

**COVID-19 Business Resource and Funding Webinar  
Questions and Answers**

**Q. What about property taxes due no later than April 10th?**

A. live answered

**Q. Does this apply to seasonal employees? My employee was scheduled to return to work tomorrow. My business is closed.**

A. Deborah, can you ask in a more specific way? Does what apply to seasonal?

**Q. Will payments to payment plans be postponed?**

A. live answered

**Q. Does the new FMLA act apply to individuals who had school closing affect their kids? Or just the sick leave**

A. Yes, the Family Leave applies to those whose school or day closed and they have to stay home to watch the kids.

**Q. Starting tomorrow, does the new FMLA and sick leave pay laws prevent us from laying off employees or furloughing then if business finances dictate this?**

A. No, a business owner is still allowed to do layoffs and continue to run their business as appropriate. What you have to watch out for is an employee who comes to you and asks for Sick or family leave and then you lay them off. That will get you in trouble.

**Q. Regarding the employee sick leave - My seasonal employee was supposed to start work tomorrow. But my B&B is closed. If she gets sick, does this apply to me?**

A. No, you have no responsibility for sick or family for any employee who isn't under your employ as of April 1st.

**Q. Regarding \$1200 credit - Since this is a 2020 credit, are we "paying it back" as a line item on our 2020**

A. Great question as I forgot to address it during my presentation. Right now we are not sure. Normally something like this would have to be paid back. But it appears that the wording of the law does not require repayment. I'm going to wait until further IRS guidance is available before I can commit 100% but my current thinking is you won't have to pay it back. Stay tuned!

**Q. 1) Do we need to keep all employees from before the disaster on at fulltime work for the PPP loan to turn into a grant? Do we still qualify if we loose 1-2 (of 24) employees and/or cut some hours?**

**2) What will be the time frame from application submission to funding of the PPP loan/grant? We are not sure we can bridge the gap to make payroll and get reimbursed later.**

**3) Where do we apply for the PPP loan/grant? I couldn't find the actual place to do that.**

A. 1. dont need to keep all FT, yes still qualify

2. dont know timeline for PPP, depends on lender, you can bridge, if it works out.

3. there is no page, you need to go to your local sba lender and ask them

**Q. Question about Self-Employed UI - How do we apply?**

A. No one seems to know for sure as this is all so new. I suggest you attempt to apply online first and if that doesn't work then go to the closest EDD office.

**Q. How does the \$600 extra unemployment affect those that are self-employed? We have an s-corp.**

A. Right now no one is 100% sure but I'm recommending to any of my self employed who are truly not able to work due to this crisis to apply. Normally an S corp owner wouldn't qualify for unemployment as there is always something to do when you own the business. But that is not the case right now - there is nothing we can do. So if you aren't working I say apply.

**Q. Many of us laid off employees when the stay at home order was put in place, thus before April 1. I am presuming that we would not be required to offer paid sick leave?**

A. Unfortunately no. The employer is only required to offer sick or family leave to employees who were working on April 1st.

**Q. Property taxes are due to the County on our personal residences. Late payment is any time after April 10th. Is this deadline moved back?**

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A. No - as of right now the property tax payment deadline has not been extended or postponed.

**Q. Ron, is it true that self employed individuals that normally would not qualify for unemployment can now qualify? Example would be those in the Hair/Nail/Barber industry?**

A. Yes, they do qualify. There is still some uncertainty on how the self employed applies. I suggest you go online first and then go to EDD if needed.

**Q. What if an employee that has kids at home out of school and has been working part time and still is part time available, are they still eligible for the employer paid family leave?**

A. Yes, part time employees qualify for sick and family leave but the amounts are prorated based on hours typically worked.

**Q. Will Scott please share his email address/link to his center?**

A. where is your business located? what county or city?

**Q. I already applied, but did not click the advance for 10,000. Can I go back at all?**

A. yes- go to [sba.gov](https://sba.gov) and apply on link

**Q. Question for Scott - So to be clear ..... If you apply online today for the EIDL, it's only that 5 page application. You'd be applying for both the Grant & Loan.**

A. yes

**Q. Scott - What is the rate for the PPP?**

A. 0.04

**Q. Is this his company's website to contact him? <https://www.norcalsbdc.org/covid-19>**

A. where is your business located, what county and city?

**Q. Can we apply for both the PPP loan and the EIDL at the same time?**

A. yes, but if for the same amount and use of funds purpose you could possibly get declined

**Q. Scott - What about Small Business Debt Relief?**

A. haven't been briefed on that now

**Q. When you say apply, does that mean apply for unemployment? thanks**

A. Yes Jenn, apply for unemployment. I recommend you try online first and then make an appointment with EDD if online doesn't work.

**Q. Does applying for unemployment effect the SBA loan and 10k?**

A. no

**Q. 1) Do we need to keep all employees from before the disaster on at fulltime work for the PPP loan to turn into a grant? Do we still qualify if we loose 1-2 (of 24) employees and/or cut some hours?**

**2) What will be the time frame from application submission to funding of the PPP loan/grant? We are not sure we can bridge the gap to make payroll and get reimbursed later.**

**3) Where do we apply for the PPP loan/grant? I couldn't find the actual place to do that.**

A. Hi Regina - some of this is probably better for Scott but I will take on the parts I'm aware of. My understanding is that as long as your payroll remains at or above 75% of the pre PPP loan can be turned into a grant. There may also be a requirement for full time equivalents employed, but I haven't seen anything on this yet. I think being down 1 or 2 employees out of 24 total you should still qualify for at least some conversion to grants and maybe 100%. Regarding timing, that is something for Scott.

Regarding the application, I don't think the PPP application is available yet - anyone else have any idea?

**Q. What if you're a sole proprietor or partnership who does exclusively business to business work and your AGI is reduced due to not being able to get new jobs during this time as so many businesses are closed or not currently not spending?**

A. Please contact Scott directly for your specific question. The short answer (paraphrasing) was apply for

**Q. Ron, Can you explain the loss carryback a bit more? If we've filed 2019 taxes and reported a loss--can we go back and amend prior years?**

A. you don't need to, why are you asking that?

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**Q. Ron- for the Sick Pay and Paid Family leave, are we required to pay this out now, or do we wait until (or if) our employees are sick with COVID? We only have a few employees with kids at home.**

**Thanks! Season (Standard Pour)**

A. Hey Season - I hope you're hanging in there! In order to be required to pay sick or family leave, the employee has to be impacted by COVID, either having to stay home to watch the kids as there is no school, or they or their dependents have symptoms or are quarantined. But if the employee is laid off before April 1st you are not obligated as an employer to pay anything. If you have employees who are qualified for paid leave then you have to pay them using the normal payroll cycle - weekly, bi-weekly, etc. One other thing - and I made this private so it's just you and me - you might want to get your website set up to sell gift certificates. You may have some customers who would buy them to help you get through

**Q. We have businesses in Tuolumne and Calaveras County. Twain Harte and Groveland in Tuolumne, and Arnold and San Andreas in Calaveras.**

A. Businesses outside Tuolumne and Stanislaus Counties can find their local SBDC at [californiasbdc.org](http://californiasbdc.org)

**Q. just confused about what you were referring to.**

A. I apologize. My microphone cut out. Here is a direct link:

<https://www.tuolumnecounty.ca.gov/1273/Open-for-Business-Map>

**Q. It has been communicated that if you apply for PPP and keep employees employed through June that these loans are forgiven. Is that true? Also are owners who work as employees counted in the payroll for the PPP calculations? and if yes, can we continue to pay ourselves too. through this program?**

A.

**Q. Can you apply for both? the EIDL and the PPP?**

A. yes, just asked

**Q. Cole, where is the link for where to put your business on the open list?**

A. <https://www.visittuolumne.com/business-operations-form>

**Q. Cole, do you have a complete list of Tuolumne county businesses? Have those businesses been contacted about these SBA loans being available.**

A. The County of Tuolumne does not have a Business License, which would help to create a complete list. In the last three days, a group of 30 business community leaders reached out to just under 1000 businesses to share resources and SBA loan info. Thank you Barbara

**Q. COLE: What was the website to fill in for services open/delivery in county?**

A. <https://www.visittuolumne.com/business-operations-form>

**Q. Do we know if we will have to have our doors closed through April 30?**

A. Hi Kyra- From the Public Health standpoint, the State order states 'until further notice', so we believe things will remain 'as-is' until an update is issued.

**Q. What was Katy Winders website again?**

A. <https://valleysierrasbdc.com/>

**Q. I filled out the new application yesterday, but didn't realize what the 10k advance was for. Can I go back and reapply? Will that mess up my application?**

A. [www.valleysierrasbdc.com](http://www.valleysierrasbdc.com)

**Q. Will the Chat Questions and Answers be distributed to all Participants as well?**

A. Yes

**Q. Will you be supplying a Direct Link to the Recording of this Webinar, and will the Recording be available to Download?**

A. We will share the webinar recording via email to those who registered, on social media and County of Tuolumne Website

**Q. Is Payroll in the PPP for a payperiod? Or month?**

A. month

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**Q. Cole, how do we view the current map of open businesses? I can't seem to find it.**

A. <https://www.tuolumnecounty.ca.gov/1273/Open-for-Business-Map>

**Q. Was this Webinar limited to only 100 people, and if so, why?**

A. Limitations of Zoom. We also have the webinar livestreamed to Access Tuolumne. The webinar is recorded and will be sent out

**Q. To Clarify, the PPP is only available thru the Preferred Lender, correct? Is the timeline for qualifying for EIDL still over 3 weeks? and the 10,000 advance is the only thing you can get sooner.**

A. PPP dependent on Local Lenders and more to come.

10,000 advance could be available as soon as 3 days. Follow this link for more information:

<https://www.sba.gov/page/disaster-loan-applications>

**Q. When Sharing the Webinar recording, please provide an actual Link, not just general information to ensure people can find the information...**

A. Absolutely. Thank you David

**Q. We've applied for EIDL loan but I'm confused about the grants. My understanding is that these are loans. Is it just that they have the potential to become grants, or is it a separate application for grants that I'm missing?**

A. <https://covid19relief.sba.gov/#/>

**Q. Will any part of the EIDL money turn into a grant?**

A. possibly the \$10k advance

**Q. if someone have a multiple businesses, sole prop, C and LLC corp, can they apply for each business separately based on the type of the business?**

A. Yes, they are treated as all separate entities.

This was answered via an SBDC Consultant

**Q. if you had applied for unemployment can we also apply for sbd, or is it one or the othe?. Should we apply for both?**

A.

**Q. Are employees capped at \$100k or fully omitted from the ppp calculation?**

A. dont know, ask your lender

**Q. Will you please share that site you were just referencing, Katy?**

A. <https://covid19relief.sba.gov/#/>