

PAYCHECK PROTECTION PROGRAM, PANDEMIC UNEMPLOYMENT BENEFITS, AND MORE

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Paycheck Protection Program, Pandemic Unemployment Benefits, and more

By Dance/USA

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During the last week, the federal government released more information on the current relief programs. Dance/NYC is joining Dance/USA in sharing with you the latest guidance on the Paycheck Protection Program, Pandemic Unemployment Benefits, and more. Also - stay tuned for more information as Congress moves forward on its next relief package!

Paycheck Protection Program (PPP) Loans:

For those still in the process of applying for PPP loans, the Treasury has issued [new rules for seasonal employers](#) that allow applicants to determine their maximum loan amount by calculating average monthly payroll over the period of March 1, 2019 to June 30, 2019 (as announced in the original PPP guidelines), or May 1, 2019 to September 15, 2019 (a new timeframe, meant to help those with higher employment in summer months). [Interim guidelines for self-employed applicants](#) are also now available, which is important news to share with the many 1099 dance artists and administrators who were not permitted to be included in the W-2-focused PPP loans available to dance organizations.

While all await complete guidance on loan forgiveness for the Paycheck Protection Program, the Treasury continues to update PPP rules by way of additions to its [Frequently Asked Questions](#). New answers have been posted regarding the Small Business Administration's plans to review loan forgiveness applications for loans in excess of \$2 million and employee calculations for loan eligibility and forgiveness. Continue to check those FAQs for more updates.

Pandemic Unemployment Benefits:

While many states have officially opened the application process for unemployment benefits available to self-employed workers, including those in the dance industry, access to those benefits is challenged by overwhelming demands on state systems. Meanwhile, guidelines issued by the U.S. Department of Labor to states is further restricting access to relief meant to be provided under the CARES Act, as some artists who typically earn a mixture of 1099 and W-2 income report being locked out of opportunities for Pandemic Unemployment Benefits. Artists should stay connected to their [State Departments of Labor](#) for further details

Nonprofits that Self-Insure for Unemployment Benefits:

Unemployment benefit guidance issued to states by the U.S. Department of Labor on April 27 indicates that states must first bill a self-insuring nonprofit for 100% of the costs and payment must be made to the state by the nonprofit. Only then will the 50% reimbursement included in the CARES Act be issued to the nonprofit by the state.

Led by the National Council of Nonprofits, nonprofit advocates are seeking revised rules that would streamline this process and relieve nonprofits of the payment burden. They are also seeking 100% coverage of costs under the next version of COVID-19 relief shaped by Congress.

Thanks to everyone for your continued advocacy! Dance/NYC, together with Dance/USA, urges the dance community to continue communicating with Congress.

Find additional information on the Dance/NYC coronavirus resource page.

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