

# Congregational Staffing and Finances in the Time of COVID-19 (July and Beyond)



To: Congregational Presidents, Treasurers, and Ministers  
Cc: UUA Professional Organizations and UUA-Related Organizations

Fr: Reverend Richard Nugent, Director, UUA Church Staff Finances (RNugent@uaa.org)  
Jan Gartner, Manager, UUA Compensation and Staffing Practices (JGartner@uaa.org)

Re: July and Beyond: Congregational Staffing and Finances

This memorandum updates our March 30 memo making recommendations to congregations regarding congregational staffing and finances. At that time, we urged retaining staff through June 2020 and applying for the Paycheck Protection Program. In this memo, the UUA Office of Church Staff Finances is providing guidance regarding staffing beyond June. We hope you find these recommendations helpful as you frame your own congregational decision-making. We invite you to visit our webpage, [Congregations as Employers in the Time of COVID-19](#).

## Context

### Overview

As we approach the third month since congregations shifted to online ministries following the guidance of the UUA, it is time to revisit our recommendations regarding Staffing and Finances in the Time of COVID-19. This memo lays out compelling reasons to do all you can to retain your staff through the pandemic when possible and offers suggestions for how to support staff in shifts to their role or duties. We urge you not to let staff reductions become your immediate response to financial uncertainty.

In our first memorandum, we advised congregations to retain their staff through June – the traditional end of the congregational year. This memo provides a framework for managing congregational staffing and finances into the 2020-2021 congregational year. Our recommendations integrate wisdom from various UUA staff groups including Human Resources and Congregational Life (regional staff) so congregational leaders benefit from having an integrated approach.

### The Importance of Retaining Staff and Expanding Capacity for Ministry

Congregational work is made possible through shared ministry through committed staff and volunteers. This extraordinary time deserves as much ministry as we can bring to it, and the missions of our congregations are as critical as ever. Your members need their congregation's support in their grief and loss, their hardships and their hope. Suffering in your larger community and the injustices of the world have been laid bare in new ways. What "church" looks like will continue to change in the months ahead, but the need for strong ministry will be a constant. You want to be able to meet the moment.

The last few months have not been easy. Through the extraordinary efforts of so many staff and volunteers, congregations are continuing meaningful ministries despite limitations on in-person gatherings. While our buildings may be closed, our congregations remain open and our ministries remain vibrant.

**It's critically important as people of faith that we don't lose focus on our core mission to each other and to the broader community. Our voice is needed even more today than ever before as we prepare to face an uncertain year ahead.**

More than 200 congregations have received millions of dollars through the Paycheck Protection Program. This program provides "forgivable" loans to organizations, including congregations, to help them retain their staff. If your congregation received a PPP loan, please let us know by [completing a short survey](#).

## The Challenges Ahead

The path of the virus during the coming congregational year is unknown, including the possibility of new waves of infections and the uncertainty of when treatments and vaccines will be available.

In mid-May, the UUA recommended that congregations [plan to sustain online services through much of the coming church year](#). This recommendation is grounded in our deep values, such as care for the most vulnerable and the inclusion of all. Planning for longer-term virtual capacity also allows congregations to evaluate their ongoing operations as COVID-19's impacts unfold over time.

## Unitarian Universalist Values

As a community of faith that has weathered centuries of challenges, we are guided by our Principles and Sources, including direct experience and the teachings of science. In the era of COVID-19, these words of 20<sup>th</sup> century poet and Universalist Edwin Markham provide wisdom and guidance:

He drew a circle that shut me out –  
Heretic, rebel, a thing to flout.  
But love and I had the wit to win:  
We drew a circle and took him In!"

**Supporting Staff During the Pandemic**

**The Importance of Retaining Staff**

- Expand capacity for ministry
- Ensure self-care and relief
- Live our values

**Engaging Staff Creatively**

- Assume staff are willing to learn, able to adapt
- Team conversations: workloads, creative possibilities
- When a staff member's regular work is unavailable, how can they best contribute?
- Provide support: coaching, equipment, resources
- Involve staff in conversations about their work & pay
- Collaborate and skill-share across congregations
- How does staff work mobilize the laity?

**Finances**

- Take advantage of federal programs
- Consider budgeting in shorter increments
- Use endowments/reserve funds

In this time of polarization, marginalization, and fear, how might we draw an ever-enlarging circle of inclusion?

## Congregational Vision, Mission, Goals, and Objectives

What are our congregations collectively called to do, given the ongoing realities of COVID-19, white supremacy, and threats to the core principles of democracy? What is your congregation called to do differently? How are you doing worship, religious education, counseling, pastoral care, partner church, community building and community outreach, public witness, facilities management, administration, and so much more while physical distancing? What resources (financial, staffing, volunteers, facilities, and more) are needed to sustain your ministries for the coming year and beyond?

## Short-term Staffing

The past three months have been hard on congregational staff. So much of their work is unseen – all the more so this spring as nearly every aspect of congregational life had to be adapted. Over-functioning is common among religious professionals and other congregational staff; they bring to their work their passion and hope for a better world. COVID-19 has challenged staff to learn new skills and reimagine the way they do their work. Some staff have had to juggle work responsibilities with the closure of childcare programs and the schooling of their children.

The COVID-19 pandemic offers an extraordinary opportunity to truly live our Unitarian Universalist Principles beginning with the awareness of our interdependence and our commitment to economic justice. Living into our Principles begins with our commitment to the hard-working staff who support the ongoing work of our congregations.

## Involving Staff in Decisions

Include your staff directly in conversations about their work and their compensation. They may have their own suggestions for stretching the personnel budget. In this time of anxiety, a creative team conversation can foster a spirit of collaboration and goodwill among your staff. Whether it might be volunteering to work a reduced schedule or showing a willingness to adjust their program budget or other expenses, starting with open conversations and a transparent process is a way of maintaining a positive relationship with staff during this difficult time. (See the article on professional expenses in the [May 2020 issue of Compensation and Staffing News](#).)

## Maintaining Sufficient Staffing

Pressing responsibilities have made it difficult for ministers and other staff to take their earned time off for a myriad of reasons. Someone on your staff team may be the only person who knows how to run Sunday morning digitally. Or perhaps there isn't the lay pastoral care capacity in the congregation that allows pastoral care needs to be met when staff are away. In some cases, boards are asking ministers and other staff to forgo vacation. Regular days off, vacation/study time and, for some, family leave under the [Families First Act](#) are essential for your staff's well-being. Providing the relief your staff need and deserve is easiest when a full complement of team members is available to provide backup for one another – and when you've built up volunteer infrastructure to support the congregation's essential functions.

We urge you to use the savings from the PPP program, the Payroll Retention Tax Credit, endowed/reserve funds, or other sources, to retain your existing staffing levels. There is simply too much uncertainty and too much work to do to lose one of the greatest assets of your congregation right now – your staff. Maintaining current staffing levels helps ensure that the vital work of your staff team can continue well in challenging circumstances and helps compensate for any diminished capacity among the lay leaders.

## Encouraging Self-Care and Time Off

With the arrival of summer, many of our religious professionals are reporting exhaustion as they adapt to new ways of working, strive to meet evolving member expectations, cope with increasing family stressors, and manage anxiety in the congregational system. Rather than expecting staff to function at 120% capacity indefinitely, we should actually expect sustainable capacity to be less than what we previously understood as "usual productivity" given the immense challenges of this time. This is our new normal.

Staff are weighing whether they can take time off or how much time they can take off. This is particularly true for staff involved with online worship. They are worried about maintaining momentum through the

summer. Staff are also concerned about planning for the fall in the midst of so much uncertainty. It's important for congregational leaders to plan with staff for how they will take time off this summer and beyond, including addressing capacity issues through other volunteers, staff, or simply giving permission to put some tasks on hold or let them go altogether. To be effective in the coming year, they need time to replenish the spirit even if time off this year looks different from traditional summer activities. To the extent that staff are unable to take all the time they are entitled off, congregational leaders are encouraged to allow leave carryover through 2021.

## **Coverage for Illness**

We are living through a pandemic. The chances of a staff member (or someone in their family) falling ill is higher than usual. Once again, staff may be called upon to cover for each other.

## **Same Purpose, Changing Work**

For some staff, the general purpose of their job remains, but the specifics are different (and perhaps continuing to evolve) during this time. Do they need to learn a new skill or get different equipment in order to be most effective in their role?

To help staff live into changing responsibilities and circumstances:

1. Begin with the assumption that your staff are willing to learn and able to adapt.
2. As we expect the work of many staff to continue to evolve in the coming months, a full rewrite of job descriptions may not seem worth the effort. Actually, though, ongoing changes can be an impetus to create simpler job descriptions that appropriately focus on the purpose and general expectations of the role, as most job descriptions are too detailed. (See our [Position Description Template](#).) Adjust pay, as appropriate. (See Staff Compensation, below.)
3. At least as important (if not more) than job descriptions are regular supervisory check-ins about workload, current tasks, needs (e.g., training, equipment, resources, schedule flexibility), critical responsibilities and deadlines, and ways of serving the mission. What do each of your staff need to continue doing their work safely, comfortably, and well?

## **Staff Compensation and Equity Across Positions**

The coming months are also a good time to review staff hours, salaries, and benefits.

1. Are any staff working well beyond their regular hours or above their pay grade for the foreseeable future? If so, you might consider adjusting their hours, changing their rate of pay, or compensating through time off in the near future.
2. Have your staff demonstrated exemplary adaptability? A one-time bonus can be an appropriate way to honor excellent performance and/or commitment during this challenging time.
3. Are benefits being offered legally and equitably? Start by reviewing the [UUA's Benefits Tune-up Workbook](#) to ensure that you are complying with the eligibility rules of UUA benefit plans. Beyond legal compliance (the must-do's) are the [UUA Benefit Recommendations](#).

## **Work Flexibility**

The UUA has a [Full Flex Policy](#) in place for UUA staff. Consider creating a similar policy in support of a humane and sustainable work culture.

While some schools and childcare providers are beginning to reopen, full-time childcare for every family who needs it is not available. The [Families First Act](#) mandates that employers provide up to 12 weeks of paid family leave to employees unable to work due to childcare/education-related responsibilities or if

needed to care for a person with COVID-19. This provision remains available to congregational employees through December 31 as long as the childcare provider or school is closed. The federal government will reimburse employers up to \$200/day. More information can be found on our UUA [Federal Policies and Actions Related to COVID-19](#) webpage.

### **Federal Funding for Staff Retention**

The **Families First Coronavirus Response Act**, signed into law on March 18, provides federally subsidized leave as follows:

- 1) **Emergency Paid Sick Leave:** Up to 10 days of paid sick leave for employees (both full and part-time) who are unable to work due to COVID-19 illness or quarantine, or because they are caring for a quarantined individual OR child where childcare or school has closed. This is in addition to any employer provided sick leave.
- 2) **Emergency Paid Family and Medical Leave:** Up to 12 weeks of paid family and medical leave to employees unable to work or telework due to the closure of a child's childcare provider or school.

These two leave provisions are effective April 1, 2020 and congregations are eligible to receive these benefits. More details about these provisions, including reimbursement limits, can be found on the [Federal Policies and Actions Related to COVID-19](#) page.

## **Finances**

The financial effect of COVID-19 on our congregations and ministries is not yet clear. It's a complicated picture including, for many congregations, the loss of rental income, postponed fundraising events, and possible reductions in plate income and pledge payments. On the other hand, some congregations are reporting increased giving by members/friends, as well as generous support by new online attendees and reduced costs of building operations. Some congregations have significant endowments/reserve funds, while others have limited "rainy-day" funds available. The timing of the COVID-19 transition to online ministry complicated financial decision-making during the season that often includes the annual stewardship canvass, budget preparation, and annual meetings of many congregations.

### **Budget Development**

Budget development for the coming year has been challenging: some congregations adopted a full-year budget, while others chose to adopt a three- or four-month budget to be reviewed again in September or October. Others continued their 2019-2020 budget, making necessary adjustments for projected income losses and spending savings. Some congregations have crafted two budgets: one assumes a return to "normal" operations sometime in the coming year, and another assumes a slower return to normalcy, with rental income off until well into 2021. Both budgets factor in estimates regarding rental, event, and pledge income as well as savings that may occur due to reduced building use, travel, and events. Helpful information on stewardship during this pandemic continues to be curated by the UUA's Stewardship and Development team. See [Stewardship in a Time of Pandemic](#).

### **Payroll Protection Program (PPP)**

Many congregations received 2.5 months of payroll-related expenses through the federal PPP loan/grant program. If your congregation received a loan, you were able to save funds that would have otherwise been expended for staff during April, May, and June. While your congregation may have suffered revenue shortfalls, hopefully you finished the year with sufficient savings to help launch the 2020-2021

year. As this memo was being finalized, the Payroll Protection Program Flexibility Act had just been signed into law, making it easier for organizations to meet loan forgiveness criteria. Look for updated information soon on our [Federal Policies and Actions](#) page.

### **Employee Retention Tax Credit**

Congregations not obtaining a PPP loan/grant might be eligible for the Employee Retention Credit. This program of the CARES Act provides a tax credit of up to \$5,000 per employee on qualified wages. We will have information on our [Federal Policies and Actions](#) page.

### **Endowments/Reserves**

Congregations are also weighing the use of unrestricted reserve or endowed funds to offset income shortfalls in the months to come. While endowment policies may discourage spending additional endowed funds to save them for a true emergency, the current pandemic would decidedly qualify as such an emergency. Endowed funds may be appropriate as part of a short-term strategy to keep congregational resources, including staff, intact during this time, thus allowing in-person programming and community-outreach to resume in the future without experiencing delays and costs arising from hiring and training new staff. [The UU Common Endowment Fund](#) website contains helpful information, including COVID-19-related reflections.

### **Staff Unable to Work from Home**

The COVID-19 pandemic has revealed divisions in our economy between those able to work from home and those who cannot. Most of our congregations retained their staff, including those unable to work from home, during this initial period of building closures. Congregations are wrestling with what staff commitments are sustainable for the longer-term, especially as PPP funds are depleted. Recognizing that many of the staff roles unable to work from home are the lowest-paid, and might include facilities and administrative staff, it embodies UU values of economic justice to continue to keep these staff on as long as possible. Nonetheless, planning for long-term staffing arrangements requires careful consideration of a range of factors, and in fact many of these roles may be redesigned for virtual operations.

## **Longer-term Staffing**

The largest financial expenditure for most congregations is personnel. Staff personnel costs (including wages, benefit, payroll tax, professional expenses) make up roughly 70 percent of a typical congregation's budget. For some congregations, reduced staffing will need to be considered in the weeks and months ahead. As difficult budget decisions are deliberated, we offer the following guidance to congregational leaders.

### **Transparency**

Staff are generally aware of congregational finances and understand the implications for their own job security. Transparency and candid conversations with staff are needed now more than ever. While this may not be easy, it is consistent with our values.

### **Redesigning Staff Roles and Engaging Staff Creatively**

The shift to online ministry, coupled with building closures, offers congregations the opportunity to rethink their staffing and explore ways to redesign staff roles. Some regular work of your staff has gone away. Can a new role be found for staff who can't work from home or who do not possess the technology skills necessary in this era of online ministry? Finding new work for existing staff calls for adaptive solutions.



For instance:

1. Might custodial staff shop for congregational members who are high risk due to age or underlying medical conditions or help with yard work?
2. Might administrative or nursery staff be used to keep in touch with members/families by phone? How can their time, skills, and energy be put to good use to serve your congregation?
3. Might the choir director offer online group lessons in music-reading? Is there technology or equipment which, if provided, could help the choir director better engage musicians in the congregation virtually?

Do consider human resources and liability issues that might arise, such as whether an exempt staff member has shifted to nonexempt work, or if new safety issues present themselves. Discuss workloads as a team. Who is struggling to keep up? Who has time that has been freed up? Can work be distributed in new ways across the team? Supervisors, ask each of your staff how they can see themselves contributing to the congregation's mission and ministries. What support do they need in the way of resources, equipment, training, and/or flexibility? In striving to be creative in your use of staff, you still want to be sensible – making the team as strong and effective as possible by tapping into people's strengths and passions.

### **Collaborating and Skill-Sharing Across Congregations**

Every congregation has unique strengths, as well as areas they can use help with. The circumstances of the pandemic point to new possibilities for strengthening our congregations through collaboration across congregational lines. What do your staff do really well? Are there new skills needed that your staff have not yet developed? Can pairs or clusters of staff from different congregations gather (remotely, of course) to talk about ways of helping each other out? An example:

Imagine three congregations: The Administrator from one of the congregations offers to train staff from the other two in the use of a new technology. The Director of Religious Education from another shares lesson plans and the Music Director at the third makes their hymn recordings available. The ministers make arrangements for a joint worship service and coverage for vacations. This kind of cross-pollination allows staff to capitalize on their existing strengths while helping them grow their skill sets. Each congregation comes out stronger. And what a wonderful way for congregations to affirm their covenant with one another.

### **Building Closures Will Not Be Forever**

As communities open up (hopefully in the coming year), what plans do you have to evaluate the feasibility of opening the congregational office, and what precautions will need to be put into place to do so? Will the option of working at home continue to ensure the health and well-being of immune-compromised and/or higher risk individuals on staff?

Congregations are already being asked by long-term renters, including pre-schools, to reopen their buildings. If you open the building for a long-term renter, are they responsible for deep cleaning each day, or do you use your own staff – with the additional cost added to the rental agreement? What does your insurance carrier advise regarding liability? Even limited opening of your building must be done carefully, with great consideration to the advice of local public health authorities and insurance carriers.

Our [UUA Guidance on Gathering In Person When COVID-19 Subsides](#) addresses all kinds of building usage issues, including those about staff and renters. In addition, Church Mutual, which provides insurance to many UU congregations, has a [wealth of resources for this time on its website](#).

## Staff Reductions When Necessary

Congregational staff are an essential element to living our faith and implementing our vision/mission. The decision to lay off or terminate staff is a difficult determination with serious consequences to both the individual and the congregation. Most congregational staff love their jobs and value the opportunity to help make the world a better place. Losing income (reduced hours or furlough) or one's job (layoff) can have a profound psychological as well as economic effect on individuals and their families. This is particularly true today given economic trends. As you grapple with the possibility of staff reductions, the graphic on page 9 can help you reflect holistically on the work of your staff and on considerations for individual staff members.

The longer-term impacts of the virus on congregational finances are still unclear. It may make sense to hold off on staffing decisions until you have a better sense of your income and expenses for the coming year. Also consider the potential for disparate impacts in your staffing decisions:

1. Staff whose regular responsibilities have been reduced or eliminated are likely to be the ones who have the fewest safety nets;
2. A furlough or layoff will likely be hardest on those with lower pay; and
3. Are staff facing cutbacks or layoffs members of vulnerable or marginalized communities, who are experiencing greater systemic impacts of the pandemic?

Losing staff also has a deleterious effect on the congregation. Staff teams are broken up. Institutional and programmatic memory is lost. Since much of the work in congregations depends upon relationships, the loss of such knowledge can set back programs for a year or more. If your congregation finds itself in this situation, the first question is whether reduced staffing/payroll reductions are likely temporary (e.g. three to six months), or whether it is likely to persist longer-term. We encourage congregational leaders to be in conversation with UUA Congregational Life staff about decisions to reduce staff capacity, and the UUA Church Staff Finances team members are available to assist, as well. If it is determined that congregational finances require staff reductions, please consider the following recommendations:

### If Temporary, Reduce Hours/Salary/Responsibilities

Depending upon the depth of your budgetary shortfall and the situations of your staff, might temporarily reducing the salaries and hours of some staff be a possibility? Please be aware that some of your staff, particularly the minister, may have an agreement/contract stipulating that changes to their agreement, including compensation, must be mutually agreed upon. Also, reducing staff hours (below 750 hours/year) may affect eligibility for staff insurance benefits, particularly health insurance which, of course, should be preserved. UUA Office of Church Staff Finances staff can provide guidance regarding Plan rules. Any reduction in wages should be accompanied by a corresponding reduction in scope of work.

### Furloughs

A furlough is a temporary layoff. Furloughs may last a few weeks or several months, but the expectation is that the furloughed worker(s) will be recalled to employment. During a furlough, the employee doesn't receive a salary (and thus no retirement plan contributions), but insurance benefits (see below) may continue as long as the premium is paid by the employer. A furloughed staff member should also be eligible for Pandemic Unemployment Assistance as authorized by the CARES Act (see below).

### Layoffs

If short-term options aren't sufficient, then congregational leadership (both lay and staff) may need to consider layoffs. Obviously, this should be the last resort since staff reductions will seriously affect



programming, institutional memory, and morale. In contrast to temporarily furloughing staff, a layoff is a type of termination – to be clear, it is a termination for business reasons and is unrelated to performance. Congregational leaders can find additional information on terminating employment in the Departures section of [From Starting to Parting](#). Staff who are laid off are eligible for Pandemic Unemployment Assistance as authorized by the CARES Act (see below), even if they do not qualify for regular unemployment benefits. We offer the following guidance on severance:

## Severance

In recognizing the economic disruption that occurs when a staff member is laid off, congregations should offer as generous a severance package as possible. How much severance to offer should be governed by your congregation's personnel policies – although given the circumstances of COVID-19, you are encouraged to go beyond what your policies dictate. (Your policies establish *the minimum* that you can provide.) If such policies don't exist, or have not been updated in recent years, the UUA Office of Church Staff Finances has developed [Sample Personnel Policies](#) to assist you.

How much severance is appropriate? Our recommended policy is two weeks of severance for each year of service up to 16 weeks. For hourly workers, severance is calculated as the regularly scheduled hours x the hourly pay rate. In providing severance, a valued staff member is given a chance to maintain their monthly expenses while seeking new employment. These recommendations are guidelines and, again, in the COVID-19 era, we encourage you to be more generous.

Congregations can also offer to pay for continuation of health insurance through COBRA for one or more months. Our values call us to be just and fair employers even under the worst circumstances. Please take this into consideration. Note that federal law prohibits the payment of retirement plan contributions as part of a severance agreement.

Severance is essential if unemployment benefits are not available.

## Unemployment Benefits

Whether a terminated staff member is eligible for unemployment benefits is complex. Normally, employees of religious organizations are NOT eligible for state unemployment benefits in most states. The major exception is Oregon, but several other states allow congregations to buy into the state unemployment insurance system. In addition, a few congregations purchase unemployment insurance

**If Staff Cuts  
Must Be Considered**

**Prioritize the Work  
From highest priority**

1. Administratively or legally essential
2. Core to your mission
3. Expanding ministry to members and community during pandemic
4. Serving another valued purpose
5. Done mainly out of tradition or obligation
6. Ineffective or competing with higher priorities?

**Considerations  
For each team member**

- What priority is their work? Can they take on other important tasks?
- Are they adaptable? Willing to learn and contribute in new ways?
- Does their work help other staff and laity be effective?
- Are they a member of a marginalized group that is experiencing disparate impacts?

**Live Our Values**

- Be transparent, kind, and just
- Reduce scope of work when reducing hours/pay
- Provide compassionate severance

through a private insurer. However, the CARES Act included employees of religious organizations in the Pandemic Unemployment Assistance (PUA) provision. This is the provision of the new law that extends federally paid Unemployment Benefits to self-employed individuals including gig workers and others who traditionally do not qualify. PUA provides up to 39 weeks of unemployment benefits through December 31, 2020. Through July, recipients of PUA also receive an additional \$600/week. Many states have had difficulty implementing this provision. Some have yet to do so either because their system is swamped by applicants, or outdated software. Generally, states require individuals to apply for “regular” unemployment assistance and then, when rejected, apply for the Pandemic Unemployment benefit. If severance is paid in a lump sum, then former employees are able to receive unemployment benefits immediately after termination.

## Benefit Considerations

The following is general information about employee benefits, particularly benefits offered by the UUA Office of Church Staff Finances. It is important to confirm that severance packages conform with plan rules.

1. **Employee Health/Dental Insurance:** Now is no time to be without health insurance. For furloughed staff, congregations are strongly encouraged to continue paying for employee benefits, particularly health and dental insurance, whether through the UUA Health Plan, another employer group plan, or by reimbursing the incremental costs of another *group* plan. (Reimbursement for individual plans or the Affordable Care Act is prohibited by law.) If a staff member is laid off or terminated, try to make the effective date the last day of the month. Employees would then be eligible for 18 months, minimally, of COBRA, continuation of their health coverage, if they maintain premium payments. The same COBRA entitlement applies to Dental Insurance. Congregations are encouraged to offer to include the cost of COBRA as part of their severance package for those employees who are enrolled in their health plan. For more information, contact: Jim Sargent, UUA Insurance Plans Director, at [JSargent@uua.org](mailto:JSargent@uua.org).
2. **Life and Long-Term Disability Insurance:** Employees who are enrolled in UUA Life and/or Disability Insurance may retain coverage for up to 60 days following separation, as long as the congregation pays the premium. Interim and other transitioning ministers/staff may be eligible for continued Life/LTD coverage for up to six months. For more information, contact: William Lester, UUA Insurance Plans Associate Director, at [WLester@Uua.org](mailto:WLester@Uua.org).
3. **UUA Retirement Plan:** The UU Organizations Retirement Plan is an IRS qualified church plan governed by federal law, which does not allow retirement contributions based on severance payments. We recommend adding the equivalent of the retirement contribution on the severance wages to the severance pay.

Congregations who offer this benefit are required to submit employees’ elective deferrals swiftly. Employer retirement contributions are due by the end of the employer’s fiscal year. Employers do not have the option to end employer’s retirement contributions or to re-designate those contributions as salary even at the request of an employee; employees cannot “opt out” of employer’s contributions. Congregations are required to calculate contributions each pay period based on the compensation earned: zero compensation equals zero contribution.

Refer to the [Plan Description](#) and your congregation's [Employer Participation Agreement](#) for definitions and crucial details. Linda Rose, UUA Retirement Plan Director ([LRose@uua.org](mailto:LRose@uua.org)),

and Charissa Benak, UUA Retirement Plan Specialist ([CBenak@uua.org](mailto:CBenak@uua.org)), can assist you with the requirements of the UUA Retirement Plan. Submit staff changes, including furloughs and terminations, on the [employee benefits change form](#).

## Living Our UU Values

Continuing employment of your staff is a way of demonstrating Unitarian Universalist values and theology. Our faith is grounded in relationship and interdependence. We commit to justice and compassion within the world around us as well as within our own walls. Other work will be hard to come by throughout the pandemic, so retaining staff is a matter of conscience as well as practicality.

Each congregation's situation is unique. UUA staff are available to consult with you and your leadership as you chart your congregation's course for the months to come. When in doubt, start by contacting your regional staff. Below you will find staff contacts who can help with key personnel and finance issues.

## UUA Support: Resources and People

### Webpages

- **Congregations as Employers During the COVID-19 Pandemic:** <https://www.uua.org/leadership/library/employer-pandemic>
- **Federal Policies:** <https://www.uua.org/leadership/library/federal-policies-pandemic>
- **COVID-19 and Your Congregation:** <https://www.uua.org/safe/pandemics/covid-19>
- **Planning/Addressing the Pandemic:** <https://www.uua.org/safe/pandemics>
- **Stewardship:** <https://www.uua.org/leadership/library/stewardship-distance>
- **Talking to Children about COVID-19:** <https://www.uua.org/leadership/library/talking-kids-covid>
- **UUA Common Endowment:** <https://uuef.org/>
- **Donate to the UUA COVID-19 Response Fund:** <https://www.uua.org/giving/areas-support/funds/covid-19-response>

### Church Staff Finances Team

- Jan Gartner, UUA Compensation and Staffing Practices Manager, can be reached at [JGartner@uua.org](mailto:JGartner@uua.org). Jan can help guide congregational leaders on all compensation and staffing-related issues.
- Jim Sargent, UUA Insurance Plans Director, can be reached at [JSargent@uua.org](mailto:JSargent@uua.org). Jim can answer your insurance questions or direct you to the best OCSF expert resource.
- William Lester, UUA Associate Director for Insurance Plans, [WLester@uua.org](mailto:WLester@uua.org). Contact William with questions about our group insurance plans (Health, Dental, Life, Long-Term Disability). He will answer your questions or direct you to the right expert resource.
- Linda Rose, UUA Retirement Plan Director, can be reached at [LROSE@uua.org](mailto:LROSE@uua.org) while Charissa Benak, UUA Retirement Plan Specialist, at [CBenak@uua.org](mailto:CBenak@uua.org). They can assist with the requirements of the UUA Retirement Plan while TIAA should be notified directly if staff are terminated.
- Tamika Mayes, UUA Billing and Enrollment Coordinator, [TMayes@uua.org](mailto:TMayes@uua.org). For everything administrative – all additions, terminations, plan changes, transitions, and address changes, contact Tamika.
- Richard Nugent, Director, Church Staff Finances, [RNugent@uua.org](mailto:RNugent@uua.org).

## **Congregational Life/Regional Staff**

[Find your regional staff here.](#)

## **Stewardship and Development**

Rev. Vail Weller, UUA Congregational Giving Director ([VWeller@uua.org](mailto:VWeller@uua.org)) can be contacted regarding questions about congregational giving and the UUA Annual Program Fund.

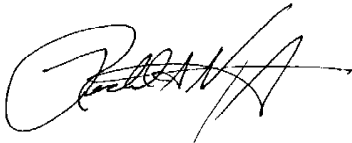
## **Endowment Management**

Andrew McGeorge, UUA Treasurer/Chief Financial Officer ([AMcGeorge@uua.org](mailto:AMcGeorge@uua.org)) can provide guidance regarding restricted funds and endowments.

## **Keep in Touch**

The Office of Church Staff Finances team welcomes your questions and concerns. Again, the staff and leadership of the Unitarian Universalist Association understand how challenging these times are for you, other congregational leaders, staff, and members. Much is at stake, and our voices as religious progressives are needed now more than ever, and will be needed in the weeks, months, and years to come. Collectively, there is much work to be done, and much love to share with the broader community going forward.

Together, along the path,



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