

Coronavirus [COVID-19] Resources For Businesses

Overview

The following is a collection of resources that can possibly be used to help businesses and individuals weather the economic storm that is brewing around the Coronavirus [COVID-19] crisis. These are not resources to help protect yourself from the virus itself, for that we recommend that you follow the guidelines from the CDC.

Business Damage Survey

Governor Ron DeSantis announced the activation of the Business Damage Assessment survey to assess the impact of COVID-19 on Florida's local business operations. The survey, managed by the Florida Department of Economic Opportunity (DEO), will evaluate businesses affected by COVID-19 and the impacts the virus has had on the local economy so actions to implement appropriate relief programs can begin.

The Business Damage Assessment Survey can be taken online [here \(https://floridadisaster.biz/BusinessDamageAssessments\)](https://floridadisaster.biz/BusinessDamageAssessments). Results from this survey will be shared with state agencies and local partners. Surveys submitted by small businesses can be used to access the Small Business Administration's Economic Injury Disaster Loan, made available for COVID-19 through the Coronavirus Preparedness and Response Supplemental Appropriations Act. For inquiries or assistance with the survey, businesses can contact Emergency Support Function 18 at ESF18@em.myflorida.com.

The U.S. Small Business Administration (SBA) will be working directly with state Governors to provide targeted, low-interest loans to small businesses and non-profits that have been severely impacted by the coronavirus (COVID-19). The SBA's Economic Injury Disaster Loan program provides small businesses with working capital loans of up to \$2 million that can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.

Find more information on the SBA's Economic Injury Disaster Loans at [SBA.gov/Disaster](https://www.sba.gov/disaster).

<https://www.sba.gov/disaster-assistance/coronavirus-covid-19>

Coronavirus (COVID-19) SBA Disaster Assistance in Response to the Coronavirus

The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19). Upon a request received from a state's or territory's Governor, SBA will issue under its own authority, as provided by the Coronavirus Preparedness and Response Supplemental Appropriations Act that was recently signed by the President, an Economic Injury Disaster Loan declaration.

- Any such Economic Injury Disaster Loan assistance declaration issued by the SBA makes loans available to small businesses and private, non-profit organizations in designated areas of a state or territory to help alleviate economic injury caused by the Coronavirus (COVID-19).
- SBA's Office of Disaster Assistance will coordinate with the state's or territory's Governor to submit the request for Economic Injury Disaster Loan assistance.
- Once a declaration is made for designated areas within a state, the information on the application process for Economic Injury Disaster Loan assistance will be made available to all affected communities as well as updated on our website: [SBA.gov/disaster](https://www.sba.gov/disaster).
- SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance and can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.
- These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The interest rate is 3.75% for small businesses. The interest rate for non-profits is 2.75%.
- SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.
- SBA's Economic Injury Disaster Loans are just one piece of the expanded focus of the federal government's coordinated response, and the SBA is strongly committed to providing the most effective and customer-focused response possible.
- For additional information, please contact the SBA disaster assistance customer service center. Call 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail disastercustomerservice@sba.gov.

Washington post

Employers with 500 or fewer workers have to provide paid sick leave and family leave: Small and midsize companies are required to provide two weeks days of paid sick leave and up to 12 weeks of paid family and medical leave for employees affected by the coronavirus who have worked at the company for at least a month.

[The first U.S. layoffs from the coronavirus are here](https://www.washingtonpost.com/business/2020/03/11/layoffs-coronavirus/)
(<https://www.washingtonpost.com/business/2020/03/11/layoffs-coronavirus/>)

Sick leave is to be paid at the usual pay rate. Family leave is to be paid at two-thirds of the usual pay rate. The House capped paid sick leave at \$511 per day and paid family leave at \$200 per day. In other words, paid sick leave would fully compensate employees earning up to about \$130,000 a year for that two-week period, and paid family and medical leave would fully compensate employees earning up to about \$75,000 a year for the three-month period, according to the Center on Budget and Policy Priorities, a left-leaning think tank.

Many small-business owners are worried about how to pay for these benefits, especially at a time when [business across numerous industries has basically come to a halt](https://www.washingtonpost.com/business/2020/03/13/small-business-impact-coronavirus/?itid=ap_jeannewhelen&tid=lk_inline_manual_17&itid=lk_inline_manual_17) (https://www.washingtonpost.com/business/2020/03/13/small-business-impact-coronavirus/?itid=ap_jeannewhelen&tid=lk_inline_manual_17&itid=lk_inline_manual_17). The bill provides a tax credit to cover the costs. The credit is applied to the tax the company normally pays for each employee's Social Security. (This is the [6.2 percent tax](https://www.irs.gov/taxtopics/tc751) (<https://www.irs.gov/taxtopics/tc751>) employers pay on each employee's salary.) If sick leave or family and medical leave ends up costing more than the Social Security bill, the U.S. government will send the employer a check to cover the remaining costs. How this will be determined is up to the Treasury and the Internal Revenue Service.

Business Resources to help Mitigate Impact on Local Economy in Response to COVID-19

March 13, 2020/

<https://www.beaconcouncil.com/business-resources-to-help-mitigate/>

Short Time Compensation Program

(Florida Department of Economic Opportunity)

- The Short Time Compensation Program is a voluntary employer program designed to help employers maintain their staff by reducing the weekly working hours during temporary slowdowns instead of temporarily laying off employees.
- If an employer establishes a Short Time Compensation Plan and an employee meets the qualifications to file a re-employment assistance claim in the state of Florida, the employee will receive a partial re-employment check to supplement their reduced paycheck.

- EMPLOYERS: To apply for the Short Time Compensation Program (required for employees to submit a re-employment claim), [please follow this link \(https://connect.myflorida.com/Employer/Core/Login.ASPX\)](https://connect.myflorida.com/Employer/Core/Login.ASPX) to the Employer Login page of CONNECT.

- EMPLOYEES & EMPLOYERS: Click here for [more information on the FL DEO's Short Time Compensation Program \(http://floridajobs.org/office-directory/division-of-workforce-services/reemployment-assistance-programs/short-time-compensation-program-for-employees\)](http://floridajobs.org/office-directory/division-of-workforce-services/reemployment-assistance-programs/short-time-compensation-program-for-employees).

For questions or concerns please reach out to BeaconHelp@beaconcouncil.com. We also want to understand how COVID-19 is directly impacting your business as this helps us better advocate for support.

Short Time Compensation Program for Employees

<http://floridajobs.org/office-directory/division-of-workforce-services/reemployment-assistance-programs/short-time-compensation-program-for-employees>

The Short Time Compensation Program is a voluntary employer program designed to help employers maintain their staff by reducing the weekly working hours during temporary slowdowns instead of temporarily laying off employees.

If your employer establishes a Short Time Compensation Plan and you meet the qualifications to file an reemployment assistance claim in the state of Florida, you will receive a partial reemployment check to supplement your reduced paycheck.

Employee Requirements

- You must be a full-time employee, (not part-time or seasonal) with a standard number of hours worked each week (excluding overtime).
- You must meet all of the normal requirements to establish a Florida reemployment claim and you must provide the Department of Economic Opportunity with any necessary information or documentation.
- While on the Short Time Compensation program you must work and/or receive paid leave for ALL of the hours that your employer has you scheduled to work in order to receive Short Time Compensation Benefits for a week.
- Every two weeks you will be required to report your hours worked, plus any hours of paid leave from your Short Time Compensation employer and if you have a part-time job, earnings from that part-time job.
- If you have concerns about the Short Time Compensation program, please contact your employer.

Employer Requirements

- As an employer, you must complete a Short Time Compensation Plan Application. A Short Time Compensation Plan lasts for one year but can be renewed if your employees have returned to full-time work during the plan year.
- At least 10 percent (not less than 2) of your employees in your total staff or in a particular department must work reduced hours.
- Employers must name the employee participating in the program and must provide the Department of Economic Opportunity with the employee's normal weekly hours (excluding overtime).
- Employers must certify that they will reduce the employee's normal number of weekly work hours by at least 10 percent, but no more than 40 percent.
- The situation must be temporary rather than a temporary layoff.

SBA Disaster Relief

- [Click here](#) to complete the Florida DEO's Business Damage Assessment Survey, which can support both the SBA's disaster loan application process and Florida Emergency Bridge Loan Program (which has not yet been approved for activation).
<https://floridadisaster.biz/BusinessDamageAssessments>

SBA to Provide Disaster Assistance Loans for Small Businesses Impacted by Coronavirus (COVID-19)

Release Date:

Thursday, March 12, 2020

Release Number:

20-24

Contact:

Jennifer.Kelly@sba.gov (202)205-7036

WASHINGTON – SBA Administrator [Jovita Carranza](#) issued the following statement today in response to the President's address to the nation:

“The President took bold, decisive action to make our 30 million small businesses more resilient to Coronavirus-related economic disruptions. Small businesses are vital economic engines in every community and state, and they have helped make our economy the strongest in the world. Our Agency will work directly with state Governors to provide targeted, low-interest disaster recovery loans to small businesses that have been severely impacted by the situation. Additionally, the SBA continues to assist small businesses with counseling and navigating their own preparedness plans through our network of 68 District Offices and numerous Resource Partners located around the country. The SBA will continue to provide every small business with the most effective and customer-focused response possible during these times of uncertainty.”

SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance for a small business. These loans can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.

Process for Accessing SBA's Coronavirus (COVID-19) Disaster Relief Lending

- The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19). Upon a request received from a state's or territory's Governor, SBA will issue under its own authority, as provided by the Coronavirus Preparedness and Response Supplemental Appropriations Act that was recently signed by the President, an Economic Injury Disaster Loan declaration.
- Any such Economic Injury Disaster Loan assistance declaration issued by the SBA makes loans available to small businesses and private, non-profit organizations in designated areas of a state or territory to help alleviate economic injury caused by the Coronavirus (COVID-19).
- SBA's Office of Disaster Assistance will coordinate with the state's or territory's Governor to submit the request for Economic Injury Disaster Loan assistance.
- Once a declaration is made for designated areas within a state, the information on the application process for Economic Injury Disaster Loan assistance will be made available to all affected communities.
- These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The interest rate is 3.75% for small businesses without credit available elsewhere; businesses with credit available elsewhere are not eligible. The interest rate for non-profits is 2.75%.
- SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.
- SBA's Economic Injury Disaster Loans are just one piece of the expanded focus of the federal government's coordinated response, and the SBA is strongly committed to providing the most effective and customer-focused response possible.

For additional information, please contact the SBA disaster assistance customer service center. Call 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail disastercustomerservice@sba.gov.

Florida Department of Health Covid-19 Website

Information and guidance regarding COVID-19 in Florida.

For questions related to COVID-19 in Florida, individuals and businesses can contact the Florida Department of Health dedicated COVID-19 Call Center by calling (866) 779-6121. The Call Center is available 24 hours a day. Inquiries may also be emailed to COVID-19@flhealth.gov.

[FloridaDisaster.Biz Website: Business Damage Assessment](#)

Information regarding business preparedness, recovery, online training, links and news. The [Business Damage Assessment](#) is open for COVID-19. If your small business has been impacted, please complete the survey.

[Short Time Compensation Program for Employees | Florida Department of Economic Opportunity](#)

[Reemployment Assistance | Florida Department of Economic Opportunity](#)

COVID-19 HAS AFFECTED MY SMALL BUSINESS. WHAT CAN I DO?

Applications will be accepted through May 8, 2020

❖ Florida Small Business Emergency Bridge Loan Program

<http://www.floridadisasterloan.org/> What are these Bridge Loans? These short-term, interest-free working capital loans are intended to “bridge the gap” between the time a major catastrophe hits and when a business has secured longer term recovery resources, such as sufficient profits from a revived business, receipt of payments on insurance claims or federal disaster assistance. The Emergency Bridge Loan Program is not designed to be the primary source of assistance to affected small businesses, which is why eligibility is linked to pursuit of other sources. Please note: This program provides a short-term loan of State of Florida public funds, not a grant, with the expectation that

ActionCOACH Team Sage

repayment will be made out of receipts from other sources of longer term disaster recovery assistance. Who is Eligible? Under the program, eligible small businesses in all 67 Florida counties, including Miami-Dade and Monroe Counties, may apply for loans for up to \$50,000 for 1 -year terms. Loans of up to \$100,000 may be made in special cases warranted by small business needs. To be eligible, a business must:

- The business must be a for-profit, privately held small business with a place of business in Florida.
- The business must be located in a Florida county designated as a disaster area, including MiamiDade & Monroe.
- The business was established prior to March 9, 2020 (the date of the designated disaster).
- The business must be able to demonstrate economic injury as a result of COVID-19. Note: The need for the loan and use of proceeds must be directly related to the economic injury caused by COVID-19.
- The business must be an employer with a minimum of two (2) and maximum of one hundred (100) employees within the previous year. Documentation of employee compensation must be provided at the time of application. Note: For the purposes of this program, employee is defined to include 1099 employees.

What are the Loan Details?

- Amount: Between \$1,000 and \$50,000. Up to \$100,000 in special cases warranted by business needs.
- Term: 1-year.
- Interest: Loans will be interest-free for the loan term (1 year).
- Payments: Payments are not required during the established loan term, but loans must be paid in full by end of the loan term, otherwise penalties apply.
- Payment Process: Loan payments will be made directly by borrowers to Florida First Capital Finance Corporation, the State of Florida appointed program administrator.
- Non-Payment Penalties: Penalties for non-payment will begin at the expiration of the established term of each loan, and will be as follows:
 - o 12% per annum on the unpaid balance thereafter until the loan balance is repaid in full.
 - o Default is subject to normal commercial collection process.

When is the Application Deadline? COVID-19: Applications will be accepted under this program through May 8, 2020, contingent on the availability of funds. To apply or get more information, visit the program

<http://www.floridadisasterloan.org/>

For questions, contact the Florida Small Business Development Center Network at 866-737-7232 or email Disaster@FloridaSBDC.org.

- **Florida’s Department of Economic Opportunity** is also encouraging business owners to complete the Business Damage Assessment Survey to help officials determine what the best recovery resources for businesses are. To fill out the survey, visit floridadisaster.biz/BusinessDamageAssessments.

Florida Agriculture Commissioner Nikki Fried has activated the **Summer BreakSpot** website because 71.9 percent of students in Florida public schools receive free or reduced lunches. The program has 934 sites across the state that serve [meals to school age children](#). The program is expected to start in Miami-Dade and Palm Beach counties on March 23. It starts March 20 in Broward. To learn more, visit summerbreakspot.freshfromflorida.com/

- **FPL:** has also implemented the same policies that we do during major crisis events and are suspending electrical disconnections, providing payment extensions and waiving certain late payment fees for customers in a hardship situation. Challenging times call for exceptional measures, and FPL is here to support our customers most in need.
- **FPL:** is also supporting communities throughout the state through our charitable foundation and, for those who can afford or want to help others who may need assistance, we encourage you to make a donation to our [Care To Share®](#) program. A gift of electricity can make a massive difference in someone’s life, especially during this challenging time. All contributions are distributed to the communities that we serve through a network of nonprofit human-service agencies, and there are no

administrative fees so every dollar you donate truly makes a difference and may be tax-deductible.

Facebook Small Business 100 Million Grant Program currently getting set up

<https://www.facebook.com/business/boost/grants>

Hope in Uncertain Times started 3/23/2020 Deepak and Oprah

<https://chopracentermeditation.com/experience>

CRISIS INTERVENTION HOTLINES TO KNOW DURING COVID-19 OUTBREAK

Call **211** for help in connecting to the various [health and human resources](#) available in Miami-Dade and Monroe counties, including food banks, financial assistance and domestic violence hotlines. The 24-hour helpline provides information in English, Spanish and Creole. Remember, for emergencies, call 911.

You can also call **211 in Broward County** for help [finding food](#), housing, healthcare, senior services, child care, and additional services.

Greater Miami Jewish Federation Emergency Hotline for [emergency counseling](#), financial aid, food, domestic abuse assistance and other services — 305-576-6550

Department of Children and Families — 305-377-5773

Elder HelpLine (8:00a.m. - 5:00p.m.) — 305-670-4357

[U.S. Small Business Administration Emergency Preparedness and Disaster Assistance](#)

Tax Day now July 15: Treasury, IRS extend filing deadline and federal tax payments regardless of amount owed

IR-2020-58, March 21, 2020

WASHINGTON — The Treasury Department and Internal Revenue Service announced today that the federal income tax filing due date is automatically extended from April 15, 2020, to July 15, 2020.

Taxpayers can also defer federal income tax payments due on April 15, 2020, to July 15, 2020, without penalties and interest, regardless of the amount owed. This deferment applies to all taxpayers, including individuals, trusts and estates, corporations and other non-corporate tax filers as well as those who pay self-employment tax.

Taxpayers do not need to file any additional forms or call the IRS to qualify for this automatic federal tax filing and payment relief. Individual taxpayers who need additional time to file beyond the July 15 deadline, can request a filing extension by filing Form 4868 through their tax professional, tax software or using the Free File link on IRS.gov. Businesses who need additional time must file Form 7004.

The IRS urges taxpayers who are due a refund to file as soon as possible. Most tax refunds are still being issued within 21 days.

Xfinity and **AT&T** have opened up Wifi hotspots across the country for the next 60 days so everyone can have access to the Internet for free, including non-customers. To find a hotspot near you visit wifi.xfinity.com and att.com/support/article/wireless/KM1103818/

UTILITIES:

- ❖ **Verizon** and **Xfinity** have also agreed to [waive late fees](#) and not terminate the service of any customer who can't pay their bill because of the novel coronavirus pandemic.

- ❖ **AT&T** has also promised to waive late fees and [not terminate the service](#) of any wireless, home phone or broadband residential or small business customer who is unable to pay their bills because of the novel coronavirus pandemic. It's also giving unlimited internet data to its home internet wireless and fixed internet customers.
- ❖ **T-Mobile** is giving all current T-Mobile and Metro by T-Mobile customers [unlimited data for the next 60 days](#) (excluding roaming), an additional 20GB of mobile hotspot/tethering service, and free international calling to any country listed as a Level 3 during the pandemic. As of Wednesday, the CDC lists the following [countries as Level 3](#): China, Iran, South Korea and most European countries, including the United Kingdom and Ireland.

T-mobile says its also working to provide customers extra free data up to 5GB per month over the next two months for its Lifeline customers.

AARP CEO on AARP's Response to the Coronavirus

AARP CEO Jo Ann Jenkins gives a statement on AARP's response to the coronavirus and resources available to the 50-plus community.

https://videos.aarp.org/detail/videos/most-recent/video/6143562294001/aarp-ceo-on-aarp%E2%80%99s-response-to-the-coronavirus?autoStart=true&cmp=EMC-DSO-NLC-RSS-STUDIOS--CTRL-032320-P1-4454640&ET_CID=4454640&ET_RID=7379212&encparam=rOmlBZdLFE7GVrr8bWJYvn2FLRhpQecn%2fC71xCAaaM8%3d

For More Information Visit:

<https://www.floridaleagueofcities.com/coronavirus-resources>

<https://www.patriotsoftware.com/blog/payroll/small-business-relief-coronavirus-pandemic/>