



LOCAL FIRST ARIZONA
FOUNDATION
Rural Development Council

COVID-19 Resources

(edited 3/30/2020)

Local First Arizona: <https://www.localfirstaz.com/covid19>

LFA's Small Business Relief Fund: www.localfirstaz.com

- 0-3 employees
- Less than \$250, 000 in annual revenue
- Priority placed on business owners with children under 18 at home
- Families reliant on the business as their sole income
- One application per business

Unemployment: <https://des.az.gov/services/employment/unemployment-individual>

- UI compensation has been raised "up to" \$600/week through July 2020
- Waiting week has been waived
- Claims become active the day a person was laid off/terminated
- 13 additional weeks approved for those that have exhausted a current claim

***If staff have been reduced to part time hours there are still unemployment benefits available:
<https://des.az.gov/services/employment/unemployment-employer/shared-work-program-faqs>

Rapid Response:

<https://arizonaatwork.com/newsroom/all/resources-job-seekers-and-employers>

- [Rapid Response for Laid-Off Workers](#) who have been displaced. Access a comprehensive range of direct services, benefits, training opportunities, and income support.
- [Rapid Response Services to Employers](#). Avoid future layoffs, access incumbent worker training programs and skilled job seekers, and become familiar with employment rights and regulations such as the WARN Act, administered by the DOL.



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SBA Relief Funds:

The SBA encourages every eligible small business, regardless of longevity, to apply for the SBA Disaster Loan. The preferred method is online [via their website \(https://disasterloan.sba.gov/ela/\)](https://disasterloan.sba.gov/ela/).

However, due to the extreme number of people trying to submit applications, you may encounter difficulties applying online. The best alternative is to download all of these fillable PDF forms and fill them out on your computer or by hand. Then email them to disastercustomerservice@sba.gov.

These forms are all required in the application process:

- SBA Form 5 for LLC or Corporation or Form 5C for Sole Proprietorship
- IRS Form 4506T
- SBA Form 2202
- SBA Form 413 (Personal Financial Statement)
- SBA Form 1368 (Monthly Sales Figures) **may be required**

An SBA Case Officer will contact the business owner within 3-5 business days after submitting the online application (for emailed applications, this could take longer). The SBA anticipates making a determination on funding within 3 weeks after speaking with an SBA Case Officer.

No lenders are involved with the SBA Economic Injury Disaster Loan Application. These loans are funded entirely through the US Treasury. Collateral will be accepted if it is available, but the applicant will not be denied if there is no collateral. Credit history is required, but the credit score will not preclude a business from receiving a loan. It is best to apply and speak with an SBA Loan Officer.

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. When implemented, there will be many new resources available for small businesses, as well as certain nonprofits and other employers. This guide provides information about the major programs and initiatives that will soon be available from the Small Business Administration (SBA) to address these needs, as well as some additional tax provisions that are outside the scope of SBA. To keep up to date on when these programs become available, please stay in contact with your local Small Business Administration (SBA) District Office, which you can locate here:

<https://www.sba.gov/local-assistance/find/?type=SBA%20District%20Office&pageNumber=1>

- Capital to cover the cost of retaining employees? Then the Paycheck Protection Program might be right for you.
- A quick infusion of a smaller amount of cash to cover you right now? You might want to look into an Emergency Economic Injury Grant.
- To ease your fears about keeping up with payments on your current or potential SBA loan? The Small Business Debt Relief Program could help.
- Just some quality, free counseling to help you navigate this uncertain economic time? The resource partners might be your best bet.





APS Information:

- APS Shut Off Policy and Temporary Customer Support Fund
- If affected by COVID19- call APS and they will credit \$100 to your bill

Arizona Office of Tourism:

<https://docs.google.com/document/d/1q2OXt1hdcnOFQTqgbq1f8cU9HF0bc2o4to8RrD5NSRk/edit>

Nutrition Assistance: <https://des.az.gov/services/basic-needs/food-assistance>

The Supplemental Nutrition Assistance Program (SNAP) provides a monthly benefit provided to low-income families to help purchase nutritious foods and meet their basic needs, while on the path to self-sufficiency. The Arizona Department of Economic Security (DES) requested permission from the U.S. Department of Agriculture, Food and Nutrition Service to adjust program requirements to expand Nutrition Assistance benefits, and increase access to households by removing barriers to needed public assistance. For more information, visit:

- <https://azgovernor.gov/governor/news/2020/03/governor-ducey-requests-changes-food-assistance-program>
- [View the SNAP Waiver Request](#)

Medical and Cash Assistance: <https://www.healtharizonaplus.gov/>

or by calling (855) 432-7587 from Monday through Friday, 7 a.m. to 6 p.m.

Utility Assistance:

<https://des.az.gov/services/basic-needs/community-action-agencies>

[Community Action Programs \(CAPs\)](#) and other designated local providers offer several programs to assist with energy assistance. The Division contracts with local CAPs for the Low-Income Home Energy Assistance Program (LIHEAP). LIHEAP is a federally-funded program that helps low-income households pay their heating/cooling bills, minimize crises, and make energy costs more affordable. Eligible energy customers may receive help in three ways:

- Help to pay current and past due energy bills
- Help with utility deposits
- Help with energy efficiency measures to reduce future energy costs





Short Term Crisis Services:

<https://des.az.gov/services/basic-needs/shelter-housing/short-term-crisis-services>

Short-Term Crisis Services (STCS) Program provides temporary assistance to low-income families experiencing an emergency need that cannot be met immediately by their own income, and resources to help stabilize an immediate financial crisis. A dependent child must live in the home.

The STCS Program provides emergency assistance with:

- Preventing homelessness by helping with rent or mortgage payments
- Emergency shelter
- Utility payments and utility deposit assistance
- Special needs related to maintaining or securing employment
- Rental deposits

A crisis, according to the STCS program, may be defined as one of the following:

- A separation from the family that resulted from domestic violence where the applicant is unable to return home
- Loss of income
- An unforeseen event that makes it difficult to meet one's expenses
- A situation that endangers the health and safety of the family
- Applicant must be able to explain and provide proof of emergency need for assistance.

Food:

<http://www.azfoodbanks.org/index.php/foodbank/>

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





IRS Rebates:

When will the rebates be distributed?

The Internal Revenue Service (IRS) will work to deliver rebates quickly in the form of advance payments. For people who filed a federal income tax return in 2018 or 2019, payment processing will be based on payment or address information already on file with the IRS. Electronic distributions will be automatic to an account the payee authorized January 1, 2018 or later.

How large are the rebates?

The amount of the rebate depends on family size. The payment is \$1,200 for each adult individual (\$2,400 for joint filers), and \$500 per qualifying child under age 17. The advance payment of rebates is reduced by \$5 for every \$100 of income to the extent a taxpayer's income exceeds \$150,000 for a joint filer, \$112,500 for a head of household filer, and \$75,000 for anyone else (including single filers).

Laid off and need a credential to gain employment?

Workforce Innovation and Opportunity Act funding is available for in demand industries and occupations. WIOA funds have been used by thousands of people to pay for some or all of their school tuition. WIOA training funds are designed to serve laid-off individuals, older youth and adults who are in need of training to enter or re-enter the labor market. The amount varies in each area, but could be "up to" \$10,000 in some cases.

WIOA Adult Eligibility To be eligible to receive WIOA services as an adult in the adult and dislocated worker programs, an individual must:

- be 18 years of age or older; be a citizen or noncitizen authorized to work in the US; and
- meet Military Selective Service registration requirements (males only).

If you are seeking employment services under the act, you should start by visiting an American Job Center located near you (ARIZONA@Work). The core programs of the WIOA are the Adult, Dislocated Worker and Youth Program, the Adult Education and Literacy Program and the Wagner-Peyser Employment Service Program.

<https://arizonatwork.com/resources-job-seekers-and-employers>

