This document contains tools for the Los Angeles Restaurants and Bars industry to plan for the safety of employees and customers as it prepares to resume operations during the COVID-19 pandemic.

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

As of date of publication of this document – May 29th, 2020 – restaurants are permitted to provide dine-in serve but their capacity is limited to 60% of occupancy. Bar areas are still closed. Bars serving food are permitted for takeout orders only. Bars that do not serve food are not permitted to open at this time. Please refer to the Los Angeles County Public Health Department for requirements for allowable activity for your 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.
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
- Employee Health and Personal Hygiene
- Facility Safety
- Customer Expectations
- Employee Support

SUPPORTING MATERIALS

ADDITIONAL RESOURCES
Preparing to Resume Operations
Restaurants and Bars

The questions below bring up common topics restaurant and bars may need to address to safely resume operations. This is not an exhaustive list. Each business will need to adapt their plan to address their unique business 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 tables are 6 ft apart? Installed physical barriers when that is not possible?
- Have you changed worker schedules to maximize physical distancing during start / end / break times?
- Do you have a plan to maximize physical distancing in break rooms and shared workspaces (e.g., kitchen)?
- Where applicable, have you marked where customers should wait or stand in line to maintain 6-ft distance?
- Where applicable, you have a plan for reservations or call-ahead seating to better space customers in advance?

Cleaning and sanitizing:
- Have you deep-cleaned your restaurant?
- Do you have enough cleaning supplies in inventory?
- Do you have a disinfection plan for workstations, including points of sale and food/drink preparation areas, customer dining areas, and other high-touch surfaces?

Employee health and personal hygiene:
- Do you have enough masks, gloves, and other PPE required for employees in inventory?
- Do you have enough hand sanitizer / hand soap for employees and customers?
- Do you have a plan to screen employees for symptoms before entering worksite?
- Do you have a response plan in case an employee tests positive?

Facility safety:
- Do you have a process to log all employees on worksite?
- Have you identified high-touch items (including menus, self-serve stations) you will remove or modify?
- If possible, do you have a plan for providing contactless payment options (e.g., online payment option, mobile app, advance payment over phone)?
- Have you posted signs to remind employees of best practices? Where will they be posted?
- Is the HVAC system working properly? Have air ducts been cleaned recently?

Customer expectations:
- Do you have plan to make sure customers are informed and prepared to visit your restaurant?

Employee support:
- Have you trained employees 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 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
Restaurants and Bars

The following list contains suggestions for restaurants and bars to safely resume operations. These suggestions should be adapted based on the unique circumstances of each business.

These suggestions are not exhaustive. They will continue to be refined and revised. You can find the latest on Coronavirus.LACity.org/Business.

Physical Distancing

Los Angeles County guidance

- Limit dine-in capacity to 60% of maximum occupancy. Bars that do not serve food are not allowed to operate. Bars that do serve food are limited to offering take-out.

Additional Guidance

- Abide by county guidelines – if any – on total restaurant capacity
- If possible, assign an employee who may be stationed near the entrance to track capacity
- Maximize physical distancing on premise, meeting or exceeding person-to-person and table-to-table distance of 6 feet in all directions (also consider waiting lines and other shared spaces)
- Within food and drink preparation environments (e.g., kitchen), consider how physical distancing can be maximized (e.g., increasing space given to preparation stations)
- Per CA state guidance, keep bar areas closed; alcohol can only be sold in the same transaction as a meal; venues that are currently authorized to sell alcohol to be consumed off premises should follow guidance for retail operations and offer curbside sales only
- Update floor plans where possible to ensure at least six feet of separation between tables, preparation stations, etc.
- Stagger positions of stationary workspaces so employees can avoid sitting directly next to or opposite one another
- Use floor markings to promote physical distancing and mark tables and chairs not in use
- Consider closing shared spaces in which physical distancing would be difficult to enforce or maintain (e.g., break rooms)
- Develop plan to reduce congestion around time clocks or other congregation points
- Consider installing physical barriers (e.g. plexiglass) where 6 feet of spacing is not possible
- Provide and use face masks or face shields per LA City and CA state guidance
- Limit contact between waitstaff and customers
- Require waitstaff to wear face coverings per LA City and CA state guidance if they have direct contact with customers
- Stagger employee schedules/ shifts to limit crowding during start / end / break times
- Consider an exit from the facility separate from the entrance to allow for one-way foot traffic
- Avoid in-person meetings as much as possible
- Discourage handshaking and engaging in any forms of unnecessary physical contact
- Prioritize outdoor seating and curbside pickup
- Provide takeout, delivery, and drive through options for customers
- If offering takeout / delivery, use "no touch" or contactless methods where possible
- Where applicable, consider a reservations-only business model or call-ahead seating to space diners
- Limit party size at tables to 10 people, to be updated or revised by county as appropriate
Best Practices for Safe Operations
Restaurants and Bars

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., kitchens, door handles, tables, chairs, restrooms, points of sale)
- Disinfect all reused or shareable material between each use (e.g., shared food or drink preparation tools or items, table condiments, digital ordering devices, laminated menus, receipt trays, pens)
- If offering delivery, ensure transport containers are cleaned & sanitized
- Avoid all food contact surfaces when using disinfectants
- Discard paper menus after each customer use, if possible post menu on wall
- Make hand sanitizer readily available, including at room/building entrances
- All employees should clean hands often, including immediately after removing gloves and after contact with a person, by washing hands with soap and water for 20 seconds
- Ensure sanitary facilities are operational and stocked with soap, hand sanitizer, and paper towels at all times
- Cleaning staff should wear appropriate PPE for all cleaning tasks, including dishwashing and handling trash
- Launder all towels, tablecloths, uniforms, etc. frequently, using the warmest appropriate water setting
- If cloth face coverings are being used, face coverings should be washed after each shift
- Consider reducing business hours for extra deep cleaning
- Provide enough time for workers to clean before, during and after shifts; workers should be compensated for time spent on additional cleaning tasks they are assigned
- If an individual tests positive, close off areas used by sick person until any areas affected can be cleaned and disinfected per CDC guidelines
Employee Health and Personal Hygiene

- Ask employees 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 who have COVID-19 CDC-defined symptoms to remain home until they are symptom-free for three days without medication.
- If an employee tests positive for COVID-19, inform coworkers and customers if applicable and ensure all other coworkers are tested before returning to work; if testing is not possible inform coworkers 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 coworkers of positive case and how they can get tested/self-quarantine.
- Ask employees 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 employee and customer populations (e.g., special hours of operation for customers ages >65 yr, low-contact roles for vulnerable employees).
- Encourage use of face coverings and gloves, where safe to do so and per LA City guidance; note that face coverings do not replace the need for physical distancing and are not PPE.
- Require employees to frequently wash hands or frequently change out disposable gloves.
- If using gloves, wash hands before putting on and after taking off and follow CDC guidelines on how to take off gloves.
- Train all employees on the importance of frequent handwashing and the use of hand sanitizers with at least 60% alcohol content, and give employees clear instruction to avoid touching hands to face.
- Train all employees on symptom detection, sources of high risk to COVID-19, COVID-19 exposure prevention measures, and employee leave benefits/policies.
- Reinforce employee 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 document receipt.
Best Practices for Safe Operations

Restaurants and Bars

Facility Safety

- Log all employees that come on-premise for purposes of supporting public health contact tracing
- Consider providing documented temperature and/or symptom screenings for all workers at the beginning of their shift or upon entering the establishment, per LA County guidelines; if requiring self-screening at home, ensure that screening was performed prior to the worker leaving the home for their shift 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, silverware, pens, non-disposable condiments, menus)
- Per CA state guidance, modify use of self-service areas / machines (e.g., condiment or utensil caddies, buffets, salad bars, drink dispensers); provide these items to guests individually and discard or clean and disinfect after each use, as appropriate
- Where applicable, discontinue pre-setting tables with napkins, cutlery, glassware, food ware, etc. These should be supplied individually to customers as needed
- Provide and encourage use of contactless payment options where possible (e.g., card, phone app, online order)
- Per CA state guidance, keep play areas closed and modify or discontinue use of shared entertainment items such as pool tables, arcade games, board games, vending machines, etc.
- Confirm HVAC system is operating correctly; regularly clean and replace HVAC filters
- Increase air flow / ventilation (via HVAC or other means) where possible
- Explore outdoor options for breaks and lunch times, if available and safe
- Ensure adequate storage of necessary materials to meet PPE (gloves, etc.) and cleaning requirements
- Communicate health and safety guidelines to all employees, including available contact to report guideline violations
- Post signs for employees and customers to remind them of physical distancing, PPE recommendations (e.g., gloves, face coverings), and to use hand sanitizer provided

Customer Expectations

- Have visible signage throughout the workplace on health and safety guidelines (including proper hygiene and sanitization, physical distancing, PPE guidance including proper use of face coverings)
- Make customer safety guidelines publicly available
- Consider using social media to educate customers on site guidelines and what to expect when visiting
- Per LA City and CA state guidance, guests and visitors should bring and wear a face covering when not eating or drinking

Employee Support

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

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://Coronavirus.LACity.org/Business)

<table>
<thead>
<tr>
<th>Key message of sign</th>
<th>Places to post</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Best practices</strong>: Use PPE, keep 6' distance, wash hands, do not enter if feeling ill</td>
<td>entryway, dining areas, break room etc.</td>
</tr>
<tr>
<td><strong>Face coverings</strong>: Reminder to wear face covering in accordance with LA City mandate</td>
<td>dining areas, pick-up &amp; take-out areas, kitchen, break room, etc.</td>
</tr>
<tr>
<td><strong>Physical distancing</strong>: Keep 6'+ of distance at all times</td>
<td>dining areas, near queuing areas, pick-up &amp; take-out areas, kitchen, break room, etc.</td>
</tr>
<tr>
<td><strong>Washing hands</strong>: Remember to wash with soap / water or hand sanitizer</td>
<td>bathroom, kitchen, entry / exit, etc.</td>
</tr>
</tbody>
</table>

More signage, including industry-specific posters, available on website
Supporting Materials
Restaurants and Bars

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 and gowns for cleaning staff

Sample cleaning checklist

Clean on a frequent basis:
• All high-touch areas in food/drink preparation areas, points of sale, dining rooms
• Countertops and other surfaces
• Workstations
• Shared tools or appliances
• Break rooms
• Transport containers (e.g., carts or delivery packaging)
• Faucets
• Windows
• Doors and door handles
• Railings
• Bathroom surfaces
• Any other high-touch surfaces
Supporting Materials
Restaurants and Bars

Additional example poster with key guidelines (from FDA)

**BE HEALTHY, BE CLEAN**
- Employees - Stay home or leave work if sick; consult doctor if sick, and contact supervisor
- Employees - Instruct sick employees to stay home and send home immediately if sick
- Employees - Pre-screen employees exposed to COVID-19 for temperature and other symptoms
- Wash your hands often with soap and water for at least 20 seconds
- If soap and water are not available, use a 60% alcohol-based hand sanitizer per CDC
- Avoid touching your eyes, nose, and mouth with unwashed hands
- Wear mask/face covering per CDC & FDA
- Never touch Ready-to-Eat foods with bare hands
- Use single service gloves, deli tissue, or suitable utensils
- Wrap food containers to prevent cross contamination
- Follow 4 steps to food safety
  - Clean, Separate, Cook, and Chill

**CLEAN & DISINFECT**
- Train employees on cleaning and disinfecting procedures, and protective measures, per CDC and FDA
- Have and use cleaning products and supplies
- Follow protective measures
- Disinfect high-touch surfaces frequently
- Use EPA-registered disinfectant
- Ensure food containers and utensils are cleaned and sanitized
- Prepare and use sanitizers according to label instructions
- Offer sanitizers and wipes to customers to clean grocery cart/basket handles, or utilize store personnel to conduct cleaning/sanitizing

**SOCIAL DISTANCE**
- Help educate employees and customers on importance of social distancing:
  - Signs
  - Audio messages
  - Consider using every other check-out lane to aid in distancing
- Avoid displays that may result in customer gatherings:
  - Discontinue self-serve buffets and salad bars; discourage employee gatherings
  - Place floor markings and signs to encourage social distancing
- Shorten customer time in store by encouraging them to:
  - Use shopping lists
  - Order ahead of time, if offered
  - Set up designated pick-up areas inside or outside retail establishments

**PICK-UP & DELIVERY**
- If offering delivery options:
  - Ensure coolers and transport containers are cleaned and sanitized
  - Maintain time and temperature controls
  - Avoid cross contamination; for example, wrap food during transport
- Encourage customers to use "no touch" deliveries
- Notify customers as the delivery is arriving by text message or phone call
- Establish designated pick-up zones for customers
- Offer curb-side pick-up
- Practice social distancing by offering to place orders in vehicle trunks

*FDA Best Practices: Summary of Best Practices for Retail Food Stores, Restaurants, and Food Pick-Up/Delivery Services During the COVID-19 Pandemic*
Examples for physical distancing

**FDA physical distancing guidelines**

- Discontinue operations such as salad bars, buffets or beverage stations that require customers to use common utensils/dispensers
- Encourage spacing between customers waiting in line by placing floor markings (e.g., tape) 6 feet apart
- If taking orders at tables, instruct waitstaff to stand several feet away from table while speaking to customers
- Place tables 6 feet apart or consider only using every second table for customers

For further reading:

**Sample 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 and stand
- Floor markings of where to place tables and chairs to promote physical distancing
- Partitions or plexiglass shields at checkout counters between customers and employees
- Creation of one dedicated entrance to control customer flow into restaurant and staff assigned to monitor capacity (at minimum 6-foot distance)
Example employee training best practices

**CDC recommended employee health guidelines**

- Employees and employers should consult the [CDC's Symptoms of Coronavirus](https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/symptoms.html)
- 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](https://www.cdc.gov/coronavirus/2019-ncov/what-to-do-if-sick/what-to-do-if-sick.html)
- 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](https://www.cdc.gov/coronavirus/2019-ncov/contact-prevent.html)
- For previously sick employees who are returning, follow [CDC's guidance for discontinuation of home isolation for persons with COVID-19](https://www.cdc.gov/coronavirus/2019-ncov/cases-home/discontinuation.html)

For additional training materials on employee health, please see:

**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:

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 customer communication topics**

**Cleaning procedures**
- Let customers know about adjusted cleaning guidelines

**Opening hours and locations**
- Share updated opening hours and locations currently open/closed with customers

**What to expect**
- Communicate guidelines for what customers can expect when visiting the facility (e.g. physically distanced lines, table setup, hand sanitizer, menu changes, floor arrows)

**Contact information**
- Phone number or email for customers to contact if they have further questions

**Links to government and health websites**
- Links to COVID-19 guidance from CDC
# Additional Resources

## Restaurants and Bars

The following resources provide additional guidance for restaurant and bar businesses on safe operations during the COVID-19 pandemic.

## Additional resources on safe operations

<table>
<thead>
<tr>
<th><strong>Source</strong></th>
<th><strong>Description</strong></th>
<th><strong>Link</strong></th>
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Additional Resources

Restaurants and Bars

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.
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.
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.