

A Message from the Business Community

You hear a lot about supporting local business in Columbia and now is the time we prove it's more than just a slogan. We've heard from so many people over the past week—people in need and people willing to help—so we are confident Columbians are up to the task.

Our first priority is the health and safety of our community. So many of our businesses have shifted to no-contact options such as online sales, curbside pickup, drop off options, and phone consultations in order to keep their customers and their employees safe. We are committed to continuing these extraordinary efforts for the duration.

However, while purchasing gift certificates and ordering take out is welcome, it will not be enough. Over the next few days or weeks, many of our favorite local shops and restaurants will continue to struggle. What we do now will determine how they are able to navigate the coming days and weeks.

Once COVID-19 has passed we can start rebuilding our business community but everything we do now to support existing businesses and their employees will make that rebuilding process easier and faster.

To that end, here are actions being taken or being considered to ensure that our local businesses continue to thrive. This is not a problem with a single solution and the solutions will require everyone to pitch in and help.

What federal and state resources are available?

SBA Disaster Relief

The Governor has requested a disaster declaration and as soon as the SBA approves it, low-interest federal disaster loans become immediately available to Missouri businesses and private nonprofits suffering economic injury as a result of the COVID-19. Applications can be completed online at <https://disasterloan.sba.gov/ela/>.

Unemployment Benefits

The Governor and the State Legislature are aware of the need for unemployment benefits and are currently working on approval. The goal is to expedite the process for acquiring such benefits and to greatly alter the requirements for keeping these benefits for those affected by COVID-19. Congress is authorizing a temporary extension of benefits from 26 weeks to 39 weeks in states with a 10% spike in unemployment.

SNAP Benefits

Congress will waive work requirements for SNAP benefits and the use of SNAP benefits for the duration of the COVID-19 emergency declaration will not count against an individual's ability to use them once the emergency has passed. Additionally, any state that declares their own state of emergency can request additional SNAP funding. It's key that our state makes this request.

Payroll Tax Credit

The [Families First Coronavirus Response Act](#) which will take effect on approximately April 2 and end on December 31, 2020 includes a refundable payroll tax credit to reimburse businesses for paid sick leave

and family and medical leave wages paid to employees that are affected by COVID-19, allowing workers to care for themselves and loved ones impacted.

More relief packages on the federal level are anticipated. The Columbia Chamber of Commerce is taking the lead on these policy issues so please check their website for updates.

What do we need from our community members?

Continue to Patronize Businesses

Businesses have pivoted to online, curbside, call-in, drop off, and other non-contact options so please continue to support our businesses in the ways you feel most comfortable. The Columbia Convention and Visitors Bureau has a running list of restaurants with no-contact options on their website, as do The Loop and The District Downtown. If you are able to book a company party or gathering for later this year in advance and pay a deposit, this could provide cash flow for a restaurant, venue or catering company. If you do employee incentives, consider purchasing a gift card to a local retail establishment or service industry.

Outreach to Businesses

These are stressful times. As a customer, vendor or supplier of a local business, reach out with a simple kind word of encouragement or ask if there are ways you can help.

Leasing Assistance from Property Owners

We encourage property owners to work with tenants to eliminate, reduce, or defer rent payments for the next few months, if possible. Keeping a good tenant is easier than finding a new one so helping a tenant now while they are waiting for financial relief efforts is a smart plan.

Volunteer Legal and Professional Assistance

Small businesses are overwhelmed right now and could use free assistance on legal and other issues related to COVID-19—everything from how to apply for forthcoming federal disaster grants to updating a website to include online ordering. If you are an expert in a relevant field, offering to assist business owners, either in one-on-one consultations or webinars, would be helpful.

Do you need immediate assistance?

Prescription Drug Assistance

Need assistance with prescriptions not covered by insurance? Visit <https://familywize.org> to download the free prescription discount card.

General Assistance for Those in Need

Heart of Missouri United Way and Community Foundation of Central Missouri have a resource page offering assistance to those who are struggling as a result of COVID-19. If you need assistance finding food, childcare, paying household bills, locating mental health services, or other essential services, visit this www.comohelps.org or dial 211.

Donations to Help Those in Need

Heart of Missouri United Way and the Community Foundation of Central Missouri are also providing emergency funding to support local people who are struggling in the economic fallout from the pandemic. Please visit www.comohelps.org to donate.

In the coming days, please expect to see more communication from all of our organizations as we provide you with updated information about efforts in Columbia and point you to available resources. We will post updates on our websites and we'll also be getting the word out via social media and email. Beginning Monday, March 30, REDI will have a weekly business-to-business call-in opportunity to share concerns, discuss ideas, as well as resources and offer support to one another. Beginning the week of March 23, the Chamber will host a variety of webinars to educate, support and provide training. Additionally, the City and Chamber have resources on their websites. We encourage you to share this information with others.

As this unprecedented crisis unfolds, we are all thinking about the small business owners, the hourly workers, the bank tellers and the bartenders—all the people who make this a shop local kind of city. They've taken care of us and now it's our turn to step up and return the favor. Together we will rebound from this crisis.

Be well, remain strong, and stay healthy.

