



NORTH CAROLINA
DEPARTMENT of
COMMERCE

Mortgage and Rent Relief Program
Restaurant Edition
November 2020

Straight Facts on Mortgage, Utility and Rent Relief (MURR) Program

- Now adjusted to allow full-service restaurants to apply for assistance
- Supported by federal Coronavirus Relief Funds sent to the state
- Funded with \$40 million (some of this already has been allocated)
- Designed as a direct payment, not a loan, to provide relief for fixed expenses
- May benefit up to two business locations with under 50 employees per location
- First-come, first-serve

Is My Business Eligible? (NAICS 722511)

Must plan to reopen and fall into the following description:

Establishment(s) primarily engaged in providing food services to patrons who order and are served while seated (i.e., waiter/waitress service) and pay after eating. These establishments may provide this type of food service to patrons in combination with selling alcoholic beverages, providing carryout services, or presenting live nontheatrical entertainment.

How Much May I Receive?

- For up to two North Carolina business locations:
 - Four months of rent (paid during the April-August 2020 period), or
 - Four months of mortgage interest (paid during April-August period)

NOTE: Maximum relief request is \$20,000 per location if the calculation above exceeds that amount

Other Eligibility and Documentation Questions

- MURR payments cannot be made for expenses already paid for with other federal CARES funds, such as the PPP
- Acceptance of PPP and other aid does not disqualify you from the MURR program – there's just no doubledipping

What Is The Fine Print?

- Your application is subject to the state Public Records law. It's likely that your company name and amount received may be disclosed subject to media requests.
- You must certify that you expect to continue to operate your business after the COVID period.
- You will be considered a vendor of the state and have to complete a W-9 form.
- You must attest that you will not use these funds for existing debts, tax liens, judgments, or collections. Other legitimate business expenses are allowable.
- The MURR payment is counted as taxable income

Application Process

- Application is available at www.nccommerce.com/murr
- A full sample application is available.
- We have posted a short video that walks you through the application
- Three step process
 - Phase 1 (base application) – determines eligibility and establishes which expenses you will claim in phase 2
 - Phase 2 – determines which expenses you are claiming for each location and requires you to upload all supporting documentation
 - Application will not be placed into the queue until phase 2 is completed
 - Phase 3 – You will complete and upload the forms we will need to pay you electronically
- After you complete and submit each phase of the application, you will receive an email from us with a link to the next phase of the application
 - **IMPORTANT NOTE: All emails will be sent from a MURR account through Salesforce**

Information You Should Gather NOW

- Your Secretary of State ID and EIN
- Front Page of Your Latest Income Tax Return (with NAICS Code)
- Documentation of lease/mortgage obligations during the period April-August 2020
 - Lease or mortgage agreement
- Evidence of payment of rent and/or mortgage interest payments
 - Cancelled checks
 - Bank statement
 - Bank account/payor transaction history

Thank You for Your Interest!

- Application launched one month ago (October 2)
- Full service restaurants may apply as of 8 am Thursday, November 12th
- Contact murr@ncommerce.com with follow-up questions
- Find the application at www.ncommerce.com/murr