

Coronavirus: Your Questions Answered

Keeping families safe and healthy amid the Coronavirus pandemic is Senator Rick Scott's top priority. In an effort to keep Floridians informed, please see the below resources and frequently asked questions.

*If you have any additional questions, our team is available to help – reach out to us [HERE](#).
You can also visit our dedicated Coronavirus page on our website – click [HERE](#).*

Please note: The CARES Act establishes new programs and processes throughout various federal agencies. The bill gives specific timelines for these different programs to become operational. Additional details and updates will be shared as they become available from the Trump Administration.

The CARES Act

WHAT IS THE 'CARES ACT'?

The **Coronavirus Aid, Relief, and Economic Security (CARES) Act** was passed by Congress and signed into law by President Donald Trump on Friday, March 27, 2020. This bill provides over \$2 trillion in economic relief for American businesses and families, and response assistance funding to help our nation combat the Coronavirus. Read the CARES Act bill text [HERE](#).

Congress also passed the **Families First Coronavirus Response Act** (more [HERE](#)) and the **Coronavirus Preparedness and Response Supplemental Appropriations Act** (more [HERE](#)) to provide additional resources and support for Americans in response to the Coronavirus.

WHAT'S IN THE BILL – AND HOW DOES IT AFFECT ME?

Help for Small Businesses

The CARES Act includes \$377 billion for programs to support small businesses with economic losses due to the Coronavirus, including:

- **\$349 billion to establish the Paycheck Protection Program**, which includes forgivable loans for small businesses to help businesses retain employees at their current base pay.
- **\$10 billion to support an expanded SBA Economic Injury Disaster Loan (EIDL) program**, allowing businesses that received an EIDL loan prior to passage of the CARES Act to refinance into a forgivable Paycheck Protection Program loan.
 - It also allows businesses applying for an EIDL to receive an emergency grant advance of up to \$10,000 to pay for employee sick leave, retain workers on payroll, and for other necessary obligations.
- **Employee retention credit for employers** in the form of a refundable payroll tax credit for 50% of wages paid to employees during the Coronavirus crisis.



- *This credit is available for businesses whose operations were fully or partially suspended due to a Coronavirus-related closure order, or whose gross receipts declined by more than 50% compared to the same quarter in the prior year.*
- **Temporarily increases the tax-deductible amount of interest expense** for businesses by increasing the 30 percent limitation to 50 percent of taxable income, with adjustments, for 2019 and 2020.
- **Enables businesses, especially in the hospitality industry, to immediately write-off costs associated with improving facilities**, instead of having to depreciate those improvements over the 39-year life of the building.
- **Provides funding for Florida's Short Time Compensation "work sharing" program.**

FREQUENTLY ASKED QUESTIONS

Q: What is the Paycheck Protection Program?

A: The Paycheck Protection Program is intended to provide eligible small businesses with eight weeks of cash-flow assistance through a 100% federally guaranteed loan from the U.S. Small Business Administration (SBA).

Applicants are eligible to apply for the [Paycheck Protection Program](#) loan until June 30, 2020. Please find an extended SBA Frequently Asked Questions document [HERE](#).

Q: Who is eligible for the Paycheck Protection Program?

A: Eligible applicants for the Paycheck Protection Program include small employers (who were in existence prior to February 15, 2020) with 500 employees or fewer, as well as those that meet the current [SBA size standards](#); self-employed individuals and "gig economy" individuals; and certain non-profits, including 501(c)(3) organizations and 501(c)(19) veteran organizations, and tribal business concerns with under 500 employees. Physician practices are eligible, regardless of how they are structured.

Q: Are faith-based organizations, including houses of worship, eligible to receive SBA loans under the Paycheck Protection Program and Economic Injury Disaster Loan programs?

A: Yes as long as they qualify under the 501(c)(3) designation. Additionally, SBA has clarified that faith-based organizations are eligible to receive SBA loans regardless of whether they provide secular social services. That is, no otherwise eligible organization will be disqualified from receiving a loan because of the religious nature, religious identity, or religious speech of the organization. Read more in the SBA [HERE](#).

Q: Is my small business subject to SBA's affiliation rules?

A: For the Paycheck Protection Program, the SBA's affiliation standards are waived for small businesses (1) in the hotel and food services industries (as listed in the North American Industry Classification System (NAICS) code [sector 72](#)) or (2) that are franchises in the SBA's Franchise Directory (see the Directory [HERE](#)); or (3) that receive financial assistance from small business investment companies licensed by the SBA. Read more from the SBA [HERE](#).

Q: What is the maximum amount I can borrow?

A: Loans can be generated for up to 2.5 times your average monthly payroll costs from the last year. That amount is subject to a \$10 million cap. If you are a seasonal or new business, you will use different applicable time periods for your calculation. Payroll costs will be capped at \$100,000 cash compensation, annualized for each employee. This amount is intended to cover 8 weeks of payroll expenses with an additional cushion for payments on debt obligations. The loan amount will be calculated based on the number of employees you have on the date of application for the loan.

Q: Can these loans be forgiven?



A: Yes, IF the employer maintains its payroll. A borrower is eligible for loan forgiveness equal to the amount the borrower spent on the following items during the 8-week period beginning on the date of the origination of the loan: covered payroll costs (more information on covered payroll costs below), interest on mortgage obligations, rent and utilities. The loan amount will be calculated based on the number of employees you have (i.e. payroll costs) on the date of application for the loan.

SBA and Treasury have issued additional guidance that, due to increased demand in Paycheck Protection Program loans, only 25% of the loan put towards debt obligations (mortgage, rent, utilities) will be forgiven. This means 75% of the loan must be used towards payroll costs.

Q: When and how is the loan forgiven?

A: At the end of the 8 week period for which your loan is applicable, you may submit a request to the lender servicing the loan. This request will include documents verifying the number of full-time equivalent employees and pay rates, as well as the payments on eligible mortgage, lease, and utility obligations. You must certify that the documents are true and that you used the forgiveness amount to keep employees and make eligible mortgage interest, rent, and utility payments. The lender must make a decision on the forgiveness within 60 days.

Q: What are “covered payroll costs”?

A: For Employers: the sum of payments of any compensation with respect to employees that is a salary, wage, commission, or similar compensation; payment of cash tip or equivalent; payment for vacation, parental, family, medical, or sick leave; allowance for dismissal or separation; payment required for the provisions of group health care benefits, including insurance premiums; payment of any retirement benefit; payment of state or local tax assessed on the compensation of the employee.

For Sole Proprietors, Independent Contractors, and Self-Employed Individuals: the sum of payments of any compensation to or income of a sole proprietor or independent contractor that is a wage, commission, income, net earnings from self-employment, or similar compensation and that is in an amount that is not more than \$100,000 in one year, as pro-rated for the covered period.

Q: What are excluded payroll costs?

A: Compensation of an individual employee in excess of an annual salary of \$100,000, as prorated for the period February 15, to June 30, 2020; payroll taxes, railroad retirement taxes, and income taxes; any compensation of an employee whose principal place of residence is outside of the United States; qualified sick leave wages for which a credit is allowed under section 7001 of the *Families First Coronavirus Response Act* (Public Law 116– 5 127); or qualified family leave wages for which a credit is allowed under section 7003 of the *Families First Coronavirus Response Act*.

Q: What are the interest rates and terms for the Paycheck Protection Program loans?

A: The loans has a maturity of 2 years with an interest rate of 1.00% fixed, and a 100% loan guarantee by the SBA. Loan payments will also be deferred for six months. No collateral or personal guarantees are required, however, if the proceeds are used for fraudulent purposes, the U.S. government may pursue criminal charges.

Q: When can I apply for the Paycheck Protection Program?

A: Starting April 3, 2020, small businesses and sole proprietorships can apply. Starting April 10, 2020, independent contractors and self-employed individuals can apply.

Q: How do I apply for the Paycheck Protection Program?



A: You can apply for the Paycheck Protection Program at any lending institution approved to participate in the program through the existing SBA 7(a) lending program and additional lenders approved by the Department of Treasury. This could be the bank you already use, or a nearby bank – which will act as a single-point-of-contact for applicants. You do not have to visit any government institution to apply for the program. You can call your bank or find SBA-approved lenders in your area through SBA’s online [search tool](#). You can [call your local Small Business Development Center](#) or [Women’s Business Center](#) and they will provide free assistance and guide you to lenders.

Q: Do you have a copy of the borrower’s application for the Paycheck Protection Program?

A: Yes, this document is available on the U.S. Department of the Treasury’s [website](#), or click [HERE](#).

Q: How do I become an SBA-approved lender for the Paycheck Protection Program?

A: The Paycheck Protection Program Lender Application Form can be found [HERE](#). To view the Lender Agreement for Federally Insured Depository Institutions, Federally Insured Credit Unions, Farm Credit System Institutions and enroll, click [HERE](#). To view the Lender Agreement for Non-Bank and Non-Insured Depository Institution Lenders and enroll, click [HERE](#).

Q: What is the Economic Injury Disaster Loan (EIDL) program?

A: The [SBA](#) is offering [Economic Injury Disaster Loans](#) (EIDL) to small businesses suffering substantial economic injury as a result of the Coronavirus. Impacted businesses, small agricultural cooperatives, and private nonprofit organizations may apply for low-interest loans. EIDLs provide working capital to help businesses survive until normal operations resume after a disaster.

Learn more about eligibility or apply [HERE](#). For assistance, call (800) 659-2955 or email disastercustomerservice@sba.gov. The deadline to apply is December 18, 2020.

Q: Who is eligible for an Economic Injury Disaster Loan?

A: In general, all of the following entities that have suffered substantial economic injury caused by a disaster, provided they were in existence on January 31, 2020: businesses with fewer than 500 employees; cooperatives, ESOPs, and tribal small businesses with fewer than 500 employees; sole proprietors; independent contractors; and most private non-profits.

Q: What are the terms and rates for Economic Injury Disaster Loans?

A: Economic Injury Disaster Loans parameters, terms, and rates are as follows:

- The maximum EIDL is a \$2 million working capital loan at a rate of 3.75% for businesses and 2.75% for non-profits with up to a 30-year term.
- Payments on Coronavirus EIDL loans are deferred for one year.
- Up to \$200,000 can be approved without a personal guarantee.
- Approval can be based on a credit score and no first-year tax returns are required.
- Borrowers do not have to prove they could not get credit elsewhere.
- No collateral is required for loans of \$25,000 or less. For loans of more than \$25,000, general security interest in business assets will be used for collateral instead of real estate.
- Borrowers must allow the SBA to review its tax records.

Q: Is my small business eligible for an emergency \$10,000 grant?

A: Eligible applicants for an EIDL can receive a \$10,000 emergency grant within three days of application (through Dec. 31, 2020) with no obligation to repay the grant. It is not necessary to have an approved EIDL loan to receive the \$10,000 emergency grant. However, if you receive a Paycheck Protection Program loan, the



\$10,000 grant will be subtracted from the forgiveness amount. The Paycheck Protection Program, created by the CARES Act, prohibits borrowers from taking out two loans for the same purpose.

Q: If I have applied for, or received a Economic Injury Disaster Loan (EIDL) before the Paycheck Protection Program was available, will I be able to refinance into a Paycheck Protection Program (PPP) loan?

A: Yes. If you received an EIDL loan related to COVID-19 between January 31, 2020 and April 3, 2020, you can apply for a PPP loan. If your EIDL loan was not used for payroll costs, it does not affect your eligibility for a PPP loan. If your EIDL loan was used for payroll costs, your PPP loan must be used to refinance your EIDL loan. You may not take out an EIDL and a PPP loan for the same purposes. Proceeds from any advance up to \$10,000 on the EIDL loan will be deducted from the loan forgiveness amount on the PPP loan.

Q: What is the Employee Retention Tax Credit?

A: Employee Retention Credit is a fully refundable tax credit for employers equal to 50% of qualified wages (including allocable qualified health plan expenses) that Eligible Employers pay their employees. This credit applies to qualified wages paid after March 12, 2020, and before January 1, 2021. The maximum amount of qualified wages taken into account with respect to each employee for all calendar quarters is \$10,000, so that the maximum credit for an Eligible Employer for qualified wages paid to any employee is \$5,000. The refundable credit is applied against the employer portion of payroll taxes. The Treasury Department will develop a process for employers to receive an advance payment of the tax credit. Read more on the Employee Retention Tax Credit from the Internal Revenue Service's (IRS) [HERE](#).

Q: I took out a bridge loan through the State of Florida, am I eligible to apply for the Paycheck Protection Program?

A: Yes, receiving a state bridge loan does not affect your eligibility for a Paycheck Protection Program loan.

Q: What is the Short Time Compensation, or "work sharing" program?

A: The [Short Time Compensation program](#) (also known as the "work sharing" program), allows employers to reduce employee hours instead of laying off workers. The employees with reduced hours receive a prorated unemployment benefit. Interested employers can apply [HERE](#).

Help for Other Businesses

The CARES Act provides \$265 million for grants to SBA resource partners, including [Small Business Development Centers](#) and [Women's Business Centers](#), to offer counseling, training, and related assistance to small businesses affected by COVID-19. This bill also allocates \$10 million for the [Minority Business Development Agency](#) to provide these services through Minority Business Centers and Minority Chambers of Commerce.

Additionally, the CARES Act appropriates \$500 billion to the Department of Treasury's Exchange Stabilization Fund (ESF), including a 13(3) facility to provide targeted support to non-profits and businesses between 500 and 10,000 employees with \$2.5 billion in revenues for 2019, also known as the Main Street lending program. The funds, lent to non-profits and businesses between 500 and 10,000 employees, must be used to retain at least 90% of the recipient's workforce, among other requirements.

The bill also provides \$454 billion for unforgivable secured loans through the Federal Reserve 13(3) authority to larger businesses, states, and municipalities. State and local governments across the nation will receive up to [\\$150 billion in assistance](#) through the new Coronavirus Relief Fund. Of this funding, \$3 billion is reserved for federally administered territories and \$8 billion for tribal governments.

Q: Do state governments also receive funds?



A: Yes, states will receive funding, allocated in proportion to their population, minus any amounts paid to local governments. No state will receive less than \$1.25 billion and the funds must be distributed within 30 days of the CARES Act becoming law. The funds may only be used to cover the costs associated with necessary expenses incurred as a result of the Coronavirus public health emergency, not accounted for in the most recently approved state budget, for calendar year 2020.

Q: What criteria is used to determine if local governments can apply?

A: A local government means any county, municipality, town, or other unit of general government with a population greater than 500,000 people. Smaller units of local government should coordinate with their state government to access funding.

Help for Individuals – Direct Cash Payments

The CARES Act directs the U.S. Department of the Treasury to distribute direct, individual cash payments, commonly referred to as Economic Impact Payments or “rebate checks”, to Americans across the nation to support them and their families with immediate cash-on-hand needs.

FREQUENTLY ASKED QUESTIONS

Q: Do I qualify for a direct cash payment?

A: Every American with a work-eligible Social Security number making less than \$75,000 a year will receive \$1,200 each, with an additional \$500 for each child. Couples filing jointly making less than \$150,000 a year will receive \$2,400, with an additional \$500 for each child. Individuals earning between \$75,000 and \$99,000 a year, will receive a partial, phased-out payment. The phase-out is determined by reducing by \$5 for each \$100 that a taxpayer’s income exceeds the threshold. Single filers with income exceeding \$99,000 (and \$198,000 for joint filers) with no children are not eligible. Your income levels will be based on your 2018 tax return, or your 2019 tax return if you’ve already filed this year.

Q: My income was above the direct payment threshold in 2019, but I’ve since lost my job due to the Coronavirus. Can I still get a rebate check?

A: If your 2019 income was between \$75,000 and \$99,000 a year, you will receive a partial, phased-out payment. However, this payment is actually an advance on a tax credit that you may claim on your 2020 tax return. If your income is lower in 2020 than in 2019, any additional credit you are eligible for will be refunded or reduce your tax liability on your 2020 tax return.

Q: Is the direct cash payment taxable?

A: No, the direct cash payment is not considered taxable income.

Q: Will I have to pay back a portion of the payment, based on my 2019 return, if it’s larger than I would receive if it was based my 2020 tax year return?

A: No, if the payment amount you qualify based on 2020 income is less than what you qualify for based on your 2019 tax return, it does not have to be paid back.

Q: Who qualifies as a child for purposes of the direct cash payment?

A: In general, a child is any dependent of a taxpayer under the age of 17.

Q: Do dependents, other than children under 17, qualify as a taxpayer for an additional \$500 per dependent?

A: No, the additional \$500 per child is limited to children under 17.

Q: I did not file a tax return for 2019 or 2018 – how will I get my direct cash payment?



A: If you did not file a tax return in 2018 or 2019, you can provide your information directly and securely to the IRS by visiting their website [HERE](#). Please note, if you receive Social Security retirement, disability (SSDI), survivor benefits, or Railroad Retirement and Survivor Benefits, you do not need to submit your information to the IRS – the information from these payments will be used.

Q: How do I know to where and how my direct cash payment will be sent/distributed?

A: The payments will be distributed based on information from your 2018 tax return, or 2019 tax return if you've filed already this year. If you did not file a tax return in 2018 or 2019, you can provide your information directly and securely to the IRS by visiting their website [HERE](#). Please note, if you receive Social Security retirement, disability (SSDI), survivor benefits; or Railroad Retirement and Survivor Benefits, you do not need to submit your information to the IRS – the information from these payments will be used.

Q: How do I know what address the direct cash payment will be sent to?

A: The payments will be distributed based on information from your 2018 tax return, or 2019 tax return if you've filed already this year. If you did not file a tax return in 2018 or 2019, you can provide your information directly and securely to the IRS by visiting their website [HERE](#). Please note, if you receive Social Security retirement, disability (SSDI), survivor benefits; or Railroad Retirement and Survivor Benefits, you do not need to submit your information to the IRS – the information from these payments will be used.

Q: Where do I go to check my payment status, confirm if it will be direct deposited, or provide my bank account information to update to direct deposit?

A: You can check your direct cash payment's status and/or provide your information directly and securely to the IRS on their website [HERE](#).

Q: If my payment doesn't come soon, how can I be sure that it wasn't misdirected?

A: According to the bill, you would get a paper notice in the mail within a few weeks after your payment is disbursed containing information about where the payment was sent and in what form. If you are unable to locate the payment, you would contact the IRS using the information provided on the paper notice.

Q: Will there be additional direct cash payments sent to me in the coming months?

A: The *CARES Act* currently provides a one-time distribution of money.

Q: If I didn't pay taxes in 2018 (or 2019), will I be eligible for a direct cash payment?

A: If you were a dependent on someone's most recent tax filing, you will be ineligible for the payment.

Q: Are college students eligible for a direct cash payment?

A: Yes, if they are not considered a dependent of their parents. Generally, a full-time college student under the age of 24 is considered a dependent if their parent(s) provide more than half of their support.

Q: If I have a past due debt to a federal or state agency, or owe back taxes, will my direct cash payment be reduced?

A: No, the *CARES Act* payment is not subject to the majority of administrative offsets that would reduce tax refunds for individuals who have past tax debts, or who are behind on other payments to federal or state governments, including student loan payments. However, payments to individuals who have past-due child support payments as reported to the Treasury Department will be subject to that administrative offset.

Q: Are seniors eligible for a direct cash payment?



A: Yes, if they are not listed as dependents for anyone else, and fall within the income threshold. Additionally, senior citizens who did not file tax returns in 2018 or 2019, but received Social Security benefits, will still be eligible if they fall within the income threshold. The U.S. Social Security Administration will use information from your most recent benefit statements.

Q: Are seniors whose only income is from Social Security eligible?

A: Yes, as long as they are not listed as a dependent on another taxpayer's most recent filing. The CARES Act also provides the IRS with additional tools to locate and provide rebates to low-income seniors who normally do not file a tax return by allowing them to base a rebate on Form SSA-1099, Social Security Benefit Statement or Form RRB-1099, which is the equivalent of the Social Security statement for Railroad Employees.

Q: I am a veteran and receive Supplemental Security Income, veterans disability compensation, my pension, or survivor benefits from the Department of Veterans Affairs, and did not file a tax return for 2018 or 2019 – how do I receive my direct cash payment?

A: The IRS is exploring ways to deliver direct cash payments automatically to SSI recipients and those who receive veteran's disability compensation, pension or survivor benefits from the Department of Veterans Affairs.

Applicable individuals may either visit the IRS's website to enter your information as a "Non-Filer" through the IRS website [HERE](#), or wait as the IRS determines automatic payment options to simplify delivery of the payments.

Q: I think I was contacted by a scammer trying to get my direct cash payment, what should I do?

A: The IRS urges all taxpayers to be vigilant of additional calls and email phishing attempts regarding the Coronavirus, and their direct cash payments. Taxpayers should watch out for phone calls, emails, text messages, websites and social media attempts that request money or personal information. Visit the IRS's website [HERE](#) to learn more and report potential fraud.

Please note: The IRS will not call you asking to verify or provide your financial information so you can get an economic impact payment or your refund faster.

Help for Individuals – Pandemic Unemployment Insurance

The CARES Act funds \$250 billion for Pandemic Unemployment Assistance, which provides jobless benefits for the self-employed, independent contractors, and other workers who are unable to work because of the Coronavirus, who do not qualify for regular Reemployment Assistance, through December 31, 2020. The bill also provides a federally-funded emergency increase in unemployment compensation benefits of \$600 per week, for up to four months, for individuals receiving regular Reemployment Assistance and the new Pandemic Unemployment Assistance. This amount is in addition to the weekly benefit received from their state. The CARES Act also provides an additional 13 weeks of jobless benefits for people who remain unemployed but have exhausted their state benefits, through December 31, 2020, and provides funding for Florida's Short-Time Compensation program.

FREQUENTLY ASKED QUESTIONS

Q: What is Reemployment Assistance?

A: As an already existing program in Florida, Reemployment Assistance (also commonly referred to as Unemployment Insurance) provides temporary financial assistance, job search assistance, and reemployment services to those unemployed through no fault of their own.

Q: How is Pandemic Unemployment Assistance different from traditional Reemployment Assistance?



A: The Pandemic Unemployment Assistance program, as created in the *CARES Act*, provides payment to those not traditionally eligible for unemployment benefits (self-employed, independent contractors, those with limited work history, and others), those that have exhausted state and federal benefits, and those who are unable to work as a direct result of the Coronavirus public health emergency. Pandemic Unemployment Assistance eligibility does not include individuals who have the ability to telework and receive pay or individuals receiving paid sick leave or other paid leave benefits.

Q: Does this bill also give additional money to individuals?

A: Yes, for weeks claimed beginning March 29, 2020, the *CARES Act* provides eligible individuals with \$600 per week in addition to the weekly benefit amount determined under state law, and an additional 13 weeks of unemployment benefits to those who need it.

Q: How do I apply for Reemployment Assistance and/or Pandemic Unemployment Insurance?

A: In Florida, the [Florida Department of Economic Opportunity](#) administers these programs. If your employment has been negatively impacted by efforts to stop the spread of the Coronavirus in Florida, you may be eligible to receive Reemployment Assistance. Learn more about eligibility [HERE](#) or apply [HERE](#). For assistance, contact the Reemployment Assistance Contact Center by calling (800) 204-2418.

Read DEO's comprehensive Frequently Asked Questions document [HERE](#).

Q: If I am self-employed, do I need to file a claim online for Reemployment Assistance?

A: Yes, you will first need to file a claim through DEO's [CONNECT system](#) to determine if you are eligible for a regular claim. After you have submitted this claim, please continue to check your CONNECT account for updates on what additional information is needed.

Q: Am I eligible for benefits if I am an independent contractor?

A: Yes, under the *CARES Act*, individuals who are self-employed, independent contractors and those that are otherwise ineligible for state Reemployment Assistance benefits and those that have exhausted state and federal benefits may be eligible for Pandemic Unemployment Assistance. However, Pandemic Unemployment Assistance eligibility does not include individuals who have the ability to telework and receive pay or individuals receiving paid sick leave or other paid leave benefits.

Q: Do I need to submit an additional application to receive the additional \$600 per week on my unemployment claim?

A: No, if you have filed a new Reemployment Assistance benefits claim and it is being processed; or you have an existing claim, you do not need to take additional action to receive the added benefits. Payments will be issued as they become available.

Q: Is my assistance retroactive?

A: The *CARES Act* allows benefit payments under the Pandemic Unemployment Assistance program to be retroactive, for weeks of unemployment, partial employment, or inability to work due to Coronavirus-related reasons starting on or after January 27, 2020. However, Pandemic Unemployment Assistance cannot be paid for weeks of unemployment ending after December 31, 2020.

Q: Am I eligible for Unemployment Insurance?

A: The Florida Department of Economic Opportunity (DEO) will be able to assist you with more information on eligibility and details on the program. Visit DEO's website [HERE](#) or see a list of their frequently asked questions [HERE](#). Below are sample scenarios to help assess whether you may be eligible.



UE Insurance Eligibility Scenarios from the CARES Act

Please note: The Florida Department of Economic Opportunity is the sole entity that can approve you for assistance. These scenarios are for purely informational purposes.

Q: I'm a part-time worker who lost their job because of the Coronavirus – am I eligible?

A: Yes. Part-time workers would be eligible for benefits, but the benefit amount and how long benefits would last depend on DEO's guidance. You will also be eligible for the additional \$600 weekly benefit.

Q: I've been diagnosed with the Coronavirus / I need to care for a family member who has – am I covered?

A: If you've been diagnosed, are experiencing symptoms or are seeking a diagnosis — and you're unemployed, partially unemployed or cannot work as a result — you would be covered. The same goes if you must care for a member of your family or household who has received a diagnosis.

Q: What if my child's school or day care shut down – am I covered?

A: If you rely on a school, day care or another facility to care for a child, elderly parent or another household member so that you can work, and that facility has been shut down because of the Coronavirus and therefore you cannot work, you would be eligible.

Q: What if I've been advised by a health care provider to quarantine myself because of exposure to Coronavirus? And what about broader orders to stay home?

A: Individuals who must self-quarantine, and therefore cannot work, would be covered. The *CARES Act* also states that individuals who are unable to get to work because of a quarantine imposed due to the outbreak would also be eligible.

Q: I had to quit my job as a direct result of the Coronavirus. Would I be eligible to apply for benefits?

A: It depends. If your employer did not lay you off, but you had to quit because of a quarantine recommended by a health care provider, or because your child's day care closed and you're the primary caregiver, you would be covered. However, this provision is not intended to cover individuals who voluntarily quit because they fear that continuing to work puts them at risk of contracting the Coronavirus.

Help for Individuals – Withdraws from Retirements & 401Ks

The CARES Act provides additional avenues and reduced penalties for Americans to access their investments as needed during this public health emergency.

FREQUENTLY ASKED QUESTIONS

Q: What if I have to take money out of my IRA or workplace retirement plan early?

A: An individual could withdraw up to \$100,000 this year without the usual 10% penalty, as long as it is because of the outbreak. This money could also be put back into the account before those three years are up, exempt from the normal rule prohibiting contributions that large.

This exception applies only to Coronavirus-related withdrawals. Individuals may qualify if they, a spouse or a dependent tested positive, or they experienced a variety of other negative economic consequences related to the pandemic. Employers could allow workers to self-certify that they are qualified to pull money from a workplace retirement account.

Q: Can I still borrow from my 401(k) or other workplace retirement plan?



A: Yes, and you could take out twice the usual amount. For 180 days after the passage of the CARES Act, with certification that an individual has been affected by the pandemic, they would be able to take out a loan of up to \$100,000. The rule usually prohibiting an individual from taking out more than half of their balance would be suspended.

Support for Health Care Workers

For health care professionals on the frontlines, the CARES Act expands telehealth flexibilities, provides \$1.32 billion in supplemental funding to community health centers, appropriates \$100 billion for hospitals and health care providers to cover costs, includes \$100 million dedicated for the reimbursement to states for Personal Protective Equipment (PPE) purchases, and directs \$250 million for hospitals to prepare and enhance their capacity for response.

For individuals, the CARES Act requires Coronavirus testing at no out-of-pocket costs for Americans – Medicare, Medicaid, CHIP, privately insured, and the federal government will cover the costs. Additionally, the bill directs \$27 billion in funding for tests, vaccine development, and medical treatment devices, including \$16 billion in purchases for the Strategic National Stockpile.

Relief for Students

The CARES Act creates a \$30 billion Education Stabilization Fund, with approximately \$14 billion allocated to the Higher Education Emergency Relief Fund to focus on response to Coronavirus, as well as providing aid to students during the pandemic.

FREQUENTLY ASKED QUESTIONS

Q: I'm a student – do I have to repay my federal student loans right now?

A: The U.S. Secretary of Education Betsy DeVos announced that loan payments, principal, and interest due for all borrowers of federally-owned loans will be deferred through September 30, 2020, without penalty to the borrower.

Q: I had to drop out of school as a result of COVID-19, does this semester count against my requirements?

A: No, the CARES Act ensures that students who drop out of school as a result of a qualifying emergency, can exclude the semester or term they were unable to complete from their federal academic requirements, lifetime subsidized federal loan eligibility, and/or their Pell Grant duration limit. Students who withdraw from school because of the pandemic will not be required to return portions of their Pell Grants or federal loans.

Support for the Aging & Disabled Communities

The CARES Act works to protect one of our most vulnerable populations during this time of crisis. The bill includes over \$850 million to ensure seniors and individuals with disabilities have access to nutrition services in their homes as well as resources to protect nursing home residents from the spread of the Coronavirus. The bill also includes \$85 million for Center for Independent Living, which supports individuals with disabilities living in their own homes. Additionally, the bill waives nutrition requirements for Older Americans Act (OAA) meal programs during the Coronavirus public health emergency to ensure seniors can get meals in case certain food options are not available. The CARES Act also allows Medicare patients to access treatment for Coronavirus by increasing payments for providers, and eliminating charges for an eventual vaccine, and ensures Medicare Part D beneficiaries access to prescription drugs and free Coronavirus testing for patients.

Support for Emergency Management Workers



The CARES Act allocates \$45 billion to the Federal Emergency Management Agency (FEMA) for response and recovery activities, and states and localities reimbursements nationwide by the Disaster Relief Fund for emergency and major disaster declarations. Additionally, the funding is for FEMA facilities and information technology required to support FEMA's lead role in coordinating federal response activities. The bill also includes \$400 million for grants that can be disbursed quickly for firefighters, emergency managers, and providers of emergency food and shelter.

On Wednesday, March 25, 2020, President Donald Trump granted a Major Disaster Declaration for the State of Florida, allowing the release of additional resources for Floridians to respond to and end the Coronavirus.

FREQUENTLY ASKED QUESTIONS

Q: How can I donate supplies?

A: FEMA is one of the lead public health emergency response agencies. Please visit their website [HERE](#).

Q: How can I volunteer?

A: FEMA is one of the lead public health emergency response agencies. Please visit their website [HERE](#).

Q: How can I sell medical supplies or create a product to help with the Coronavirus?

A: FEMA is one of the lead public health emergency response agencies. Please visit their website [HERE](#).

Q: Is there guidance for manufacturers and individuals who would like to produce masks and/or respirators?

A: Yes, please visit U.S. Food and Drug Administration's website [HERE](#).

Q: I live in a FEMA-purchased temporary housing unit, do I have to pay rent right now?

A: On April 9, 2020, FEMA announced suspension of rent payment for the months of April, May, and June for disaster survivors living in FEMA-purchased temporary housing units. Rent collection is expected to resume July 1, 2020.

Other Resources for Floridians

FREQUENTLY ASKED QUESTIONS

Q: Do I have to pay my rent/mortgage/utilities bill on time?

A: The CARES Act includes a temporary nationwide moratorium on evictions on properties secured by Federally backed mortgage loans that will provide much-needed relief and peace of mind for those struggling to make ends meet, and prevents landlords from charging fees or penalties for nonpayment of rent. Although there are currently no federal laws mandating moratoriums on rent, mortgage payments, or utilities, many financial institutions are offering assistance to families. Please visit the Federal Housing Finance Agency's website [HERE](#) for more details surrounding assistance with federally-backed mortgages.

On April 2, 2020, the State of Florida also placed a 45-day moratorium on residential evictions due to the non-payment of rent related to Coronavirus – read more [HERE](#).

The Federal Communications Commission (FCC) has also listed over 550 broadband and telephone service providers, and trade associations working to keep Americans connected – read more [HERE](#).

Q: Was there relief provided to the agricultural community?



A: Yes, the *CARES Act* includes several small business provisions focused on helping farmers stay in business and take care of their employees. These include allowing farmers to work with their trusted farm credit institutions to secure payroll tax loans, along with 1-year deferrals, 100% guarantees, and low rates.

The bill also provides \$14 billion for the Commodity Credit Corporation (CCC), the funding mechanism for all major USDA programs, and an additional \$9.5 billion to respond specifically to losses due to the Coronavirus.

Q: Was there additional funding for the Supplemental Nutrition Assistance Program (SNAP) allocated in the *CARES Act*?

A: Yes, the *CARES Act* provides \$15.5 billion in additional Supplemental Nutrition Assistance Program (SNAP) funding for program waivers included in the *Families First Coronavirus Response Act*, as well as anticipated increases in participation as a result of the Coronavirus.

Additionally, on April 11, 2020, U.S. Secretary of Agriculture Sonny Perdue announced approval of Florida's request to provide online purchasing of food to SNAP Households. The [SNAP Online pilot program](#) launched in several states in January 2020. To learn more, visit the Florida Department of Children and Families website [HERE](#).

Q: Is there additional funding for Temporary Assistance for Needy Families (TANF)?

A: The *CARES Act* extends Temporary Assistance for Needy Families (TANF) and related programs through November 30, 2020.

The Families First Coronavirus Response Act

WHAT IS THE 'The Families First Coronavirus Response Act'?

The *Families First Coronavirus Response Act (FFCRA)* was passed by Congress and signed into law by President Donald Trump on Wednesday, March 18, 2020. Read the *FFCRA* bill text [HERE](#).

On April 1, 2020, the U.S. Department of Labor announced new information how American workers and employers will benefit from the protections and relief offered by the Emergency Paid Sick Leave Act and Emergency Family and Medical Leave Expansion Act, both part of the *Families First Coronavirus Response Act*.

The *Families First Coronavirus Response Act* works to reimburse American private employers that have fewer than 500 employees with tax credits for the cost of providing employees with paid leave taken for specified reasons related to the Coronavirus. The legislation will ensure that workers are not forced to choose between their paychecks and the public health measures needed to combat the virus, while at the same time reimbursing businesses.

WHAT'S IN THE BILL – AND HOW DOES IT AFFECT ME?

Please visit the U.S. Department of Labor's website [HERE](#) for comprehensive [Frequently Asked Questions](#) regarding paid sick leave and expanded family and medical leave for small businesses. Additionally, you can find Employee Paid Leave Rights [HERE](#) and Employer Paid Leave Requirements [HERE](#).

Other Frequently Asked Questions & Helpful Resources

Please see additional information and resources available below to help keep you and your family safe and healthy from the Coronavirus.

[Florida Department of Health \(DOH\)](#)



For Florida-specific information related to the Coronavirus, please contact the Florida Department of Health's COVID-19 Hotline by calling 1 (866) 779-6121 or emailing COVID-19@flhealth.gov. You can also visit their website [HERE](#).

For the latest information on Coronavirus cases and related deaths, please visit the Florida Department of Health's Coronavirus Dashboard [HERE](#).

If you think you have the Coronavirus: Immediately call your doctor or your local [County Health Department](#). They will be able to give you guidance on the next steps you should take.

Centers for Disease Control and Prevention (CDC)

For up-to-date information and guidelines related to the Coronavirus in the United States, please visit the Centers for Disease Control's (CDC) website at www.Coronavirus.gov.

The CDC recommends wearing cloth face coverings in public settings where other social distancing measures are difficult to maintain (e.g., grocery stores and pharmacies) especially in areas of significant community-based transmission. To learn more, click [HERE](#).

To learn more about the risks and impacts of the Coronavirus on expecting mothers and breastfeeding, click [HERE](#).

State of Florida

On April 1 and 2, 2020, the State of Florida issued [Executive Order 20-91](#) and [Executive Order 20-92](#) requiring all individuals in the state to limit their movements and personal interactions outside of their home to only those necessary to obtain or provide essential services or conduct essential activities.

Read more on what is considered "essential businesses" [HERE](#).

U.S. Department of Commerce

The U.S. Department of Commerce is continuing to conduct the 2020 Census. You should have received a physical copy of the Census documents via mail starting on March 12, 2020. You can complete the Census online [HERE](#). *Please note: as a safety precaution, field operations are suspended at this time.*

U.S. Department of Homeland Security (DHS)

Implementation of the Real ID Act program has been delayed – the new deadline is October 2021. Read more [HERE](#).

U.S. Department of Veterans Affairs (VA)

VA facilities in Florida are still open at this time. Any Veteran with symptoms such as fever, cough or shortness of breath should immediately contact their local VA facility. You can find your closest facility [HERE](#). The VA urges Veterans to call before visiting. Upon arriving at a VA facility, all patients will be screened for flu-like symptoms before they enter in order to protect other patients and staff. A VA health care professional will assist you with next steps once this screening process is complete.

Veterans may also sign into [My HealtheVet](#) to send a secure message to VA or use [telehealth options](#) to explain their condition and receive a prompt diagnosis.



U.S. Internal Revenue Service (IRS)

The IRS has extended the deadline to file individual and corporate federal income taxes to July 15, 2020. Please note: as a safety precaution, Taxpayer Assistance Centers are not accepting walk-in/in-person appointments at this time.

U.S. Social Security Administration (SSA)

As a safety precaution, the U.S. Social Security Administration is not currently accepting walk-in/in-person appointments.

U.S. Small Business Administration (SBA)

There are several assistance programs available to support small businesses continue operations and recover from impacts of the Coronavirus. Please see more below or visit the SBA's Coronavirus Small Business Guidance Loan Resources website [HERE](#).

Economic Injury Disaster Loans

The [SBA](#) is offering [Economic Injury Disaster Loans](#) (EIDL) to small businesses suffering substantial economic injury as a result of the Coronavirus. Impacted businesses, small agricultural cooperatives, and private nonprofit organizations may apply for low-interest loans. EIDLs provide working capital to help businesses survive until normal operations resume after a disaster. Please see above *CARES Act* section for further details.

Paycheck Protection Program

The [Paycheck Protection Program](#) provides eligible small businesses with eight weeks of cash-flow assistance through a 100% federally guaranteed loan from the U.S. Small Business Administration. Please see above *CARES Act* section for further details.

Healthcare.Gov

If you have lost your employer-sponsored health care as a result of the Coronavirus, you may be eligible to apply for health insurance through a Special Enrollment Period. Depending on your income, you may also qualify for a subsidy to reduce the cost of your health insurance premium.

You may qualify for a Special Enrollment Period if you or anyone in your household lost qualifying health coverage, including coverage through your employer, in the past 60 days, or expects to lose coverage in the next 60 days. You also qualify for a Special Enrollment Period if you have had certain life events, including moving, loss of job, getting married, having a baby, or adopting a child. Click [HERE](#) to see if you qualify for a Special Enrollment Period.

Florida Department of Economic Opportunity (DEO)

The State of Florida has activated the [Florida Small Business Emergency Bridge Loan Program](#) for Florida small business owners that experienced economic damage as a result of Coronavirus. Learn more about eligibility or apply [HERE](#). Find more information about the Florida Small Business Emergency Bridge Loan Program online at www.floridadisasterloan.org, by calling (866) 737-7232 or by emailing Disaster@FloridaSBDC.org.

For assistance completing the application, please contact your local Small Business Development Center [HERE](#).

Florida Department of Education (DOE)

The Florida Department of Education announced that Florida schools will be out until May 1, 2020. This date is subject to change.



If your child is need of a free, nutritious meal while they are out of school, please visit the Florida Department of Agriculture and Consumer Services' website [HERE](#) or call 2-1-1 to get information on where to find free meals for children under age 18. This program is technically administered through the Florida Department of Agriculture and Consumer Services (FDACS).

Florida Attorney General

The Florida Attorney General has activated Florida's Price Gouging Hotline for Floridians to report price gouging and Coronavirus-related scams, available by phone at 866-9NO-SCAM or by visiting MyFloridaLegal.com.