



Owner-Operator Independent Drivers Association

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September 21, 2020

The Honorable Marco Rubio
Chairman
Senate Committee on Small Business
& Entrepreneurship
Washington, DC 20510

The Honorable Ben Cardin
Ranking Member
Senate Committee on Small Business
& Entrepreneurship
Washington, DC 20510

The Honorable Nydia Velázquez
Chairwoman
House Committee on Small Business
Washington, DC 20515

The Honorable Steve Chabot
Ranking Member
House Committee on Small Business
Washington, DC 20515

Dear Chairman Rubio, Chairwoman Velázquez, and Ranking Members Cardin and Chabot,

OOIDA represents over 150,000 small-business truckers and professional drivers, most of which have continued working through this emergency to keep our country healthy, safe, and productive. Our membership is incredibly diverse. While some segments of our industry are getting by, others are struggling because of the pandemic's effects. We therefore support efforts to offer additional assistance through the Paycheck Protection Program (PPP). But in doing so, Congress must provide clear guidance for businesses to demonstrate their eligibility.

Recent proposals to provide a second round of PPP loans have included a requirement that a business experience a decline in its gross receipts to be eligible. Congress must ensure that deserving small businesses are able to easily demonstrate this criterion. In particular, we ask that you make clear what documentation is necessary to meet this requirement.

We understand Congress' desire to limit second PPP loans to those businesses that have actually experienced a decline in their receipts because of the pandemic. Our concern is that some small businesses, especially sole proprietors and self-employed individuals, may have difficulty providing documentation to certify this reduction.

Small-business truckers keep necessary records to stay compliant with existing regulations and requirements, such as tax filings, but these may not be useful to demonstrate 2020 gross receipts. We represent men and women who run their business out of their truck or home. Some of these sole proprietors or self-employed individuals keep records on paper tablets or simple computer spreadsheets. We have concerns that lenders or the government may question the validity of these records.

Without clear guidance or certainty that their documentation will be accepted, small-business truckers who are otherwise eligible may opt not to apply for a second PPP loan. Small businesses are rightfully concerned that they could face a government audit or penalties. We also expect that lenders would hesitate to accept documentation without a clear directive from the federal government.

Congress can resolve this issue by including clear and simple documentation requirements in legislation providing new PPP loans. As we saw with the first round of loans, the Small Business Administration offered confusing, and at times contradictory, guidance. Congress must avoid these same issues if financial assistance is to actually reach small businesses.

We appreciate your work throughout this pandemic to provide relief to small businesses, and we look forward to working with you to improve upon these efforts. If you have any questions, need additional information, or would like to discuss this issue further, please contact Bryce Mongeon, Director of Legislative Affairs, via email at bryce_mongeon@ooida.com.

Sincerely,

A handwritten signature in cursive script that reads "Todd Spencer".

Todd Spencer
President & CEO
Owner-Operator Independent Drivers Association