

Key Federal COVID-19 Relief Programs  
 For Unions, AFL-CIO Central Labor Bodies, & 501(c)(3)s

	Description	Generally available to:				Key Considerations	More Information
		Local Unions	Nat'l/Int'l Unions	Central Labor Bodies	501(c)(3) orgs		
<b>Tax Credits for Paid Leave Families First Coronavirus Relief Act</b>	Federal payroll tax credit to reimburse employers for specified COVID-19-related medical and family leave  Credit amount depends on employee pay, up to daily and aggregate limits	Yes	Yes	Yes	Yes	Only available to employers with fewer than 500 employees  Available to pay for leave in specific circumstances determined by FFCRA  Amount of the credit <i>can exceed</i> the payroll taxes normally due—employer will receive the excess from the IRS  Employer can withhold credits from payroll tax deposits or apply for advances from the IRS using <a href="#">Form 7200</a>	<a href="#">IRS FFCRA Tax Credits - Frequently Asked Questions</a>  <a href="#">Dep't of Labor FFCRA Paid Leave – Frequently Asked Questions</a>  <a href="#">Article on Families First Coronavirus Response Act from Calibre CPA Group</a>

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<b>Employee Retention Tax Credits</b> <i>CARES Act</i>	<p>Federal payroll tax credit to incentivize keeping employees during COVID-19-related hardships</p> <p>Credit amount is 50% of qualified wages, up to \$5,000 per eligible employee</p>	Yes	Yes	Yes	Yes	<p>Available to all private employers (including labor orgs <i>and</i> 501(c)(3) orgs) of any size, but different rules for determining who is an “eligible employee” apply to orgs that had more than 100 employees in 2019</p> <p>Available in a quarter when employer has full or partially suspended operations due to a COVID-19 gov’t order <i>or</i> has 50% drop in gross receipts compared to 2019</p> <p>Amount of the credit <i>can exceed</i> the payroll taxes normally due—employer will receive the excess from the IRS</p> <p>Employer can withhold credits from Social Security or RRTA tax deposits; if credits exceed deposits otherwise due in a quarter and employer has immediate cash flow needs, can apply for an advance from the IRS using <a href="#">Form 7200</a></p> <p>Can be combined with FFCRA tax credits (but not for the same wages), tax deferral, and EIDL, but <i>not</i> available to PPP loan/grant recipients (<i>labor orgs do not need to worry about this because they are not eligible for PPP</i>)</p>	<p>AFL-CIO Memo: <i>Federal Payroll Tax Credits and Deferrals</i> (Posted to <a href="#">Resource Center</a>)</p> <p><a href="#">IRS Employee Retention Credit – Frequently Asked Questions</a></p> <p><a href="#">Article on CARES Act Employee Retention Tax Credits from Calibre CPA Group</a></p>

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<b>Option to Defer Payroll Taxes</b> <i>CARES Act</i>	Allows employers to defer payment of federal payroll taxes that would otherwise be owed from March 27 to Dec. 31, 2020	Yes	Yes	Yes	Yes	<p>Available to private nonprofit organizations (including labor orgs <i>and</i> 501(c)(3) orgs) of any size</p> <p>At least 50% of deferred federal payroll taxes must be paid by Dec. 31, 2021; remaining taxes must be paid by Dec. 31, 2022</p> <p>Can be combined with FFCRA tax credits, CARES Act employee retention tax credits, EIDL and PPP loans, but this payroll tax deferral is <i>not</i> available to recipients of loan forgiveness (PPP &amp; other) under the CARES Act (<i>labor orgs do not need to worry about this because they are not eligible for the loan forgiveness</i>)</p>	<p>AFL-CIO Memo: <i>Federal Payroll Tax Credits and Deferrals</i> (Posted to <a href="#">Resource Center</a>)</p> <p><i>See “Payroll Tax Deferral” Section in <a href="#">Article on CARES Act Employee Retention Tax Credits from Calibre CPA Group</a></i></p>

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<p><b>Economic Injury Disaster Loans/Grants (EIDL) CARES Act</b></p>	<p>Loans from Small Business Administration (SBA) to cover economic injury due to COVID-19, up to \$2 million; 2.75% interest rate; repayment may be deferred up to 4 years</p> <p>Advance emergency grant of \$10,000 available—does not need to be repaid even if the loan application is denied</p>	Yes	Yes	Yes	Yes	<p>All private nonprofit organizations with current tax-exempt status are eligible, regardless of their size</p> <p>Loans and grant can be used to meet financial obligations like payroll, rent/mortgage, and other fixed debts that cannot be paid because of the impact of COVID-19</p> <p>\$10,000 grants are provided on the basis of self-certification of eligibility</p> <p>Eligible 501(c)(3) orgs (but not labor unions) can be used in combination with a PPP loan, but only for what the PPP loan is <i>not</i> used for; can also refinance EIDL loan into PPP loans</p>	<p>AFL-CIO Memo: <i>SBA Emergency Economic Injury Loans &amp; Grants</i> (Posted to <a href="#">Resource Center</a>)</p> <p><a href="#">SBA COVID-19 Economic Injury Disaster Loan/Advance Application</a></p> <p><a href="#">SBA EIDL Emergency Advance Information</a></p> <p><i>Specific questions about eligibility and certifications on the application should be referred to the applicant's attorney.</i></p>

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<b>Paycheck Protection Program (PPP)</b> <i>CARES Act</i>	<p>SBA-guaranteed, private-lender, low-interest loans available for payroll, employee health insurance, mortgage interest, rent, and other fixed costs; 1.0% interest rate; repayment deferral for 6 months; loan maturity is 2 years</p> <p>Recipients are eligible for loan forgiveness based on maintaining staff and compensation for eight weeks</p>	No	No	No	Yes	<p>Available to 501(c)(3) organizations with 500 or fewer employees</p> <p>Applications are submitted to participating lenders (banks, credit unions, etc.)</p> <p>Recipients of a PPP loan: (1) cannot use an EIDL loan for the same costs; (2) are <i>not</i> eligible for employee retention tax credits; (3) must exclude paid leave under FFCRA from payroll costs; and (4) if PPP loan <i>forgiveness</i> is secured, cannot defer payroll taxes</p>	<p><a href="#">SBA Paycheck Protection Program Information</a></p> <p><a href="#">PPP Loan Application</a></p>