COVID-19 Resources & Information

Please be patient in accessing all of these resources. Everyone connected with these organizations is working hard to get to the thousands that are calling and accessing sites. Both the system and the people are overloaded. We know it is frustrating to continuously get kicked off or thrown back to the beginning with an application. Together, we will get through this.

Florida Reemployment Assistance Application: Link to DEO for paper application
http://www.floridajobs.org/Reemployment-Assistance-Service-Center/reemployment-assistance/claimants/rapaperapplication

Employ Florida and the CareerSource Centers are two of our most important links right now as many are without employment. The CareerSource Centers offer services to job-seekers and employers. They are a great place to start for many questions regarding reemployment or unemployment assistance. The links below are to a directory for those out of our Northwest Florida region and the following four are direct links to our very own CareerSource Centers. Please also check out the Facebook pages of each of these centers.

CareerSource Centers
Link to CareerSource Centers directory: http://lcd.floridajobs.org/
CareerSource Capital Region: https://www.careersourcecapitalregion.com/
CareerSource Chipola: http://careersourcechipola.com/
CareerSource Gulf Coast: https://www.careersourcegc.com/
CareerSource Okaloosa - Walton: https://www.careersourceokaloosawalton.com/


Small Business Information
https://www.kauffman.org/currents/a-guide-to-helping-small-businesses-covid-19/

DEO – Florida Job Assistance: http://www.floridajobs.org/

Small Business Administration (SBA) COVID-19 Resources

SBA has a number of programs that are helpful for businesses. These include the Paycheck Protection Program, Economic Injury Disaster Loan Emergency Advance, Express Bridge Loans and Debt Relief. Information regarding the Paycheck Protection Program is detailed below.
Paycheck Protection Program:

Application Form:

Eligible Lenders:
https://www.sba.gov/paycheckprotection/find

Quick Facts:
• Program End: 6/30/2020
• Loan is forgivable if all employees are kept on payroll for at least eight weeks
• All small businesses (<500 employees) are eligible, including faith-based, non-profits, independent contractors
• At least 75% of the loan amount must be used for payroll; 25% may be used for mortgage or lease costs
• Up to 25% may be used for inventory, etc. This, however, must be repaid.
• Maximum loan amount—$10 million;
• 7A SBA loan, will be administered through a participating local bank

Additional information courtesy of our friends at SBA

We know you are facing challenging times in this current health crisis. The U.S. Small Business Administration is committed to help bring relief to small businesses and nonprofit organizations suffering because of the Coronavirus (COVID-19) pandemic.

On March 27, 2020, President Trump signed into law the CARES Act, which provided additional assistance for small business owners and non-profits, including the opportunity to get up to a $10,000 Advance on an Economic Injury Disaster Loan (EIDL). This Advance may be available even if your EIDL application was declined or is still pending, and will be forgiven.

If you wish to apply for the Advance on your EIDL, please visit www.SBA.gov/Disaster as soon as possible to fill out a new, streamlined application. In order to qualify for the Advance, you need to submit this new application even if you previously submitted an EIDL application. Applying for the Advance will not impact the status or slow your existing application.

Also, we encourage you to subscribe to our email updates via www.SBA.gov/Updates and follow us on Twitter at @SBAgov for the latest news on available SBA resources and services. If you need additional assistance, you can find your local SBA office and resource partners at www.SBA.gov/LocalAssistance. If you have questions, you may also call 1-800-659-2955.
Please follow this link, and share, for the Florida Small Business Emergency Bridge Loan Program:  https://floridadisasterloan.org/.

Effective immediately, eligible small businesses interested in applying for the Florida Small Business Emergency Bridge Loan program, a short-term loan designed to help business owners bridge the gap between the time of impact and when the business has secured long-term assistance, should apply for the program through one of two ways:

- **Apply online and upload required supporting documentation** or
- **Download an application**, complete it and mail it with the required supporting documentation to the Florida Department of Economic Opportunity (DEO) at: Florida Department of Economic Opportunity, C/O Small Business Emergency Bridge Loan, 107 E. Madison Street, MSC-160, Tallahassee FL 32399-4120.

Small businesses that have applied for the bridge loan program in response to COVID-19 should not submit an additional application.
SMALL BUSINESS PAYCHECK PROTECTION PROGRAM

The Paycheck Protection Program provides small businesses with funds to pay up to 8 weeks of payroll costs including benefits. Funds can also be used to pay interest on mortgages, rent, and utilities.

**Fully Forgiven**

Funds are provided in the form of loans that will be fully forgiven when used for payroll costs, interest on mortgages, rent, and utilities (due to likely high subscription, at least 75% of the forgiven amount must have been used for payroll). Loan payments will also be deferred for six months. No collateral or personal guarantees are required. Neither the government nor lenders will charge small businesses any fees.

**Must Keep Employees on the Payroll—or Rehire Quickly**

Forgiveness is based on the employer maintaining or quickly rehiring employees and maintaining salary levels. Forgiveness will be reduced if full-time headcount declines, or if salaries and wages decrease.

**All Small Businesses Eligible**

Small businesses with 500 or fewer employees—including nonprofits, veterans organizations, tribal concerns, self-employed individuals, sole proprietorships, and independent contractors—are eligible. Businesses with more than 500 employees are eligible in certain industries.

**When to Apply**

Starting April 3, 2020, small businesses and sole proprietorships can apply. Starting April 10, 2020, independent contractors and self-employed individuals can apply. We encourage you to apply as quickly as you can because there is a funding cap.

**How to Apply**

You can apply through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Other regulated lenders will be available to make these loans once they are approved and enrolled in the program. You should consult with your local lender as to whether it is participating. All loans will have the same terms regardless of lender or borrower. A list of participating lenders as well as additional information and full terms can be found at [www.sba.gov](http://www.sba.gov).

The Paycheck Protection Program is implemented by the Small Business Administration with support from the Department of the Treasury. Lenders should also visit [www.sba.gov](http://www.sba.gov) or [www.coronavirus.gov](http://www.coronavirus.gov) for more information.
PAYCHECK PROTECTION PROGRAM (PPP) INFORMATION SHEET:

BORROWERS

The Paycheck Protection Program (“PPP”) authorizes up to $349 billion in forgivable loans to small businesses to pay their employees during the COVID-19 crisis. *All loan terms will be the same for everyone.*

The loan amounts will be forgiven as long as:

- The loan proceeds are used to cover payroll costs, and most mortgage interest, rent, and utility costs over the 8 week period after the loan is made; and
- Employee and compensation levels are maintained.

Payroll costs are capped at $100,000 on an annualized basis for each employee. Due to likely high subscription, it is anticipated that not more than 25% of the forgiven amount may be for non-payroll costs.

Loan payments will be deferred for 6 months.

When can I apply?

- Starting April 3, 2020, small businesses and sole proprietorships can apply for and receive loans to cover their payroll and other certain expenses through existing SBA lenders.
- Starting April 10, 2020, independent contractors and self-employed individuals can apply for and receive loans to cover their payroll and other certain expenses through existing SBA lenders.
- Other regulated lenders will be available to make these loans as soon as they are approved and enrolled in the program.

Where can I apply? You can apply through any existing SBA lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Other regulated lenders will be available to make these loans once they are approved and enrolled in the program. You should consult with your local lender as to whether it is participating. Visit [www.sba.gov](http://www.sba.gov) for a list of SBA lenders.

Who can apply? All businesses – including nonprofits, veterans organizations, Tribal business concerns, sole proprietorships, self-employed individuals, and independent contractors – with 500 or fewer employees can apply. Businesses in certain industries can have more than 500 employees if they meet applicable SBA employee-based size standards for those industries (click [HERE](http://www.sba.gov) for additional detail).

For this program, the SBA’s affiliation standards are waived for small businesses (1) in the hotel and food services industries (click [HERE](http://www.sba.gov) for NAICS code 72 to confirm); or (2) that are franchises in the SBA’s Franchise Directory (click [HERE](http://www.sba.gov) to check); or (3) that receive financial assistance from small business investment companies licensed by the SBA. Additional guidance may be released as appropriate.
What do I need to apply? You will need to complete the Paycheck Protection Program loan application and submit the application with the required documentation to an approved lender that is available to process your application by June 30, 2020. Click HERE for the application.

What other documents will I need to include in my application? You will need to provide your lender with payroll documentation.

Do I need to first look for other funds before applying to this program? No. We are waiving the usual SBA requirement that you try to obtain some or all of the loan funds from other sources (i.e., we are waiving the Credit Elsewhere requirement).

How long will this program last? Although the program is open until June 30, 2020, we encourage you to apply as quickly as you can because there is a funding cap and lenders need time to process your loan.

How many loans can I take out under this program? Only one.

What can I use these loans for? You should use the proceeds from these loans on your:

- Payroll costs, including benefits;
- Interest on mortgage obligations, incurred before February 15, 2020;
- Rent, under lease agreements in force before February 15, 2020; and
- Utilities, for which service began before February 15, 2020.

What counts as payroll costs? Payroll costs include:

- Salary, wages, commissions, or tips (capped at $100,000 on an annualized basis for each employee);
- Employee benefits including costs for vacation, parental, family, medical, or sick leave; allowance for separation or dismissal; payments required for the provisions of group health care benefits including insurance premiums; and payment of any retirement benefit;
- State and local taxes assessed on compensation; and
- For a sole proprietor or independent contractor: wages, commissions, income, or net earnings from self-employment, capped at $100,000 on an annualized basis for each employee.

How large can my loan be? Loans can be for up to two months of your average monthly payroll costs from the last year plus an additional 25% of that amount. That amount is subject to a $10 million cap. If you are a seasonal or new business, you will use different applicable time periods for your calculation. Payroll costs will be capped at $100,000 annualized for each employee.

How much of my loan will be forgiven? You will owe money when your loan is due if you use the loan amount for anything other than payroll costs, mortgage interest, rent, and utilities payments over the 8 weeks after getting the loan. Due to likely high subscription, it is anticipated that not more than 25% of the forgiven amount may be for non-payroll costs.

You will also owe money if you do not maintain your staff and payroll.
- **Number of Staff**: Your loan forgiveness will be reduced if you decrease your full-time employee headcount.
- **Level of Payroll**: Your loan forgiveness will also be reduced if you decrease salaries and wages by more than 25% for any employee that made less than $100,000 annualized in 2019.
- **Re-Hiring**: You have until June 30, 2020 to restore your full-time employment and salary levels for any changes made between February 15, 2020 and April 26, 2020.

**How can I request loan forgiveness?** You can submit a request to the lender that is servicing the loan. The request will include documents that verify the number of full-time equivalent employees and pay rates, as well as the payments on eligible mortgage, lease, and utility obligations. You must certify that the documents are true and that you used the forgiveness amount to keep employees and make eligible mortgage interest, rent, and utility payments. The lender must make a decision on the forgiveness within 60 days.

**What is my interest rate?** 0.50% fixed rate.

**When do I need to start paying interest on my loan?** All payments are deferred for 6 months; however, interest will continue to accrue over this period.

**When is my loan due?** In 2 years.

**Can I pay my loan earlier than 2 years?** Yes. There are no prepayment penalties or fees.

**Do I need to pledge any collateral for these loans?** No. No collateral is required.

**Do I need to personally guarantee this loan?** No. There is no personal guarantee requirement. ***However, if the proceeds are used for fraudulent purposes, the U.S. government will pursue criminal charges against you.***

**What do I need to certify?** As part of your application, you need to certify in good faith that:

- Current economic uncertainty makes the loan necessary to support your ongoing operations.
- The funds will be used to retain workers and maintain payroll or to make mortgage, lease, and utility payments.
- You have not and will not receive another loan under this program.
- You will provide to the lender documentation that verifies the number of full-time equivalent employees on payroll and the dollar amounts of payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities for the eight weeks after getting this loan.
- Loan forgiveness will be provided for the sum of documented payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities. Due to likely high subscription, it is anticipated that not more than 25% of the forgiven amount may be for non-payroll costs.
- All the information you provided in your application and in all supporting documents and forms is true and accurate. Knowingly making a false statement to get a loan under this program is punishable by law.
You acknowledge that the lender will calculate the eligible loan amount using the tax documents you submitted. You affirm that the tax documents are identical to those you submitted to the IRS. And you also understand, acknowledge, and agree that the lender can share the tax information with the SBA’s authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of compliance with SBA Loan Program Requirements and all SBA reviews.
PAYCHECK PROTECTION PROGRAM (PPP) INFORMATION SHEET

LENDERS

Who is eligible to lend? All existing SBA-certified lenders will be given delegated authority to speedily process PPP loans.

All federally insured depository institutions, federally insured credit unions, and Farm Credit System institutions are eligible to participate in this program.

A broad set of additional lenders can begin making loans as soon as they are approved and enrolled in the program. New lenders will need to submit their application to DelegatedAuthority@sba.gov to apply with the SBA.

Are these loans guaranteed by the SBA? Yes, the SBA guarantees 100% of the outstanding balance, and that guarantee is backed by the full faith and credit of the United States.

Are there guarantee fees? The SBA waives all SBA guaranty fees, including the upfront and annual servicing fees.

What underwriting is required? You will need to verify that a borrower was in operation on February 15, 2020. You will need to verify that a borrower had employees for whom the borrower paid salaries and payroll taxes. You will need to verify the dollar amount of average monthly payroll costs. You will need to follow applicable Bank Secrecy Act requirements.

How will lenders be compensated? Processing fees will be based on the balance of the financing outstanding at the time of final disbursement:

- Loans $350,000 and under: 5.00%
- Loans greater than $350,000 to $2 million: 3.00%
- Loans greater than $2 million: 1.00%

Lenders may not collect any fees from the applicant.

Who can be an agent? An agent is an authorized representative and can be:

- An attorney;
- An accountant;
- A consultant;
- Someone who prepares an applicant’s application for financial assistance and is employed and compensated by the applicant;
- Someone who assists a lender with originating, disbursing, servicing, liquidating, or litigating SBA loans;
- A loan broker; or
- Any other individual or entity representing an applicant by conducting business with the SBA.

How will agents be compensated? Agent fees will be paid out of lender fees. The lender will pay the agent. Agents may not collect any fees from the applicant.
- Loans $350,000 and under: 1.00%
- Loans greater than $350,000 to $2 million: 0.50%
- Loans greater than $2 million: 0.25%

**Can these loans be sold in the secondary market?** PPP loans can be sold in the secondary market. The SBA will not collect any fee for any guarantee sold into the secondary market.
The Coronavirus Aid, Relief, and Economic Security (CARES) Act allocated $350 billion to help small businesses keep workers employed amid the pandemic and economic downturn. Known as the Paycheck Protection Program, the initiative provides 100% federally guaranteed loans to small businesses.

Importantly, these loans may be forgiven if borrowers maintain their payrolls during the crisis or restore their payrolls afterward.

The administration soon will release more details including the list of lenders offering loans under the program. In the meantime, the U.S. Chamber of Commerce has issued this guide to help small businesses and self-employed individuals prepare to file for a loan.

Here are the questions you may be asking—and what you need to know.
Am I ELIGIBLE?

You are eligible if you are:

- A small business with fewer than 500 employees
- A small business that otherwise meets the SBA’s size standard
- A 501(c)(3) with fewer than 500 employees
- An individual who operates as a sole proprietor
- An individual who operates as an independent contractor
- An individual who is self-employed who regularly carries on any trade or business
- A Tribal business concern that meets the SBA size standard
- A 501(c)(19) Veterans Organization that meets the SBA size standard

In addition, some special rules may make you eligible:

- If you are in the accommodation and food services sector (NAICS 72), the 500-employee rule is applied on a per physical location basis
- If you are operating as a franchise or receive financial assistance from an approved Small Business Investment Company the normal affiliation rules do not apply

REMEMBER: The 500-employee threshold includes all employees: full-time, part-time, and any other status.

What will lenders be LOOKING FOR?

In evaluating eligibility, lenders are directed to consider whether the borrower was in operation before February 15, 2020 and had employees for whom they paid salaries and payroll taxes or paid independent contractors.

Lenders will also ask you for a good faith certification that:

1. The uncertainty of current economic conditions makes the loan request necessary to support ongoing operations
2. The borrower will use the loan proceeds to retain workers and maintain payroll or make mortgage, lease, and utility payments
3. Borrower does not have an application pending for a loan duplicative of the purpose and amounts applied for here
4. From Feb. 15, 2020 to Dec. 31, 2020, the borrower has not received a loan duplicative of the purpose and amounts applied for here (Note: There is an opportunity to fold emergency loans made between Jan. 31, 2020 and the date this loan program becomes available into a new loan)

If you are an independent contractor, sole proprietor, or self-employed individual, lenders will also be looking for certain documents (final requirements will be announced by the government) such as payroll tax filings, Forms 1099-MISC, and income and expenses from the sole proprietorship.

What lenders will NOT LOOK FOR

- That the borrower sought and was unable to obtain credit elsewhere.
- A personal guarantee is not required for the loan.
- No collateral is required for the loan.

Prepared by the U.S. CHAMBER OF COMMERCE
How much can I BORROW?

Loans can be up to 2.5 x the borrower’s average monthly payroll costs, not to exceed $10 million.

How do I calculate my average monthly PAYROLL COSTS?

\[
\text{PAYROLL COSTS} = \frac{\text{sum of INCLUDED payroll costs}}{\text{sum of EXCLUDED payroll costs}}
\]

INCLUDED Payroll Cost:

1. **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

2. **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.

EXCLUDED Payroll Cost:

1. 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
2. Payroll taxes, railroad retirement taxes, and income taxes
3. Any compensation of an employee whose principal place of residence is outside of the United States
4. 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

NON SEASONAL EMPLOYERS:

Maximum loan = 
2.5 \times \text{Average total monthly payroll costs incurred during the year prior to the loan date}

For businesses not operational in 2019:

2.5 \times \text{Average total monthly payroll costs incurred for January and February 2020}

SEASONAL EMPLOYERS:

Maximum loan = 
2.5 \times \text{Average total monthly payroll costs for the 12-week period beginning February 15, 2019 or March 1, 2019 (decided by the loan recipient) and ending June 30, 2019}
Will this loan be FORGIVEN?

Borrowers are eligible to have their loans forgiven.

How Much?
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:

- Payroll costs (using the same definition of payroll costs used to determine loan eligibility)
- Interest on the mortgage obligation incurred in the ordinary course of business
- Rent on a leasing agreement
- Payments on utilities (electricity, gas, water, transportation, telephone, or internet)
- For borrowers with tipped employees, additional wages paid to those employees

The loan forgiveness cannot exceed the principal.

How could the forgiveness be reduced?
The amount of loan forgiveness calculated above is reduced if there is a reduction in the number of employees or a reduction of greater than 25% in wages paid to employees. Specifically:

**Reduction based on reduction of number of employees**

\[
\text{PAYROLL COST Calculated on page 2} \times \frac{\text{Average Number of Full-Time Equivalent Employees (FTEs) Per Month for the 8-Weeks Beginning on Loan Origination}}{2}
\]

**Reduction based on reduction in salaries**

\[
\text{PAYROLL COST Calculated on page 2} - \text{For any employee who did not earn during any pay period in 2019 wages at an annualized rate more than $100,000, the amount of any reduction in wages that is greater than 25% compared to their most recent full quarter.}
\]

What if I bring back employees or restore wages?
Reductions in employment or wages that occur during the period beginning on February 15, 2020, and ending 30 days after enactment of the CARES Act, (as compared to February 15, 2020) shall not reduce the amount of loan forgiveness IF by June 30, 2020 the borrower eliminates the reduction in employees or reduction in wages.
REEMPLOYMENT ASSISTANCE
COVID-19
FREQUENTLY ASKED QUESTIONS
DETERMINING YOUR QUALIFICATION AND ELIGIBILITY FOR REEMPLOYMENT ASSISTANCE BENEFITS

To qualify for benefits, you must have lost your job through no fault of your own. We will gather facts and determine whether you qualify. When the department receives information regarding your claim the following will happen:

- Your claim will be referred to a worker to determine eligibility.
- You may be contacted for additional information by telephone, email or mail.
- A separate determination will be made for each issue and job separation that may affect your claim.

When we finish reviewing your claim, a written determination will be available electronically and/or by mail to explain your eligibility status.

- If you are eligible on all issues, you will receive payment for any weeks that you requested during the bi-weekly process.
- If you are not eligible, the written determination will explain the reason we denied your claim and will explain your appeal rights.
- If you disagree with a determination that denies benefits, you may request an appeal hearing.

When reviewing your claim, we will look to answer several questions that will impact your eligibility. Here are some examples:

**Ability and Availability Issues:** In addition to reviewing why you lost your employment, we will look at whether you are able to work in another job. If you are not available to accept a job if one is offered, you will not qualify for benefits.

When reviewing your claim, we will look to answer several questions that will impact your qualification. Here are some examples:

**Discharge:** If you were fired from your job, we will look at the reasons why. Your employer must show that it had just cause to let you go, such as misconduct on the job or that you didn’t try to do your duties successfully even though the employer tried to help you.

**Voluntary Quit:** If you voluntarily quit your job, you must show that there the circumstances at work were so bad that you had no choice but to leave, even though you did everything you could to get your employer to solve the problem, such as sexual harassment or being asked to engage in illegal conduct.

There are other factors that may impact your eligibility that we will ask you about. The most important thing for you to do is to answer all questions as accurately and quickly as possible. Always know that you can ask us questions at any time during the process by calling **1-800-204-2418**.
CLAIMANT FAQS:

Q: How can I reset my PIN to access my CONNECT profile?
A: There are two options to have your pin reset.
   A. After entering your Social Security number on the CONNECT login page, select the “Forgot PIN” option to reset your PIN after verifying your information.
   B. You can submit documents verifying your identity to the department. Please provide a signed copy of your Social Security card and a copy of your valid driver’s license or state ID. These can be sent by fax or email to, Fax: 321-332-6608 or E-mail: IdentityRequest@deo.myflorida.com

Please allow three business days for the documents to be reviewed and, then contact the department at 1-800-297-0586 to verify your information.

If you are unable to reset your PIN through the options above, contact us at 1-800-297-0586.

Q: Am I eligible for benefits if I am an independent contractor?
A: Individuals whose income is only from self-employment or work as an independent contractor will not be eligible for reemployment assistance benefits. However, if an independent contractor or self-employed individual also received wages through services performed as an employee (i.e., they had another job with an employer) during the base period (first 12 months of the past 15 months), he or she may be eligible for reemployment assistance benefits.

Q: I heard work registration requirements are waived, what does that mean?
A: Individuals filing an application for benefits from March 15, 2020 until May 2, 2020, will not be required to complete the work registration in Employ Florida. Even though you may be prompted to register, and you may receive messages on screens in the CONNECT case system, you do not need to complete the registration if your application is filed between March 15, 2020 and May 2, 2020. If you completed your application prior to March 15, 2020, you must complete the online work registration.

Q: I heard work search requirements are waived, what does that mean?
A: Individuals are still required to log onto the CONNECT system every 2 weeks to complete their request for benefits. The work search requirement is waived for individuals requesting benefits for the weeks of March 15, 2020 to May 2, 2020. However, you must fulfill the work search requirements for any weeks prior to March 15, 2020. When completing the request, you will be asked questions regarding looking for work, your ability and availability for work, and any work and earnings for the prior 2 weeks. If you answer in the negative, that you did not search for work, you will not be asked to complete a work search log. You may be asked additional questions regarding searching for work; if you did not search for work due to the waiver in Emergency Order No. DEO 20-11, you may put not applicable or not able to search for work and proceed through to the next step in the request process. You may be asked additional questions that need to be answered to proceed to the next step in the request process. If you did search for work, you may be asked to complete a work search log.
Q: Is there any location I can go to file my application in-person?
A: You will need to file for benefits by going online to https://connect.myflorida.com and following the instructions. If you have questions or need assistance filing your application contact us at 1-800-204-2418 for assistance. Currently, there is not a location for in-person application filing.

Q: My employer has temporarily closed their business due to COVID-19. The date I was provided to return to work is within 8 weeks from the date I was laid off. How do I request Reemployment Assistance benefits?
A: You may be eligible for Reemployment Assistance benefits due to being on a temporary layoff. If you are on a temporary layoff, you do not need to seek work with other employers but must be able to work, stay in contact with your employer and be available to work when called back by your employer. An application can be filed online using CONNECT. If you have never filed for benefits in Florida before, select “File a New Claim.”

Q: What if my layoff is permanent and my employer has closed their business due to COVID-19?
A: You may be eligible for Reemployment Assistance benefits if your employer has no work available, the business closed, or your position was eliminated due to budget cuts and you have not been given a return to work date. However, to be eligible for Reemployment Assistance benefits, all other eligibility requirements are met.

Q: My employer reduced my hours as a result of COVID-19. Will I be eligible for Reemployment Assistance benefits?
A: If your hours and earnings have been substantially reduced, you may be eligible for Reemployment Assistance benefits. All workers affected by COVID-19 are encouraged to apply for Reemployment Assistance benefits. The Reemployment Assistance team will review your application and determine your eligibility for benefits.

Q: Will I be eligible for Reemployment Assistance benefits if my employer remains open, but I don’t want to come to work because of the risk of exposure to COVID-19?
A: Reemployment Assistance benefits are available to individuals who are unemployed through no fault of their own, assuming all other eligibility requirements are met. You can file an application online to determine the possibility of receiving Reemployment Assistance benefits.

Q: My work is event-based, and many of my future jobs have been cancelled. Am I eligible for Reemployment Assistance benefits?
A: If you are out of work because there is no work available, you may be eligible for Reemployment Assistance benefits.

Q: My local school district closed, and I must stay home with my children. Am I eligible to receive Reemployment Assistance benefits?
A: Reemployment Assistance benefits are available to individuals who are unemployed through no fault of their own. If you are out of work due to personal reasons, you will not qualify for Reemployment Assistance benefits. You can file an application online to determine the possibility of receiving benefits.
Q: Do I need to complete a special Reemployment Assistance benefits application because I have been financially impacted by the Florida’s mitigation efforts to prevent the spread of COVID-19?
A: No. Currently, the standard Reemployment Assistance benefits application will be used for individuals impacted by efforts to mitigate the spread of COVID-19. An application can be filed online using CONNECT. You will be notified if there is additional paperwork or information needed for the Reemployment Assistance team to completely review and process your application.

Q: My employer has shut down operations temporarily because an employee is sick, and we have been asked to isolate or quarantine as a result of COVID-19. Am I eligible for Reemployment Assistance benefits?
A: If your employer shuts down operations and no work is available, you may be eligible for Reemployment Assistance benefits. You can file an application online to determine the possibility of receiving benefits.

Q: If I am forced to remain in my home because I am quarantined by a medical professional or by government direction, will I be eligible for Reemployment Assistance benefits?
A: You may be eligible to receive Reemployment Assistance benefits, but you must be able and available for work. You can file an application to determine your eligibility for receiving Reemployment Assistance benefits.

Q: Do I have to look for other work if my employer temporarily closes because of COVID-19?
A: You do not have to look for work if you have a return to work date within eight weeks of your layoff date.

Q: What if my employer goes out of business as a result of COVID-19?
A: If all eligibility requirements are met, Reemployment Assistance benefits are available to individuals who are unemployed through no fault of their own. You can file an application online to determine the possibility of receiving Reemployment Assistance benefits.

Q: Are any benefits available if I’m out of work due to COVID-19 and I’m self-employed?
A: You can file an application to determine the possibility of receiving Reemployment Assistance benefits. However, self-employed individuals generally do not pay Unemployment Insurance taxes and are not eligible for benefits.

Q: Are there any extended benefits available for Reemployment Assistance?
A: Currently, there are no extended benefits available.

Q: I am currently unemployed, but I feel the need to self-quarantine. Am I eligible for benefits?
A: You must be able and available for work to receive Reemployment Assistance benefits. Able to work means physically and mentally capable of performing the duties of the occupation in which work is being sought. Available for work means actively seeking and being ready and willing to accept suitable work. An individual may be considered available for work if there are no limitations placed on the individual that would constitute withdrawal from the labor market. If you are on a temporary layoff you must be available to work only for the employer that has temporarily laid you off.
Q: Do I have to report for my mandatory appointment at CareerSource center at this time?
A: Please contact the CareerSource center that has notified about your appointment to reschedule the appointment and find out what their procedures are.

EMPLOYER FAQS:

Q: I may have to lay off employees due to business demand slowing down as a result of the state’s mitigation efforts to prevent the spread of COVID-19. Will the employer’s tax account be impacted?
A: Reemployment Assistance benefits are available to individuals who are unemployed through no fault of their own, assuming all other eligibility requirements are met. Currently, there are no modifications to Florida law regarding employer’s chargeability, contributions and/or reimbursements. Employers are encouraged to provide detailed responses on the Notice of Claim regarding how COVID-19 affected the temporary or permanent separation or leave of absence.

Q: Are there any programs available that could potentially eliminate the need to lay off my staff?
A: The Short Time Compensation program helps employers retain their workforce in times of temporary slowdown by encouraging work sharing as an alternative to layoff.

To avoid total layoff of some employees, the Short Time Compensation program permits prorated Reemployment Assistance benefits to employees whose work hours and earnings are reduced as part of a Short Time Compensation plan.

To apply for the Short Time Compensation Program, please follow this link to the Employer Login page of CONNECT.

Q: Can an employee draw Reemployment Assistance benefits if they are told to go home for medical reasons?
A: While on paid medical leave, an employee would not be considered “unemployed” under Florida Reemployment Assistance laws. Therefore, if an employee is receiving paid leave benefits, they are ineligible for Reemployment Assistance benefits.

Q: What if the employee is not getting paid leave?
A: If an employee is on unpaid leave, they may be eligible to receive Reemployment Assistance benefits depending on the circumstances surrounding the leave of absence.

Q: Does an employee get Reemployment Assistance benefits even if they are too sick to work?
A: Any employee can file a claim for Reemployment Assistance benefits. However, they must meet the eligibility requirements in order to draw benefits.