



Harbor Shield Launches ERC Audit Defense Campaign Following Minnesota PPP/EIDL Review Action

Federal strategy appears to shift from payout to recovery. Minnesota's actions suggest an enforcement era is emerging, with ERC claims likely a future target.

MIDLOTHIAN, VA, UNITED STATES, January 9, 2026 /EINPresswire.com/ -- Harbor Shield, an IRS audit defense platform designed to help businesses respond to pandemic-era filing scrutiny, today launched a [renewed ERC Audit Defense campaign](#) following a recent enforcement action by the U.S. Small Business Administration (SBA) in Minnesota, underscoring why structured defense matters more than ever.

In early January 2026, SBA Administrator Kelly Loeffler announced the suspension of 6,900 Minnesota borrowers tied to roughly \$400 million in PPP and COVID-EIDL loans. Borrowers are now barred from SBA programs while potential fraud is reviewed and cases are referred to law enforcement. For Harbor Shield, Minnesota serves as a concrete example of a broader trend: fast-moving, pandemic-era programs are being revisited under a strict verification lens. "This marks a [fundamental change in posture](#)," notes Harbor Shield leadership. "We are seeing large-scale reviews, temporary restrictions, and a clear shift from speed to proof." That same shift appears to be shaping the IRS's approach to the Employee Retention Credit (ERC), moving the focus from processing claims to validating eligibility and documentation.

The Shift from "Distributions" to "Documentation"

The IRS appears to be signaling a new direction for the Employee Retention Credit: the era of mass distribution is ending, and the era of data-driven recovery is beginning. While the agency continues to work through a massive backlog of claims, it is simultaneously transitioning toward digitized, paperless processing. Industry observers note this modernization is likely not just about speed, but about strategy—clearing the backlog to stop interest from accruing while building the digital infrastructure to audit those claims retroactively.

This creates a procedural parallel to the SBA's recent actions in Minnesota. While PPP and ERC are separate programs, both can draw on overlapping payroll and wage records. As agencies continue to review pandemic-era activity, businesses may face increased requests to provide documentation for filings made during that period. Harbor Shield warns that as more COVID-era programs move into the enforcement phase, ERC readiness shouldn't be treated as isolated; the

smartest move is to ensure payroll support, eligibility rationale and claim documentation are organized and defensible.

Harbor Shield ERC Audit Defense helps businesses and advisors reduce uncertainty by pairing proactive monitoring with attorney-led defense cost coverage when IRS questions arise. The program provides up to \$50,000 per covered quarter, per occurrence, for eligible legal defense costs related to ERC audits, and coverage is issued on a quarterly basis, allowing businesses to protect one or multiple ERC filing periods. The platform also includes ongoing monitoring of IRS transcripts with early-warning alerts designed to help identify potential inquiry indicators before a formal audit letter is issued. When defense is needed, the business retains counsel directly, which can help support attorney-client privilege, while Harbor Shield covers attorney invoices up to the contractual guarantee limit. Pricing is fixed and predictable, typically around \$2,500 per quarter, to avoid open-ended hourly legal exposure. The company notes that the coverage is structured as a contractual guarantee, fully backed by insurance, but not categorized as an insurance policy, and is intended to “bring clarity, predictability and professionalism” to a review environment that has grown more intensive.

Rob Domenico, CRO for Harbor Shield’s parent company, The Anchor Group, said the Minnesota enforcement action reinforces what many businesses are now realizing: government relief programs can remain subject to scrutiny long after the relief period ends. “The SBA’s suspension of pandemic-era loans due to fraud concerns underscores a simple truth. Government relief programs will be reviewed long after the funds are distributed. Businesses that legitimately claimed the ERC must be prepared to defend their position with proper documentation and support. Harbor Shield exists for that exact reason. It helps business owners proactively protect their ERC, demonstrate compliance, and navigate audits with confidence rather than uncertainty.” Domenico said the renewed campaign is an appeal to preparation, not fear, helping legitimate claimants preserve what they rightfully earned while [staying ready for the IRS’s evolving compliance posture](#).

Domenico emphasizes that the Minnesota suspension is not an outlier but a reminder that COVID-era programs are being revisited under closer documentation review, and businesses should be prepared to support their ERC position. As enforcement ramps up, payroll providers, CPAs, and banks risk being caught in the middle when clients expect them to act as legal defenders. Harbor Shield’s framework addresses this reality by establishing a clear boundary: while service providers handle the operations, a dedicated audit-defense plan is essential for the scrutiny ahead. This approach ensures that when inquiries arrive, businesses have a defined, attorney-driven defense path, allowing their advisors to remain trusted partners rather than being forced into a high-liability role.

ABOUT HARBOR SHIELD:

Harbor Shield is an IRS audit-defense platform that helps businesses protect high-scrutiny filings with proactive monitoring and attorney-led defense cost coverage. Structured as a contractual guarantee and fully backed by insurance, the solution provides coverage for ERC and other tax

credit or compliance categories. Harbor Shield's mission is to reduce uncertainty, protect legitimacy, and eliminate surprise legal costs in the event of an audit.

<https://www.myharborshield.com/>

ABOUT THE ANCHOR GROUP:

The Anchor Group is a venture ecosystem committed to helping gig workers, entrepreneurs and small business owners grow stronger, faster and smarter. Through its portfolio of brands, including Harbor Shield, Anchor Accounting, MyGig, Buoy, eCredable, FileForms and Rubix, TAG offers infrastructure, automation and access to high-impact financial solutions.

<https://www.theanchorgroup.com/>

MEDIA CONTACT:

Dr. Alexa D'Agostino
Hydro Media Group
+1 914-414-9314

Dr. Alexa D'Agostino
Hydro Media Group
914-414-9314
[email us here](#)

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