



**TOWN OF BLUFFTON
BLUFFTON TOWN COUNCIL MEETING
ELECTRONIC MEETING**

Thursday, April 23, 2020 | 10 AM

This meeting can be viewed on the Town of Bluffton's Facebook page
(<https://www.facebook.com/TownBlufftonSC/>)

- I. Call to Order – Mayor Sulka
- II. Pledge of Allegiance
- III. Invocation
- IV. Adoption of the Agenda
- V. Formal Items:
 1. [Consideration of a Resolution to Establish and Affirm its Full Support of the Town of Bluffton Small Business Economic Resiliency Plan to Mitigate the COVID-19 Global Pandemic Financial Impact to Small Businesses – Marc Orlando, Town Manager](#)
- VI. Communications from Mayor and Council
- VII. Adjournment

“FOIA Compliance – Public notification of this meeting has been published and posted in compliance with the Freedom of Information Act and the Town of Bluffton policies.”

In accordance with the requirements of Title II of the Americans with Disabilities Act of 1990 ("ADA"), the Town of Bluffton will not discriminate against qualified individuals with disabilities on the basis of disability in its services, programs, or activities. The Town of Bluffton Council Chambers are ADA compatible. Any person requiring further accommodation should contact the Town of Bluffton ADA Coordinator at 843.706.4500 or adacoordinator@townofbluffton.com as soon as possible but no later than 48 hours before the scheduled event.

*Please note that each member of the public may speak at one public comment session and a form must be filled out and given to the Town Clerk. Public comment must not exceed three (3) minutes.

TOWN COUNCIL

STAFF REPORT

Executive Department



MEETING DATE:	April 23, 2020
PROJECT:	Small Business Economic Resiliency Plan
PROJECT MANAGER:	Marc Orlando, Town Manager, ICMA - CM

RECOMMENDATION: Town Council pass the Small Business Economic Resiliency Plan by Resolution.

BACKGROUND/DISCUSSION:

On March 13, 2020, the Governor of South Carolina, issued Executive Order No. 2020-08 related to COVID-19 and declared that a State of Emergency exists in South Carolina. On March 16, 2020 the Mayor of the Town of Bluffton, Lisa Sulka issued a proclamation declaring a state of emergency throughout the Town to protect public health and safety of individuals within the Town of Bluffton. The extent of the long-term impact on small businesses within Bluffton is still uncertain but recent weekly unemployment claims have spiked higher than we have seen in recent history. The Federal CARES Act was passed on March 27th with \$562 million for Small Business Association (SBA) Loans and \$10 billion for grants. An additional \$350 billion of funding was allocated to SBA for a payroll protection program and \$17 billion for debt relief on existing SBA loans. This is a limited amount of funding and additional funding is currently uncertain.

Bluffton Small Business Support Plan:

1. Promotion of the Beaufort County Economic Development Corp. Business Survey: Help provide support for making informed decisions rather than decisions based on assumptions.
2. DRCI Small Business Concierge: Leverage DRCI resources and partnerships to serve as a resource guide that connects small businesses with available financial resources.
 - a. Town of Bluffton Partners: Establish MOU defining roles and expectations.
 1. Don Ryan Center for Innovation
 2. Beaufort County Economic Development Corporation
 3. University of South Carolina Beaufort (SBDC)
 4. Greater Bluffton Chamber of Commerce
 5. HHI-Bluffton Chamber of Commerce
 6. Beaufort County Black Chamber of Commerce
 7. Others as determined by Town Manager

- b. **Lowcountry Resource Guide (Appendix A):** Outline all available resources with contact information and reference links to applicable websites within a comprehensive document made publicly available to local small businesses. Identify and define all the following:
 1. Federal Assistance
 2. South Carolina Assistance
 3. Regional Nonprofit Fund/Program Assistance
 4. Regional Private Fund/Program Assistance
 5. Municipal Assistance
 - c. **Referral and Advisement Program:** Establish an administrative structure to assist with connecting businesses with appropriate programs and financial support.
 - d. **Complementary DRCI Resources:** Waive DRCI membership fees for 12 months and waive the cost of rent for The Hub for 12 months.
 - e. **Legal Assistance:** Establish a MOU with local legal resources to provide small businesses with pro bono legal assistance to navigate through legal questions and concerns of potential negative economic impacts as a result of the COVID-19 pandemic.
 - f. **Develop New Growth Program:** To address the needs of Bluffton's existing businesses to manage cash flow and business deficiencies, program and manage stimulus funds (SBA and similar) and to sustain and grow during economic uncertainty.
 3. **Small Business Advocate:** The Town of Bluffton and local leaders can serve as an advocate for small businesses as they face unusual challenges and financial pressures as a result of government actions to contain the spread of COVID-19.
 - a. Establish communication with local utilities to strongly encourage them to follow local actions in delaying payment due dates and waiving late fees.
 - b. Communicate with property owners, publicly or individually, to strongly encourage them to be lenient on tenants regarding late payments and to defer eviction actions.
 4. **Tax Relief:** Defer license and tax deadlines to reduce financial burdens on businesses in the short term until economic activity can return to normal.
 - a. Defer the February, March, and April, Local Hospitality Tax and Local Accommodations Tax payments until June 14, 2020 (Item is complete).
 - b. Defer the Business License renewal deadline from April 30, 2020 until August 7, 2020.
 5. **Potential Future Actions:** Apply for appropriate stimulus grant funds (SCDOC, CDBG, etc.) to directly assist businesses through Town programs including but not limited to a revolving loan program, business assistance, and other related initiatives with a priority for resources that support most at risk businesses as a result of the impacts of COVID-19.

ATTACHMENTS:

1. Appendix A – Don Ryan Center for Innovation (DRCI) Resource Guide
2. Appendix B – Local Government COVID-19 Economic Response Peer Review
3. Resolution in Support of the Town of Bluffton Small Business Economic Resiliency Plan
4. Proposed Motion



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This COVID-19 update contains information and links. There is some great information and useful links provided for resources and topics that can be helpful as we all work through the current situation. In particular we're providing information on the CARE Act, SBA programs and SC Department of Workforce programs

One-Stop Contact:

If you have any questions please call our partners at the Beaufort County Economic Development Corporation at (843) 226-3462 or jotoole@beaufortscedc.org. You can also contact the Don Ryan Center for Innovation at 843-540-0405 or dnelems@townofbluffton.com.

This guide is organized starting at the Local level and growing through the, Regional, State, National, and Federal level.

No questions are too small, please don't hesitate to contact us!

We appreciate all that you do and our partnership. Stay healthy and safe.

Municipal Level Resources

- **City of Beaufort** - [Main Website Here](#)
- **Town of Bluffton** - [Main Website Here](#)
- **Town of Hilton Head** - [Main Website Here](#)
- **Town of Port Royal** - [Main Website Here](#)

Lowcountry Private Resources

- **Watterson Family Trust: Help 4 Hope** - [Resource Here](#) - This fund will provide economic support to those affected by the COVID-19 pandemic. Their mission: to feed families affected by COVID-19; support local restaurants by generating new business; and save jobs in the food industry.
- **SERG Group Relief Program** - [Resource Here](#) - The SERG restaurant group is offering a \$250 VIP package to help support the community & their employees get through these trying times.
- **Lowcountry Strong Foundation – Hungry Heart Restaurant Relief Fund** - [Resource Here](#) - The Lowcountry Strong Foundation is responding to the COVID-19 pandemic through the creation of a special partnership with Downtown Catering Company to create HUNGRY HEART RESTAURANT WORKERS RELIEF initiative. Downtown Deli will be serving FREE lunch and dinner from 11-2:30pm for restaurant workers who are currently out of work or have severely lost wages

- **Hampton Hall Charitable Fund COVID-19 Support Drive** - [Resource Here](#) - Hampton Hall has set up a crowdfunding campaign for residents and others to make donations that will be applied to the Lowcountry Community COVID-19 Response Fund.
- **Camelot Limousine COVID-19 Relief Fund** - [Resource Here](#) - Camelot Limousine has established a crowdfunding campaign that will be applied to the Lowcountry Community COVID-19 Response Fund. They will pick up prescriptions, groceries, take-out orders, etc., and, in lieu of payment, request that a donation to Lowcountry Community COVID-19 Relief Fund be made.
- **Coastal Community Foundation of South Carolina**- [Resource Here](#) - has launched the COVID-19 Relief & Recovery Fund to receive charitable donations and support communities disproportionately impacted by the COVID-19 pandemic and the economic consequences of this outbreak

Regional Nonprofit Resources

- **The United Way of the Lowcountry COVID-19 Relief Fund** - [Resource Here](#) - was created to assist the Lowcountry's most vulnerable neighbors with the resources they need during this critical time. United Way of the Lowcountry will distribute 100% of the funds collected to provide services to residents in Beaufort and Jasper Counties to meet basic needs including food, shelter, rent/utility assistance and other necessities due to the loss of income related to the COVID-19 pandemic. Any funds remaining after the pandemic will be reallocated to support United Way of the Lowcountry's HELPLINE, which supports residents in need throughout Beaufort and Jasper Counties.
- **Community Foundation of the Lowcountry Community COVID-19 Response Fund** - [Resource Here](#) This fund was established by Community Foundation of the Lowcountry to rapidly deploy resources to community-based front line nonprofit organizations addressing the COVID-19 pandemic in Beaufort, Colleton, Hampton and Jasper Counties.
- **The One SC Fund: COVID-19 Response** - [Resource Here](#) - is a partnership between [SC Grantmakers Network](#), [Together SC](#), and the [United Way Association of SC](#). The funds will be held at Central Carolina Community Foundation. The funds deployed will enhance the efforts already underway in several counties and regions across South Carolina and will be used to address gaps in the response efforts, including support for communities that lack resources or an organized philanthropic response.

State of South Carolina Resources:

- **South Carolina Emergency Management Division (SCEMD)** – ES24 List Serve South Carolina Business and Industry may be added to the ES24 List Serve and receive the most up-to-date

information regarding COVID-19. To be added to the list, send an email to esf24@emd.sc.gov with your company name, contact name(s), county, contact email address and phone number.

- **South Carolina Emergency Management Division Mobile Apps (SCEMD)** – [Mobile Apps](#)
Emergency mobile apps available to the public.
- **The State Newspaper** - [Live Coverage](#) – real time coronavirus information free to the public.
- **The Island Packet Newspaper** – [Local Online Paper](#)
- **South Carolina Emergency Management Division (SCEMD)** – Virtual Business Emergency Operations Center – Specific resources for business and industry during emergencies and includes specific information on preparing your business for COVID-19.
- **South Carolina Department of Commerce Information** – [COVID-19 Business Resource Center](#) – One stop for business and industry information during the COVID-19 pandemic including links to information on unemployment benefits, business interruption insurance coverage and virtual health visits.
- **South Carolina Chamber of Commerce OSHA/DHEC** – [COVID-19 Resources](#) – Business and industry resources and guidelines available from the Centers for Disease Control (CDC), Occupational Safety and Health Agency (OSHA) and the SC Department of Health and Environmental Control (DHEC). The SC Chamber is the state affiliate for the National Association of Manufacturers.
- **The Electric Cooperatives of South Carolina** – [Coronavirus & Your Electric Bill](#) – The statewide service and trade association for electric cooperatives in South Carolina provides general information on the coronavirus and your electric bill along with a link to take you to your specific serving cooperative.
- **Dominion Energy** for information on Dominion, visit <https://www.dominionenergy.com>

South Carolina Assistance/Volunteer Programs

- [The Salvation Army of the Carolinas](#) – Cleaning products and food pantry donations
- [South Carolina Food Pantries](#)
- [American Red Cross](#) – Emergency call for blood donors
- [One SC Fund](#) – Donations for statewide COVID-19 response efforts

National Resources

- **National Association of Manufacturers** – [Coronavirus Resources](#) – One stop source of coronavirus information for manufacturers.

- **US Economic Development Association** [Restore Your Economy](#) – Funded by the US Economic Development Association (EDA) and managed by the International Economic Development Council (IEDC), provides information and best practices for public and private stakeholders on aiding local businesses.
- **Department of Homeland Security** – [Business & Community Disaster Recovery](#) – One stop for disaster recovery resources with multiple federal agencies and associated services.
- [Government Relief for Small Business](#)

Federal Resources

Economic Injury Disaster Loans and Loan Advance

To apply for a COVID-19 Economic Injury Disaster Loan, [click here](#).

In response to the Coronavirus (COVID-19) pandemic, small business owners in all U.S. states, Washington D.C., and territories are eligible to apply for an Economic Injury Disaster Loan advance of up to \$10,000. The SBA’s Economic Injury Disaster Loan program provides small businesses with working capital loans of up to \$2 million that can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing. The loan advance will provide economic relief to businesses that are currently experiencing a temporary loss of revenue. Funds will be made available within three days of a successful application, and this loan advance will not have to be repaid. To apply for a disaster loan unrelated to COVID-19, [click here](#).

Small Business Applicant can apply for Economic Injury Disaster Loans and Paycheck Protection Program if there are different use of proceeds for each loan. Funds from the loans cannot be comingled.

	Economic Injury Disaster Loan (EIDL)	Paycheck Protection Program (PPP)
Eligibility	Companies and with not more than 500 employees, including cooperatives, ESOP's, and nonprofit organizations, sole proprietors, the self employed and independent contractors	Companies with the greater of no more than 500 employees, or their applicable employee size standard for their North American Industrial Classification System, 501 (c)(3) non-profits with fewer than 500 employees. Sole proprietors, the self-employed, and independent contractors. Must have been in operation as of 2/15/20
Use of Proceeds	Pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact.	Payroll, group health benefits, salary and employee commissions, interest on mortgages, rent, utilities, and interest on debt incurred before February 15, 2020.
Maximum Loan Amount	up to \$2,000,000	The lesser of \$10,000,000; OR For companies that have been in business for a year: The average monthly payroll for the preceding 12 months multiplied by 2.5; OR For seasonal businesses: Avg. total monthly payroll costs for a 12-week period from 3/1/19– 6/30/19 multiplied by 2.5; OR For companies that were not in business before the period February 15, 2019 – June 30, 2019: The average monthly payroll for the period January 1, 2020 through February 29, 2020 multiplied by 2.5; And The outstanding amount of any emergency loan made from 1/31/20 until 3/27/20.
Limitations on Payroll	None	Payroll costs excludes compensation paid to individuals including the self employed, above \$100,000
SBA Guaranty Fees	None	None
Rate	3.75% for profit 2.75% non-profit	no more than 4%
Term	Up to 30 years. Terms case-by-case	10 year term after forgiveness
Payment	Deferred for one year	Deferment permitted for up to one year
Personal Guarantee	Loans over \$200,000 will require a personal guarantee	None
Collateral	Collateral required on EIDL over \$25,000. UCC on all business assets and possibly real estate	None
Forgiveness	An advance of \$10,000 will be provided as a grant within three days of application and is not required to be repaid if loan denied	Equal to the amount spent by the borrower during an 8-week period after the origination date of the loan on payroll costs, interest payment on any mortgage, rent, utilities, or other interest. Forgiveness amount will be reduced by multiplying the loan amount by: Current FTE's divided by FTE's from 2/15/19 to 6/30/19; or FTE's from 1/1/20 to 2/29/20 Additionally, forgiveness amount is reduced by pay reductions in excess of 25%.
Where	US Treasury disasterloan.sba.gov	Banks, our Paycheck Protection Program page: https://www.synovus.com/covid-19/paycheck-protection-program

CARES Act Highlights

(as summarized by Synovus Bank)

On March 27, 2020 President Trump signed into law the Coronavirus Aid, Relief, and Economic Security (CARES) Act. The legislation provides approximately \$2.2 trillion of fiscal stimulus including:

- Direct payments to many Americans
- A \$350 billion bank loan program for small businesses
- \$500 billion in lending facilities from the Treasury and Federal Reserve for severely distressed sectors of the economy • \$150 billion for state and local governments
- \$150 billion for hospitals.

The law has passed. What happens next?

Many of the relief measures included in the package relate to programs overseen by multiple governmental agencies. Some measures will become available more quickly than others. We'll be working with these agencies to understand guidelines for delivering these programs to our customers and will keep you informed as the new options become available.

How could the CARES Act help me and family?

The CARES Act provides cash assistance directly to eligible taxpayers among other opportunities for relief.

- **One-time checks.** The U.S. Treasury has stated it will issue refund checks “as rapidly as possible,” and officials are hoping for April. The full credit amount of \$1,200 for individuals and \$2,400 for couples is available for individuals with income at or below \$75,000 (\$112,500 for heads of household) and couples with income at or below \$150,000. You will receive an additional \$500 per child. Your tax rebate amount will be reduced by \$5 for each \$100 your income exceeds the income limits. That means for those without children, an individual will not receive a rebate if his or her income exceeds \$99,000 or for couples, more than \$198,000 of income.
- **401K and IRA early withdrawal penalties.** 10% early withdrawal penalties will be waived for certain coronavirus-related 401k and IRA distributions up to \$100,000 made during 2020.
- **Student loans.** Federal student loan payments will be waived for up to six months, and interest will not be accrued during this period.
- **Unemployment benefits.** Individual unemployment benefits provided by states will increase by an additional \$600 per week for four months, retroactive to January 27.
- **Credit reporting.** The Act creates a moratorium on missed payment reports to credit reporting agencies for the duration of the public health emergency and 120 days thereafter.
- **Mortgages.** Foreclosures will be prohibited on all federally-backed mortgage loans for 60 days beginning March 18, 2020, and up to 360 days of forbearance (180 days, plus one 180-day renewal) will be provided for borrowers of a federally-backed mortgage loan who have experienced a financial hardship related to the COVID-19 emergency.

How could the CARES Act help my business?

The goal of the Act is to provide financial assistance to businesses and incentivize businesses to keep employees on payroll. These provisions have been commonly referred to as the Paycheck Protection Program.

The Act focuses on the Small Business Administration (SBA) Section 7(a) guaranteed lending program. SBA will provide additional guidance and implementation dates following enactment of the Act.

- The Act authorizes \$350 billion for loans under the SBA Section 7(a) guaranteed lending program to cover eligible business concerns or non-profits with fewer than 500 employees. It waives all

fees and increases the federal government guarantee to 100 percent, with payments deferred for up to one year and no prepayment penalty.

- The Act increases the loan amounts available under 7(a) to the lesser of \$10 million or 2.5 times average monthly payroll, plus the value of any existing EIDL loan received after January 31, 2020, and provides eligibility for loan forgiveness on all amounts used for payroll, mortgage interest, lease, and utility payments between February 15, 2020, and June 30, 2020. Loan forgiveness will be reduced if there is a reduction in the number of employees or employee compensation during this period. Loans are capped at 4 percent and terms of up to 10 years.
- Loans may also be used — but not forgiven — for other specified purposes.

Assistance for mid-size businesses is being accounted for in provisions related to the severely distressed sectors of the economy:

- As part of a \$454 billion provision in support of Federal Reserve lending, the Act directs the U.S. Treasury and Federal Reserve to try to provide financing to banks and other lenders that make direct loans to eligible businesses and nonprofits with 500 to 10,000 employees.
- The interest rate on loans would be capped at 2 percent, with no payments due for the first 6 months, and borrowers would be required to provide good faith certification to a list of conditions, including workforce retention; no payment of dividends or stock buybacks; no outsourcing or offshoring of jobs; and union neutrality with no collective bargaining agreement breaches for two years after repayment.

What measures are included for severely distressed sectors of our economy?

- The Act provides \$500 billion to the Treasury Department’s Exchange Stabilization Fund (ESF) to provide loans, loan guarantees, and other investments for eligible businesses, states, and municipalities, with direct loans for airlines (\$25 billion), air cargo carriers (\$4 billion), and Boeing/businesses that are critical to maintaining national security (\$17 billion).
- \$454 billion (and any additional amount not used for the programs above) will support programs or facilities established by the Federal Reserve.
- The Act prohibits companies that receive loans or loan guarantees under certain programs from issuing new stock buybacks or paying dividends for as long as the loans or guarantees remain in effect plus 12 months. It also eliminates salary increases for employees who earned more than \$425,000 in 2019 and requires firms to maintain as close to March 24, 2020, employment levels as practicable until September 30, 2020.

Paycheck Protection Program (PPP)

The Paycheck Protection Program (“PPP”) authorizes up to \$349 billion in forgivable loans to small businesses to pay their employees during the COVID-19 crisis. All loan terms will be the same for everyone. The loan amounts will be forgiven as long as:

- The loan proceeds are used to cover payroll costs, and most mortgage interest, rent, and utility costs over the 8 week period after the loan is made; and
- Employee and compensation levels are maintained. Payroll costs are capped at \$100,000 on an annualized basis for each employee. Due to likely high subscription, it is anticipated that not more than 25% of the forgiven amount may be for non-payroll costs.

Loan payments will be deferred for 6 months.

When can I apply?

- Starting April 3, 2020, small businesses and sole proprietorships can apply for and receive loans to cover their payroll and other certain expenses through existing SBA lenders.
- Starting April 10, 2020, independent contractors and self-employed individuals can apply for and receive loans to cover their payroll and other certain expenses through existing SBA lenders.
- Other regulated lenders will be available to make these loans as soon as they are approved and enrolled in the program.

Where can I apply?

You can apply through any existing SBA lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Other regulated lenders will be available to make these loans once they are approved and enrolled in the program. You should consult with your local lender as to whether it is participating. Visit www.sba.gov for a list of SBA lenders.

Resources & Links

Business & Travel Resources

- [Families First Coronavirus Response Act Overview from the South Carolina Chamber of Commerce](#)
- [South Carolina Chamber of Commerce Resources](#)
- [U.S. Chamber of Commerce Resource Page](#)
- [Centers for Disease Control and Prevention \(CDC\) Guidelines for Businesses](#)
- [Small Business Administration \(SBA\) Resources](#)
- [SBA Disaster Assistance](#)
- [SBA Economic Injury Disaster Loans for Corona Virus](#)
- [SBA Loan Information](#)
- [Filing for Unemployment](#)

- [Filing Unemployment for Workers](#)
- [FAQs on SC Unemployment](#)
- [SC Unemployment/Layoff Information](#)
 - [Summary of New Emergency Family Medical Leave Act](#)
 - [Business Interruption Insurance Information](#)
- [U.S. Travel Association Resources](#)
- [American Hotel & Lodging Association Guidance for Employers](#)
- [Destinations International](#)
- [OSHA Resources](#)
- [South Carolina Department of Employment & Workforce \(SCDEW\)](#)

Health Resources

- [CDC General Information about COVID-19](#)
- [Getting Tested/Telehealth Resource](#)
- [Beaufort Memorial Hospital Virtual Visits](#)
- [MUSC Virtual Healthcare](#)
- [Hilton Head Regional Healthcare](#)
- [Beaufort Memorial Hospital](#)
- [W.H.O.](#)
- [DHEC Educational/Outreach Materials](#)
- [Do I Qualify as a Small Business?](#)
- [Medical Resource \(Town of HHI\)](#)
- [Donate Blood](#)

Government & School Resources

- [Hilton Head Island Public Beaches Closed as of March 21](#) (private beaches remain open)
- [Chamber email regarding the beach closure](#)
- [Beaufort County School District Meal Distribution Schedule](#)
- [Beaufort County School District](#) (schools are closed through the end of April)
- [Town of Bluffton](#)
- [Town of Hilton Head Island](#)
- [Beaufort County](#)

- [Beaufort County Help for Families](#)
- [Latest Gov. McMaster Press Conference on SCETV](#)

Attachment 2 - Appendix B

Local Government COVID-19 Economic Response Peer Review

Raleigh, NC

- Resource page - <https://raleighnc.gov/SupportPages/covid-19-small-business-loans-tips-and-resources>

Norfolk, VA

- Business Loan Product for COVID-19 impact – funded by Federal Economic Development Administration. Provides loans between \$10,000 - \$35,000
<https://norfolkdevelopment.com/wp-content/uploads/2020/03/Economic-Disaster-Assistance-LoanExternal-Final-1.pdf>

Clearwater, FL

- Business impact survey - <https://polco.us/surveys/3ac6b2f4-6737-4b9e-becb-98c8a28664ba>
- Resource Page - <https://www.myclearwater.com/news-info/covid-19-information-city-updates>

Atlanta, GA

- Business Continuity Loan Fund - \$1.5 M for zero interest loans between 5,000 – 30,000
https://www.investatlanta.com/assets/business_continuity_loan_fund_-_faq_3.30_V1vqXMg.pdf
- Small business COVID – 19 Impact Survey https://www.investatlanta.com/assets/covid-19_response_4XV6IOq.pdf

Aiken, SC

- COVID-19 Small business loan program – 2% loans up to \$10,000 deferrable for 6 months.
<https://www.cityofaikensc.gov/wp-content/uploads/2020/04/City-of-Aiken-Revolving-Loan-Application.pdf>

Columbia, SC

- Small business stabilization forgivable loan – 2 yr terms, 50% forgivable.
- Loan Loss Revenue fund to back loans given by private financial institutions for COVID-19 losses.

City of Myrtle Beach

- Resource Page - Provided webinars from local resources on their website: <https://www.myrtlebeachareachamber.com/coronavirus>

City of Camden, SC

- Resource Page – Providing help to businesses with phone or web meetings with the SBA. applications: <https://www.cityofcamden.org/news/city-camden-staff-available-assist-small-business-owners-apply-sba-disaster-loans>

RESOLUTION

BY THE TOWN COUNCIL OF THE TOWN OF BLUFFTON, SOUTH CAROLINA, TO ESTABLISH AND AFFIRM ITS FULL SUPPORT OF THE TOWN OF BLUFFTON SMALL BUSINESS ECONOMIC RESILIENCY PLAN TO MITIGATE THE FINANACIAL IMPACT TO SMALL BUSINESSES OF THE COVID-19 GLOBAL PANDEMIC

WHEREAS, in December 2019, an outbreak of respiratory illness due to a novel coronavirus (*COVID-19*), was first identified in Wuhan City, Hubei Province, China, and has spread outside of China, across the world, including the United States; and,

WHEREAS, on January 23, 2020, the Center for Disease Control ("*CDC*") activated its Emergency Response System to provide ongoing support for the response to *COVID-19*; and,

WHEREAS, on March 13, 2020, President Donald Trump declared a national emergency to assist with combating the coronavirus, and,

WHEREAS, on March 13, 2020, the Honorable Henry McMaster, Governor of South Carolina, issued Executive Order No. 2020-08 related to *COVID-19* and declared that a State of Emergency exists in South Carolina; and,

WHEREAS, on March 16, 2020, Mayor Lisa Sulka and the Town of Bluffton declared a local state of emergency in the Town of Bluffton; and,

WHEREAS, Governor McMaster through a series of additional Executive Orders, encouraged, directed and provided for enforcement of social distancing behaviors in order to slow the spread of *COVID-19* throughout the state of South Carolina; and

WHEREAS, these additional executive orders included provisions which directed the closure of certain non-essential businesses, as well as directed citizens to remain at home unless they were going to work, conducting essential business, or checking on family; and

WHEREAS, a great number of the businesses that were deemed non-essential are small, locally owned businesses whose closure or dramatically reduced operations have negatively impacted their financial well-being; and

WHEREAS, a limited amount of funding in federal programs is available to assist small businesses through the CARES Act and various Small Business Association loans and grants; and

WHEREAS, in the 2019-20 Town of Bluffton Strategic Plan, one of the adopted strategic focus areas is Economic Growth, which is now threatened by the *COVID-19* pandemic; and

WHEREAS, the Town of Bluffton has the talent, resources and will to assist small businesses in mitigating the financial impact of the *COVID-19* pandemic; and

WHEREAS, it is in the best interest of the citizens and business community of the Town of Bluffton to take decisive action in mitigating the negative fiscal impact of the pandemic to the small business community.

NOW, THEREFORE, BE IT RESOLVED BY THE TOWN COUNCIL OF THE TOWN OF BLUFFTON, SOUTH CAROLINA, THAT THE TOWN OF BLUFFTON SMALL BUSINESS ECONOMIC RESILIENCY PLAN, CONTAINED HEREIN AS EXHIBIT "A", IS HEREBY ESTABLISHED AND AFFIRMED.

THIS RESOLUTION SHALL BE EFFECTIVE IMMEDIATELY UPON ADOPTION.

SIGNED, SEALED AND DELIVERED AS OF THIS ___ DAY OF _____, 2020.

Lisa Sulka, Mayor
Town of Bluffton, South Carolina

ATTEST:

Kimberly Chapman, Town Clerk
Town of Bluffton, South Carolina

Attachment 4

Proposed Motion for Consideration of a Resolution to Establish and Affirm its Full Support of the Town of Bluffton Small Business Economic Resiliency Plan to Mitigate the COVID-19 Global Pandemic Financial Impact to Small Businesses

"I move to approve the Resolution to Establish and Affirm its Full Support of the Town of Bluffton Small Business Economic Resiliency Plan to Mitigate the Financial Impact to Small Businesses of the COVID-19 Global Pandemic.