

New Grant Funding Available TODAY for Douglas County Small Businesses

ACT FAST! Emergency Small Business and Microenterprise Assistance Grant Program Opens TODAY, January 22 at Noon through Wednesday, January 27 at 5:00 p.m.

The city of Roseburg (lead applicant) and Douglas County applied and received a \$150,000 Community Development Block Grant. The awarded CDBG is being used to create the Emergency Small Business and Microenterprise Grant Assistance Program. The new program is intended to help businesses remain solvent through the crisis and be ready and able to rebuild and/or reopen. The city of Roseburg has partnered with CCD Business Development Corporation to administer this grant program.

Eligible Businesses:

- Businesses located in Douglas County.
- Those immediately impacted by the public health restrictions.
- Were generally stable/strong prior to the crisis.
- Employ low-moderate income individuals, or microenterprise business (five or fewer employees, owner is low-moderate income).
- Must have been in business for a minimum of one year.

Eligible Grant Amount: \$2,500 - \$10,000

[APPLY HERE](#)

Oregon State Chamber Announces “Main Street Matters” Class Action Lawsuit

A [“Main Street Matters” Class Action Lawsuit](#) is now being launched. In November, the Oregon State Chamber of Commerce (OSCC) launched the [Main Street Matters](#) campaign to speak up for our small businesses.

In our November 25 email to you, our members, the Roseburg Area Chamber shared part of OSCC’s Main Street Matters campaign, [respectfully requested that all small businesses and local communities ask our Governor](#), lawmakers and health officials to:

1. Immediately re-open all Oregon small businesses.
2. Provide substantial remedies to our local businesses that have been forced to shut down through no fault of their own as the state has deprived these businesses and employees of their livelihoods.
3. Create a \$75 million Hospitality Relief fund dedicated to helping our state’s restaurants and hospitality businesses recover.
4. Enforce a moratorium on new or increased taxes and fees at the state and local level that would deprive our businesses of needed cash flow; and
5. Help stabilize the commercial rental market through a short-term tax credit for property owners that are willing to waive debt for commercial tenants that are behind on rent.

Many businesses, chamber, communities and elected leadership have supported this position, including Douglas County. However, OSCC has arrived at the conclusion that the only opportunity to find redress in this state for our small businesses will be to have our day in court.

[Please read the Notice of Class Action letter carefully.](#) The Governor’s authority to use emergency powers is NOT being challenged. Rather, the seeking enforcement of the law that requires compensation for the use of those emergency powers when they involve the taking of “real or personal property.” (ORS 401.192(3))

This action on behalf of our small businesses is in its infancy. Stay tuned for more information as it progresses.

Free PPE for Roseburg Businesses

The Roseburg Area Chamber through a partnership with the City of Roseburg continues to provide free PPE to Roseburg businesses. The PPE available includes: 3-ply ear-loop disposal masks, washable reusable cloth masks, non-surgical KN95 masks, pump-bottle hand sanitizer, antibacterial wipes and disposable nitrile gloves.

To receive the no-cost PPE, businesses should apply through the chamber’s website. To apply, visit [COVID-19 Business Recovery Resource Center Library](#) or click [HERE!](#)

Paycheck Protection Program (PPP) is Open

Earlier this week the U.S. Small Business Administration, in consultation with the U.S. Treasury Department, reopened the Paycheck Protection Program (PPP) loan portal to PPP-eligible lenders with \$1 billion or less in assets for First and Second Draw applications on Friday, January 15, 2021 at 9 am EST. The portal will fully open on Tuesday, January 19, 2021 to all participating PPP lenders to submit First and Second Draw loan applications to SBA.

To promote access to capital, SBA provided early PPP access for first-time applicants through community financial institutions. These community financial institutions began providing PPP loans to first-time applicants on January 11, and opened up to second-time PPP applicants on January 13. The PPP will open to all participating lenders shortly thereafter.

Businesses interested in a PPP loan (first or second), **particularly those unable to access PPP with a traditional bank or credit union**, are encouraged to get in touch as soon as possible. One such participating CDFI is [MoFi.org](https://www.mofi.org). You can contact your local SBA office for more information on community financial institutions offering early access to PPP [here](#).

If you received a initial PPP loan from a bank or credit union during the first round, please contact them regarding a second loan.

Updated PPP guidance can be found here:

- [PPP Guidance from SBA Administrator Carranza on Accessing Capital for Minority, Underserved, Veteran, and Women-owned Business Concerns;](#)
- [Interim Final Rule on Paycheck Protection Program as Amended by Economic Aid Act;](#)
- [Interim Final Rule on Second Draw PPP Loans.](#)

The U.S. Chamber created a new [Guide to Small Business COVID-19 Emergency Loans](#) to provide local chambers and our members with the latest information and answers to FAQs about the changes that have been made to the Paycheck Protection Program (PPP) and the Economic Injury Disaster Loans (EIDL) Program as part of the end-of-year pandemic relief package Congress passed and which is tentatively slated to become law.

[Click here](#) to view the U.S. Chamber's new Guide to Small Business COVID-19 Emergency Loans. As the year-end federal pandemic relief package evolves and, we are confident, ultimately authorized and signed into law, we will continue to provide updates as the information becomes available.

Corporate Activity Tax (CAT): Key Dates for 2021...4th-Quarter CAT Payments Due February 1

The Oregon Department of Revenue and the Corporate Activity Tax team have provided a list of important dates to be aware of, which are listed below. CAT forms are now available on the Department of Revenue [website](#).

Key dates for 2021 include:

- **February 1** — Fourth quarter 2020 CAT estimated payments due.
- **April 15** — Last day to file CAT return without an extension or apply for an extension for filing a CAT return.
- **April 30** — First quarter 2021 CAT estimated payments due.
- **August 2** — Second quarter 2021 CAT estimated payments due.
- **October 15** — Last day to file 2020 CAT return with an extension.
- **November 1** — Third quarter 2021 CAT estimated payments due.
- **February 1, 2022** — Fourth quarter 2021 CAT estimated payments due.

Relief options available to taxpayers negatively affected by the COVID-19 pandemic can be found on the agency's [tax relief options page](#). Information about tax relief available for those affected by [wildfires](#) is also available on the agency website.

Taxpayers with questions about the CAT can email cat.help.dor@oregon.gov or call 503-945-8005.

4th-Quarter CAT Payments Due February 1. Fourth-quarter 2020 estimated payments for Oregon's new Corporate Activity Tax are due by February 1, 2021. Taxpayers expecting to owe \$10,000 or more of Corporate Activity Tax for the 2020 calendar year must make estimated payments.

For businesses negatively affected by the COVID-19 pandemic, the Oregon Department of Revenue will honor a business taxpayer's good-faith efforts to comply with the CAT payment requirements and not assess penalties if they document their efforts, including how COVID-19 has impacted their business, to comply.

If COVID-19-impacted businesses know they'll owe \$10,000 or more in annual corporate activity tax in 2020 and can pay, they should make estimated quarterly payments and comply with the law to the fullest extent possible.

Estimated quarterly payments for the CAT are generally due on the last day of the month following the end of quarter. Because January 31 falls on a weekend, fourth-quarter estimated payments are due February 1.

Guidance about making CAT quarterly payments can be found on the [CAT page](#) of the Department of Revenue website. Information includes:

- How do I calculate CAT liability?
- When are estimated payments required?
- How do I pay my estimated taxes?

Businesses must register for the CAT within 30 days of reaching \$750,000 in Oregon commercial activity in the calendar year. Registration is a one-time requirement. Businesses that registered in 2020 are not required to register again when they reach \$750,000 in commercial activity in subsequent years. Registration is available through Revenue Online, and the department offers a series of online resources on the [CAT page](#) of the agency's website to help with registration.

CCD Business Pulse Survey...Take it Now!

CCD Business Development received funds for the Economic Recovery Initiative, which will assist the Southwestern Oregon region (Coos, Curry, and Douglas Counties) in COVID-19 and wildfire recovery, and they want to hear from local businesses. CCD's **Business Pulse Survey** will close on January 29. It will provide invaluable information to CCD regarding how individual businesses have responded to the pandemic and this past year's wildfire season.

The survey should take no longer than 10 minutes. *Please take a few minute to complete the survey.* [CLICK HERE](#)

Nominate Today!

RACC Accepting Nominations for 2020 First Citizens, Businesses of the Year, Chamber Volunteer of the Year Honors

Nominations are open for male and female first citizen honors, outstanding businesses of the year and chamber volunteer of the year recognitions. Honorees will be announced on March 18, 2021.

"Business of the year" honors include three categories: small, medium and large-size chamber-member businesses. The chamber will also recognize an outstanding individual as its volunteer of the year and a local business for its innovation. The chamber is also seeking nominations for deserving individuals for our community's highest honor, first citizens. For nomination criteria and forms: **Business of the Year**, **Chamber Volunteer of the Year**, **Business Innovator** and **First Citizens** nomination forms. Nomination deadline is 5:00 pm on January 29, 2021.

Business Recovery Resource Center Library

Please continue to check the chamber's online "**Business Recovery Resource Center Library Re: COVID-19 Pandemic**," as the chamber updates its resource information almost daily. And, please share this link with friends and colleagues. The more our local businesses are armed with information and access to resources, the stronger our recovery.

Chamber News, Programs & Updates

Time to Nominate! Be sure and download nomination forms for 2020 first citizens, businesses of the year and chamber volunteer of the year honors. And, grow your business in 2021 by participating in the “Shop Chamber & Save” exclusive member-to-member discount program.

SAVE THE DATE! March 18, 2021 the Roseburg Area Chamber will host several programs and events throughout the day and evening for its annual celebration of business, recognition and awards event and annual membership meeting. Look for more information in early 2021!

Missed a past issue of Business Perspectives or one of those “oh-so-informative” membership email blasts? No worries. They are posted on the chamber website on the Monthly Newsletter page . . . just scroll.

Debbie

Debra L. Fromdahl, IOM
President & CEO
Roseburg Area Chamber of Commerce

