

GREATER NORTHWEST AREA EMPLOYMENT RESOURCES FOR COVID-19

We hope you find this information useful and informative. Please note this document includes general information on recent legislation subject to change in law as well as interpretation. GNW Area staff do not provide professional financial or legal advice. You should contact a lawyer, CPA or other qualified professional for advice.

❖ **FAMILIES FIRST CORONAVIRUS RESPONSE ACT (“FFCRA”)-** Effective April 1 – December 31, 2020

All employees (including church employees) are eligible for two weeks of paid sick time for specified reasons related to COVID-19. (See EPSL details below). *Employees employed for at least 30 days* are eligible for up to an additional 10 weeks of paid family leave to care for a child under certain circumstances related to COVID-19 (See EFMLA details below)

- The paid sick leave is in addition to accrued paid time off, and employers will be reimbursed for this sick paid sick and leave through quarterly payroll tax credits
 - The Department of Labor (“DOL”) will observe a *temporary period of non-enforcement of the FFCRA until April 17*
 - Employers with 50 or less employees may be exempt from the paid sick leave and Expanded FMLA for school and/or daycare closures. Further guidance will be issued in April
- **EMERGENCY PAID SICK LEAVE (“EPSL”)**
 - Up to two weeks paid sick leave (not to exceed 80 hours) if unable to work due to:
 - Quarantine (not shelter-in-place), experiencing COVID-19 symptoms and seeking medical diagnosis at full pay rate (not to exceed \$511 per day/\$5,111 over 2-week period); or
 - Care for an individual subject to above or to care for a child under 18 whose school or daycare is closed at 2/3 of pay rate (not to exceed \$200 per day/\$2,000 over 2-week period)
 - **EXPANDED FAMILY MEDICAL LEAVE ACT (“EFMLA”)**
 - Up to an additional ten weeks paid at 2/3 of pay rate (not to exceed \$200 per day/\$12,000 over 12 weeks total with EPSL and EFMLA combined) if an employee is unable to work due to closure of a child’s school or childcare provider is closed or unavailable for reasons related to COVID-19

FFCRA RESOURCES

- [REQUIRED NOTICE FOR POSTING](#)
 - post in breakroom and email or mail to employees by April 17
 - [Notice FAQ for Employers](#)
- [EMPLOYER PAID LEAVE REQUIREMENTS](#)
- [DOL FAQ for EMPLOYERS](#)
- [GREATER NORTHWEST FFCRA Q&A](#)- Communications for Churches

- [FFCRA FLOW CHART](#)

- ❖ **CORONAVIRUS AID, RELIEF, AND ECONOMIC SECURITY ACT (“CARES”)**

Provides financial assistance to businesses and non-profits, including churches. Included are incentives to maintain current payroll. *It is recommended that you check with your current bank for availability of the PPP loan ASAP.*

- **PAYCHECK PROTECTION PROGRAM LOAN (“PPP”)**

- Provides Small Business Administration (SBA) loans funded through local banks and authorized lenders to support ongoing operations available through June 30, 2020
 - Up to 2.5 x average monthly payroll cost not to exceed 10 million dollars
 - Formula based on how long the organization has been operational
- Loan requirements are minimal. Will need to provide payroll records and 501(3)c IRS inclusion letter from GCFA. [Instructions for requesting the 501\(3\)c IRS letter](#)
- Loans may be forgiven and become grants if employer doesn’t reduce workforce and the money is used for payroll
 - Salary with housing allowance (annual salary up to \$100,000), employer share of pension and health premiums, employer share of state and local taxes, utilities, rent and/or mortgage payments
 - May include payments to independent contractors (1099s)
- The loan forgiveness period is 8 weeks from date of loan
- Reduction in payroll through reduced pay (more than 25%) or furloughs will reduce the amount to be forgiven. Rehiring by June 30, 2020 can mitigate or eliminate reduction of loan forgiveness
- There is no loan forgiveness on paid sick and expanded FMLA since this is reimbursable through FFCRA
- Consider opening a separate account for the loan proceeds received and pay items eligible for forgiveness through that bank account

- **TAX PROVISIONS -Employers with less than 100 employees**

- *Provides a refundable tax credit*
 - Tax credit on all wages paid to employees during the COVID-19 crisis up to 50% of the first \$10,000 of compensation, including health benefits paid, to an eligible employee from March 13, 2020 – December 31, 2020
 - Ineligible for this tax credit if a PPP loan is secured
- *Delay of employer share of social security tax payments*
 - Deferred employer share of social security tax (6.2%) through December 31, 2020 may be paid over the following two years, with half of the amount required to be paid by December 31, 2021 and the other half by December 31, 2022
 - Ineligible for this deferral if PPP loan is secured

- **EXPANDED UNEMPLOYMENT INSURANCE**

- Temporary “Pandemic Unemployment Assistance” program without a one week waiting period
- \$600 per week in addition to any state benefits for UI recipient up to 4 months (up to 13 weeks of benefits)
- Application is through the state unemployment insurance agency

- Provides federal funding to non-profits that follow the reimbursement method for participation in unemployment insurance
 - Reimbursement up to 50% of the reimbursed unemployment benefits paid through the end of 2020
- All clergy and church workers temporarily eligible for unemployment benefits through CARES due to reasons relating to COVID-19, but state determines eligibility for state benefits
- **CHARITABLE DONATIONS**
 - Provides \$300 deduction for donations to charitable organizations regardless of taxpayer itemization for 2020
 - Suspends recent limitations on charitable donations for 2020
 - Individual cash donations subject to limit of 100% of AGI, not the 60% that normally applies
 - Cash contributions by corporations subject to a limit changes from 10% to 25% of pre-tax income
 - Excess contributions to the limits may be carried over

❖ **FURLOUGH/REDUCED SCHEDULE**

An employer may want to consider this option so that a majority of employees share some hardship as opposed to a few employees losing their jobs completely

- Furlough is temporary; the employee is on an unpaid leave or reduced schedule (paid) and expected to return to work. A lay off is usually not temporary; the job is eliminated, and the employee is not expected to return to work.
 - May be eligible for unemployment benefits
 - Wage and benefit considerations -see <https://www.dol.gov/agencies/whd/flsa/pandemic>
 - [Sample furlough letter](#)

❖ **UNEMPLOYMENT INSURANCE**

Furloughed, laid off and employees on a reduced schedule can apply for unemployment insurance

- Under the CARES Act, all employees, including clergy and church workers, may be temporarily eligible for benefits through December 31, 2020
 - Federal benefit of \$600 per week in addition to state benefits over a 4-month period (13 weeks)
 - Eligibility for state benefit will depend on individual state policies. Clergy and church workers are eligible in Oregon
- Expanded benefit administrated through the state agencies below
 - ALASKA- <https://labor.alaska.gov/COVID-19.htm>
 - IDAHO - <https://www.labor.idaho.gov/dnn>
 - OREGON- https://govstatus.egov.com/ORUnemployment_COVID19
 - WASHINGTON- <https://esd.wa.gov/unemployment>

❖ **BENEFITS**

- HealthFlex participants can logon to
 - [WebMD](#) for information on health benefits. Call 1-800-851-2201

- [MDLive](#) for non-emergency consultations with Board-certified physicians by phone and secure video. Call 1-888-750-4991
- [Wespath Retirement](#) call 1-800-851-2201 for information on Wespath pension and UMPIP retirement (loans and hardship withdrawals may be available). We are awaiting communication from Wespath on any provisions resulting from CARES.

❖ **WELLBEING**

- [EMPLOYEE ASSISTANCE PLAN \(EAP\)](#) available to HealthFlex participants. Confidential counseling through Optum. Call 1-866-881-6800
 - Optum Public Crisis Line for family and friends call 1-866-342-6892
- [MINDFULNESS TECHNIQUES](#)
- WEBINARS
 - [Coping with Traumatic Events](#)
 - [Get the Best of Stress](#)

❖ **WEBSITES**

- CDC - <https://www.cdc.gov/>
- WHO- <https://www.who.int/>
- DEPARTMENT OF LABOR- <https://www.dol.gov/agencies/whd/pandemic>
- OSHA WORKPLACE GUIDANCE- <https://www.dol.gov/newsroom/releases/osha/osha20200309>
- WESPAT- <https://www.wespath.org/about-wespath/Coronavirus>
- GFCA- <https://www.gcfa.org/about-us/resources-during-covid-19/>
- ALASKA DEPARTMENT OF HEALTH & SOCIAL SERVICES- <http://dhss.alaska.gov/dph/Epi/id/Pages/COVID-19/default.aspx>
- ALASKA DEPARTMENT OF LABOR & WORKPLACE DEVELOPMENT - <https://labor.alaska.gov/COVID-19.htm>
- IDAHO DEPARTEMENT OF HEALTH & WELFARE - <https://healthandwelfare.idaho.gov/>
- IDAHO DEPARTMENT OF LABOR - <https://coronavirus.idaho.gov/>
- OREGON HEALTH AUTHORITY - <https://govstatus.egov.com/OR-OHA-COVID-19>
- STATE OF OREGON BUREAU OF LABOR AND INDUSTRIES (BOLI) <https://www.oregon.gov/boli/pages/coronavirus-and-workplace-laws.aspx>
- WASHINGTON STATE DEPARTMENT OF HEALTH - <https://www.doh.wa.gov/Emergencies/Coronavirus>
- WASHINGTON STATE DEPARTMENT OF LABOR & INDUSTRIES - <https://www.lni.wa.gov/>
- [TMF Resources for the COVID-19 Pandemic](#)
- [Horizons Coronavirus Resources](#)
- [Church Law and Tax Resources](#)

Please contact the following Conference area staff if you have questions:

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