

116TH CONGRESS  
2D SESSION

# H. R. 6973

To amend the paycheck protection program of the Small Business Administration to include costs related to the provision of personal protective equipment as an allowable use of a covered loan, and for other purposes.

---

## IN THE HOUSE OF REPRESENTATIVES

MAY 22, 2020

Ms. FINKENAUER (for herself and Mrs. RADEWAGEN) introduced the following bill; which was referred to the Committee on Small Business

---

## A BILL

To amend the paycheck protection program of the Small Business Administration to include costs related to the provision of personal protective equipment as an allowable use of a covered loan, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Protecting Paychecks  
5 and Employees Act of 2020” or the “PPE Act”.

1 **SEC. 2. INCLUSION OF COSTS RELATED TO THE PROVISION**  
2 **OF PERSONAL PROTECTIVE EQUIPMENT IN**  
3 **THE PAYCHECK PROTECTION PROGRAM.**

4 (a) PAYCHECK PROTECTION PROGRAM.—Section  
5 7(a)(36)(F)(i) of the Small Business Act (15 U.S.C.  
6 636(a)(36)(F)(i)) is amended—

7 (1) in subclause (VI), by striking “and” at the  
8 end;

9 (2) in subclause (VII), by striking the period at  
10 the end and inserting “; and”; and

11 (3) by adding at the end the following new sub-  
12 clause:

13 “(VIII) costs related to the provi-  
14 sion of personal protective equipment  
15 for employees or other equipment or  
16 supplies determined by the employer  
17 to be necessary to protect the health  
18 and safety of employees.”.

19 (b) FORGIVENESS.—

20 (1) DEFINITION OF EXPECTED FORGIVENESS  
21 AMOUNT.—Section 1106(a)(7) of the CARES Act  
22 (Public Law 116–136) is amended—

23 (A) in subparagraph (C), by striking  
24 “and” at the end; and

25 (B) by adding at the end the following new  
26 subparagraph:

1           “(E) payments made for the provision of  
2           personal protective equipment for employees or  
3           other equipment or supplies determined by the  
4           employer to be necessary to protect the health  
5           and safety of employees; and”.

6           (2) FORGIVENESS.—Section 1106(b) of the  
7           CARES Act (Public Law 116–136) is amended by  
8           adding at the end the following new paragraph:

9           “(5) Any payment made for the provision of  
10          personal protective equipment for employees or other  
11          equipment or supplies determined by the employer to  
12          be necessary to protect the health and safety of em-  
13          ployees.”.

14          (3) CONFORMING AMENDMENTS.—Section 1106  
15          of the CARES Act (Public Law 116–136) is amend-  
16          ed—

17                 (A) in subsection (e)—

18                         (i) in paragraph (2), by striking “pay-  
19                         ments on covered mortgage obligations,  
20                         payments on covered lease obligations, and  
21                         covered utility payments” and inserting  
22                         “payments described under subsection (b)  
23                         (other than payroll costs)”; and

24                         (ii) in paragraph (3)(B), by striking  
25                         “, make interest payments” and all that

1 follows through “or make covered utility  
2 payments” and inserting “, make pay-  
3 ments described under subsection (b)”;  
4 and

5 (B) in subsection (h), by striking “pay-  
6 ments for payroll costs, payments on covered  
7 mortgage obligations, payments on covered  
8 lease obligations, or covered utility payments”  
9 each place it appears and inserting “payments  
10 described under subsection (b)”.

11 (c) PROHIBITION ON LIMITING FORGIVENESS.—Sec-  
12 tion 1106(d) of the CARES Act (Public Law 116–136)  
13 amended by adding at the end the following new para-  
14 graph:

15 “(7) NO LIMITATIONS.—In carrying out this  
16 section, the Administrator may not limit the non-  
17 payroll portion of a forgivable covered loan  
18 amount.”.

○