

Virtual Town Hall meeting with Senator Kelly Loeffler

For the businesses that are struggling to stay afloat during this pandemic what programs are out there for them to apply to?

- As a businesswoman, I know the grit and resilience of small business owners firsthand, and I want each of them to know that my team and I are here to help. I highly encourage all businesses to start conversations with their lenders on what programs might be best for them. In the recent CARES Act, I fought hard to ensure that small businesses had access to the liquidity they need to keep their doors open and their employees on payroll. This bill included a Paycheck Protection Program, which will provide up to \$10 million in forgivable loans to small businesses with under 500 employees through their community banks or lenders. That program is now available through the Small Business Administration. For businesses with more than 500 employees, I am working with the Federal Reserve to open new funding facilities where businesses can access capital quickly at low interest rates.

Do these programs offer loans? If so, what is the payback period?

- The good news is that for many small businesses applying to the Paycheck Protection Program, loans used for some essential parts of their business, like payroll, interest payments on mortgages, rent payments, leases, and utility services will be completely forgiven. For anything not covered by loan forgiveness, payments can be deferred for up to six months.

The Cherry Blossom Festival (which would be this week) brings millions of dollars to the community during this time..1. Can Macon sustain that big loss? 2. What ways will the community be able to be supported after the pandemic is over after that big loss.

- I know I speak for all Macon residents when I say how disappointing that news was, but we have to remember that we're making these sacrifices to protect our communities and the vulnerable among us. For any businesses centered in or around Middle Georgia that will take a hit because of the cancelled festival, I'd encourage them to reach out to their lenders and find out how the expanded SBA loans might be able to help them. We all have a big part to play here to keep our families and communities healthy and to get the economy back on track. My husband and I have been working from home to do our part and practice social distancing. Personally, I have been on calls around the clock with community leaders, hospital workers, farmers, and everyone in between to figure out ways to flatten the curve and makes sure they're getting the help they need from the federal government. I'm very proud of the work my colleagues and I were able to accomplish in the CARES Act by providing much-needed relief to small businesses, which are the lifeblood of our economy. At the end of the day, I'm committed to providing care to our families, support to our health care system, and stability to our economy.

To single mothers who can't work during this time because they must stay with their kids what resources or grants are available?

- There are lots of folks being hit hard by shelter-in-place orders and scrambling to figure out childcare solutions while schools are closed. The CARES Act as well as the two relief packages that came before it all establish multiple sources for support for those who are out of work due to the pandemic. Depending on your unique situation, you may be eligible for paid leave or unemployment insurance. I encourage folks to visit the Georgia Department of Labor at dol.georgia.gov for additional information.

For the homeless community how are they going to be taken care of if they catch COVID-19.

- Local and state officials are working in coordination across several local sectors to protect the homeless population during the COVID-19 outbreak. The Centers for Disease Control and Prevention (CDC) put out great guidance on how officials across Georgia can work together to keep our communities safe, and Governor Kemp has opened emergency housing units for individuals who have been exposed to the virus. Another priority of mine right now is ensuring that we don't dramatically grow the homeless population during these trying times. In the comprehensive \$2 trillion relief package, Congress voted to ensure six months of forbearance for those experiencing economic hardship because of the outbreak and a 60-day delay in foreclosures for borrowers with federally backed mortgage loans. Importantly, landlords will not be able to evict or charge late fees to tenants who do not pay rent over that time or be able to initiate legal action against tenants.

How are you getting Washington to aid our health care providers in the state along with residents?

- As a member of the Senate Health, Education Labor and Pensions (HELP) Committee, I've been working hard to pass a number of provisions meant to help patients, providers, and hospitals. All testing for COVID-19 can now be done without patients being on the hook for out-of-pocket costs. I also sponsored legislation that was recently passed to expand access to telehealth services, reducing risks for both patients and providers during these uncertain times – while ensuring access for the many Georgia communities without doctors or hospitals in close range. The CARES Act also included \$100 billion in funding for hospitals and providers to cover expenses related to COVID-19 and lost revenue and funding for the Strategic National Stockpile to procure more PPE and medical supplies to protect patients and healthcare workers.

How will people get back on their feet following the pandemic? What things can/will local and state leaders do to ensure no one is "left behind".

- Getting through this uncertain period of time and returning back to normalcy will take a country-wide effort. I'm dedicated to making sure Georgia has all the resources necessary to combat COVID-19 and to stabilize our economy in its aftermath. Communication at every level and stage of this process is going to be vital to ensure we are spreading accurate information, alerting communities of the relief available, and sending help to the individuals, businesses, and towns where relief is still needed. I am talking daily to local officials, business owners, and healthcare providers about what they need and how we can help.

How fast are unemployment checks being given? Also, for employees that had vacation time at their jobs but were fired due to this virus how do we compensate their efforts?

- The CARES Act gave states significant flexibility to amend their laws to provide unemployment insurance benefits in multiple scenarios related to COVID-19, including:
 - An employer temporarily pausing operations due to COVID-19, preventing employees from coming to work;
 - An individual who is quarantined with the expectation of returning to work after the quarantine is over; and
 - An individual who leaves their job due to the risk of infection or to care for a family member. As an employee, you may be able to receive benefits due to the impact of COVID-19 even if without quitting.
- Every Georgian should know that we hear you and help is on the way. As our nation continues to navigate this challenge, more than anything we need to help each other and pray for each other.