

Southeast Alaska Business Climate and COVID-19 Impacts Survey 2020

A Publication of



**SOUTHEAST
CONFERENCE**

June 2020

Developed and Prepared by

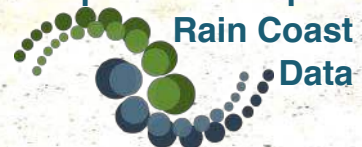


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Survey created in partnership with



Spruce Root
COMMUNITY DEVELOPMENT



Southeast Alaska **Business** Survey Results **2020**

Each year Southeast Conference conducts a regional business climate and investment survey in order to track Southeast Alaska business confidence on an annual basis. The results are analyzed by community and economic sector, allowing the data to be used by policy leaders, program developers, and project proponents to form projections regarding the economic direction of Southeast Alaska.

This year several comprehensive questions regarding COVID-19 business impacts were added to the survey, along with questions to clarify how the private sector can best be supported moving forward moving through this period of pandemic. Open-ended questions allowed for increased input by the business community. The survey analysis provides data so that policy leaders can gauge how ongoing needs vary between sectors, industries, and communities.

This survey was developed in a partnership between Southeast Conference, Spruce Root, the City and Borough of Wrangell, the Petersburg Borough, the Sitka Economic Development Association, the Haines Chamber of Commerce, and the Skagway Development Corporation. Rain Coast Data designed the survey instrument on behalf of this partnership.

The survey invited Southeast Alaska owners and top managers to respond to 28 questions. The web-based survey was administered electronically from June 4th through June 18th. A total of 460 regional business leaders participated in the survey, representing 8,550 current regional workers. The survey results include the following findings:

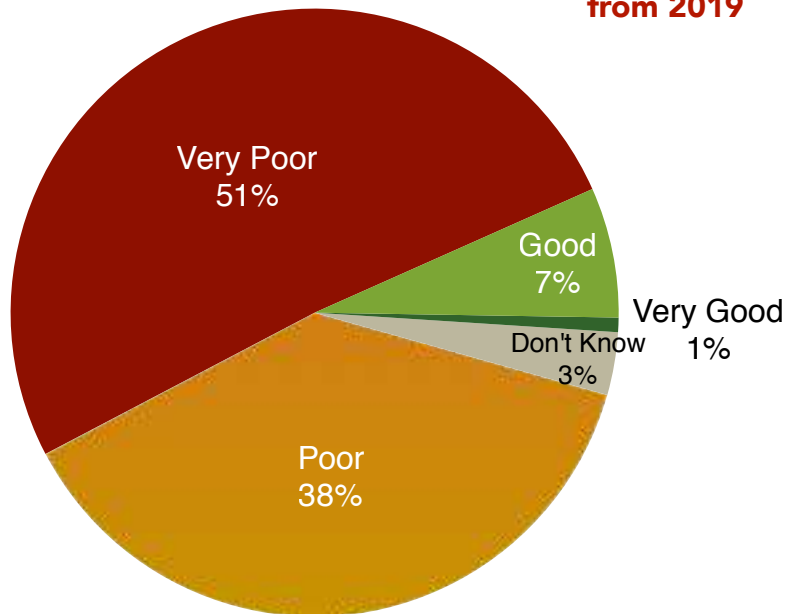
- Just over half of businesses have received COVID-19 support funding, including 47% that received PPP funding.
- Responding employers have already laid off 18.6% their total workforce due to the COVID-19 virus, and cancelled hiring an additional 3,630 workers - mostly in the tourism sector. One-quarter of businesses expect to cut more staff.
- Regional business revenue was down 57% on average in 2020 so far, compared to the same period in 2019. By industry, the tourism and arts sectors have experienced the greatest revenue losses, while mining and timber have seen the smallest. Businesses in Skagway and Haines reported the highest revenue losses in the region.
- One-quarter of respondents say that they are at risk closing permanently, while one-third say that are not at risk. The mining and finance industries have the lowest risk of closing due to the pandemic, while child care, social services, and the food/drink sectors have the greatest risk.
- 89% of respondents call the current economy poor or very poor, and 62% feel that the upcoming year will be worse.

The following pages summarize survey findings.

Southeast Business Climate Survey Results 2020

June **2020** Southeast Alaska: **How do you view the overall business climate right now?**

8% Positive / 89% Negative +51% negative from 2019



Southeast Alaska Annual Business Climate Survey

In June of 2020, 460 Southeast Alaska business owners and top managers from 23 communities responded to Southeast Conference's Business Climate and Private Investment Survey.

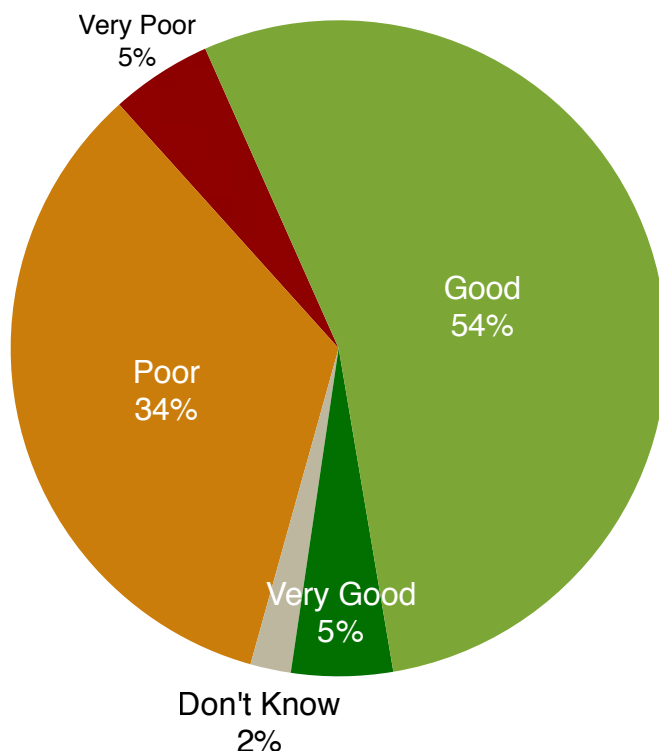
How do you view the overall business climate right now?

Unsurprisingly, confidence in the Southeast business climate has crumbled in the wake of COVID-19. Nine out of ten respondents are concerned about state of the economy, calling the business climate "poor" (38%) or "very poor" (51%), a 50 point increase in those who view the economy negatively from last year. Eight percent of business leaders called the Southeast business climate "good" or "very good" in 2020 — a decline of 51% over 2019.

While all sectors and communities have an overwhelmingly negative perspective on the current economy, those in the timber, tourism, real estate, food/beverage, and transportation industries were most likely to say that the regional economy is **very** poor. Based on responses received, the communities that are most negatively impacted by the COVID-19 pandemic are Skagway and Haines.

April **2019** Southeast Alaska: **How do you view the overall business climate right now?**

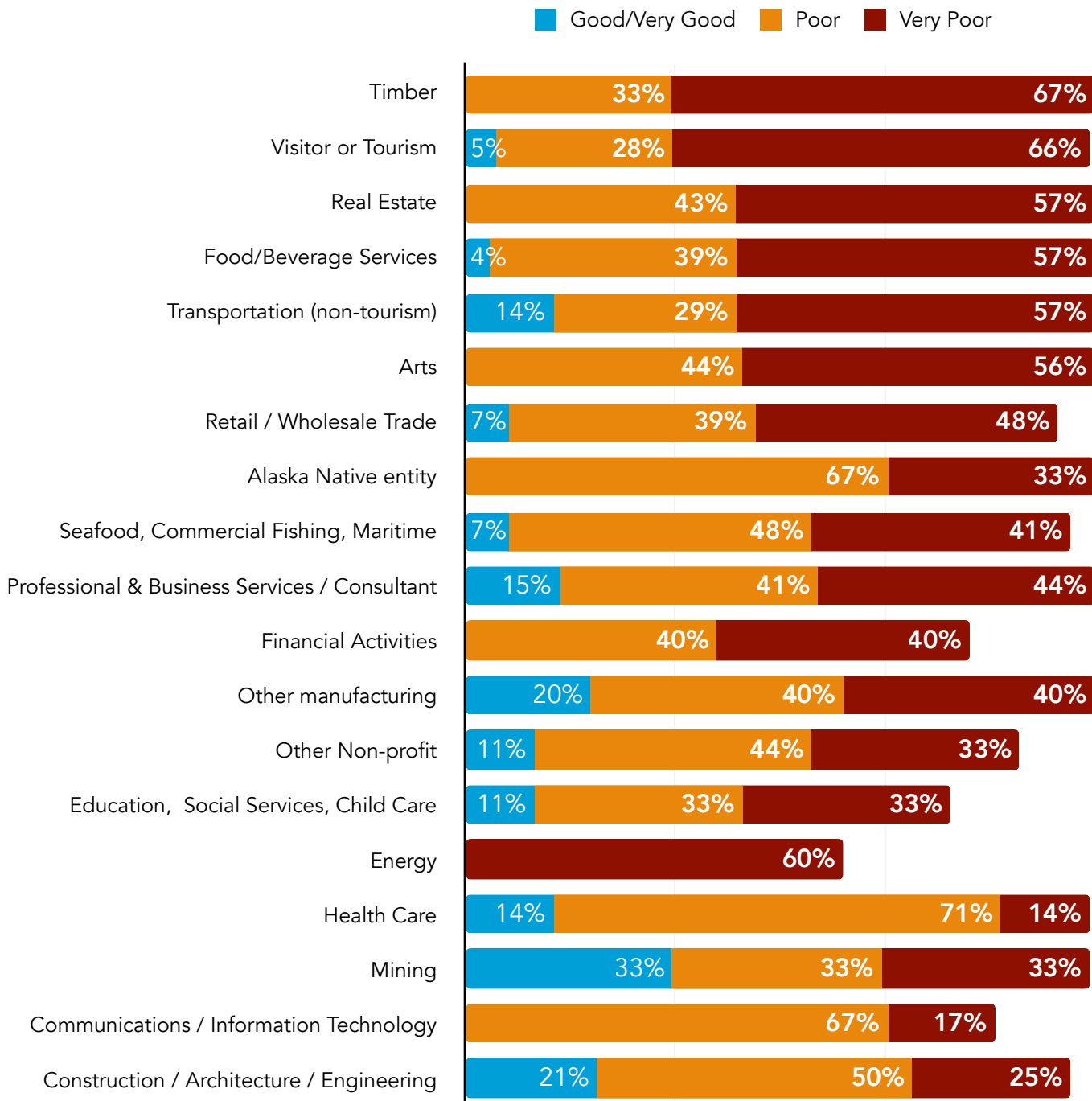
59% Positive / 39% Negative



Southeast **Business** Climate Survey Results 2020: by Industry

The following graphic breaks out how the current Southeast Alaska business climate is viewed by each various sector. Usually such a breakout reveals significant differences between sectors. However, the 2020 breakout shows that no industry has escaped a significant negative impact due to COVID-19.

June **2020** Southeast Alaska: **How do you view the overall business climate right now?**

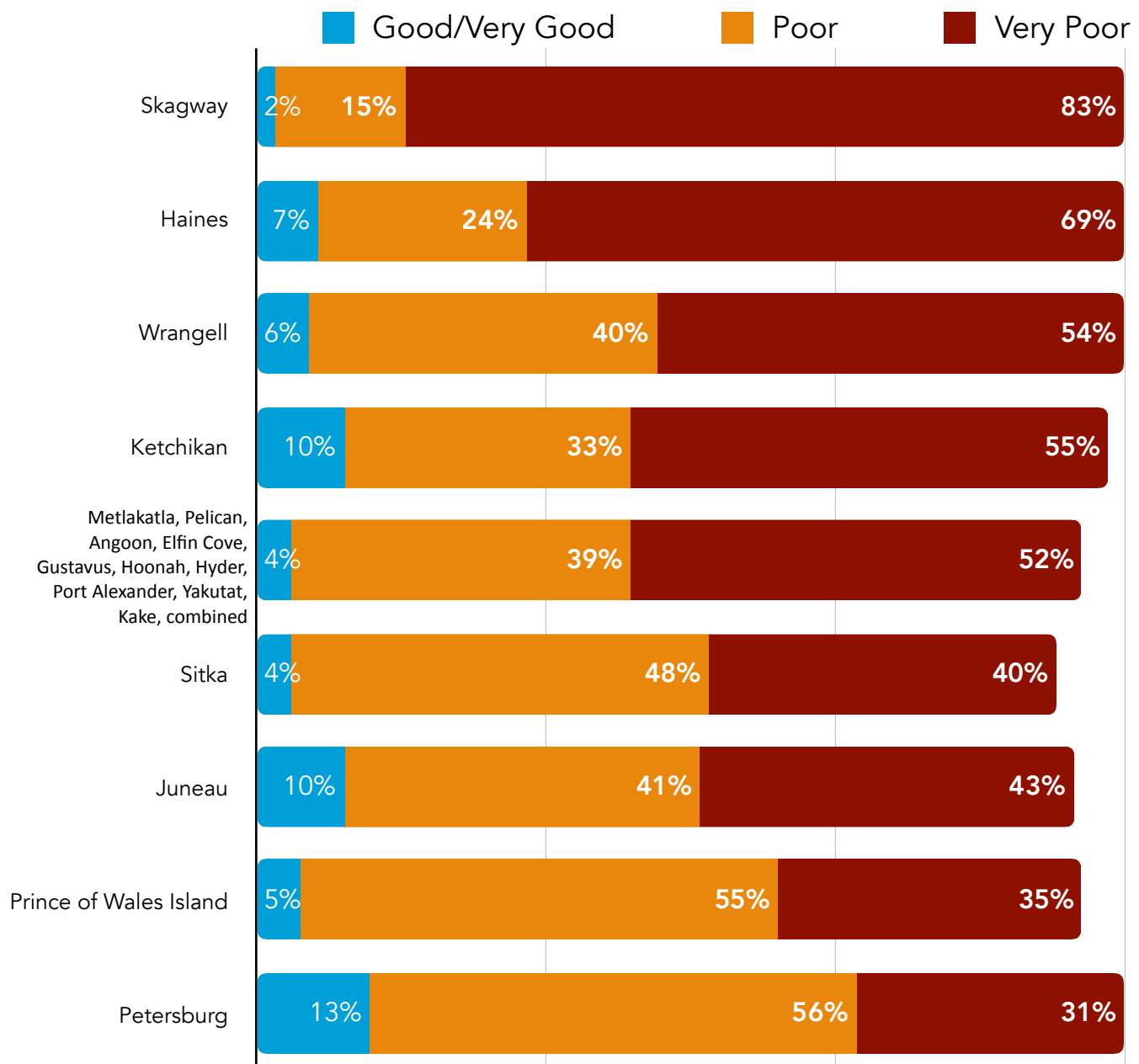


The "don't know" category has been excluded from this chart.

Southeast **Business** Climate Survey Results 2020: by Community

The graphic below shows how the current regional business climate is being experienced by business leaders in each community. While all communities are clearly suffering, Skagway has been the hardest hit, with 83% of businesses saying that the business climate is “very poor” followed by Haines at 69%.

June **2020** Southeast Alaska: **How do you view the overall business climate right now?**

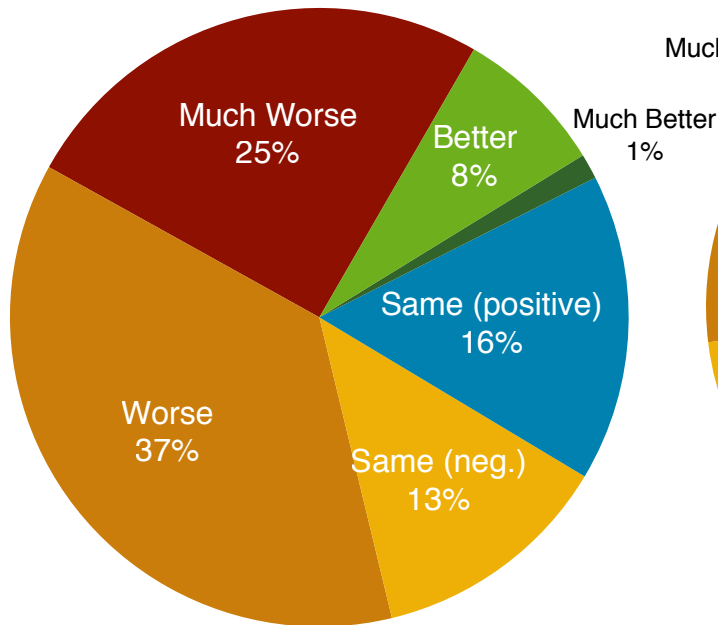


The “don't know” category has been excluded from this chart.

Southeast Economic Outlook

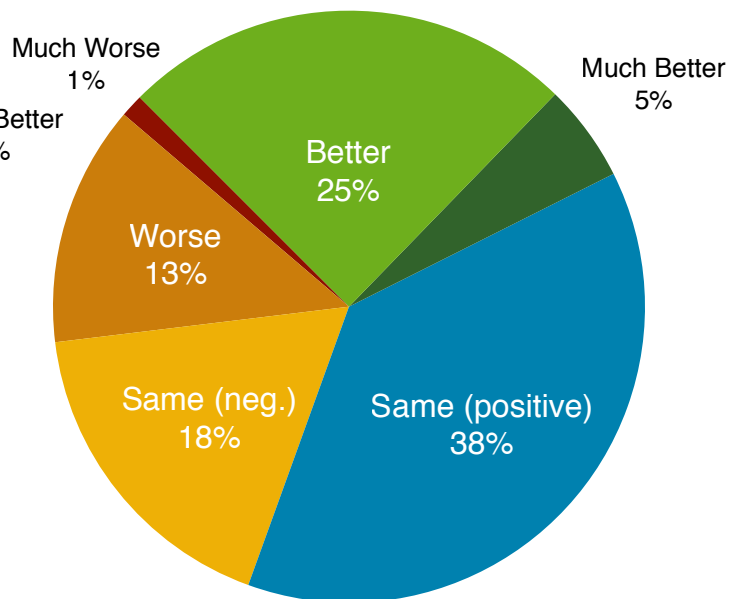
2020: What is the economic outlook for your business or industry?

25% Positive / 75% Negative



2019: What is the economic outlook for your business or industry?

68% Positive / 32% Negative



Southeast Alaska Economic Outlook

Southeast Alaska business leaders overall economic outlook tends not to change much on an annual basis; however 2020 is clearly an exception. Three-quarters of businesses say the economic outlook for their business or industry over the next 12 months is negative, while in 2019 one-third of regional businesses had a negative outlook. Nearly two-thirds (62%) of survey respondents expect their prospects to be worse (36%) or much worse (26%) over the next year, while only 9% expect the outlook for their businesses to improve in the coming year.

The mining sector's economic outlook appears to be the least impacted of all sectors by the pandemic, with mining business leaders expecting the next year to be relatively the same in prosperity compared to last year. The arts, tourism food/beverage, and retail sectors have the most negative outlooks looking forward, with 85% of those in arts and 73% of those in tourism saying that the outlook is worse or much worse.

When compared by community, Sitka has the least negative outlook. The community with the most negative outlook is Wrangell, with 79% forecasting a worse or much worse economic outlook over the next year.

Southeast Economic Outlook: by Community and Industry

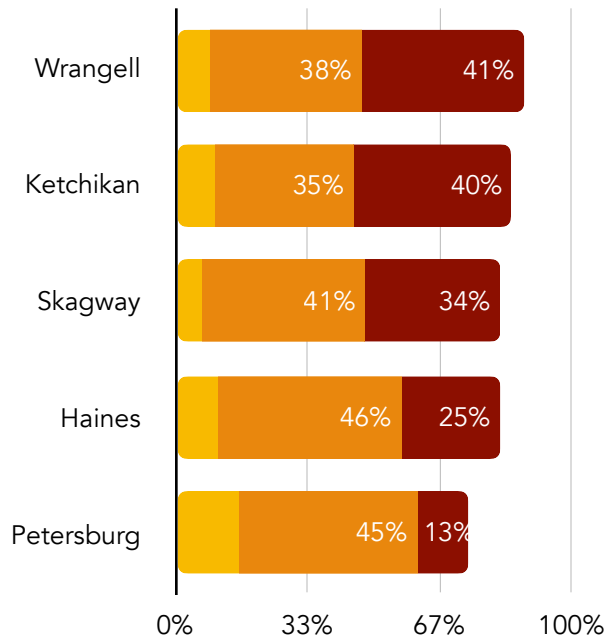
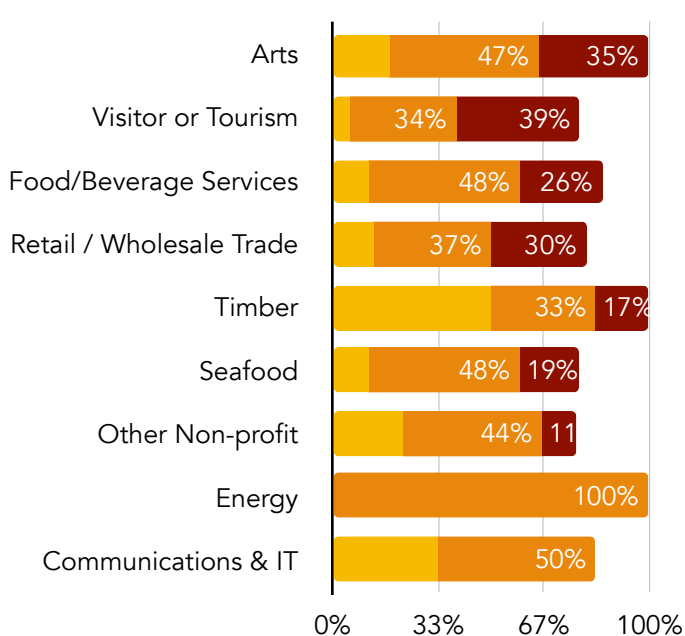
The below graphics show economic outlook breakdowns for the next year by industry and well as by community.

2020: What is the economic outlook for your business or industry?

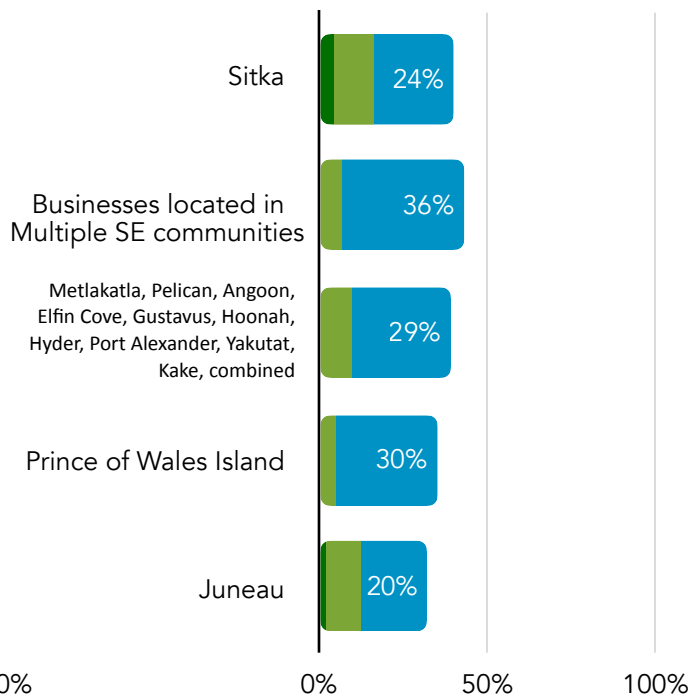
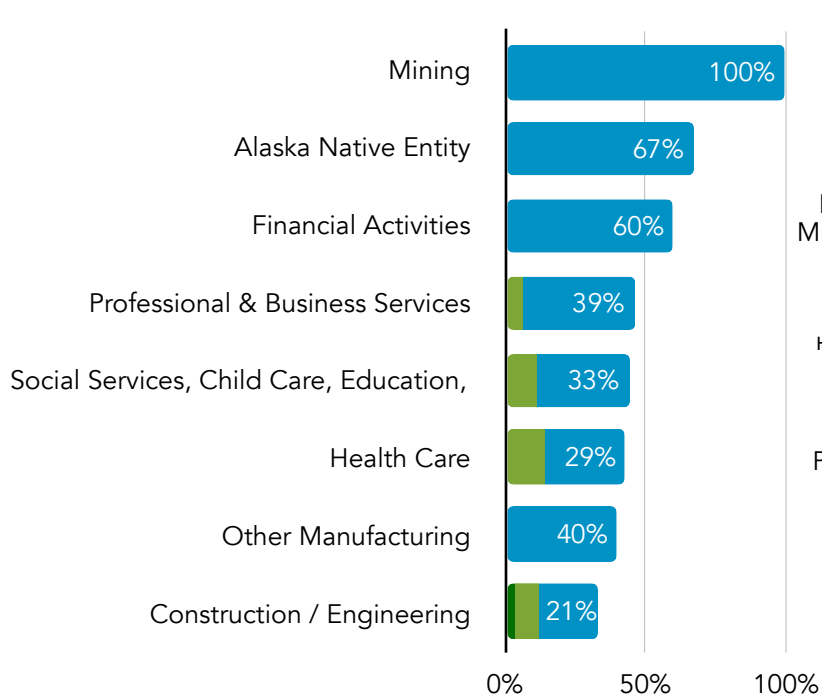
By Industry

By Community

■ Same (generally negative) ■ Worse ■ Much Worse



■ Much Better ■ Better ■ Same (generally positive)



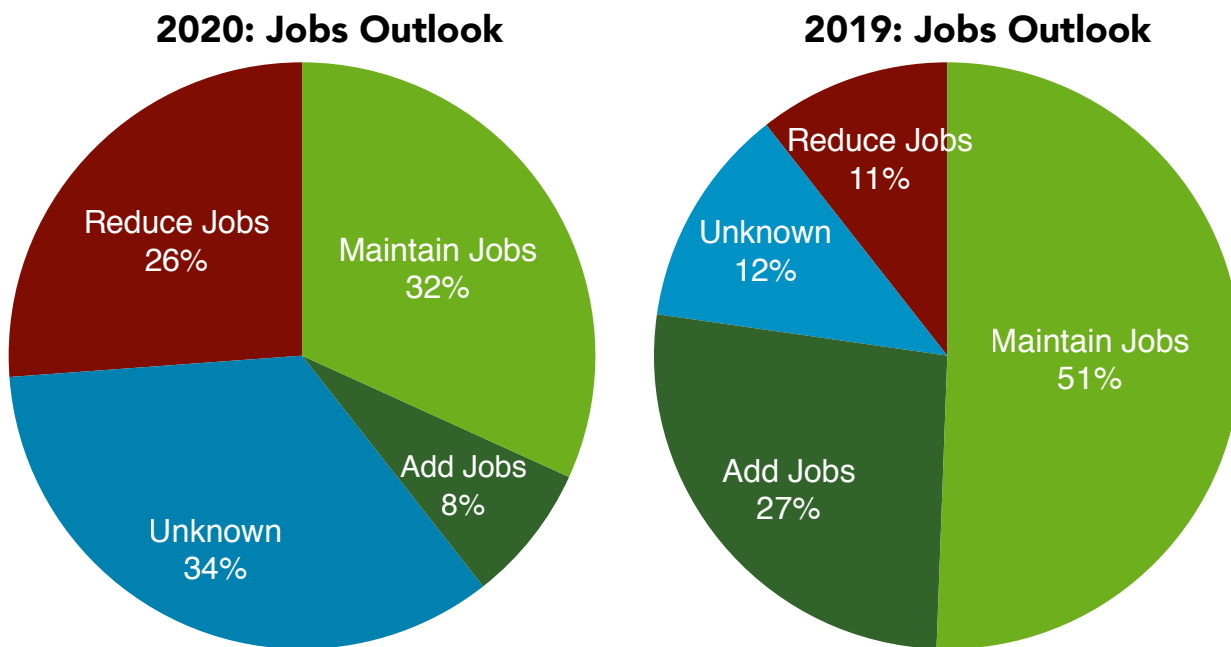
Southeast Economic Outlook: by Community

The following table shows a detailed economic outlook by industry.

What is the economic outlook for your business or industry?						
Sector	Much Better	Better	Same (generally a positive statement)	Same (generally a negative statement)	Worse	Much Worse
Mining	0%	0%	100%	0%	0%	0%
Alaska Native Entity	0%	0%	67%	0%	0%	33%
Financial Activities	0%	0%	60%	40%	0%	0%
Professional & Business Services / Consultant	0%	7%	39%	12%	39%	2%
Child Care, Education, Social Services	0%	11%	33%	0%	33%	22%
Health Care	0%	14%	29%	14%	43%	0%
Other Manufacturing	0%	0%	40%	0%	20%	40%
Construction / Architecture / Engineering	4%	8%	21%	33%	25%	8%
Transportation (non-tourism)	0%	29%	0%	14%	29%	29%
Real Estate	0%	14%	14%	29%	29%	14%
Visitor or Tourism	2%	12%	9%	5%	34%	39%
Other Non-profit	0%	11%	11%	22%	44%	11%
Seafood, Commercial Fishing, Maritime	4%	4%	15%	11%	48%	19%
Retail / Wholesale Trade	2%	4%	15%	13%	37%	30%
Communications / Information Technology	0%	0%	17%	33%	50%	0%
Food/Beverage Services	4%	11%	0%	11%	48%	26%
Timber	0%	0%	0%	50%	33%	17%
Arts	0%	0%	0%	18%	47%	35%
Energy	0%	0%	0%	0%	100%	0%

Decreasing Jobs in 2020 and 2021

Over the next 12 months, do you expect your organization to add jobs, maintain jobs, reduce jobs, or are you unsure?
(For those business with staff)



Employment changes in the next year

More than a quarter of business leaders surveyed expect to reduce the number of jobs associated with their businesses over the next 12 months, while 32% expect to maintain total jobs, and 8% expect to add more employees.

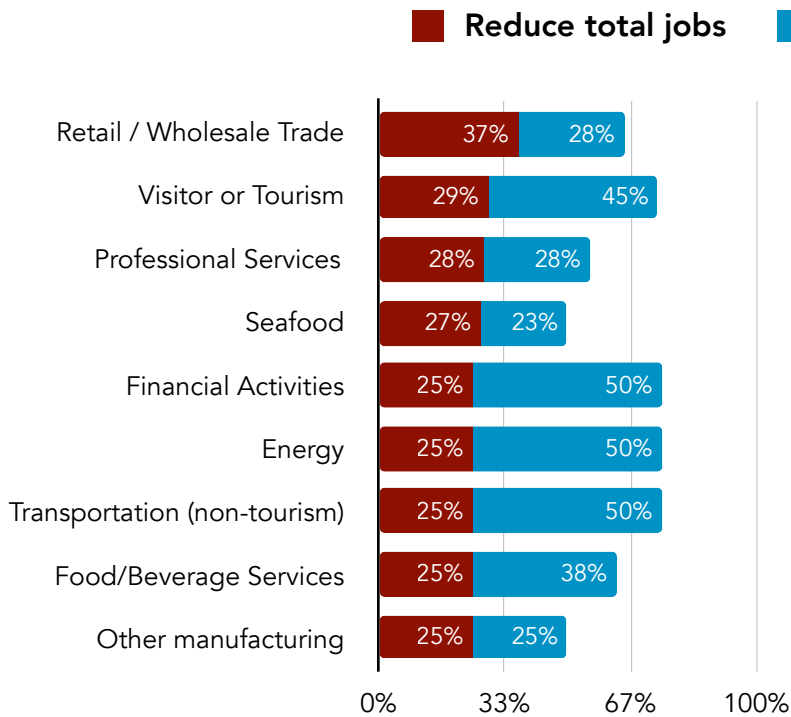
The expected job gains are primarily limited to the health care, mining, and manufacturing sectors. Employment reductions are expected to be most significant in the trade and tourism industries. More than one-third of businesses in the retail wholesale trade sector expected to decrease staff over the coming year.

Business leaders in Wrangell, Ketchikan and Skagway expect the greatest job reductions for their businesses moving forward, with 41% of Wrangell business leaders expecting to make job cuts over the coming year.

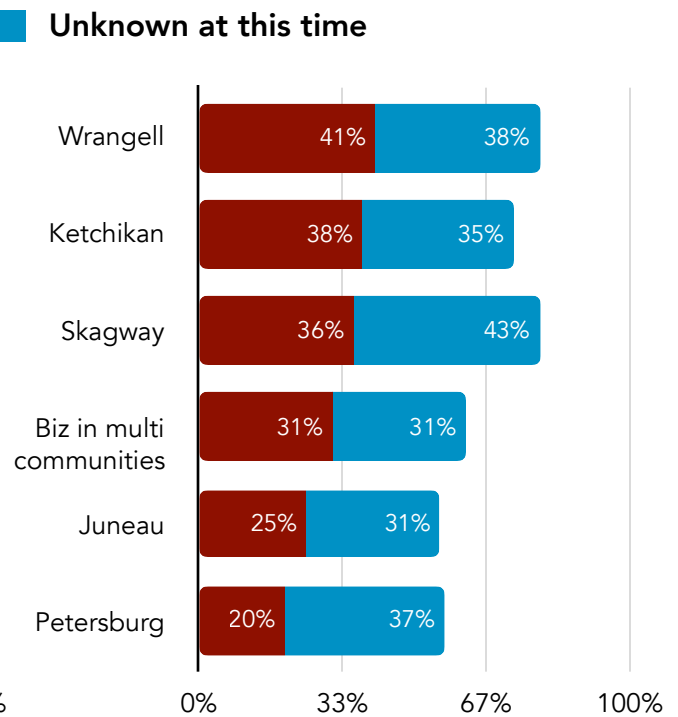
By Community: Jobs in Next 12 Months

Over the next year, do you expect your organization to add jobs, maintain jobs, reduce jobs, or are you unsure?

By Industry

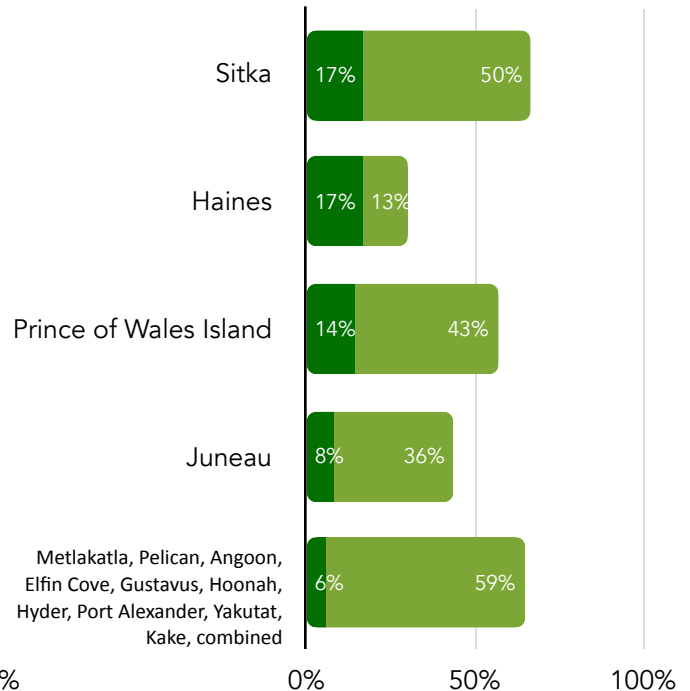
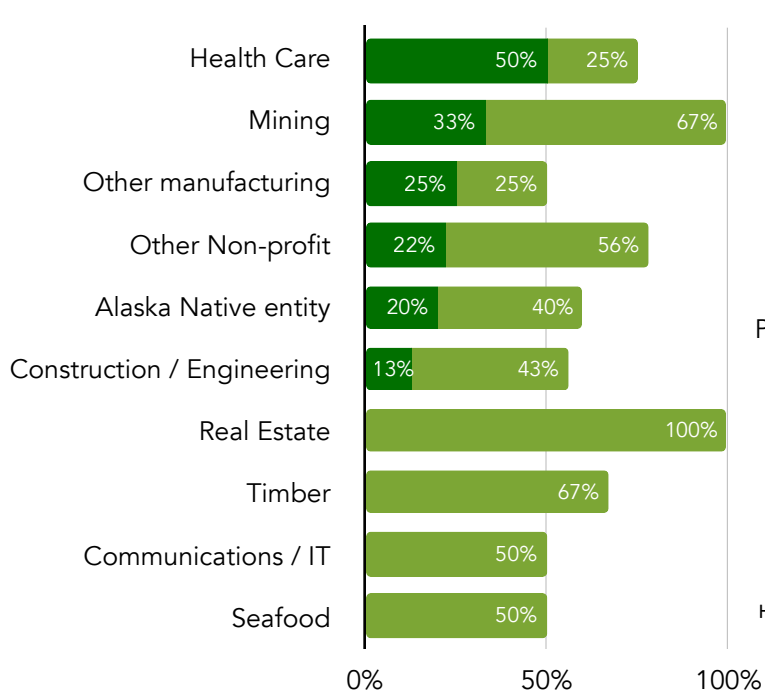


By Community



Add jobs

Maintain the same amount of jobs



Southeast Businesses COVID-19 Impacts

Southeast Alaska business leaders were asked how COVID-19 is impacting their businesses. Responding employers have already laid off 18.6% of their total workforce due to the COVID-19 virus, and cancelled hiring an additional 3,630 workers — mostly in the tourism sector. Regional business revenue was down 57% in 2020 so far, compared to the same period in 2019. Twenty-three percent of respondents say that they are at risk closing permanently, while 34% say that they are not at risk.

Total Businesses Responding = 460

Representing 8,550 current Southeast Alaska workers

Responding businesses have typical peak employment of 12,640

With a year-round resident workforce of 78%

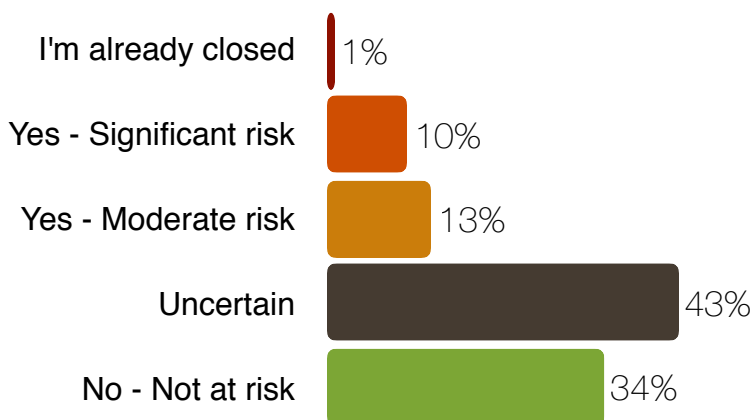
48% of responding businesses received PPP funding

Respondents have laid off 18.6% of existing staff so far due to COVID-19

and did not bring on an additional 3,630 planned hires

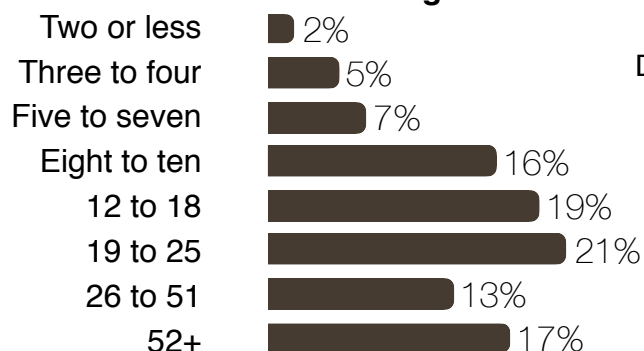
26% expect to make more employment cuts in the future due to COVID-19

Is your business at risk of closing permanently because of impact caused by COVID-19?



If you answered "yes" above, how many weeks of the current situation do you think you will be able to survive?

Avg. = 24

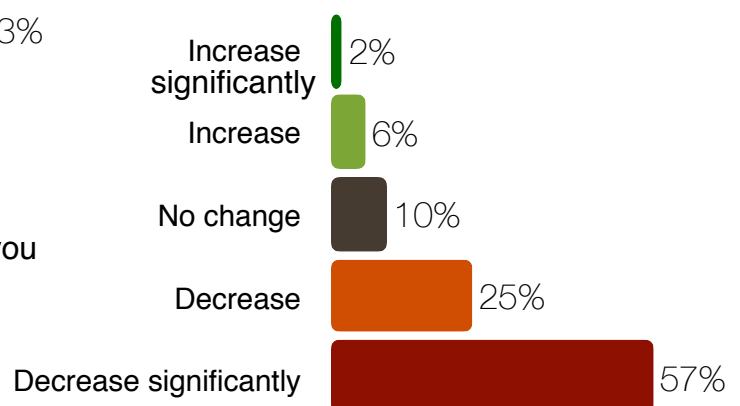


Avg. current workers per org. = 19 (28 at peak)

Avg. workers laid off so far per business = -5

Avg. planned hires cancelled = -9.5

How much do you project your revenues will change in the remainder of 2020 compared to the same period in 2019?



Please estimate the percent revenue decline to your business due to COVID-19 in 2020 so far (compared to same period in 2019)?

= -57%

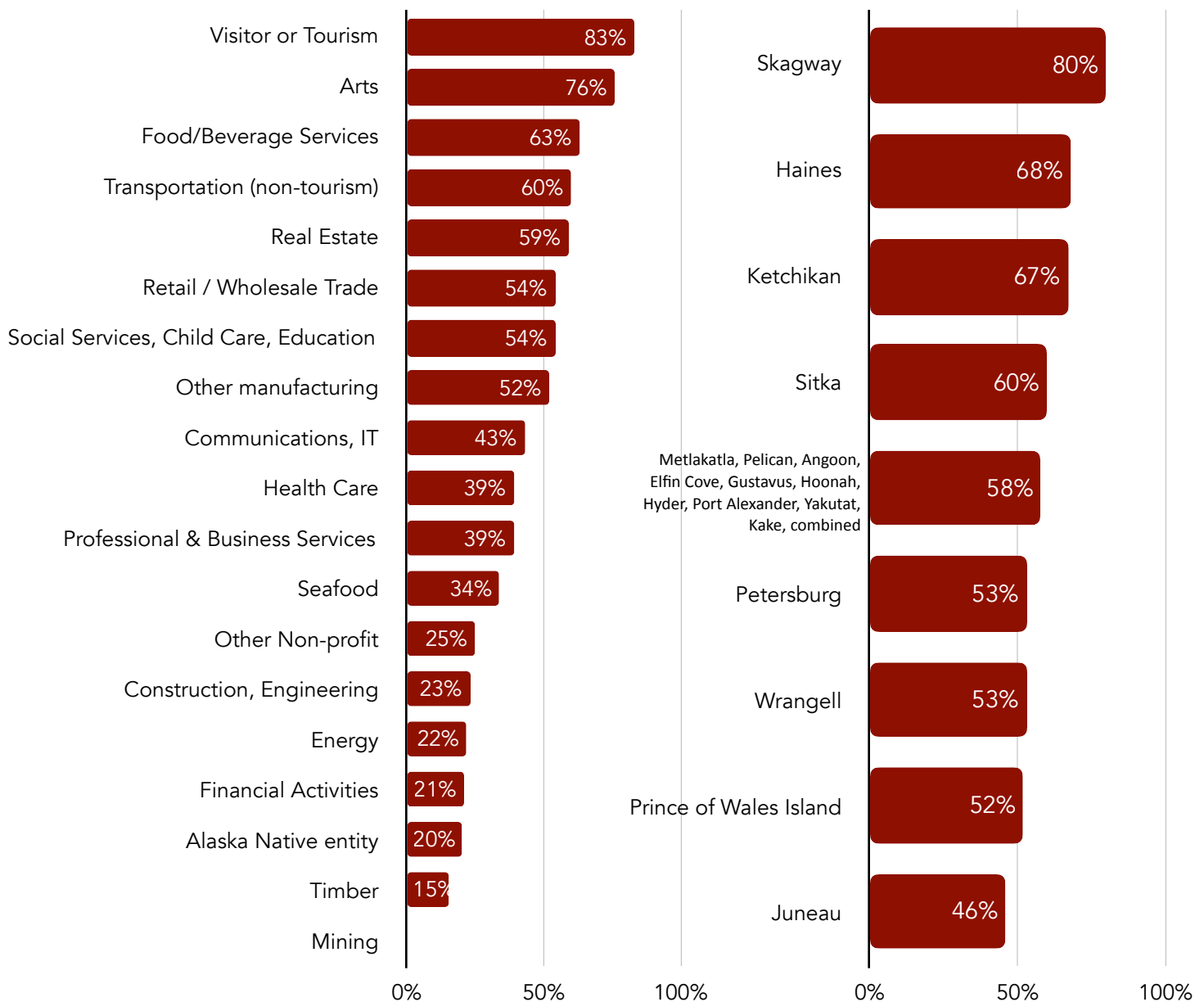
Please estimate the percent revenue decline to your business due to COVID-19 in 2020 so far (compared to same period in 2019)? By Industry and Community

On average, reporting businesses have lost **57%** of their revenue due to COVID-19 in 2020 compared to the same period last year. However, there is significant variation between industry in community impacts. Businesses in the tourism sector are down by 83%, while arts sector is down by 76%. The mining, timber, and Alaska Native entities are down the least, with mining not reporting any revenue losses year-to-date. By community, Skagway businesses have lost the most, with reported average revenue loss of 80%, followed by Haines and Ketchikan. Juneau businesses report the smallest average revenue decline of "only" 46%.

By Industry

By Community

■ Average percent revenue decline to your business due to COVID-19 in 2020

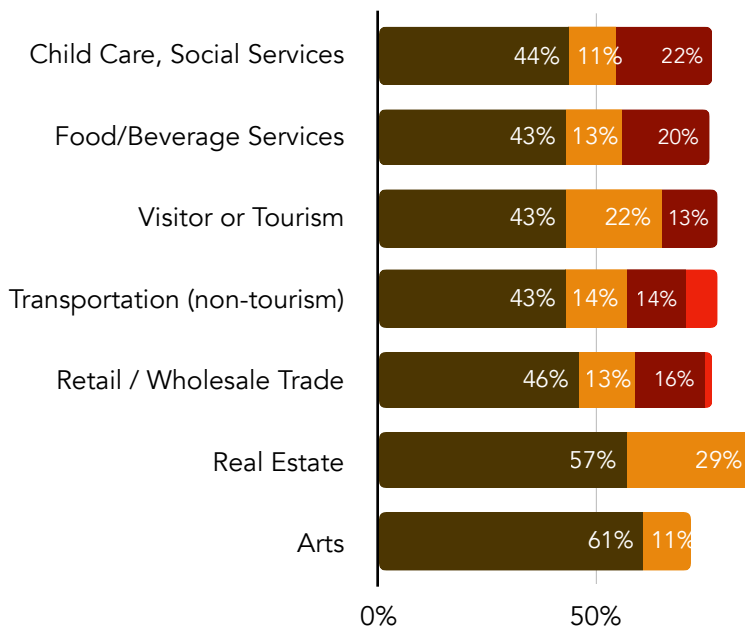


Is your business at risk of closing permanently because of impact caused by COVID-19? By Industry and Community

The following charts analyzed which sectors and communities are at the greatest risk of being unviable due to the COVID economy. Child care, social services, and the food/drink sectors have the greatest risk of closing due to the pandemic, while the mining and finance industries have the lowest risk. Businesses in Wrangell, Skagway, and Ketchikan face the highest risks of closure, while Petersburg businesses appear to be the most resilient at the moment.

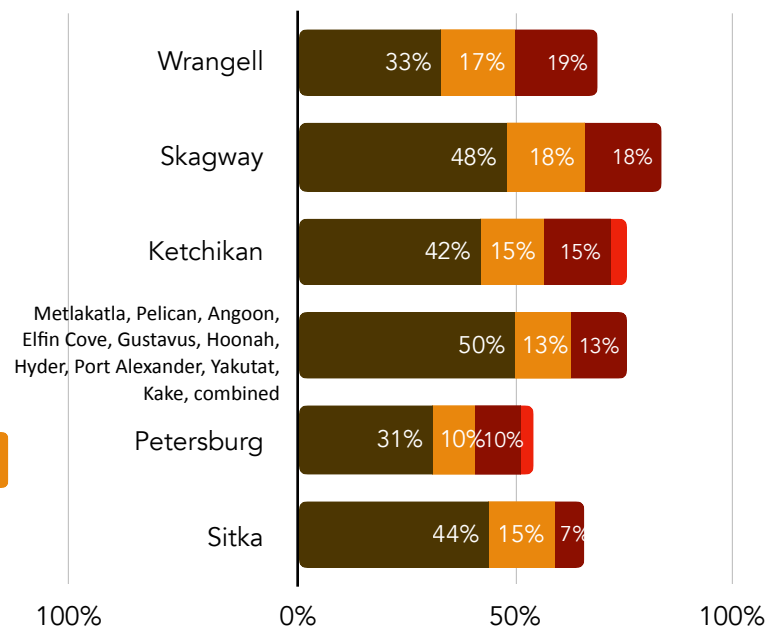
By Industry

■ Uncertain
■ Yes - Moderate risk
■ Yes - Significant risk

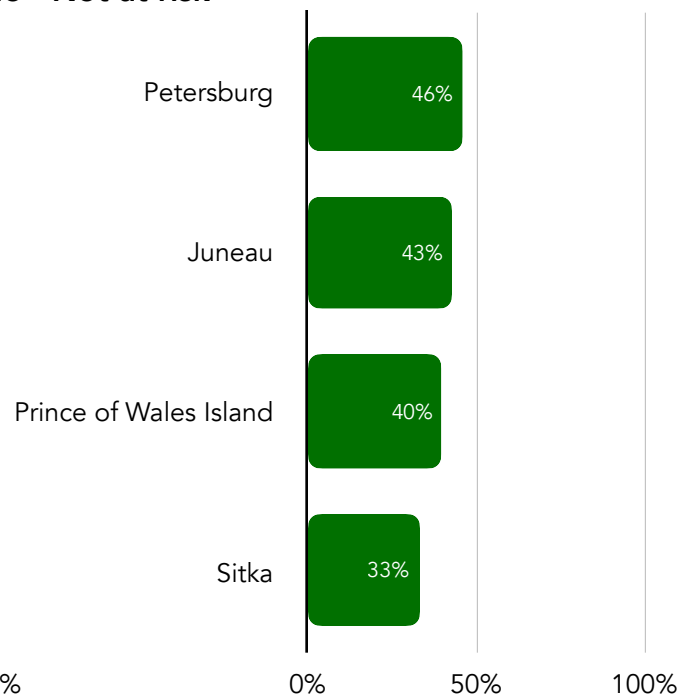


By Community

■ Uncertain
■ Yes - Moderate risk
■ I've already closed permanently



■ No - Not at risk

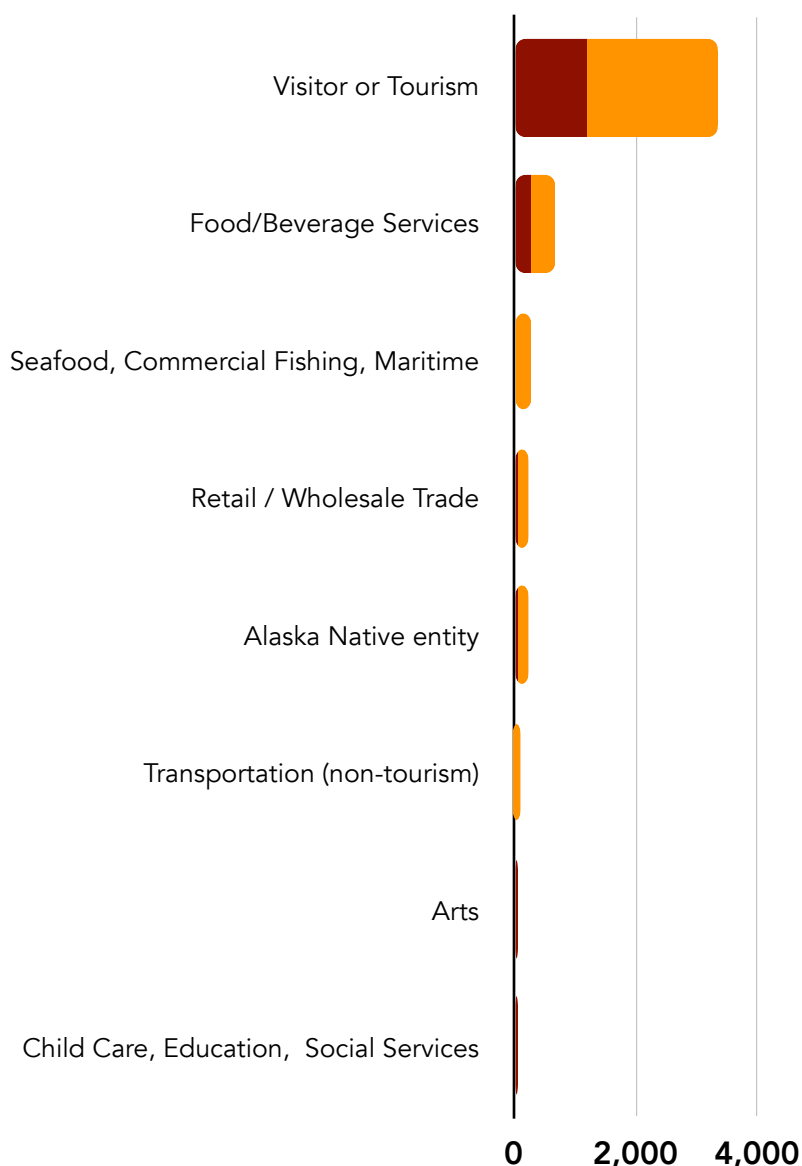


Employment Declines due to COVID

Business leaders were asked how many existing employees have been laid off or put into unpaid status so far due to COVID-19. They were also asked how many future workers, including all seasonal workers, businesses had planned to hire, but did not. In terms of total counts, those involved in the visitor industry were most likely to lay off staff and fail to hire new recruits. Tourism businesses reported laying off just over 1,200 workers and halting the hires of 2,155 additional workers. The food and beverage sectors reported 300 layoffs, and 410 expected hiring cancellations. Owners and managers of Juneau business reported the most layoffs by community (475 layoffs, 870 future hires cancelled), but owners with businesses that operate across multiple Southeast communities were even harder hit, having to make 440 layoffs and cancel more than 1,000 future hires.

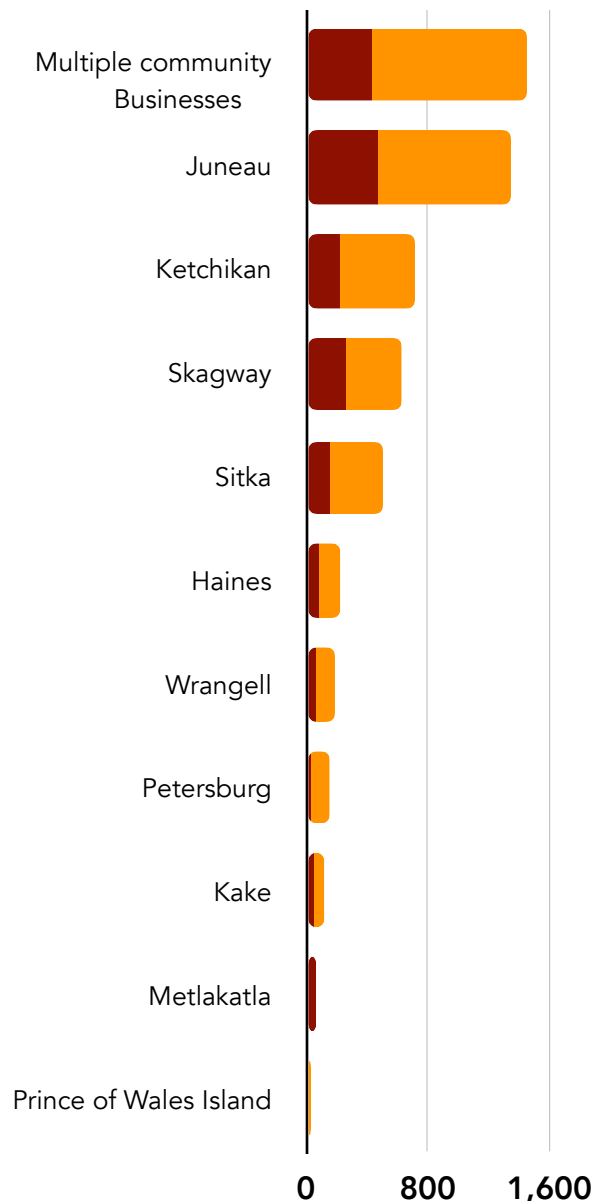
By Industry

■ Existing workers laid off



By Community

■ Existing workers laid off



Did you receive any COVID-19 funding to support your business? (check all that apply)

Just over half of all reporting business leaders had received COVID relief funding for their organizations, including 47% who received the funds from the Payment Protection Program. While 21% reported receiving an Economic Injury Disaster Loan, an additional 4% wrote a note in the survey to say that they had applied for this loan, but not received the funds.

A total of \$52 million in funding was reported received. While not every regional business participated in this survey, this is a lower amount for the region than should be expected, given the distributions across the state. The median assistance amount was \$41,500.



Total Funding Reported to be Received by SE Businesses = \$52 million

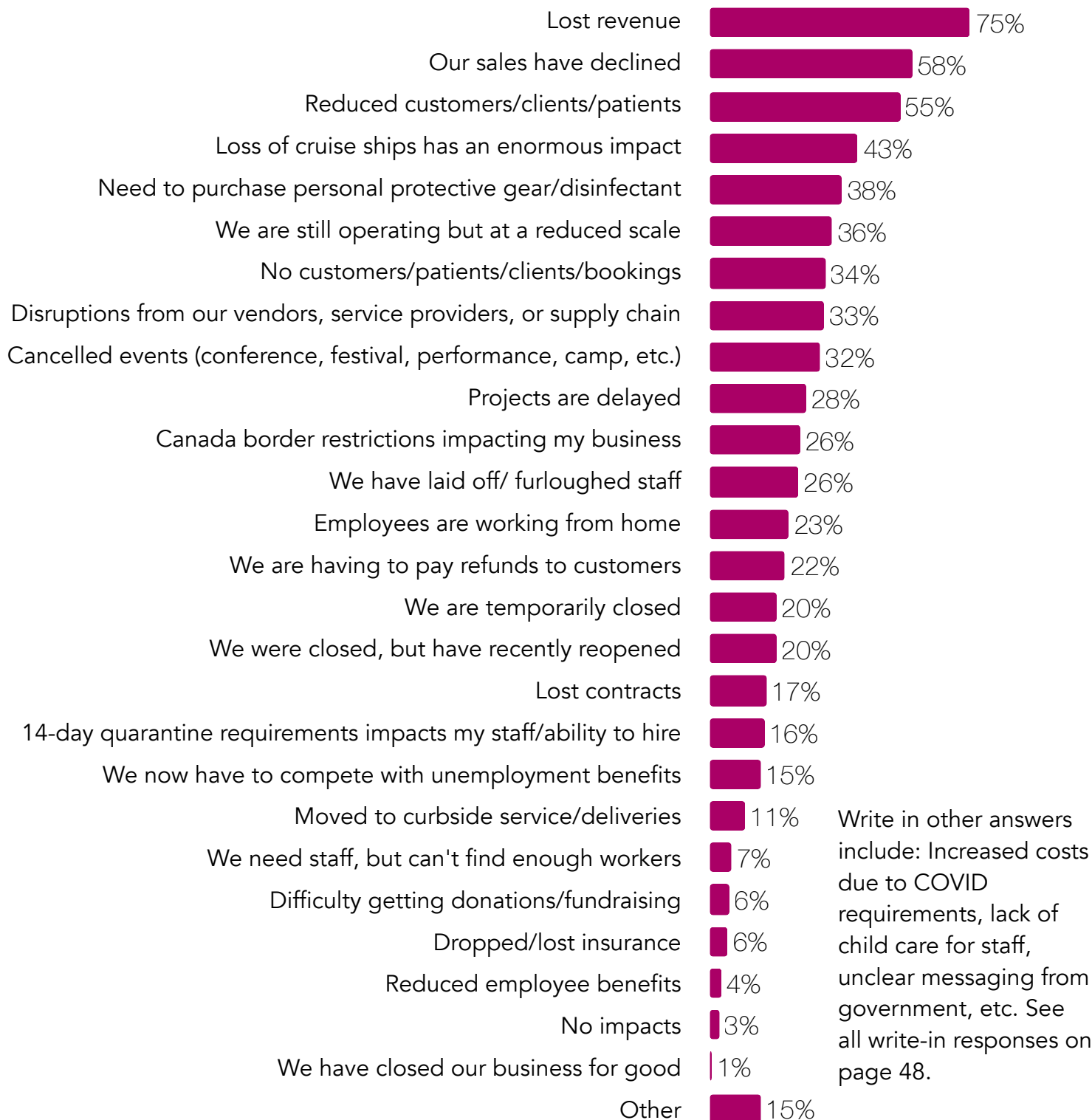
Median amount received by businesses receiving funds = \$41,500

Businesses receiving funding = 54%

How has your business been impacted by COVID-19?

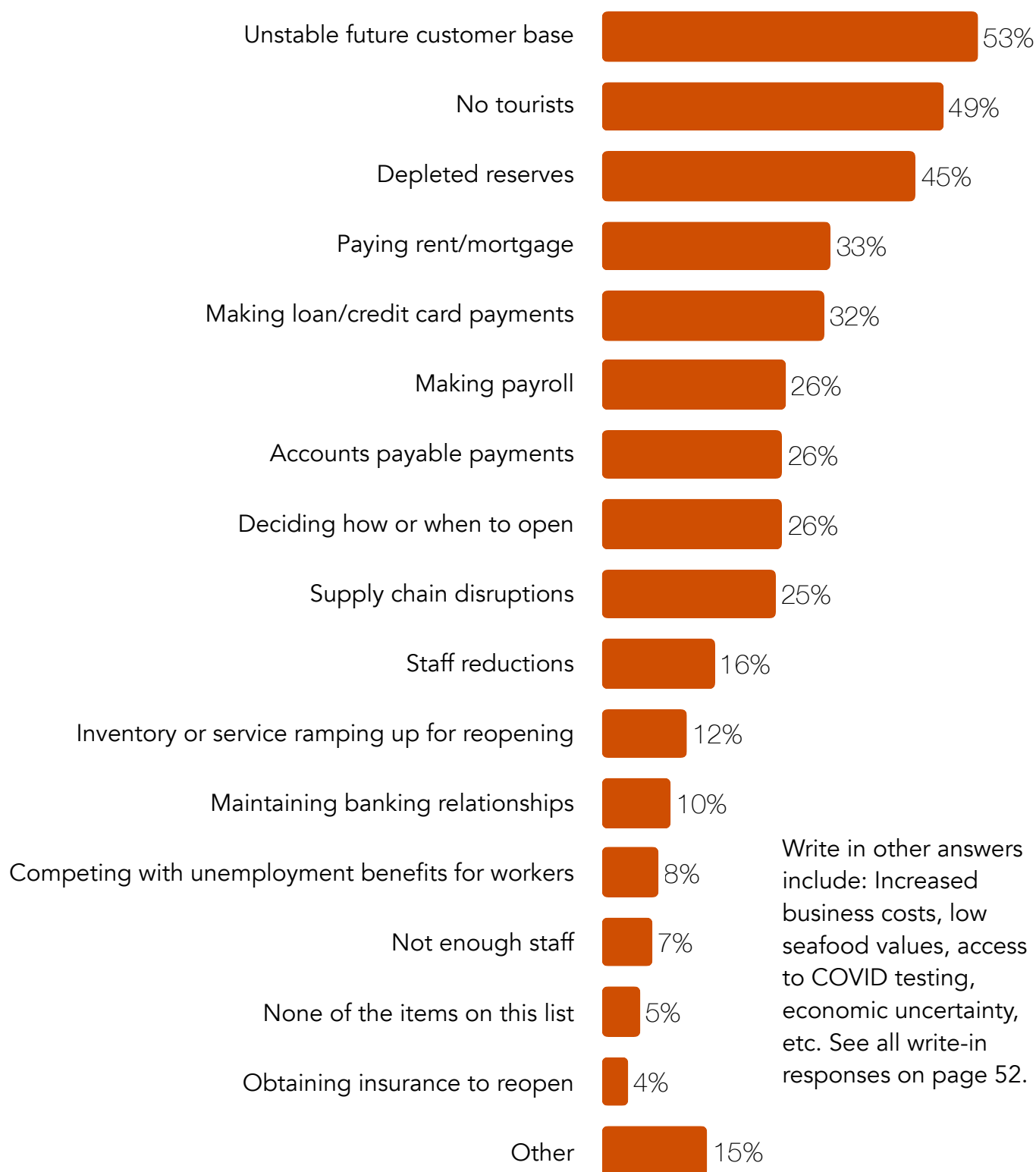
(check all that apply)

Business leaders were asked how their organizations have been impacted by the pandemic. Three-quarters of businesses reported they had lost revenue due to the COVID-19 event, more than half reported a decline in sales and customers. 43% are impacted by the lack of cruise ships, and 38% have had to purchase personal protective gear or cleaning supplies.



What are your top business challenges moving forward? (check all that apply)

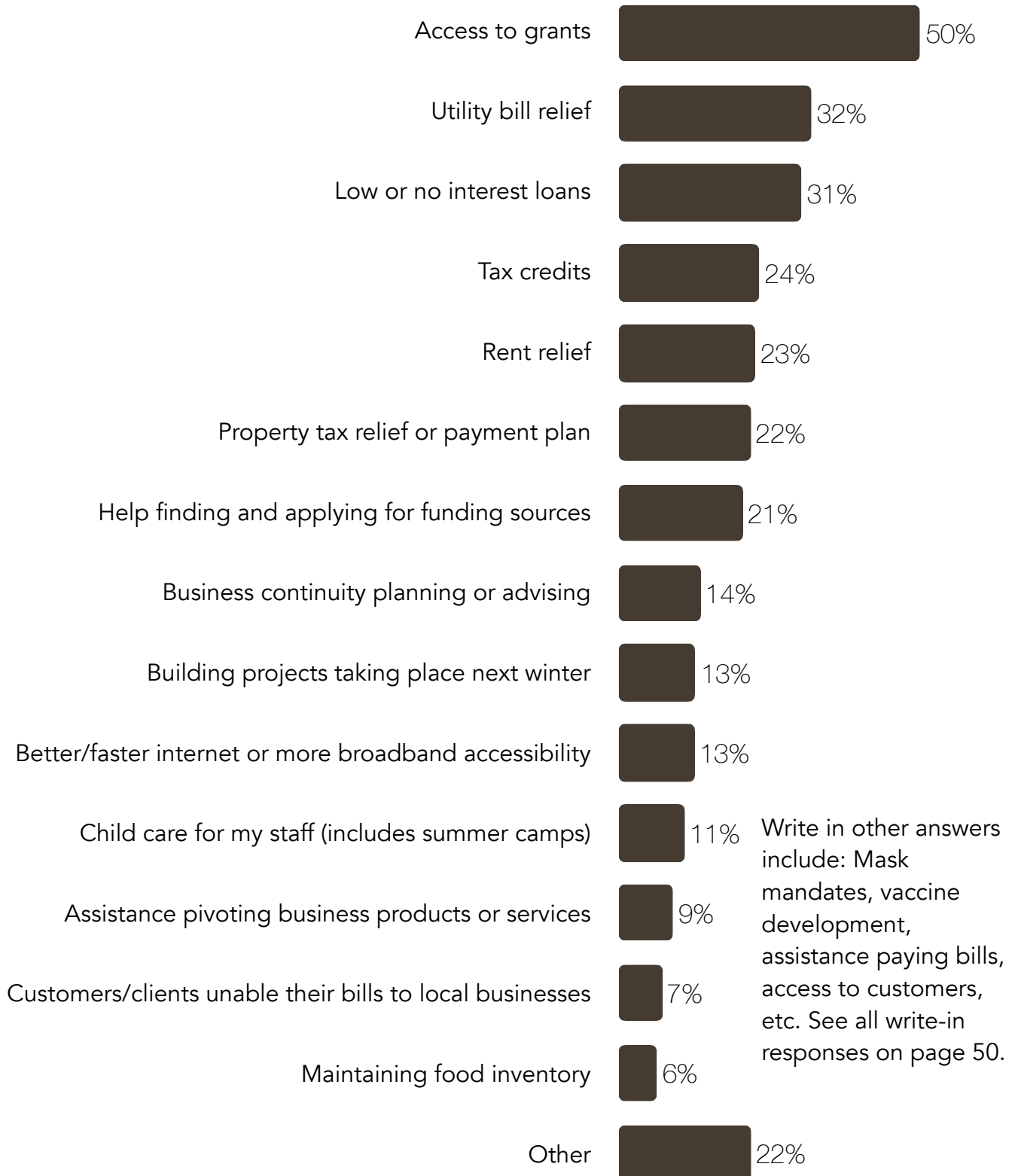
Owners and managers were asked what their top business challenges are moving forward. Top responses included an unstable customer base, no tourists, depleted reserves, and concerns regarding future rent or mortgage payments.



What help do you need most moving forward?

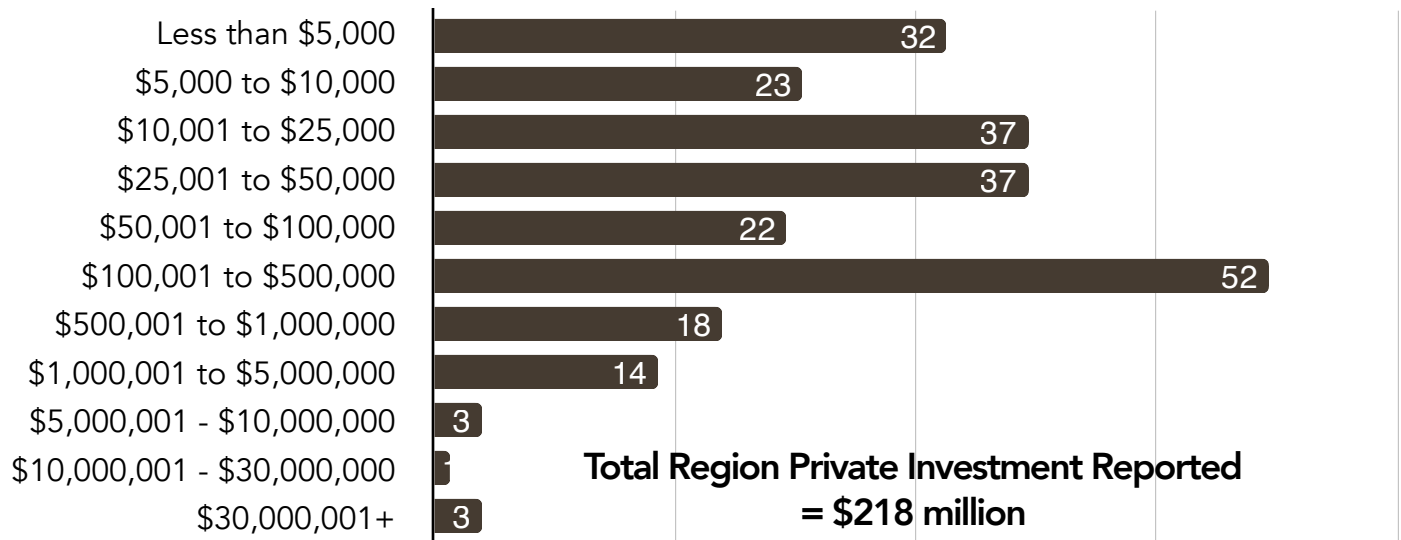
(check all that apply)

Business leaders were asked what help they most want and need moving forward. Top answers include access to grants, utility bill relief, low/no interest loans, tax credits, and rent relief.



Southeast Private Investments

Participating Southeast businesses said they invested \$218 million in their businesses over the past 12 months. Investment is considered any expenditure beyond typical business and payroll expenses. Investments were most likely to fall into the \$100,000 to \$500,000 range. Tourism, mining, and transportation received the highest level of private investment over the last year.



Total Investment by Sector 2020

Sector	Investment
Visitor or Tourism	\$74,096,866
Mining	\$46,010,000
Transportation (non-tourism)	\$30,060,000
Seafood, Commercial Fishing, Maritime	\$15,557,192
Food, Beverage Services	\$11,696,848
Professional & Business Services, Consultant	\$9,798,137
Retail, Wholesale Trade	\$8,969,978
Energy	\$5,000,000
Construction, Architecture, Engineering	\$3,631,058
Alaska Native entity	\$3,270,000
Other Non-profit	\$2,900,399
Communications, Information Technology	\$2,776,500
Timber	\$1,230,000
Arts	\$961,788
Child Care, Education, Social Services	\$507,927
Financial Activities	\$434,884
Other manufacturing	\$125,000
Real Estate	\$80,390
Grand Total	\$218 million

Investment in CEDS Areas

One of the purposes of this survey is to allow us to track investments into projects that are part of the regional economic plan, also called the Comprehensive Economic Development Strategy (CEDS). Of the 242 private investments that were reported, 106 were invested in CEDS priority objective areas. \$174 million was reported to be invested into the Southeast Conference designated CEDS priority objectives over the past year.

Total Region Private Investment Reported 2020
= \$218 million, including \$174 in SEC CEDS priority areas

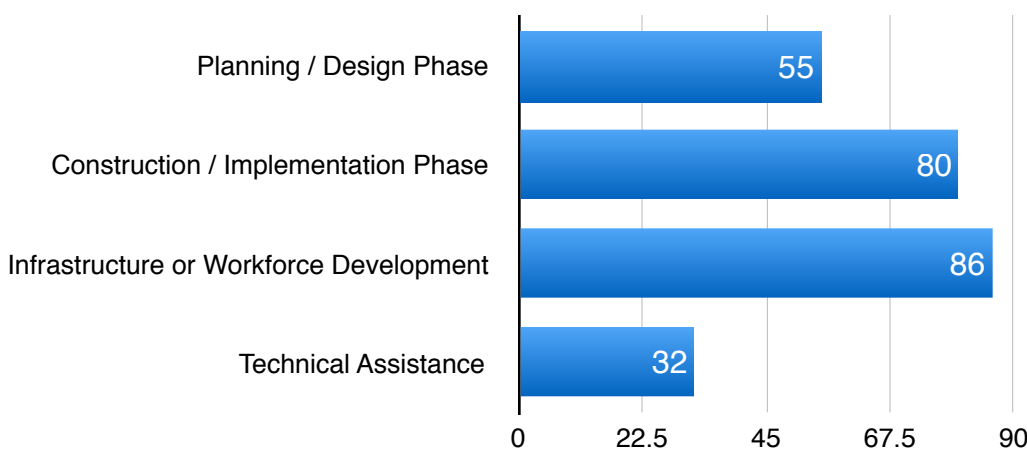
Was your investment specifically in one of the areas below?

Did your projects use funds from any of the following sources?

Answer Options	Number of Investments
Development of seafood products	10
Mariculture	6
Maritime Workforce Development	3
Reducing diesel use through energy efficiency or moving to alternative energy	14
Marketing Southeast Alaska to Visitors	68
Timber	5

Answer Options	Number of responses
State of Alaska	12
EDA (US Economic Development Administration)	3
Other Federal Agency	10

Number of Respondents by Project Stage



If applicable, businesses were asked to report on the project stage of their private investment. Projects were most likely to be in the infrastructure or workforce development phase.

Participant Overview

A total of 460 businesses in 23 Southeast Alaska communities responded to the private investment survey this year. Respondents came from 25 different regional economic sectors. Similar to past years, the highest number of respondents came from the visitor industry sector.

Please identify the community in which your business is located.

Answer Options	Response
Juneau	134
Ketchikan	58
Skagway	47
Petersburg	45
Wrangell	40
Sitka	36
Haines	34
Prince of Wales Island	23
Business in multiple SE communities	15
Hoonah	7
Gustavus	4
Pelican	4
Elfin Cove	3
Hyder	2
Kake	2
Metlakatla	2
Port Alexander	2
Angoon	1
Yakutat	1
TOTAL	460

Which best describes the primary industry focus of your company?

Answer Options	Response
Visitor or Tourism	138
Retail / Wholesale Trade	61
Professional & Business Services / Consultant	46
Food/Beverage Services	33
Seafood, Commercial Fishing, Maritime	31
Construction / Architecture / Engineering	26
Arts	18
Child Care, Education, Social Services	15
Other Non-profit	12
Health Care	10
Transportation (non-tourism)	10
Real Estate	9
Communications / Information Technology	9
Financial Activities	7
Energy	7
Timber	6
Alaska Native entity	6
Other manufacturing	6
Mining	5
Other	5
TOTAL	460

Open Ended Responses

If you did not receive COVID-19 business funding support, why not? And do you plan to re-apply in the future?

- 17 years ago (in my late teens) I obtains a few felony convictions (17 years clean, sober & contributing member to my community, mother of 3 & wife to amazing man.). But the SBA does not allow felons of my nature (drug related) to obtain loans. Thus, I never applied.
- 2019 taxes not complete. Conflicting info about liabilities of taking funds and repayments
- Able to continue working, was unaware the price of fish was going to be so low when business funding was available
- Accountant advise to wait until July
- Airbnb's are not able to apply. Rentals cover cost of mortgage, city taxes.
- Applied and was rejected. We re-opened with new implementations and hope to recover.
- Applied for EIDL funding. Have not received any payments to date.
- As a sole proprietor, my PPP options are extremely limited, besides I really preferred to obtain a loan that I could repay, so I applied for the EIDL. Still no funds 12 weeks after filing the application. I am now planning to check into CBJ options.
- As mentioned, I was approved for EIDL but did not continue the process. the initial application was straight forward as I have a comprehensive bookkeeping system. I am not interested in a loan that I may never be able to repay.
- We are a 501 c-5 so does not qualify for PPP grants. Troll fleet prices were impacted significantly but the bigger longer-term problem trollers face is lack of support from the State as they have lost most of their allocation.
- Based on your number of employees and we have none. This was our final season, so we won't be in operation next year unless someone bought the business
- Because our fishery is seasonal, and we will not have an accurate accounting until fall
- Borrowing is not an option right now no money locally
- By the time I attended a webinar and learned of PPP programs I was eligible for the funding was gone. I am hoping with the Juneau expansion project moving forward in July I will not need to
- City received Cares Act fund to distribute. There are concerns from communities about revenue loss add if they will receive aid.



- Did not apply.
- Did not apply. Our revenue is not down, so we felt it would not be appropriate to apply and take funds from businesses that are struggling.
- Did not apply. We're a small non-profit with a limited season. We just stayed shut down.
- Did not apply. My business is self-funded, and income is a bonus to my retirement income.
- Did not need it
- Did not need it and don't believe the government should fund private business in any way.
- Did not qualify
- Did not qualify for any.
- Didn't learn about the past opportunities till it was too late.
- Didn't need it. Should go to those that do.
- Didn't qualify for PPP loan. Need to have a better monthly income than a onetime shot that I'd eventually have to pay back. Have no working PC or printer at home so trying to get ahold of anyone is impossible.
- Don't qualify
- Don't want to add to the overall debt of our nation.
- Don't need or want handouts. Just need government to stop the mandates
- EIDL application rejected because funding was going to agriculture only. We have reapplied. Still waiting to hear.
- Failed to meet qualifications for funding support as part time sole proprietor consultant
- Funding ran out. I have not heard back on my second application
- Funds ran out too soon. Yes, will apply to anything available.
- God will provide
- Had irregular payroll, didn't qualify LLC - Other business showed a loss so no assistance - Even though I still have bills to pay, rent, insurance and operational costs
- Had to many businesses Write offs last year to qualify
- Hard to find programs we qualified for.
- Have not applied.
- Haven't applied yet
- Still operating on personnel reserves. Hope not to have to suckle from government tit.
- Haven't really looked into it.
- I am not in favor of government bailouts. Don't overextend your businesses. I will not apply.
- I am self-employed as an artist and vacation rental owner. I don't fit the requirements.
- I am shut down for now, receiving pandemic self-employed unemployment. I do not plan to apply; other businesses are in more dire need than me.
- I applied for EIDL on the first day and still have not gotten anything
- I applied for EIDL, and my loan still says processing. I didn't even get the \$10,000 emergency money yet. When I call and ask, they say "you are still in the que". I applied last day of March.
- I applied to one through a national program early on (I forget the name) but never heard back. I don't have employees so have limited options.
- I commercial fish so am able to work.
- I do not another lien, I can't afford it.

- I do not qualify for any of the currently available grants.
- I do not qualify for Federal Funding
- I don't need another loan; the private economy is bearing the unsustainable burden of supporting the public economy
- I don't want to incur more debt
- I encountered shifting information & because I'm self-employed it ended being not applicable to my needs
- I felt others could use it more than me. I do not plan to apply in the future.
- I have applied for grants, waiting to hear back.
- I have been applying to other funds. But I am starting to look at the business funding support.
- I have been too busy to apply, and the process is too difficult.
- I have no employees or mortgages. I own my property. Free and clear. No, I will not reapply. I can't handle the paperwork.
- I have no employees, a fixed retirement income, and I work when I am not in the alpine.
- I have other income, so I didn't qualify even though I purchased this business to be my primary income.
- I need help and dealing with recent medical issues and stress.
- I received a low interest loan but no grant yet. My nonprofit group that represents us does not qualify for aid. It runs on voluntary membership which is down considerably due to COVID. Without this group we would be out of business.
- I was ready to apply for PPL and funding exhausted
- I was told I would not qualify because I have no employees.
- I was told micro businesses do not qualify
- I'm not sure we qualify, and I think we will survive without it.
- I'm not sure what we're eligible for without incurring debt.
- In process of changing business model and leasing for tourist employee housing from overnight tourists
- In the process. Hard to know what program will be best.
- It goes through the State first, it has not been dispersed
- It was not applicable for us - Financial Services
- Like to be self sufficient
- loans unwise without an industry to return to.
- local government
- Most funding is limited to 501 (c) 3 or 19 non-profits, we are a 501 (c) 6
- Most options geared toward payroll or don't apply to seasonal businesses. I don't want to go further in debt.
- My business is a side business part time. I am able to stay afloat with my full-time state job.
- My business will likely survive even with the loss. I would like more funds to be available for those who have employees to pay.
- New start up business; although have had a business license since 2018. was going to launch this year.
- No need as my nursery and landscaping business is thriving

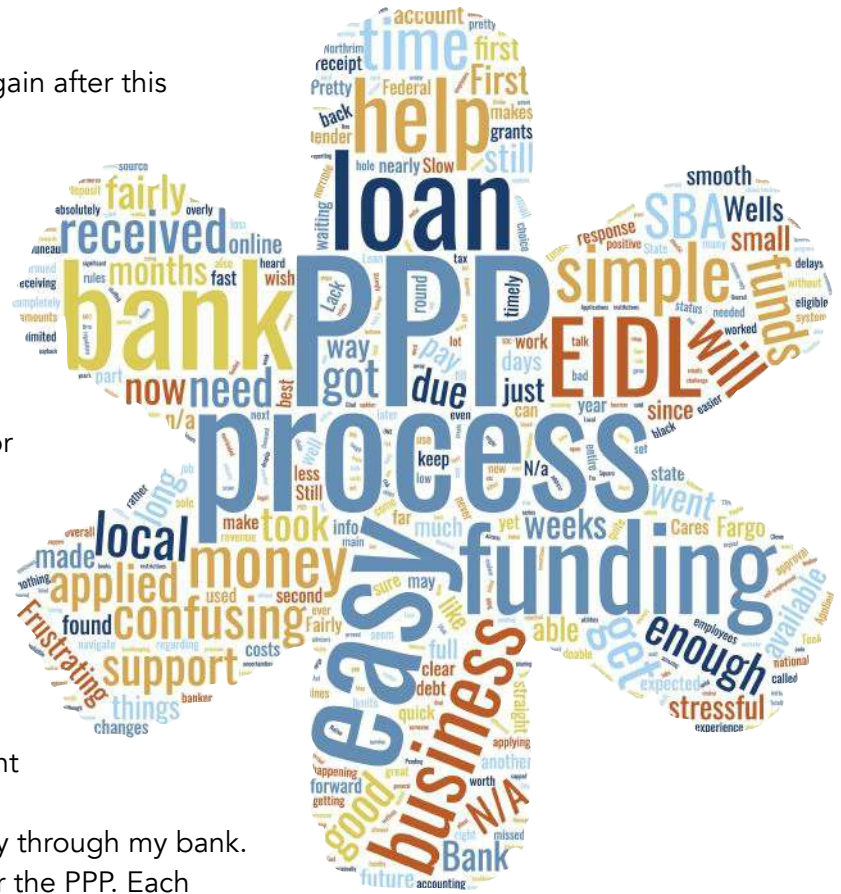
- No reason to and no plans to apply in the future.
- Not applicable to construction.
- Not Impacted
- Not needed
- Not sure if I'm eligible as a sole proprietor/sub-contractor working for another contractor.
- Not wanting government funds with strings attached
- Of the programs offered none of them really fit our needs at this time.
- Others need the money more. I may apply in the future.
- Our business was 50% busier than normal for the 1st 2 months of this weird world we now live in. Have no plans to apply for anything from the government support
- Our business was not suffering, and I could not "certify" that I needed the funding to continue operating.
- Our company is at start up and revenue had only begun. Pinning success or failure on the COVID-19 is impossible, so trying to argue for capital is impossible given the current structure of the bail-out.
- Our sole proprietorship art business has been in business for 12 years. Last year we decided to PIVOT and turn to tourism. This year we had a cruise company lined up to bring 16 cruises of up to 80 people each to our small museum and carving area. We had hired someone to help my husband and I with this increase in people to our business. We were set to open to the first tour group in early May. Then COVID-19 hit. Since our business was mostly establishes as an art business prior, we didn't have a lot of expenses. Although our plan for this year was to build a museum space so we didn't have to run it out of the mid-70's mobile home that it's in now. Since we were in isolation away from internet service, we didn't know about the EIDL grant until it was over, and we didn't know about any other funding available. Spruce Root's turned us on to the AK Cares grant through Credit Union 1. We started the application and found that since we didn't owe any creditors, that we basically don't qualify. We are not sure who to apply to now? We figured we would make over \$20,000 this year. For our tiny community that would have been astronomical. Now we don't qualify for any grants, and with the unknowns due to the virus, don't want to take out a loan that we might not be able to pay back! We would love to apply, just not sure where to go.
- Ownership shifted to us in March.
- PPP was denied because most of our staff are handled as contractors/independent. Chase Bank would not allow proof of payment.
- PPP would not credit anything at all for my new hire, and was based on net rather than gross, so did not provide enough to be worth the paperwork.
- Will re-apply
- Received PPP loan but choose not to disclose amount.
- Received some funding but still looking for additional funding options
- SBA stopped taking application within a few days. Yes, I plan to apply if I get a chance.
- Scared of debt
- So far, we haven't needed it, and it's unclear if or how it would help, or even if we are eligible as a nonprofit utility. We don't want to have to pay back something we do far have not needed.

- sole proprietor, free-lancer and it's difficult to get funding for
- still have not had a response to our application
- Still waiting for the EIDL. Not looking for a handout but would like to have access to a low interest loan
- Still waiting to hear
- Still working on applying for the Alaska Cares Grant
- The benefits available to my business did not warrant the effort to apply for PPP or EIDL.
- The PPP loan/grant took a long time to process through my banking institution! Still in the process!
- The State rejected our grant application stating we have over 50 full time employee equivalents. No proof shown, out of 60 employees we gave 15 FTE and 32 equivalents. Why bother applying.
- There is nothing for commercial fishermen. Waited over 4 years for 2016 disaster relief and got \$400.00/crew got \$48.00
- To competitive too many businesses to compete against not urban located
- Too small to be big and too big to be small.
- too much uncertainty in the process, unemployment application rejected.
- Trying to get through without applying.
- Unknown, appealing decision with SBA. Yes re-apply
- We are a hand troll fishing vessel and don't know what the future salmon runs and halibut quota in foreseeable until we start fishing, so can't really answer that until the end of the season.
- we are a trade association and as such were ineligible for funding
- We chose not to apply as we did not need as it did not impact our business. We do not intend to apply
- We did not need the money and felt that it was inappropriate to apply for. We have no intention of applying for.
- We did not qualify for AK CARES Grant, because we had received funds from SBA EIDL and PPP. If the eligibility changes in the future, we will re-apply.
- We do not qualify.
- We felt other businesses needed support more than us, so we did not want to draw from the pot until other businesses had a chance to receive grants/loans. We did apply for AK cares grant funding. waiting on reply
- We have a B&B and it is extra income for us, but not absolutely necessary to live. Others needed it worse than us.
- We have applied for AK CARES grant but have heard nothing so far
- We have not heard if we will receive funding or not.
- We have not needed any funding support and do not plan to apply in the future.
- We have not yet applied for funding but are aware of an opportunity that may fit. It appears that small non-profits do not have a lot of options and are competing with so many other entities.

- We own and operate — as of July 1, 2019 — a one-bedroom vacation rental. It was just starting to become a great venture when COVID happened. We have jobs and haven't been laid off or lost income.... yet. Plan to apply if job income is lost and/or reduced.
- We were not heavily impacted
- We were unable to remain open in 2019 due to zoning problem brought on a neighbor
- Bank made it impossible to talk to anyone about my PPP application. No idea why it was not approved.
- Why take out loans and add to my debt load.

If you did receive COVID-19 business funding support, what was that process like for you? (Application process, receipt of funds, limitations? etc.)

- A pain
- I will never ever walk into a That bank again after this
- A surprise and needed help
- Absolutely horrible, even AK CARES is just as bad, if not worse.
- Application process for PPP was pretty smooth - and I attribute that mostly to our financial institution and loan officer at Northrim. EIDL was kind of a vacuum - application fairly easy, but then a black hole - no communication for weeks. However, once they communicated it was fairly easy.
- Application process was completely bizarre but relatively simple online application. No way to track status, no communication until months later.
- Application process was confusing for PPP and had to be modified. The amount was not enough to help.
- Application process was simple and easy through my bank.
- Application was confusing, especially for the PPP. Each lender had different information required and for us, a general partnership, some didn't know what to do with 1065/K-1 self-employment earnings.
- Applications were not overly complex, but all funding sources have significant restrictions and reporting requirements that vary between them; they are administratively burdensome and create new financial and legal liability for my business
- applied 3 times (too early at first), complicated, PPP was not very helpful and not sure if it will be forgiven, EIDL proved to be quite easy once the platform updated, unemployment funding has been tough to navigate, still pending
- Applied for the AK Cares Grant it was pretty simple
- Applying was easy. First application was lost. Second application went through, but amount was based on 'profit' number, which did not reflect things accurately for this sole proprietor, so eligible amount was significantly less than amount preferred.
- Chaotic overall
- Confusing and chaotic.
- Confusing, constant changes



- Confusing, so many changes, uncertainties regarding what would be best. Lack of access to qualified businesses advisors
- Convoluted, stressful, NEVER any feedback from anyone. Had to figure everything out on our own, as it seemed like nobody ever had any answers.
- Did not get enough funding. Only received 7250
- Difficult and confusing!!! Time consuming!!! Despite the fact that we got a PPP, we cannot pay for it if it is not forgiven.
- Easy
- EIDL funding was way less than expected although we could easily qualify for more. We need 6 months of operating costs to get to next May when cruise ships return.
- Everything has been stressful. We did get the PPP, but I almost wish we hasn't, because we don't have employees, nor need them without tourism. Then I could have at least applied for grants like the AK Cares Act.
- Everything went well. I consulted Ian Grant at the SBCD, and he helped me every step of the way.
- Fairly easy
- Fairly simple
- Fairly simple and First Bank was extremely helpful
- fairly stressful: need for speed, confusion
- Fast, but confusing.
- First Bank was excellent and timely in their assistance!! We had payroll coverage within days.
- First rejected by one bank. Went to a different bank and did receive \$191,000. Payroll is normally \$750,000. Process was relatively easy
- For PPP application was easy and funding happened right away. For EIDL, it was tedious, we had to fill out the application 3 times due to it changing and the website being overloaded. It took 2 months to receive the money and it was capped at 150,000.
- For the tax rebate it was a simple online application and followed up with sharing my receipt.
- Forgiveness was complex
- Frustrating but understandably so. Nobody expected the immense need in such a compressed time frame. What is now frustrating is being excluded from AK Grant money because we worked hard and were proactive in receiving PPP and EIDL Federal dollars. Being on the hook to repay 150K in EIDL \$'s to pay bills and salaries when state grant money is now available. Hmm? Could AK Grant money be used to help small businesses with the increased future debt burden that we have taken on to be a good corporate citizen?
- Frustrating due to all the rule changes!
- Frustrating sometimes, but doable
- Frustrating, delays in response from financial institutions, answers not clear. I hope I made the best choice/received what I was fully eligible to receive.
- Glad I got SBA EIDL money. The process was crazy and there was NO ONE to talk to and then all of the sudden 7 weeks later - series of quick emails and bam ... money in my account.
- Good
- Government - direct funding

- I applied for the PPP loan which has helped keep us afloat and keep our workers paid, however, the process continues to be mired in inconsistencies and unknowns. We are still unsure if it will be forgiven despite using 100% on Payroll costs.
- I found my local bank to be unhelpful and had to go outside for help. Once I found someone willing to do the PPP loan for us the process was fairly quick and easy. The forgiveness and loan payback seem to be rather difficult though.
- I found the process for both EIDL Loan and PPP to be straight forward, easy, and timely.
- I got the PPP. I got help from Clover, my POS system processor. They partnered with SmartBiz to connect me with a small bank in Utah to get the funds.
- In a time of great stress, this only added to the worry. Then to find out all of the money was gone to big business in the first 5 days was heartbreaking.
- It goes through the State first
- It is different for us in Metlakatla because we are a Federal Reserve, so Tourism is an entity of MIC and not technically a small business.
- it was a lot of work, and still is, but it was worth it to get the support when we needed it
- It was fairly simple so far. Unsure how the forgiveness part will go as of now?
- It was long and uncertain. We are still waiting for the EIDL process, which is like a black hole for information, with no information or status updates. And the funds aren't available yet.
- It was not complicated to fill out. But now we need an inventory (stock) grant funding program
- It was not easy, and our main large national bank chain completely ignored the small amount of PPP request. A more regional local in State bank was able to help us and had much more success applying for the PPP loan.
- It was very difficult, and we missed the first PPP round due to our bank messing up things. The second round of PPP went very smoothly, and we went through another bank.
- It was worth the time and effort.
- It went rather smooth and FNBA was my bank to assist and they were very helpful.
- JEDC was excellent; applied for CARES and found process quite confusing, have heard nothing back
- Juneau banks were aloof. I called Petersburg & was promptly assisted!
- Juneau SBA was extremely helpful and fast. Applied for EIDL and just got an email that I may be approved. Took a long time with no communication from them. Denied CARES act grant in the meantime
- Lack of communication was a source of anxiety, but overall process was straight forward.
- Large national bank did not follow through with PPP application Alaska bank handled second application and we had money in 10 days
- Lengthy. Frustrating due to misinformation
- Lots of wait time with no information while waiting 2 months from applying to getting any info. Then another month before finding out the approval.
- Much easier than a traditional loan.
- My bank was very helpful in this process
- No overly burdensome, but confusing, because the information regarding EIDL and PPP and AK CARES was changing every week.

- Not applicable.
- not enough info - vague info, slow process, changing rules
- Odd. Strangely liberal, very little documents required. I'm nervous about future drawbacks. In Future Taxes. Future restrictions. Where is this money coming from? Who will pay it back?
- Onerous and funding amounts were too low!
- online application. online deposit to business checking account.
- Overall it was good with very few hiccups
- Painful
- payed bookkeeper to help get it right
- Pending receipt of funds
- PPP = my local bank was amazing. but due to the timing of my PPP only received enough funds to help with about 4 weeks of payroll.
- PPP process was easy enough, but we got caught up in the limbo period where we had to use previous year's 941 totals on loan application, then it was allowed to have summer-only 941 total but I missed that and got far less than I could have received. Hoping CARES grant through local SDC can make up difference and also address rent, utilities and other fixed costs so able to survive the winter and stay open.
- PPP process was relatively easy and timely.
- PPP was not too bad as Northrim bank did a lot the work for us. Slow response for SBA and not able to borrow more than \$150,000 was disappointing. Still haven't received those SBA loan \$\$ yet.
- Pretty confusing and we had to take a loan program since at the time there was not a grant program
- Pretty easy but took way too long to receive PPP funds. Bank was overwhelmed.
- Pretty straight forward. First Bank provided wonderful assistance.
- Process was a bit nerve-racking - delays in PPP application availability, some banks would not talk to us because we did not have an account with them, our bank was late in the game making the loan application available.
- process was easy, but it took a long time to come through. Had to sell personal assets hoping that things would improve, and funding would come through.
- Process was positive but funding available to my business was very limited due in part to the accounting methods used to determine support amounts.
- Process was simple thanks to our bankers.
- Process was stressful, only due to my bank. They were not able to lend monies do to limits that were placed on them, it took until PPP round 2 for the limits to be lifted and it was nearly impossible to set up a relationship with another bank since they were being loyal to current customers.
- Receiving PPP makes you ineligible for state grants - which weren't available when the PPP was offered. It went smoothly.
- Relatively easy
- Rigorous application process but not insurmountable for a well-organized business. PPP funds were delivered within a couple days; EIDL took 2 full months to process, and

communication was nearly non-existent. Neither loan funds received accurately reflected our full need.

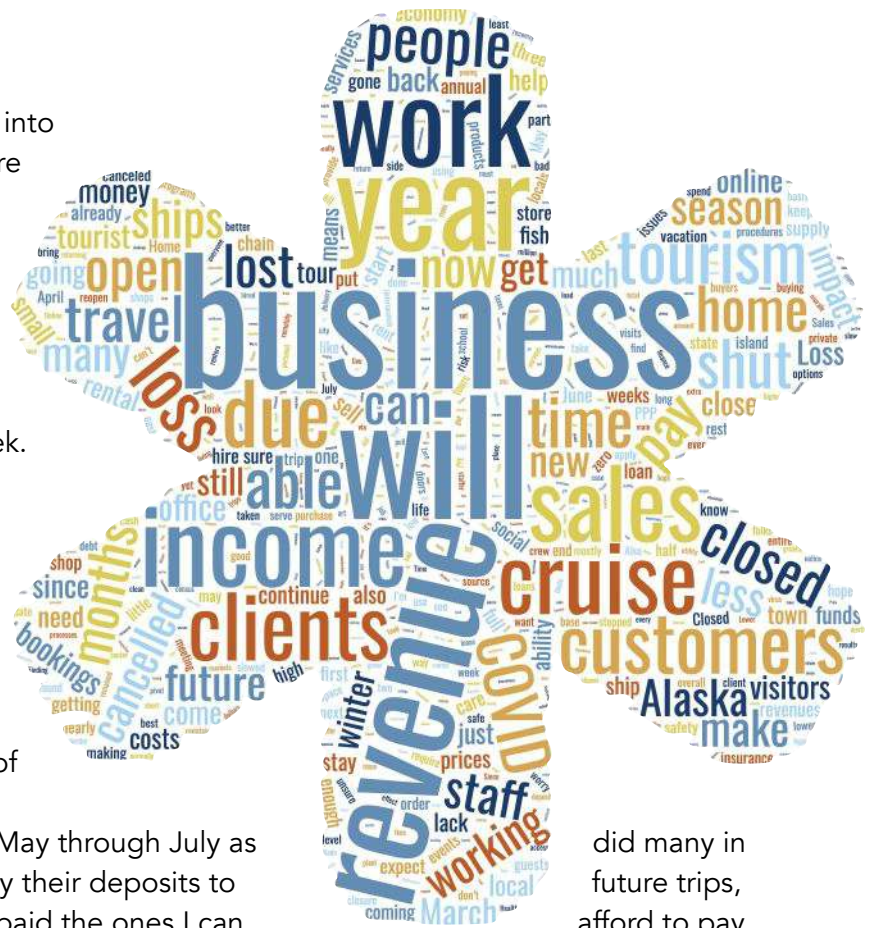
- Simple no problems with the PPP process
- Slow
- Slow and awful!
- smooth application but confusing forgiveness part
- smooth for us 1st Bank
- So confusing. No outlines of how they all interact or no knowing that if you get small help from PPP or EIDL then you will be denied other help, even if you still need it. And for me nothing seems to be able to be used on credit card debt. Honestly the process was so stressful, more applications to programs seem daunting for a sole proprietor.
- So far, the process has been very simple but as the application for forgiveness comes up, we have yet to have much guidance from the government or lender.
- Square was fast. Original bank I tried is a failure at PPP admin and other things.
- Still Waiting.
- Still worried that the assumptions I made about use of PPP funds will not line up with IRS/SBA regulatory interpretations and forgiveness applications. If I had known I had 24 weeks instead of 8, I would have made different staffing decisions.
- Super easy process our bank help with!
- Tedious. Too many unknowns and rules changing quickly.
- The application for the PPP was easy and required just enough documentation for identification.
- The application process was uncertain, plagued by technical difficulties, absolutely no communication from the SBA until we were asked to sign for the loan, and subject to Republican political grandstanding that held things up. The local bank did a good enough job with the PPP loan.
- The applications for all were easy, I just wish I hadn't applied for loans now that I see slackers getting grants.
- The applications were complicated with no results
- The method of funding the CARES Grant was not convenient for modern business purchasing. I would prefer that the entire grant be funded to the business so they can pay for goods and services in the way that best works for them and their vendors. Cutting paper checks on behalf of a business that may not be running on full lines of credit makes purchasing more complex.
- The PPP loan process was straightforward since I have a good relationship with our banker and applied immediately when it opened. I also applied for the SBA EIDL around the same time and have not heard back about that for 2 months now. I did get a few thousand-dollar deposit from the SBA (which I assume was the advance, though it was not \$10,000 as expected) with no communication that it was happening or if our loan was still under consideration. The PPP was helpful for about 8 weeks of operating expenses, which will end June 17th for us. I realize there is now more time to spend it, but there's not any more money so that's not very helpful in our situation. We need more support after that funding runs out.

- the PPP was fairly easy as I have a comprehensive bookkeeping system but for a business that only did its books once a year at tax time it might be more of a challenge.
- The process was a very simple one
- The process was easy, but the information was piecemeal. We never had a full picture of what was happening. For example, I wish I did not apply for an SBA loan which is a future payable at 3.75% interest. This makes me unable to receive a grant from the state. I'm honestly not sure my business can support this new debt since I am losing an entire year of revenue.
- The process was horrible. We had to make two attempts and only received a partial amount. If not for the city loan we would be closed for good.
- The process was very simple. Local funding happened quickly. Federal funding took about 8 weeks.
- Took a while but otherwise good all around. Appreciated the simplicity of filing.
- Totally frustrating. Lack of clear instructions and 'help' lines that were no help. The applications were not geared towards my type of business and some of the stipulations made no sense.
- Very complicated and difficult to navigate.
- Very easy application process for PPP money through my bank.
- Very easy, great job by the local bank First Bank
- Very frustrating
- very hidden. No word for 2 months, then 1 email asking me to set up an account. I called SBA to make sure it wasn't a scam but couldn't get information on what would happen next in terms of steps. I was just notified today that I've been approved. I expect my losses this year will be about \$13,000, and I'm receiving \$1,100. They originally said there would be an initial grant, but mine is all loan.
- very simple, easy process, waiting for response was the most difficult
- was fast
- We applied, (process relatively easy) have not received final approval. Amount offered is very low relative to lost revenue.
- We got funding from Native tribal support and a local grant funding source, thank God!
- We have a good solid relationship with our banker which made the process easier than it could be, the instructions and requirements were not as clear as they could have been
- We provided applications twice before receiving very limited funding to help keep our employees from being laid off.
- we received \$6,000 funding from the EIDL - Helpful, but not nearly enough when the business overhead is usually about \$18,000/month.
- We received PPP support through our local bank. The experience was well done.
- We worked with an accounting firm and our local bank. The process was involved but certainly doable. The main concern is that it remains unclear how much of the loan will be forgiven and how much will remain a loan. This is especially concerning as we are continuing to pay employees who may otherwise have been furloughed and the company is taking on a financial risk to support this.
- Working with First Bank to get a PPP Loan was easy and my experience was positive.

- Working with our first lender choice was a long drawn out process. they took so long that they suggest to all their applicants to apply with other lenders Our second choice was very quick and would definitely work with them again in the future.
- would have been difficult without help from financial advisor

Please elaborate on how COVID-19 has impacted your organization.

- [illegible]



did many in
future trips,
afford to pay,
funding to repay

- As a seasonal business, that needs summer revenue to remain open in winter- I'm not sure that will happen this winter and worry about viability of small-town economy. If can't borrow enough to see into 2021, the business will close for good
- Because fishermen are deemed essential, I haven't been able to stop working.
- Been busier
- Between being closed for 7 weeks and no tourism we expect about a 65-70% decrease in summer revenue which subsidizes our business for the rest of the year. We are cutting costs and changing our business model to maximize our local business. We are hopeful that with these adjustments and the aid we have received our business will survive. Although we are looking long term as downsizing because we are not sure we will bounce all the way back.
- Blew everything good out of the water. Devastating to friend's family and town.
- business is down. I have several clients going out of business and have lost several clients due to it. I had to cancel MANY large projects and am now unsure about how the rest of the summer is going to go. I am still looking for another employee. this was supposed to be a record year where I was going to be able to bring on two new-full time employees.
- Business relies 99% on non-residents ability to come to Petersburg...travel restrictions not doable for vast majority of clients
- Canadian Borders are closed. No one is coming to town.
- Cancellations for Airbnb rentals.
- Caused changes in how we do our work. Such as working remotely
- challenge in contracting, delays in work start for field activity, delays to conferences and in-person educational and representational events
- Changed business model, impacted getting goods, not able to hire employees due to high unemployment benefits.
- Changed nature of relationship with our community is much less direct
- Childcare the biggest issue for employees and their ability to return to the office.
- Closed for 18 months
- Closed for the season.
- Closed my business for 2020 and may not ever reopen thereafter. Rent is too high in Skagway as it is, and if the cruise industry returns, it won't be at 100%. My future in Skagway is very uncertain.
- Closed operations 3/24/20 and reopened on a limited basis 6/1/20. Very limited business so far.
- Closure of school buildings and travel restrictions to communities prevented me from providing mediation and facilitation services for special education disputes.
- Company owned businesses has to shut down and the one that involved travel has not re-opened.
- Complete loss of tourism devastated business.
- COVID and travel restrictions shut down our business for all of 2020. If it wasn't for the PPP funds being held in reserve for spring 2021 startup, we would never open our doors again. I have found resources on the national level and help on the local level with HEDC but have otherwise not found much help on the state level, both with advice/guidance and financial support.

- COVID has severely impacted market availability, workforce and disrupted infrastructure and transportation networks.
- COVID-19 has significantly caused business to slow, as charter fishing is mostly reliant on tourism.
- Decrease in new bookings, cancellations and some people moving their trip to 2021.
- Delayed projects or cancelled projects equating to reduced revenue.
- devastated my business.
- Devastating and confusion
- Devastating, yet with funding, there is a silver lining. Might emerge stronger.
- Devastated our business
- Everyone is spending less wondering about their futures. This trickle-down effect touches every business
- Facing ethical dilemma. Is in-person service-based tourism worth the risk of increased infection? Do we as an industry have an obligation to lead by example and initiate post-COVID 19 industry standards. Is doing nothing and hoping for a return to normal unethical?
- Fewer people seeking medical care during shut down and continuing to be slow. People are dealing with their own economic impacts and self-care/preventative care/non-emergent care is on the back burner. Also, loss of insurance benefits for some making seeking care more difficult
- For the short-term, we are getting additional funding for managing COVID-19 programs, but the future is uncertain. With so many of our sponsors and businesses hurting we are unsure if they will be able to continue supporting SDC as they have in the past.
- forced us to re-evaluate and change the business. We are gearing up to focus on inbound tourists now instead of our corporate clients
- Generally, our staff is able to continue providing support to our clients by telecommuting. Given the seriousness of the disease, we would prefer to continue the modus operandi until such time that the virus is fully under control (widespread availability of effective medication & 70% of population immunized)
- Getting materials/parts have been delayed. Orders have been pushed back.
- globally disruption in customers
- Half of staff still work from home, we are not traveling for work in our region, this cuts into service we can provide and potential projects revenue.
- Have a tour company and rental cabins. No cruise ships means all tours are cancelled, plus most of our renters are from abroad coming through Canada and all travel is halted from other countries. Plus, not feeling like it would be safe to conduct business during time of health crisis. All of our products require hands-on contact with travelers and/or their belongings.
- I am an owner/operator, my tour businesses is shut and the 2 ships I contract with as a guest lecturer will not happen. I have no business this summer.
- I am struggling with the weight of being a complete failure. I lost everything. The mental strength it will take to pull my business o of the ground is just about as tough as it will be to find the financial Resources to do the same.
- I believe we may have to close.

- I can't put enough students in class (distanced) to pay for my teachers.
- I can't work so I'm trying to get unemployment but that doesn't help much
- I cannot travel to consult. Internet seems to have slowed making it more difficult to get work done.
- I estimate our 252 memberships to decline by 75-100. We make our money for the year selling advertising for our annual Island Visitor Guide and we probably will not sell adds this coming year but will use our reserves and hopefully raffle proceeds.
- I have been an Alaskan commercial fisherman all my life in early January of this year, my wife and I decided to start a new tour business with our daughter and son-in-law in order to create additional income for us and opportunity for them. We used savings, cashed in a life-insurance policy, and got a loan to buy a 13-passenger tour boat. Since the purchase, there have been many expenses in the tens of thousands of dollars range. There has not been any income and there is no income at this time. The reaction of COVID-19 will have impacts into the future. As we look to the unknown future, we will "keep hope alive" and strive to be successful and productive. Time will give us more clarity to assess the full impact of the government's reaction to COVID-19.
- I have been home since March. Normally I put money aside to order merchandise, jewelry but I've spent it on living. I am looking for grants to help so I can open when I feel it's safe to do so for me
- I have gotten busier
- I have shut down for this season
- I have three retail spaces that I lease to seasonal shops. No cruise ships equals no visitors equals seasonal shops do not open equals no funds to pay rent to me equals I can just barely pay the interest only on my commercial loan which means that I will now have a balloon payment at the end of my loan.
- I lost all my charter bookings when the cruise ships cancelled.
- I lost more than half of my clients. School became a home affair and could not work in my office. Art events I performed in were canceled. Reduced confidence in how to be open to the public for foot traffic.
- I make art and jewelry which I sell through several galleries, all but one are closed. I also sell through local markets- these are canceled.
- I own a small seafood restaurant. We usually serve many cruise ship passengers and tourists. There are not very many people traveling to Sitka right now, so our revenue is down. Also, I have only been doing takeout. My space is very small, and social distancing for dine in is not a possibility.
- I'm a Personal Trainer and Group Fitness Instructor. The gym closed with less than 2 weeks' notice. I scrambled to move to an online platform, but most of my clients were not interested in meeting online. I lost all potential revenue for March, April and May. In addition, I had the extra expense of Zoom and other online programs.
- I'm a small plant based personal chef. Tourism is the bulk of my clientele.
- I'm stuck with a lease I cannot pay and 60,000 worth of inventory I cannot sell.
- implementation of risk mitigation and meeting requirements of Alaska Health Mandates 10, 17, and 18 require funding and investment.

- In Construction folks get nervous. If they pull back no work.
- Increased the volume of consulting work.
- It allowed us to keep our employees employed, while only doing refunds for the first month.
- It basically shut my business down for 2.5 months
- It has drastically reduced our revenues.
- It has greatly impacted us, I as the director am only working part time and have to find work elsewhere during the winter months because of the lack of revenue. I have not been able to hire a crew, I had 6 returning employees and was looking to hire 4-6 more people. Tourism was the only money-making area in our community, so it is going to strongly impact the economy in our little town.
- It has hampered our training.
- It has left me a mound of debt from buying supplies over the winter and now with no sales to pay off those cards. And if I want to stay open for next year, I will need to rebuy all of my perishable ingredients.
- It has made it busier
- It has reduced our travel to our farm by 70%. We are only able to tend and harvest a fraction of what we usually do in a typical year.
- It has significantly impacted our sales and the loss of revenue will not be able to recover this year.
- It is costing us more money to do business and we are being paid less for our product. Dishing time has also been decreased.
- It's put all my employees and myself out of work
- Kept me quarantined
- Lease rate was lowered by 30%
- less travel to personally select plant material, making appointments for shoppers
- Limited Passengers
- Lock down has made things complicated. Fish plants closed shoreside to fishermen. Everything takes longer (apart from COVID aid) as it is all done via phone or internet. Showers, Chandler work, unloading is going to be complicated this summer. COVID mandates are stricter for fishermen than anyone else including tourist.
- Loss in cruise travel results in 20 months of no revenue. Funding the gap will affect our future revenue projections for years.
- Loss income and don't know how long we can get renters; businesses closes because of tourism industry. No cruises, no workers to come and look for place to rent.
- Loss of 90%+ of summer revenue, but still must pay rent/taxes/utilities.
- Loss of an entire year of income. No ability to finance our business or pay outstanding bills. This
- loss of customer base and loss of revenue, will fight internet sales to get them back, employees having trouble finding childcare and will be worse if school doesn't go back in session, physical accommodations had to be changed to accommodate social distancing
- loss of customers
- Loss of revenue and employees.
- Loss of revenue, uncertain future.

- loss of tourism dollars; reduction in quality of life for residents; worsening relations with some community members regarding COVID restrictions.
- Loss revenues, reduced capital projects, possible layoffs, reduction in services loss of businesses and work force.
- Lower product prices
- Lower sales no summer bump of extra sales.
- Made difficult to interact with city offices, but I got it done.
- Many of our clients are small communities in SE Alaska and have had greater need for legal advice due to COVID.
- mobility
- Most of my business income is generated via cruise ship contracts. I am at a standstill though I am using this "down time" to bolster my offerings to cruise lines and their clients.
- Most of the impact we have seen from a revenue standpoint has been outside of Alaska with our government contracting companies and the slowing down of approval processes within the government agencies. In Alaska, the biggest impact has been on our employees' inability to have childcare so they can continue to work. Additionally, we have not yet scheduled our Annual Meeting, which is a requirement for ANCSA corporations.
- Mostly fear. We were shut down for weeks, and the public is still not confident moving forward.
- Much stress of uncertainty - not clear if what we are doing is the best, when things will change again, want to spend \$ to support local biz and invest in my business but don't know for how long to plan funds availability, ability to keep people hired.
- My business has restricted customers from entering small confined business office. Not sure what we will do during winter months. Discontinued taking cash and that has reduced sales.
- My business is nearly all based on commission from travel product (cruise, tour etc.) sales. 97% of suppliers only pay commission AFTER the travel. Since 99% of my bookings since March have cancelled, I have realized zero income for all my work for cancelled and postponed 2020 cruises and tours while still having to service the client until the trip is either fully refunded or taken in 2021 or 2022. that is a huge obligation for no income.
- My clients have stopped calling and the contracts that I had are past due and cannot be re-enacted. Lost a very big contract and doubt that it will be able re-instated.
- My private practice is based on home and community-based visits. I no longer have community meeting options. Home visits now require additional equipment, mask/gloves. I work with children with disabilities, the masks affect every session. I worry about exposure, mine and theirs. I live on an island with fishing villages, I worry about commercial boats with unmonitored crew exposing families and I will not know.
- My sales are down customers visiting shop are down, expenses have remained.
- My seasonal business in Skagway is the only source of income for my annual expenses. If there is no business in this season, I will have no income.
- My summer customers are primarily seasonal workers here in Skagway buying art supplies. My winter customers are locals primarily having artwork framed or purchasing artwork. There are no seasonal workers making money and the locals are saving what they have to make sure they can get through the winter months coming up.

- Nearly all existing 2020 and weddings cancelled by mid-May. About half want refunds of their deposits and the others will apply the deposit to a future trip. A few new reservations have been received the last couple of weeks, but with deeply discounted rates. I expect business to be off at least 80% this year.
- Negative: 1. Has made service delivery a bit more complicated due to having to accommodate COVID protective measures. 2. My business includes an in-home assessment component. Some clients are uncomfortable with that due to COVID Positive: 1. With more people at home, there are more opportunities for scheduling in-home consultations 2. I work from home. The reduction in disruptions due to cruise tourism (helicopter noise primarily) has greatly improved the ability to conduct online meetings, as well as to concentrate mentally. 3. The improvement in quality of life due to reduced cruise tourism has made Juneau a more attractive place to continue to live and conduct business.
- No business
- No change, except lack of travel and in-person business meetings.
- No clients... trying to get locals to "staycation" and sign up for a flyout photography workshop.
- no cruise ship
- No cruise ships amounts to an economic disaster for everyone in Skagway. We need help. Our city is listening, thankfully.
- No cruise ships means nobody wants to finance construction projects. The little scraps of projects that are offered don't appeal, but it looks like it will be the only way to survive, if that's even possible.
- No guests could come to AK with a quarantine in effect.
- No income at all. Summer tourism is when we generate revenue. But we have been closed and there are no tourists.
- No income. No customers. Changed how people shop. Doing online purchases except necessity immediate items
- No inside dining. Less business. Tension about the virus
- no people in town and no economy in this town no work
- no real impacts
- No ships no business
- No summer tourism, walk-ins prohibited, and can't take a full day of clients because I need more time in between everyone, to clean and sanitize
- No tourism or fundraising events led to a \$25,000 budget deficit. Board Members are working full time for free instead of hiring staff.
- No Tourist coming in.
- No tourists in SE AK this year has really affected, the charter work and exploration has been delayed due to the health mandates, so a bad year has turned into a potentially really bad year
- No tourists means no Inn guests. We have changed to a long-term rental strategy.
- No visitors, no tours.
- Not able to sell to restaurants because of closures, and not able to sell out of state because the State of Alaska is not performing facility inspections that would enable interstate sales.

- Not at all.
- Not in a bad way, we are in meat in seafood processing and sales and have always practiced having everything clean and sanitized. Hard to find disposable gloves for a while, along with sanitizer, but those problems are solved now.
- Ongoing costs directly related to preventing the spread of COVID in communities is currently in the millions. It's been challenging to bring in a summer workforce due to quarantine and testing requirements for our company, plus the changes to our policies make it much less attractive to work here.
- Our branch and community microsite lobbies were mostly closed to the public; however, we were able to provide window or drive-through services. We saw a sharp increase in online banking use, mobile check deposit, and phone transactions. We had to purchase some additional software to accommodate work-from-home options for certain positions.
- Our contractors desperately need to bring in additional workers but can't afford the cost of quarantine.
- our facilities have been taken to serve as emergency shelters, and we have no idea when they may be returned to us. We are in the business of organizing gatherings - which are not advisable now.
- our Heli ski season was shut down and all summer bookings canceled.
- Our main client shut down for three months. Our prospective seasonal clients have not decided whether or not they will work in Alaska this summer.
- Our overhead costs gave doubled if not tripled by the requirement of PPE.
- Our revenue will be down at least 95%. We have reduced staff by 85%.
- Perfect storm. If this happened in October, we would be fine. But it happened when we were very low on income from 2019. We have 1.8 M in inventory, mortgage payments of \$350,000, utilities of \$100,000, property taxes of \$90-100,000, insurance of \$100,000, freight of \$75 to \$100,000. Line of credit already taken for \$675,000 to make mortgage payment and payroll. Without at least a million-dollar loan, we will not make it through the summer without laying off our skeleton crew.
- Please see answer to question 25.
- Possible situation that could shut us down for good
- PPP was a great value as a forgiven loan.
- Price of fish very low Commercial fishing health mandates stringent compared to sport fishing guidelines
- Prices and regulations or mandates have reduced fish prices, consumption of seafood products has been reduced, the private economy is being crushed by the public economy
- Prices for seafood have decreased significantly, while costs have gone up to comply with health mandates.
- Projects delayed / cancelled, many additional costs, many new legal risks, many new jobsite safety risks and concerns, difficulty adapting processes to requirements and best practices, employee morale, childcare issues, trying to meet increased demand for broadband services, must follow guidelines for utilities, charitable funding requests. Huge impacts that are extremely difficult to manage all at once.
- put us on life supports after 152 years of doing business in Juneau

- Quarantine will shut us down.
- Reduced contract/service demand from clients
- reduced customer ability to come to town and spend money
- reduced gross sales by 70% from previous years. small high overhead business, expensive insurance and uncertain immediate future
- Reduced number of potential customers from 1.4 million to 10,000. Required closure reduced sales to zero. Lack of people returning to offices in downtown Juneau equals reduced foot traffic and results in lower sales. Restrictions for social distance restrict number of clients we can have in store. Less customers equals less sales. For investment into online shop development in order to make sales during a pandemic.
- Reduced revenue and client access
- reduced revenue; higher risk to operating
- Retail sales: crippled. Wholesale of our products to restaurants nationwide: crippled. Wholesale to Alaskan Businesses catering to visitors: crippled. Wholesale to lower 48 states 50% reduction. Online sales after a concerted marketing effort and pivot: up 350% Loan money and Online sales look as if they can maintain a year or bare bones operations. In 2021 if we see 30% of the projected 2020 visitors, we should be able to stay marginally viable through 2021.
- Retired-no impact
- Sales started in March once advertising had begun, by Mid-March it was gone and has remained at zero ever since.
- Sales to tourist are about zero.
- Seriously?!?! We're almost bankrupt. You can say COVID has ruined us.
- Shut it down, since we are a tourism related business and with no cruise ships means no business.
- Shutting my doors not only resulted in revenue loss but also slowed construction of new shop (suppliers slowed & lack of funds). I haven't ordered inventory I normally would've for summer events & tourism
- Significant (90% or greater) loss of revenue. Product is spoiling and has to be destroyed, with no compensation on excise taxes.
- Significant decrease in bookings, cancellations, and requests for refunds
- Significantly lower customer traffic into the store.
- Social distancing forced staff to work part time and from home
- Some reduction in case load, but this has made things more manageable for us. We are usually stretched thin as the only private practice on our island. The downside is not knowing when we'll feel comfortable seeing people in the office again.
- Some work from home, but otherwise operations are as normal
- still unknown as limited travel to Alaska has just kind of open up for tourist
- Supply chain is a little slower and local communities have widely varying coronavirus responses, especially where quarantining is concerned. We have moved resources to communities that are less stringent in order to keep our company working. We've adapted but we've had to be creative.
- Tenants can't pay rent.

- The biggest impact is the lack of ships. We still have loyal locals, but summer visitors are a huge source of income.
- The border closure has been devastating to Haines and Skagway.
- The cruise industry collapse has shut us out of any business income for 2020. I chose to complete the building of a new vessel and will be unable to meet any debt service with business income and will be using personal funds to cover the expenses until business income resumes in a year.
- The disease ...nothing. The gov/civilian mandates & activities have probably closed me down.
- The funding we received help us retain 2 employees for 2 months.
- The hardest part was trying to remain positive for the staff. Keep customers calm and feeling safe in our store. Difficult navigating all the mandates the state would throw at us. Trying to work with a depleted supply chain was hard.
- The impact has delayed projects, with the exception of the project we had already initiated. Our future and development in Wrangell currently, while not completely deterred, has to be evaluated based upon how the rest of this year presents and based on indicators for our next FY.
- The mental impact on all our team, the loss of income for the employees we were going to hire for the season, the reduction in wages for our core staff after the PPP dissolves, the loss of revenue, the reduction in charitable contributions to our community.
- The reduction in ships took our business away
- The vocational center recently re-organized and was just ready to offer vocational courses in March 2020 when all classes and scheduled meetings were cancelled due to COVID. Most likely, that yearlong planning process will start over, with little to know funds for staffing since generated income did not happen.
- This would have been our first season of operation, but we have had to pivot our business entirely to make it until next summer
- To date exvessel fish prices have been 50% less than previous seasons, yet operational costs are skyrocketing.
- Too soon to tell since my main sales happen July to September
- Total lack of tourist spending
- Total loss of customers
- Total shut down of guide business and fish prices slashed
- Totally devastated.
- Tourism operations are mostly non-existent in our service communities. The margin we receive from tourism companies is small. Time will tell how much we are ultimately affected by this. We hope other revenues from people staying home will help offset the loss in utility revenues. As of April, we were slightly above in sales over last year.
- Two things, people aren't buying much, and the vacation rental market is dead for this year.
- unknown until fishing season
- Vast majority of my work year-round is conducted in other communities in Alaska, with Alaska Air being the primary source of transport. Restructured flight schedule has resulted in very inefficient routing in SE Alaska, for my purposes. Some travel now requires boat transport,

which is substantially more time commitment and is much less reliable and efficient, due to weather.

- Vendors not selling, buyers not spending, no tourism!
- very positively. Made it possible to transition through a very difficult time
- We are a growing aviation maintenance company that stretched to purchase a larger facility on State-leased land in December 2019. Covid-19 has nearly broken our successful business model and caused us to lay off workers for the first time in our history.
- We are a residential construction firm. We have found our business to still be steadily increasing, but we have a few problems. First, clients we've already completed work for now don't have the money to pay us, so we have to float payroll and all the materials expenses until they will pay us at an undetermined future date. Second, with all the unemployed people around here, you'd think we'd be able to hire some more workers to support our business. Wrong! Folks are on unemployment and would rather not work and receive benefits. It's sad but true. We've contacted several folks who we thought would like to work for us and they are perfectly happy taking the summer off of tourism. Pretty sad. Third, we are having some difficulty with supply chain issues. Finding the materials, we need when we need them can be a problem - but this has more or less always been the case in Juneau. However, with all the workers home, more people are doing more DIY house projects so Home Depot has been more depleted than usual.
- We are at a standstill. Zero customers. Zero income.
- We are completely shut down until tourism (cruise ship) returns to southeast. Unfortunately, we are not eligible for any other loans and grant at this time.
- We are getting more support from local customers than normal for this time of year, but not nearly enough to make up for the tourism losses.
- We are not only expecting no revenue but have had to refund all of the revenue we received as deposits. Additionally, we have had to pay rent, insurance, permit fees, inspection fees.... despite not having any revenue and the terrible outlook.
- We are shuttered for first time in 123 years and it's frightening!
- We are so isolated on these island communities, we virtually no visitors arriving and not many options to reinvent ourselves without customers. We are busy working canceling trips, applying for loans busy unable to apply for unemployment but no revenue and unable to pay ourselves
- We cancelled our entire summer business.
- We closed for 2.5 months due to the state mandates on the school districts statewide and then were told we were essential and when we tried to reopen, we were facing a financial and operational burden with staff and attendance. We still have financial uncertainties due to much less children in attendance.
- We closed the store to customers. Fortunately, we kept the service shop open. Unfortunately, half our employees had to stay home with children and receive COVID FMLA pay and benefits.
- We do not intend to open our visitor center for the safety of all staff on site, and because without cruise ship visitor revenue, we would be operating at a loss. With such high overhead for seafood processors to operate this year due to COVID safety protocols, we expect the

price of fish to be low adversely affecting our operating revenue. We expect to be \$2-\$3 million short of our operational budget needs.

- We had a total of 327 billable hours; were expecting over 900 this year, going from one staffer last year to three this year. Ended up having a second staffer for only two weeks.
- We had to close down 12 congregate social service programs for seniors and modified services to provide alternate care (e.g. provided Meals on Wheels instead of congregate meals at senior centers); dramatic decrease of use of Home Health services (as patients declined to have nurses come into their home; fewer new patients as hospitals cancelled knee and hip replacements); massive amount of administrative work to retool safety procedures and protocols for social distancing while providing care as well as applying for and budgeting COVID relief revenues
- We had to close our fishing charter business for the year.
- We had to cut out 100% of our residential contracts for the first 3 months which reduced our income by roughly 54%. We were able to open other contracts for our janitorial side of the business and are now easing back into specific residential settings. As more cases pop up in communities close to the island, we are uncertain if we can maintain our residential cleanings at all.
- We had to issue over \$50,000 in pre-booking refunds over the last three months. We generally work with approximately 15,000 cruise passengers in a summer, and all that business appears to be lost, based on the cruise projections and our sales over the last few years, I expect approximately \$1M loss in gross sales.
- We have closed our in-person office as of March 14 and operated strictly under telemedicine since with plans to open on limited basis at the end of June if the local outbreak does not worsen to serve those that were unable to access telemedicine or were not appropriate for this type of service. Home visits have also stopped, and these two changes reduced our census and revenue by about 30% overall. I had planned for a full-time employee to staff a new Juneau office June 1, but this was delayed until July due to COVID and a trip for this employee to get oriented and set up space and build census early April was cancelled. We were already operating a hybrid in home/telemedicine model for our Juneau clients, so this transition was relatively easy as we already had the infrastructure but the limitations to our home bound and/or office only patients have been frustrating.
- We have gone from \$700,000 annual sales to none.
- We have had difficulty with the availability of supplies, food prices has at times tripled and some have to been available. Finding staff has been nearly impossible. Sales are down for the year. We have lost all of our rental income for our short stay rentals. Cost to collect money have increased a full 2 percent because people are afraid of using cash. Customers are nervous and now delivery is a service that we felt we had to offer to stay open. Even though we are short-handed. The overall unknown as to whether or not we will be shut down due to an outbreak has been a very heavy burden. The cancellation of our towns largest tourist event will cause us a significant amount of our yearly revenue.
- We have had to close our office to walk in traffic, spend more time working on communications with our clients. Also, ways to protect both our staff and our clients, PPE, change in procedures, etc.

- We have implemented operational procedures and sneeze guards. Our year to date sales revenue at the end of May was up by 2%.
- We have lost advertising for our tourist guide. We cannot print our paper due to border closure. We are online with PDF papers for our subscribers.
- We have lost all revenue for our summer business, due to no cruise ships.
- We have lost cruise ships for the summer and that is 2/3 of our revenue. It helps us to survive in the winter months. We will survive the summer scaled down dramatically, but we aren't sure we will survive past December.
- We have lost many of our Alaska-based customers and have had to get to a slower start than scheduled due to financial impact and supply chain issues.
- We have NO income as a tourist seasonal store. We pray for ships in 2021 and hope we can stay afloat until then.
- We have no revenue this summer as 100% of our customers come by cruise ship. We have no revenue until May 2021.
- we have not been able to open for the 2020 season
- We have not had any guests since February 2020 We only have a few reservations for the rest of the year. We are normally full from June through September each year.
- We have refunded 100% of all bookings and we had the best pre-bookings in the history of 26 years being in business
- We have seen a severe decline in our customer base and supply chain.
- We just opened a vacation rental 7-1-2019 and we're getting more bookings. We closed our vacation rental in March and have not opened as of today, 6-7-2020, waiting for the travel mandates and protocols to be determined as it relates not only to travel, but hosting a living space for guests. Have one booking in August and hope we don't have to cancel like we've had to cancel March/April/May/June.
- We lost 99% of our customer base
- We lost over 90% of our annual bookings for our vacation rental. For those of us who make the majority of our annual income in the three summer months, there is no chance of anything getting better before June 2021 (if then). No income, with higher prices at the check-out stand means it will be a VERY tight year.
- We went from a mix of camp and Juneau employees to a complete camp job. Costs have gone up substantially due to quarantine requirements. Many employees have worked from home. Some positions had their job functions disappear and they've been repurposed to COVID related positions. On the positive side, morale has been very high, employees have been extremely cooperative and understanding, the staff and hourly employees are working together better than ever, department silo's have shrunk, and folks are working together better.
- We were hoping to open and make substantial profits this year, but we are now operating on a much more limited basis.
- We were set up for take out anyway, it was just the lack of customers in the beginning.
- We were unable to work on gear or have deckhands come from other communities. Completely unsure of our buyers and had buyers tell us they were unable to buy our product.

- We will not be operating in 2020 and are hoping to ride it out until 2021. With the total loss of all income for 2020 and being recently new owners of an existing tour operation with a subsequent significant debt load, we would have had to permanently close our doors if we had not received the EIDL. We were also able to disburse payroll to employees with PPP, but we now have to lay them off on the other side. We have strong concern that 2021 will not spring back with enough economic force to offset the loss, and we may not make it through to 2022 if enough revenue does not come in next season.
- We will not operate this season which is a 100% loss in revenue.
- We're missing an entire season of operation.
- We're shut down until further notice. Until things reopen again. Loss of income.
- We've reduced our business to 2 days per week curbside pickup.
- Will there be markets for salmon and kelp?
- With no visitors paying hotel bed tax and no cruise visitors paying Marine Passenger Fees, our overall funding has been reduced by more than 50% for this year.
- With the downturn in the economy people are not spending and that has stopped our sales.
- With the significant price drop, no fish and increased regulations and costs, this will probably be the end after 50 years of fishing
- working from home has impacted teamwork and collaboration
- would have hired on an employee, but business took on no new clients

How has your business been impacted by COVID-19?

Responses to “other please specify”

- 50% drop in ex vessel fish prices
- Astronomical spending on COVID prevention
- 100% refunded bookings
- Business increased throughout March & April up 50%
- Business meeting lunch/dinner dates cancelled
- cannot order inventory
- Cannot pay fellow Alaskans for merchandise they sold us for retail
- Closed for 2 months, opened in a limited capacity after accruing many disinfectants, polled previous attendees and found that 10% are currently comfortable rejoining.
- Closed for the 2020 season
- Cost of operation has gone up while price for halibut and blackcod has decreased by 50 percent from last year. Salmon will be a disaster.
- Crew members getting to us.
- Cruise ships have canceled to Skagway
- employees had to stay home with children
- Employees working at the office, but the office is closed to the public
- Expansion to satellite office in Juneau delayed, service to Skagway stopped
- freight costs have now doubled
- Had to renovate counter space for 6 feet apart
- Have had to adjust service delivery practices to accommodate COVID safety protocols
- I am normally operating at a reduced level during the summer, but I am completely closed this summer.
- I'm open 2 hours a week.
- increase costs to implement public health risk reduction measures
- increased business with shopping by appointment
- Increased cost of supplies
- Increased costs due to quarantine requirements; extended schedules for employees lead to fatigue concerns; continually changing conditions, employee work/life balance, pay changes; flight availability challenges; differing mandates between State and local Govts.
- Increased demand for legal advice related to COVID
- Increased equipment and IT support service costs
- It's a new business with huge startup cost...no income
- Lack of childcare caused loss of available work hours for employees
- Large increase in work required
- losses due to costs incurred for Workers Comp, overhead, etc.
- lost rental from building and sale to current occupant fell through
- Lost tenants because of COVID 19, loss rental income
- Major loss of revenue comes from businesses unable to pay dues, and unable to run several of our fundraising opportunities throughout the year.

- More business
- need to invest in equipment upgrades to provide enhanced broadband service. Must follow new requirements imposed upon utilities. Liability concerns regarding "re-opening" amidst a pandemic. Childcare issues.
- No business this summer
- No business until 2021
- No income from October 1st, 2019-May 1st, 2021
- No sales to shops this tourist season
- our main contract is one month late paying, and counting...
- Paid staff to stay home and quarantine when their close contacts returned from abroad. Also, clients don't have the money to pay us for the work we've already completed!
- Really busy
- Reduced ferry service is a major impact.
- Reduced hours/sales/paying hazard pay
- Reduced market value of product due to COVID restrictions
- reduced sales prices/revenues due to market disruptions; increased costs to operate safely and comply with health mandates
- reduced summer sales
- Reduced work hours for employees.
- Shift in service focus to help small businesses survive
- State of Alaska not performing certain regulatory functions
- Still remained shuttered
- Too soon to really evaluate
- Travel restrictions and increased costs make it difficult to tend the farm and harvest in a timely manner and get produce to market.
- travel restrictions reduced ability to complete projects
- Unclear messaging from local government
- Unemployment benefits are critical to society. If we're competing with them, it is because our season is short, and the pandemic is long. It's not because folks are lazy or unmotivated - that narrative holds zero water. The problem with unemployment is that it's too restrictive and regulated by draconian notions. Their stated #1 goal is to "prevent fraud," not to help Alaskans. This is not an organization whose mission is to improve lives.
- Unstable market/price for salmon
- Very few reservations for the rest of 2020
- We are seeing all clients on-line; office is closed.
- We have both lost sales (fresh restaurant) and gained sales (online direct to consumer, retail)
- We have received PPP funds so some of the staff are working, doing projects but that will end June 21st.
- Wholesale orders cancelled

What help do you need most moving forward? Responses to “other please specify”

- People to wear masks so this issue can go away
- A vaccine made available to cruise ship clients
- Adult Daycare for family members with dementia so family caregivers can go back to work.
- Access to loans that accommodate a credit score of 558. Nobody will lend, all credit cards have taken down balances and left my overall debt ratio high which is pushing the score down even more. I was not able to apply for the stimulus loans since I was self-employed- and didn't have anyone on “payroll” it's just me, a one-man band.
- An effective vaccine and fast!
- Schools to re-open (relief from homeschool/childcare)
- Flexibility in local contracts and state grants to allow for modified business model and creative revenue sharing
- Customers that are interested in Alaska made products
- Financial aid dispersed during lean months
- COVID 19 testing quicker, availability at airport
- ASMI Domestic Marketing assistance
- I need help paying off my credit cards which I used over the winter to make purchases for the summer season.
- Just be able to purchase products to open and lower city taxes we pay 12.5% which includes a 6% so called sin tax
- Global economy getting healthy
- Assistance in reopening tourism industry, especially for 2021.
- Assistance with understanding and getting business to comply with health mandates.
- Better access between communities with dependable AMHS service
- Business opened up so that our product sells
- buying inventory (stock)
- CARES ACT funding to actually be dispersed
- CBJ should use CARES Act money to lower tideland lease costs to lease holders for this year.
- Consistent access to the communities where we provide services.
- customers!
- Ease restrictions on trade and travel.
- Easing of travel restrictions in order to bring in workers.
- Existing grants, and then for the pandemic to be over.
- More mask wearing
- Alaska exemption to the roadless rule
- Funding for season startup costs
- General overall office expenses/decline won't be estimated till October 2020
- Mask mandates.
- got a very helpful loan already
- grant access that is not specifically tied to COVID-19 business depletion.

- Help building website
- Help in keeping tourism safe for travel
- how to recover from loss
- Improved transportation or transportation vouchers to go between Gustavus and Juneau.
- It's a new company. Will we make it? Fail? We need hope.
- Lack of buyers for our business
- Let the rest of the US know we are open!
- Loan payments
- Loans/grants based on gross rather than net, to pay bills!
- Local government understanding the importance of the arts and culture for effective post pandemic rebound.
- Marketing/ New clients
- new revenue sources
- None of these. Lifting quarantine restrictions will have the greatest impact on our ability to do business.
- Not sure how anyone can help, it is devastating to business and the future of tourism.
- Predictable future stability
- Promotion of native businesses
- Public confidence. People won't enroll their children in gymnastics if they think it could threaten their health.
- rebuilding market during and after COVID
- Remove all restrictions and penalties and open the private economy
- Remove uncertainty regarding worker travel into and within Alaska.
- Renewed air schedules.
- Reopening of schools and no travel restrictions
- Replacement of major equipment
- Return of cruise ship
- Return to normal with tourist returning to Juneau
- Schools reopening this fall
- Solution to COVID that allows tourism-based economy to resume
- Someone needs to market Alaska to the lower 48 independent travelers.
- Stop the general quarantine
- Support for grant programs - ex: ReConnect Grant Program
- The boxes I checked are tools my clients in MIS sector ask for.
- Time. Business will hopefully improve as we get a handle on health aspects
- To get customers spending again.
- transportation to Hoonah where we moor our boat
- We need renters
- We need the medical/scientific community to come up with a practical solution to this.
- Whatever my clients need to pay us.
- Will provide additional crew share to crew to make up for lost earnings, the additional crew shares will come from reserved used to do vessel maintenance
- Working capital (even a small amount) to get back off the ground!

What are your top business challenges moving forward?

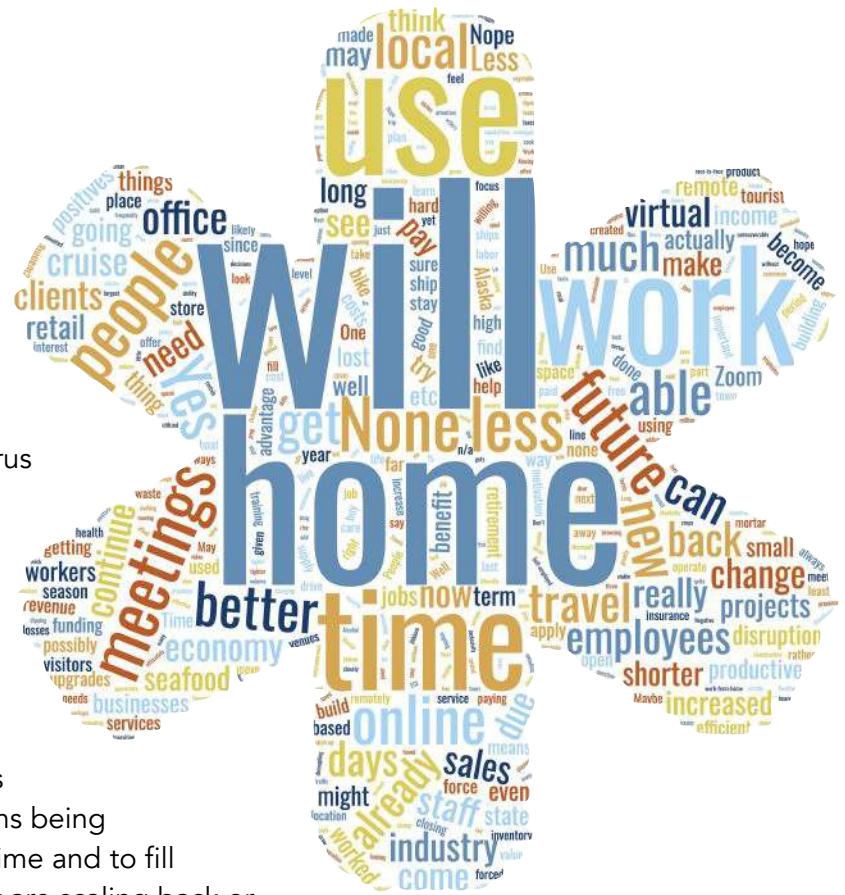
Responses to “other please specify”

- Accounts Receivable Payments from Customers and clients.
- All aid and support funding running out December 2020 and not having any source for 2021
- All to most business needs to be done via the internet. This is difficult as broad band is unavailable. Had to buy a smart phone. Used to do business in the public library.
- being able to earn enough to live on for the winter
- Booked my 100-ish clients on cruises/tours for 2020 and have had to cancel, refund, rebook all of them while there is little to no income. Plus, on several of the 2021 replacement bookings the income is far smaller than was to have been in 2020. So, three times the work (initial work, put all on hold work, now start to re-do it again) ALL for no realized income this year, and reduced income associated with these bookings for next with 3 times the work into it.
- Business depends upon future grant funding, which will likely be in short supply due to COVID impacts
- Complexity of performing work amidst various guidelines, health mandates, best practices, etc. Legal liability associated with working during a pandemic. Childcare is a big issue.
- Construction project and maintenance delays due to Covid-19 travel restrictions. Higher contract costs to complete construction.
- Continued COVID prevention costs are incredibly high
- continued COVID threat, market access disruptions, trade war continuations
- Continued working from home
- COVID testing for guests trying to get to Alaska
- daily unknown of future
- Deciding if staying open is safe
- devastated financially
- doing capital improvement projects due to COVID 19 restrictions
- finding a venue
- General uncertainty including employee morale
- Generating business
- Getting paid for work we've already completed. Having to float the materials and payroll for that work is unsettling.
- Health Alert 007 is still in place, all congregate senior programs must stay closed
- Inflation
- International flights curtailed.
- It's impossible to remain socially distance in our office setting, and wearing masks really isn't feasible. Our family has medical issues that make is susceptible to this virus. The employees recorded above are really the two co-owners living in the same house.
- lawsuits brought on from Seattle environmental groups
- Local rules regarding quarantining, which vary widely from community to community.
- loss of economic confidence, affecting future design and construction projects

- Lost city tax and fee revenue impacts our potential projects
- maintaining cash flow with work reductions
- Maintaining equipment without income
- Market and Price for seafood
- mineral property investment and interest
- No cruise ship no business
- No funds left in the savings to purchase new inventory for the summer season, still stuck with spring inventory I couldn't sale and winter inventory that I couldn't close out. My business depends on fresh inventory to keep customer base. I'm totally screwed and unable to get any help.
- No renters, no businesses and no tourists
- No work, no income, tough times
- Operating safely
- paying bills (phone, electric, insurance, internet, groceries)
- Paying property taxes
- paying startup costs prior to season
- Planning for Annual Meeting virtually is challenging
- Poor economy
- Potential future losses due to forbearance on loans
- Price of fish significantly reduced effecting amount paid to crew, who have mortgages and Cost of living expenses themselves
- Price of fish, demand of fish product
- Protecting investment income stream
- Recruiting; flight availability for traveling employees; keeping turnover rates down; keeping the virus out of the workplace.
- reduced gross revenues and increased costs to operate
- Reduced purchasing by everyone and restricted hours and service at retail outlets
- Reduced revenue uncertain future winter months
- reduced summer sales
- Reduced value of underutilized assets
- Rent collections from tenants
- State Medicaid Rates and lower occupancy
- Transportation- Business depends on air travel efficiency
- Travel restrictions and reduced ferry service
- uncertainty
- Uncertainty of a vaccine being available early next year
- unstable customer base is a common issue for us in the summers as families are fishing together or traveling. But only having 10% of our usual is beyond sustainable. We currently have pre-paid rent but are unsure if we'll be able to pay beyond what is currently paid.
- We are not going to operate for 2020. 98% of our clients come from cruise ships.
- We had a healthy savings account that we are using to buffer the loss in revenue

Do you foresee any long-term positive business changes that could come out of this period of disruption?

- A chance to look at the growth of the travel industry, perhaps with better planning for the cruise ship traffic.
- Absolutely NOT
- Adopted ZOOM better than teleconference method.
- Always some good to learn from this pandemic. All of the above but hopefully more we are able to find a virus and get back to normal
- Being forced to find new ways to be paid by customers, specifically email invoices and paid via credit card online. Very much a time saver.
- Better use of technology and sped the transition to all electronic records; opportunity to engage with new clients in need and new outreach and programs being developed to meet needs during this time and to fill niches vacated by other nonprofits that are scaling back or closing their doors
- Commercial rents going down, equipment upgrades getting less expensive.
- Construction projects ongoing Has created time to get this done
- Definitely working from home and more use of technology.
- Discovered having a work force working from home is not workable.
- Everyone has an increased knowledge of using online platforms for meetings and communicating virtually. One of our subsidiaries is an IT services company and we anticipate additional work in the future. Another of our subsidiaries has expertise in Health Sciences and will be bidding on work related to COVID-19 research.
- fleet reduction
- Flexibility will be the norm. Less business travel, more virtual meetings.
- For my income paying job, I have loved working from home. I think my workday has become more productive because of less or better managed time for interruptions.
- Hard to gauge at this point. If flight schedules remain inefficient, boat travel will become a permanent part of my operation. And I don't plan to ever count on the ferry system. I live in Sitka.



- Hell no
- Hope to build a better facility.
- Hopefully more acceptance of utilizing online venues to deliver services to clients who are unable to come to the office due to disability, social anxiety, or lack of childcare.
- Hopefully more online orders.
- I always try to look at the positive side of things. But having shorter workdays and added cleaning expense, means less revenue and a hardship trying to meet my business expenses
- I am a midwife and Naturopath. It is possible that more people might consider out of hospital birth
- I am a sole prop of a small business. I supplement a very small retirement just to get by with this business.
- I am definitely using more technology.
- I do appreciate heightened attention to cleanliness, sanitation, and general health.
- I do not foresee that.
- I do not see any long-term positive business changes.
- I do think there will be positives when the economy bounces back, but I'm not sure what they might be yet!
- I don't think so
- I expect people will gravitate to going back to what was normal prior to the epidemic. It is hard to predict how it will change business. What we have seen so far is that technologies such as video conferencing which have long been promoted are now extensively being used, but I have no opinion whether or not that is a positive change and even less so if it will last past epidemic.
- I have a burger joint the examples given do not apply. As far as long term positives go, I hope we will be looked at in our community in a positive way based on how we handled this pandemic. I will be restructuring my business loans in order to have a more resilient and less costly monthly financial burden.
- I make presentations aboard cruise ships. I have updated my presentations with additional photos and videos, some of which I have purchased for other vendors.
- I see many positive outcomes that will benefit more people if we dig more deeply into better communication, inclusivity and public participation in building capacity for change.
- I was in the process of making more gallery and workspace out of my old home and switching to carrying more beads and jewelry supplies rather than art supplies.
- I wish I could say that developing an online presence was an advantage, but it was not. I do have more confidence in making that move to online videos, training sessions, etc.
- I'd like to see a 4-day work week, universal minimum income, decoupling health insurance from employment, and more working from home. And if long-term unemployment benefits are more attractive than working, it means the job is paying too little.
- I'm hoping more people choose Juneau as a place to work from home in the future.
- IF funding gets us through: Shorter workdays and more manageable/sustainable growth. Time and space to be more thoughtful in business decisions rather than always playing catch-up.

- If we can add employee, we will do well to incorporate new skills gained in future operations while adding back that which can be, from what has recently been lost.
- If we can get through? Yes. Challenge brings ingenuity and focus.
- In general, for office workers: More staff at home-reduce office space and expenses Flexible time in office-not the typical 8-4:30pm Study how much time/work is completed at home
- verse the ins office employees Acknowledgment of those essential workers who came into work the whole time.
- Increased domestic and local consumption of local projects.
- Is this question serious?
- It has created more labor with decreased revenue for an already challenged rural business location.
- It has given me time to work on being ready for when things open. Still have work to do but have made significant impacts on what needed to be done.
- It has made us reevaluate our own quality of life! Maybe we will move forward with a simpler business plan.
- less travel because of improvements to virtual meetings
- Less unnecessary business travel for conferences, more working from home, more awareness of local banking and business, more outdoor recreation, less structured recreational activities.
- Less waste.
- Less work travel due to increased use of webinar technology.
- Long term, local supply, domestic food production should be a strong sector. In the short term, it has and will continue to have its challenges.
- May force me to fully retire.
- May have to change business model as we are based on cruise ship arrival or just close before we spend all of our life savings.
- Maybe try to diversify to include another product such as clams, oysters or kelp. Look for our own niche markets possibly or not fish as much to conserve resources.
- Micro retail shop...no way to do business remotely.
- More administrative tasks at home, shorter workdays.
- More demand for part time gig workers like me.
- More direct marketing of seafood
- More efficient monetary transactions as cash becomes dangerous and obsolete. Increased efficiency of online communication for official documentation (insurance, licensing, permits, etc.).
- More employees will work from home if not completely, at least more often in the future. More staff employees will stay in camp while on-shift. Technology has been important and virtual meetings will be utilized more.
- More online collaboration has worked out ok so that is a positive. People being more aware of keeping things more sanitary to protect those at risk.
- More time for quality one-on-one connections with other members of communities is beneficial to my business.
- More use of technology
- More use of technology - not necessarily a good thing.

- more use of technology and more interest in vegetable crops
- more use of technology and online marketing to drive sales, it was good to force us into some changes
- More use of technology instead of flying all over the state for meetings on a frequent basis.
- More use of technology, less in-person meetings. We are hopeful that with more consumers will continue to learn to cook seafood at home. Retail sales have been very high due to shelter-in-place and restaurants closing. Hoping the trend continues.
- More use of technology, possible decision to terminate business.
- More use of technology.
- More use of technology. More business flexibility. Better ability for staff to work from home.
- More working from home
- More working from home for administrative staff; an awareness of how illnesses are spread and implementation of better cleaning processes and care for each other. We already had technology in place because of our remote work locations, so no change to that.
- more working from home, need more internet, tech things.
- motivation to increase automation to decrease labor costs
- Moving out of state and opening a new location away from Alaska and cruise industry
- My teachers like having meetings on Zoom. That's the only positive.
- Negative
- No
- No really not for SE Alaska people come here physically to visit.
- No- not for our business
- No, I don't. Not in our line of business.
- NO! Open our state and country back up!!!! Common sense precautions need to return to all venues.
- No.
- No. 38 million Americans on unemployment. Self-employed people out of work or with lost businesses. Alcohol and drug use on the rise. Mental illnesses and increased suicides for 2020. Family members separated by mandates. One positive is that our immediate family has grown closer as we've shared the struggle together.
- no. especially not with our local state and federal leadership. I can't help feeling as though we are inching towards a full collapse.
- NO. It will certainly reduce my customer volume for next year with gift shops going out of business.
- None
- None at this time.
- None for this business (charter fishing)
- None other than dealing with others fear
- none that apply to seasonal travel industry
- Nope
- Nope!!! Well maybe the possibility of working from home for a lot of people.
- Not as much pay for employees
- Not at all.

- Not at this time.
- not for fishing...more consolidation which will kill independent fishermen, continued price drops due to flooded market from other countries all species
- Not for my business.
- Not for our employees. Transitioning to an online platform and remote desk only benefits us, the owners.
- Not for the tourist industry.
- Not for us
- Not in our tourist-based economy.
- not in this profession
- not one redeeming valve for us
- Not really at this time.
- Not really.
- Not really. We're actually working longer hours.
- Not so much for our business.
- Not sure yet.
- Not too much positive coming out of this for me. Except I did have a couple of days of down time which I used to research new technology (to me) to make my business more efficient. But I already work from home and make use of technology to help organize. For me, this impact of the devastation of my business, which relies on clients coming to cruise Alaska, is currently and for the next year means a three times the work for the same or less pay and that pay is not to be realized this year....and not until the trip actually happens in 2021 or 2022. So basically, I worked for 2020 for free and 2021 commission payments are at least a year away. Will be very hard to stay open, but I have an obligation to my clients. I am already dipping into what is supposed to be my retirement, which was supposed to be in 2022. Who knows when retirement will be now? I must say however that I have amazing clients and they do make it easier to work hard for them so they get the best value out of this circumstance and eventually in 2021 and 2022, get the fantastic vacation they will most certainly deserve by then!!
- Not unless bankruptcy, or the possibility of the IRS showing up and taking everything, I own would be a positive thing.
- Nothing positive for the private economy, the public economy is getting pay increases and creating more jobs which will require more taxes on the declining private economy
- Not that will help our tourist season. I have been working on my website. The shipping of a \$15 item costs \$15 to ship it so we cannot offer free shipping
- opportunity to rethink staff telework and space/IT needs; opportunity to examine how to diversify SE economy - consider growth in timber, mining, etc.
- Other than streamlining check in and out processes we are a high touch, high service Customer service experimental business so no.
- Our business had already adopted Zoom on an enterprise level - the value of this has been very clear. More workers became comfortable with remote working technology and multi-geographical collaboration very quickly. Managers became more comfortable leading virtual teams. The future will include more remote working, more schedule flexibility, more multi-

geographical collaboration, and more virtual teamwork. Travel expenses decreased.
Demand for broadband services increased.

- Our company will be diversified in terms of revenue streams and less dependent on cruise tourism
- Our employees can conquer anything, and they now know it, we have worked through it with working from home and implementing shorter workdays.
- Our season was mostly lost; we are scrambling on new projects in entirely different business areas to try to fill in. If successful, they will supplement income in future years.
- Positive? NO
- Potential for cheap money for projects with interest rates low if we see a bounce back in 2021.
- potentially utilizing more technology to do our jobs
- Probably more use of technology and non-tourist jobs being able to have a flex work schedule (i.e. at home and at the office). Also, a new motivation to redefine and enhance our market.
- Probably more use of technology.
- Probably not
- Put more effort into developing direct, web-based sales than I would've otherwise.
- Really, are you all losing it? No positives. People are going mad.
- Rest
- Right now, I can see none. but we are focused on the immediate problems can't see over them to the positives
- shorter workdays
- Shorter workdays. More internet business (online local store)
- So far, the mini storage business has not been affected, but the retail business is suffering.
- some more time to get procedure in place.
- technology upgrades
- Technology usage, tighter focus on future and ways to take advantage of changing marketplace
- Terminal agents working from home and reduced sailing days
- The COVID funding is keeping us afloat for right now.
- The greater possibility to offer distance learning
- The long break we had allowed us to recharge our batteries for the love of childcare we have as ECE providers, AND this time allows us to advocate for our desperate need of support!!!
- The losses cannot be made up.
- The reset has allowed us to find efficiencies that may not have otherwise been a priority.
- The Zoom thing might be used more.
- They are building a new building for our other business. No people No interruptions for them. My RV park is only 1/2 the capacity. And no one can come
- This is an opportunity to build better policies and procedures for a more effective, productive, and safe workforce moving forward.
- Those maintenance projects and training manuals will finally get done!

- Time to increase inventory of Art items to have for future when business returns to a more normal time. Time to experiment with product development.
- Transformation of my bricks and mortar store into a clicks and mortar store. A change in customer lifestyles will drive development of healthier footwear. Athluxe and athleisure will become even more prominent. Fast fashion will be forced to slow down as the demand for clothing and footwear slows.
- Trying to build up my business for the future
- Unfortunate, No positive outcome. Having our management staff working from home has not been entirely positive, it is significantly less productive since there are more personal distractions.
- Unknown as of this time.
- Unsure, but I feel fortunate to have been able to remain open and serving the communities despite the challenges due to technology. Reduced commute to town and use of power and fuel in the office are certainly a positive environmental outcome.
- Use of more technology
- Use of more technology may cut down on travel costs in the future for meetings, but other than that, no.
- virtual meetings have become more time efficient and productive than some in person meetings
- We can actually enjoy where we live!
- We have already worked in more technology. We will maintain the business, but we will not be able to pay ourselves for quite a while.
- We have been able to use this time to do some deferred maintenance and upgrades. The business will benefit greatly from a summer of strictly housekeeping chores, but those come at a heavy cost as well.
- We have found working from home is an option for certain employees and may continue
- We hope that local support for local businesses will continue to grow in the future.
- We operate two retail bike shops and bike sales are booming. I'm not sure how long that will last, and unfortunately, we aren't able to take much advantage since our supply chains are disrupted and even working with 3 of the largest brands/distributors in the business we are looking at September or October until we are able to order more bikes. If the bike boom lasts, it will be a small benefit once we are able to restock our inventory. With that said, the lost tours and rentals make up 90% of our gross income, so the additional sales are nice but ultimately without visitors our business is very different.
- We rely on the retail experience, people walking in the door of our bookstore and browsing. We have e-commerce as an alternative but has never amounted to much, even now.
- We will all be better at working remotely from home and implementing the technology to do so. Less need for commercial office space?
- We will not recognize any positive benefit from the COVID disruption. It has cost our business unrecoverable financial losses.
- We will use work-from-home capabilities more liberally. We will use Zoom and Microsoft Teams more frequently for "face-to-face" meetings. Our members (customers) are using technology at a higher level since COVID-19 disrupted commerce.

- We've been working out of the house, so none of these really apply to us.
- Well, 2021 is going to be a very busy season for us due to the cancellations from 2020.
- Work from home and fewer jobs,
- working from home more and spending time with family has been wonderful.
- Working from home was actually successful.
- working from home, more use of technology and development of touch-less solutions for visitors.
- Working from home, technology advantages, safety knowledge
- Yes, I think we will get better at technology. And reconnect with what is really important. But as a boat tour operator I need actual visitors and they have to be willing and able to come here to contribute to operate. One thing that might be helpful is I think for my industry it will shake the tree a bit and possibly eliminate all but the most dedicated of operations
- Yes, if we don't have small ships in town, most of our employees will work from home
- Yes, for the businesses who can survive and pivot, the seafood industry will likely continue to thrive in retail, and with more people staying home, more people may be willing to try cooking seafood at home, which may expand our customer base in the long term. As well, direct sales to consumer businesses are thriving and that will likely continue, as well as the sentiment to "buy local" or "buy US produced seafood".
- Yes, I will attempt to adapt to this huge disruption somehow, possibly getting another business on top of the 2 I already have. (neither received funding)
- Yes, more closely evaluating business practices to stay viable.
- Yes, more use of technology.
- Yes, more working from home and increased use of technology are positive outcomes from this period of disruption.
- Yes, the manner in which we work...office home and the way we communicate with consultants and clients, i.e. zoom or similar.



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