



## COVID-19 Financial Assistance for REALTORS®

The CARES Act provides REALTORS® options for financial assistance. Please see below for the option that may be best for you.

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### IF YOU ARE A REALTOR WHO DOES NOT HAVE ANY EMPLOYEES

You may file for unemployment benefits through NH Employment Security (NHES) as a Self-Employed Claimant. [Please click here](#) to be directed to the NHES website and scroll down to the section titled **\*\*\*ATTENTION SELF-EMPLOYED CLAIMANTS\*\*\***.

*(Note: The CARES Act makes an additional \$600 per week available to qualified claimants.)*

– OR –

You may apply for assistance through the Small Business Administration Payroll Protection Program (PPP). It is unclear whether you can file for unemployment benefits and apply for the PPP. It appears unlikely that you can use both programs. [Please click here](#) to learn more and to apply for the PPP.

[For video guidance as to the distinction between the unemployment options, click here.](#)

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### IF YOU ARE A REALTOR WHO HAS W-2 EMPLOYEES

You may apply for assistance through the Small Business Administration Paycheck Protection Program (PPP). You may not include commissioned salespeople in the total payroll calculation, only your W-2 wage earners. [Please click here](#) to learn more and to apply for the PPP.

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### IF YOU ARE A REALTOR WHO IS INTERESTED IN APPLYING FOR AN ADVANCE LOAN FROM THE SMALL BUSINESS ADMINISTRATION

With not more than 500 employees; or

Is an individual who operates under a sole proprietorship, with or without employees, or as an independent contractor.

You may apply for assistance through the Small Business Administration Economic Injury Disaster Loan Program (EIDL). [Please click here](#) to learn more and to apply for the EIDL. You may qualify for an advance up to \$10,000 that will not have to be repaid.