

Mrs. Peters' parents, Harold and Helen, have been married for 67 years.

For the past 11 years, Harold and Helen have been residents of a nearby retirement community.

As they grew older, they required differing levels of care. They decided to reside in rooms across the hall from each other.

However, like the greatest love affairs, even that separation could not keep them apart.

According to Mrs. Peters, before COVID, "[t]hey spent the majority of their waking hours together."

Their love knew no bounds.

Now, COVID is keeping them apart from each other, their daughter and their extended family.

Mrs. Peters explained that in the middle of lunch, her parents were told the facility would be going into "lock down" and Helen would need to leave immediately.

Since then, Helen and Harold have only been able to see each other and their daughter through a sliding glass door.

They have tried to visit with each other virtually, but that has its own challenges.

We know from experts that social isolation for seniors can have the same health impact as smoking 15 cigarettes a day.

This very topic was the focus of a recent hearing in the Aging Committee.

Nursing homes and other long-term care facilities need resources in order to safely reopen.

They need dollars for PPE. They need dollars for testing. And they need dollars for their workforce.

My bill would provide nursing homes with those resources.

It would give Harold and Helen the chance to be together. And, it would give their daughter and family peace of mind.

AMY LOWENTHAL—LATE FATHER: DAVID LOWENTHAL, GERIATRICIAN IN PHILADELPHIA

My office also heard from Amy Lowenthal. Amy's father, Dr. David Lowenthal, was a nephrologist and professor who was trained as a doctor at Temple University and practiced medicine in Philadelphia.

Amy was told that he was the first resident in his nursing home to test positive for COVID-19.

In explaining the care and treatment that her father received after the diagnosis, she told my office about the incredible kindness of the nursing home's workers.

Call after call, looking in on her father, Amy and her sisters said that nurses and doctors "took the time to talk to her and answer her questions."

"The COVID ward staff were patient, empathic, and acted like my father was the only patient on the ward."

In the last hours of his life, Amy heard from a hospice nurse asking if she would like to FaceTime with her father one last time.

She "thanked the nurse profusely for reaching out." And when they connected, the nurse was holding her father's hand and playing classical music for him.

According to Amy, the nurse said, "This breaks my heart. If it were my dad, I would hope someone would do the same for me."

As Amy described, she never knew the name of the nurse. She never saw her face through the PPE, but Amy said that she will remember that nurse for the rest of her life. "She gave me the gift of one more moment with my Dad. And, it would be my last."

Amy concluded her correspondence with this "I often wonder what my Dad, a lifelong physician and teacher, would have thought of this last chapter of his life. But I do know for sure that he would have been so grateful to those frontline workers who provided warmth and comfort to his family during his last days."

We are all eternally grateful to the frontline workers who are caring for our loved ones.

They deserve more than our praise.

They deserve protection. They deserve testing. They deserve premium pay.

The bill that I am hoping the Senate will pass will provide resources for all of that.

Mr. CASEY. Mr. President, I yield the floor.

The PRESIDING OFFICER (Mr. PERDUE). The Senator from Maryland.

#### EXTENDING THE AUTHORITY FOR COMMITMENTS FOR THE PAYCHECK PROTECTION PROGRAM

Mr. CARDIN. Mr. President, shortly, I am going to make a UC request. I am not going to do it now because we are still working out some of the specific details, and Senator SCOTT will be on the floor when I do that, but let me just explain while I am on the floor.

My colleague Senator SHAHEEN, a key member of the Small Business Committee and one of the negotiators on the small business package, is on the floor, and we are joined by Senator SCHUMER, who has been a real champion in making sure we get help to America's small businesses. I want to acknowledge the work of Senator COONS, who I expect will be on the floor a little later. One of our key cosponsors in the next round of aid is Senator ROSEN.

I want to acknowledge the cosponsors of the unanimous consent request legislation, including myself and Senator SCHUMER, Senator SHAHEEN, Senator COONS, Senator ROSEN, and Senator COLLINS.

I also want to acknowledge that this is bipartisan. I talked to Senator RUBIO, and he has informed me that this has cleared the hotline, so we are hopeful that we will get this UC done today.

As we are waiting for the paperwork to get to us, let me just explain what the UC does before I make the UC request.

The authority of the Small Business Administration to approve any more Paycheck Protection Program loans expires at midnight tonight. With the deadline we established when we passed the CARES Act in March—that was a reasonable assumption in March. We thought that by the end of June, our economy would be back on track and we would not need to have additional applications after that date.

Well, a lot has changed since March of this year, and we recognized that when we passed the bipartisan Flexibility Act. It changed the time period for use of PPP funds from 8 weeks to up to 24 weeks and changed the allocation that Treasury had established of using 75 percent of the funds for payroll to 60 percent of the funds for payroll. We recognize that times have changed.

The PPP program is extremely popular. As of 5 o'clock tonight, \$520.6 billion of forgivable loans have been issued under the PPP program to

4,856,647 small businesses. Quite frankly, these are small businesses that very well may not have been here today but for the PPP program. We kept them alive, and we have saved jobs. The Labor Department's May estimate of 2.5 million jobs added—a large number as a result of the PPP funds.

Small businesses need additional help. They need additional help. Times have changed. We know, for example, that in the State of Texas and Florida, we are seeing a record number of infections just now. The need is still there. We have mandatory closures of bars in those States. We certainly didn't anticipate that when we passed the legislation last March. Small businesses need additional help. We don't want to close the door on the PPP program.

The good news is that we have \$130 billion remaining in the coffers for the PPP program. So the resources are there, the need is there, and we just need to change the date. So the UC I am going to be making in a few moments would change the deadline for filing for a PPP loan from June 30 to August 8. We picked August 8 because that is the end of the next work period. We certainly hope that by then, we are going to have the next stimulus package signed by the President of the United States.

I must tell you, we need to do more than just extend this date; we need round two of help for small businesses. I am very pleased that I have had the help of Senator SHAHEEN and Senator COONS. We filed legislation that targets the next round. The first round was to get money out quicker to save small businesses. The second round needs to be targeted to those small businesses that really need the help. That is why our legislation targets it to small businesses under 100 workers and those that have economic needs that can be demonstrated and helping particularly the underserved, underbanked community.

I was very pleased that this type of a second round was acknowledged by Secretary Mnuchin at an oversight hearing before the Small Business and Entrepreneurship Committee. There have been good-faith negotiations with Senator RUBIO. We worked on this bipartisan issue. I think we can get it done today.

I am disappointed, though, that we are going to go into the recess scheduled for the end of this week. We are not coming back until July 20, and small businesses are going to run out of money during that period of time. The small businesses that have used up their PPP money and need additional help are not going to get our attention until we come back July 20. That is wrong.

We should have taken up this bill by now. The House passed the Heroes Act months ago. We should have been taking this up now. As I said, small businesses have exhausted a lot of their PPP funds, and we need to act.

Tonight, we will have the opportunity to extend the June 30 deadline

by the UC request. I am pleased that we are likely to be able to get that done. The last day that we anticipate, the end of the work period—the next work period—we will have time to work together, act together, and hopefully pass additional bipartisan help for small businesses in this country. Small businesses are the growth engine, job creator, innovator, and we need to act, and we need to act tonight.

With that in mind, I ask unanimous consent that the Senate proceed to the immediate consideration of S. 4116, introduced earlier today. I further ask unanimous consent that the bill be considered read a third time and passed and that the motion to reconsider be considered made and laid upon the table.

The PRESIDING OFFICER. Is there objection?

Mr. SCOTT of Florida. Mr. President.

The PRESIDING OFFICER. The Senator from Florida.

Mr. SCOTT of Florida. Mr. President, reserving the right to object. I want to thank my colleague for bringing up this important bill today. This crisis is unprecedented, and leaders across the Nation have taken steps to address the virus and the devastation it has caused both to the health of Americans and to our economy.

The Paycheck Protection Program has helped so many businesses in Florida and across the Nation to stay afloat during this unimaginable time. As we continue to reopen our economy and get Americans back to work, we have to continue looking for ways to help our small businesses that are hurting, and extending the Paycheck Protection Program is one way to do that.

My focus has always been on how we get this money to those who truly need it. We have heard all the stories—stories of big businesses with thousands of employees that found loopholes to qualify for these loans, universities with massive endowments accepting these loans, and even small businesses taking these loans when they haven't seen a downturn in their revenue.

Under my colleague's proposal, companies that are not being harmed at all by the coronavirus crisis will have the ability to receive taxpayer-funded loans that can be forgiven.

This program needs to be reformed so money isn't being taken out of the hands of those who really need it. I have offered an amendment to my colleague's bill today that will prohibit businesses that have not seen a downturn in their revenues to the COVID-19—during the coronavirus pandemic from being eligible for a Paycheck Protection Program loan going forward. My amendment would not be retroactive; it would only apply to those businesses applying for a loan going forward.

It is incumbent on us to create accountability in the Paycheck Protection Program, and I encourage my colleague to accept this commonsense

amendment to help those businesses hurt by this crisis.

I ask that Senator CARDIN modify his request and instead the Senate proceed to the immediate consideration of S. 4116, introduced earlier today, but that my amendment at the desk be agreed to; further, that the bill, as amended, be considered read a third time and passed; that the motion to reconsider be considered made and laid upon the table.

Mr. CARDIN. Mr. President, reserving the right to object.

The PRESIDING OFFICER. Does the Senator so modify his request?

Mr. CARDIN. Mr. President, reserving the right to object to modifying the amendment, under my reservation, let me first thank the Senator from Florida. I agree with his concerns, and that is why we are looking at additional help for small businesses.

The legislation that I filed with Senator SHAHEEN and Senator COONS includes a needs-based approach to the next round of PPP loans because we are going to need to do more.

Secretary Mnuchin acknowledged that we are going to have to do more, but he also acknowledges that we can target that aid.

The first round was aimed at getting money out quickly, and we could not have gotten money out quickly if we had underwriting standards that required the needs-based as in the Senator's amendment.

So here is the dilemma that the Senator is offering. We are not looking at this PPP-2 program. This is the original program that we want to keep alive as we negotiate the next round.

So if the Senator's amendment were adopted, you could have a bar owner in Maryland who has been closed, who has been able to get the PPP program, but now you have a bar owner in Florida who just recently got notice that they have to close and wants to apply for a PPP loan and is not going to be able to get it in a timely way because they are going to have to establish—maybe prospectively—the loss of revenue after guidelines are given, et cetera.

That is not fair. It is not fair to treat one small business of one State differently than we treat a small business in another State.

The second point I would point out to the Senator is this: As we have looked at the evolution of the PPP program, the late applications, those that are filing now, they are invariably the smallest of the small businesses, the ones in the greatest need. So why would we want to change the rules for those that had the greatest need when we didn't do it on the original round?

So I would just urge my colleague: Let's work together. I assure you that we want to do this in the next round. I am disappointed we are not doing it this week before we adjourn, but that is a decision made not to bring up the next stimulus package at this point. I would urge my colleague to recognize that this would create an administra-

tive burden, an inequity, and it is not really germane to what we are trying to do in moving forward with the second round of the PPP program.

With that, I would object to modifying my unanimous consent request.

The PRESIDING OFFICER. Objection is heard on the modification.

Is there an objection to the original request?

The Senator from Florida.

Mr. SCOTT of Florida. Mr. President, first, I want to thank Senator CARDIN for worrying about the businesses. I think the Senator is absolutely right. I think we all can acknowledge that in the original bill, it could have been done better. So some of the businesses that got it shouldn't have probably gotten it in the beginning, and we could have targeted more for some of the smaller businesses.

I thank Senator CARDIN for what he is doing. I am not going to stand in the way of this. I look forward to working with him to try to make sure that the money goes to people who actually need it and that it doesn't go to people who haven't actually had a downturn in their business.

We don't have unlimited resources up here, as we all know. I just want to make sure the money is spent well.

So I am not going to stand in the way.

I yield the floor.

The PRESIDING OFFICER. Is there objection?

Without objection, it is so ordered.

The bill (S. 4116) was ordered to be engrossed for a third reading, was read the third time, and passed, as follows:

S. 4116

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

**SECTION 1. EXTENDING AUTHORITY FOR COMMITMENTS FOR THE PAYCHECK PROTECTION PROGRAM AND SEPARATING AMOUNTS AUTHORIZED FOR OTHER 7(A) LOANS.**

Section 1102(b) of title I of division A of the Coronavirus Aid, Relief, and Economic Security Act (Public Law 116-136) is amended to read as follows:

“(b) COMMITMENTS FOR PPP AND OTHER 7(A) LOANS.—

“(1) PPP LOANS.—During the period beginning on February 15, 2020 and ending on August 8, 2020, the amount authorized for commitments under paragraph (36) of section 7(a) of the Small Business Act (15 U.S.C. 636(a)) shall be \$659,000,000,000.

“(2) OTHER 7(A) LOANS.—During fiscal year 2020, the amount authorized for commitments for section 7(a) of the Small Business Act (15 U.S.C. 636(a)) under the heading ‘BUSINESS LOANS PROGRAM ACCOUNT’ under the heading ‘SMALL BUSINESS ADMINISTRATION’ under title V of the Consolidated Appropriations Act, 2020 (Public Law 116-93; 133 Stat. 2475) shall apply with respect to any commitments under such section 7(a) other than under paragraph (36) of such section 7(a).”.

The PRESIDING OFFICER. The Senator from Maryland.

Mr. CARDIN. Mr. President, let me thank my friend from Florida for allowing this to go forward. I think we do share the same objective. We want

to make sure the money gets out, and we also want to make sure that those who really need it get the funds.

I assure the Senator, I would be happy that we could bring up the second round this week, but let's make sure we work together with your colleague from Florida, Senator RUBIO. We have been in constant contact, and we hope to have a bill ready.

I want to acknowledge on the floor Senator SCHUMER, who has been our leader on our side to make sure that we really target the help for the small businesses that really need it.

I see on the floor Senator COLLINS, who was part of the negotiating team that was able to come up with the PPP program—incredible contributions. Senator SHAHEEN was also part of that negotiating team—with Senator RUBIO—that came up with the PPP program, and I thank you for your support on this unanimous consent request.

Senator COONS, as I have already mentioned earlier, is one of the key members of the Committee on Small Business and Entrepreneurship, one of our cosponsors of round 2 of relief to small businesses.

With that, I yield the floor to my colleague from New Hampshire.

The PRESIDING OFFICER. The Senator from New Hampshire.

Mrs. SHAHEEN. Mr. President, I am really pleased to be here to join the ranking member of the Committee on Small Business and Entrepreneurship, Senator CARDIN; Democratic Leader SCHUMER; Senator COONS, who is also a member of the Small Business Committee; and Senator COLLINS, who worked so hard with the negotiating team to put in place the Paycheck Protection Program.

I am pleased because we have an agreement to extend the expiration date to August 8. I came here thinking that we would not be able to get agreement, so I am glad that Senator SCOTT was willing to work with us as we try and get not just an extension—because we need an extension of that first round, and that is what tonight does, but we also need another round of PPP.

This has, by far, been the largest business relief effort in our Nation's history—for small businesses, anyway. I am hearing now from so many small businesses in New Hampshire. Those that have used the PPP program effectively have kept their workers on the payroll; they have paid their rent; and they are beginning to open back up again. But that funding is about to run out, and they need more assistance as our economy reopens—particularly those mom-and-pop businesses with very few employees.

In New Hampshire, the tourism and hospitality industries, which have been the first to close and are going to be the last to reopen, are just vital to New Hampshire's economy. And New Hampshire restaurants account for nearly 70,000 jobs, with \$3 billion in sales, and hotels represent another 29,000 jobs and \$1 billion in wages and salaries.

I have heard from small businesses like LaBelle Winery, which is a beautiful winery, conference, and wedding venue in Southern New Hampshire. It has 100 employees. It is fighting to survive. The owners of LaBelle Winery have put in two decades of work, yet all of their events are canceling for the summer and fall. They have spent their first round of PPP. They are operating now at just a fraction of their capacity. Before the pandemic, this was a thriving business with expansion plans for opening an inn and a second restaurant. Now, if they don't get that second round, they are in real trouble.

Colby Hill Inn and The Grazing Room restaurant, which is in the only Henniker on Earth—Henniker, NH—is about to lose 65 percent of its revenues this year. The revenue from their high-end restaurant isn't even covering payroll or food costs. They had 95 percent of all of their events cancel this year.

The life savings of Bruce, the owner, and his husband Jeff are in this inn, and if they lose their business, they not only lose their business; they lose their home. If they don't get a second round, if they can't apply for that second round, they may not still be here.

So I am really pleased we have gotten this extension tonight. That is progress. But we need a second round.

There is \$130 billion left in the Paycheck Protection Program. We need to help those small businesses that need additional assistance.

I am pleased that we are working in a bipartisan fashion to try and get a bill. We have a bill that Senators CARDIN, COONS, and I introduced. Now we are working with Senator RUBIO, chairman of the committee, and Senator COLLINS, who was part of that four-person negotiating team. I am hopeful and cautiously optimistic that, if we work together, we will be able to agree—Republicans and Democrats—on what should be in that second round.

The challenge, then, is to get another package of assistance not just for America's small businesses but for all of the people who have taken such a hit as a result of this global pandemic. Over 128,000 Americans, 339 Granite Staters, have lost their lives.

New Hampshire has an unemployment rate that, before the pandemic, was under 3 percent, and it is now 14.5 percent. We have to help those small businesses get through this period, and I am hopeful that, working together, we can do that. We can get another package of legislation, and we can say to Americans again that help is on the way.

The PRESIDING OFFICER. The Senator from Maine.

Ms. COLLINS. Mr. President, I want to commend the Senator from Maryland, the ranking member on the Senate Small Business and Entrepreneurship Committee, for bringing this legislation forward this evening.

I also want to commend my neighbor from New England, Senator SHAHEEN. Senator CARDIN and Senator SHAHEEN,

along with the chairman of the committee, Senator RUBIO, and I crafted the Paycheck Protection Program that has literally been a lifeline to small businesses and their employees throughout this country.

More than 4.8 million loans have been made under this program. These are forgivable loans. As long as the small business, the employer, uses the percentage that is established now at 60 percent in order to pay for his or her employees, then the loan, at the end of the day, is forgiven.

This has made the difference between a small business shuttering its doors forever, laying off its employees permanently, and surviving this pandemic. Small businesses do not want to lay off their employees. Their employees are their family members, their friends, their neighbors. They are committed to them. They are committed to their communities.

Through no fault of their own, the pandemic has led to government-issued orders that have closed businesses down or their customer base has simply dried up. As a result, these small businesses were facing extreme cashflow problems, with no liquidity, and were unable to keep their businesses going without the assistance from the PPP.

I am proud of what we have been able to do. I know the difference that it has made in the State of Maine, where more than 26,000 small businesses—that is almost 75 percent of small businesses in our State—have received more than \$2.2 billion worth of forgivable loans. That is equal to nearly half of the entire State budget for the State of Maine.

Those forgivable loans have sustained paychecks for nearly 200,000 employees in my State. It has allowed small businesses to retain employees; it has allowed them to recall employees; and it has allowed them to send paychecks to employees who have been furloughed due to a lack of work.

Most of all, it has kept that bond between the small business employer and his or her employees intact so that, as restrictions are lifted and as the economy reopens, the small business and its workforce can be quickly reunited. That benefits every community in this country.

So I am very pleased that the legislation that we brought to the Senate floor under the leadership of Senator CARDIN tonight has been approved so that we don't see an interruption in this program.

I, too, understand the concerns raised by Senator SCOTT. In our negotiations on a phase 2 program of the PPP, we are looking at having a revenue test, and I think that is likely to be a provision included in the next stage of this program.

But in the meantime, let us make sure that we continue our efforts to keep our small businesses alive and paychecks flowing to their employees.

I look forward to continuing the negotiations with my colleagues. I want

to thank Senator CARDIN, Senator SHAHEEN, and Senator RUBIO for their extraordinary leadership, and it has been a great pleasure to work with them on such a concrete program that has made literally the difference between going out of business and surviving this terrible pandemic.

Let me end, as Senator SHAHEEN did, with a story of a small business in the tourism industry in my State. This is an innkeeper who has run an inn that has been in her husband's family for generations.

In the month of June, usually—and last year—her occupancy rate is 94 percent. This June, it was 6 percent—6 percent. When I saw her, she told me that but for the Paycheck Protection Program, her business would not be in operation. She was able to keep all of her year-round staff employed because of the PPP. I think it is obvious that this business, like so many others, is going to need additional help to survive this pandemic. And that is what we must do.

I yield the floor.

The PRESIDING OFFICER. The Democratic leader.

Mr. SCHUMER. Mr. President, let me salute Senator CARDIN and Senator SHAHEEN for bringing this measure to the floor and forcing our colleagues on the other side of the aisle to relent, who, originally, of course, wanted to block this bill all day long. It is going to benefit two groups of people. The first, very simply, are those businesses whose businesses had gone bad in the last few months.

When this proposal was passed, plain and simple, the economy everyone thought, might get better sooner. It hasn't, and there are large numbers of businesses that are going to need to apply now. Had this program run out today, they would have been out of luck. Now, with this renewal, in short time, August 8, they at least get the chance to reapply.

But there is a second group. This program was rolled out very poorly by the administration. We all know that. We had to come back and fix it twice. There are many businesses in New York and elsewhere that applied initially and were rejected or that went to their bank and their banks said no because this program was not aimed at helping the smaller businesses by the administration, as they rolled it out.

The guidance that was supposed to be issued—and all the other things that happened—didn't happen. There are many businesses that were rejected the first time. I talked to many in New York in the last few weeks: Can I apply again? Now it has been straightened out because of the good work that Cardin and Shaheen and we Democrats did, forcing the Republicans to help small businesses.

They originally just wanted to renew the PP Program as is, and we said no. We said no, and we got a much better bill. These businesses can now apply again with the new guidelines that

were passed in COVID 3.5, and that is a very good thing.

I would recommend to our small businesses that have been rejected to reapply because it might be available to you again.

Let me say, this shouldn't have happened. Our Republican colleagues have been missing in action on COVID-19 throughout—on small business, on unemployment insurance, on aid to localities, and on so many other issues. The only reason we are here tonight is that we Democrats said we are going to force you to come here with the unanimous consent statement.

Let us hope—there is always hope here—that this will repeat itself; that our Republican colleagues will see that sticking their heads in the ground, following Leader MCCONNELL, who said that we will have to assess the situation—I guess tonight we are not assessing the situation, but thank God we are acting—that we will move forward on issue after issue after issue.

We have many more UCs this week. The need to pass those UCs is every bit as pressing as to move this UC. Maybe they will relent again, and maybe they will come back and say we need to negotiate.

Speaker PELOSI and I have asked Leader MCCONNELL to sit down and negotiate now. No, no way, no negotiation.

We have had to push our Republican friends to help small business, to help the unemployed, to help those who rent, and so many other people, and to help States and localities. They didn't want to do any of it. But tonight might be a metaphor for what is going to happen in the future as we move to the Heroes Act. Our Republican friends, pressured by the very people in their own States, who desperately need help, will have to say yes, we agree with you.

But I have to say that this happened tonight not because of bipartisan action, as much as I would like to see bipartisan action in this body. It happened because Democrats said we are going to go to the floor and demand a UC. Until the last minute, our Republican friends said we are going to block it for one reason or another. Thank God they didn't. They deserve praise for not doing it. But let's make no mistake about it. This is not the end. This is the beginning. We have a lot more to do for small business and for many other parts of our economy and our healthcare system that are struggling and suffering. They need action. We need bipartisanship like we saw tonight in these areas as well.

I yield floor.

The PRESIDING OFFICER. The Senator from Delaware.

Mr. COONS. Mr. President, I rise to join my colleagues and to express our enthusiasm for the work that lies ahead. I am so grateful to the Senator from Maryland for his leadership in bringing this important effort to the floor tonight.

Senator CARDIN and Senator SHAHEEN have been stalwarts in the Small Busi-

ness Committee. The ranking member and his talented colleague from New Hampshire have worked tirelessly to shape the PPP, or the Paycheck Protection Program, that was part of the CARES Act enacted more than 2 months ago.

It has delivered, as you heard tonight, remarkable assistance to nearly 4 million businesses, more than \$500 billion—I think \$526 billion in assistance—and has helped millions of businesses all over our Nation not have to close.

Today—tonight—was supposed to be last minute, the last chapter in the PPP program, but because of the unanimous consent request that was successfully negotiated by Senator CARDIN, there is now 5 more weeks of running room for businesses, large and small, across our States—excuse me, businesses small and smaller, across our States—to have an opportunity to get to the SBA to apply for a loan through their lender of choice and to have another opportunity.

Why do we need this? Because the pandemic is so far from over. Despite the wishes and the rhetoric of the President and others, we all know that in our States and in other States around the country, a record number of new cases were reported several times this week—the highest number of cases so far in this pandemic. Cases are rising in dozens of States, and small businesses in our country face an uncertain future.

In my home State, Governor John Carney, who has made good but hard decisions, has stopped the opening of our economy, like several other States—Maryland, which shares the wonderful Eastern Shore beaches, and New Hampshire, which has wonderful summer and winter hospitality businesses up and down its State. This is a critical time of year for our seasonal businesses. To not have them fully opened is putting a burden and is putting a damper on exactly those hospitality businesses that took the hardest hits right at the beginning of this pandemic.

I want to take a few minutes and talk about just a couple of the small businesses I know in Delaware that have benefited from the resources made possible by this program negotiated by these great colleagues. And \$1.4 billion has been delivered to Delaware businesses and nonprofits quickly, helping them to stay open or reopen, helping them to hire or retain workers. Yet, even tonight, \$134 billion in this program remains unspent. Rather than shutting it down, we are going to make sure that there are windows of opportunity for small businesses in our States.

This helps a company like Zoup! in Newark, DE. Eric Ames is the owner. I was there at the opening of his first Zoup! franchise years ago. This PPP loan—a loan-to-grant program—has made it possible for him to keep functioning. Jimmy Vennard, who is the

creative, innovative brewer in Newark, DE, of Autumn Arch Brewing has benefited from a PPP loan. Yvonne Gordon, whom I have known for years, who runs Orange Theory Fitness and is a minority business owner in Pike Creek, has been able to stay open and reopen because of her PPP loan. And in Dover, DE, our capital, the wonderful Green Turtle Restaurant was able to stay open because of this loan.

These aren't abstractions. These aren't statistics. These are real flesh-and-blood families and businesses that have benefited because of the PPP. As several of my colleagues have said, in the early stages of this program, not enough small businesses and not enough minority-owned businesses, because of fewer banking connections and because of the unpredictability of the rules, were able to access to the PPP. Some were denied by multiple lenders. That is why it is important that we extend this deadline tonight.

Let me also speak about what we hope will be the next phase—the Prioritized PPP Act. Extending the deadline of this first loan period for 5 weeks is good but not enough. There are other businesses that can and should get access to the lifeline of a prioritized second PPP loan.

As Senators CARDIN and SHAHEEN have mentioned, this would focus on fewer than 100 employees and with more than 50 percent greater revenue loss. I am particularly excited about the set-aside of \$25 billion or about 20 percent of the total funding for those with 10 or fewer workers.

I know that Senator CARDIN and Senator SHAHEEN will be working hard in the weeks to come to narrow and to focus and to prioritize where we will go in the next relief bill.

With the forbearance of my colleagues, I want to talk about one other issue. In my home State of Delaware, today, June 30, was the end of the budget year—the end of our General Assembly session by constitution. All of us received a letter from the seven largest organizations representing State, county, and local governments all over our country, saying it is urgent that this next relief bill include not just another round of assistance to small businesses but critically needed assistance to State and local governments.

There are 15 million Americans who work for State and local governments: teachers, paramedics, firefighters, police officers, the folks who make our State and local governments run. And 1.6 million of them have already been laid off as State and local revenues plummet.

We have to work together to make sure this is part of the next program. We have to extend unemployment benefits. We need to ensure the American people can safely vote, and we need to expand national service opportunities. There is so much for us to do.

I look forward to more successful efforts with my colleagues and for the

opportunities for us to work together to address the needs of the American people.

Thank you so much to my colleagues, both for tonight's exciting extension of the PPP program and for the work we have yet to do in the days and months ahead.

With that, I yield the floor.

The PRESIDING OFFICER. The Senator from Maryland.

Mr. CARDIN. Mr. President, I want to thank Senator COONS for his comments and Senator SHAHEEN. Senator COONS is absolutely right. There are many reasons why we needed to bring up the next stimulus package before we go on recess. The issue of the State and local governments are real.

I have heard from Governor Hogan of Maryland. I have heard from Mayor Young of Baltimore City. I have heard from our county execs. Their fiscal year begins at midnight tonight. They have hundreds of millions of dollars of revenue shortfalls that they have to make up because they have to have a balanced budget. That is going to mean they are going to have to consider layoffs. It means it will be difficult to open up schools in the fall. And the list goes on and on and on. They need help from us.

The CARES Act was important. It did provide some meaningful help, but the CARES Act dealt with the direct cost to State and local government of taking care of COVID-19, not the revenue loss as a result of income tax revenues down, as a result of the special fees that local governments receive for parking or for rental cars or hotel taxes. We never made up any of that. They have to balance their budget. We needed to act on that.

Senator COONS is absolutely right when he talks about the fact that in March, when we passed the CARES Act, we thought that the unemployed would have jobs available, certainly, by July, but that is not going to be the case for millions of Americans.

We are going to have to do something about the expiring unemployment insurance, and we have to deal with election security. There are a lot of issues.

We have to deal with pre-K through 12 and higher education. They have direct costs that have yet to be met. They are in danger of not being able to safely reopen in the fall, and we have to act to help them in that regard. I just really want to underscore the point that Senator COONS made.

I want to thank Senator COONS, and I want to thank Senator SHAHEEN because we have put out there for the public to take a look at what the second round of help for small businesses will look like. We put a priority, as I think we should, on the smaller of the small businesses, first, by eligibility—100 employees or less—and, second, by guaranteed set-asides for those that are 10 employees or less. We have a needs-based approach, 50 percent loss in revenue as a result of COVID-19, and we make it easier for the smaller small

businesses to be able to get loans by making it more financially rewarding for the financial institutions to make those loans. We have stepped up to say that this is what we need to look at.

I must tell you that we are in a pretty good position in the Small Business Committee because we have open dialogue and negotiations. Today, on two occasions, I was in contact with the chairman of the committee, and we are negotiating this and we will be ready. We want you to know that we put out our proposal, and I want to thank Senator COONS and Senator SHAHEEN for joining me in that effort.

I would hope lightning could strike and perhaps we could bring up the bill this week and get something done. I think that is highly unlikely, knowing the leader's schedule for this week. That is wrong. He should have acted before the July recess. Let's hope we can use the 2 weeks during the recess to put together a bill that cannot only pass the Senate and the House but be signed by the President, to help not just small businesses, not just State and local governments, but all the people in this country get through this horrible pandemic.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

Mr. PERDUE. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. (Ms. MCSALLY). Without objection, it is so ordered.

#### MORNING BUSINESS

Mr. PERDUE. Madam President, I ask unanimous consent that the Senate proceed to a period of morning business, with Senators permitted to speak therein for up to 10 minutes each.

The PRESIDING OFFICER. Without objection, it is so ordered.

#### HUMAN RIGHTS

Mr. CARDIN. Madam President, as we grapple with the manifestations of racism and intolerance in our society here in the United States, it is important to remember that we have friends and allies across the globe who face similar challenges. They support U.S. leadership and seek our engagement on issues of common concern.

Throughout my career in Congress in both the House and Senate, I have been fortunate to participate in the Parliamentary Assembly of the Organization for Security and Cooperation in Europe—OSCE PA—a critical venue for international engagement. I have served as the OSCE PA Special Representative on Anti-Semitism, Racism, and Intolerance for the last 5 years, after serving as a committee officer and then a vice president of the assembly. It has been a rewarding experience