



North Carolina Business Resources During the Pandemic

Although many North Carolina employers are now back in business during the pandemic, it isn't business as usual. And it won't be for some time. Companies have implemented measures to protect their workers and the public from spread of the virus. They are turning to several resources to help manage operations during the "new normal." The Economic Development Partnership of North Carolina lists some of those resources below, emphasizing that businesses always need to follow protocols set by the governor and local and state health officials.

For general questions, call Business Link North Carolina (BLNC) at 800.228.8443. BLNC staff are available Monday through Friday, 8:30 a.m. – 4. p.m., to connect your business to the appropriate organization for assistance. All inquiries will receive a confidential response from a business counselor within three business days. "Se Habla Español."

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- **The Governor's Three-Phase Plan.** North Carolina is taking a three-phased approach – based on data from testing, tracing and trends and in consultation with members of the business community – to lift restrictions in place to slow the spread of the COVID-19 coronavirus pandemic and save lives. [Click here to learn more](#) about restrictions currently in place during Phase 3.
 - **N.C. Department of Health and Human Services.** Business can find the latest information on COVID-19 in N.C. by visiting the [N.C. Department of Health and Human Services](#) website. The site includes links to specialized advice for specific industries including [meat and poultry processing](#) and others.
 - **State Guidance for Restaurants.** The N.C. Department of Health and Human Services has issued specific [guidance for restaurants](#) operating under the governor's phased approach to lifting business restrictions. This guidance will help restaurants reduce the spread of COVID-19 in their communities.
 - **National Restaurant Association Guidance.** The National Restaurant Association has provided [this operating guide](#) on best practices and procedures for restaurants.



- **Count on Me NC Initiative.** The N.C. Restaurant and Lodging Association has joined with industry, academic and state partners including [Visit NC](#) on the [Count On Me NC](#) public health initiative. The campaign provides a free, evidenced-based [training program](#) that guides restaurants, hotels, attractions and other businesses on best practices for hygiene and safety. It will also direct consumers to look for certificates and logos indicating that a business has completed the voluntary training. Read the [press release here](#).
- **Protecting Your Business from COVID-19.** This [guide from the National Institute of Standards and Technology](#) can help businesses prepare for the impacts of COVID-19 and protect their facility and employees from exposure.
- **CDC Posters and Flyers for Your Business.** This [link provides free downloadable materials](#) you can print and display in your workplace. They were developed by the U.S. Centers for Disease Control and Prevention (CDC) to support COVID-19 safety recommendations and are available in multiple languages.
- **EPA Information on Disinfectants for Use Against COVID-19.** The [U.S. Environmental Protection Agency website](#) provides helpful information that includes a list of disinfectants that meet EPA standards for use against the virus.
- **Responding to a COVID-19 Exposure at Your Business.** Businesses [can download this checklist](#) of what to do if they suspect a COVID-19 exposure has occurred at their facility. The advice is based on CDC recommendations. Businesses should be sure to refer to North Carolina state recommendations as well.
- **OSHA Guidance for Preparing Workplaces for COVID-19.** The U.S. Department of Labor’s Occupational Safety and Health Administration (OSHA) has developed the 35-page “Guidance for Preparing Workplaces for COVID-19,” which [can be downloaded here](#).
- **OSHA Record-Keeping Requirements for COVID-19.** [This link highlights](#) OSHA standards and directives (instructions for compliance officers) that may apply to worker exposure to COVID-19.
- **CDC’s “Plan, Prepare, and Respond” Site for Businesses:** This [CDC website](#) offers many helpful links, including [updated guidance to help prevent workplace exposure](#), a page [answering common questions](#) from businesses, and more.



- **Operation Open Doors Checklist for Retailers.** The National Retail Federation [has issued a checklist](#) for reopening, encouraging retailers to work with their legal and financial advisers to adapt recommendations to their specific circumstances.
- **NC Retail Merchants Association Website.** This [website updates regularly](#) to provide industry-specific information for North Carolina retailers managing operations during COVID-19, including webinars, signage, details on requirements vs. recommendations, etc.
- **U.S. Food and Drug Administration Food Safety Website.** The FDA's [Food Safety and Coronavirus Disease website](#) has a wealth of information regarding food safety for consumers as well as businesses and workers in farming and in food production, processing, and retail settings.
- **U.S Department of Agriculture Website.** The [USDA website](#) has a list of frequently asked questions related to COVID-19, operations of the USDA's Animal, Plant and Health Inspection Service and more.

State and Federal COVID-Relief Loan and Grant Programs

State

- **RETOOLNC grant program.** N.C. minority- and women-owned businesses hit hardest by the COVID-19 pandemic have access to guidance and \$12 million in grants to help them weather the crisis. The N.C. Department of Administration launched a new grant program, [RETOOLNC](#), to help N.C. Historically Underutilized Businesses (HUB) and Disadvantaged Business Enterprise (DBE) firms impacted by COVID-19. RETOOLNC will provide eligible HUB and DBE firms an opportunity to receive up to \$25,000 in grant funding.
- **NCMEP EAP.** The [N.C. Manufacturing Extension Partnership \(NCMEP\)](#) is a network of nine North Carolina organizations that provide services designed to enhance the productivity, innovative capacity and technological performance of smaller manufacturing companies. Through CARES Act funding, NCMEP launched the Emergency Assistance Program (EAP) to provide services that support manufacturers' ability to respond to the coronavirus and improve their competitiveness as the marketplace adapts to the coronavirus disruption. To participate in the EAP, manufacturers first must [take this online survey](#).



Federal

- **SBA Economic Injury Disaster Loans.** The U.S. Small Business Administration offers the [Economic Injury Disaster Loan \(EIDL\) program](#) to all eligible small businesses and nonprofits experiencing economic impacts due to COVID-19. The loans can be used to cover payroll and inventory, pay debt or fund other expenses. The loan's affordable terms include a 3.75% interest rate for small businesses and 2.75% for non-profit organizations, and an automatic deferment of one year before monthly payments begin.
- **Main Street Lending Program.** The Federal Reserve's [Main Street Lending Program](#) now offers loans from \$100,000 to \$300 million – a wide range that may support a broad set of employers. The Main Street Lending Program is designed to support small and medium-sized businesses and nonprofit organizations that were in sound financial condition before the Covid-19 pandemic but now lack access to credit on reasonable terms. Loans from the Main Street Lending Program are required to be repaid. But it does give borrowers time to recover from the pandemic with deferred principal and interest payments. The program also has lowered its fees.
- **USDA Rural Business Loans.** The USDA is making available loan guarantees to help rural businesses meet their working capital needs during the pandemic. Additionally, agricultural producers ineligible for USDA Farm Service Agency loans may receive funding under the [USDA Business & Industry \(B&I\) CARES Act Program](#). Borrowers should inquire with their lender. Lenders interested in participating should contact their USDA Rural Development [state office](#).