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**Family First Coronavirus Response Act Paid Leave Programs**

	<b>Emergency Paid Sick Leave</b>	<b>Emergency Paid Family and Medical Leave</b>
<b>For Wages Paid:</b>	4/1/2020 through 12/31/2020	4/1/2020 through 12/31/2020
<b>Required Employment Before Leave:</b>	None	30 days of prior employment
<b>For Full or Part Time Employees:</b>	Both	Both
<b>Eligible for Leave if:</b>	<p><b>1</b>-Subject to a federal, state or local quarantine or isolation order related to COVID-19</p> <p><b>2</b>-Advised by a health care provider to self-quarantine due to COVID-19 concerns</p> <p><b>3</b>-Experiencing COVID-19 symptoms and seeking medical diagnosis</p> <p><b>4</b>-Caring for an individual subject to self-quarantine due to COVID-19 concerns</p> <p><b>5</b>-Caring for the employee's child if the child if the child's school or place of care is closed or the child's care provider is unavailable due to public health emergency</p> <p><b>6</b>-Experiencing any other substantially similar condition specified by the Secretary of Health and Human Services.</p>	<p>Unable to work or telework because:</p> <p>-Caring for the employee's child if the child if the child's school or place of care is closed or the child's care provider is unavailable due to public health emergency</p>
<b>Duration of Leave paid:</b>	<p><b>Reason 1-2-3-6</b> Up to 2 weeks of paid sick leave at regular rate of pay:            Full-Time: Up to 80 hours of paid leave at 100% of the employees' regular rate of pay.            Part-Time: based on the average # of hours worked in a 2-week period.  <b>Max \$511 per a day and up to \$5,110.</b></p> <p><b>Reason 4-5</b> Up to 10 days of paid sick leave up to 2/3 regular rate of pay:  <b>Max \$200 per a day and up to \$2,000.</b></p>	<p><b>Reason 5</b>- Up to additional 10 weeks            Full-Time: 2/3 of the employees' regular rate or applicable minimum wage whichever is greater for the # of hours the employee would normally be scheduled.            Part-Time: based on average # of hours worked 6 months prior to taking leave.</p>
<b>Employers Can NOT:</b>	Require an employee to use Paid Time Off or vacation time for COVID-19 related leave.	Require an employee to use Paid Time Off or vacation time for COVID-19 related leave.
<b>Job Protection:</b>	No	Yes, for Employers with <b>more than 25</b> employees Generally excluded from requirement but

		Reasonable attempts required for Employers with <b>less than 25</b> employees
<p align="center"><b><u>Payroll Tax Credits Available</u></b></p>	<p align="center"><b><u>These credits are not available if you receive the Paycheck Protection Program Loan or the Work Opportunity Tax Credit</u></b></p>	
<p align="center"><b><u>Sick Leave</u></b></p>	<p align="center"><b>Definitions</b></p> <p><b>Calculations Details:</b></p> <ul style="list-style-type: none"> <li>- <b>Reasons 1-2-3</b> At 100% of employees rate up to \$511 per a day and \$5,110 in aggregate, for 2 weeks or</li> <li>- <b>Reasons 4-5-6</b> At 2/3 of employee’s regular rate or applicable minimum wage whichever is greater up to 200 per a day and \$2,000 in aggregate for 2 weeks (for options 4, 5, 6)</li> </ul> <p>*Includes costs to maintain the health insurance coverage for eligible employee  <b>Effective Date:</b> For wages paid from 4/1/20 through 12/31/20</p>	
<p align="center"><b><u>Child Care Leave</u></b></p>	<p><b>Calculations Details:</b></p> <ul style="list-style-type: none"> <li>- <b>Reason 5</b> Is equal to 2/3 of employee’s regular rate or applicable minimum wage whichever is greater, capped at \$200 per a day or \$2,000 in aggregate</li> <li>- Is available for up to 2 weeks of pay can be counted towards this credit</li> </ul> <p>*Includes costs to maintain the health insurance coverage for eligible employee  <b>Effective Date:</b> For wages paid from 4/1/20 through 12/31/20</p>	
<p align="center"><b><u>Payment for Cost of Providing Leave</u></b></p>	<p>When employers pay their employees, they are required to withhold from their employees’ paychecks federal income taxes and the employees’ share of Social Security and Medicare Taxes. The employers then are required to deposit these federal taxes, along with their share of Social Security and Medicare taxes, with the IRS and file quarterly payroll tax returns.</p> <p>Eligible employers who pay qualifying sick or child care leave will be able to retain an amount of the payroll taxes equal to the amount of qualifying sick and child care leave rather that deposit with the IRS.</p> <p>The payroll taxes that are available for retention include Federal withholding tax, the employee share of Social Security and Medicare tax and the Employer share of Social Security and Medicare Tax with respect to all employees.</p> <p>If there are not sufficient payroll taxes to cover the cost of qualified sick and child care leave paid, employers will be able to file a request for an accelerated payment from the IRS using Form 7200.</p> <p><b>EXAMPLES</b></p> <p>If an eligible employer paid \$5,000 in sick leave and is otherwise required to deposit \$8,000 in payroll taxes, including taxes withheld from all its employees, the employer could use up to \$5,000 of the \$8,000 of taxes it was going to deposit for making qualified leave payments. The employer would only be required under the law to deposit the remaining \$3,000 on its next regular deposit date.</p> <p>If an eligible employer paid \$10,000 in sick leave and was required to deposit \$8,000 in taxes, the employer could use the entire \$8,000 of taxes in order to make qualified leave payments and file a request for an accelerated credit for the remaining \$2,000.</p>	

	<p>Equivalent child care leave and sick leave credit amounts are available to self-employed individuals under similar circumstances. These credits will be claimed on their income tax return and will reduce estimated tax payments.</p>
<p><b><u>Employee Retention Credit</u></b></p>	<p>Refundable tax credit for 50% of wages paid by eligible employers to certain employees.  <b>Effective Date:</b> For wages paid 3/12/20 through 1/1/21  For wages paid March 12, 2020 through March 31,2020, the credit will be reconciled on 2<sup>nd</sup> Quarter Form 941</p> <p><b>Qualifications Requirements:</b></p> <ul style="list-style-type: none"> <li>- This credit is available to employers and non-profits whose operations have been fully or partially suspended as a <b>result of a government order</b>.</li> <li>- The credit is also provided to employers who have experienced a greater than 50% reduction in quarterly receipts on year-over-year basis. <b>Once they go above 80% of a comparable quarter in 2019, they no longer qualify for the credit. (calculate each quarter)</b></li> <li>- <b>Wages do not include those taken into account for payroll credits under the Sick Leave or Child/Family Medical Leave.</b></li> <li>- <b>Excluded wages paid under the sick leave or family leave under FFCRA (can apply to same employee once they return to work)</b></li> <li>- <b>Excluded wages paid for which the employer receives a WOTC</b></li> <li>- <b>Not available to those who receive assistance through the PPP Loan.</b></li> <li>-</li> </ul> <p><b>Eligible for:</b></p> <ul style="list-style-type: none"> <li>- Wages of employees who are furloughed or face reduced hours as a result are eligible for the credit</li> <li>- Employers with 100 or fewer Full-time employees, all wages are eligible.</li> <li>- The credit is provided for wages, compensation, health benefits and is provided for the first \$10,000 in wages paid by the employer to an eligible employee.</li> </ul> <p><b>Receive Credit Details:</b></p> <ul style="list-style-type: none"> <li>- Employers can be immediately reimbursed for the credit by reducing their required payroll tax deposits that have been withheld from the employees' wages by the amount of the credit.</li> <li>- Eligible employers will report their total qualified wages and the related health insurance cost for each quarter on their quarterly Form 941 beginning with the second quarter. If the employer's tax deposits are not sufficient to cover the credit, the employer may receive an advance payment from the IRS by submitting Form 7200</li> <li>- Credit cannot exceed the total employer Social Security tax, but excess amounts may be refunded</li> <li>- Credit is reduced by any paid Family and Medical Leave Credit under IRC Sec. 45S</li> </ul>
<p><b><u>Delay of Payment of Employer Payroll Taxes</u></b></p>	<p><b>Eligible for:</b> All small business employers, no COVID-19 impact required</p> <ul style="list-style-type: none"> <li>- <b>Not available for those who receive assistance through the Paycheck Protection Program Loan</b></li> </ul> <p><b>Deferment Details:</b></p> <ul style="list-style-type: none"> <li>- Allows taxpayers to defer employer shares of 6.2% social security tax, beginning on wages paid from 3/27/20 through 12/31/20</li> </ul> <p><b>Repayment Requirements:</b></p> <ul style="list-style-type: none"> <li>- All 2020 deferred amounts are due in two equal installments, one on 12/31/21 and one on 12/31/22</li> </ul>

## Other Useful Information

- **Small Business Exemption** – Small businesses with fewer than 50 employees eligible for an exemption from the leave requirements relating to school closings or child care unavailability where the requirements would jeopardize the ability of simple and clear criteria that make it available in circumstances involving jeopardy to the viability of an employer’s business as a going concern.
- **Self-Employed Tax Credit**- Will receive refundable tax credits against the self-employment tax that are similar to those allowed for employers. The sick leave credit is based on self-employment person’s “qualified sick leave equivalent amount”. That amount is equal to (1) up to 10 days during the year that the person can’t work for a reason that would entitle them to coronavirus-related sick leave if he or she were an employee, (2) multiplied by the **lesser** of:
  - \$511 per day for people who are sick or quarantined, or \$200.00 per day for people caring for another person or on leave because of COVID-19  
or
  - 100% of a sick or quarantined person’s average daily self-employment income for the year, or 67% of the average daily self-employment income for a person caring for another person or leave because of a Human Health Services specified conditions.

A self-employed tax credit is also available for 100% of a persons’ qualified family leave equivalent amount. That amount is equal to (1) up to 50 days during the year that the person can’t work for a reason that would entitle them to coronavirus-related family leave if he or she were an employee, (2) multiplied by the **lesser** of:

- \$200, or
- 67% of the persons average daily self-employment income for the year.