



## Presentation on COVID-19 Business Resources Q&A

- **When can non-profits apply?**  
Based on our research, non-profit organizations can apply now for both Economic Injury Disaster Loans and Grants (EIDL) and Paycheck Protection Plan (PPP) forgivable loans. Just a reminder, applications for EIDL loans and grant/advances are made directly through the U S Small Business Administration (SBA) website and the applications for PPP forgivable loans are made through the non-profit's commercial lender. Based on a call, Bruce Coleman made to the SBA Customer Service number 1-800-659 - 2955 this morning, they confirmed that applications can be submitted at this time. The link to the SBA EIDL application form is: <https://www.sba.gov/page/disaster-loan-applications>
- **Is the EIDL grant of \$10,000 in addition to CARE or does it apply towards that loan amount?** A borrower applying for an EIDL loan under the CARES Act can request an advance/grant on the loan up to \$10,000 from the SBA. The SBA customer service line was unable to supply any additional information at this time.
- **Can sole proprietors and individual contractors apply for the EIDL now or on 4/10?** The SBA customer service line has confirmed that sole proprietors and individual contractors can apply now for the EIDL program.
- **We are hearing there is concern of workers not wanting to come back to work due to the increased UI amounts. What happens if we offer an employee work from home but they decline? Would they lose their UI?** Please refer to the Oregon Employment Department COVID-19 website at [https://govstatus.egov.com/ORUnemployment\\_COVID19](https://govstatus.egov.com/ORUnemployment_COVID19). This includes a section on frequently asked questions and answers. There is also place on the website for you to submit your specific questions via email to the State Employment Department.
- **I signed up for EIDL last week on Monday or Tuesday. And I have not heard anything. When should I hear something?** Bruce made a call this morning to the SBA COVID-19 customer service line at 1-800 659 2955. The customer service representative promptly answered and indicated that they are telling all applicants that they are responding via email to applicants in a two-to-three week timeframe.
- **I filled out an EIDL early on, what did he say about filling out the newer form? And are we suppose to hear back from them within 3 days?** Based on the same phone call referenced above, the SBA customer service representative indicated that if you filled in the EIDL form on or before March 30, you should submit the new streamlined form to the SBA. The SBA indicated that the new streamlined form was available as of March 31. They stated that originally they expected to respond within 3 days but due to the heavy volume of



applications, they are telling applicants to expect an email in two-to- three weeks. That email from the SBA will allow you to log in and connect with your SBA loan officer directly.

- As it relates to the increases in unemployment is it reasonable to assume that our Oregon UI insurance premiums will be much higher? or is there a bailout coming from the Feds? what about the \$600/week from the Feds? Does that get added to the Oregon UI rate? Bruce had contacted the Regional Solutions Coordinator for the Office of the Governor and he was informed that the State of Oregon Employment Department has responded that they understand the employer's concern that their SUTA (state unemployment tax act) tax rate could go up due to current layoffs. The Employment Department indicated that those schedules are set for 2020. So, no employer should see any change until January 2021. Those rates are recalculated in November. The Employment Department stated further that the CARES Act has money and legislation addressing this to help employers who may be adversely affected by COVID- related layoffs. The Oregon Employment Department indicated further that they can't address all of these questions at this time but are working on a policy to address this matter in accordance with the new Federal legislation and will have responses before November.