

March 25, 2020

Governor Janet Mills

1 State House Station

August, ME 04333

Dear Governor Mills,

Thank you for your continued collaborative efforts to combat the COVID-19 pandemic and support Maine businesses. We represent the ten nationally accredited Main Street communities collectively we work with more than 2,000 small businesses that employ thousands of mainers. The Main Street program is a unique public/private partnership involving local municipalities, businesses, property owners, and members of our communities. As such, we are uniquely positioned on the “front lines” to hear from these stakeholders about their needs, given our current challenges.

Main Street America helps to breathe new life into communities across the nation through a comprehensive, inclusive, place-based, and people-focused strategy. Our ten downtown communities in Maine have seen tremendous success over the past years however with the recent pandemic, as you know, small downtown businesses are struggling to survive.

The Directors of the 10 Main Street programs conducted outreach to their business communities, we would like to propose a series of recommendations for you to consider.

**1. Financial Support** - Small business owners need an immediate cash infusion. Please press Congress to work with the US Treasury to bail out Main Street business owners to help stabilize our businesses in this rapidly changing time.

- **State Block Grants designated for immediate cash flow assistance to small businesses impacted by the spread of COVID-19.** Restaurants, bars, breweries, hotels and retailers have been closed by the government or required to greatly alter their operations. ***At this point, low-interest loans and tax breaks are not the answer.***

- ***Relief for both tenants and landlords, from both a rent and mortgage perspective.*** While steps have been taken for residential mortgage “vacations,” the same steps must be taken for commercial mortgages that also make our communities. Without this sort of relief, businesses will close, landlords will be unable to make payments on their buildings and the ripple effect will spread across the State erasing years of work within our downtown communities. This will mean recovery will start several steps back.

- **Expand eligibility and increase maximum weekly payments for unemployment insurance.** Eligibility should include sole proprietors and workers who have run out of sick days. Benefit amounts in Maine are currently capped at \$445 per week, which is less than minimum

wage and far less than the amount needed to live in our communities. Benefit amounts must be raised for those who are unemployed as a result of this pandemic.

- **Interest rates on SBA and similar loans for small businesses must be dramatically lowered.** This can take the form of both no-interest loans and/or forgivable loans. Beyond a short-term infusion of cash, our small businesses will need help from the federal government to weather the long-term effects of the COVID-19 pandemic. Unemployment is skyrocketing, and we will see businesses unable to maintain their brick and mortar storefronts.

## **2. Technical Assistance and Communication**

- Businesses have expressed confusion over applying for SBA loans and getting employees set-up with unemployment benefits. As programs are developed, businesses need technical assistance to best utilize these programs. Please consider developing a support system so that businesses can obtain “one stop” assistance to quickly utilize the programs that are being proposed. Many of these businesses have never needed to access unemployment benefits for their employees.

## **3. Relaxation of Regulations**

- Due to the unprecedented nature of this pandemic, businesses that have been able to remain open have been forced to greatly modify or change their operations. The State has acted to change several regulations so that businesses can operate, and we hope that you will continue to be open to exploring the regulatory environment that may be prohibitive based on the current climate.

We believe our downtowns are critical to the economy and the heart of the State of Maine, but our downtowns are at a vital crossroads. Without this assistance and ongoing financial and technical support our downtowns will struggle to survive. We thank you for your consideration of the suggestions above and would be happy to discuss them in greater detail and for your continued hard work to keep our State and communities safe and thriving from COVID-19.

Sincerely,

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