



Chamber Daily Bulletin

Top Takeaways:

- **Paycheck Protection Program loans have been much-needed lifelines for many small businesses. Some of the stipulations around those loans need updates.**
- **The Chamber of Commerce is laying out its priorities for the “Phase 4” coronavirus relief package.**
- **More than 2.4 million Americans filed for unemployment benefits last week. A total of nearly 39 million people have claimed unemployment since mid-March.**

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Developments That Matter

[Pushing for Needed Changes to the Paycheck Protection Program](#)

At the 10-week mark of the coronavirus pandemic, when small businesses in all 50-states are in some state of reopening, it is obvious that the Paycheck Protection Program (PPP) needs some changes. There is a growing concern that the parameters to receive PPP loan forgiveness do not meet the needs of small businesses and their employees, especially in a phased-in reopening environment.

Specifically, the PPP's rules limiting loan forgiveness to expenditures during the eight weeks after origination and the requirement that no more than 25% be spent on non-payroll costs, fail to match the expenses small businesses are incurring during the phased reopening. On Monday, several restaurateurs met with the [President](#) and they asked for more time than the 8-weeks allowed under PPP. This morning, the Chamber released a letter signed by over [130 trade and business organizations](#) calling for changes to the PPP to help small businesses reopen.

And Congress is now acting. Speaker Nancy Pelosi promised that Chamber-supported [H.R. 6886, the Paycheck Protection Flexibility Act](#) introduced by Representatives Dean Phillips (D-MN) and Chris Roy (R-TX), will be considered on the House floor next week. The Senate is fast-tracking similar legislation.

The calls from businesses like [Cardew Hay Company](#) in Buckeye, Arizona and [Sonic Promos](#) in Gaithersburg, Maryland remind all of us that getting these programs right will help small business reopen and prosper.

—Tom Sullivan, Vice President, Small Business Policy, U.S. Chamber of Commerce

PUBLISHED TODAY

Analysis: Breaking Down the Unemployment Crisis by Industry

Chamber in Action



Chamber Outlines Vision for ‘Phase 4’ Relief Package

Today, U.S. Chamber Executive Vice President and Chief Policy Officer Neil Bradley outlined the Chamber’s vision for a “Phase 4” coronavirus relief package on a press call, as lawmakers on Capitol Hill work on legislation.

“This moment in time gives us an opportunity to make sure that we get the policies in ‘Phase 4’ right,” said Bradley. “It will help determine how many of the unemployed we can get back to work, how many businesses will remain open, and what the outlook is for those businesses.”

Key Phase 4 policy priorities for the Chamber include:

- Liability relief to provide businesses a safe harbor from unwarranted lawsuits.
- Extending a bridge to businesses that will be the last to reopen, allowing them to operate at something other than a loss.
- Helping individuals that have no job to return to get skills training to move to new jobs that are being created in their area.
- Encouraging Congress to take a more detailed look at funding for state and local governments, focusing on meeting budget needs that truly exist.

Also on the call was Harold Kim, the Chamber’s President of the Institute for Legal Reform discussing liability relief.

“Legislative solutions, or even executive actions, should be timely, they should be targeted, and they should be temporary,” he said.

Kim added that liability relief policies “should draw from bipartisan ideas and precedents in the past—whether it was in the wake of 9/11 or to the Y2K Act in 1999,” which did have bipartisan support and provided sensible solutions to “remove the cloud of liability that could really hamper any economic restart.”

Neil Bradley also appeared on Bloomberg Radio and discussed the need for litigation relief.

“If you’re a business who is complying with the public health guidance from the CDC, OSHA, your state officials, you shouldn’t have to be worried about being second-

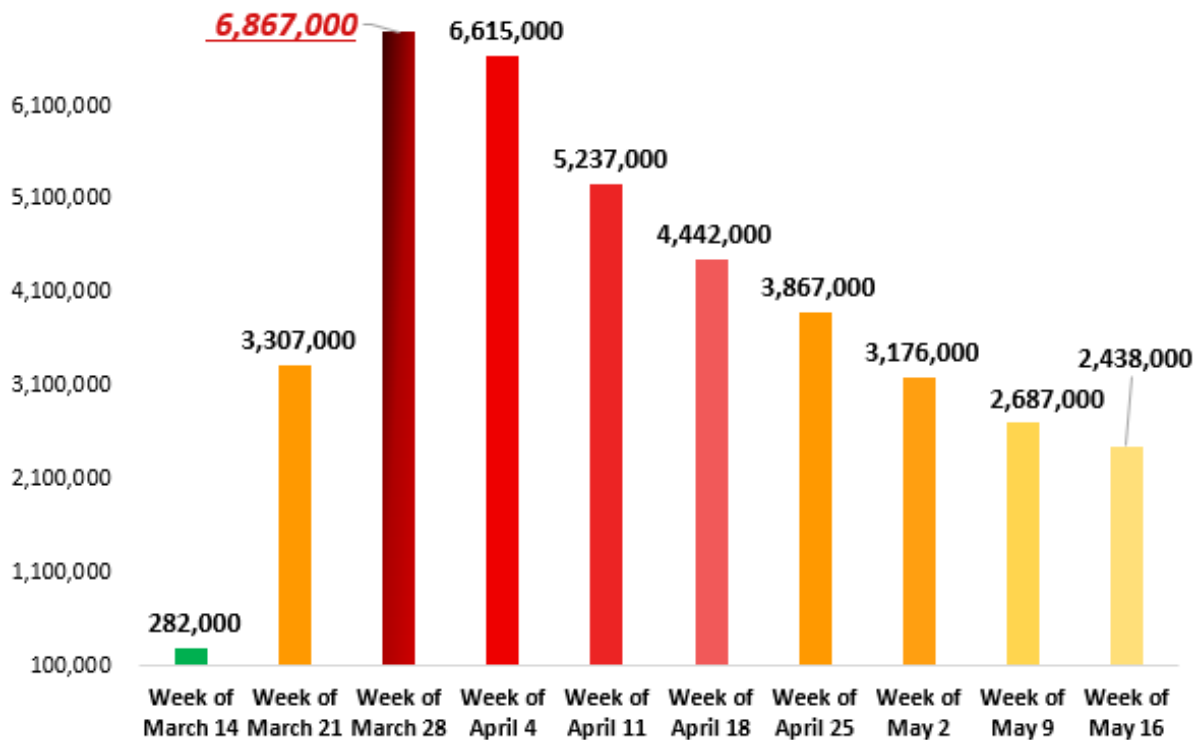
guessed,” he said. “However, if you’re a bad actor, if you’re being negligent, if you’re engaging in misconduct, you should be held accountable.”

2.4 Million Americans Filed for Unemployment Last Week

Weekly unemployment claims are falling, but slowly – too slowly.

The [Department of Labor reported](#) today that more than 2.4 million more Americans filed for unemployment last week (the week ending May 16). That is down 249,000 from the week before, but still a heartbreaking total.

Historically High Unemployment Insurance Claims Continue - But are Declining



The total number of Americans that have claimed unemployment since March 14 is just shy of 39 million.

More states have moved into Phase 1 reopenings, which should slow the job losses and put some workers back on the job. Hopefully that means these weekly unemployment figures will improve.

Please see data on [unemployment claims by state](#) and read about the [top ten](#). You can also read about which [industries](#) have seen the largest job losses.

—Curtis Dubay, Senior Economist, U.S. Chamber of Commerce

What Will Offices Look Like in a Social Distancing Era?



U.S. Chamber President Suzanne Clark on Thursday talked with industry experts about how businesses can create healthy environments for their employees and customers. In the latest episode of the U.S. Chamber Foundation's [Path Forward series](#) Clark was joined by panelists:

- Dr. Lindsey Leininger, Professor at Dartmouth University and one of the scientists hosting "Dear Pandemic" on Facebook.
- Jeroen Lokerse, head of Cushman & Wakefield in the Netherlands and creator of the "Six Feet Office" plan.
- Professor Joseph Allen, Director of the Healthy Buildings Program at Harvard University.

The panelists discussed best practices for workplace social distancing, the role that indoor environments play in spreading the virus, and where to look for guidance on

the best ways to reduce the risk of infection in offices, shops, and factories.

“Any business, any size, any budget, can come up with a strategy to reduce risk in your building,” said Allen. “Healthy buildings are not confined to the shiny new skyscrapers in New York City. It can be, and has to be, every building.”

[Watch the program here.](#)

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Xandr Donates \$200,000 and Delivers PSAs to Help Coronavirus Fight

AT&T's advanced advertising unit is [donating money](#) to Save the Children, Feeding America, the World Health Organization, and the International Rescue Committee.

What We're Reading

Businesses Are Reopening, But Customers May Not Be Ready to Go Back

Businesses and customers, through their actions, will decide when the economy opens up again.

[read more](#)

Lockdowns Spark Boom in Online Learning for Adults

Selling skills online has been on the rise during the pandemic.

[read more](#)

Quick Reference

Resources to help keep your business strong, prepared, and proactive.

- **Reopening Business Digital Resources Center**
- **Guides and Toolkits**
- **Policy & Advocacy**
- **Business Community Response**
- **Economic Impact**
- **CO— Coronavirus Small Business Hub**
- **Coronavirus Live Blog**
- **Corporate Aid Tracker**
- **Event Series**
 - **CO— Small Business Virtual Events**
 - **The Path Forward**

Forward to a Friend



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