

Individual Artists in the Time of Coronavirus

Help for the Self-Employed including Freelancers,
Independent Contractors
and Gig Workers

**YOU WILL BE MUTED DURING
THIS WEBINAR**



A

GREATER PITTSBURGH ARTS COUNCIL

Arts loud and clear

Agenda

- Special Unemployment Compensation
 - Pandemic Unemployment Assistance (PUA)
 - Federal Pandemic Unemployment Compensation (FPUC)
 - Pandemic Emergency Unemployment Compensation (PEUC)
- Family First Medical Leave Act (FFMLA)
- Paycheck Protection Program (PPP)
- Other Federal and State Emergency Actions
- Resources

CHANGES TO UNEMPLOYMENT COMPENSATION DUE TO COVID-19

In addition to **regular PA UC benefits** - ½ of weekly salary up to \$572/week (minimum \$195/week) - federal CARES Act expanded UC in 3 Ways:

- **Pandemic Unemployment Assistance (PUA)** - expanded UC to gig workers, Independent contractors; self-employed; persons without sufficient work history to qualify for regular UC
- **Pandemic Unemployment Compensation (FPUC)** – added \$600/week on top of regular UC benefits (expires 7/31/020)
- **Pandemic Emergency UC (FPUC)** - added 13 weeks of UC benefits when regular 26 exhausted. 39 total weeks of coverage.

www.uc.pa.gov/Pages/covid19.aspx

ELIGIBILITY/FILING A CLAIM

- Check eligibility at www.uc.pa.gov - “Am I eligible” page
- File online at www.uc.pa.gov - “File an Initial Claim” page
- You can also file through PA Teleclaims System (888-255-4728) if you do not have computer access

Gig workers, independent contractors and self-employed - who are not traditionally eligible - should **NOT** submit via regular UC system. The PUA has separate application process.

See uc.pa.gov - Click Covid-19 and then “File for PUA”

UC ELIGIBILITY FOR GIG WORKERS, INDEPENDENT CONTRACTORS, SELF-EMPLOYED

- Diagnosed/experiencing Covid symptoms.
- Caring for sick Household member diagnosed with Covid
- Employer closes or suspends operations due to Covid
- Employer reduces your hours
- Worker stays home to care for child when they are primary caregiver and school or daycare is closed due to Covid

NOTES:

- If unemployed due to Covid, benefits backdated to 1/27/20.
- If already approved for UC Benefits, nothing to do. Benefits will be automatically updated.
- Waiting week and work search/registration requirement suspended.

DOCUMENTATION NEEDED

Proof of self-employment such as:

- 1099s
- Bank receipts showing deposits
- Billing notices provided to customers
- Recents advertisements for your services
- Business licenses, contracts, invoices

NOTE:

4/17/020 letter from DOL clarified that gig workers, self-employed will be deemed “unemployed” under PUA when they lose a significant amount of work or business due to Covid.

OTHER POTENTIAL RIGHTS/BENEFITS

Paid Sick Leave

FAMILIES FIRST CORONAVIRUS RESPONSE ACT (FFCRA):

Requires employers with less than 500 employees to provide: (1) emergency paid sick leave; and (2) expanded paid family and medical leave.

PAID SICK LEAVE: Up to 2 weeks (80 hrs or part-time employee's 2-week equivalent) at 100% of pay up to \$511/day maximum if:

- subject to quarantine order re Covid;
- advised by health care provider to quarantine; or
- experiencing Covid symptoms and seeking medical diagnosis

$\frac{2}{3}$ pay up to \$200/day maximum if caring for person in quarantine

OTHER POTENTIAL RIGHTS/BENEFITS

Paid Family Leave

PAID FAMILY LEAVE: Up to 12 weeks (or 10 additional weeks if 2 weeks of sick leave taken) at $\frac{2}{3}$ of regular rate of pay up to \$200/day maximum if:

- Employed at least 30 days prior to leave request; and
- Caring for child whose school is closed or child care provider is not available due to Covid

NOTES:

- Gig workers, independent contractors and self-employed cannot receive above sick leave or family leave payments,
- BUT, can receive reimbursement via payroll tax credits when self-employment taxes are filed with IRS.

PAYCHECK PROTECTION PROGRAM (PPP)

Small businesses and nonprofits with employees may be eligible for a PPP loan equal to 2.5 times its monthly payroll. See the various eligibility requirements shown on the loan application at:

<https://www.sba.gov/sites/default/files/2020-04/PPP%20Borrower%20Application%20Form.pdf>

The Loan becomes a grant if the monies are used to pay the salaries of employees and things like rent, utilities, etc needed to keep the doors of business open.

Congress just added money to the PPP program but it is likely that monies will be exhausted soon.

Taxes

- **Tax Filing/Payment Deadline**
 - Extended until July 15, 2020
 - Applies to federal, state and local taxes
 - No need to file early unless you are getting refund
 - No need to pay taxes owed until July
 - No need to make IRA or HSA contributions for 2019 until July
- **Stimulus Payments**
 - Paid electronically to the bank account that you used for taxes or later by paper check
 - If you did not file taxes, you can input a bank account to expedite payment
 - If you did not get a refund in 2018 and 2019, you must also input your bank account information. The IRS will not use the account used to pay taxes.

Housing

- **Rent**

- If you can't cover your rent, contact your landlord immediately. Do not wait until you're behind on payments.
- Eviction proceedings are currently paused in Allegheny County until at least May 8
- You should pay rent if you can; even if you can't be evicted, rent is still owed
- NLSA Brochure about evictions in Allegheny County: <https://www.nlsa.us/wp-content/uploads/2020/04/Eviction-brochure-alleghenyv.2.2.pdf>

- **Mortgages**

- If you can't cover your mortgage payment, contact your lender immediately. Do not wait until you're behind on payments.
- If your mortgage is federally backed (e.g., Fannie Mae) then foreclosure is suspended for 60 days and loan repayments can be granted for up to 180 days.
- Many PA banks have agreed to waive late fees, set up a repayment plan or offer loan forbearance.
 - Many have agreed to an 80 to 360 day grace period for mortgage payments
 - Many have agreed to a 60 suspension of foreclosures.
- Consumer Financial Protection Bureau Summary of mortgage relief options: <https://www.consumerfinance.gov/about-us/blog/guide-coronavirus-mortgage-relief-options/>

Utilities

- **Utilities**

- The Pa Utilities Commission has suspended terminations of service under their jurisdiction as long as Pennsylvania is formally in a Disaster. The utilities include:
 - Electric
 - Natural Gas
 - Water
 - Wastewater
 - Telecommunication
 - Steam
- Does not apply to municipal utilities but many are also suspending shut offs.
- If you are struggling to pay your utility bills, contact your service provider for possible emergency assistance programs.

Loans and Other Debt

- **Consumer loans like car loans**
 - 90 day grace period
 - No motor vehicle repossessions for 60 days
 - no adverse credit reporting
- **Credit Cards**
 - Contact you card company to request a delay in repayment or reduction in interest rates
 - Pay only the minimum
- **Student Loan**
 - Federal loan repayments suspended until September 30 with no interest accruing during the period
 - Other student loan lenders may offer flexibility if asked
- **Bank fees**
 - 90 day grace period from fees and charges like overdraft, late, insufficient and monthly service fees

Health Insurance

- You can request some relief from premiums or copays from your insurance provider
- If you did not have health insurance before the crisis, you may not be able to get insurance now just because you have lost gigs or a job
 - But some Covid-19 testing and treatments may be covered.
- If you did have health insurance from an employer but you lose it
 - You may be able to pay to continue your employer provided health benefits through “COBRA” if you are terminated (not if you are furloughed)
 - You have 60 days to sign up for an ACA plan

Artists Will Be Essential in a Recovery

- **Artists navigate the unknown.** We go in our studios and ask new questions, pushing away from shore and into uncertainty. In this time of roiling uncertainty, we know how to stay awake and responsive, and how to help others do the same.
- **Artists build possible futures.** This moment desperately needs futures beyond the sobering medical news and the jarring contortions of policies and markets.
- **We are connectors, conveners, community builders.**
- **We understand rhythm, flow, and negative space.** Not everything we do right now needs to be *doing*. Silence is a way of telling. Stillness is movement.
- **We bear witness.** We listen to and reveal what it is like to be alive right now.
- **We use what we have on hand to build what we need.** We make sculptures from discarded materials, dances out of everyday gestures, music from found sounds. At a time when many are lamenting what is being taken away, we know how to begin with what we have.
- **We create the images and songs and dances and stories that are needed,** that comfort and challenge and inspire, that return us to our deeper selves or urge us forward into transformation.
- **We build alternative economies based in collaboration, barter, D.I.Y. resourcefulness, and repurposing what others do not value.**
- **We challenge assumptions and reframe the world.** How we see this current emergency and how we see ourselves within it will determine how we emerge from it. Artists look past the noise to deeper, more radical possibilities.

Andrew Simonet, Artists U
[Simonetartists Covid-19 \(1\).pdf](#)



Resources

- **Greater Pittsburgh Arts Council:** *Resources for the creative community*
<http://www.pittsburghartscouncil.org/about/news/25-press-releases/5196-supporting-the-arts-during-covid19>
- **PA Attorney General:** *General information on what Pennsylvania is doing to help:*
<https://www.attorneygeneral.gov/covid-rights/>
- **Neighborhood Legal Services:** *General legal information for low income clients:* <https://www.nlsa.us/covid-19/> and *information on evictions:* <https://www.nlsa.us/wp-content/uploads/2020/04/Eviction-brochure-allegheenyv.2.2.pdf>

Resources

- **Pennsylvania:** <https://www.pa.gov/guides/responding-to-covid-19/#ForIndividuals>
- **Department of Labor:**
https://www.dol.gov/sites/dolgov/files/WHD/posters/FFCRA_Poster_WH1422_Non-Federal.pdf
- **PA Association of Nonprofit Organizations:**
<https://pano.org/the-cares-act-interim-final-rule-re-payroll-protection-program-loans/>

Resources

- **Housing Court:** *FAQ's on landlord/tenant issues:*
<https://t.e2ma.net/click/811mzm/kr924g/4qy12yb>
- **Consumer Financial Protection Bureau:** Summary of mortgage relief options:
<https://www.consumerfinance.gov/about-us/blog/guide-coronavirus-mortgage-relief-options/>
- **Unemployment Compensation:** *PA Office of Unemployment Compensation* <https://www.uc.pa.gov/Pages/default.aspx>

Mental Health Resources

- **PA Support & Referral Helpline:** 1-855-284-2494
- **Get Help Now Hotline** (for substance use disorders): 1-800-662-4357
- **National Suicide Prevention Lifeline:** 1-800-273-TALK (8255)
 - Línea Nacional de Prevención del Suicidio: 1-888-628-9454
- **Crisis Text Line:** Text "PA" to 741-741
- **Veteran Crisis Line:** 1-800-273-TALK (8255)
- **Disaster Distress Helpline:** 1-800-985-5990

Moderator Larry Castner



Larry currently serves as the Manager of Skilled Volunteer Services for the Greater Pittsburgh Arts Council. In this role, Larry manages both the Business Volunteers for the Arts and the Volunteer Lawyer for the Arts programs, helping artists and arts groups to find help from skill-based volunteers to solve their business and legal issues. He has a track record of executing complex projects through mobilizing cross-functional teams, clarifying issues, and advocating solutions.

Larry got involved in the nonprofit sector following his retirement from Alcoa after almost 30 years. He began his career at Alcoa in the Legal Department where he provided legal advice to several business units and served as lead attorney on many acquisition, divestiture and joint venture projects. He was posted overseas to Alcoa of Australia as its General Counsel. After returning to the U.S. and locating in Sewickley, Larry ultimately moved into the Business Development Group at Alcoa for his final five years, including time spent as the head of Alcoa's Business Development Group in Beijing.

In addition to his work with the Greater Pittsburgh Arts Council, Larry is an active volunteer in the nonprofit sector, including volunteering with the Executive Service Corps and with the BoardsWork! Programs at the Bayer Center for Nonprofit Management where he leverages his legal, business development and strategic planning expertise from his for-profit career to help nonprofits. Larry recently finished 9 years of service on the Board of Directors of the Sewickley Public Library, including serving as the Board President from 2015 through 2018. Larry is an active volunteer at his church in Sewickley and with the Montour Trail. Larry is a volunteer trip leader with Venture Outdoors and a member of their Trip Leader Council.

Larry has a BA from Dickinson College and his JD from the Dickinson School of Law

Panelist Larry Silverman



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Larry Silverman is a volunteer with the Volunteer Lawyers for the Arts and has his own private law practice representing individuals, small businesses and nonprofits. With a focus on clients in the sports, arts and entertainment industry. His practice areas include contracts and other transactions, employment law counseling. IP counseling and digital, marketing and advertising law issues. He is also an Adjunct Professor at the University of Pittsburgh School of Law where he teaches "The Law of Professional Sports" and co-teaches a course entitled, "Law, Entertainment and Social Enterprises". From February 2002 to November 2011, he was Senior Vice President & General Counsel for the Pittsburgh Pirates. In that capacity, he had responsibility for all legal matters for the Pirates as well as for Pirates Charities, the Club's charitable foundation. Prior to joining the Pirates, Larry was a Shareholder at Dickie, McCamey, & Chilcote where he handled commercial litigation matters and chaired the Firm's Appellate Practice Group.

KEEP IN TOUCH

PittsburghArtsCouncil.org
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A large, bold, white capital letter 'A' is centered within a smaller, orange speech bubble that points downwards. This graphic is positioned to the right of the text 'Follow us @pghartscouncil'.

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