SBA launches $349 billion Paycheck Protection Program

Friday, April 3: The U.S. Small Business Administration launched the Paycheck Protection Program, a $349 billion emergency loan program created last week with the president's signing of the Coronavirus Aid, Relief, and Economic Security Act (CARES). The program provides forgivable loans up to $10 million to small businesses left financially distressed by the Coronavirus (COVID-19) pandemic.

The loans, which will be administered by a national network of banks and credit unions, are designed to maintain the viability of millions of small businesses struggling to meet payroll and day-to-day operating expenses. "These loans will bring immediate economic relief and eight weeks of financial certainty to millions of small businesses and their employees," said SBA administrator Jovita Carranza. "We urge every struggling small business to take advantage of this unprecedented federal resource – their viability is critically important to their employees, their community, and the country."

The loans, which are 100 percent backed by SBA, are being provided to small businesses without collateral requirements, personal guarantees, SBA fees, or credit tests. Those eligible for the program include small businesses, certain non-profits, veterans' organizations, self-employed individuals, independent contractors, and other businesses meeting size standards based on their North American Industry Classification System code.

The Paycheck Protection Program's maximum loan amount is $10 million with a fixed 1 percent interest rate and maturity of two years. The loans are available to cover up to eight weeks of average monthly payroll (based on 2019 figures) plus 25 percent, and payments are deferred for six months (interest does accrue). The SBA will forgive the portion of loan proceeds used for payroll costs and other designated operating expenses for up to eight weeks, provided at least 75 percent of loan proceeds are used for payroll costs. Eligible expenses for the eight-week forgiveness include:

•Payroll costs (excluding the prorated portion of any compensation above $100,000 per year for any person). Payroll costs include salary, commissions, tips; certain employee benefits including sick leave and health care premiums, and state and local taxes;

•Mortgage interest (not prepayment or principal payments) and rent payments on mortgages and leases in existence after Feb. 15, 2020;

•Utilities such as electricity, gas, water, transportation, phone and internet access for services that began before Feb. 15, 2020;

•Additional wages paid to tipped employees.

Visit www.SBA.gov/Coronavirus for additional resources about protecting your business, employees, and customers.

Apply by July 1 to Minnesota's Energy Assistance Program

Thursday, April 2: As our communities struggle to cope with the challenges of the COVID-19 pandemic, the Minnesota Department of Commerce reminds Minnesotans the state's Energy Assistance Program still has funds available for help paying their energy bills. For those who have not already received help this heating season, there is still time. The Department of Commerce especially encourages newly unemployed, households with young children, people with disabilities, veterans, and seniors to apply.

"Increasing numbers of Minnesotans are becoming economically vulnerable due to the COVID-19 pandemic." said Commerce commissioner Steve Kelley. "Energy Assistance is an important safety net to help our households stay healthy and safe in this challenging time."

The Energy Assistance Program serves households earning less than 50 percent of the state's median annual income ($52,014 for a family of four). It helps low-income homeowners and renters with energy bills through grant money paid directly to their utility companies or heating fuel vendors.

Average annual grant is $545, plus additional funds for shut-off or emergency fuel delivery situations

Last year the Energy Assistance Program served nearly 126,000 Minnesota households (with approximately 315,000 household members), with an average grant of about $545. In addition to the initial grant, the program can provide funds to residents who are shutoff, facing heat disconnections, or needing emergency fuel delivery. Funds are also available to help eligible homeowners repair or replace malfunctioning heating systems. The Minnesota Commerce Department administers the program in partnership with 29 local service providers throughout the state.

How to Apply – New applicants have until July 1 to apply, but funding is limited and administered on a first-come, first-serve basis. Eligibility is based on household size and income in the most recent full calendar month. Household size of 1 ($27,047 annual income); of 2 ($35,370); of 3 ($43,692); of 4 ($52,014); of 5 ($60,336); and of 6 ($68,65). Eligible households apply for assistance with their local service provider. To receive an application and find your local service provider, visit https://mn.gov/commerce/eap.jsp or call the commerce department tollfree at 800-657-3710.

State of Minnesota launches up-to-date COVID-19 dashboard

Friday, April 3: Gov. Tim Walz unveiled a new State of Minnesota COVID-19 dashboard that tracks the virus in Minnesota and provides the latest available data on available ventilators, ICU beds, personal protective equipment (PPE), and testing. The dashboard will be updated daily and is available at https://mn.gov/covid19/.

"During Minnesota's Stay Home Order, we've worked to collect data, increase the availability of necessary equipment, and develop strategies to address economic and social impacts of COVID-19," said Walz. "This dashboard will provide Minnesotans with timely, accurate information about the data that informs our decisions on response, recovery, and resources."

During Minnesota's Stay Home Order, Minnesota's priorities have been to collect data about COVID-19; increase the number of ICU beds, ventilators, and PPE needed to care for a surge in patients; and develop strategies to address the economic and social impacts of COVID-19 in Minnesota. Walz has formed work groups to focus on critical response and recovery work, including hospital surge capacity, supplies, testing, and education and child care.

Paynesville's home-delivered meals coming again April 13-15

Friday, April 3: Paynesville's next meal delivery dates are Monday, April 13, Tuesday, April 14, and Wednesday, April 15, followed by Monday, April 27, Tuesday, April 28, and Wednesday, April 29. Communal senior dining at the Paynesville Area Center currently cannot meet due to COVID-19.

On these home delivery dates, frozen meals will be sent for two weeks at a time. Registered recipients will automatically receive meals. Or if you would like to pick up your meals, call 320-243-4575 before 9 a.m. on Monday, April 13.

Anyone who hasn't registered for meal delivery can call 320-229-4584 to do so.

Access VA medical care from home via digital options

Tuesday, March 31: The St. Cloud VA Health Care System is committed to providing high-quality care while keeping veterans safe from the coronavirus (COVID-19). Due to COVID-19, to help address veterans' most-urgent needs first, the St. Cloud VA asks that veterans use online tools for routine or non-urgent questions. Almost 50 percent of all routine patient appointments at the St. Cloud VA are currently being conducted using virtual tools. Veterans needing help with virtual care tools or assistance with setting up a device can call the health hub at 320-252-1670, ext. 7271.

Telephone or Video Appointments – Veterans can receive care at home, either over the phone or via video using VA Video Connect on their computers, smartphones, or tablets. To set up telephone or video appointments, veterans can send their provider a secure message on My HealtheVet by visiting www.myhealth.va.gov. Veterans may also call, but VA is requesting that veterans only call with urgent needs at this time. To learn more about VA Video Connect, visit www.mobile.va.gov/app/va-video-connect.

Prescription Refills – Veterans can request prescription refills and order and ship medications to their homes using My HealtheVet or the Rx Refill mobile app. Download the app at www.mobile.va.gov/app/rx-refill.

Text Message Reminders – Veterans can use Annie's coronavirus precautions protocol to send automated text messages with information about COVID-19. This app helps veterans monitor for symptoms and can assist if they need to contact a VA facility for care. Enroll at www.mobile.va.gov/annie.

Secure Messaging – With My HealtheVet, VA's online patient portal, veterans can send online secure messages to their VA health care team to ask them nonurgent health questions. Register at www.myhealth.va.gov.

Additionally, all unscheduled patients and those with flu-like symptoms are asked to call first! The St. Cloud VA and the VA clinics in Alexandria, Montevideo, and Brainerd are open, but if you do not have a scheduled appointment or have flu-like symptoms such as fever, cough and shortness of breath, call first at 320-252-1670 and select Option 2. Or, if after hours, select Option 3 before you visit the medical center or local clinic. Veterans who need to be seen for any flu-like symptoms such as fever, cough, or shortness of breath are asked to call first. Veterans can also send their care team a secure message through MyHealtheVet.

Operation updates are posted at: www.stcloud.va.gov.