

AM I A DISPROPORTIONATELY IMPACTED BUSINESS?

Before answering **Question #1** of the Small Business Grant application, you need to find out if your business has been **“Impacted”** or **“Disproportionately Impacted”** by COVID-19.

Small Business Application: Question 1

1. Does your business meet the qualifications for a "Disproportionately Impacted" small business?

- Yes, my business is owned by a Tribal government or is located on Tribal land.
- Yes, my business falls inside a “Qualified Census Tract” (QCT) in either Keizer or Newberg.
- Yes, my business is in one of the following industries: Travel, Tourism, or Hospitality.
- No, my business was not disproportionately impacted by COVID-19.

Why this matters: A “disproportionately impacted,” business owner will answer fewer questions and does NOT need to show proof of COVID-related financial impacts. *Your business may fall into one or more categories, but you only need to qualify in ONE disproportionate category.*

If you were not “Disproportionately impacted,” you can still apply, but you will need to answer questions about your COVID-related financial impacts and upload additional documents.

Three Categories: Disproportionately Impacted Businesses:

Category 1: Your business is owned by a Tribal government or located on Tribal land

If your business is located on Tribal land or owned by a Tribal government, you are considered disproportionately impacted by COVID-19. **Check the first option under Question #1.**

Category 2: Your business is located in a Qualified Census Tract (QCT)

*****Important: Wilsonville, Sherwood, St. Paul, and Dundee do NOT have a QCT.**

If your primary place of business is located inside the boundaries of a low-income community as defined by the US Census Bureau, you are considered disproportionately impacted by COVID-19. Only two zip codes have a QCT: 97303 (Keizer area) and 97132 (Newberg area). Only a portion of the zip code in these communities qualify, so go through the steps below to find out if your business is inside a QCT boundary (see map on second page):

Step 1: Go to the QCT website: https://www.huduser.gov/portal/sadda/sadda_qct.html

Step 2: Enter your business address in the upper left-hand side and click “Go.”

Step 3: Under Map Options, check “Color QCT Qualified Tracts” and select the year 2023.

If your business is inside the purple highlighted area (see below), your business is in a QCT. Check the second option under Question #1.

OFFICE OF POLICY DEVELOPMENT AND RESEARCH (PD&R)

ABOUT PD&R RESEARCH & PUBLICATIONS DATASETS

2022 and 2023 Small DDAs and QCTs

3590 River Rd N, Keizer, OR 97303 Go

Select a State Select a County Go

Map Options : Clear | Reset | Full Screen

QCT Legend: Tract Outline LIHTC Project 2023 Qualified Census Tracts

SADDA Legend: FMR Boundary 2023 Small DDA Non Metro DDA

Hide the overview

The 2023 Qualified Census Tracts (QCTs) and Difficult Development Areas (DDAs) are effective January 1, 2023. The 2023 designations use population and tract boundaries from the 2020 Decennial census. The designation methodology is explained in the [Federal Register notice](#) published October 24, 2022.

Map Options

15 Current Zoom Level

Show Difficult Development Areas (Zoom 7+)

Color QCT Qualified Tracts (Zoom 7+)

Show Tracts Outline (Zoom 11+)

Show FMR Outlines (Zoom 4+)

Show LIHTC Projects (Zoom 11+)

Click here for full screen map

Select Year

2023

2022

Category 3: Your business is in the Travel, Tourism or Hospitality industry

Your business industry is defined by your NAICS code. You can find your NAICS code on your tax documents or look it up here: <https://www.census.gov/naics/>

1. Travel: Travel agents, water transport, coach services, car rental agencies. (Uber and Lyft contractors do not qualify as they are not independently owned businesses.)
2. Tourism and tourism-connected providers: tour guides, tour operators, tourism
3. Hospitality:
 - **Accommodation:** Hotels, motels, hostels, bed and breakfasts. (Airbnb operators and chains do not qualify as they are not independently owned.)
 - **Food and Beverage:** Restaurants, catering services, cafés, pubs, food carts (chain businesses do NOT qualify as they are not independently owned.)

If you are in the travel, tourism, or hospitality industry, you are considered disproportionately impacted. Check the third option under Question #1.

My business is NOT disproportionately impacted – what do I do?

If you do not qualify as disproportionately impacted, you could be an “Impacted” business.” You can still apply for the small business grant but will need to answer questions about your COVID-related financial impacts and attach additional documents.

Check the fourth option under Question #1.