains a free service and a minimum fee will be charged for training services.
- Matching Funds are waived for these services

PA's SBDCs: <https://www.sba.gov/local-assistance/find/?type=Small%20Business%20Development%20Center&pageNumber=1&q=pennsylvania>

Women Business Centers

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- 20% of the funding allocated will be disbursed to WBCs to provide mentorship, guidance and expertise to small businesses.
- This funding will go out locally. Pennsylvania has three WBC.
- Matching funds are waived on these services



PA's Women Business Centers: <https://www.awbc.org/search/newsearch.asp>

SBA SCORE

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- SCORE is a nonprofit organization that is dedicated to helping small businesses get off the ground. They are a partner organization of the SBA and receive some government funding.
- SCORE continues to provide mentorship opportunities to small businesses during COVID-19 at no cost.
- SCORE is currently promoting the following funding opportunities from partner organizations
 - NAV-Small Business Grant currently accepting application and will begin awarding grants in June.
 - Boost with Facebook, is offering \$100M in cash grants and ad credits. More details are to come.

SBA Score: <https://www.score.org/us-small-business-administration-sba>

Housing and Urban Development

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Housing Urban Development (HUD) received a \$12.4 billion

Community Development Block Grants (CDBG)

Flexible funding to states and local governments for a range of services to address coronavirus impacts at the community level. Pennsylvania has been allocated \$24,691,407.00

Emergency Shelter Grants (ESG)

Grants to state and local governments to limit the spread of the virus among the homeless population and to help reduce increases in homelessness due to financial distress. Pennsylvania has been allocated \$19,920,655.00

Housing Opportunities for Persons with AIDS (HOPWA)

Grants to helps state and local governments and non-profits address the threat of the virus among low-income people living with HIV/AIDS. Pennsylvania has been allocated \$313,235.00, which has been awarded to Asociación De Puertorriqueños en Marcha, Inc and the Calcutta House located in the City of Philadelphia.

Agriculture Provisions

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USDA Rural Development (USDA-RD)

USDA-RD received \$145.5 million in funding; \$20.5 million for the Rural Business-Cooperative Service that will make \$1 billion in lending authority available, \$100 million in grants for rural broadband service, \$25 million in grants for distance learning and telemedicine.

USDA has extended the application deadline for the Rural Business Development Grant (RBDG) program to April 15, 2020. You can find out more about Pennsylvania's RBDG [here](#).

Rural Business Cooperative Service intermediary borrowers will continue to have authority to service loan portfolios independent of USDA. Intermediary borrowers participating in these programs may approve loan payment deferrals to their borrowers without USDA approval. These programs are:

- Intermediary Relending Program (IRP)
- Rural Business Development Grant (RBDG)
- Rural Economic Development Loan and Grant (REDL and REDG)
- Rural Microentrepreneur Assistance Program (RMAP)

Rural Business Development Grant Application:

<https://www.rd.usda.gov/sites/default/files/2020%20RBDG%20App%20Deadline%20Notice-%20Final%284-15-20%29.pdf>

PA Rural Business Development Grant Offices: <https://www.rd.usda.gov/contact-us/state-offices>

Agriculture Provisions

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ReConnect Pilot Program

Round two application deadline has been extended to April 15, 2020. This program focuses on bringing high-speed broadband connectivity to rural communities.



Reconnect Pilot Program Application: <https://www.usda.gov/reconnect>

Hollings Manufacturing Extension Partnership (MEP)

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MEP received \$50 million to support MEP centers and waives the statutory cost-match requirement. NIST will award these grants through the NIST Manufacturing USA National Emergency Assistance Program .

Eligible Recipients: Manufacturing USA® institutes, a network of 14 public-private partnerships that work with academic and private sector manufacturing organizations on research and development and manufacturing skills training.

Proposed Project Topics: Projects that may include (but are not limited to) medical or nonmedical countermeasures; grants to accelerate production of critical materials, equipment and supplies; additional production facilities; technology road-mapping for pandemic response and recovery; leveraging institute capabilities to strengthen state and community resilience; returning to the U.S. the manufacture of critical conventional drugs and ensuring supply chains for critical materials related to pandemic response; or workforce development and training for manufacturing workers.

Grant Application: Applications are open now on Grants.gov: <https://www.grants.gov/web/grants/view-opportunity.html?oppld=325811>

Minority Business Development Agency

40

MBDA received \$10 million in grant funding to support technical assistance to minority business development centers and minority chambers of commerce for counseling for minority business on available COVID-19 related resources



Pennsylvania's MBDA: <https://www.mbda.gov/businesscenters/philadelphia>

K-12 Education Support

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\$13.5 billion will go to states according to a formula based on population and low-income students.

Funding Distribution:

This grant is distributed to states based on their share of ESEA Title I-A funds. State education agencies will then distribute at least 90% of funds to school districts and public charter schools based on their share of Title I-A funds. **Estimates show that PA will get around \$523,807,000 based on this allocation**

Funding Uses:

Local districts can use funds for planning for and coordinating during long-term school closures, purchasing educational technology to support online learning for all students, and additional activities authorized by federal elementary and secondary education laws.

Higher Education Support

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Funding Distribution:

Approx. \$13 billion will be allocated to institutions

- 75% based on the enrollment of full-time Pell Grant recipients
- 25% based on enrollment of full-time non-Pell Grant recipients.
- Students who were enrolled exclusively in online, distance education courses prior to the COVID-19 emergency will be excluded from this calculation.

Funding will be distributed by the Secretary in the same manner that other Title IV aid is distributed (directly to institutes of higher education).

Higher Education Support

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Funding Expenditures:

- 50 percent must go directly to students in the form of emergency financial aid grants for expenses related to the disruption of campus operations due to COVID-19, such as food, housing, course materials, technology, health care, and child care.
- 50% of funds institutions receive on crisis-related expenses such as lost revenue, reimbursement for expenses already incurred, technology costs associated with transitioning to distance education, faculty and staff training, and payroll.

Higher Education Support

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Campus-Based Aid Waivers: Waives the matching requirement that Institutions of Higher Education match federal funds in certain campus-based programs for years 2019-2020 and 2020-2021.

Use of Supplemental Educational Opportunity Grants for Emergency Aid: Provides that Institutions of Higher Education may award additional Supplemental Educational Opportunity Grants as funding for emergency aid to students for unmet financial needs and unexpected expenses as a result of a qualifying emergency

Federal Work-Study During a Qualifying Emergency: Provides the ability to continue to issue Federal Work Study payments for a period of time (not to exceed one academic year) to students whom are unable to fulfill their work-study obligations for all or part of such academic year due a qualifying emergency.

Adjustment of Subsidized Loan Usage Limits: Excludes loans borrowed by a student from counting towards annual or cumulative limits if the borrower is unable to complete the term due to a qualifying emergency.

Exclusion from Federal Pell Grant Duration Limit: Allows for the exclusion of Pell Grants awarded from counting towards annual or cumulative limits if a Pell Grant recipient is unable to complete the term due to a qualifying emergency.

Institutional Refunds and Federal Student Loan Flexibility: Allows for the suspension of an Institution of Higher Education's obligation to return Title IV funds, if a student withdraws during a payment period due to a qualifying emergency. Additionally, allows for the suspension of a student's obligation to return Title IV aid that they have received, if the student withdraws during a payment period due to a qualifying emergency. Provides relief to borrowers of the obligation to repay loans that were taken out if they withdraw due to a qualifying emergency during the payment period those loans were borrowed. Also, provides Institutions of Higher Education to allow students to take a leave of absence without needing to return in the same semester.

Satisfactory Academic Progress: Provides that Institutions of Higher Education, in determining whether a student is maintaining satisfactory academic progress, may exclude attempted credits that students do not complete as a result of a qualifying emergency.

Continuing Education at Affected Foreign Institutions: Allows for otherwise eligible programs at foreign institutions to be offered via distance education during a public health emergency.

Temporary Relief for Federal Student Loan Borrowers: Suspends student federal loan payments through September 30, 2020, without interest accrual.

State Education Support

45

Nearly \$3 Billion for direct disbursement to governors for education funding.

Funding Amount:

Allocated to states on basis of 60 percent of population ages 5-24 and 40 percent on population of children counted under ESEA. Estimates show that **PA will get \$104,743,000** based on this allocation.

Application:

States must apply to Ed for this funding and include assurances of their financial support for higher education.

The bill requires ED to issue a notice inviting applications for these grants within 30 days of the bill's passage, and to approve or deny all applications within 30 days of receipt

State Education Support

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Eligible Uses:

A state may use this funding to support their K-12 schools and colleges and universities based on need. These funds are not restricted to public institutions within the state.



Health Care Provisions

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Department of Health and Human Services (HHS) received \$140.4 billion in this third package of funding.

Reimbursement to Hospitals & Healthcare Providers

\$100 billion to ensure healthcare providers continue to receive the support they need for COVID-19 related expenses and lost revenue.

Strategic National Stockpile:

\$16 billion to procure personal protective equipment, ventilators, and other medical supplies for federal and state response efforts. When combined with the first supplemental, the Committee has provided approximately \$17 billion for the Stockpile.

Vaccine, Therapeutics, Diagnostics, and other Medical or Preparedness Needs

\$11 billion. This includes at least \$3.5 billion to advance construction, manufacturing, and purchase of vaccines and therapeutic delivery to the American people. This is in addition to the billions already provided for these activities in the first supplemental.

Health Care Provisions

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Hospital Preparedness

\$250 million to improve the capacity of healthcare facilities to respond to medical events

Health Resources and Services Administration (HRSA)

Received \$275 million to expand services and capacity for rural hospitals, telehealth, poison control centers, and the Ryan White HIV/AIDS program. Language is also included to allow Community Health Centers to use FY2020 funding to maintain or increase staffing and capacity to address the coronavirus

Previous COVID-19 packages addressed Community Health Centers as well, currently, Pennsylvania has received \$2,861,609 to support 43 health centers.

Centers for Disease Control and Prevention (\$4.3 billion)

State and Local Preparedness Grants: \$1.5 billion in designated funding for state and local preparedness and response activities. When combined with the first supplemental, the Congress has provided \$2.5 billion for state and local needs.

Funding to PA Health Centers: <https://bphc.hrsa.gov/emergency-response/coronavirus-covid19-FY2020-awards/pa>

Health Care Provisions

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Centers for Medicaid and Medicare (CMS)

\$200 million to the Centers for Medicare and Medicaid Services (CMS) with \$100 million to support additional infection control surveys for facilities that house populations that are at high risk from contracting and having severe illness from COVID-19

CMS has also released a wide sweeping regulatory changes that include but are not limited to the following:

- Expanding access to telehealth services for people with Medicare. This means they can receive care where they are: at home or in a nursing or assisted living facility. If they have COVID-19, they can remain in isolation and prevent spread the virus. If they aren't infected, they can get care without risking exposure to others who may be ill.
- CMS will now pay for more than 80 additional services when furnished via telehealth. These include emergency department visits, initial nursing facility and discharge visits, and home visits, which must be provided by a clinician that is allowed to provide telehealth.

CMS Regulatory Changes: <https://www.cms.gov/newsroom/fact-sheets/additional-backgroundsweeping-regulatory-changes-help-us-healthcare-system-address-covid-19-patient>

Health Care Provisions

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- Testing for COVID-19 is to be covered by private insurance plans with no cost to patients, including those tests without an Emergency Use Authorization (EUA) by the FDA.
- It requires insurers to pay either the rate specified in a contract between the provider and the insurer or if there is no contract, a cash price posted by the provider.
- Provides coverage with no cost to the patient within 15 days for a vaccine for COVID-19 that has in effect a rating of “A” or “B” in the current recommendations of the United States Preventive Services Task Force, or a recommendation from the Advisory Committee on Immunization Practices (ACIP).

Support for Individuals with Disabilities

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- \$955 million for the Administration for Community Living, including:
 - \$200M for Home and Community Based Services (HCBS)
 - \$480M for nutrition programs under Title III-C of the OAA;
 - \$100M for the National Family Caregiver Support Program under Title III-E of the OAA;
 - \$85M for Centers for Independent Living – They should receive funds with 7-14 days, so community partners should reach out to them now

Note: Funds are expected to be distributed within 2-3 weeks

- Extends the Medicaid Money Follows the Person demonstration that helps patients transition to home settings through November 30, 2020.
- Ensures that direct cash assistance to people during the crisis is available to all people (including people on SSI and SSDI) and won't count against means tested programs like Medicaid

Administration for Community Living Support: <https://acl.gov/COVID-19>

PA Governor Wolf's Actions

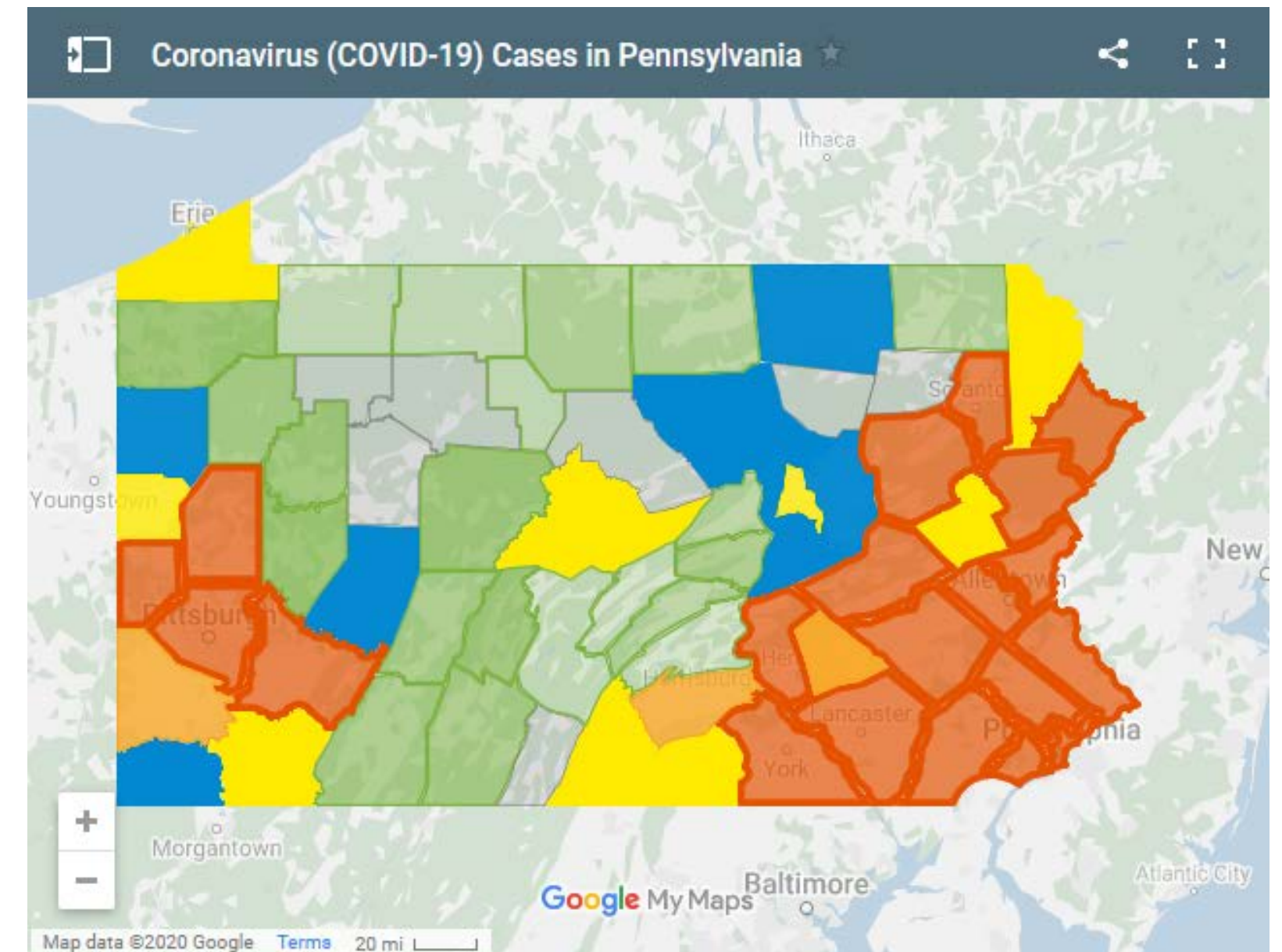
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- **March 6th** - Disaster Declaration.
- **March 13th** - K-12 Schools Closed.
- **March 19th** - Order for non-life-sustaining businesses to close physical locations.
- **March 23rd** - First stay-at-home order for 7 Counties.
- **April 1st** – Entire Commonwealth put into a stay-at-home order.

Where PA is Now

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- The entire commonwealth is under a stay-at-home order, with 7,016 cases of COVID-19 in Pennsylvania, with 62 counties affected.
- Pennsylvania has the second highest number of unemployment claims around the nation, with +783,331 people applying.



Non-Life-Sustaining Business Waiver

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In accordance with Governor Wolf's order for non-life-sustaining businesses to close, he also provided a waiver process for certain businesses.

Qualification: *“you may qualify for an exemption if your business provides goods or services necessary to maintain operations of a business on the life-sustaining list⁽³⁾”*

The Numbers: The Commonwealth received 34,000+ requests, approved 5,600, denied 8,600⁽⁴⁾.

Deadline: The application deadline for the waiver is today, April 3rd, at 5:00 pm.

COVID-19 Working Capital Access (CWCA)

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Overview - The **CWCA** was a program designed to provide critical working capital financing to small businesses impacted by COVID-19. (<100 employees)

Uses: Eligible expenses are defined as working capital used by small business for operations, excluding fixed assets and production machinery and equipment.

Deadline: The CWCA Program is no longer accepting applications, due to the abundance of applications.

Fourth COVID-19

Congressional Package

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Congress is in the early phases of discussing a fourth COVID-19 response package

Potential Inclusion:

- Infrastructure
 - Community Health Centers, Water Projects, Broadband
- Tax Reform
- Health Care
 - Money for Hospitals
 - Innovation/ Support
- Help to Individuals to Make Mortgage Payments
- All Items on the Table



Thank You

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