



CONNECT YOUR ORGANIZATION

211

PA 2-1-1 Steps Up COVID-19 Information Efforts

By Senator Scavello

PEN ARGYL - The United Way of Pennsylvania and PA 2-1-1 are ramping up efforts to keep Pennsylvanians connected to verified sources of information on the coronavirus and resources to help households struggling with a loss of income.

PA 2-1-1 is part of the national 2-1-1 Call Centers initiative that provides an easy-to-remember telephone number and web resource for anyone seeking health and human services information – for everyday needs and during crisis situations.

Pennsylvanians can now text "PACOVID" to 898-211 to receive text messages with links to vetted sources of factual information. Pennsylvanians can also visit www.uwp.org/211gethelp for information on statewide, regional and local resources.

Text and website are the quickest ways to access help since PA 2-1-1 has seen more than double its normal contact volume over the past week. However, Pennsylvanians can also dial 2-1-1 on their land line or mobile phone to be connected to a resource navigator.

USDA Waiver Will Ensure All Children Qualify for Free Meals

The U.S. Department of Agriculture (USDA) will allow all schools to provide free meals to children during statewide COVID-19 mitigation efforts. Previously, only a limited number of schools were permitted to offer free meals community-wide.

Thanks to the USDA waiver, local education agencies (LEA) – including school districts, charter schools, intermediate units and career and technology centers – can operate their food distribution sites under the Seamless Summer Option or Summer Food Service Program. LEAs can begin applying for a waiver from the Pennsylvania Department of Education immediately. The department is prepared to expedite reviews and approvals.

USDA has also authorized the Pennsylvania Department of Agriculture to operate a Disaster Household Distribution program to provide critical food supplies to Pennsylvanians adversely affected by statewide COVID-19 mitigation efforts. More details about that announcement are available here <https://www.governor.pa.gov/.../wolf-administration-receives.../>

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**Ken
Field**

*Owner of Slate
Belt Energy
Services*

Exclusively in the Blue Valley Times

Uncharted Waters

As a troubleshooter I always ask a few questions when someone calls for service. Sometimes it can actually save a service visit and money to boot. Like is there an emergency switch at the top of the basement stairs that someone may have mistaken for a light switch? If I had \$10 for every time I saved someone a service call with that question I'd be writing this column from a permanent vacation home in the Bahamas. Or, did you check the circuit breaker. Even though there would have been a reason for the breaker to trip, sometimes it is just a fluke that cannot even be pinpointed with a service visit.

I wish those questions were the only ones we were required to ask today. But instead we need to ask if anyone in your home has had a fever, has been diagnosed with COVID-19 or has been exposed to the virus. Please note that answering "yes" to any of these will not disqualify you from service. It will just allow us to be properly equipped with masks and gloves before entering your home. We usually require a written signature on a tablet prior to beginning work; however, to reduce the risk of contact, we will instead accept verbal authorization over the phone or from a safe distance.

If you have a basement entrance, we will ask that you open it for us to enter and leave as needed and we can take credit card payment over the phone at the completion of the call. You are as concerned with you own health as we are with ours and until rules are relaxed again, this is how it will be. We are in uncharted waters and will all need to work together to keep our sanity so please be understanding of anything we ask because it is surely for the safety of us both.

We haven't had any problem getting any supplies yet except gloves and masks but it is entirely possible that before the summer is over we may have a shortage of some parts.

I always keep popular items in stock and hopefully there won't be any time that we can't repair a system because of lack of materials.

Since we have never been in this position before it is a day by day learning experience. You can always email me if you have questions that I may be able to answer and if it keeps your mind active while being safe at home, it's all good.

Ken Field is the owner of Field's Service, Inc. and Slate Belt Energy Services. He has over 40 years of experience in heating, air conditioning and is certificated by RESNET and BPI in various areas of energy conservation. He can be reached at 610-599-8832 or at www.SlateBeltEnergy.com

CARES Act for Nonprofits

By Inside Charity

WASHINGTON - The CARES Act provides significant funding for 501(c)3 organizations. Here's an overview of benefits:

Paycheck Protection Program Loans (emergency SBA 7(a) loans): Creates an emergency loan program providing loans of up to \$10 million for eligible nonprofits and small businesses, permitting them to cover costs of payroll, operations, and debt service, and provides that the loans will be forgiven in whole or in part under certain circumstances. Section 1102.

Date Eligibility: Available to entities that existed on February 15, 2020 and had paid employees or paid independent contractors.

Charitable Eligibility: Available for nonprofits with 500 or fewer employees, counting each individual – full time or part time (not including Full Time Equivalents [FTEs]). The law does not disqualify nonprofits that are eligible for payments under Title XIX of the Social Security Act (Medicaid), but does require that employees of affiliated nonprofits may be counted toward the 500 employee cap, depending on the degree of control of the parent



organization.

Personal Guarantee: No personal guarantee or collateral will be required in securing a loan.

Loan Amount: The lesser of \$10 million or 2.5 times the average total monthly payroll (including benefits) costs from the one-year period prior to the date of application.

Loan Use: Loan funds can be used to make payroll and associated costs, including health and retirement benefits, facilities costs, and debt service.

Loan Liability: Employers that maintain employment for the eight weeks after the origination of the loan, or rehire employees by June 30, would be eligible to have their loans forgiven, essentially turning the loan into a grant. Section 1106.

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Economic Injury Disaster Loans (EIDL): Creates emergency grants for eligible nonprofits and other applicants with 500 or fewer employees enabling them to receive checks for \$10,000 within three days. Section 1110.

Self-Funded Nonprofits and Unemployment: Only reimburses self-funded nonprofits for half of the costs of benefits provided

to their laid-off employees. Some charitable nonprofits pay state unemployment taxes (SUTA) like other businesses. These organizations pay quarterly taxes based on their "experience rating," a formula based on the recent history of unemployment claims by their former employees. Charitable nonprofits have the option of electing of self-insuring rather than paying SUTA. Nonprofits that elect to take this option are required to reimburse their state unemployment insurance trust funds for the amount of benefits their terminated or laid off employees claim. Section 2103.

Charitable Giving Incentive: Creates a new above-the-line deduction (universal or non-itemizer deduction that applies to all taxpayers) for total charitable contributions of up to \$300. The incentive applies to cash contributions made in 2020 and can be claimed on tax forms next year. Section 2204. The law also lifts the existing cap on annual contributions for those who itemize, raising it from 60 percent of adjusted gross income to 100 percent. For corporations, the law raises the annual limit from 10 percent to 25 percent. Food donations from corporations would be available to 25 percent, up from the current 15 percent cap. Section 2205.

Employee Retention Payroll Tax Credit: Creates a refundable payroll tax credit of up to \$5,000 for each employee on the payroll when certain conditions are met. The entity had to be an ongoing concern at the beginning of 2020, experienced a whole or partial shutdown, and had seen a drop in revenue of at least 50 percent in the first quarter compared to the first quarter of 2019. The availability of the credit would continue each quarter until the organization's revenue exceeds 80 percent of the same quarter in 2019. For tax-exempt organizations, the entity's whole operations must be taken into account when determining eligibility. Notably, employers receiving Paycheck Protection Program loans would not be eligible for these credits. Section 2301.

Delayed Payment of Payroll Taxes: Allows employers to delay payment of the employer portion payroll taxes in 2020; payable in equal halves at the end of 2021 and 2022. Section 2301.

Economic Stabilization Fund: Creates a loan and loan guarantee program for industries like airlines to keep them solvent through the crisis. It sets aside \$454 billion for "eligible business" which is defined as "a United States business that has not otherwise received economic relief in the form of loans or loan guarantees provided under" the legislation. It is expected, but unclear, whether charitable nonprofits qualify under that definition for stabilization loans. Mid-sized nonprofits and businesses that have between 500 and 10,000 employees are expressly eligible for loans under this provision. Although there is no loan forgiveness provision in this section, the mid-size business loans would be charged an interest rate of no higher than two percent and would not accrue interest or require repayments for the first six months. Nonprofits accepting the mid-size business loans must retain at least 90 percent of their staff at full compensation and benefits until September 30. Section 4003.

VISIT HERE <https://insidecharity.org/2020/03/28/cares-act-for-nonprofits/>