



# TREASURE COAST REGIONAL PLANNING COUNCIL

## Dealing with Impacts from COVID-19

### Resources for Small Businesses in Florida

#### Vol.3 April 17, 2020

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Stephanie Heidt, AICP | Economic Development & Intergovernmental Programs Director  
Treasure Coast Regional Planning Council (TCRPC)  
Phone: (772) 221-4060 ext. 29 Cell: (772) 475-3863 | Email: [sheidt@tcrpc.org](mailto:sheidt@tcrpc.org)

We are providing this resource handout to help our business community as we navigate our way through this crisis and recover once it has passed. We will be periodically updating this information, so if you have something that you would like to share with the Treasure Coast Region, please send the information to Stephanie Heidt at the contact information above so we can share information and strategies with others in our Region.

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# National Association of Regional Councils

## APRIL 13 - NEWS FROM WASHINGTON

### **Treasury Department Provides Application Information for State and Local CARES Funding**

The Treasury Department is beginning to roll out state and local payments from the \$150B Coronavirus Relief Fund included in the *CARES Act*. States, the District of Columbia, territories, and eligible units of local government will need to fill out [an application](#) to receive funds, which can then be used for COVID-19-related expenditures that were incurred between March 1, 2020 and December 30, 2020 that were not already accounted for in recently-approved budgets. Amounts paid to States, the District of Columbia, U.S. Territories, and eligible units of local government are based on population as provided in the CARES Act. View the [Treasury's Census Data and Methodology information](#). A unit of local government eligible for direct payment includes a county, municipality, town, township, village, parish, borough, or other unit of general government below the State level with a population that exceeds 500,000. View the [Treasury's list of eligible local government units](#).

### **Small-Business Funds Dwindle as Virus Aid Package Sputters**

According to the latest projections, the Small Business Administration's \$349 billion *CARES Act* appropriation for loans to eligible small businesses could run out of money by this Friday. White House and Republican leaders want to boost that amount to \$600 billion to give more small businesses an opportunity to get relief before the funding dries up. However, Democrats see an opportunity to fix flaws in the Paycheck Protection Program that have been identified since its April 3 rollout, as well as tack on hundreds of billions of dollars more for state and local governments and hospitals that are still bleeding cash.

### **USDA Unveils Tool to Help Rural Communities Address the COVID-19 Pandemic**

U.S. Secretary of Agriculture Sonny Perdue unveiled a one-stop-shop of federal programs that can be used by rural communities, organizations and individuals impacted by the COVID-19 pandemic. [The COVID-19 Federal Rural Resource Guide](#) is a first-of-its-kind resource for rural leaders looking for federal funding and partnership opportunities to help address this pandemic. Secretary Perdue announced, "This resource guide will help our rural leaders, whether they are in agriculture, education, health care or any other leadership capacity, understand what federal assistance is available for their communities during this unprecedented time."

***Congress is out on recess due to COVID-19 precautions until at least April 20<sup>th</sup>.***

## **Recent Executive Orders by Governor DeSantis**

### **April 10, 2020 EO 20-103: Extending EO 20-87 on Vacation Rental Closures**

EO 20-87 Orders all parties engaged in rental of vacation rental properties to suspend operations. Vacation rentals are prohibited from making new reservations or bookings and shall not accept new guests for check-in for the duration of this order.

### **April 6, 2020 EO 20-95 Documentary Stamps for SBA Loans**

Directs the Department of Revenue to issue an emergency order suspending document stamp taxation imposed under Chapter 201, Florida Statutes, for notes and other written obligations made pursuant to Title I of the CARES Act. The order allows employers receiving money from the Paycheck Protection Program and Economic Injury Disaster Loan to use the full dollar amount to pay employees, rent and other bills.

### **April 2, 2020 EO 20-94: Mortgage Foreclosure and Eviction Relief**

The Governor suspended mortgage foreclosures and evictions solely as it relates to non-payment for rent by residential tenants due to COVID -19 emergency under Florida law for 45 days from the date of this Executive Order. This order does not relieve an individual from their obligation to make mortgage or rent payment.

### **April 2, 2020 EO 20-93: Reemployment Assistance Program**

With thousands of Floridians seeking help from the Florida Department of Economic Opportunity (DEO) Reemployment Assistance Program leading to significantly greater demand upon DEO's personnel, infrastructure, technology, and resources. This order directs the Department of Economic Opportunity (DEO) and other executive agencies take necessary actions to improve DEO's Reemployment Assistance Program. These actions include emergency procurement of resources needed to accommodate the increase in the number of applications.

### **April 1, 2020 Executive Order 20-92; Amends Executive Order 20-91; Essential Services and Activities during COVID-19 Emergency**

Allows local governments to adopt stricter regulations than what is contained within Executive Order 20-91 and makes clear that local governments may not add essential services to the list of those so designated in EO-91 without approval from the State Coordinating Officer in coordination with the Surgeon General.

### **April 1, 2020 EO 20-91: Essential Services and Activities during COVID-19 Emergency**

Requires all persons in Florida to limit their movements and personal interactions outside of their home to only those necessary to obtain or provide essential services or conduct essential activities. Essential activities include attending religious services, participating in outdoor recreational activities (while practicing social distancing), taking care of pets and caring for a loved one or friend.

Insert Company Logo/Header

April 2, 2020

**RE: COVID-19 Designated Essential Services Employee in State of Florida**

Dear Government Official, Law Enforcement Officer or Emergency Management Official:

Employee Name:  
Employee Address:

This letter is to inform you that the person signed above provides essential services as declared by Governor Ron DeSantis in Executive Order 20-91 (issued on April 1, 2020), which references *Essential Critical Infrastructure Workers During COVID-19 Response*, a document created by the federal Cybersecurity and Infrastructure Security Agency (CISA), and the guidelines created within the Miami-Dade County Emergency Order 07-20, in addition to those further defined by the State Coordinating Officer, as essential employees. Specifically, this individual is engaged in [insert specific reference].

Because this person is an employee, essential contractor, supplier and/or business partner, this person should be considered exempt from any state or local restrictions such as curfews, shelter-in-place orders, and other mobility restrictions when reporting to, returning from, or performing his or her work functions. As such, this person should be granted priority access, right-of-passage without delay or hindrance and, in case of need, all lawful aid and protection to them as a support for critical infrastructure of the community, state and nation.

Should you need to confirm the identity and business intentions of any individual presenting himself or herself as a representative of [insert company name], please contact me at the number below.

Thank you,

INSERT SIGNATURE  
NAME, TITLE  
EMAIL  
PHONE

**This can be downloaded at:**

<http://www.flchamber.com/wp-content/uploads/2020/04/Essential-Worker-Letter-Template-04.05.20.pdf>

# EMPLOYEE RIGHTS

## PAID SICK LEAVE AND EXPANDED FAMILY AND MEDICAL LEAVE UNDER THE FAMILIES FIRST CORONAVIRUS RESPONSE ACT

The Families First Coronavirus Response Act (FFCRA or Act) requires certain employers to provide their employees with paid sick leave and expanded family and medical leave for specified reasons related to COVID-19. These provisions will apply from April 1, 2020 through December 31, 2020.

### ► PAID LEAVE ENTITLEMENTS

Generally, employers covered under the Act must provide employees:

Up to two weeks (80 hours, or a part-time employee's two-week equivalent) of paid sick leave based on the higher of their regular rate of pay, or the applicable state or Federal minimum wage, paid at:

- 100% for qualifying reasons #1-3 below, up to \$511 daily and \$5,110 total;
- ⅔ for qualifying reasons #4 and 6 below, up to \$200 daily and \$2,000 total; and
- Up to 12 weeks of paid sick leave and expanded family and medical leave paid at ⅓ for qualifying reason #5 below for up to \$200 daily and \$12,000 total.

A part-time employee is eligible for leave for the number of hours that the employee is normally scheduled to work over that period.

### ► ELIGIBLE EMPLOYEES

In general, employees of private sector employers with fewer than 500 employees, and certain public sector employers, are eligible for up to two weeks of fully or partially paid sick leave for COVID-19 related reasons (see below). Employees who have been employed for at least 30 days prior to their leave request may be eligible for up to an additional 10 weeks of partially paid expanded family and medical leave for reason #5 below.

### ► QUALIFYING REASONS FOR LEAVE RELATED TO COVID-19

An employee is entitled to take leave related to COVID-19 if the employee is unable to work, including unable to telework, because the employee:

- |   |   |
|---|---|
| <ol style="list-style-type: none"><li>1. is subject to a Federal, State, or local quarantine or isolation order related to COVID-19;</li><li>2. has been advised by a health care provider to self-quarantine related to COVID-19;</li><li>3. is experiencing COVID-19 symptoms and is seeking a medical diagnosis;</li><li>4. is caring for an individual subject to an order described in (1) or self-quarantine as described in (2);</li></ol> | <ol style="list-style-type: none"><li>5. is caring for his or her child whose school or place of care is closed (or child care provider is unavailable) due to COVID-19 related reasons; or</li><li>6. is experiencing any other substantially-similar condition specified by the U.S. Department of Health and Human Services.</li></ol> |
|---|---|

### ► ENFORCEMENT

The U.S. Department of Labor's Wage and Hour Division (WHD) has the authority to investigate and enforce compliance with the FFCRA. Employers may not discharge, discipline, or otherwise discriminate against any employee who lawfully takes paid sick leave or expanded family and medical leave under the FFCRA, files a complaint, or institutes a proceeding under or related to this Act. Employers in violation of the provisions of the FFCRA will be subject to penalties and enforcement by WHD.



WAGE AND HOUR DIVISION  
UNITED STATES DEPARTMENT OF LABOR

For additional information  
or to file a complaint:  
**1-866-487-9243**  
TTY: 1-877-889-5627  
[dol.gov/agencies/whd](https://dol.gov/agencies/whd)



WH1422 REV 03/20

This can be downloaded at:

[https://www.dol.gov/sites/dolgov/files/WHD/posters/FFCRA\\_Poster\\_WH1422\\_Non-Federal.pdf](https://www.dol.gov/sites/dolgov/files/WHD/posters/FFCRA_Poster_WH1422_Non-Federal.pdf)



TREASURE COAST REGIONAL PLANNING COUNCIL  
INDIAN RIVER - ST. LUCIE - MARTIN - PALM BEACH

April 3, 2020

Dear Editor:

We know from studies of the housing affordability crisis that the single largest expense for working people is housing, with most paying well over 30% and some paying 50% or more of their income for a place to live.

We also know that the impacts of the Coronavirus Pandemic on employment have been huge, with record numbers of people filing for unemployment and more to come. This will lead to an inability to make rent and mortgage payments and thus lead to evictions and foreclosures. The impact on health, families, re-employment, and property values would be devastating.

Now is the time for a National Pause on collection of rents and mortgage payments for 4 months to allow the economy to stabilize, relief checks to arrive, unemployment benefits to be requested and received, business loans to be processed, and a run on property values sparked by foreclosures in a market with no buyers to be avoided.

How can we expect our children to remote learn at home if they have no home? How can we be "safer at home" if we have nowhere to live? How can we expect business owners to re-open and hire back their employees if they're focused on housing their families? How can we expect those workers to be ready to go back to work if they're living on the street?

So that relief doesn't arrive too late at empty homes and devastated families, now is the time for a pause on rent and mortgage collections. Right now.

Sincerely yours,



Thomas J. Lanahan  
Executive Director

submitted to Palm Beach Post, Sun Sentinel, TC Palm

*"Bringing Communities Together" • Est. 1976*

421 SW Camden Avenue - Stuart, Florida 34994  
Phone (772) 221-4060 - Fax (772) 221-4067 - [www.tcrpc.org](http://www.tcrpc.org)

**SBA Lender List – Treasure Coast Region**  
per Small Business Resource Guide (South Florida Edition 2020)  
[https://www.sba.gov/sites/default/files/files/resourceguide\\_3109.pdf](https://www.sba.gov/sites/default/files/files/resourceguide_3109.pdf)

**Businesses are urged to contact their current bank first.**

**Counties served: I=Indian River, M=Martin, P=Palm Beach, S=St. Lucie**  
**Lenders are listed in alphabetical order**

**Bank United (I)**

(877) 779-2265  
[bankunited.com](http://bankunited.com)

**CenterState Bank (I, M)**

(855) 863-2265  
[centerstatebank.com](http://centerstatebank.com)

**CRF Small Business Loan Co. (I)**

(800) 475-3050  
[crfusa.com](http://crfusa.com)

**FBDC (M)**

(813) 348-0660  
[fbdc.net](http://fbdc.net)

**First Bank Financial Center (M)**

(888) 569-9909  
[fbfcwi.com](http://fbfcwi.com)

**FFCFC (M, P)**

(800) 504-5626  
[ffcfc.com](http://ffcfc.com)

**Independence Bank (S)**

(401) 886-4600  
[workingcapitalloan.com](http://workingcapitalloan.com)

**JPMorgan Chase Bank (S)**

(800) 242-7324  
[chase.com](http://chase.com)

**New Millenium Bank (S)**

(201) 585-6090  
[nmbonline.com](http://nmbonline.com)

**Newtek SBF (M, P)**

(855) 763-9835  
[newtekone.com](http://newtekone.com)

**iThinkFinancial Credit Union (I, P, S)**

(772) 563-2212  
[oculinabank.com](http://oculinabank.com)

**Paradise Bank (P)**

(561) 392-5444  
[paradisebank.com](http://paradisebank.com)

**Radius Bank (P)**

(800) 242-0272  
[radiusbank.com](http://radiusbank.com)

**Seacoast National Bank (I, M)**

(800) 706-9991  
[seacoastbank.com](http://seacoastbank.com)

**Stearns Bank & Trust (I)**

(800) 320-7262  
[sternsbank.com](http://sternsbank.com)

**SunTrust Bank (P)**

(800) 786-8787  
[suntrust.com](http://suntrust.com)

**TD Bank (M, P, S)**

(888) 751-9000  
[tdbank.com](http://tdbank.com)

**Wells Fargo Bank (I, S)**

(800) 869-3557  
[wellsfargo.com](http://wellsfargo.com)

**Participating Certified Development Corporations**

**Florida Business Development Corp.**

1715 N. Westshore Blvd., Suite 780 Tampa  
(813) 348-0660     [fbdc.net](http://fbdc.net)

**Florida First Capital Finance Corp.**

1351 N. Gadsden Street Tallahassee  
(800) 681-3601     [ffcc.com](http://ffcc.com)

**Independent Development Services Corp.**

8280 College Parkway, Suite 204 Fort Myers  
(239) 652-5588     [idscorp.org](http://idscorp.org)

**Sunshine State Economic Development Corp.**

14141 46<sup>th</sup> St. N, Suite 1206 Clearwater  
(800) 850-2504     [sunshinecdc.com](http://sunshinecdc.com)



## **FEDERAL RESOURCES**

- **U.S. Small Business Administration: Coronavirus (COVID-19): Small Business Guidance & Loan Resources** – Health and government officials are working together to maintain the safety, security, and health of the American people. Small businesses are encouraged to do their part to keep their employees, customers, and themselves healthy. <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>
- **U.S. Department of the Treasury Small Business Assistance** The SBA loan application and related guidance for lenders and banks is now available. You can begin applying this Friday, April 3. <https://home.treasury.gov/cares>
- **U.S. Department of Labor: Emergency Paid Leave** Applies to all employers with 50-500 employees where workers have been impacted in their ability to work due to the declared disaster, health symptoms, or have children unable to attend school. Due to the financial burden that places on the employer, a related tax credit is also implemented. The emergency paid leave provisions passed by Congress and signed into law by the President are a critical step toward protecting families' financial security and mitigating the spread of the coronavirus. For more information on eligibility for emergency paid sick leave and paid family leave: <https://www.dol.gov/>
- **U.S. Chamber of Commerce, Coronavirus Response Toolkit** – The U.S. Chamber has compiled CDC's coronavirus recommendations for businesses and workers across the country. We continue to encourage American businesses to follow data-based guidance from the CDC and state and local officials. Below, you'll find a sharable graphics based on the CDC's latest guidance for businesses and employees. We encourage you to share these assets on social media, websites, and other channels, and send them to your employees. <https://www.uschamber.com/coronavirus-response-toolkit>
- **Internal Revenue Service:** The IRS has established a page of information related to tax relief and extended deadlines and economic impact payments. <https://www.irs.gov/coronavirus>
- **United Way COVID-19 Community Response and Recovery Fund** – To support this rapidly escalating need, United Way Worldwide has created the COVID-19 Community Response and Recovery Fund. Our Fund supports communities struggling in the wake of the new virus, by supporting local United Ways and 211, the go-to information resource in times of crisis. Every year, 211 specialists answer 12 million requests by phone, text, chat and email to connect people with disaster, food, housing, utility, health care resources and more. There is no other network in the country with a similar pulse on America's needs. <https://www.unitedway.org/recovery/covid19>

## **STATE & LOCAL RESOURCES**

- **Florida Department of Economic Opportunity: Florida Small Business Emergency Bridge Loan COVID-19.** This program is currently available to small business owners located in all Florida counties statewide that experienced economic damage as a result of COVID-19. These short-term, interest-free working capital loans are intended to “bridge the gap” between the time a major catastrophe hits and when a business has secured longer term recovery resources. <http://floridajobs.org/rebuildflorida/businessrecovery>
- **Florida Department of Economic Opportunity: COVID 19 Resources for Employers and Individuals** providing state and federal resources to communities, businesses and Floridians impacted by the state’s efforts to mitigate the spread of COVID-19. Unemployment and loan information. <http://www.floridajobs.org/job-seekers-community-services>
- **Florida Department of Economic Opportunity: Short-Time Compensation Program** is a voluntary employer program available to provide prorated Reemployment Assistance benefits to employees. These individuals may have had work hours and earnings reduced due to the implementation of a Short-Time Compensation plan to avoid a total layoff of some employees amid COVID-19. Under such plans, employers reduce hours for a group of employees (no more than 40% reduction) instead of resorting to temporary layoffs. Partial benefits are paid to employees.  
<http://www.floridajobs.org/office-directory/division-of-workforce-services/reemployment-assistance-programs/short-time-compensation-program-for-employees>
- **Florida Department of Economic Opportunity: Temporary Layoff** A temporary layoff occurs when the employee is separated from their job due to lack of work, and the employee has a return-to-work date within eight weeks of the separation.  
<http://www.floridajobs.org/Reemployment-Assistance-Service-Center/reemployment-assistance/employers/temporary-layoff>
- **Florida Economic Development Council (FEDC)** – As organizations and their employees struggle with the impacts of the COVID-19, FEDC is a source of information on the resources available to assist them. <https://fedconline.org/>
- **Florida Chamber Foundation:** The FCF has an extensive resource center website that provides up-to-date information. <https://www.flchamber.com/follow-facts-not-fear/>
- **Florida Department of Economic Opportunity:** FDEO provides information and access to CONNECT, Florida’s online Reemployment Assistance system for those that have been impacted by COVID-19.  
<http://www.floridajobs.org/?fbclid=IwAR10pjhil3Zdrxe4pxgYsW4W4WeEdH86v7OM5i3dmVWa7J0y2ieEzkKx9Dok8>

- **U.S. Small Business Administration South Florida District Office** will host virtual office hours to answer questions about the SBA Economic Injury Disaster Loan Program. Limited to 250 callers at one time. Participants may call at any time and are welcome to enter and exit at will. Callers will be muted upon entry and will be taken in the order they are received.  
**Skype:**<https://meet.lync.com/sba123/aaharris/0S1GVCJ7>  
**Phone:** (202) 765-1264; Conference ID - 162817288
- **Alert Florida** – Florida’s Alert Notification Initiative. Individuals and businesses can learn how to receive emergency alerts and other public safety notifications directly from their local jurisdictions. <https://apps.floridadisaster.org/alertflorida/>
- **Florida Department of Health (FDOH) COVID-19 Dashboard** – To keep Florida residents and visitors safe, informed and aware about the status of the virus, The Florida Department of Health has launched a COVID-19 dashboard that will be updated twice daily.  
<https://fdoh.maps.arcgis.com/apps/opsdashboard/index.html#/8d0de33f260d444c852a615dc7837c86>
- **Martin County Business Development Board** is providing a new COVID-19 BIZ Hub to help centralize all current and forthcoming information on key announcements, new services, programs, virtual events and community efforts to assist local businesses through this ever-changing environment.  
<https://bdbmc.org/covid-19-biz-hub/https-bdbmc-org-covid-19-biz-hub/>
- **The Business Development Board of Palm Beach County** is in contact daily with state, regional, and local officials with new information regarding COVID-19. They have provided a resource page to assist local businesses through any challenge.  
<https://www.bdb.org/media-center/palm-beach-county-business-resources-coronavirus/>
- **The Economic Development Council of St. Lucie County** is committed to keeping our business community informed with the most current information available to assist businesses and employees during this challenging time. Their COVID-19 Business Assistance Resource Web Portal is available and continually updated with all federal, state and local resources and the most current information. [www.youredc.com](http://www.youredc.com)
- **Indian River County Economic Development** provides extensive information related to COVID-19 including executive orders from Governor DeSantis, funding assistance for businesses, and unemployment/re-employment services for employees.  
<https://indianrivered.com/>