



TOWN of DOVER

UPDATE COVID-19



COVID-19 Resident Assistance Information Links

Current information as of 4/08/2020.

Mortgage Relief Information

90-Day Grace Period for Mortgage Payments - Contact your lender

SNAP Benefit Information

Extra benefit will be added directly to your families EBT card

Check your balance at www.NJFamiliesFirst.com

NJ Department of Labor Unemployment Insurance

NJ Department of Labor announced that in-person Unemployment Insurance services are temporarily suspended at all New Jersey One-Stop Career Center offices effective immediately.

Instruction on how to apply online for Unemployment Insurance click [HERE](#)

To apply online go to MyUnemployment.nj.gov

Unable to access the internet contact the North Jersey office at 201-601-4100

[FAQs](#) during the COVID-19 Emergency

Governor Phil Murphy's Executive Orders #101-115 Regarding COVID-19 Released starting 3/01/2020

Executive Order #106 - Released 3/19/2020

60 Day Suspension of Eviction and Foreclosures

Town of Dover- Executive Orders and Announcements

Emergency Protocols

Mayor Carolyn Blackman and OEM Coordinator Richard Cloughley announce protocols for education and compliance with Governor Phil Murphy's Executive Orders.

Town of Dover Executive Orders

Mayor Carolyn Blackman initiates Executive Orders regarding the Coronavirus COVID-19

Executive Order #1 - 3/16/2020

Executive Order #2 - 3/16/2020

Executive Order #3 - 3/18/2020

To view all the Town of Dover information regarding (COVID-19) click [HERE](#).

[HOW SMALL BUSINESSES CAN APPLY FOR CORONAVIRUS RELIEF LOANS](#)

Small-business owners, independent contractors, sole proprietors and others who are eligible can start applying for loans through the Small Business Administration's [Paycheck Protection Program](#) and the expanded [Economic Injury Disaster Loan Program](#), which are part of the \$2 trillion coronavirus stimulus package signed into law last week.

The [Paycheck Protection Program \(PPP\)](#) authorizes up to \$349 billion in forgivable loans to small businesses to prevent more layoffs and allow companies to keep their employees on the payroll during the COVID-19 pandemic. The [Emergency Injury Disaster Loan Program \(EIDL\)](#) can give business owners fast relief through emergency grants up to \$10,000 that do not have to be paid back. But unlike the PPP, which is entirely forgivable if you meet requirements, you will have to payback any remainder of an EIDL loan, minus the grant.

The [EIDL](#) program, run through the SBA, is available now to all who qualify.

Here's how small-business owners can apply for these loans:

There are multiple ways for small businesses and small-business owners to get SBA relief.

The [Coronavirus Aid, Relief, and Economic Security \(CARES\)](#) Act expanded the SBA's existing [Economic Injury Disaster Loan Program](#).

If your business existed on Jan. 31 and you are a small-business owner with fewer than 500 employees, or if you're an independent contractor, sole proprietor or any other eligible entity, you can get a loan for up to \$2 million. Through Dec. 31, you are also eligible for an emergency grant of up to \$10,000. You don't have to repay the emergency grant, but you do have to pay back the rest of any loan you're awarded.

You can get both a PPP loan and an EIDL loan, but you can't double-dip and use both loans for the same purpose, the guidance states. According to the U.S. Chamber of Commerce, if you are able to secure a PPP loan, the \$10,000 grant will be subtracted from the forgiveness amount.

When should I apply?

For [EIDL](#): Right now.

For [PPP](#): Since loans will be given on a first-come, first-served basis, you should apply as soon as you can.

The last day to apply for and receive a loan is June 30. If you have more than 500 employees, you may still qualify if you fit the SBA's size standards for your industry.

On April 10, independent contractors and self-employed individuals can apply for the loan through existing SBA lenders.

How do I apply?

For **EIDL**: You can apply for an EIDL through the SBA website. The SBA estimates that it will take you two hours and 10 minutes to apply. Be prepared to show your operating expenses. The EIDL application asks for your gross revenue for the 12 months prior to Jan. 31, 2020.

For **PPP**: Lenders will ask you to fill out an application form, which can be found [at treasury.gov](https://www.treasury.gov).

Be prepared to provide information like payroll processing records, payroll tax filings, or income and expenses from a sole proprietorship. "For borrowers that do not have any such documentation, the borrower must provide other supporting documentation, such as bank records, sufficient to demonstrate the qualifying payroll amount," the Treasury Department's guidelines [state](#).

How much money can I get from this loan?

For **EIDL**: You can get up to \$2 million. Actual loan amounts are based on the amount of economic injury.

For **PPP**: The loan can equal up to two months of your business's average monthly payroll costs from the last year, plus an additional 25%. Loans are capped at a maximum of \$10 million or an amount that will be calculated using a payroll-based formula.

When will I get the money?

For **EIDL**: If you apply for the emergency grant, it should arrive within three days.

For **PPP**: Treasury Secretary Steven Mnuchin [promised](#) that borrowers can "apply for a loan, and be approved on the same day."

What can this loan be used for?

For **EIDL**: You can use this for your fixed debts, payroll, accounts payable and other bills that could have been paid had the COVID-19 pandemic not occurred.

For **PPP**: The core purpose of this loan is to keep your small business staff paid and employed. The majority of this loan is meant to be used on paying your employees. You don't have to pay back the loan so long as you use at least 75% of the money you get on payroll costs. Payroll costs include employee benefits like medical and sick leave, salary, wages, commissions, tips and state and local taxes.

You can also use the loan for interest on mortgage obligations, rent and utilities that were incurred before Feb. 15.

What's the interest rate?

For **EIDL**: It's 3.75% for businesses and 2.75% for nonprofits.

For **PPP**: The interest rate is 1%.

When is my loan due?

For **EIDL**: 30 years.

For **PPP**: 2 years.

Where should I go to get this loan?

For **EIDL**: You can apply directly on the SBA's [website](#).

For **PPP**: You can apply through any existing SBA lender or through any federally insured depository institution or federally insured credit union.

Banks are serving their own customers. This preference is because the banks have already identified these applicants as having a real business.

You can also go to your small business development center or local SBA office to find out which banks in your area are moving quickly.

For the PPP, I already laid off my staff. Can I still get a loan?

Yes, you are still eligible to get full loan forgiveness if you rehire your staff and restore salary levels for any changes made between Feb. 15 and April 26.