

## The Beginning of the Lend for Churches

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by Tony Perkins - Family Research Council

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"Love looks like an empty sanctuary," one pastor said. But after weeks of not gathering in person, it's the emptiness in the offering plate that's really hurting churches. And it's not necessarily the pastors' salaries or the building upkeep that worries leaders. It's the impact on ministry. "If this keeps up," one Baltimore pastor told the AP, "we can't fund all [of] our outreach to help other people." But, thanks to the Trump administration's insistence that churches be included in the virus relief, the president had good news: Help is on the way! (It just required some last-minute fixes first.)

When it comes to choosing between people's safety and taking their services online, a lot of people agree with the D.C. diocese's Mariann Budde. "We can't put money first..." [she insisted](#). "We have to do what's right." But doing what's right has come with its share of sacrifices. In a new [LifeWay poll](#), half of the pastors surveyed said they've seen a sharp decline in giving -- anywhere from 25 to 50 percent. For groups like Catholic Charities, who rely on the diocese for funding, the impact has

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perished. The organization, one of the biggest sources of help and hope for the poor, [admitted](#) it's facing "enormous challenges as material and financial resources decline."  
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The White House and Small Business Administration (SBA) have desperately been trying to throw the faith community a lifeline. They succeeded when the Payroll Protection Program went into effect last week, and -- for the first time ever -- included churches and religious charities in its relief. As Senator James Lankford (R-Okla.) joked, the government is actually treating "Baptists and bars the exact same way in this."

But the program got off to a bumpy start Friday when banks were still trying to understand the fine print. Some pastors and other groups were mistakenly told they weren't eligible. Not all of this was the banks' fault. Most offices didn't get the details of the \$349 billion-dollar hardship loans until late Thursday night. By Friday, lenders were racing to figure out -- not just who qualified for the eight-weeks of expense coverage -- but how the whole process worked.

When word got out that some churches had been turned away, the administration stepped in again. Obviously, they realized, the first clarifying rule from the Small Business Administration -- which spelled out the churches' eligibility and rights on Thursday afternoon -- wasn't enough. So, the agency issued a second one later Friday, along with [an incredibly helpful set of Frequently Asked Questions](#) so that banks -- and applicants -- can get answers on things like: Can houses of worship participate? Are there limits on how churches can use the money? Will my organization have to sacrifice its First Amendment rights to receive a loan? How do I know if my nonprofit is the right size to qualify? And a whole host of other issues that pastors can print out and take with them to the bank in case there's any confusion.

Then, to put an exclamation point on it, President Trump decided to [weigh in on Twitter](#) and clear up any misunderstandings. "The Paycheck Protection Program is up and running! The program is open to nonprofits as well, so banks, be sure to sign up our Great Religious and Veteran Organizations that need help!" Now that banks are back open this morning and talking to clients, that ought to be a huge help heading into the Easter holiday.

To make sure pastors have the direction they need, FRC hosted a conference call on Friday with Secretary Ben Carson, Senator Tom Cotton (R-Ark.), and Congressman Mike Johnson (R-La.) who reiterated, "We're all working hard to make sure the churches are covered." As Rep. Johnson pointed out, "There's been a lot of frustration about this, just the implementation of it, because it's such a giant program all at once. But the reports I'm getting this morning are mostly encouraging that some of these allocations are going through and they're being approved. One banker told me just before I got on this call that he's gotten approvals back as early as one hour. So that's pretty remarkable, given what we've asked the Small Business Administration and Department of Treasury to do on such short notice."

But he advised, if you're a faith leader, and you haven't applied, do so quickly. "If your church needs to avail yourself of this, your minister, your nonprofit needs to avail yourself, you ought to go

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to start that process immediately if you haven't already -- because [this is] not an inexhaustible amount of funds." Also, he said, "Have patience with your local banker there sorting through all this. Some of this has been changing by the hour over the last few days. So, they're doing pretty heroic work as well. And all the bankers that I know... are anxious to work with churches."

Make sure you have all the information you need. [Check out the Small Business Administration FAQs here](#). For more on what churches and nonprofits should know about taking these loans, see our [full analysis](#).

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*Tony Perkins's Washington Update is written with the aid of FRC senior writers.*