

FREQUENTLY ASKED QUESTIONS

For Employers

The response to the COVID-19 pandemic is continually changing. The following information has been updated to the best of our abilities—please check original sources as information may have changed. Greater Dubuque Development provides daily updates to our website at greaterdubuque.org/covid19

Our Existing Business and Workforce Solutions teams have been providing one-on-one assistance to area employers—this document is intended to provide guidance for some of the common questions we're fielding. If we can help your business navigate this constantly evolving landscape, contact us at 563-557-9049 or gddc@greaterdubuque.org.

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HEALTH & SAFETY

How can I ensure the safety of my workplace during the COVID-19 pandemic?

On May 1, Greater Dubuque Development launched **Safe at Work in Greater Dubuque**. **Safe at Work** can be accessed at: greaterdubuque.org/safe

Safe at Work is a local collaboration to assist our Dubuque Area employers in implementing COVID-19 guidance put forth by the Centers for Disease Control (CDC) and the Iowa Department of Public Health (IDPH) related to safety in the workplace.

Safe at Work provides a framework for employers to think through questions of employee and workplace safety, as well as a support system through the COVID-19 Business Helpline.

Safe at Work includes the original guidance from CDC and IDPH and is updated regularly, so employers are encouraged to check back frequently.

What if I am an essential business or a specific type of employer?

Safe at Work in Greater Dubuque includes resources for sector-specific businesses, including: Businesses Providing Direct Client Services, Casinos & Gaming Operations, Child Care, Construction, Essential Services, Faith-Based Orgs., Restaurants and Bars, Healthcare, Higher Education, Long Term Care, Manufacturing, Retail, and Schools. Download the booklet or view online at greaterdubuque.org/safe

The Center for Industrial Research and Service (CIRAS) at Iowa State University is also providing educational guides and direct support to help plan, prepare, protect, and recover manufacturing operations. CIRAS can provide no-cost assistance to help you understand your next steps. CIRAS has produced materials in alignment with CDC and IDPH recommendations that relate to supply chain disruptions, PPE Resources, and protecting your business. www.ciras.iastate.edu/covid-19

Signage is advised to remind customers and employees about COVID-19 safety guidance. Is there a place I can get these signs?

Yes. Signage and posters can be downloaded and printed from the [Iowa Economic Development Authority](#) and [Iowa Small Business Development Center](#).



Is there a way to promote my business as a safe workplace?

The Dubuque County Incident Management Team has adopted the Mask of Wellness initiative. The initiative is intended to boost consumer and employee confidence knowing an employer is following three basic COVID-19 prevention practices: wearing masks, practicing good hygiene (washing hands, cleaning and sanitizing, and social distancing), and performing daily health self-certification of employees. Employers can sign up to be included on the site, based on the honor system. Customers can refer to the directory to see participating employers. For more information visit: www.maskofwellness.com

My employees need to show a doctor's note to take sick leave. Is that still ok?

The CDC has recommended employers to "Implement flexible sick leave and supportive policies and practices." This includes **not** requiring a positive COVID-19 test result or a healthcare provider's note for employees who are sick to validate their illness, qualify for sick leave, or to return to work. Healthcare provider offices and medical facilities may be extremely busy and not able to provide such documentation in a timely manner. This has been reiterated by our own County Public Health Office. However, if your employee qualifies for Emergency Sick Leave under FFCRA, you will need medical documentation if they are sick related to COVID-19 or advised to self quarantine.

How do I report a case of COVID-19 in my workplace?

Businesses can contact the local public health department for reporting outbreaks. In Dubuque County, contact Stacey Killian, Visiting Nurses Association, at Stacey.Killian@unitypoint.org. According to EEOC, an employer may disclose the name of an employee to a public health agency when it learns that employee has COVID-19.

Why should I report a case at my place of business?

No one knows your business better than you. While the county will be notified of a positive case from a testing clinic or medical facility, you as the business owner are in the best position to provide information to public health officials for contact tracing investigations. You may also want to ensure you are proactive in responding to a positive case to prevent further cases and to quell rumors or misinformation that sometimes occur. The VNA can also provide an employer with accurate information and resources for follow-up.

What should I do if my employees have been exposed?

Employees may have been exposed if they are a "close contact" of someone who is infected, which is defined as being within approximately 6 feet (2 meters) of a person with COVID-19 for a prolonged period of time (at least 15 minutes) starting from 2 days before illness onset (or, for asymptomatic patients, 2 days prior to positive specimen collection) until the time the patient is isolated.

- Contact tracing will be conducted for close contacts of lab-confirmed or probable COVID-19 patients.
- Testing is recommended for all close contacts of confirmed or probable COVID-19 patients.
- Those contacts who test positive (symptomatic or asymptomatic) should be managed as a confirmed COVID-19 case ([See When can employees return to work question](#)).
- Asymptomatic contacts testing negative should still self-quarantine for 14 days from their last exposure to the confirmed or probable COVID-19 case
- If testing is not available, symptomatic close contacts should self-isolate and be managed as a probable COVID-19 case ([See When can employees return to work question](#)).
- If testing is not available, asymptomatic close contacts should self-quarantine and be monitored for 14 days after their last exposure.

Do critical infrastructure (“essential”) employees have to be sent home if there is an exposure?

CDC advises that critical infrastructure workers may be permitted to continue work following potential exposure to COVID-19, provided they remain asymptomatic and additional precautions are implemented to protect them and the community. More information on precautions and monitoring recommendations can be found [on the CDC website](#).

When can employees return to work after suspected or confirmed case?

Option 1: If, in consultation with a healthcare provider and local public health authorities knowledgeable about locally available testing resources, it is determined an employee will not have a test to determine if they are still contagious, the employee can leave home and return to work after these three conditions have been met:

- The employee has had no fever for at least 72 hours (that is, 3 full days of no fever without the use of medicine that reduces fevers) **AND**
- respiratory symptoms have improved (for example, cough or shortness of breath have improved) **AND**
- at least 10 days have passed since their symptoms first appeared

Option 2: If, in consultation with a healthcare provider and local public health authorities knowledgeable about locally available testing resources, it is determined the employee will be tested to determine if the employee is still contagious, the employee can leave home after these three conditions have been met:

- The employee no longer has a fever (without the use of medicine that reduces fevers) **AND**
- respiratory symptoms have improved (for example, cough or shortness of breath have improved) **AND**
- they received two negative tests in a row, at least 24 hours apart. Their doctor should follow [CDC guidelines](#).

Note: Exposed employees in self-isolation should not return to work for 14 days after exposure regardless of negative test at some point during that 14-day isolation. There is the potential that an exposed employee could end up being out of the office longer than an employee who tests positive.

Do I have to take my employees’ temperatures?

Workforce screening is an important step in ensuring the health and safety of employees and separating ill employees or visitors. There are multiple ways employers may set up screening. It can be conducted by the employee at home, including temperature check, and then recorded and confirmed at a controlled entry point upon arrival to work. Temperatures and screening may also be conducted on site with appropriate PPE for the employee and screening employee. For more information, see [greaterdubuque.org/safe](#).

Can I require face coverings? Should I require face coverings?

According to the Iowa Department of Public Health’s reopening guidance, members of the public and employees should consider the use of cloth face coverings (when practical) if staying at least six feet away from others is not possible. In the event an employee has the virus but has no symptoms or had not yet developed symptoms, wearing a cloth face covering when in public can help protect others from infection if they cough or sneeze.

According to EEOC guidance, an employer may require employees to wear protective gear (for example, masks and gloves) and observe infection control practices (for example, regular hand washing and social distancing protocols). Employers should also consider if they will pay for face coverings or provide them and how they will train employees on proper usage. [Review other EEO laws related to COVID-19 here](#).

Can I require employees to get a Covid-19 antibody test before returning to the workplace?

No. According to EEOC, an antibody test constitutes a medical examination under the ADA. CDC also recommends that serology tests should not be used to make decisions about returning to the workplace.

Can I require a COVID-19 test (a test to detect the presence of the COVID-19 virus) before permitting employees to enter the workplace?

Employers may take steps to determine if employees entering the workplace have COVID-19 as an individual with the virus will pose a direct threat to the health of others. An employer may choose to administer COVID-19 testing to employees before they enter the workplace to determine if they have the virus.

If we are hiring a new employee, can we screen the applicant for COVID-19?

Yes. An employer may screen job applicants for symptoms of COVID-19 after making a conditional job offer, as long as it does so for all entering employees in the same type of job. This ADA rule applies whether or not the applicant has a disability. Employers may also delay the start date of an applicant who has Covid-19, and can withdraw a job offer if needs the applicant to start immediately but he or she is prevented from doing so due to Covid-19 or symptoms of it. Employers may not postpone the start date or withdraw a job offer, however, because an individual is over 65 or at higher risk for Covid-19 unless the individual also want a delayed start date.

Can our travel policy require an employee to stay home after having contact with someone in an affected area?

Yes. You can require employees to stay at home for 14 days. You should work with your employees regarding potential telecommuting, sick leave, paid time off (“PTO”), Family & Medical Leave Act (“FMLA”), Disability and other options they may be offering. If paid time off is not available, they may be eligible for Pandemic Unemployment Assistance (“PUA”).

EMERGENCY FUNDING

I need a small amount of emergency funding fast, what are my options?

Locally, the Dubuque Initiatives Emergency Loan provides loans up to a maximum of \$10,000 and no interest or fees would be charged to the applicant for 60 days. Upon receipt of other State or Federal assistance, the applicant will repay the loan back to Dubuque Initiatives. If a business applies but does not receive State or Federal assistance, the bridge loan will be converted to a three-year, ultra-low-interest loan.

Small businesses (up to 25 employees), can call the COVID-19 Business Helpline at (563) 588-3350 between 8:30 a.m. – 4 p.m., Monday through Friday, or email at sbhelpline@nicc.edu to prepare an application.

The Small Business Administration’s Economic Injury Disaster Loan (EIDL) can provide a \$10,000 advance; even if an employer rejects or is denied a loan under the program; this can also be rolled into the Paycheck Protection Program (PPP) once applied for. [Learn more about the advance.](#)

EIDL program expires June 30, 2020.

I need capital to cover the cost of retaining my employees.

The Small Business Administration's Paycheck Protection Program (PPP) is a loan designed to help you keep your staff on payroll. [Learn more and apply for PPP.](#) *PPP program expires June 30, 2020 and your lender may have an earlier deadline.*

I am concerned about my current Small Business Administration Loan Payments.

The Small Business Debt Relief program provides relief to loans—SBA will cover all loan payments on 7(a), 504, and microloans for 6 months. [Learn more.](#)

Is there flexibility with the 500 employee limit for the Paycheck Protection Program?

Maybe. Review the standard [Small Business Administration definitions](#) for small businesses to see if your business qualifies.

I have over 500 employees and am not eligible for the Paycheck Protection Program. What can I do?

The Main Street New Loan Facility program may be a good fit for businesses with more than 500 employees. Businesses interested in learning more should visit the [Boston Fed website](#) and talk with their lender to see if they are offering Main Street Loans. *Note: these are non-forgivable loans.*

What are the updates to the PPP program and forgiveness requirements?

On June 5, 2020 the Paycheck Protection Program Flexibility Act (PPPFA) of 2020 was signed, which made several enhancements to the Paycheck Protection Program. The new law amends provisions of the CARES Act specifically related to forgiveness of the loans under the PPP. As its names suggests, PPPFA aims to reduce restrictions for loan recipients to ultimately obtain loan forgiveness. The main changes include:

- Under PPPFA the amount of payroll costs in order to receive loan forgiveness is decreased from 75% of the covered loan amount to 60%. Up to 40% may be used for debt obligations, including mortgage interest, rent or utility payments.
- Up to 100% forgiveness with approval. Covered period extended from June 30, 2020 to December 31, 2020, and use of loan proceeds from 8 weeks to 24 weeks.
- The employer re-hire deadline was extended from June 30, 2020 to December 31, 2020 to rehire employees in order to have their salaries and wages count under payroll costs.
- Provides a safe harbor from rehire requirements if the business owner can document their inability to hire employees for unfilled positions by December 31, 2020 or their inability to return to the same level of business activity because of federal COVID requirements pertaining to social distancing, sanitation, and worker safety.

For additional changes, borrowers can visit the [Treasury Department website](#) or speak to their lender.

What are affiliation rules related to the Paycheck Protection Program?

Four tests for affiliation, based on control, apply to participants in the PPP. For purposes of the determining the number of employees of an applicant to the PPP, the applicant is considered together with its affiliates.

- Affiliation based on ownership
- Affiliation arising under stock options, convertible securities, and agreements to merge
- Affiliation based on management
- Affiliation based on identity of interest

[Read the full description from the Treasury Department.](#)

What do I need to know about applying for both the Economic Injury Disaster Loan and the Paycheck Protection Program?

You may apply for both if they are applied for different purposes. [Review a short summary to learn more.](#)

- [A side-by-side comparison is also available from the Small Business Administration](#)

Is there a FAQ on the Paycheck Protection Program?

Yes. [The FAQs](#) occasionally have updates. Ensure you are reading the [latest version posted on the Treasury Department website](#) or see greaterdubuque.org/covid19 for daily updates.

UNEMPLOYMENT

Work has slowed down. Is there an alternative to avoid layoffs?

Employers considering a slowdown who want to conserve their workforce and ensure they are able to work when the economy picks back up, can avoid layoffs through the [Voluntary Shared Worker Program](#).

- [FAQs provided by Iowa Workforce Development](#)

Are salaried employees eligible for the Voluntary Shared Worker program?

Yes. Salaried employees can participate. The program is based on a 40 hour work week with reduction of hours between 20-50%. All employees have to work 20-32 hours. Weekly claim files are submitted and the number of hours worked for each employee are reported. If an employee's hours are reduced 20%, they receive 20% of their unemployment weekly benefit amount (WBA). WBA's vary from employee to employee because it's based on the wages the employee's employers have reported to Iowa Workforce Development over the last 18 months and the number of dependents they are allowed to claim. Some employees may not be eligible because they do not have sufficient earnings. An employee's WBA is calculated the same whether they are on regular unemployment or on Work Share. Employees who work less than 20 hours or more than 32 hours per week receive no benefits under Work Share.

Can business owners apply for unemployment?

Yes; sole proprietors, self-employed, and non-profits qualify under the CARES Act; other business owners who pay into unemployment system and count themselves on the payroll are also eligible for state unemployment.

If an employer lays off workers, but then needs to rehire someone for different duties, do they have to offer this position to a laid off employee?

It's up to the employer to bring an employee back or hire someone else for available work; If an employer offers the laid-off employee a different type of job, it is up to the employee if they choose to accept that new job, or still receive unemployment for the previous lost job.

Can a worker file for unemployment if they haven't been formally laid off?

Yes, they can file for partial unemployment for reduced hours; CARES Act unemployment also applies in this circumstance.

Can employees on two-week quarantine claim unemployment?

Prior to April 1, 2020: yes. After April 1, 2020 they would use FFCRA emergency sick leave; if they are laid off during the leave period, they can collect unemployment.

- [Department of Labor FFCRA leave guidance](#)
- [Department of Labor FFCRA FAQs](#)

Are my employees still eligible for unemployment insurance benefits if I can only return them to work on a reduced schedule?

Maybe. Iowa allows for partial unemployment benefits. The employee needs to report their wages earned each week when making their weekly claim for benefits. This type of income includes: wages; holiday pay; sick leave; stand-by pay; tips, gratuities, commission, and incentive pay; and, any compensation other than cash (i.e. room and board, cell phone). They may earn up to 25 percent of their weekly benefit amount (WBA) before the benefit payment is reduced, but there is still a requirement to report all earnings even if under 25 percent. Earnings higher than 25 percent will reduce the employee's benefit payment. If they earn \$15 or more over their WBA, they will not receive a benefit payment for that week.

If you force someone to go home due to suspicion of symptoms, are you paying them?

Yes, under FFCRA they would then receive emergency sick leave.

Is there a way for employers to know how much unemployment an employee will receive?

No—the claimant can contact Iowa Workforce Development, and they can look it up to give them a general idea. If you have questions about your claim, call 1-866-239-0843, or email uicclaimshelp@iwd.iowa.gov.

Can I apply for unemployment and EIDL and PPP?

Yes, they aren't mutually exclusive. But you can't use PPP to pay yourself as business owner if you are collecting unemployment, and you can't use EIDL and PPP for same purpose.

How does the CARES Act create new unemployment insurance benefits?

To assist employers and employees seeking information about state and federal unemployment claims, Iowa Workforce Development has expanded their website to include specific information on expanded unemployment benefits available through the federal CARES Act legislation.

- This includes [Pandemic Unemployment Assistance \(PUA\)](#) for those not typically eligible for benefits, including Individuals who are self-employed, independent contract workers, nonprofit employees, gig economy workers and those without a sufficient work history;
- [Pandemic Emergency Unemployment Compensation \(PEUC\)](#) for those who have exhausted state benefits;
- [Federal Pandemic Unemployment Compensation \(FPUC\) program](#), providing an additional \$600 payment per week for all those who qualify for new or existing unemployment benefits through July 25.

How do you apply for CARES Act unemployment?

There is [one claim through Iowa Workforce Development](#)—CARES Act benefits will be processed through this filing as well as eligible state unemployment.

Employees staying home due to fear of COVID-19 risk—how would this impact the employee's employment status if this leave is not approved by the employer?

Every employer will have to make their own decision on whether they have work for employees or not and what they will do if people aren't wanting to work. This may count as a voluntary quit because the employee is self-imposing a quarantine without medical reason directed by healthcare professional.

I have an employee refusing to return to work. What should I do?

Iowans who have been placed on a temporary layoff related to COVID-19 but refuse to return to work when recalled by their employer will lose unemployment benefits, except for certain circumstances including:

- If you have tested positive for COVID-19 and are experiencing symptoms;
- If you have recovered but it caused medical complications rendering you unable to perform essential job duties;
- If a member of your household has been diagnosed with COVID-19;
- If you are providing care for a member of your household who was diagnosed with COVID-19;
- If you do not have childcare due to COVID-19 reasons; or
- If you do not have transportation to your place of work because of COVID-19.

Employees in any of these positions are strongly encouraged to work with their employer in the best way to handle the situation to return to work.

If you have offered work to employees and your employee refuses to return to work, you must notify Iowa Workforce Development here www.iowaworkforcedevelopment.gov/job-offer-decline-form-employers

Where can someone access legal advice?

A COVID-19 legal information hotline has been launched through a partnership between Iowa Legal Aid, the Iowa State Bar Association, and the Polk County Volunteer Lawyer Project. 1-800-332-0419

Does everyone getting unemployment get the additional \$600?

Yes, if you are getting only \$1, you will still get the \$600 per week under the expanded unemployment. However, there is threshold where an employee works so many hours and no longer receives benefits, and then they would also be ineligible for the \$600 a week. There is a formula for this that IWD calculates for each person claiming unemployment. Bottom line is if an individual is earning \$15 more than their weekly benefit amount from their employer (excluding the \$600), then they will no longer qualify for benefits.

I got a notice with my benefit amount but it doesn't mention the \$600 per week? Why?

The \$600 is coming from the Federal Government not the state unemployment insurance program. You will likely not be notified about the \$600, it should be deposited at the same time as the unemployment but the state UI is not depositing or managing those funds.

I own my own business. The governor has said businesses in my county and industry "may" reopen but I do not want to reopen my business yet. Am I still eligible for unemployment under the CARES Act?

Yes, so long as your business closed due to one of the qualifying COVID-19 reasons.

FAMILIES FIRST CORONAVIRUS RESPONSE ACT (FFCRA)

What does Families First Coronavirus Response Act mean?

The Families First Coronavirus Response Act (FFCRA) requires certain employers to provide employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19. The Department of Labor's Wage and Hour Division administers and enforces the new law's paid leave requirements. These provisions will apply from the effective date through December 31, 2020. Employees on COVID-19 related absence may qualify for 2 weeks of emergency sick leave and 10 weeks of emergency FMLA depending on the reasons they are taking leave.

What qualifies for FFCRA Sick Leave and expanded family and medical leave?

Generally, the Act provides that employees of covered employers are eligible for:

- Two weeks (up to 80 hours) of paid sick leave at the employee's regular rate of pay where the employee is unable to work because the employee is quarantined (pursuant to Federal, State, or local government order or advice of a health care provider), and/or experiencing COVID-19 symptoms and seeking a medical diagnosis; or
- Two weeks (up to 80 hours) of paid sick leave at two-thirds the employee's regular rate of pay because the employee is unable to work because of a bona fide need to care for an individual subject to quarantine (pursuant to Federal, State, or local government order or advice of a health care provider), or to care for a child (under 18 years of age) whose school or child care provider is closed or unavailable for reasons related to COVID-19, and/or the employee is experiencing a substantially similar condition as specified by the Secretary of Health and Human Services, in consultation with the Secretaries of the Treasury and Labor; and
- Up to an additional 10 weeks of paid expanded family and medical leave at two-thirds the employee's regular rate of pay where an employee, who has been employed for at least 30 calendar days, is unable to work due to a bona fide need for leave to care for a child whose school or child care provider is closed or unavailable for reasons related to COVID-19.
- [Department of Labor FFCRA leave guidance](#)

Do I have to comply for FFCRA leave and FMLA?

Yes, if you have less than 500 employees and do not have a hardship waiver documented. The FFCRA's paid leave provisions are effective on April 1, 2020, and apply to leave taken between April 1, 2020, and December 31, 2020.

How do I get an exemption for the FFCRA leave if I am a small business with less than 50 employees?

An employer, including a religious or nonprofit organization, with fewer than 50 employees is exempt from providing (a) paid sick leave due to school or place of care closures or child care provider unavailability for COVID-19 related reasons and (b) expanded family and medical leave due to school or place of care closures or child care provider unavailability for COVID-19 related reasons when doing so would jeopardize the viability of the small business as a going concern.

To elect this small business exemption, you should document why your business with fewer than 50 employees meets this criteria. You should not send any materials to the Department of Labor when seeking a small business exemption for paid sick leave and expanded family and medical leave.

- [See questions 4, 58, and 59 on Department of Labor FAQ](#)

Does FFCRA regulations apply to employees who are sick for non-COVID-19 reasons, i.e. paternity or maternity leave, other illness, taking care of family member with non COVID-19 illness?

No, employees with other leave needs should follow existing employer leave policies. FFCRA only applies to COVID-19 related reasons.

What documents do employees need to document leave for tax credit purposes under FFCRA?

[See Internal Revenue Service information for documenting FFCRA for tax credits.](#) Generally, an Eligible Employer will substantiate eligibility for the sick leave or family leave credits if the employer receives a written request for such leave from the employee in which the employee provides:

1. The employee's name;
2. The date or dates for which leave is requested;
3. A statement of the COVID-19 related reason the employee is requesting leave and written support for the reason; and

4. A statement that the employee is unable to work, including by means of telework, for such reason.
 - In the case of a leave request based on a quarantine order or self-quarantine advice, the statement from the employee should include the name of the governmental entity ordering quarantine or the name of the health care professional advising self-quarantine, and, if the person subject to quarantine or advised to self-quarantine is not the employee, that person's name and relation to the employee.
 - In the case of a leave request based on a school closing or child care provider unavailability, the statement from the employee should include the name and age of the child (or children) to be cared for, the name of the school that has closed or place of care that is unavailable, and a representation that no other person will be providing care for the child during the period for which the employee is receiving family medical leave and, with respect to the employee's inability to work or telework because of a need to provide care for a child older than fourteen during daylight hours, a statement that special circumstances exist requiring the employee to provide care.

If an employee is advised to stay home, do I have to pay them leave if they prefer to collect unemployment?

Yes, you have to comply with FFCRA and provide them sick leave if you have work available for them. This is not PTO, this is FFCRA emergency sick leave.

What if my employees' hours vary each week? How do I calculate FFCRA leave wages?

Average hours worked over 6 months, or expected to do over next two weeks, or what you anticipated for hours when you hired them. ([Question 5 on Department of Labor FAQ](#))

I don't offer a PTO plan currently, do I have to provide two weeks under FFCRA?

Yes. See the [Department of Labor FAQs](#) for amount of leave and wages employees are entitled to depending on one or more eligible reasons.

What if their child is sick (not tested for COVID-19) and the employee stays home with them—does that fall under paid leave?

Yes, if the employee is required to be home to care for someone who is self-isolated (under care of health provider); the employee qualifies for emergency sick leave if they are unable to work or telework while providing this care.

Do I have to offer FFCRA leave if I am closed?

No, it only applies if you have work for your employee either on site or by telework and they are unable to work because of an eligible reason. Furloughed or laid off employees do not qualify and should apply for unemployment. ([Questions 23, 25, and 26 on Department of Labor FAQ](#))

TAX INFORMATION

What tax provisions are available to businesses?

1. Employee Retention Credit: This provision would provide a refundable payroll tax credit for 50 percent of wages paid by eligible employers to certain employees during the COVID-19 crisis. The credit is available to employers, including non-profits, whose operations have been fully or partially suspended as a result of a government order limiting commerce, travel or group meetings. The credit is also provided to employers who have experienced a greater than 50 percent reduction in quarterly receipts, measured on a year-over-year basis. *The credit is not available to employers receiving assistance through the Paycheck Protection Program. The credit is provided through December 31, 2020*

2. **Delay of Payment of Employer Payroll Taxes:** This provision would allow taxpayers to defer paying the employer portion of certain payroll taxes through the end of 2020, with all 2020 deferred amounts due in two equal installments, one at the end of 2021, the other at the end of 2022. *The deferral is not available to employers receiving assistance through the Paycheck Protection Program. The credit is provided through December 31, 2020*

Unemployment: Iowa Workforce Development www.iowaworkforcedevelopment.gov/COVID-19

Small Business Helpline (facilitated by Northeast Iowa Community College)
563-588-3350 Monday - Friday 8:30 a.m. - 4:00 p.m. or sbhelpline@nicc.edu

More COVID-19 Resources: www.greaterdubuque.org/covid19



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