



Coronavirus Pandemic Federal Relief Update for New Jerseyans

Compiled by the Office of U.S. Senator Cory Booker
December 23, 2020

*For questions or to get help from Senators Booker's office,
please visit www.booker.senate.gov/services/help-with-a-federal-agency*

or contact the office directly by emailing or calling:

 casework@booker.senate.gov |  (973) 639-8700

COVID-19 PANDEMIC RELIEF FOR NEW JERSEYANS

On December 21st, 2020, the U.S. Senate voted to pass a COVID-19 relief package that secured at least \$7.2 billion in resources for New Jersey.

Financial Assistance for New Jersey Families

- **\$3,928,997,000 in Direct Payments for New Jersey Families.** Over 92% of single tax filers and eight-in-ten joint-filers in New Jersey will receive payments up to \$600 for individuals earning less than \$75,000 and \$1,200 for couples earning less than \$150,000, plus \$600 per child under the age of 17.
 - The bill ensures that U.S. citizens living in a mixed status household will receive direct payments and will receive retroactive payments from the CARES Act when they file their 2020 tax return. Under the provision, at least one of the two parents or heads of household must have a social security number for all eligible family members to receive a direct payment.
 - Senator Booker has been a leader on providing direct payments to families and will continue to fight for higher and additional payments.
- **Extended Unemployment Insurance (UI).** The bill provides an extra \$300 a week in addition to one's base unemployment compensation benefit through March 14, 2021. It also extends the Pandemic Unemployment Assistance (PUA) program through March 14, 2021, which will ensure self-employed individuals and gig workers have access to UI benefits, and adds 11 more weeks of eligibility for the Pandemic Emergency Unemployment Compensation program.
- **\$591,000,000 in rental assistance** prioritized for those most in need. Funds can be used to pay for rent, utilities and home energy costs, and housing stability services.
- **Extends the eviction moratorium** until January 31, 2021.
- **15% increase in Supplemental Nutrition Assistance Program (SNAP) benefits** through June 30, 2021.

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State and Local Funding

- The bill does not include additional funding for state and local governments, but does extend the deadline for state and local governments to expend the \$150 billion provided in the CARES Act until December 31, 2021. Senator Booker remains committed to fighting for additional state and local resources in any future COVID-19 relief package.

Help for NJ's Small Businesses

- **Paycheck Protection Program (PPP).** The bill extends PPP and provides an additional \$284 billion in funding.
 - Expands eligibility to local news outlets and **501(c)6 nonprofits**.
 - Dedicates \$15 billion in funding for live venues, independent movie theaters and cultural institutions.
 - Sets aside \$15 billion for PPP loans to be issued by smaller financial institutions with \$10 billion or less in assets.
 - Dedicates \$35 billion for first-time borrowers, \$15 billion of which is for small businesses with 10 or fewer employees or for PPP loans of \$250,000 or less that are made in low-income or moderate income neighborhoods.
 - Dedicates \$25 billion of second draw loans to be made to small businesses with 10 or fewer employees or for PPP loans of \$250,000 or less that are made in low-income or moderate income neighborhoods.
 - Allows PPP borrowers to deduct ordinary business expenses like rent and payroll costs.
 - Adds costs related to personal protective equipment and outdoor dining as eligible and forgivable expenses.
 - Simplifies the forgiveness process for loans of \$150,000 and less.
- **Targeted Economic Injury Disaster Loan (EIDL) Grant Program.** The bill creates a \$20 billion EIDL grant program which offers \$10,000 for small businesses with 25 employees or less or for small businesses in low-income communities.

Help for NJ's Health Care System

- \$8.75 billion, including **\$103,335,811 for New Jersey** for vaccine distribution, planning, promotion, monitoring and tracking.
- \$22.4 billion for testing and contact tracing, including **\$525,432,205 for the state**.

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Support for NJ's Schools and Child Care Providers

- \$54.3 billion to support K-12 education, including **\$1,230,972,000 for New Jersey** schools.
- \$22.7 billion, including **\$512,040,000 to support New Jersey's** institutions of higher education.
- **\$98,971,000 for Governor Murphy** to allocate to the hardest hit schools districts and institutions of higher education. This funding is from the \$4.05 billion Governor's Emergency Education Relief Fund.
- **\$179,491,309 to support New Jersey's** child care providers. The funding is from the \$10 billion fund for Child Care and Development Block Grants

Help for NJ's Transportation Network

- Of the \$14 billion allocated for transit agencies, **NJ Transit will receive well over \$1 billion to keep the trains and bus routes moving.**
- **\$1 billion** for Amtrak, including **\$ 655.43 million** for the Northeast Corridor.
- **\$40 million to support New Jersey's airports** from the \$2 billion airport fund.
- \$10 billion for state Departments of Transportation, including **\$248.2 million for New Jersey DOT** through the Surface Transportation Block Grant Program.
- **\$2 billion in relief to the nation's motorcoach industry** which will benefit New Jersey's private buses and school buses as well as ferry operators.
- **\$15 billion to renew the CARES Act Airline Payroll Support Program** which will keep thousands of New Jersey workers on payroll without furloughs or reducing pay rates and benefits until March 31, 2021. This includes requirements for airlines to rehire workers laid off after Sept. 30, 2020, as well as stipulations preventing airlines from using funds for stock buybacks, executive bonuses, or for utilizing the funds in anything other than supporting workers.

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COVID-19 RELIEF IN THE CONSOLIDATED APPROPRIATIONS ACT OF 2021

The following was compiled by the Senate Democratic Policy and Communications Committee:

Senate Democrats led the bipartisan effort to secure long- and desperately-needed help for families and businesses struggling to get by.

The Consolidated Appropriations Act of 2021 delivers emergency COVID-19 assistance.

The bill:

- **Extends all pandemic unemployment insurance programs, and boosts unemployment insurance benefits by an additional \$300 per week.**
- **Extends the federal eviction moratorium and establishes the first-ever emergency federal rental assistance program**, providing \$25 billion in rental assistance to help families stay in their homes. Households will be able to use these funds to cover past due rent, future rent payments, as well as to pay utility and energy bills. The bill reserves \$800 million of these funds for Native American housing entities.
- **Provides direct payment checks worth up to \$600 per adult and child**, and ensures that mixed-status families receive payments.
- **Strengthens food assistance** by increasing SNAP benefits by 15%, providing additional funding for food banks and senior nutrition programs, and ensuring college students have access to SNAP. The bill also dedicates \$614 million for nutrition assistance for Puerto Rico and the territories; allocates emergency funds for school and day care feeding programs; and improves the Pandemic Electronic Benefit Transfer (P-EBT) program for children.
- **Accelerates vaccine procurement and distribution** with \$32 billion in new funding, including \$300 million for high-risk and underserved areas. This new funding will support the equitable, efficient, and safe distribution of COVID-19 vaccines and therapeutics.
- **Provides \$22 billion to states for COVID-19 testing, tracing, and mitigation efforts.** This includes \$2.5 billion to meet the needs of underserved communities.

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- **Supports education and student learning** with \$82 billion for states, K-12 schools, and institutions of higher education impacted by the pandemic.
- **Includes \$7 billion for broadband programs**, to ensure low-income families, tribes, and rural communities have access to high-speed internet. The bill also funds telehealth initiatives and promotes a more secure telecommunication system.
- **Provides strong small business support**, including funding to allow the hardest hit small businesses to receive a second forgivable Paycheck Protection Program (PPP) loan. The bill also expands PPP eligibility and provides new funding for Small Business Administration lending and debt relief. And it provides \$20 billion for new grants for businesses in low-income communities and \$15 billion in dedicated funding for live venues, independent movie theaters, and cultural institutions.
- **Supports farmers and ranchers who have suffered losses due to the pandemic** with \$13 billion for direct payments, purchases, and loans. This bill also includes funds to support the food supply chain through food purchases, donations to food banks, and support for local food systems.
- **Supports health care providers** with \$9 billion in new funding.
- **Boosts behavioral health care** with \$4.5 million for services across the country.
- **Provides funding for child care assistance and child care providers.** The bill includes \$10 billion for the Child Care Development Block Grant program and \$250 million for Head Start providers, to ensure they can continue serving low-income children and families.
- **Enhances the earned income tax credit and child tax credit to protect families whose 2020 incomes have been reduced due to the pandemic.**
- **Provides the United States Postal Service (USPS) with \$10 billion in direct funding** that the USPS can use to offset the losses caused by the pandemic and provide personal protective equipment for postal workers.

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- **Provides the Department of Veteran Affairs** with transfer authorities to allow the Department to mitigate COVID backlogs in disability claims and appeals
- **Provides \$100 million in additional funding for State Veterans Homes** to address COVID among their residents.

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HEALTH RESOURCES FOR INDIVIDUALS

Please continue to follow guidance from state and federal public health officials to keep you, your family, and our communities safe. Visit <https://covid.nj.gov/> and <https://www.cdc.gov/> for the most up to date information.

FOR ANSWERS TO NON-EMERGENCY QUESTIONS

Call: In New Jersey, general COVID-19 Questions (7am to 11pm): 2-1-1

Call: 24/7 Hotline: 1-800-962-1253

Text: NJCOVID to 898-211 to receive alerts.

Download: New Jersey's free COVID Alert NJ app [here](#)

In case of emergency, dial 911 immediately.

PROTECT YOURSELF FROM COVID-19

- Stay at home except for essential trips to work or to get essential supplies, like food or medication.
- Wash your hands often with soap and water for at least 20 seconds.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Avoid close contact with others.
- Follow guidance from federal, state, and local public health authorities.

WHAT TO DO IF YOU OR A LOVED ONE IS SICK

- Consult your medical provider.
- Stay at home except to seek medical care.
- Isolate from family members, do not share household items and clean high-touch areas.
- Call ahead before going to the doctor.
- Monitor your symptoms.

COVID-19 TESTING

- Need testing? You can take a self assessment at <https://self.covid19.nj.gov> and find a testing center near you by visiting <https://covid.nj.gov>
- The *Families First Coronavirus Response Act* requires health insurers to cover COVID-19 diagnostic testing at no cost to individuals. This includes private health plans, Medicare, Medicare Advantage, Medicaid, CHIP, TRICARE, veterans' plans,

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federal workers' health plans, and the Indian Health Service. In other words, individuals are not responsible for deductibles, coinsurance, or co-pays for a COVID-19 test.

- Plans may not use tools like prior authorization to limit access to the test.
- Insurers must also cover the cost, without cost-sharing, of a patient's visit to a provider, urgent care center, or emergency room to receive this testing. However, these requirements do not apply to certain types of private health plans that are not in compliance with requirements of the Affordable Care Act, such as short-term limited duration plans. Please contact your insurance plan with any questions.
- Free Testing: Free COVID-19 testing and treatment is available across the state, including at public testing locations and Community Health Centers (Federally Qualified Health Centers).
 - For more information on where you can access these services, visit the [New Jersey COVID-19 Information Hub](#) and also contact your County Government for the most up-to-date information on free testing. Appointments may be required.
- Pharmacies: Testing is also available at participating pharmacies, including [CVS](#), [Walgreens](#), and [Rite-Aid](#). Call ahead since appointments may be required.
- [Immigration officials at USCIS have confirmed](#) that testing, treatment, and preventative care related to COVID-19 will not negatively affect your public charge analysis.

HEALTH INSURANCE COVERAGE

- Individuals who do not have health insurance or lost health insurance may be able to obtain coverage through [Get Covered NJ](#) or [NJ Family Care](#).
- Individuals who lost their employer-sponsored coverage may be eligible for a special enrollment period. Visit <https://www.nj.gov/getcoverednj/findanswers/faqs/>.
- Individuals who have had their hours or income reduced may qualify for additional subsidies through their marketplace plan. Learn how to report those changes by calling the Get Covered NJ Call Center at **1-833-677-1010**.
- **NJ Open Enrollment Period:**
 - New Jersey, from November 1, 2020 to January 31, 2021, residents will be able to shop for and enroll in 2021 coverage on [GetCovered.NJ.gov](#) instead of the federal exchange (HealthCare.gov).
 - For coverage beginning January 1, you must choose a plan on or before December 31, 2020. If you enroll in January, your coverage will begin February 1, 2021.
 - The Open Enrollment Period occurs once a year, and this is the only time you can enroll in coverage unless you experience a qualifying life-changing event outside of the open enrollment period.

Visit [Get Covered NJ](#) to apply or for more information on how to obtain coverage.

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You can also view [Senator Booker's Open Enrollment fact sheet](#) for an overview on open enrollment and resources to apply.

COVID-19 VACCINATIONS

- In December 2020, the U.S. Food and Drug Administration (FDA) issued an [Emergency Use Authorization \(EUA\)](#) for the [Pfizer-BioNTech COVID-19 Vaccine](#) and for the [Moderna COVID-19 Vaccine](#). Several other vaccines are under development.
- The New Jersey Department of Health is working with state, federal, and local agencies on New Jersey's vaccine distribution plans. Visit the New Jersey Department of Health's [COVID-19 Vaccination webpage](#) or [NJ COVID Dashboard Vaccine FAQ](#) for the most up to date information.
- Because of the Affordable Care Act and the Coronavirus Aid, Relief, and Economic Security (CARES) Act, individual and employer-sponsored health plans are required to quickly provide coverage for COVID-19 vaccines with no cost sharing. Government health plans like Medicare and Medicaid will also provide coverage for COVID-19 vaccines with no cost sharing. Uninsured Americans will also have access to the vaccine at no cost.
- It is important to continue to use all the tools available to help protect yourself and others from COVID-19, including hand washing, mask wearing, and physical distancing.
- For information about COVID-19 vaccines, visit the following resources:
 - [CDC FAQ on Vaccination](#)
 - [FDA COVID-19 Vaccines](#)
 - [Johns Hopkins University & Medicine Coronavirus Resource Center Vaccines FAQ](#)

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RESOURCES FOR NEW JERSEYANS

In an emergency, please dial 911

Senator Booker's Office:

Newark: (973) 639-8700

casework@booker.senate.gov

Camden: (856) 338-8922

southjersey@booker.senate.gov

NJ Poison Control Center and 211:

Call (24/7): 1-800-962-1253

Text: NJCOVID to 898-211

Text: your zip code to 898-211 for live text assistance

NJ Supplemental Nutrition Assistance Program (SNAP) Hotline: 1-800-687-9512

NJ Department of Health 24-Hour Hotline:

1-800-222-1222

ReachNJ: 1-844-732-2465

IME Addictions Access Center: 1-844-276-2777

NJ Connect for Recovery: 1-855-652-3737

The Peer Recovery Warmline: 1-877-292-5588

NJ Mental Health Cares: 1-866-202-4357

TTY: 1-877-294-4356

E-mail: help@njmentalhealthcares.org

Veterans Counseling Hotline: 1-866-(838-7654)

Council on Compulsive Gambling of NJ: 1-800-(426-2537)

Family Helpline: 1-800-843-5437

National Fire/EMS Helpline :

1-888-731-FIRE (3473)

<https://www.nvfc.org/fireems-helpline/>

National Suicide Prevention Lifeline:

1-800-273-8255

Crisis Text Line:

Text TALK to 741741

NJ Hope Line (suicide prevention):

1-855-654-6735

NJ Coalition Against Sexual Assault:

1-800-601-7200

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CASH PAYMENTS

The December 2020 legislation includes an additional round of Economic Impact Payments, providing one-time direct payments of \$600 for individuals making up to \$75,000 and \$1,200 for couples making up to \$150,000, as well as an extra \$600 per eligible child dependent.

People with incomes above these levels will still receive a partial payment that declines by \$5 for every \$100 in income.

The bill also includes a provision, which is retroactive to the CARES Act, to expand these direct payments to mixed-status households so that immigrant families across the U.S. also get access to this relief.

For more information on whether you are eligible for a direct payment, please visit:

<https://www.irs.gov/coronavirus/get-my-payment>

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UNEMPLOYMENT INSURANCE

The pandemic has impacted the ability to work for thousands of New Jerseyans. That's why Senator Booker fought to pass unemployment assistance for individuals who lost their jobs, as well as thousands of self-employed and part-time workers.

If you cannot work because your employer voluntarily closed or because your employer was ordered to close due to the coronavirus pandemic, you may be eligible for enhanced unemployment benefits. If you are self-employed or employed part-time, you may also be eligible for unemployment benefits under the Pandemic Unemployment Assistance program created under the federal CARES Act.

The New Jersey Department of Labor (a state agency) is responsible for processing all unemployment applications. Visit myunemployment.nj.gov to start a new claim online or call your regional DOL help-line. [Click here for a full list of DOL phone numbers.](#)

NEW UI BENEFITS (December 2020)

- The December 2020 Covid-19 relief package provides enhanced unemployment insurance benefits through the Federal Pandemic Unemployment Compensation (FPUC) program. It provides an additional \$300 per week to supplement all state and federal unemployment benefits, starting after December 26, 2020 and ending March 14, 2021.
- Congress has extended the Pandemic Unemployment Assistance (PUA) program, which provides continued unemployment assistance to the self-employed, freelancers, gig workers, part-time workers and other individuals in non-traditional employment. It also increases the number of weeks of PUA benefits an individual may claim, from 39 to 50.
- Congress has extended the Pandemic Emergency Unemployment Compensation (PEUC) program, providing additional weeks of federally-funded benefits to workers who have exhausted their regular state unemployment benefits. It also increases the weeks of PEUC benefits an individual may claim, from 13 to 24.
- Congress will provide full federal financing of state work share programs, allowing employers to avoid layoffs during the downturn by connecting their employees who are working reduced hours with partial unemployment compensation, through March 14, 2021.

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WHO IS ELIGIBLE?

Though individual circumstances vary, you are likely eligible for unemployment insurance if you fall into one of the following categories:

- Full-time workers who have lost work through no fault of their own.
- Gig workers, freelancers and independent contractors who have lost work.
- Part-time workers who have lost their jobs.
- Individuals who have been diagnosed with COVID-19 or have been ordered to quarantine or need to care for a family member who has been diagnosed and can no longer work.
- Individuals who rely on a school, day care, or another facility to care for a child, elderly parent, or another household member so that they can work - and that facility has been shut down because of coronavirus.
- Individuals who are unemployed, partially unemployed, or unable to work because their employer closed down, even temporarily.
- Additionally, if you are still working at you have seen your hours reduced, you may qualify for partial unemployment benefits.

Additional guidance for self-employed individuals in New Jersey is available in this [NJ DOL Fact Sheet: Filing a PUA Claim](#).

Additional guidance for self-employed workers, independent contractors, and gig workers in New Jersey is available in this [NJ DOL FAQ](#).

BACK-PAY

If you previously applied for Unemployment Insurance, you *may* be eligible for Back-Pay for the weeks before your unemployment insurance application was submitted but you were verifiably unemployed. Not all individuals will be eligible for back-pay. In some instances, you *may* be required to provide an explanation as to why you were unable to submit an application sooner (when you lost your employment). To request back-pay, you must contact the NJ Department of Labor directly via phone or through myunemployment.nj.gov.

Applicants who previously applied for benefits under PUA and believe they are eligible for back-pay for the weeks prior to receiving their first check are encouraged to contact NJ DOL to process this request. As per [USDOL guidance](#), PUA claimants should not be required to show good cause to backdate a PUA claim.

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APPLY NOW

Visit myunemployment.nj.gov to apply today, or for more information on claiming weekly benefits due to the coronavirus emergency. You can also apply for unemployment insurance by phone by calling the Reemployment Call Center in your area. Please utilize online resources whenever possible; due to the large volume of claims, phone waiting times are currently high.

Regional DOL Numbers

North New Jersey
 201-601-4100

Central New Jersey
 732-761-2020

South New Jersey
 856-507-2340

Local DOL Numbers

Camden	856-614-3801	Paterson	973-977-4307
East Orange	973-680-3518	Perth Amboy	732-937-4525
Elizabeth	908-820-3969	Phillipsburg	908-859-5467
Hackensack	201-996-8021	Plainfield	908-412-7779
Jersey City	201-217-4602	Pleasantville	609-441-7581
Neptune	732-775-5131	Randolph	973-328-6490
New Brunswick	732-937-4525	Somerville	908-704-3366
Newark	973-648-7601	Thorofare	856-853-4177
Newton	973-383-4432	Toms River	732-286-6460
Passaic	973-458-6724	Trenton	609-292-6800
Paterson	973-977-4307	Vineland	856-696-6591

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RESOURCES FOR NEW JERSEY SMALL BUSINESSES

As a member of the Senate Committee on Small Business and Entrepreneurship, Senator Booker is a long-standing advocate for strong protections and assistance programs for small business owners.

Under the CARES Act and the newly-passed COVID relief bill, there are a number of federal resources available for small business owners impacted by the coronavirus pandemic, depending on the size of your business and your particular circumstances:

New Funding and Changes to the Paycheck Protection Program. The bill includes \$284 billion for the Paycheck Protection Program (PPP) and extends PPP through March 31, 2021. Changes to PPP include:

- Provides a second PPP forgivable loan for the hardest-hit small businesses and non-profits with 300 or fewer employees and that can demonstrate a loss of 25% of gross receipts in any quarter during 2020 when compared to the same quarter in 2019;
- Creates a dedicated \$15 billion set-aside for lending through community financial institutions, including Community Development Financial Institutions (CDFIs) and Minority Depository Institutions (MDIs) to increase access for minority-owned and other underserved small businesses and nonprofits;
- Creates set-asides for very small businesses with 10 or fewer employees and for small businesses located in distressed areas;
- Expands PPP eligibility for local newspapers and TV and radio broadcasters, housing cooperatives, and 501(c)(6) nonprofits, including tourism promotion organizations and local chambers of commerce;
- Allows for small businesses in the restaurant and hospitality industries to receive larger awards of 3.5 times average total monthly payroll, rather than 2.5 times;
- Adds PPE expenses, costs associated with outdoor dining, and supplier costs as eligible and forgivable expenses;
- Simplifies the forgiveness process for loans of \$150,000 and less;
- Repeals the requirement of deducting an EIDL Advance from the PPP forgiveness
- Specifies that forgiven PPP loans will not be included in taxable income and clarifies that deductions are allowed for expenses paid with proceeds of a forgiven PPP loan, effective as of the date of enactment of the CARES Act and applicable to subsequent PPP loans.

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Extension and Expansion of the Employee Retention Tax Credit (ERTC): The bill importantly extends and expands the refundable ERTC, which was established in the CARES Act. Specifically, the legislation, among other changes, increases the credit rate, from 50% to 70% and raises the limit on per-employee creditable wages from \$10,000 for the year, to \$10,000 for each quarter. It also provides that employers who receive Paycheck Protection Program (PPP) loans may still qualify for the ERTC with respect to wages that are not paid for with forgiven loan proceeds.

EIDL Grant Program: Small businesses and nonprofits in low- income communities are eligible to receive \$10,000 EIDL Advance grants. Any small businesses and nonprofits in low-income communities that received an EIDL Advance previously are also eligible to receive an amount equal to the difference of what the entity already received and \$10,000. You can access EIDL loans and grants online at www.sba.gov or by calling the NJ SBA District office at (973) 645-2434.

Grants for Shuttered Venue Operators. The bill provides SBA grants up to \$10 million to live venues, independent movie theaters, and cultural institutions to address the economic effects of the pandemic. Grants can be used to cover expenses such as payroll costs, rent, utilities, and personal protective equipment.

Extended SBA Debt Relief Payments. All borrowers with qualifying loans approved by the SBA prior to the CARES Act will receive an additional three months of P&I, starting in February 2021. Going forward, those payments will be capped at \$9,000 per borrower per month. After the three months, borrowers considered to be underserved—namely the smallest or hardest-hit by the pandemic— will receive an additional five months of P&I payments, also capped at \$9,000 per borrower per month. SBA payments of P&I on the first 6 months of newly approved loans will resume for all loans approved between February 1, 2021 and September 30, 2021, also capped at \$9,000 per month.

HOW TO APPLY

If you have a small business and would like to apply for any of these SBA programs, visit www.sba.gov to learn more about COVID-19 Small Business Guidance and Loan Resources.

Under [SBA's Coronavirus Relief Options](#) page, you can learn about how to apply for:

1. Paycheck Protection Program (PPP)
2. Economic Interruption Disaster Loan (EIDL)
3. SBA Express Bridge Loans
4. SBA Debt Relief for 7(a), 504, & Microloans

For SBA programs such as PPP, you may need to find your own lender to complete your application. While many large banks are already approved, there are also a number of small lenders and CDFIs available, as well. You can find an approved SBA Lender using the [Lender Match tool here](#).

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Congress also allocated funding for SBA’s many counseling services, which can help small business owners make individualized decisions about what financial options are most suited for your company. To find a counselor near you, visit [SBA’s Get Local Assistance](#) page or call your local SBA office.

CONTACT SBA DIRECTLY

SBA New Jersey District Office: (973) 645-2434
www.sba.gov/offices/district/nj/newark

SBA Atlantic Regional Office: (212) 264-1450
www.sba.gov/offices/regional/ii

FRAUD ALERT

The SBA Office of Inspector General has issued a fraud alert for various scams bad actors have utilized to target small business owners. Be on the lookout for grant fraud, loan fraud, and phishing. Learn more about what to watch for and how to protect yourself and your business by checking [SBA’s Fraud Alerts](#) (also available in [Spanish here](#)).

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