



Berks County Federal Delegation,

The Greater Reading Chamber Alliance represents nearly 1,000 member companies and organizations and their extremely valued and valuable employees. As such, we urge swift government action to implement additional emergency response that will provide critical aid to sectors experiencing financial distress due to the COVID-19 outbreak.

We urge our regional congressional delegation to build on recent bipartisan efforts that respond to the threat of COVID-19 and deliver much-needed assistance to our national economy. The Chamber Alliance urges support for policies and funding which will assist distressed sectors and provide liquidity to struggling businesses as detailed below:

### **Health Care**

- \$100 billion for hospitals and health care providers. Ensure emergency funding is not exclusively tied to direct treatment and also provide relief for prevention and preparation costs related to COVID-19.
- Increase emergency investment in Medicaid, prevent pending cuts to Medicaid Disproportionate Share Hospital (DSH) payments, enact MACPAC's language on DSH third party payment and protect states from the effects of the Medicaid Fiscal Accountability Regulation (MFAR).
- Support telemedicine provisions, including the following:
  - Require states to relax cross border telemedicine restrictions by accepting the OCR position on health care privacy and security
  - Eliminate the need for an in-state professional license so long as the professional providing the telehealth service is licensed and in good standing in a state in the U.S.
  - Provide funding for expanding rural broadband
- Open a 30-day, one-time special enrollment period (SEP) for the individual market open to all uninsured Americans. If done properly, this could be an effective step in expanding coverage to vulnerable residents in this time of crisis.
- Establish a Risk Mitigation & Premium Stabilization Fund across all lines of coverage for protection against possible catastrophic costs due to the emergency and the additional risk being assumed by health plans as COVID-19 spreads and people seek coverage and care.
- Provide assistance for consumers & businesses to maintain coverage so people are able to get the care they need. For consumers recently laid off, this could be done through subsidies via Cobra and for businesses via payroll tax suspensions and various withholdings.

### **Business Relief and Liquidity**

- Provide businesses with zero interest, unsecured lines of credit and maximize the benefit of SBA loan programs by increasing loan limits
- Waive loan fees and provide forbearance on interest and loan payments through 2020.
- Expand allowable uses of the loan to include payroll support, paid sick or medical leave, insurance premiums, mortgage payments, and any other debt obligations.
- Provide \$1 billion to Community Development Financial Institutions, Economic Development Corporations, and Non-Profit Lenders that can include capital as grants that could be used for

increased staffing to address volume of demand, loan loss reserves, and capital to make new, but high-risk loans.

- Ensure Community Development Financial Institutions, Economic Development Corporations, and Non-Profit Lenders are eligible to receive and deploy any new, flexible loan funds.
- Provide clear and consistent guidance for all federal contracts to help accelerate payments, obligations, and contract awards and facilitate the flow down of critical resources to the supply chain and stabilize procurements, while ensuring minimal disruption to the delivery of goods and services. This is especially important if contract performance is inhibited by any government restrictions on facilities or workforce participation.
- Boost funding and relax the 50% cost share match for all federal funding to Manufacturing Extension Partnership program so that the program can continue to assist manufacturing, improve supply chain resilience and workforce readiness.
- Delay Payroll Tax Payments for Employers until at least 2021.
- Expand the charitable deduction for contributions to nonprofits and charitable organizations regardless of whether the taxpayer itemizes his or her return. Create an unemployment assistance program that expands eligibility to self-employed individuals and independent contractors adversely affected by the coronavirus public health emergency.
- Support SEC regulated non-bank lenders to the middle market such as Business Development Companies (BDCs) with low or no interest loans to enhance liquidity and capital availability for middle market employers.

### **Small Business Relief**

- Automatic, rapid-response grants to keep small businesses afloat. This is an urgent need, as many small businesses are trying to decide right now if they should cut their losses and go out of business, adding themselves and their employees to the unemployment rolls. Grants should be issued automatically to small businesses in heavily impacted sectors, including retail and restaurants.
- Suspend commercial evictions, foreclosures, and utility shut-offs for small businesses.
- Create a tax credit for Small and Medium sized enterprises (SMEs) that report a 25% or more drop in revenue that can be tied to the coronavirus.
- Create a tax credit for businesses that incentivize the creation of telecommuting policies that allow and encourage employees to telecommute.
- Expand loan financing, including the SBA's Economic Injury Disaster Loan Program. These loans should be made interest-free, with no payments for a year. Please also consider expansion of loan forgiveness.
- Provide block grants to states to fund lending and other programs that address the needs of small businesses.
- Direct banking regulatory agencies to give banks and credit unions latitude to suspend loan payments for small business borrowers, restructure loans, and relax underwriting requirements for small businesses.
- Support to individuals is critical to the survival of small businesses and to their capacity to generate an economic recovery when this crisis is over.

### **Talent**

- Provide adequate funding to institutions and students of higher education and technical education centers, both vocational and secondary, facing urgent needs relative to COVID-19.
- Offset local and state government losses in revenue with adequate funding for public education

- Pass the Education Freedom Scholarships and Opportunity Act to allow for businesses to sponsor vocational and apprentice programs.
- Exclude from a student's Pell Grant duration limit any semester that the student does not complete due to COVID-19.
- Expand Pell Grant to provide for partial completion of course credits. Temporary online learning has provided only partial completion of course requirements, therefore requiring additional semesters to complete full requirements.
- Waive the financial responsibility system that applies to private, but not public, colleges for the next three years. Without this waiver, many colleges will have to begin immediate layoffs to meet the existing federal requirements by the end of the fiscal year on June 30.

### **Rural Broadband**

- Telemedicine and distance learning are only as good as your access to the internet. As of 2019, over 20 million Americans, predominately living in rural areas, lacked access to high speed broadband service, according to the FCC. The USDA Rural Development ReConnect Program overly benefits areas with no service. It needs additional investment that targets areas of LOW service.

### **State and Local Government**

- Create a stabilization fund to assist municipalities and states with loss of revenue.

We appreciate the work that you have already done during this time of uncertainty and your continued support of the business community in Berks County.

Sincerely,



James Gerlach  
CEO, Greater Reading Chamber Alliance

CC: Senator Pat Toomey  
Senator Bob Casey  
Representative Madeleine Dean  
Representative Chrissy Houlahan  
Representative Dan Meuser  
Commissioner Christian Leinbach  
Commissioner Kevin Barnhardt  
Commissioner Michael Rivera  
Mayor Eddie Moran