
GOED FAQ'S FOR COVID-19

General Questions

What businesses are considered essential?

The Department of Homeland Security has issued guidance on the essential critical infrastructure workforce here: <https://www.cisa.gov/publication/guidance-essential-critical-infrastructure-workforce>

A mandatory statewide shutdown has not been issued by the Governor, therefore additional directives on essential businesses has not been issued. Local leaders may issue, at their discretion, a mandatory shutdown in their communities. If a local leader does issue a shut down, they should provide additional guidance on essential businesses to their community.

Will Reemployment Insurance rates increase with unemployment increasing?

That is typically how it works, however, with given current circumstances, if an individual is unemployed as a direct result of COVID-19, the employer's account will be relieved of charges.

What are the current Reemployment Insurance rates paid by employers?

New Employer Tax Rates				
	RA Tax		Investment Fee	Administrative Fee
	Non-Construction	Construction		
Year 1	1.20%	6.00%	0.55%	Not Applicable
Years 2 & 3	1.00%*	3.00%*	0.55%	Not Applicable

(*Applies to those with a positive account balance.)

For more information: <https://dlr.sd.gov/ra/businesses/default.aspx>

Do individuals filing for Unemployment have a “waiting week?”

Claims with the effective date of March 29, 2020 and going forward will not be required to serve a waiting week due to recently passed legislation. Claims filed prior to that date will still have their waiting week enforced. This is only enforced during the Governor's declared state emergency.

Does a company that has shut down but continues to pay its employees get reimbursed for those payments?

Companies that continue to pay their employees while the business is shut down will receive a tax credit when they file the businesses tax return for 2020.

GOED FAQ'S FOR COVID-19

Do I have to pay sick leave to my employees if they miss work due to having to quarantine for exposure or illness due to the coronavirus or if their daycare is shut down?

Please see the Family First Coronavirus Relief Act Employed Paid Leave Requirements:
<https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave>

Manufacturer Specific Questions

What can a manufacturer do to begin preparing for an impact to their operations?

The South Dakota Manufacturing & Technology Solutions website has shared some best practices on their website relating to COVID-19. Topics include modeling your cash position, checking your insurance coverage, communication with your customers, as well as safety measures that can be should be taken to protect employees from the virus. More information is available here:

<https://sdmanufacturing.com/resources/covid19manufacturingbestpractices>

What are the critical supplies needed from Manufacturers?

From the National Association of Manufacturers...

PEEP Ventilators

Disposable Ventilator Circuit
Heat and Moisture Exchanger
Bacterial Filters
MDI adapters
Closed Suction Catheters
Source of Oxygen (tank)

Non-Invasive Ventilators

Face masks- small
Face masks – medium
Face masks - large

PAPRS

Hood
Ventilation Tube
Battery-powered fan unit
P100 filters
Air purifying filters
Battery Charger

GOED FAQ'S FOR COVID-19

Battery Cord
Belt

Pulse Oximeter
Batteries

Rapid PCR Tests
Reagents
Tubes to hold liquid
Thermal Cycler
Micropipettes; 5 microliter and 10 microliter sizes
Eppendorf Sample Tubes
Microfuge
Vortex Mixer

Vital Sign Monitors
ECG Leads
Adhesive Skin Pads for EKG
Separate power cable

From the Foundation for Manufacturing Excellence Survey...

Cotton swabs with long wooden sticks
Endotracheal tubes (assorted sizes)
Falcon tubes
Gloves (all sizes)
Lightweight protective suits
N95 masks
Over-the-shoe booties
PAPRs
Rapid PCR test kits
Ventilators, specifically Positive End Expiratory Pressure (PEEP) ventilators
Vital sign monitors
Viral transport media

South Dakota Manufacturing & Technology Solutions has also linked to a list on their site of critical need items: https://sdmanufacturing.com/media/SDManufacturingcom/OH-PPE_COVID_supplies_needed.pdf

Who should Manufacturers contact if they want to help?

South Dakota Manufacturing & Technology Solutions is coordinating lists of companies who have a need for supplies as well as a list of companies who can manufacture supplies in South Dakota. If you fall into either category, please reach out to:

Brad Fischer, Business Advisor
SD Manufacturing & Technology Solutions
730 E Watertown St, Ste 102

GOED FAQ'S FOR COVID-19

Rapid City, SD 57701
605-202-9118
sdmanufacturing.com

We are aware of two surveys seeking manufacturers to submit if they are able to produce some of the critical-need items. The surveys are:

National Association of Manufacturers:

<https://namissvr.nam.org/namissvr/survey/index.aspx>

The Foundation for Manufacturing Excellence: <https://www.surveymonkey.com/r/CV19criticalsupply>

SBA Disaster Assistance (EIDL Funds)

Who is eligible for SBA disaster assistance?

SBA disaster assistance is available through the Economic Injury Disaster Loan funds (EIDL). For information on who is eligible for disaster assistance through EIDL: <https://sreadytowork.com/wp-content/uploads/2020/03/EIDL-Eligibility-1.pdf>

How much disaster assistance can a business apply for from the SBA?

A business can apply for up to \$2 million in disaster funds for working capital needs.

How do I apply for an SBA Economic Injury Disaster (EIDL) Loan?

You can apply for an SBA EIDL here: <https://disasterloan.sba.gov/apply-for-disaster-loan/index.html>


The online form may not be available due to maintenance. If it is not available, fillable PDF forms are provided at the link above as well. The fillable PDF form can be submitted at the same link by clicking on the appropriate upload field for your business type (business or home loan/sole proprietor).

GOED FAQ'S FOR COVID-19

Upload Business Forms


Upload Your Documents

Securely submit your Loan Application



Drag and drop files
[Browse your device](#)


Before uploading, please be sure you trust this site, have the rights to the data, and want to share this content to the owner of this upload widget.
[View Box Terms of Service.](#)
[View Box Privacy Notice.](#)



Upload Home Loan Forms


Upload Your Loan Documents

Securely upload completed Disaster Applications



Drag and drop files
[Browse your device](#)

Before uploading, please be sure you trust this site, have the rights to the data, and want to share this content to the owner of this upload widget.
[View Box Terms of Service.](#)
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Can I email a scanned copy of the SBA EIDL application to the SBA instead of filling out the online form?

You can, but it is strongly discouraged. The SBA prefers that you upload your application through the website: <https://disasterloan.sba.gov/apply-for-disaster-loan/index.html>

Is there a number I can call for online application assistance?

800-659-2955

How long is it going to take to receive the SBA EIDL Funds?

There is not a definite timeframe for dispersing funds. Because of the scope of this disaster, demand is high, and the SBA is working diligently to build up their capacity to process applications and disperse money in a timely manner.

We do know that some funds have gone out already. The speed of processing the applications will depend on how quickly a business is able to apply, the completeness of the application, and the complexity of the business operation.

What is the deadline for applying for disaster assistance related to COVID-19 disaster?

The present deadline to apply for disaster assistance related to COVID-19 is December 31, 2020. This deadline could be moved into 2021 depending on how long the disaster declaration remains in effect.

GOED FAQ'S FOR COVID-19

If I apply for disaster assistance and find the amount I applied for was insufficient, can I apply again?

Reapplying is not necessary. You can work with the SBA to go back and modify your original loan if you find you need additional assistance to keep your business operating.

Will the SBA run these loans through a local bank and guarantee them or is the SBA doing the lending themselves?

The disaster assistance loans are direct loans from the SBA and will not go through local banks.

Should businesses be looking to local lenders first?

We do encourage reaching out to your bank to see if assistance is available. You will likely receive funds faster from your local bank than from the SBA Disaster Assistance.

If a company can't get bank financing, does that make them ineligible for SBA disaster funds?

If a company is unable to get bank financing this DOES NOT make them ineligible for SBA disaster funds.

Do SBA disaster assistance Loans require collateral?

The SBA will ask for collateral, but a lack of collateral shouldn't be a reason for denial. If you have further questions on this, please reach out to the SBA.

Do companies have to show that they do not have access to capital from elsewhere to receive SBA disaster assistance?

No.

If a company shuts down operations temporarily due to the coronavirus disaster and they continue to pay their employees, are they eligible for disaster assistance?

Yes. If your business suffers a loss due to the COVID-19 disaster, your business is eligible for assistance.

Does a business have to be closed to apply for disaster assistance?

No. Businesses still operating can apply for disaster assistance to help with expenses while there is less money coming in.

If employees have already been laid off, is the business still eligible for SBA funding?

Yes, businesses who have had to lay off employees are still eligible for SBA disaster funds.

GOED FAQ'S FOR COVID-19

Do the SBA Disaster Assistance loans have monthly fees?

No they do not.

Is there a penalty for early repayment?

No.

How long before a company must start repaying the disaster loan?

Payments are deferred for one full year from issuance.

What is the difference between the SBA EIDL program and the SBA Flood Relief program?

Flood relief provided in 2019 by the SBA comes from the EIDL program. Disaster funds for the COVID-19 disaster will be coming from the EIDL program as well. The difference comes down to what areas qualify for the specified disaster. Flood relief is limited to the counties where a flood disaster is declared. The COVID-19 disaster is nationwide. If a company was eligible for and received flood relief in 2019, they will need to apply again for COVID-19 disaster relief.

Can businesses on reservations apply?

Yes.

Are tribal businesses able to apply?

If the business is owned by the Tribe, they are not eligible for the disaster funds.

Are farmers and ranchers eligible for SBA EIDL funds?

At this time, farms and ranchers do not qualify for SBA Disaster Assistance. This could change as new legislation is passed.

Are agricultural enterprises eligible for EIDL funds from the SBA?

Farmers and ranchers are currently not eligible for disaster assistance, but if you are a processor of ag products, for example, mixing/blending feed or processing meat, you are eligible.

Important Links

- GOED COVID-19 Site: <https://sdreadytowork.com/covid-19/>
- SBA Disaster Assistance: www.sba.gov/disaster
- Families First Coronavirus Response Act (FFCRA): <https://www.dol.gov/agencies/whd/pandemic>
 - Paid Leave Rights For Employees: <https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>
 - Employer Paid Leave Requirements: <https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave>

GOED FAQ'S FOR COVID-19

- Critical Infrastructure Workforce: <https://www.cisa.gov/publication/guidance-essential-critical-infrastructure-workforce>
- Paper Copies of SBA Disaster Applications: <https://disasterloan.sba.gov/ela/Information/PaperForms>
- Top 10 Questions about FFCRA Answered: <https://www.jdsupra.com/legalnews/employers-top-ten-10-burning-questions-65826/>