

# RESOURCE GUIDE

# WYOMING LEGISLATIVE SERVICE OFFICE

# COVID-19 STATE AND FEDERAL RESOURCES: EMERGENCY ASSISTANCE

TO

# INDIVIDUALS, FAMILIES, AND SMALL BUSINESSES

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by

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# STATE OF WYOMING COVID-19 RESOURCES

State of Wyoming COVID-19 website: <a href="https://covid19.wyo.gov/">https://covid19.wyo.gov/</a>.

The website includes links for information and resources for Health; Education; Business, Financial and Employees; State Services and Operations; and Transportation Infrastructure.

## **Business Services**

Wyoming Business Council (WBC) COVID-19 Response Tips: <a href="https://wyomingbusiness.org/covid19">https://wyomingbusiness.org/covid19</a>. The website includes information on:

**Wyoming Small Businesses** can apply for U.S. Small Business Administration (SBA) COVID-19 **Economic Injury Disaster Loans (EIDL):** <a href="https://covid19relief.sba.gov/#/">https://covid19relief.sba.gov/#/</a>. SBA Office of Disaster Assistance: 1-800-659-2955.

The WBC website states it is *critical* the EIDL application be correct and thorough, so Wyoming small business owners are encouraged to reach out to **Wyoming Small Business Development**Center Network (SBDC) regional directors <a href="https://www.wyomingsbdc.org/contact/">https://www.wyomingsbdc.org/contact/</a> or WBC regional directors <a href="https://wyomingbusiness.org/contactus">https://wyomingbusiness.org/contactus</a> for assistance in completing the SBA forms.

# **Wyoming Employers COVID-19 Resources:**

https://wyomingbusiness.org/wyoemployerresources

#### **Wyoming Employees COVID-19 Resources:**

https://wyomingbusiness.org/wyoemployeeresources

#### **Wyoming Communities COVID-19 Resources:**

https://wyomingbusiness.org/covid19/wyocommunityresources

## **Wyoming Small Business Administration (SBA) District Office:**

https://www.sba.gov/offices/district/wy/casper.

Telephone: 307-261-6500.

The Wyoming SBA Office encourages small businesses to check SBA program updates on the federal SBA website <a href="https://www.sba.gov/disaster-assistance/coronavirus-covid-19">https://www.sba.gov/disaster-assistance/coronavirus-covid-19</a> or the Wyoming SBA District Office Twitter account <a href="https://twitter.com/SBA\_Wyoming">https://twitter.com/SBA\_Wyoming</a>. Small business owners can also contact their local Wyoming Small Business Development Center (SBDC) Network representative by visiting <a href="https://www.wyomingsbdc.org/contact/">www.wyomingsbdc.org/contact/</a>.

#### State Services and Resources

Wyoming State Services and Resources: <a href="https://covid19.wyo.gov/operations">https://covid19.wyo.gov/operations</a>

**Wyoming 2-1-1**: Statewide helpline which provides free, confidential information and referrals to health and human services. By dialing 2-1-1 from anywhere in the state of Wyoming, people are linked to information about COVID-19 as well as local resources, from both government and nonprofit agencies.

**Unemployment Benefits:** Apply for benefits online <a href="https://wyui.wyo.gov/benefits/home.do">https://wyui.wyo.gov/benefits/home.do</a>. If no internet access, call the WY Unemployment Office: (307) 473-3789 (call volumes are very heavy, so may need to call back.)

**Health Insurance:** Workers who have lost their job are eligible to enroll in health insurance through the federal marketplace. Enroll Wyoming online at <a href="https://enrollwyo.org/">https://enrollwyo.org/</a> or call 2-1-1 to speak with a local health insurance navigator.

# Food Assistance: Wyoming Hunger Initiative COVID-19 response:

https://www.nohungerwyo.org/covid.

Provides a county-by-county list of school districts distributing breakfasts and lunches to students, as well as local Food Pantries providing food assistance to individuals and families.

# Wyoming Department of Family Services (DFS): https://dfs.wyo.gov/.

The DFS website reports there are currently no delays for receiving benefits DFS programs, including Supplemental Nutrition Assistance Program (SNAP), Cash Assistance, and Child Care Assistance. If you find yourself in need of assistance or have questions on an already open case, contact your local field office <a href="https://dfs.wyo.gov/about/contact-us/">https://dfs.wyo.gov/about/contact-us/</a>.

#### FEDERAL COVID-19 RESOURCES

**The CARES Act** programs, U.S. Treasury website: <a href="https://home.treasury.gov/cares">https://home.treasury.gov/cares</a>. The website includes the following links:

#### **American Workers and Families Economic Impact Payments:**

https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know.

Distribution of economic impact payments will begin in the next three weeks and will be distributed automatically, with no action required for most people. However, some seniors and others who typically do not file income tax returns will need to submit a simple tax return to receive the stimulus payment. Check the <a href="https://www.irs.gov">www.irs.gov</a> website for updates.

**Payroll Support for Businesses:** The U.S. Treasury Department will be providing guidance and updates on program implementation at <a href="https://home.treasury.gov/cares">https://home.treasury.gov/cares</a>. As of March 31, 2020, the website provides guidance for Payroll Support and Loans to *Air Carriers and Eligible Businesses and National Security Businesses* only. Check the above link for updates.

Families First Coronavirus Response Act (FFCRA) programs, U.S. Dept of Labor website: https://www.dol.gov/agencies/whd/pandemic.

Provides funds to small businesses with not more than 500 employees to provide employees with paid leave, either for the employee's own health needs or to care for family members. The above DOL link also provides the following fact sheets:

# **Employee Paid Leave Rights under the FFCRA:**

https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave.

### **Employer Paid Leave Responsibilities under the FFCRA:**

https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave.

# U.S. Small Business Administration COVID-19 loan programs and debt relief:

https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources Includes the following links:

# **Paycheck Protection Program loans:**

https://www.sba.gov/funding-programs/loans/paycheck-protection-program.

Provides loans of up to \$10 million to small businesses with not more than 500 employees, including eligible non-profits, Veterans organizations, Tribal small business concerns, agricultural cooperatives, sole proprietorships, self-employed individuals, and independent contractors, to meet payroll and certain other expenses. If all employees are kept on payroll for eight weeks, SBA will forgive the portion of the loans used for payroll, rent, mortgage interest, or utilities. Up to 100 percent of the loan is forgivable.

Paycheck Protection Program **applications and information** for borrowers and lenders can be found on the U.S. Treasury website: <a href="https://home.treasury.gov/policy-issues/top-priorities/cares-act/assistance-for-small-businesses">https://home.treasury.gov/policy-issues/top-priorities/cares-act/assistance-for-small-businesses</a>.

Paycheck Protection Loans will be issued by qualified SBA lenders. The Wyoming SBA District Office website provides a list of **2020 Wyoming SBA Lenders**:

https://www.sba.gov/sites/default/files/resource files/2020 List of Wyoming Lenders.pdf

NOTE: Applicants must apply for loans through their local bank or other local lending institution. Going through a lender of which an applicant is not already a customer will only slow down an application.

# COVID-19 Economic Injury Disaster Loans (EIDL): https://covid19relief.sba.gov/#/.

Provides working capital loans of up to \$2 million to small businesses with not more than 500 employees, including eligible non-profits, Veterans organizations, Tribal small business concerns, agricultural cooperatives, sole proprietorships, self-employed individuals, and independent contractors. Small business owners can apply for a loan advance of up to \$10,000 to provide economic relief for temporary loss of revenue. Funds will be made available within three days of a successful application, and this loan advance will not have to be repaid. Small businesses can apply for EIDL loans online: <a href="https://covid19relief.sba.gov/#/">https://covid19relief.sba.gov/#/</a>.

SBA Office of Disaster Assistance: 1-800-659-2955.

**SBA Express Bridge Loans** for small businesses who currently have a business relationship with an SBA Express Lender. Provides up to \$25,000 with less paperwork and a fast turnaround. To find an Express Bridge Loan Lender, contact the **SBA District Office in Casper, WY:** 

https://www.sba.gov/offices/district/wy/casper. Telephone: 307-261-6500.

For assistance or updates about these and other SBA programs, see the Wyoming Small Business Administration (SBA) links and contact information listed above under State COVID-19 Resources.

# U.S. Department of Agriculture Rural Development COVID-19 Response:

https://www.rd.usda.gov/coronavirus.

The website includes information about measures to help rural residents, businesses and communities affected by COVID-19 with regard to the USDA Rural Housing Service, Rural Utilities Service, and Rural Business-Cooperative Service.