



City of Los Angeles Houses of Worship

This document contains tools for Los Angeles houses of worship to plan for the safety of employees, volunteers, members, and visitors as they prepare to resume operations during the COVID-19 pandemic.

This material has been developed in collaboration with a working group of organization, business, and community representatives. It takes into account guidance from federal and state agencies as well as industry organizations. It is intended as supplemental information to organizations and businesses as they develop COVID-19 preparedness plans. It does not replace Los Angeles County Public Health guidelines or guidance from the state of California.

As of date of publication of this document – May 21, 2020 – houses of worship are not permitted to open in Los Angeles. Please refer to the Los Angeles County Public Health Department for the latest guidance for allowable activity for your organization and/or business at this time.

This document will continue to evolve to adapt to developments in the overall public health conditions of Los Angeles. The latest information can be found on [Coronavirus.LACity.org/Business](https://www.coronavirus.lacity.org/business).

Toolkit last updated: May 21, 2020

**Eric
Garcetti**
@MayorOfLA

Table of Contents

Houses of Worship

PREPARING TO RESUME OPERATIONS

BEST PRACTICES FOR SAFE OPERATIONS

Developed in collaboration with Los Angeles County, City of Los Angeles, and Industry Working Groups

- Physical Distancing
- Cleaning and Sanitizing
- Health and Personal Hygiene
- Facility Safety
- Member & Visitor Expectations
- Employee Support

SUPPORTING MATERIALS

ADDITIONAL RESOURCES

Preparing to Resume Operations

Houses of Worship

The questions below bring up common topics houses of worship may need to address to safely resume operations. This is not an exhaustive list. Each organization will need to adapt their plan to address their unique circumstances and needs. You may find it helpful to write down your plan for some questions.

Physical distancing:

- Have you reconfigured floor plans to ensure workstations, seating areas, and individual prayer or meditation areas are spaced 6 feet apart? Installed physical barriers where that is not possible?
- Have you changed worker schedules to maximize physical distancing during start / end / break times?
- Do you have a plan to hold services outside or broadcast online, if possible and permissible?
- Have you considered using a sign-up model for in-person services to better space attendees in advance?
- Have you explored ways to reduce in-person meetings?

Cleaning and sanitizing:

- Have you deep-cleaned your facility?
- Do you have enough cleaning supplies in inventory?
- Do you have a disinfection plan for high-touch surfaces such as chairs, railings, and seating cushions?

Health and personal hygiene:

- Do you have enough face coverings, gloves, other PPE required for employees / volunteers in inventory?
- Do you have enough hand sanitizer / hand soap for employees, volunteers, and visitors?
- Do you plan to make any recommendations or modifications for vulnerable populations?
- Do you have a plan to screen individuals for symptoms before entering facility, or to provide self-screening guidance?
- Do you have a response plan in case an employee, volunteer, or visitor tests positive?

Facility safety:

- Do you have a process to log all employees and volunteers at facility?
- Have you considered ways to remove or modify high-touch, shared, or community items?
- Have you posted signs to remind employees, volunteers, and visitors of best practices? Where will they be posted?
- Is the HVAC system working properly? Have air ducts been cleaned recently?

Visitor expectations:

- Have you defined and communicated guidance on worship, faith traditions, and any suggested practice modifications for your organization and community?
- Do you have plan to make sure visitors are informed and prepared to visit site?

Employee support:

- Have you trained employees and volunteers returning to work on COVID-19 health and safety guidelines?
- What has been done to better understand stressors, anxieties, and other COVID-19-related concerns of employees and volunteers returning to work? Have you taken steps to address concerns?

Employee notification:

- Has 5 day notice been provided to recall any furloughed employees? (For more information, please see [City of Los Angeles Ordinance 186602](#))

Best Practices for Safe Operations

Houses of Worship

The following list contains suggestions for houses of worship to safely resume operations. These suggestions should be adapted based on the unique circumstance of each organization.

These suggestions are not exhaustive. They will continue to be refined and revised. You can find the latest on [Coronavirus.LACity.org/Business](https://www.lacity.org/coronavirus/business).

Note: Houses of worship provide a wide range of activities and services in a range of venues. Please reference the other industry toolkits from LA City and protocols from LA County as applicable, which may be helpful for planning purposes.

Note: Modified practices for houses of worship should be defined and communicated by community/ service/ worship leaders, taking into account the particular circumstances of their organization



Physical Distancing *(continued on next page)*

- Abide by county guidelines – if any – on building capacity
- Assign an employee or volunteer who may be stationed at or near entrance to track capacity
- Abide by gathering size limits – if any – from federal, state, county/city guidelines
- Consider resuming operations gradually with some meetings or services online and some in-person
- Maximize physical distancing on site, meeting or exceeding person-to-person distance of 6 feet in all directions (also consider waiting / queue lines and other shared spaces)
 - For services or other meetings with household groups in attendance, maximize physical distancing between attendees who do not live in the same household (vs. person-to-person)
- Update floor plans for common seating areas, redesigning arrangements to ensure at least six feet of separation between tables, desks, benches, prayer rugs, cushions, kneelers, etc.
- Stagger positions of stationary seating areas or workspaces so individuals can avoid sitting directly next to or opposite one another
- Use markings or tape to promote physical distancing, marking floor areas, tables, chairs, sinks, etc. not in use
- Use floor markings to promote physical distancing for entry, exit, queue, and other movement pathways
- Develop clear entry and exit plans tailored to each site to enable congregation entry and exit that maintains physical distancing
- Develop plan to reduce congestion around entry/exit areas or other congregation points
- Consider closing shared spaces in which physical distancing would be difficult to enforce or maintain
- Stagger employee and volunteer schedules to limit crowding during start / end / break times
- Provide and encourage use of face coverings per LA City guidance
- Hold services / gatherings outside or via broadcast if possible and permissible
 - This may involve permission from religious leaders that it is acceptable to not attend religious services in person
 - This also may involve permission or guidance about the use of electronic devices at times when that practice is usually not permitted
- If possible, hold multiple services in place of a single service to decrease size of attending group
- Hold meetings, study / social groups, and classes via virtual means if possible; if not possible, hold meetings in larger spaces to allow for proper physical distancing

Best Practices for Safe Operations

Houses of Worship

The following list contains suggestions for houses of worship to safely resume operations. These suggestions should be adapted based on the unique circumstance of each organization.



Physical Distancing *(continued from previous page)*

- Consider a sign-up based model for scheduled in-person services to better space participants
- If possible, limit hand-shaking, hand-holding and other forms of physical contact; have community/ service/ worship leaders provide alternatives, such as nodding, bowing, or waving
- Consider modification of practices that are specific to particular faith traditions and may pose a challenge to physical distancing recommendations; consult with local health officials as needed
 - For example, congregations that practice Communion could consider modifying by ensuring that leaders always sanitize their hands prior to conducting service, as well as placing the Communion elements in the recipient's hand, not on their tongue, and avoiding use of a common cup (CDC)
 - For example, with appropriate guidance from leader(s), congregations that practice ablution can consider performing ablution at home prior to attending service, to limit crowding in restroom or other areas of site
- If appropriate and permissible, limit use of a choir or other vocal musical ensemble during services and other programming; consider alternatives such as musical recordings or use of a soloist
- Ensure singing, chanting, and other vocal or musical groups adhere to physical distancing, face covering, and gathering size guidelines, per LA City/County and CA state guidelines



Cleaning and Sanitizing

- Use EPA-registered sanitation and disinfectant products
- Complete thorough and detailed cleaning of entire facility prior to resuming operations, with focus on high-touch areas
- Complete frequent sanitization of high-touch surfaces and shared items, per CDC guidelines (e.g., door handles, tables, chairs, counters, railings, restrooms)
- If an object is frequently touched, for example as a part of religious observance, it should be cleaned, as appropriate within the religious tradition, after each use
- Disinfect all reused or shared items after each use (e.g., texts or materials, chairs)
- When possible, shared or community high-touch cloth items (e.g., prayer or meditation rugs, cushions) should be machine-washable, used by one individual at a time, and laundered before being used by another individual
- When possible, congregation members should be encouraged to bring their own high-touch cloth items to services, and follow cleaning and sanitization guidelines for these personal items at home
- If cloth face coverings are being used, face coverings should be washed after each shift or period of use
- Launder all towels, tablecloths, uniforms, etc. frequently, using the warmest appropriate water setting
- Cleaning staff or volunteers should wear appropriate PPE for all cleaning tasks, including handling trash
- All employees and volunteers should clean hands often, including immediately after removing gloves and after contact with another person, by washing hands with soap and water for 20 seconds
- Provide enough time for employees or volunteers to clean before, after, and in between services; employees should be compensated for time spent on cleaning tasks they are assigned
- Consider reducing open hours for extra deep cleaning
- Ensure sanitary facilities are operational and stocked with soap, hand sanitizer, and paper towels
- If an individual tests positive, close off areas used by sick person until any areas affected can be cleaned and disinfected per CDC guidelines

Best Practices for Safe Operations

Houses of Worship

The following list contains suggestions for houses of worship to safely resume operations. These suggestions should be adapted based on the unique circumstance of each organization.



Health and Personal Hygiene

- Ask employees and volunteers to confirm (and document confirmation) they have not experienced COVID-19 CDC-defined symptoms, including fever, cough, and shortness of breath, for 14 days prior to return
- Require employees or volunteers who have COVID-19 CDC-defined symptoms to remain home until they are symptom-free for three days without medication
- If an individual tests positive for COVID-19, inform others if applicable and ensure all close contacts are tested before returning to site; if testing is not possible inform those that had close contact to self-quarantine and self-monitor for symptoms per public health guidance
- Consider developing a written plan on how to inform workers of positive case and how they can get tested / self-quarantine
- Ask individuals to self-quarantine per public health guidelines if they are confirmed to have COVID-19 or know they have been exposed to COVID-19
- Explore non-punitive sick leave options to allow employees to stay home when ill
- Consider making special modifications for vulnerable populations (e.g., special hours of operation for members or visitors ages >65 yr, low-contact roles for vulnerable employees or volunteers)
- Provide and encourage use of face coverings in accordance with LA City guidance
- Note that face coverings do not replace the need for physical distancing and are not PPE
- Train all employees and volunteers on the importance of frequent handwashing and the use of hand sanitizers with at least 60% alcohol content, and give employees and volunteers clear instruction to avoid touching hands to face
- Train all employees and volunteers on symptom detection, sources of high risk to COVID-19, COVID-19 exposure prevention measures, and employee leave benefits/policies
- Reinforce employee and volunteer training on health and safety guidelines with periodic refresher trainings
- Establish a safety team or designate employees to monitor workplace safety, conduct safety trainings, and carry out health screenings
- Consider how to document all COVID-19 related trainings, training completions, and communications to employees regarding operational changes or positive cases in workplace
- Provide a copy of your COVID-19 related safety and health plan to employees and volunteers and document receipt

Best Practices for Safe Operations

Houses of Worship

The following list contains suggestions for houses of worship to safely resume operations. These suggestions should be adapted based on the unique circumstance of each organization.



Facility Safety

- Log workers and volunteers that come on-premise for purposes of supporting public health contact tracing
- Consider regular documented health checks for individuals entering site (e.g., temperature and respiratory symptom screening), per LA County guidelines; if requesting self-screening at home, request that screening is performed prior to individual leaving the home and follows CDC guidelines
- Use no-touch common-use items where possible (e.g., trash cans, water fountains, hand sanitizer dispensers)
- Limit use of re-usable goods (e.g., bags, cups, silverware)
- Consider ways your community can reduce the number of objects the community collectively handles (e.g., texts, hymnals)
 - Alternatives include encouraging individuals to bring their own materials, providing single-use copies of that day's printed materials, or projecting that day's materials on a shared screen
- Consider ways your community can reduce the passing of objects between congregation members (e.g., instead of passing offering plates, have a central collection box by entrance/exit; encourage online donations)
- Limit social sharing of food or drink before or after services and other programming; pre-package food for individual attendees where possible
- Confirm HVAC system is operating correctly; regularly clean and replace HVAC filters
- Increase air flow / ventilation (via HVAC or other means) where possible
- If it is safe and appropriate, keep doors open to improve ventilation and reduce touching of door handles
- Explore outdoor options for breaks and lunch times, if available and safe
- Ensure adequate storage of necessary materials to meet PPE (face masks / coverings, gloves, etc.) and cleaning requirements
- Consider offering a separate service for vulnerable population members only
- Consider providing additional (portable) handwashing stations as needed
- Communicate health and safety guidelines to all employees, volunteers, members, and visitors, including available contact to report violations
- Post signs for employees, volunteers, members, and visitors to remind them of physical distancing, PPE recommendations, and to use hand sanitizer provided

Best Practices for Safe Operations

Houses of Worship

The following list contains suggestions for houses of worship to safely resume operations. These suggestions should be adapted based on the unique circumstance of each organization.



Member & Visitor Expectations

- Have visible signage throughout the site on health and safety guidelines (including proper hygiene and sanitization, physical distancing/PPE guidance, etc.)
- Make safety guidelines publicly available
- Consider using social media to educate members and visitors on site guidelines and what to expect when visiting
- Request that only members of the same household sit / congregate together
- If applicable, encourage by community/ service/ worship leaders to remind members and visitors of the need for careful physical distancing, use of face coverings per LA City guidance, as well as any recommended modifications to practices



Employee Support

- Identify employee and volunteer stressors; mitigate anxiety when going back to work through clear and transparent communication, listening, and surveying individuals regularly
- Provide training and updates to employees and volunteers on new and pre-existing wellness programs, people policies, etc.

Supporting Materials

Houses of Worship

The following supporting materials are intended to supplement the suggested best practices for safe operations.

Signs to post – download at [Coronavirus.LACity.org/Business](https://www.coronavirus.lacity.org/business)

Key message of sign

Places to post



Best practices: Use PPE, keep 6' distance, wash hands, do not enter if feeling ill

entryway, office, small gathering room, etc.



Face coverings: Reminder to wear face covering in accordance with LA City mandate

entryway, main room, shared spaces, etc.



Physical distancing: Keep 6'+ of distance at all times

main room, near queuing or congregation areas, etc.



Washing hands: Remember to wash with soap / water or hand sanitizer

bathroom, kitchen, entry / exit, etc.

More signage, including industry-specific posters, available on website

Supporting Materials

Houses of Worship

Example sanitization kit list and cleaning checklist

Sample on-site materials for cleaning and sanitizing

- Hand soap readily available at every sink
- 60% alcohol-based hand sanitizer throughout facility
- Cleaning supplies (e.g., soap and water, bleach, rubbing alcohol, etc.)
- EPA-registered disinfectant products
- Disinfectant wipes
- Signs throughout facility encouraging everyone to frequently wash hands and sanitize
- Laundry detergent
- Disposable gloves, face masks / coverings and gowns for cleaning staff

Sample cleaning checklist

Clean on a frequent basis:

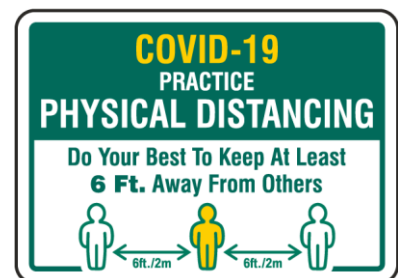
- Worship area (e.g., pews, prayer rugs, cushions, kneelers, etc.)
- Books
- Desks and chairs
- Countertops and other surfaces
- Workstations
- Shelves
- Break rooms
- Shared resources (e.g., pens, plates, trays)
- Computers
- Windows
- Doors and door handles
- Railings
- Bathroom surfaces
- Carts, drawers and bin
- Others items or equipment used during worship

Examples for physical distancing

Sample on-site materials for physical distancing

- Signs throughout the facility (on windows, walls, etc.) reminding people to maintain proper physical distancing and remain 6 feet apart whenever possible
- Floor markings (e.g., tape or graphics) to instruct people where to walk, stand, and sit
- Reminders to refrain from physical contact, if possible and permissible
- Block off alternate seating to limit individual proximity during worship

Sample physical distancing sign



Supporting Materials

Houses of Worship

Example employee training best practices

CDC recommended employee health guidelines

- Employees and employers should consult the [CDC's Symptoms of Coronavirus](#)
- Employees with COVID-19 symptoms should report them to their supervisors immediately
- Sick employees should stay home and follow the [CDC's What to do if you are sick with COVID-19](#)
- Send home employees who experience COVID-19 symptoms at work
 - Clean and disinfect surfaces in their workspace
- Inform fellow employees if there has been a possible exposure to COVID-19 in the workplace while maintaining confidentiality
- Employees who are well, but know they have been exposed to COVID-19 should notify their supervisor and follow [CDC-recommended precautions](#)
- For previously sick employees who are returning, follow [CDC's guidance for discontinuation of home isolation for persons with COVID-19](#)

CDC recommended personal hygiene guidelines for employees

- Wash hands for at least 20 seconds, especially after going to the bathroom, before eating, after blowing your nose, coughing or sneezing, and after extended contact with high-touch surfaces
- Always wash hands with soap and water. If soap and water are not readily available, use an alcohol-based hand sanitizer with at least 60% alcohol
- Avoid touching your eyes, nose and mouth with unwashed hands
- Cover your cough or sneeze with a tissue, then throw tissue in the trash and wash hands after
- Try not to use other employees' stations or other work tools and equipment when possible. If necessary, clean and disinfect them before and after use
- Clean and disinfect frequently touched objects around you

For detailed training materials please see:

[Interim Guidance for Businesses and Employers to Plan and Respond to COVID-19 \(CDC\)](#)

Supporting Materials

Houses of Worship

Example communications best practices

Recommended employee communication practices for employers

- Communicate frequently to make employees aware of operational changes for health and safety
- Provide details of the changes to employees, in writing
- Encourage employees to participate and comply with new work practices
- Conduct demonstrations and training to introduce new skills to staff before activities officially resume; examples include:
 - How to practice physical distancing/sanitizing at workstations and within dining areas
 - How to follow floor markings in facility
 - How to handle essential interactions with others at work
- Consider a variety of communication channels and materials, including email, text messages, posters/digital displays
- Consider communications focused on
 - Why the facility is safe and how it is following state guidelines
 - Instructions for how to prepare for arrival
 - Overview of what to expect when returning employees arrive, including new entrance guidelines, supplies, sanitization requirements, capacity limits, etc.

Sample visitor communication topics



Cleaning procedures

- Let visitors know about adjusted cleaning guidelines



Contact information

- Phone number or email for visitors to contact if they have further questions



Opening hours and locations

- Share updated opening hours and locations currently open/closed with visitors



Links to government and health websites

- Links to COVID-19 guidance from CDC



What to expect

- Communicate guidelines for what visitors can expect when visiting the facility (e.g. physically distanced seating, floor arrows, hand sanitizer, adjusted practices as led by community/ service/ worship leader)

Additional Resources

Houses of Worship

The following resources provide additional guidance for houses of worship on safe operations during the COVID-19 pandemic.

Additional resources on safe operations

<i>Source</i>	<i>Description</i>	<i>Link</i>
CDC Guidelines for cleaning and disinfecting your facility	Comprehensive guide for facility cleaning and sanitization, including recommended disinfectants and procedures	https://www.cdc.gov/coronavirus/2019-ncov/community/disinfecting-building-facility.html
CDC Preparation guide for small businesses and employees	Guide for small businesses to protect employees from infectious outbreak and prepare for business disruption	https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-small-business.html
OSHA Guidance on Preparing Workplaces for COVID-19	Guide for how to protect employees from infection in a workspace	https://www.osha.gov/Publications/OSHA-3990.pdf
CDC Guidelines for religious organizations	Comprehensive set of resources for religious and faith-based organizations to plan, prepare, and respond to COVID-19	https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/index.html
WHO Practical considerations and recommendations for religious leaders and faith-based communities in the context of COVID-19	A tool to provide practical guidance and recommendations to support religious and faith-based organizations	https://www.who.int/publications-detail/practical-considerations-and-recommendations-for-religious-leaders-and-faith-based-communities-in-the-context-of-covid-19
COVID-19: Recommended Preventative Practices and FAQs for Faith-Based and Community Leaders	A compiled set of resources to assist faith-based and community leaders in COVID-19 response	https://www.hhs.gov/sites/default/files/3-17-20-faith-and-community-based-covid-19-faq.pdf

Additional Resources

Houses of Worship

The following city, county, state, and federal resources are available to support workers and businesses during the COVID-19 pandemic. This list will be updated as additional resources become available.

Additional Business Resources (1/3)

City

[Los Angeles City Small Business Emergency Microloan Program \(LA City\)](#)

In light of the sweeping impact the COVID-19 pandemic is having on our small business community, the City of Los Angeles has responded swiftly and decisively to support our local, community businesses. The newly established Small Business Emergency Microloan Program now provides financing needed to strengthen small business enterprises in this time of acute need that have been affected by the COVID-19 outbreak.

[Los Angeles Commercial Evictions Moratorium](#)

No landlord shall evict a commercial tenant in the City of Los Angeles during this local emergency period if the tenant is able to show an inability to pay rent due to circumstances related to the COVID-19 pandemic. These circumstances include loss of business income due to a COVID-19 related workplace closure, child care expenditures due to school closures, health care expenses related to being ill with COVID-19 or caring for a member of the tenant's household who is ill with COVID-19, or reasonable expenditures that stem from government-ordered emergency measures.

[L.A. CARES Corps](#)

LA CARES Corps is a partnership between the City and County of LA to provide small businesses with the help they need to apply for federal loans under the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

County

[Unemployment Insurance Work Sharing Program \(LA County\)](#)

Employers can apply for the Unemployment Insurance (UI) Work Sharing Program if reduced production, services, or other conditions cause them to seek an alternative to layoffs. The Work Sharing Program can help minimize the need for layoffs, retain trained employees and quickly prepare for when business conditions improve, and avoid the cost of recruiting, training and hiring new staff. It also helps employees whose hours and wages have been reduced keep their current job, receive UI benefits, and avoid financial hardships.

[Payroll Tax Assistance \(LA County\)](#)

Employers experiencing a hardship as a result of COVID-19 may request up to a 60-day extension of time from the EDD to file their state payroll reports and/or deposit state payroll taxes without penalty or interest. A written request for extension must be received within 60 days from the original delinquent date of the payment or return.

Additional Resources

Houses of Worship

Additional Business Resources (2/3)

State

[Workers Compensation for COVID-19 \(State of CA\)](#)

Governor Gavin Newsom announced that workers who contract COVID-19 while on the job may be eligible to receive workers' compensation. The Governor signed an executive order that creates a time-limited rebuttable presumption for accessing workers' compensation benefits applicable to Californians who must work outside of their homes during the stay at home order. Those eligible will have the rebuttable presumption if they tested positive for COVID-19 or were diagnosed with COVID-19 and confirmed by a positive test within 14 days of performing a labor or service at a place of work after the stay at home order was issued on March 19, 2020. The presumption will stay in place for 60 days after issuance of the executive order.

[Waiving Penalties for Property Taxes \(State of CA\)](#)

The Governor signed an executive order that waives penalties for property taxes paid after April 10 for taxpayers who demonstrate they have experienced financial hardship due to the COVID-19 pandemic through May 6, 2021. This will apply to residential properties and small businesses. Additionally, the executive order will extend the deadline for certain businesses to file Business Personal Property Statements through May 31, 2020, to avoid penalties.

[Paid Sick Leave \(State of CA\)](#)

Governor Newsom issued an executive order to support California workers from large employers in the food sector industry impacted by the COVID-19 pandemic with two weeks of paid sick leave, filling a gap left by federal relief that had provided similar paid leave benefits for employers with fewer than 500 workers. The Executive Order provides health and safety standards to increase worker and customer protection by permitting workers at food facilities to wash their hands every 30 minutes, or as needed, to increase proper sanitation measures.

[Small Business Relief Payment Plans \(State of CA\)](#)

Effective April 2, 2020, small business taxpayers, those with less than \$5 million in taxable annual sales, can take advantage of a 12-month, interest-free, payment plan for up to \$50,000 of sales and use tax liability only. Payment plan requests can be made through the State's online services system in the coming months. At this point, the program is only available for sales and use tax liabilities. Qualifying sales and use taxpayers with deferred liabilities up to \$50,000 will pay their tax due in 12 equal monthly installments. No interest or penalties will be assessed against the liability. The maximum amount that any taxpayer can defer, interest-free under this relief effort, is \$50,000. If a taxpayer owes more than \$50,000 and needs a payment plan for the amount over \$50,000 we will have to have the taxpayer enter into one payment plan and adjust the appropriate amount of interest off toward the end of the 12 month period.

[Extended State Tax Deadline \(State of CA\)](#)

California State Controller Betty Yee announced that the deadline for filing income taxes for Californians is July 15, 2020. Due to the coronavirus outbreak, taxpayers and businesses will get three additional months to file income taxes and make payments without interest or penalties.

Additional Resources

Houses of Worship

Additional Business Resources (3/3)

Federal

Paycheck Protection Program (SBA)

PPP offers small business loans with 1% interest rate to continue employing and paying employees and cover other business expenses during the crisis. This program provides \$349 billion in forgivable loans to help small businesses stay afloat. Qualified applicants include small businesses and nonprofits with 500 or fewer employees, including sole proprietors and independent contractors. The maximum loan granted will be equal to 2.5 times the average monthly payroll cost for the previous calendar year — up to \$10 million. SBA will forgive loans if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities.

On April 27, the SBA began accepting applications for the *second round* of PPP. The \$484 billion COVID-19 rescue bill signed late last month by President Donald Trump included \$310 billion in new money for the latest bailout. The initial round of \$350 billion in forgivable PPP loans, which was allocated as part of the \$2.2 trillion CARES Act stimulus, were exhausted in less than two weeks. The loan will be forgiven if employees are kept on the payroll for eight weeks and if the money is used for payroll, rent, mortgage interest or utilities.

Small Business Administration (SBA) Debt Relief

The SBA will pay 6 months of principal, interest, and any associated fees that borrowers owe for all current 7(a), 504, and Microloans in regular servicing status as well as new 7(a), 504, and Microloans disbursed prior to September 27, 2020. This relief is not available for Paycheck Protection Program loans or Economic Injury Disaster loans. Borrowers do not need to apply for this assistance. SBA has notified 7(a), 504 and Microloan Lenders that it will pay these borrower loan payments. Lenders have been instructed to refrain from collecting loan payments from borrowers. If a borrower's payment was collected after March 27, 2020, lenders were instructed to inform the borrower that they have the option of having the loan payment returned by the lender or applying the loan payment to further reduce the loan balance after SBA's payment.