

As we find ourselves navigating uncharted waters there is much uncertainty we're facing. Many of us find ourselves without a source of income for the foreseeable future, but still needing to pay bills.

We have been receiving many, many inquiries about our Aid to Members program, a program that has helped numerous members in the past.

As many of you are aware, the National PHA serves primarily as a supplement to aid awarded at the Chapter level. Typically, when a member receives aid from his or her Chapter, a subsequent request is made to the National PHA for matching funds.

The National PHA, however, has limited resources and probably cannot provide aid to all of the members who are likely to submit requests for assistance over the next several weeks and months. For this reason, at this time, the Aid to Members Committee encourages members to contact their local Chapters for relief. And please remember, that even at the Chapter level, there is no guarantee that any aid will be awarded.

As other sources come to our attention we will continue to reach out to membership as we continue to be horsemen helping horsemen. We'd ask you to please let us know of other resources available that aren't included here.

Federal and state governments are putting unprecedented opportunities for aid into place. Here are some sources you may want to look into. Granted they are going to take time, and you may get bounced off of websites as they are all very busy, but stick with it.

Unemployment Benefits – Check with your state website. These benefits have been opened to individuals that in the past may not have been eligible for benefits, but go on line and READ EVERYTHING. You may be eligible for benefits. The federal government is also going to be adding an additional \$600.00 per week on top of benefits you may be eligible to receive. Things will vary from state to state.

Small Business Administration - [https://www.sba.gov/funding-programs/disaster-assistance - or DisasterLoan.sba.gov](https://www.sba.gov/funding-programs/disaster-assistance-or-DisasterLoan.sba.gov). They have funding available. Check it out.

The instructions are from the old application and say that it takes 2.5 hours to fill out. They changed the form and not the instructions – it takes about TEN MINUTES.

You need:

1. FEIN Number – note you ARE a Small Business
2. Total Revenue for 2019

3. Total Cost of Goods sold for 2019 – just use 2019 copy of your taxes or use 2018 if 2019 are not yet submitted
4. Your SS # and the SS# of all owners
5. Bank account name
6. Bank account number
7. Bank routing number

Its quick. Keep a copy of the application and the submission message at the end.

Your Local Bank - Touch base or log on to the institution where you do your banking. Most banks have funds available to help and/or can direct you where to go.

American Horse Council – Log on to their website and check out Bulletin 395.

NYS Farm Bureau – Log on to their website to understand what exactly is allowable under the NYS Pause jurisdiction. Other states may have same type of informational source.

As other sources come to our attention we will continue to reach out to membership as we continue to be horsemen helping horsemen. We'd ask you to please let us know of other resources available that aren't included here.

The National PHA is not in a position to provide aid at this time that would make a sustainable difference for members due to the sheer number that may need assistance. Our resources would be depleted leaving us unable to help others in need once this current situation is behind us. You may want to connect with your local chapter to see what their policy is at this time.

Be safe, be smart, and practice social distancing. We've got this.