



Good afternoon,

We hope this FAQ finds you well on this Friday. We are working diligently to provide you with the most up to date information on FFCRA and CARES as well as to answer the pressing questions you have with how it relates to your business and workforce. We were made aware of a helpful change to the loan application requirements under the Paycheck Protection Program (PPP), the SBA has further revised the PPP loan application to eliminate some of the language that was problematic to those seeking PPP loans.

**Q: Have there been any updates to the Paycheck Protection Program (PPP) Loan Application?**

A: The prior version of the PPP loan application required applicants to attest that they had provided tax information to the lender for the purposes of determining loan eligibility. The previous application has been revised as follows:

*I acknowledge that the lender will confirm the eligible loan amount using required documents submitted. I understand, acknowledge and agree that the Lender can share any tax information that I provided with SBA's authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of compliance with SBA Loan Program Requirements and all SBA reviews.*

In summary the language states that lenders can confirm the eligible loan amount using the required documents such as payroll records and bank statements etc. Tax documents such as the Form 941 are not required to be provided in order to qualify for the loans.

**Q: If approved for a PPP loan, what am I able to use the funds towards?**

A: The funds should be used towards the following as defined by the United States Treasury Department:

- Payroll costs, including benefits. (*definitions for payroll costs can be found in the link provided below*)
- Interest on mortgage obligations, incurred before February 15, 2020;
- Rent, under lease agreements in force before February 15, 2020; and
- Utilities, for which service began before February 15, 2020.

Additional details and information can be found [here](#).

**Q: My employee just notified me they have received a confirmed positive COVID-19 test result. Am I obligated to notify my other employees?**

A: Employers should immediately contact local health officials for further guidance. It is important for the employer to determine when the employee was last in contact with others. You should notify anyone who could be considered a "close contact".

The CDC defines “close contact” as being within approximately 6 feet of a COVID-19 case for a prolonged period of time. Close contact can occur while sharing an office, sitting in proximity, utilizing shared office equipment (i.e. copier, telephone).

You should maintain confidentiality (do not reveal the identity of the person who tested positive). Employers should treat all information about an employee’s illness as a confidential medical record and keep it separate from the employee’s personnel file. It is also recommended the employer notify anyone else, such as visitors or vendors who visited the workspace, to the best of their ability.