



A Business Development Services Company

Applying For COVID-19 Disaster Assistance & FFCRA & Human Resources Management Responsibilities/Mandates

FAMILIES FIRST CORONAVIRUS RESPONSE (“FFCRA”)

“On March 18, 2020, President Trump signed the Families First Coronavirus Response Act (“FFCRA”) into law. Beginning no later than April 2, 2020, and through December 31, 2020, the FFCRA mandates family medical and sick leave payments for individuals affected by Coronavirus (“COVID-19”) to be paid by employers with fewer than 500 employees. For family medical leave, the determination of the number of employees is based on the Family and Medical Leave Act of 1993 (“FMLA”) rules. For sick leave, the determination of the number of employees is based on the rules of the Fair Labor Standards Act of 1938 (“FSLA”).

There are three key parts of the law that relate to employee benefit programs: COVID-19 testing, paid FMLA, and paid sick leave for individuals affected by COVID-19. These payments are funded with a refundable tax credit applied to the employer share of FICA and Medicare taxes due in the quarter in which the payments are made.”

(Read Full Article . . .)

All health related employees (e.g., restaurants, hospitals, etc.) should be tested before returning to work.

For any company and/or employee experiencing the depletion and/or impact of COVID-19 financial challenges, you are encouraged to submit an application to assist your plight. While several of the resource centers/venues are closed, they are all working virtually and will be able to respond to your inquiries. Below is the Small Business Development Centers (SBDC) at FAU.

Also, you may contact the Greater Fort Lauderdale Alliance (Greater Fort Lauderdale Alliance Broward County). Our direct contact there:

Jack Bennings, CAE | Director of Workforce Services | Main (954) 524-3113 Ext. 204
jbennings@gflalliance.org

Of course, while we are also physically closed, we are taking calls, and responding to inquiry emails. Please contact us should the need presents itself.

Attached/below is a copy of a Covid-19 Update sent by the SBDC at FIU /FAU. Please pay attention to the **[SBA Economic Injury Disaster Loan program](#)**. It is an easy application that will take you 1 hour to complete. Here are some tips:

- Have your business tax returns ready for 2018 or 2019
- Have a list of your financial loans available
- Any partner with more than 20% will have to provide documents and financials
- Apply immediately; there will be millions applying for these loans all over the USA.

If you are having difficulty in reaching anyone of these institutions, a quick email to Mr. Bennings might help the situation.

Priority, stay safe! Of course, the priority to stay safe, and God's speed accordingly.

Cordially,

Sharon R. Grannum

Sharon R. Grannum, MS, DTT
Senior VP – Business Services and Development

Attachment

SBDC Email

Hello Florida SBDC at FIU /FAU Clients and Partners:

Like you, we have been following developments with the Coronavirus (COVID-19). For the benefit of our clients and partners, below please find updated information on COVID-19-related resources.

SBA Disaster Assistance

- The U.S. Small Business Administration (SBA) is now providing up to \$2 million in low-interest Disaster Loans in designated states and territories for business impacted by COVID-19.
- The loans are available for economic injury caused by COVID-19. Small businesses can use loan proceeds to help overcome the temporary loss of revenue they are experiencing. Eligible uses include paying fixed debts, payroll, accounts receivable, and other bills that cannot be paid because of COVID-19 impacts.
- Loan terms can be up to 30 years and the interest rate is 3.75% for businesses determined to not have credit available elsewhere. Nonprofits are eligible for loans at 2.75%. You can get more information on the DCC website at:

<http://www.doralchamber.org/covid-19-coronavirus-resource-information-from-doral-chamber-of-commerce/>

- **On March 26th, Florida SBDC at FIU is hosting a 30-minute webinar titled “SBA Disaster Assistance & COVID-19”.** This webinar will discuss the SBA Economic Injury Disaster Loan program and provide a walk-through on the online application process. Register for this short but insightful webinar today at: go.FIU.edu/assistance

Florida Emergency Bridge Loans

- On Monday, the State of Florida activated the Florida Small Business Emergency Bridge Loan Program. Eligible business applicants can apply for an interest-free, one-year loan up to **\$50,000. Loans up to \$100,000** can be made in special circumstances.
- To be an eligible business applicant, all of the following must be true:
 - The business must have been established and actively operating a business physically located in Florida prior March 9, 2020.
 - The business must be a for-profit, privately held small business that has or had a minimum of two (2), but no more than one hundred (100), employees within the previous year of the date of the declared disaster (March 9, 2020). For purposes of this eligibility requirement, a minimum of two employees means the aggregate number of W-2 employees, “1099 employees” (i.e. independent contractors), and leased employees.
 - The business must have repaid, in full, any previous Florida Small Business Emergency Bridge Loan.

- The business applicant must demonstrate that the business has suffered significant economic injury and is unable to pay current operating expenses as a result of COVID-19.
- More information on the program is available at: <https://floridadisasterloan.org/> and you can now apply online here: <http://floridajobs.org/rebuildflorida/businessrecovery>

Facebook Small Business Grants Program

- Facebook announced it will be providing \$100 million in cash grants and ad credits for up to 30,000 eligible small businesses in 30 countries. Applications are expected to roll out in a few weeks. In the meantime, more information on this program can be found here: <https://www.facebook.com/business/grants>
- The company also has a Business Resource Hub that includes free information for small businesses on how to deal with impacts from COVID-19, best practices, and a self-assessment tool that you can download. That site is here: <https://www.facebook.com/business/boost/resource>

Florida SBDC at FIU Resources

- Our team of experienced business consultants is available to offer confidential, no-cost advising to business owners impacted by COVID-19. More information on our program and the services we offer can be viewed here: [here: sbdc.fiu.edu](http://sbdc.fiu.edu)
- Florida SBDC at FIU has also set up a special email list for businesses that would like to receive regular updates from us on disaster-related information on the COVID-19 virus. If you would like to receive these periodic updates with additional COVID-19-related resources, please reply to this email and indicate your preference to be added to that list.

Additional Business Resources

- Florida Short-Term Compensation: The Short Term 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. More information is available here: <http://www.floridajobs.org/office-directory/division-of-workforce-services/reemployment-assistance-programs/short-time-compensation-program-for-employers>
- Florida Reemployment Assistance Program: Workers who have been laid off or sent home without pay for an extended period by their employer due to COVID-19 may be eligible for this program. It provides temporary wage replacement benefits to individuals who are out of work through no fault of their own. More information on the program is available [here](#).
- CareerSource South Florida: CareerSource South Florida administers programs to assist businesses with training needs and employees with re-employment. Contact CareerSource South Florida to learn more about its One-Stop services that may help you. More information is available here: <http://www.careersourcesfl.com/>

Additional Information

- Miami-Dade County
Website: <https://www.miamidade.gov/global/initiatives/coronavirus/home.page>
- Monroe County Website: <http://www.monroecountyem.com/1169/COVID-19-Coronavirus>
- U.S. Centers for Disease Control and Prevention COVID-19
Website: <https://www.cdc.gov/coronavirus/2019-nCoV/index.html>
 - Frequently Asked Questions: <https://www.cdc.gov/coronavirus/2019-nCoV/faq.html>
- Florida Department of Health COVID-19
Website: <http://www.floridahealth.gov/diseases-and-conditions/COVID-19/index.html>
 - Resource Toolkit: <http://www.floridahealth.gov/diseases-and-conditions/COVID-19/covid19-toolkit.html>
- World Health Organization COVID-19 Frequently Asked Questions: <https://www.who.int/news-room/q-a-detail/q-a-coronaviruses>
- U.S. Chamber of Commerce Coronavirus
Website: <https://www.uschamber.com/coronavirus>
 - Resources to Help Small Businesses Survive COVID-19: <https://www.uschamber.com/co/start/strategy/small-business-resources-for-surviving-coronavirus>
- National Grocers Association COVID-19
Guidance: <https://www.nationalgrocers.org/news/national-grocers-association-coronavirus/>
- Food Industry Association COVID-19 Guidance: <https://www.fmi.org/food-safety/coronavirus>
- Miami-Dade Beacon Council COVID-19 Business Resource Center: <https://www.beaconcouncil.com/solutions/small-business/covid-19-updates-and-resources/>

Be safe,
Florida SBDC at FIU | (305) 779-9230 | sbdc.FIU.edu

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