

Hello Artists,

I have spent the better part of the last few weeks researching and applying for everything I can find. In that process, there were more dead ends than options for me as an artist and small business. I know we all have unique situations so I compiled everything I learned into this single email along with direct links so you are not fumbling around as I did.

These are not official instructions, I am sharing what I learned having successfully completed various applications. I hope this offers you some help in providing for yourself and your family.

Sincerely,

Katherine

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The federal stimulus that rolled out in the recent weeks occurred in 3 phases. Each phase contains many options in support of folks in the fine art industry but the most confusing part is how to access them and how to determine which pathway is best to follow so you receive your support now when you actually need it the most.

There is no single place for all information so I attended live Town Hall conference calls with my state senator and advisers from these related agencies that allowed for Q/A opportunities. They don't have all the answers, but they do point you in a direction to further investigate. Those calls are recorded so you can listen to at least one of them here. You can also contact your senator to get on their distribution list with notices of future calls

<http://www.senatorfarnese.com/media/audio>

Following those calls and other SBA material sent to me through other channels, I have gathered the following information:

FOR SMALL BUSINESS If you have registered as a business with your state/city and pay business privilege tax/fees then you likely qualify for the SBA grants and loans. I know "loan" sounds scary if you are already in debt or trying to avoid debt, but there are low or zero interest repayment options over an extended period of time AND if the money is used to pay rent or mortgage, it can be forgiven (does not need to be paid back). Here are the SBA links with info and a pathway to apply (NOTE you can actually apply to all of these, you are not limited to one):

[Paycheck Protection Program](#) Covers **full** payroll, mortgage, interest, rent and you can apply through your local bank. Under certain conditions this money is not paid back. <https://www.sba.gov/funding-programs/loans/paycheck-protection-program-ppp>

SMALL BUSINESS LOAN

<https://www.sba.gov/page/disaster-loan-applications>

This pathway leads you to a small business low interest loan with long term payoff and is part of the first phase federal stimulus. Applying does not mean you have to accept the loan suggested for you and it does automatically place you in the channels to receive EIDL assistance that may not need to be paid off. See below

[Economic Injury Disaster Loans and Loan Advance](#) **EIDL** provides \$10k grant to fill in the gap while waiting for SBA loan to process. This is a loan but under certain conditions this money is not paid back. This has a 3 day turnaround. You will be offered this after the SBA loan application above or you can apply for it directly here. <https://covid19relief.sba.gov/#/>

[SBA Debt Relief](#) I'm still looking into this but appears to be a small grant with a processing hierarchy.

[SBA Express Bridge Loans](#) If you already have a small business loan, this is an option. If not, you do not qualify.

<https://www.sba.gov/document/support--express-bridge-loan-pilot-program-guide>

FOR INDIVIDUALS who are considered "gig" workers or "independent contractors" and not considered a small business as defined above, it is true that unemployment insurance did not previously exist for you but the CARES act has changed that. I cut and paste this from another site because it summarizes it best:

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- Included in the [Coronavirus Aid, Relief, and Economic Security \(CARES\) Act](#)—the third emergency response package to deal with the [economic fallout of the COVID-19 pandemic](#)—are a series of provisions to strengthen and extend unemployment benefits.
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- The three most significant provisions are:

- Section 2104, which provides most individuals an emergency increase in traditional unemployment insurance (UI) benefits of \$600 per week through July 31, 2020, likely increasing benefits beyond what many workers were earning before becoming unemployed;
- Section 2102, the Pandemic Unemployment Assistance program, which provides up to **39 weeks of UI to people not otherwise eligible for regular unemployment compensation (including the self-employed)** and those who have exhausted their regular and extended benefits); and
- Section 2107, which creates the Pandemic Emergency Unemployment Compensation program to provide 13 weeks of emergency UI for people who remain unemployed after they have exhausted their benefits or are not otherwise eligible for benefits.

In the conference call with Senator Farnese, I was told that freelance, independent contractor and other gig type income (like full time fine artist) is eligible and they insisted that the way to access these benefits is to file an unemployment claim. It is state specific based on residence not where you work or exhibit.

In summary:

For businesses apply for SBA loans at the links above

For Individuals start an unemployment claim here

PA

<https://www.uc.pa.gov/unemployment-benefits/file/Pages/File%20an%20Initial%20Claim.aspx>

NJ

<https://myunemployment.nj.gov/labor/myunemployment/covidinstructions.shtml>

Please note the schedules and instructions on each site before starting your claim. They give you the dates you can file and instructions about how to answer questions asked in the application that are not otherwise intuitive. Have your finances in order when applying. Know exactly how much you were paid regardless of who paid you for the last 12 months. You can use your annual income and divide to come up for an average daily/weekly/monthly rate.

ATTENTION: There has been one consistent message I found in every channel - start all applications NOW. That gets you in line. If you do not get in line, you will receive nothing. There is 2 trillion dollars out there. The only way to claim what has been set aside for you is to get in line. You do not have to accept the money if you don't like the terms.

<https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>



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