

COVID-19 Vinalhaven Emergency Operations Center (EOC)

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EOC Contact

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www.townofvinalhaven.org

COVID-19 Daily Update 4-3-20

IMPORTANT FOLLOW-UP from last night's Public Health Team Q&A:

An "Essential Services" answer from the State: Construction, including siding, roofing, interior house remodeling, plumbing, and framing are all part of construction and repair and is an essential business. Work site managers must make it possible for the workers to maintain safe practices. These include staying 6 feet apart at all times, providing an ability to wash hands or sanitize hands frequently, and ensuring that workers who may feel ill do not come to the site.

Economy

When we were told to "stay safe at home", we all understood what a severe impact that would have on our local economy. We are a community of small business owners, self-employed fishermen, landscapers, carpenters, plumbers, electricians, artists, craftsmen, consultants, and more... and we rely on our own ingenuity and ambitions to earn a living. Not being able to do what we normally do is putting a terrible financial burden on most of us, and one not easily recovered from once normalcy returns.

Although there is no perfect answer, the programs and initiatives in the **Coronavirus Aid, Relief, and Economic Security (CARES) Act** that was just passed by Congress are intended to assist business owners with whatever needs they have right now. The State of Maine is expanding the qualifications needed to receive unemployment benefits to include the self-employed.

Just today, Governor Mills announced further steps to ensure Maine people have access to basic necessities in response to COVID-19. "These steps will help Maine people feed their families, pay their rent, and meet other basic needs in the face of this pandemic," said Governor Mills. Her actions will bolster general assistance, boost food supplement benefits (SNAP), and strengthen temporary assistance for needy families (TANF).

If you're struggling to provide food, health care, or basic necessities for yourself or your family, please see

Accessing Assistance Through Maine DHHS included in this update and online www.maine.gov/dhhs/documents/Accessing-Assistance-Through-Maine-DHHS.pdf

Also included in the following pages is a **Resource Guide for Businesses, the Self-Employed and Nonprofits**, which describes programs that might be of benefit to islanders. It is also available for viewing and download on the Town website.

As always, please contact the EOC with your questions and for assistance. Subscribe to "Urgent Alerts" on the Town's website to automatically receive Daily Updates in your inbox.

COVID-19: Accessing Assistance Through Maine DHHS

During this rapidly evolving situation with COVID-19 (the 2019 novel coronavirus), the Maine Department of Health and Human Services (DHHS) is changing some of the ways we interact with the public, but we remain committed to ensuring Mainers have the resources they need to live healthy and productive lives.



Updated: March 19, 2020

Temporary Assistance for Needy Families (TANF)

If you are struggling to meet your children's basic needs, you may be eligible for **Temporary Assistance for Needy Families**. This program provides a temporary cash benefit to assist parents in meeting these needs.

Food Supplement

If you're struggling to provide food for yourself or family, you may be eligible for the **Food Supplement** benefit. Food Supplement helps low-income households buy the food they need for good health.

Health Care Assistance

If you or a family member is without health care or struggling with health care payments, you may be eligible for **Health Care Assistance**. Health Care Assistance, including MaineCare, CubCare and Medically Needy Programs, provides payment to health care providers.*

Emergency Assistance

Emergency Assistance provides benefits to families with children in specified emergency situations when the family is threatened by destitution or homelessness. These situations include fire, other natural disasters, termination of utility service, or evictions. Payments can only be authorized once annually and are directly paid to a vendor.

Child Care Subsidy is a program administered by the Office of Child and Family Services that helps eligible families to pay for child care so they can work, go to school or participate in a job training program. Visit <https://www.maine.gov/dhhs/ocfs/ec/occhs/step.htm> or call 1-877-680-5866 to apply.

General Assistance is a program administered through municipalities which purchases necessities for individuals who are without means to pay. Applications for General Assistance can be made at any local municipal office. Visit www.211maine.org or dial **211** for connection to community resources.

*If you lose health insurance coverage provided through your job, and **do not** qualify for MaineCare, you may qualify for a Special Enrollment Period to purchase a health insurance plan through HealthCare.gov. Depending on your household income, you may be eligible for financial assistance from the federal government to make premiums more affordable. To learn more and check whether you qualify, visit CoverME.gov.



Office for Family Independence

The Office for Family Independence processes applications and determines eligibility for several DHHS programs and benefits in addition to providing child support services.

Contact:

Mailing:

114 Corn Shop Ln,
Farmington, ME 04938

Fax: 207-778-8429

Phone: 1-855-797-4357

Email:

Farmington.dhhs@maine.gov

How to Apply for Benefits:

Apply online at www.maine.gov/mymaineconnection

Mail an application to 114 Corn Shop Lane, Farmington, ME 04938

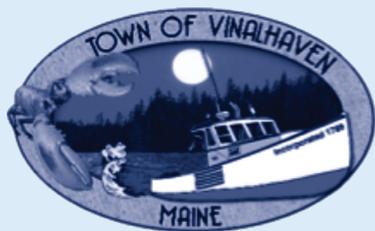
Fax an application to 207-778-8429

Email an application to Farmington.dhhs@maine.gov

Drop off or fill out an application at your local DHHS office. While paperwork will be accepted, those needing further assistance should call the phone number above to speak with an agent.

Apply over the phone with an Eligibility Specialist (this is only an option for MaineCare applications. It is not yet an option for Food Supplement or TANF).

Visit www.211maine.org or call 211 for more information about COVID-19 as well as supports like food supplement for Women, Infants, and Children (WIC), General Assistance, Housing Assistance, child care resources, and public programs.



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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)

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 see the information your bank will need from you when you apply, here's a link to the application:

[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

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 4/3/20