

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](#). On Friday, April 24, 2020, the **Paycheck Protection Program and Health Care Enhancement Act** was signed into law providing additional funding for programs established by the CARES Act (more [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 (PPP)**, which includes forgivable loans for small businesses to help businesses retain employees at their current base pay.
 - The Paycheck Protection Program was subsequently funded an additional \$310 billion, including \$250 billion for all lending institutions and \$60 billion specifically for small lending institutions.
- **\$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.



- *The EIDL program was subsequently funded an additional \$50 billion for loans and \$10 billion for grants.*
- **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. The applicant's principal place of residence must be in the United States. Physician practices are eligible, regardless of how they are structured.

Agricultural producers, farmers and ranchers are also eligible for Paycheck Protection Program loans if: (1) the business has 500 or fewer employees, or (2) the business fits within the revenue-based sized standard, which is average annual receipts of \$1 million. Additionally, agricultural producers, farmers, and ranchers can qualify for Paycheck Protection Program loans as a small business if their business meets SBA's "alternative size standard" – read more from the SBA [HERE](#).

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. 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.

If you are a seasonal or new business, you will use different applicable time periods for your calculation. A seasonal employer may alternatively elect to determine its maximum loan amount as the average total monthly payments for payroll during any consecutive 12-week period between May 1, 2019, and September 15, 2019.

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 the U.S. Department of the Treasury (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: How are PPP loans forgiven?

A: To begin the forgiveness process, you will need to submit the PPP Loan Forgiveness Application to the lender servicing your PPP loan. The application and instructions can be found [HERE](#).

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. The Paycheck Protection Program was re-activated on April 27, 2020, with over \$300 billion in additional funding.

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 Treasury Department. 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.

EIDL Program Update: Following additional funding provided for the EIDL program, the SBA will be accepting new EIDL and EIDL Advance applications on a limited basis to agricultural businesses only, due to funding availability and the unprecedented submission of applications already received. Applicants who have already submitted their applications will continue to be processed on a first-come, first-served basis. Agricultural businesses that have previously submitted EIDL applications through the streamlined application portal will still be processed by the SBA and do not need to re-apply.



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 (through December 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 an 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 Treasury Department'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 CARES Act provides \$2 billion for U.S. Department of Housing and Urban Development's (HUD) [Community Development Block Grants \(CDBG\)](#) support states, communities, and non-profits. View specific state and grantee allocations [HERE](#).

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. Find additional FAQs related to state and local government funding [HERE](#) and [HERE](#).

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.

Q: What units of local government in Florida are [eligible](#) for direct funding from the federal government?

A: The following local government entities in Florida are eligible for direct federal funding: Brevard County, Broward County, Duval County, Hillsborough County, City of Jacksonville, Lee County, Miami-Dade County, Orange County, Palm Beach County, Pasco County, Pinellas County, Polk County, and Volusia County. Additional local government entities may receive funding through coordination with the State of Florida. As of April 24, 2020, the U.S. Treasury had distributed all of these funds to eligible governments. The list of the distributions can be found [HERE](#).

Help for Individuals – Economic Impact 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.



Read the IRS's comprehensive FAQ document about Economic Impact Payments [HERE](#) and [HERE](#) and [HERE](#).

FREQUENTLY ASKED QUESTIONS

Q: Do I qualify for an Economic Impact 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: If I live in Puerto Rico, the U.S. Virgin Islands, American Samoa, Guam, or the Commonwealth of the Northern Mariana Islands, will I get an Economic Impact Payment if I'm eligible?

A: In most cases, yes. However, additional rules in the law apply specifically to these five U.S. territories and the tax authorities in each territory will make payments to eligible residents. Residents of these territories with questions about the Payment should contact their local tax authority.

Q: My income was above the payment threshold in 2019, but I've since lost my job due to the Coronavirus. Can I still get an Economic Impact Payment?

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: If I have a past due debt to a federal or state agency, or owe back taxes, will my Economic Impact 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: If I owe tax, or have a Payment agreement with the IRS, or owe other federal or state debts, will my Payment be reduced as an offset?

A: No, EXCEPT in the case of past-due child support, which an offset will occur. In this case, the Bureau of the Fiscal Service will send you a notice of the offset.

If you are married filing jointly and you filed an [injured spouse claim](#) with your 2019 tax return (or 2018 tax return if you haven't filed your 2019 tax return), half of the total Payment will be sent to each spouse and your spouse's Payment will be offset only for past-due child support. There is no need to file another injured spouse claim for the Payment. Find additional FAQs regarding injured spouse claims [HERE](#).

Q: Is the Economic Impact Payment taxable?

A: No, the Economic Impact Payment is not considered taxable income.

Q: Will there be additional Economic Impact Payments sent to me in the coming months?

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



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 Economic Impact Payment?

A: In general, a child is any dependent of a taxpayer under the age of 17. Find additional FAQs regarding children and your Economic Impact Payment [HERE](#).

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: If I didn't pay taxes in 2018 (or 2019), will I be eligible for an Economic Impact 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 an Economic Impact 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: Who should use the "Non-Filer" tool?

A: The ["Non-Filer" tool](#) is designed for individuals who not file a tax return for 2018 or 2019 and do not receive Social Security retirement or disability benefits, or Railroad Retirement benefits.

- **Lower income:** Those who haven't filed a 2018 or 2019 return because they are under the normal income limits for filing a tax return which could include single filers who made under \$12,200 and married couples making less than \$24,400 in 2019.
- **Social Security, SSDI and Railroad Retirement beneficiaries with qualifying dependents:** These groups will automatically receive \$1,200 Economic Impact Payments. People in this group who have qualifying children under age 17 may use the "Non-Filers" tool to claim the \$500 payment per child.
- **Students and others:** If someone else claimed you on their tax return, you will not be eligible for the Economic Impact Payment or using the "Non-Filer" tool.

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 Economic Impact Payment's status and/or provide your information directly and securely to the IRS on their website [HERE](#) by using their "Get My Payment" tool.

Q: Should I use the "Get My Payment" tool or the "Non-Filer" tool?

A: To determine which tool you should use to get your Economic Impact Payment, reference the IRS's Guide [HERE](#).

Q: In the ["Get My Payment" tool](#), my status keeps saying "Status Not Available" – why am I getting this status?

A: Possible reasons may include:

- You are not eligible for a payment ([see Eligibility](#)).
- You are required you to file a tax return, but:
 - The IRS hasn't finished processing your 2019 return
 - The application doesn't yet have your data; the IRS is working on adding more data to allow more people to use it.



- You don't usually file a return, and you used "Non-Filers: Enter Payment Info Here" but the IRS hasn't processed your entry yet

Please note: If you are a SSA or RRB Form 1099 recipient, SSI or VA benefit recipient, the IRS is working with your agency to issue your payment.

Q: The "Get My Payment" tool says that my Economic Impact Payment was sent to an account I don't recognize. Why is that, and how do I get my payment?

A: When taxpayers use a tax preparer or software provider to file their tax return, they may choose an option or software available to help them pay fees, get their refund quicker, or load the refund onto a direct debit card. These options are referred to as "refund settlement products." Read more about this from the IRS [HERE](#).

Q: Does someone who has died qualify for an Economic Impact Payment?

A: No, a Payment made to someone who died before receipt of the Payment should be returned to the IRS by following the IRS's [instructions about repayments](#).

Q: Does someone who is a resident alien qualify for the Payment?

A: According to the IRS, a person who is a nonresident alien in 2020 is not eligible for the Payment. A person who is a [qualifying resident alien](#) with a valid SSN is eligible for the Payment only if he or she is a qualifying resident alien in 2020 and could not be claimed as a dependent of another taxpayer for 2020. Aliens who received a Payment but are not qualifying resident aliens for 2020 should return the Payment to the IRS by following the [instructions about repayments](#).

Q: Does someone who is incarcerated qualify for the Payment?

A12. No, a Payment made to someone who is incarcerated should be returned to the IRS by following the IRS's [instructions about repayments](#). For a Payment made with respect to a joint return where only one spouse is incarcerated, you only need to return the portion of the Payment made on account of the incarcerated spouse.

Q: Are seniors eligible for an Economic Impact 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 Economic Impact Payment?

A: Recipients of Supplemental Security Income (SSI) will automatically receive Economic Impact Payments of \$1,200 with no further action needed on their part. Veterans and their beneficiaries who receive Compensation and Pension (C&P) benefit payments from VA will receive a \$1,200 Economic Impact Payment with no further action needed on their part.



Reminder for SSA, VA, SSI, and RRB Benefit Recipients with Dependents

As of May 5, 2020, the IRS has scheduled payments to taxpayers based on Social Security retirement, disability (SSDI), survivor benefits, or Railroad Retirement benefits. Supplemental Security Income (SSI) and Veterans Affairs (C&P) benefit payments will be scheduled soon. However, for benefit recipients with children who don't normally file a tax return, the window has closed to use the "Non-Filer" tool. Benefit recipients who do not receive a payment including up to \$500 for any qualifying children can file a tax return next year to determine their payment based on 2020 and claim any additional amount owed.

Q: Will my Economic Impact Payment automatically go to my Direct Express Card?

A: If you have certain benefits deposited to your Direct Express card and didn't file a 2018 or 2019 tax return, or provide information to the IRS to get an Economic Impact Payment, your payment will be deposited to that card.

If your benefits are deposited to a bank account or mailed, you will receive your payment the same way. These benefits include: Social Security retirement, survivor or disability; Railroad Retirement; Supplemental Security Income; VA Compensation and Pension.

If you filed a return or used the "Non-Filers" tool to add your spouse or qualifying children, you will not receive the payment on your Direct Express card. You can select a bank account for direct deposit or leave bank information blank to receive a check by mail.

Q: I think the amount of my Economic Impact Payment is incorrect. What can I do?

A: If you did not receive the full amount you believe you are entitled, you will be able to claim the additional amount when you file your 2020 tax return. This is particularly important for individuals who may be entitled to the additional \$500 per qualifying child dependent payments.

Q: What should I do to return an Economic Impact Payment?

A: Please follow the IRS's instructions [HERE](#) to return an Economic Impact Payment.

Q: I think I was contacted by a scammer trying to get my Economic Impact 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 Economic Impact 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 Assistance

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: 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.

Q: Am I eligible for benefits if I am an independent contractor, self-employed, or gig worker?

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: Does the *CARES Act* 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: 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: For traditional Reemployment Assistance, claimants can modify their filing effective date as far back as March 9, 2020. For federal Pandemic Unemployment Assistance, claimants can modify their filing effective date to March 29, 2020.

To request a modification to your claim filing effective date, visit DEO's website [HERE](#) and select "Request to Modify Claim (Application) Filing Effective Date."

Q: Are the CONNECT system's "work search" requirements still waived, and do I need to "claim weeks" now?



A: On May 8, 2020, the State of Florida extended the waiver for work search and work registration requirements for claimants through May 30, 2020. However, according to DEO, claimants will be required to return to the CONNECT system every two weeks to request their benefits or “claim their weeks.” In so doing, claimants will confirm that they are still unemployed and acknowledge that they are able and available for work. Answers to work search questions are still required to process your claim in the CONNECT system but will not impact benefit payments.

By completing this process, a claimant’s request for payment is submitted for their weeks of unemployment, even when the claim is pending for review. For weeks beginning May 10, 2020, no payments can be made on a claim unless the claimant requests their benefits. Claimants will be able to request a benefit payment for each week available. A step-by-step guide for “claiming weeks” can be found from DEO [HERE](#).

Please see below for additional guidance and resources from the Florida Department of Economic Opportunity:

- DEO’s updated Coronavirus webpage can be found [HERE](#).
- DEO’s Pandemic Unemployment Assistance Guide can be found [HERE](#).
- DEO’s Pandemic Unemployment Assistance Tutorial Video can be found [HERE](#).
- DEO’s Pandemic Unemployment Assistance Flow Chart can be found [HERE](#).
- Constituent Guide with scenarios for eligibility for Pandemic Unemployment Assistance can be found [HERE](#).
- DEO’s Pandemic Unemployment Assistance FAQ document & How to Apply can be found [HERE](#).
- DEO’s Reemployment Assistance Frequently Asked Questions document can be found [HERE](#).
- DEO’s step-by-step guide for “claiming weeks” can be found [HERE](#).
- DEO’s webpage for modifying a claim filing effective date can be found [HERE](#).

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. Additional guidance from the U.S. Department of Labor can be found [HERE](#), and interested employers can apply [HERE](#).

[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.

Read the IRS’s comprehensive FAQ document on Retirement Plans [HERE](#).

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.

Q: What is a Coronavirus-related distribution?

A: A Coronavirus-related distribution is a distribution that is made from an eligible retirement plan to a qualified individual from January 1, 2020, to December 30, 2020, up to an aggregate limit of \$100,000 from all plans and IRAs.

Q: Do I have to pay the 10% additional tax on a Coronavirus-related distribution from my retirement plan or IRA?

A: No, the 10% additional tax on early distributions does not apply to any coronavirus-related distribution.

Q: When do I have to pay taxes on Coronavirus-related distributions?

A: Generally, the distributions are included in income ratably over a three-year period, starting with the year in which you receive your distribution. For example, if you receive a \$9,000 coronavirus-related distribution in 2020, you would report \$3,000 in income on your federal income tax return for each of 2020, 2021, and 2022. However, you have the option of including the entire distribution in your income for the year of the distribution.

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](#) to focus on response to Coronavirus, as well as providing aid to students during the pandemic. This fund includes approximately \$14 billion allocated to the Higher Education Emergency Relief Fund, \$13 billion for the Elementary and Secondary School Emergency Relief Fund, and \$3 billion for the Governor’s Emergency Education Relief Fund.

FREQUENTLY ASKED QUESTIONS

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

A: In order to provide relief to students, federal student loan borrowers are automatically placed in administrative forbearance, which allows the borrower to temporarily stop monthly payments. This suspension of payments will last until September 30, 2020. However, borrowers still have the option to make payments if they choose to do so. Additional Frequently Asked Questions can be found [HERE](#).



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. Additional Frequently Asked Questions can be found [HERE](#).

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, the U.S. Department of Housing and Urban Development's Frequently Asked Questions document [HERE](#), and the Consumer Financial Protection Bureau's website [HERE](#) for additional resources.

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](#). On May 14, 2020, the moratorium on residential evictions was extended to June 2, 2020 – 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

Phase: Stay at Home Issued

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](#).

Partial Phase 1: Re-Opening Begins

On April 29, 2020, the State of Florida issued [Executive Order 20-111](#) which entered 64 Florida counties into a partial “Phase 1” re-opening. On May 4, 2020, the State of Florida issued [Executive Order 20-120](#) which included Palm Beach County entering into partial “Phase 1” re-opening protocols, as well as nail salons, hair salons, and barbershops, as well as a continued suspension of vacation rentals in homes and condominiums. On May 14, 2020, the State of Florida issued [Executive Order 20-122](#) which included Miami-Dade and Broward Counties into partial “Phase 1” re-opening protocols. Additionally, on May 1, 2020, the State of Florida announced limited opening of recreational trails and beaches.

More on the State of Florida’s partial “Phase 1” Re-opening and Frequently Asked Questions can be found [HERE](#) and [HERE](#) and [HERE](#).

Full Phase 1: Re-Opening Continues

On May 15, 2020, the State of Florida issued [Executive Order 20-123](#) which moved all 67 Florida counties into a full “Phase 1” re-opening status. A helpful infographic can be found [HERE](#).

Read more on the re-opening of restaurants, vacation rentals, and gyms from the Florida Department of Business and Professional Regulation [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 June 3, 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](https://www.myfloridalegal.com).