



March 24, 2020

*The information contained herein is not legal advice, is not to be acted on as such, and is subject to change without notice.*

**CORONAVIRUS (COVID-19) PANDEMIC ASSISTANCE PROGRAMS**

**Table of Contents**

FEDERAL PROGRAMS.....	1
Families First Coronavirus Response Act.....	1
Emergency Family Medical Leave Act.....	1
Emergency Paid Sick Leave Act.....	2
Other Key Points for Employers Regarding the Act.....	3
Economic Injury Disaster Loan.....	4
Federal Tax Filing and Payment Extension.....	5
FLORIDA STATE PROGRAMS.....	6
Florida Small Business Emergency Bridge Loan Program.....	6
Florida Reemployment Assistance.....	7
Florida Short-Time Compensation Program for Employees.....	8
WHAT TO DO IF YOU CANNOT MAKE YOUR RENT OR MORTGAGE PAYMENT.....	10
If you are a homeowner.....	10
If you are a renter.....	11
OTHER AVAILABLE HELP.....	12
Utilities.....	12
Banks and credit cards.....	12
Food.....	13

## FEDERAL PROGRAMS

### Families First Coronavirus Response Act

The evening of March 18, 2020, President Trump signed into law the Families First Coronavirus Response Act (the “Act”), which goes into effect on April 2, 2020 and will sunset on December 31, 2020. The Act includes two components affecting companies or individuals who employ *fewer* than 500 employees: (1) the Emergency Family Medical Leave Act (“Emergency FMLA”); and (2) the Emergency Paid Sick Leave Act (“EPSLA”).

#### **Emergency Family Medical Leave Act**

A. *Expansion of Coverage.* Emergency FMLA expands employees covered to those who have been employed for at least 30 days (as opposed to 12 months). The Secretary of Labor may exclude certain workers, such as healthcare workers and emergency responders, and may also exempt small businesses with fewer than fifty (50) employees if the mandates would jeopardize the viability of the business.

B. *Expansion of Benefits.* When applicable, the FMLA allows employees to take up to twelve (12) weeks of *unpaid* leave. The Emergency FMLA provides for *paid* leave in weeks 3 to 12—a total of ten (10) weeks of paid leave. The first 2 weeks (10 days) are unpaid unless the employee qualifies for leave under the Emergency Paid Sick Leave Act that is also part of the Act (*see below*). Employees may use accrued time off to cover some or all of the first 2 weeks, but they cannot be required to do so.

C. *Who Qualifies.* An employee qualifies for Emergency FMLA when:

1. the employee is unable to work or telework; **and**
2. the employee must care for a child under 18 due to either (i) a school closure, or (ii) a childcare provider is unavailable because of a public health emergency.

D. *Amount of Pay.* Employers are only required to pay two-thirds (2/3rds) of an employee’s regular rate of pay for the hours the employee would otherwise work during the leave period. Payment to employees is capped at \$200 a day and \$10,000 total for the entire leave period.

E. *Job Preservation.* Companies that have twenty-five (25) or more employees must return employees to the same or equivalent position upon returning from Emergency FMLA leave. Companies with less than twenty-five (25) employees are excluded from this requirement if the employee’s position is no longer available because of economic issues or other issues caused by a public health emergency. To satisfy this exception, the employer must make reasonable efforts to return the employee to work for up to one year.

## **Emergency Paid Sick Leave Act**

A. *Situations Triggering Coverage For Paid Sick Leave.* Under the EPSLA, employers with fewer than five hundred (500) employees must now issue mandatory sick pay if employees are:

1. experiencing symptoms associated with COVID-19 and seeking medical diagnosis;
2. advised by a health provider to self-quarantine for reasons associated with COVID-19;
3. subject to a government (state, federal, or local) order of isolation/quarantine for COVID-19 reasons;
4. caring for their child if the child's place of care or school is closed or the child's care provider is unavailable because of a public health emergency;
5. caring for an individual (need not be a family member) that is subject to a government isolation/quarantine order or advised by a health care provider to self-quarantine for COVID-19 reasons; or
6. experiencing a condition specified by the Secretary of Health and Human Services in consultation with the Secretary of Treasury and the Secretary of Labor.

B. *Scope of Benefits.* The scope of benefits required by the EPSLA depends on whether the employee is full-time or part-time and the reason for the leave. There is no minimum employment period before an employee is eligible for benefits under the EPSLA. Full-time employees who meet at least one of the requirements above are entitled to eighty (80) hours of paid sick leave at their regular rate of pay. Part-time employees are entitled to EPSLA in the amount equal to the average amount of hours they work over a two-week period.

Employees are generally entitled to full compensation for the eighty (80) hours if the leave is prompted by any one of reasons 1-3 specified in Section A above. If the employee misses work for reasons 4-6, the employee is entitled to only two-thirds (2/3rds) of his/her regular rate of pay.

C. *Benefit Caps.* Sick leave benefits are capped at \$511 per day (up to a global maximum of \$5,110 per employee) if the leave is taken for the employee himself/herself. If the leave is taken to care for others, the sick leave benefits are capped at \$200 per day (up to a global maximum of \$2,000) per employee.

## Other Key Points for Employers Regarding the Act

A. *Tax Credits.* The Act provides tax credits to employers to help cover the benefit cost. The credit is computed on a quarterly basis, and the employer would take the total amount of qualified sick leave wages paid (in the first two weeks) and qualified family leave wages paid (in the following 10 weeks) during that quarter, and such amounts would be a credit against the employer-portion of social security taxes (at 6.2%) that would otherwise be due from the employer. Any excess amounts above and beyond the employer-portion of social security taxes would be refunded as a credit (as if the employer had overpaid the employer-portion of social security taxes for that period).

In effect then, the government will provide a credit against the employer-portion of the social security taxes that would otherwise be due from the employer as follows: (1) against the social security taxes due for the given period, and then (2) as a refund as if the excess was an overpayment by the employer of the employer-portion of the social security taxes.

For purposes of computing the amount of the credit, there are two relevant periods:

1. The first two weeks (this credit relates to qualified sick leave wages paid): The credit amount depends on whether the employee is sick or is caring for a sick family member or providing childcare to the employee's child.
  - a. Employee Sick: The credit is the lesser of the daily wage or \$511 per employee, per day, for 10 days.
  - b. Providing Care to Family Member/Childcare to Child: The credit is the lesser of the daily wage or \$200 per employee, per day, for 10 days.
2. The next 10 weeks (this credit relates to qualified family leave wages paid): The credit is the lesser of the daily wage or \$200 per employee, per day, with the credit capped at \$10,000 per employee for a given calendar quarter.

In addition to the credits provided for qualified sick leave wages and qualified family leave wages, the legislation also provides for a credit to employers for certain qualified health plan expenses that are allocable to such qualified sick leave wages or qualified family leave wages.

### B. *Other Critical Features of the Act:*

1. Covered employers must post a notice to employees about their rights under the Act once the Department of Labor prepares it.

2. The legislation would expire on December 31, 2020, and unused time would not carry over from one year to the next.
3. The Act would become effective within 15 days of enactment, and the Secretary of Labor is charged with issuing implementation guidelines within that period of time.
4. An employer may elect to exclude health care providers and emergency responders from the leave benefits.
5. The Secretary of Labor may exclude certain workers, such as healthcare workers and emergency responders, and may also exempt small businesses with fewer than fifty (50) employees if the mandates would jeopardize the viability of the business.

### **Economic Injury Disaster Loan**

The U.S. Small Business Administration (SBA) is offering designated states and territories low-interest federal disaster loans (EIDL) for working capital to small businesses and private, non-profit organizations suffering substantial economic injury as a result of the coronavirus (COVID-19). Loans range from \$100,000 up to \$2 million per small business and can provide vital economic support to small for-profit and non-profit businesses to help overcome the temporary loss of revenue they are experiencing. Loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. Loans have long-term repayments in order to keep payments affordable, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay. The information on the application process for EIDL assistance will be made available to all affected communities as well as updated on the SBA website: [sba.gov/disaster](https://www.sba.gov/disaster) and at <https://www.sba.gov/disaster-assistance/coronavirus-covid-19>.

A. *Scope.* If you have suffered substantial economic injury and are one of the following types of businesses, you may be eligible for an SBA EIDL:

1. Small business
2. Small agricultural cooperative
3. Most private, nonprofit organizations

B. *Loan Amounts and Use.* "Substantial economic injury" means the business is unable to meet its obligations and to pay its ordinary and necessary operating expenses. EIDLs provide the necessary working capital to help small businesses survive until normal operations resume after a disaster.

The SBA can provide up to \$2 million to help meet financial obligations and operating expenses that could have been met had the disaster not occurred. Your loan amount will be based on your actual economic injury and your company's financial needs, regardless of whether the business suffered any property damage.

C. *Eligibility and Terms.*

1. **Loan Purpose:** These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact.
2. **Amount:** A business may qualify for both an EIDL and a physical disaster loan. The maximum combined loan amount is \$2 million.
3. **Term:** The term of these loans will not exceed 30 years. The repayment term will be determined by your ability to repay the loan.
4. **Limitation:** EIDL assistance is available only to small businesses when SBA determines they are unable to obtain credit elsewhere.
5. **Interest Rate:** The interest rate on EIDLs will not exceed 4 percent per year. The interest rate is 3.75% for small businesses. The interest rate for nonprofits is 2.75%.
6. **Applications:** Loan applications can be made online at <https://disasterloan.sba.gov/ela/>.

**Federal Tax Filing and Payment Extension**

The IRS is automatically extending filing and payment deadlines for individual returns to July 15, 2020 for up to \$1 million of 2019 tax due. The extension applies to all individual returns, including self-employed individuals, and all entities other than C-Corporations, such as trusts or estates. More information is available at the IRS website at [irs.gov/coronavirus](https://irs.gov/coronavirus).

## FLORIDA STATE PROGRAMS

### **Florida Small Business Emergency Bridge Loan Program**

Florida has established the Florida Small Business Emergency Bridge Loan Program (<https://floridadisasterloan.org/>), which is a short-term (one year), interest-free, working capital loan for businesses affected by COVID-19.

The loan amount is up to \$50,000, although it's possible to get as much as \$100,000 for special case exceptions. Applications are accepted through May 8, 2020, although the program is contingent on available funds and therefore the applications should be submitted as soon as possible.

Most for-profit, privately held businesses in Florida established prior to March 9, 2020 with between 2 and 100 employees are eligible, although there are some limited exceptions (<https://floridadisasterloan.org/eligibility-and-loan-process/>).

The key is to “[b]e able to demonstrate economic injury as a result of the designated disaster. The need for the loan and use of proceeds must be directly related to the economic injury caused by the designated disaster.”

Further, a borrower will be required to sign an agreement that the proceeds of the loan will be used only for purposes of maintaining or restarting the business in the designated disaster area. Use of proceeds to pay off debts already incurred for qualifying business maintenance or restart purposes may be authorized on a case-by-case basis. Finally, a borrower will be required to certify that the proceeds of insurance claims, other loans applied for or to be applied for, or other financial assistance will be used to repay the loan.

### **Eligibility and Terms**

- A. **Designated Disaster Areas:** All Florida counties statewide per Executive Order 20-52.
- B. **Qualified Applicant:** 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.
- C. **Amount:** Up to \$50,000 per eligible small business. Loans of up to \$100,000 may be made in special cases as warranted by the need of the eligible small business.
- D. **Term:** 1 year.
- E. **Limitation:** Only one loan may be made per eligible business. All previous bridge loans received MUST be paid in full.

F. **Interest Rate:** 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.

G. **Applications:** Applications will be accepted by qualified Florida small businesses under this program through May 8, 2020, contingent on the availability of funds.

### **Florida Reemployment Assistance**

If your employment has been negatively impacted as a result of the mitigation efforts in Florida to stop the spread of COVID-19, you may be eligible to receive Reemployment Assistance (i.e., “unemployment”).

Individuals who may be eligible for Reemployment Assistance may include:

- those who are quarantined by a medical professional or a government agency;
- those who are laid off or sent home without pay for an extended period by their employer due to COVID-19 concerns; or
- those who are caring for an immediate family member who is diagnosed with COVID-19.

However, individuals whose employment has been impacted but are still receiving wages through paid leave are not eligible to receive Reemployment Assistance.

A. *What is Reemployment Assistance?* Reemployment Assistance provides temporary wage replacement (unemployment insurance) benefits to eligible individuals who are out of work through no fault of their own.

B. *Am I eligible for Reemployment Assistance?* If you have a history of wages in the state of Florida, you are actively able and available to seek and accept new employment, and you are currently unemployed or work reduced hours through no fault of your own, you may be eligible to receive Reemployment Assistance benefits.

C. *How do I file a Reemployment Assistance claim?* Reemployment Assistance claims are handled by the CONNECT system. You can file your claim by accessing CONNECT through [www.floridajobs.org](http://www.floridajobs.org) in the Reemployment Assistance Service Center in the right-hand corner of the page. People who need assistance filing a claim online because of legal reasons, computer illiteracy, language barriers, or disabilities may call 1-800-681-8102.



D. *What will I need to complete an application?* You will need the following information to complete an application:

- Social Security Number
- Driver's License or State ID
- Your last 18 months of employment (including name, separation reason, earnings, and dates of work)
- Work authorization (if not a US citizen)
- DD-214 member 2, 3, 4, 5, 6, 7, or 8 (if a military employee)
- SF 8 or SF 50 (if a federal employee)

E. *What happens after I file a claim?* Your claim has two levels of review after you complete an application:

- your history of wages are reviewed to determine if you have earned enough to qualify for benefits; and
- any issues (such as job separation) found during your application are reviewed to determine eligibility.

You must login to the CONNECT system every two weeks to request benefit payment. Your first date to return to CONNECT is provided at the end of your application.

You must request benefits even while your claim is being reviewed. During your request, you will need to report your job searches, work and any earnings.

F. *How do I receive payments after filing a claim and requesting benefits?* If you are determined eligible after all reviews are complete, payments will be distributed by direct deposit or through the Way2Go debit card based on your initial application.

Debit cards are mailed after the first payment is processed and may take 7-10 business days to receive by mail. Payments take 1-2 business days to arrive after being processed.

### **Florida Short-Time Compensation Program for Employees**

The Short-Time Compensation Program is a voluntary employer program designed to help employers maintain their staff by reducing the weekly working hours during temporary slowdowns instead of temporarily laying off employees.

If your employer establishes a Short-Time Compensation Plan and you meet the qualifications to file a reemployment assistance claim in the state of Florida, you will receive a partial reemployment check to supplement your reduced paycheck. More information can be found at <http://floridajobs.org/>.

A. *Employee Requirements.*

- You must be a full-time employee (not part-time or seasonal) with a standard number of hours worked each week (excluding overtime).
- You must meet all of the normal requirements to establish a Florida reemployment claim and you must provide the Department of Economic Opportunity with any necessary information or documentation.
- While on the Short-Time Compensation Program you must work and/or receive paid leave for ALL of the hours that your employer has you scheduled to work in order to receive Short-Time Compensation benefits for a week.
- Every two weeks you will be required to report your hours worked, plus any hours of paid leave from your Short-Time Compensation employer and if you have a part-time job, earnings from that part-time job.
- If you have concerns about the Short-Time Compensation Program, please contact your employer.

B. *Employer Requirements.*

- As an employer, you must complete a Short-Time Compensation plan application. A Short-Time Compensation plan lasts for one year but can be renewed if your employees have returned to full-time work during the plan year.
- At least 10 percent (not less than 2) of your employees in your total staff or in a particular department must work reduced hours.
- Employers must name the employee participating in the program and must provide the Department of Economic Opportunity with the employee's normal weekly hours (excluding overtime).
- Employers must certify that they will reduce the employee's normal number of weekly work hours by at least 10 percent, but no more than 40 percent.
- The situation must be temporary rather than a temporary layoff.

## **WHAT TO DO IF YOU CANNOT MAKE YOUR RENT OR MORTGAGE PAYMENT**

Federal agencies that back most of the nation's mortgage loans said last week that strapped borrowers will be able to skip mortgage payments during the emergency without negative credit consequences. The agencies are working with mortgage servicing companies on procedures to carry out the orders.

If you are facing reduced hours or job loss and are worried about making your rent or mortgage payment this month, the Department of Housing and Urban Development may suspend certain foreclosures and evictions through the end of April 2020.

However, you will still want to discuss your options with your mortgage lender or landlord if you have experienced a disruption in your income. Here are some steps to take now:

### **If you are a homeowner**

#### **Contact your lender**

Financial planners and consumer advocates are encouraging homeowners to reach out to their loan servicer directly to discuss payment options as soon as they can. Borrowers should first reach out to their mortgage holder and inquire about resources they have to delay payments. Many lenders have implemented special waivers and hardship programs due to COVID-19.

Contacting them before you are behind is a good thing to do. You have to call and ask about it, or review their websites, and most likely apply. Thus, do not wait until your mortgage payment is due to find out about this. You do not have to take advantage of these programs, but it is important and worth it to know beforehand what is and is not available. Personal loan options to continue making payments may also be available. Many banks are already putting together coronavirus response pages, including Bank of America, Capital One, Chase, U.S. Bank and Wells Fargo.

Fannie Mae, Freddie Mac and the Federal Housing Administration announced emergency measures this week for single-family homeowners unable to make their mortgage payments. The moratorium will enable borrowers to temporarily delay making their monthly mortgage payments without incurring late fees or having delinquencies reported to the credit bureaus. Additional help may be available for borrowers who have trouble catching up at the end of the temporary relief period. Earlier this month, the agency that controls Fannie Mae and Freddie Mac said borrowers who suffer hardship could be eligible to have their mortgage payments suspended for up to 12 months.

#### **Put your loan in forbearance**

A less-than-ideal alternative for homeowners is forbearance, a hardship option that allows you to postpone payments. The key here is to inquire about options available for a delay in payments under so-called hardship circumstances.

Although this can provide immediate relief, interest will still accrue on your loans. Since you won't be paying down your principal balance, that means you will likely owe more in the long run because you will owe more in interest than you would if you made regular payments. If you have to go this route, ask your lender what terms they can offer you. They will be different for each person depending on their financial history and loan provider.

### **If you are a renter**

#### **Give your landlord notice**

Renters are advised to contact their landlords as soon as they can to talk through delayed or partial payment options. Most landlords would be willing to work with a good tenant who is experiencing hardship due to current events.

#### **Work out a payment plan**

It is best to give your landlord at least a partial payment if you can. Make a payment plan with them with repayment dates, and get everything in writing. If you believe you will not be able to make a payment at all, bring it up to your landlord as soon as possible and, again, ask if you can put a plan into place to pay once you have income again. One possibility is to ask if you can skip a month and spread the payment out over the next six months (or an amount of time that is realistic for you) once you are back to work.

#### **Look for outside assistance**

If your landlord refuses to work out a payment plan, you can try to obtain a short-term loan from your bank. Many banks are offering to help their customers during this difficult time and you should take advantage of the assistance if you need it. You can also call 211 for your local United Way to see if they are offering rent help.

#### **Other bills after housing**

Housing and food should be your top priorities. After that, take time to figure out your other bills. Both renters and homeowners can check with creditors and utility companies to see if they are offering financial hardship assistance (*see* section below).

If your utility company is willing to waive late fees and provide you a payment plan with low interest for your bill, but your internet provider will not be flexible, you may opt to pay your internet bill before utilities. The goal is to minimize the long-term impact of paying late or less than in full.

## OTHER AVAILABLE HELP

Financial services companies, nonprofit relief programs, and utilities are stepping up ways to help consumers get through the coming weeks and months of layoffs, business interruptions, and self-quarantines. Here are some of the ways you can get help.

### Utilities

**Florida Power & Light** is suspending utility disconnections for failure to pay at least until the end of March 2020. Customers can find various ways to keep their power on at FPL's website: [fpl.com/help](http://fpl.com/help). Unlike mortgage servicers, however, the utility is not waiving late fees even in situations when it allows customers to make late payments. A \$5 late fee and 1.5% penalty will still apply.

**Teco People's Gas** is suspending disconnections through April and, like FPL, is offering to connect customers who cannot make their payments to government-run assistance programs. For customers having trouble paying their bills, the company will discuss the possibility of granting a payment extension. Certain guidelines apply. Find out more at [peoplesgas.com](http://peoplesgas.com).

**Comcast** has suspended service disconnections and late fees for internet customers who contact the company to say they cannot pay their bills during the period. Flexible payment options are being offered. In addition, Comcast is offering free access to its network of Xfinity WiFi hotspots to anyone, including non-subscribers. Once at a hotspot, consumers can select the "xfinitywifi" network name and then launch a browser. Comcast has also waived all data caps for 60 days for its customers.

**AT&T** has said it will not terminate services of any wireless, home phone or broadband residential or small business customer due to an inability to pay their bill as a result of the coronavirus. Late payment fees are being waived for those customers. For home and wireless internet customers, AT&T has removed data caps and overage fees. Details about AT&T's assistance are available at [about.att.com/pages/covid-19](http://about.att.com/pages/covid-19).

### Banks and credit cards

**Truist** (SunTrust and BB&T) is providing payment relief assistance for clients on customer loans, personal credit cards, business credit cards and business loans. The company is waiving ATM surcharge fees and providing 5% cash back for qualifying credit card purchases at grocery stores and pharmacies through April 15.

**Citi** is waiving monthly service fees for its retail bank customers and waiving penalties for early CD withdrawals. The company also offers credit line increases and collection forbearance programs to its credit card holders.

**PNC** is offering emergency hardship loans at low rates to qualified consumers and employees. It is also waiving or refunding fees associated with deposit accounts or lending products, including credit cards and mortgages.

**Wells Fargo** has a number of options for mortgage customers, including modifications, forbearance/payment deferrals and repayment plans. Small business owners can also obtain fee waivers, payment deferrals and other expanded assistance. Help is also available for credit card, auto loan and personal lending customers.

**Chase** is helping customers who call with financial challenges related to the coronavirus to get fees waived, and extend payment due dates for credit cards, auto loans and mortgages. The bank is also increasing credit lines for individual and small business customers.

**Bank of America** has not announced any specific relief efforts for consumers but would give relief on a case-by-case basis for customers of its mortgages and home equity loans, checking and savings accounts, credit cards, small business loans and auto loans. The company said it has paused foreclosure sales, evictions and repossessions.

Many other banks are offering similar services to their customers. For those not listed here, call them directly or go to their websites. To secure any form of assistance, banks emphasize that customers must contact them and explain their personal situations, rather than expect any help to be granted automatically.

## **Food**

### **Feeding South Florida**

The nonprofit is collecting money through its COVID-19 Response Fund to help individuals and families in Broward, Palm Beach and Miami-Dade counties. The nonprofit coordinates with local governments, school districts and community partners to distribute food at strategically placed drive-through locations throughout the region and at three pantry sites. The organization gets its food from the U.S. Department of Agriculture commodities program, as well as from donations of excess perishable items by nearly 500 retail stores. To request help or donate food, money or time, go to **[feedingsouthflorida.org](https://www.feedingsouthflorida.org)**.

### **Farm Share**

With South Florida warehouses in Pompano Beach and Homestead, Farm Share distributes food through more than 2,000 food pantries, churches, schools and other non-profits. The organization works with Florida farmers throughout the state to collect fruits and vegetables that would otherwise be thrown away because they are slightly misshapen, discolored, blemished or improperly sized. To contact partner agencies to find out dates and times of upcoming distributions of Farm Share donations, go to **[farmshare.org/agencies](https://www.farmshare.org/agencies)**.

### **Summer BreakSpot**

A state-funded program, distributes free breakfast, lunch, dinner and snacks to kids and teens at supervised meal sites such as public parks, libraries and churches. In most cases, no application is necessary and any child 18 or younger can simply show up during meal times and receive a meal. To find out which sites are operating at any time, go to [summerbreakspot.freshfromflorida.com](http://summerbreakspot.freshfromflorida.com) and scroll down to enter your zip code under the words "Find a Site."

### **SNAP**

The Supplemental Nutrition Assistance Program, is administered by the state. To apply, go to [myflorida.com/accessflorida](http://myflorida.com/accessflorida) and click the link "Apply for Benefits."

### **Public Schools**

Those in Broward, Palm Beach and Miami-Dade counties are also providing free meals at select locations on days that school would have otherwise been in session. For information by county, go to these websites:

In Broward County, go to [browardschools.com/food-service](http://browardschools.com/food-service).

In Palm Beach County, go to [palmbeachschools.org](http://palmbeachschools.org) and click link on home page.

In Miami-Dade County, go to [covid19.dadeschools.net](http://covid19.dadeschools.net).

### **United Way**

Programs in all three South Florida counties provide a wide range of assistance and have case managers to direct residents to the services they need. Call or click:

United Way of Broward County, [unitedwaybroward.org](http://unitedwaybroward.org), 954-462-4850.

United Way of Palm Beach County, [unitedwaypbc.org](http://unitedwaypbc.org), 561-375-6600.

United Way of Miami-Dade, [unitedwaymiami.org](http://unitedwaymiami.org), 305-646-7000.

***The information contained herein is not legal advice, is not to be acted on as such, and is subject to change without notice.***