

Financial Assistance Offered from State/Federal Programs

Medicaid

Idaho Department of Health and Welfare is reducing /removing barriers to the provision and receipt of medical care.

WIC (Women, Infants and Children) and SNAPP (Food Stamp) Benefits

IDHW is relaxing inventory requirements that grocery stores must normally meet.

Unemployment Insurance

Under the Federal **Cares (Coronavirus Aid Relief & Economic Security) Act**

- Will bring at least \$1.25 billion to Idaho to help businesses and individuals.
- Rescue Package will direct distribution of \$1,200/ individual (up to \$75,000/year income), \$2,400/joint returns, \$500/child delivered (in 3 weeks if direct deposit, longer if check is mailed).
- Unemployment benefits are \$250-\$800/week, depending on state.
- Unemployment benefits will be increased an extra \$600 per week for up to 4 months, and benefits will run for 39 weeks.
- Lending fund for businesses, educational stabilization money for schools and universities.
- Unemployment benefits will be paid for the first week of an unemployment insurance claim (referred to as a “waiting week” because benefits are not normally paid for the first week of a claim). Waiving one week waiting period for those eligible makes it easier to seek. An additional 14 days to appeal claims/decisions will be added to the existing 14 days.
- Unemployment claimants will be considered “job attached,” meaning they are assumed to be able to return to their old jobs when the crisis has passed and will not be required to look for alternative work.
- The Cares Act will also relieve employers from having to pay higher unemployment insurance taxes because of benefits paid to their employees.
- Businesses who pay a quarterly employment tax, will not be charged when their employees will be laid off due to the virus. Again, an addition 14 days to appeal is added to the current 14-day time period.

These provisions are in effect beginning March 8, 2020.

Business Dislocation Response

Small businesses and their owners as they generally do not have access to unemployment insurance benefits, and their business resources are often very limited. Certain small business services are “essential” in terms of the 21-day stay at home order.

Small Business Administration loans: website up, funds online.

CARES Act has a Paycheck Protection Program and Loan Forgiveness provision, \$350 billion

- For 100% federally guaranteed loans for 8 weeks of assistance to small businesses, 501©3, and 501©19 non-profit veteran organizations.
- Disaster loans have a 3.75% interest for a business loan and 2.75% interest on a non-profit loan. SBA has 30-year amortization loans to keep payments low.
- Proprietors, independent contractors, self-employed individuals are also eligible for these loans.
- These loans can be forgiven when used for payroll costs, interest on mortgage obligations, rent and utilities.
- SBA and non-SBA lenders will be authorized to make these loans, alleviating a lot of bottleneck, including their online portal. This will be expedited and most of the lenders in Idaho are SBA lenders.
- If you are going online to apply for a disaster loan, right now you can receive up to \$2 million of disaster relief, an economic entry disaster loan.

Site www.sba.gov/disaster to apply on online portal, website <https://covid19relief.sba.gov/#/>.

Once submitted, can track your application at 800-659-2955 or email disastercustomerservice@sba.gov. SBA questions can be directed to regional office 208-334-9004 in Boise, Small Business Development Center at 208-426-3875, Treasure Valley Chapter 208-334-1696, Women’s Business Center 208-996-1572.

Resources are free. Beware of scammers. If anyone is charging for services, should be reported to SBA as scammers. Can find information on www.sba.gov/updates and the Idaho Department of Labor website.

New State Income Tax Filing Deadline: June 15, 2020

The Governor would have liked to extend the Idaho income tax filing deadline to the new federal income tax filing deadline of July 15th, but Idaho’s current budget year must be in balance on the

fiscal year end of June 30th. This necessitates receiving income tax payments that remain due before the end of the budget period.

Plus \$39.3 million is being transferred from the State Tax Relief Fund to the Disaster Emergency account, the maximum under law, for critical needs PPE, test kits, lab supplies, hospital beds, to build extra facilities, and for critical childcare.

Renter Evictions

The Administration has found reaching out to large apartment complex owners fairly easy, but smaller operators are more difficult to identify and reach. The large operators will have access to government loans. The Governor noted that eviction cases are not a high priority for the courts now, that his Administration has been working with utilities, including cable companies, to keep services in place and that appeals have been made to small and large apartment owners not to evict for nonpayment of rent. The Governor noted that it doesn't make sense to evict right now because it is unlikely an apartment can be re-rented to someone else who can pay rent.

2020 Census

It is especially important during this difficult time to participate in the 2020 Census, everyone. An incredible amount of services and infrastructure rely on the Census data which impacts the quality of all our lives. The easiest way to be counted is online at **2020census.gov**.

Idaho's Primary Election

Because of the COVID-19 crisis, Idaho's Primary Election, set for May 19th, will be by mail only. This will require you requesting an absentee ballot: idahovotes.gov,

<https://idahovotes.gov/absentee-voter-information/>

[https://sos.idaho.gov/elect/clerk/forms/2020 Primary Absentee Request Fillable.pdf](https://sos.idaho.gov/elect/clerk/forms/2020_Primary_Absentee_Request_Fillable.pdf).

Then, send the completed form to your county elections clerk: <https://idahovotes.gov/county-clerks/> .

Voters will choose party nominees for the Idaho Legislature, county offices, both U.S. House seats, and the U.S. Senate seat currently held by Sen. Jim Risch (R-Idaho).

Thank you!

Senator Michelle Stennett