

Good morning!

Now that Kansas has been approved for business assistance from the US Small Business Administration, we wanted to pass along some information for video links and webinars as well as links for unemployment and the hospitality industry relief emergency funding (HIRE – file attached), etc. We know this is a lengthy email, but we want to be sure to included everything available at this time.

- This morning a video featuring a representative from SBA was posted at <https://www.facebook.com/ChamberWichita/videos/518405215537864/> This video will help explain the types of **documentation a business or nonprofit will need in order to apply for a USBA loan**. It is recommended that you submit your information as soon as possible as processing time could be a challenge – at this time, applications will be accepted through December 20, 2020. Please note that your physical address will need to be supplied when applying; a PO box will likely not be sufficient. SBA Form 5 can be found at [www.sba.gov/disaster](http://www.sba.gov/disaster) - online application is recommended but paper forms can also be mailed in. IRS form 4506-T is required to be included with your application.
- Additionally, SEK Inc. has been hearing from manufacturers all over Kansas that there is confusion about how to best respond to Coronavirus in the workplace and how the Families First Coronavirus Response Act impacts them.

Kansas Manufacturing Solutions (KMS) partner is hosting a **webinar on Tuesday, March 24th at 10:00am** as they endeavor to help provide initial clarification regarding Coronavirus in the Workplace and the Families First Coronavirus Response Act. The webinar will help provide manufacturers guidance regarding their **obligations** in the face of the COVID-19 national emergency.

**Topics include:**

- COVID-19 update
- Current Guidance from the CDC
- Responding to COVID-19 in the workplace
- Family and Medical Leave Act (FMLA) Expansion
- Emergency Paid Sick Leave
- Additional HR guidance

For more information and to register, manufacturers can go to [www.wearekms.com/covid-19-resources-for-manufacturers](http://www.wearekms.com/covid-19-resources-for-manufacturers).

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For individuals/displaced workers regarding **unemployment and other benefits**, here is a useful link for employers and workers:

- <https://www.dol.ks.gov/covid19response>

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Governor Laura Kelly has established the **Hospitality Industry Relief Emergency Fund** to assist hospitality businesses seeking emergency loans in response to the economic impacts of CO VID -19. The loan program, administered by the Kansas Department of Commerce and NetWork Kansas, offers loans up to \$20,000 at 0% interest for a term of three years. ELIGIBILITY Businesses must meet all the below requirements to be eligible to receive HIRE Funds.

- Existing for-profit business located in Kansas
- Registered as an LLC, sole proprietorship, S-Corp, C -Corp or limited partnership
- Must have 100 or fewer employees
- **Must be a restaurant, bar, lodging facility (Airbnb excluded), conference center or event center**
- Related hospitality businesses not listed above may be approved on a case by case basis

\*Applicants must have no outstanding state tax obligations

#### ELIGIBLE USE OF FUNDS

Working capital, including but not limited to:

- Commercial loan payments
- Commercial lease payments
- Payroll
- Utility bills
- Accounts payable
- Inventory

#### TERMS

- 36 months 0% interest
- No principal payments for first four months
- Maximum loan amount \$20,000
- Personal guaranty from owner(s) required

For more information on the Hospitality Industry Relief Emergency Fund, visit [kansascommerce.gov/HIREfund](https://kansascommerce.gov/HIREfund), or contact the referral center at 1 (877) 521-8600 or [info@networkkansas.com](mailto:info@networkkansas.com).

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SBA Customer Service Representatives will be available to answer questions about SBA's Economic Injury Disaster Loan program and explain the application process.

"Small businesses, private non-profit organizations of any size, small agricultural cooperatives and small aquaculture enterprises that have been financially impacted as a direct result of the Coronavirus (COVID-19) since Jan. 31, 2020, may qualify for Economic Injury Disaster Loans of up to \$2 million to help meet financial obligations and operating expenses which could have been met had the disaster not occurred," said Carranza.

“These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can’t be paid because of the disaster’s impact. Disaster loans can provide vital economic assistance to small businesses to help overcome the temporary loss of revenue they are experiencing,” Carranza added.

Eligibility for Economic Injury Disaster Loans is based on the financial impact of the Coronavirus (COVID-19). The interest rate is 3.75 percent for small businesses. The interest rate for private non-profit organizations is 2.75 percent. SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years and are available to entities without the financial ability to offset the adverse impact without hardship.

**Applicants may apply online, receive additional disaster assistance information and download applications at <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. Individuals who are deaf or hard-of-hearing may call (800) 877-8339. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.**

The deadline to apply for an Economic Injury Disaster Loan is Dec. 21, 2020.

For more information about Coronavirus, please visit: [Coronavirus.gov](https://www.coronavirus.gov).

For more information about available SBA resources and services, please visit: [SBA.gov/coronavirus](https://www.sba.gov/coronavirus).

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This information is current as of 9:30am on 03/18/2020, but things may change. The websites listed below will be updated if additional information becomes available.

### **Kansas Dept of Commerce**

The Kansas Department of Commerce is working closely with the Kansas Department of Emergency Management (KDEM) to complete the required steps for requesting an SBA Economic Injury Disaster Loan Declaration. As part of this process, KDEM needs to obtain information from small businesses that have suffered substantial economic injury as a result of the COVID-19 disaster. Additional information is available at <https://www.kansascommerce.gov/sba-coronavirus-assistance-resources/>

### **Rapid Response for Laid Off Workers**

If your company is facing a permanent layoff of workers, contact Shelly Thompson at [shelly.thompson@ks.gov](mailto:shelly.thompson@ks.gov).

### **Kansas Dept of Labor**

KDOL has posted a site with COVID-19 Response Resources. <https://www.dol.ks.gov/covid19response>

Two links of note are the [News release from 03/13/2020](#) and the [Fact Sheet](#). Additional websites that may be helpful are [shared work](#) and [file by spreadsheet](#) .

Displaced workers can file for Unemployment Insurance at [www.getkansasbenefits.gov](http://www.getkansasbenefits.gov) . They can also call 800-292-6333. The call center is experiencing a high volume of calls, so filing online is best when possible.

### **Kansas Dept of Health & Environment – COVID Updates**

- <https://govstatus.egov.com/coronavirus>