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### Business Damage Assessment Survey

**What is the** Florida Business Damage Assessment survey?

The Florida Business Damage Assessment survey assists state officials in determining the extent of impact and need for federal and state disaster assistance. Providing information does NOT serve as an application for resources, including the Small Business Emergency Bridge Loan.

**What happens after the survey is submitted?**

After filling out the survey, federal, state or local agencies may reach out to the affected business through the contact information provided if interest in a specific relief program is indicated.

**Where can businesses find the survey?**

The Florida Business Damage Assessment survey can be found here:  
<https://floridadisaster.biz/BusinessDamageAssessments>

### Florida Small Business Emergency Bridge Loan Program

**What is the Florida Small Business Emergency Bridge Loan Program?**

The Florida Small Business Emergency Bridge Loan is a short-term, interest-free loan up to \$50,000 available to small business owners who have between 2 to 100 employees, have been in operation for at least one full year and have experienced physical or economic damage.

The program was first activated following Hurricane Andrew in 1992. It has been activated 26 additional times following disasters and has helped more than 4,750 small businesses statewide to receive more than \$157.5 million in assistance.

Emergency Bridge Loans are considered one of the most competitive emergency relief packages for small businesses. Loans are supported by State of Florida taxpayers and designed to bring quick capital to small businesses in order to bridge the gap between the time a disaster hits and when a business has secured long-term recovery assistance, such as sufficient profits from a revived business, receipt of payments on insurance claims or federal disaster assistance.

They are not designed to be the primary source of financial assistance to small businesses affected by COVID-19, which is why eligibility is linked pursuant to other financial sources. **Note:** Loans made under this program are short-term debt loans made by the state of Florida using public funds – they are not grants. Florida Small Business Emergency Bridge Loans require repayment by the approved applicant from longer term financial resources.



### What businesses are eligible for a Small Business Emergency Bridge Loan?

Applications will be accepted by qualified for-profit, privately held small businesses that maintain a place of business in the state of Florida. All qualified applicants must have been established prior to March 9, 2020 and suffered economic injury as a result of the designated disaster. Qualified small business applicants must be an employer business with 2 to 100 employees.

### How much funding can businesses receive?

Businesses can borrow up to \$50,000 through this program and, in some circumstance, up to \$100,000. The applicant of the business is the individual business owner(s). Only one loan is made to eligible businesses and recipients are required to sign an agreement that proceeds of the loan will only for maintaining operations and restarting the business. It's relatively flexible as it relates to the use of the proceeds. The term of the loan is one year, and it is interest free with no collateral necessary.

### When is the deadline to apply?

The application deadline is 60 days from the Governor's executive order, May 8. But if the executive order is extended, the program deadline gets extended as well.

### What are the terms?

The term of the loan is one-year. During the closing process, recipients must certify how they will repay the loans. If a business receives an SBA Economic Injury Disaster Loan, proceeds from it will repay the Florida Bridge Loan program. The loan must be paid in full before the maturity date. However, there is no requirement to make payments during the year.

Loans will be interest-free for the loan term (1 year). The Interest rate will be 12% per annum on the unpaid balance thereafter, until the loan balance is repaid in full. Loan default is subject to a normal commercial collection process. The SBDC will reach out to businesses as the loan comes closer to term to ensure they have a repayment solution.

### How can a business get started applying for an Emergency Bridge Loan?

1. Review the [eligibility requirements and loan process](#).
2. Gather the required [support documentation](#).
3. Options for submitting an application include:
  - [Apply online](#) or
  - Download an [application](#), complete it in full and submit it with the required support documentation by mail or courier to: Florida Department of Economic Opportunity, C/O Small Business Emergency Bridge Loan, 107 E. Madison Street, MSC-160, Tallahassee FL 32399-4120.
4. For assistance with completing the application, contact the Florida Department of Economic Opportunity toll-free at (833) 832-4494 or by email at [FloridaBusinessLoanFund@deo.myflorida.com](mailto:FloridaBusinessLoanFund@deo.myflorida.com).



### Small Business Administration (SBA) Disaster Loan Assistance Program

#### What are Economic Injury Disaster Loans?

SBA Economic Injury Disaster Loans are loans available for small businesses that sustain economic injury as a direct result of a disaster. These working capital loans are made to businesses without credit available elsewhere to help pay ordinary and necessary operating expenses that would have been payable barring the disaster.

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

#### What are Emergency Economic Injury Grants?

Emergency Economic Injury Grants provide an emergency advance of up to \$10,000 to small businesses and private non-profits harmed by COVID-19 within three days of applying for an SBA Economic Injury Disaster Loan (EIDL). To access the advance, you 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.

#### Who is eligible for an SBA Economic Injury Loan?

Small business owners in all U.S. states, Washington D.C., and territories with 500 or fewer employees are eligible to apply including:

- Sole proprietorships, with or without employees
- Independent contractors
- Cooperatives and employee owned businesses
- Tribal small businesses

Small business concerns and small agricultural cooperatives that meet the applicable size standard for SBA are also eligible, as well as most private non-profits of any size.

#### Are non-profits that aren't 501(c)(3) still eligible for an EIDL and a grant?

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. However, a recipient that is principally engaged in teaching, instructing, counseling, or indoctrinating religion or religious beliefs, whether in a religious or secular setting, or primarily engaged in political or lobbying activities is not eligible to receive an EIDL. If you are uncertain whether you qualify, please consult with legal counsel to determine whether your organization meets program criteria.



### **Who is eligible for an Emergency Economic Injury Grant?**

Those eligible for an EIDL and who have been in operation since January 31, 2020, when the public health crisis was announced.

### **How long are Emergency Economic Injury Grants available?**

January 31 – 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.

### **What are the terms?**

Businesses that can show they have less sales and a lack the working capital because of the virus to continue at their full operating pace can apply for the loan with a rate set quarterly at 3.75 percent. The loan extends to nonprofits as well, with an interest rate of 2.75 percent, one point lower than for-profit companies.

### **Do SBA Loans require collateral?**

Businesses looking for a loan of \$25,100 or lower won't be required to put up collateral. Anything over that amount will require a conversation with the SBA about collateral. Regulations are changing every day but they're becoming more lenient, not more stringent. These are working capital and cashflow loans, based on a business' ability to repay.

### **How long does it take to receive funding?**

Funds from loan advances of up to \$10,000 will be made available within three days of a successful application and will not have to be repaid.

Because this is a declared disaster, businesses don't have to go to a bank for an SBA loan. SBA is lending this money directly to businesses and the normal underwriting requirements aren't necessary. The processing time is to get a business an approval in at least two weeks.

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

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. However, you cannot use your EIDL for the same purpose as your PPP loan. For example, if you use your EIDL to cover payroll for certain workers in April, you cannot use PPP for payroll for those same workers in April, although you could use it for payroll in March or for different workers in April.

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



## Business Assistance Program FAQs

Please visit <https://www.sba.gov/size-standards/> 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's 3-year average annual revenue.

### How does the CARES act impact the SBA Loan eligibility requirements?

- Typical SBA loan eligibility requires that the borrower be unable to obtain credit elsewhere — this requirement is waived under the Paycheck Protection Program.
- Personal guarantee and collateral requirements of a traditional SBA loan have also been waived
- "Payroll costs" also has a much more expanded definition under CARES than it did previously

### How does a business apply?

To apply for a COVID-19 Economic Injury Disaster Loan, please visit:

<https://covid19relief.sba.gov/#/>

Your [SBA District Office](#) is an important resource when applying for SBA assistance.

### Can anyone help with the application?

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 at <https://www.sba.gov/local-assistance/find/>

## Short Time Compensation Program for Employers

### What is the Short Time Compensation Program for Employers?

The Short Time Compensation program helps employers retain their workforce in times of temporary slowdown by encouraging work sharing as an alternative to layoff. The program permits prorated reemployment assistance benefits to employees whose work hours and earnings are reduced as part of a Short Time Compensation plan to avoid total layoff of some employees.

### What are the eligibility requirements?

- The employer must describe a plan for giving notice, if feasible, to an employee whose workweek is to be reduced, together with an estimate of the number of layoffs that would have occurred absent the ability to participate in STC.
- If you are a client company trying to apply for a plan for leased employees, contact the leasing company. They will need to file a plan separately on behalf of their employees.



## Business Assistance Program FAQs

- Reduced hours must be used as a temporary solution to avoid a layoff. The employer must submit a Short Time Compensation plan application to the Short Time Compensation Coordinator, Reemployment Assistance Services
- Individuals participating in an employer-sponsored training may also be eligible to participate in the short-time compensation program.
- Participating employees must be full-time (at least 32 hours per week prior to Short Time Compensation reduction), permanent employees (not seasonal) and the employees must have a set number of hours (excluding overtime) that they work each week in order to participate. Employees paid piece rate, on commission, or who are hired to do certain jobs regardless of the time required are not eligible for participation.
- Short Time Compensation benefits are payable when normal hours of work are reduced from 10-40 percent. If normal work hours exceed 40, the percentage will be based on 40 hours.
- Each week that Short Time Compensation benefits are claimed, at least 10 percent of the employees from the total staff or within a particular unit must be working reduced hours. (Two employees is the minimum for a staff or unit of less than 20 employees.)

### How can businesses apply?

To apply for the Short Time Compensation Program, please visit the Employer Login page of CONNECT: <https://connect.myflorida.com/Employer/Core/Login.ASPX>

## Paycheck Protection Program (PPP) Loans

### What are Paycheck Protection Program Loans?

The program provides cash-flow assistance through 100 percent federally guaranteed loans to employers who maintain their payroll during this emergency.

### Do they need to be repaid?

If employers maintain their payroll, the loans would be forgiven, which would help workers remain employed, as well as help affected small businesses and our economy snap-back quicker after the crisis.

### What are the features of the loan?

PPP has a host of attractive features, such as forgiveness of up to 8 weeks of payroll based on employee retention and salary levels, no SBA fees, and at least six months of deferral with maximum deferrals of up to a year.



### When is the application deadline?

Small businesses and other eligible entities will be able to apply if they were harmed by COVID-19 between February 15, 2020 and June 30, 2020. This program would be retroactive to February 15, 2020, in order to help bring workers who may have already been laid off back onto payrolls. Loans are available through June 30, 2020.

### What types of businesses and entities are eligible for a PPP loan?

- Businesses and entities must have been in operation on February 15, 2020.
- Small business concerns, as well as any business concern, a 501(c)(3) nonprofit organization, a 501(c)(19) veterans organization, or Tribal business concern described in section 31(b)(2)(C) that has fewer than 500 employees, or the applicable size standard in number of employees for the North American Industry Classification System (NAICS) industry as provided by SBA, if higher.
- Individuals who operate a sole proprietorship or as an independent contractor and eligible self-employed individuals.
- Any business concern that employs not more than 500 employees per physical location of the business concern and that is assigned a NAICS code beginning with 72, for which the affiliation rules are waived.
- Affiliation rules are also waived for any business concern operating as a franchise that is assigned a franchise identifier code by the Administration, and company that receives funding through a Small Business Investment Company.

### What types of non-profits are eligible?

In general, 501(c)(3) and 501(c)(19) non-profits with 500 employees or fewer as most non-profit SBA size standards are based on revenue, not employee number

### How is the loan size determined?

- 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.



### What costs are eligible for payroll?

- Compensation (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 employees

### What costs are not eligible for payroll?

- Employee/owner compensation over \$100,000
- Taxes imposed or withheld under chapters 21, 22, and 24 of the IRS code
- Compensation of employees whose principal place of residence is outside of the U.S.
- Qualified sick and family leave for which a credit is allowed under sections 7001 and 7003 of the Families First Coronavirus Response Act

### What are allowable uses of loan proceeds?

- Payroll costs (as noted above)
- Costs related to the continuation of group health care benefits during periods of paid sick, medical, or family leave, and insurance premiums
- Employee salaries, commissions, or similar compensations (see exclusions above)
- Payments of interest on any mortgage obligation (which shall not include any prepayment of or payment of principal on a mortgage obligation)
- Rent (including rent under a lease agreement)
- Utilities
- Interest on any other debt obligations that were incurred before the covered period

### What are the loan term, interest rate, and fees?

For any amounts not forgiven, the maximum term is 10 years, the maximum interest rate is 4 percent, zero loan fees, zero prepayment fee (SBA will establish application fees caps for lenders that charge).

### How is the forgiveness amount calculated?

Forgiveness on a covered loan is equal to the sum of the following payroll costs incurred during the covered 8 week period compared to the previous year or time period, proportionate to maintaining employees and wages (excluding compensation over \$100,000):

- Payroll costs plus any payment of interest on any covered mortgage obligation (not including any prepayment or payment of principal on a covered mortgage obligation) plus any payment on any covered rent obligation plus and any covered utility payment.



### How do I get forgiveness on my PPP loan?

You must apply through your lender for forgiveness on your loan. In this application, you must include:

- Documentation verifying the number of employees on payroll and pay rates, including IRS payroll tax filings and State income, payroll and unemployment insurance filings.
- Documentation verifying payments on covered mortgage obligations, lease obligations, and utilities.
- Certification from a representative of your business or organization that is authorized to certify that the documentation provided is true and that the amount that is being forgiven was used in accordance with the program's guidelines for use.

### What happens after the forgiveness period?

Any loan amounts not forgiven are carried forward as an ongoing loan with max terms of 10 years, at a maximum interest rate of 4%. Principal and interest will continue to be deferred, for a total of 6 months to a year after disbursement of the loan. The clock does not start again.

### Can I get more than one PPP loan?

No, an entity is limited to one PPP loan. Each loan will be registered under a Taxpayer Identification Number at SBA to prevent multiple loans to the same entity.

### Where should I go to get a PPP loan from?

All current SBA 7(a) lenders are eligible lenders for PPP. The Department of Treasury will also oversee authorizing new lenders, including non-bank lenders, to help meet the needs of small business owners. It is recommended for businesses to contact their current bank regarding the PPP loan.

### How does the PPP loan coordinate with SBA's existing loans?

Borrowers may apply for PPP loans and other SBA financial assistance, including Economic Injury Disaster Loans (EIDLs), 7(a) loans, 504 loans, and microloans, and also receive investment capital from [Small Business Investment Corporations](#) (SBICs). However, you cannot use your PPP loan for the same purpose as your other SBA loan(s). For example, if you use your PPP to cover payroll for the 8-week covered period, you cannot use a different SBA loan product for payroll for those same costs in that period, although you could use it for payroll not during that period or for different workers.



### **How does the PPP loan work with the temporary Emergency Economic Injury Grants and the Small Business Debt Relief program?**

Emergency Economic Injury Grant and Economic Injury Disaster Loan (EIDL) recipients and those who receive loan payment relief through the Small Business Debt Relief Program may apply for and take out a PPP loan as long as there is no duplication in the uses of funds. Refer to those sections for more information.

### **Small Business Debt Relief Program**

#### **What is the Small Business Debt Relief Program?**

This program provides 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.

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

7(a) loans not made under the Paycheck Protection Program (PPP), 504 loans, and microloans. Disaster loans are not eligible.

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

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

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

In general, businesses must meet [size standards](#), be based in the U.S., be able to repay, and have a sound business purpose. To check whether your business is considered small, you will need your business's 6-digit North American Industry Classification System (NAICS) code and 3-year average annual revenue. Each program has different requirements, see <https://www.sba.gov/funding-programs/loans> for more details.

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

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.

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

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.

### **What is a microloan and how do I apply?**

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.

## Counseling & Training

### **Are there counseling and training opportunities available for small businesses to navigate these emergency funding options?**

If small business owners need a business counselor to help guide them through this uncertain time, they can turn to their local Small Business Development Center (SBDC), Women's Business Center (WBC) or SCORE mentorship chapter. These resource partners, and the associations that represent them, will receive additional funds to expand their reach and better support small business owners with counseling and up-to-date information regarding COVID-19. There will soon be a joint platform that consolidates information and resources related to COVID-19 in order to provide consistent, timely information to small businesses. To find a local resource partner, visit <https://www.sba.gov/local-assistance/find/>.

In addition, the Minority Business Development Agency's Business Centers (MBDCs), which cater to minority business enterprises of all sizes, will also receive funding to hire staff and provide programming to help their clients respond to COVID-19. Not every state has a MBDC. To find out if there is one that services your area, visit [this site](#).

### **Do I have to pay for counseling and training through SBDCs, WBCs, and MBDCs?**

Counseling is free and training is low-cost with these partners. The additional funds that Congress provided will help keep this possible. Mentorship through SCORE is always free.



### What is a SBDC?

SBDCs are a national network of nearly 1,000 centers that are located at leading universities, colleges, state economic development agencies and private partners. They provide counseling and training to new and existing businesses. Each state has a lead center that coordinates services specifically for that state, which you can find by clicking the link above. To find out more about SBDCs, visit <https://americassbdc.org/about-us/>

### What is a WBC; is it only for women?

WBCs are a national network of more than 100 centers that offer one-on-one counseling, training, networking, workshops, technical assistance and mentoring to entrepreneurs on numerous business development topics. In addition to women, WBCs are mandated to serve the needs of underserved entrepreneurs, including low-income entrepreneurs. They often offer flexible hours to meet the needs of their diverse clientele. To find out more about WBCs, visit <https://www.awbc.org/>

### What is SCORE?

SCORE provides free, confidential business advice through our volunteer network of 10,000+ business experts. You can meet with a mentor online. Find out more [here](#).

### Who do MBDCs serve?

MBDCs are a good option for minority-owned businesses (including those owned by Black, Hispanic, Asian American/Pacific Islander, and American Indian business owners), especially those seeking to penetrate new markets — domestic and global — and grow in size and scale.

## Contracting

### What if I'm a government contractor?

If you are a government contractor, there are several ways that Congress has provided relief and protection for your business. Agencies will be able to modify terms and conditions of a contract and to reimburse contractors at a billing rate of up to 40 hours per week of any paid leave, including sick leave. The contractors eligible are those whose employees or subcontractors cannot perform work on site and cannot telework due to federal facilities closing because of COVID-19.

### What if I'm self-employed, an independent contractor or a gig worker?

Starting April 10, 2020, independent contractors and self-employed individuals can apply for the Paycheck Protection Program [here](#). The U.S. Treasury encourages you to apply as quickly as you can because there is a funding cap.



### **Are the self-employed, gig workers and contractors eligible for unemployment insurance?**

Yes, the CARES Act expands unemployment benefits to cover more workers including self-employed and independent contractors, like gig workers and Uber drivers, who do not usually qualify for unemployment. Overall, the bill provides \$250 billion in funding for expansion of unemployment benefits, the largest increase ever.

If you need additional assistance, please reach out to your [local](#) Small Business Development Center, Women's Business Center, SCORE chapter, or SBA District Office. You should also work with your agency's contracting officer, as well as the agency's Office of Small and Disadvantaged Business Utilization (OSDBU).

### **Small Business Tax Provisions**

#### **What is the Employee Retention Credit for Employers Subject to Closure or Experiencing Economic Hardship?**

This provision provides a refundable payroll tax credit for 50 percent of wages paid by eligible employers to certain employees during the COVID-19 crisis. The credit is available to employers, including non-profits, whose operations have been fully or partially suspended as a result of a government order limiting commerce, travel or group meetings. The credit is also provided to employers who have experienced a greater than 50 percent reduction in quarterly receipts, measured on a year-over-year basis.

Wages of employees who are furloughed or face reduced hours as a result of their employer's closure or economic hardship are eligible for the credit. For employers with 100 or fewer full-time employees, all employee wages are eligible, regardless of whether an employee is furloughed. The credit is provided for wages and compensation, including health benefits and is provided for the first \$10,000 in wages and compensation paid by the employer to an eligible employee. Wages do not include those considered for purposes of the payroll credits for required paid sick leave or required paid family leave, nor for wages considered for the employer credit for paid family and medical leave (IRC sec. 45S). This credit is not available to employers receiving assistance through the **Paycheck Protection Program**. The credit is provided through December 31, 2020.

#### **Can a small business delay payment of Employer Payroll Taxes?**

This provision would allow taxpayers to defer paying the employer portion of certain payroll taxes through the end of 2020, with all 2020 deferred amounts due in two equal installments, one at the end of 2021, the other at the end of 2022. Payroll taxes that can be deferred include the employer portion of FICA taxes, the employer and employee representative portion of



## Business Assistance Program FAQs

Railroad Retirement taxes (that are attributable to the employer FICA rate), and half of SECA tax liability. Deferral is not provided to employers receiving assistance through the Paycheck Protection Program.

### Families First Coronavirus Response Act

#### **Where can I find more information on the Emergency Paid Sick Leave Act and the Emergency Family and Medical Leave Expansion Act?**

As provided under the legislation, the U.S. Department of Labor will be issuing implementing regulations. Additionally, as warranted, the Department will continue to provide compliance assistance to employers and employees on their responsibilities and rights under the FFCRA. For a complete list of FAQs relating to the Families First Coronavirus Response Act (FFCRA), which includes the Emergency Paid Sick Leave Act and the Emergency Family and Medical Leave Expansion Act, [please click here](#).