



FUBA
FLORIDA UNITED BUSINESSES ASSOCIATION

ISSUES

OUR BUSINESS IS SMALL BUSINESS

MAY 2020

Volume XXX, No. 5

GOVERNOR ALLOWS SOME BUSINESSES TO REOPEN

Effective Monday, May 4, 2020, the State of Florida (except for Broward, Miami-Dade, and Palm Beach counties) will enter Phase 1 to re-open the state for business. During Phase 1, some businesses may re-open with restrictions. Businesses in Broward, Miami-Dade, and Palm Beach counties are not allowed to re-open at this time.

Which businesses may open?

- Restaurants can open if indoor seating is limited to 25% of the building's capacity. To ensure proper social distancing, tables must be at least 6 feet apart, with no more than 10 customers per table. The 25% capacity is calculated using 25% of the maximum capacity of the facility allowed by the Fire Marshall's office. And the 25% includes employees as well as customers. Bar areas in restaurants must remain closed.

Restaurants may serve food and alcohol at outdoor seating (including parking lots), if tables are 6 feet apart and are limited to no more than 10 customers per table.

Restaurants are still allowed to do food delivery and to-go food service.

- Retail businesses may open if they limit customers and employees to 25% occupancy at any one time.
- Hotels and motels may open.
- Dental offices may open.
- Childcare centers may remain open if currently able to open and if they follow proper social distancing protocols.

Keep in mind that just because a business may open under the Governor's Order does not mean that the business is required to be open. Owners of businesses allowed to open may use their judgement when deciding when and if they want to open.

All businesses can provide delivery or pickup of their products and may take orders online or by phone.

Which businesses cannot re-open?

- Bars and nightclubs
- Barbershops, hair salons, nail salons, and other businesses with close personal contact
- Gyms and fitness centers
- Businesses in Broward, Miami-Dade, and Palm Beach counties

What should I do prior to re-opening my business? Businesses must ensure proper social distancing and limit groups to 10 people or fewer. Prior to opening, the Governor recommends that businesses review the guidance for businesses from the Centers for

Disease Control (CDC), which can be found here: [cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html](https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html).

The CDC recommends these strategies for businesses to ensure social distancing:

- Implementing flexible work hours (staggered shifts)
- Increasing physical space between employees at the worksite
- Increasing physical space between employees and customers
- Delivering services remotely (either by phone, video, or web)
- Delivering products through curbside pick-up or delivery

Businesses should also pay extra attention to cleanliness by encouraging employees to wash their hands often and by disinfecting frequently-touched surfaces like doorknobs, phones, handrails, and computer keyboards.

Are masks required for employees and customers? No, masks are not required, but employees and customers who want to wear a mask should be allowed to do so.

Do I need a special permit to re-open or to give my employees to come back to work? No. You may give your employees a letter explaining that their employer is open under the Governor's Order, but it is not required.

If you have any questions about whether your business may re-open or about what you need to do prior to re-opening, you can call the FUBA offices at 800-262-4483 or email us at FUBA@FUBA.org.

SECOND ROUND OF PPP FUNDING

The Paycheck Protection Program (PPP) provides forgivable loans to small businesses so they can pay their payroll, rent, and utilities for 2 months. The original funding of \$349 billion ran out very quickly, so Congress has approved another \$310 billion in funding for these loans.

If your company's PPP loan application was not approved during the first round, check with your banker to make sure that your bank has submitted your loan application to the Small Business Administration (SBA). Much like last time, the funds are expected to run out quickly.

Because so many small businesses were crowded out of the PPP loan process by larger businesses, \$60 billion of the new PPP loan money has been set aside for smaller and community bank customers. Small businesses who originally applied with a larger bank may want to consider seeking out a community bank or credit union for a PPP loan to increase their chances of success. You can find a list of approved PPP lenders in your area on the SBA's website: [sba.gov/paycheckprotection/find](https://www.sba.gov/paycheckprotection/find).

OSHA GUIDELINES FOR THE CONSTRUCTION INDUSTRY

The Occupational Safety & Health Administration (OSHA) has issued some safety tips for employers in the construction industry to help protect their employees from exposure to the coronavirus. This alert is available in here:

English: [osha.gov/Publications/OSHA4000.pdf](https://www.osha.gov/Publications/OSHA4000.pdf)

Spanish: [osha.gov/Publications/OSHA4001.pdf](https://www.osha.gov/Publications/OSHA4001.pdf)

OSHA also has guidance on how to prepare your workplace from exposure to the coronavirus: [osha.gov/Publications/OSHA3990.pdf](https://www.osha.gov/Publications/OSHA3990.pdf).

ARE YOU RECEIVING FUBA'S ALERTS?

Because the situation with the coronavirus is changing so rapidly, FUBA is sending email alerts at least weekly to our members. If you aren't receiving these emails, sign up by emailing us at FUBA@FUBA.org.

Also, we are constantly updating our coronavirus resources page at [fuba.org/coronavirus-resources/](https://www.fuba.org/coronavirus-resources/). And you can always ask our expert staff a question by emailing us at FUBA@FUBA.org.