

## FAQ for Round 2 CARES Act Fisheries Relief Applications

### **If I was eligible in Round one, do I need to fill out Section 3?**

- No, but you need to fill out the rest of the application to verify eligibility in the other sections.

### **I received unemployment, a PPP loan, and/or an EIDL advance, should I factor this into Section 3 for my 2020 revenue compared to my prior years' average?**

- No, these amounts should only be counted in Section 4. Only revenue earned from this permit should be counted in Section 3. See more about these funding sources below.

### **I took a PPP loan; how do I count it in Section 4?**

- Only count PPP loans that were forgiven (you do not have to pay the money back).
- Only count PPP loans forgiven in 2020 (not 2021 loans).
- Multiple permits/businesses: You can divide the PPP loan as you see fit across multiple permits (applications) or other businesses. If it was used for a business completely separate from these permits, do not count it at all.

### **I received unemployment; how do I count it in Section 4?**

- Only count the federal supplemental portion of \$600/wk times however many weeks you received it. DO NOT count the base Massachusetts amount. You can find this amount by logging into your unemployment account and counting the weeks it was received.
- Do not count unemployment received in 2021.
- Multiple permits/businesses: You can divide the supplemental unemployment as you see fit across multiple permits (applications) or other businesses. If it was used for a business completely separate from these permits, do not count it at all.
- If a corporation is tied to your permit (your name DBA as a Fishing Corp), the supplemental unemployment of the permit holder would need to be included (not other employees of the corporation).

### **I received an Economic Impact Disaster Loan (EIDL); how do I count it in Section 4?**

- Only count the advance portion (the amount granted per employee count up to \$10,000). DO NOT count any EIDLs that have to be paid back.
- Multiple permits/businesses: You can divide the EIDL advance as you see fit across multiple permits (applications) or other businesses. If it was used for a business completely separate from these permits, do not count it at all.

### **I have 2 permits on one boat; how do I calculate Section 3 and 4?**

- It is up to you to use your records or possibly your catch reports to determine each permit's 5-yr average and 2020 revenue. Revenues should not be combined for these sections.

### **For Section 3, I had a medical hardship/vessel breakdown in 2015-2019 that prevented my permit from having landings during part or all of the timeframe for calculating loss. Do I have to use all 5 years in Section 3?**

- Applicants may exclude up to one year from the timeframe used for the revenue loss comparison if they experienced medical hardships or significant vessel repairs beyond the scope of routine maintenance during the revenue loss qualification period. In this case, applicants must provide clarification in the "Revenue Loss" section and submit documentation of the event with their application. MA DMF will verify this period of reduced activity using landings data, trip-level reports, VTRs, or other available information.

**For Section 4, I had a medical hardship/vessel breakdown in 2015-2019 that prevented my permit from having landings during part or all of the calendar year. Do I have to use all 5 years in Section 4?**

- Applicants that received their permit after 2015 may exclude non-permitted years from their traditional annual revenue average. Since the "more than whole" calculation compares 2020 annual revenue to traditional annual revenue, applicants may also exclude up to one year from their five-year annual revenue average if they experienced medical hardships or significant vessel repairs beyond the scope of routine maintenance in any year between 2015 and 2019.

**I received a Seafood Tariff Relief payment; do I need to include that in Section 4?**

- No, do not include this money in your 2020 revenue calculation. Although it was intended to supplement your 2019 income, you cannot add it into your 2019 income for averaging either.

**The certification on page 4 states I should be a Massachusetts taxpayer in good standing and am in good standing with the Federal government. What does this mean?**

- The applicant must not be delinquent on state or Federal taxes and is not currently subject to fisheries violations or permit sanctions.

**How can I obtain my catch reports from DMF?**

- You can download the reports yourself if you have access to SAFIS or you can email [dmf.stats@mass.gov](mailto:dmf.stats@mass.gov) to request your reports. A valid ID must be presented via email or in-person, or a notarized letter submitted. Email is preferred because of continued COVID restrictions but you can also email [dmf.stats@mass.gov](mailto:dmf.stats@mass.gov) and request an in-person appointment to pick up your copies where you would also show an ID. This information is also on the Commercial CARES webpage: [www.mass.gov/dmf/commercialcares](http://www.mass.gov/dmf/commercialcares).

**Tips:**

- **If you're looking at your 2020 tax return for revenue, make sure it does not already include any unemployment, PPP/EIDL (forgiven) loans, Round 1 CARES money, or any other income not attributed to this permit (e.g. Tariff Relief money). You should calculate these separately to make sure you have an accurate 2020 "made more than whole" calculation for Section 4.**