

## Funding from AI

this virus, reopening the economy and, above all else, protecting the health and wellbeing of Americans so that we can safely begin to resume our normal lives.”

Congress passed the CARES Act on March 27, which among other things allocated resources to businesses and individuals to assist in maintaining payroll and liquidity after the first wide-spread effects of the pandemic started to roil American society.

This effort was quickly overwhelmed by the scale of public need for assistance. Millions of businesses have been impacted by the pandemic and its fallout, and many have tried to receive support from the federal government and been unsuccessful.

However, there is mounting data that illustrates how, even with some form of financial assistance, as many as 30 percent of small businesses in America may not reopen according to a recent article in Forbes magazine.

Models also show the numbers of businesses likely to fail increase dramatically the longer state-mandated shutdowns and closures remain in place.

The official death toll

from the coronavirus outbreak in the United States has surpassed 55,000 with the number of total reported cases now exceeding 1 million.

So far, Lane County has reported only two COVID-related fatalities as of press time, with the latest announced April 24 with the death of a 59-year-old man from the Eugene/Springfield area with pre-existing conditions.

As of Wednesday (April 29) at noon, there have been 50 confirmed positive cases and a total of 3,332 tests completed according to Lane County Public Health.

The Oregon Health Authority (OHA) reports a total of 99 COVID-related fatalities statewide, and 2,385 individuals who have positively contracted the disease as of April 29 at 10 a.m.

The majority of the \$484 billion interim pandemic package will be allocated to the Paycheck Protection Program, (PPP) which was intended to provide financial assistance to small business owners by providing them with funds to continue paying employees while closed due to the pandemic. The PPP program was implemented and is overseen by the Small Business Administration, with support from

the U.S Department of the Treasury.

The original intent of PPP was to provide small businesses with funds to pay up to eight weeks of payroll costs, rent, utilities and mortgages. All PPP earmarked funds were quickly allocated with millions of claims left unfunded and, in some instances, unprocessed.

Public disappointment with the initial PPP guidelines was widespread and bipartisan. Unfortunately, many larger, publicly traded companies were given preference during the filing applications process while smaller, less well-financed operations were shut out.

“The Paycheck Protection Program has provided Oregon’s small businesses a critical lifeline as they deal with the economic impacts of the coronavirus pandemic, but it was clear that more assistance to small businesses was needed” said DeFazio. “With passage of this legislation, we’ll add more than \$300 billion to the PPP, and I’m proud that we were able to secure \$60 billion for small and mid-sized banks, credit unions and community-based lending institutions to ensure that unbanked and underserved businesses that have been pushed to the back of the line can access this vital

program.”

The legislation passed Thursday by Congress was seen by leaders in both major political parties as necessary in order to adequately deal with the ongoing social and economic ramifications of the unprecedented disruption to the country caused by the COVID crisis.

Tens of millions of Americans have filed for unemployment benefits in the last month and states across the country have instituted mandatory closings and are limiting the numbers of individuals allowed to congregate in social settings.

Retail eating venues and whole segments of the entertainment sector have been decimated by these closures.

Social institutions like churches, fraternal organizations and sporting events have been dramatically impacted and constitutional issues have entered into the national discussion.

Congress members from both sides of the political aisle realized the need for additional funding quickly and, almost immediately upon the implementation of the CARES Act, began working on additional legislation to address the most obvious of the package’s shortfalls.

There is also language

in this round of assistance which clearly defines that money being allocated is specifically for non-publicly traded companies. This stipulation theoretically removes the possibility that a company with tens of millions of dollars in revenue receives assistance while small business owners do not.

Hospitals, which have been on the front lines of the battle to control the COVID outbreak, received \$100 billion to supplement reduced revenue due to the curtailing of elective surgeries and for materials needed to increase testing for the virus. The designation is important as there is currently no testing plan to determine the spread of the disease.

The Economic Injury Disaster Loan (EIDL) portion of CARES also received

an infusion of \$60 billion, which will allow for those that suffered catastrophic loss to receive assistance.

DeFazio said he believes local governments and tribal entities have been unfairly excluded from receiving CARES-related support and believes another round of financing needs to include funding for both of those groups.

“Unfortunately, despite bipartisan support for additional funding, the Trump administration and congressional Republicans refused to add any additional funding for state, local and tribal governments who are on the front lines of this crisis. I will continue to push for greater and direct investment in state and local entities in any subsequent relief legislation. I

See CARES 7A

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