

Unemployment Insurance: The law provides up to 11 additional weeks of \$300/week emergency unemployment benefits and extends pandemic-related unemployment insurance through March 14, 2021.

For updated information on applying for unemployment benefits, including Pandemic Unemployment Assistance, please visit the [New York State Department of Labor](#).

Small business relief: The law provides \$300 billion for additional small business relief.

- Paycheck Protection Program
 - The Paycheck Protection Program is reopened for [first-time applicants](#) and a new [Second Draw PPP Loan](#) has been created.
 - PPP eligibility was expanded to include Housing Cooperatives.
 - The maximum PPP loan amount for hospitality businesses, including restaurants, has been increased. Click [here](#) to see if your business qualifies.
 - To search for a PPP lender, visit the [Small Business Administration's Lender Match tool](#).
- Shuttered Venue Operators Grants
 - The law creates the Shuttered Venue Operators Grant program (SVOG). The Small Business Administration is not yet taking applications, but you can find more information on the program and keep updated on the timeline to apply at the [Small Business Administration's SVOG page](#).
- EIDL Advances
 - The law adds new funding for EIDL advances--small business relief providing \$10,000 dollars in grants to select small businesses. These grants do not have to be repaid.
 - Applicants do not need to take any action at this time. SBA will reach out to those who qualify.

For free assistance with applying for these programs, you can connect with a local Small Business Development Center by filling out an intake form [here](#).

Direct (survival) payments: the law provides a one-time \$600 payment for individuals or \$1200 for married couples, plus an additional \$600 for each child under the age of 17, phasing out for filers with incomes above \$75,000 for individuals or \$150,000 for couples.

The last day the IRS issued the second round of payments was January 15, 2021. If you did not receive a payment in the first and/or second round of payments, you may be able to claim the [Recovery Rebate Credit](#) on your 2020 tax return. The IRS has created a [Recovery Rebate Credit](#) worksheet in the 2020 tax return instructions that you can use to figure the amount of any Recovery Rebate Credit for which you are eligible. You can find this on page 59 of the [1040/1040-SR instructions](#). You will then need to enter the total amount due to you on line 30 of your 1040/1040-SR.