

Dear Committee,

Thank you for your hard work and for coming in to help Oregonians in the midst of this crisis.

I am writing to you to ask you please consider an emergency grant program for business owners who are sole proprietorships or LLCs and unable to collect unemployment. Many of us are being financially devastated by the shut down of society due to COVID-19 and our once profitable businesses are no longer able to cover even basic expenses.

My personal line of work is as a web publisher. This has been my sole job (not a side hustle) for almost six years. I have consistently made enough profit to always pay my mortgage on time, pay my bills, and provide for my two kids.

I am being devastatingly affected by the COVID-19 crisis.

My gross income in March is currently down by 75% due to regular clients and advertisers suddenly canceling anticipated projects due to the economic uncertainty caused by COVID-19. This is work I do not anticipate getting back until things have stabilized again and the crowd bans are lifted.

With this 75% reduction in gross income, after I pay my operating costs including two part-time assistants, I anticipate I will make \$200-\$500 of profit in March.

I am a single mother of two and a homeowner. I cannot subsist on \$200-\$500 a month. I do not have a partner's income to fall back on.

Even if I let both assistants go temporarily, the amount of profit I might turn would not even pay my very modest mortgage payment (which costs less than the current cost of rent on a 1 bedroom apartment).

As a sole proprietorship and do not qualify for unemployment.

To make matters worse, with school closed, I am now the full-time caregiver and educator to two children too young to be left home by themselves - eliminating the ability for me to seek employment elsewhere.

(My work is already done from home - if my gross income had not dropped 75%, I would normally be able to continue working on the business I already own and simultaneously care for my children through the crisis)

I am actually doing BETTER than others in my business owner networking groups — one woman reported having to issue \$34,000 in refunds last week due to canceled events in March and April and her bank account is now overdrawn because a client who paid for services she provided put a stop on the check she paid with in order to use the money to emergency shop.

I spoke with another business owner friend on the phone yesterday who operates a retail store in Hillsboro. Due to several large cancellations related to the events ban, she is operating at a loss and does not know how she will pay her rent. Her landlord won't work with her because the stay on evictions is not in effect state-wide.

The small business owners and sole proprietors in Oregon are hurting. While our employees will qualify for unemployment, we as owners will not. If we have to go out of business completely, the economic recovery of the entire state will take longer because our former employees will not have jobs to come back to if our businesses cannot weather the storm of COVID-19 shutdowns.

The only solution offered to us so far is to take out low-interest loans. The problem is that many of us do not qualify for loans and those that do are hesitant to take out loans we don't know that we will be able to pay back.

Many are shuttering businesses and letting their employees go to seek work elsewhere - but in an oversaturated market of tens of thousands of laid-off workers, competition is fierce and we still can't collect unemployment while job hunting.

Solutions that I think will most help our small business community:

- **Offer monthly emergency grants to small business owners modeled after the unemployment system (this is the MOST IMPORTANT and MOST HELPFUL thing you could do right now)**
- **Freeze rents, mortgages, and evictions statewide**
- **Freeze shut-offs of water, electricity, natural gas, and internet statewide**

Hopefully, by offering a monthly emergency grant system similar to the unemployment system, most people will be able to continue paying their rents, mortgages and utilities but stopping shut-offs from happening will give people the resources they need to get back on their feet and help prevent disease transmission in the midst of this crisis.

I believe with a little emergency help to get by while things are shut down, most Oregon small businesses will be ready to spring back to life once the crowd bans are lifted and life begins to return to normal.

Without help, the devastating effect COVID-19 has had on the economy will take many more years to recover from.

Thank you for your service to Oregon and considering this request,

Carissa Bonham

Owner

[Creative Green Living](#)



Helping families make healthier lifestyle choices that are BEAUTIFUL & DELICIOUS!

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