

United States Congress

COVID19 Relief Package Information and FAQs

This information
was compiled with
the assistance of
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Support and Aid for Small Businesses

American small businesses are facing an unprecedented economic disruption due to the novel coronavirus (COVID-19) outbreak, with reports of small businesses experiencing major difficulties. Due to the nature of this economic disruption, the existing disaster recovery programs for small businesses are insufficient. The CARES Act represents more than \$376 billion in relief for struggling small businesses, which falls into two main buckets: Access to Capital and Small Business Support.

Access to Capital

- \$349 billion for forgivable loans to small businesses to pay employees and keep them on the payroll.
 - o These loans are open to most businesses under 500 employees, non-profits, the self-employed, startups, and cooperatives.
- \$17 billion for debt relief for current and new SBA borrowers. SBA will pay the principal and interest for the next 6-months on SBA-backed loans.
 - o Today, that would help 320,000 small businesses and any new borrowers in the 7(a) or 504 programs.
- \$10 billion in immediate disaster grants. Using the current economic injury disaster loan program, SBA can provide up to \$10,000 to applicants within 3 days of applicants self-certifying they are eligible.

Small Business Support

- Requires SBA to provide additional language resources to ensure small business owners can access the resources they need as easily as possible.
- \$265 million in funding for resource partners, including Small Business Development Centers and Women's Business Centers to provide training and counseling to businesses impacted by Coronavirus.
- A waiver of the WBC matching requirement to alleviate the need to fundraise during the emergency.
- \$10 million for Minority Business Development Agency grants to train and counsel minority-owned firms impacted by Coronavirus.
- \$675 million to provide SBA with the resources it needs to staff up and administer these new and enhanced programs.
- Finally, this will increase the number of small businesses that qualify for streamlined bankruptcy process, by nearly tripling the debt cap to \$7.5 million to help American small businesses that will need to reorganized due to the COVID-19 pandemic.

Paycheck Protection Program – Section 1102

The bill establishes a new guaranteed loan program at SBA for small businesses to cover payroll during the immediate crisis. The Paycheck Protection Program would:

- support \$349 billion in 100 percent guaranteed, low interest, no fee loans of up to \$10 million with repayment deferred for at least six months; and
- forgive up to 100% of the loan if the borrower has retained the same number of employees as when they received the loan.

Who is eligible?

Small and Medium sized businesses up to 500 employees, non-profits, independent contractors and the self-employed. This includes churches but only to cover payroll costs of an associated business, like a thrift store.

What about franchises and hotels?

The program temporarily waives SBA “affiliation rules” to allow businesses with multiple locations the normally are not considered small, to qualify. This is especially important for our restaurant and lodging sector. They are still limited to the same maximum loan size - \$10 million - as a business with one location.

How are loans made?

The SBA’s network of 2,500 7(a) lenders will be used to process these loans. There is also authority to fast track additional lenders to process and disburse these loans to reach as many small businesses as quickly as possible.

Are these grants?

Yes and No. The amount of the loan forgiven at the end of the year will be determined by how many employees were retained on the company’s payroll, up to 100 percent for full retention. There are safeguards built in to protect against employers gaming the program, as well as recognizing some employers will be forced to do temporary furloughs but bring their employees back on.

What is covered?

This bill allows firms to get a loan to cover up to 2.5 months of payroll and any new EIDL loan balances incurred because of Coronavirus but cannot exceed \$10 million.

How long does the program last?

The program is open until June 30, 2020, as it is intended for immediate payroll relief to ensure businesses do not do mass layoffs during this crisis.

Entrepreneurial Development – Section 1103

SBA resource partners, including Small Business Development Centers (SBDCs), Women's Business Centers (WBCs), provide vital mentorship, guidance and expertise to small businesses. These organizations will need to hire more staff to deal with the increasing number of small businesses that need their help to respond to COVID-19.

- The bill would provide \$265 million in additional funding.

State Trade Expansion Program (STEP) Support – Section 1104

The State Trade Expansion Program (STEP) provides matching funds to states and territories to provide opportunities for small businesses to participate in trade missions, international marketing efforts, workshops, export trade show exhibits, and other promotional activities.

The bill would:

- reimburse States for financial losses resulting from the cancellation of foreign trade missions or trade show exhibition due to COVID-19;
- allow States to use unspent funds from FY 2018 and FY 2019 to cover losses due to COVID-19 outbreak through FY 2021.

Women's Business Center Matching Waiver – Section 1105

This section waives the requirement that WBC's meet their 1:1 private match to SBA provided funding. This will help alleviate the need to fundraise during the Coronavirus crisis and allow them to continue receiving federal funding to help small businesses.

Loan Forgiveness – Section 1106

This section lays out the process by which borrowers will be forgiven on loans taken out under the paycheck protection act

- The amount of the loan forgiven at the end of the covered period will be determined by how many employees were retained on the company's payroll.
- There are safeguards built in to protect against employers gaming the program, and well as recognizing some employers will be forced to do temporary furloughs but bring their employees back on.
- Allows forgiveness for additional wages paid to tipped workers.
- Forgiven amounts will not be considered income for tax purposes.
- Any amounts not forgiven will be covered in the ongoing loan for a term of 10 years, not to exceed 4% interest with the 100% guarantee.

Direct Appropriations – Section 1107

Provides appropriations for this title of the legislation, over \$376 Billion.

Minority Business Development Agency – Section 1108

The bill provides \$10 million for the Minority Business Development Agency grants to train and counsel minority-owned firms impacted by Coronavirus.

Emergency Economic Injury Grants – Section 1110

The bill creates a new \$10 billion grant program, leveraging SBA's Office of Disaster Assistance infrastructure, to provide small businesses with quick, much needed capital. Small businesses, cooperative, ESOPs, private non-profits, independent contractors and the self-employed would be eligible to receive up to \$10,000 to cover immediate payroll, mortgage, rent, and other operating expenses while they wait for additional relief to be processed.

Who is eligible?

Independent contractors, the self-employed, private non-profits, and small businesses and medium sized businesses with up to 500 employees, including startups, cooperatives, and ESOPs.

What is a private non-profit?

Private non-profits include churches and private universities.

Churches are eligible?

Yes, but limited to business activities. The SBA will make the final determination which activities, like running a thrift shop, are eligible for a grant.

How quickly will grants be made?

The legislation requires SBA to disburse within 3 days of verifying the business's eligibility.

Are grant recipients eligible for other SBA programs?

Yes, businesses remain eligible for the paycheck protection program, disaster loans, and regular SBA-back loans.

Increasing Access to SBA Through Multiple Language Support – Section 1111

Immigrant-owned small businesses are an essential part of our economy. In 2018, more than 3.1 million immigrants launched small businesses, employing more than 8 million people, generating more than \$1.3 trillion in sales, and paying more than \$4 billion in taxes.

- The bill would authorize \$25 million for small business resource material and services in the ten most commonly spoken languages.

Why is this needed?

Millions of impacted small business owners do not speak English as a first language but are eligible for SBA's lending and ED program. It is vital they can get the support they are entitled to as easily as possible through language support at SBA.

6-months of Principal and Interest Relief - Section 1112

Small businesses in industries heavily impacted by coronavirus—such as travel, tourism, and hospitality—are experiencing dramatic cash flow problems. The government is ultimately responsible for guarantees on these loans and has a vested interest in averting mass defaults.

To provide immediate relief to small businesses with SBA-backed loans, the bill would:

- provide small businesses with relief from SBA loan payments, including principal, interest, and fees, for six months;
- encourage banks to provide further relief to small business borrowers by enabling them to extend the duration of current loans beyond existing limits; and
- This will provide \$17 billion in relief to SBA borrowers.

Who is covered?

Current and new 7(a) and 504 borrowers, under current SBA eligibility requirements. Those include small businesses, sole proprietors, cooperatives, and ESOPs.

Is eligibility expanded for this program?

No, this uses current, long-standing eligibility criteria.

How does it work?

The SBA will pay a borrower's principal and interest for the next 6 months on an SBA-backed loan.

Small Business Bankruptcy Enhancement – Section 1113

This section will increase the number of small businesses that qualify for streamlined processes in the Bankruptcy Code we created last year via the Small Business Reorganization Act. As enacted, a small business could not have more than \$2.7 million in debt. Under this section, that number will increase to \$7.5 million to help American small businesses that will need to reorganized due to the COVID-19 pandemic.

Emergency Rulemaking – Section 1114

This section requires SBA to issue emergency rulemakings within 15 days to implement these sections.

SBA Staffing to Meet Demand

To execute these new programs swiftly, the SBA will need to hire more staff.

- This bill would provide \$675 million for SBA to hire employees to meet increased demand from small businesses impacted by COVID-19.

Unemployment Compensation

Provisions Related to Unemployment Compensation in the Senate-passed CARES Act

Additional Federally Funded Benefits

Supplemental Federal Pandemic Unemployment Compensation. Through July 31, 2020, the federal government would provide a temporary Federal Pandemic Unemployment Compensation (FPUC) of \$600 a week for any worker eligible for state or federal unemployment compensation (UC) benefits. The FPUC would be paid in addition to and at the same time (but not necessarily in the same check) as regular state or federal UC benefits. The FPUC, combined with the underlying state unemployment benefit, would replace 100 percent of wages for the average U.S. worker. The federal supplement would not affect eligibility for Medicaid or the Children’s Health Insurance Program. State UC programs would be fully reimbursed for the cost of administering the supplement and for the cost of the supplement itself.

Expansion of “Work Sharing” Programs to Provide Partial Benefits to Individuals with Reduced Hours. The federal government would temporarily provide full funding for states with Short-Time Compensation or “work sharing” programs in law, in which employers voluntarily make an agreement with the state unemployment office to prevent layoffs by reducing employee hours, and workers with reduced hours are eligible for partial state UC benefits. States currently bear the full cost of these arrangements. States would receive \$100 million for work sharing program promotion and enrollment of employers, and for implementation or improved administration. More information on “work sharing” programs can be found here.

13 Weeks of Emergency Unemployment Compensation Available in All States for Workers who Exhaust Regular Benefits. All states would be eligible to provide an additional 13 weeks of unemployment benefits to workers who need beyond what is provided for in state and federal law.

Expanded Eligibility for Unemployment Benefits to Fill Coverage Gaps

Pandemic Unemployment Assistance Following the Model of the Disaster Unemployment Assistance program. States would be permitted to expand eligibility to provide unemployment compensation to workers who are not normally eligible for benefits, so long as their unemployment was connected to the COVID-19 pandemic, as determined by the state and the Department of Labor. Expanded eligibility would provide benefits to self-employed individuals, independent contractors, “gig economy” employees, and individuals who were unable to start a new job or contract due to the pandemic. Individuals would apply for these temporary new federal benefits at the state UC office, and states would be fully reimbursed for the cost of benefits and administration.

Relief for Non-profit Organizations, State and Local Governments

Unemployment Compensation Support for Nonprofit Organizations and State, Tribal, and Local Governments. Most nonprofits, Indian Tribes, and governmental entities do not pay per-worker unemployment taxes and instead have “reimbursable arrangements” with state unemployment programs, which require them to reimburse the state for 100 percent of the cost of unemployment compensation paid to their furloughed or laid off workers. During the period of the national emergency, the federal government would pay 50 percent of the reimbursement for those workers so that their employers could follow public health recommendations. Workers at these organizations are also eligible for the Federal Pandemic Unemployment Compensation supplement (\$600 a week).

FAQ

What has happened to applications for unemployment benefits in recent weeks?

This morning, the Department of Labor released data showing that claims for unemployment benefits were 3 million higher in the week ending March 21 than they were in the previous week, for a total of 3,283,000 claims. That is the highest level of weekly claims in the history of this data series. The previous high was 695,000 claims filed in October of 1982.

What have we done to help states deal with the flood of applications for unemployment compensation?

The Families First Coronavirus Response Act provided states with \$1 billion, paid in two \$500 million installments, to help them deal with the initial influx of UC benefit applications. The Department of Labor is required to distribute the first \$500 million within 60 days of enactment. It also gave states flexibility to modify their state policies to work in the current crisis without any federal penalty, and allows them to temporarily borrow interest-free from the federal government if the crisis strains their UC trust fund. The law also provides for 100 percent temporary federal funding for extended benefits in states that trigger those benefits because of very high and rising unemployment. However, the already-enacted law did not significantly expand UC eligibility or increase benefit amounts – those changes are in the CARES Act. Guidance on the Families First Coronavirus Response Act from the Department of Labor can be found [here](#).

Are self-employed workers and workers in the gig economy eligible for unemployment compensation generally or the Federal Pandemic Unemployment Compensation benefit specifically?

It depends on state law, but self-employed and gig economy workers do not ordinarily have coverage under the unemployment compensation system and so are not eligible for benefits (in part because they do not have employers who contribute to the UC system). However, under the CARES Act, self-employed workers whose states make an agreement with the Department of Labor will receive Pandemic Unemployment Assistance based on their recent earnings and will also be able to receive the \$600 a week FPUC supplement on top of that benefit. States will be reimbursed for 100 percent of the cost of administering the benefits, as well as the benefits themselves.

How Much Pandemic Unemployment Assistance (PUA) Would Self-Employed Workers, Individuals About to Start Work, and Others Receive?

The amount would vary by state. All PUA recipients would be eligible for the \$600 a week federal supplement. They would also receive a base benefit calculated according to state benefit formulas and using recent information about their wages, but no lower than half the state's minimum regular UC payment..

What about tipped workers? Does their tip income count for UC?

Under federal law, tips are considered part of compensation for UC. However, states only have the tip income reported by employers, who sometimes underreport them, in violation of federal law. If employers fail to follow the law and do not accurately report tip income, it might lower state UC benefits for those workers, or, in extreme cases, cause them not to have enough recent income to qualify for UC under state law. Under the CARES Act, tipped workers who qualify for UC will all receive the Federal Pandemic Unemployment Compensation, an additional \$600 a week payment, on top of their state UC payment like any other worker receiving UC benefits. Unemployed workers who do not have enough reported income to qualify for state UC payments but are able and available to work, but for COVID-19, would likely be eligible for a smaller federal payment, depending on their state's implementation of Pandemic Unemployment Assistance.

What about workers in the performing arts and other industries that were about to start new jobs and had them canceled due to the COVID-19 outbreak?

Workers who had a contract or other offer of employment suspended due to the COVID-19 outbreak would be eligible Pandemic Unemployment Assistance calculated by their state's UC program, and also for the \$600 a week FPUC supplement.

Will the UC enhancements in the CARES Act make workers whole financially?

Nationally, state UC benefits replace about 40 percent of wages for workers. Under the CARES Act, until July 31, 2020, an average worker who received a state UC benefit and the Federal Pandemic Unemployment Compensation would have 100 percent of their wages replaced, but replacement rates would vary by state and worker.

Why does the CARES Act replace 100 percent of wages for the average worker? Will that discourage people from working?

The COVID-19 pandemic has created a unique, difficult, and unprecedented situation. Normally, the goal of UC benefits is to provide earned benefits to tide workers over while they search for new jobs, and UC does not replace all of the worker's lost wages, which further strengthens Americans' natural desire to work and earn wages to support themselves and their families. In this case, public health officials tell us the best thing most Americans can do is to stay home. So in this case, we do not want inadequate wage replacement to force workers, especially those who would normally earn very low UC benefits, to continue searching for jobs or working in violation of public health orders.

Will federal and state workers receive the Federal Pandemic Unemployment Compensation (FPUC)?

Yes, so long as they are eligible for UC as determined by state law.

What about workers who are not laid off, but have their hours reduced?

Individuals who are still working are generally not eligible for UC benefits. However, the CARES Act makes a substantial federal investment in supporting Short-Time Compensation (STC) or “work sharing” programs, which allow employers to make an agreement with the state UC office to reduce hours, instead of laying people off, and then have workers receive partial UC benefits for their lost hours. Individual state policies may vary, but workers with reduced hours who were not part of STC programs would not typically receive UC.

Can workers get UC at the same time as they receive employer-provided paid leave?

No, workers who are receiving paid leave are not eligible for UC.

Can self-employed workers get UC and also claim the refundable tax credit for lost wages in the Families First Coronavirus Response Act?

No, workers who elect to claim the refundable credit would not be eligible for UC for that time period.

What level of benefits will workers get in my state?

UC benefit levels vary widely from state to state. Data on state minimum and maximum UC benefits can be found [here](#) and data on average UC benefits can be found [here](#). Additional information on state UC programs can also be found [here](#).

Did we waive the one-week waiting period for receiving UC?

The Families First Coronavirus Response Act eliminated the federal penalty for states that waive the waiting week during this crisis. However, states may still need to change their policies, and in some cases, their laws, to implement this. The CARES Act also fully reimburses states for benefits provided during the first week.

Why are we providing a flat benefit instead of adjusting the benefit to match each individual’s recent wages?

Many state unemployment offices use antiquated IT systems and are currently understaffed and overwhelmed with a flood of new claims. Although we provided critical funding for them to staff up and improve their systems, it will take them time to hire and train new staff or make structural improvements. Using simplified eligibility criteria and fixed benefit amounts will make it more feasible for state offices to process and pay claims quickly.

Why hasn’t Disaster Unemployment Assistance (DUA) turned on already?

DUA is primarily designed for natural disasters, and the Stafford Act only triggers on for specific types of mostly physical disasters (floods, fires, etc.). The CARES Act would replicate the aspects of DUA that are the most relevant to the COVID-19 pandemic - expanded eligibility and relaxed documentation requirements.

Will all the U.S. territories receive emergency unemployment benefits under this bill?

Yes. In Puerto Rico and the U.S. Virgin Islands, which currently operate UC programs, it will operate exactly the same way it does in the states and the District of Columbia. In territories which do not participate in the regular UC system, the Department of Labor will work with territorial governments to identify an agency which can provide the benefits.

What would have been the effect of the Sasse amendment, which failed on a 48-48 vote in the Senate?

During the negotiations about the CARES Act, the Department of Labor said that it would be impossible to administer supplemental UC benefits if states had to make the kind of individualized adjustments in the Sasse amendment. They provided an example of a state which would take six to eight months to pay any benefits in that situation.

How does the CARES Act help local governments and non-profits which are required to reimburse state UC programs for the full cost of all unemployment benefits provided to their laid off or furloughed workers?

Many non-profit organizations and state and local governments participate in UC using a “reimbursable arrangement.” That means they do not pay the per-worker UC taxes paid by private employers and instead reimburse the state UC office for 100 percent of the cost of benefits paid to workers they furlough or lay off. The CARES Act would provide federal funding to cover half of the cost of reimbursable benefits and provide additional flexibility for those entities to pay the other half over time.

When do the temporary emergency benefit increases end?

The CARES Act terminates the \$600 a week FPUC supplement on July 31, 2020, and other provisions on December 31, 2020.

How is the CARES Act different from the Take Responsibility for Workers and Families Act introduced in the House?

The compromise bill secures nearly all of the top priorities of the House bill. But it limits provisions from the House bill in some ways, including providing the \$600 FPUC supplement only through July 31 instead of December 31; not providing a federal benefit supplement to individuals in short-time compensation programs; not providing a benefit to job entrants; and counting the federal UC benefits as income for means-tested programs other than Medicaid and the Children’s Health Insurance Program. The CARES Act also uses a different administrative mechanism (Pandemic Unemployment Assistance) to achieve the important goal of making self-employed workers and those about to start work with unemployment compensation. Finally, it includes two provisions which were not in the House bill – one to reimburse states for the cost of the first week of state benefits, and one to temporarily waive rules requiring state UC offices to hire objective merit staff, and ensure that only merit staff make eligibility determinations.

Can workers on UC receive health insurance benefits from their prior employer?

Workers receiving UC are eligible to stay on employer-sponsored insurance through COBRA but will no longer receive employer contributions for the premium. Unlike the House bill, the Senate bill did not provide a subsidy to help workers. Workers who lost their job and were previously covered by employer-sponsored insurance are eligible for a special enrollment period in the ACA marketplace for coverage and may be eligible for advanced premium tax credits and cost-sharing subsidies.

Rebates for Americans

2020 Rebates: Most Frequently Asked Questions

Why is Congress proposing to pay rebates to individuals?

The public health and economic consequences of COVID-19 are significant. These rebates help Americans afford what they need during this public health crisis, as many are experiencing a significant cash crunch.

When will the rebates be distributed?

The Internal Revenue Service (IRS) will work to deliver rebates quickly in the form of advance payments. For people who filed a federal income tax return in 2018 or 2019, payment processing will be based on payment or address information already on file with the IRS. Electronic distributions will be automatic to an account the payee authorized January 1, 2018 or later.

How large are the rebates?

The amount of the rebate depends on family size. The payment is \$1,200 for each adult individual (\$2,400 for joint filers), and \$500 per qualifying child under age 17. The advance payment of rebates is reduced by \$5 for every \$100 of income to the extent a taxpayer's income exceeds \$150,000 for a joint filer, \$112,500 for a head of household filer, and \$75,000 for anyone else (including single filers).

Do rebates need to be repaid?

No, rebates do not need to be repaid. If an individual experienced an income loss in 2020 or if they have an increase in family size, they may be able to claim an additional credit of the difference when the individual files their 2020 tax federal income tax return in 2021.

How will rebates be delivered?

It depends. Rebates will be delivered automatically—by the IRS—to most Americans who file individual federal income tax returns. When available, electronic direct deposit will be used in place of mailing a physical check.

Many individuals don't need to file a tax return. Are non-filers eligible for rebates?

Yes. There is no earned income requirement to be eligible for a rebate, but non-filers may need to take additional steps to receive their rebates. The Social Security Administration will share information for Social Security (Old-Age, Survivors, and Disability Insurance) beneficiaries with IRS to help ensure these beneficiaries receive an automatic advance payment. The IRS will conduct a public awareness campaign to reach other non-filers and provide them with information on how they can access rebates.

How will a person who has recently moved access rebates?

The IRS will determine payment delivery systems for everyone entitled to rebates.

Will the rebates affect my eligibility for federal income-targeted programs?

No, the rebate is considered a tax refund and is not counted towards eligibility for federal programs.

What identification requirements apply to receive rebates?

Taxpayers must have Social Security Numbers for themselves and their qualifying children in order to receive rebates.

Short Time Compensation (Shared-Work Program)

Purpose:

Short-Time Compensation (STC), also known as work sharing or shared-work program, is an alternative to layoffs for employers experiencing a reduction in available work. STC preserves employees' jobs and employers' trained workforces during times of lowered economic activity. STC allows employers to reduce hours of work for employees rather than laying-off some employees while others continue to work full time. Those employees experiencing a reduction in hours are allowed to collect a percentage of their unemployment compensation (UC) benefits to replace a portion of their lost wages. STC cushions the adverse effect of the reduction in business activity on workers by averting layoffs and ensures that these workers will be available to resume prior employment levels when business demand increases.

Currently, 27 states have STC programs established in law that meet the new federal definition with 26 having operational programs (Arizona, Arkansas, California, Colorado, Connecticut, Florida, Iowa, Kansas, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Hampshire, New Jersey, New York, Ohio, Oregon, Pennsylvania, Rhode Island, Texas, Vermont, Washington, and Wisconsin).

Eligibility:

In order to receive benefits under the STC program, employers must have an approved STC plan in place with the appropriate state workforce agency. The STC application process is initiated by employer(s) and not employee(s). Therefore, in order for employees with reduced hours to potentially be eligible for STC, the employer must submit an application to the appropriate state agency and the state must approve the employer's application/plan.

In order to qualify for STC, employees must first be determined to be eligible for UC. While receiving UC benefits under an STC plan, employees are not required to meet availability or work search requirements, but they are required to be available for their normal workweek. Also, employees who are eligible to participate in an employer's STC plan may be required to serve a mandatory "waiting week," which is a non-paid week (required by most states).

Benefits:

The amount of UC paid to individuals filing for STC is a pro-rated portion of the UC payment they would have received if they were totally unemployed.

Example: An employee normally works a 40 hour work week. The employee's work week is reduced by eight hours or 20 percent. If the employee had been laid off and totally unemployed and determined eligible for UC, the individual would have received a weekly benefit amount of \$270.00. The employer submits an STC plan and the plan is approved. Under the STC plan, the employee would receive \$54.00 of benefits (or 20 percent of \$270) in addition to the 32 hours of wages earned from the employer.

Taxable Income:

Any benefits received under the federal or state UC law is taxable income. Individuals who have received STC benefits should receive a Form 1099-G from the state where the claim was filed, showing the amount paid and any federal income taxes they elected to have withheld.

State STC Websites: You may contact state UC agencies for more information.

- Arizona: <https://des.az.gov/digital-library/shared-work>
- Also see: <https://des.az.gov/services/employment/unemployment-employer/unemployment-insurance-benefits-shared-work-program-faqs>
- Arkansas: <http://dws.arkansas.gov/Employers/SWP.htm>
- California: http://www.edd.ca.gov/Unemployment/Work_Sharing_Program.htm
- Colorado: <https://www.colorado.gov/pacific/cdle/layoffassistance>
- Connecticut: http://www.ctdol.state.ct.us/progsupt/bussrvce/shared_work/index.htm
- Florida: <http://www.floridajobs.org/office-directory/division-of-workforce-services/reemployment-assistance-programs/short-time-compensation-program-for-employers>
- Iowa: <https://www.iowaworkforcedevelopment.gov/voluntary-shared-work-program>
- Kansas: http://www.dol.ks.gov/UI/swpempinfo_bus.aspx
- Maine: <http://www.maine.gov/labor/unemployment/workshare/>
- Maryland: <http://dllr.maryland.gov/employment/worksharing/>
- Massachusetts: <http://www.mass.gov/lwd/unemployment-insur/business-support/worksharing/>
- Michigan: http://www.michigan.gov/uia/0,4680,7-118-1359_67679-352546--,00.html
- Minnesota: <http://www.uimn.org/uimn/employers/help-and-support/shared-work/index.jsp>
- Missouri: http://labor.mo.gov/DES/Employers/shared_work
- Nebraska: <https://dol.nebraska.gov/STC>
- New Hampshire: <http://www.nhes.nh.gov/nhworking/stay/index.htm>
- New Jersey: http://lwd.dol.state.nj.us/labor/ea/empinfo/Shared_Work.html
- New York: <http://www.labor.ny.gov/ui/dande/sharedwork1.shtm>
- Ohio: http://jfs.ohio.gov/ocomm_root/0001InfoCenter.stm
- Oregon: <http://www.oregon.gov/EMPLOY/Unemployment/Pages/Work-Share-Program.aspx>
- Pennsylvania: www.uc.pa.gov/sharedwork
- Rhode Island: <http://www.dlt.ri.gov/ui/ws.htm>
- Texas: <http://www.twc.state.tx.us/businesses/shared-work>
- Vermont: <http://labor.vermont.gov/unemployment-insurance/employers/short-time-compensation/>
- Washington: <https://esd.wa.gov/about-employees/shared-work>
- Wisconsin: <http://dwd.wisconsin.gov/uitax/workshare.htm>

