

COVID-19-Related Assistance – An Update from ABCUSA Acting General Secretary C. Jeff Woods



VALLEY FORGE, PA (ABNS 4/1/20)—On April 1, 2020, American Baptist Churches USA Acting General Secretary Dr. C. Jeff Woods published a letter to American Baptists with information about available COVID-19-related assistance. Read the letter below.

April 1, 2020

Dear American Baptist Family:

As the effects of COVID-19 continue to be realized across the globe, our national ABC offices as well as the U.S. Government are responding with assistance. I have outlined some of these forms of assistance below.

CARES ACT

As you know, the U.S. Government passed a comprehensive stimulus package last week. There are several provisions in this document that apply to clergy and congregations.

Recovery Rebates

Most Americans will be receiving a check in the next few weeks from the U.S. Government. Many persons have decided to give all or a portion of their check to their local church or region. Section 2204 of the Bill also allows individuals to deduct up to \$300 of their donation from their taxes even if the taxpayer takes the standard deduction rather than itemizing. This is a perfect opportunity to share with those whose needs are greater than our own.

Paycheck Protection Program

Small businesses and nonprofits can also receive assistance from Phase 3 of the CARES Act through the Paycheck Protection Program. This provision allows nonprofit organizations who retain their employees during the health crisis to receive three months of loaned income from the Small Business Administration. Those who retain 100% of their employees during this economic crisis could have 100% of the loan forgiven. The application process, conducted by local banks and lending institutions, **includes local churches, but congregations must take the initiative in making the application. Applications should be submitted as soon as possible, as the funds set aside for this program are limited.** I have included below some informational links to this program:

An article entitled, "[How the Coronavirus Relief Bills Benefit Churches and Other Nonprofits](#)"

[Read the CARES Act Bill](#)

From Seyfarth Law: [Nonprofit Guide to the Cares Act](#) (an exhaustive, yet simple to understand resource)

From National Council of Nonprofits: Loans Available to Nonprofits

Small Business Administration Application for the Paycheck Protection Program:

- The application has been posted on the Treasury Department's CARES Act resource page as of Tuesday afternoon. After individuals gather the information described on the application form, they should contact their bank or an approved lending institution to start the application process.

Additionally, Richard Hammar is offering a free webinar on the topic this Thursday (4/2) at noon EDT.

Ministers and Missionaries Benefit Board

For pastors who are experiencing financial hardship as a result of the coronavirus, the Ministers and Missionaries Benefit Board (MMBB) is offering emergency assistance according to the following guidelines, "While all members are eligible for assistance, focus would be placed on assisting those in pastoral leadership and those who are most likely to suffer income loss during this crisis. Requests would be made on a one-time basis rather than spread over a period for expedition and ease of administration." Additionally, "Pastoral leaders who are forced to leave their churches or whose church is forced to close may also be eligible for premium assistance." Applicable clergy in need of this assistance should contact MMBB directly.

Consistent with previous disaster-related relief, the CARES Act also waives the 10-percent early withdrawal penalty for distributions up to \$100,000 from qualified retirement accounts for coronavirus-related purposes made on or after January 1, 2020.

American Baptist Home Mission Societies

American Baptist Home Mission Societies (ABHMS) will be connecting with ABC leaders this week to gather input regarding the potential raising and distribution of funds related to One Great Hour of Sharing (OGHS). ABHMS oversees the national distribution of OGHS funds.

Please continue to check the ABCUSA webpage for the latest information related to the coronavirus at www.abc-usa.org/coronavirus. In addition, remember to reach out to your local region and sign up for their newsletters if you don't already receive them. Many of our regions also contain excellent information related to this global pandemic.

*Dr. C. Jeff Woods
Acting General Secretary
American Baptist Churches USA*

American Baptist Churches USA is one of the most diverse Christian denominations today, with approximately 5,000 congregations comprised of 1.3 million members, across the United States and Puerto Rico, all engaged in God's mission around the world.