



COVID-19 Vinalhaven Emergency Operations Center (EOC)

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RESOURCES for Businesses, the Self-Employed and Nonprofits

Help for Those Who Aren't Earning Because of Covid-19

Over half of adult islanders are self-employed. Over 70% of us operate our own businesses. Most of us don't qualify for unemployment, but with the federal government's recently approved \$2.2 trillion aid package (CARES Act), there's money to help small businesses and the self-employed.

Unemployment Benefits for Self-Employed People

As of 4/3, this program was not up and running, but should be soon!

Self-employed people can file for and receive unemployment benefits. Fishermen, landscapers, carpenters, plumbers, electricians, artists, craftsmen, consultants, etc. may all be eligible for up to 13 weeks of compensation. Go to the Maine Department of Labor Bureau of Unemployment Compensation webpage to check the status of this program and to fill out your application once the program has been launched.

www.maine.gov/unemployment

Small Business Administration (SBA) Paycheck Protection Program (PPP)

As of 4/20, this program was out of funding, but keep checking the url listed below. The program should be refunded soon.

Business loans for small businesses, including sole proprietorships, independent contractors and self-employed persons, private non-profit organizations, and 501(c)(19) veterans organizations affected by coronavirus/ COVID-19.

The loan will be fully forgiven if the funds are used for payroll costs, interest on mortgages, rent, and utilities, but at least 75% of the forgiven amount must have been used for payroll. Loan payments will also be deferred for six months. No collateral or personal guarantees are required. Neither the government nor lenders will charge small businesses any fees. This loan has a maturity of 2 years and an interest rate of 1%.

You'll need to apply for this loan through your bank so contact them for more information about how to apply. If you want to begin preparing your application or to see the information that your bank will need from you when you apply, the PPP borrower application form is included as part of this document, or you can find it at

**[www.sba.gov/funding-programs/loans/coronavirus-relief-options/
paycheck-protection-program-ppp](http://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp)**

Other Small Business Administration (SBA) and Finance Authority of Maine (FAME) Loans

These programs are mostly for small businesses that are on the larger side—those with good credit that are considered “bankable”, but definitely take a look if your business fits that description.

From the SBA

www.sba.gov/funding-programs/loans/coronavirus-relief-options

From FAME

www.famemaine.com/business/programs/covid-19-relief-loan-programs

Additional Resources for Small Businesses, the Self-Employed and Nonprofits

Additional details on the programs mentioned here and other small business programs included in the CARES Act, please see the next page of this document.

Resources from the SBA

www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources

Additional resources for small businesses, nonprofits, and the self-employed from the Island Institute

www.islandinstitute.org/resources-small-businesses-artists-and-nonprofits

MANP (Maine Association of Nonprofits) has compiled this list of resources to help nonprofits

www.nonprofitmaine.org/learn/resources/covid-19

How to Get Ready to Apply for Covid-19 Relief Loans

1. Document the harm that the shutdown is having on your business. When did your orders or service calls begin to drop?
2. Get your financial records for the last two years or longer in order and make sure you can back up your claims. For example, if you were doing \$10,000 in sales in March of 2019, and this year your sales were \$4,000, you need to be able to document that change. Also, what are you projecting for sales for the next three months, and how does that compare to last year?
3. File your 2019 taxes (but be aware that there are income-based phase out provisions). If you haven't filed taxes in previous years but should have, do that too. If you didn't file taxes in 2018 and don't intend to file in 2019 (unless you are receiving social security benefits), you will not be eligible for the direct stimulus payments to individuals and families.

We Are Here to Help!

If you need help navigating any of the programs listed here, please contact

Gabe McPhail, Community Outreach Coordinator

gmcphail@townofvinalhaven.org or 1-207-863-2168

Even if we don't have the answers you need, we will work to put you in touch with someone who does. Because folks everywhere are applying for unemployment and loans, please understand there will be a wait period for many of these programs.

This information was last revised on 4/20/20