

Thank you for accepting emailed testimony.

My name is Katherine Axline, my husband and I own a small printing business called Symbiosis Printing, LLC 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.

My husband and I own our business, but it does not make us wealthy. Our personal living expenses are paid month-to-month, along with the business' expenses. We are not eligible for unemployment or other relief programs directed at workers, but for the duration of this crisis, we 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.

We own our home and we do not know if we will be able to pay the loan payment next month, or however many months into the future this goes. I would like to suggest that if the state institutes protections for non-payment of mortgage loans 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 feel like the current small business loan program is not going to do you any good, because we will be further in debt. Also, Multnomah county is not on the list to get these loans.

* I would like you to consider a grant program for business owners similar to unemployment. If we lay off our employees they can get unemployment but WE can't - all that is offered us is a chance to get a loan.

* I have no idea how long it will take for my industry to rebound or if I will even be able to pay back a loan.

* Financial strain is real

Thank you for your time and consideration during these dark days.

Sincerely,
Katherine Axline
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