



CAC2
COALITION AGAINST
CHILDHOOD CANCER

CAC2 MEMBER GUIDE TO NAVIGATING THE COVID-19 CRISIS

This document contains information and resources to help guide CAC2 members as they navigate the Covid-19 crisis in our community. It has several sections:

1. Coronavirus Aid, Relief, and Economic Security Act (CARES Act) for organizations
2. #WhatCanIDo?
3. Hope Portal
4. Resources for Care
5. Resources for Connecting
6. Further Reading to Manage Your Organizations
7. Resources for Food Insecurity

1. Coronavirus Aid, Relief, and Economic Security Act (CARES Act)

Small Business Administration Options

The [Paycheck Protection Program](#) within the CARES Act authorizes up to \$349 billion toward job retention and certain other expenses for small businesses, **including nonprofits**.

Emergency Small Business Loan

CAC2 Member Organizations with a 501 (c) (3) status may be eligible for a loan from the newly created **Emergency Small Business Loan program** within the SBA 7(a) loan program.

Eligibility:

- In existence on March 1, 2020
- Have 500 or fewer employees

Under this program:

- Eligible recipients may qualify for a loan up to \$10 million determined by 8 weeks of prior average payroll plus an additional 25% of that amount.
- Loan payments will be deferred for six months.

- If you maintain your workforce, SBA will forgive the portion of the loan proceeds that are used to cover the first 8 weeks of payroll and certain other expenses following loan origination, **turning that portion of the loan into a grant.**

[Click here](#) to learn more.

According to the [Nonprofit Quarterly](#) “under this new program, loans are **forgivable** if the nonprofit or for-profit **keeps staff on the payroll between March 1 and June 30**. This, in essence, turns the loan into a general operating support grant. Forgivable loans of this type can be taken out for as much as \$10 million and can be used to meet payroll and associated costs (including health insurance premiums), facilities costs, and debt service.

Economic Injury Disaster Loans (EIDL)

In addition, CAC2 Member Organizations may be eligible to apply for an [Economic Injury Disaster Loan \(EIDL\)](#), also from the Small Business Administration. These loans are available at an interest rate of 2.75% for nonprofits. Here is the link to the SBA EIDL application: <https://covid19relief.sba.gov/#/>

[Nonprofit Quarterly](#) makes two points about the EID loans:

- “loans may be used to pay fixed debts, payroll, accounts payable and other bills that can’t be paid because of the disaster’s impact”
- the relief bill amends the EIDL to “**eliminate creditworthiness requirements** and eligible nonprofits with 500 employees or fewer are supposed to be **able to get checks for \$10,000 within three days.**

SBA Debt Relief

The SBA Debt Relief program will provide a reprieve to small businesses as they overcome the challenges created by this health crisis.

Under this program:

- The SBA will also pay the principal and interest of new 7(a) loans issued prior to September 27, 2020.
- The SBA will pay the principal and interest of current 7(a) loans for a period of six months.

SBA Express Bridge Loans

If any CAC2 member already has a relationship with an SBA Express Lender, the [Express Bridge Loan Pilot Program](#) allows them to access up to \$25,000 with less paperwork. These loans can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing and can be term loans or used to bridge the gap while applying for a direct [SBA Economic Injury Disaster Loan](#). If a small business has an urgent need for cash while waiting for decision and disbursement on Economic Injury Disaster Loan, they may qualify for an SBA Express Disaster Bridge Loan.

- Up to \$25,000
- Fast turnaround
- Will be repaid in full or in part by proceeds from the EIDL loan

Find an Express Bridge Loan Lender by connecting with your [local SBA District Office](#).

Other Options and Considerations for Nonprofits in the CARES Act

Self-Insured Nonprofits and Unemployment Insurance

According to the National Council of Nonprofits, the sudden growth in unemployment triggered by the COVID19 crisis hits nonprofits two ways: “as employers (who must make difficult decisions about whether to continue to pay staff if social distancing and other public health measures make it impossible for them to perform their regular work duties) and as service providers (who must help provide for the basic needs of many Americans suddenly finding themselves or others in the family out of work).” CAC2 members may differ substantially about how unemployment laws might affect their decision making. You can read more about this here: <https://www.councilofnonprofits.org/thought-leadership/self-insured-nonprofits-and-unemployment-insurance>

You may want to check out state-specific resources or guidance provided by the nonprofit association for your state. You can find a map with state-level contact information here:

<https://www.councilofnonprofits.org/find-your-state-association>

Employee Retention Payroll Tax Credit

The CARES Act creates a refundable payroll tax credit of up to \$5,000 for each employee on the payroll when certain conditions are met. This is designed for ongoing business that saw revenue drop by at least 50 percent in the first quarter compared to the first quarter of 2019. This payroll tax credit would continue each quarter until the organization’s revenue exceeds 80 percent of the same quarter in 2019. Tax-exempt organizations must take the entity’s whole operations into account when determining the decline in revenues. Notably, **employers receiving emergency SBA 7(a) loans would not be eligible for these credits.**

Charitable Giving Incentives

The CARES Act also provides some relief for donors. It contains a **one-time, above-the-line deduction for cash contributions of up to \$300** made to certain qualifying charities. All taxpayers would be eligible to take the deduction, **even people who use the standard deduction. The incentive applies to contributions made in 2020 and would be claimed on tax forms next year.** The new deduction doesn’t apply to noncash donations. This is something Member organizations can communicate to their donors.

In addition, there is a special consideration for individual donors who itemize their deductions. The CARES Act suspends the normal limit on deductions for contributions (ordinarily 50 percent of adjusted gross income (AGI) or 60 percent for cash) for the 2020 tax cycle. For corporations, the limit on deductions for contributions, ordinarily 10 percent of AGI, is elevated to 25 percent for 2020. Food donations from corporations would be available to 25 percent, up from the current 15 percent cap.

Other Significant Provisions

Direct Payments to adults of \$1,200 or less and \$500 per child (\$3,400 for a family of four) will be direct deposited or mailed in a few weeks. The amount of the payment’s phases is based on earnings of between \$75,000 and \$99,000 (\$150,000 / \$198,000 for couples). Forbes created a very helpful [Q&A about these Tax Stimulus Checks](#).

Expanded Unemployment Insurance and Pandemic Unemployment Insurance includes coverage for workers who are furloughed, gig workers, and freelancers. Increases payments by \$600 per week for four months on top of what state unemployment programs pay. Read more in this CNN explainer:

<https://www.cnn.com/2020/03/25/politics/senate-stimulus-unemployment-benefits-coronavirus/index.html>

Amendments to the New Paid Leave Mandates: Lowers the amounts that employers must pay for paid sick and family leave under the [Families First Coronavirus Response Act](#)* (enacted March 19) to the amounts covered by the refundable payroll tax credit – i.e., \$511 per day for employee sick leave or \$200 per day for family leave.

2. #WhatCanIDo?

The following is a compendium of ideas, produced by Kori Dimsdale (parent), Anna Bozman (parent affiliated with CURE Childhood Cancer), Michael Copley (parent affiliated with LLS and Target Pediatric AML), Kim Buff (Momcology), Kim Beare (parent – Canada), Maya Luria (parent founder of Bald Beauties), Joe McDonough (parent founder of B+ Foundation), Julie Guillot (parent – Target Pediatric AML and LLS), Shelly Lorusso (parent founder of Olivia’s Hope), Bridget Kaniewski (parent founder of Maren’s Fierce Fighters), and parent members of the Momcology community.

1. **Shorten the pandemic!** You may unwittingly be a “spreader.” Isolate if you can, [wash your hands correctly](#), and follow government and expert advice to stop the spread! Cancer alone is a nightmare without the simultaneous threat of COVID-19. The CDC is always a great source if you don’t know what you should be doing: <https://www.cdc.gov/coronavirus/2019-ncov/index.html>. And if family members have to leave the house follow these guidelines: <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/prevention.html>
2. **Donate Blood & Blood Products**, like platelets. Many blood drives have been cancelled and shortages abound. If you’re *well* and strong, contact your local blood bank or hospital and make an appointment today (even online). Cancer patients *will* die in treatment if blood products are unavailable.
3. **Donate PPE (personal protection equipment), cleaning supplies, and hand sanitizer – don’t hoard!** You know who you are. Cancer families, your local hospital, and Ronald McDonald Houses critically need these unopened supplies (check local news, websites or call to identify local needs).
4. **Help directly – be a good neighbor and social media follower.** Many follow the stories of cancer patients on social media - turn “LIKE” into action. This is the FASTEST and most effective way to meet individual needs. Even financially secure families may need help with errands while in isolation. Government and other assistance can take weeks to arrive – you can fill a gap *today!* Reach out with *specific suggestions* to help. Instead of “call me if you need help”, try “I have extra hand sanitizer and wipes, do you need some?” or “I’m headed to the store, what can I get you?”
5. **Support overworked medical staff.** We’d like to make their job easier and keep them well. Every hospital has unique circumstances, so reach out to your local hospital or clinic and see how you can help.
6. **Offer to shop and door-drop food/supplies and run errands – IF you’re well.** Cancer patients and their families need to stay isolated. Shopping and running errands for them, while you’re out, really helps. Don’t stay to visit, and WASH/SANITIZE YOUR HANDS before touching items, bags, or their car. If you have Lysol wipes or disinfectant, wipe down items before dropping off, if you can.

7. **Seek out hard-to-find, critical items like hand sanitizer, diapers, wipes and others in short supply and door-drop or have them shipped.**
8. **Jobs.** Consider retaining or hiring vulnerable individuals, like parents of kids fighting cancer. Keeping income flowing and health insurance is critical. Virtual, work-from-home jobs are best.
9. **Give gift cards or cash to ease increased financial hardship.** Meal delivery, groceries, gas, and other gift cards are appreciated. Hunt and donate those unused gift cards floating in your drawers at home. And it never hurts to shop local when you can.
10. **Research and connect patients to assistance resources.** Sadly, financial and other aid is spread across many organizations, and hospital social workers may be overwhelmed. Volunteering to research and access programs for a patient/family can be a great help. Many organizations, like [Alex's Lemonade Stand Foundation](#), are offering specific COVID-19 relief programs. The [B+ Foundation](#) is the largest provider of childhood cancer family assistance. The [Leukemia & Lymphoma Society](#) and [Coalition Against Childhood Cancer's Hope Portal](#) are also great resources, among others.
11. **Check the news for urgent needs in your area, especially Ronald McDonald houses and (children's) hospitals.** For example, the Ronald McDonald House in Seattle was recently in urgent need of cleaning supplies. Using social media, neighbors rallied to help. Many Ronald McDonald Houses have Amazon Wish Lists established. Check websites for more information. If you can't find news, call to find ways to help, and rally your friends.
12. **Contact a local or national (childhood) cancer foundation to find specific ways to help.** Do they offer a COVID-19 patient assistance relief fund? Are they collecting gift cards or critical items? Can they connect you with a family that needs help? To avoid fraud and ensure greatest impact, work with reputable, established organizations – and find out, specifically, where your donations are going. Fraud happens, as kids in need draw donors. Don't just give because someone is "raising money for childhood cancer". Cancer organizations need you right now, as major fundraisers have been cancelled.
13. **Use resources wisely (like major hospital ERs, PPE, and COVID-19 testing kits).** While we're NOT suggesting that you delay critical care, let's make prudent use of limited resources to ensure that medical staff and vulnerable people – like our cancer kids -- have access. Consider telemedicine or calling your doctor/ER as a first step. Also consider local Urgent Care Centers for emergencies not requiring a major ER. When sick, cancer patients need rapid access to ERs. We're not doctors, but please, heed advice of government officials and medical experts on this one.
14. **Offer emotional support and listen.** Cancer is isolating to begin with. Visit with cancer patients and families via phone and video. Many are scared. Simply checking in and listening is a huge help (reference "The Ring Theory" – how not to say the wrong thing), as well as virtual, online "get togethers".

The CDC has a nice "Stress and Coping" section on their website, which lists important and relevant phone numbers, instructions and tips, and a resources section: <https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/managing-stress-anxiety.html>

15. **Share How You're Helping on Social Media and share this list to inspire others!**
16. **Go Online.** Join the National Bone Marrow Donor Registry. Like blood, donated bone marrow and stem cells can be a critical part of cancer treatment. Learn more and join the national

database/registry at DKMS.org or BeTheMatch.org. This will take 5 minutes – you could be a lifesaving match if called in the future.

#WhatCanIDo?

COVID-19: 10 WAYS TO HELP CHILDHOOD CANCER & OTHER VULNERABLE FAMILIES

- 1 “Adopt” a cancer or other vulnerable family**
 - Shopping & errands (wash hands, drop items at door)
 - Secure hard-to-find items (sanitizer, cleaning supplies, diapers, etc.)
 - Financial assistance (cash, gift cards, connect to aid programs)
 - Emotional support (listen, stay in touch)
- 2 Help end the COVID-19 pandemic!**
Follow government & expert advice
- 3 Donate blood and platelets**
There is a critical need for cancer patients and others
- 4 Find & donate unopened PPE**
Donate Masks, gloves, etc. to your hospital, if needed
- 5 Check local news for urgent needs**
Hospitals, Ronald McDonald houses, etc.
- 6 Support medical & essential personnel**
Deliver meals, run errands, child care, etc.
- 7 Use scarce resources wisely**
Emergency room visits, PPE, sanitizers/cleaning products, test kits
- 8 Inspire others**
Share how you’re helping on social media
- 9 Jobs!**
Hire or retain employees
Health insurance is crucial
- 10 Join the national marrow donor database**
Take 5 minutes to learn more & register at www.DKMS.org

And while you’re doing all of this...go wash your hands, again! You just might find that your boredom, cabin fever and anxiety get washed away as well.

3. Hope Portal

As a reminder you can direct families in need to www.hope-portal.org for a list of resources and vetted organizations involved in offering help. The Hope Portal is a curated, community-driven directory developed by a collaboration between CAC2, APHON, APOSW, KBI Biopharma. If you want to add an organization or claim an organization that is already listed, do so here: <https://anddit.com/register>.

4. Resources for Care

Children’s Oncology Group guidance for parents of children, teens, and young adults in treatment:

- [In Treatment: COVID-19 \(English\)](#)
- [In Treatment: COVID-19 \(Spanish\)](#)
- [In Treatment: COVID-19 \(French\)](#)

Children’s Oncology Group guidance for survivors of cancer in children, teens, and young adults:

[Survivor: COVID-19 \(English\)](#)

[Survivor: COVID-19 \(Spanish\)](#)

[Survivor: COVID-19 \(French\)](#)

Center for Pediatric Traumatic Stress (CPTS) A tip sheet from CPTS that includes examples parents can use at home and specific tips for parents of children with existing health concerns.

[Coronavirus: Helping my child cope](#)

Helpful videos:

Max Cure Foundation—Dr. Gregory Aune “[COVID-19: Addressing Family Concerns for Children with Cancer and Survivors](#)”

Solving Kids’ Cancer—Dr. Timothy Cripe “[Latest COVID-19 Insights from Doctors + Stories from the Frontline to inform Childhood Cancer Families & the General Community](#)”

Max Cure Foundation—Ryan Norton “[Stress, Anxiety and Coping with COVID-19: A Conversation for Families in the Childhood Cancer Community](#)”

5. Resources for Connecting

CDC Coronavirus Disease (COVID-19) - [Stress & Coping](#)

Coalition to End Social Isolation & Loneliness - [How to Stay Connect While Intentionally Isolated](#)

Gretchen Rubin - [Coping with COVID-19: Ideas for Staying Connected in this Time of Social Distancing](#) and [Other Ideas](#)

Drawing Change - [How to Stay Connected During Self Isolation - COVID-19](#) (ideas are listed toward bottom)

Center for Interpersonal Relationship - [5 Ways to Connect Socially During COVID-19 Self-Isolation](#) -

Healthline - [How a Chat App Can Relieve Loneliness During the COVID-19 Outbreak](#)

Hello Giggles - [9 Ways to Stay Connected While Practicing Social Distancing During the Coronavirus](#)

City of Philadelphia - At the bottom of this page, find [3 resources for connecting to the Internet](#)

Abstrakt Marketing Group - [How to Stay Connected During COVID-19 and a Time of Social Distancing](#) (This article is about what employees can do, but the suggestions would be entirely applicable to nonprofit organizations.)

6. Further Readings to Manage Your Organizations

From [The Chronicle of Philanthropy](#) on **tips for managing staff and volunteers** through the Covid-19 crisis:

[How to Ensure a Remote-Work Policy Succeeds](#)
How Charities Can Make [Working From Home](#) Work for Everyone
Tips for Leading Your Team Through [Stressful Times](#)
[Protecting Employees and Volunteers from the Coronavirus Threat](#)

Leadership during the Covid-19 crisis:

20 Degrees: [Coronavirus Advice for Nonprofit Leaders](#)
Board Source: [What Nonprofit Board Members Should Be Doing Right Now to Address the COVID-19 Situation](#)
Classy: [7 Emails Your Nonprofit Can Send During the COVID-19 Outbreak](#)

What to do when the Covid-19 crisis disrupts your **Fundraising**:

Association of Fundraising Professions: [Coronavirus/COVID-19 Resource Guide](#)
Network for Good: [Coronavirus Affecting Your NonProfit: Here's What You Should Do](#)
Soapbox Engage Blog: [Compendium of Experts Advice on Fundraising during the Coronavirus](#)
Amy Eisenstein: [8 Steps for Successful Fundraising During the Coronavirus](#)
sgENGAGE: [10 Things Fundraisers Can Do From Home During the COVID-19 Pandemic](#)

7. Resources for Food Insecurity

Food Pantries - locations

- Find Your Local Food Bank (Feeding America) - <https://www.feedingamerica.org/find-your-local-foodbank>
- <https://www.foodpantries.org/>
- Where to Find Local Food Banks - list of 10 programs and services and organizations
- <https://www.thebalanceeveryday.com/how-to-find-food-banks-in-your-area-2997430>
- Churches with Food Pantries - directions on how to find Churches with food Pantries
- https://save.lovetoknow.com/Churches_with_Food_Pantries