

2020

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April 8, 2020

Dear Senators Daines and Tester, and Congressman Gianforte:

The Kalispell Chamber of Commerce thanks you and the entire Congress for quick action to pass the Coronavirus Aid, Relief, and Economic Security (CARES) Act and provide an economic lifeline to families and employers. I write today to urge you to make clear to Montana's small business owners that Congress will act quickly should demand for the programs targeted to small businesses quickly reach their statutory cap.

The CARES Act provides significant support through two essential programs to ensure that small businesses can survive the pandemic: the Paycheck Protection Program (PPP), which provides \$349 billion to allow small businesses to continue to pay their employees and other bills throughout the crisis, and an upgraded Economic Injury Disaster Loan (EIDL) program at the Small Business Administration, which provides \$10 billion in disaster relief grants. Both programs also offer assistance to the self-employed and independent contractors.

Even though the PPP only began accepting applications on Friday (and only from some of the statutorily qualified applicants), loan commitments reportedly already exceed 10% of the total available funds. And, the EIDL program, which in addition to loans provides immediate \$10,000 cash grants, has a \$10 billion cap on grants that will support only one million businesses and non-profits.

We are sure that you agree that no small business, non-profit, self-employed individual, or independent contractor should be left behind simply because others applied and received loans or grants first. We urge you to reassure small businesses that Congress will quickly increase funding for these programs should they approach their limits.

Sincerely,

**Joe Unterreiner, President and CEO**  
*Kalispell Chamber of Commerce  
Convention & Visitor Bureau*