

On March 27, 2020, President Trump signed into law the Coronavirus Aid, Relief, and Economic Security Act (H.R. 748) (“CARES Act”). This \$2.2 trillion package is U.S. Congress’s third stimulus plan in response to the COVID-19 pandemic. Here is some guidance to help citizens navigate the provisions of the bill:

Families First Coronavirus Response Act (“FFCRA”).

- Imposes obligations on many employers to provide temporary paid family and sick leave to employees directly impacted by the COVID-19 pandemic.
- Depending on the type of employer, there may be refundable tax credits available for amounts paid to employees under this act.

Payroll Protection Program (“PPP”)

- This program provides an SBA-backed loan for up to 2.5 times your average monthly payroll costs.
- This loan is intended to supplant your own efforts in retaining employees during this pandemic, if your business closed or scaled back because of a closure order or decline in revenues. In some instances the loan can be forgiven in its entirety. Any lender that is qualified to make SBA loans can fund a PPP loan.
- The window for applying for these loans is 4/3/2020 to 6/30/2020.

Employee Retention Credit

- The Employee Retention Credit is a fully refundable tax credit for employers equal to 50 percent of qualified wages (including allocable qualified health plan expenses) that Eligible Employers pay their employees.
- An eligible employer is one who:
 - has had their business partially suspended due to an appropriate governmental authority imposing restrictions upon the business operations by limiting commerce, travel, or group meetings to COVID-19 such that the operation can still continue to operate but not at its normal capacity, or
 - experiences a 50 percent decline in gross receipts during the calendar quarter versus the same calendar quarter in 2019.

COVID-19: 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.
- **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.

Q: Who is eligible for the Paycheck Protection Program?

A: Eligible applicants for Paycheck Protection Program include small employers 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: What is the maximum amount I can borrow?

A: The amount any small business is eligible to borrow and be forgiven is 250% of their average monthly payroll expenses, up to a total of \$10 million. This amount is intended to cover 8 weeks of payroll expenses and any additional amounts for payments on debt obligations. This 8-week period may be applied to any time frame between February 15, 2020 and June 30, 2020.

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. This program would be retroactive to February 15, 2020 to encourage the rehire of any previously laid-off employees. Businesses who had laid-off employees previously can still be forgiven for the full amount of your payroll cost if these employees are rehired by June 30, 2020.

Q: When is the loan forgiven?

A: The loan is forgiven at the end of the 8-week period after you take out the loan. Borrowers will work with lenders to verify covered expenses and the proper amount of forgiveness.

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 0.5%, and a 100% loan guarantee by the SBA. Loan payments will also be deferred for six months. No collateral or personal guarantees are required.

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 [Lender Match 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: 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: 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: 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: If I have applied for, or received a COVID-19-related Economic Injury Disaster Loan (EIDL) before the Paycheck Protection Program was available, will I be able to refinance into a Paycheck Protection Program loan?

A: Yes. If you received an EIDL loan related to COVID-19 between January 31, 2020 and the date at which the Paycheck Protection Program becomes available, you would be able to refinance the EIDL into the a Paycheck Protection Program loan for loan forgiveness purposes. However, you may not take out an EIDL and a Paycheck Protection Program for the same purposes.

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. 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. 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 individual payments 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 valid Social Security number making less than \$75,000 a year (\$150,000 for married couples) will receive \$1,200 each, and 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. Your income levels will be based on your 2018 tax return, or your 2019 tax return if you've already filed this year. This payment is not considered taxable income.

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: What should I do if I did not file a tax return for 2019 or 2018?

A: The U.S. Department of Treasury is working on a web-based system for individuals to submit their current information for direct deposit payments. More information on this is expected soon. If you are currently receiving Social Security benefits, that payment information will be used for your direct payment.

Q: How and where do I go to receive my direct cash payment from the federal government?

A: According to U.S. Treasury Secretary Mnuchin, payments are expected to be delivered around mid-April. More information on this is expected soon.



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. The U.S. Department of Treasury is also working on a web-based system for individuals to submit their current information for direct deposit payments. More information on this is expected soon.

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* 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 or veterans whose only income is a veterans' disability payment 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.

[Help for Individuals – Pandemic Unemployment Insurance](#)

The CARES Act funds \$250 billion for Pandemic Unemployment Insurance for those who cannot work due to the Coronavirus, and provides benefits to those who do not qualify for traditional Unemployment Insurance. The bill also provides funding for Florida's Short-Time Compensation program.

FREQUENTLY ASKED QUESTIONS

Q: What is Unemployment Insurance/Reemployment Assistance?



A: As an already existing program in Florida, Reemployment Assistance provides temporary financial assistance, job search assistance, and reemployment services to those unemployed through no fault of their own.

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

A: The Pandemic Unemployment Assistance program provides payment to those not traditionally eligible for unemployment benefits (self-employed, independent contractors, those with limited work history, and others) who are unable to work as a direct result of the Coronavirus public health emergency.

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

A: Yes, the CARES Act provides an additional \$600 per week to recipients of unemployment insurance or Pandemic Unemployment Assistance for up to four months, and an additional 13 weeks of unemployment benefits to those who need it.

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 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 quit because they fear that continuing to work puts them at risk of contracting the Coronavirus.

Q: How do I apply for Reemployment Assistance 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.

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 Secretary of Education Betsy DeVos announced that all loan payments, principal, and interest due on Direct and Federal Family Education Loan (FFEL) student loans will be deferred for 6 months, 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 loan eligibility, and/or their Pell Grant duration limit.

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](#).

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. 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.

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.

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.

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](#).

SBA's Economic Injury Disaster Loans

The [U.S. Small Business Administration](#) is offering [Economic Injury Disaster Loans](#) (EIDLs) to Florida 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.

Paycheck Protection Program

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.

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.