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August 3, 2020

Senator Robert Menendez  
528 Hart Senate Office Building  
Washington, DC 20510

Congressman Frank Pallone  
2107 Rayburn House Office Building  
Washington, DC 20515

Senator Cory Booker  
717 Hart Senate Office Building  
Washington, DC 20510

Congressman Tom Malinowski  
426 Cannon House Office Building  
Washington, DC 20515

Congressman Donald Norcross  
2437 Rayburn House Office Building  
Washington, DC 20515

Congressman Albio Sires  
2268 Rayburn House Office Building  
Washington, DC 20515

Congressman Jeff Van Drew  
331 Cannon House Office Building  
Washington, DC 20515

Congressman Bill Pascrell  
2409 Rayburn House Office Building  
Washington, DC 20515

Congressman Andy Kim  
1516 Longworth House Office Building  
Washington, DC 20515

Congressman Donald Payne  
103 Cannon House Office Building  
Washington, DC 20515

Congressman Christopher Smith  
2373 Rayburn House Office Building  
Washington, DC 20515

Congresswoman Mikie Sherrill  
1208 Longworth House Office Building  
Washington, DC 20515

Congressman Josh Gottheimer  
213 Cannon House Office Building  
Washington, DC 20515

Congresswoman Bonnie Watson Coleman  
2442 Rayburn Office Building,  
Washington, DC 20515

**RE: Federal Funding and Liability Safe Harbor**

Dear New Jersey Congressional Delegation Members,

As the leaders of the Garden State's major business associations, we write again to thank you for your ongoing advocacy for the businesses and residents of New Jersey. The federal funding provided to New Jersey thus far has helped the state weather the public health and economic catastrophes. Today we write to urge your support for reforms to the Paycheck Protection Program that would further support the small business community by streamlining loan

forgiveness and providing the hardest hit businesses with access to second loans. Additionally, we seek to renew our request for funding to replace lost revenue in the State Budget and for safe harbor protections for businesses, higher education institutions, nonprofits, and other entities who reopen and follow all applicable safety standards and guidance.

**PPP Reform:** As small businesses use their PPP loans to restart our state and local economies, they should not be burdened by additional bureaucratic processes and paperwork. We urge you to support S. 4117/ H.R. 7777, which would provide loan forgiveness to businesses who borrowed \$150,000 or less if they submit a one-page attestation to their lender, stating that funds were used properly. The legislation would also protect lenders from enforcement action if the borrower's one-page attestation contained falsehoods. Additionally, we urge you to support the reforms in S. 4321, the Continuing Small Business Recovery and Paycheck Protection Program Act, that would provide the hardest hit small businesses access to a second PPP loan, expand eligibility for PPP loans to 501(c)6 organizations, and allow funds to be used for operating expenses including sanitation and PPE.

**Federal Assistance is Needed:** New Jersey, and many other states, face unprecedented budget shortfalls. Without federal assistance, the state will be forced to increase the tax burden on NJ's families and businesses, borrow excessively, and cut funding for crucial services that the business community relies on. These actions would close the budget gap, but severely impede the state's economic growth. We urge you to support legislation such as, or similar to, the bipartisan State and Municipal Assistance for Recovery and Transition (SMART) Act. The SMART would allocate \$500 billion in federal funding to state and local governments, reducing the need for drastic and damaging fiscal measures.

**Business Safe Harbor/Liability Protection:** Businesses, higher education institutions, and nonprofits who follow all applicable health guidelines need liability protections from COVID-19 related litigation. Entities who have taken the time to adhere to all relevant state and federal health standards and guidance simply cannot afford to be caught up in a meritless lawsuit. The protections we seek would not protect businesses that operate in reckless or intentional disregard of available guidance on reducing the spread of COVID-19. We urge you to support federal liability protections so that our businesses will be able to focus on restoring our economy.

Thank you for your consideration and continued support of New Jersey residents during this unprecedented health crisis. If you have questions, please contact Chrissy Buteas, NJBIA Chief Government Affairs Officer, at [cbuteas@njbja.org](mailto:cbuteas@njbja.org) or 908-447-3466.

Sincerely,

African American Chamber of Commerce of New Jersey, Inc.  
American Camp Association NY/NJ

Association of Independent Colleges and Universities in NJ  
New Jersey Camps Government Affairs Project  
American Council of Engineering Companies of New Jersey  
American Physical Therapy Association of New Jersey  
Bernards Township Regional Chamber of Commerce  
BioNJ  
Burlington County Regional Chamber of Commerce  
Bus Association of New Jersey  
Cape May County Chamber of Commerce  
Capital Region Minority Chamber of Commerce  
Chamber of Commerce of Greater Philadelphia  
Chamber of Commerce Southern New Jersey  
Chemistry Council of NJ  
New Jersey Chemistry Council  
CLB NJ  
Commerce and Industry Association of New Jersey  
CrossState Credit Union Association  
Downtown New Jersey  
Early Childhood Education Advocates  
Eastern Monmouth Area Chamber of Commerce  
Employers Association of NJ  
Fuel Merchants Associates of NJ  
Garden State Initiative  
Garden State Pharmacy Owners, Inc  
Global Business Alliance  
Gloucester County Chamber of Commerce  
Greater Atlantic City Chamber of Commerce  
Greater Toms River Chamber of Commerce  
Greater Westfield Area Chamber of Commerce  
Health Care Association of NJ  
Healthcare Institute of NJ  
Hoboken Chamber of Commerce  
Home Care & Hospice Association of New Jersey  
Home Health Services Association of New Jersey  
Hudson County Chamber of Commerce  
Hunterdon County Chamber of Commerce  
Insurance Council of New Jersey  
Jersey Shore Partnership  
Mahwah Regional Chamber of Commerce  
Marine Trades Association of New Jersey  
Medical Society of New Jersey

Middlesex County Regional Chamber of Commerce  
Meadowlands Chamber  
Monmouth Ocean Development Council  
Morris County Chamber of Commerce  
NAIOP-NJ  
National Federation of Independent Business (NFIB)  
Newark Regional Business Partnership  
New Jersey Apartment Association  
New Jersey Asphalt Pavement Association  
New Jersey Association of Osteopathic Physicians and Surgeons  
New Jersey Association of Mental Health & Addiction Agencies  
New Jersey Bankers Association  
New Jersey Builders Association  
New Jersey Business & Industry Association  
New Jersey Campground Owners and Outdoor Lodging Association  
New Jersey Civil Justice Institute  
New Jersey Coalition of Automotive Retailers  
New Jersey Concrete and Aggregate Association  
New Jersey Council of County Colleges  
New Jersey Dental Association  
New Jersey Food Council  
New Jersey Gasoline-Convenience-Automotive Association  
New Jersey Hospital Association  
New Jersey Hotel and Lodging Industry Association  
New Jersey Independent Electrical Contractors Association  
New Jersey LGBT Chamber of Commerce  
New Jersey Manufacturing Extension Program, Inc.  
New Jersey Motor Truck Association  
New Jersey Pharmacists Association  
New Jersey Podiatric Medical Society  
New Jersey Realtors  
New Jersey Restaurant & Hospitality Association  
New Jersey Retail Merchants Association  
New Jersey Salon and Spa Coalition  
New Jersey Self Insurers Association  
New Jersey Society of Certified Public Accountants  
NJ Society of Optometric Physicians (NJSOP)  
New Jersey State Chamber of Commerce  
New Jersey State Funeral Directors Association  
New Jersey State Veterans Chamber of Commerce  
New Jersey Tourism Industry Association

New Jersey Utilities Association  
New Jersey Warehousemen & Movers Association  
New Jersey Utilities Association  
New York Shipping Association, Inc.  
North Jersey Jewish Business Alliance  
Ocean City Chamber of Commerce  
Ocean City Regional Chamber of Commerce  
Princeton Mercer Regional Chamber of Commerce  
Professional Insurance Agents of New Jersey (PIANJ)  
Recreational Fishing Alliance  
Salem County Chamber of Commerce  
Somerset County Business Partnership  
Southern NJ Development Council  
Southern Ocean County Chamber of Commerce  
Statewide Hispanic Chamber of Commerce of NJ  
Sussex County Chamber of Commerce  
The New Jersey Leadership Council of the National Association of Professional Employer  
Organizations  
The New Jersey YMCA State Alliance  
The United Boatmen of N.J.  
Utility & Transportation Contractors Association  
Union Township Chamber of Commerce  
United Way of Northern New Jersey  
Washington Borough BiD