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To: New York Congressional Delegation

Date: July 20, 2020

Re: New York State Bar Association Request for Expanded Coronavirus Relief to Student Borrowers, Rural Residents Who Lack Access to Broadband and Nonprofits.

I thank you for all your hard work over these past few months to provide much-needed relief for New York individuals, businesses, states, localities, and health care systems during this period of unprecedented economic and personal crisis. As Congress returns to Washington DC this week to consider additional relief measures, I urge you to continue to fight for these key priorities for your constituents in New York. I appreciate there are a great many needs right now as we continue to suffer under this pandemic, but I write on behalf of the 70,000 members of the New York State Bar Association to highlight three additional initiatives that would provide specific targeted relief:

1. Student Loan Relief

The COVID-19 pandemic has impacted every aspect of life in the United States over the past few months. Unfortunately, we may still be facing more months of stress, uncertainty, isolation, and financial hardships. One group that is particularly impacted is recent graduates. More than 40 million Americans, mostly people under 35 years of age, have student loan debt. The *Coronavirus Aid, Relief, & Economic Security (CARES) ACT* was a productive first step in providing temporary relief for federal student loan borrowers through September 2020. However, it is evident that more needs to be done. The House-passed HEROES Act goes further in extending the moratorium on payments; expanding the program to private loans, and providing targeted monetary relief in cases of economic hardship. NYSBA adopted a resolution in support of these provisions in the HEROES Act and I urge you to fight for this relief in the next stimulus bill.

2. Funding for Broadband

The pandemic and resulting stay-at-home orders have left millions of Americans working, educating, and socializing in a virtual world. It has become abundantly clear that broadband service is an important communications tool that has become vitally necessary for educational purposes, medical care (“telemedicine”), as well as access to justice.

NYSBA’s Task Force on Rural Justice produced an exhaustive report that documented that there is a significant lack of technology infrastructure in vast portions of New York State and that large portions of New York State have limited broadband availability and some areas are completely without any broadband service whatsoever.

The American Bar Association adopted a resolution, supported by the New York State Bar Association, calling on Congress, state, local, territorial, and tribal legislatures to enact legislation and appropriate adequate funding to ensure equal access to justice for Americans living in rural communities by ensuring proper broadband access is provided throughout the United States.

As many businesses are still limited, school schedules remain undecided and the need for access to telehealth continues, I urge you to include appropriate funding for the expansion of a 21st Century digital infrastructure sufficient to provide adequate broadband access to all areas of the nation.

3. Inclusion of 501(c)(6) organizations in Paycheck Protections Plan (PPP) Eligibility.

Trade and professional associations that operate as 501(c)(6) organizations are not eligible to participate in certain programs set forth in the Coronavirus Aid, Relief and Economic Security (CARES) Act. In particular, 501(c)(6) organizations may not apply for grants and loans through the Paycheck Protection Program.

NYSBA's mission is to shape the development of law, educate and inform the public, and respond to the demands of our diverse and ever changing legal profession. NYSBA works tirelessly to promote equal access to justice for all. NYSBA's bylaws require us to promote the public interest on equal footing with the interests of the legal profession. For example, each year New York lawyers provide approximately two million hours in pro bono legal services to New Yorkers in need. Those pro-bono efforts provide free legal services in order to assist vulnerable people struggling with many legal problems, including those relating to housing, health care, unemployment insurance, public benefits and domestic violence.

Moreover, NYSBA is a key participant in development of New York State's Rules of Professional Conduct, which govern the professional conduct of lawyers admitted to practice law in the state. Ethical standards and updates on changes in the various substantive areas of the law are core elements of our continuing legal education programs. NYSBA also operates a lawyer-referral program to assist consumers in need of legal representation, and wellness programs for lawyers and judges in need of assistance in maintaining their personal well-being.

The coronavirus pandemic has caused significant disruption to in-person meetings and programs run by NYSBA and our 26 Sections and 60 Committees. Like other small businesses, NYSBA and other 501(c)(6) organizations throughout New York State will undoubtedly suffer adverse consequences due to reduced revenues, which will in turn impact many employees and their families.

Including 501(c)(6) organizations as participants in the Paycheck Protection Program would help provide much-needed assistance to an important segment of New York State's and America's economy. Accordingly, I respectfully urge that the New York Congressional Delegation take all immediate steps necessary to provide relief to small businesses operating as 501(c)(6) organizations.

I appreciate your consideration of these requests. I stand ready to work with you on fighting for the interests of New Yorkers during these difficult times.

A handwritten signature in black ink, reading "Judith M. Korman" followed by a long horizontal flourish.