Hi,

I am (was) a full time dog sport & dog show photographer. This has been my day job since 2008. I am widowed, with no other source of income.

The government essentially shut down everything I do, told us to close our businesses and stay at home, and help would come. My last day of work was March 15th, 2020.

On March 27th, the state of Oregon announced that the self employed, sole proprietors and small businesses could apply for and receive unemployment benefits. We all thought this was a blessing, although not enough, it was better than nothing. I applied the first day, and have done the weekly updates for the past two months. Each week receiving a denial letter, which, for the first few weeks I filled out and faxed back, then figured that was a moot point once the PUA came out, but I have continued to update the UI section weekly.

On April 23rd I received an email inviting me to apply for the pilot PUA program. A program that is essentially unemployment benefits for the self employed, sole proprietors and small businesses. I applied within the first hour, on April 23rd, 2020. Crickets. But I do continue to also fill out the weekly form for the PUA and upload the PDF per instructions.

On or around April 28th the PUA program went live for all others, just wanted to put this out there.

Since then, many who have applied on or after the 28th have been paid, I'm still waiting. I even had a friend apply last week and receive her benefits 3 days later.

Why are they not working on the applications in the order they came in? Monday will be 11 weeks so far, 11 weeks without an income, 11 weeks of struggling to stay afloat.

By mid June my choices will be sell my camera gear and not be able to go back to work, not be able to fulfill my contracted jobs and risk being sued down the line, or loosing my van for non payment on my loan. My last payment was made 3/17, you do the math, the repo truck is soon to come.

The PUA is paying out per our net income on our taxes, not our gross, yet we still have business expenses to pay, which is something that is deducted from the gross to make the net, so the system pays a percentage of our net, leaving us no way to pay our monthly business expenses that don't go away when not working, things like office rent, equipment storage, equipment lease, vehicle payments, insurance ... and the list continues.

My parents raised me to always have 3 months expenses saved up, well, I'm at that 3 month mark, going broke quickly.

My credit is tanked due to some identity fraud which I'm working on clearing, but, in the meantime, I do not even qualify for the SBA EIDL Grant program, I do not even qualify for a free grant ... let that sink in. I know I would not qualify for a loan right now, so not going to bother going down that path, but, even if I did, why should I be forced to go into debt when the government forced me to stop working? I did not choose to quit working, you asked me, heck, you forced me to quit working, and promised me help would come. WHEN??? I'm drowning here, and there are many much worse off than me. This whole situation sucks.

I gave up weeks ago trying to reach the OED because I do not have the patience to redial a thousand times a day, or sit on hold for days, only to find out that OED won't help the PUA folks, and there is no real contact info out there for the PUA program.

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Thank you Nina Sage <u>NinasPhotography.com</u> 503-380-7992