

Congress of the United States
Washington, DC 20515

April 16, 2020

Jovita Carranza
Administrator
Small Business Administration
409 Third Street, SW, Suite 7900
Washington, DC 20416-2230

Dear Administrator Carranza:

Thank you for your leadership in helping American small businesses weather the COVID-19 pandemic. The SBA has been tasked with some of the most important components of our economic recovery, and we appreciate your work in quickly facilitating billions of dollars in lending to our nation's small businesses.

We write to seek information and guidance from the SBA regarding Economic Injury Disaster Loans (EIDLs), how your agency is meeting the challenges facing this program, and how Congress can assist the SBA. As you are aware, millions of small business owners are waiting for a response from the SBA regarding EIDL loans and applications for a CARES Act grant. Based upon the CARES Act's requirement that these grants be distributed within three days, many small business owners have been confused and frustrated regarding the status of their loan and grant application.

The guidance from the SBA to our offices has been that we should direct constituents to contact the SBA for these inquiries; however, we have received reports of long wait times and unsatisfactory answers regarding loan status when inquiries are placed. Many of our constituents have struggled to even determine if their loan application has been received. At present, we lack a sufficient casework channel for our staff to assist these constituents, which has further exacerbated the problem.

We are also greatly concerned regarding reports of severe oversubscription of the EIDL program. Given the average request of a \$200,000 loan and a \$10,000 grant, many small businesses simply cannot weather the COVID-19 crisis if initial distributions are limited to as little as \$15,000 for loans and grants are rationed by number of employees. For that reason, we would strongly back an appropriations request by the Administration to allow the EIDL program to meet the average demand of requests received.

In sum, we recognize the EIDL system was never designed to process a disaster of this magnitude, and we commend your team for working around the clock to remedy this challenge. However, we are concerned that many small businesses cannot wait much longer to receive EIDL funds from the federal government. Many of these businesses and other organizations need EIDL funds to supplement their Paycheck Protection Program (PPP) loan, are not good candidates for the PPP due to its requirements or are not eligible for that program at all. For that reason, we hope you will provide a briefing to us as soon as possible to address issues facing the EIDL program and how Congress can help the SBA meet these challenges.

Thank you for your attention to this letter. We look forward to continuing to work with the SBA as you help our small businesses weather this unprecedented time.

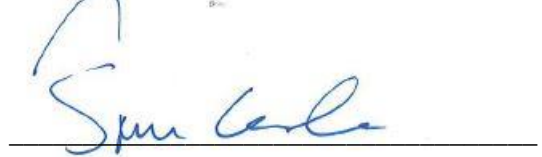
Sincerely,



Bradley Byrne
MEMBER OF CONGRESS



Jim Cooper
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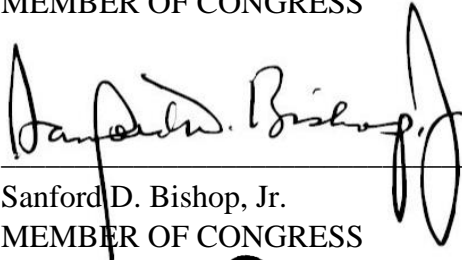
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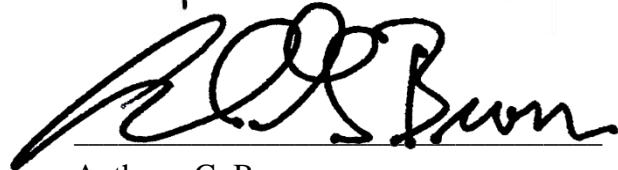
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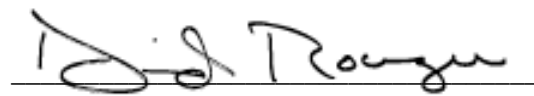
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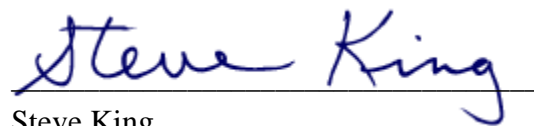
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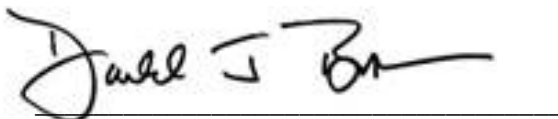
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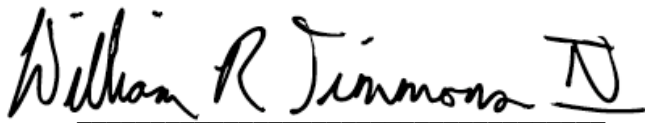
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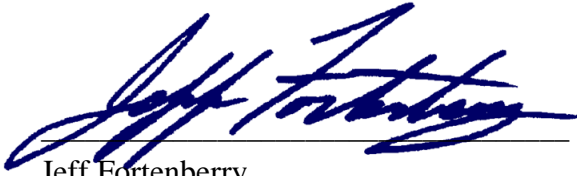
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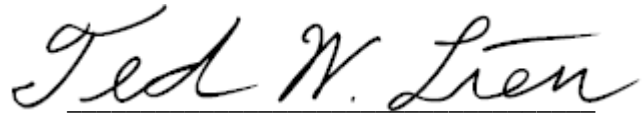
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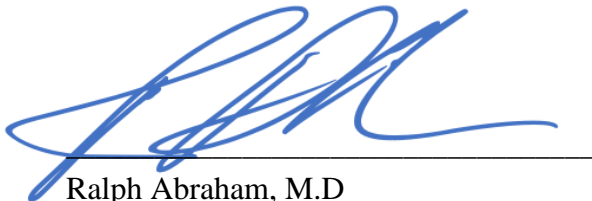
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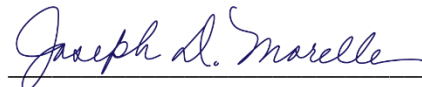
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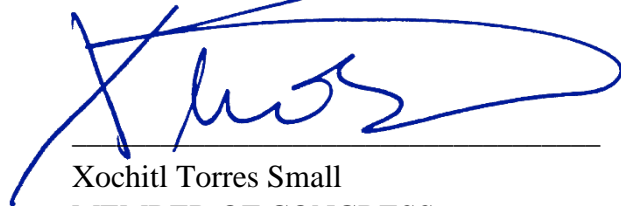
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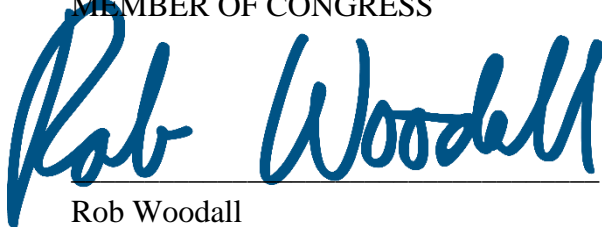
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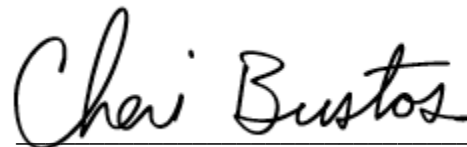
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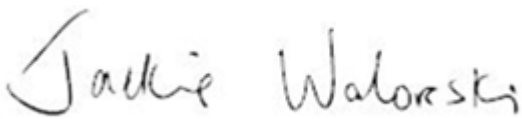
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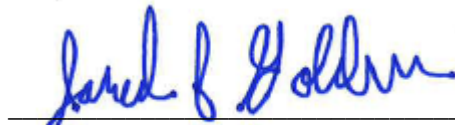
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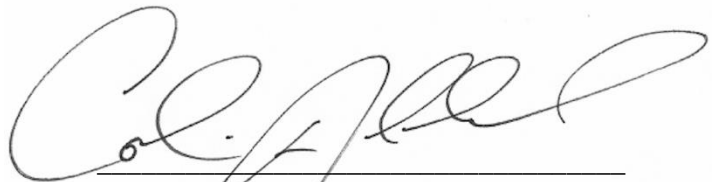
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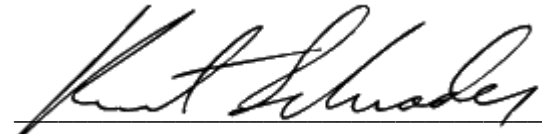
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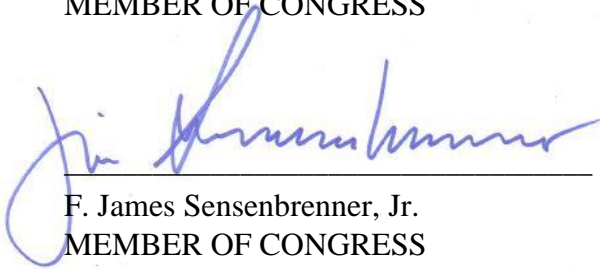
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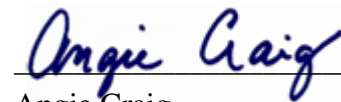
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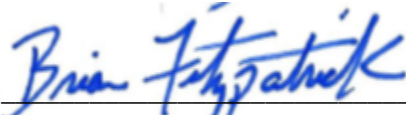
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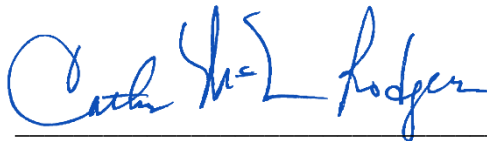
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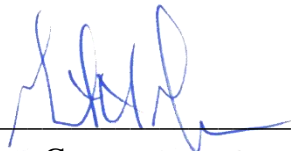
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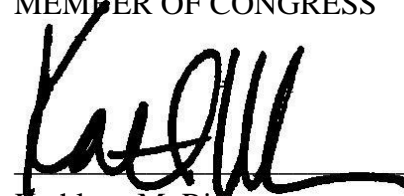
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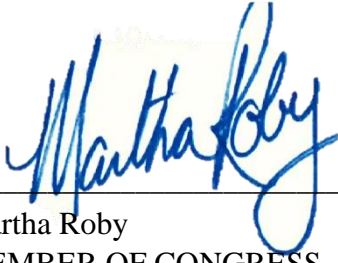
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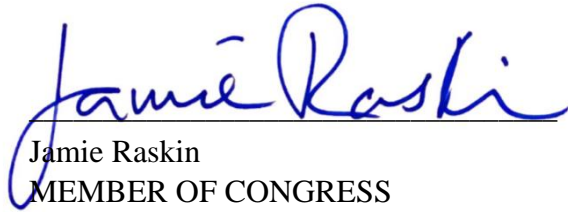
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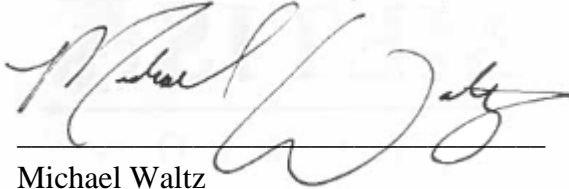
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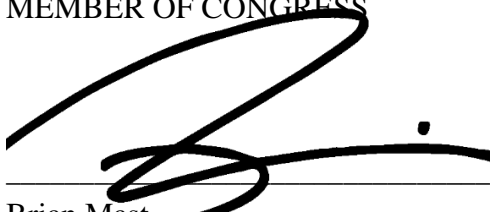
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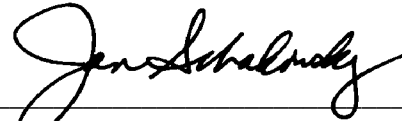
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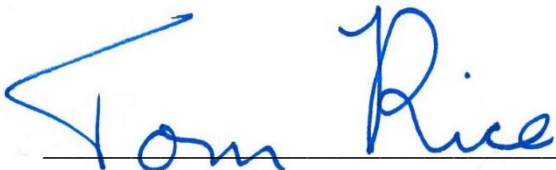
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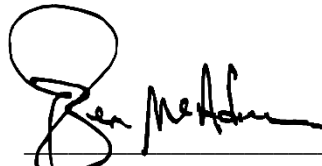
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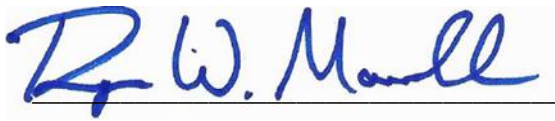
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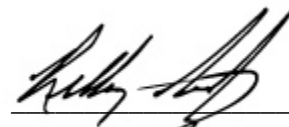
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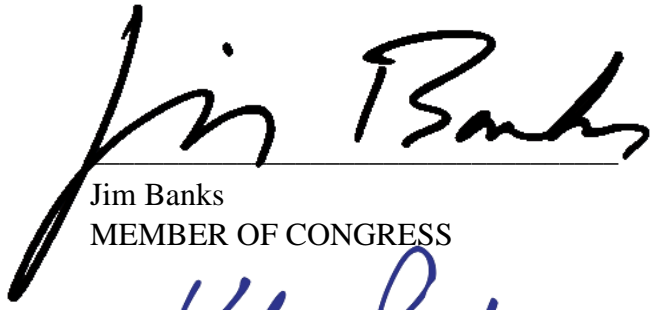
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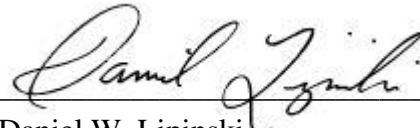
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