



Businesses are ready to restart our economy, keep us safe

November 30, 2020

Dear Members of Minnesota's Congressional delegation,

On behalf of hundreds of thousands of businesses and 90 local chambers of commerce and trade associations across Minnesota, we urge your prompt action on additional federal resources to help mitigate the health and economic impacts caused by COVID-19 on Minnesota employers and employees.

Since the outbreak of COVID-19, the business community has shared the responsibility of balancing the need for public health protections while absorbing the economic blows from the loss of customers and business activity. Small and mid-sized Minnesota-based businesses in certain industries have been severely impacted. Following the limits placed on operations and capacity since March of this year, and now with new restrictions in Minnesota requiring closure until December 18, their economic future is more precarious than ever before.

We share the goal of limiting the spread of the virus and protecting the private sector economy. The impact of community spread on businesses through the loss of workforce and customers is a serious matter. At the same time, businesses most directly impacted by closures, especially with very short notice, deserve support and direct assistance from the government.

While the initial assistance provided by the CARES Act supported millions of businesses and families, the expiration of some CARES Act programs and the new restrictions on businesses in Minnesota require additional federal action. We encourage you to work together to:

**Paycheck Protection Program extension and enhancement:**

- Broaden the definition of forgivable expenses to include costs associated with protecting employees and customers and expand the period during which expenses qualify for loan forgiveness.
- Simplify the good faith certification for loan forgiveness of loans under \$150,000.
- Expand eligible borrowers to include all non-profits including 501(c)(6) organizations with no more than 300 employees as long as PPP funds are not used for lobbying.
- Authorize a second round of forgivable loans for small businesses experiencing revenue reductions of 35% or more.
- Offer a full tax deduction for Paycheck Protection Program (PPP) related expenses. As it stands now, due to the Internal Revenue Service Notice 2020-32, no tax deduction is allowed for an expense that is otherwise deductible if the payment of the expense results in forgiveness of a PPP covered loan.

**Workforce development:**

- Provide \$1.3 billion to facilitate job seekers' access to employment, education, training and support services through a combination of new and existing programs.

**Business liability protection:**

- Provide protection from COVID-19 related exposure liability for those employers who follow applicable federal, state, or local government guidelines related to the protection of their employees and/or customers.
- Provide protection from liability claims arising from COVID-19 medical care for health care workers and facilities.

**State and local aid:**

- Assist state and local governments experiencing one-time COVID-related expenses and revenue shortfalls based on a fixed share of actual costs and revenue shortfalls, within an overall funding cap.

These priorities will go a long way towards ensuring that small businesses harmed by COVID-19 will rebuild and provide the innovation, job-creation, and community-building force behind a complete American economic recovery. Congress must take swift action to protect Main Street.

Accordingly, we urge Congress and the Administration to pass immediate and targeted assistance to ensure these employers remain viable.

We look forward to our continued partnership during these unprecedented times. We are committed to the safety of Minnesotans and to helping Minnesota's economy come back stronger than ever.

**MINNESOTA READY COALTION IN SUPPORT OF IMMEDIATE ASSISTANCE FOR BUSINESSES**

Albert Lea-Freeborn County Chamber of Commerce  
Alexandria Lakes Area Chamber of Commerce  
Anoka Area Chamber of Commerce  
APEX  
Apple Valley Chamber of Commerce  
Austin Area Chamber of Commerce  
Bemidji Area Chamber of Commerce  
Blooming Prairie Area Chamber of Commerce  
Blue Earth Chamber of Commerce  
Brainerd Lakes Chamber of Commerce  
Buffalo Area Chamber of Commerce  
Burnsville Chamber of Commerce  
Chisholm Area Chamber of Commerce  
Cold Spring Area Chamber of Commerce  
Cottage Grove Area Chamber of Commerce  
Crookston Area Chamber & Visitors Bureau  
Cross Lake Chamber of Commerce  
Cuyuna Lakes Chamber of Commerce

Dakota County Regional Chamber of Commerce  
Delano Area Chamber of Commerce  
Duluth Area Chamber of Commerce  
Eden Prairie Chamber of Commerce  
Elk River Area Chamber of Commerce  
Fairmont Area Chamber of Commerce  
Faribault Area Chamber of Commerce & Tourism  
Fergus Falls Area Chamber of Commerce  
Forest Lake Area Chamber of Commerce  
Glencoe Area Chamber of Commerce  
Glenwood Lakes Area Chamber of Commerce  
Greater Mankato Growth, Inc.  
Greater Stillwater Chamber of Commerce  
Greater Wayzata Area Chamber of Commerce  
Ham Lake Area Chamber of Commerce  
Hastings Area Chamber of Commerce & Tourism Bureau  
Hermantown Area Chamber of Commerce

Hibbing Area Chamber of Commerce  
Hospitality Minnesota  
Hutchinson Area Chamber of Commerce and Tourism  
I94 West Chamber of Commerce  
International Falls Area Chamber of Commerce  
Jackson Area Chamber of Commerce  
La Crescent Chamber of Commerce & Tourism  
Lake City Chamber of Commerce  
Lanesboro Area Chamber of Commerce  
Litchfield Chamber of Commerce  
Little Falls Area Chamber of Commerce  
Long Prairie Area Chamber of Commerce  
Lonsdale Area Chamber of Commerce  
Madelia Area Chamber of Commerce  
Marshall Area Chamber of Commerce  
Melrose Area Chamber of Commerce  
MetroNorth Chamber of Commerce  
Minnesota AgriGrowth Council  
Minnesota Association of Convention and Visitors Bureaus  
Minnesota Chamber of Commerce  
Minnesota Licensed Beverage Association  
Minnesota Recruiting and Staffing Association  
Minnesota Retailers Association  
Minnesota Utility Contractors Association  
Moose Lake Area Chamber of Commerce  
Mountain Lake Area Chamber of Commerce  
New Prague Chamber of Commerce  
New Ulm Area Chamber of Commerce  
Nisswa Chamber of Commerce  
Northfield Area Chamber of Commerce & Tourism  
Owatonna Area Chamber of Commerce & Tourism  
Park Rapids Lakes Area Chamber of Commerce  
Pequot Lakes Chamber of Commerce  
Pipestone Area Chamber of Commerce & CVB  
Princeton Area Chamber of Commerce  
Red Wing Area Chamber of Commerce  
Redwood Area Chamber & Tourism  
River Heights Chamber of Commerce  
Rochester Area Chamber of Commerce  
Saint Paul Area Chamber of Commerce  
Sauk Centre Area Chamber of Commerce  
Savage Chamber of Commerce  
Shakopee Chamber & Visitors Bureau  
Sleepy Eye Area Chamber of Commerce

SouthWest Metro Chamber of Commerce  
St. Cloud Area Chamber of Commerce  
The Chamber Grand Forks & East Grand Forks  
Thief River Falls Chamber of Commerce  
Twin Cities North Chamber  
Waconia Chamber of Commerce  
Waseca Area Chamber of Commerce  
White Bear Area Chamber of Commerce  
Willmar Lakes Area Chamber of Commerce  
Windom Area Chamber of Commerce  
Winona Area Chamber of Commerce  
Woodbury Area Chamber of Commerce  
Worthington Area Chamber of Commerce & CVB