

Hello from the Bolton Land Use Department,

We hope this finds you well. We want to make sure that all the messages relevant to COVID-19 get to our local businesses so that you have the most up-to-date information we have, and we want you to know we are here to help you in whatever way we can. Right now that is to keep you informed with what we know and to stay in contact with you.

While we are currently responding to an evolving situation regarding the COVID-19 pandemic, we also have an eye toward brighter days and are beginning the recovery process by providing each of you with the best information that we can to help ensure that every Bolton business stays viable through this crisis.

Here are the links to resources that we have been provided:

Connecticut Department Economic and Community Development (DECD) website:
<https://portal.ct.gov/DECD>

Information on the Paycheck Protection Program (PPP):



On April 3, 2020 I shared some information about the launch of the Paycheck Protection Program (PPP), which offers forgivable loans to small businesses hit hard by the pandemic.

If you missed the webinar by Economic Innovation Group (EIG) I referenced earlier, you can now listen to a recording [here](#). EIG also has other useful information, including a [program overview](#) and [Frequently Asked Questions](#), to help you better understand the program.

We will continue to update you on new information as it becomes available.

Sincerely,

David Lehman, Commissioner
david.lehman@ct.gov, (860) 500-2310

Below are some of the other latest resources:

RECORDED WEBINARS

April 3, 2020: Discussion with Jim Jackson, CT Small Business Development Center Counselor, on Small Business Loan Opportunities. [Click here](#)

April 1, 2020: Conversation with Senator Richard Blumenthal and Middlesex Chamber leadership: [Click here](#)

PAYCHECK PROTECTION PROGRAM BORROWER APPLICATION FORM

April 3, 2020 - [Click Here](#) for the new Payroll Protection Program application. This replaces the application that everyone has been working off since the program was announced. This is the application that must be used or else there is a risk that the application must get bounced back.

SAFE STORES

In an [Executive Order](#) signed by Gov. Lamont last evening, beginning on Friday, April 3, every retail establishment in the state will take additional protective measures to limit the risk of transmitting COVID-19. Some of the new protocols include an occupancy cap of only up to 50% of store capacity, clearly marked 6' spaces at checkout lines, and the installation of plexiglass shields at the cash registers.

To review all of the new store safety rules, [click here](#).

IRS issues warning about Coronavirus-related scams

The Internal Revenue Service has urged taxpayers to be on the lookout for a surge of calls and email phishing attempts about the Coronavirus, or COVID-19. These contacts can lead to tax-related fraud and identity theft. [Click here](#) for information on these scams.

BUSINESS INTERRUPTION INSURANCE

A business interruption insurance policy should list or describe the types of events it covers. Events that are not described in the policy are typically not covered. It is important to review the policy exclusions, coverage limits, and applicable deductibles with your agent, broker or insurer. [The Connecticut Insurance Department has an FAQ that provides more information.](#)

DECD's COVID-19 BUSINESS EMERGENCY RESPONSE UNIT

The Connecticut Department of Economic and Community Development (DECD) has created a COVID-19 Business Emergency Response Unit dedicated to assisting businesses navigate resources and develop new resources. A dedicated phone line is available at **860-500-2333** to provide assistance to Connecticut's small businesses for this purpose.

THE SMALL BUSINESS OWNERS'S GUIDE TO THE CARES ACT

The programs and initiatives in the Coronavirus Aid, Relief, and Economic Security (CARES) Act that was just passed by Congress are intended to assist business owners with whatever needs they have right now. When implemented, there will be many new resources available for small businesses, as well as certain nonprofits and other employers. Read the guide [here](#).

The (CARES) Act allocated \$350 billion to help small businesses keep workers employed amid the pandemic and economic downturn. Known as the Paycheck Protection Program, the initiative provides 100% federally guaranteed loans to small businesses who maintain their payroll during this emergency.

[CORONAVIRUS EMERGENCY LOANS Small Business Guide and Checklist](#)

HEALTH INSURANCE - ACCESS HEALTH CT

April 3, 2020 - Important Update About the New Special Enrollment Period. [Access Health CT](#)

- [Healthcare coverage is within reach - Brochure](#)
 - [Access Health CT and Cobra Coverage](#)
 - [Bilingual](#)
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STATE OF CONNECTICUT FREQUENTLY ASKED QUESTIONS

<https://portal.ct.gov/-/media/Coronavirus/COVID-19-FAQs.pdf?la=en>

EMPLOYER HIRING NEEDS - POST COVID-19 brought to you by Workforce Alliance

Workforce Alliance currently offers several work-based learning wage reimbursements (i.e. subsidized employment, on the job training, customized training and incumbent work training - WBL). For details on these WBL programs and who we are go to www.workforcealliance.biz.

That said, during these unprecedented times of COVID-19, we are looking at ways to be poised to support you as you re-engage your employees or former employees. Help us help you. Please take time to answer the following [survey](#).

CONNECTICUT DRS

<https://portal.ct.gov/DRS/COVID19/DRS-COVID-19-Response-FAQ>

The Connecticut Department of Revenue Services (DRS) has responded quickly to the COVID-19 outbreak in order to protect our employees and the taxpayers we serve. We have followed directives from Governor Lamont as well as guidance from the CDC. Although there is no good time for a crisis, these events are unfolding during income tax filing season, making it much more challenging. Public service is at the heart of the DRS mission, and our team of tax professionals remains ready to serve during these difficult times.

STAY SAFE, STAY HOME

The executive order establishes a [“Stay Safe, Stay Home”](#) policy that orders the shutdown of all non-essential businesses in the state effective at 8:00 p.m. on Monday, March 23rd.

General information for additional resources that both employers and employees may find helpful can be accessed by [clicking here](#).

STATE OF CONNECTICUT INSURANCE DEPARTMENT

For the most up to date information from the State of Connecticut Insurance Department please [click here](#).

Covered Employers Required to Post Families First Coronavirus Relief Act Notice Beginning April 1st

[For More Information Click Here](#)

SBA DISASTER ASSISTANCE

The U.S. Small Business Administration is offering low-interest federal disaster loans for working capital.

Small businesses and nonprofit organizations in Connecticut that have been negatively impacted by the global COVID-19 outbreak are now eligible for disaster relief loans of up to \$2 million from the U.S. Small Business Administration.

For more information on how your company can apply, please click [here](#) to go directly to the launch page.

Below are some additional resources provided by SBA to explain this process:

- [SBA Disaster Assistance in Response to the Coronavirus](#)
 - [Three Step Process SBA Disaster Loans](#)
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CONNECTICUT RECOVERY BRIDGE LOAN PROGRAM

As of March 27, 2020, the initial round of funding for this program is closed for applications to ensure that those that have been received so far can be processed efficiently and money distributed as quickly as possible. For those that have already submitted an application, additional documentation can be sent within seven days of submittal.

CT DOL RESOURCE PAGE

Access helpful and very important information developed by the CT Department of Labor which contains frequently asked questions about COVID-19 for employers and workers.
[CT Department of Labor](#)

CORONAVIRUS TOOL-KIT

As a reminder, we have created a page on our website titled the "[Coronavirus Tool-Kit](#)" which we will be updating on a regular basis as more information becomes available. Included in that tool kit are tips and best practices for the employer community and the community at large.

Other Resources from USDA regarding COVID-19. You can find the latest information on USDA actions and coordination with federal partners in response to COVID-19 here: www.USDA.gov/Coronavirus

Yesterday, USDA posted a **SBA Paycheck Protection Program FAQ Resource for Farmers**. You can find this at the link above and copy-pasted below:

On March 27th, Congress passed the Corona Aid, Relief, and Economic Security (CARES) Act. This package appropriated \$349 billion for the Paycheck Protection Program (PPP). The PPP is a guaranteed loan program administered by the Small Business Administration (SBA). The purpose of the program is to support small businesses and help support their payroll during the coronavirus situation.

Q: Are agricultural producers, farmers, and ranchers eligible for the Small Business Administration's Paycheck Protection Program (PPP)?

A: Agricultural producers, farmers, and ranchers with 500 or fewer employees whose principal place of residence is in the United States are eligible.

Farms are eligible if: (i) the farm has 500 or less employees, **OR** (ii) it fit within the revenue-based sized standard, which is an average annual receipts of \$1M.

Additionally, farms can qualify for PPP if it meets SBA's "alternative size standard." The "alternative size standard" is currently: (1) a maximum net worth of the business not more than \$15 million, **AND** (2) the average net income Federal income taxes of the business for the two full fiscal years before the date of the application be not more than \$5 million.

Q: Are agricultural, and other forms of cooperatives eligible for PPP?

A: As long as other eligibility requirements are met, small agricultural cooperatives may receive PPP loans. Other forms of cooperatives may be eligible provided they comply with all other Loan Program Requirements (as defined in 13 CFR 120.10).

Q: Do H-2A or H-2B workers on my payroll count towards my eligibility and total possible loan amount?

A: Only employees with a principal place of residence in the U.S. count toward eligibility and calculation of the PPP loan amount.

Q: How do sole proprietor farmers provide accurate documentation regarding payroll, when they may not take a traditional salary?

A: SBA requires sole proprietors, independent contractors, and other eligible self-employed individuals to provide documentation to its lender that the business was in operation as of February 15, 2020. This documentation may include payroll processor records, payroll tax filings, or Form 1099-MISC, or income and expenses from a sole proprietorship. For borrowers that do not have any such documentation, the borrower must provide other supporting documentation to its lender, such as bank records, sufficient to demonstrate the qualifying payroll amount.

Documentation options for payroll tax filings include the following:

IRS Form 941 (quarterly wages); IRS Form 944 (calendar year wages); State income, payroll and unemployment insurance filings; QuickBooks; bank repository accounts; and/or internally generated profit and loss statements. However:

- Nonprofit organizations must include IRS Form 990;
- Sole proprietors must include IRS Form 1040 Schedule C;
- Any entity that filed IRS Form 1099-MISC must include this form;
- Seasonal employers must document the period beginning February 15, 2019 through June 30, 2019

USDA will continue to update their FAQs as needed. You can also find more extensive FAQs via the Treasury Department's [CARES Act website](#).

As you can imagine, the information is constantly evolving and getting updated so you should check those websites regularly. As significant new information becomes available, we will provide additional messaging through this email and on the town's Website:

<https://bolton.govoffice.com/>

If you do not wish to receive future emails, please reply and let us know to remove you from the email list. Also, please feel free to forward to any person or business you think might benefit from this information. We would be happy to add anyone to the email list. And should you have any additional questions, please contact either Patrice Carson (pcarson@boltonct.org) or Jim Rupert (jrupert@boltonct.org) by email. Stay well.

Town of Bolton