



**National Association of Home Builders**

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**Government Affairs**

James W. Tobin III  
Executive Vice President & Chief Lobbyist  
Government Affairs

March 24, 2020

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

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

The Honorable Mitch McConnell  
Majority Leader  
United States Senate  
Washington, DC 20510

The Honorable Charles Schumer  
Minority Leader  
United States Senate  
Washington, DC 20510

Dear Speaker Pelosi, Leader McConnell, Leader McCarthy and Leader Schumer:

On behalf of our more than 700 affiliated state and local home builders associations and the more than 140,000 members of the National Association of Home Builders (NAHB), I write to request that you extend the eligibility of desperately needed Small Business Administration (SBA) loan programs to include not-for-profit trade associations that are organized under section 501(c)(6) of the Internal Revenue Code of 1986. Providing a lifeline to these business associations during these extraordinary times will ensure small businesses across America are better equipped to navigate and ultimately emerge from the COVID-19 national emergency.

Trade associations provide important health and safety education, serve to guide small businesses through the local, state and federal regulatory environment, and are important contributors to their local and state economies. These organizations are playing, and will play, a significant role in guiding small businesses across America through and ultimately out of this dark period we currently face.

As I write this, tens of thousands of small not-for-profit trade associations across this country are facing the difficult decision of how to keep their doors open amid forced closures and the irretrievable loss of critical operating revenue. Amid the current economic turmoil, state and local home builder associations are losing revenue as association members retreat from professional organizations. Many associations have been forced to cancel home shows and trade shows, among other revenue-generating events, as government directives have banned mass gatherings.

The federal government must step in to help ALL types of small businesses, including 501(c)(6) non-profit entities, to ensure we can quickly recover our economy when this emergency passes. Again, NAHB strongly encourages you to extend SBA loan eligibility to include trade associations organized as 501(c)(6) entities. Thank you for considering our views.

Sincerely,

A handwritten signature in black ink, appearing to read 'James W. Tobin III', is written over a white background.

James W. Tobin III