

Dear [lawmaker name],

As the [owner/manager] of [store name], an independent bookstore in [City, State], I am writing to encourage renewed negotiations on a COVID-19 relief package and ask you to consider the needs of small businesses like mine. While the CARES Act provided financial assistance for some small businesses, more is needed to meet the challenges currently facing small, independent retailers.

I urge you to include the following in the next COVID-19 relief package to support my business and the jobs it creates in our local community:

- 1. Adequately fund the USPS:** My business, and thousands of other businesses, depend on the USPS to deliver packages to customers at a competitive small business rate. As you know, the USPS is at dire risk of running out of money, and package deliveries have slowed significantly, leaving customers understandably frustrated at something my business cannot control. Without immediate adequate funding of the USPS, I risk becoming unable to fulfill my orders and losing customers to dominant firms like Amazon.
- 2. Update the Paycheck Protection Program:** I urge you to make forgiven PPP expenses tax deductible. Businesses should be allowed to deduct from their taxes expenses paid with a forgiven PPP loan. The IRS's rule prohibiting this is not in the spirit of what Congress intended.

Second, PPP loans of \$150,000 or less should be forgiven with a simple one page form, as is proposed in the Paycheck Protection Small Business Forgiveness Act (H.R. 7777) . This would allow small businesses to spend time, energy, and money in other critical areas.

Third, the PPP loan amount calculation should be altered to cover a business' average operating expenses, allowable uses of PPP loans should be expanded, and the 60/40 ratio for payroll and non-payroll expenses should be changed to reflect the new loan amount calculation.

And, importantly, additional funding should be dedicated to the truly small and independent businesses, particularly stores in malls that may still be closed, and minority-owned businesses and businesses in low-income or rural census tracts, many of which have been unable to access PPP.

- 3. Continue to fund Economic Injury Disaster Loans and grants:** Due to the PPP's short loan term of either two or five years, many small businesses have turned to EIDL for relief. In addition to funding EIDL, I urge you to allocate enough funding for EIDL grants for the SBA to remove its arbitrary rule of \$1,000 per employee.

4. **Implement a refundable tax credit for PPE and testing:** As a store [owner/manager], the safety of my staff and my customers is my top priority. I have taken a number of steps to mitigate the risk of catching COVID-19 at my store. However, as a small business, it has been difficult to meet the costs associated with these steps, like face masks and shields, hand sanitizer, gloves, cleaning products, and reconfiguring my store. Implementing a refundable tax credit, like the Healthy Workplace Tax Credit, ideally that can be requested in advance, would allow me to offset some of these expenses.
5. **Provide targeted funds for state and local governments** for both testing and for rent and mortgage relief: I am faced with the reality of having employees quarantine due to possible COVID-19 exposure. All too frequently, my employees have to wait for COVID test results for upwards of 10 days, leaving me in a state of limbo.

Additionally, with revenues significantly down, small businesses like mine are struggling to meet rent obligations. While some businesses were allowed to defer rent or mortgage payments, these payments either already have or will soon come due. Funds dedicated to providing rent and mortgage relief for small businesses at the state and local level would ensure this is one less worry for businesses, especially for businesses located in enclosed malls that face considerable restrictions on reopening.

6. **Extend the eviction moratorium** for commercial and residential properties: This is a common-sense measure that, when paired with rent and mortgage relief, could prevent millions of evictions over the upcoming months. Evictions will lead to blighted Main Streets, needless homelessness, and increased economic inequity at a time when the inability to pay rent and mortgages is solely due to a global pandemic and the resulting economic downturn, and thus is out of owners' and tenants' hands.
7. **Create a Small Business Recovery Fund similar to the 9/11 Victims' Compensation Fund.** It is likely that the economic ripple effect of the pandemic and lockdowns will continue for many years. I urge congress to create a small business recovery fund to help those businesses that need assistance after the emergency is declared over.

Thank you for your consideration. I hope Congress will renew negotiations and act on these priorities to ensure small, independent retailers can continue to support our local communities.

Sincerely,  
[name]