To: APTACT Members

From: Karleen Cordeau PT, MS

Chair, The Practice Committee

APTA Connecticut

A Chapter of The American

Physical Therapy Association

As you all know due to the Covid-19 pandemic the federal government acknowledged that small businesses were to be very hard hit and responded by establishing provisions at lessening some of the impact. The CARES ACT which went into law March 27 includes some of the most extensive small business relief.

The Committee would like to offer you important COVID-10 pandemic-related resources for your business security.

1. U.S. Small Business Administration: <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>

Connecticut District Office: [Connecticut\_DO@sba.gov](mailto:Connecticut_DO@sba.gov)

* Their goal is to keep businesses open
* Offers information on the CARES Act Section 1102 Lender Agreement

1. U.S. Chamber of Commerce: [www.uschamber.com](http://www.uschamber.com)

Offers multiple resources and guidance for small businesses

* Coronavirus Small Business Guide
* Guide to Small Business Emergency Loans (PPP)
* Guide to Small Business Economic Injury Disaster Loans (EIDL)
* National Small Business Town Hall Series
* Guide to Employee Retention Tax Credit (ERTC)
* Guide to Temporary Paid Leave and Family Medical Leave
* State-by-State Essential Workforce Tracker
* Global Dashboard on COVI-19 Government Policy
* Coronavirus Communication Toolkit: This offers Infographics, tip sheets, social media graphics and other visual resources to help you share important guidance, advice, and other information with businesses.
* And more…

1. U.S. Department of Treasury: <https://home.treasury.gov/policy-issues/cares>

* Assistance for American workers and families
* Assistance for Small Businesses

1. Internal Revenue Service: <https://www.irs.gov/coronavirus-tax-relief-and-economic-impact-payments>

* Paycheck Protection Program Loans
* Emergency Economic Injury Grants
* Loan Forgiveness
* Debt Relief for Existing and New SBA Borrowers
* Employee Retention Credit for Employers Subject to Closure due to COVID-19
* Delay of Payment of Employer Payroll Taxes
* Modification of Limitation on Losses for Taxpayers Other Than Corporations
* Modification of Limitation on Business Interest
* Modifications for Net Operating Losses

1. US Senate Committee on Small Business and Entrepreneurship <https://www.sbc.senate.gov/public/index.cfm/guide-to-the-cares-act>

* Comprehensive Guide to the Cares Act

Includes: Paycheck Protection Program Loans, Small Business Debt Relief Program, Economic Injury Disaster Loans and Emergency Economic Injury Grants, Small Business Counseling, Small Business Contracting and Small Business Tax Provisions

1. State of Connecticut website: <https://portal.ct.gov/Coronavirus/Information-For/Business-Resources>

Department of Economic and Community Development has created a COVID-19 Business Emergency Response Unit dedicated to assisting businesses navigate resources and develop new resources. A dedicated phone line is available at [**860-500-2333**](tell:8605002333) to provide assistance to Connecticut's small businesses for this purpose.

Additional Resources

* Essential Safe Stores Mandatory Statewide Rules:
* Safe Workplace Rules for Essential Employers:
* The Paycheck Protection Program
* Small business owner's guide to the CARES Act:
* Connecticut Recovery Bridge Loan Program:
* SBA assistance:
* Tax filing extensions:
* Unemployment assistance:
* Business Interruption Insurance:
* Reimbursement of medical leave costs for small and medium-sized businesses