



April 15, 2020

Good afternoon!

Over the last month our office has been working with constituents who have been impacted by COVID-19. Our office remains available as a resource and will continue to seek answers and provide guidance to constituents whenever possible.

There are resources available for individuals and businesses affected by COVID-19. Many of these resources and programs have never experienced such a massive demand. Therefore, accessing available resources can be frustrating, exhausting, and uncertain. Due to the quick rollout of some of these programs, rules are changing daily. As state officials redirect manpower and dollars to address the needs of individuals and businesses in Florida, I encourage you to stay up-to-date on the available programs by utilizing the links below.

If you work with an accountant, personally or with your business, your accountant may be in the best position to discuss your eligibility for certain programs.

The frustration around re-employment benefits (formerly known as unemployment) is understandable. Re-employment benefits are typically available to those individuals who have been employed by an employer who pays into the re-employment assistance program by way of a payroll tax.

If you do not receive a traditional paycheck which shows your employer contributing to re-

employment assistance on your behalf, you will likely not be eligible for state re-employment assistance benefits, but there are links below to provide additional guidance. However, if you are an independent contractor or gig worker, you should still apply through the state re-employment site in order to receive the federal benefits.

If you are not eligible for re-employment assistance, you may be eligible for Federal Disaster Unemployment Assistance, an Economic Injury Disaster Loan (EIDL), or the Paycheck Protection Program. The Federal Disaster Unemployment Assistance program requires coordination with Florida's re-employment system. As our office receives additional information, we will share it via email and on social media.

If our office can be of assistance, please do not hesitate to contact us at 772-778-5005 or erin.grall@myfloridahouse.gov.

Thank you for all you are doing to stay healthy.

Best personal regards,



Erin Grall
Florida State Representative, District 54

Federal Economic Impact Payments – Update Your Information and Check Your Status

<https://www.irs.gov/coronavirus/economic-impact-payments>

Florida COVID-19 Resources for Employers and Individuals

<https://covid19.floridajobs.org/>

Florida Reemployment Assistance Benefits FAQ

http://floridajobs.org/docs/default-source/reemployment-assistance-center/ra-covid-19-faqs-eng.pdf?sfvrsn=805543b0_14

Federal Disaster Unemployment Assistance

In order to qualify for this benefit your employment or self-employment must have been lost or interrupted as a direct result of a major disaster declared by the President of the United States. You must have been determined not otherwise eligible for regular unemployment insurance benefits (under any state or Federal law).

<https://www.benefits.gov/benefit/597>

Coronavirus (COVID-19): Small Business Guidance & Loan Resources

<https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>

Economic Injury Disaster Loan Emergency Advance

This loan advance will provide up to \$10,000 of economic relief to businesses that are currently experiencing temporary difficulties.

The Economic Injury Disaster Loan advance funds will be made available within days of a successful application, and this loan advance will not have to be repaid.

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/economic-injury-disaster-loan-emergency-advance#section-header-2>

Paycheck Protection Program

The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll.

SBA will forgive loans if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities.

The following entities affected by Coronavirus (COVID-19) may be eligible:

- Any small business concern that meets SBA's size standards (either the industry based sized standard or the alternative size standard)
- Any business, 501(c)(3) non-profit organization, 501(c)(19) veterans organization, or Tribal business concern (sec. 31(b)(2)(C) of the Small Business Act) with the greater of:
 - 500 employees, or
 - That meets the SBA industry size standard if more than 500
- Any business with a NAICS Code that begins with 72 (Accommodations and Food Services) that has more than one physical location and employs less than 500 per location
- Sole proprietors, independent contractors, and self-employed persons

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp>

PPP Interim Final Rule - Additional Eligibility Criteria and Requirements for Certain Pledges of Loans

Effective April 14, 2020

<https://www.sba.gov/document/policy-guidance--ppp-interim-final-rule-additional-eligibility-criteria-requirements-certain-pledges-loans>

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