



Summer Matteson Economic Development

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Good afternoon Curry businesses,

Attached and following below, is information we are sharing in an effort to support the livelihood of your business during this time. It is a lot of information, but important you have it.

COVID 19 Business Response Resources:

1. Business Oregon has created a website that provides guidance to businesses regarding business continuity around COVID 19: <https://www.oregon4biz.com/Coronavirus-Information/> In the left panel of the page, you will find links specifically related to financial resources.
2. Attached is a FAQ from the employment insurance division on when/what kind of assistance employees should expect in terms of unemployment insurance.
3. In order to make low interest SBA “economic disaster” loans available, we need to collect a worksheets from businesses in each county. If you are willing to complete such a worksheet (not an application—this step is just to make sure that lending becomes available in our counties), please fill out the attached form. Detailed instructions are below:

The economic injury assistance program that Governor Brown may request from the U.S. Small Business Administration (SBA) is called the Economic Injury Disaster Loan (EIDL) Program. It can provide low-interest working capital loans to small businesses, small agricultural cooperatives, and most private nonprofit organizations. Loans cannot be made to governmental entities, including Tribes. Further information can be found: <https://www.sba.gov/disaster-assistance/coronavirus-covid-19>

SBA declarations are done by county, and once declared, the assistance is made available in contiguous counties, even across state lines.

Attached is the SBA “ESTIMATED DISASTER ECONOMIC INJURY WORKSHEET FOR BUSINESSES.” Most of the form entries are obvious, but business owners completing the form should be advised that:

- § Despite the May 2010 form date on the bottom right corner of the Worksheet, it is the current version.
- § Worksheets need to be fully completed, with all questions answered regarding business revenues, whether there was any business interruption insurance, as well as the comments section. The comments section should indicate that the economic impacts are a direct result of COVID-19.

§ The SBA has determined that the incident start date is January 31, 2020; the end date can (and will) vary from one business to the next, and can be answered as “unknown” or “undetermined.”

§ The Worksheet is not an application for assistance.

§ Completing a Worksheet does not commit the business to later requesting the assistance, nor must a business complete a Worksheet in order to later request assistance. The Worksheets submitted merely give Governor Brown the evidence necessary to request an EIDL declaration from the U.S. SBA.

Please email completed worksheets to mattesons@co.curry.or.us or econdev@co.curry.or.us

The Worksheets help the SBA to measure lost revenue (lost sales), and employee lay-offs at economically impacted small businesses. Even if you do not anticipate loss, it is a good idea to fill this form out in the event you may need it in the near future.

COVID-19 Toolkit from Travel Oregon:

<https://industry.traveloregon.com/opportunities/marketing-co-ops-toolkits/toolkits/covid-19-toolkit/>

Layoff Aversion Program: The *layoff aversion* program can help a business avoid layoffs

<https://www.oregon.gov/EMPLOY/Unemployment/Pages/Work-Share-Program.aspx>

Mortgage and Foreclosure Prevention Resources:

<https://www.munireg.com/coronavirus-disease-covid-19-foreclosure-prevention-resources/>

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