



## Resources for the COVID-19 Emergency: Individuals

Prepared by the Arts Council of Indianapolis

Information current as of April 23, 2020

Indyarts.org

Please visit [www.IndyKeepsCreating.org](http://www.IndyKeepsCreating.org) for daily updates and resources.

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### UNEMPLOYMENT

Unemployment is compensation to you for being laid off or otherwise losing your job. Benefits are for a limited time and for an amount that is related to what you were earning before you were unemployed.

***Although most self-employed/freelance workers are usually ineligible for unemployment, the COVID-19 pandemic relief program does provide payments to these workers.***

- If you are a regular employee of an arts organization and you have been laid off-- apply for regular unemployment here: **State of Indiana unemployment system: <https://www.in.gov/dwd/3474.htm>** FAQ here: [https://www.in.gov/dwd/files/Indiana\\_Unemployment\\_FAQ.pdf](https://www.in.gov/dwd/files/Indiana_Unemployment_FAQ.pdf)
- If you are a self-employed or freelance worker and you have lost income due to cancelled gigs or contracts, you are eligible for special federal Disaster Unemployment Assistance (DUA): <https://www.in.gov/dwd/dua.htm>
  - This is a new type of unemployment assistance for people who normally do not qualify for unemployment--self-employed people, gig workers, etc.--in view of the COVID-19 emergency.
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  - **Starting April 24,** there will be a special DUA application link available on the main State of Indiana unemployment page: <https://www.in.gov/dwd/3474.htm>
  - **If you applied before April 24 through the regular system, you likely were denied;** however, they will hold your application and will review it once the DUA system is built out, and send you an email to request any information they may be missing. Submit this information through Uplink: <https://uplink.in.gov/CSS/CSSLogon.htm>

- **Pandemic Unemployment Assistance (PUA)**
  - This is an ADDITIONAL \$600 per week that unemployment claim filers can receive as special compensation for the COVID-19 emergency.
  - ***You do not have to file a separate application to receive this amount.*** It is available to both regular unemployment and DUA recipients.
  - The State of Indiana will determine if you are eligible for this extra payment and will add it to any benefits you are receiving.
  - Since the state has not yet received the benefit amount from the federal government, it may take a while to kick in: ***be patient***, they will pay for back weeks!
  
- **Pandemic Emergency Unemployment Compensation (PEUC)**
  - This program expands eligibility for unemployment from 26 weeks to 39 weeks.
  - ***You do not have to file a separate application to extend benefits:*** the State of Indiana will extend it for you.
  - By the time your 26 weeks are up you will be notified that you have been approved for the extension. They are still working on building out the system to authorize this extension.

## IMMEDIATE RELIEF

Relief is a grant payment that helps you meet basic living expenses for a very short period of time. You do not have to pay this money back, but you may have to provide certain information in order to receive a relief grant.

- **Federal Economic Impact Payment (aka the “stimulus payment”)**  
<https://www.irs.gov/coronavirus/economic-impact-payment-information-center>
  - This is a one-time cash payment to compensate U.S. taxpayers for economic injury due to the COVID-19 pandemic. You do not need to submit any application to receive this payment
  - You do not need to file taxes to receive this payment: just a social security number
  - Payment will be automatically provided to you either through direct deposit (if you receive your tax refund or pay your taxes electronically) or by a hard check (if you request your refund or pay your taxes with a hard check)
  - Payment is a flat \$1,200 per adult and \$500 per child in a household; high income earners will receive less
  - Payments may be reduced according to any liens that have been placed on your income
  - **Check on Your Payment Status:**  
<https://www.irs.gov/coronavirus/get-my-payment>

- **Indy Arts and Culture COVID-19 Emergency Relief Fund:**  
<https://indykeepscreating.org/apply/>
  - This is a fund for Indianapolis-area artists and laid-off employees of small to midsize nonprofit arts and culture organizations to help meet their basic living expenses as a bridge until federal and state funding become available
  - **Apply at <https://indykeepscreating.org/apply/>**
  - Payment is a flat \$500
  - You can apply once every 30 days until funding runs out
  - You must provide documentation of income earned through the arts, of lost income due to cancelled events/projects, and of your greatest current need
- **Artist Relief:** <https://www.artistrelief.org/>
  - This is a ***national fund*** to provide \$5,000 COVID-19-related relief grants to artists in all media who are in dire financial need
  - **Apply at <https://www.artistrelief.org/apply/>: they will have several cycles through September 2020**
  - A lottery system selects the artists who will receive the relief grants from among qualifying applicants
  - If you do not receive a grant in one cycle you may reapply for the next cycle
- **Kheprw Institute LEAD Support Fund for Artists and Entrepreneurs**  
<https://kheprw.org/lead/>
  - Rolling review of applications
  - Randomly selected \$500 individual grants (subject to availability)
  - **Apply at <https://docs.google.com/forms/d/e/1FAIpQLSeJtENFcm494fB3TTwUqiRDYy9zW5jJBb2CKvUYxz4BRNV1HA/viewform>**
- **Other relief funds for different types of artists can be found here:**  
<https://indykeepscreating.org/resources/>

## SMALL BUSINESS LOANS

A loan is money to help you through the crisis, that you will need to pay back (with interest) once income is flowing again.

- **US Small Business Administration (SBA) Disaster Loan Assistance, aka the Economic Injury Disaster Loans (EIDL) :**  
<https://disasterloan.sba.gov/ela/Information/EIDLLoans>
  - For small businesses and nonprofit organizations
  - Provides working capital to meet your obligations and pay ordinary and necessary operating expenses

- **Apply ASAP through this page:**  
<https://disasterloan.sba.gov/ela/Information/EIDLLoans>
- You will be approved for a loan amount that corresponds to the disaster-related loss. The maximum loan amount is \$2 million.
- The loan can be repaid over 30 years and the interest rate is 4% per year or less.
  
- **US Paycheck Protection Program (PPP) Loans**  
<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp>
  - For small businesses and nonprofit organizations
  - Designed to keep employees on the payroll through June 30, 2020 (even if you are the only employee)
  - Although it is a loan, if you continue to pay people for 8 weeks and pay mortgage, rent, or utility expenses with the loan you will not have to repay it
  - **Apply ASAP through a local Small Business Association (SBA) lender. Use this tool to find one:** <https://www.sba.gov/paycheckprotection/find>
  - As of April 20, the program is PAUSED until it can be replenished. This should happen any day
  - **Funds are limited, so apply right away as soon as the program is reopened.**
  
- **Indy Chamber Small Business Rapid Response Loan Program: Apply at**  
<https://www.response.indychamber.com/loans>
  - Loans for \$25,000 or less
  - Used to meet your expenses as a “bridge” loan until other sources come through, or business restarts
  - Interest rate is 3.75%; there is no application fee
  - If you don't have a social security number, an ITIN is acceptable (for immigrant business owners)
  
- **LISC / Verizon Small Business Recovery Fund**
  - Not yet in operation
  - **Sign up to be notified how to apply when program is developed:**  
<https://confirmsubscription.com/h/r/2BF57E0B769557F42540EF23F30FEDED>

## POVERTY RESOURCES

These resources are offered to temporarily very low income individuals so that they may sustain life during extreme poverty situations.

- **Indiana's Hardest Hit Fund (for mortgage payment assistance):**  
<https://www.877gethope.org/>
  - Federal **loan** assistance program administered through the states

- Provides up to 6 months (max \$30,000) of mortgage payment assistance
  - Intended to prevent avoidable foreclosure and stabilize the housing market
  - Must have experienced an involuntary loss of employment or reduction in employment income, and be in danger of losing your home
  - Payment is made directly to the mortgage lender
  - Bridges income loss until income can be reinstated
  - Because it is a loan, it will need to be paid back; however, as time goes by, more of the loan is forgiven.
- **Supplemental Nutrition Assistance Program (SNAP) aka “food stamps”**  
<https://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program>
    - SNAP is a federal program for very low income people to ensure that they receive food.
    - It is federal aid, but administered through the states: find Indiana’s program here: <https://www.in.gov/fssa/dfr/2691.htm>
    - Eligibility is restricted to households with assets totalling \$5,000 or less (not including home, land, or personal belongings) and with income less than 130% of the poverty level (which varies according to household size).
    - Benefits vary according to the number of people in the household.
    - Benefits are provided using a swipe card and are reloaded automatically.
    - Assistance can only be spent on food items; not all food items can be paid for using SNAP funds.
    - Regular reporting is required and benefits are decreased as income increases.
    - **Apply for benefits here: <https://www.in.gov/fssa/dfr/2999.htm>**
- **Temporary Assistance to Needy Families (TANF) aka “welfare”**  
<https://www.benefits.gov/benefit/613>
    - TANF is a federal program for very low income people to ensure they can survive while they look for work. Typically, eligible recipients have used up all their unemployment income or are ineligible for unemployment compensation.
    - It is federal aid, but administered through the states; find Indiana’s program here: <https://www.in.gov/fssa/dfr/2684.htm>
    - Provides cash benefits for very low income families with children under 18
    - Eligibility is restricted to households with children under 18 and with assets under \$1,000 (except for your home)
    - Benefits are provided based on number of eligible parents and number of children in the household; it’s possible for no adults to be eligible and only the children to be eligible
    - To receive benefits, household adults must be actively searching for or training for a job: this funding is meant to provide a bridge to employment income
    - Regular reporting is required and benefits are decreased as income increases
    - **Apply for benefits here: <https://fssabenefits.in.gov/bp/#/>**

## RESOURCE LISTS

May include national or industry-group emergency fund sources along with other information

- **Indiana Arts Commission's COVID-19 Resources Page**  
<https://www.in.gov/arts/3263.htm>
- **Indiana Small Business Development Center**  
<https://isbdc.org/indianacovid19smallbusiness/>
- **LISC Indianapolis Emergency Resources for Small Businesses**  
<https://www.lisc.org/indianapolis/regional-stories/small-business-resources-covid19-challenges>