



May 7, 2020

[Constituent Services](#)

Contact: 561-998-9045

## What Financial Relief Am I Entitled To During This Pandemic?

Dear Neighbor,

*Para la versión en español, [clic aquí](#).*

I know that too many people are hurting financially due to the coronavirus pandemic. Listed below is some of the economic relief made available by the state and federal government.

### UNEMPLOYMENT BENEFITS

**Benefits for Most Workers:** Employees who are laid off or furloughed through no fault of their own, or who are earning less than \$275/week due to reduced hours, are eligible for:

- Up to \$275/week for 12 weeks of state-benefits from the date that you apply retroactive to March 9th, 2020;

\*If you were previously unable to access the unemployment website, you can [click here](#) to change

your effective filing date to when you first attempted to apply for unemployment benefits, as far back as March 9th, 2020.

- 13 additional weeks of federally-funded **Pandemic Emergency Unemployment Compensation (PEUC)** benefits at the state rate after state benefits run out; and

- \$600/week of federally-funded Federal Pandemic Unemployment Compensation (FPUC) benefits for up to 16 weeks from the date you apply as of March 29th, 2020.

- Florida law also requires an additional 13 weeks of state-funded benefits if unemployment rises above 10.5%.

**Benefits for Workers Otherwise Ineligible for State Benefits:** Self-employed workers like independent contractors, freelancers and part-time workers (often called 'gig workers'), workers who don't have a long-enough work history to qualify for state benefits, or workers who otherwise wouldn't qualify for benefits under state or federal law, are eligible for **Pandemic Unemployment Assistance (PUA)**:

- Up to \$275/week for 39 weeks of federally-funded benefits effective from the date you applied, with eligibility extending from January 27 through

December 31; and

- \$600/week of federally-funded benefits for up to 16 weeks benefits for up to 16 weeks from the date you apply as of March 29, 2020.

\*If you fall into this category and applied for benefits on or before April 4, you should reapply at [FloridaJobs.org](https://www.floridajobs.org) and select “File a Claim” to request PUA. If you applied on or after April 5, and were deemed ineligible for state benefits, you should expect to receive additional application information via email from the Florida Department of Economic Opportunity (DEO) for next steps. (See this [flow chart](#) from the DEO for additional guidance.)

You can learn more about your unemployment benefits eligibility on my [website](#).

## **FINANCIAL ASSISTANCE FOR SMALL BUSINESSES**

Congress recently replenished the Paycheck Protection Program (or PPP) and Economic Injury Disaster Loans (or EIDL) with another \$370 billion.

These programs offer low interest loans, some of which are fully forgivable like a grant, to help small businesses survive this nightmare and continue paying employees.

Go to [SBA.gov/disaster](https://www.sba.gov/disaster) to learn more.

## **STIMULUS CHECKS**

Economic Impact Payments are being sent to most Americans, and more than 130 million payments have already been made.

Payments go up to \$1,200 for individuals with income under \$75,000, tapering off at \$99,000 plus an additional \$500 per dependent under the age of 17.

Go to [IRS.gov/coronavirus](https://www.irs.gov/coronavirus) to check the status of your payment and submit your bank information.

## **ADDITIONAL FINANCIAL ASSISTANCE AND RESOURCES**

**Mortgage Relief:** Governor DeSantis suspended any evictions and foreclosures for coronavirus-related non-payment through May 17. Members of the Florida Delegation are requesting that this moratorium be extended since many people are not yet back to work.

The *CARES Act* also provides mortgage forbearance (suspended payments) on all federally-backed mortgages for up to 180 days. Contact your loan servicer directly to request this.

**Paying Your Utilities:** Your power and water will not be shut off during the pandemic. Florida Power & Light (FP&L) has suspended electrical disconnections, is waiving late fees, and is providing payment extension to customers who are having financial hardship.

Most water and gas utilities have suspended disconnections and offer payment relief, however please check with your local provider for more information.

**Student Loans:** Federal loans are automatically deferred and interest is not being charged through September 30th.

**Retirement Accounts:** The *CARES Act* waived the 10% penalty for early withdrawal for up to \$100,000 from retirement accounts like 401(k)s and IRAs for any reason related to COVID-19. The cap on contributions is also waived for three years, should you want to replenish your account.

**Paid Leave:** Employees are eligible for two weeks of paid sick leave if they are quarantined or seeking a medical diagnosis and two weeks if they have COVID-19, are caring for someone quarantined, or have to care for a child whose school or childcare provider is closed.

You can also find a list of resources available to you on my [website](#) .

**Do you think Palm Beach County should reopen ahead of Broward and Miami-Dade?**

**YES**

**NO**

*\*By responding to this survey, you will be automatically subscribed to my newsletter.*

## **A SHARED RESPONSIBILITY**

Last week I hosted a telephone town hall to discuss the impact of the coronavirus on our community. You can listen to the full town hall [here](#) . Please also join me for my next telephone town hall, which will take place on May 14th at 6:30pm. Register [here](#) .

As always, I encourage everyone to follow the [CDC's best practices](#) and rely on the [CDC](#) , [Palm Beach County Health Department](#) , and [Florida Health Department](#) for the most accurate and up-to-date information on confirmed cases.

Please also consider registering to vote-by-mail for the upcoming elections [here](#) .

If you have questions, please feel free to reach out to my office in Boca Raton or D.C. by calling the numbers listed below. For regular updates, follow me

on social media @RepLoisFrankel or sign up for my newsletter [here](#).

Sincerely,



Congresswoman Lois Frankel

**Washington, DC Office**

2305 Rayburn HOB  
Washington, DC 20515  
Phone: 202-225-9890

**Boca Raton District Office**

2500 N. Military Trail, Suite 490  
Boca Raton, FL 33431  
Phone: 561-998-9045

Follow me on [Twitter](#), [Facebook](#), and [Instagram](#) @RepLoisFrankel for updates!