

Assistance for Small Businesses

The Paycheck Protection Program is providing small businesses with the resources they need to maintain their payroll, hire back employees who may have been laid off, and cover applicable overhead.

Program Overview

- [Top-line Overview of PPP](#)
- [SBA Paycheck Protection Program Loan Report](#)
- [SBA Paycheck Protection Program Loan Report Round 2](#) – Updated 5/3
- [Summary of Paycheck Protection Program Round 2 Data](#) – Updated 5/12

For Borrowers

- [More information](#)
- [Search Tool: Find an Eligible Lender](#)
- [Borrower Application Form](#)
- [Applicable Affiliation Rules](#)
- [How to Calculate Loan Amounts](#)

For Lenders

- [More information](#)
- [Lender Application Form](#)
- [Lender Application Form for Federally Insured Depository Institutions, Federally Insured Credit Unions, and Farm Credit System Institutions](#)
- [Lender Application Form for Non-Bank and Non-Insured Depository Institution Lenders](#)

- [SBA Procedural Guidance on Participation Sales](#)

- Lender Assistance Hotline: (833) 572-0502

Program Rules

- [Frequently Asked Questions](#) – Updated 5/6
- [Interim Final Rule 1](#)
- [Interim Final Rule on Applicable Affiliation Rules](#)
- [Interim Final Rule on Additional Eligibility Criteria and Requirements for Certain Pledges of Loans](#)
- [Interim Final Rule on Requirements for Promissory Notes, Authorizations, Affiliation, and Eligibility](#)
- [Interim Final Rule on Additional Criterion for Seasonal Employers](#)
- [Interim Final Rule on Disbursements](#)
- [Interim Final Rule on Corporate Groups and Non-Bank and Non-Insured Depository Institution Lenders](#)

- [Interim Final Rule on Nondiscrimination and Additional Eligibility Criteria](#) – Updated 5/5

For more information and updates, visit [Treasury.gov/CARES](https://www.treasury.gov/CARES) and [SBA.gov/PayCheckProtection](https://www.sba.gov/PayCheckProtection).

Assistance for American Workers and Families

- [Assistance for American Workers and Families](#)
- [Preserving Jobs for American Industry](#)

How to Help – If you or your organization are interested in helping the effort to combat the spread of COVID-19, FEMA has established a website (www.fema.gov/coronavirus/how-to-help) with more information. Examples for the private sector include:

- To **sell medical supplies or equipment** to the federal government, please refer to the Defense Logistics Agency (DLA) [Request for information \(RFI\)](#) through sam.gov.
 - Effective immediately, FEMA Solicitation number 70FA2020R0000011 is hereby withdrawn due to an Interagency transition of mission responsibility from FEMA to the Defense Logistics Agency (DLA). Offerors who submitted proposals, capability statements, and/or any response to this solicitation who have not already been contacted will not receive any notices or further correspondence/communications.
- If you have **medical supplies or equipment to donate**, please [provide us details](#) on what you are offering.
- If you or someone you know represent a **hospital or healthcare provider in need of medical supplies**, please contact your state, local, tribal or territory department of public health and/or emergency management agency.
- If you are interested in **doing business with FEMA and supporting the response to COVID- 19** with your company’s non-medical goods and/or services, please submit your inquiry to the Department of Homeland Security (DHS) Procurement Action Innovative Response Team (PAIR) team at DHSIndustryLiaison@hq.dhs.gov.
- If you would like to meet with a federal agency regarding a **vaccine, diagnostic, therapeutic or other medical device** that you are developing for SARS-CoV-2 or COVID-19, please go to [medicalcountermeasures.gov](https://www.medicalcountermeasures.gov).
- For all others issues related to the private sector, please e-mail nbeoc@max.gov or visit our [National Business Emergency Operations Center](#) page.

If you are a healthcare worker and would like to volunteer to assist in New York City, please find more information [here](#).

For additional information, please visit FEMA’s website: <https://www.fema.gov/coronavirus/>.

Guidelines for Opening Up America Again

President Trump has unveiled Guidelines for Opening Up America Again, a three-phased approach based on the advice of public health experts. These steps will help state and local officials when reopening their economies, getting people back to work, and continuing to protect American lives. Please click here for more information: [Guidelines for Opening Up America Again](#)

- Testing Overview ([HERE](#))
- Testing Blueprint ([HERE](#))
- Guidance for Cleaning and Disinfecting Public Spaces, Workplaces, Businesses, Schools and Homes ([HERE](#))

White House COVID-19 Updates

- Press Secretary Kayleigh McEnany Holds a Briefing ([REMARKS, VIDEO](#))
- Must-Share Message | Lighthizer: The Era of Offshoring U.S. Jobs is Over ([HERE](#))
- Daily 1600: President Trump Listened to the Experts—Not the Media ([HERE](#))
- West Wing Reads: Trump’s Critics in Coronavirus Crisis Want to Have it Both Ways. They Can’t. ([HERE](#))

Statement from Secretary Steven T. Mnuchin on the Start of Secondary Market Corporate Credit Facility Purchases ([HERE](#))

- “Since announcing the Primary and Secondary Market Corporate Credit Facilities (PMCCF and SMCCF) on March 23, we have seen a dramatic improvement in liquidity and credit market function. Today, the Federal Reserve Bank of New York will begin purchasing shares of eligible U.S.-listed exchange-traded funds in the secondary market through the SMCCF, and eligible corporate bonds shortly thereafter. Once operational, the PMCCF will provide loan and bond financing to U.S. companies with investment grade debt ratings as of March 22, 2020. The SMCCF and PMCCF are supported by a \$75 billion equity investment using funds appropriated to the Department of the Treasury under the CARES Act, \$37.5 billion of which was transmitted yesterday to the special purpose vehicle established in connection with the SMCCF and PMCCF. Together, they will provide up to \$750 billion in liquidity and help ensure large employers have access to the credit they need to maintain their business operations and payroll through this challenging period.”

CFPB, FHFA, & HUD Launch Joint Mortgage and Housing Assistance Website for Americans Impacted By Covid-19 ([HERE](#))

- To ensure homeowners and renters have the most up to date and accurate housing assistance information during the COVID-19 national emergency, today the Consumer Financial Protection Bureau (CFPB), Federal Housing Finance Agency (FHFA), and the Department of Housing and Urban Development (HUD) launched the new mortgage and housing assistance website, cfpb.gov/housing.

HUD Secretary Ben Carson Joins ‘The Story’ with Martha MacCallum to Discuss Preserving the American Spirit and Economy ([HERE](#))

- U.S. Department of Housing and Urban Development (HUD) Secretary Ben Carson joined Fox News’ Martha MacCallum on ‘The Story’ to discuss the impact of Coronavirus on the economy and speak to how the Administration is working for Americans who live in economically distressed communities.

Federal Reserve Publishes Updates to the Term Sheet for the Term Asset-Backed Securities Loan Facility (TALF) and Announces Information to be Disclosed Monthly for the TALF and the Paycheck Protection Program Liquidity Facility ([HERE](#))

- The Federal Reserve Board on Tuesday announced additional information regarding borrower and collateral eligibility criteria for the Term Asset-Backed Securities Loan Facility (TALF). The facility was announced on March 23 as part of an initiative to support the flow of credit to U.S. consumers and businesses. To help ensure that U.S. consumers and businesses remain able to access credit at affordable terms, TALF initially will make up to \$100 billion of loans available.

IRS Provides Tax Relief through Increased Flexibility for Taxpayers in Section 125 Cafeteria Plans ([HERE](#))

- The Internal Revenue Service today released guidance to allow temporary changes to section 125 cafeteria plans. These changes extend the claims period for health flexible spending arrangements (FSAs) and dependent care assistance programs and allow taxpayers to make mid-year changes.

IRS Provides Guidance on the Deductibility and Reporting of Certain Amounts Paid to, or at the Direction of, Governments ([HERE](#))

- The Internal Revenue Service today issued [proposed regulations](#) under the Tax Cuts and Jobs Act (TCJA) that provide guidance to taxpayers and governments with respect to fines, penalties and certain other amounts.

FDIC Issues Proposed Rule to Mitigate the Deposit Insurance Assessment Effect of Participation in the Paycheck Protection Program (PPP), the PPP Lending Facility, and the Money Market Mutual Fund Liquidity Facility ([HERE](#))

- The Federal Deposit Insurance Corporation (FDIC) today approved a notice of proposed rulemaking that would mitigate the deposit insurance assessment effects of participating in the Paycheck Protection Program (PPP) established by the U.S. Small Business Administration (SBA) and the Paycheck Protection Program Lending Facility (PPPLF) and Money Market Mutual Fund Liquidity Facility (MMLF) established by the Board of Governors of the Federal Reserve System.

Learning Curve: HHS Secretary Alex Azar on the Race to a Vaccine ([HERE](#))

- On the inaugural episode of “Learning Curve,” Caputo shares his journey to the Department and then is joined by HHS Secretary Azar to discuss what we’ve learned about COVID-19 and the work being done to shorten the timeline to a vaccine.

CMS Builds on Commitment to Transform Healthcare through Competition and Innovation ([HERE](#))

- The Trump Administration proposed changes for acute care and long term care hospitals that build on the progress made over the last three years and further the agency’s priority to transform the healthcare delivery system through competition and innovation while providing patients with better value and results.

FDA updates on surveillance inspections during COVID-19 ([HERE](#))

- During COVID-19, the U.S. Food and Drug Administration will continue to utilize and implement additional alternative inspection tools and approaches while postponing domestic and foreign routine surveillance inspections.

FDA Takes New Actions to Accelerate Development of Novel Prevention, Treatment Options for COVID-19 ([HERE](#))

- The U.S. Food and Drug Administration took important actions to help accelerate the development of prevention and treatment options for COVID-19 by providing new guidance with recommendations for innovators and researchers conducting work in this area.
 - FDA Daily Roundup - May 11, 2020 ([HERE](#))

Running Essential Errands ([HERE](#))

- As communities across the United States take steps to slow the spread of COVID-19 by limiting close contact, people are facing new challenges and questions about how to meet basic household needs, such as buying groceries and medicine, and completing banking activities. The following information provides advice about how to meet these household needs in a safe and healthy manner.

Considerations for Public Pools, Hot Tubs, and Water Playgrounds during COVID-19 ([HERE](#))

- As public aquatic venues open in some areas, CDC offers the following considerations for the safety of those who operate, manage, and use public pools, hot tubs, and water playgrounds.

Identify Strategies to Reduce Spread of COVID-19 ([HERE](#))

- Content describing non-CDC tools on this site is provided for informational purposes only and is not intended to indicate endorsement, actual or implied, of the tools.

Additionally, information on this site is provided “as is,” for users to evaluate and make their own determination as to their effectiveness.

Funeral Guidance for Individuals and Families ([HERE](#))

- Grieving the loss of a loved one during the fear and anxiety about the COVID-19 pandemic can be overwhelming. It may be difficult for people to make decisions about how to safely grieve and honor their loved one. This guidance is for individuals and families as they work with funeral directors, community and religious leaders, and others to plan and hold funeral services and visitations during the COVID-19 pandemic.

Factors to Consider When Planning to Purchase Respirators from another Country ([HERE](#))

- When a respirator has been [approved by the National Institute for Occupational Safety and Health \(NIOSH\)](#), the user can be confident that the device will provide the expected level of protection, as long as it fits properly and is worn correctly.

Letter from CMS Administrator to Nursing Home Workers ([HERE](#))

- On behalf of the Centers for Medicare & Medicaid Services (CMS), thank you for your unwavering dedication and commitment to keeping residents safe and for continuing to compassionately care for those who rely on you during this unprecedented time.

Weekly Update: DHS Response to COVID-19 ([HERE](#))

- For months, the Department of Homeland Security (DHS) has risen to the new challenges presented by COVID-19. Thanks to our workforce’s efforts across its components last week, DHS has facilitated a speedy, whole-of-government response to mitigate the spread of COVID-19. The Department and its components continue to prove its resiliency in the face of adversity to ensure a safe, secure, and prosperous Homeland for the American people.

FEMA Announce Emergency Food and Shelter Programs Funding for [South Carolina](#), [North Carolina](#), [Mississippi](#), and [Tennessee](#)

- With the FY 2019 and CARES Act funding, and the FY 2020 funding of \$125 million that will be allocated to jurisdictions later this year, the total aid disbursed in the EFSP’s 38-year history will be more than \$5 billion.

U.S. Department of Transportation Announces Two Air Service Notices Impacting Airlines and Consumers ([HERE](#))

- U.S. Secretary of Transportation Elaine L. Chao today announced two additional steps by the Department regarding airline service obligations and consumer protections in

response to the COVID-19 public health emergency and to assist the Nation's economic recovery.

Updated Interim Occupational Health and Safety Guidance for Air Carriers and Crews (HERE)

- This SAFO cancels and replaces SAFO 20003 and provides updated interim occupational health and safety guidance by the Centers for Disease Control and Prevention (CDC) and the Federal Aviation Administration (FAA) for air carriers and crewmembers regarding Coronavirus Disease 2019 (COVID-19).

U.S. Department of Labor Issues Guidance and Reminders to States to Ensure Integrity of Unemployment Insurance Programs (HERE)

- The U.S. Department of Labor today issued targeted guidance and reminders that provide states with details regarding required integrity functions for their regular unemployment compensation programs, as well as those authorized by Pandemic Unemployment Assistance, Federal Pandemic Unemployment Compensation and Pandemic Emergency Unemployment Compensation of the Coronavirus Aid, Relief and Economic Security (CARES) Act, in [UIPL 23-20](#). The guidance aims to help states guard against fraud and abuse of their unemployment insurance systems.

USDA Approves Program to Feed Kids in Ohio (HERE)

- U.S. Secretary of Agriculture Sonny Perdue today announced Ohio has been approved to operate Pandemic Electronic Benefit Transfer (EBT), a new program authorized by the Families First Coronavirus Response Act (FFCRA), signed by President Trump, which provides assistance to families of children eligible for free or reduced-price meals dealing with school closures.

USDA Invests \$3.3 Million in High-Speed Broadband in Rural South Dakota (HERE)

- U.S. Secretary of Agriculture Sonny Perdue today announced that USDA is investing \$3.3 million to provide broadband service in unserved and underserved rural areas in South Dakota. This investment is part of USDA's round one investments through the [ReConnect Pilot Program](#).

EPA Makes it Easier for Consumers to Find Safe, Effective Disinfectant Products to Use against the Novel Coronavirus (HERE)

- Today, the U.S. Environmental Protection Agency (EPA) released its [List N Tool, a new web-based application \(app\)](#) that allows smart phone users and others to quickly identify disinfectant products that meet EPA's criteria for use against SARS-CoV-2, the virus that causes COVID-19. The agency also announced new actions to ensure that new disinfectant products that are safe and effective to use against SARS-CoV-2 can be added to EPA's [List N: Disinfectants for Use Against SARS-CoV-2 as quickly as possible](#).

EPA Stresses the Importance of Recycling and Proper Disposal of Personal Protective Equipment ([HERE](#))

- Today, the U.S. Environmental Protection Agency (EPA) is encouraging all Americans to recycle materials from their households and properly dispose of personal protective equipment (PPE), especially during the COVID-19 pandemic. Recycling isn't just good for the planet by reducing the amount of waste going to landfills and saving energy, it also supports American manufacturing.

North American, Indo-Pacific, and Transatlantic Cooperation on COVID-19

- As President Trump has said, the United States is working with our friends and partners around the world to coordinate our efforts on stopping the spread of the COVID-19 pandemic. The United States values our cooperation with allies and partners in combatting the pandemic and in planning for our collective recovery.

VA Accepts Mask Donation from South Korea to Assist with COVID-19 Efforts ([HERE](#))

- The U.S. Department of Veterans Affairs (VA) announced today it has accepted a donation of half a million protective masks from the Republic of Korea to assist the department in combating the COVID-19 pandemic.

Air Force Implements COVID-19 Screenings at Seattle Airport ([HERE](#))

- Airmen assigned to the 62nd Aerial Port Squadron operating out of the Seattle-Tacoma International Airport's Air Mobility Command passenger terminal have implemented new procedures to ensure the safety of their workers and the passengers who are traveling during the pandemic.

How Regional Transit Adapt Operational Processes to Keep Passengers Safe ([HERE](#))

- The nation's transportation professionals are adapting technologies, processes and procedures to support essential travel during covid-19. This supplement highlights how they keep us safe using various transportation systems.

Army Infectious Disease Doctor Aided Guam's COVID-19 Response ([HERE](#))

- An infectious diseases physician from Brooke Army Medical Center at Joint Base San Antonio-Fort Sam Houston, Texas, recently deployed to Guam in support of the aircraft carrier USS Theodore Roosevelt's response to COVID-19.

For the most up-to-date information, please see the below fact sheets and the CDC's website: www.coronavirus.gov.

- [COVID-19 By The Numbers](#)
- [Coronavirus \(COVID-19\) Pandemic Whole-of-America Response](#)