

COVID-19 Additional Information From Senator Kathy Harrington

As we continue to face unprecedented circumstances as a result of the COVID-19 outbreak, we wanted to keep you updated on the latest information and resources available.

Many of the new efforts detailed below are designed to help small business owners and employers withstand this outbreak. We are also sharing links to some previously available information about North Carolina's response to coronavirus, how to file for unemployment benefits, and more.

Resources for Small Businesses and Employers

Tax Filing Deadlines Extended

- The filing deadline for federal tax returns has been moved to July 15, 2020. Taxpayers will not be required to pay interest or penalties on FEDERAL tax returns that are filed by July 15, 2020. The IRS is encouraging those who expect to receive refunds to file their taxes ASAP.
- The N.C. Department of Revenue (NCDOR) will not charge penalties to those filing and paying their taxes after April 15, as long as they file and pay their tax before the new July 15 deadline. However, INTEREST may be charged after April 15 unless the taxpayer files a request for extension with the IRS or NCDOR.
- NCDOR encourages taxpayers to use online and free services to pay their taxes this year. Most taxpayers can file online for free at: www.NCDOR.gov/NCfreefile

U.S. Small Business Administration Loans

- Disaster relief declaration was granted, which will allow small businesses impacted by the coronavirus to apply for a low-interest SBA disaster loan.
- Applications: <https://disasterloan.sba.gov/ela/>
- Information can also be obtained by calling the SBA's Customer Service Center at 1-800-659-2955 or 1-800-877-8339 for the deaf and hard-of-hearing. You can also email: disastercustomerservice@sba.gov
- You can find a fact sheet outlining the process to apply for an SBA disaster loan including documentation required here: https://disasterloan.sba.gov/ela/Documents/Three_Step_Process_SBA_Disaster_Loans.pdf

Golden LEAF Rapid Recovery Loan Program

- In response to the current crisis, the Golden LEAF Foundation is announcing the NC COVID-19 Rapid Recovery Loan Program.
- Businesses are eligible for bridge loans of up to \$50,000 with six months of no interest and no payments. These loans are intended to support businesses until they are able to secure an SBA loan or other long-term assistance.
- If not repaid in six months, the loans will automatically convert to a term loan.
- For information on the NC COVID-19 Rapid Recovery Loan Program and to apply for a loan visit <https://ncrapidrecovery.org>.
- To speak with someone about this program or other resources available to small businesses contact Business Link NC (BLNC) at 800.228.8443.

Who is eligible?

- Applicants must be a North Carolina small business affected by COVID-19 (all 100 NC counties are eligible).
- Applicants must have at least one (1) employee, who could be the self-employed owner.
- Start-up businesses that began operations before March 23, 2020 are eligible.
- Farm businesses
- Nonprofit organizations are not currently eligible

More Resources

North Carolina Department of Health and Human Services

- COVID-19 Overview page: <https://www.ncdhhs.gov/divisions/public-health/coronavirus-disease-2019-covid-19-response-north-carolina>
- People with questions or concerns about COVID-19 can call the state's phone line at 866-462-3821.
- NC 211 services have been set up: <https://www.nc211.org/>. You can also call 1-888-892-1162 or 1-800-735-0533.
- You can receive text updates on the coronavirus by texting **COVIDNC** to 898211.
- Testing: <https://www.ncdhhs.gov/divisions/public-health/coronavirus-disease-2019-covid-19-response-north-carolina/testing-and>

Centers for Disease Control

- Inform yourself about the coronavirus by visiting the following dedicated page of the CDC.gov website: <https://www.cdc.gov/coronavirus/2019-ncov/index.html>.
- Find the answers to frequently asked questions about the coronavirus COVID-19 on the CDC website at: <https://www.cdc.gov/coronavirus/2019-ncov/faq.html>.
- Printable informative handouts on the coronavirus can be found here: <https://www.cdc.gov/coronavirus/2019-ncov/communication/factsheets.html>
- Follow the latest from the CDC on Twitter @CDCgov.
- Latest CDC Updates on COVID-19 can be found here: <https://www.cdc.gov/coronavirus/2019-ncov/whats-new-all.html>

North Carolina Department of Agriculture & Consumer Services

- For information on food safety, essential businesses/critical infrastructure, FAQs and facility updates: <http://www.ncagr.gov/disaster/documents/COVID-19.htm>

Unemployment Information

- Due to high volume on their customer call line, the Department of Commerce recommends the fastest and most efficient way to file for assistance is online: <https://des.nc.gov/apply-unemployment/>
- Latest information on unemployment insurance changes due to COVID-19: <https://des.nc.gov/need-help/covid-19-information>