

## RCAW Covid Presentation Links:

**Slide 5** New FFCRA Emergency Paid Sick Leave Act - Benefits ☑ Different sick leave benefits for different situations  
☑IMPORTANT information at:  
<https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave>

**Slide 15** Credits - Negate Employer Costs 4/5 Examples of – Federal Paid Sick Leave Benefit – Federal Emergency Paid Family & Medical leave Benefit – Federal Employer Tax Credit This is complex stuff  
<https://www.youtube.com/watch?v=kTOPn8EQRIc>

New <https://www.irs.gov/newsroom/treasury-irs-and-labor-announce-plan-to-implement-coronavirus-related-paid-leave-for-workers-and-tax-credits-for-small-and-midsize-businesses-to-swiftly-recover-the-cost-of-providing-coronavirus>

**Page 16** Negate Employer Costs 4/5 IRS Guidelines for Employee Retention Tax Credits ☑ One is called the Employee Retention Credit for employers who: – Available to Employers of any size if they are fully or partially suspended by government order or have gross receipts below 50% of the comparable quarter in 2019. – Credit is 50% of wages paid up to \$10,000 in total between March 12 to December 31 of 2020. ☑ Employers with less than 100 employees on average in 2019 are eligible regardless of whether their employees worked or not. ☑  
<https://www.irs.gov/newsroom/irs-employee-retention-credit-available-for-many-businesses-financially-impacted-by-covid-19>

**Page 17** Resources for FFCRA IRS Guidelines - Paid Sick/Family Leave Tax Credits Tax credit is related to Paid Sick & Paid Family Leave  
<https://www.irs.gov/newsroom/covid-19-related-tax-credits-for-required-paid-leave-provided-by-small-and-midsize-businesses-faqs>

**Page 18** Resources for FFCRA IRS Guidelines - Paid Sick/Family Leave Summary of new paid leave laws  
<https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave>  
Tax credit details at:  
[https://www.irs.gov/newsroom/covid-19-related-tax-credits-for-required-paid-leave-provided-by-small-and-midsize-businesses-faqs#how\\_to\\_cl](https://www.irs.gov/newsroom/covid-19-related-tax-credits-for-required-paid-leave-provided-by-small-and-midsize-businesses-faqs#how_to_cl)  
Frequently asked questions at:  
<https://www.dol.gov/agencies/whd/pandemic/ffcra-questions>



**Page 19** Resources for FFCRA IRS Guidelines - Paid Sick/Family Leave Tax Credits Employers are entitled to fully refundable tax credits to cover the cost of these leaves. IRS guidance and FAQs on claiming this tax credit were released on the Internet on March 31:  
[https://www.irs.gov/newsroom/covid-19-related-tax-credits-for-required-paid-leave-provided-by-small-and-midsize-businesses-faqs#how\\_to\\_cl](https://www.irs.gov/newsroom/covid-19-related-tax-credits-for-required-paid-leave-provided-by-small-and-midsize-businesses-faqs#how_to_cl)

**Page 20** Resources for FFCRA Poster Requirements Poster at:  
[https://www.dol.gov/sites/dolgov/files/WHd/posters/FFCRA\\_Poster\\_WH1422\\_Non-Federal.pdf](https://www.dol.gov/sites/dolgov/files/WHd/posters/FFCRA_Poster_WH1422_Non-Federal.pdf)  
Poster Information and FAQ at:  
<https://www.dol.gov/agencies/whd/pandemic/ffcra-poster-questions>  
U.S Dept. of Labor FFCRA Webinar  
<https://dolwhd.cosocloud.com/pawkgwfawza0/?proto=true>

**Page 24** Governor Inslee – Non-Essential Businesses ☑March 23: Governor issues definition of essential business.  
<https://www.governor.wa.gov/sites/default/files/WA%20Essential%20Critical%20Infrastructure%20Workers%20%28Final%29.pdf>

**Slide 32** WA State Non-Essential Business Great Deal of pressure on Governor Inslee to relax residential construction closure What YOU can do: Comments to Governor about family hardships due to residential construction closure: and or  
<https://app.smartsheet.com/b/form/d4c155fa930f4b848f95774d610c9708>  
<https://app.smartsheet.com/b/form/09349a1c56844b539fea1c2cabd16d56>

**Slide 36** PPP Paycheck Protection Program 36 ☑ Covid PPP Loan Forgiveness: This “loan” will not have to be paid back if the employer continues to pay its workers, the workers’ benefits, the business’s mortgage interest obligations/rent, and utilities, and other allowed expenses, the amount of the loan used to pay those expenses will not have to be paid back provided the business does not reduce the number of employees or the employees pay by more than 25% as compared to the business’s payroll March 2019 – June 2019. ☑ SBA PPP Loan Interim Final Rule at: [www.ibaw.net/pppinterimrules.pdf](http://www.ibaw.net/pppinterimrules.pdf)

**Page 37** PPP Paycheck Protection Program Funds not used for payroll and other allowed costs will be charged 4 percent interest.  Getting This Funding Small businesses will apply for these loans at any of the 800 current SBA approved lenders and the loans will be funded as quickly as 36 hours depending on the documentation provide by the small business seeking the loan.  First Complete an application:  
<https://home.treasury.gov/system/files/136/Paycheck-Protection-Program-Application-3-30-2020-v3.pdf>

**Page 53** Economic Injury Disaster Loan EIDL 53 Where to apply  
<https://disasterloan.sba.gov/ela/>

**Page 54** Economic Injury Disaster Loan EIDL 54 Click on Apply Online  
<https://covid19relief.sba.gov/#/>