

A wooden sign with a black background and white text is positioned on a sidewalk. The sign is made of dark wood and has a black rectangular panel in the center. The text on the sign is written in a bold, white, distressed font. The background shows a city street with yellow bollards, a car, and buildings.

**SORRY  
WE'RE  
CLOSED  
DUE TO  
COVID-19**

# RESULTS

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## Chamber Reopening Survey

JENNY DRESLER

OREGON STATE  
CHAMBER OF COMMERCE

MAY 22, 2020





## OSCC | Who We Are

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OSCC represents **85 chambers of commerce** and more than **27,000 local businesses** in every corner of the state.

Our mission is to support and represent Oregon's local business community by serving as its advocate on business issues and by strengthening local chambers. OSCC is the largest grassroots organization for business in the state which gives a voice in the Capitol for local business communities large and small.

# OUR SURVEY

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Local chambers distributed the survey to businesses in their communities.

In just 48 hours, nearly 200 businesses shared their personal stories *...in their own words.*





# Local Businesses Need Your Support

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- Cash reserves are depleted
- PPE and sanitation products are limited
- COVID-19 lawsuits are coming
- There isn't an incentive to return to work
- Oregon's ever-evolving regulatory landscape challenges businesses' ability to reopen

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# Reopening Requires Cash

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REOPENING OR STAYING OPEN REQUIRES SIGNIFICANT CASH  
RESOURCES

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# Paycheck Protection Program (PPP)

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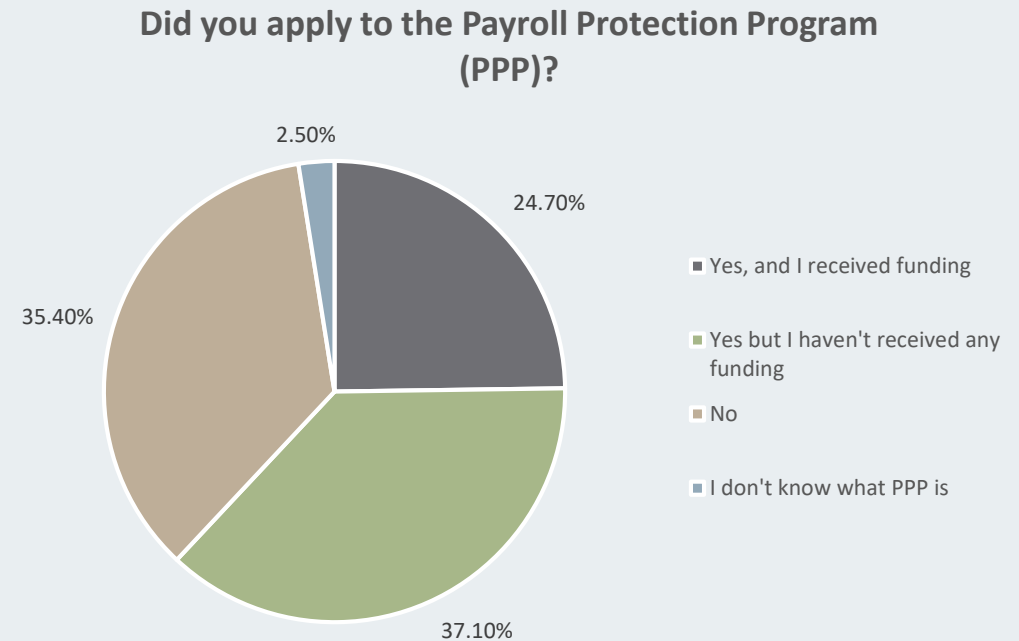
PPP is a forgivable\* loan designed to provide a direct incentive for small businesses to keep their workers on the payroll

55,000+ Oregon businesses granted PPP loans

\$7 billion in loans

Businesses subject to the “Stay Home, Stay Safe” closures lacked the ability to access the loans:

- Restaurants
- Retail
- Lodging



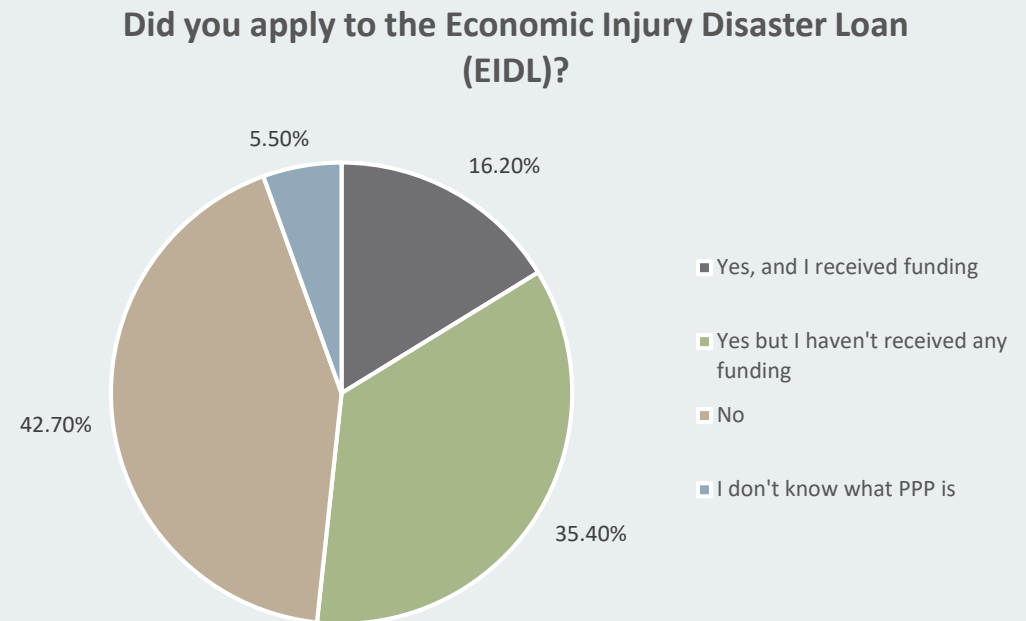
# Economic Injury Disaster Loan (EIDL)

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EIDL provides up to \$10,000 of economic relief to businesses that are currently experiencing temporary difficulties.

More than 3,900 loans to Oregon businesses

In Oregon, EIDL loans totaled over \$350 million



# Local Government Assistance

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The CARES Act provides immediate funding source deployment to main street businesses

Oregon has committed \$400 million of Coronavirus Relief Funds (CRF) for sharing with local governments

- Last week, the Emergency Board limited eligible expenses to public health response

The legislature should open the reimbursement up to economic costs by funneling CRF funds with local governments, to enable local public-private partnerships and support local economic development

35 cities, tribal governments, and counties set up grant programs with their own resources in March and April. With nearly 400,000 Oregonians filing for unemployment benefits, the CRF funds provide an opportunity to provide relief to main-street businesses across Oregon.



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# PPE Shortages

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THE ABILITY FOR BUSINESSES TO OBTAIN AND UTILIZE PERSONAL PROTECTIVE EQUIPMENT FOR THEIR EMPLOYEES IS CRITICAL IN HELPING OREGONIANS GET BACK TO WORK

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# Rebuilding Consumer Confidence

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Small businesses need access to adequate PPE to comply with reopening guidelines and rebuild consumer confidence:

- Disposable gowns
- Masks
- Face Shields
- Gloves
- Disinfectants
- Sanitizers
- Plexiglass barriers

**Your Safety Is Our Top Priority**

We have improved our already extremely rigid sterilization standards in order to virtually eliminate the possibility of disease transmission to both staff & patients in our office.

**Further Heightened Sterilization Standards!**



**CDC**  
CENTERS FOR DISEASE  
CONTROL AND PREVENTION

- The Most Advanced Antiseptic Procedures to Meet or Exceed Strict CDC Guidelines
- Heat-Sterilized Instruments & Filtered Water Lines
- Continual Disinfection of Our Office
- Knowledgeable Staff Who Care Deeply About Community Health
- We Have Appropriate PPE for Our Staff & Doctors to Ensure Everyone's Safety

# State PPE Procurement Programs

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**Utah PPE Push Pack** - free, one-week supply of PPE to sole proprietors and businesses with less than 50 employees

**Idaho Rebounds Plan** - small businesses can obtain a 30-day supply of personal protective equipment PPE for their employees and patrons

**Indiana Small Business PPE Marketplace** - businesses that are unable to access PPE and sanitation supplies, employ less than 150 people, and require PPE to reopen and comply with workplace safety requirements may access the marketplace free of charge.

**Rhode Island** - small businesses with 50 or fewer employees can access one month's supply of masks and disinfectant solution from the state

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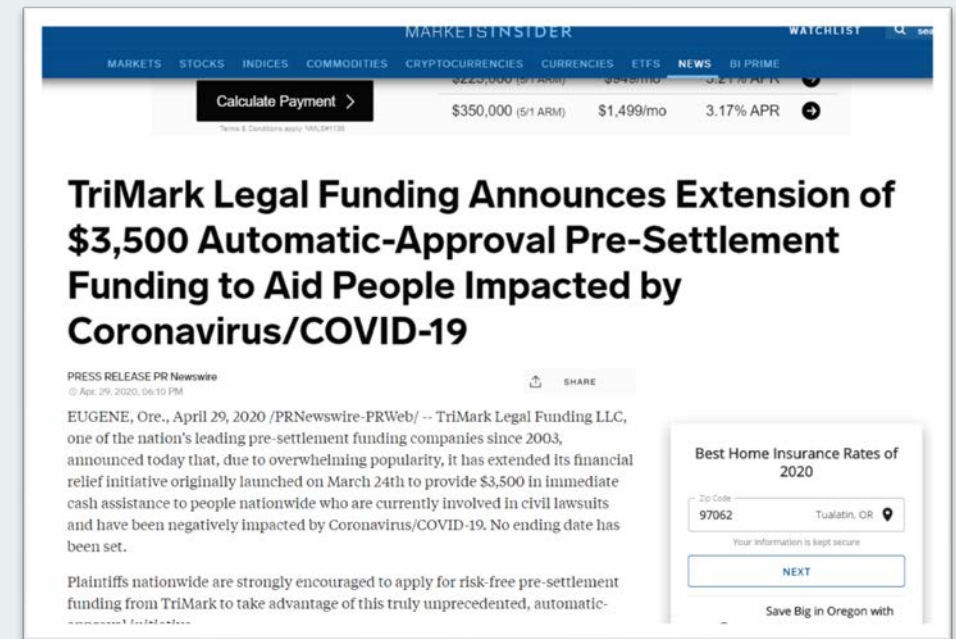
# Liability Concerns

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# Employers Need Liability Protection

Employers are worried that even though they will abide by public health guidelines for reopening, an employee or customer will contract the disease and sue them, claiming that they got sick because of *something else* the business could have done to protect them.

**Targeted** and **temporary** solutions are needed to protect Oregon businesses against the incoming wave of COVID-19 lawsuits



The screenshot displays two web interfaces. The top interface is a Market Insider page for a TriMark Legal Funding press release. The bottom interface is a home insurance rate comparison tool.

**MARKETINSIDER**

MARKETS STOCKS INDICES COMMODITIES CRYPTOCURRENCIES CURRENCIES ETFS NEWS BI PRIME

Calculate Payment >

\$350,000 (5/1 ARM) \$1,499/mo 3.17% APR

### TriMark Legal Funding Announces Extension of \$3,500 Automatic-Approval Pre-Settlement Funding to Aid People Impacted by Coronavirus/COVID-19

PRESS RELEASE PR Newswire 10 Apr 29, 2020, 06:10 PM

EUGENE, Ore., April 29, 2020 /PRNewswire-PRWeb/ -- TriMark Legal Funding LLC, one of the nation's leading pre-settlement funding companies since 2003, announced today that, due to overwhelming popularity, it has extended its financial relief initiative originally launched on March 24th to provide \$3,500 in immediate cash assistance to people nationwide who are currently involved in civil lawsuits and have been negatively impacted by Coronavirus/COVID-19. No ending date has been set.

Plaintiffs nationwide are strongly encouraged to apply for risk-free pre-settlement funding from TriMark to take advantage of this truly unprecedented, automatic-

**Best Home Insurance Rates of 2020**

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Your information is kept secure

NEXT

Save Big in Oregon with

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# Returning to Work

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# Disincentive to Return to Work

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State unemployment insurance

Pandemic unemployment assistance = \$600/ week

Nearly every sector expressed concerns about potential workforce availability issues as businesses look to reopen

- Construction
- Retail
- Restaurants
- Manufacturing

# TAKE AWAYS

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- Economic recovery will take several years
- Businesses need access to capital to restart
- Businesses need help procuring PPE to reopen safely and build consumer confidence
- Businesses need protection from liability if they are adhering to public health guidelines
- Businesses need help from policymakers to provide regulatory relief in these uncertain times



# Questions?

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