

STATE EMPLOYMENT POLICY CHANGES DUE TO CORONAVIRUS

Jump to: [Gathering Size Restrictions](#)

[Leave Policies](#)

[Unemployment Benefits](#)

[Work from Home Authorization](#)

Gathering Size Restrictions

State	Limit	Status
District of Columbia Mayor's Order 2020-053	10 people	03/25 – issued
Illinois Executive Order 2020-10	10 people	03/20 – issued, valid until 04/07
Indiana Executive Order 20-08	10 people	03/23 – issued, valid until 04/06
Iowa State of Emergency	10 people	03/17 – issued, valid until 04/16
Kansas Executive Order 20-04	50 people	03/17 – issued, valid until 05/01 or when state of emergency is rescinded
Louisiana Proclamation 33 JBE 2020	10 people	03/23 – issued, valid until 04/13

State	Limit	Status
Maine Executive Order 14	10 people	03/18 – issued, valid through 03/31
Maryland Executive Order 2020-03-19-01	10 people	03/19 – issued
Massachusetts COVID-19 Order No. 13	10 people	03/23 – issued, effective until 04/07
Michigan Executive Order 2020-11	50 people	03/17 – issued, valid through 04/05
Mississippi Executive Order 1463	10 people	03/24 - issued
Montana Stay at Home Directive	Any gathering of people	03/26 - issued
New Hampshire Executive Order 17	10 people	03/27 - issued

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State	Limit	Status
New Mexico Department of Health Order	5 people	03/23 - issued
New York Executive Order 202.10	Any gathering of people	03/23 - issued
North Carolina Executive Order 121	10 people	03/27 - issued
Virginia Executive Order 53	10 people	03/23 – issued, valid until 04/23
West Virginia Executive Order 9-20	10 people	03/23 - issued

State	Limit	Status
Wisconsin Department of Health Services Emergency Order 12	Any gathering of people	03/24 – issued, valid until 04/24

[Return to Top](#)

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Last updated 3/27/20

Leave Policies

Action	Notes	Status
California AB 3216	<p>This bill would make it an unlawful employment practice for any employer to refuse to grant a request by any employee to take family care and medical leave due to the coronavirus (COVID-19).</p> <p>Family care leave includes leave to care for a child, parent, grandparent, grandchild, sibling, spouse, or domestic partner who has been diagnosed with or quarantined because of the coronavirus.</p> <p>Employers are not required to pay the employee for leave taken due to coronavirus if the employee does not have accrued leave.</p>	03/21 – amended in Assembly Labor and Employment Committee
Colorado State of Emergency Proclamation	<p>Governor Jared Polis announced he directed the Colorado Department of Labor and Employment to create emergency rules that would ensure paid sick leave for workers in food handling, hospitality, childcare, health care and education who are awaiting testing.</p> <p>He has also requested the private sector voluntarily offer paid sick leave for those that don't have it (non-binding)</p>	03/10 – Declared. Text not yet available, was delivered verbally.
Kentucky SB 282	<p>This bill would mandate employers to provide sick leave at a minimum 1.5 hours for every thirty hours worked.</p> <p>This leave accrues and carries over after a calendar year, but employers are not obligated to provide more than 48 hours of accrued sick leave.</p> <p>The bill also declares a state of emergency, but the sick leave provisions will continue after the emergency.</p>	03/06 – referred to Senate Economic Development, Tourism, and Labor Committee
Minnesota HF 3532/SF 4194	<p>Among other provisions, these bills clarify that any quarantine period runs concurrently with paid leave benefits, so the days spent in quarantine expends accrued leave if the employee does not work from home.</p>	<p>HF 3532: 02/19 – referred to House Health and Human Services Policy Committee</p> <p>SF 4149: 03/09 – referred to Senate Health and Human</p>

[Return to Top](#)

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Last updated 3/27/20

		Services Finance and Policy Committee
Nevada Department of Business and Industry Guidance	<p>The department is mandating that employers do not count mandatory government quarantine as leave that is counted against the employee or taken from their leave balance if the company is mandated to provide paid sick leave under state law.</p> <p>Employers are encouraged to pay employees for the time they are out on a mandatory government quarantine but are not required to do so.</p> <p>Employees can request to use paid leave during a mandatory government quarantine.</p>	03/11 - issued

[Return to Top](#)

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Last updated 3/27/20

Unemployment Benefits

Action	Notes	Status
California Executive Order N-25-20	This order waives the one week waiting period for unemployment insurance applicants who are unemployed as a result of the coronavirus.	03/04 -issued
District of Columbia B B3-0718	The bill allows workers that have become unemployed or partially unemployed due to the coronavirus to receive unemployment insurance and waives work-search requirements.’ It also creates a public health emergency grant program for small businesses affected by the outbreak.	03/17 – passed council and sent to mayor
Massachusetts SB 2598	This bill would waive the one-week waiting period for unemployment benefits.	03/16 – referred to the Senate Ways and Means Committee
Michigan Executive Order 2020-10	The order extends unemployment benefits to individuals who become unemployed because of self-isolation or self-quarantine and individuals who become unemployed because of an executive order requiring their employer to close or limit operations.	03/16 – issued, valid until 04/14
Minnesota Executive Order 20-05	The order waives the non-payable week requirement to become eligible for unemployment benefits, allowing workers to gain eligibility as quickly as possible.	03/16 - issued
New Jersey AB 3846	Full bill text is not yet available, but according to the bill summary, it would: Appropriate \$20 million to create a “Temporary Lost Wage Unemployment Program, which would allow affected workers to claim for lost wages due to COVID-19; and Require employers to pay wages to workers ordered under quarantine by licensed healthcare practitioner.	03/16 – introduced, passed Assembly Homeland Security and State Preparedness Committee, and passed Assembly
Ohio Executive Order 2020-03D	The governor ordered that individuals who are quarantined or totally or partially employed will be able to immediately claim unemployment benefits. Workers can only claim unemployment benefits if they do not have access to leave benefits from their employer.	03/16 - issued

[Return to Top](#)

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Last updated 3/27/20

Work from Home Authorization

Key	
General	Traditional Installment Lending
Mortgage Lending	Credit Reporting
Vehicle Finance	

Action	Notes	Status
Arkansas Securities Department Interim Regulatory Guidance	The guidance allows employees of licensed mortgage loan companies to work from home, even if the home location is not a licensed branch, as long as they abide by data security requirements.	03/13 - issued
Connecticut Department Guidance	The guidance allows employees of consumer credit licensees to work from home, even if the home location is not a licensed branch, as long as they abide by data security requirements.	03/09 - Issued
Idaho Department of Finance Guidance	The guidance allows employees of licensees to work from home, even if the home location is not a licensed branch, as long as they abide by data security requirements.	03/12 - Issued
Kansas Office of the State Bank Commissioner Guidance	The guidance allows employees of licensed mortgage loan originators to work from home, even if the home location is not a licensed branch, as long as they abide by data security requirements.	03/16 - issued
Maryland Office of the Commissioner of Financial Regulation Guidance	The guidance allows employees of licensed mortgage loan originators to work from home, even if the home location is not a licensed branch, as long as they abide by data security requirements. It also allows mortgage loan originators to request an extension for the licensee’s examination and/or manager’s questionnaire if the licensee’s office is affected by a quarantine order.	03/13 - issued

[Return to Top](#)

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Last updated 3/27/20

Mississippi Department of Banking and Consumer Finance Guidance	The guidance allows employees of licensed mortgage loan originators to work from home, even if the home location is not a licensed branch, as long as they abide by data security requirements.	03/14 - issued
Mississippi Department of Banking and Consumer Finance Guidance	The guidance states consumer finance licensees must notify the department of any circumstances caused by the pandemic, including staffing issues, the closure, relocation, or remote work program and any efforts taken to work with customer It also states the department is discontinuing onsite examinations	03/14 - issued
Montana Division of Banking and Financial Institutions Guidance	The guidance allows employees of licensed mortgage loan originators to work from home, even if the home location is not a licensed branch.	03/12 - Issued
Nebraska Department of Banking and Finance Guidance	This guidance allows employees of licensed mortgage loan originators to work from home, even if the home location is not a licensed branch. For employees to work from home, licensees must submit a required form to the department.	03/12 - Issued
Nevada Department of Business and Industry Guidance	This guidance allows employees of licensed mortgage loan originators to work from home, even if the home location is not a licensed branch, as long as they comply with data security requirements.	03/13 - issued
New Hampshire Banking Department Guidance	The guidance allows employees of mortgage loan originators to work from home, provided they comply with the certain statutory requirements. The requirement that employees work within 100 miles of a supervisory office will be waived.	03/13 - issued
North Dakota COVID-19 Response	The department is allowing employees of licensees to work remotely without notification or branch licensure as long as the location is not held open to the public as a place of business.	03/05 - issued
Oklahoma Department of Consumer Credit Guidance	This guidance allows employees of regulated entities and licensed mortgage loan originators to work from home, even if the home location is not a licensed branch, as long as they comply with data security requirements. The department is also expediting address changes of licensed locations and will waive any fees associated with such change in the event that the original location is compromised and/or undergoing decontamination procedures.	03/13 - issued

[Return to Top](#)

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Last updated 3/27/20

Oregon Division of Financial Regulation Guidance	<p>This guidance allows employees of regulated entities to work from home, even if the home location is not a licensed branch, as long as they comply with data security requirements.</p> <p>Consumers may not visit a employee's home for business purposes, unless the home location is licensed.</p>	03/12- issued
Rhode Island Department of Business Regulation Guidance	<p>This guidance allows employees of licensed mortgage loan originators to work from home, even if the home location is not a licensed branch, as long as they abide by data security requirements.</p> <p>If the employee's home is not a licensed branch home, they may not have consumers come to the home.</p>	03/13 - issued
South Dakota Division of Banking Guidance	<p>This guidance allows employees of licensed mortgage loan originators to work from home, even if the home location is not a licensed branch, as long as they abide by data security requirements.</p> <p>If the employee's home is not a licensed branch home, they may not have consumers come to the home.</p>	03/12 - issued
Texas Office of the Consumer Credit Commissioner (OCCC) Advisory Bulletin B20-2	<p>The OCCC is allowing regulated lenders to work from home for otherwise unlicensed locations, as long as they abide to data security requirements.</p> <p>Licensees may not keep physical business (to include vehicle titles) records at a location other than a licensed location.</p>	03/13 - issued
Texas Office of the Consumer Credit Commissioner (OCCC) Advisory Bulletin B20-6	<p>The OCCC is allowing motor vehicle sales finance licensees to work from home for otherwise unlicensed locations, as long as they abide to data security requirements.</p> <p>Licensees may not keep physical business (to include vehicle titles) records at a location other than a licensed location.</p>	03/17 - issued
Vermont Department of Financial Regulation Guidance	<p>This guidance allows employees of licensed mortgage loan originators to work from home, even if the home location is not a licensed branch, as long as they abide by data security requirements.</p>	03/13 - issued

[Return to Top](#)

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Washington Department of Financial Institutions Guidance	This guidance allows employees of licensed mortgage loan originators to work from home, even if the home location is not a licensed branch, as long as they abide by data security requirements.	03/05 - Issued
Wisconsin Department of Financial Institutions No-action Position	The Division will take a no-action position concerning a licensed mortgage loan originator working from a location that is not a licensed or registered office or branch office effective immediately, upon compliance with all of the following criteria.	

[Return to Top](#)

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