



DISASTER INFORMATION FOR ELECTED OFFICIALS AND CONSTITUENTS

Guidance and information to share with elected officials and constituents during and after a federally declared disaster.

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Federal and State Declarations

On March 13, 2020, President Trump issued a nationwide **Emergency Declaration (EM-3459)**. The emergency declaration does not change measures authorized under other federal statutes and HHS remains the lead federal agency directing the federal response to COVID-19. FEMA actions will be in support of HHS and in coordination with state, tribal and territorial governments.

Eligible emergency protective measures taken at the direction or guidance of public health officials in response to this emergency, and not supported by the authorities of another federal agency, will be reimbursed strictly under the FEMA Public Assistance. FEMA assistance will be provided at a 75% Federal cost share. Reimbursable activities typically include emergency protective measures such as the activation of State Emergency Operations Centers, National Guard costs, law enforcement and other measures necessary to protect public health and safety.

The total amount of assistance provided for in a single emergency may not exceed \$5 million without the President notifying Congress. The Governor must submit a request through the FEMA Regional Administrator within 30 days of the incident requesting supplemental assistance.

The Emergency Declaration only provides Public Assistance.

On March 23, 2020, FEMA sent Louisiana \$31,025,826.33 as its 75% share of Louisiana's first \$41,367,768.44 spent under the Emergency Declaration.

On March 24, 2020, President Trump issued a **Disaster Declaration for Louisiana (DR-4484)**. The Disaster Declaration is statewide. It only includes Individual Assistance limited to the Crisis Counseling Program and Public Assistance limited to Emergency protective measures (Category B) at a 75% federal share. The IA activation is the same as the one issued to New York. The additional IA categories requested by the Governor March 24, 2020, are currently under review.

Key Disaster Numbers

The State of Louisiana is only testing individuals admitted to a hospital or other high risk. As of noon on June 1, 2020, **there were 42,816 positive cases in 64 of 64 parishes out of 434,065 (24,995 State and 409,070 privately) tested and 2,825 deaths¹ (111 lack positive test results)**. These numbers are update at noon on <http://ldh.la.gov/Coronavirus/>. Case and test counts include positive test results performed offshore, but not negative tests performed.

The curve appears to be flattening. A large percentage of the increases in positive cases and deaths over the last week have been the result of delays in reporting. LDH's computer models have consistently over-estimated positives, hospitalization, and ventilation needs. Their 4 day projections have been off by significant factors.

1. Louisiana's death count includes everyone who dies and tested positive for coronavirus regardless of the actual cause of death as well negative newborns born premature to positive mothers and individuals without a positive test where the death is assumed to have a connection to COVID-19. On April 16, the Governor introduced plans, based on New York, to soon become the second state that has a criteria to include deaths of individuals without a positive test result in the death count.

Coronavirus Information from Center for Disease Control (CDC)

Information on the virus and how to protect yourself is available at <https://www.cdc.gov/coronavirus/2019-nCoV/index.html>

Information and Assistance from Louisiana Department of Health (LDH)

Louisiana-centered information on the virus is available at <http://ldh.la.gov/coronavirus/>

For individuals in Louisiana, 211 is the single access point for information and assistance. LDH moved their information helpline to 211 after the regular hotline at 1-855-523-2652 was overwhelmed.

- Call 211.
- Text LACOVID to 898-211
- or visit www.LA211Help.org or <https://louisianaassoc1.godaddysites.com/>

Coronavirus Testing

Frequently Asked Questions about COVID-19 Diagnostic Tests

In response to questions from labs, manufacturers, health care providers, and others, FDA has generated FAQs and posted them on our website for all who are involved in test development for COVID-19s. FDA updates these FAQs on a rolling basis, often daily as issues arise. Your constituents can access these FAQs at: <https://www.fda.gov/medical-devices/emergency-situations-medical-devices/faqs-diagnostic-testing-sars-cov-2>.

Emergency Use Authorization (EUA) for COVID-19 Diagnostic Tests

If someone needs additional information for completing the EUA template, would like to know how to submit Pre-EUA/EUA submissions to FDA, or wishes to consider an alternative specimen type, they may contact the Division of Microbiology Devices at (301) 348-1778 or email CDRH-EUA-Templates@fda.hhs.gov. Please note that FDA is unable to provide information on the status of any individual submissions (this is generally confidential commercial information) and FDA would encourage congressional offices to reach out to specific developers for the status of any pending product submissions.

State Testing

Only individuals who are hospitalized due to severe symptoms of the virus or have other high risk factors are being tested by the State upon a referral from the hospital.

Requesting a Private Test

Individuals may obtain a private test from LabCorp or a Drive through Location with a physician referral. You should contact your primary care physician to request a test if you are showing symptoms. People who do not have a primary care provider can call 211 or texting LACOVID to 898-211 and they will be referred to a nearby clinic. As a last resort, they may contact the Louisiana Department of Health hotline at 1-855-523-2652.

Cost and Insurance Coverage of Testing

On March 10, 2020, Vice President Pence announced that the major health insurers as well as Medicaid and Medicare will cover all copays and expenses for coronavirus testing and treatment

with a guarantee of no out-of-pocket, surprise billing. This is estimated to cover approximately 240 million Americans.

On March 18, the President signed into law H.R.6201, the “Families First Coronavirus Response Act.” It requires COVID-19 testing and the associated medical visit to be 100% covered by private health plans, Medicare Advantage plans, Medicare, Medicaid, CHIP, and TRICARE. It also provides funding to Indian Health Service to cover testing. The law bans prior authorization or other medical management requirements before testing.

On March 27, the President signed into law H.R. 748, the “Coronavirus Aid Relief and Economic Security Act (CARES Act). It also requires all testing for COVID-19 be covered by private insurance plans, with free coverage of a vaccine within 15 days for COVID-19 when such a vaccine is available.

How Drive Through Will Work and Where Are They Located

Testing sites are generally run by private groups. Site locations and operations are constantly changing. To find the most up-to-date information on testing sites, one may visit <https://docs.google.com/spreadsheets/d/18vys3Y5Owxbxnd5Sw0yB2r4LcfOxH1ERWBayI2ZwlMU/edit#gid=80312056>

On April 7, 2020, the State decided to move the New Orleans site on April 11, to St. Charles Parish after the City of New Orleans informed the state that it no longer wished to continue the U.S. Department of Health and Human Services and State run site past April 10.

Coronavirus Related Paid Leave

On March 18, the President signed into law H.R.6201, the “Families First Coronavirus Response Act,” which sets up a **paid sick leave requirement for employers with fewer than 500 employees** to give to their **employees who:**

- have the virus;
- are in quarantine or caring for someone in quarantine;
- or are caring for a child under 18 whose school is closed.

Full-time workers are eligible for 80 hours of paid sick leave, and part-time workers receive time equal to the average number of hours they work in a given two-week period.

The pay is capped at \$511 per day and \$5,110 in the aggregate for employees with the virus or in quarantine.

Pay is capped at \$200 per day and \$2,000 in the aggregate for employees caring for someone in quarantine or for a child whose school closed. The required sick leave and family leave are paired with a refundable payroll tax credit to cover these amounts, and the requirement ends December 31.

For those employees taking **leave beyond the 10 day paid days** provided above **to take care of a child under 18 whose school or day care facility is closed,** the law also amends the Family Medical Leave Act (FMLA) to set up a temporary emergency paid leave program through

December 31. It requires private employers with fewer than 500 workers and government employers to provide employees up to 12 workweeks of leave, for those who have worked at least 30 days. Under the CARES Act, employees who were laid off by an employer after March 1, 2020 and rehired may be eligible for paid leave if they were employed for at least 30 calendar days before being laid off.

The first 10 days **may be unpaid but generally would be covered by the emergency sick leave requirement, or the employee could use vacation leave or other eligible paid leave for these days.**

For the rest of the leave, **employees would be entitled to at least two-thirds of their regular pay, up to \$200 per day and \$10,000 total.** Employers will be fully reimbursed for these amounts.

Employers with fewer than 25 employees do not have to reinstate an employee who takes leave if the position no longer exists and the employer tried to put the person in a similar position. Allows the Labor Department to exempt small businesses with fewer than 50 employees from this new leave requirement if it would put them in jeopardy.

The law also establishes comparable sick leave and family leave income tax credits for self-employed workers, to cover the same coronavirus-related circumstances, days of leave, and wage amounts as the employer credits. The self-employed tax credits are also 100% refundable.

Recovery Tax Rebate aka Economic Impact Payments

On March 27, 2020, the President signed into law H.R. 748, the “Coronavirus Aid Relief and Economic Security Act (CARES Act). It includes a recovery tax rebate which is an advance on a refundable tax credit on your 2020 tax return that will be due in 2021. The eligible income amount is based on the 2019 tax return or the 2018 tax return if the individual has not yet filed a return in 2020.

If someone has not filed a 2018 or 2019 tax return, they may do so at online from home using the IRS Free file program at <https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free>.

If someone does not file taxes, they may use the "Non-Filers: Enter Your Payment Info Here" application to provide simple information so they can get their payment at <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>. Anyone should use this application if:

- They did not file a 2018 or 2019 federal income tax return because your gross income was under \$12,200 (\$24,400 for married couples). This includes people who had no income.
- They weren't required to file a 2018 or 2019 federal income tax return for other reasons

Special note: People in these groups who have qualifying children under age 17 can use this application to claim the \$500 payment per child. Social Security and Railroad Retirement beneficiaries must enter their children by April 22, 2020 to include in their automatic checks.

Individuals without qualifying children who receive the following benefits should not use the "Non-Filers: Enter Your Payment Info Here" app because the federal government already has their information:

- Social Security retirement, disability (SSDI), or survivor benefits
- Railroad Retirement and Survivor Benefits

On April 15, 2020, the IRS launched the "Get My Payment" web application. It will display on any desktop, phone or tablet and does not need to be downloaded from an app store. The app will allow those who filed a 2018 or 2019 but did not provide direct deposit information so they do not have to wait until May for a paper check to be sent to them. The app will request the following information to verify the taxpayer's identity:

- Their Adjusted Gross Income from their most recent tax return for 2019 or 2018
- The refund or amount owed from their latest filed tax return
- Bank account type, account and routing numbers

The "Get My Payment" app will also allow taxpayers to track the status of their payment. They will need to enter the following basic information:

- Social Security Number
- Date of birth
- Mailing address

All U.S. residents with adjusted gross income under \$75,000 (\$112,500 for head of household and \$150,000 married), who are not the dependent of another taxpayer and have a work-eligible Social Security Number, are eligible for the full \$1,200 (\$2,400 married) rebate. They are also eligible for an additional \$500 per child under 17 years of age.

Social Security beneficiaries who are not typically required to file tax returns will not need to file an abbreviated tax return to receive an Economic Impact Payment. Instead, **payments will be automatically deposited into their bank accounts or by paper check**, just as they would normally receive their benefits. The IRS will use the information on the Form SSA-1099 and Form RRB-1099 to generate \$1,200 Economic Impact Payments to Social Security recipients who did not file tax returns in 2018 or 2019.

Social Security retirement, survivors, and disability insurance beneficiaries will receive their checks by the end of April while Supplemental Security Income (SSI) recipients will receive their payments by early May.

Social Security recipients who have qualifying children under age 17, however, should not wait for their automatic \$1,200 individual payment. They should go to the IRS's webpage at www.irs.gov/coronavirus/non-filers-enter-payment-info-here and visit the Non-Filers: Enter Your Payment Info section to provide their information. The deadline for these recipients was April 22. If they did not enter by then, they will have to wait until they file a 2020 tax return to claim their child.

VA, SSI recipients with eligible children need go to the IRS's webpage at www.irs.gov/coronavirus/non-filers-enter-payment-info-here and visit the Non-Filers: Enter Your Payment Info section to provide their information by May 5. If they do not do so by then, they will have to wait to file a 2020 tax return to claim their children.

For those SSI and Social Security retirement, survivors, and disability insurance beneficiaries, with dependent children, **who use Direct Express debit cards**, additional information will be available soon regarding the steps to take on the IRS website when claiming children under 17.

Please note that the agency will not consider Economic Impact Payments as income for SSI recipients, and the payments are excluded from resources for 12 months.

Payment will be made in the form of a one-time direct deposit or check.

For higher income earners, the rebate is reduced by \$5 for each \$100 exceeding the phase-out threshold. Starting at \$75,000 for individuals, \$112,500 for head of household, and \$150,000 for married couples, the amount of the rebate gradually drops to zero for incomes exceeding \$99,000 per year for individuals, \$146,500 for head of household filers, and \$198,000 for joint filers.

If your income is lower in 2020 than in 2019, any additional credit you are eligible for will be refunded or reduce your tax liability when you file your 2020 tax return next year.

With the exception of past due child support payments, the bill temporarily turns off all other administrative offsets. As a result, **Treasury will not reduce the rebate checks for any outstanding federal or state debts except state-reported delinquent child support**.

If you are married filing jointly and you filed an [injured spouse claim](#) with your 2019 tax return (or 2018 tax return if you haven't filed your 2019 tax return), half of the total Payment will be sent to each spouse and your spouse's Payment will be offset only for past-due child support. There is no need to file another injured spouse claim for the Payment.

The IRS is aware that in some instances a portion of the payment sent to a spouse who filed an injured spouse claim with his or her 2019 tax return (or 2018 tax return if no 2019 tax return has been filed) has been offset by the injured spouse's past-due child support. The IRS is working with the Bureau of Fiscal Service and the U.S. Department of Health and Human Services, Office of Child Support Enforcement, to resolve this issue as quickly as possible. **If you filed an injured spouse claim with your return and are impacted by this issue, you do not need to take any action.** The injured spouse will receive their unpaid half of the total payment when the issue is resolved.

On May 19, U.S. Department of Treasury announced that instead of sending out checks for the nearly 4 million remaining individuals, Treasury will be sending them prepaid debit card. The card recipients can make purchases, get cash from in-network ATMs, and transfer funds to their personal bank account without incurring any fees. They can also check their card balance online, by mobile app, or by phone without incurring fees. The card can be used online, at ATMs, or at any retail location where Visa is accepted. This free, prepaid card also provides consumer protections available to traditional bank account owners, including protections against fraud, loss, and other errors.

If you need to return a rebate check sent to someone who died or was otherwise ineligible, you will need to follow the following instructions:

If the payment was a paper check:

1. Write "Void" in the endorsement section on the back of the check.
2. Mail the voided Treasury check immediately to the appropriate IRS location listed below.
3. Don't staple, bend, or paper clip the check.
4. Include a note stating the reason for returning the check.

If the payment was a paper check and you have cashed it, or if the payment was a direct deposit:

1. Submit a personal check, money order, etc., immediately to the appropriate IRS location listed below.
2. Write on the check/money order made payable to "U.S. Treasury" and write 2020EIP, and the taxpayer identification number (social security number, or individual taxpayer identification number) of the recipient of the check.
3. Include a brief explanation of the reason for returning the EIP.

For your paper check, here are the IRS mailing addresses to use based on the state:

Austin Refund Inquiry Unit
3651 S Interregional Hwy 35
Mail Stop 6542
Austin, TX 78741

Supplemental Nutrition Assistance (Food Stamps) Program (SNAP)

Eligible households may qualify for a debit card which provides an allowance to supplement the amount they spend on food. Additional information on eligibility may be found at <http://www.dss.state.la.us/page/snap-eligibility>.

If someone is not already a SNAP recipient and have a food need, they may apply for benefits online. There's no need to visit a Louisiana Department of Children and Family Services (DCFS) office. They can apply online, by mail, or by fax. For more information,

- text GETSNAP (no spaces) to 898211
- visit the DCFS website at www.dcfsls.gov/getSNAP
- email LAHelpU.DCFS@la.gov, or
- call 1-888-LA-HELP-U (1-888-524-3578) Monday-Friday, 7:30 a.m. to 6 p.m.

On March 18, the President signed into law H.R.6201, the "Families First Coronavirus Response Act." It allows the Secretary of Agriculture to approve state plans to provide additional, temporary SNAP benefits to families with eligible children, when their schools close for at least five days in a row during a public health emergency. The amount will be based on the reimbursement value for free or reduced-price meals for each eligible child in the household. The Governor has not announced that he has requested a waiver.

H.R. 6201 also waives federal SNAP work requirements temporarily but maintains work training program requirements. Provides that the three-month SNAP participation limit for people who

do not satisfy the work requirement will restart one month after the declared pandemic emergency has been lifted.

The USDA granted Louisiana a waiver from the mandatory in-person interview of individuals with new or renewal applications.

Additional information regarding the impact of the coronavirus on programs offered by the DCFS can be found at <http://www.dss.state.la.us/page/coronavirus>.

The USDA is looking at allowing States to expand SNAP to the maximum benefit for everyone eligible.

The Governor has not requested Disaster Supplemental Nutrition Assistance (D-SNAP)

Unemployment Assistance

Individuals who are unemployed through no fault of their own may apply for regular unemployment assistance at <https://www.louisianaworks.net/hire/vosnet/Default.aspx> or by calling (866) 783-5567. The maximum state benefit is \$247 a week.

The Louisiana Workforce Commission (LWC) has decided that it will not pay claims to those who qualify as a result of the expanded eligibility found in the CARES Act as well as the \$600/week Pandemic Unemployment benefit included in the CARES Act, until the federal government provides funding first. These applicants will receive a \$0 award letter; however, LWC will make back payments based on the day they file.

On April 7, 2020, Louisiana received the Pandemic Unemployment funding. On April 8, twelve days after the CARES Act passed, LWC began formatting the computer system to accept and process Pandemic Unemployment claims. The Governor ordered that the first payments not go out until Monday, April 13.

At this time, LWC has no concerns regarding the solvency of the State Unemployment Trust Fund despite the large increase in claims.

LWC is aware of issues with username and password. They say to try again. If someone is still having difficulty, please email HiRE@lwc.la.gov and provide name, phone and last 4 of your SSN. Call Center hours are 8 a.m. to 7 p.m., 7 days a week.

Due to the high number of claims being filed, LWC advises filing between 10:00 pm and 4:00 am. On April 21, LWC announced that they began restricting access to registering and recertifying for unemployment benefits based on an individual's social security number and the day of the week. Applicants will only have access on days that match their SSN criteria.

On March 27, 2020, the President signed into law H.R. 748, the "Coronavirus Aid Relief and Economic Security Act (CARES Act). It includes a **Pandemic Unemployment Assistance provision** that provides:

- Immediate unemployment without the customary one-week waiting period required under regular unemployment and Railroad Unemployment Insurance Act;
- An additional \$600 per week on top of the regular state unemployment amount;

- Provides an additional 13 weeks of benefits to those who remain unemployed after state unemployment benefits are no longer available;
- Extends eligibility for unemployment to self-employed, independent contractors, and those with limited work history;
- Additional qualifications for unemployment which include:
 - the individual has been diagnosed with COVID-19 or is experiencing symptoms of COVID-19 and is seeking a medical diagnosis;
 - a member of the individual's household has been diagnosed with COVID-19;
 - the individual is providing care for a family member diagnosed with COVID-19;
 - a person in the household is unable to attend school or another facility that is closed as a direct result of the COVID-19 public health emergency;
 - the individual is unable to reach the place of employment because of a quarantine imposed as a direct result of a COVID-19 outbreak or has been advised by a health care provider to self-quarantine due to concerns related to COVID-19;
 - the individual was scheduled to begin employment and is no longer employed or is unable to reach the job as a direct result of a COVID-19 outbreak;
 - the individual has become the breadwinner or major support for a household because the head of the household has died as a direct result of COVID-19;
 - the individual must quit their job as a direct result of COVID-19;
 - the individual's place of employment is closed as a direct result of COVID-19; or
 - the individual is self-employed, is seeking part-time employment, does not have sufficient work history, or otherwise would not qualify for regular unemployment under state or federal law and becomes unemployed or cannot find work.

The assistance is limited to 39 weeks and will begin on January 27, 2020 and end December 2020, as long as the covered individual's unemployment, partial unemployment, or inability to work caused by COVID-19 continues.

Additional information for workers and employers regarding the impact of the coronavirus on programs offered by the Louisiana Workforce Commission can be found at http://www.laworks.net/PublicRelations/COVID_19_Information.asp

Unemployment insurance payments count as income. Unemployment benefits are counted as unearned income for federal tax purposes, and the additional \$600 in weekly unemployment insurance payments provided by the CARES Act count toward eligibility for means-tested benefits (other than Medicaid and the Children's Health Insurance Program).

The U.S. Department of Labor has provide a summary of Key Unemployment Insurance (UI) Provisions and Guidance Regarding Temporary Emergency State Staffing Flexibility to the ETA Advisory database at https://wdr.doleta.gov/directives/corr_doc.cfm?DOCN=3390.

Women, Infants, and Children (WIC)

The USDA is willing to waive the physical, in-person screening of WIC recipients upon the recipient and approval of a request from the Governor. They are providing the States templates to use to request this waiver and other potential waivers that would streamline the WIC process.

Retirement Accounts Rule Changes

On March 27, 2020, the President signed into law H.R. 748, the "Coronavirus Aid Relief and Economic Security Act (CARES Act). The law:

- Waives the 10 percent early withdrawal penalty for any "coronavirus-related distribution" up to \$100,000; income from the distribution will be taxed over three years, beginning on the date the distribution was received. Individuals may repay the distribution over three years without triggering that year's cap on contributions.

A "coronavirus related distribution" means any distribution from an eligible retirement made on or after January 1, 2020 and before December 31, 2020; and made to an individual diagnosed with the virus (by a CDC-approved test), or whose spouse or dependent is diagnosed with the virus; who experiences adverse financial consequences as a result of quarantine, furlough, or layoff; who experiences a reduction in hours or inability to work due to lack of childcare; or because of other factors determined by the Secretary of Treasury.

- Provides for an increase in plan loan limits from \$50,000 to \$100,000. This increase will not be treated as a qualified distribution and delays repayment for loans due between enactment and December 31, 2020 for one year.
- Temporarily waives the required minimum distribution rules for certain retirement plans and accounts, including 403 (a) and 403 (b) defined contribution plans, 457 (b) defined contribution plans (if the plan is maintained by a 457 (e)(1)(A) employer), and individual retirement plans.

Charitable Contributions Income Deductions

On March 27, 2020, the President signed into law H.R. 748, the "Coronavirus Aid Relief and Economic Security Act (CARES Act). The law expands the deductibility of charitable contributions.

Eligible taxpayers can deduct up to \$300 of cash charitable contributions beginning in 2019. This includes taxpayers who do not itemize their deductions.

For tax year 2020, the limitations on charitable contributions for individuals who itemize their contributions is suspended.

Assistance for College Students

On March 27, 2020, the President signed into law H.R. 748, the “Coronavirus Aid Relief and Economic Security Act (CARES Act). The law provides a tax-free student loan repayment benefit to employees. The provision applies to any student loan payments made by an employer on behalf of an employee after date of enactment and before January 1, 2021.

For students who are unable to complete a semester because of COVID-19, the law provides:

- The student is not required to repay associated portions of their Pell grants or other loan assistance;
- The semester that the student failed to complete will not count toward the student’s period of enrollment for purposes of lifetime subsidized loan eligibility;
- The semester that the student failed to complete will not count toward the student’s lifetime Pell grant eligibility;
- The student’s grades associated with those credits will not be considered when determining whether he or she satisfies the academic requirements to qualify for Pell grants or student loans.

Federal student loan payments are suspended through September 30, 2020. During the suspension period, interest shall not accrue. For purposes of federal loan forgiveness programs, loan rehabilitation programs, and reporting to consumer reporting agencies, the Department of Education will treat each month for which loan payments were suspended as if the borrower had made payments. During the suspension period, all involuntary collection, including wage garnishment and reduction of tax refunds, is also suspended.

Provisions related to the Corporation for National and Community Service

On March 27, 2020, the President signed into law H.R. 748, the “Coronavirus Aid Relief and Economic Security Act (CARES Act). The law provides that participants serving in the National Service Corps programs whose service is limited or suspended because of COVID-19 shall be allowed to accrue hours that will count toward the total number of hours needed for that individual’s educational award.

The Corporation for National and Community Service may extend the term of service for up to one year after the national emergency and may waive applicable age limits to allow individuals to return to service after the emergency ends. However, in no case shall the maximum age exceed 26 years of age.

Teach Grant Recipients

On March 27, 2020, the President signed into law H.R. 748, the “Coronavirus Aid Relief and Economic Security Act (CARES Act). Under the law, the U.S. Department of Education is

authorized to modify the categories of circumstances under which teachers who are recipients of TEACH Grants are excused from fulfilling service obligations. Part-time and/or temporarily interrupted teaching service shall be considered full-time and shall be deemed to fulfill TEACH Grant obligations. The requirements that years of service be consecutive for teacher loan forgiveness are waived if teaching service is interrupted by the COVID-19 emergency and the teacher resumes services and completes a total of 5 years of service.

General Financial Issues

The Consumer Financial Protection Bureau (CFPB) has provided the check list below to help guide people through some of the financial decisions they will need to make as soon as possible following a natural disaster:

- Ask for a copy of your insurance policy if you don't have one available. It will help you verify your coverage.
- A disaster does not stop your responsibility to pay your mortgage. So you should contact your mortgage servicer and tell them about your situation.
- If you don't have a monthly mortgage statement or coupon book with you, search the Mortgage Electronic Registration Systems (MERS) or call them toll-free at (888) 679-6377 to find the company that services your mortgage.
- Take a look at your income and savings and determine how much money you have available to pay bills and creditors.
- If your income is interrupted and you don't think you will be able to pay your credit cards or other loans, be sure to contact your lenders as soon as possible. Explain your situation and when you think you will be able to resume normal payments. The important thing is to make the calls before your next payments are due.
- If you are in a presidentially declared disaster area, you may qualify for disaster assistance. Check with the Federal Emergency Management Agency (FEMA) for more information.
- Take a look at your bills and set priorities. Your mortgage, rent, and insurance payments should stay high on your list.

Mortgage Assistance

Unable to Afford Mortgage

The Consumer Financial Protection Bureau (CFPB) notes that a disaster does not stop your responsibility to pay your mortgage. You should contact your mortgage servicer and tell them about your situation. If you don't have a monthly mortgage statement or coupon book with you, search the [Mortgage Electronic Registration Systems \(MERS\)](#) or call them toll-free at (888) 679-6377 to find the company that services your mortgage.

Assistance with Your Mortgage Company

People needing assistance with an issue involving their mortgage company should contact a HUD Approved Housing Counselor Program by calling (800) 569-4287 or viewing a list of counselors at

www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?&webListAction=search&searchstate=LA

Federally-Backed Mortgages

On March 27, 2020, the President signed into law H.R. 748, the “Coronavirus Aid Relief and Economic Security Act (CARES Act). The law prohibits foreclosures on all federally-backed mortgage loans for a 60-day period beginning on March 18, 2020 and provides up to 180 days of forbearance for borrowers of a federally backed mortgage loan who have experienced a financial hardship related to COVID-19. During this time only regularly scheduled interest, fees, or penalties, as if the borrower made the payment on time, will accrue. Federally-backed mortgages include mortgages insured by the FHA, insured under section 255 of the National Housing Act, guaranteed under section 184 or 184A of the Housing and Community Development Act of 1992, guaranteed or insured by the VA; made, guaranteed, or insured by the USDA; or purchased or securitized by Freddie Mac or Fannie Mae. The authority provided under this section terminates on the earlier of the termination date of the national emergency concerning the coronavirus or December 31, 2020.

- **Federal Housing Administration (FHA) Backed Mortgages**

If you have an FHA backed mortgage and your home or your ability to make your mortgage payments were harmed by the disaster, you may qualify for a 90 day Foreclosure Moratorium or a Forbearance Plan on your monthly payments. You must contact your mortgage company to discuss your options. If you are not satisfied with your lender’s response, you may call a HUD-approved counseling agency toll free at (800) 569-4287 or contact [HUD's National Servicing Center](#).

- **Mortgages Backed by Fannie Mae**

Servicers of Fannie Mae mortgages may temporarily suspend or reduce your mortgage payments for up to ninety days if a natural disaster has adversely affected the value or habitability of your home or if the disaster has temporarily impacted your ability to make payments. The servicer may offer forbearance for up to six months, which may be extended for an additional six months if you were current or ninety days or less delinquent when the disaster occurred. You should reach out to your servicer as soon as possible for assistance. You can also call Fannie Mae directly at 1-800-2FANNIE.

- **Mortgages Backed by Freddie Mac**

Servicers of Freddie Mac mortgages may:

- Offer a Forbearance on your mortgage payment for up to one year
- Suspended foreclosure for up to one year
- Waive assessments of penalties or late fees
- Not report forbearance or delinquencies caused by the disaster to the nation's credit bureaus.

You should contact your mortgage company to request assistance.

- **Rural Development Single-Family Housing Loan Borrowers**

Rural Development offers the following servicing options to help families who experience financial problems after a disaster:

- Moratoriums -- a temporary period where no payment is required -- for up to 180 days for borrowers who have lost employment, sustained severe property damage or have significant medical expenses.

- Reamortization -- rescheduling loan payments to determine a new monthly payment amount -- if needed following a moratorium or to resolve an account delinquency.

To request loan servicing assistance, borrowers should contact the Centralized Servicing Center at:

USDA Rural Development Centralized Servicing Center
Attn.: Borrower Assistance Branch, Special Assistance Section
Post Office Box 66889
St. Louis, MO 63166
Phone: (800) 414-1226
TDD: (800) 438-1832

- **Veterans Administration and Loans**

Veterans in need of financial counseling, veterans with VA backed mortgages, and veterans interested in a VA guaranteed loan to help with disaster losses may contact a VA Loan Technician at 1-877-827-3702.

National Flood Insurance Premium (NFIP) Grace Period Extension

There is typically a 30-day grace period to renew National Flood Insurance Program policies to avoid a lapse in coverage. However, due to the widespread economic disruption arising from this pandemic, FEMA is extending the grace period to 120 days for policies with an expiration date between February 13, 2020 and June 15, 2020. If a policyholder receives an underpayment notice dated between February 13, 2020, and June 15, 2020, then the NFIP insurer must receive the additional premium amount requested within 120 days of the date of the notice.

Policyholders who need additional time to pay their premiums, beyond the 120-day extension, should contact their agent or insurer to inquire about other options the insurer may offer for premium payment.

Temporary Moratorium on Eviction from Federally-Backed Rental Properties

On March 27, 2020, the President signed into law H.R. 748, the “Coronavirus Aid Relief and Economic Security Act (CARES Act)”. The law restricts landlords for 120 days beginning on the date of the legislation from initiating legal action to recover possession of a rental unit or charge fees, penalties, or other charges to tenants related to nonpayment of rent if the landlord’s mortgage on that property is insured, guaranteed, supplemented, protected, or assisted in any way by HUD, Fannie Mae, Freddie Mac, the rural housing voucher program, or the Violence Against Women Act of 1994.

Mass Treatment Facility at Morial Convention Center

In anticipation of the hospitals in New Orleans reaching capacity the first of April, on March 25, the State began converting the Morial Convention Center into a mass treatment facility for coronavirus patients. Due to logistical and contract concerns, as similar plan to use hotels was not selected.

Quarantine Shelters

Individuals who need to be quarantined but do not require hospitalization and do not have a safe place to stay or live with vulnerable individuals will be sent to Quarantine Shelters run by the State. Placement is made by the State. Individuals cannot just show up. LDH is in the process of identifying additional locations as needed. The shelters will be funded by FEMA.

Bayou Segnette State Park
7777 Westbank Expy.
Westwego, LA 70094

Lake Bistineau State Park
103 State Park Rd.
Doyline, LA 71023

Chicot State Park
3469 Chicot Park Rd.
Ville Platte, LA 70586

FEMA Individual Assistance (IA) – Limited to Crisis Counseling Assistance

At this time, there is no FEMA Individual Assistance. On March 24, 2020, the Governor submitted a request for a Disaster Declaration which includes Individual Assistance. In addition to the more familiar repair and personal property assistance, FEMA offers what is termed “Other Needs Assistance” that could potential help coronavirus victims. The maximum amount of other needs assistance is limited to \$35,500 during Fiscal Year 2020; however, some forms have individual limits.

FEMA IA Other Needs Assistance

Other Needs Assistance provides grants for uninsured, disaster-related necessary expenses and serious needs. Assistance includes:

- Medical and dental expenses **(Requested by the Governor)**
- Funeral and burial costs **(Requested by the Governor)**
- Repair, cleaning, or replacement of:
 - Clothing
 - Household items (room furnishings, appliances)
 - Specialized tools or protective clothing and equipment required for your job
 - Necessary educational materials (computers, school books, supplies)
- Clean-up items (wet/dry vacuum, air purifier, dehumidifier)
- Fuel for primary heat source (heating oil, gas)
- Repairing or replacing vehicles damaged by the disaster, or providing for public transportation or other transportation costs
- Moving and storage expenses related to the disaster (including storage or the return of property to a pre-disaster home)
- Other necessary expenses or serious needs (for example, towing, or setup or connecting essential utilities for a housing unit not provided by FEMA) **(Requested by the Governor)**
- The cost of a National Flood Insurance Program group flood insurance policy to meet the flood insurance requirements

Other Services Available When FEMA Individual Assistance Is Available

Mass Care and Emergency Assistance (MC/EA)

Mass Care is composed of seven services known as activities: sheltering; feeding; distribution of emergency supplies; support for individuals with disabilities and others with access and functional needs; reunification services for adults and children; support for household pets, service, and assistance animals; and mass evacuee support. In addition to the seven aforementioned activities, MC/EA also supports the National Mass Care Exercise (NMCE) training program and offers partnerships through the following programs: Blue Roof Program and Transitional Sheltering Assistance (TSA).

Crisis Counseling Assistance and Training Program (CCP) (Requested by the Governor on March 24, Granted by President on March 24, 2020)

CCP provides eligible STTLs governments, and non-governmental organizations with supplemental funding to assist disaster-impacted individuals and communities in recovering from the major disasters through the provision of community-based outreach and psycho-educational services. The goal is to aid survivors in recovering from the adverse reactions to disasters and to begin to rebuild their lives.

Disaster Unemployment Assistance (DUA) (Requested by the Governor on March 24)

DUA provides unemployment benefits and re-employment assistance services to eligible survivors affected by a Presidentially-declared major disaster. These services are under the responsibility of the U.S. Department of Labor and administered by the state, territorial, tribal, and local government emergency management officials of the affected area(s). DUA is only available to those eligible survivors who are not eligible for regular state unemployment insurance (UI). Individuals who are unable to work as a result of the disaster may register for disaster unemployment assistance by calling (866) 783-5567 or online at <https://www.louisianaworks.net/hire/vosnet/Default.aspx>.

Disaster Legal Services (DLS)

DLS provides legal aid to survivors affected by a Presidentially-declared major disaster through an agreement with the Young Lawyers Division (YLD) of the American Bar Association. DLS is put into effect during Presidentially-declared disasters and is available to survivors who qualify as low-income.

Disaster Case Management (DCM) (Requested by the Governor on March 24)

DCM is a time-limited process that promotes partnership between a case manager and a disaster survivor in order to assess and address a survivor's verified disaster-caused unmet needs through a disaster recovery plan. This disaster recovery plan includes resources, decision-making priorities, providing guidance and tools to assist disaster survivors.

Disaster Supplemental Nutrition Assistance (Food Stamps) Program (D-SNAP)

D-SNAP allows households not normally eligible for SNAP to qualify as a result of their disaster-related expenses, such as loss of income, damage to property, relocation

expenses, and, in some cases, loss of food due to power outages. This is an optional program left to the discretion of the Governor to participate. For more information, one may call the Louisiana Department of Children and Family Services (DCSF) at 1-888-524-3578.

Registration will likely be available at <https://dsnapsnap.dcfslouisiana.gov/> or calling 1-888-524-3578

To receive DSNAP benefits, you will need to provide:

Name, Social Security Number and Date of Birth for each household member

Current address and parish of household

Monthly income for each household member

All liquid assets for each household member (cash on hand, checking, savings)

D-SNAP benefits are issued for one month, but they can be used for up to 365 days.

Community Development Block Grant for Disaster Recovery (CDBG-DR)

Congress may provide CDBG-DR funding should the damages be severe. CDBG-DR funding is not guaranteed and is often passed months after a disaster.

Duplication of Benefits (DOB)

When the federal government first became involved in providing disaster assistance in the 60s and 70s, it relied on loans and added grants to assist those that could not qualify a loan or a loan large enough to meet all of their needs. To ensure no one received more in assistance than their actual losses, DOB rules were put in place that say before an agency can provide federal funds to a disaster victim, they must first determine their loss and subtract any assistance they have already received from insurance, charities, federal and state grants and loans, or other sources.

The DOB rules apply separately to each form of assistance (i.e. repairs, contents, travel, rental assistance, etc.). For example, assistance received for contents and rental assistance, do not count towards assistance one would receive for repairs.

In October 2018, after Senator Cassidy blocked a vote unless a DOB repeal was included in the Federal Aviation Administration (FAA) Reauthorization / Disaster Recovery Reform Act of 2018 bill, Congress passed and President Trump signed into law a temporary repeal of the DOB rule. The repeal covers a DOB between SBA loans and Community Development Block Grant for Disaster Recovery (CDBG-DR) funds for disasters declared between January 1, 2016 and December 31, 2021. The full HUD rule implementing the repeal can be found at https://www.hud.gov/sites/dfiles/Main/documents/6169-N-01_Main_DOB_Notice.pdf.

Assistance for Businesses

U.S. Small Business Administration (SBA) Economic Injury Disaster Loans (EIDL) Assistance

The Small Business Administration has separate authority to declare a disaster even when FEMA does not declare one. The Governor submitted a request to the SBA on March 18, 2020 covering Jefferson and Orleans Parishes and later submitted an amended request for the whole state. The SBA approved the request for all parishes on March 19, 2020. The disaster allowed Economic Injury Disaster Loans. The deadline to apply is December 21, 2020.

The SBA's Economic Injury Disaster Loans (EIDL) offer up to \$2 million in assistance and can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing. **Due to the high number of applications and the requested amounts exceeding the available appropriations, the SBA is scaling back the maximum award to ensure more applicants can receive some funding.** 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 SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. The terms are determined on a case-by-case basis, based upon each borrower's ability to repay.

Businesses needing assistance with SBA Disaster Assistance Loans may contact the SBA Disaster Assistance Customer Service Center. Business may visit an SBA Business Recovery Center, if offered for personalized help.

Interest Rates are 3.750% for Business & Small Ag Coops and 2.750% for Non-Profits.

An application may be declined for the following reasons: lack of repayment ability, lack of repayment ability based on forecast, unsatisfactory history on an existing or previous SBA loan, unsatisfactory history on a Federal obligation, unsatisfactory credit history, unsatisfactory debt payment history (other than a credit bureau), and economic injury is not substantiated. An application may be withdrawn when requested information is not furnished within the allowed timeframe.

On March 27, 2020, the President signed into law H.R. 748, the "Coronavirus Aid Relief and Economic Security Act (CARES Act). The law allows EIDL loans made between January 31, 2020 and the date Paycheck Protection Program loans to be refinanced as part of a paycheck protection loan. The law allow allows the deferment interest for 4 years.

Due to the high number of applications, the SBA is estimating it will take 2-3 weeks to process an application. Applications are processed on a first in, first processed basis and is not expedited applications. Payments should go out within 5 days of approval.

SBA Economic Injury Disaster Loan (EIDL) Grant

On March 27, 2020, the President signed into law H.R. 748, the "Coronavirus Aid Relief and Economic Security Act (CARES Act). The law establishes an emergency grant to allow small

business and nonprofits that apply for an EIDL loan to request an advance on that loan, of up to \$10,000, which the SBA must distribute within 3 days. EIDLs taken out between January 31, 2020, and December 31, 2020, are eligible.

The following entities are eligible:

- small businesses with fewer than 500 employees including sole proprietors and independent contractors;
- private nonprofit organizations, and small agricultural cooperatives;
- cooperatives or ESOPs with fewer than 500 employees; and,
- tribal businesses described in section 31(b)(2)(C) of the Small Business Act with no more than 500 employees.

There is no requirement to repay an advance, even if denied a loan.

The grant may be used to:

- provide paid sick leave to employees;
- maintain payroll;
- address increased costs to obtain materials, and rent and mortgage payments; and,
- repay obligations unmet due to revenue loss.

The advance amount will be reduced from the loan forgiveness amount for recipients who transfers into, or is approved for, the loan program under section 7(a), the Paycheck Protection Program.

Paycheck Protection Program (PPP) under SBA Section 7(a)

Due to a filibuster by Senate Democrats and the House Democrats leaving Washington until May 4, Congress was unable to pass a bill to provide additional funding to the PPP before it ran out of funding the evening of April 15, 2020.

On March 27, 2020, the President signed into law H.R. 748, the “Coronavirus Aid Relief and Economic Security Act (CARES Act). The law authorizes the SBA to provide a new category of 7(a) loans. These loans of up to \$10 million are 100% federally guaranteed with zero-fees.

Eligible Applicants:

- Small business with no more than 500 employees;
- Sole proprietors, independent contractors, and certain self-employed individuals;
- Businesses with more than one physical location, but fewer than 500 employees at each site, in the accommodation and food services industries (i.e., classified as “Accommodation and Food Services” by NAICS);
- tribal businesses described in section 31(b)(2)(C) of the Small Business Act with no more than 500 employees;
- Non-profit 501(c)(3) organizations; and,
- “Veteran organizations,” as defined in section 501(c)(19) of the Internal Revenue Code.

Covered Period: Loans taken out between February 15, 2020, and June 30, 2020.

Loan Amount: The maximum size of these loans will be \$10 million; however, the size of these loans will be subject to a formula that is the equivalent of 250% of an employer's average monthly payroll.

Interest Terms: Interest is capped at 4%.

Forgiveness: If the business retains (or rehires) its employees and maintains their pay, the portion of the loan spent within the first 8 weeks after receipt of funds are forgivable if spent on the following eligible expenses:

- “Payroll costs”;
- Costs related to the continuation of group health care benefits, like paid sick, family, or medical leave;
- Insurance premiums;
- Salaries wages;
- Commissions, cash, etc., compensation to sole proprietors or independent contractors (including commission-based compensation) up to \$100,000 in 1 year, prorated for the covered period;
- Interest on any mortgage obligation;
- Rent;
- Utilities; and,
- The interest on other debt obligations.

“Payroll costs” do not include individual employee compensation in excess of a salary of \$100,000 per year, prorated for the covered period; compensation for an employee whose principal place of residence is outside the United States; certain taxes; and qualified sick and family leave subject to other credits.

The amount of funds eligible for forgiveness will be reduced for employers terminating employees and cutting wages during the covered period. Employers who rehire employees previously laid off will not be penalized for having a reduced payroll at the beginning of the covered period.

Employers with tipped employees may receive forgiveness for additional wages paid to tipped employees.

The forgiveness application is at <https://home.treasury.gov/system/files/136/3245-0407-SBA-Form-3508-PPP-Forgiveness-Application.pdf>.

Deferment of Loan Payments: Repayment of principal and interest may be deferred for a period not less than 6 months and up to one year.

Collateral and Personal Guarantee Requirements: The CARES Act waives these requirements.

Fees and Penalties: The CARES Act waives application fees and pre-payment penalties.

Where to Apply: Loans will be available immediately through existing SBA-certified lenders. Many additional lenders will be brought into the program over the next few weeks. A list of participating lenders in Louisiana may be found at <https://www.sba.gov/sites/default/files/2020->

[04/Lenders%20participating%20in%20PPP%20by%20State%20As%20of%2004%2023%2020.pdf](#)

Other Terms: Any loan amount not forgiven will have a loan term of not more than ten years, with a maximum interest rate of 4%. There are limits on receiving a Paycheck Protection Program loan and an EIDL loan. An EIDL loan made between January 31, 2020 and the date Paycheck Protection Program loans are available may be refinanced as part of a paycheck protection loan.

The SBA and Treasury have information on the program at <https://www.sba.gov/funding-programs/loans/paycheck-protection-program-ppp> and <https://home.treasury.gov/cares> and <https://home.treasury.gov/policy-issues/top-priorities/cares-act/assistance-for-small-businesses>.

A sample form can be found at <https://www.sba.gov/document/sba-form--paycheck-protection-program-ppp-sample-application-form>.

On June 5, 2020, the President signed into law H.R. 7010, the Paycheck Protection Program Flexibility Act. The law makes the following changes to the PPP program:

Deadline to use loans extended: H.R. 7010 extends the timeframe to use loans for reimbursable expenses (the “covered period”) from 8 weeks to 24 weeks or December 31, 2020, whichever comes earlier. If preferred, existing borrowers can keep the 8 week timeline.

Additional flexibility in rehiring employees: The CARES Act requires borrowers to restore staffing and wages to pre-Coronavirus levels for full loan forgiveness. H.R. 7010 extends the deadline to do this from June 30 to December 31, 2020. H.R. 7010 also creates exceptions if:

- The company is unable to rehire employees or find similarly qualified employees or;
- The company is unable to operate at February 15, 2020 levels due to Coronavirus restrictions.

Payroll expenditure requirement reduced: The CARES Act required borrowers to use at least 75% of loans on payroll costs to be fully eligible for reimbursement. H.R. 7010 reduces the payroll expenditure requirement from 75% to 60%. One important difference: under the CARES Act, if a borrower spent less than 75% of their loan on payroll, they would still be partially reimbursed. Under H.R. 7010, if less than 60% of the loan is spent on payroll, none of the loan will be forgiven. Some members of Congress have said this is unintentional and hope to fix it by technical corrections or Small Business Administration (SBA) guidance.

Application deadline unchanged: H.R. 7010 does not extend the application deadline of June 30, 2020.

Payroll tax delay allowed: H.R. 7010 allows borrowers to delay payment of 2020 payroll taxes, 50% to the end of 2021 and 50% to the end of 2022.

Loan repayment timeline delayed: H.R. 7010 extends the maturity date of portions of loans that are not reimbursed from 2 years to 5 years. Additionally, the CARES Act required lenders to defer payments of interest and principle for 6 months. H.R. 7010 allows deferral until whenever the lender receives the forgiveness amount from the Small Business Administration.

SBA Loan Payment Subsidy

On March 27, 2020, the President signed into law H.R. 748, the “Coronavirus Aid Relief and Economic Security Act (CARES Act). The law authorizes the SBA to pay the principal, interest, and fees for six months for 7(a) loans, 504 loans, or microloan, originated before the enactment date of the measure, but excluding the Paycheck Protection Program. This relief is likewise available for new borrowers who take out an SBA loan within six months after the President signs the CARES Act into law.

SBA Disaster Assistance Customer Service Center

Phone: (800) 659-2955

Deaf and hard-of-hearing individuals: (800) 877-8339

E-mail: disastercustomerservice@sba.gov Online: <https://disasterloan.sba.gov/ela/>

SBA Business Recovery Centers (BRC)

The SBA will likely not open BRCs. Assistance and information on the SBA’s Coronavirus Assistance may be found at <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>.

Louisiana Small Business Development Center

The Center is offering assistance and advice to businesses navigating the SBA loan process and other forms of disaster assistance.

State Office

(866) 782-4159

Lasbdc@lsbdc.org

Facebook: <https://www.facebook.com/lusbdc>

Twitter: <https://twitter.com/lusbdc>

Acadiana Region

University of Louisiana at Lafayette

(337) 482-6312

lsbdc.ull@lsbdc.org

Facebook: <https://www.facebook.com/lusbdcull>

Twitter: <https://twitter.com/lusbdcull>

Parishes Served: Acadia, Evangeline, Iberia, Lafayette, St. Landry, St. Martin, St. Mary, and Vermilion

Baton Rouge Region

Southern University

(225) 771-2891

lsbdc.subr@lsbdc.org

Facebook: <https://www.facebook.com/lusbdcsubr>

Twitter: <https://twitter.com/lusbdcsubr>

Parishes Served: Ascension, East Baton Rouge, East Feliciana, Iberville, Pointe Coupee, West Baton Rouge, and West Feliciana

Baton Rouge Region

Capital Region Office

(225) 615-8932

lsbdc.cr@lsbdc.org

Parishes Served: Ascension, East Baton Rouge, East Feliciana, Iberville, Pointe Coupee, West Baton Rouge, and West Feliciana

Baton Rouge Region

Baton Rouge Satellite Office
(985) 493-2587

lsbdc.nic@lsbdc.org

Facebook: <https://www.facebook.com/lsbdcnic>

Parishes Served: Ascension, East Baton Rouge, East Feliciana, Iberville, Pointe Coupee, West Baton Rouge, and West Feliciana

Northeast Region

University of Louisiana Monroe
(318) 342-1224

lsbdc.ulm@lsbdc.org

Facebook: <https://www.facebook.com/lsbdculm>

Twitter: <https://twitter.com/lsbdculm>

Parishes Served: Caldwell, Catahoula, Concordia, East Carroll, Franklin, Jackson, LaSalle, Lincoln, Madison, Morehouse, Ouachita, Richland, Tensas, Union, and West Carroll

Northwest & Central Region

Bossier Parish Community College
(318) 678-6142

lsbdc.nwcr@lsbdc.org

Facebook: <https://www.facebook.com/nwcr/la/>

Twitter: <https://twitter.com/LSBDCNWCR>

Parishes Served: Avoyelles, Bienville, Bossier, Caddo, Claiborne, DeSoto, Grant, Natchitoches, Rapides, Sabine, Vernon, Red River, Webster and Winn

U.S. Chamber of Commerce Assistance

On April 1, 2020, the Chamber published a pamphlet entitled “Coronavirus Emergency Loans: Small Business Guide and Checklist” to assist businesses applying for the disaster-related loans. The guide can be found at

https://www.uschamber.com/sites/default/files/023595_comm_corona_virus_smallbiz_loan_fin.pdf?mc_cid=8da01cde68&mc_eid=42c428c907.

Coronavirus 10-Day Paid Sick Leave and Paid Child Care Leave Tax Credits

On March 18, the President signed into law H.R.6201, the “Families First Coronavirus Response Act.” The law provides tax credits to employers with less than 500 employees for the purpose of financing paid leave to individuals who are sick with the coronavirus or have to stay home to take care of a child due to a closed school or day care center.

Greater New Orleans Region

Xavier University of Louisiana
(504) 831-3730

lsbdc.gnor@lsbdc.org

Facebook: <https://www.facebook.com/lsbdcgnor>

Twitter: <https://twitter.com/lsbdcgnor>

Parishes Served: Assumption, Jefferson, Lafourche, Orleans, Plaquemines, St. Bernard, St. Charles, St. James, St. John the Baptist, and Terrebonne.

Northshore Region

Southeastern Louisiana University
(985) 549-3831

lsbdc.selu@lsbdc.org

Facebook: <https://www.facebook.com/lsbdcslu>

Twitter: <https://twitter.com/lsbdcslu>

Parishes Served: Livingston, St. Helena, St. Tammany, Tangipahoa, and Washington

Southwest Louisiana Region

McNeese State University
(337) 475-5529

lsbdc.msu@lsbdc.org

Facebook: <https://www.facebook.com/lsbdcmsu>

Twitter: <https://twitter.com/lsbdcmsu>

Parishes Served: Allen, Beauregard, Calcasieu, Cameron, and Jefferson Davis

Paid Sick Leave for Workers – First 10 Days

The law provides that employees of eligible employers can receive two weeks (up to 80 hours) of paid sick leave at 100% of the employee's pay where the employee is unable to work because the employee is quarantined, and/or experiencing COVID19 symptoms, and seeking a medical diagnosis.

Paid Child Care/Sick Leave– First 10 Days

The law provides that employees of eligible employers can receive two weeks (up to 80 hours) of paid Child Care/Sick Leave at 2/3 the employee's pay where the employee is unable to work because of a need to care for an individual subject to quarantine, to care for a child whose school is closed or child care provider is unavailable for reasons related to COVID19

Additional Leave beyond the First 10 Days

An employee who is unable to work due to a need to care for a child whose school is closed or child care provider is unavailable for reasons related to COVID19, may in some instances receive up to an additional ten weeks of expanded paid family and medical leave at 2/3 the employee's pay.

Complete Coverage

Employers receive 100% reimbursement for paid leave pursuant to the Act.

- Employer contributions to health insurance costs are also included in the credit.
- Employers face no payroll tax liability including 1.45% Medicare tax.
- Self-employed individuals receive an equivalent credit.

Fast Funds

Reimbursement will be quick and easy to obtain.

- An immediate dollar-for-dollar tax offset against payroll taxes will be provided
- Where a refund is owed, the IRS will send the refund as quickly as possible.

Small Business Protection

Employers with fewer than 50 employees are eligible for an exemption from the requirements to provide leave to care for a child whose school is closed or child care is unavailable in cases where the viability of the business is threatened.

Easing Compliance

- Requirements subject to 30-day non-enforcement period for good faith compliance efforts.

To take immediate advantage of the paid leave credits, businesses can retain and access funds that they would otherwise pay to the IRS in payroll taxes. If those amounts are not sufficient to cover the cost of paid leave, employers can seek an expedited advance from the IRS by submitting a streamlined claim form that will be released next week.

Paid Sick Leave Credit Limit

For an employee who is unable to work because of Coronavirus quarantine or self-quarantine or has Coronavirus symptoms and is seeking a medical diagnosis, eligible employers may receive a refundable sick leave credit for sick leave at the employee's regular rate of pay, up to \$511 per day and \$5,110 in the aggregate, for a total of 10 days.

Child Care/Sick Leave Credit Limit

For an employee who is caring for someone with Coronavirus, or is caring for a child because the child's school or child care facility is closed, or the child care provider is unavailable due to the Coronavirus, eligible employers may claim a credit for two-thirds of the employee's regular rate of pay, up to \$200 per day and \$2,000 in the aggregate, for up to 10 days. Eligible employers are entitled to an additional tax credit determined based on costs to maintain health insurance coverage for the eligible employee during the leave period.

Additional Child Care/Sick Leave Credit

In addition to the sick leave credit, for an employee who is unable to work because of a need to care for a child whose school or child care facility is closed or whose child care provider is unavailable due to the Coronavirus, eligible employers may receive a refundable child care leave credit. This credit is equal to two-thirds of the employee's regular pay, capped at \$200 per day or \$10,000 in the aggregate. Up to 10 weeks of qualifying leave can be counted towards the child care leave credit. Eligible employers are entitled to an additional tax credit determined based on costs to maintain health insurance coverage for the eligible employee during the leave period.

Prompt Payment for the Cost of Providing Leave

When employers pay their employees, they are required to withhold from their employees' paychecks federal income taxes and the employees' share of Social Security and Medicare taxes. The employers then are required to deposit these federal taxes, along with their share of Social Security and Medicare taxes, with the IRS and file quarterly payroll tax returns ([Form 941](#) series) with the IRS.

Under guidance that will be released next week, eligible employers who pay qualifying sick or child care leave will be able to retain an amount of the payroll taxes equal to the amount of qualifying sick and child care leave that they paid, rather than deposit them with the IRS.

The payroll taxes that are available for retention include withheld federal income taxes, the employee share of Social Security and Medicare taxes, and the employer share of Social Security and Medicare taxes with respect to all employees.

If there are not sufficient payroll taxes to cover the cost of qualified sick and child care leave paid, employers will be able file a request for an accelerated payment from the IRS. The IRS expects to process these requests in two weeks or less. The details of this new, expedited procedure will be announced next week.

Examples

- 1) If an eligible employer paid \$5,000 in sick leave and is otherwise required to deposit \$8,000 in payroll taxes, including taxes withheld from all its employees, the employer

could use up to \$5,000 of the \$8,000 of taxes it was going to deposit for making qualified leave payments. The employer would only be required under the law to deposit the remaining \$3,000 on its next regular deposit date.

- 2) If an eligible employer paid \$10,000 in sick leave and was required to deposit \$8,000 in taxes, the employer could use the entire \$8,000 of taxes in order to make qualified leave payments, and file a request for an accelerated credit for the remaining \$2,000.
- 3) Equivalent child care leave and sick leave credit amounts are available to self-employed individuals under similar circumstances. These credits will be claimed on their income tax return and will reduce estimated tax payments.

Small Business Exemption

Small businesses with fewer than 50 employees will be eligible for an exemption from the leave requirements relating to school closings or child care unavailability where the requirements would jeopardize the ability of the business to continue. The exemption will be available on the basis of simple and clear criteria that make it available in circumstances involving jeopardy to the viability of an employer's business as a going concern. The U.S. Department of Labor will provide emergency guidance and rulemaking to clearly articulate this standard.

Self-Employed

There's a parallel regime for the self-employed, and they can calculate an equivalent amount to the \$511 per-day, or the \$200 per-day respective caps. This then becomes an income amount that self-employed are treated as if they're paying to themselves while they receive the corresponding employer credit. With the disaster declaration, the disaster unemployment assistance program does allow for self-employed individuals to qualify as if they were a terminated employee, in order to qualify for unemployment.

Non-Enforcement Period

The U.S. Department of Labor will be issuing a temporary non-enforcement policy that provides a period of time for employers to come into compliance with the Act. Under this policy, Labor will not bring an enforcement action against any employer for violations of the Act so long as the employer has acted reasonably and in good faith to comply with the Act. Labor will instead focus on compliance assistance during the 30-day period.

Additional Information

For more information about these credits and other relief, visit [Coronavirus Tax Relief](#) on [IRS.gov](#).

Compliance Assistance and Help

The IRS and posted an extensive compliance assistance page and FAQ regarding this leave at https://www.irs.gov/newsroom/covid-19-related-tax-credits-for-required-paid-leave-provided-by-small-and-midsize-businesses-faqs#sick_leave.

The U.S. Department of Labor, Wage and Hour Division (WHD) posted a temporary rule issuing regulations pursuant to this new law, effective today, April 1, 2020, at <https://www.dol.gov/sites/dolgov/files/WHD/Pandemic/FFCRA.pdf>

WHD will post a recorded webinar on Friday, April 3, 2020, to provide interested parties a more in-depth description and help them learn more about the FFCRA. To view the webinar, visit <https://www.dol.gov/agencies/whd/pandemic>.

WHD offers a number of plain-language compliance assistance materials to explain these benefits and requirements. The tools include a [Fact Sheet for Employees](#) and a [Fact Sheet for Employers](#), available in both English and Spanish, and an expansive list of [Questions and Answers](#) addressing the questions WHD has most frequently received from stakeholders to date. Available guidance also includes two new posters, one [for federal workers](#) and [one for all other employees](#), available in both English and Spanish, that will fulfill notice requirements for employers obligated to inform employees about their rights under this new law, [Questions and Answers](#) about posting requirements, and [a Field Assistance Bulletin](#) describing WHD's 30-day non-enforcement policy.

WHD provides additional information on common issues employers and employees face when responding to COVID-19 and its effects on wages and hours worked under the Fair Labor Standards Act and job-protected leave under the Family and Medical Leave Act at <https://www.dol.gov/agencies/whd/pandemic>.

Employee Retention Credit

On March 27, 2020, the President signed into law H.R. 748, the "Coronavirus Aid Relief and Economic Security Act (CARES Act). The law provides an optional refundable employer payroll tax credit of 50% of wages on the first \$10k of wages per employee. Eligible wages are those incurred March 13th through end of the year.

For eligible employers with more than 100 full-time employees, qualified wages are wages paid to employees when they are not providing services due to the COVID-19-related circumstances.

For eligible employers with 100 or fewer full-time employees, all employee wages qualify for the credit if: 1) they had to close subject to a government shutdown order; or 2) their gross receipts dropped by 50% from the same period in 2019.

If the employer is paying sick or family leave under H.R. 6201, the employer doesn't get to take the same wages into account for the purposes of this credit.

Employers can add a pro rata share of health expenses in addition to wages.

What businesses qualify for the employee retention credit? Any employer, regardless of size, is eligible for the credit during calendar year 2020 if the business: (1) is fully or partially suspended due to a governmental order related to COVID-19, or (2) experiences a significant decline in gross receipts (i.e., a reduction of 50 percent of gross receipts from the same quarter in 2019). The credit also applies to tax-exempt organizations if the operation of the

organization is fully or partially suspended due to the circumstances described in (1) above. The credit generally does not apply to governmental employers, including the U.S. Government, state and local governments, or any agency of the foregoing.

Is the credit limited to businesses affected by COVID-19? Yes. The credit only applies to qualified wages paid by a business whose operations have been fully or partially suspended pursuant to a governmental order related to COVID-19, or have experienced a significant decline (i.e., 50 percent) in gross receipts, as described above, during the period from March 13, 2020 through December 31, 2020.

Does the credit only apply to small businesses? No. For eligible employers with 100 or fewer full-time employees, the credit applies to all employee wages. In contrast, eligible employers with greater than 100 full-time employees may only take into account qualified wages paid to employees when they are not providing services due to a governmental order related to COVID-19.

How much is the credit? How is it calculated? The credit is equal to 50 percent of the qualified wages paid by the employer with respect to each employee. The amount of qualified wages with respect to any employee for all calendar quarters in 2020 cannot exceed \$10,000. In other words, there is a \$10,000 total cap on the credit per employee for the 2020 tax year.

How much of an employee's compensation counts toward the credit? Do health care costs count? The definition of qualified wages differs depending on the size of the business. For employers with more than 100 full-time employees, qualified wages include wages paid to employees when they are not providing services due to a governmental order related to COVID-19. If an employee is performing services on a reduced schedule, wages paid to the employee are only treated as qualified wages if they exceed what the employee would have otherwise been paid for the services performed. In that case, employers will receive a credit for the difference between the total wages paid to the employee and the amount the employer would have paid for the reduced hours or services actually provided by the employee.

For eligible employers with 100 or fewer full-time employees, all employee wages qualify for the credit, whether or not the employee is providing services to the employer.

Regardless of business size, qualified wages include certain healthcare costs paid by an employer to maintain a group health plan.

Qualified wages do not include wages taken into account for purposes of the payroll tax credit for required paid sick leave or paid family leave as provided in Division G of H.R. 6201, the Families First Coronavirus Response Act (FFCRA). This exception prevents both credits from applying to the same wages paid by an employer.

Does it matter if the business is a corporation? Does it apply to limited liability companies (LLCs), S corporations, partnerships, and sole proprietors? The credit is available to corporations as well as pass-through entities, such as LLCs, S corporations,

partnerships, and sole proprietors. The credit also is available to most tax-exempt organizations. Although the credit is available to all entity types, the business must meet the eligibility requirements – see Q&A1 above.

Do I have to wait until my business files its 2020 tax return to claim the credit? No. The tax credit may be claimed against the employer portion of employment taxes, including Social Security and Railroad Retirement payroll taxes. To the extent the credit exceeds the employer portion of employment taxes due, the credit is treated as an overpayment and is refundable to the employer. The IRS is expected to provide guidance regarding the process for claiming the credit and receiving the refund. See [Coronavirus Tax Relief](#) on the IRS.gov website.

Does the business have to pay back the credit? No. As long as the employer meets the requirements for the credit (described in the Q&As above), the employer does not have to repay the credit or the resulting refunds.

What if the business claims the FFCRA credit for mandatory sick leave and/or family leave? If the business claims the FFCRA credit for mandatory sick leave and/or family leave, the wages associated with the FFCRA credit are not eligible as qualified wages for the employee retention credit. This prevents both credits from applying to the same wages paid by an employer.

Is the credit available if the business receives one of the new SBA loans under the CARES Act? The credit is not available to employers receiving a small business interruption loan under the SBA’s Paycheck Protection Program (CARES Act section 1102).

How long is the credit available? The credit is available for qualified wages paid from March 13, 2020 through December 31, 2020.

Where can I get more information on the Employer Retention Credit? The IRS is expected to provide guidance regarding the credit, which will be available on the IRS.gov website – see [Coronavirus Tax Relief](#).

Delay of Payment of Employer Payroll Taxes

On March 27, 2020, the President signed into law H.R. 748, the “Coronavirus Aid Relief and Economic Security Act (CARES Act). The law defers employer payroll taxes, with half of the amount required to be paid by December 31, 2021 and the other half by December 31, 2022.

The delay does not apply for businesses that have had indebtedness forgiven under the Paycheck Protection Program.

Tax Modifications for Net Operating Losses

On March 27, 2020, the President signed into law H.R. 748, the “Coronavirus Aid Relief and Economic Security Act (CARES Act). The law relaxes the limitations on a company’s use of operating losses in previous years by providing that a loss from 2018, 2019, or 2020 can be carried back by five years preceding the loss, allowing the taxpayer to apply the net operating

loss against any taxable income to get a tax refund, and by removing the taxable income limitation to allow net operating losses (NOLs) to fully offset income.

The CARES Act also modifies the limitation on losses for taxpayers other than corporations such that the net operating loss carryback rules described above in Sec. 2303 also apply to these non-corporate taxpayers.

Tax Modification of Credit for Prior-Year Minimum Tax Liability of Corporations

On March 27, 2020, the President signed into law H.R. 748, the “Coronavirus Aid Relief and Economic Security Act (CARES Act). The law accelerates the corporate alternative minimum tax credit.

Tax Modification of Limitation on Business Interest

On March 27, 2020, the President signed into law H.R. 748, the “Coronavirus Aid Relief and Economic Security Act (CARES Act). The law increases the amount of interest expenses businesses can deduct for tax years 2019 and 2020 from 30% to 50%. Businesses may also elect to use 2019 income for taxable years beginning in 2020.

Tax Modification for Qualified Improvement Property

On March 27, 2020, the President signed into law H.R. 748, the “Coronavirus Aid Relief and Economic Security Act (CARES Act). The law allows businesses to immediately write off costs associated with improving facilities.

Temporary Exception from Excise Tax for Alcohol Used to Produce Hand Sanitizer

On March 27, 2020, the President signed into law H.R. 748, the “Coronavirus Aid Relief and Economic Security Act (CARES Act). The law waives the federal excise tax on any distilled spirits used for or contained in hand sanitizer that is produced and distributed in a manner consistent with guidance issued by the Food and Drug Administration and is effective for calendar year 2020. This provision applies to distilled spirits removed after December 31, 2019.

Louisiana Economic Development (LED) Louisiana Loan Portfolio Guaranty Program (LPGP)

The Louisiana Loan Portfolio Guaranty Program is a partnership of Louisiana Economic Development (LED), which will provide a loan guaranty fund; the Louisiana Bankers Association (LBA), whose participating members will offer the loans; and the Louisiana Public Facilities Authority (LPFA), which will administer the program.

The purpose of the LPGP is to provide loans to Louisiana small businesses in response to COVID-19. At this time, LED recognizes small business needs are immediate, and if there isn't a timely response, the State risks losing a foundational element of its economy. In collaboration with the LBA and LPFA, LED has worked with the banking community to provide access to capital to small companies that may experience (have experienced) a sudden drop in revenues due to lost business caused by the COVID-19 pandemic. The State through LED is guaranteeing a portion of each participating bank's loans.

Who's Eligible:

Any small businesses with fewer than 100 employees.

Ineligible entities:

Ineligible entities are churches, religious and non-profit organizations, and businesses primarily engaged in gaming, real estate developers, pawn shops, pay-day loans, lending and investment concerns, or speculative activities.

Loan Terms:

Up to \$100,000; maximum interest rate of 3.5%; loan term up to 5 years.
First six months NO interest, and NO payments due during first six months of the loan.

How to Apply:

Apply directly to one of the participating banks. (See link below for more information.)

Suggested Uses of Loan Funds:

Maintain employee payroll and continuance of operations for an 8-week period at payroll levels at the time of applying for the loan.
(If operational, the business must comply with Governor Edwards' Stay at Home and social distancing policies.)

Deadline to Apply:

April 30, 2020

Questions and More Information:

LEDSmallBizLoans@la.gov

<https://www.opportunitylouisiana.com/covid19/led-loan-guaranty-program?v=2>

Federal Reserve's Main Street Lending Program

On March 27, 2020, the President signed into law H.R. 748, the "Coronavirus Aid Relief and Economic Security Act (CARES Act)". The law authorizes the Federal Reserve System to establish a loan program to support small and mid-sized businesses that were in good financial standing before the crisis.

The program offers 4-year loans to companies employing up to 10,000 workers or with revenues of less than \$2.5 billion. Principal and interest payments will be deferred for one year.

Eligible banks may originate new Main Street loans or use Main Street loans to increase the size of existing loans to businesses. Banks will retain a 5 percent share, selling the remaining 95 percent to the Main Street facility, which will purchase up to \$600 billion of loans.

Firms seeking Main Street loans must commit to make reasonable efforts to maintain payroll and retain workers. Borrowers must also follow compensation, stock repurchase, and dividend restrictions that apply to direct loan programs under the CARES Act. Firms that have taken advantage of the PPP may also take out Main Street loans.

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The Federal Reserve and the Treasury recognize that businesses vary widely in their financing needs, particularly at this time, and, as the program is being finalized, will continue to seek input from lenders, borrowers, and other stakeholders to make sure the program supports the economy as effectively and efficiently as possible while also safeguarding taxpayer funds. Comments may be sent to the [feedback form](#) until April 16.

- Main Street New Loan Facility (MSNLF): [Term Sheet \(April 9, 2020\) \(PDF\)](#)
- Main Street Expanded Loan Facility (MSELF): [Term Sheet \(April 9, 2020\) \(PDF\)](#)

Public Assistance for Governmental and Non-Profit Entities

Parishes Seeking Federal And State Assistance

- To qualify for a federal reimbursement from the declaration or assistance from the State, a Parish must their request through their Parish OEP and the system. Additional information on WebEOC is at <http://gohsep.la.gov/RESPOND/REQUEST-RESOURCES/WEB-EOC> and the PPDA process is available starting on Page 127 of GOHSEP's *Louisiana Elected Officials Emergency Management Manual* available at http://gohsep.la.gov/Portals/0/Documents/Elected_Officials_Manual_2015.pdf
- If a Parish is having trouble reaching their Regional Coordinator or SAL may contact Allison Hadley with GOHSEP at (225) 339-3798, (225) 718-1815, or allison.hadley@la.gov
- Public Assistance provides a reimbursement from FEMA of 75% of the cost for debris removal, emergency protective measures, and the repair, replacement, or restoration of disaster-damaged, publicly owned facilities and the facilities of certain Private Non-Profit (PNP) organizations. The PA Program also encourages protection of these damaged facilities from future events by providing assistance for hazard mitigation measures during the recovery process.
- **Parish and Local Officials should work closely with their Parish Office of Emergency Preparedness and GOHSEP on all aspects of disaster response and recovery. Failure to strictly follow and document the requirements for Public Assistance could prevent the Parish or municipality from being eligible for PA from FEMA.**
- As of April 7, 2020, the State has spent over \$599 million on the disaster. The threshold for 90/10 federal/state split for Louisiana is \$662 million. Louisiana will likely reach this threshold before April 16.
- GOHSEP has all of their publications to assist Public Assistance applicants available at <http://gohsep.la.gov/RESOURCES/OVERVIEW/PUBLICATIONS>. The Regional Coordinator or State Applicant Liaison (SAL) at GOHSEP can answer question and help with submissions.



Helpful Information and Resources

Coping with Disaster and Mental Health Issues

Keeping Calm through COVID Hotline connects individuals to trained, compassionate counselors who can offer support and who can direct individuals to mental health and substance abuse counseling services. Trained counselors are available 24/7. All calls are confidential. Call 1-866-310-7977 24/7

The Substance Abuse and Mental Health Services Administration (SAMHSA) offers a Disaster Distress Helpline. You can call 1-800-985-5990 or text **TalkWithUs to 66746**.

The Crisis Counseling being offered through FEMA Individual Assistance is run by the Louisiana Department of Health's Louisiana Spirit at 1-866-310-7977.

FEMA offers advice on coping with a disaster at <http://www.fema.gov/coping-disaster>.

Additional individuals coping with substance abuse or mental health issues in a disaster can find resource at <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4506>

Louisiana Department of Education

The Louisiana Department of Education has a website devoted to the impact of the coronavirus on schools at <https://www.louisianabelieves.com/resources/covid-19>.

Louisiana Office of Motor Vehicles

They are encouraging residents to check office closures and service limitations before visiting offices at <https://offices.omv.la.gov/>.

Louisiana Department of Corrections

Information on the impact of the virus on the prisons, paroles, and pardons is available at <https://doc.louisiana.gov/2019-novel-coronavirus-information/>.

Louisiana Department of Transportation & Development

They are updating their news section with the status of department services and tips on ways to help prevent the spread of COVID-19. <http://wwwsp.dotd.la.gov/Pages/default.aspx>.

Louisiana Department of Environmental Quality

Information on the virus and its impacts on the operations of DEQ is available at <https://www.deq.louisiana.gov/news/category/top-stories>.

Taxes

Federal Income Taxes

The Treasury Department and the Internal Revenue Service are providing special payment relief to individuals and businesses in response to the COVID-19 Outbreak.

Tax Filing and Payment Deadlines Are Extended from April 15, 2020 to July 15, 2020. (See Details)

The IRS urges taxpayers who are owed a refund to file as quickly as possible.

The 2019 income tax filing and payment deadlines for all taxpayers who file and pay their Federal income taxes on April 15, 2020, are automatically extended until July 15, 2020. This relief applies to all individual returns, trusts, and corporations. This relief is automatic, taxpayers do not need to file any additional forms or call the IRS to qualify.

This relief also includes estimated tax payments for tax year 2020 that are due on April 15, 2020.

Penalties and interest will begin to accrue on any remaining unpaid balances as of July 16, 2020. You will automatically avoid interest and penalties on the taxes paid by July 15.

Individual taxpayers who need additional time to file beyond the July 15 deadline can request a filing extension by filing [Form 4868](#) through their tax professional, tax software or using the Free File link on [IRS.gov](https://www.irs.gov). Businesses who need additional time must file [Form 7004](#).

The IRS has established a special [Coronavirus Tax Relief](#) page on our website. It is focused on steps to help taxpayers, businesses and others affected by the coronavirus. The page will be updated as new information is available.

Additional information on the payment extension is available at <https://www.irs.gov/newsroom/payment-deadline-extended-to-july-15-2020>. For those with additional questions, they may visit www.irs.gov or call the following:

Individuals
800-829-1040
7 a.m. to 7 p.m. local time

Businesses
800-829-4933
7 a.m. to 7 p.m. local time

Non-profit taxes
877-829-5500
8 a.m. to 5 p.m. local time

State Income Taxes

On March 23, 2020, the Louisiana Department of Revenue announced that the state was extending the filing deadlines for state taxes to July 15, 2020. The extension applies to individual, corporation, fiduciary and partnership income tax returns and payments.

Income Tax Type	Tax Return	Due Date	Extended Due Date
Partnership	IT-565 - 2019 Partnership Return of Income R-6922 - 2019 Composite Partnership Tax Return	April 15, 2020 May 15, 2020	July 15, 2020
Individual	IT-540 - 2019 LA Resident Income Tax Return IT-540B - 2019 LA Nonresident and Part-Year Resident Income Tax Return R-1035 - LA Consumer Use Tax Return	May 15, 2020	July 15, 2020
Fiduciary	IT-541 - 2019 Fiduciary Income Tax Return	May 15, 2020	July 15, 2020
Corporation	CIFT-620 - 2019 Corporation Income and 2020 Franchise Tax	May 15, 2020	July 15, 2020

Due to a statewide stay-at-home order issued by Gov. John Bel Edwards, LDR has suspended in-person customer service to help slow the spread of COVID-19. During this public health emergency, LDR recommends all taxpayers take advantage of the [online customer service options](#) available on the department's website, including Louisiana File Online, the state's free tax filing portal for individual taxpayers.

For more information, read [Revenue Information Bulletin 20-009: Income and Franchise Tax Returns and Other Matters Related to COVID-19.](#)

Individuals

Taxpayers can file their state individual income tax returns, make payments and check their refund status through Louisiana File Online, the state's free web portal for individual filers, at www.revenue.louisiana.gov/fileonline.

Taxpayers who have questions and cannot get through on the phone can submit email inquiries through the Contact page of the LDR website.

Businesses

Businesses can pay all state business taxes and file returns for state sales, tobacco, withholding and several other state tax types, request corporate income filing extensions and apply for payment plans through the Louisiana Taxpayer Access Point (LaTAP) at www.revenue.louisiana.gov/LaTAP.

Businesses can also submit state, parish and municipal sales tax returns and payments through the Parish E-File portal at www.revenue.louisiana.gov/parishe-file.

Tax Practitioners

Tax professionals can submit email inquiries through the Contact page of the LDR website on a variety of topics including corporate, individual and sales taxes.

State Unemployment Taxes

On March 24, 2020, the Louisiana Workforce Commission (LWC) announced today that the deadline for first quarter 2020 wage and tax reports will be deferred to June 30, 2020.

The LWC previously announced that it was granting Louisiana employers a temporary deferral from paying their first quarter 2020 unemployment taxes until June 30. The latest deferral now makes both the wage and tax reports and the 1Q 2020 unemployment tax payment due at the same time, rather than having an earlier deadline for wage and tax report submissions.

Report Fraud

- FEMA Fraud Line – (866) 720-5721
- Louisiana Legislative Auditor
Phone: 1-844-503-7283
Online: <https://www.lla.la.gov/report-fraud/index.shtml>

Legal Assistance

- **Disaster Legal Services (DLS) – Only Available if FEMA IA is Available**
This program provides free legal help to low-income disaster survivors who aren't able to get adequate legal services to help with problems after a disaster. FEMA provides this service through an agreement with the Young Lawyers Division of the American Bar Association. Their help includes counseling and advice, referral to relevant legal services, and legal representation in cases that don't generate a fee. Cases that may have a fee are turned over to the local lawyer referral service.

DLS can help with things like:

- Insurance claims for medical bills, loss of property, loss of life.
- New wills, powers of attorney, and other legal papers lost during the disaster.
- Home-repair contracts and contractors.
- Problems with landlords.

You can be referred to DLS by calling:

- 1-800-621-FEMA (3362)
- TTY 1-800-462-7585
- 711 and VRS 1-800-621-3362

- **Paid Legal Services**

Louisiana Bar Association and its local chapters offer Lawyer Referral Services.

Baton Rouge Area: (225) 344-9926

Lafayette Area: www.lafayettebar.org

Lake Charles Area: (337)436-2914

New Orleans Area: (504) 561-8828

- **Free (Pro Bono) Legal Services**

Alexandria

Central Louisiana Pro Bono Project, Inc.

3600 Jackson Street

Ste. 126

Alexandria, LA 71301

Phone: (318) 449-9778

Fax: 318-449-5515

Legal Services of Central Louisiana

628 Murray Street

Alexandria, LA 71301

Phone: (318) 443-7281

Phone: (800) 256-4343

Web: <http://www.la-law.org>

Baton Rouge

Baton Rouge Bar Foundation Pro Bono Project
544 Main Street
Baton Rouge, LA 70801
Phone: 225-344-4803
Fax: 225-344-4805
Web: <http://www.brba.org>

Louisiana Coalition Against Domestic
Violence
P.O. Box 77308
Baton Rouge, LA 70879
Phone: (225) 752-1296
Fax: (225) 751-8927
Web: <http://www.lcadv.org>

Baton Rouge

Southeast Louisiana Legal Services
715 St. Ferdinand St.
Baton Rouge, LA 70802
Toll Free: (855) 512-3980
Local: (225) 448-0080
Fax: (225) 383-1197
Intake Line: (225) 448-0331
Web: <http://www.slls.org>

Covington

Southeast Louisiana Legal Services
423 North Florida Blvd.
Covington, LA 70433
Phone: (985) 893-0076
Phone: (800) 891-0076
Web: <http://www.slls.org>

Franklin

Acadiana Legal Service Corporation
P. O. Box 4823
Franklin, LA 70502
Phone: (337) 237-4320
Phone: (800) 256-1175
Web: <http://www.la-law.org>

Hammond

Southeast Louisiana Legal Services
1200 Derek Drive, Suite 100
Hammond, LA 70404
Phone: (985) 345-2130
Phone: (800) 349-0886
Web: <http://www.slls.org>

Lafayette

Acadiana Legal Services Corporation
1020 Surrey Street
Lafayette, LA 70501
Phone: 337-237-4320
Phone: (800) 256-1175
Web: <http://www.la-law.org>

Lafayette Volunteer Lawyers

2607 Johnston Street
Lafayette, LA 70503
Phone: (337) 237-4700
Fax: (333) 237-0970
Web: <http://www.lafayettebar.org/Lafayette-Volunteer-Lawyers.html>

Lake Charles

Southwest Louisiana Law Center
1011 Lakeshore Drive Magnolia Bldg., Suite
402
Lake Charles, LA 70601
Phone: (337) 436-3308
Phone: (800) 256-1955
\$50 consultation fee and attorney discusses
financials with the client

Miscellaneous

U.S. Postal Service (USPS) Change of Address

There are two ways you can change your address:

1. Visit the Official USPS Change of Address page.

You must:

- Confirm your identity with a valid credit or debit card. A small charge will be added to your account.
- Have a valid email address.

2. Fill out and submit PS Form 3575, available at any U.S. Post Office.

You may then:

- Take or mail the form to any U.S. Post Office.
- Give it to any Postal Mail Carrier.

Contracting Opportunities

Contractors should contact the applicable Federal, State, Parish, or Local Government as well as the applicable Non-Profit in need of the goods or services they are offering. Federal and State Contracting and Public Bidding laws may apply. Red Cross has a Supplier Management webpage on contracting with the at <http://www.redcross.org/contact-us/becoming-a-supplier-or-vendor>

Federal Contracts (General)

Anyone interested in open federal government contract opportunities should go to <http://www.fedbizopps.gov>. You must already be registered in the Central Contractor Registry (CCR) at www.ccr.gov. After completing the required elements, go to the Disaster Response page (see “Optional Information” on the left had side of the page).

CCR Customer Service Contact Information

Phone: 1-888-227-2423

Email: ccr@bpn.gov

Hours of Operation are 9 - 5 (EST) Monday - Friday. Voice mail messages will be taken if all lines are busy and all calls will be returned.

Federal Disaster contracts are primarily coordinated by the SBA and handled by procurement employees from various federal agencies based on availability. They primarily use previously identified contractors with proven records with government contracts. Depending on the needs of the federal government, work may go out to competition. See https://www.sba.gov/sites/default/files/disaster_contracting.pdf

FEMA’s general contracting site is at <http://femacontracts.com/>. All vendors interested in doing business with FEMA should send an e-mail to FEMA-Industry@dhs.gov.

Companies seeking to Import or Manufacture Medical Products to Aid the U.S. Response to COVID-19

If a constituent company would like to import or produce medical products to help with the COVID-19 response, please send these inquiries to FEMA at covidsupplies@fema.dhs.gov. Please include as many details as possible about the request (e.g., manufacturer name, address, product, and model number) and contact information for the company, either an agent in the U.S. or the company itself.

If companies have medical supplies or equipment to donate, please email FEMA's National Business Emergency Operations Center at nbeoc@fema.dhs.gov. For additional information, see <https://www.fema.gov/coronavirus/how-to-help>.

Vaccines and other biological product candidates

Biological product sponsors, including vaccine developers, wishing to develop vaccines can email industry.biologics@fda.hhs.gov or call 1-800-835-4709 for further information.

Therapeutics and other drug product candidates

Sponsors wishing to develop therapeutics are encouraged to submit information and questions via the Pre-IND Consultation program. See <https://www.fda.gov/emergency-preparedness-and-response/mcm-issues/covid-19-therapeutics-general-information-interested-stakeholders> or call 301-796-1500 for additional information on this program.

Clinical Trials

Sponsors who have questions regarding the conduct of clinical trials impacted by COVID-19 should contact clinicaltrialconduct-COVID19@fda.hhs.gov

State Disaster Contracts

GOHSEP has a list of its contracting opportunities listed at <http://gohsep.la.gov/RESOURCES/EMERGENCY-EVENT-PROCUREMENT>

Due to poor modeling projections, the state ordered over 13,000 ventilators and has now begun cancelling orders for low and mid-level ventilators.

Personal Protective Equipment (PPE) and Medical Supplies

President Donald Trump has invoked the Defense Production Act to get needed medical supplies on the front lines of the coronavirus outbreak and the private sector mobilized against it. His administration is also leveraging the ability to buy American during government contracting and procurement to increase the demand and supply of PPE and medical supplies. In the U.S., manufacturers of various industrial masks and other producers are retooling their operations to begin the production of health care mask. In addition, China has reopened many of their PPE and medical supply plants and lifted their current ban on their exports. It is expected that when all of this is online, the shortages will be mostly eliminated. In addition, most mining and industrial masks meet standards just below those of hospital masks and would be suitable for most people.

Drug Shortages

If a healthcare provider has questions or concerns about a drug shortage, related or unrelated to COVID-19, they should contact the Center for Drug Evaluation and Research (CDER), Division of Drug Information (DDI) at 855-543-3784, 301-796-3400, or druginfo@fda.hhs.gov. Also, FDA's [Drug Shortage web page](#) has information related to current shortages.

Private Medical Professionals

The Louisiana Department of Health and GOHSEP have provided the following updated guidance for requesting PPE and medical supplies. This supplements previous directions to contact the Parish EOP (Emergency Operations Center) or use the app, ReadyOps and these avenues should be stopped immediately. This guidance is for NON-government entities.

1. To the extent possible, please continue to use the vendor/supply chain you would normally to request such supplies.
2. We are keeping a list of unique providers (as they become made known to us) listed below. You may be able to receive supplies more quickly by purchasing from them directly.
3. You can call the State Supply Hotline at 225-325-5900 to be put on our list as supplies become available. This phone line is available seven days a week from 8:00 a.m. to 5:00 p.m. CST.

Additionally, this is not a guarantee that you will receive PPE – LDH is prioritizing supplies that go out based on need. You may receive some of your request in an effort to assist as best we can. We understand there are shortages of supplies everywhere across the state and the U.S., so please be patient as we look to distribute our limited resources the best way we can.

As a last resort, they call the FDA's toll-free line at 1-888-463-6332 (1-888-INFO-FDA), then choose option (*). The line is available 24 hours a day to help address difficulties obtaining supplies.

24/7 Hotline for Diagnostics

If a developer, lab, manufacturer or health care provider has questions about testing or is experiencing spot shortages of testing, personal protective equipment, or other supplies, they should call our toll-free line at 1-888-463-6332 (1-888-INFO-FDA), then choose option (*). The line is available 24 hours a day to help address difficulties obtaining supplies for collecting patient samples for COVID-19 testing, including swabs, media needed for transport, and conservation of the samples – among other things. Please note, however, that FDA does not control the production volume or distribution of medical devices.

Louisiana Department of Health Identified Suppliers

The following companies have been identified as PPE suppliers:

Joe Wilson, Independent vendor
Email: joe@marsbio.vc
Phone 615-218-2489
Works with supplier: Pipeline Medical Supplies
Available PPE: N95, SWABS, misc.
K & J Supplies
Craig Fowler
3314 W. Admiral Doyle Drive
New Iberia, LA 70560
Phone 337-519-7723
Phone 337-364-4663
Available PPE: gowns, must provide specs at time of order placement.

Lewis McMillan
Director, Government Sales (state and local)
Thomas Scientific, LLC
Phone: 484-280-8133
Email: lewis.mcmillan@thomassci.com
Available PPE: Viral testing medium

Louisiana Board of Drug and Device Distributors
12091 Bricksome Avenue
Suite B
Baton Rouge, LA 70816
Phone 225-295-8567
Phone 225-678-0218
www.drugboard.la.gov
Available PPE: N95 mask

Grainger
Grainger.com
Phone 225-315-0899
Available PPE: gloves, gowns, mask, suits

Equitas Life Technologies
Rick Mladek
Email: rmladek@equitaslifetech.com
Phone 330-297-8938
Available PPE: N95

Larry Jackson
Checkmate Systems, LLC
201 St Charles Avenue
Suite 2500
New Orleans, LA 70170
Phone 504-259-0438
Available PPE: N95 mask, gloves, gowns, hand sanitizer

American Bio Medica
Phone 518-758-8158
Phone 800-227-1243
Available PPE: Covid 19 test on pre-order

3M
www.3m.com
Available PPE: gloves, gowns, N95, suits, mask

Town and Country Nursing Home
Phone 318-377-5148, ext. 511
Available PPE: 9 extra covidian brand puritan bennett 540 ventilators

Zeem Consulting
Zac Jiwa
Phone 512-222-7922
Email: zac@zeemconsulting.com
Available PPE: N95 mask

ProSource Specialties
Laura Velador
P.O. Box 271463
Flower Mound, TX 75027
Phone 877-222-1870
Website: psimprint.com
Email: laura@prosourcespecialties.com
Available PPE: N95 mask, other mask, hand sanitizer, gloves

(continued)
Ballard Hospitality
Scott Ballard
180 New Camellia Blvd
Suite 100
Covington, LA 70433
Phone 985-792-5776, ext. 113
Website: www.ballardbrands.com
Available PPE: 3M N95 mask, Covid 19 testing kits

White House Identified Swab Providers

Copan Diagnostics
26055 Jefferson Avenue Murrieta, CA
92562
800-216-4016

Becton, Dickinson and Company
1 Becton Drive
Franklin Lakes, NJ 07417-1880
Phone: 201.847.6800

Thermo Fisher Scientific
168 Third Avenue | Waltham, MA
02451
781-622-1000
800-678-5599

Princeton BioMeditech Corporation
P.O. Box 7139, Princeton, New Jersey 08543-7139 U.S.A.
Tel: (732) 274-1000
4242 U.S. Route 1, Monmouth Junction, New Jersey 08852-1905 U.S.A.
Fax: (732) 274-1010
Internet E-mail: info@pbmc.com
World Wide Web:
<https://protect2.fireeye.com/url?k=8ce4f646-d0b0ef3a-8ce4c779-0cc47adc5fa2-6d424e887a2fb0e6&u=http://www.pbmc.com/>

Government Medical Professionals

Government owned or affiliated medical facilities should go through their agency or the Parish Office of Emergency and Preparedness (OEP) to enter their requests in the WebEOC system used by the Governor's Office for Homeland Security and Emergency Preparedness

(GOHSEP) to track requests and manage FEMA Public Assistance funding. A current list of OEPs is available at <https://gohsep.la.gov/ABOUT/PARISHPA>.

Animal Drugs and Animal Food Issues

If a constituent has questions or concerns related to COVID-19 and its impact on products regulated by FDA's Center for Veterinary Medicine, they may contact AskCVM@fda.hhs.gov, and their inquiry will be routed to the appropriate subject matter expert for response. A [list of known animal drug shortages](#) is kept by FDA's Center for Veterinary Medicine.

FDA Inspections

If a State agency has questions regarding the postponement of inspections under an agreement or contract with the FDA, they should contact OPFeedback@fda.hhs.gov or reach out to their specific project manager. In the meantime, the FDA encourage states currently under contract to please submit their invoices to ensure payment for work completed.

Governor's Stay Home Order

On March 22, 2020, the Governor issued a "Stay Home" order that became effective 5 p.m. on March 23, 2020. The order directs all Louisiana residents to shelter at home and limit movements outside of their homes beyond essential needs. The governor's official order can be found on his online at <https://gov.louisiana.gov/assets/Proclamations/2020/JBE-33-2020.pdf>.

On April 2, 2020, the Governor renewed the order until on April 30, 2020. The order was continued until May 15. See below questions and answers for more information.

On May 11, 2020, the Governor announced that the State will start Stage 1 reopening on May 15. Information on reopening is available at <https://www.whitehouse.gov/openingamerica/>.

On June 1, 2020, the Governor announced that the State will start Stage 2 reopening on June 6.

Businesses seeking guidance on reopening may sign up for emails at <https://opensafely.la.gov/>.

Starting June 6, the following conditions apply:

Businesses that will be able to open at 50 percent occupancy include:

- Restaurants, cafes and coffee shops
- Shopping malls (including food courts, following restaurant guidance)
- Gyms and fitness centers
- Barber and beauty shops and nail salons
- Movie theaters
- Racetracks (not open to spectators)
- Museums (including children's museums), zoos, aquariums (no tactile exhibits)
- Bars and breweries with LDH food permits
- Massage establishments, spas, and tattoo establishments (under strict guidance from LDH), esthetician services (under strict guidance from the Cosmetology Board)
- Pool halls, bowling alleys and skating rinks (children must be accompanied by an adult)
- Event Centers and wedding venues
- Outdoor playgrounds and play centers (children must be accompanied by an adult)

Casinos and video poker establishments may open at 50 percent occupancy, but limited to 75 percent of their gaming positions, with spacing to allow for social distancing and with enhanced sanitation. Plans must be submitted to the Gaming Control Board which will issue guidance to these facilities.

Bars and breweries that do not have LDH food permits will be able to open with strict social distancing requirements and patrons seated at 25 percent occupancy.

Arcades and trampoline parks may open under approved plans by the State Fire Marshal, with minors accompanied by parents.

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Summer camps were allowed to open with restrictions in Phase One, and additional guidance will be issued. Sleep-away camps are not allowed in Phase Two.

The following businesses remain closed: carnivals, amusement parks, water parks, fairs, contact sports, children's indoor play centers, theme parks, concert and music halls, and other similar businesses. Live entertainment is not permitted inside any building or indoor function.