

March 19, 2020

Dear Co-Chairs Holvey and Roblan, and Members of the Joint Special Committee on Coronavirus Response,

Thank you for your efforts to support Oregon's small businesses during the current public health crisis. The challenges at hand are truly unique and the government's response will decide the livelihood of many Americans.

You have no doubt heard from countless small business owners with regards to their current fight to keep their staff paid and their businesses alive, even at the most minimal level, during this Novel Coronavirus/COVID-19 crisis. We represent a couple of small businesses who are doing just that. Please consider our requests below in your negotiations over the coming weeks.

- We need business insurance companies to be mandated to cover losses due to this crisis. No loopholes should be allowed, *regardless of a lack of administrative mandate for non-restaurant industries*. Currently business insurance companies are denying all claims that I am aware of, citing a virus exclusion. This is unacceptable.
- We need immediate suspension of payroll tax costs to employers and employees. This could/should include federal tax deductions, state tax deductions, medicare, worker's compensation payments, FUTA, and social security deductions. This will allow us to continue paying our staff while keeping cash reserves and will give our employees more income to survive.
- We need landlords to suspend rent payments until relief is available, and while closures are in effect. The suspended rent could be amortized over the remainder of the lease period once business resumes. This keeps small businesses alive and will make landlords whole as well.
- We need a suspension of insurance and tax expenses that drive up building costs and our rents in the form of triple net costs. This will allow our landlords to assist us with rent relief while staying afloat themselves.
- SBA Disaster relief loans are not available in Multnomah County, nor most counties in Oregon. This must change.
- We need immediate suspension of interest accrual on commercial loans and lines of credit, and residential lines of credit that many small businesses and families are using to finance their businesses.
- We need a temporary freeze on debt repayment to banks.

- Many businesses will resort to credit cards to sustain their operations. Credit card companies should revert to the lowest level interest rates possible, if not zero.

Thank you for your time, and for your support of Oregon's small businesses. We strive to make this state prosperous by supporting Oregonian with living wage jobs, paid leave, and other benefits, and by enriching our communities with the goods and services that set Oregon apart on the national stage.

Please feel free to contact us with any questions you may have.

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Sincerely,

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