



March 20, 2020

Urgent Notice to All Local Businesses and Residents

Dear Business Owner,

These are certainly trying times, with executive orders and guidelines seemingly changing by the hour. All of us in local government recognize the immense challenges all of our businesses face. We urge all of our residents to patronize whenever possible local Harding businesses. Let us all do everything we can to support our friends and neighbors who face such challenging circumstances.

I have been in touch with Christine Myers, a former freeholder who is now a regional advocate with the Small Business Administration. As soon as Federal plans are in place, Christine will be in Harding to meet with our business community to explain what programs will be available and to listen for your suggestions and ideas.

In the meantime, it is important for you to reach out to members of the NJ Senate and Assembly to express your needs, give them your ideas, and explain how you are being impacted. We have no knowledge of any impending forced closure of additional businesses but if you can make the argument that your business is essential you should do so. It is not clear who is developing these lists and what expertise is being used so your input is essential.

If you have been paying unemployment insurance, as an employee or owner, make sure you apply for unemployment benefits.

Here are the contacts you can use:

Assemblyman John F. McKeon	asmmckeon@njleg.org
Assemblywoman Mila Jasey	AswJasey@njleg.org
Senator Richard Codey	sencodey@njleg.org
Senator Tony Bucco	senbucco@njleg.org
Assemblywoman Aura Dunn	aswdunn@njleg.org
Assemblyman Brian Bergen	asmbergen@njleg.org
Jon Bramnick	asmbramnick@njleg.org

Christine Myers
Region 2 Advocate
New York, New Jersey, Puerto Rico and US Virgin Islands
SBA Office of Advocacy
Christine.myers@sba.gov

Thank you.

Chris Yates
Mayor

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MARIAN & ALLAN P. KIRBY MUNICIPAL BUILDING



U.S. Small Business
Administration

SBA Disaster Assistance in Response to the Coronavirus

- The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19). Upon a request received from a state's or territory's Governor, SBA will issue under its own authority, as provided by the Coronavirus Preparedness and Response Supplemental Appropriations Act that was recently signed by the President, an Economic Injury Disaster Loan declaration.
- Any such Economic Injury Disaster Loan assistance declaration issued by the SBA makes loans available to small businesses and private, non-profit organizations in designated areas of a state or territory to help alleviate economic injury caused by the Coronavirus (COVID-19).
- SBA's Office of Disaster Assistance will coordinate with the state's or territory's Governor to submit the request for Economic Injury Disaster Loan assistance.
- Once a declaration is made for designated areas within a state, the information on the application process for Economic Injury Disaster Loan assistance will be made available to all affected communities as well as updated on our website: [SBA.gov/disaster](https://www.sba.gov/disaster).
- SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance per small business and can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.
- These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The interest rate is 3.75% for small businesses without credit available elsewhere; businesses with credit available elsewhere are not eligible. The interest rate for non-profits is 2.75%.
- SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.
- SBA's Economic Injury Disaster Loans are just one piece of the expanded focus of the federal government's coordinated response, and the SBA is strongly committed to providing the most effective and customer-focused response possible.
- For additional information, please contact the SBA disaster assistance customer service center. Call 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail disastercustomerservice@sba.gov.
- Visit [SBA.gov/disaster](https://www.sba.gov/disaster) for more information.