



Combined Federal, VA and NC Government Resources for COVID-19

07.29.2020

Virginia Resources Updated: July 29, 2020

North Carolina Resources Updated: July 22, 2020

COVID-19 Key Resource List (Virginia):

[Commonwealth of Virginia Official COVID-19 Website](#)

This website is a comprehensive resource that provides information pertaining to official actions, guidance, updates, and information about the novel coronavirus. The Department of Social Services has recently launched a [website](#) to streamline access to resources and guidance for citizens.

[Williams Mullen COVID-19 Legal Updates](#)

Williams Mullen attorneys continue to serve our clients by assembling a legal resource page with alerts on federal and state actions related to COVID-19. An email sign-up is available so you can have legal alerts and updates sent as soon as they are published.

Recent Updates

On Tuesday, July 28, Governor Northam announced new restrictions beginning at midnight on Friday, July 31 for the following localities: Virginia Beach, Chesapeake, Norfolk, Suffolk, Portsmouth, Hampton, Williamsburg, Newport News, Poquoson, James City County, and York County.

- All restaurants, dining establishments, food courts, breweries, microbreweries, distilleries, wineries, and tasting rooms must close by midnight.
- Prohibit the on-site sale, consumption, and possession of alcohol in any restaurant, dining establishment, food court, brewery, microbrewery, distillery, winery, or tasting room.
- Indoor dining in these establishments will be limited to 50 percent capacity.
- Public and private in-person gatherings over 50 people will be prohibited, down from a previous cap of 250 people.

Here is a link to all of the Governor's [Executive Orders and Directives](#).

COVID-19 Additional Resources (Virginia):

Virginia Employment Commission <http://www.vec.virginia.gov/>

- Governor Northam has directed the Commissioner of the Virginia Employment Commission to waive the one-week waiting period for benefit payments.
- Information on the Paycheck Protection Program (PPP) for businesses and benefits for workers previously not covered by traditional unemployment insurance.
- Workers may be eligible to receive unemployment benefits if their employer needs to temporarily slow or cease operations due to COVID-19. If a worker has been issued a notice to self-quarantine by a medical or public health official and is not receiving paid sick or medical leave from his or her employer, he or she may be eligible to receive unemployment benefits. In addition, a worker may be eligible for unemployment benefits if he or she must stay home to care for an ill family member and is not receiving paid family medical leave from his or her employer.
- Virginia Employment Commission will give affected workers special consideration on deadlines, mandatory re-employment appointments, and work search requirements.

Department of Labor and Industry <https://www.doli.virginia.gov/>

- On July 15, 2020, the Virginia Safety and Health Codes Board adopted §16 VAC 25-220, Emergency Temporary Standard, Infectious Disease Prevention: SARS-CoV-2 Virus.
- The text of the standard is currently being finalized and will be posted on the Department's website as soon as it is available.
- In accordance with Va. Code §40.1-22(6a), the Emergency Temporary Standard (ETS) will take immediate effect upon publication in a newspaper of general circulation, published in the City of Richmond, Virginia.
- The Department anticipates that publication of the ETS will occur during the week of July 27, 2020, although the exact date is not known at this time.
- Covered employers will be given 60 days from the effective date of the ETS to develop and train employees on their infectious disease preparedness and response plan required under §16 VAC 25-220-70. Covered employers will be given 30 days to train employees on the standard under §16 VAC 25-220-80.
- Training and outreach products are being developed by the Department's Cooperative Program Division and will be made available to the regulated community and employees.

Department of Health: www.vdh.virginia.gov

- Symptoms of COVID-19 information.
- Share the Facts about COVID-19 resource.
- What to do if you're sick resource.
- What to do if you have had contact with someone diagnosed with COVID-19.
- A daily update of the number of Virginians tested and the number of confirmed cases, hospitalizations and deaths.

Department of Medical Assistance Services (Medicaid): www.dmas.virginia.gov

- Eliminating all co-payments for services covered by Medicaid and Family Access to Medical Insurance Security (FAMIS), including COVID-19-related treatment as well as other medical care.
- Ensuring current Medicaid recipients do not inadvertently lose coverage due to lapses in paperwork or a change in circumstances.
- Permitting Medicaid recipients to obtain a 90-day supply of many routine prescriptions, an increase from the 30-day supply under previous rules.
- Waiving pre-approval requirements for many critical medical services and enacting automatic extensions for approvals that already are in place.
- Expanding access to telehealth services, including allowing Medicaid reimbursement for providers who use telehealth with patients in the home.

Secretary of Commerce and Trade: <https://www.commerce.virginia.gov/covid-19/>

- Resources for Virginia businesses impacted by COVID-19 including federal loan and tax relief programs for small and large businesses.
- State Agencies resources for businesses.

CARES Funding allocated to date

- \$7.1 billion in direct federal grants have been allocated to Virginia (as of June 12).
- \$4.6 billion provided directly to the state or state agencies.
 - \$3.1 billion CARES Act State Assistance.
 - \$305.4 million K-12/Gov's Fund for Education.
 - \$456.4 million for Transit, and numerous other grants or supplemental funding.
- \$1.7 billion provided to health care providers.
- \$343.9 million to higher education institutions.
- \$135.4 million to local government and community organizations.
- \$309.7 million to airports.
- \$650 million in additional Federal Medicaid matching funds is projected (this is currently the only federal funding that can help offset Virginia's revenue loss).
- \$14.4 billion has been provided to small businesses in the Commonwealth.
- Additional CARES ACT funds could be allocated in the future.

COVID-19 KEY RESOURCE LIST (North Carolina):

[North Carolina Official COVID-19 Website](#)

This website is a comprehensive resource concerning North Carolina's response to COVID-19.

[Williams Mullen COVID-19 Legal Updates](#)

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North Carolina Reopening

As background, Governor Roy Cooper's three phase reopening plan relies on North Carolina's progress on certain measurable factors. Below are the factors and in parentheses the result needed for each factor for the State to continue to the next phase:

- **COVID-like syndromic cases** (decrease or sustained level).
- **Number of cases** (decrease or sustained level).
- **Number of cases as a percentage of the number of tests** (decrease or sustained level).
- **Hospitalization numbers** (decrease or sustained level).
- **Testing** (5,000 to 7,000 per day).
- **Ability to conduct tracing** (500 professionals performing tracing).
- **Supply of PPE** (greater than a 30-day supply).

Phase 2

North Carolina is currently in Phase 2, which began on May 22nd when Governor Cooper issued [Executive Order 141](#). Governor Cooper has twice extended Phase 2 through the issuance of [Executive Orders 147](#) and [151](#), and the State will remain in Phase 2 until at least August 7th. Executive Order 147 also outlined new requirements for face coverings (see below).

Highlights of Phase 2:

- Lifts the statewide Stay at Home Order.
- Allows restaurants to open for on-premises dining with limits on occupancy and other specific requirements.
- Allows child-care businesses to open, as long as they follow state health guidelines.
- Allows overnight camps to operate, following specific public health requirements and guidance.
- Allows personal care, grooming, massage, and tattoo businesses to open with specific requirements.
- Allows indoor and outdoor pools to open at 50% occupancy, following specific public health requirements.
- Limits gatherings to ten people indoors and 25 people outdoors.
- Allows sporting and entertainment events to occur in large venues for broadcast to the public, so long as the mass gathering limit is followed.
- Teleworking continues to be encouraged whenever possible.
- Recently enacted legislation ([HB 118](#)) requires businesses, non-profits and government offices to provide reasonable notice at each premises of the actions taken to reduce the risk of transmission of COVID-19 to individuals present on the premises.

Retail Requirements

The capacity limit for retailers is the lesser of the following:

- 50% of stated fire capacity (retail businesses that do not have a stated fire capacity must limit customer occupancy to twelve customers for every thousand square feet of total square footage, including the parts of the location that are not accessible to customers).
- The number of people in the store so that everyone can stay six feet apart.

Other requirements include:

- Mark six feet of spacing in lines at point of sale and in other high-traffic areas for customers, such as at deli counters and near high-demand products.
- Post the maximum occupancy in a noticeable place.
- Post signage reminding attendees, customers, and workers about social distancing (staying at least six (6) feet away from others) and requesting that people who have been symptomatic with fever and/or cough not enter.
- Conduct daily symptom screening of workers, using a standard interview questionnaire of symptoms, before workers enter the workplace.
- Immediately isolate and remove sick workers.
- Perform frequent and routine environmental cleaning and disinfection on high-touch areas with an EPA-approved disinfectant for SARS-CoV-2 (the virus that causes COVID-19).
- Local governments are preempted from regulating maximum capacity of retail operations.

The Phase 1 requirement to provide hand sanitizer, when available, was moved to a recommendation in the NC Department of Health and Human Services (DHHS) guidance document, which can be found [here](#).

Restaurants

Restaurants are defined to include, but are not limited to, cafeterias, food halls, dining halls, food courts, and food kiosks. The definition also includes locations within other businesses or facilities, including, but not limited to, airports, shopping centers, educational institutions, and private or members-only clubs where food and beverages are permitted to be consumed on-premises.

Restaurants are allowed to operate subject to capacity restrictions that limit occupancy to the lesser of the following:

- 50% of stated fire capacity (or, for spaces without a stated fire capacity, no more than twelve customers for every one thousand square feet of the location's total square footage, including the parts of the location that are not accessible to customers or guests).
- The number resulting when people are spaced in groups so that they can stay six feet apart.
- The number required so that customers sitting at a table are not within six feet of any customers sitting at another table. In addition, each group of customers sitting at a counter should be separated from other groups by six feet.

The other requirements that apply are as follows:

- No more than ten people at the same table, unless they are members of the same household.
- Restaurant workers are strongly encouraged to wear face coverings when they are within six feet of another person.
- Post the maximum occupancy in a noticeable place.
- Post signage reminding attendees, customers, and workers about social distancing (staying at least six feet away from others) and requesting that people who have been symptomatic with fever and/or cough not enter.
- Conduct daily symptom screening of workers, using a standard interview questionnaire of symptoms, before workers enter the workplace.
- Immediately isolate and remove sick workers.
- Perform frequent and routine environmental cleaning and disinfection on high-touch areas with an EPA-approved disinfectant for SARS-CoV-2 (the virus that causes COVID-19).
- Increase disinfection during peak times or high customer density times, and disinfect all shared objects (e.g., dining tables, booths, counters, payment terminals, tables, countertops/bars, receipt trays, condiment holders, and reusable menus) between each use.
- Promote frequent use of handwashing and hand sanitizer for wait staff and food service staff throughout the shift and upon reporting to work. Hand washing must at least meet the requirements specified in the North Carolina Food Code Manual.
- Mark six feet of spacing in lines at high-traffic areas for customers, such as a cash register or place where customers wait to be seated at their table.

Executive Order 141 provides that people do not need to be family members to sit at the same table and do not need to stay six feet apart. Nor are wait staff required to stay six feet away from customers.

Executive Order 141 also provides that the business immunity provision included in recently enacted [COVID-19 legislation](#) applies to restaurants.

The DHHS guidance document for restaurants can be found [here](#).

Personal Care, Grooming, and Tattoo Businesses

Personal care and grooming businesses include, but are not limited to, the following:

- Barber Shops
- Beauty Salons (including but not limited to waxing and hair removal centers)
- Hair Salons
- Nail Salons/Manicure/Pedicure Providers
- Tattoo Parlors
- Tanning Salons
- Massage Therapists (except that massage therapists may provide medical massage therapy services upon the specific referral of a medical or naturopathic healthcare provider)

These businesses can open under Phase 2, subject to the capacity limits defined as the lesser of the following:

- 50% of stated fire capacity (or, for spaces without a stated fire capacity, no more than twelve customers for every one thousand square feet of the location's total square footage, including the parts of the location that are not accessible to customers or guests).
- The number of people in the store so that patrons can stay six feet apart.

In addition, the following apply to these business operations:

- Arrange seating so that groups of customers are separated from one another by six feet.
- Workers shall wear face coverings when they are within six feet of another person.
- Post the maximum occupancy in a noticeable place.
- Post signage requesting that people who have been symptomatic with fever and/or cough not enter.
- Conduct daily symptom screening of workers, using a standard interview questionnaire of symptoms, before workers enter the workplace.
- Immediately isolate and remove sick workers.
- Perform frequent and routine environmental cleaning and disinfection on high-touch areas with an EPA-approved disinfectant for SARS-CoV-2 (the virus that causes COVID-19).
- Ensure that all equipment that comes into direct personal contact with customers and all furniture in service areas (such as chairs, capes, and the shampooing area in a barber shop or salon) are completely cleaned and disinfected between each customer.
- Mark six feet of spacing in lines at point of sale and in other high-traffic areas for customers, such as at cash registers and waiting areas.
- Patrons are strongly encouraged to wear face coverings when they are within six feet of another person.

The DHHS guidance document for these businesses can be found [here](#).

What remains closed in Phase Two:

- Public playgrounds.
- Bars and nightclubs (See below for more details).
- Movie theaters, museums, bowling alleys, amusement parks, arcades, and skating rinks.
- Bingo parlors and other gaming establishments.
- Visitation at long-term care facilities remains restricted, except for certain compassionate care situations.
- The following facilities that operate within an indoor space: exercise facilities, gyms, fitness studios, martial arts facilities, dance studios, trampoline and rock-climbing facilities, roller skating rinks, ice skating rinks, and basketball courts (see below for details regarding gyms).

Executive Order 141 defines “bars” as businesses “primarily engaged in the sale of alcohol for on-premises consumption.” The North Carolina Alcoholic Beverage Control Commission (ABC Commission) has declared in a [guidance document](#) that an establishment shall not be deemed “principally engaged in the business of selling alcoholic beverages for onsite consumption” if it meets one of the following tests:

- It produces alcoholic beverages pursuant to a commercial permit issued by the ABC Commission and also is authorized by such permit to make retail sales to consumers. Examples would include breweries, wineries and distilleries.
- Its primary business purpose is to sell at retail alcoholic beverages for consumption off-premises. Occasional tastings or consumption during an educational seminar, as authorized by ABC permits, may be a part of the business model, so long as the majority of total sales are not derived from alcohol for on-premises consumption. Examples would include bottle shops and wine shops.

Regarding exercise facilities, gyms, and fitness studios, [Executive Order 151](#) provides that any medical exception allowing use of the indoor areas of exercise facilities, gyms, and fitness facilities is limited as stated in the June 29 [guidance documents](#) regarding gym reopening and [a NC court decision on reopening gyms](#). These limitations include the requirement that each patron using the medical exception must present to an exercise facility, gym, or fitness facility a medical or health care provider's note or other written communication to confirm that the use is prescribed or directed by a medical or health care provider.

Mass Gathering Ban

Mass gatherings are still prohibited and are defined as an event or convening that brings together more than ten people indoors or more than 25 people outdoors at the same time in a single confined indoor or outdoor space, such as an auditorium, stadium, arena, or meeting hall. This includes parades, fairs, and festivals. The mass gathering limit does not apply to retail businesses, restaurants, personal care and grooming businesses, pools, childcare, day camps, and overnight camps. However, [Executive Order 151](#) provides that the limit does apply to parties and receptions regardless whether the event takes place in a restaurant, in a conference center, in a hotel ballroom, in a venue that is used exclusively for receptions or parties, or in some other space open under Phase 2. The prohibition on mass gatherings does not include gatherings for health and safety, to look for and obtain goods and services, for work, or for receiving governmental services. Nor are normal operations at airports, bus and train stations or stops, medical facilities, libraries, shopping malls, and shopping centers affected. It also does not apply to the exercise of First Amendment rights.

Requirement to Wear Face Coverings

In addition to extending Phase 2, [Executive Order 147](#) also included a face covering requirement. The definition of a face covering means “a covering of the nose and mouth that is secured to the head with ties, straps, or loops over the ears or is simply wrapped around the lower face.” This includes:

- Masks made from synthetic or natural fabrics.
- Factory-made masks.
- Hand sewn masks.
- Masks made with household items (e.g., bandanas, t-shirts, towels, scarfs).
- Surgical masks.

- N95 masks.
- Face shields that cover the nose and mouth.

Where Masks are Required

In general, masks are required when a person is or may be within six feet of another person in the following environments:

- Retail businesses.
- Restaurants (when not consuming food).
- Personal care, grooming, and tattoo businesses.
- Child care facilities, day camps, and overnight camps.
- State government.
- Transportation (does not apply to people traveling alone with household members or friends in their personal vehicles, but does apply to ride shares, cabs, vans, and shuttles, even if the vehicles are privately owned).
- Certain high-density occupational settings where social distancing is difficult:
 - Manufacturing;
 - Construction sites; and
 - Agricultural settings.
- Meat or poultry processing plants.
- Long term care facilities (must be surgical masks).
- Other health care settings.

Exceptions

The face covering requirement is not applicable to workers, customers, or patrons who:

- Should not wear a face covering due to any medical or behavioral condition or disability.
- Are under eleven years of age.
- Are actively drinking or eating.
- Are strenuously exercising.
- Are trying to communicate with someone who is hearing impaired.
- Are giving a speech for a broadcast or other audience.
- Are working from home or in a personal vehicle.
- Are removing their face covering to secure government or medical services for identification purposes.
- Would be at risk from wearing a face mask at work, as deemed by government regulations or workplace safety guidelines.
- Have determined that their face covering is impeding visibility to operate equipment or a vehicle.
- Are children whose parent or guardian has been unable to place a face covering on the child's face safely.

Businesses may offer curbside pickup, provide home delivery, or any other reasonable measure to deliver goods to customers who claim that a face covering exemption applies to them.

Enforcement of Face Covering Requirements

Citations will be given only to businesses and organizations that fail to enforce face covering requirements. Business owners are entitled to rely on their customers' statements about being exempt from wearing a face covering.

The DHHS issued a [guidance document](#) that requires all retail operations and restaurants to post signage at the entrance stating that face coverings are required per Executive Order 147. If the retail or restaurant establishment does so, it is deemed to be in compliance with the enforcement of face covering requirements contained in Executive Order 147.

Law enforcement are not authorized to criminally enforce face covering requirements. However if a person (who has been denied access to a business or organization because of their refusal to wear a face covering) enters the premises and refuses to leave, then law enforcement may enforce trespassing and other applicable laws.

What to Expect in Phase Three

State health officials continue to monitor the seven factors mentioned above. When the data warrant, then restaurants, bars, other businesses, houses of worship, and entertainment venues will be allowed to increase their capacities. Also, the number of people allowed at gatherings will increase. In addition, businesses that remain closed under Phase 2, such as entertainment venues, will be able to open. A link to the Governor's presentation of the 3-phase plan can be found [here](#).

Immunity Provisions

Section 4.14 of [SB 704](#) provides immunity to essential businesses with respect to claims from a customer or employee for any injuries or death alleged to have been caused as a result of the customer or employee contracting COVID-19 while doing business with or while employed by the essential business, so long as there was no act or omission of the essential business constituting gross negligence, reckless misconduct, or intentional infliction of harm.

And as referenced above, Executive Order 141 applies this provision to restaurants (even though they originally were not open as "essential businesses").

Section 3D.7.(a) of SB 704 includes an immunity provision for health care providers that is almost identical to the essential business immunity provision.

Later in the legislative session, [HB 118](#) was approved by the General Assembly. This legislation provides immunity for individuals, governmental entities, corporations, nonprofit corporations and other legal entities (collectively "person") from legal claims alleging that the person's act or omission resulted in a third party's contraction of COVID-19. Any act or omission that constitutes gross negligence, willful or wanton conduct, or intentional wrongdoing is not covered. The immunity applies to claims arising on or after July 2nd and continues in effect as to claims arising no later than 180 days after the expiration or rescission of Executive Order 116 (the executive order issued by the Governor declaring a state of emergency in response to COVID-19).

The immunity provision in this legislation has a few attributes of note that are not present in the

immunity provision included in SB 704. First, it applies to a universe of entities beyond just essential businesses. Second, it is not limited to claims from customers or employees. And, lastly, it is effective for a longer period of time (claims arising no later than 180 days after the expiration or rescission of Executive Order 116 vs the expiration or rescission of Executive Order 116).

The legislation also includes a new requirement that a person must provide reasonable notice at each premises of the actions taken to reduce the risk of transmission of COVID-19 to individuals present on the premises. However, the bill provides that a person is not liable for the failure of any individual to comply with rules, policies, or guidelines contained in the notice.

Executive Order 141 provides that the Order does not create a private right of action by any party against the “State of North Carolina, its agencies, departments, political subdivisions, or other entities, or any officers, employees, or agents thereof, or any emergency management worker (as defined in N.C. Gen. Stat. § 166A-I 9.60) or any other person.”

Evictions and Utility Disconnects

Earlier this year, North Carolina Chief Justice Cheri Beasley halted the issuance of eviction orders and banned evictions by local law enforcement. Governor Cooper also weighed in on May 30th, issuing [Executive Order 142](#) (Evictions and Utility Disconnect Moratoria Order), which placed a moratorium on evictions for residential and commercial tenants. That moratorium expired on June 19th.

Executive Order 142 also extended the prohibition on utility disconnects and late fees that was initially contained in Executive Order 124. The following is a summary of the utility disconnect moratorium:

- Effective through July 29th.
- Prohibits utility disconnections for all residential customers.
- Prohibits billing or collection of late fees, penalties, and other charges for failure to pay.
- Provides that, once the moratorium ends, utilities must give customers the chance to set up a repayment plan for charges that became due during the effective period of the Evictions and Utility Disconnect Moratoria Order.
- Sets the default term to six months for cases where the utility and customer cannot agree on the terms of a repayment plan.
- States explicitly that customers are ultimately responsible for the cost of the utilities that they use.

The Governor’s Office created a guidance document, which can be found [here](#). Recently, Governor Cooper has indicated that he does not intend to extend the utility disconnection moratorium again.

Public Schools to Reopen

On July 14th, Governor Cooper announced that North Carolina’s K-12 public schools will be reopening in the fall. Schools will be implementing “Plan B,” a plan that allows for social distancing with a mix of in-person and online instruction. This plan calls for daily temperature checks, six feet distancing between students when stationary, and face coverings. However, Governor Cooper warns that schools will return to remote-only learning if this hybrid approach becomes unsafe for students and school employees. School districts may also choose to implement “Plan C,” an entirely remote experience, if they deem that to be best for students and staff.

At a press conference announcing the school reopening plan, NC Department of Health and Human Services Secretary Mandy Cohen discussed how schools would respond if a student or staff member were to test positive for the coronavirus. Cohen emphasized that the person in question would be

removed from the school, and contact tracing would be utilized to encourage other students to get tested. One case within a school would not be enough to shut the school down, according to Cohen.

COVID-19 Additional Resources (North Carolina):

NC Department of Revenue (DOR): <https://www.ncdor.gov/>

- NC DOR extended the April 15th tax filing deadline to July 15th for individual, corporate, and franchise taxes to mirror the deadline change from the Internal Revenue Service (IRS).
- NC DOR will not charge penalties to those filing and paying their taxes after April 15th as long as they file and pay their tax before the new July 15th deadline.
- Taxpayers who pay taxes after April 15th will be responsible for paying interest on these payments at the statutory rate of 5%. However, the Governor and legislative leaders have stated that they support waiving that requirement via legislation.
- NC DOR encourages taxpayers to use online and free services to pay their taxes this year. Most taxpayers can file online for free [here](#).

NC Department of Health and Human Services: <https://www.ncdhhs.gov/>

- COVID-19 case count.
- Numbers to call or text for COVID-19 assistance.
- COVID-19 symptoms and health tips.
- Past COVID-19 briefings.
- COVID-19 overview page can be found [here](#).
- Information on the testing and treatment of COVID-19 can be found [here](#).

NC Department of Commerce: <https://www.nccommerce.com/>

- North Carolina Employment Security Division is publishing instructions and guidance to help employers and employees understand the new changes to the state's unemployment system related to COVID-19, which can be found [here](#).
- The changes to the state's unemployment system were ordered by Governor Cooper on Tuesday, March 17, 2020, in his [Executive Order 118](#).
- The Department of Commerce recommends the fastest and most efficient way to file for assistance is online [here](#).

NC Judicial Branch: <https://www.nccourts.gov/>

- Most court proceedings are postponed to June 1, 2020.

- Effective April 2nd, court proceedings can be conducted by remote audio and video transmission and service of court documents can be effected by email.
- Also effective April 2nd, the deadline for payment of most fines and fees is extended by 90 days, and clerks are not to report failures to pay court debt to the DMV.
- Appellate court deadlines that fall between March 27, 2020 and April 30, 2020, inclusive, are extended for 60 days.
- Grace period for filing deadlines, so that documents subject to filing deadlines from March 16th to April 17th can be filed before the close of business on April 17, 2020. (This does not apply to appellate courts but does apply to Business Court).
- To find local announcements, changes, and administrative orders by county, please see the [COVID-19 Updates page](#).

NC Department of Motor Vehicles (DMV): <https://www.ncdot.gov/dmv>

- Some NC DMV drivers license offices closed starting Wednesday, March 18.
- See if an office is closed [here](#).
- Find what services can be conducted online [here](#).

NC Department of Agriculture & Consumer Services: <http://www.ncagr.gov/>

- Information on food safety can be found [here](#).
- FAQ's about COVID-19 and agriculture, essential businesses and critical infrastructure, and facility updates can be found [here](#).

Department of Insurance <https://www.ncdoi.gov/>

- Guidance for insurers regarding coverage and cost sharing requirements related to COVID-19 can be found [here](#).

Golden LEAF Foundation - Rapid Recovery Loan Program <https://ncrapidrecovery.org/>

- Funding will provide loans to help small businesses suffering economic losses related to Coronavirus (COVID-19).
- 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.
- Applicants must be small businesses affected by COVID-19 and have at least one employee.
- Nonprofit organizations are not currently eligible.

COVID-19 Additional Resources (Federal):

Department of Homeland Security:

- Guidance on what is an “essential business”: <https://www.cisa.gov/publication/guidance-essential-critical-infrastructure-workforce>

FDIC and Other Bank/Lending Regulators:

- All federal agencies that regulate all U.S. financial institutions issued a written statement on Sunday, March 22, 2020: <https://www.fdic.gov/news/news/financial/2020/fil20022.html>
- In it, these agencies provided the following sweeping guidance to all financial institutions nationwide:
 - The agencies encourage financial institutions to work prudently with borrowers who are or may be unable to meet their contractual payment obligations because of the effects of COVID-19.
 - The agencies view loan modification programs as positive actions that can mitigate adverse effects on borrowers due to COVID-19.
 - The agencies will not criticize institutions for working with borrowers and will not direct supervised institutions to automatically categorize all COVID-19 related loan modifications as troubled debt restructurings (TDRs).
 - Citing bank-related accounting methodology from both GAAP and FASB perspectives, the agencies explain that *short-term modifications* made on a good faith basis in response to COVID-19 to borrowers who were *current prior to any relief* will not automatically be characterized as TDRs. This has the historic impact of freeing up banks to temporarily defer monthly payments or extend maturity dates with the fear of hobbling a banks’ loan portfolio or requiring additional capital reserves with TDR designations.
 - Note that the agencies provide an example of “short term modifications” as being six-month deferrals.
 - Note also the agencies suggest that such modifications should be available only to borrowers who are “current” which they defined as “less than 30 days past due” before the implementation of a modification.

US Small Business Administration:

- Low-interest federal disaster loans are being offered by the USSBA to small businesses that are suffering substantial economic injury as a result of COVID-19. More information at the links below.
 - <https://www.sba.gov/disaster-assistance/coronavirus-covid-19>
 - <https://disasterloan.sba.gov/ela/Information/EIDLLoans>
- To submit a loan application for the SBA Economic Injury Disaster Loan program, please visit: <https://disasterloan.sba.gov/ela/>.
- Information on the CARES Act "Paycheck Protection Program" through the SBA: <https://www.sba.gov/funding-programs/loans/paycheck-protection-program-ppp>

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