



# FUBA i s s u e s

Florida United Businesses Association

## OUR BUSINESS IS SMALL BUSINESS

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### **TAX AMNESTY ENDS SEPTEMBER 30TH**

The State of Florida has a Tax Amnesty period until September 30th in which Florida taxpayers, including businesses, may pay any overdue taxes they owe the State of Florida without incurring penalties. Under Tax Amnesty, taxpayers will receive either a 50% or 25% reduction in the amount of interest they owe. Tax amnesty applies to state and local option tax liabilities that were due **before** July 1, 2010.

Taxes and fees eligible for tax amnesty include:

- Communications services tax
- Corporate income and emergency excise tax
- Doc stamp tax
- Sales and use tax
- Solid waste and surcharge fees (rental car surcharges, tire and battery fees, gross receipts tax on dry cleaning)

If your business owed one or more of the above taxes to the state prior to July 1st, and the Department of Revenue did not know that you owed the tax, you may self-report the tax you owe under the amnesty program and reduce the amount of interest you will owe by 50%. You will not have to pay the penalties that are normally assessed on late taxes.

If the Department of Revenue had notified you prior to July 1st that your business owed one or more of the above taxes, you may still take advantage of the Amnesty program by paying the outstanding tax due and 75% of the interest due. Again, all penalties normally assessed will be waived.

To find out how much you owe, you can call Taxpayer Services at 800-352-3671. If you know you missed a payment or did not send your tax return on time, you don't have to wait for the Department of Revenue to mail you a bill or delinquency notice. You can file and pay during Amnesty. If you need to know how much interest you owe, the Department of

Revenue's website has an interest calculator to help you calculate the amount of reduced interest you owe under the Amnesty Program.

Everyone participating in the Amnesty Program must complete a 2010 Tax Amnesty Agreement; only one Agreement is required, regardless of the number of different tax liabilities you wish to pay. You should complete the Agreement before you file any tax returns and pay outstanding taxes, but you do not need to include a copy when filing your tax returns. You can file your Amnesty Agreement online at [www.myflorida.com/dor/amnesty](http://www.myflorida.com/dor/amnesty). Or, if you need a paper copy, you can find one at this same site or on our website at [www.FUBA.org](http://www.FUBA.org), under Small Business Alert.

If you are not able to pay all your outstanding taxes by September 30th, you can enter into an agreement with the Department of Revenue to make installment payments. You will have 7 months to complete your payments, but 12.5% interest will be assessed on your outstanding balance.

Please note: federal taxes, unemployment taxes, property taxes, license fees and local taxes are not eligible for tax amnesty.

To find out if you are eligible or for information on how to enter into an amnesty agreement:

- Call the Department of Revenue's toll-free number at 800-352-3671.
- Visit the Department of Revenue's amnesty webpage for the answers to your questions at [www.myflorida.com/dor/amnesty](http://www.myflorida.com/dor/amnesty).
- Call or visit a local Department of Revenue Service Center. Locations can be found at [www.myflorida.com/dor](http://www.myflorida.com/dor).

### **CONTACT INFORMATION FOR BP CLAIMS**

As of August 23, 2010, all claims related to the Deepwater Horizon incident now need to be filed

with the Gulf Coast Claims Facility (GCCF), administered by Kenneth R. Feinberg.

If you have previously filed a claim with BP, your information will automatically be transferred to the GCCF. However, if you want to qualify for Emergency Advance Payments or a Final Payment you must file a new claim form with the GCCF. You will be assigned a new GCCF Claimant Identification Number.

To file a new claim, check on the status of an existing claim, or for a list of Claims Site Offices, please visit the GCCF's website at [www.gulfcoastclaimsfacility.com](http://www.gulfcoastclaimsfacility.com), call their toll-free helpline at 800-916-4893, or email them at [info@gccf-claims.com](mailto:info@gccf-claims.com).

Businesses affected by the oil spill that owe taxes to the Florida Department of Revenue but cannot pay them have several options. Start by calling the Department at 800-352-3671 or visiting your local service center to discuss options that are available on a case-by-case basis. Some options that may be available are:

- If a business encounters difficulty in paying their Florida taxes that are due, the DOR can enter into payment plans with the business.
- The DOR can waive late filing penalties.
- Unemployment taxes can be paid in installments.
- A business can avoid penalties and pay a reduced interest amount through the Florida Tax Amnesty Program before September 30th. (See article above for more information on the Tax Amnesty Program.)

## **REBATES FOR NEW A/C SYSTEMS**

The state of Florida is offering a \$1500 rebate to encourage homeowners to upgrade their air conditioners to a more energy efficient model. The program started August 30th and runs until December 31st, or until the \$15 million in funds runs out. Rebates are given on a first-come, first-served basis. To be eligible for a rebate, homeowners must:

- Purchase either a central air conditioner or heat pump that meets the Federal Energy Tax Credits standards;
- Ensure they have no more than 15% leakage to the outstanding of their HVAC ducts by hiring a Florida Class 1 rater, a State of Florida licensed Mechanical Contractor, or a recognized test and balance agent to perform a duct test on the home;

- Submit a completed rebate application form, along with some supporting documentation.

For more information on the Florida Energy Star Residential HVAC Rebate Program, visit their website at [www.rebates.com/floridahvac](http://www.rebates.com/floridahvac).

## **HEALTH INSURANCE SCAM ALERT**

The Office of Insurance Regulation is warning Floridians about bogus health insurance plans being sold by the Association of Independent Managers (AIM). Insurance Resource Group (IRG) is another name associated with these plans. These companies are not allowed to sell health insurance in Florida, and anyone who purchases them will not be covered if medical care is needed, leading to potentially significant out-of-pocket expenses for victims.

Avoid any health plan sold under the following names:

- AIM Health Solutions
- AIM Guaranteed Health Insurance
- CEO Club Benefits
- CEO Health Club Benefits
- Chief Executive Officers Club
- CEO Health Select

AIM is also known to associate with the following names. None of these companies are currently authorized to sell health insurance in Florida:

- National Association of Business Leaders
- Worldwide Family Benefit Association
- Insurance Resource Group
- Integrated Insurance Marketing
- Phoenix Insurance
- Viking Administrators
- Commerce Benefits Group Agency

If you believe you have been a victim of this scam, you should take the following steps:

- Call the state's Consumer Helpline at 877-693-5236 or log on to the Consumer Help Online at [www.MyFloridaCFO.com](http://www.MyFloridaCFO.com).
- Consider closing the bank account or canceling the credit card from which premiums are paid so no additional unauthorized transactions can occur.
- Replace the bogus coverage with coverage from an authorized insurer. To verify the authorization of an insurance company, visit [www.floir.com](http://www.floir.com).