

SBA To Provide Economic Support For Coronavirus Related Economic Disruptions



U.S. Small Business
Administration

Patrick Rodriguez
Senior Area Manager
North Carolina District Office

SBA Support Available Due to the Coronavirus (COVID-19)

- Economic Injury Disaster Loans (EIDLs)
- Emergency Economic Injury Grants
- Express Bridge Loan
- Paycheck Protection Program (PPP)
- Small Business Debt Relief
- <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources#section-header-2>

SBA's Disaster Declaration Makes Loans Available Due to the Coronavirus (COVID-19)

The U.S. Small Business Administration (SBA) is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).

Upon a request received from a state's or territory's Governor, SBA will issue under its own authority, as provide by the Coronavirus Preparedness and Response Supplement Appropriations Act that was recently signed by the President, an Economic Injury Disaster Loan declaration.



Administrator Jovita Carranza

SBA Economic Injury Disaster Loan Basics

What businesses are eligible to apply?

SBA's EIDLs (or working capital loans) are available to small businesses, small agricultural cooperatives, small aquaculture businesses and most private non-profit organizations

This includes:

- Businesses directly affected by the disaster
- Businesses that offer services directly related to the businesses in the declaration
- Other businesses indirectly related to the industry that are likely to be harmed by losses in their community
(Example: Manufacturer of widgets may be eligible as well as the wholesaler and retailer of the product.)

SBA's Economic Injury Disaster Loan Basics

What are the criteria for a loan approval?

Credit History - Applicants must have a credit history acceptable to SBA.

Repayment – SBA must determine that the applicant business has the ability to repay the SBA loan.

Collateral - Not required for loans under \$25,000. Loans over \$25,000 SBA will seek collateral that is available.



SBA's Economic Injury Disaster Loan Terms

How much can I borrow?

- Eligible entities may qualify for loans up to \$2 million
- Terms up to 30 years and interest rates at:
 - 3.75% for small businesses
 - 2.75% percent for nonprofit organizations
- Eligibility for these working capital loans are based on the size (must be a small business), type of business, and its financial resources.

How can I use the loan funds?

- Fixed debts
- Payroll
- Accounts payable
- Other bills that could have been paid had the disaster not occurred
- (Not intended to replace lost sales or profits or for expansion)

Emergency Economic Injury Grants

- Emergency Economic Injury Grants up to \$10,000
- Requested during EIDL application process
- If approved, funds are distributed and are not repaid regardless of EIDL application decision



SBA's Economic Injury Disaster Loan Basics

What kinds of small businesses can apply?

Examples of eligible industries include but are not limited to the following: hotels, recreational facilities, charter boats, manufacturers, sports vendors, owners of rental property, restaurants, retailers, souvenir shops, travel agencies, and wholesalers.



What other criteria is involved?

The applicant business must have a physical presence in the declared disaster area. An applicant's economic presence alone in a declared area does not meet this requirement. The physical presence must be tangible and significant. Merely having a P.O. Box in the disaster area would not qualify as a physical presence.

Working Capital Loans Different from Other SBA Loans

- SBA's Economic Injury Disaster Loan (EIDLs) funds come directly from the U.S. Treasury
- Applicants do not go through a bank to apply. Instead apply directly to SBA's Disaster Assistance Program at: DisasterLoan.sba.gov
- There is no cost to apply
- There is no obligation to take the loan if offered
- The maximum unsecured loan amount is \$25,000
- Applicants can have an existing SBA Disaster Loan and still qualify for an EIDL for this disaster, but the loans cannot be consolidated

Basic Filing Requirements

COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION

DISCLOSURES BUSINESS INFORMATION BUSINESS OWNERS INFORMATION ADDITIONAL INFORMATION SUMMARY

STREAMLINED PROCESS REQUIREMENTS

SBA is collecting the requested information in order to make a loan under SBA's Economic Injury Disaster Loan Program to the qualified entities listed in this application that are impacted by the Coronavirus (COVID-19). The information will be used in determining whether the applicant is eligible for an economic injury loan. If you do not submit all the information requested, your loan cannot be fully processed.

The Applicant understands that the SBA is relying upon the self-certifications contained in this application to verify that the Applicant is an eligible entity to receive the advance, and that the Applicant is providing this self-certification under penalty of perjury pursuant to 28 U.S.C. 1746 for verification purposes.

The estimated time for completing this entire application is two hours and ten minutes, although you may not need to complete all parts. You are not required to respond to this collection of information unless it displays a currently valid OMB approval number.

ELIGIBLE ENTITY VERIFICATION

Choose One:

- Applicant is a business with not more than 500 employees.
- Applicant is an individual who operates under a sole proprietorship, with or without employees, or as an independent contractor.
- Applicant is a cooperative with not more than 500 employees.
- Applicant is an Employee Stock Ownership Plan (ESOP), as defined in 15 U.S.C. 632, with not more than 500 employees.
- Applicant is a tribal small business concern, as described in 15 U.S.C. 637e(b)(2)(C), with not more than 500 employees.
- Applicant is a business, including an agricultural cooperative, equiculture enterprise, nursery, or producer cooperative, that is small under SBA Size Standards found at <https://www.sba.gov/size-standards>.
- Applicant is a business with more than 500 employees that is small under SBA Size Standards found at <https://www.sba.gov/size-standards>.
- Applicant is a private non-profit organization that is a non-governmental agency or entity that currently has an effective ruling letter from the IRS granting tax exemption under sections 501(c)(d), or (e) of the Internal Revenue Code of 1954, or satisfactory evidence from the State that the non-revenue producing organization or entity is a non-profit one organized or doing business under State law, or a faith-based organization.

Review and Check All of the Following:
Applicant must review and check all the following (If Applicant is unable to check all of the following, Applicant is not an Eligible Entity):

- Applicant is not engaged in any illegal activity (as defined by Federal guidelines).
- No principal of the Applicant with a 50 percent or greater ownership interest is more than sixty (60) days delinquent on child support obligations.
- Applicant is not an agricultural enterprise (e.g., farm), other than an equiculture enterprise, agricultural cooperative, or nursery.
- Applicant does not present live performances of a prurient sexual nature or derive directly or indirectly more than de minimis gross revenue through the sale of products or services, or the presentation of any depictions or displays, of a prurient sexual nature.
- Applicant does not derive more than one-third of gross annual revenue from legal gambling activities.
- Applicant is not in the business of lobbying.

Basic Filing Requirements

COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION

DISCLOSURES BUSINESS INFORMATION BUSINESS OWNERS INFORMATION ADDITIONAL INFORMATION SUMMARY

Step 1 of 3
Business Information

Business Legal Name *

Trade Name *

EIN/SSN for Sole Proprietorship *

Organization Type *

Is the Applicant a Non-Profit Organization? *

Yes No

Is the Applicant a Franchise? *

Yes No

Gross Revenues for the Twelve(12) Month Prior to the Date of the Disaster (January 31, 2020) *

Cost of Goods Sold for the Twelve(12) Month Prior to the Date of the Disaster (January 31, 2020) *

Rental Properties (Residential and Commercial) Only - Lost Rents Due to the Disaster

Non-Profit Cost of Operation for the Twelve(12) Month Prior to the Date of the Disaster (January 31, 2020)


Combined Annual Operating Expenses for the Twelve(12) Months Prior to the Date of the Disaster (January 31, 2020) for All Secular Social Services Provided by the Faith Based Entity

List the Secular Social Services Provided by the Faith Based Entity

Compensation From Other Sources Received as a Result of the Disaster

Provide Brief Description of Other Compensation Sources

Basic Filing Requirements

 U.S. Small Business Administration

OMB Control #3247-0406
Expiration Date: 09/30/2020

Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Non-profits, Homeowners and Renters

COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION

DISCLOSURES — BUSINESS INFORMATION — **BUSINESS OWNERS INFORMATION** — ADDITIONAL INFORMATION — SUMMARY

Step 2 of 3

Business Owners Information

Is Your Business Owned by a Business Entity? * Yes No

Individual Owner/Agent(s)

Owner/Agent 1
First Name *
Last Name *
Mobile Phone *
Title / Office *

Basic Filing Requirements

Ownership Percent *	<input type="text"/>
Email *	<input type="text"/>
SSN *	<input type="text"/>
Birth Date *	<input type="text" value="mm/dd/yyyy"/>
Place Of Birth *	<input type="text"/>
U.S. Citizen *	<input type="radio"/> Yes <input type="radio"/> No
Residential Street Address *	<input type="text"/>
City *	<input type="text"/>
State *	<input type="text" value=""/>
Zip *	<input type="text"/>

[+ Add Additional Owner](#)

Basic Filing Requirements



OMB Control #3247-0406
Expiration Date: 09/30/2020

Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Non-profits, Homeowners and Renters

COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION



Step 3 of 3

Additional Information

In the past year, has the business or a listed owner been convicted of a criminal offense committed during and in connection with a riot or civil disorder or other declared disaster, or ever been engaged in the production or distribution of any product or service that has been determined to be obscene by a court of competent jurisdiction? Yes No

Is the applicant or any listed owner currently suspended or debarred from contracting with the Federal government or receiving Federal grants or loans? Yes No

a. Are you presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction? Yes No

b. Have you been arrested in the past six months for any criminal offense?

c. For any criminal offense - other than a minor vehicle violation - have you ever been convicted, plead guilty, plead nolo contendere, been placed on pretrial diversion, or been placed on any form of parole or probation (including probation before judgment)?



Basic Filing Requirements

If anyone assisted you in completing this application, whether you pay a fee for this service or not, that person must enter their information below.

Individual Name

Name of Company

Phone Number

Street Address, City, State, Zip

Fee Charged or Agreed Upon

I give permission for SBA to discuss any portion of this application with the representative listed above. Yes No

I would like to be considered for an advance of up to \$10,000.

Where to Send Funds

Bank Name *

Account Number *

Routing Number *

Basic Filing Requirements

On behalf of the individual owners identified in this application and for the business applying for the loan:

I/We authorize my/our insurance company, bank, financial institution, or other creditors to release to SBA all records and information necessary to process this application and for the SBA to obtain credit information about the individuals completing this application.

If my/our loan is approved, additional information may be required prior to loan closing. I/We will be advised in writing what information will be required to obtain my/our loan funds. I/We hereby authorize the SBA to verify my/our past and present employment information and salary history as needed to process and service a disaster loan. I/We authorize SBA, as required by the Privacy Act, to release any information collected in connection with this application to Federal, state, local, tribal or nonprofit organizations (e.g. Red Cross Salvation Army, Mennonite Disaster Services, SBA Resource Partners) for the purpose of assisting me with my/our SBA application, evaluating eligibility for additional assistance, or notifying me of the availability of such assistance.

I/We will not exclude from participating in or deny the benefits of, or otherwise subject to discrimination under any program or activity for which I/we receive Federal financial assistance from SBA, any person on grounds of age, color, handicap, marital status, national origin, race, religion, or sex.

I/We will report to the SBA Office of the Inspector General, Washington, DC 20416, any Federal employee who offers, in return for compensation of any kind, to help get this loan approved. I/We have not paid anyone connected with the Federal government for help in getting this loan.

CERTIFICATION AS TO TRUTHFUL INFORMATION: By signing this application, you certify that all information in your application and submitted with your application is true and correct to the best of your knowledge, and that you will submit truthful information in the future.

WARNING: Whoever wrongfully misapplies the proceeds of an SBA disaster loan shall be civilly liable to the Administrator in an amount equal to one-and-one half times the original principal amount of the loan under 15 U.S.C. 636(b). In addition, any false statement or misrepresentation to SBA may result in criminal, civil or administrative sanctions including, but not limited to: 1) fines and imprisonment, or both, under 15 U.S.C. 645, 18 U.S.C. 1001, 18 U.S.C. 1014, 18 U.S.C. 1040, 18 U.S.C. 3571, and any other applicable laws; 2) treble damages and civil penalties under the False Claims Act, 31 U.S.C. 3729; 3) double damages and civil penalties under the Program Fraud Civil Remedies Act, 31 U.S.C. 3802; and 4) suspension and/or debarment from all Federal procurement and non-procurement transactions. Statutory fines may increase if amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015.

I hereby certify **UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE UNITED STATES** that the above is true and correct.

[Click for additional statements required by laws and executive orders](#)

< Back

Next >

Private Non-Profit Organizations

Examples of Non-Profit Organizations: Nursing homes, food kitchens, museums, educational facilities, senior citizen centers, daycare centers, playhouses, community centers, shelters, rescue organizations.

An eligible private non-profit organization is a non-governmental agency or entity that currently has:

(1) An effective ruling letter from the U.S. Internal Revenue Service, [granting tax exemption under sections 501\(c\), \(d\), or \(e\) of the Internal Revenue Code of 1954, or](#)

(2) Satisfactory evidence from the State that the non-revenue producing organization or entity is a non-profit one organized or doing business under State law.



How to Apply

- Applicants may apply online using the Electronic Loan Application via SBA's secure website at <https://covid19relief.sba.gov/#/>.
- Disaster loan information and application forms may also be obtained by calling the SBA's Customer Service Center at 800-659-2955 (800-877-8339 for the deaf and hard-of-hearing) or by sending an email to disastercustomerservice@sba.gov.

Additional SBA Programs

Express Bridge Loans (EBLs):

Allows small businesses, who currently have a business relationship with an SBA Express Lender, to access up to \$25,000 with less paperwork.

Can provide vital economic support to help overcome the temporary loss of revenue.

Can be a term loans or used to bridge the gap while applying for a direct [SBA Economic Injury Disaster loan](#).

Provide cash for an urgent need while waiting for decision and disbursement on Economic Injury Disaster Loan.

Additional SBA Programs

Paycheck Protection Program (PPP):

A direct incentive for small businesses to keep workers on payroll

Provides a loan up to \$10 million for payroll and certain other expenses.

If all employees are kept on payroll for eight weeks, SBA will forgive the portion used for payroll, rent, mortgage interest, or utilities.

<https://www.sba.gov/offices/district/nc/charlotte/resources/sba-lenders-serving-north-carolina-small-businesses>

Small Business Debt Relief:

Provides a reprieve to small businesses as they overcome the challenges created by COVID-19.

SBA will pay the principal and interest of 7(a), 504, and micro loans not issued under PPP for a period of six months.

Office of Disaster Assistance

20

Paycheck Protection Program (PPP)

SBA Approved Lenders beginning April 3rd & April 10th

- The Paycheck Protection Program is a new \$349 billion program providing relief to millions of small businesses so they can sustain their businesses and keep their workers employed.
- The PPP loan will supply critical capital to help small businesses with payroll and essential business operating expenses without collateral requirements, personal guarantees, or SBA fees – all with a 100% guarantee from SBA.
- Most importantly, SBA will forgive the portion of the loan proceeds used to cover the first eight weeks of payroll costs, rent, utilities, and mortgage interest.

Under this program:

- Eligible recipients may qualify for a loan up to \$10 million determined by 8 weeks of prior average payroll plus an additional 25% of that amount.
- If you maintain your workforce, SBA will forgive the portion of the loan proceeds that are used to cover the first 8 weeks of payroll and certain other expenses.
- PPP loan payments will be deferred for six months.

SBA Debt Relief

The SBA Debt Relief program will provide a reprieve to small businesses as they overcome the challenges created by this health crisis.

Under this program:

- The SBA will pay the principal and interest of **new 7(a) loans** issued prior to September 27, 2020.
- The SBA will pay the principal and interest of **current 7(a) loans** for a period of six months.

Assistance From SBA Partners

Free assistance with reconstructing financial records, preparing financial statements and submitting the loan application is available from any of SBA's partners:

- Small Business & Technology Development Centers (SBTDCs)
- SCORE
- Women's Business Centers (WBC)
- Veteran's Business Outreach Centers
- Local Chambers of Commerce

For the nearest office, visit: <https://www.sba.gov/local-assistance>

Assistance From SBA Partners

For Help Filling out the SBA Disaster Loan Application

For the nearest resource partner visit: <https://www.sba.gov/local-assistance>

The following SBA-backed organizations provide assistance to small businesses in the state of North Carolina - email and phone counseling are available.

Small Business & Technology Development Center (SBTDC): <http://www.sbtcd.org/coronavirus/>

SCORE: <https://www.score.org/>

Veterans Business Outreach Center: <https://www.fsuvboc.com/>

Women's Business Centers:

Asheville area: <https://www.wwbnc.org/>

Charlotte area: <https://theinstitutenc.org/programs/wbcc/>

Fayetteville area: <https://www.wbcfay.org/>

Raleigh-Durham area: <https://theinstitutenc.org/programs/womens-business-center-of-north-carolina/>

Any Questions?



More information concerning
SBA and its programs
visit our website at:

www.sba.gov/disaster



Note: *This presentation is not comprehensive and may omit key details in the interest of time and clarity.*

Please visit www.sba.gov and www.des.nc.gov for full program details.

Self-Help's Quick Take: Federal Resources for Businesses Impacted by COVID-19

April 8, 2020

PRESENTATION CONTENTS

- **SBA Paycheck Protection Program**
 - **What is it**
 - **How to apply**
 - **Process details**
- **EIDL Emergency Economic Injury Grant**
- **Other Action Items/Resources**
- **Expanded Unemployment Benefits**

PPP: QUICK & DIRTY

Purpose: help businesses keep employees on payroll

(Note: you have until June 30 to restore your FTE and salary levels for any changes made between Feb 15th and April 26th)

How much can I qualify for? *(explained two ways)*

- 2.5x (or 250%) average monthly payroll from the last year (2019 or last 12 months)
- Up to two months of your average monthly payroll costs from the last year + an additional 25% of that amount

How can I make sure the whole loan gets forgiven?

- At least 75% of funds awarded must be used for payroll (including benefits).
- The other 25% can be used for other qualifying expenses.
 - Interest on mortgage obligations
 - Rent
 - Utilities

When would I have to repay the loan? (@ 1% over 2 years)?

- If you use the \$\$ for anything other than approved uses over 8 weeks after getting the loan
- If you decrease full time employee headcount and/or decrease salaries/wages by more than 25%

VISIT <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options> for more information

PAYCHECK PROTECTION PROGRAM

Creating and Protecting Ownership and Economic Opportunity • www.self-help.org



PPP: HOW TO APPLY

Reach out to bank/credit union where you have a banking relationship

- More than one relationship? Reach out to the institution where you have a business banking relationship or lending relationship first.
- Independent contractors and self-employed individuals are eligible to apply for PPP starting April 10th (This Friday)
- Just because you submit your application to the bank doesn't mean that it has been submitted to the SBA- patience is key. So is understanding where you are in "line."

PPP: HOW TO APPLY

Self-Help is asking PPP borrowers to prepare the following documents:

Payroll Tax Records (as applicable):

- Quarterly tax filings (form 941) for 2019 & supporting payroll process records
- Independent Contractors: Form 1099
- Sole Proprietors: Schedule C and supporting income & expense forms

Current Number of Employees:

- To ensure your eligibility for loan forgiveness, employees should be calculated as Full-Time Equivalent (FTE) Employees. FTEs are based on a 40-hour work week. Please count each 40 hour/week employee as 1 FTE, and count each part-time employee as a fraction of 1 FTE. For example, a part-time employee who works 20 hours/week would equal ½ FTE.
- Owners of your organization are considered employees for purposes of this calculation.

For-profits—for each 20%+ owner:

- Name
- SSN
- Ownership percentage
- Color copy of driver's license (front and back)

Nonprofits—for at least one director:

- Name
- SSN
- For ownership percentage, enter 0%
- Color copy of driver's license (front and back)

PPP: HOW TO APPLY WITH SELF-HELP

If you are interested in getting on the application waitlist at Self-Help, please visit:

www.self-help.org/ppp

There, you can submit your contact information and we will follow up with more information.

Note:

Self-Help has implemented a tiered rollout to focus on our existing borrowers, members, mission-aligned sectors, and nonprofits and businesses run by people of color. As we ramp up and expand the program we intend to reach out to more businesses.

In the meantime, time is critical, so we encourage you to contact other lenders, particularly your primary business banking institution, to ask about their PPP loan program as well. Adding your business to the waitlist will not impede your ability to apply for the PPP elsewhere.

I'VE APPLIED...WHAT NEXT?

- Submit your PPP application and required documentation to your bank/credit union (submission process may vary)
- Bank/CU will review your application for eligibility and apply to the SBA on your behalf
- SBA will review and approve/deny the application (this can take a few days)
- If approved, SBA shares a loan number with bank/CU
- Bank/CU sends you required forms and closing documents to fill out
- Bank/CU has five business days from receipt of all documents to close
- Bank/CU wires you the money

I NEED \$\$ NOW...WHAT ARE MY OPTIONS?

- Consider an Emergency Economic Injury Grant
 - Apply directly to the SBA (disasterloan.sba.gov)
 - Up to \$10,000 to be used for approved purposes
 - Requested during Economic Injury Disaster Loan Application (EIDL)
 - If approved, funds are distributed and not repaid regardless of EIDL decision
 - No obligation to accept EIDL loan if offered
 - If accept a PPP later, emergency grant amount will be subtracted from the amount forgiven under PPP

VISIT <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options> for more information

WHAT ELSE SHOULD I DO?

In addition to checking out the [SBA guidance page](#) on available resources,

- **Use 211:** Many localities have a "211" number available for residents to get reliable, up-to-date and local information on resources related to COVID-19. [Find your local number here.](#)
- **Stay in touch with your financial institution:** Make sure you're up to date on current operations, hours, and more.
- **Contact your insurance provider:** Contact your insurance agent to determine whether your policy provides coverage for the impact to your business.
- **Contact your lenders, utility service providers or landlord:** Many creditors are offering relief options for loan payments, utility payments or rent. Contact yours to see how they might be able to help you.
- **Be wary of scams:** Don't share personal information, usernames, PINs, or passwords with others. [The FCC has tips on avoiding coronavirus scams.](#)

COVID 19 RELIEF OPTIONS

WHAT ELSE SHOULD I DO?

- **Learn about student loan forbearance options:** The U.S. Department of Education has [forbearance information for students, borrowers and parents](#).
- **Avoid payday lenders:** These lenders [can be a trap for consumers](#). If you don't already have an account with a financial institution that has your best interests at heart, open one.
- **Get help from a financial or housing counselor:** Contact the [National Foundation for Credit Counseling \(NFCC\) here](#) or at 833-746-7577. NFCC is a network of nonprofit credit counseling agencies.
- **Apply for unemployment benefits:** You can find [links to your state's unemployment and workforce resources here](#).

Check out online resources:

- **The Center for the Advancement of Social Entrepreneurship (CASE)** at Duke's Fuqua School of Business [has created a searchable website](#) with info on grants, loans and more around the world. See and search the site here: <https://bit.ly/COVID19CapitalRelief>.
- **The Economic Development Partnership of North Carolina** has a [helpful round-up of resources](#).
- **NC Growth** also has a [list of resources](#) (including upcoming webinars).

COVID 19 RELIEF OPTIONS

FEDERAL UNEMPLOYMENT ASSISTANCE

Changes under CARES Act:

- Additional \$600 in weekly benefits (in addition to current levels)
- 13 additional weeks of state UI coverage for those who exhaust their state benefits
- Expanded eligibility under Pandemic Unemployment Assistance to include independent contractors and self-employed individuals

Note: The Division of Employment Security is awaiting guidance from the federal government to implement the Pandemic Unemployment Assistance program. Visit <https://des.nc.gov/need-help/covid-19-information/federal-unemployment-assistance> for more information and updates

Independent contractors and self-employed workers may file for unemployment insurance assistance at any time. However, until system updates are completed, no eligibility determinations will be made for the federal programs. Being found ineligible for state unemployment insurance does not make you ineligible for federal assistance.

UNEMPLOYMENT INSURANCE

FEDERAL ASSISTANCE- DETAILS

Federal Pandemic Unemployment Compensation (FPUC): Provides an additional \$600 in weekly unemployment insurance benefits paid for weeks after March 29, 2020. The program is expected to end on or before July 31, 2020.

Pandemic Emergency Unemployment Compensation (PEUC): Provides up to 13 additional weeks of state unemployment insurance benefits. The program is expected end on or before Dec. 31, 2020.

Pandemic Unemployment Assistance (PUA): Provides unemployment compensation for individuals not eligible for regular unemployment insurance or any extensions to unemployment insurance. This would provide coverage to eligible self-employed workers and independent contractors who are not typically eligible for unemployment insurance. The program is expected end on or before Dec. 31, 2020.

Visit <https://des.nc.gov/need-help/covid-19-nc-unemployment-insurance-information> for more information and step-by-step instructions on how to apply

UNEMPLOYMENT INSURANCE

NC-SPECIFIC UI

On March 17, 2020, Governor Cooper issued [Executive Order 118](#) announcing changes to unemployment insurance benefits for individuals who are out of work as a result of COVID-19. The order pertains to individuals who are separated from employment, who have had their work hours reduced, or who are prevented from working due to medical condition caused by COVID-19 or due to communicable disease control measures.

The following changes are in effect for individuals eligible for benefits due to COVID-19:

Waiting Period. The one-week waiting period is waived for people filing as a direct result of COVID-19.

Work Search Requirements. Executive Order 118 allows some requirements to be waived for people filing for unemployment due to COVID-19. If you are filing due to COVID-19, you may answer 'yes' to the following question on the Weekly Certification: 'Did you look for work?'

Read more about these changes at: <https://des.nc.gov/need-help/covid-19-nc-unemployment-insurance-information>

UNEMPLOYMENT INSURANCE