

**Steps and resources to consider to help stabilize your business in the aftermath of the Chetco Bar Fire (and other fires in SW Oregon through this very severe fire season).**

Federal, state, local partners continue to hear from businesses impacted by the Chetco Bar Fire. We know that revenue and incomes losses due to the fire and smoke have been significant. Below are a few steps and resources to consider to help stabilize your business in the short run.

- **Complete SBA interest [form \(Worksheet\)](#) to help unlock potential federal low interest loans**  
The U.S. Small Business Administration may be able to provide low interest loans to small businesses and private nonprofit organizations in the wake of this fire season. To activate the program, the SBA must receive a request from Governor Brown and completed Worksheets that show sufficient interest. Please complete this [form](#) and return it to your County Emergency Manager:

Curry County: [kendalld@co.curry.or.us](mailto:kendalld@co.curry.or.us)

Douglas County: [wastinso@co.douglas.or.us](mailto:wastinso@co.douglas.or.us)

Jackson County: [jacksonem@jacksoncounty.org](mailto:jacksonem@jacksoncounty.org)

Josephine County: [EM@co.josephine.or.us](mailto:EM@co.josephine.or.us)

- **If appropriate, connect with the Oregon Employment Department to discuss strategies to stabilize and maintain a relationship with your employees**

The Oregon Employment Department offers a variety of programs to help fill gaps in wages.

- Employees can file an unemployment insurance claim.  
For additional information on how file an unemployment insurance claim, please call 1-800-436-6191 and identify yourself as being impacted by the fire season. You can also obtain additional information on how to file an unemployment insurance claim at [www.employment.oregon.gov](http://www.employment.oregon.gov)
- The [Oregon Work Share](#) program helps fill those gaps while allowing an employer and employee to maintain a relationship and avoid a layoff. Your employer must apply for a Work Share plan by contacting the UI Special Programs Center at 1-800-436-6191 or you can learn more about the program online at [www.OregonWorkShare.org](http://www.OregonWorkShare.org)
- Remember to connect employees to “211” for additional services

Employers and employees can also access these service in-person at their local [WorkSource Center](#).

- **Talk with your private insurance provider and call a consumer advocate if you face roadblocks.**  
It is always a good idea to check in with your private insurance provider if you have been impacted by a natural disaster. Private insurance may include coverage for unforeseen closures or lost business, especially if a business has closed operations due to a mandatory evacuation or

blocked access imposed by a civil authority. In some cases, insurance may cover damages to business caused by significant ash or smoke and any disruptions to business caused by repairing that damage.

If you have a questions or need help with your insurance claim, contact a consumer advocate at 888-877-4894. The Department of Consumer and Business Services has staff ready to help. Here is some helpful information, DCBS put together on filing claims after a wildfire:

<http://dfr.oregon.gov/news/Pages/20170906-wildfire-claims-help.aspx>

- **Connect with your local Small Business Development Center to design a strategy**

The SBDC have experienced counselor that can meet with you (at no cost) to support your efforts to plan the best strategies for moving forward. They can assist with: Budgeting, forecasting and cash flow recovery strategies; support with insurance claims and disaster assistance applications; access to short term credit assistance programs that may be available. To find the nearest SBDC office, visit: <http://bizcenter.org/> Business Oregon can also provide support for specialized consultant services: <http://www.oregon4biz.com/How-We-Can-Help/Finance-Programs/BRS/>

- **Remember to connect with your lenders and explore other public lending resources**

Private and public lenders will often be flexible in disaster situations to help businesses meet their obligations. Reach out to your commercial lending officer or Business Oregon to discuss current loans or additional financing.

- **Business Oregon** offers flexible loan products. Interested businesses should contact Laura Engstrom at: [Laura.Engstrom@oregon.gov](mailto:Laura.Engstrom@oregon.gov).
- In **Jackson and Josephine** County, SOREDI has a revolving loan fund that might be an option: <https://soredi.org/prosper/incentives-financing/loans/> . In Coos Curry Douglas, similar support is available from CCD Business Development Corp.: <https://ccdbusiness.org/loans/> .

- **Stay tuned**

Federal, state, and local partners continue to look at a variety of routes to help to stabilize businesses and people after a significant statewide fire season. Recovery will be a long-term process, and we will continue to send you information and resources as it becomes available.