



Dear Heartland Carwash Association Member,

We hope that this e-mail finds you in good health and staying safe. We understand how trying these times are on our families and businesses and we would like to provide some information that may be helpful in weathering the financial storm for your carwash.

A wise man once said that the time to take cookies, is when cookies are being passed around. To that end, the time to apply for disaster benefits is now, while the application process is open. You can decide later, whether or not to accept money or what you may need, but if you do not apply right now, you will have no options in the future.

This link is for the US Small Business Association Disaster Loan Assistance Program <https://covid19relief.sba.gov/#/>. It first determines eligibility, then provides more information for pursuing a disaster loan. You can also ask for an immediate \$10,000 if you have the need. This application is online.

This link is for the Payroll Protection Program that helps cover payroll and other expenses for eight weeks and may be forgivable if you maintain payroll through the period indicated. <https://www.sba.gov/funding-programs/loans/paycheck-protection-program-ppp>. It is my understanding that you have to apply for this one with your bank.

Information on the CARES Act is very fluid and changing daily, we will endeavor to monitor the situation and provide any new information that may be helpful to you.

We are also looking into the possibility of insurance coverage where decisions of public officials have caused economic injury during this pandemic. More on that topic later.

We encourage you to follow us on Facebook: @heartlandcarwashassociation and Twitter: @HeartIndCarwash to share your questions, answers and best practices with association members.

Stay safe and best wishes.

Pat Shannon
President

