COVID-19 Resources for Individuals, Businesses and Local Governments (05/14/2020)

Economic & Workforce Development

Who can apply/participate? Businesses

- The Kentucky Capital Development Corporation (KCDC) and Downtown Frankfort Inc (DFI), with the assist of partners at the Chamber of Commerce and Tourist Commission, hosted a number of webinars with local professionals discussing best practices for returning to work. The webinars are on both KCDC and DFI's websites and social media. Here are links to each on YouTube.
  Retail Businesses -
  https://www.youtube.com/watch?v=jUSEn7qasuw&list=PL2FA_NvlunTqu2ppHlbUmIZKLMB0DzQ_s&index=1
  Professional Offices -
  https://www.youtube.com/watch?v=EFtEiXnoATw&list=PL2FA_NvlunTqu2ppHlbUmIZKLMB0DzQ_s&index=2
  Food and Drink -
  https://www.youtube.com/watch?v=4DkUyead_YA&list=PL2FA_NvlunTqu2ppHlbUmIZKLMB0DzQ_s&index=3
  Realtors -
  https://www.youtube.com/watch?v=o5UrNI_fu78&list=PL2FA_NvlunTqu2ppHlbUmIZKLMB0DzQ_s&index=4
  Public Buildings
  https://www.youtube.com/watch?v=cA2XITmRRTw&list=PL2FA_NvlunTqu2ppHlbUmIZKLMB0DzQ_s&index=5
  Tourism –
  https://www.youtube.com/watch?v=Xr2FEXYF5aA&list=PL2FA_NvlunTqu2ppHlbUmIZKLMB0DzQ_s&index=10&t=165s
- Team Kentucky continuously updates general and industry specific Healthy at Work guidelines for reopening Kentucky. They can be found at https://govstatus.egov.com/ky-healthy-at-work.
- The Franklin County Health Department has provided a video that each employee should watch to assure they are trained to use PPE properly, before returning to work. The video can be found at https://www.youtube.com/watch?v=t1lxq2OUy-U.
- At this link you will find a list of COVID-19 Vendors where supplies can be obtained. https://kycapitaldevelopment.com/wp-content/uploads/Copy-of-Copy-of-COVID-19-Vendor-List.pdf
- As businesses begin to open the Commonwealth and the Kentucky Chamber of Commerce are partnering to offer face masks to all Kentucky businesses in need to ensure they can reopen safely and as quickly as possible. To place your order click here https://www.kychamber.com/maskorderform.
- $349B in forgivable Paycheck Protection Program Loans are designed to provide a direct incentive for small businesses to keep their workers on the payroll. SBA will forgive loans if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities.
- $150B in Economic Injury Disaster Loan or The Small Business Administration's (SBA) disaster loans are the primary form of Federal assistance for the repair and rebuilding of non-farm,

private sector disaster losses. The disaster loan program is the only form of SBA assistance not limited to small businesses. The Economic Injury Disaster Loan Program (EIDL) can provide assistance to small businesses or private, non-profit organizations that suffer substantial economic injury as a result of the declared disaster, regardless of whether the applicant sustained physical damage. An EIDL can help you meet necessary financial obligations that your business or private, non-profit organization could have met had the disaster not occurred. It provides relief from economic injury caused directly by the disaster and permits you to maintain a reasonable working capital position during the period affected by the disaster. EIDLs do not replace lost sales or revenue.

- [Emergency Economic Disaster Loan Emergency Grant](#) will provide advance funding of up to $10,000. This advance will provide economic relief to businesses that are currently experiencing a temporary loss of revenue. Funds will be made available following a successful application. This loan advance will not have to be repaid.
- [SBA Bridge Loans](#) enable small businesses that currently have a business relationship with an SBA Express Lender to access up to $25,000 quickly.
- [Delayed Payment of Employer Payroll Taxes](#) allow employers and individuals the ability, if you determine that you cannot pay any of your tax debt, to report your account currently not collectible and temporarily delay collection until your financial condition improves.
- [Tax Credits for Paid Sick and Family Leave](#). Eligible employers are entitled to receive a credit in the full amount of the required sick leave and family leave, plus related health plan expenses and the employer's share of Medicare tax on the leave, for the period of April 1, 2020, through December 31, 2020. The refundable credit is applied against certain employment taxes on wages paid to all employees.
- Eligible employers can claim the [employee retention credit](#), a refundable tax credit equal to 50 percent of up to $10,000 in qualified wages (including health plan expenses), paid after March 12, 2020 and before January 1, 2021. Eligible employers are those businesses with operations that have been partially or fully suspended due to governmental orders due to COVID-19, or businesses that have a significant decline in gross receipts compared to 2019.
- $1M [Lenfest Institute for Journalism and Local Media Association Grant](#) supports US and Canadian local news organizations covering the coronavirus. These grants will help fill immediate gaps for resource-constrained newsrooms covering the impact of the coronavirus in their communities.
- $1M [Quickbooks and GoFundMe Small Business Relief Initiative](#) supports small businesses across the country. Intuit QuickBooks is seeding this initiative with up to $1 million through a fund and employee-directed contributions.
- https://www.uschamber.com/co/start/strategy/small-business-resources-for-surviving-coronavirus
- [Unemployment Insurance Employer Guide](#) helps employers understand the UI process and program.
- The U.S. Chamber of Commerce provides [Guidance for Businesses and Employers to Plan and Respond to COVID-19](#) and [Save Small Business Initiative](#)
- The U.S. Chamber of Commerce provide the [Coronavirus Small Business Survival Guide](#)
- [AT&T Assistance with Phone Bills](#) for Businesses
- The CDC provides [Guidance for Businesses and Employers](#) to Plan and Respond to the Coronavirus
- [Main Street Lending Program](#) was will establish a Main Street Lending Program to support lending to small and Medium-sized businesses that were in good financial standing before the

onset of the COVID-19 pandemic. Businesses are eligible for the loan if they meet either of the following conditions: (1) the business has 10,000 employees or fewer; or (2) the business had 2019 revenues of $2.5 billion or less. Loans would have a four year maturity, and principal and interest payments on the loans will be deferred for one year. Eligible lenders may originate new loans (under MSNLF) or increase the size of (or "upsize") existing loans (under MSELF) made to eligible businesses. This fact sheet will provide you with further information.

Who can apply/participate? Governments
- $1.5B for allotted to EDA Economic Adjustment Assistance Grants for COVID prevention and response, including expenses for responding to economic injury, long-term, regionally coordinated economic development and disaster recovery projects that create and retain jobs, construction projects, market research studies, and capitalization and recapitalization of revolving loan funds.
- $25B for FTA 2020 CARES Act Supplemental Public Transportation Apportionments and Allocations will fund 100% of costs to support capital, operating and other expenses to prevent, prepare for and respond to COVID-19. These expenses include maintaining transit services and paid administrative leave due to reduced operations.
- $10B for FAA CARES Act Airport Grants will assist U.S. airports experiencing severe economic disruption caused by the COVID-19 public health emergency. This funding will be distributed to airports to prevent, prepare for, and respond to the impacts of the COVID-19 public health emergency.
- $345M for DOL Dislocated Worker Grants are discretionary grants awarded by the Secretary of Labor under Section 170 of the Workforce Innovation and Opportunity Act (WIOA) to provide employment-related services for dislocated workers. The Department funds two types of DWGs: Disaster Recovery and Employment Recovery.

Public Health & Safety
Who can apply? Businesses
- The Kentucky Energy and Environment Cabinet has developed guidance and assistance for businesses regulated by the Department for Environmental Protection that are experiencing challenges due to COVID-19. Follow the link below for more information including a form to submit a request for assistance. Click here to read the Regulatory Compliance Impacts from COVID-19 statement.
- Castle & Key Hand Sanitizer is available for purchase in 32 oz bottles. For every bottle sold, they will donate one bottle back to the local community.
- $200M for FCC Telehealth Program Grants The Federal Communications Commission (FCC) is moving forward with developing a three-year, $100 million Connected Care Pilot program to support telehealth and remote patient-monitoring services to improve healthcare access to underserved populations.
- HHS Aging and Disabled Program Grants are available for the administration of community living for the disabled and aging.
- The Franklin County Health Department has provided a video that each employee should watch to assure they are trained to use PPE properly, before returning to work. The video can be found at https://www.youtube.com/watch?v=t1lxq2OUy-U.
- Every employee should be trained in how to properly use PPE before returning to work. This video can help with that. https://www.youtube.com/watch?v=t1lxq2OUy-U

Who can apply/participate? Governments
- [The Economic Adjustment Assistance Program](#) provides a range of technical, planning and public works and infrastructure assistance in areas experiencing adverse economic changes.
- [$425M for HHS SAMHSA funding](#) The Substance Abuse and Mental Health Services Administration (SAMHSA) is accepting applications for fiscal year (FY) 2020 Emergency Grants to Address Mental and Substance Use Disorders During COVID-19.
- [$45B for FEMA Disaster Relief Funding](#) FEMA is authorized to reimburse local governments for "emergency protective measures in response to COVID-19 under category B of FEMA's Public Assistance Program.
- [Assistance to Firefighters](#) this grant is designed to meet the firefighting and emergency response needs of fire departments and nonaffiliated emergency medical service organizations.
- [Staffing for Adequate Fire & Emergency Response (SAFER) Grant Program](#) offers funding to support the hiring of firefighters or the recruitment and retention of volunteer firefighters to help communities meet industry minimum standards and attain 24-hour staffing to provide adequate protection from fire and fire-related hazards.
- [Emergency Management Performance](#) This grant supports the building, sustainment and delivery of core capabilities essential to achieving National Preparedness.
- [Emergency Food and Shelter Programs](#) This program is federally funded and administered through FEMA. It expands and supplements ongoing work of local service organizations, both nonprofit and governmental, to provide shelter, food and supportive services to individuals, families and households.
- [$1.5B for CDC State and Local Preparedness](#) This funding is intended for state, local, territorial, and tribal health departments to carry out surveillance, epidemiology, laboratory capacity, infection control, mitigation, communications, and other preparedness and response activities.
- [$850M for BJA Coronavirus Emergency Supplemental Byrne Grants](#) Provides funding to law enforcement to prevent, prepare for and respond to the coronavirus, including overtime, equipment, hiring, supplies, training, travel and addressing medical needs of inmates.

Social Services, Housing & Community Development
Who can apply/participate? Individuals
- [Low Income Housing Energy Assistance Program (LIHEAP)](#) helps keep families safe and healthy through assistance with energy costs including home energy bills, energy crises and weatherization. In Frankfort, the LIHEAP program is administered through the Kentucky Community Action Partnerships.
- [The National Restaurant Association](#) and [Restaurant Opportunities Centers United](#) offer assistance for restaurant workers.
- KCDC provides an update list of [available jobs](#) in Franklin County.
- HUD Homeless Assistance Grants under the Emergency Solutions Grant can provide emergency shelter operations, street outreach, expanded staffing and other services to protect homeless and at-risk populations. In Frankfort, individuals should apply through the [Kentucky Housing Corporation.](#)
- HUD tenant-based and project-based rental assistance resources and public housing assistance are available for individuals and families at https://www.hud.gov/states/kentucky/renting.
- [Medicaid](#) During the COVID-19 state of emergency, special healthcare coverage is provided to individuals, in addition to the usual benefits.
- [SNAP Benefits](#) provide special healthcare coverage, helps families stretch their food budget and buy healthy foods.

- [Kentucky Transitional Assistance Program](#) provides case assistance to families with children to help pay for basic needs.
- [Kentucky Child Care Assistance Program](#) provides funding to daycare centers even if the program is currently closed, if they were receiving CCAP funding previously. CCAP will cover cost of the parent co-pays.
- [Kentucky Integrated Health Insurance Premium Payments Program (KI-HIPP)](#) helps pay cost of an Employer-Sponsored Insurance plan.
- [WIC Benefits](#) provide supplemental nutrition for women and children.
- [Meal pick-up sites for students](#) in Franklin County.
- [Extended Unemployment Insurance Benefits](#) through Kentucky Career Centers and $600 additional federally funded UI.
- [United Way 2-1-1 Program](#) connects individuals in need with someone who can offer guidance on finding and paying for food, along with other essentials.
- [Meals on Wheels](#) offers food assistance to our senior citizens.
- [Federal Housing Finance Agency](#) offers homeowners options to delay mortgage payments if the loan is owned by Fannie Mae, Freddie Mac or the Federal Home Loan Banks.
- [Governor Beshear](#) paused evictions.
- [Assistance with phone bills](#) AT&T consumers may request waiver of late fees and overage charges.
- [U.S. Department of Education](#) suspended all payments to federally-held student loans until September 30, 2020.
- [Frankfort-Franklin County COVID-19 Response Fund](#) will provide critical support to vulnerable populations in Franklin County who are adversely affected by the Coronavirus pandemic. This charitable fund will provide grants to nonprofit organizations in Franklin County with strong experience delivering services related to food, healthcare, childcare, transportation and the elderly. The Board of Advisors will work with Franklin County Judge-Executive, Frankfort Mayor, and Office of Emergency Management Director to assess our community's needs and determine the most effective way to provide essential services to members of our community experiencing hardship because of the outbreak and related closures and disruptions. The emphasis will be on food, healthcare, childcare, transportation and the elderly.

Who can apply/participate? Businesses and organizations
- [Resources and guidance for faith-based organizations](#)
- [Hand sanitizer request form](#). Hospitals, first responders and other critical employers are the top priority.
- [$1B in Community Development Block Grants](#) These grants area available to states, Community Action Agencies and Migrant and seasonal farmworker agencies to alleviate the causes and conditions of poverty in their communities.
Rural Development Guaranteed Loan Programs Effective March 31, 2020 until September 30, 2020, allow lenders to offer 180-day loan payment deferrals without prior agency approval for [Business and Industry Loan Guarantees](#), [Rural Energy for America Program Loan Guarantees](#)

Who can apply/participate? Governments
- [Low Income Housing Energy Assistance Program (LIHEAP)](#) provides local organizations through the Commonwealth, to assist families with energy costs.

- $4B for HUD Homeless Assistance Grants under the Emergency Solutions Grant can be used for emergency shelter operations, street outreach, expanded staffing and other services to protect homeless and at-risk populations.
- $1.25B in HUD tenant-based and $1B in project-based rental assistance resources and $685M for public housing authority operations
- $5B for HUD CDBG grants, with a waiver on the public services ca. The Community Development Block Grant (CDBG) Program provides annual grants on a formula basis to states, cities, and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons.
- $75M for National Endowment for the Arts grants National Endowment for the Arts will distribute $75 million in funding provided by the Coronavirus Aid, Relief, and Economic Security (CARES) Act. The Arts Endowment will award funds to nonprofit arts organizations across the country to help these entities survive the forced closure of their operations in response to the spread of COVID-19.
- $75M for National Endowment for the Humanities grants The National Endowment for the Humanities (NEH) will receive $75 million in supplemental funding to assist cultural institutions affected by the coronavirus.
- $3.5B in Child Care and Development Grants This grant includes resources specifically targeted to individuals and families with low incomes affected by the public health and economic crises. The package includes a number of provisions of particular importance to children and families and those who work with them, including policymakers and other stakeholders in child care and early education systems.
- Rural Development Guaranteed Loan Programs Effective March 31, 2020 until September 30, 2020, allow lenders to offer 180-day loan payment deferrals without prior agency approval for Community Facilities Loan Guarantees, and Water and Waste Disposal Loan Guarantees.

Federal Legislative Packages
- **Coronavirus Preparedness and Response Supplemental Appropriation Act (**March 6, 2020)
https://www.congress.gov/116/plaws/publ123/PLAW-116publ123.pdf
- **Family first Coronavirus Response** (March 18, 2020)
https://www.congress.gov/116/plaws/publ127/PLAW-116publ127.pdf
- **Coronavirus Aid, Relief and Economic Security** (CARES) Act (March 27, 2020)
https://www.congress.gov/116/bills/hr748/BILLS-116hr748enr.pdf

State and Local Government Stabilization and Assistance
- $454B Liquidity Loan Program and $150B Coronavirus Relief Fund will help state and local governments address their massive, immediate budget problems due to COVID-19.

If you want to help
- Frankfort-Franklin County COVID-19 Response Fund will provide critical support to vulnerable populations in Franklin County who are adversely affected by the Coronavirus pandemic. This charitable fund will provide grants to nonprofit organizations in Franklin County with strong

experience delivering services related to food, healthcare, childcare, transportation and the elderly. To donate to the fund go to https://bgcf.givingfuel.com/franklin-covid19 .

- Team Kentucky Fund will provide assistance to Kentuckians who have been severely financially impacted by the COVID-19 emergency.
- The National Restaurant Association offer assistance for restaurant workers.   To donate go to https://rerf.us/
- The Kentucky Chamber of Commerce is gathering all donated supplies and services to support Kentucky's COVID-19 response. This includes all PPE supplies.