Coronavirus, your business and drinking from a fire hydrant

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Staying up-to-date on COVID-19 is like drinking from a fire hose. Information changes daily — sometimes hourly. In terms of managing your business, your best resources are your tax adviser, your attorney and your banker.

This update aggregates some information from reliable sources. I’m here to help if you have any questions, especially with how state government is handling COVID-19. Just send your emails to fuller_darrell@yahoo.com or call 971-388-1786.

We’re all in this together – six feet apart.

**FEDERAL**

**Applications Now Open for Federal Paycheck Protection Program:**
Starting Friday, April 3, businesses can apply through their local lender for the Paycheck Protection loan program that will provide businesses with up to eight weeks of funding to keep employees on the payroll. The Treasury Department released useful information for lenders and borrowers, just click [here](#).

(As you might expect, early feedback is that banks are understaffed, underinformed and overwhelmed. Don’t expect a quick and simple process. Websites will crash or freeze and phone lines will be busy or hold times will be extraordinarily long. It is also possible some applications will be put on hold as the Federal government runs out of money allocated for this program. It is expected additional funds will be provided soon.)

**SBA COVID-19 Economic Injury Disaster Loan Application**
SBA is collecting the requested information in order to make a loan under SBA’s Economic Injury Disaster Loan Program to the qualified entities listed in this application that are impacted by the Coronavirus (COVID-19). The information will be used in determining whether the applicant is eligible for an economic injury loan. If you do not submit all the information requested, your loan cannot be fully processed. For the online application click [here](#).

**Members of Congress are already talking about what comes next**
Lawmakers are already publicly floating ideas for a fourth coronavirus relief bill only days after Congress passed a massive $2.2 trillion package. The talks are in their preliminary stages, and any bill is unlikely to come together before both chambers return to DC as soon as April 20…
[The Hill - Five Things Being Discussed For The Next Relief Bill](#)

**STATE**

**Oregon COVID-19 Small Business Navigator**
Business Oregon, alongside the Oregon Employment Department, the Oregon Secretary of State, and the Oregon Department of Consumer and Business Services has compiled information to assist Oregon small businesses dealing with the impacts of COVID-19. Click [here](#) or call the Business Navigator hotline at 833-604-0880.
Moratorium on Commercial Evictions
Governor Brown has issued an Executive Order creating a 90-day moratorium on commercial evictions. For an article on OregonLive, click here. To read Governor Brown’s Executive Order 20-13 click here.

Complaints against employers flooding in
Since announcing her Executive Order shuttering specific “non-essential” businesses, but allowing most others to stay open, state regulators have been flooded with employee complaints. And it isn’t surprising considering the Governor tweeted out a request for employees to file a complaint. For a couple of news articles about what YOUR business could face, click here or here.

OHSA Complaint Form
If an employee files a complaint against their employer, click here to see the form they will complete.

Governor Kate Brown’s Coronavirus page
The Governor has her own dedicated COVID-19 page. You can read all of her several Executive Orders and find links to useful tools here.

Legislature hot and cold on Special Session for Coronavirus
Legislative leadership hastily assembled a joint committee to address COVID-19. It met all day, for several days, forwarding emergency recommendations to the Senate President and Speaker of the House. Everyone was set for an urgent and quick Special Session. Then it just didn’t happen. Click here for a recent story on the legislative soap opera. The latest rumor is leadership wants to hold off until after the next quarterly state revenue forecast, coming in early May, so they can make adjustments to the state budget based on falling taxes. Another hot topic will be whether the Special Session is limited to just COVID-19, or will they take up other issues which died when the Republicans walked out of the February session to stop passage of a Cap and Trade bill. Senator Betsy Johnson (D-Scappoose) suggested other items were on the table in an article here.

NFIB
The National Federation of Independent Business has created a “Guide to New Federal Lending Options” webpage here. They also have “Small Business Resources in Response to Coronavirus” page here.

OTHER
Experts suggest Oregon cases will peak around April 24 or 25 (meaning it’s not even half time yet)
Oregon’s hospitals aren’t filled to capacity now. The governor’s stay-at-home order and social distancing has helped. According to the latest model, the state is expected to reach its peak of cases around April 24 or 25. To read the entire article on OregonLive, click here.

The estimated “peak” date changes frequently, however
The new forecast from the Institute for Health Metrics and Evaluation shows Oregon’s hospital system is capable of handling coronavirus patients. But it still predicts 171 Oregonians will die by May 27. It projects a peak on April 20, with about five deaths. Because of uncertainties inherent in modeling, the peak could see as many as 10 deaths in a day -- and potentially more. Between 145 and 209 could die. Read the article here.

Not everyone agrees with the experts
An anonymous blogger calling himself “Professor Hinkley”, to protect his employment, suggests the surge has already peaked. He writes, “it's mathematically impossible that the surge happens here in Oregon 16 days from now, and I will lay it out for you...” To read his take, click here. Only time will tell who is correct.

* Disclaimer: Darrell Fuller is not an attorney or tax advisor and this is not intended to offer legal or financial advice. Contact your attorney or tax advisor.