

Thank you to our presenting guests and their support staff.

Secretary of State, Laurel Lee

<https://www.dos.myflorida.com/>

Director of Division of Cultural Affairs, Sandy Shaughnessy

<https://www.dos.myflorida.com/cultural/>

Communications Director Florida Humanities, Keith Simmons

<https://floridahumanities.org/>



Arts and Cultural Organizations

Go to Americans for the Arts Dashboard to see statistics, surveys and linked resources: <https://www.americansforthearts.org/by-topic/disaster-preparedness/coronavirus-covid-19-resource-and-response-center>

For Businesses

Federal: Paycheck Protection Program (PPP) for employers to afford retaining employees. Loans equal to the lesser of **2 ½ months of average payroll** or \$10 million Loans by local and national lenders Minimal requirements (e.g. no collateral, no personal guarantee) **Loans convert to grants equal to amount spent on payroll, rent, interest on mortgage, and utilities for the 8 weeks after origination.**

<https://www.sba.gov/document/sba-form-2483-paycheck-protection-program-borrower-application-form>



For Businesses

Federal: SBA Loans for Small Businesses, both for profit @ 3.75% and **non-profit @ 2.75%**. These loans must be paid back. There is nothing in place currently to allow for any forgiveness. However, there is a 1 year deferment of payments and a \$10,000 emergency grant that is supposed to be made available within 3 days that does not have to be repaid AND interacts with the PPP. NO collateral required for \$25,000 or less principle. Up to \$2 million Apply through SBA.gov

<https://www.sba.gov/funding-programs/disaster-assistance/coronavirus-covid-19#/>



For Businesses

Federal: FEMA Public Assistance Program there are provisions for eligible non-critical essential non-profits. Note however (pg 16): *FEMA only provides PA funding for eligible Permanent Work costs that an SBA loan will not cover. Therefore, non-critical PNPs must also apply for a disaster loan from the SBA.* <https://www.fema.gov/public-assistance-local-state-tribal-and-non-profit>

From the guidelines https://www.fema.gov/media-library-data/1525468328389-4a038bbef9081cd7dfe7538e7751aa9c/PAPPG_3.1_508_FINAL_5-4-2018.pdf (pg 13): *“Community centers established and primarily used for the purpose of offering the following services (or similar) to the community at large. Art services **authorized by a State, Territorial, Tribal, or local government**, including, but not limited to:*

- *Arts administration*
- *Art classes*
- *Management of public arts festivals*
- *Performing arts classes*
- *Educational enrichment activities that are not vocational, academic, or professional training; examples include hobby or at-home pursuits, such as:*
- *Car care*
- *Ceramics*
- *Gardening*
- *Personal financial and tax planning*
- *Sewing*
- *Stamp and coin collecting*
- *Multi-purpose arts programming”*



For Businesses

Delay of Payroll Tax Remittance: Delay payment of employer payroll taxes (Social Security) between now and 1/1/21

- 50% due 12/31/21
- 50% due 12/31/22
- Does not apply to employers who have loans forgiven under Paycheck Protection Program

<https://www.irs.gov/newsroom/deferral-of-employment-tax-deposits-and-payments-through-december-31-2020>



For Businesses

Employee Retention Credit: The employee retention tax credit (“ERTC”), is found in Section 2301 of the CARES Act. It provides a **refundable payroll tax credit for 50 percent of qualified wages paid by employers to employees during the COVID-19 pandemic**. The credit is available to employers whose (1) operations were fully or partially suspended, due to a COVID-19-related shut-down order, or (2) gross receipts declined by more than 50 percent when compared to the same quarter in the prior year.

For employers with greater than 100 full-time employees, qualified wages are wages paid to employees when they are not providing services due to the coronavirus-related circumstances described above. For eligible employers with 100 or fewer full-time employees, all employee wages qualify for the credit, whether the employer is open for business or subject to a shut-down order.

<https://www.irs.gov/newsroom/faqs-employee-retention-credit-under-the-cares-act>



For Businesses

Paid FMLA: Families First Coronavirus Response Act (H.R. 6201) **The bill includes two new paid leave mandates on employers with less than 500 employees. Each quarter, private sector employers subject to the requirement are entitled to a fully refundable tax credit equal to 100% of the qualified sick leave wages paid by the employer.** <https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>

The tax credit is applied against employer Social Security taxes, but employers are reimbursed if their costs for qualified sick leave exceed the taxes they would owe. The U.S. Treasury Secretary will have regulatory authority to help with cash flow issues, including waiving penalties for failing to deposit payroll taxes in anticipation of the credit.

1) Emergency Family and Medical Leave Expansion Act*: Businesses with less than 500 employees will be required to offer Family Medical Leave Act (FMLA) leave benefits to all employees. The first two weeks of leave may be unpaid leave, but thereafter employers must continue to offer FMLA paid leave for ten weeks compensated at two-thirds of the employee's regular rate of pay, capped at \$200 per day and \$10,000 for all calendar quarters. This leave can be utilized only for 1) an employee's coronavirus quarantine or treatment or 2) care for a child due to school closings or child care disruption. As with traditional FMLA, this leave is job-protected.

2) Emergency Paid Sick Leave Act*: Businesses with less than 500 employees will be required to offer full-time employees 10 days (80 hours) and part-time employees a two-week hourly average of paid sick leave, on top of any other existing paid leave program, to quarantine or seek a diagnosis or preventive care for COVID-19. If the employee is absent to care for a sick family member, a child unable to attend school, they are compensated at two-thirds of the rate they would otherwise receive. The law limits an employer's requirement of paid leave to \$511 per day (\$5,110 total) where leave is taken for an employee's own illness/quarantine and \$200 per day (\$2,000 total) where leave is taken for care for others or school closures.

*Employers will receive a 100% tax credit for all wages that are paid.

Unlike the emergency FMLA requirements, an employee is immediately eligible for this leave (there is no 30-day-on-payroll requirement).

Regulatory Authority or Exemption: The U.S. Secretary of Labor has authority to exempt a small business with fewer than 50 employees from this section "when the imposition of such requirements would jeopardize the viability of a business as a going concern."



For Businesses

Emergency Unemployment Relief (Section 2103): The Act provides for additional funds to be transferred to states from the federal unemployment account to be used solely to reimburse Section 501(c)(3) organizations, government agencies and Indian tribes for one half of amounts paid for unemployment benefits between March 13, 2020, and December 31, 2020.

Nonprofits will be reimbursed for 50% of the costs incurred through the end of 2020 to pay unemployment benefits. This provision applies to organizations that have opted not to pay unemployment taxes, but instead reimburse states for benefits paid to former employees (self-insured nonprofits).



For Businesses

State: Small Business Loans are only available to for profit/commercial businesses at this time.

State: Florida Humanities Cares presented by Keith Simmons this morning.

Grants of \$5,000 to Organizations with an annual budget up to \$150,000.

Grants of \$7,500 to Organizations with an annual budget between to \$150,001 and \$750,000

Grants of \$10,000 to Organizations with an annual budget between \$750,001 up to \$1,000,000.



Individual Artists Covid19 Impact Survey

(This is part of the Artist Relief project. Link to apply is found on page 16 of this PowerPoint.)

<https://www.surveygizmo.com/s3/5532991/6539d78e3593>

- *75% have been using their talents and skills to address community need*
- *76% have been using their talents and skill to raise morale*
- *55% have been doing it for no compensation*

For Individuals

Federal: Pandemic Unemployment Assistance (PUA) For self-employed individuals (1099, gig workers, contractors) you still have to apply for unemployment benefits at the state level first. This program provides up to 39 weeks of Reemployment

Assistance benefits to **individuals who are self-employed, independent contractors, certain non-profit employees and gig economy workers, as well as to individuals working part-time, or who otherwise would not qualify for regular state Reemployment Assistance** benefits under state or federal law or PEUC.

Floridians may be eligible for up to \$275 + \$600 in weekly benefits. The additional \$600 applies to weeks of unemployment beginning March 29, 2020, and ends July 25, 2020. <http://floridajobs.org/cares-act>



For Individuals

Federal: Pandemic Emergency Unemployment Compensation (PEUC)

For W2 workers - The PEUC program provides up to 13 weeks of Reemployment Assistance benefits to **individuals who have exhausted regular unemployment benefits** under state or federal law or have no rights to regular unemployment benefits under state or federal law. **Floridians may be eligible for up to \$275 + \$600 in weekly benefits. The additional \$600 applies to weeks of unemployment beginning March 29, 2020, and ends July 25, 2020.**

The first week a claimant can be compensated on this benefit is the week beginning March 29, 2020, and the last payable week is the week ending Dec. 26, 2020.

<https://www.careeronestop.org/LocalHelp/UnemploymentBenefits/unemployment-benefits.aspx>



For Individuals

Student Loan Changes U.S. Dept of Education will automatically place federal student loans on administrative forbearance. **No payments will be collected from 3/13/20 through 9/30/20.**

<https://studentaid.gov/announcementsevents/coronavirus#forbearancequestions>

IRS Recovery Rebate payments

- \$1,200 for single filers with AGI of \$75K (\$5 reduced for every \$100 over threshold up to \$99K)
- \$1,200 for Head of House filers with AGI of \$112.5K (\$5 reduced for every \$100 over threshold up to \$146.5K)
- \$2,400 for married filers with AGI of \$150K (\$5 reduced for every \$100 over threshold up to \$198K)
- \$500 extra for each dependent (16 years old or younger only)

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

For Individuals

State: Reemployment Assistance: Unemployment Insurance was rebranded with the name Reemployment Assistance to reflect the comprehensive goal of assisting Floridians find work during periods of unemployment through monetary assistance when eligible and training through Florida's CareerSource centers. <http://www.floridajobs.org/>



Other Assistance

NEA currently only available to awardees from past 4 years

NEH Up to \$35,000,000 is expected to be available to fund 300-600 recipients.

Eligible applicants include U.S. nonprofit organizations with 501(c)(3) tax-exempt status, public and 501(c)(3) accredited institutions of higher education, state and local governmental agencies, and federally recognized Native American tribal governments. The 56 state and jurisdictional humanities councils are not eligible to apply under this announcement. State and jurisdictional humanities councils received CARES Act funds directly as a supplement to their general operating support grants. Individuals, foreign and for-profit entities are not eligible to apply. <https://www.neh.gov/news/neh-offers-emergency-relief-funding-cultural-institutions-affected-coronavirus>

Artist Relief will distribute \$5,000 grants to artists facing dire financial emergencies due to COVID-19; serve as an ongoing informational resource; and co-launch the *COVID-19 Impact Survey for Artists and Creative Workers*, designed by [Americans for the Arts](#), to better identify and address the needs of artists. <https://www.artistrelief.org/>

CERF+ serves artists who work in craft disciplines by providing a safety net to support strong and sustainable careers. <https://cerfplus.org/>

Creative Capitol compiles a list of residencies, grants, and exhibition open calls to support in all disciplines. Despite the effects of COVID-19, many organizations are continuing to offer open applications, including the Arts Writers Grant Program. Their application, supporting visual arts writers with grants in articles, books, and short-form writing, is open now through May 20. <https://creative-capital.org/>

Grantwatch (subscription service) Grant Opportunities for Individuals and Organizations <https://usa.grantwatch.com/grant-search.php> – 16 found yesterday with Arts and Culture filter COVID keyword.



Link to Americans for the Arts Spreadsheet (with all of this information and more)

https://www.artsactionfund.org/sites/artsactionfund.org/files/Cares%20Act%20Table%20of%20Loan%2C%20Grant%2C%20and%20Compensation%20Opportunities%20for%20the%20Arts%5B1%5D_0.pdf

Link mentioned by Jennifer Steele to AFTA request for partnerships:

<http://www.partnershipmovement.org/>

Tell your doners: Charitable Giving Tax Deduction Incentives Expanded for tax year through 12/31/20!

- Charitable tax deduction created for non-itemizing taxpayers to donate up to \$300 cash.
- Itemizing taxpayers can deduct cash donations up to 100% of AGI. Corps incentivized to donate up to 25% of their income.
- The limit on corporations to contribute to charities increased from 10% to 25% of income.

Link to article, How Nonprofits Can Utilize the New Federal Laws Dealing with COVID-19 from Non-Profit quarterly:

<https://nonprofitquarterly.org/how-nonprofits-can-utilize-the-new-federal-laws-dealing-with-covid-19/>