



U.S. Senator • Richard Burr • North Carolina
Chairman • Senate Select Committee on Intelligence

FAQ: Resources for N.C. Families, Small Businesses, and Travelers Amid Coronavirus Outbreak

On March 27, 2020, President Trump signed into law a historic, \$2 trillion emergency funding package called *the Coronavirus Aid, Relief, and Economic Security Act*, or CARES Act. The CARES Act provides [immediate relief](#) for American families and small businesses struggling amid the current coronavirus crisis.

If you have questions about unemployment benefits, direct economic payments, small business loans, or overseas travel for a U.S. citizen, please see the frequently asked questions below.

For the latest information on the federal government's effort to combat coronavirus, visit [coronavirus.gov](https://www.coronavirus.gov).

Frequently Asked Questions:

Q: I am recently unemployed due to the coronavirus crisis. Am I eligible for Unemployment Insurance in North Carolina and how do I apply?

The CARES Act provides increased funding for Unemployment Insurance and temporarily expands eligibility to receive benefits. It provides \$600 per week in unemployment assistance, on top of existing state benefits, for up to four months. It also provides an additional 13 weeks of benefits through December 31, 2020 for those who have exhausted state benefits.

The CARES Act also sets up a Pandemic Unemployment Assistance Program to extend unemployment benefits to those who may not be covered under traditional requirements, including the self-employed, independent contractors, and others. **NOTE:** If you believe you may be eligible for Pandemic Unemployment Assistance, but do not meet traditional

requirements, please visit des.nc.gov for the latest guidance *before* starting your application. Systems for processing these claims are currently being built. Applying through the traditional process may result in your application inadvertently being denied. *This page will continue to be updated with additional guidance as it becomes available.*

If you are an individual with questions about North Carolina Unemployment Insurance, please click [here](#). If you are an employer, please click [here](#).

To file a claim, please visit des.nc.gov or call the Customer Call Center at 888-737-0259. Due to high volume, please file your claim online if possible and expect delays if calling.

Q: Am I eligible to receive a \$1,200 Economic Impact Payment? How and when should I expect to receive my payment?

The CARES Act includes Economic Impact Payments of \$1,200 for Americans with an adjusted gross income of up to \$75,000 for individuals and up to \$150,000 for married couples filing joint returns. Eligible tax filers will also receive up to \$500 for each qualifying child.

For filers with income above those amounts, the payment amount is reduced by \$5 for each \$100 above the \$75,000/\$150,000 thresholds. Single filers with income exceeding \$99,000 and joint filers with no children and income exceeding \$198,000 are not eligible.

Eligible taxpayers who filed returns in either 2019 or 2018 will automatically receive an Economic Impact Payment. The Treasury Department has announced it intends to begin the first direct deposit payments within a matter of weeks.

For additional information on Economic Impact Payments, please click [here](#).

Q: I am a retiree who receives Social Security benefits and is not required to file tax returns. Will I receive a \$1,200 Economic Impact Payment?

Yes. If you are a Social Security beneficiary who is not typically required to file tax returns, you will receive your Economic Impact Payment the same way you normally receive your benefits, either through direct deposit or paper check. You *do not* need to file an abbreviated tax return to receive your payment.

For more information, please see the IRS and Treasury announcement from April 1, 2020 [here](#).

Q: Has the coronavirus crisis impacted the annual tax filing deadline of April 15?

The Treasury Department and Internal Revenue Service announced that the federal income tax filing due date is automatically extended from April 15, 2020, to July 15, 2020.

Taxpayers can also defer federal income tax payments due on April 15, 2020, to July 15, 2020, without penalties and interest, regardless of the amount owed. This deferment applies to all taxpayers, including individuals, trusts and estates, corporations and other non-corporate tax filers as well as those who pay self-employment tax.

For the latest information on the 2020 filing season, please visit [IRS.gov/coronavirus](https://www.irs.gov/coronavirus).

Q: What relief options or loan programs are available for small businesses?

Small businesses have several options available to them through the Small Business Administration (SBA) and Treasury Department during the current coronavirus crisis. *For a list of available SBA guidance and loan resources, please click [here](#).*

Paycheck Protection Program

Starting April 3, 2020, the [Paycheck Protection Program \(PPP\)](#) authorizes up to \$349 billion to prioritize small businesses and their employees. Under the program, SBA loans will be forgiven if all employees are kept on the payroll for eight weeks and the loan goes toward payroll, rent, and certain other expenses.

Small businesses and eligible nonprofit organizations, Veterans organizations, and Tribal businesses described in the Small Business Act, as well as individuals who are self-employed or are independent contractors, are eligible if they also meet program size standards.

Under the Paycheck Protection Program:

- Eligible recipients may qualify for a loan up to \$10 million determined by 8 weeks of prior average payroll plus an additional 50% of that amount.
- Loan payments will be deferred for six months.
- 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 following loan origination.

If you are a prospective borrower, please review the latest fact sheet released by the Treasury Department [here](#).

For additional information and latest guidance, please visit the Paycheck Protection Program webpages on [SBA.gov](https://www.sba.gov) or [Treasury.gov](https://www.treasury.gov).

To view SBA's interim Final Rule on the Paycheck Protection Program, please click [here](#).

Economic Injury Disaster Loans (EIDLs) and Loan Advance

In response to the Coronavirus (COVID-19) pandemic, small business owners in North Carolina are eligible to apply for an **Economic Injury Disaster Loan advance** of up to \$10,000.

The SBA's Economic Injury Disaster Loan program provides small businesses with working capital loans of up to \$2 million that can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing. The loan advance will provide economic relief to businesses that are currently experiencing a temporary loss of revenue. Funds will be made available within three days of a successful application, and this loan advance will not have to be repaid.

For the latest information on EIDLs, please click [here](#).

To apply for a COVID-19 Economic Injury Disaster Loan, [click here](#).

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 also 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.

For the latest information on debt relief for 7(a) borrowers, please click [here](#).

SBA Express Bridge Loans

[Express Bridge Loan Pilot Program](#) allows small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 with less paperwork. These loans can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing and can be a term loans or used to bridge the gap while applying for a direct [SBA Economic Injury Disaster loan](#). If a small business has an urgent need for cash while waiting for decision and disbursement on Economic Injury Disaster Loan, they may qualify for an SBA Express Disaster Bridge Loan.

For the latest information on SBA Express Bridge Loans, please click [here](#).

Q: I am a U.S. citizen traveling overseas or I have a family member traveling overseas who is having trouble returning home. What should I do?

The [U.S. Department of State](#) has coordinated the repatriation of 31,230 Americans from 72 countries since January 29, 2020. However, Secretary of State Pompeo has said the repatriation assistance will not continue indefinitely. As foreign countries can adjust their own travel restrictions at their choosing, the Department of State is encouraging anyone who can still travel home to the United States do so as soon as possible. Otherwise, you should be prepared to shelter in place in the foreign country for as long as travel restrictions are in place – both in the U.S. and abroad.

For now, they continue to work with air carriers, specific country teams, and the U.S. Transportation Command is working constantly to repatriate the remaining U.S. citizens abroad.

If you have a COVID-19 related emergency overseas or need help returning home:

- 1) Contact the nearest U.S. embassy or consulate, or call the State Department assistance call center:
 - From the U.S. & Canada: 1-888-407-4747
 - From Overseas: +1 202-501-4444
- 2) [Enroll in the “STEP” Program](#) (details below).
- 3) Contact our state caseworkers in Senator Burr’s Winston-Salem office by calling +1 (336) 631-5125.

When contacting our office, please be ready to provide the following information that the Department of State has requested every person seeking assistance provide:

- Name
- Date of Birth
- Passport number
- Phone/email
- Country Involved
- Current contact info (hotel, city, etc)
- Permanent address in the US

Smart Traveler Enrollment Program (STEP)

The State Department is urging all U.S. citizens traveling or residing abroad to register for Department messages through the **Smart Traveler Enrollment Program (STEP)** at step.state.gov. Citizens may also reach out to the closest U.S. Embassy or Consulate with their name, date of birth, passport number, location, who they are traveling with, and specific circumstances. Specific Country information regarding COVID-19 can be found [here](#).

Due to the high volume of inquiries, the Department will respond via email to those U.S. citizens overseas who have enrolled in STEP or have otherwise provided contact information.

For the latest information about the State Department's coronavirus response and travel restrictions, please visit state.gov/coronavirus.