

# COVID-19 RESOURCES – NORTH IDAHO

Issued by the Joint Business Service Providers

Bulletin #81 – October 8, 2021

## Business & Community Leader

### Age of Agility - Governor's Summit on Workforce

*Tuesday, October 12*

*8 AM - 12:30 PM **PST***

The Governor's Summit on  
Workforce on the Future of Work

### Age of Agility

Join employers, educators, and  
policy leaders from across the  
state as they present insights and  
innovations to ensure Idahoans  
thrive in our future workforce

FREE LIVE STREAMING EVENT

OCTOBER 12, 2021  
9AM - 1:30PM MDT

On Oct 12, Idaho business, education, and policy leaders will present insights and innovations in restructuring the way we deliver education in our rapidly changing economy.

Register and tune in for the completely virtual and free event or click on the button to learn more.

[Register](#)

## Community Announcement

### The Delta Variant: How Companies Should Respond

The spread of the highly contagious Delta variant of Covid-19 is causing infections and hospitalizations to rise again in the United States, even in communities with high vaccination rates. Hopes that the pandemic would soon fade away have been dimmed by the spread of the variant, which appears to evade at least some of the immunity conferred by past infection or vaccination. And with low global vaccination rates, there are likely to be new variants that could be even more threatening. Consequently, we can expect sporadic cases and periodic outbreaks of Covid-19 in the months and years ahead. *Given this prospect, how can employers fulfill their difficult obligation to protect their workers, customers and communities while continuing to grow and prosper?*

The good news is that as the virus has evolved, employers have honed their strategies to keep infections in check. By continuing to be creative, flexible, and adaptive in their approaches, they can contain the threat now and handle other outbreaks as they arise. Here are some broad measures they can apply.

**The COVID Delta Variant is impacting businesses. To find out strategies for your business, [continue reading here](#).**

# INLAND NORTHWEST PARTNERS

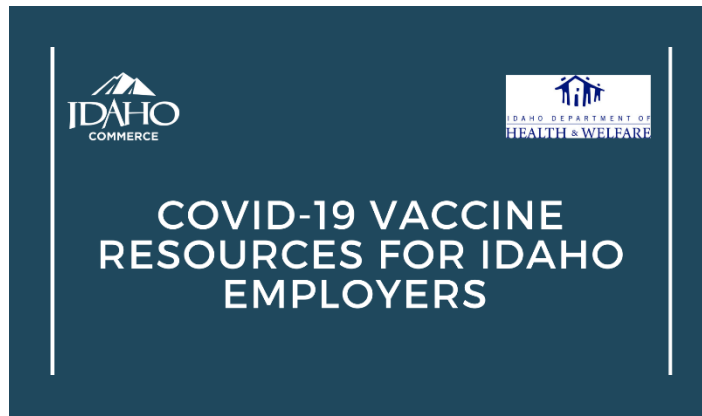


INLAND NORTHWEST  
PARTNERS

PROMOTING COMMUNITY ECONOMIC DEVELOPMENT

## **2021-22 Regional Economic Outlook: A Post-Pandemic Recovery?**

[Link to the Recording](#)



## [NEW Vaccine Resources for Idaho Employers](#)

New COVID-19 vaccine resources are available from the [Idaho Department of Health and Welfare](#) to support your efforts in encouraging your employees to get vaccinated.

Whether you need a mobile vaccine clinic on-site or support with employee communications, we are here to help. You can find the vaccine resources to support your employee vaccination efforts [here](#).

In addition to these COVID-19 vaccine resources, the Department of Health and Welfare is also making recent survey results available. For a copy of the survey results, please email [communications@dhw.idaho.gov](mailto:communications@dhw.idaho.gov).

The Department of Health and Welfare holds a weekly media briefing every **Tuesday at 2:30 p.m. (MT)**. If you would like to attend, please email [Kelly.Petroff@dhw.idaho.gov](mailto:Kelly.Petroff@dhw.idaho.gov) for an invitation or find the link to the briefing on the [coronavirus website](#).

The state also recently launched new public service announcements (PSAs) based on the survey results that feature real Idahoans discussing their experience getting the vaccine.

You can find current PSA's below and you are welcome to use them on your own social media channels or internally with your employees:

- [Idaho Vaccine Confidence: Cory](#)
- [PSA Idaho Vaccine Confidence: Back to School PSA](#)
- [Idaho Vaccine Confidence: Mari, Spanish Language PSA](#)

For more information on these resources, contact [communications@dhw.idaho.gov](mailto:communications@dhw.idaho.gov) or [info@commerce.idaho.gov](mailto:info@commerce.idaho.gov).

**The EDA has \$3 billion from the American Rescue Plan to help communities recover and build more resilient economies**



The EDA is accepting grant applications for a series of six challenges from economic development districts, state and local governments, higher education institutions, nonprofits, unions, and tribes.

6 Funding Opportunities:

- Build Back Better Regional Challenge
- Good Jobs Challenge
- Economic Adjustment Assistance Challenge
- Indigenous Communities Challenge
- Travel, Tourism & Outdoor Recreation Grants
- Statewide Planning, Research & Networks Grants

<https://www.eda.gov/about/investment-priorities/>

**PAC CAN ASSIST...**

- Partner on applications as well as facilitate regional partnerships & alignment
- Regional economy description
- Proposal alignment with CEDS
- Letters of support
- Grant writing & administration services

PANHANDLE AREA COUNCIL, INC.  
Regional Economic Development District  
Nancy Mabile, Regional Planner / nmabile@pacni.org  
208-772-0584 x3014

## WHO IS HIRING?

FIND THE ENTIRE LIST HERE ON OUR  
WEBSITE:

<https://www.postfallschamber.com/jobs/>

### **Innovia Foundation: COVID-19 Impact**

In responding to our region's most critical needs during the COVID-19 pandemic, Innovia Foundation – along with many other funding partners – distributed more than \$35 million in COVID-19 Response and Recovery grants. This couldn't have happened without the significant efforts of each of our volunteers and partners! To see the full scope of Innovia's pandemic response, please read our newly produced COVID-19 Community Impact Report [here](#).

- **Sustainable Transportation Funding Needed to Build Idaho's Future** You will spend almost as much time in traffic in some parts of Idaho as you would in Seattle, San Francisco or Los Angeles [Learn more here](#)
- **Idaho's Federal stimulus: Where it went, where it's going** Governor's Coronavirus Financial Advisory Committee did its best to spend Idaho's \$1.25 billion in federal Coronavirus Aid, Relief, and Economic Security Act funding [Read article here](#)
- **NIC: Venture Network NEW Amazon Small Business Academy Online Offering - Winter 2021** cover the fundamentals of online business strategies, marketing, merchandising, inventory management, and more FREE! [Register here](#)
- **Federal Resources for U.S. Small Businesses** Welcome to the official federal resource website for U.S. small businesses affected by COVID-19 (Coronavirus). You can view relevant federal agency resources, access the latest news, and search for a Small Business Advisor near you [Learn more here](#)

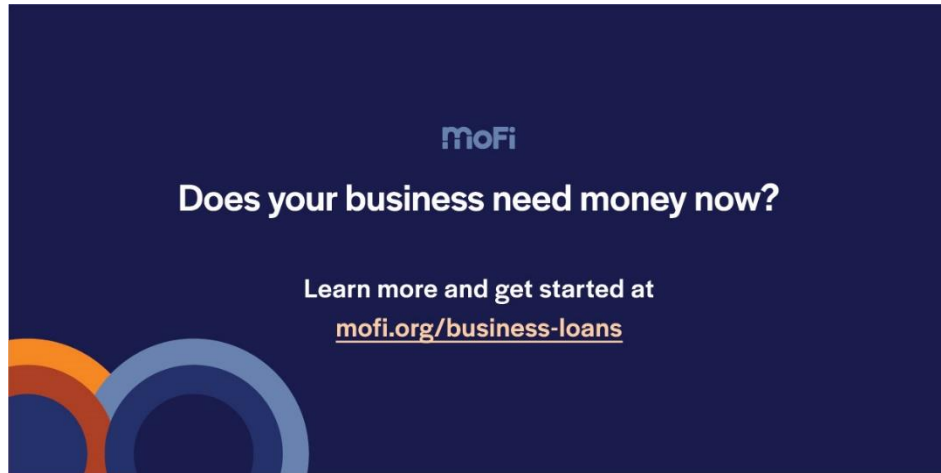
- **MoFi announces COVID loan program for businesses** northwest organization started a new COVID-19 loan program [Read more here](#)  
**COVID Cases Rising, but Housing Market Remains Hot** discusses the impact COVID-19 has had on small businesses and potentially will have in the future [Read more here](#)
- **#IdahoMakersUnite:** A statewide initiative highlighting accessibility and inclusion in education, has pivoted to respond to Idaho's urgent public health need due to COVID-19 crisis [Learn more here](#)
- **Nearly \$50 million awarded for broadband projects to support remote learning, economic development** Gov Brad Little announced the Idaho Department of Commerce awarded \$48.9 million in federal coronavirus relief funds for 102 projects across Idaho that support improved broadband infrastructure, equipment, and services [Read article here](#)

## Economic Relief

### **APPLY NOW! STEM Talent Challenge Aims to Fuel Nation's Growing Innovation Economies**

Today, the U.S. Economic Development Administration (EDA) [launched the STEM Talent Challenge](#) to support programs to train science, technology, engineering, and math (STEM) talent and fuel regional innovation economies across the nation. The \$2 million [STEM Talent Challenge](#) will provide funding for work-and-learn programs to increase America's STEM-capable workforce in emerging and transformative sectors such as space commerce, aeronautics, digital manufacturing, biotechnology, advanced manufacturing and cybersecurity. Competition applicants may request up to \$250,000 for implementation of a 24-month workforce program that complements their region's innovation economy. **The deadline to apply is Oct. 12, 2021.** ([Here is a helpful one-pager.](#)) [Click here for the Notice of Funding Opportunity.](#)

For more information, visit [www.eda.gov/OIE/STEM](http://www.eda.gov/OIE/STEM).



- **Working capital recovery loans up to \$100K**
- **3% interest rate!**
- **Fast, easy application**
- **Work with a trusted, local nonprofit**
- **Money to bridge back to business as usual when you're not quite eligible for bank or credit union financing**

**Get Started Today!**



- **Federal Programs Continue Helping Idaho Small Businesses**  
Federal funding from the Small Business Administration (SBA), some of which was administered by banks and other financial institutions, has helped Idaho small businesses weather the economic disruption caused by the COVID-19 pandemic [Read article here](#)



- **SBA to Simplify PPP Loan Forgiveness for Smallest Borrowers**  
About 2 million business owners with PPP loans of \$150,000 or less will soon be allowed to apply for loan forgiveness directly through the SBA instead of their banks. There are about 7.1 million PPP loans that remain outstanding and about 6 million are for \$150,000 or less [Learn more here](#)
- **Small Business Stimulus Funding – Restaurants, Food & Beverage**  
Eligible entities that have experienced pandemic-related revenue loss include:
  - Restaurants; Food stands, food trucks, and food carts; Caterers; Bars, saloons, lounges, and taverns;
  - Snack and nonalcoholic beverage bars;
  - Bakeries, brewpubs, tasting rooms, taprooms, breweries, microbreweries, wineries, and distilleries at which on-site sales to the public comprise at least 33% of the gross receipts;
  - Inns at which on-site sales of food and beverages to the public comprise at least 33% of gross receipts; and
  - Licensed facilities or premises of a beverage alcohol producer where the public may taste, sample, or purchase products.

I encourage eligible folks to review the information [here](#) and the sample application [here](#). The application Preparing a version of the sample application and gathering supporting documents will assist in the application process, as the funds may be expended very quickly organizations, senior citizen centers, dependency and prevention programs, and related efforts [Learn more & apply here](#)

- **Non-Profit Security Grant Program (NSGP) Grant Funds Available for Security Enhancements and Activities** Grant competition for Idaho Non-Profit organizations to increase security measures [Learn more here](#)
- **Walmart Foundation Community Grant:** Walmart is accepting applications for grants of up to \$5,000 will be awarded in support of local nonprofit organizations within the service area of individual Walmart or Sam’s Club stores for projects that benefit the community [Guidelines & application here](#)
- **USDA Community Connect Grant Program** to provide financial assistance in the form of grants to eligible applicants that will provide,

on a “community-oriented connectivity” basis, broadband service that fosters economic growth and delivers enhanced educational, health care, and public safety benefits [Learn more & apply here](#)  
[Register here](#)

- **INL Tech-Based Economic Development Grants** INL’s Economic Development mission is to stimulate economic development, support new business growth and recruit new talent, and support entrepreneurship throughout Idaho [Click here for Application](#)
- **CdA Small Business Relief Fund Supplemental Application** The City of Coeur d’Alene is implementing a small business grant program for COVID-19 relief. Governor’s Coronavirus Financial Advisory Committee (CFAC) created this grant to help local businesses and organizations affected by the COVID-19 pandemic, enabling cities and counties to provide aid within their communities. [Learn more here](#)
- **CARES Act Funding & New Programs Fuel Idaho Manufacturing Rebound** As Idaho’s EDA University Center, *TechHelp* recently received CARES Act funding [Read here](#) to help defray the costs of essential training, support, and consultation activities with Idaho manufacturers [Application](#)
- **Idaho’s COVID-19 Disaster Dislocated Worker Grant** This grant allows the Idaho Department of Labor to pay 100% of the wages for eligible workers at a qualified, non-profit worksite in an occupation(s) that can help mitigate the coronavirus’ impact in the community [Register to learn more here](#)
- **COVID Response: Three new, FREE small business programs** loan options created through the Small Business Administration (SBA) – the CARES Act [Learn more here](#)
- **How Small Firms Can Protect Finances in Reopening Economies** [Read here](#)
- **Idaho Research and Development Tax Credit** The Idaho R&D Tax Credit allows a taxpayer who makes expenditures in research and development activities in Idaho to claim an income tax credit. [Click here](#)
- **Navigate Financial Impacts During COVID-19** The Employee Retention Tax Credit (ERTC) is a significant opportunity for many health care providers that have continued to pay wages and health plan expenses to employees through the COVID-19 pandemic. [Read more here](#)

- **SBA Reopens EIDL and EIDL Advance Program** To further meet the needs of U.S. small businesses and non-profits, the U.S. Small Business Administration (SBA) reopened the Economic Injury Disaster Loan (EIDL) and EIDL Advance program portal to all eligible applicants experiencing economic impacts due to COVID-19 [Read more](#)
- **Coronavirus Food Assistance Program (CFAP)- Farmers and Ranchers** Payment structure and how agricultural businesses can apply for assistance, please visit [here](#)
- **CARES Act. SBA Economic Injury Disaster Loan Emergency Advance (EIDL).** This loan advance will provide up to \$10,000 of economic relief to businesses that are currently experiencing temporary difficulties. This is also potentially forgivable. For information, [please click here](#). An additional \$10B for EIDL advances and \$50B for loans was approved on the latest bill. This is a direct application via the SBA website. Continue to check the website and your emails for the status of your application
- **Other SBA, USDA & RLF Loan Programs** Micro Loans from \$1,000 to \$25,000; IRP/USDA Loan Program; RLF Loan Program; SBA 504 Programs. Loan programs that existed prior to the COVID-19 pandemic. For more information, [please click here](#).
- **Save Small Business Fund**, a grantmaking initiative funded by corporate and philanthropic partners, providing \$5,000 in one-time, supplemental cash grants to employers across the US, with 3-20 employees in economically vulnerable communities. Limited funds. To learn more, [please click here](#).
- **Avista Assistance.** If you're experiencing economic hardship due to the unprecedented challenges of the COVID-19 pandemic, Avista encourages you to contact their office at (800) 227-9187 to discuss how they can help, or you can also log in to [your account](#).

# Events & Services

**PNAA** WEBINAR

Shoring Up Your Cybersecurity to Grow Your Global Business:  
An Executive Strategic Dialogue

Tuesday **October 12<sup>th</sup>** / 12pm PT

More info: [www.PNAA.net](http://www.PNAA.net)

Featuring

**FNI**  
FUTURE NETWORKING

**business oregon**

**U.S. COMMERCIAL SERVICE**  
United States of America  
Department of Commerce

20 Years

## Tuesday, October 12th | 12pm PT | Virtual

Cybersecurity is on the minds of foreign buyers and procurement agencies. How will more robust information and data security measures impact your global and local sales and marketing success? Hear from trade advisors with the U.S. Commercial Service on what this means for your company, and how to tap into the resources of the state and the largest federal government agency charged with trade promotion and preparing as many businesses as we can, so they don't fail to meet the standards in the near future. This secures your place in the DoD supply chain.

[Learn More](#)

[Register](#)



### [Starting a Business in Idaho](#)

October 13, 2021 Wed 8-9AM / *Speaker: Katrina Boyer, Training Coordinator*

This presentation from an expert in the field will include topics such as:

- Where to start?
- How to ensure your success
- How to prepare to run a business

Starting a new business is often overwhelming. You no doubt have many questions including what to do first and how can I ensure my business is a success? Join us for a basic overview of what it takes to be a business owner and to talk through some of these tough questions.

[\*\*REGISTER NOW\*\*](#)

- **In Partnership with SBDC at NIC, the Post Falls Chamber Presents The Business in the Know Series: 2021 Winter Class Schedule** All Classes are from 11am-12:30pm on Thursday's [Registration Link](#)
- **IMA: Intro to Lean** Join us for this interactive and hands-on workshop to learn how you can increase productivity and your bottom line through a Lean approach [Register here](#)
- **Remote Work as an Economic Development Strategy: Side Hustle or Next BIG Thing?** You want to recruit remote workers to your community, but how? Join our next webinar to find out [Register here](#)
- **Cybersecurity Awareness for your Business: How to Prevent a Cyberattack** In 2021, cybersecurity is as important as ever. With ever-growing threats to businesses, having a robust security solution and plan is absolutely necessary [Register here](#)
- **Designing a Company Prepared for the Future** As the volume and velocity of change increases year over year, so too does the scale of adjustment required for businesses to remain competitive [Register here](#)
- **What's Next: America in the Midst of Extended Disruption** 2021 was supposed to mark the beginning of the new Roaring Twenties. Instead, we got a period of even deeper uncertainty [Register here](#)
- **Things You Must Consider for a Hybrid Event** As many venues reopen with restrictions, organizers are considering hybrid events, with both in-person and remote audiences [Register here](#)
- **How Data-ble is your Brand?** As the C-suite increasingly relies on PR teams for strategic counsel, powerful analytical tools that provide insight into what others are saying about your brand in the digital space have become a must-have asset. Does your team have the necessary tools in place to reach your audience when and where they want, with the right message? [Register here](#)
- **Pandemic Friendly Classes Offered at GIZMO-CDA** available to students and community members. Clay/Pottery, Holiday Tag making, Bonsai Art, Project-Based Learning Kits, etc. [Click here for more information](#)
- **Idaho Economic Forecast 2020-2024** DIVISION OF FINANCIAL MANAGEMENT Administrator Executive Office of the Governor

Information provided by William Jhung, Regional Director, Idaho Small Business Development Center (ISBDC) [Read forecast](#) **U of I: Inspire Idaho** Walks the reader through the four phases of learning to code [Learn more here](#)

- **IgniteMatch.works** In response to the tremendous increase in interest in the region from talent in Seattle, Silicon Valley and beyond, Ignite has created IgniteMatch.works for leading businesses in our region to secure the best employees and for qualified candidates to find jobs in the area. [Learn more here](#)
- **Small Business Directory** Encourage people across the country to shop locally. Customers can search by ZIP code and business type to get connected. [Sign up FREE here](#)
- **How to keep "Zoom-bombers" away from your virtual event** While virtual event technology has done a fantastic job of bringing once canceled events online, it can also open up the possibility of uninvited people trying to exploit your event content [Read tips here](#)
- **Prevent Zoom Fatigue from Your Virtual Event** After months of attendees sitting through different video calls, how can you keep them engaged at your next virtual event? [Read here](#)
- **Warehousing and Distribution: Under the Microscope** Who saw this coming earlier this year? Material shortages. Supply chain interruptions. Distribution networks halted. Amidst a worldwide pandemic. [Read more here](#)
- **Consumer Sentiment and Behavior Continue to Reflect the Uncertainty of the COVID-19 Crisis** [Read more here](#)
- **The Impact of Behavioral Drives in a Remote Workplace** Get actionable tips for tailoring the way you motivate your remote employees based on their behavioral styles. [Read more here](#)

**Compliance and Risk Management Considerations during the COVID-19 Pandemic** Excellent compliance & risk management resource as you adapt your business for COVID. Click here

[Back to Business Playbook: Compliance and Risk Management Considerations during the COVID-19 Pandemic](#)

- **Submit your business information and we'll get it up on a special page for everyone to see.**

A collaborative effort between the:

- The Coeur d'Alene Convention & Visitors Bureau

- the Coeur d'Alene Chamber,
- the CDA Downtown Association,
- and the Coeur d'Alene Press

We have created a page that will list your business name, phone number and website so that locals and future tourists will know who is open for business. [SUBMIT YOUR BUSINESS INFORMATION](#)

- **Help Close the Digital Divide for Idaho**

Let's ensure that every Idaho student has an equal opportunity to learn during this crisis. Idaho Business for Education's (IBE) Community Activation Project: One Idaho - Every Student Matters is collecting devices and distributing laptops to students throughout the state to help them complete their schoolwork. Information [available here](#).

## Employment Resources

The following are links and resources for "Reopening your Business and Creating a Safe Work Environment" They range from a 10-point guide from OSHA to a comprehensive list of action items to keep your employees, suppliers, and customers safe. To download a Word version of the guidelines, [please click here](#). (Look under "Additional Information" on the right column –Reopening and Safe Work Guidelines).

- **What Will Be the New Norm for Planning Post-COVID?** Almost all businesses have had forecasts adversely impacted by pandemic driven volatility. Some industries saw unprecedented gains while others saw severe losses [Watch video here](#)
- **Workplace Dealbreakers** 26% of employees say they plan to look for a new job during the coming months. Learn what's behind this trend, what employees now expect from their employers, and ways to improve your employee experience [Read more here](#)
- **Express Employment: 72% of Companies Prefer to Reskill Employees Over Hiring New Ones** Three-in-five hiring decision-makers (60%) say their companies plan to reskill employees by the end of 2021 with larger companies the most likely to offer reskilling opportunities [Read article here](#)

- **Keep Hiring issues From Hurting the Team You Have Right Now** Hiring issues are hampering how companies operate right now. Nearly half of all U.S. businesses recently reported unfilled jobs, and the candidates who are applying aren't qualified for the positions they're hoping to fill. Workforces are running thin [Read article here](#)
- **Employee-Led Engagement for the Evolving Workplace** Work has changed and so must your employee engagement tactics—especially as leaders are seeing rising turnover [Register here](#)
- **Express Employment Professionals: Investing in Yourself** As technology advances and automation affects the workforce, now more than ever, training and reskilling is paramount [Read more here](#)
- **On-Demand Webinar: Intelligent Forecasting - The CFO's Crystal Ball Has Arrived** Economists have often been called gurus, imagined to be hovering over crystal balls to divine their forecasts. But we all know the critical piece that drives CFO forecasting and decision making is detailed economic intelligence [Watch video here](#)
- **Express Employment Professionals: Maintaining Structure with a Flexible Workforce** [Read more here](#)
- **Express Employment Professionals Motivation in Motion: How to Fight Complacency in an Organization** One of the biggest issues organizations face is complacency in the workplace. Whether due to bad leadership habits, absence of competitive spirit, or lack of goal-oriented productivity, complacency can cause turnover and cost your company money [Read more here](#)
- **Three Key Factors for Businesses to Forecast, Plan, and Drive Revenue from the Next Government Stimulus** Many Americans have begun receiving their third stimulus check from the government in less than a year. In a recent webinar, Andrew Duguay, chief economist at Prevedere, discussed the potential impacts on the business environment this year and the key areas of focus for business planning in 2021 [Watch now](#)
- **10 Questions You Should Ask Your Remote Employees to Keep them Engaged** These ten questions can be used to facilitate more meaningful conversations and continue building a strong connection with your remote teams [Learn more here](#)
- **The Secret to Success for Manager Effectiveness** [Register here](#)



### Key Learnings:

- Why your managers are really struggling today and how you can help
- What can you do to make your managers more effective?
- How to have more meaningful and impactful 1:1s
- **Idaho Department of Labor: Job Corps Event** Job Corps is looking for employers to participate in an event featuring panel discussions in which reps will talk about their companies and potential careers, as well as answer questions [Learn more here](#)
- **The Future of the Office** There is much concern about the future of commercial office space. There is no denying that the work from home trend is real and the impacts will be felt in the short and long term in different ways around the world [Learn more here](#)

## Sourcing, Supply Chain & Research

*Please **check the SWIMA link regularly**, they are continuously adding new sourcing information.*

- **Managing Supply Chains Through the Lens of ESG** At the core of many companies' operations is the supply chain. But collecting verifiable data on supply chain ethics is not easy – especially as supply chains grow in complexity and regulations continue to evolve [Register here](#)
- **SWIMA** sourcing requests and manufacturing-specific resources related to COVID-19 [Learn more here](#)

### Manufacturing-specific Business Resources:

- PPE Resources for Your Business
- Idaho PPE Exchange
- **Sourcing Request for Medical Equipment Production and Supplies.** If you have machinery and capacity, [please click here](#) to find out more or go to [www.swima.org](http://www.swima.org) for all known sourcing and products request.
- On a larger scale, the [National Association of Manufacturers](#) and [Business Roundtable](#) have joined forces **to address Critical Shortages**. To learn more and complete the survey sourcing capacity,

[please click here.](#)

- National Institute of Health (**NIH 3D Print Exchange**). To see designs for PPE and devices in support of the Covid-19 public health emergency, [please click here](#).
- **Idaho TechHelp** is a part of the National Manufacturing Extension Partnership (MEP). They can assist manufacturers with most business operations and workforce needs, including product design and development, food manufacturing & safety, plant operational issues, business continuity, supply chain issues, and supplier scouting/matchmaking. They encourage you to call them for assistance. To learn more, [please click here](#).

## Articles & Videos

- **Express Employment Professionals: Building Your Workforce This Fall By Using Staffing** Fall is here, and as we enter the final few months of 2021, companies will be looking to bolster their workforces to meet the production needs for what is generally the busiest time of the year [Read article here](#)
- **It's time for Idaho's private business owners to up their 'Exit IQ'** Idaho's businesses that fail to plan, plan to fail. That article, reported slightly before the COVID-19 pandemic, noted a total of 15,000 businesses in Idaho, also noting that two out of three put up for sale don't sell [Read article here](#)
- **3 Tips to Manage Small Business Cash Flow** Cash flow is critical to the success of a small business. Even more than profitability, cash flow is important because it allows a company to buy inventory, keep the lights on and its employees paid [Read article here](#)
- **Latest U.S. Economic Outlook: Consumer Spending & Key Considerations for Holiday 2021** Take a look at current consumer sentiment. While they appear to be on solid financial footing, cracks seem to be forming in consumers' attitudes [Watch On-Demand](#)
- **Buy Now, Pay Later: Five Business Models to Compete** Financing at the point of sale may be a small share of unsecured lending in the United States today, but it's growing fast. Banks seeking long-term growth should explore market entry, and merchants should reassess their financing offers [Read article here](#)

- **Talent Shortage Impedes Emerging Technology Projects** The lack of automation talent, for example, appears to impact how much progress organizations are able to make on projects [Read article here](#)
- **Strategic Planning and Forecasting in the COVID Economy** When planning for 2022 and beyond, businesses cannot compare to previous years. The current economic environment is caught somewhere between "normal" and "pandemic" and continues to challenge forecasting processes [Download here](#)
- **How Inflation Impacts Both Consumers and Businesses** U.S. inflation is a major media headline right now, and many companies are wondering how to prepare for its effects [Read article here](#)
- **Express Employment: The Partial Return to Work – and the (Dis)Comfort Doing So** The majority of U.S. workers (81%) are comfortable returning to the office during the COVID-19 pandemic, but 87% still believe their employers can do more to mitigate the virus risks [Read article here](#)
- **Why is Cleantech Good for Idaho?** What is Cleantech? Cleantech is a broadly inclusive term that refers to companies and technologies that create jobs and deploy new innovations that improve environmental and social sustainability [Read article here](#)
- **Idaho Wages Competition** Given all the noise recently over labor shortages and employee wages, the Idaho Business Review took a look around to see what national and regional retailers are paying right now in Idaho [Read article here](#)
- **Good News: There's A Labor Shortage** Workers have decided they're not content to settle for demeaning, low-paid work. Can employers take the hint? [Read article here](#)
- **Delta's On the Rise. How Does This Impact Your Events?** Should you require proof of vaccination? Are you considering limiting capacity? With the Delta variant on the rise, so are event organizer concerns [Read report here](#)
- **The Future of Real Estate: Will Cash Offers Become the Norm?** Cash is still king. According to some research, all-cash offers increase homebuyers' chances of getting a home by up to 290% [Read article here](#)
- **Four Ways to Prepare Your Small Business to Weather Challenging Times** With COVID-19 resurging in Idaho, rising costs

and the continued challenge to fill open positions, the next few months will be a critical time for small business owners. Taking the following steps could make a crucial difference in preparing your business to weather challenging times and emerge even stronger

1. Streamline operations
2. Reevaluate spending and build an emergency cash reserve
3. Forecast cash flow and identify financing options to overcome potential gaps
4. Strategize with your banker before crunch time

[Read article here](#)

- **Current Work Stress Levels Compared to Same Time Last Year** According to nearly half of the responses to our July poll, 49% say work stress levels are either significantly higher (27%) or somewhat higher (22%) than they were during the same time last year [Read article here](#)
- **America's Small Businesses Still Can't Find Workers, But That's Not Their Biggest Problem** The delta variant hasn't significantly altered the outlook of America's small businesses, but the conditions that the Main Street economy is operating under as it attempts to fully reopen are weighing on business owners across the country [Read article here](#)
- **Why People Long for a Return to Normal Even When Normal is Messy** In one of its more insidious side effects, the pandemic forced social isolation on the world. And the world grew anxious [Read article here](#)
- **Child Care Doesn't Pay** Four out of every five childcare centers said that they had a staffing shortage in a recent national survey; 78% of respondents said low wages were the main obstacle to recruitment of staff, and 81% said it's the reason they leave the profession [Read article here](#)
- **Idaho's Fastest Growing County Is a Surprise** The ubiquity of Idaho growth stories is so overwhelming that they are hardly even news anymore; that's why the official results of the 2020 census were such a surprise [Read article here](#)
- **Despite Recent Drop, Pandemic, Experts Expect E-Commerce, Retail Rise is Here to Stay** The pandemic is causing people to change their consumer habits and that stakeholders, among others, will see dramatic impacts. Recent data is backing that up [Read article here](#)

- **How Inflation Impacts Both Consumers and Businesses** Takes a look at wage increases and inflation and dives into the effects of inflation on both the consumer and the producer side [Watch video here](#)
- **Idaho Students Struggled with Hybrid, Online Learning** Students suffered significant academic setbacks during the coronavirus pandemic, especially those in school districts that used hybrid or online learning models, according to two studies [Read article here](#)
- **A “Ripple Effect” of Housing Challenges-Mortgage Rates and Real Estate Trends** Low housing inventory, climbing home prices and a shortage of workers and supplies are just a few not-so-secret challenges facing stakeholders in the mortgage lending and residential real estate industries statewide [Read article here](#)
- **Gov. Little Talks Business Concerns, Strengths** Touched on the challenges and successes that the business community has faced due to the pandemic. Little reasserted his administration’s commitment to the private sector, maintaining that future investment and legislation pursued during his term wouldn’t affect the health of Idaho businesses [Read article here](#)
- **It’s Time to Address Idaho’s Housing Crisis** Idaho continues to make national news for its booming real estate market as people flock to the Gem State in droves, causing home values and rental costs to skyrocket [Read article here](#)
- **Custom Home Builder Announces N. Idaho Expansion, Projects A** new custom builder is already making himself, and his team, at home in northern Idaho. The current projection is JDCH will complete over 65 new home builds in the area over the next five years [Read article here](#)
- **Breaking: Gov. Little Highlights COVID-19 Cases Straining Health Care, Workforce Next?** Local hospitals are once again filling up with COVID patients – almost all unvaccinated – and access to health care services is getting tighter for everyone, according to the announcement [Read article here](#)
- **How Technology Impacts Hiring: What Idahoans Need to Know** Anyone tuned in to the job market will have seen a lot of discussion about the role technology plays in the hiring process and in particular, the role of artificial intelligence [Read article here](#)

- **Governor Little withdrew Idaho from extended benefits** discontinued on June 19, 2021 [Read article here](#)
- **Podcast: What Will be the New Norm for Planning Post-COVID?** Businesses now need to pay very close attention to relevant external influences and to economic and industry signals, especially those that are leading indicators for your future business [Listen here](#)
- **U.S. Economic Outlook: Inflation, Labor Market and Consumer Behavior - What now?** Looks at these different areas by analyzing data, such as the supply of lumber compared to the housing demand, wages increases and the challenges of finding labor and other key leading indicators [Watch now](#)
- **How Much More Will Your Oreos Cost? Companies Test Price Increases** A test will come later this year when buyers will have to choose whether or not to absorb additional increases [read article here](#)
- **Podcast: The Hot Housing Market and its Impact on Inflation** U.S. economic outlook focuses on one of the hottest housing markets in history. Andrew Duguay, Chief Economist, discusses the housing market, its impact on inflation, and the long-term effects of rising home prices [Listen here](#)
- **The Seven-Year Itch: Idaho Highway Planning** The Idaho Transportation Department unveiled a document outlining the next seven years of proposed state transportation projects, which will be funded by both federal highway money and more than \$1.6 billion in Idaho-backed bonds [Read more here](#)
- **IDSBDC: Small Business is Big Business for Cyber Criminals** The average cost of cyber-attacks on a small business over 12 months is \$25,612, and in the past year, the average small business experienced five cyber-attacks. With 63% of the small business workforce now working remotely, over half (53%) of US small businesses believe they are more vulnerable to cyber-attacks [Read more here](#)
- **What Really Motivates Employees?** What's really driving employee engagement and career advancement? It's not just about the money. Employees need both rewards and recognition to feel fully satisfied with their job [Read more here](#)

You'll learn the following:

- What employees think represents advancement
- What a successful employee looks like

- How the majority of employees prefer to be recognized
- **Small Business Economic Trends** Small businesses continue to struggle to find workers to fill open positions which are historically at record-high levels. Forty-six percent (seasonally adjusted) of all owners reported job openings they could not fill in the current period [Read article here](#)
- **Idaho's \$4.25 Million Grant to Create 750 Apprentices** COVID-19 has not prevented the Idaho Department of Labor (IDOL) from pursuing one of the state's biggest labor issues from before the pandemic [Read article here](#)
- **IBR: What do Women Need to be Able to Return to Work?** Nearly 2.5 million women left the U.S. labor force in the past year during the COVID-19 pandemic [Read article here](#)
- **Idaho Labor Re-Opens 45 Mobile Office Locations** The Idaho Department of Labor (IDOL) announced on July 12 that it is re-opening its mobile office locations throughout the state and returning service back up to its pre-pandemic levels [Read article here](#)
- **Idaho Starts Two New Workforce Programs** It is old news that Idaho employers are screaming for trained workers in multiple sectors, including the trades and health care. The new news is that two state agencies have forged a partnership to help individuals sort out their career hopes and then get the skills needed to fulfill them [Read article here](#)
- **Idaho's Hottest Real Estate Market is Coeur d'Alene** For over a year, Coeur d'Alene has outperformed Boise as a real estate market, based on the realtor.com hotness index [Read article here](#)
- **Three Steps to Improve Your Company's Cybersecurity** Everyone agrees that we need to be better at cybersecurity in our organizations [Read article here](#)
- **Are We in A Housing Bubble?** U.S. economic outlook focuses on the hot housing market. Home prices are rising at a pace similar to the previous housing bubble, but is a crash imminent? [Watch video here](#)
- **Idaho: The Second-Chance State?** The U.S. labor market is experiencing a major labor shortage, especially with hourly workers [Read article here](#)
- **The Other Housing Shoe Drops on Mortgage Margins** By now, everyone knows that housing inventory in Idaho is anemic going on

anorexic. What may be a surprise is that mortgage lenders are increasingly pessimistic over margins, which are shrinking and will continue to shrink [Read article here](#)

- **Rising Pay Creates a Conundrum for School Districts** As our country and our state emerge from the COVID-19 pandemic, a disconnect between available jobs and workers willing to accept poverty-level compensation is hitting home [Read article here](#)
- **Idaho Tourism** After a year where for some of us our big travel was going from the living room to the kitchen, it's looking like 2021 --- thanks to the coronavirus vaccine --- is shaping up to be a bang-up year for Idaho tourism [Read article here](#)
- **Cybersecurity, the Existential Threat Facing Our Nation** The recent ransomware attacks on Colonial Pipeline and JBS are just the latest salvos in an ongoing digital war that is putting innocent citizens in its crossfire [Read article here](#)
- **Idaho Home Prices Continue to Skyrocket** Forget the stock market, gold, or other get-rich schemes if you want to make money, buy homes in Idaho [Read article here](#)
- **Lumber Prices are Falling Fast, Turning Hoarders into Sellers** Prices have dropped from record highs, spurred by the economic reopening and potentially pointing to an eventual return to normalcy [Read article here](#)



# Other Resources

## Local Resources

- [Panhandle Health District Covid-19 Information](#)
- [Kootenai County Covid-19 Updates](#)
- [CDA Chamber Covid-19 Updates](#)
- [North Idaho Covid-19 Relief Fund](#)
- [Idaho Community Foundation](#)
- [Innovia Foundation](#)
- [United Way of North Idaho](#)

## State Resources

- [Governor's Office: Covid-19 Webpage](#)
- [Idaho Small Business Development Center \(SBDC\)](#)
- [Idaho Commerce, Covid-19 Resources](#)
- [Idaho Travel Advisories](#)
- [Idaho Unemployment Benefits](#)
- [Idaho TechHelp](#)

## National Resources

- [Families First Coronavirus Response Act: Employer Paid Leave Requirements](#)
- [CARES Act](#)
- [Small Business Administration \(SBA\)](#)
- [US Department of Treasury Covid-19 Action](#)
- [IRS Coronavirus Tax Relief & Economic Impact Payments](#)
- [SBA Small Business Guide for Covid-19 Relief](#)
- [SBDC Small Business Covid-19 Resource Guide](#)
- [USDA Rural Development Covid-19 Measures](#)
- [FDIC Guide for Banking Institutions & Consumers](#)
- [JP Morgan Chase Philanthropic Grants](#)
- [NIST Manufacturing Extension Partnership \(MEP\)](#)
- [US Chamber Coronavirus Small Business Survival Guide](#)
- [US Travel Association Covid-19 Resources](#)
- [US Senate Committee on Business & Entrepreneurship Paycheck Protection Program](#)

## Idaho Congressional Delegation:

### [US Senator Mike Crapo](#)

610 Hubbard St., Ste 209  
Coeur d'Alene, ID 83814  
Local Contact: Juli Smith  
[juli\\_smith@crapo.senate.gov](mailto:juli_smith@crapo.senate.gov)

### [US Senator Jim Risch](#)

610 Hubbard St., Ste 213  
Coeur d'Alene, ID 83814  
Local Contact: Stefany Bales  
[Stefany\\_Bales@Risch.senate.gov](mailto:Stefany_Bales@Risch.senate.gov)

### [US Congressman Russ Fulcher](#)

1250 W Ironwood Dr, Coeur d'Alene,  
ID 83814  
Local Contact: Marc Kilmer  
[Marc.Kilmer@mail.house.gov](mailto:Marc.Kilmer@mail.house.gov)

- [Senator Risch's Office: Guide for Navigating Covid-19 Resources](#)
- [IEDC \(International Economic Development Council\) Covid-19 Stimulus Bill](#)
- [Centers for Disease Control \(CDC\)](#)

## Joint Local & Regional Business Service Providers

[Coeur d'Alene](#), [Post Falls](#), [Hayden](#) & [Rathdrum](#) Chambers of Commerce

[NIC Venture Center](#) & [Workforce Training](#) \* [Avista Utilities](#) \* [Idaho SBDC-Cd'A Office](#)

[Panhandle Area Council of North Idaho](#) \* [Innovia Foundation](#) \* [United Way of North Idaho](#)