



## DELIVERY VIA ELECTRONIC MAIL

Vi Lyles, Mayor  
Charlotte City Council  
George Dunlap, Chair  
Mecklenburg County Commission  
600 East Fourth Street  
Charlotte, NC 28202

March 20, 2020

## URGENT MESSAGE

Dear elected officials and leaders:

The recent mandates from city, state and federal government in the wake of the COVID-19 pandemic has devastated industries, communities and non-profits. The resiliency of our community has been experienced through acts of kindness and efforts to assist. We have seen our city and county pull together and create packages to respond to needs in housing, healthcare and food insecurity. We are better for these actions and the citizens of our respective chambers and greater community are grateful for them.

Today we have chosen to sound the alarm. Over the past fifteen days, government mandates have left most of our small businesses and non-profits without patrons, vendors and in some cases, employees. While each business owner has unique experiences during this uncertain time, the common denominator is that all have seen a loss of some or all their revenue and no plan in the wake of required reduction or closure.

“Business as usual” has ceased to exist in Charlotte and Mecklenburg County, and our small businesses and non-profits are involuntarily having to navigate these issues, seemingly alone, with no true “boots on the ground” support from local and state officials.

In addition to the mandates, issues that are currently at the forefront are:

- Hoarding caused by panic without checks and balances by our city, state and federal government in the areas of food service and basic day-to-day supplies for companies by non-business owners has left shortages and inability to continue with the remaining options they have for business.
- Most small business owners or sole proprietors do not have the ability to file for unemployment and their only stream of income would be from the business.
- Employees are filing for reduced hours or lay off with the Employment Security Commission, but in recent years the NCGA has left the amount of benefits at one of the lowest levels across the

country and the average person would only qualify for an average of 201.00 weekly to replace income lost through the pandemic.

- Most insurance carriers do not recognize the pandemic as an actionable cause for coverage and safety nets are not there for small businesses.

We do admit that we are in uncharted territory and the need is great. We further understand that there may be issues that fall out of your jurisdiction and ask that you address through support and requests made to those governmental bodies that we do have the authority to address them. Basic needs for our citizens are being met through a wealth of agencies and through infusion of funds by our city, county, state and federal government. Commendable, yes, but far from complete. Fifteen days ago, small businesses began asking the question and seeking a plan or path forward through this uncertain time. Initially no one had answers, websites were silent, leaders were not out front and now, as we see through communications, websites and soundbites, there is not a clear plan to assist on any level as it relates to businesses under fifty employees. As quoted in a March 19<sup>th</sup> article in the Charlotte Agenda, companies that employ fifty people or less total nearly 30,000. That is 92% of the businesses in our county. The alarm is sounding, and the problem is real.

We also learned that many of our elected leaders and agencies are providing the link to the recently expanded opportunities for disaster relief loans through the Small Business Administration (SBA). The SBA is a great resource for businesses that can meet the criteria and endure the wait times for approval and assistance. Unfortunately, most minority businesses within our chambers will not meet these requirements and continue a downward spiral through this pandemic. These obstacles include, but are not limited to:

- Credit requirements
- 2019 tax return completion and financial information
- Business viability and size
- If approved, wait time for approval is three weeks and for funding two weeks following and with most employees in SBA working from home and the demand being greater, this could be longer causing businesses to shut down during the process

These obstacles will create inequitable access and leave behind minority business owners who are in desperate need of operational assistance to avoid losing their business and employees while they are under reduced hours of operation or closed during mandates.

We, the combined affinity chambers of commerce of the Charlotte Mecklenburg region, request action or priority on the following items:

- Reiteration “no disconnect” from utility providers for businesses, not just residents
- Adding businesses to the prohibition of evictions during the pandemic
- Ensuring that all packages that are passed include assistance for small businesses under 50 employees or that we address this separately and in a robust manner
- Suggest and ask insurance providers to take the declaration of state of emergency seriously and assist small businesses in that manner
- Request the legislature to revisit the unemployment benefit thresholds to ensure that while they are mandated to be away from work, employees can take care of their families

- Offer an alternative to small business owners (sole proprietors) that are not eligible for unemployment
- Assist non-profits with operational costs as they assist the community in navigating the pandemic
- Address publicly the small business disparity within the offerings currently available and answer questions or be available to the groups that need to have clarity

While we know that it is impossible to meet these needs or requests immediately, we would ask that we receive a response as to what is being worked on from each level and acknowledgement that this is problematic and exists, and should be taken seriously by each level of government. We request that response by Tuesday, March 24 by close of business.

As we have addressed, small businesses employing under fifty people make up more than 90% of the businesses in our county. The overwhelming majority of small businesses will receive the least amount of assistance during this time due to planning, complacency and inability to see the inequality in the process to access federal funds. We challenge you to acknowledge what we have outlined, join us in this effort and chart a path forward expeditiously. We have daily discussions with our members, many are a day, week or two weeks away from total devastation. The constant “wait and see” or “let us have further discussions” are no longer tolerable. Our government on all levels has rightfully put funding into assisting healthcare and benefiting those who do not have the means to survive during this crisis. We contend that if our small business owners continue to go it alone, we will inadvertently create a large population that will be impoverished, unemployed and in need of assistance when we get to the other side of this pandemic. The cost of that will be far greater than stepping in now and realizing that something must be done by our leaders within Charlotte, Mecklenburg and North Carolina.

The alarm has sounded, and our members have made it clear that they are hurting and may lose their businesses. If you are going to mandate a closure or reduction of any kind, please have a plan in place on how to assist those that it will impact the most. Accountability starts now and we implore you to seek out local opportunities that can assist them without establishing more obstacles that will create inequality in the process.

Thank you for your time and assistance in this most urgent matter.

Respectfully submitted,

Chad Turner, President  
Charlotte LGBT Chamber of Commerce Board of Directors & Members

Rocio Gonzales, Executive Director  
Latin American Chamber of Commerce of Charlotte Staff, Board of Directors & Members

Dr. Shante Williams, President  
Charlotte Mecklenburg Black Chamber of Commerce Board of Directors & Members

Dr. Chin, President  
Carolina’s Asian-American Chamber of Commerce Board of Directors & Members