

Thank you for accepting emailed testimony.

My name is Cristin Hinesley, I co-own a small retail store called Flutter in Portland.

I'm writing to say that instability in the future of my ability to do business-not just today but through the rest of this year, or longer-makes giving small business owners the opportunity for loans an insufficient response to this crisis. Emerging from a long period of reduced or shuttered business with a crippling debt load will only push business failure down the road by a month or two. Small business owners need grants, not loans, to weather this storm.

I own my business, but it does not make me wealthy. Like my staff, my personal living expenses are often paid month-to-month, along with the business' expenses. I am not eligible for unemployment or other relief programs directed at workers, but for the duration of this crisis, I need a similar level of support. Please make basic income payments available for ALL Oregonians, outside of the structures of unemployment, so that we can continue to play our vibrant and necessary community roles after this moment has passed.

I would also like to suggest that if the state institutes protections for non-payment of mortgage loans (and I think they should), that they also consider provisions for privately held mortgage or commercial property loans. My belief is that there should be a full mortgage freeze (not delay, again, emerging under debt is not a viable option) until people are able to return to work.

I also propose that employers' UI tax rates are frozen for COVID-19 related layoffs.

Thank you for your time,
Cristin Hinesley

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Flutter
3948 N Mississippi Avenue
Portland OR 97227
(503) 288-1649
flutterpdx.com