

To the Committee:

Regarding community college students/classes:

- Consider cancelling all community (non-credit) classes at community colleges through 2020.
- This term should be completely cancelled.
- Repeat this spring term, this summer; allow students to enroll again, honoring all previous tuition paid. Use classrooms freed up by cancelling non-credit classes, to offer more sections of each class
- Staff to prepare coursework, furloughed as unemployed (on unemployment insurance), continue health insurance. Expectation and agreement with unions (tough sell) that they will be expected to carry heavier load in summer to catch up students who were not able to continue in class.
- Consolidate basic intro classes into online versions (prepared during closure by staff) to allow more students to complete prerequisites despite shutdown.

For unemployment insurance:

- Use previous two year's tax filing, for all taxpayers, whether covered by unemployment insurance or not.
- Establish a minimum income for all self-employed (gig) workers. This is critical for low earning, self employed who have lost all income.
- Change unemployment for high earners: either limit unemployment based on previous two year's taxes (is that even possible to retrieve at this point?), establishing a smaller unemployment check for higher earners, or shorter term of payment. Require a payback plan, to be repaid to state over a two year period.
- Ensure a quick start on unemployment payments.
- Consider a payback plan, after two years of steady employment, requiring a percentage to be repaid to state.

Rent/mortgage assistance:

- Recognize that some of the burden will have to be carried by banks and credit unions. The state can't guarantee payments to banks, while forcing all taxpayers to pay this bill. This must be negotiated, as forbearance, delayed payments, etc. (allowing homeowners in trouble to delay or skip some payments in 2020 for example).
- Rental policies and payments should ALL favor lower income people, not guarantee continued full income to property owners. Some properties are owned out of state by conglomerates (I can get you a NYTimes article recently printed on this) and we should not be subsidizing them. They stand to lose huge amounts if renters are unable to pay and are jettisoned.
- Allow a 3 month payment of rent for low income citizens, favoring those with children, elderly on limited income, disabled and others in extreme need first.
- Consider tax forbearance as a means to compensate smaller property owners (individuals or family owned units) in agreement with them to lower rents/allow tenants to skip payments

Big businesses:

- Recognize that they are the first bailed out, the first to get huge tax breaks from cities, etc. They will survive, let them figure out how. Help their employees, not the businesses themselves. Spend the money on the people, not on protecting someone's profit.

Small businesses:

- Doubtful that Fed gov't will cooperate on this, but eliminating self employment tax on all small businesses (solo businesses/gross less than \$40K/net less than \$30K) for 2019, 2020
- For established businesses (not established in 2020): look back to previous two years, give equivalent tax holiday for 2019 (state taxes), to shore up 2020. Could require gradual payback plan in the future
- Forbearance on business taxes for small businesses, for 2019 (lookback) and or 2020. Require gradual payback for larger grossing businesses \$100K gross, 50K net).
- Look at contracts for events, food service at events, etc. and make effort to contract with small businesses first, instead of low bid from huge providers. I have no idea how much this could help but there are many restaurants and their employees who could be employed creatively to help.

Not sure which department: but people are freaked out about their 401K's and unless they are down to their last year's worth of withdrawals, the market can recover. Spend the effort protecting people without retirement money, those without a steady job (dollars per hour), those without benefits, etc. Help the small businesses (a few employees) vs. the big ones.

Thanks for asking for citizen input. All hands will be needed on deck! And: I have missed just two votes in my life, both single issue votes in off years.

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