

This information was accurate as of 12/18/20. For the latest updates from the Executive Branch, please visit [DEED](#) and the [MN Department of Revenue](#).

Update 12.18.20 Addition of Executive Order 20-103 Restrictions on Businesses and the COVID Relief Bill/SF 31 Including Business Grants, Unemployment Insurance Extension and Temporary Fee Relief

**MN House GOP Caucus
COVID-19
Small Business Resource Guide
December 18, 2020**



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Icon Key



- Resources Available to Small Businesses



- Resources Available to Non-profits



- Resources Available to Self-employed/Independent Contractors



- Resources Available to Churches



- Resources Available Now



- Resources Coming Soon

Executive Orders

[Executive Order 20-103](#)

Executive Order 20-103 is a continuation of the dial back program from EO 20-99 with some adjustments in order to bridge the time until the vaccine is widely available. Changes begin December 18th at 11:59pm.

[Executive Order 20-100](#)

12-16-2020. Extending the COVID-19 Peacetime Emergency Declared in Executive Order 20-01.

[Executive Order 20-99](#)

Implementing a Four Week Dial Back on Certain Activities to Slow the Spread of COVID-19

See page 4 for more details

- In-person social gatherings with individuals outside your household are prohibited
- Bars and restaurants are dialed back to take-out and delivery service only
- Gyms, fitness studios, entertainment venues, event spaces, and similar establishments will need to close
- Adult and youth sports are paused

[Executive Order 20-97](#)

Extending the COVID-19 Peacetime Emergency Declared in Executive Order 20-01.

Guidelines for Executive Orders

[Guideline Overview for Executive Order 20-103](#)

Changes begin December 18th at 11:59pm.

Social Settings

- Two households may gather indoors, 10 people max.
- Three households may gather outdoors, 15 people max.
- Masks are strongly encouraged, and social distancing must be maintained.

Retail

- **Open (must have COVID-19 preparedness plan).**

Restaurants and Bars

- **Indoor dining is closed to the public.** Customers may step briefly inside to pick up takeout.
- Outdoor dining may resume at 50% capacity, 100 people max.
- No more than four people per table, must ensure at least six feet between parties.
- All establishments must close outdoor service between 10:00 p.m. and 4:00 a.m.
- Delivery, window, walk-up, or drive-up service is open and encouraged.

Personal Services (salons, tattoos, barbershops)

- **Open with guidance.**
- Capacity: 6 feet of distance, max 50% - see guidance for additional details.
- Appointments: Required.

Gyms, Personal Fitness and Yoga Studios, Martial Arts

- **Open at 25% capacity, 100 people max. Masks are required at all times.**
- 12 feet of distance must be maintained between patrons. Machines must be 12 feet apart.
- Group classes may resume on January 4, 2021.

Indoor Events and Entertainment

- **Closed to the public.**

Outdoor Events and Entertainment

- **Open at 25% capacity, 100 people max, with 6 feet of distance between households.**
- If food and drinks are served, patrons must be seated. Four people max per table.
- Food and drink must not be served or allowed for consumption between 10:00 p.m. and 4:00 a.m.

Organized Sports (Adult and Youth)

- **Closed.** Practices can resume January 4, 2021. Guidance to follow.

Reception Spaces for Celebrations or Private Parties

- **Closed to public.**

Campgrounds and Charter Boats

- **Open with guidance.**
- Three households may gather outdoors, 15 people max.

Pools and Swim Parks

- **Closed to public.**

All businesses that have been allowed to reopen under previous Executive Orders, including Critical Sector businesses, non-Critical Sector industrial and office-based businesses, and retail establishments can continue operations as previously allowed.

Can my business be open? [Review the guidance.](#)

If you have additional questions about returning to work, [submit your questions.](#)

[CDC Frequently Asked Questions for Business](#)

[DEED Frequently Asked Questions for Business](#)

[Financial assistance for businesses affected by COVID-19](#)

Resources, State and Federal Loans and Grants

COVID Relief Bill/SF31: Temporary Fee Relief

This bill provides relief to businesses impacted by the pandemic and related shutdowns.

Food Related Late Fees

The Department of Agriculture is required to waive late license renewal penalties for food retailers, food manufacturers, food wholesalers, and food brokers for calendar year 2021.

Brewer Fees

The Metropolitan Council is required to fully refund the 2020 wastewater permit fee to brewers producing under 20,000 barrels per year. Additionally, the Met Council is required to provide brewers in the Metropolitan Council Environmental Services Microbrewery Program a credit for 2020 strength charges (up to \$2,000 per brewer).

Liquor Permit Fees

For calendar year 2021, the Department of Public Safety is required to waive 1) caterer permit fees for restaurants that hold an on-sale intoxicating liquor license for alcohol sales after 1 a.m. (sometimes referred to as the 2 a.m. liquor permit).

COVID Relief Bill/SF31: Business Grant Program

The Minnesota Department of Revenue will send COVID-19 Business Relief Payments to eligible businesses under a \$216 million economic relief package signed into law December 16. Eligible business owners do not need to take any action to receive this aid.

The business grant program is made up of three buckets that will distribute relief out to hurting Minnesota businesses, based on the guiding principles of speed and the ability to effectively target. The three buckets have been referred to as fast, faster, and fastest in terms of the specific in which they will be able to disperse grants

Fastest: DOR Grants to Restaurants, Bars, and Gyms (\$88) million)

Businesses in this bucket will receive funding in the quickest manner possible. Businesses were included in this category only if DOR sales tax information and DEED UI information were readily available to be used to calculate revenue loss and employee count base on an established formula.

This bucket includes: *Breweries w/taprooms, Family Wineries w/tasting rooms, Distilleries w/tasting rooms, Bowling Centers, Caterers, Drinking Places (Bars), Full-Service Restaurants, Limited Service Restaurants, Cafeterias & Buffets, and Gyms & Fitness Centers (including but not limited to dance, gymnastics, and martial arts studios who remit sales tax returns to the state).*

To be eligible for DOR payments, businesses in the listed categories must:

- Have experience a 30 percent decline in overall sales year-over-year (Q2 and Q3 from 2019 vs 2020)
- Have done at least \$10,000 in sales in 2019
- Have a physical presence in the state of Minnesota
- Be in good standing with the Department of Revenue as of Nov. 1, 2020

There will be five tiers of payments based on the number of full-time and part-time employees:

- Small businesses not in DEED's UI system will receive \$10,000
- Businesses with 0-20 employees, receive \$15,000
- Businesses with 21-100 employees, receive \$25,000
- Businesses with 101-300 employees, receive \$35,000
- Businesses with 300+ employees, receive \$45,000

Payments will be awarded on a per owner basis. These payments will be considered taxable income.

FASTER: Deed Grants to Movie Theaters and Large Convention Centers (\$14 million)

Movie theaters and large convention centers will receive grants from DEED. DEED is able to process grants quickly to these known quantities and running these grants through DEED will take some of the burden off counties.

All movie theaters and large convention centers receiving grants through DEED must:

- Be directly affected by EO 20-99
- Have a physical presence in Minnesota
- Be in good standing with the Department of Revenue as of Nov. 1, 2020
- Have experienced a 30% decline in overall sales year-over-year (Q2 and Q3 from 2019 vs 2020)

Theaters will receive a total of \$9 million in funding on a per screen basis:

- 1st and 2nd Screens = \$15,000 per screen
- 3+ and Subsequent Screens = \$10,000 per screen
- Maximum grants of \$150,000 per theater complex

Large convention centers will receive a total of \$5 million in funding through DEED:

- Convention centers must have a capacity of 1,500 or more to be eligible
- Grant awards are based on loss of revenue, business size, and footprint
- Maximum of \$500,000 per convention center
- Grant funds must be used specifically to cover direct operations or upkeep of facilities
- Any unused funds from the large convention center bucket will be remitted to the General Fund
- Hotels, theaters, and convention centers part of a hotel, university, or retail mall are not eligible

FAST: County Grants to Local Economically Significant Businesses (\$114.5 million)

Counties will receive funding to give grants to businesses located in their county that are directly or indirectly impacted by EO 20-99. The county program was structured to give maximum flexibility to counties to determine the best use of funds for helping their local businesses.

This bucket includes industries directly or indirectly affected by EO -99. Eligibility also includes nonprofits and nonprofit fitness centers who earn revenue in ways similar to businesses (ticket sales, membership fees, etc) that had to cease operations due to EO 20-99 and other business affected by EO 20-99 that did not receive funding from DOR or DEED in the first two buckets.

Ultimate responsibility lies with the counties to choose grant recipients and determine grant amounts. Businesses that received DOR grants ARE NOT excluded from receiving additional funding from their counties. So, restaurant owners with multiple locations who only received one check would be eligible to receive additional funding from their county. The same applies to restaurants or gyms that felt the DOR funding was not sufficient. Counties are permitted, but not required, to contract with a nonprofit lender to help award grants.

To be eligible for county grants, business must:

- Be in good standing with DOR as of Nov. 1, 2020
- Be located in the applicable county
- Funds must be used for costs incurred due to the COVID-19 Pandemic

Money will be distributed to counties using a per capita formula based on the most recently available 2019 population estimate from the state demographer as of August 2020. Counties will receive the greater of \$250,000 OR a per capita amount. Counties may use up to 2.5 percent of state funds for administration.

Rural Relief Small Business Grants

The LISC is inviting small business owners in rural locations across the country to apply for the LISC-Lowe's Rural Relief Small Business Grants program.

- They are currently accepting applications for Rural Relief Small Business Grants. Applications must be submitted by December 6th at 11:59PM ET. [Apply here](#).
- Only small businesses located in rural communities are eligible at this time. Rural communities are defined as having a population of 50,000 or less.
 - A community is defined as the city/town/village where your business address is located. If the business is mobile (a food truck, fishing boat, ride share driver, etc) please use the address where your vehicle is stored during non-business hours.
 - All potential applicants are encouraged to review the [FAQ and grant information](#) before applying.
 - Non-profit organizations are ineligible for the relief funding program at this time, but may be eligible for later rounds of funding.
 - Applications will be reviewed based on criteria designed to prioritize particularly challenged businesses, and the final grantees will be randomly selected from the top scoring applicants.

- Applications are being accepted in “rounds”. You must submit a new application for each round in order to be considered for funding in that round. **Below are the dates of upcoming rounds:**
 - **December 29, 2020 - January 5, 2021**
 - **January 26 - February 2, 2021**

CARES Act Paycheck Protection Program (PPP)

Current law dictates that the Paycheck Protection Program (PPP) close at the end of August 8, 2020. As such, SBA is no longer accepting PPP applications from participating lenders.

Small Business Relief Grant Program

Applications closed July 2nd at 5:00 p.m. Applications for the Small Business Relief Grant Program are no longer being accepted. Gov Walz has announced that \$100M will be added to this program for businesses already on the waiting list.

COVID-19 Aid for Counties, Cities, and Towns

The Minnesota Department of Revenue distributed a share of federal aid Minnesota received from the Coronavirus Relief Fund (CRF) to eligible local governments that applied for this aid by September 15, 2020.

- A total of \$837,547,591 in aid was distributed to 85 counties, and 1,521 cities and townships. They may use the aid to support local government services and provide grants to businesses, hospitals, and individuals who've been impacted by COVID-19.
- Cities or towns have until November 15, 2020, to spend their CRF aid. On that date, they must return any unspent aid to their home county.
- Counties have until December 1, 2020, to spend their CRF aid. They must return any unspent aid to Minnesota Management & Budget (MMB) by December 10, 2020.
- For program information and detailed aid amounts, see the [CRF Local Government Distribution Final Report](#) on the MMB website.
- For questions about the certification process, contact Sarah Adam at sarah.adam@state.mn.us or 651-556-4861.

Certain counties and cities in Minnesota, such as Pine County, are focusing remaining CARES Act Funds to air businesses in response to the current restrictions.

- Pine County calls it the Fast Grant Program and the application can be found here.
- The deadline to apply is Tuesday, November 24 at 4PM.
- **Small Businesses in Minnesota are encouraged to reach out to their counties/cities/municipalities to see if there are available CARES Act funds.**

✓ **Small Business Local Assistance Directory:**

SBA has many partnerships with local offices including SCORE offices, Women's Business Centers, Small Business Development Centers and Veterans Business Outreach Centers. See the full directory [here](#).

✓ **SBA Economic Injury Disaster Loans**

UPDATE: Small Businesses can continue to apply for these loans. Provide working capital loans of up to \$2 million to businesses, renters, and homeowners located in regions affected by a declared disaster. Click [here](#) to apply.

This loan provides economic relief to small businesses and nonprofit organizations that are currently experiencing a temporary loss of revenue due to coronavirus (COVID-19).

Eligibility:

- Small business owners, including agricultural businesses, and nonprofit organizations in all U.S. states, Washington D.C., and territories can apply for an Economic Injury Disaster Loan. All Minnesota small businesses (according to SBA's size standards) with a substantial economic injury related to COVID-19 to apply for loans of up to \$2M.

Loan Details:

- Rates range from 2.75%-3.75% with terms up to 30 years.
- Loan proceeds may be used to pay fixed debts, payroll, accounts payable and other bills that could have been paid had the disaster not occurred.
- Loans under \$25,000 can be made without collateral while loans over \$25,000 should be collateralized. (However, the SBA will not decline a loan for lack of collateral.)
- The applicant must have an acceptable credit history and ability to repay the loan, as determined by the SBA.
- No cost to apply nor any obligation to accept the loan if approved.

Application:

- The EIDL application is updated to streamline the application process. The new process entails filling out the online forms on the SBA website and then a loan officer may contact you for additional forms if needed. The application process takes less than twenty minutes now.
- Forms that may need to be prepared as part of the EIDL process:
- Tax Information Authorization ([IRS Form 4506T](#)) for the applicant, principals and affiliates.
- Complete copies of the most recent Federal Income Tax Return.
- Schedule of Liabilities ([SBA Form 2202](#)).
- Personal Financial Statement ([SBA Form 413](#)).
- Profit and loss statements
- Monthly sales figures ([SBA Form 1368](#))
- SBA Form [5](#) or SBA Form [5C](#) for sole proprietorships - SBA loan application

*****EIDL Advance Grants that were paired with the EIDL Loans above are no longer available*****

For more information on EIDL Program and to access the application click [here](#).

  **[SBA Express Bridge Loans](#)**

Allows small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000.

Eligibility:

- If a small business has an urgent need for cash while waiting for decision and disbursement on Economic Injury Disaster Loan, they may qualify for this loan.
- To qualify, the small business must have also been operational when the declared disaster commenced and must meet all other 7(a) loan eligibility requirements as set forth in 13 CFR §§ 120.100 through 1 120.111 and SOP 50 10.

Details:

- Up to \$25,000
- Fast turnaround
- Will be repaid in full or in part by proceeds from the EIDL loan
-

For more information on SBA Express Bridge Loans and to access the application click [here](#).

   **[SBA Small Business Debt Relief Program](#)**

SBA will pay 6 months of principal, interest, and any associated fees that borrowers owe for all current 7(a), 504, and Microloans in regular servicing status as well as new 7(a), 504, and Microloans disbursed prior to September 27, 2020. This relief is not available for Paycheck Protection Program loans or Economic Injury Disaster loans. Borrowers do not need to apply for this assistance.

Details:

- Borrowers do not need to apply for this assistance. It will be automatically provided as follows:
- For loans not on deferment, SBA will begin making payments with the next payment due on the loan and will make six monthly payments.
- For loans currently on deferment, SBA will begin making payments with the next payment due after the deferment period has ended, and will make six monthly payments.
- For loans made after March 27, 2020 and fully disbursed prior to September 27, 2020, SBA will begin making payments with the first payment due on the loan and will make six monthly payments.

SBA has notified 7(a), 504 and Microloan Lenders that it will pay these borrower loan payments. Lenders have been instructed to refrain from collecting loan payments from borrowers. If a borrower's payment was collected after March 27, 2020, lenders were instructed to inform the borrower that they have the option of having the loan payment returned by the lender or applying the loan payment to further reduce the loan balance after SBA's payment.

Borrowers should contact their lender if they have any questions regarding this payment relief.

For more information on SBA Debt Relief, click [here](#).

[IRS Employee Retention Credit](#)

The Employee Retention Credit is a refundable tax credit against certain employment taxes equal to 50 percent of the qualified wages an eligible employer pays to employees after March 12, 2020, and before January 1, 2021.

- Eligible employers can get immediate access to the credit by reducing employment tax deposits they are otherwise required to make. Also, if the employer's employment tax deposits are not sufficient to cover the credit, the employer may get an advance payment from the IRS. The maximum credit is \$5000 per employee. Participating in this program makes your business ineligible to participate in the PPP program.
- This might make sense for you if the Paycheck Protection Program does not meet your business needs or is otherwise unavailable to your business you can consider the Employee Retention Credit.
- To apply you can claim the credit through your regular IRS tax payment process. To request an advance you can submit [Form 7200](#).

[Minnesota Small Business Loan Guarantee Program](#)

- Summary of Program: This program provides a 80% loan guarantee for loans up to \$250,000 made by a qualified economic development lender within this program. This program is intended to incent the private market to make loans to small businesses and provides the guarantee for those loan dollars. The state is providing a loan guarantee of \$10 million which is likely to leverage between \$20 and \$25 million in lending by private banks.
- Businesses must apply for assistance through lenders that are enrolled in the program and contact information will be posted here as lenders are added. Each lender will utilize their own underwriting and loan evaluation criteria. Lending decisions are at the sole discretion of the lending situation.
- The rate, term, and collateral requirements will be set by each individual lender's policies.
- Businesses should check this [page](#) to find contact information for lenders.
- Why this might make sense for you: Your lender will consider your situation and may require this guarantee in order to lend money to your business.

Department of Labor, Family Leave and Dislocated Worker Resources

[Unemployment Insurance Shared Work Program](#)

The Shared Work program offers an alternative to layoffs for employers facing a temporary downturn in business.

- Administered by DEED's Unemployment Insurance Division, the program allows employers to divide available hours of work among a group of employees instead of implementing a full layoff. These employees may then receive partial unemployment insurance benefits while working reduced hours. The purpose of Shared Work is to avoid a layoff, not to subsidize wages.
- Shared Work can help employers avoid the difficulties that can go along with a layoff. If employees keep working during a temporary slowdown, employers can more quickly gear up when business conditions improve.
- Learn more about the [Shared Work Program](#) on our Unemployment Insurance Division's website.
- For questions, email shared.work@state.mn.us.

COVID Relief Bill/SF31: Unemployment Insurance Extension

There is a 13-week extension of UI benefits. Individuals who exhausted all state and federal UI benefits as of Dec. 27th, 2020 will be eligible. Eligible applicants can receive up to 13 weeks of additional benefits under this program and have until April 10, 2020 to use these benefits.

[Executive Order 20-05 –Minnesota's Unemployment Insurance Trust Fund](#)

Executive Order 20-05 was signed by Governor Walz on 3/16/2020, this EO is designed to strengthen Minnesota's Unemployment Insurance Trust Fund and ensure that workers who are not able to work as a result of COVID-19 have benefits.

- This EO will waive the employer surcharge and allow DEED to pay unemployment benefits immediately, providing fast relief to employees who need it.
- To further ensure that unemployment benefits are available for workers who are not able to work directly or indirectly as a result of COVID-19, EO 20-05 orders that all workers are eligible if:
 - A determination has been made by health authorities or by a health care professional that the presence of the applicant in the workplace would jeopardize the health of others, whether or not the applicant has actually contracted a communicable disease.
 - A quarantine or isolation order has been issued to the applicant pursuant to Minnesota Statutes 2019, section 144.419 to section 144.4196.
 - There is a recommendation from health authorities or by a health care professional that the applicant should self-isolate or self-quarantine due to elevated risk from COVID-19 due to being immunocompromised.

- The applicant has been instructed by their employer not to come to the employer's place of business due to an outbreak of a communicable disease.
- The applicant has received a notification from a school district, daycare, or other childcare provider that either classes are canceled or the applicant's ordinary childcare is unavailable, provided that the applicant made reasonable effort to obtain other childcare and requested time off or other accommodation from the employer and no reasonable accommodation was available.
- For more information click [HERE](#).

[Applying for Unemployment Insurance Benefits](#)

- Self-employed workers and any individuals who get paid using IRS form 1099 are eligible for both PPP loans and unemployment benefits. However, individuals can't receive both. If they apply for unemployment and the PPP program and receive a PPP loan, they must then withdraw from unemployment.
- Governor Walz has opened the Unemployment Insurance (UI) Program to any worker who has been affected by COVID-19.
- Businesses calling employees back to work, and seeing employees not want to return, but remain on unemployment, should report this through their UI account. Employers should contact UI within 10 days. Employers should consult UI on this regarding protected leave, other circumstances, etc.
- Please funnel traffic to <https://www.uimn.org/>.
- UI covers ½ of pay – up to \$740/week.
- Employees receiving health insurance can still apply for UI.
- DEED no longer required to delay benefits for those taking sick time/vacation/PTO. Will clear 45,000 people from the queue.
- DEED is reopening their information line, and will be staggering the days based on question type to try to improve response times.
- To ensure the UI system can handle the increase in activity, DEED has instructed unemployment applicants to apply online on an assigned day, based on your social security number (SSN).
- Please refer to the schedule below. Applicants will only be allowed to apply on their assigned day, or on Thursday or Friday if they missed their assigned day.
- The table below lists the day and time to start an application based on the last digit of your SSN. For example: a person with the SSN XXX-XX-XXX6 would apply on Wednesday.

When to Apply:

If the last digit of your Social Security number is:	Day of week	Time
0, 1 or 2	Monday	6 A.M. to 8 P.M.
3, 4 or 5	Tuesday	6 A.M. to 8 P.M.
6, 7, 8 or 9	Wednesday	6 A.M. to 8 P.M.
Any	Thursday	6 A.M. to 8 P.M.
Any	Friday	6 A.M. to 8 P.M.

Apply if you Need:

If you need:	Monday	Tuesday	Wednesday	Thursday	Friday
help to complete an application	Not available	Not available	Not available	Not available	8 A.M. to 4:30 P.M.
to request a payment	Not available	SSNs ending in: 1, 3 or 5 (6 A.M. to noon.) 7 or 9 (noon to 6 P.M.)	SSNs ending in: 0, 2 or 4 (6 A.M. to noon) 6 or 8 (noon to 6 P.M.)	SSNs ending in: Any number 6 A.M. to 6:00 P.M.	SSNs ending in: Any number 6 A.M. to 6:00 P.M.
help with your password	8 A.M. to 4:30 P.M.	8 A.M. to 4:30 P.M.	8 A.M. to 4:30 P.M.	8 A.M. to 4:30 P.M.	8 A.M. to 4:30 P.M.
help with questions about your account	8 A.M. to 2:00 P.M.	8 A.M. to 2:00 P.M.	8 A.M. to 2:00 P.M.	8 A.M. to 2:00 P.M.	Not available

Important Things to Know

- The date of application will not affect the amount of benefits you will be paid.
- If you already have an Unemployment Insurance account, you can still login anytime.
- Please do not call the Unemployment Insurance office to ask about the status of your application. Your online account will be updated when more information is available.
- Employers that need to raise an issue within their UI account when they call employees back and those employees do not take the positions or hours offered. Here's the information on how to do that (along with videos): <https://www.uimn.org/employers/raise-issue/index.jsp>
- [Additional Unemployment Insurance information for employers affected by COVID-19](#)



Pandemic Unemployment Assistance Program

Pandemic Unemployment Assistance (PUA) benefits are specifically for self-employed, independent contractors, and others unemployed as a direct result of COVID-19 who are **not eligible** for regular unemployment benefits or extended UI benefits in Minnesota or any other state. This means people must apply for regular unemployment benefits before you can qualify for PUA benefits.

- DEED announced on April 24, 2020 that Pandemic Unemployment Assistance Unemployment Insurance benefits are now being paid out for the self-employed and independent contractors.
- [Benefit payments under PUA are retroactive](#), for weeks of unemployment, partial employment, or inability to work due to COVID-19 reasons, starting on or after January 27, 2020. The CARES Act specifies that PUA benefits cannot be paid for weeks of unemployment ending after December 31, 2020.
- Helps those not eligible for regular unemployment insurance by creating a new Pandemic Unemployment Assistance program to help those not traditionally eligible for UI, such as self-employed and independent contractors, like gig workers and Uber drivers, as well as those who are unable to work or telework as a result of the coronavirus public health emergency.
- UI will now extend benefits for folks who have exhausted their UI benefits. For those individuals, the benefit adds an additional 13 weeks of eligibility through December 31, 2020. These benefits will be backdated to the signing of the CARES Act – March 27th. Minnesota is the first in the nation to implement this benefit.
- The fundamentals of the UI program remain intact. Individuals can't just elect to stay home and collect UI. Being afraid to work in a critical sector does not make one eligible for unemployment. Consult [EO 20-05](#) (esp. paragraph 4) for COVID-related scenarios that do make one eligible for UI;
- **Here's what Minnesotans need to know about applying for PUA:**
 - If you have already applied for regular unemployment benefits, you do not need to do anything extra to qualify for PUA. DEED will automatically establish a PUA benefit account for you if you are eligible.
 - If you have not applied for unemployment benefits yet, special instructions for self-employed and 1099 workers are [available here](#). These instructions include steps you can take to make your account easily identifiable as potentially eligible for PUA.
 - If you applied for unemployment benefits without following those instructions, don't worry – you don't need to change anything. Your account will still be reviewed for PUA eligibility.
 - If you have not heard from DEED yet, don't worry. We expect to be in touch with most people who are eligible for benefits under PUA by the end of April. There is no need to call or follow-up; you will hear from us proactively if we need additional information to determine eligibility.
 - You will receive information about PUA benefits in your online account, by email, and by mail.
 - PUA benefits will be backdated to whenever you first became eligible due to COVID-19.

- Additional information, including answers to many commonly asked questions, can be found here: [COVID-19 information for self-employed people and independent contractors.](#)

Minnesota Unemployment Insurance Guidelines for Self Employed and Gig Workers

To qualify for unemployment benefits, self-employment must be a self-employed individual's primary source of income, they must have been directly displaced by COVID-19, and they must have been actively working in this capacity – can't be from a passive income stream.

- UI application step by step instructions for self employed workers can be found [HERE.](#)
- Individuals should also select “Yes” when responding to the question, “Did you work in self-employment or as an independent contractor?”
- **UI wants self-employed individuals to specifically write “Self-employment” (enter exactly as written, must include the hyphen) under the section for “Employer Name” on the application.**
- Once an individual selects “Self-employment” as their employer, the address for the employer will show up as “332 Minnesota St.” This is **NOT** an error. Individual should select this employer, then select next and finish completing the application.
- For the question, “Is this business owned partially by you, your spouse, your parent, or your child,” applicants should **select “No”** even if they are a legal owner of the business.
- If you would like to submit an application for unemployment benefits before we receive federal guidance, please follow [this guide specifically for self-employed workers.](#) After that, we will notify you if we need additional information from you.
- Be sure to monitor your account. If you see a link to request a benefit payment, submit a request for each week you are not working.
- People who are not eligible for the regular UI program are covered by the new PUA program within the program's guidelines. This is an entirely federally funded temporary program. The PUA includes the self-employed and independent contractors as well as employees at religious schools and other organizations not included in covered employment.
- If a constituent has been laid off or is unable to work because of COVID we are advising folks to apply for UI benefits. The new PUA program is not up and running yet, but applying for UI benefits will get them into our system and we will contact them when the PUA program is up and running and we are able to start providing benefits.



Dislocated Worker Grants

- DOL announced \$100 million in emergency grants for the Displaced Workers Grant Program. States must apply for these grants to be able to provide disaster-relief employment and job training activities.
- More information on DOL's DWG announcement can be found [here.](#)
- Please visit Minnesota's Dislocated Worker Program page [here.](#)



Family First Coronavirus Response Act – Employee Paid Family Leave:

- Congress' phase 2 COVID-19 relief package, the Family First Coronavirus Response Act (FFCRA), requires employers with fewer than 500 employees to provide all employees paid leave because of a qualifying need related to a public health emergency.
- FFCRA will help the United States combat and defeat COVID-19 by reimbursing American private employers that have fewer than 500 employees with tax credits for the cost of providing employees with paid leave taken for specified reasons related to COVID-19. The legislation will ensure that workers are not forced to choose between their paychecks and the public health measures needed to combat the virus, while at the same time reimbursing businesses.
- Extensive details on the funding made available in the FFCRA and eligibility can be found [here](#).



Nonprofit Relief:

- Provides funding to the states to reimburse nonprofits and government entities that are not part of the state unemployment system for 50% of the costs they incur through December 31, 2020 to pay unemployment benefits.
- Churches are not considered non-profits pursuant to the provision at 2103 in CARES Act. So the 50% reimbursement for nonprofits above wouldn't apply to them. However, church employees who are laid off are eligible under the new pandemic unemployment assistance program which is designed to pick up people not normally eligible under state rules. Church and its employees would take part in the UI program which is funded at the federal level but going to be administered by the state.

Resources for Farmers

MN Department of Agriculture Resources for Farmers COVID-19

- The MN Department of Agriculture has put together a list of resources for farmers to utilize.
- It has numerous different topics and contacts for department staff.
- The site covers issues from questions about meat processing to mental health resources to financial support through RFA.
- The resources are available [here](#).

Resources for Emotional/Mental Support for Farmers in MN

Farming can be a stressful industry to be in, especially these days of high input costs, low commodity prices and volatility. Please know that there are many resources out there to assist farmers through this difficult time, outlined below. Please share these resources with those that may be interested.

Rural Mental Health Counselors

Ted Matthews - 320-266-2390

Monica McConkey - 218-280-7785

Ted & Monica work with farmers across Minnesota. No cost; no paperwork. This service is available thanks to funds from the Minnesota State Legislature.

Farm Resiliency Resources

Please ask for help. Click the underlined phrases for more information.

[Minnesota Farm and Rural Stress Resources](#)

-Minnesota Department of Agriculture

[Resources for difficult times](#)

Find help, counseling, advocacy, legal and referral resources.

[Farm financial counseling](#)

Experiencing financial stress? Call 1-800-232-9077 for free, confidential financial counseling.

[Farmer-Lender mediation](#)

Need help with farm debt? Learn how mediation can help.

Source: University of Minnesota Extension

Cultivating Resiliency for Women in Agriculture, Sessions to Help Weather Stress

Raising awareness of farm stress is important, but offering some tools to help weather the stress is critical. This interactive online series sets out to help women in agriculture cultivate resiliency by focusing on what they can control in these challenging times and connect them with resources and information that can help them weather stress.

-UMASH has archived sessions - listen [here](#). Upcoming sessions include the following click on the link to register.

TransFARMatIon

Prompted by the many sources of stress currently impacting farmers and ranchers, the Minnesota Department of Agriculture and the Red River Farm Network have joined forces to create a new radio and podcast series called *TransFARMatIon*.

[TransFARMatIon: Farm Stress in Farm Children](#)

[TransFARMatIon: Maneuvering the Farm Economy and Moving Forward](#)

[TransFARMatIOn: Faith and Farming](#)

[TransFARMatIOn: If Your Horse is Dead, It's not Going to Get you to Town](#)

[TransFARMatIOn: Dealing with the Uncontrollable](#)

[TransFARMatIOn: It's OK To Not Be OK](#)

[TransFARMatIOn: Taking Time for a Farm Transition](#)

Assistance for Child Care Providers

Coronavirus Relief Funds Child Care Provider Grants

This program has ended. See [here](#) for more details.

[Minnesota Initiative Foundation Emergency Child Care Grant Program](#)

Applications closed on Monday, June 15, 2020 at 5:00pm.

Click [HERE](#) for further information.

[DHS Modifying Certain License Requirements for Family Child Care \(CV25\)](#)

The commissioner of DHS temporarily modified certain requirements for licensed family child care providers, whose services have been designated as essential during the peacetime emergency due to the COVID-19 pandemic.

- These modifications are necessary to provide additional flexibility to providers, mitigate the spread of the virus and protect the health and safety of children and child care providers.
- The modifications relate to guidance from the Minnesota Department of Health and the Centers for Disease Control, age distribution, record-keeping, and outdoor space requirements. These changes are effective April 9, 2020, and will continue until the end of the peacetime emergency.
- This affects Minnesota Statutes, sections [Chapter 245A](#) and Minnesota Rules, [Chapter 9502](#).

[DHS Modifying Certain Requirements for Licensed Child Care Centers and Certified Child Care Centers \(CV26\)](#)

The commissioner of DHS has temporarily modified certain requirements for licensed child care centers and certified child care centers, whose services have been designated as essential during the peacetime emergency due to the COVID-19 pandemic.

- These modifications are necessary to provide additional flexibility to providers, mitigate the spread of the virus, and protect the health and safety of children and child care providers.
- The proposed modifications apply to minimum staffing, mixing of age groups, outdoor space requirements, staff training, child supervision, positive behavior guidance, record-keeping and documentation, administration of medication, nutrition, equipment and materials, and night care requirements. These changes are effective April 9, 2020, and will remain in effect until the end of the peacetime emergency.
- Affected Minnesota Statutes, Chapters 245A and 245H, and Minnesota Rules, Chapter 9503.

Federal and State Tax Filing and Payment Information and Direct Payment Information

MinnesotaCare Payment Grace Period

The deadline was May 15, 2020.

Gambling Tax Payment Extension

The deadline was Wednesday, May 20, 2020 if needed due to COVID-19. If an extension is requested, organizations will have until June 22, 2020 to make their payment.

[Federal Income Tax Filing and Payment Deadline Extended by IRS to July 15](#)

[Minnesota Income Tax Filing and Payment Deadline Relief](#)

The deadline was **Wednesday, July 15, 2020**, to file and make their payments without any penalties or interest.

[Sales and Use Tax Payment Grace Period Extended to May 20, 2020](#)

The deadline was May 20, 2020.

U.S. and Minnesota Chamber of Commerce

Minnesota Chamber of Commerce Resources for Businesses

- The Minnesota Chamber has created a webinar aimed at providing resources and answering questions for businesses throughout this epidemic. [Watch the webinar](#) as industry experts offer best practices and answer questions on health, safety and business considerations, and the economy as a whole. [Click here](#) to download a copy of the slides.
- The Chamber's [COVID-19 Business Toolkit](#) also contains detailed information and guidelines for businesses.
- [Minnesota Department of Economic Development resources for employers](#) – Information on staffing, hours, unemployment insurance and assistance for small businesses.
- [Coronavirus and unemployment insurance](#) – Specific details on mandatory or voluntary quarantines, changes in hourly work or layoffs, and COVID-19 related costs.
- [U.S. Small Business Administration \(SBA\) guidance for employers](#) – Links to information on small business products and loans, guidance on access to capital and the local assistance directory.
- [U.S. Chamber guide for employers](#) – Outlines how to work with and communicate to employees, make a business continuity plan before and after employees become sick.
- [Department of Labor and Industries' "worker protections"](#) – A summary of FMLA, sick leave, unemployment insurance.
- [Force majeure and Coronavirus](#) – Understand how the “act of God” concept relates to contracts under the Coronavirus.
- [Minnesota Department of Commerce Licensing Unit guide](#) – Information for Minnesota licensees, regulated entities and consumers during the ongoing COVID-19 crisis.
- [List of Executive Orders from Governor Tim Walz](#)

[MNSure Update](#)

COVID-19 Diagnostic Testing and Treatment

- All four medical insurance companies that sell private health insurance plans through MNSure are waiving co-pays, co-insurance and deductibles related to COVID-19 diagnostic testing, and cost sharing for in-network COVID-19 hospitalization.
- Minnesotans who are enrolled in these plans will have no costs associated with:
- Medically directed testing in compliance with the Centers for Disease Control guidance.
- In-network COVID-19 hospitalization through September 30, 2020.
- UCare is offering its plan members premium discounts and additional coverage benefits related to COVID-19. [Learn more \(PDF\)](#).

Telemedicine

Minnesotans who are experiencing COVID-19 symptoms (fever, cough, shortness of breath) or who have potentially been exposed to the virus are encouraged to seek health care in a manner that minimizes the potential exposure of others, which might include first calling a provider or using telehealth services.

Questions about Your Coverage?

- You should [contact your insurance company](#) directly for questions about plan benefit details.
- Additional COVID-19 Information
- Minnesotans with questions about COVID-19 should refer to the [Minnesota Department of Health](#) and the [Centers for Disease Control](#) for the most current information on the status of the virus in Minnesota and recommendations for preparedness planning.
- Find details about [MNSure's COVID-19 resources and updates](#).

[Coronavirus \(COVID-19\) Emergency Special Enrollment Period](#)

This special enrollment period ended Tuesday, April 21, but you may still have coverage options through MNSure:

- If you lost or will you lose your [employer-sponsored health insurance](#) you may qualify for a special enrollment period.
- If you have had a decrease or loss of income and are currently enrolled through MNSure: make sure to keep your account updated by [reporting your current income](#) to MNSure. You may be eligible for [low- or no-cost coverage](#), or [increased financial help](#) toward paying for your current plan.
- Other [qualifying life events](#)—such as marriage, birth or adoption of a child, or a move—may make you eligible to enroll now. [Year-round enrollment](#) is also open to those who qualify.

Help is Available

- MNSure has a statewide network of [expert assisters](#) who can help you apply and enroll, free of charge.
- [Get online help](#) to access frequently requested services.
- The [MNSure Contact Center](#) is open 8 a.m. to 4 p.m. Monday-Friday at 651-539-2099 (855-366-7873 outside the Twin Cities).

Frequently Asked Questions

[If my employer offers employer-sponsored health insurance, but I'm not enrolled, do I qualify for the COVID-19 SEP?](#)

[I am currently enrolled in COBRA, do I qualify for the COVID-19 SEP?](#)

[If I am a member of a religious "health care sharing ministry" do I qualify for the COVID-19 SEP?](#)

[If I am enrolled in a short-term limited duration plan, do I qualify for the COVID-19 SEP?](#)

[The Peace Corps has suspended all Peace Corps Volunteer activities. Do Minnesota residents returning from Peace Corps assignments qualify for the COVID-19 SEP?](#)