## Serving in a Crisis

We continue to do our part in serving our community during the COVID-19 global pandemic by providing regular updates on our Facebook page and through e-mails. We have been working closely with our small businesses to help them overcome unique challenges.

An area of real concern for us is the financial security of our restaurants, salons, hotels, and retailers. Most of these businesses are "mom and pop" operations that have a limited number of employees. These businesses are being devastated with greatly reduced sales or having to be completely closed. To make matters worse, the Federal Payroll Protection Program has been so restrictive that none of them have been able to get these forgivable loans at this point. Most of them are living off of their tax refunds or stimulus money.

They were promised unemployment benefits through the Federal self-employed program, but no state had ever offered unemployment to self-employed owners, 1099 or contract workers, or gig workers. Therefore, states are having to build websites to accept these applications. The website is supposed to finally be online in early May.

To complicate matters, businesses are being faced with mounting pressure to reopen, but there are serious concerns with meeting guidelines, providing personal protective equipment, and the fear of facing lawsuits for failure to protect their customers or staff. Many of them have acquired debt to remain open.

We are optimists and we still believe our best days lay ahead, but we are also realists. We are working to try to identify ways to help these small businesses reopen, survive this crisis, and be in a position to thrive. The Arkansas constitution prohibits cities and counties from providing loans or grants to individuals or businesses. Although you've probably seen news reports of Little Rock offering their own grant programs, they are not in compliance with the constitution.

We want to thank the city employees, clerk, city attorney, council, and mayor for providing solid leadership and service to our community. We have a great partnership and we will get through this together.

We do look forward to reopening and helping Calico Rock and Izard County to thrive again.

Respectfully submitted,

