




- ABOUT SERVICES ISSUES OUR DISTRICT MEDIA CENTER CONTACT



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Home » Media Center » Weekly Columns

## Media Center

- Press Releases
- Weekly Columns
- News Stories
- Speeches
- Weekly Chats
- Cole On Congress
- Social Media

# More Help is Coming

March 30, 2020 | Weekly Columns

The natural disaster caused by COVID-19 is unlike any other our nation has encountered in modern history. Its impact is severely felt across the whole of society – causing an unprecedented strain on our public health defenders and medical providers as well as sharp economic losses and unexpected disruptions for Americans of all stripes. Hardworking Americans, families, communities, small businesses and numerous industries have been hit hard and fast in a matter of days and weeks.

Given the enormous scope of this disaster, its consequences and the damage already done, it is critically important to get help to those Americans facing difficult times by no fault of their own. Last week, I was encouraged that Congress passed and President Trump signed into law a bipartisan relief package that extends a much needed helping hand. As COVID-19 continues to spread far and wide, the federal government was right to deliver the historically massive and wide-reaching Coronavirus Aid, Relief and Economic Security (CARES)

Act. While this package is not the first to be delivered by the federal government, it covers a lot more ground than the previous two.

As Americans hunker down in their homes and wait for this storm to pass, the CARES Act rightly sends help. This comes in the form of one-time rebate checks, ranging in amount, for Americans earning up to \$99,000 per year. For families with children, this includes additional money for each of the dependents. Along with these direct payments, the relief package also temporarily expands unemployment benefits, ensuring help is there for Americans who have unexpectedly lost their jobs due to the economic disruption caused by COVID-19. Moreover, the CARES Act shields consumers from negative credit reports if there is an agreement with their lender to delay payments or make partial payments.

To comply with the guidance of health authorities, many businesses on Main Street have sadly been forced to close their doors overnight. The CARES Act comes to the aid of our small businesses and their workers.

Specifically, it includes emergency grants totaling up to \$10,000 from the Small Business Administration (SBA) to help small businesses cover operating costs. In addition, it provides for SBA to cover six months of payments for small businesses with existing loans. Of great importance to workers, the legislation establishes the Paycheck Protection Program to help keep the small business workforce on the payroll.

For our health workers fighting on the front lines across the nation, the CARES Act replenishes vital supplies like masks, respirators and other medical equipment. It also provides reinforcement supplies and resources to bolster state and local response efforts.

The CARES Act comes to the aid of hard-hit industries struggling in one way or another. For example, the package provides emergency assistance for the agriculture industry to ensure that heightened demand for food can be met. For airlines and related businesses that are suffering due to the sudden drop in air travel, the

package allocates loans and loan guarantees to sustain them.

Finally, I worked very hard to ensure tribal nations are equipped to face and fight the unknown challenges ahead with this coronavirus – just like any other state or local authority. Oklahoma is the proud home to 39 sovereign tribes, and each one plays an invaluable role in the lives and health of their members and provides benefits to the surrounding communities as well. I am proud that the CARES Act dedicates generous resources specifically for the response efforts of tribal nations. This includes funding for the Indian Health Service, food and nutrition programs, housing and energy assistance, economic relief and education programs.

As the federal government continues to put its full weight into fighting COVID-19 and dealing with the wide-reaching consequences, remember that winning this war still requires the collective effort of every American. Continue heeding the guidance outlined by the Centers for Disease Control and Prevention and the President’s Coronavirus Task Force ([coronavirus.gov](https://www.coronavirus.gov)) as well as updates provided locally by the Oklahoma State Department of Health ([coronavirus.health.ok.gov](https://www.coronavirus.health.ok.gov)). That means practicing social distancing, thoroughly and frequently washing your hands, not touching your face and daily disinfecting surfaces.

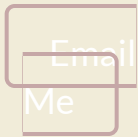
Remember, even though we must keep our distance from others, we can and should still look after each other. Pick up the phone to check on your family, friends and loved ones. And if you are able, I hope you will consider giving back to your community, whether by donating blood or other resources. To learn about some of the best ways to get involved, I encourage you to review guidance from the Federal Emergency Management Agency ([fema.gov/coronavirus/how-to-help](https://www.fema.gov/coronavirus/how-to-help)).

As we face the unknowns in the days ahead, please know that my office is here to help you get answers. You can call my office at (405) 329-6500, visit my website to send an email ([cole.house.gov/contact/email](https://www.cole.house.gov/contact/email)) or sign up to

participate in a future telephone town hall meeting  
([cole.house.gov/telephone-town-hall](http://cole.house.gov/telephone-town-hall)).

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