

FAQs for Businesses

What is the Safer at Home order?

Coral Springs City Manager, Frank Babinec, issued two new Emergency Orders, 2020-11 and 2020-12 in an effort to prevent the spread of COVID-19. On April 1, Florida Governor Ron DeSantis issued additional Executive Orders for the State of Florida related to “Safer at Home.”

These “Safer at Home” Orders requires residents to stay home, restricts the use of public rights-of-way and requires closures of businesses that are not absolutely necessary to the public effective immediately. These orders are in effort to limit the potential community spread of COVID-19 by implementing restrictions for the general safety of our residents.

What businesses and services will remain open under the State’s Emergency Order?

The following businesses are essential that may remain open subject to required social distancing and sanitation as provided for in Emergency Orders 2020-11 and 2020-12:

- Healthcare providers, including, but not limited to, hospitals, doctors’ and dentists’ offices, urgent care centers, clinics, rehabilitation facilities, physical therapists (subject to Emergency Order 2020-09), mental health professionals, psychiatrists, therapists, and pharmacies;
- Grocery stores, farmers’ markets, farm and produce stands, supermarkets, food banks, convenience stores, and other establishments engaged in the retail sale of canned food, dry goods, fresh fruits and vegetables, pet supply, fresh meats, fish, and poultry, and any other household consumer products (such as cleaning and personal care products). This authorization includes stores that sell groceries and also sell other non-grocery products, and products necessary to maintaining the safety, sanitation, and essential operations of residences;
- Food cultivation, including farming, livestock, and fishing;
- Businesses that provide food, shelter, social services, and other necessities of life for economically disadvantaged or otherwise needy individuals;
- Newspapers, television, radio, and other media services;
- Gas stations; auto-supply, auto-repair, bicycle repair, vehicle rental, vehicle sales.
- Banks, credit unions, consumer and commercial lending services, insurance services, and related financial institutions;
- Hardware and building supply stores;

- Contractors and other tradesmen, appliance repair personnel, exterminators, and other service providers who provide services that are necessary to maintaining the safety, sanitation, and essential operation of residences and other structures;
- Businesses providing mailing and shipping services, including post office boxes;
- Private colleges, trade schools, and technical colleges, but only as needed to facilitate online or distance learning and university, college, or technical college residence halls, to the extent needed to accommodate students who cannot return to their homes;
- Laundromats, dry cleaners, and laundry service providers;
- Take-out and delivery at restaurants and other facilities that prepare and serve food.
- Businesses that supply office products needed for people to work from home;
- Businesses that supply other essential businesses with the support or supplies necessary to operate, and which do not interact with the general public;
- Businesses that ship or deliver groceries, food, goods, or services directly to residences;
- Airlines, taxis, and other private transportation providers providing transportation services via automobile, truck, bus, or train;
- Home-based care for seniors, adults, or children;
- Assisted living facilities, nursing homes, and adult day care centers, and senior residential facilities;
- Professional services, such as legal or accounting services, when necessary to assist in compliance with legally mandated activities;
- Landscape and pool care businesses, including residential landscape and pool care services;
- Childcare facilities providing services that enable employees exempted in this Order to work as permitted subject to all regulations provided for within Emergency Order 2020-10.
- Businesses operating at any airport, seaport, or other government facility, including parks and government offices;
- Pet supply stores;
- Logistics providers, including warehouses, trucking, consolidators, fumigators, and handlers;

- Telecommunications providers, including sales of computer or telecommunications devices and the provision of home telecommunications;
- Provision of propane or natural gas;
- Office space and administrative support necessary to perform any of the above- listed activities;
- Open construction sites, irrespective of the type of building;
- Architectural, engineering, or land surveying services;
- Factories, manufacturing facilities, bottling plants, or other industrial uses;
- Waste management services, including collection and disposal of waste;
- Any business that is interacting with customers solely through electronic or telephonic means, and delivering products via mailing, shipping, or delivery services;
- Marinas, boat launches, docking, fueling, marine supply and other marina services only as set forth in Emergency Order 06-20 as amended from time to time;
- Hotels, motels, other commercial lodging establishments and temporary vacation, subject to all Executive Orders from the Governor and Emergency Orders promulgated by the City.
- Veterinarians and pet boarding facilities;
- Mortuaries, funeral homes, and cemeteries;
- Firearm and ammunition supply stores;
- Businesses providing services to any local, state, or Federal government, including municipalities, pursuant to a contract with such government;
- Title companies and settlement services;
- Cyber security for critical infrastructure as defined by the Department of Homeland Security who cannot work remotely;

How do I report a non-essential business? Use our [online form](#).

What are the social distancing guidelines?

Click [here](#) for flyer.

What are the social distancing guidelines for restaurants offering take-out and delivery?

Click [here](#) for flyer.

How long will these closures be in place?

When there is no longer a threat to the public's health

Why can medical marijuana facilities remain open, but not CBD?

Under Florida law, medical marijuana dispensing facilities are treated the same as pharmacies. The products sold at these facilities are lawful medication per state law. Recently, Florida law provided that certain products could be sold that were created from the hemp plant. Under the law, CBD derived from industrial hemp is not the same as medical marijuana. Therefore, medical marijuana dispensing facilities may remain open but businesses that primarily sell CBD products may not.

What cleaning companies may remain in operation?

The cleaning company has to be essential to the operation of a residential or commercial property. Therefore, basic cleaning services would likely not qualify. However, businesses that can disinfect and sanitize properly would likely be able to remain in operation.

What telecommunications may remain in operation?

Cable, telephone, internet and cell phone providers may stay open.

My workplace is still in business even though they are not essential business. What do we do? I don't want to get fired.

You can report a noncompliant business [here](#).

If someone at work has been test positive for Coronavirus, what is the obligation of the business owner?

There are no city obligations. The business should consult with a private attorney to determine if they have other legal obligations

How can we announce that my business is open?

Please send an email to kbartlett@coralsprings.org and we will list it on the EDO website.

RESOURCES

What is the Florida Disaster Emergency Bridge Loan? How can I apply?

The Florida Small Business Emergency Bridge Loan Program is currently available to small business owners located in all Florida counties statewide that have experienced economic damage as a result of COVID-19.

This short-term, interest-free loan up to \$50,000 is intended to help Florida businesses maintain or restart operations until they can secure longer-term assistance. Please note, if you have received a bridge loan and it has not been fully paid, then you are not eligible to apply for a second bridge loan. Small business owners can apply for both the federal and state loans.

The application deadline is currently May 8. Learn more about these loans and how to apply [here](#).

What is the SBA Economic Injury Disaster Loan and Advance?

The SBA EIDL Program is currently available to small business owners and nonprofits in Florida that have experienced economic damage as a result of COVID-19 and do not have access to credit. You can find more information [here](#).

The EIDL program can offer loans up to \$2 million at a 3.75% rate for small businesses and 2.75% for nonprofits, which can be used to pay payroll and other expenses.

The loan advance will provide economic relief to businesses that are currently experiencing a temporary loss of revenue. Funds will be made available within three days of a successful application, and this loan advance will not have to be repaid.

[Click here](#) to apply.

What is SBA Debt Relief?

The SBA Debt Relief program will provide a reprieve to small businesses as they overcome the challenges created by this health crisis.

Under this program:

- The SBA will also pay the principal and interest of **new 7(a) loans** issued prior to September 27, 2020.
- The SBA will pay the principal and interest of **current 7(a) loans** for a period of six months.

What is an SBA Express Bridge Loan?

[Express Bridge Loan Pilot Program](#) allows small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 with less paperwork. These loans can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing and can be a term loans or used to bridge the gap while applying for a direct [SBA Economic Injury Disaster loan](#). If a small business has an urgent need for cash while waiting for decision and

disbursement on Economic Injury Disaster Loan, they may qualify for an **SBA Express Disaster Bridge Loan**.

Terms

- Up to \$25,000
- Fast turnaround
- Will be repaid in full or in part by proceeds from the EIDL loan

Find an Express Bridge Loan Lender by connecting with your [local SBA District Office](#).

How can I apply for Reemployment Assistance?

Reemployment assistance benefits, formerly known as unemployment compensation, can be filed online using CONNECT. Create an account and find out additional information [here](#).

Has the state activated the Disaster Unemployment Assistance program?

Not at this time, but check [here](#) for updates.

Can you provide more information about the \$600 per week unemployment benefit?

The CARES Act provides an additional \$600 per week for unemployment on top of the individual state unemployment. You must qualify and receive unemployment from your state in order to receive the \$600. Click [here](#) for more information on Florida's reemployment assistance.

Where can the businesses find more information about the Coronavirus Stimulus package?

Click [here](#) for a breakdown of the stimulus bill.

What is the Paycheck Protection Program?

The [Paycheck Protection Program](#) prioritizes millions of Americans employed by small businesses by authorizing up to \$349 billion toward job retention and certain other expenses.

Small businesses and eligible nonprofit organizations, Veterans organizations, and Tribal businesses described in the Small Business Act, as well as individuals who are self-employed or are independent contractors, are eligible if they also meet program size standards.

Under this program:

- Eligible recipients may qualify for a loan up to \$10 million determined by 8 weeks of prior average payroll plus an additional 25% of that amount.
- Loan payments will be deferred for six months.
- If you maintain your workforce, SBA will forgive the portion of the loan proceeds that are used to cover the first 8 weeks of payroll and certain other expenses following loan origination.

[Click here](#) to learn more.

Common Issues Small Businesses May Encounter:

- **Capital Access** – Incidents can strain a small business's financial capacity to make payroll, maintain inventory and respond to market fluctuations (both sudden drops and surges in demand). Businesses should prepare by exploring and testing their capital access options so they have what they need when they need it. See [SBA's capital access resources](#).
- **Workforce Capacity** – Incidents have just as much impact on your workers as they do your clientele. It's critical to ensure they have the ability to fulfill their duties while protected.
- **Inventory and Supply Chain Shortfalls** – While the possibility could be remote, it is a prudent preparedness measure to ensure you have either adequate supplies of inventory for a sustained period and/or diversify your distributor sources in the event one supplier cannot meet an order request.
- **Facility Remediation/Clean-up Costs** – Depending on the incident, there may be a need to enhance the protection of customers and staff by increasing the frequency and intensity by which your business conducts cleaning of surfaces frequently touched by occupants and visitors. Check your maintenance contracts and supplies of cleaning materials to ensure they can meet increases in demand.
- **Insurance Coverage Issues** – Many businesses have business interruption insurance; Now is the time to contact your insurance agent to review your policy to understand precisely what you are and are not covered for in the event of an extended incident.
- **Changing Market Demand** – Depending on the incident, there may be access controls or movement restrictions established which can impede your customers from reaching your business. Additionally, there may be public concerns about public exposure to an incident and they may decide *not to go* to your business out of concern of exposing themselves to greater risk. [SBA's Resources Partners and District Offices](#) have trained experts who can help you craft a plan specific to your situation to help navigate any rapid changes in demand.
- **Marketing** – It's critical to communicate openly with your customers about the status of your operations, what protective measures you've implemented, and how they (as customers) will be protected when they visit your business. Promotions may also help incentivize customers who may be reluctant to patronize your business.
- **Plan** – As a business, bring your staff together and prepare a plan for what you will do if the incident worsens or improves. It's also helpful to conduct a tabletop exercise to simulate potential scenarios and how your business management and staff might respond to the hypothetical scenario in the exercise. For examples of tabletop exercises, visit FEMA's website at: <https://www.fema.gov/emergency-planning-exercises>