



Coronavirus Small Business Resource Navigator

Guide to Federal, State and Local Resources and Actions

Federal Actions and Programs

Oregon is working quickly to implement the following federal actions to improve benefits for Oregon workers and businesses:

- Additional funding for [workshare, which helps employers keep employees on the payroll by paying part of their wages](#).
- Additional \$600 per week in unemployment benefits, and an expansion covering part-time workers, gig workers, self-employed workers and contractors.
- Payment Protection Program (PPP) Loans providing cash-flow assistance to employers who are able to maintain their payroll. These loans may be forgiven for 8 weeks of payroll, if payroll is maintained.
- Small Business Debt Relief Program, providing immediate relief to small businesses with current SBA loans by covering all loan payments, interest and fees for six months.
- Grants of up to \$10,000 to small businesses and non-profits who have applied for an Economic Injury Disaster Loan.
- [Two weeks of paid sick leave for quarantined workers](#).
- Paid leave to care for sick family members and extended leave to care for children out of school.
- [Distribution of \\$1.1 million in layoff aversion funds to local workforce boards](#).
- \$300 Above-the-Line Charitable Deduction to support non-profits: for tax year starting in 2020, an individual taxpayer who does not itemize is permitted to claim up to \$300 in qualified charitable contributions.
- Additional small business counseling and training through Small Business Development Centers, Women's Business Centers, SCORE and Minority Business Development Agency Business Centers.

State Actions and Programs to Protect Small Businesses

Small Business Loan Modifications and Forgiveness

- Loan modifications for direct loan programs administered by Business Oregon (Oregon Business Development Fund, Entrepreneurial Development Loan Fund, Oregon Royalty Fund) that defer payments and interest, with no fees.



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- Loan modifications for the Business Oregon loan guarantee and loan loss reserve programs (Credit Enhancement Fund, Capital Access Program).
- Forgiveness of existing loans through Business Oregon to Community Development Financial Institutions (CDFIs), to strengthen the CDFIs' financial position and ability to continue small business lending.

Small Business Relief Funding

- Creation of the “Small Business Stabilization Fund” within the Oregon Community Foundation with initial contribution of \$700,000 from the Oregon Growth Fund. This fund will include capital from additional sources to leverage and deploy to intermediary organizations around the state to put money in the hands of small businesses
- Request for \$10 million of the Oregon Cultural Trust fund to create an emergency relief funding program for arts and cultural organizations.

Commercial and Residential Eviction Moratoriums

- Governor ordered residential eviction moratorium to provide relief for Oregonians.
- Governor ordered commercial eviction moratorium to assist businesses with short term cash flow needs.

Insurance Coverage Measures for Businesses and Workers

Oregon has [put in place a suite of policies to aid businesses and workers navigate the crisis while maintaining insurance policies](#) including:

- A grace period for premium payments on all insurance policies issued in the state.
- Suspension of all cancellations and non-renewals for active insurance policies.
- Extension of all deadlines for consumers to report claims and communicate about claims.
- Consumer ability to make premium payments and report claims while maintaining safe social distancing standards.

Tax Relief for Oregonians

- [Delayed 2019 income tax and payment deadlines to July 15.](#)
- [Flexibility for bars and restaurants to deliver beer and wine during state of emergency.](#)
- [Relief to grocery stores on bottle bill redemption rules.](#)

Unemployment Insurance

- [Adopted rules providing flexibility for displaced workers to receive unemployment benefits.](#) These rules closed many gaps in the unemployment system that would have prevented workers from getting benefits when they were laid off by an employer impacted by COVID-19, or out of work because of a COVID-19 diagnosis.



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- Coverage provided for employees out of work because of the COVID-19 outbreak.
- Waiver of work search requirement during the COVID-19 outbreak.
- Coverage also provided for hospitalized and quarantined workers.

Programs by City or County

Beaverton

- The **City of Beaverton** and the **Beaverton Area Chamber of Commerce** have launched an [Emergency Business Assistance Program](#) to assist with commercial rental or mortgage payments during the COVID-19 pandemic. Eligibility requirements include businesses with 50 or fewer full time equivalent employees in Beaverton affected by a mandatory change in service; businesses with an active Beaverton license; businesses with a lease or mortgage payment on the property; and business experiencing economic loss due to COVID-19. National chains are excluded. The program is in effect during the city's declared state of emergency and while funds are available. Reimbursement grants of up to \$2,500 per business are available for eligible businesses. Additional information and the application is available [here](#).

Gresham

- Small business emergency grants: the City of Gresham has identified funding to provide grants to restaurants and other establishments that offer food and beverages for sale and are affected by the shutdown of seated dining in Oregon. The grants are offered on a first-come, first-serve basis to qualifying Gresham business owners with physical “brick-and-mortar” presence within the City. Read more [here](#).
- Small business technical assistance: contact the city's Small Business Technical Assistance Team for information about state, federal and private resources for small businesses or assistance preparing the required forms at BusinessCovidSupport@GreshamOregon.gov or 503-618-2115.

Hillsboro

- The City's Emergency Business Support Grant application opened at 8 am on March 23 and closed at 5 pm due to overwhelming demand. Read Hillsboro's [latest announcement](#) for more details.
- The City will update the community about an emergency loan application process for small and medium businesses, which is being developed, on Monday, March 30, at 12 pm.



Portland

- Applications are now open for Prosper Portland's [Small Business Relief Fund](#). The \$1 million fund will provide grants of \$2,000-\$10,000 to businesses impacted by the COVID-19 pandemic. Apply [here](#). Applications are due by 11:59 p.m. on Wednesday, April 1.
- In the coming weeks, Prosper Portland will also launch a \$1 million Portland Small Business Relief loan program, with zero-interest loans for certain Portland businesses. A dedicated team of Prosper Portland staff is now on point to reply to inquiries from the business community. Please direct emails to ProsperHotline@ProsperPortland.us or leave a voicemail at 503-823-3297. An [online form](#) is also available, and Prosper staff is monitoring and responding to those submissions.

Sherwood

- Sherwood has created a Small Business Emergency Relief Program, with \$100,000 in grant funds to help small businesses. Qualified businesses are eligible to receive up to a \$2,500 one-time grant per business. Applications will be accepted starting 9 a.m. March 28. Find more details [here](#). For specific questions about the program, contact Bruce Coleman, Economic Development Manager at 503.625.4206 or by email at colemanb@sherwoodoregon.gov

Tualatin

- The Tualatin Development Commission has created an [Economic Stabilization Fund](#) of \$250,000 to assist Tualatin businesses affected by coronavirus.
- Eligibility requirements for program funding includes businesses with 55 full-time or equivalent employees or fewer, a physical storefront within Tualatin city limits, a documented loss of income due to the COVID-19 pandemic and a current city business license. Reimbursement grants of up to \$10,000 per businesses are available for those eligible. Learn more and apply [here](#). Applications are due 5 p.m. Tuesday, March 31.

Clackamas County

- Clackamas Workforce Partnership has made funds available to help businesses avoid layoffs and/or closure due to COVID-19. Funds are limited, with project budgets averaging \$5,000. Clackamas County businesses with 50 employees or less will receive priority for project funds. Apply [here](#).

South Central Oregon Economic Development District

- Economic Relief Loan Fund for Small Businesses created to boost recovery for small businesses financially impacted as a direct result of the Coronavirus (COVID-19) by



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providing short-term loan funds for continued business operations. Loans up to \$10,000 will be based on demonstrated need for businesses with ten (10) or fewer employees.
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