

Our Town Foundation hopes you and your families are all safe and healthy, and doing your best to remain positive through these unprecedented and challenging times. By following governmental directives, hopefully business and our lifestyles will return to normal within a short period of time.

I have been receiving numerous emails from various agencies sharing important information on how to best deal with this crisis. Some of you may have already received some of this information; however, for those of you that have not, I am hoping you will find it helpful. Because new information is coming out every day, you may want to visit the sites often to stay informed. Simply copy and paste the links into your browser.

Local Resources

The Borough of Hamburg www.hamburgboro.com
Hamburg Police Dept. Facebook page
<https://www.facebook.com/Hamburg-Borough-Police-442047889339742/>

The County of Berks has created a website with comprehensive information
<https://www.co.berks.pa.us/Dept/DES/Pages/Corona-Virus.aspx>
https://www.co.berks.pa.us/Dept/DES/Pages/NEW_DES.aspx

The Greater Reading Chamber Alliance provides information at
<https://greaterreading.org/a-letter-from-greater-reading-chamber-of-commerce/>

State and Federal Resources

The U.S. Centers for Disease Control and the Pennsylvania Department of Health have created webpages to keep the public informed about how to contain the spread of the disease.

U.S Centers for Disease Control (CDC): <https://www.cdc.gov/coronavirus/2019-ncov/index.html>

PA Department of Health: <https://www.health.pa.gov/topics/disease/Pages/Coronavirus.aspx>

Governor Wolf is providing daily updates to the public. The updates are available at <https://www.pa.gov/guides/responding-to-covid-19/> or <https://governor.pa.gov/live>.

Senator Argall's website is <https://www.senatorargall.com/> and you can follow him on social media at the links below for additional information as the situation continues to develop.

Senator Argall's Facebook: <https://www.facebook.com/SenatorArgall/>

Senator Argall's Twitter: <https://twitter.com/SenatorArgall>

The [State Department](#) provides a list of travel advisories for those who are planning to fly outside of the United States.

Business Loans and Support

Federal assistance

The Wolf Administration announced the availability of **low-interest loans for small businesses and eligible non-profits** in all 67 counties in Pennsylvania through the **U.S. Small Business Administration (SBA)**. SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance 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.

Businesses may obtain information and loan applications by calling the SBA's Customer Service Center at 1-800-659-2955 (1-800-877-8339 for the hearing impaired), or by e-mailing disastercustomerservice@sba.gov.

Loan applications can also be downloaded at www.sba.gov/disaster. Applicants may apply online using the Electronic Loan Application (ELA) via the SBA's secure website at <https://disasterloan.sba.gov/ela>. Completed applications should be returned to the local DLOC or mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

The deadline to return economic injury disaster loan applications is Dec. 21, 2020.

State Assistance

In addition to making sure that this federal funding for small business assistance is available, the Wolf Administration is working with the General Assembly to make sure state funding is available for small business assistance too. Small businesses can apply through **the Small Business First Fund (SBD)**, an existing PIDA loan program. More information is available at www.dced.pa.gov/PIDA

The Department of Community and Economic Development (DCED) offers working capital loans that could be of assistance to businesses impacted by COVID-19. Resources and information will be posted to <http://dced.pa.gov/resources> as they become available.

Businesses seeking guidance from DCED can also contact its customer service resource account at ra-dcedcs@pa.gov or by calling 1-877-PA-HEALTH and selecting option 1.