



April 20, 2020

Dear Senator Wyden,

Thank you for fighting for Oregon small business and worker relief, and for supporting our local chambers of commerce – members, leaders, and staff - who are fighting to save our businesses.

Local governments are exhausting all resources available, while philanthropic causes are doing what they can. And yet, in light of a likely stay-at-home order in place for many weeks to come, it will not be enough. In a small pulse survey and in general conversations with our members across the region we've collected anecdotal feedback on where the CARES relief package of funding has landed. It would seem, while there are success stories we can and will point to, far too many of our small businesses and local non-profits are not receiving the funding assistance they need.

EIDL loan disbursements: as of last Friday, April 17th, we are hearing of only a handful of EIDL approvals and even less of money in accounts throughout. In a pulse survey between April 10-17th, of those who had applied for EIDL, none reported having received approval. For the PPP, of those who had applied, half reported receiving approval. This pulse survey while small sampling, is consistent with what we are hearing from our business leaders in open forum and private conversations both locally and state-wide.

I'd offer the following for consideration as you seek to advocate for further relief to Oregon small business:

- **Restore the initial intent of the SBA Disaster Loan (EIDL) that every eligible small business be eligible for \$10,000.** Subsequent changes in rules appear to have limited eligibility to \$1,000 per employee for a maximum of \$10,000. This reduces critical assistance for our smaller businesses.
- **Revise the rules of the Paycheck Protection Program (PPP) so that employers can demonstrate 8 weeks of restored payroll by September 30th.** The current deadline of June 30th limits the ability of small business to receive forgiveness on their PPP loan because (1) there is uncertainty on when loan applications will be funded, and (2) some industries, such as the hospitality industry, have already laid off workers who are currently collecting enhanced federal and state unemployment benefits.
- **501(c)(6) non profit organizations should be added as employers that qualify for PPP loans.** Current rules allow some non-profits to qualify for PPP loans (such as 501(c)(3) and 501(c)(19) organizations), but others, such as 501(c)(6) organizations, are excluded. Most Chambers of Commerce are 501(c)(6) organizations and have been critical in keeping their local business communities informed and helping them access benefits during the COVID-19 pandemic.

Please accept our sincere gratitude and appreciation for your efforts to date, and know that the Springfield Area Chamber is here to serve as a conduit for you to the business community in Springfield, Eugene, and across Lane County as needed.

Sincerely,

Vonnie Mikkelsen, President and CEO