



# COVID-19

## NONPROFIT RESOURCES TOOLKIT

[www.flnonprofits.org](http://www.flnonprofits.org)

The programs and initiatives in the *Coronavirus Aid, Relief, and Economic Security (CARES) Act* that was just passed by Congress are intended to assist business owners with whatever needs they have right now. When implemented, there will be many new resources available for small businesses, as well as certain non-profits and other employers. This guide provides information about the major programs and initiatives that will soon be available from the Small Business Administration (SBA) to address these needs, as well as some additional tax provisions that are outside the scope of SBA.

To keep up to date on when these programs become available, please stay in contact with your local Small Business Administration (SBA) District Office, which you can locate [here](#).

**Struggling to get started?** The following questions might help point you in the right direction. Do you need:

- **Capital to cover the cost of retaining employees?** Then the [Paycheck Protection Program](#) might be right for you.
- **A quick infusion of a smaller amount of cash to cover you right now?** You might want to look into an [Emergency Economic Injury Grant](#).
- **To ease your fears about keeping up with payments on your current or potential SBA loan?** The [Small Business Debt Relief Program](#) could help.

All nonprofits will need to gather several essential pieces of information before beginning the application process:

1. Documentation of weekly payroll and benefits expenses, including payroll taxes.
2. Documentation of payroll headcount (number of full-time and part-time employees)
3. Documentation of increased material costs.
4. Documentation of rent or mortgage payments.
5. Documentation of other obligations that cannot be met because of revenue losses due to COVID-19.
6. Q1 2020 statement of activities (income statement). This statement must include all subsidiaries.
7. Documentation that your nonprofit was ordered to fully or partially suspend operations in Q1 2020 because of orders from a government authority limiting commerce, travel, or group meetings due to COVID-19 (this could be an executive order from a governor, county executive or mayor).
8. Your charitable determination letter from the IRS (e.g. 501(c)(3), 501(c)(4), 501(c)(19), 501(c)(6). Please note 501(c)(4) and 501(c)(6) organizations are treated differently under the CARES Act.
9. Documentation of state incorporation (Secretary of State filing).
10. Most recent year IRS form 990.



## 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.

### 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.**

### Paycheck Protection 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. All 501(c)(3) non-profits with 500 employees or fewer, or more if SBA's size standards for the non-profit allows. Please visit [here](#) to find out your non-profit's SBA size standards by number of employees. For example, churches and museums with fewer than 500 employees are eligible. You will need the 6-digit North American Industry Classification Code for your business.



**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: How is the loan size determined?**

A: Depending on your business's situation, the loan size will be calculated in different ways (see below). The maximum loan size is always \$10 million.

- If you were in business February 15, 2019 – June 30, 2019: Your max loan is equal to 250 percent of your average monthly payroll costs during that time period. If your business employs seasonal workers, you can opt to choose March 1, 2019 as your time period start date.
- If you were not in business between February 15, 2019 – June 30, 2019: Your max loan is equal to 250 percent of your average monthly payroll costs between January 1, 2020 and February 29, 2020.
- If you took out an Economic Injury Disaster Loan (EIDL) between February 15, 2020 and June 30, 2020 and you want to refinance that loan into a PPP loan, you would add the outstanding loan amount to the payroll sum.

**Q: Can these loans be forgiven?**

A: The Small Business Administration (SBA) issued [interim regulations](#) on how the program will work. The rule includes a five-step process (see page 8) for calculating payroll costs for the purpose of the loan. It also requires that, for the loans to be forgivable, at least 75% of each loan must be used to cover payroll expenses. The rule defines payroll costs as: “compensation to employees (whose principal place of residence is the United States) in the form of salary, wages, commissions, or similar compensation; cash tips or the equivalent (based on employer records of past tips or, in the absence of such records, a reasonable, good-faith employer estimate of such tips); payment for vacation, parental, family, medical, or sick leave; allowance for separation or dismissal; payment for the provision of employee benefits consisting of group health care coverage, including insurance premiums, and retirement; payment of state and local taxes assessed on compensation of employees; and for an independent contractor or sole proprietor, wage, commissions, income, or net earnings from self-employment or similar compensation.” Notably, compensation in excess of \$100,000, federal payroll taxes, and qualified paid leave under the Families First Coronavirus Response Act do not count as payroll costs for purposes of the loan.

**Q: What does the application ask?**

A: The SBA also has released the [application form](#) that borrowers must use for the Paycheck Protection Program (SBA Form 2483). Note that the application form asks for the name of the business “owner.” Since nobody “owns” a nonprofit, 501(c)(3) organizations can leave this line blank or write “N/A” or “nonprofit.”

**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 (PPP) 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: 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. Nonprofits are not eligible for these bridge loans.

**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. Any advance up to \$10,000 on the Economic Injury Disaster Loan will be deducted from the loan forgiveness amount of the Paycheck Protection Program loan. If you are applying for both, you can accept PPP first – then decide whether or not to close on your EIDL approved 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](#).



## Small Business Debt Relief Program

This program will provide immediate relief to small businesses with non-disaster SBA loans, in particular 7(a), 504, and microloans. Under it, SBA will cover all loan payments on these SBA loans, including principal, interest, and fees, for six months. This relief will also be available to new borrowers who take out loans within six months of the President signing the bill into law.

### FREQUENTLY ASKED QUESTIONS

**Q: Which SBA loans are eligible for debt relief under this program?**

A: 7(a) loans not made under the Paycheck Protection Program (PPP), 504 loans, and microloans. Disaster loans are not eligible (see p. 7 for more information on these).

**Q: How does debt relief under this program work with a PPP loan?**

A: Borrowers may separately apply for and take out a PPP loan, but debt relief under this program will not apply to a PPP loan.

**Q: How do I know if I'm eligible for a 7(a), 504, or microloan?**

A: In general, businesses must meet size standards, be based in the U.S., be able to repay, and have a sound business purpose. Each program has different requirements, go [here](#) for more details.

**Q: What is a 7(a) loan and how do I apply?**

A: 7(a) loans are an affordable loan product of up to \$5 million for borrowers who lack credit elsewhere and need access to versatile financing, providing short-term or long-term working capital and to purchase an existing business, refinance current business debt, or purchase furniture, fixtures and supplies. In the program, banks share a portion of the risk of the loan with SBA. There are many different types of 7(a) loans, you can visit this site to find the one that's best for you. You apply for a 7(a) loan with a bank or a mission-based lender. SBA has a free referral service tool called Lender Match to help find a lender near you.

**Q: What is a 504 loan and how do I apply?**

A: The 504 Loan Program provides loans of up to \$5.5 million to approved small businesses with long-term, fixed-rate financing used to acquire fixed assets for expansion or modernization. It is a good option if you need to purchase real estate, buildings, and machinery. You apply through a Certified Development Company, which is a nonprofit corporation that promotes economic development. SBA has a free referral service tool called Lender Match to help find a lender near you.

**Q: What is a microloan and how do I apply?**

A: The Microloan Program provides loans up to \$50,000 to help small businesses and certain not-for-profit childcare centers to start up and expand. The average microloan is about \$13,000. These loans are delivered through mission-based lenders who are also able to provide business counseling. SBA has a free referral service tool called Lender Match to help find a microlender near you.

**Q: I am unfamiliar with SBA loans, can anyone help me apply?**

A: Yes, SBA resource partners are available to help guide you through the loan application process. You can find your nearest Small Business Development Center (SBDC) or Women's Business Center [here](#).





## **Economic Injury Disaster Loans & Emergency Economic Injury Grants**

These grants provide an emergency advance of up to \$10,000 to small businesses and private non-profits harmed by COVID-19 after applying for an SBA Economic Injury Disaster Loan (EIDL). To access the advance, you must first apply for an EIDL and then request the advance. The advance does not need to be repaid under any circumstance, and may be used to keep employees on payroll, to pay for sick leave, meet increased production costs due to supply chain disruptions, or pay business obligations, including debts, rent and mortgage payments. EIDL Loan advances will start to be distributed the week of April 6 - \$1000 per employee up to \$10,000 max.

### **FREQUENTLY ASKED QUESTIONS**

**Q: Are businesses and private non-profits in my state eligible for an EIDL related to COVID-19?**

A: Yes, those suffering substantial economic injury in all 50 states, DC, and territories may apply for EIDL.

**Q: What is an EIDL and what is it used for?**

A: EIDLs are lower interest loans of up to \$2 million, with principal and interest deferment available for up to 4 years, that are available to pay for expenses that could have been met had the disaster not occurred, including payroll and other operating expenses.

**Q: Who is eligible for an EIDL?**

A: Those eligible are the following with 500 or fewer employees:

- Small business concerns (including sole proprietorships, with or without employees)
- Independent contractors
- Cooperatives and employee owned businesses
- Private non-profits
- Tribal small businesses

**Q: My private non-profit is not a 501(c)(3). Is it still eligible for an EIDL and a grant?**

A: Yes, if you are a private non-profit with an effective ruling letter from the IRS, granting tax exemption under sections 501(c), (d), or (e) of the Internal Revenue Code of 1954, or if you can provide satisfactory evidence from the State that the non-revenue producing organization or entity is a non-profit one organized or doing business under State law.

**Q: Who is eligible for an Emergency Economic Injury Grant?**

A: Those eligible for an EIDL and who have been in operation since January 31, 2020.

**Q: How long are Emergency Economic Injury Grants available?**

A: January 31, 2020 – December 31, 2020. The grants are backdated to January 31, 2020 to allow those who have already applied for EIDLs to be eligible to also receive a grant.

**Q: If I get an EIDL and/or an Emergency Economic Injury Grant, can I get a PPP loan?**

A: Whether you've already received an EIDL unrelated to COVID-19 or you receive a COVID-19 related EIDL and/or Emergency Grant between January 31, 2020 and June 30, 2020, you may also apply for a PPP loan. If you ultimately receive a PPP loan or refinance an EIDL into a PPP loan, any advance amount received under the Emergency Economic Injury Grant Program would be subtracted from the amount forgiven in the PPP. Borrowers who accept both loan funds should document the uses of the funds appropriately. If your Economic Injury Disaster Loan was used for payroll costs, your Paycheck Protection Program loan must be used to refinance your Economic Injury Disaster Loan.

**Q: How do I know if my business is a small business?**

A: Please visit [here](#) to find out if your business meets SBA's small business size standards. You will need the 6-digit North American Industry Classification Code for your business and your business' 3-year average annual revenue.



**Q: How do I apply for an economic injury disaster loan?**

Answer: To apply for an EIDL online, please visit [here](#). Your SBA District Office is an important resource when applying for SBA assistance.

**Q: I am unfamiliar with the EIDL process, can anyone help me apply?**

A: Yes, SBA resource partners are available to help guide you through the EIDL application process. You can find the nearest Small Business Development Center (SBDC), Women's Business Center, or SCORE mentorship chapter [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 therefor 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.

### 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.