



# City of Los Angeles

## Close Contact Services

*Such as hair or nail salons*

This document contains tools for the Los Angeles close contact services to plan for the safety of employees as they prepare to resume operations during the COVID-19 pandemic. Close contact services include: hair salons, nail salons, beauty parlors, massage centers, spa facilities, body art parlors, other personal grooming services.

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 guidelines or guidance from the state of California.

As of date of publication of this document – May 21<sup>st</sup>, 2020 – non-essential close contact services are not permitted to open in Los Angeles. Please refer to the Los Angeles County Public Health Department for the latest guidance 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](https://www.lacity.org/coronavirus/business).

Toolkit last updated May 21<sup>st</sup>, 2020

**Eric  
Garcetti**  
@MayorOfLA

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*Developed in collaboration with Los Angeles County, City of Los Angeles, and Industry Working Groups*

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# Preparing to resume operations

## Close Contact Services

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The questions below bring up common topics close contact services 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 workspaces are 6 ft apart? Installed physical barriers when that is not possible?
- Have you changed worker schedules to maximize physical distancing during start / end times?
- Do you have a plan in place to maintain physical distance for customers waiting for service?

### Cleaning and sanitizing:

- Have you deep-cleaned your facility?
- Do you have enough cleaning supplies in inventory?
- Do you have a disinfection plan for workstations and common areas? 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?
- Do you have a plan to screen employees and customers for symptoms before entering worksite?
- Do you have a response plan in case an employee or customer tests positive?

### Facility safety:

- Do you have a process to log all employees on site?
- Have you identified high-touch items you will remove or modify?
- 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:

- If applicable, have you communicated appointment only policy to customers?
- Do you have plan to make sure visitors are informed and prepared to visit your location?

### Employee support:

- Have you trained employees on COVID-19 health and safety guidelines before returning to work?
- 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](#).)

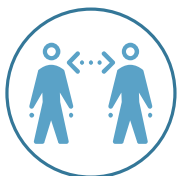
# Best Practices for Safe Operations

## Close Contact Services

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The following list contains suggestions for close contact services to safely resume operations. These suggestions should be adapted based on the unique circumstance 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](https://www.coronavirus.lacity.org/business).



### Physical Distancing

- Abide by county guidelines – if any – on service or store capacity
- Maximize physical distancing on worksite, meeting or exceeding person-to-person distance of 6 feet where possible in all directions (also consider waiting lines and other shared spaces)
- Update floor plans for common seating areas, redesigning seating arrangements to ensure at least six feet of separation between chairs, tables, etc.
- Stagger positions of stationary workspaces so employees / customers / guests 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
- Where possible, consider installing Plexiglas barriers between employee and client to limit face-to-face interaction (e.g. manicure/pedicure stations)
- Consider closing shared spaces in which physical distancing would be difficult to enforce or maintain (e.g., break rooms, cafeterias)
- Develop plan to reduce congestion around hair washing stations, water fountains, or other congregation points
- Stagger appointment times to limit crowding and ensure adequate time for sanitization
- Stagger employee schedules 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
- Limit face-to-face and close-contact interactions between staff and customers as much as possible during service
- Consider discontinuing massage treatments as part of service (i.e. scalp, neck, shoulder massages)
- Avoid in-person meetings as much as possible
- Discourage handshaking and engaging in any forms of unnecessary physical contact
- Encourage appointments only and avoid servicing walk-in customers
- No customers allowed to wait in establishment, should wait outside or in vehicle
- If applicable, assign an employee who may be stationed near the entrance to track capacity

# Best Practices for Safe Operations

## Close Contact Services

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### Cleaning and Sanitizing

- Use EPA-registered sanitation and disinfectant products
- Complete thorough and detailed cleaning of entire facilities 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., door handles, tables, chairs, counters, seating areas, restrooms, points of sale, phones, workstations)
- Disinfect all reused or shareable material between each use (e.g., pens, receipt trays, rolling carts, drawers of shared materials, nail polish bottles)
- If an employee / customer / guest tests positive, close off areas used by sick person until any areas affected can be cleaned and disinfected per CDC guidelines
- Provide enough time for workers to clean before, during and after shifts; workers should be compensated for time spent on cleaning tasks they are assigned
- Make hand sanitizer readily available, including at room/building entrances
- Ensure sanitary facilities are operational and stocked with soap, hand sanitizer, and paper towels at all times
- Consider reducing business hours for extra deep cleaning
- Cleaning staff should wear appropriate PPE for all cleaning tasks, including handling trash
- All employees should clean hands often, including immediately after removing gloves and after contact with an ill person, by washing hands with soap and water for 20 seconds
- If cloth face coverings are being used, face coverings should be washed after each shift
- Launder all towels, tablecloths, uniforms, etc. frequently, using the warmest appropriate water setting for items
- Customers should wash / sanitize hands upon arrival and departure
- Between customers, clean and sanitize all workstations and equipment used (e.g., shampoo bowls, pedicure bowls, scissors, nail clippers)
- Encourage customers to avoid using the restroom if possible and notify in advance, particularly for shorter appointments
- If applicable, clean and sanitize retail area daily, avoid customers touching products they do not intend to purchase
- For hair appointments, each customer should be draped with a clean cape, consider using disposable capes if possible

# Best Practices for Safe Operations

## Close Contact Services

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### 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
- Consider developing a written plan on how to inform coworkers of positive case and how they can get tested / self-quarantine
- If an employee tests positive for COVID-19, inform employees / customers / visitors 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
- 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
- Consider non-punitive sick leave options to allow employees to stay home when ill
- Consider making special modifications for vulnerable employee / customer populations (e.g., special hours of operation for customers ages >65 yr, low-contact roles for vulnerable employees)
- All employees to wear face masks / face shields per LA city guidance at all times, if safe to do so; note that face coverings do not replace the need for physical distancing and are not PPE
- Consider having employees wear gloves to supplement handwashing if possible and safe to do so, particularly when using shared equipment and surfaces; gloves should be changed frequently
- 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

## Close Contact Services

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### 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
- Use no-touch common-use items where possible (e.g. trash cans, water fountains, hand sanitizer dispensers)
- Communicate health and safety guidelines to all employees / customers / visitors, including available contact to report guideline violations
- Explore outdoor options for breaks and lunch times, if available and safe
- Increase air flow / ventilation (via HVAC or other means) where possible
- Confirm HVAC system is operating correctly; regularly clean and replace HVAC filters
- If it is safe / appropriate, keep doors open to improve ventilation and reduce touching of door handles
- Post signs for employees / customers / guests to remind them of physical distancing, PPE recommendations (e.g., face coverings), and to use hand sanitizer provided
- Ensure adequate storage of necessary materials (e.g. face masks, gloves, cleaning materials)
- Limit or eliminate use of re-usable goods (e.g., bags, cups, makeup kits, brushes)
- Provide and encourage use of contactless payment options where possible (e.g., card, phone app, online order)
- Encourage customers to only bring bare essentials with them (i.e. phone, keys, water bottle, towel) and to leave other items at home or in their car
- Consider restricting visitor access, only customers allowed to be present for services (e.g. no pets, guests, children allowed in facility)
- Remove non-essential amenities from facility (e.g. waiting chairs, coffee tables, magazines, coffee makers, cosmetic tester units)

# Best Practices for Safe Operations

## Close Contact Services

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### Customer Expectations

- Have visible signage throughout the workplace for customers on health and safety guidelines (including proper hygiene and sanitization, physical distancing/PPE guidance, etc.)
- Make customer safety guidelines publicly available
- Consider using social media to educate customers on worksite guidelines and what to expect when visiting site
- Where applicable, consider asking client to perform partial steps prior to service where possible (i.e. wash own hair, trim nails, shave, etc.)
- Encourage customers to wear proper PPE in accordance with LA City guidance during service and consider offering face coverings upon entry
- Check-in and ensure customers are feeling well 24-48 hours prior to appointment, do not administer cancellation penalty if they are ill
- Customers showing visible symptoms of illness may be asked to reschedule their appointment and may not be served



### 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.
- Provide training on how to perform services while abiding by health and safety guidelines (i.e. optimizing distance, washing hands frequently, using disposable materials, etc.)
- Document what trainings were provided, when, and for whom



# Supporting Materials

## Close Contact Services

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://www.coronavirus.lacity.org/business)

### Key message of sign

### Places to post



**Best practices:** Use PPE, keep 6' distance, wash hands, do not enter if feeling ill

*entryway, front office, break room, etc.*



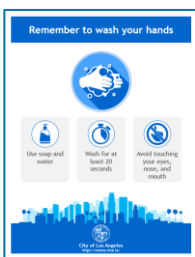
**Face coverings:** Reminder to wear face covering in accordance with LA City mandate

*shared spaces, break room, treatment rooms, etc.*



**Physical distancing:** Keep 6'+ of distance at all times

*main floor, near queuing areas, shampoo stations, etc.*



**Washing hands:** Remember to wash with soap / water or hand sanitizer

*bathroom, kitchen, entry / exit, etc.*

More signage, including industry-specific posters, available on website

# Supporting Materials

## Close Contact Services

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### Example sanitization kit list and cleaning checklist

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#### *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:**

- Close contact equipment (e.g., scissors, combs, nail clippers etc.)
- Countertops and other surfaces
- Customer seating
- Shelves
- Break rooms
- Registers
- Computers
- Windows
- Doors and door handles
- Railings
- Bathroom surfaces
- Carts, drawers and bins

### Examples for physical distancing

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#### *Sample on-site 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 to indicate where workstations should be placed to promote physical distancing, if possible

#### Sample physical distancing reminder



# Supporting Materials

## Close Contact Services

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### Example employee training best practices

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#### *CDC recommended employee health guidelines*

- Employees and employers should consult the [CDC's Symptoms of Coronavirus](#)
- 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](#)
- 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](#)
- For previously sick employees who are returning, follow [CDC's guidance for discontinuation of home isolation for persons with COVID-19](#)

For additional information please see:

[Interim Guidance for Businesses and Employers to Plan and Respond to COVID-19](#)

#### *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' phones, 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 additional information please see:

[Interim Guidance for Businesses and Employers to Plan and Respond to COVID-19](#)

# Supporting Materials

## Close Contact Services

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### Example communications best practices

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#### *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
  - 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 customer know about adjusted cleaning guidelines



##### Contact information

- Phone number or email for visitors to contact if they have further questions



##### Opening hours and locations

- Share updated opening hours and locations currently open/closed with guests



##### Links to government and health websites

- Links to COVID-19 guidance from CDC



##### What to expect

- Communicate guidelines for what customers can expect when visiting the facility (e.g. capacity limits, hand sanitizer, floor arrows)

# Additional Resources

## Close Contact Services

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The following resources provide additional guidance for close contact services on safe operations during the COVID-19 pandemic.

### *Additional resources on safe operations*

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<i>Source</i>	<i>Description</i>	<i>Link</i>
<a href="#">CDC Guidelines for cleaning and disinfecting your facility</a>	Comprehensive guide for facility cleaning and sanitization, including recommend disinfectants and procedures	<a href="https://www.cdc.gov/coronavirus/2019-ncov/community/disinfecting-building-facility.html">https://www.cdc.gov/coronavirus/2019-ncov/community/disinfecting-building-facility.html</a>
<a href="#">CDC Preparation guide for small businesses and employees</a>	Guide for small businesses to protect employees from infectious outbreak and prepare for business disruption	<a href="https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-small-business.html">https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-small-business.html</a>
<a href="#">Professional Beauty Association: Back-to-work Guidelines</a>	Guide for beauty professionals to protect their employees and customers from infectious outbreak	<a href="https://www.probeauty.org/docs/default-source/coronavirus-documents/pba-back-to-work-guidelines.pdf?sfvrsn=4afa9a9b_12">https://www.probeauty.org/docs/default-source/coronavirus-documents/pba-back-to-work-guidelines.pdf?sfvrsn=4afa9a9b_12</a>
<a href="#">American Massage Therapy Association: COVID-19 Resources for Massage Therapists</a>	A compiled set of resources to assist massage therapists in planning and responding to coronavirus	<a href="https://www.amtamassage.org/about/news/covid-19-resources-for-massage-therapists/">https://www.amtamassage.org/about/news/covid-19-resources-for-massage-therapists/</a>
<a href="#">BARBICIDE® Back-to-Work Plan</a>	Plan of action for salons/spas following COVID-19 pandemic	<a href="https://barbicide.com/wp-content/uploads/2020/04/Back-to-work-plan.pdf">https://barbicide.com/wp-content/uploads/2020/04/Back-to-work-plan.pdf</a>

# Additional Resources

## Close Contact Services

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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)*

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#### **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.

# Additional Resources

## Close Contact Services

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### *Additional Business Resources (2/3)*

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#### **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.

# Additional Resources

## Close Contact Services

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### *Additional Business Resources (3/3)*

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#### **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.