The CARES Act

How Pandemic Relief Impacts Refugees

Tuesday, April 7th
3:30 PM Eastern

Webinar Co-Sponsors: REFUGEE COUNCIL USA, WE ARE ALL AMERICA, NPNA
Welcome & Introductions
FACILITATOR:

Stephanie Stephens

Campaign Manager,
We Are All America
Refugee Council USA is a diverse coalition promoting efforts to protect and welcome refugees, asylees, asylum-seekers, and other forcibly displaced populations.

We Are All America works to uphold and strengthen our nation’s commitment to welcome and protect those seeking freedom, safety and refuge in the United States. We organize people across religious and cultural differences to build inclusive communities where we all belong.

National Partnership for New Americans is a multiethnic, multiracial partnership representing the collective power and resources of the country’s 37 largest regional immigrant and refugee rights organizations in 31 states.
Our Continuing Demands

- Make all immigrants - regardless of status or date of entry - eligible for unemployment insurance provisions and direct cash payments
- Release all immigrants from detention
- Stop deporting & detaining asylum seekers
- Include $642 for the Office of Refugee Resettlement
- Extend visa eligibility for SIV recipients
Jen Smyers

Director of Policy and Advocacy, Immigration and Refugee Program
Church World Service
COVID impacts on refugee resettlement & asylum

- Moratorium on refugee resettlement through the end of April
- Asylum seekers (including unaccompanied children) being turned away, detained, deported
- Impacts of COVID-19 on refugees, asylees & other vulnerable groups
  - Family separation
  - Mental health
  - Unemployment / lack of income, especially for those who live paycheck to paycheck
  - School and childcare closure
  - Some continuing to work in healthcare, grocery, supply chain work and potentially putting themselves at risk
COVID legislation

3 bills have passed:
- The CARES (Coronavirus Aid, Relief, Economic Security) Act - March 27
- Families First Coronavirus Response Act - March 18
- Coronavirus Supplemental Making Emergency Appropriations - March 6

Another bill (“Stimulus 4”) is being worked on

Please find an analysis of COVID related legislation at http://bit.ly/COVIDLegislativeAnalysis - this continues to be updated as additional guidance becomes available so please share this link rather than downloading the document.

Questions can be sent to covid19@rcusa.org.
What’s in the CARES (Coronavirus Aid, Relief, and Economic Security Act) Act?
Seven components

- Individuals
- Small businesses, including non-profits
- Big corporations
- Hospitals and public health
- Federal safety net
- State and local governments
- Education
Relief for individuals
State Unemployment Insurance (UI)

- Each state has its own work history requirements to be eligible for UI: Department of Labor’s state-by-state guide.
- On top of your state's UI benefits (26 weeks in most states), now an additional 13 weeks of UI is immediately available to full-time, part-time, self-employed, and gig economy workers.
- Flexibility on work search requirements.
- States that waive the one-week waiting period will be reimbursed by the federal government for that week of benefits paid out to workers plus administrative expenses necessary for processing those payments.
- UI expansion is NOT considered income for purposes of Medicaid/CHIP eligibility.
- www.dol.gov/coronavirus/unemployment-insurance
Other Unemployment Programs

U.S. citizens, green card holders, refugees, asylees, and others with work authorization can apply - there is no minimum residency requirement:

● **Pandemic Emergency Unemployment Compensation:** Individuals receiving state UI who have exhausted or will exhaust their state UI without finding a new job may be eligible for 13 additional weeks of benefits.

● **Pandemic Unemployment Assistance:** Those **NOT** eligible for UI who were unemployed, unable to work, or partially unemployed as a result of COVID-19, or provided care for someone in their household directly affected by COVID-19 may be eligible for 39 weeks of their state’s average UI (about $190 per week).

● **Federal Pandemic Unemployment Compensation:** Individuals receiving UI, PUA, or PEUC can receive an additional $600 per week from March 27 - July 31. These payments are **NOT** income for purposes of eligibility for Medicaid or CHIP.

● **If you are eligible for state UI, or aren’t sure which programs you’re eligible for,** apply NOW. The process to receive PUA is currently being set up.
Already approved for UI Benefits

Do nothing except continue to certify weekly

Eligible for regular UI Benefits

Not traditionally eligible for UI Benefits**

Exhausted UI Benefits after 7/1/19

Apply for UI Benefits
Online: labor.ny.gov/signin
Phone: 1-888-209-8124

Not eligible

Eligible

Apply for Pandemic Unemployment Assistance (PUA)

Eligible

Automatically receive either UI or PUA benefits for 39 weeks
Plus an additional $600 per week available until 7/31/2020

13 weeks of additional benefits
(Additional $600 per week available until 7/31/2020)
Paid Sick Leave

Option 1

- Two weeks (up to 80 hours) of paid sick leave at employee's *regular rate of pay* (employers with fewer than 500 employees)
- Purposes for which paid sick time can be taken:
  - To obtain a medical diagnosis if one is experiencing COVID symptoms
  - To comply with a recommendation of isolation from a public health official or health care provider
  - This includes if you are subject to a stay-at-home or shelter-in-place order

Option 2

- Two weeks (up to 80 hours) of paid sick leave at *two-thirds the employee's regular rate of pay* (employers with fewer than 500 employees)
- Where the employee is unable to work:
  - (1) because of a bona fide need to care for a quarantined individual, or
  - (2) to care for a child (under 18 years of age) whose school or child care provider is closed or unavailable for reasons related to COVID-19, and/or
  - (3) If one is experiencing “any other substantially similar condition”
Paid Expanded Family & Medical Leave

In addition to paid sick leave options 1 or 2, you may be eligible for:

● Up to an additional 10 weeks of paid expanded family and medical leave at two-thirds the employee’s regular rate of pay

● Where an employee, who has been employed for at least 30 calendar days, is unable to work due to

● A bona fide need for leave to care for a child whose school or child care provider is closed or unavailable for reasons related to COVID-19

● Employees who were laid off by their employer since March 1st and have since been rehired are eligible

● Guidance from DOL is available [here](#).
WIC & SNAP

- $500 million for Women, Infants, and Children (WIC) for COVID-19-related job loss to provide nutritious foods to low-income pregnant women or mothers with young children
- Child and adult care centers can operate as feeding sites and waive all meal pattern requirements if COVID-19 disrupts the food supply
- Emergency Supplemental Nutrition Assistance Program (SNAP) for families whose children would have received meals if COVID-19 had not closed their schools
- Special waivers for emergency SNAP, removing all previous work and work-training requirements
- Department of Agriculture can issue nationwide school meal waivers, eliminating paperwork for states and increasing flexibility
Cash payments

- Direct payments of **up to** $1,200 for individuals, $2,400 for married couples, and $500 per child 16 & under.
- If you’ve filed your taxes using direct deposit, you will likely receive this in April - otherwise it may not be until August.

Am I eligible?

- Must have a social security number
- Must be a lawful permanent resident "green card" holder OR Meet the "IRS residency requirements (lived in the U.S. for at least 31 days during 2020 AND a total of 183 days during the last 3-years)
- Must have filed a 2018 or 2019 tax return OR submitted a social security benefit statement (file ASAP for 2019 or file in 2020 for a “credit” next year)
- Individuals making $75,000-$99,000 or married couples making $150,000-198,000 will receive less than that / phase out.
If you made under $75,000 (individual) or under $150,000 (married couple), you will automatically receive a check for up to $1,200 (individual) or $2,400 (married couple), plus $500 per child under 16 who has a social security number.

*Lived in the U.S. for at least 31 days during 2020 AND a total of 183 days during the last 3-years.
Student Assistance

- You may postpone payments on federal student loans through September 30th
  - No interest will accrue during this time
  - Borrowers will not have their credit dinged for suspended payments
  - *does not apply to private loans, federally guaranteed loans held by private lenders, nor federal Perkins loans
- Colleges and universities must use at least half of funding from the COVID legislation on emergency financial aid directly to students
- More information [here](#)
Public Charge

You will NOT be penalized under “public charge” rules for testing, treatment, or preventive care (including vaccines if a vaccine becomes available) related to COVID-19, or for use of unemployment insurances or any health care services.

Also, receiving unemployment benefits will NOT create any risk of negative immigration consequences under the new "public charge" rule or any other law or regulation.

- Department of Homeland Security / USCIS alert
- Additional public charge resources
- Protecting Immigrant Families resources
Migration & Refugee Assistance

- $350 million for the Bureau of Population, Refugees, and Migration (PRM) within the State Department.
- PRM provides overseas assistance and initial funds to refugees resettled in the U.S.
- It is not clear how PRM will use these funds, but advocates are urging them to address refugee needs during the COVID-19 crisis both via overseas assistance and increased funds for refugees in the U.S. who may not be able to benefit from relief packages.
- We are continuing to seek funds for the Office of Refugee Resettlement (ORR) within the Department of Health and Human Services (HHS) to help meet refugees' needs for cash and medical assistance, housing and rent, utilities, transportation, food, etc.
State Responses to COVID-19 Pandemic
State Responses

- Since the coronavirus outbreak, over 85 bills have been introduced in 25+ states on paid sick leave and worker protections
- Over 425 executive actions in all states and territories
  - Declarations of states of emergency, school closures, prohibition of mass gatherings, retail & business closures, stay at home orders
- 25 states + DC have issued emergency regulations on insurance carriers, labor and wage, and medical licensure
- This week, 9 states + DC are actively meeting,
- 25 state legislatures have suspended session or adjourned early
- 62 legislative chambers have either temporarily adjourned, moved to virtual meetings, or announced an early recess or sine die
State Highlights

- **New Jersey**: Governor Phil Murphy issued an order suspending requirements surrounding Health Care Professionals - including retired professionals - joining New Jersey's COVID-19 response and providing protections for front line Health Care Responders.
- **Colorado**: The Department of Regulatory Agencies adopted emergency policy that temporarily waives licensing requirements for physicians, physician assistants, nurses, and pharmacists.
- **Georgia**: Governor Brian Kemp (R) issued an order expanding temporary licensing of certain medical professions to assist the State's response to the spread of COVID19.
- **State by State Guide**:
  - Stateside
  - Quorum
What’s in the Paycheck Protection Program & Who is Eligible?
Diego Iñiguez-López

Policy and Campaigns Manager,
National Partnership for New Americans
Paycheck Protection Program (PPP)

- Created by the Keeping American Workers Paid and Employed Act, part of CARES Act or third stimulus package
- $349 billion in forgivable loans
- 100% federally backed
- Loans are administered by the Small Business Administration through Certified Lenders - **new lenders can become SBA certified**
- Period covered February 15, 2020 to June 30, 2020
PPP Eligibility - Is Your Non-Profit Eligible?

- 501(c)(3) & 501(c)(19) are eligible for PPP loans

How Do You Count 500 Employees?

- Includes **ALL** employees: FT, PT or other status **OR**
- **Note:** Sole Proprietors, Independent Contractors or Self-Employed Individuals - Sum of payments of any compensation that is a wage, commission, income, net earnings from self-employment that is not more than $100,000 in one year, as pro-rated for covered period

- If your organization is classified as a Small Business by the SBA (even if entity has more than 500 employees)
PPP Eligibility – What Will the Lender be Looking For?

Two Main Requirements:

- Non-profit in operation on 02/15/2020 and

- Paid salary and payroll taxes OR Paid independent contractors e.g Form 1099-MISC

No personal guarantee required

No collateral required for PPP loan
Calculating PPP Loan Amount
Up to 2.5 X average monthly payroll, not to exceed $10M

Non-Seasonal Employer
- 2.5 X average total monthly payroll costs incurred during the year prior to the loan

Seasonal Employers
- 2.5 X average monthly payroll costs for 12 week period beginning 02/15/2019 or 03/01/2019 (optional beginning date to loan borrower) and ending 06/30/2019

Businesses Not Operational in 2019
- 2.5 X average total monthly payroll costs incurred for January and February 2020
Calculating Payroll Costs

Sum of included payroll costs MINUS Sum of excluded costs = Payroll costs

Included payroll costs:

- Salary, wage, commission, or similar compensation;
- Payment of vacation, parental, family, medical or sick leave
- Allowance for dismissal or separation
- Payment for group health insurance benefits, including insurance premiums
- Payment of any retirement benefit
- Payment of state or local tax assessed on compensation of the employee
Calculating Payroll Costs

Excluded from Payroll Costs Calculation:

- Compensation of employee in excess of $100,000, as prorated for the period of 2/15/2020 to 6/15/2020
- Payroll taxes, railroad retirement taxes, and income taxes
- Compensation of an employee whose principal place of business is outside the U.S.
- Qualified sick leave or family leave wages for which a credit is allowed under Families First Coronavirus Response Act
Calculating Loan Amount

Ex. 123 Incorporated

Non-Seasonal Employees

Average total monthly payroll over the last year = $100,000
$100,000 multiplied by 2.5 = $250,000 maximum loan amount
Loan Forgiveness

Amount equal to eligible expenses during 8 week period beginning on date of origination of loan:

- Payroll costs (see definition above)
- Costs related continuance of group health care benefits during periods of paid sick, medical and family leave, and insurance premiums
- Interest on a mortgage obligation incurred in ordinary course of business
- Interest on any other debt obligations that were incurred before the covered period
- Rent or lease agreement
- Utility payments (electricity, gas, water, transportation, phone, internet)

**Loan forgiveness cannot exceed the principal.**
How Much Will Be Forgiven?

The amount of the loan that is forgiven will be reduced **IF**....

- There is a reduction in number of employees **OR**
  - There is a Reduction of greater than 25% in wages paid to employees

**NOTE:** Reductions in employment or wages that occurred between 02/15/2020 and ending 30 days after enactment of Act will **NOT** reduce forgiveness amount if borrower eliminates the reduction by 06/30/2020.
How Your Organization Can Prepare
How Can Your Organization Prepare
3 Steps

Prepare Internally

Identifying your
Financial Institution
& Lender

Review & Fill out Application
Contact the person at your organization who runs payroll

Proof of Payroll Expenses
- Monthly average of payroll costs going back 1-year
- Sample calculator: [https://bit.ly/3e3ue0b](https://bit.ly/3e3ue0b)

No Need to Show Revenue Loss
- Loan amount is determined by payroll expenses only - NOT loss of revenue

Confirm your Organizations IRS/Non Profit Status
- 501c3, c19, etc.
Identify your Financial Institution & Lender

- Contact your Financial Institution
  - Bank, Credit Union, etc.

- Certified SBA Lenders - find one in your state: https://bit.ly/2UOmCao
  - Confirm that your lender is certified for Section (7)(a) loans through the Small Business Administration
  - The Secretary of the Treasury Department and the SBA must facilitate certifying new lenders that are not currently SBA certified

- Find out if your existing bank will be providing the Paycheck Protection Program (PPP) loans
PPP Application Form

Paycheck Protection Program
Borrower Application Form

Check One:
☐ Sole proprietor
☐ Partnership
☐ C-Corp
☐ S-Corp
☐ LLC
☐ Independent contractor
☐ Eligible self-employed individual
☐ 501(c)(3) nonprofit
☐ 501(c)(19) veterans organization
☐ Tribal business (sec. 31(b)(2)(C) of Small Business Act)
☐ Other

DBA or Tradename if Applicable

Business Legal Name

Business Address

Business TIN (EIN, SSN)

Business Phone

( ) -

Primary Contact

Email Address

Average Monthly Payroll: $ x 2.5 + EIDL, Net of Advance (if Applicable) Equals Loan Request: $ Number of Employees:

Purpose of the loan
(select more than one):
☐ Payroll ☐ Lease / Mortgage Interest ☐ Utilities ☐ Other (explain): ____________________________

Applicant Ownership

List all owners of 20% or more of the equity of the Applicant. Attach a separate sheet if necessary.

<table>
<thead>
<tr>
<th>Owner Name</th>
<th>Title</th>
<th>Ownership %</th>
<th>TIN (EIN, SSN)</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If questions (1) or (2) below are answered “Yes,” the loan will not be approved.

1. Is the Applicant or any owner of the Applicant presently suspended, debarred, proposed for debarment, declared ineligible, voluntarily excluded from participation in this transaction by any Federal department or agency, or presently involved in any bankruptcy?

2. Has the Applicant, any owner of the Applicant, or any business owned or controlled by any of them, ever obtained a direct or guaranteed loan from SBA or any other Federal agency that is currently delinquent or has defaulted in the last 7 years and caused a loss to the government?

3. Is the Applicant or any owner of the Applicant an owner of any other business, or have common management with, any other

Download Application on:
Q & A
Next Steps and Advocacy Asks

1. Provide no-cost COVID-19 testing and treatment for all, including immigrant communities; ensure that emergency Medicaid covers testing and treatment.
2. Ensure cash payments to individuals who file taxes with an ITIN, refugees who arrived in CY 2019 & 2020, and create a process for those who are not required to file taxes but are otherwise eligible.
3. Release detained immigrants to prevent COVID-19 outbreaks and for those still detained, ensure there is access to free testing, treatment, and care.
4. Impose a moratorium on deportations and ICE and CBP enforcement activities, no additional $$ for ICE/CBP, restrict transfer and reprogramming of funds for immigration enforcement and border wall construction.
5. Welcome asylum seekers (with appropriate screening and treatment).
6. $642 million for the Office of Refugee Resettlement (ORR) within HHS for resettlement services.
7. Rescind & halt implementation of new public charge rules.
8. Automatically extend work authorization.
Thank You!

RCUSA: rcusa.org/covid-19

We Are All America: weareallusa.org

NPNA: partnershipfornewamericans.org/covid19resources