

# U.S. SENATOR BEN CARDIN



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Dear Friends,

Small business owners are in a frightful place right now. In every community across Maryland and across America, most small businesses have seen a dramatic drop in business due to public health restrictions that encourage people to stay home. Restaurants have been forced to cut service down to delivery or takeout. Times are tough and we don't yet have a timeline for when life might return to "normal."

The unanimous Senate passage of the Coronavirus Aid, Relief, and Economic Security (CARES) Act was one of the most bipartisan moments I have been a part of since Marylanders elected me to serve in the U.S. Senate in 2006. I was especially proud because I had the privilege of serving on the bipartisan Senate Small Business Task Force, which secured more than \$370 billion in support for small business owners and their employees. As the Ranking Member of the Senate Small Business Committee, and Senator of a state with almost 600,000 small businesses, I feel a strong responsibility to help America's small businesses weather the current health and economic crisis.

Due to the unprecedented demand for financial support, all of the Small Business Administration's (SBA's) economic relief programs—the Paycheck Protection Program, the Economic Injury Disaster Loan (EIDL) Program, and the EIDL Grant Program—have exhausted the funds that they were provided through the CARES Act. This means that the SBA is no longer able to accept applications for any of these programs. Lives and jobs are at risk, which is why I am determined to make sure that these lifelines become available as quickly as possible to everyone who needs them. I am especially committed to ensuring that minority- and women-owned businesses in Maryland and across the country have the same opportunity to benefit from these resources as everyone else.

I have repeatedly [called](#) on Leader Mitch McConnell and my Republican Senate colleagues to immediately fund PPP, EIDL and the EIDL grants program to meet the demand, as well as set aside a significant pool of funds for the community banks, microlenders, and mission lenders that have strong ties with traditionally underserved borrowers.

We must immediately get more money to our health providers and state and local governments who are on the front lines of battling this public health crisis. If we cannot

curtail the public health threats, we cannot reopen our country.

On April 11, Governor Larry Hogan and New York Governor Andrew Cuomo, Chair and Vice-Chair of the National Governors Association, issued a joint statement urging Congress to appropriate \$500 billion to state and local government—a sign that state and local budgets are under far more strain than anyone anticipated.

Treasury Secretary Steve Mnuchin has been engaged in talks with Democratic lawmakers. I have talked to him myself during this process. Congress must act this week to rescue our nation's small businesses.

No one knows how long this crisis will last. What we do know is that all sides must be flexible and open to finding a bipartisan path forward that puts the needs of the our country first.

I have long been, and always will be, a fierce advocate for America's small businesses. The neighborhood deli, corner pharmacy, as well as the local software developer and biotech incubator are the heart of our local and regional economies. More importantly, they and thousands of other small businesses we rely on exemplify the spirit of innovation and hard work that I believe defines this country. It's why I will do everything in my power to make sure that they get the support they need to overcome this historically challenging moment.

I am very grateful to all of you who have reached out to share your personal stories. In an age of social distancing, it is one of the best ways that I can learn more about what is working and what else needs to be done to help Marylanders through this difficult time. Please continue to be in touch, and know that I will keep fighting to make sure we can all get through this together.

Stay safe,



Ben Cardin

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