

Good Morning. First, as Memorial Day is near, all of us at the Roseburg Area Chamber of Commerce would like to take this opportunity to remember those who made the ultimate sacrifice for our freedom. May they always be honored, and never be forgotten.

Some updates and important information for Douglas County businesses . . .

PPP Loan Forgiveness Application Available

The U.S. Small Business Administration, in consultation with the U.S. Department of the Treasury, released the Paycheck Protection Program (PPP) Loan Forgiveness Application and detailed instructions for the application earlier this week.

The form and instructions inform borrowers how to apply for forgiveness of their PPP loans, consistent with the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). SBA will also soon issue regulations and guidance to further assist borrowers as they complete their applications, and to provide lenders with guidance on their responsibilities.

The form and instructions include several measures to reduce compliance burdens and simplify the process for borrowers.

The documents will help small businesses seek forgiveness at the conclusion of the eight-week covered period, which begins with the disbursement of their loans. [Click here](#) to view the application and instructions.

NEW Tools for Our Businesses from the U.S. Chamber

***New!* Paycheck Protection Program (PPP) Loan Forgiveness Guide**

Under the Paycheck Protection Program (PPP), loans may be forgiven if borrowers use the funds to maintain their payrolls and pay other specified expenses. [Click here](#) to download this step-by-step guide to calculate your loan forgiveness amount, navigate record-keeping requirements, and determine repayment terms on amounts not forgiven.

***New Resource!* Reopening Business Digital Resources Center**

Last week, as part of the Path Forward initiative, the U.S. Chamber unveiled its [Reopening Business Digital Resources Center](#) to equip America's business community with the latest state guidelines, sector-specific guidance, small business advice, and other tools and resources as we look to reopen safely and keep employees and customers healthy and informed.

Now, the resources center also includes a [customizable workplace flyer](#) to help our members communicate the steps your company is taking to keep them safe and prevent the spread of COVID-19 to employees and customers.

Reopening Business Digital Resources Center Toolkit

In addition to the Reopening Business Digital Resources Center, and as you and your members face new questions and unprecedented new challenges, the U.S. Chamber has also created a comprehensive [toolkit](#) of key messages, example posts, and social media graphics for you to utilize while sharing the tools and resources with your local business communities and networks.

NEW Federal PPP Flexibility Legislation

It is anticipated that bipartisan federal legislation will be heard on the Senate floor this week and in the House next week that will provide some flexibility on the Paycheck Protection Program, or PPP. Revisions are expected to include extending the deadline beyond the original eight weeks/June 30 (potentially extending to 16 weeks) and a reduction or elimination of the 75% rule. Once we have confirmation of passage and the specifics, we will let our members know. With the changes, the PPP loan forgiveness application process will be updated as will the US Chamber of Commerce's resource guides and information. Look for future emails for those updates!

Reopening FAQs . . . Answered

Document from the state clarifying guidance for retail:

<https://sharedsystems.dhsoha.state.or.us/DHSForms/Served/le2390b.pdf>

Document from the state clarifying guidance for personal services:

<https://sharedsystems.dhsoha.state.or.us/DHSForms/Served/le2390a.pdf>

Document from the state clarifying guidance for restaurants:

<https://sharedsystems.dhsoha.state.or.us/DHSForms/Served/le2342i.pdf>

ACTION ALERT! Protect Employers from Litigation Abuse During COVID-19

We are living in unprecedented times. Businesses across Oregon and the country have been shuttered due to the COVID-19 health crisis in an effort to curb the impact of the virus. As employers begin to look at reopening, many are worried that an employee or customer will contract the disease and sue, claiming that they got sick because the business could have done something more to protect the person, despite following the public health guidelines for reopening.

Employers need assurance that there will be safe harbors in place to protect them from opportunistic or frivolous lawsuits. Businesses who follow the guidelines issued by public health authorities should be able to safely provide their goods and services without the fear of crippling liability.

Business owners are already facing many challenges in this uncertain economic environment. We need timely, targeted and temporary liability protections to shield employers from legal risk when following the appropriate public health guidelines to protect employees and customers.

[**Please tell Congress that liability protections are needed to shield employers from litigation abuse.**](#)

CONTACT CONGRESS TODAY

NEW! Roseburg Chamber Endorses “People Not Politicians”/Joins Coalition Supporting IP 57

At its May meeting, the chamber board of directors voted unanimously to endorse the “People Not Politicians” campaign and joined the coalition working to get IP 57 on the November general election ballot. The chamber supports IP 57 because it believes redistricting reform is important for Oregon and the businesses we represent.

The chamber believes Oregon voters should choose their politicians—politicians should not choose their voters. The process for drawing congressional and legislative district boundaries has for too long been controlled by elected officials who should not be drawing their own district maps. It’s time to end gerrymandering. [Please join us and sign IP 57?](#)

IP 57 call for an *independent, citizen-led redistricting commission*.

- The commission would be made up of 12 citizens: 4 Republicans, 4 Democrats, and 4 people who are not affiliated with either party.
- Incumbent politicians, lobbyists, and political operatives cannot serve on the commission.
- Commissioners may not favor or discriminate against any candidate, elected official or political party.

Want to learn more about the measure? Check out its website at www.peoplenotpoliticiansoregon.com.

NEW! Main Street Lending Program

The Federal Reserve announced it is establishing a “Main Street Lending Program.” The Main Street Lending Program is designed to provide support in the amount of \$500,000 up to \$200 million during the current period of financial strain by supporting the provision of credit. The availability of additional credit is intended to help companies that were in sound financial condition prior to the onset of the COVID-19 pandemic maintain their operations and payroll until conditions normalize. The Federal Reserve designed Main Street to support small and medium-sized businesses that were unable to access the Paycheck Protection Program (PPP) or that require additional financial support after receiving the PPP loan. Main Street loans are not forgivable.

Details

For more information on the Main Street program, including available loan amounts and borrower eligibility, please see the [Term & Conditions, FAQs, and related information](#).

Current Status

The Federal Reserve is currently working to create the infrastructure necessary to operationalize the program. Once officially launched, we will advise the membership.

Eligibility

- (1) The business must have been established prior to March 13, 2020.
- (2) The business must not be an “Ineligible Business.”
- (3) The business must meet at least one of the following two conditions:

- (a) the Business has 15,000 employees or fewer, or
- (b) the Business has 2019 annual revenues of \$5 billion or less.

(4) The business must be a U.S. business.

(5) The business may only participate in one of the Main Street facilities (MSNLF, MSPLF, or MSELF) and must not also participate in the PMCCF.

(6) The business must not have received specific support pursuant to the Coronavirus Economic Stabilization Act of 2020. For the avoidance of doubt, businesses that have received PPP loans are permitted to borrow under the Facility, provided that they are eligible borrowers.

(7) The business must be able to make all of the certifications and covenants required under the program.

*See the MSNLF, MSPLF, and MSELF term sheets and Section H of these FAQs for more information.

Accessing the Program

Once the program is operational, small and medium-sized businesses interested in the program should seek to apply for program loans from an eligible lender.

NEW! Safety Checklist for Restaurants and Lodging Operations

The Oregon Restaurant & Lodging Association (ORLA) has created safety checklists for restaurant and lodging operations. ORLA launched the checklists earlier this week, providing safety strategies and protocols for restaurants and lodging properties. The checklists are available on [ORLA's website](#).

Updated Guidance on Face Coverings

Under [new statewide guidance for face coverings](#), all of the following businesses must provide face coverings and require employees to wear them:

- Grocery stores
- Fitness-related organizations
- Pharmacies
- Public transit agencies and providers
- Personal services providers
- Restaurants, bars, breweries, brewpubs, wineries, tasting room and distilleries
- Retail stores
- Ride sharing services

In public, all Oregonians must wear a face covering on public transit, and the state strongly recommends that Oregonians wear a face covering in settings like grocery stores where physical distancing is difficult to maintain.

ACT NOW! Support America's Recovery Fund

In recent weeks, millions of small businesses across the country have been forced to close their doors in the wake of the COVID-19 pandemic. The sudden loss in revenue has been devastating—

putting paychecks, employees and hard-working families at risk. We need an urgent solution that will keep our businesses afloat and protect our communities in the long-term.

That's why the **America's Recovery Fund Coalition** was created, comprised of more than 100 organizations representing 58 million American workers and 45% of the American workforce. We are calling on Congress to create America's Recovery Fund, a relief fund for businesses to operate during this unprecedented crisis, retain and rehire employees, pay rent, meet debt obligations and pay taxes. America's Recovery Fund will be a vital lifeline to business, communities, workers, and state and local governments which rely on our success to fund local economies.

Now more than ever, members of Congress need to hear how the economic downturn is affecting you. **We need your personal stories** to show Congress business owners are depending on them and a recovery fund is needed . . . now!

To keep up with the latest from America's Recovery Fund Coalition, please visit the [website](#), like on [Facebook](#), and follow on [Twitter](#). To make it easy for you to tell Congress that you support the fund, click here: <https://actnow.io/usrecoveryfund>

Need PPE?

Businesses in Douglas, Coos and Curry counties can now order PPE (masks and hand sanitizer) from www.sowibsupply.com.

NEW! Personal services providers are encouraged to use Level 2 or Level 3 masks when "close-in" with customers (and face shields in some circumstances). Medford's own Quantum Innovations, out of Medford, is one of the few places that has these masks in stock. They also sell surface disinfectant, no-touch thermometers and more: <https://qtmi.net/shop/>

NEW! [Business Oregon has launched a new resource for businesses struggling to find PPE:](https://supplyconnector.org/states/oregon/)

SAVE A New Date

Membership Luncheon. The chamber has rescheduled its next membership luncheon for Monday, August 17, in order to provide the largest number of our members as possible the opportunity to participate. We fully expect to be in Phase 2 on this new date. Those with season passes or May tickets, already have your seat reserved for the August luncheon and program. The luncheon program, a "Timber & Wood Products Industry Update," will be presented by Roseburg Forest Products president & CEO Grady Mulbery. More information regarding ticket sales will be available via "Chamber News" emails in July.

After Hours Business Networking. Our June "After Hours" business networking event at Cascade Community Credit Union, is not cancelled . . . just postponed until fall. Look for details in future "Chamber News" emails and newsletters. _

NEW Information and Resources for Businesses Related to the COVID-19 Pandemic: <https://roseburgchamber.com/news/current-news/>

Please continue to check back, as the chamber updates its resource information almost daily. And, please share this link with friends and colleagues. The more our local businesses armed with information and access to resources, the stronger our recovery.

We are so happy to see many of our local businesses starting to reopen. And, we are grateful for the patience and understanding their clients and customers will exhibit as these businesses adjust to and implement new guidelines for their operations.

**Let us know how we can help. Tell us your story.
Stay Safe...Stay Strong! We Are In This Together!
Please remember . . .**



Debbie

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