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GAVIN NEWSOM  
GOVERNOR

July 31, 2020

PIN 20-17-CCLD

TO: ALL COMMUNITY CARE FACILITY LICENSEES  
ALL CHILD CARE LICENSEES  
ALL CERTIFIED AND APPROVED HOMES OF A FOSTER FAMILY  
AGENCY

FROM: ***Original signed by Pamela Dickfoss***  
PAMELA DICKFOSS  
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SUBJECT: **FEDERAL RELIEF AVAILABLE TO LICENSEES DURING THE  
CORONAVIRUS DISEASE 2019 (COVID-19) EMERGENCY**

**Provider Information Notice (PIN) Summary**

PIN 20-17-CCLD provides information on Coronavirus Aid, Relief, and Economic Security (CARES) Act federal relief that may be available to licensees experiencing economic hardship as a result of the COVID-19 emergency.

As a result of the recent passage of the federal CARES Act, [P.L. 116-136](#), the Small Business Administration (SBA) is offering a variety of loan and debt relief programs and the Internal Revenue Service (IRS) is offering tax credit and deferral programs that may assist licensees and other businesses with economic relief amid the COVID-19 pandemic. This PIN also includes Frequently Asked Questions that may be helpful to licensees.

**Note: The supports presented in this PIN are not all-inclusive, but represents programs that have recently become available.**

## **Loans and Grants**

- The [Paycheck Protection Program \(PPP\)](#): This loan program may provide loan forgiveness to businesses for retaining employees by temporarily expanding the traditional SBA 7(a) loan program.
- [Economic Injury Disaster Loans \(EIDL\)](#): This loan program may provide economic relief to small businesses and non-profit organizations that are currently experiencing a temporary loss of revenue.
- [SBA Express Bridge Loans](#): This loan program may enable small businesses that currently have a business relationship with an SBA Express Lender to access up to \$25,000.
- [SBA Debt Relief](#): This SBA program may provide financial assistance to small businesses.

## **Tax Credits and Deferrals**

- [Employee Retention Tax Credit](#): This tax credit program may provide employers with a 50% tax credit on up to \$10,000 of staff wages paid or incurred from March 13, 2020 through December 2020.
- [Payroll Tax Deferral](#): This tax deferral program may provide employers with deferral of employment tax deposits and payments through December 31, 2020.

## **Additional Resources**

- [The U.S. Senate Committee on Small Business and Entrepreneurship: The Small Business Owner's Guide to the CARES Act](#)
- [U.S. Chamber of Commerce: Coronavirus Emergency Loans Small Business Guide and Checklist](#)
- [IRS: coronavirus Tax Relief for Businesses and Tax-Exempt Entities](#)
- [Department of the Treasury: The CARES Act Works for All Americans](#)
- [Labor and Workforce Development Agency Coronavirus Resources](#)
- [Taking Advantage of the CARES Act Provisions](#)
- Various community-based business development and mentoring centers provide business counseling and guidance in applying for various SBA loans. They can be found at
  - <https://www.mbda.gov/businesscenters#4/34.05/-111.95> and <https://www.sba.gov/local-assistance/find/>.

If you have questions regarding the federal relief programs for COVID-19 addressed by this PIN, please contact any of the resources mentioned in this PIN, your current SBA lender, and/or your tax advisor for assistance. For any other questions related to COVID-19, please contact your local Regional Office:

- [Adult and Senior Care Regional Offices](#)
- [Child Care Regional Offices](#)
- [Children's Residential Regional Offices](#)

## **APPENDIX: FREQUENTLY ASKED QUESTIONS**

### **Question 1:**

Why might I need help from these programs, such as the Payroll Protection Program (PPP) or Payroll Tax Deferral?

### **Answer 1:**

As an example, a licensee may experience a loss of revenue as a result of families delaying admitting family members to licensed facilities due to COVID-19 and may need PPP assistance to make payroll. Another licensee also experiencing loss of revenue may mostly be able to make payroll, but may need the help provided by deferring payroll taxes.

### **Question 2:**

How do I decide what program(s) is better for me?

### **Answer 2:**

A licensee should consider how much help they need, when they need help, and whether they can or will need to repay a loan while deciding which program(s) to use. CCLD advises that a licensee check with their accountant or tax preparer, who will be most familiar with their specific situation.

### **Question 3:**

Do I qualify for all these programs?

### **Answer 3:**

It is possible that a licensee may qualify for one or more of these programs. However, CCLD advises that a licensee check with their accountant or tax preparer, who will be most familiar with their specific situation.