

Dear Senators,

Thank you for taking the time to hear from us. I consider myself a knowledgeable and persistent person. However, I have to tell you that trying to navigate the UI and PUA programs has me tearing my hair out. I followed the directions and videos - which were not very clear on the most important questions about earnings and hours worked if you are an owner of the business. I tried calling, emailing, messaging through facebook to try to get information and assistance. No avail. Just a lot of canned email responses, busy signals, and letters which I returned with requested information. I have spent hundreds of hours trying to navigate the federal, SBA, and state programs to assist in staying viable. Due to the lack of PPE's and "Stay at Home" orders, I closed the doors from March 18-June 1. Business comes in fits and spurts and some weeks I don't need to file a claim and others I do. The forms and questions are not built for business owners. I work many hours that I don't get paid, unlike an employee. The majority of small business owners are LLC's filing as an "S" corp. This means I take some pay in payroll and the rest in a distribution noted on a "K" schedule. So subsequently the federal PPP missed a huge section of small businesses. So I now have 25K in loans from the government because of this glitch, when I was trying to pay all the business expenses and use the PPP minus the EIDL Advance which barely covered my staff's pay, but not mine. In addition, I have received very little from the UI and can not reach anyone to discuss errors or reasons why the PUA has not been activated. It is so complicated, difficult and overwhelming that many friends and colleagues have just given up even trying to get their claims processed. I have turned to facebook groups and we are sharing our strategies but it is awful that this is how we have to try to figure out the system. I can't even imagine how people with far less experience and education are faring. It would be so helpful to have a process for contacting the right person or to be able to email someone and get a real response and not a canned message. Small business owners are navigating so many issues at once and spending money we don't have to keep our businesses alive, take care of our families and navigate the "help" by the state and federal programs that are supposed to help but it takes a full time job to just get the help. Please consult with real business owners when making the forms and the videos so they are clear and accurate and hire and train more staff to answer emails and phone calls to help resolve the issues. Thank you.

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