

Flood Damage Assistance for Businesses

The Small Business Administration (SBA) has low interest federal disaster loans available to qualifying businesses and non-profits in Douglas County affected by the storms and flooding in March of this year. The loans are made available to offset physical and economic losses from severe storms, flooding, landslides and mudslides occurring March 13-20.

The SBA issued a disaster declaration in response to a request received from Gov. Tina Kotek on June 23. The declaration covers the Oregon counties of Coos, Curry, Douglas, Jackson, Josephine, Klamath and Lane.

Businesses and nonprofits are eligible to apply for business [physical disaster loans](#) and may borrow up to \$2 million to repair or replace disaster-damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.

Applicants may be eligible for a loan increase of up to 20% of their physical damages, as verified by the SBA, for mitigation purposes. Eligible mitigation improvements include insulating pipes, walls and attics, weather stripping doors and windows, and installing storm windows to help protect property and occupants from future disasters.

SBA's [Economic Injury Disaster Loan \(EIDL\)](#) program is available to eligible small businesses, small agricultural cooperatives, nurseries and private nonprofit (PNP) organizations impacted by financial losses directly related to this disaster. The SBA is unable to provide disaster loans to agricultural producers, farmers, or ranchers, except for aquaculture enterprises.

SBA customer service representatives will be on hand at the following Disaster Loan Outreach Center (DLOC) to answer questions about SBA's disaster loan program, explain the application process and help complete their application. Walk-ins are accepted, but you can schedule an in-person appointment in advance at appointment.sba.gov. The DLOC hours of operation are as follows:

DOUGLAS COUNTY

Disaster Loan Outreach Center
Oregon Department of Human Services (ODHS)
Third Floor Conference Room
738 W. Harvard Ave.
Roseburg, OR 97471
Opens at 12:00 p.m., Friday, June 27
Mondays - Fridays, 8:00 a.m. – 4:30 p.m.
Closed Friday, July 4 for Independence Day
Permanently closes at 4:30 p.m., Monday, July 21

To apply online, visit sba.gov/disaster. Applicants may also call SBA's Customer Service Center at 800-659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

The deadline to return physical damage applications is **Aug. 25, 2025**. The deadline to return economic injury applications is **March 24, 2026**.

Accepting Applications for 2025-26 Leadership Roseburg

The chamber is accepting applications for its 2025-26 Project Leadership program. Are you or one of your employees interested in enhancing your knowledge, strengthening our community, developing relationships and expanding your horizons? Then Project Leadership Roseburg is where you belong. The chamber's 36th year of Project Leadership Roseburg begins on September 11, so [APPLY NOW](#). For details about this distinguished leadership program, check out the chamber's [May/June issue of Business Perspectives newsletter](#). For 2025-26 curriculum, program specifics and application forms, [CLICK HERE](#)!

Applications may be submitted two ways: (1) Mail the application along with a check for the \$50 application fee to the Roseburg Area Chamber of Commerce, P.O. Box 1026, Roseburg, OR 97470, or (2) Email the application to the chamber business office (roseburg@roseburgareachamber.org) and pay the \$50 application fee by credit card online using the link [HERE](#). Don't delay.

Oregon Legislative Update

At 11:15 pm on Friday night, June 27, the regular session of Oregon Legislature adjourned, two days ahead of Constitutional sine die. Yay . . . no action alerts!! We'll provide a comprehensive "wrap" on the session in a few weeks.

Oregon's Business Climate—Worth a Reprint from Last "Chamber News"

Several weeks ago, [Oregon Business & Industry](#) Research and Education Foundation released a study which found that Oregon is one of the most heavily regulated states in the nation, ranking at number 7. The regulatory impact analysis showed that Oregon's regulatory burden has been increasing rapidly, swelling by 5.6% between 2022 and 2023 alone. If that pace continues, Oregon's regulations will double in just over a decade. The regulatory impact study was conducted by researchers with the Maryland-based [StratACUMEN Group](#), whose approach integrates quantitative analysis and economic literature review.

Some of the study's most notable findings include:

- For each 10% increase in business regulations, a typical small- and mid-sized business loses up to 2.58 jobs.
- A 10% increase in business regulations reduces the number of businesses by 0.5%.
- A 10% increase in business regulations decreases startups by up to 7%.
- A 10% increase in business regulations raises consumer prices by 1%.
- Oregon is the seventh most regulated state in the nation.
- Oregon has 224,000 state-imposed regulatory restrictions.
- Oregon has 57% more environmental rules than the average state.
- Oregon has 264% more rules for animal production than the average state.
- Oregon has 576% more rules for fabricated metals manufacturing than the average state.
- Oregon's regulations increased by 5.6% between 2022 and 2023 and, at that pace, would double by 2036.
- 50% of Oregon's regulations are duplicative or burdensome.

Read the full Regulatory Study [HERE](#).

A June 13 article in the *Willamette Week* "The Departure of Oregon Companies Speaks to a Bigger Problem" is worth a read [HERE](#).

More Chamber News

The chamber's membership meeting lunches are on summer break, returning on Monday, September 15. Save these dates!

Read the [May/June 2025 issue of *Business Perspectives*](#) to learn about new members, renewing members, member "Got News?" and more. July/August newsletter coming soon. See past RACC-member communications [HERE](#) and "[Current News](#)" online.

Visit the [Chamber Calendar](#) online for chamber programs, events and deadlines. Do you have friends and family visiting this summer? Check out our [Visitor Event Calendar](#) online for local events of interest to out-of-area guests.



*Have a wonderful
week and a safe
and happy
July 4th holiday!*

Debbie

Debra L. Fromdahl, IOM
President & CEO
Roseburg Area Chamber of Commerce
Douglas County Chamber of Commerce
Be sure to follow us on [Instagram](#) and [Facebook](#)!



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