COVID-19: Essential Unemployment Insight for Oregon Nonprofits
Outline

• How unemployment *normally* works
• Expected COVID-19 Legislation Impact
  • for Employees
  • for Employers
• Avoiding Layoffs
• Advocacy Priorities
• This is not legal advice, and should not be considered a substitute for relevant legal advice
Standard Unemployment Considerations

• Unemployment benefits are wage replacement
  • In Oregon: 1 or more employee for 18 weeks in a calendar year; $1,000 in payroll in a calendar quarter
  • Narrowly defined employment exceptions, e.g. churches
  • Special considerations, such as education workers
  • $151 to $648 in weekly benefits; 1.25% of annual earnings
COVID-19 Response Impact on Employees

- Extremely broad eligibility expansion
- Work Search requirements waived
- $600 in additional weekly benefits for four months—Federally funded
- Up to 13 additional weeks of Federally funded benefit eligibility (39 weeks total)
- Pay attention to Waiting Week requirements
• CONTINGENT ON DEPARTMENT OF LABOR GUIDANCE
• Added and extended benefits do not directly impact employers
• Regular (state funded) unemployment benefits impact tax rated and reimbursing employers differently
  • Federal government committed to funding states for 50% of regular, reimbursable unemployment charges from March 13, 2020 to December 31, 2020
  • States are expected to be as flexible as possible with reimbursing employers
  • Should I return to the state tax system?
Avoiding Layoffs

• SBA Paycheck Protection Program (<500 employees)
  • Administered through SBA-approved lenders- start with your bank
  • SBA is expected to forgive loans if all employees are kept on payroll for eight weeks
  • [https://www.sba.gov/funding-programs/loans/paycheck-protection-program-ppp](https://www.sba.gov/funding-programs/loans/paycheck-protection-program-ppp)

• Explore all options
  • States
  • Foundations
• State legislation is worth your time
  • Unemployment is a federally mandated, *state run* system; how Oregon interprets federal law matters

• Expect more legislation at all levels
  • The COVID-19 response has been very accelerated; count on important issues having been overlooked or misinterpreted

• Contact your association leadership
  • Jim White [jwhite@nonprofitoregon.org](mailto:jwhite@nonprofitoregon.org)
  • Brent Wilder [brent@oaicu.org](mailto:brent@oaicu.org)
Questions?

Type your questions in the “Questions” chat box

✉️ info@ChooseUST.org | 888-249-4788