

The Honorable Nancy Pelosi  
Speaker of the House  
U.S. House of Representatives  
Washington, DC 20515

The Honorable Mitch McConnell  
Majority Leader  
U.S. Senate  
Washington, DC 20510

The Honorable Kevin McCarthy  
Minority Leader  
U.S. House of Representatives  
Washington, DC 20515

The Honorable Chuck Schumer  
Minority Leader  
U.S. Senate  
Washington, DC 20510

March 24, 2020

Destin Charter Boat Association  
P.O. Box 103  
Destin, Florida 32540

Re: Proposed Legislation to economic assistance for small business and Employees

I am the President of the Destin Charter Boat Association (DCBA), which represents over 70 businesses and over 90 vessels out of Destin, Florida. As you know, we are in unprecedented territory with the threat and uncertainty amid the Covid-19 Virus. The medical condition of the country is dire to say the least, but the social and economic impacts of the efforts to curb the Virus is already being felt in a big way. The vast majority of the small business that make up our For-hire fishing industry are being devastated at this very moment. With a seasonal travel related tourism driven revenue source, we are experiencing a grinding halt of business. This Virus could not have come at a worse time. As this threat became such a clear and present danger in our first week of our season coming off four months of slow to nonexistent time of business.

In addition to the efforts to take care of small businesses with at least 1 employee on the payroll or those who use independent contractors or tip only workers, the owner/operator of the small business will need financial assistance much like that of an employee. This assistance will be needed in addition to financial assistance to cover the small business normal operating daily expenses such as rents, leases, utilities, operating debt from the previous year, and any other normal operating expenses necessary to operate their businesses. If a loan process is created to cover these costs of maintaining the small family businesses that loan will need to be forgiven once the small businesses are up and running again. While the current SBA Disaster Loan process is appreciated and may be utilized by a small number of those affected, most of these small family businesses are already in debt and cannot afford to take on anymore.

Ghost town like scenes in our restaurants and shopping centers and along our beaches are telling reminders of the unprecedented public health orders in place to curb and hopefully eliminate Covid-19. The efforts by the government to eradicate this virus are creating collateral damage to the livelihoods of Captains, Mates, Deckhands, Dockside Booking Agents, Boat Washers, and other small businesses that support our industry not just in Destin but across the nation.

We appreciate and applaud the bipartisan efforts in Congress, and we urge you all to push this across the finish line with items only concerning the economics of our nation. The wellness this would bring would be rippling to the mental status and in some cases the physical condition of small business owners and their employees.

We look forward to working with all members of Congress on finding solutions for our industry in this unprecedented time.

Thank you,  
Capt. Jim Green  
President  
Destin Charter Boat Association