



# COVID-19 RESOURCE GUIDE FOR SOUTHWEST MICHIGAN

*Friends, this is a challenging time for all of us right now. The coronavirus crisis is impacting communities and families here in southwest Michigan and across the country. I truly believe that if we come together and focus on solutions, we will overcome this crisis - just as we have always done. My office has put together this resource guide as a tool to help you, your families, your communities, and your small businesses during this difficult moment in history. If there is anything my office can do help or provide assistance, please contact us by visiting our website at [upton.house.gov](https://upton.house.gov) or by calling our offices at 269-385-0039 or 269-982-1986.*

God bless, always.

A handwritten signature in blue ink that reads 'Fred Upton'.

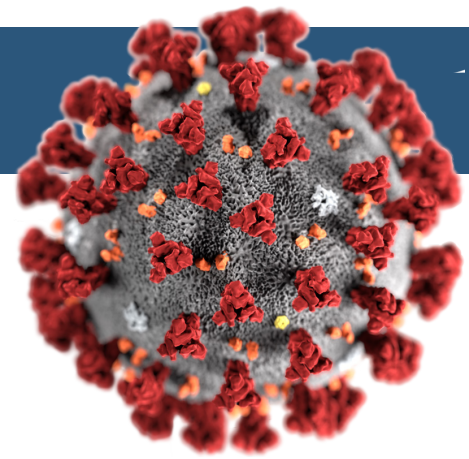
[Top Ten Resources To Know](#)  
[Information for families](#)  
[FAQ about direct cash payments](#)  
[Information for small businesses](#)  
[FAQ about small business loans](#)

**\*\*\*UPDATED ON APRIL 7, 2020\*\*\***

[upton.house.gov](https://upton.house.gov) | [www.Coronavirus.gov](https://www.Coronavirus.gov)

# CORONAVIRUS RESOURCE GUIDE

FROM THE OFFICE OF CONGRESSMAN FRED UPTON



## TOP TEN RESOURCES TO KNOW

### **[SBA.GOV/CORONAVIRUS](https://www.sba.gov/coronavirus)**

The U.S. Small Business Administration is helping to support small businesses impacted by the coronavirus crisis. If you are a small business owner who needs assistance, visit their website to learn more about the Paycheck Protection Program, EIDL Loan Advances, and other programs available to help small businesses stay open.

### **[IRS.GOV/CORONAVIRUS](https://www.irs.gov/coronavirus)**

The U.S. Treasury will be issuing checks of \$1,200 per individual and \$500 per child to most Americans. To learn more about this benefit, please visit [IRS.gov/coronavirus](https://www.irs.gov/coronavirus) or [visit page four](#) of this guide for more information.

### **[STATE OF MICHIGAN HELPLINE: 1-888-535-6136](tel:1-888-535-6136)**

For questions about the coronavirus or help navigating the state government, please call the state of Michigan helpline at 1-888-535-6136, which is open seven days a week from 8 AM to 5 PM, or email [COVID19@michigan.gov](mailto:COVID19@michigan.gov). Emails will be answered seven days a week from 8 AM to 5 PM.

### **[CENTERS FOR DISEASE CONTROL AND PREVENTION UPDATES: WWW.CORONAVIRUS.GOV](https://www.coronavirus.gov)**

The federal government continues to share updates and the latest information at [www.coronavirus.gov](https://www.coronavirus.gov).

### **[SUPPORT AND ADDITIONAL RESOURCES FROM UNITED WAY: WWW.MI211.ORG](https://www.mi211.org)**

Michigan 2-1-1 is an easy way to connect with help of all kinds, right in your community. Need help with food, housing, or paying bills? Need support in a family crisis or community disaster? Just call, text, or search online and we'll get you connected.

### **[APPLY FOR MICHIGAN UNEMPLOYMENT INSURANCE: WWW.MICHIGAN.GOV/UIA](https://www.michigan.gov/UIA)**

If you need to apply for unemployment, please visit [www.michigan.gov/UIA](https://www.michigan.gov/UIA). You can also call over the phone at 866-500-0017. To provide better service, if your last name begins with letters A-L, you are asked to file claims on Mondays, Wednesday, Fridays. If your last name begins with letters M-Z, you are asked to file claims on Sundays, Tuesdays, or Thursdays. Saturdays will be available for anyone to accommodate those who could not file during their allotted window. Please note, the office of Congressman Fred Upton is a federal office. Unemployment benefits are managed by the state of Michigan.



**LEARN WHERE TO VOLUNTEER OR DONATE: [MICHIGAN.GOV/FIGHTCOVID19](https://michigan.gov/fightcovid19)**

The state of Michigan has a website to connect individuals with volunteer opportunities in their communities during the coronavirus crisis. The state especially needs health care professionals and medical experts. The State of Michigan is collecting donations to address the most pressing needs of Michigan residents during the COVID-19 pandemic. If you are able to volunteer or donate, please visit [michigan.gov/fightcovid19](https://michigan.gov/fightcovid19).

**CDC DISTRESS HELPLINE: [1-800-985-5990](https://18009855990) OR TEXT TALKWITHUS TO 66746**

The Disaster Distress Helpline, 1-800-985-5990, is a 24/7, 365-day-a-year, national hotline dedicated to providing immediate crisis counseling. Stress, anxiety, and other depression-like symptoms are common reactions during the coronavirus crisis. Call 1-800-985-5990 or text TalkWithUs to 66746 to connect with a trained crisis counselor.

**SIGN-UP FOR DAILY @MYKITCHENTABLE EMAIL UPDATES FROM FRED UPTON: [UPTON.HOUSE.GOV](https://upton.house.gov)**

Congressman Fred Upton is sending daily email updates while he works at his kitchen table during the coronavirus crisis. These updates include updated resources, critical news, and other valuable information for his constituents in southwest Michigan. You can sign up to receive these updates at [upton.house.gov](https://upton.house.gov).

**GET ASSISTANCE WITH FOOD, HEALTH INSURANCE, AND OTHER NEEDS**

The state of Michigan has a website that can help individuals with getting food, health insurance, child care, emergency relief, and other assistance. [Please click here for additional information.](#)

MichiganWORKS! Southwest also provides important resources and information for individuals about unemployment resources, community resources, and other assistance. Their website is [www.michiganworkssouthwest.org/COVID-19](https://www.michiganworkssouthwest.org/COVID-19)

**IF YOU NEED ADDITIONAL ASSISTANCE OR HAVE QUESTIONS,  
PLEASE CONTACT THE OFFICE OF CONGRESSMAN FRED UPTON**

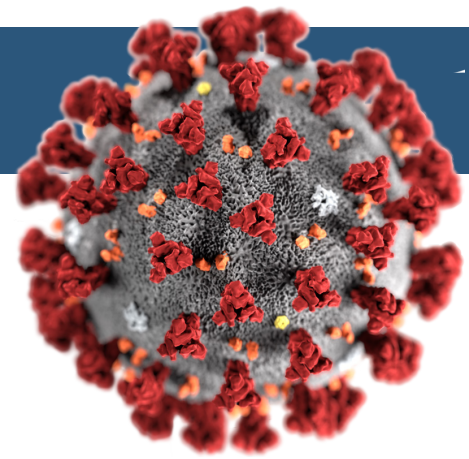
**KALAMAZOO OFFICE  
(269) 385-0039**

**ST. JOSEPH/BENTON HARBOR OFFICE  
(269) 982-1986**

**VISIT [UPTON.HOUSE.GOV](https://upton.house.gov)**

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## What Families & Individuals Should Know About The Coronavirus Stimulus Bill

1

**DIRECT FINANCIAL ASSISTANCE FOR INDIVIDUALS:** This comes in the form of a one-time tax rebate check of \$1,200 per individual and \$500 per child. The full rebate amount is available for those with incomes at or below \$75,000 for individuals, \$112,500 for head of household, and \$150,000 for married couples. Eligibility for checks from the IRS will be based on 2018 and 2019 returns and available in two to three weeks after enactment.

2

**ENHANCED UNEMPLOYMENT INSURANCE:** The bill makes benefits more generous by adding a \$600/week across-the-board payment increase through the end of July. In addition, for those who need it, the bill provides an additional 13 weeks of benefits beyond what states typically allow. The bill also makes sure self-employed and independent contractors, like Uber drivers and gig workers, can receive unemployment during the public health emergency.

3

**SUPPORTING SMALL BUSINESS OWNERS:** The bill creates a “paycheck protection program” for small employers, self-employed individuals, and “gig economy” workers. The “Paycheck Protection Program” would provide 8 weeks of cash-flow assistance through 100 percent federally guaranteed loans to small employers who maintain their payroll during this emergency. If the employer maintains payroll, the portion of the loans used for covered payroll costs, interest on mortgage obligations, rent, and utilities would be forgiven. This proposal would be retroactive to February 15, 2020, to help bring workers who may have already been laid off back onto payrolls.

4

**PROVIDING RELIEF FOR STUDENT LOANS:** The bill provides direct financial relief to many student loan borrowers by pausing their monthly repayment requirements for six months with no penalty.



# Frequently Asked Questions

## on direct financial assistance



### **Who is eligible for a recovery rebate?**

All U.S. residents or citizens with adjusted gross income under \$75,000 (\$112,500 for head of household and \$150,000 married), who are not the dependent of another taxpayer and have a work-eligible Social Security Number, are eligible for the full \$1,200 (\$2,400 married) rebate. They are also eligible for an additional \$500 per child. A typical family of four is eligible for a \$3,400 recovery rebate.

### **What about taxpayers with adjusted gross income over \$75,000 (\$112,500 for head of household and \$150,000 married)? Are they eligible to receive any rebate?**

The rebate amount is reduced by \$5 for each \$100 that a taxpayer's income exceeds the phase-out threshold. The amount is completely phased-out for single filers with incomes exceeding \$99,000, \$146,500 for head of household filers with one child, and \$198,000 for joint filers with no children. For a typical family of four, the amount is completely phased out for those with adjusted gross incomes exceeding \$218,000.

### **What if my income was above the threshold in 2019, but I've lost my job due to the corona virus? Can I still get a rebate check?**

If your income in 2019 was in the phase-out range you would still receive a partial rebate based on your 2019 tax return. However, the rebate is actually an advance on a tax credit that you may claim on your 2020 tax return. If your income is lower in 2020 than in 2019, any additional credit you are eligible for will be refunded or reduce your tax liability when you file your 2020 tax return next year.

### **Is the rebate taxable or will I have to pay back any amount if the rebate based on my 2019 return is larger than what it would be if based on my 2020 tax year return?**

No, the rebate is treated like other refundable tax credits, such as the child tax credit and earned income tax credit, and not considered income. Moreover, if the credit amount you qualify based on 2020 income is less than what you qualify for based on your 2019 tax return, it does not have to be paid back.

### **Who qualifies as a child for purposes of the rebate?**

Any child who is a qualifying child for the purposes of the Child Tax Credit is also a qualifying child for the purposes of the recovery rebate. In general, a child is any dependent of a taxpayer under the age of 17.

### **Do dependents, other than children under 17, qualify a taxpayer for an additional \$500 per dependent?**

No, the additional \$500 per child is limited to children under 17.

### **Are individuals with little to no income or those on means-tested federal benefits, such as SSI, eligible for a recovery rebate?**

Yes, there is no qualifying income requirement. Even individuals with \$0 of income are eligible for a rebate so long as they are not the dependent of another taxpayer and have a work-eligible SSN.

*The above information is prepared by Republican Finance Committee staff for informational purposes and should not be relied on for legal advice. Individuals should consult the IRS or a tax advisor to address questions related to their individual circumstances.*



### **Are seniors whose only income is from Social Security or a veteran whose only income is a veterans' disability payment eligible?**

Yes, as long as they are not the dependent of another taxpayer. The bill also provides IRS with additional tools to locate and provide rebates to low-income seniors who normally do not file a tax return by allowing them to base a rebate on Form SSA-1099, Social Security Benefit Statement or Form RRB-1099, which is the equivalent of the Social Security statement for Railroad Employees. However, seniors are still encouraged to file their 2019 tax return to ensure they receive their recovery rebate as quickly as possible.

### **Are college students eligible for a recovery rebate?**

Only if they are not considered a dependent of their parents. Generally, a full-time college student under the age of 24 is considered a dependent if their parent(s) provide more than half of their support.

### **I am eligible for a rebate, what do I have to do to receive it?**

For the vast majority of Americans, no action on their part will be required to receive a rebate check since the IRS will use a taxpayer's 2019 tax return if filed or their 2018 return if they haven't filed their 2019 return. This includes many individuals with very low income who file a tax return despite not owing any tax in order to take advantage of the refundable Earned Income Tax Credit and Child Tax Credit.

### **What should I do if I did not file a tax return for 2019 or 2018?**

The best way to ensure you receive a recovery rebate is to file a 2019 tax return if you have not already done so. This could be accomplished for free online from home using the IRS Free file program (<https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free>). The bill also instructs the IRS to engage in a public campaign to alert all individuals of their eligibility for the rebate and how to receive it if they have not filed either a 2019 or 2018 tax return.

### **If I have a past due debt to a federal or state agency, or owe back taxes, will my rebate be reduced?**

No, the bill turns off nearly all administrative offsets that ordinarily may reduce tax refunds for individuals who have past tax debts, or who are behind on other payments to federal or state governments, including student loan payments. The only administrative offset that will be enforced applies to those who have past due child support payments that the states have reported to the Treasury Department.

## **ADDITIONAL RESOURCES TO KNOW:**

- IRS.gov answers additional questions: [www.irs.gov/coronavirus](https://www.irs.gov/coronavirus)  
*\*\*PLEASE NOTE: The IRS is responsible for and will soon be issuing additional guidance that will better answer specific tax questions*
- The IRS has moved the filing deadline for federal taxes to July 15. The deadline to file state taxes is also July 15.
- Visit [www.home.treasury.gov/coronavirus](https://www.home.treasury.gov/coronavirus)

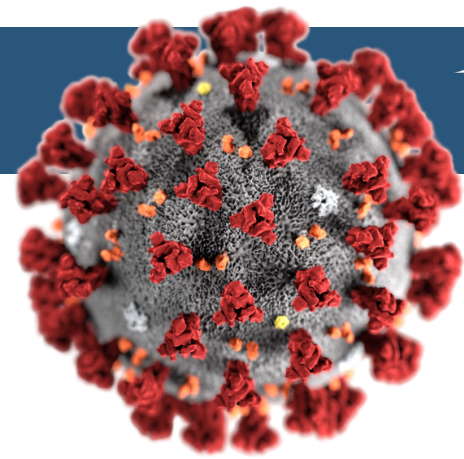
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## What Small Businesses Should Know About The Coronavirus Stimulus Bill

### Top Line

- The CARES Act creates a new loan program within the Small Business Administration's (SBA) 7(a) Loan Program
- The new loan will be 100 percent guaranteed by the SBA and have an interest rate of 0.5 percent, per Treasury's preliminary guidance.
- The loan forgiveness tool allows businesses that maintain payroll over an 8 week period as defined by headcount, to request forgiveness on a Paycheck Protection loan used on payroll costs; mortgage interest; rent; and utilities.

### Paycheck Protection Loans

The CARES Act creates a new loan product within the Small Business Administration's 7(a) Loan Program. Both existing SBA lenders and new lenders brought into the program with the assistance of the Department of the Treasury will be able to offer these loans to eligible small businesses.

The new loan will be 100 percent guaranteed by the SBA and have an interest rate of 0.5 percent, per Treasury's preliminary guidance. The new loan will be able to cover payroll costs including costs related to the continuation of group health care benefits during periods of paid sick, medical, or family leave, and insurance premiums; employee salaries, commissions, or similar compensations; payments of interest on any mortgage obligation (which shall not include any prepayment of or payment of principal on a mortgage obligation); rent (including rent under a lease agreement); utilities; and, interest on any other debt obligations that were incurred before February 15, 2020.

Businesses, 501(c)(3)s, and 501(c)(19)s (veterans' organizations) with less than 500 employees will be eligible for this new loan. Additionally, sole proprietors, independent contractors, and self-employed individuals will also be eligible. Moreover, small businesses in the hospitality and food industry with more than one location could also be eligible at the store and location level if the store employs less than 500 workers. This means that each store location could be eligible. Lastly, if your franchisor appears in the SBA's National [Franchise Directory](#), assistance will extend down to the franchisee at the store or location level.

The maximum loan amount will be the lesser of \$10 million dollars or 2.5 times the average monthly payroll based on the prior year's payroll.



Information courtesy of Small Business Committee Republicans.

[www.Republican-SmallBusiness.house.gov](http://www.Republican-SmallBusiness.house.gov)

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To increase speed and turnaround time within this new loan product, all lenders will have delegated authority. Delegated authority allows the lender to process, close, and service a loan without SBA review.

All borrower and lenders fees for Paycheck Protection loans will be waived. Additionally, the Credit Elsewhere Test, collateral requirements, and all requirements for personal guarantees under Paycheck Protection loans will be waived.

Built into the new Paycheck Protection loans will be automatic deferrals of principal, interest, and fees for six months.

A small business can obtain a new Paycheck Protection loan and an SBA Economic Injury Disaster Loan (EIDL) so long as they cover different items. Flexibility is granted through no prepayment penalties on either the Paycheck Protection loan or the EIDLs and refinancing is available as long as an EIDL was received after January 30, 2020.

### **Loan Forgiveness**

The CARES Act also establishes a loan forgiveness tool that allows businesses that maintain payroll continuity over an 8 week period as defined by headcount, to request forgiveness on a Paycheck Protection loan used on payroll costs; mortgage interest; rent; and utilities.

The amount forgiven will be reduced proportionally by any reduction in employees. The amount will also be reduced by the reduction in pay of any employee beyond 25 percent.

The loan forgiveness program provides flexibility for businesses that re-hire workers that were previously laid off.

To receive loan forgiveness, a business will have to work with a lender to justify their payroll was maintained through documentation. Lenders will be held harmless on decisions of eligibility and SBA will purchase the loan after the lender grants approval.

\$350 billion dollars will be provided for the Paycheck Protection Program and Loan Forgiveness.

## **ADDITIONAL RESOURCES TO KNOW:**

- SBA Economic Injury Disaster Loans: [disasterloan.sba.gov/ela](https://disasterloan.sba.gov/ela)
- Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) for more information on SBA disaster assistance.
- The Small Business Association of Michigan (SBAM) offers information on loan opportunities, unemployment resources and more. For more information, please visit: [www.sbam.org](http://www.sbam.org)



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# Frequently Asked Questions

## on small business loans



The Paycheck Protection Program (“PPP”) authorizes up to \$349 billion in forgivable loans to small businesses to pay their employees during the COVID-19 crisis. All loan terms will be the same for everyone.

The loan amounts will be forgiven as long as:

- The loan proceeds are used to cover payroll costs, and most mortgage interest, rent, and utility costs over the 8 week period after the loan is made; and
- Employee and compensation levels are maintained.

Payroll costs are capped at \$100,000 on an annualized basis for each employee. Due to likely high subscription, it is anticipated that not more than 25% of the forgiven amount may be for non-payroll costs.

Loan payments will be deferred for 6 months.

### **When can I apply?**

- Starting April 3, 2020, small businesses and sole proprietorships can apply for and receive loans to cover their payroll and other certain expenses through existing SBA lenders.
- Starting April 10, 2020, independent contractors and self-employed individuals can apply for and receive loans to cover their payroll and other certain expenses through existing SBA lenders.
- Other regulated lenders will be available to make these loans as soon as they are approved and enrolled in the program.

### **Where can I apply?**

You can apply through any existing SBA lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Other regulated lenders will be available to make these loans once they are approved and enrolled in the program. You should consult with your local lender as to whether it is participating. Visit [www.sba.gov](http://www.sba.gov) for a list of SBA lenders.

### **Who can apply?**

All businesses – including nonprofits, veterans organizations, Tribal business concerns, sole proprietorships, self-employed individuals, and independent contractors – with 500 or fewer employees can apply. Businesses in certain industries can have more than 500 employees if they meet applicable SBA employee-based size standards for those industries ([click HERE for additional detail](#)).



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For this program, the SBA's affiliation standards are waived for small businesses (1) in the hotel and food services industries ([click HERE for NAICS code 72 to confirm](#)); or (2) that are franchises in the SBA's Franchise Directory ([click HERE to check](#)); or (3) that receive financial assistance from small business investment companies licensed by the SBA. Additional guidance may be released as appropriate.

What do I need to apply? You will need to complete the Paycheck Protection Program loan application and submit the application with the required documentation to an approved lender that is available to process your application by June 30, 2020. [Click HERE for the application](#).

**What other documents will I need to include in my application?**

You will need to provide your lender with payroll documentation.

**Do I need to first look for other funds before applying to this program?**

No. We are waiving the usual SBA requirement that you try to obtain some or all of the loan funds from other sources (i.e., we are waiving the Credit Elsewhere requirement).

**How long will this program last?**

Although the program is open until June 30, 2020, we encourage you to apply as quickly as you can because there is a funding cap and lenders need time to process your loan.

**How many loans can I take out under this program?** Only one.

**What can I use these loans for? You should use the proceeds from these loans on your:**

- Payroll costs, including benefits;
- Interest on mortgage obligations, incurred before February 15, 2020;
- Rent, under lease agreements in force before February 15, 2020; and
- Utilities, for which service began before February 15, 2020.

**What counts as payroll costs? Payroll costs include:**

- Salary, wages, commissions, or tips (capped at \$100,000 on an annualized basis for each employee);
- Employee benefits including costs for vacation, parental, family, medical, or sick leave; allowance for separation or dismissal; payments required for the provisions of group health care benefits including insurance premiums; and payment of any retirement benefit;
- State and local taxes assessed on compensation; and
- For a sole proprietor or independent contractor: wages, commissions, income, or net earnings from self-employment, capped at \$100,000 on an annualized basis for each employee.



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### **Does the PPP cover paid sick leave?**

Yes, the PPP covers payroll costs, which include employee benefits such as costs for parental, family, medical, or sick leave. However, it is worth noting that the CARES Act expressly excludes qualified sick and family leave wages for which a credit is allowed under sections 7001 and 7003 of the Families First Coronavirus Response Act (FFCRA) (Public Law 116–127). [Learn more about the FFCRA's Paid Sick Leave Refundable Credit online.](#)

### **How large can my loan be?**

Loans can be for up to two months of your average monthly payroll costs from the last year plus an additional 25% of that amount. That amount is subject to a \$10 million cap. If you are a seasonal or new business, you will use different applicable time periods for your calculation. Payroll costs will be capped at \$100,000 annualized for each employee.

### **How much of my loan will be forgiven?**

You will owe money when your loan is due if you use the loan amount for anything other than payroll costs, mortgage interest, rent, and utilities payments over the 8 weeks after getting the loan. Due to likely high subscription, it is anticipated that not more than 25% of the forgiven amount may be for non-payroll costs.

You will also owe money if you do not maintain your staff and payroll.

- **Number of Staff:** Your loan forgiveness will be reduced if you decrease your full-time employee head-count.
- **Level of Payroll:** Your loan forgiveness will also be reduced if you decrease salaries and wages by more than 25% for any employee that made less than \$100,000 annualized in 2019.
- **Re-Hiring:** You have until June 30, 2020 to restore your full-time employment and salary levels for any changes made between February 15, 2020 and April 26, 2020.

### **How can I request loan forgiveness?**

You can submit a request to the lender that is servicing the loan. The request will include documents that verify the number of full-time equivalent employees and pay rates, as well as the payments on eligible mortgage, lease, and utility obligations. You must certify that the documents are true and that you used the forgiveness amount to keep employees and make eligible mortgage interest, rent, and utility payments. The lender must make a decision on the forgiveness within 60 days.

**What is my interest rate?** 1.00% fixed rate.

### **When do I need to start paying interest on my loan?**

All payments are deferred for 6 months; however, interest will continue to accrue over this period.



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**When is my loan due?** In 2 years.

**Can I pay my loan earlier than 2 years?**

Yes. There are no prepayment penalties or fees.

**Do I need to pledge any collateral for these loans?**

No. No collateral is required.

**Do I need to personally guarantee this loan?**

No. There is no personal guarantee requirement. \*\*\*However, if the proceeds are used for fraudulent purposes, the U.S. government will pursue criminal charges against you.\*\*\*

**What do I need to certify? As part of your application, you need to certify in good faith that:**

- Current economic uncertainty makes the loan necessary to support your ongoing operations.
- The funds will be used to retain workers and maintain payroll or to make mortgage, lease, and utility payments.
- You have not and will not receive another loan under this program.
- You will provide to the lender documentation that verifies the number of full-time equivalent employees on payroll and the dollar amounts of payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities for the eight weeks after getting this loan.
- Loan forgiveness will be provided for the sum of documented payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities. Due to likely high subscription, it is anticipated that not more than 25% of the forgiven amount may be for non-payroll costs.
- All the information you provided in your application and in all supporting documents and forms is true and accurate. Knowingly making a false statement to get a loan under this program is punishable by law.
- You acknowledge that the lender will calculate the eligible loan amount using the tax documents you submitted. You affirm that the tax documents are identical to those you submitted to the IRS. And you also understand, acknowledge, and agree that the lender can share the tax information with the SBA's authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of compliance with SBA Loan Program Requirements and all SBA reviews.

## ADDITIONAL RESOURCES TO KNOW:

- Small business size standards: [www.sba.gov/document/support--table-size-standards](https://www.sba.gov/document/support--table-size-standards)
- Michigan Small Business Relief Funding Program (state of Michigan resource): [michiganbusiness.org/covid19](https://michiganbusiness.org/covid19)
- If you have additional questions, [please visit the U.S. Treasury's list of FAQ here.](#)



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