

COVID-19  
Commonwealth of Kentucky Programs

updated April 1, 2020



## **ALTERED MASS LAYOFF PROCEDURES**

### **Summary**

Governor Beshear announced changes in mass layoff parameters. Any employer with at least 50 employees, who is laying off at least 15 employees, is encouraged to file a claim on behalf of their employees through the E-Claims process. Governor Beshear announced that they have trained 138 state workers for UI Claims Adjudication to alleviate any case backlog.

### **Eligibility Requirements**

- Employee 50 People
- Layoff at least 15 employees

### **How to access the program**

- Go to <https://kcc.ky.gov/Pages/default.aspx>
- File your mass electronic claim

### **What benefits can a company expect to receive?**

Employees can expedite claims for unemployment through this process.

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## **ALTERED UNEMPLOYMENT INSURANCE**

### **Summary**

To help support Kentuckians affected by layoffs, Governor Beshear has suspended the work-search, work availability, and suitable work components of unemployment insurance benefits. This benefit has been extended to workers with reduced hours, freelance workers and self-employed independent contractors. The seven (7) day waiting period to receive benefit has been waived.

### **Eligibility Requirements**

Employment status impacted by COVID-19

### **How to access the program**

- Go to <https://kcc.ky.gov/Pages/default.aspx>
- File claim for Unemployment Insurance

### **What benefits can a company expect to receive?**

Provides benefit for employees working reduced hours.

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## **LOCAL PROGRAM EXAMPLES**

Many cities, towns, and counties - large and small - are marshalling resources for businesses impacted by COVID-19. Local economic development organizations (EDOs) and Chambers of Commerce are key resources for your business in good times and difficult times. We encourage you to reach out to these organizations for programs and opportunities they may be administering or facilitating. Often, local

resources may have a fast turnaround time when responding to your needs and providing assistance. Your community may be offering special relief programs similar to these:

**Example: Atlanta, Georgia**

The Invest Atlanta Business Continuity Loan Fund is a program recently established in partnership with the City of Atlanta and opens up to \$1.5 million in funding for zero interest loans to qualifying businesses. Loans are available from \$5,000 to \$30,000, have no application fee, 0% interest rate, and a 6-12 month deferment on the initial loan payment. Applications are required and certain eligibility criteria must be met before loans are dispersed.

**Example: New Castle/Henry County, Indiana**

The New Castle Henry County Economic Development Corporation is re-purposing its existing Enterprise Loan Fund in response to the COVID-19 pandemic. Companies can receive up to \$7,000 in low interest loans with interest-only payments for the first six months. Application fees and closing costs are waived. Firms with up to 30 employees are encouraged to apply and the funds are intended to offset COVID-19 losses, maintain employees, and provide PTO for employees.

**Example: Berrien County, Michigan**

The Berrien Community Foundation, Southwestern Michigan Tourist Council, and Cornerstone Alliance have partnered to provide specific, short-term relief for local businesses. The program offers zero-interest loans for Berrien County businesses and nonprofit entities that have a rent or mortgage payment due in April and/or May of 2020. Companies and non-profits can receive zero-interest loans of up to \$2,000 per month and repayment does not begin for six months.