Updated Overview of Key Provisions in Legislation Related to Coronavirus Response
March 17, 2021

BACKGROUND:

This document summarizes provisions of COVID-19 response legislation relevant to the Pair of ACEs (Adverse Childhood Experiences in the context of Adverse Community Environments), pulling from the following Public Laws:

- **P.L. 116-123** “Coronavirus Preparedness and Response Supplemental Appropriations Act”; $8.3 billion in emergency funding for federal agencies to respond to the coronavirus outbreak. Of the $8.3 billion, $6.7 billion (81%) is designated for the domestic response and $1.6 billion (19%) for the international response.
- **P.L. 116-127** “Families First Coronavirus Response Act” (summary)
- **P.L. 116-136** Senate Amendments to H.R. 748 “Coronavirus Aid, Relief, and Economic Security Act” (summary)
- **P.L. 116-260** “Consolidated Appropriations Act of 2021”
- **P.L. 117-2** “American Rescue Plan Act” (ARP)
  - Title by title summary of the ARP
  - ARP Program summary

The below focuses on key provisions in the “Families First Act” and “CARES Act” that might impact community resilience and equity. These are not complete summaries of the bills. Use the links above to access more complete summaries. The primary focus is on provisions from the CARES Act. Where provisions are from earlier phases, we try to make a note.

After the initial publication of this document, BCR sites were surveyed on their usage of CARES Act funds. The data collected from those surveys was summarized in a paper titled “Community Implementation of Federal COVID-19 Response: Results and Recommendations,” along with recommendations for future federal COVID-19 relief efforts.

In addition to the information regarding the “Families First Act” and “CARES Act”, information from the “Consolidated Appropriations Act, 2021” (CAA) has been included in this document. The updates for each category are found underneath the information from the CARES Act. A new category on provisions relating to broadband funding has also been added to this document.

The final additions to this document include the provisions from the “American Rescue Plan Act of 2021” (ARP). The updates for each category regarding this legislation are underneath the CAA 2021 updates. New categories have been added for funding for tax credits, health insurance, human services, state and local aid, and transportation and infrastructure.

**INCOME SUPPORTS:**
Paid Leave: (“Families First” Bill); DOL Final Rule & Summary

- **Paid Sick Days**- up to 14 days (through 2020)
  - Eligibility: unable to work b/c of a quarantine order, seeking a medical diagnosis; caring for a family member who is subject to a quarantine order; caring for a child due to school/child care closure
  - Benefit: regular pay up to $511/day and $5110 over benefit period
  - Duration: up to 80 hours
  - Applies to all public employers and private employers with fewer than 500 employees (some small employers <50 are excluded)
  - Government funds through a tax credit to employers
  - DOL Final Rule (active from April 2, 2020 to December 31, 2020)
    - Rule includes:
      - Issues rules relevant to the administration of the FFCRA’s paid leave requirements
      - Provides direction for the administration of the Emergency Paid Sick Leave Act (EPSLA)
      - Provides direction for the administration of the Emergency Family and Medical Leave Expansion Act (EFMLEA)

- **Paid Family Leave**- (through 2020) [fact sheet]
  - Eligibility: to care for a child b/c school or child care is closed due to a public health emergency, employee must have worked with employer for 30 days
  - Benefit: up to 12 weeks with job protection; wage replacement of at least 2/3rd up to $200/day and $10,000 over the benefit period
  - Applies to all public employers and all private with fewer than 500 employees

CAA 2021 Paid Leave:

- FFRCA included a refundable tax credit for mandated paid sick leave and family leave for private-sector employers with under 500 employees.
  - For employers that continue to offer employees paid sick and family leave, this bill extends the tax credit until March 31, 2021.
    - Private employers and self-employed individuals are able to claim the tax credit for voluntarily providing emergency paid leave provided through March 31, 2021.
  - There is no extension for the FFRCA provisions that required the employers in the public sector (state and local government entities) to provide emergency paid sick and family leave.

- Employee Retention Tax Credit (ERTC) is extended and expanded:
  - Increases the rate from 50% of qualified wages to 70%.
  - Expands eligibility for credit through a reduction in the required year-over-year gross receipts from 50% to 20%.
  - Increases the limit for per-employee creditable wages from $10,000 for the year to $10,000 for each quarter.
• Increases the 100-employee delineation for determining the relevant qualified wage base to employers with 500 or less employees.

● DOL Guidance on Paid Sick Leave and Expanded Family and Medical Leave

ARP 2021 Paid Leave:
• Extends tax credits for employer-provided paid sick and family leave established under the FFCRA through Sept. 30, 2021.
  ○ This measure also:
    ■ Increases wages covered by the paid family leave credit to $12,000/worker.
    ■ Covers as many as 60 days of paid family leave for self-employed individuals.
    ■ Bars employers from receiving credits if their paid leave favors highly compensated employees, full-time workers, or employees based on tenure.
  ○ FFRCA Tax Credit Updates
• Makes state and local governments eligible for the FFCRA paid leave reimbursable tax credit.
• The reimbursable tax credit will not be retroactive (for state and local governments) prior to FFCRA becoming law, and the effective date begins after March 31, 2021.
  ○ This is due to budget reconciliation rules.
• Employee Retention Tax Credit (ERTC):
  ○ Employee retention credit established by the CARES Act is extended through Dec. 31, 2021.
  ○ Eligibility is expanded for the credit to new startups that were established after Feb. 15, 2020, and companies if their revenue declined by 90% compared to the same calendar quarter of the previous year.
  ○ Credit is capped at $50,000 per calendar quarter for startups.

Unemployment Insurance: DOL Guidance Documents
• $1 billion to states to administer UI programs + hiring flexibility to staff up to meet current demands (“Families First” Bill)
• Creates a temporary Pandemic Unemployment Assistance program through December 31, 2020 to provide payment to those not traditionally eligible for unemployment benefits (self-employed, independent contractors, those with limited work history, and others) who are unable to work as a direct result of the coronavirus public health emergency; NOTE-individual states need to elect to implement this
• Extends UI benefits by 13 weeks
• Provides an additional $600/week above a state’s regular UI benefit (e.g. if max weekly benefit is around $400, now it would be 1000); provision in effect for 4 months (until July 31, 2020)
• Federal funding to support “short-time compensation” programs (aka “Work Share”), where employers reduce employee hours instead of laying off workers and the employees with reduced hours receive a pro-rated unemployment benefit. Funding = 100% in states with existing programs (see list here); 50% in states that begin them now. Effective through December 31, 2020.
• Additional FAQs and summary

CAA 2021 Unemployment Insurance:
• $120 billion in unemployment insurance (UI)
Extends interest-free loans to states, flexible staffing and nonprofit relief to March 14, 2021.
States may opt in to provide $100/week in additional benefits for up to 11 weeks through March 14, 2021 for workers who have both wage and at least $5,000 of self-employment income in the most recent taxable year ending prior to application.

- Provides $300/week for all workers receiving unemployment benefits (through March 14, 2021).
- Extends and phases out the Pandemic Unemployment Assistance (PUA) to March 14, 2021 through April 5, 2021.
- Extends and phases out the Pandemic Emergency Unemployment Compensation (PEUC)
  - Provides additional weeks when state unemployment benefits run out to March 14 to April 5, 2021.
- Increases the maximum number of weeks an individual can claim benefits through regular state unemployment with the additional PEUC program or PUA program to 50 weeks.
- CAA unemployment insurance information

**ARP 2021 Unemployment Insurance:**
- Extends the Federal Pandemic Unemployment Compensation (FPUC) through September 6, 2021, and maintains the amount of $300/week.
- Extends the Pandemic Unemployment Assistance program through Sept. 6, 2021.
  - Increases total number of weeks of benefits available to individuals unable to return to work from 50 to 79 weeks
  - Provides guidance to states on coordinating with other unemployment benefit programs
- Extends CARES Act provisions that provided a 75% subsidy for costs incurred by employers who provide unemployment benefits on a reimbursable basis rather than via tax contributions through Sept. 6, 2021.
- Exempts the first $10,200 in 2020 unemployment benefits from federal income tax for households with incomes below $150,000 per year.
- Restores full reimbursement for state costs related to waiving the waiting week beginning Dec. 31, 2020, and continues it through Sept. 6, 2021.
- Extends temporary exceptions to state unemployment insurance staffing restrictions from the CARES Act through Sept. 6, 2021.
- Number of weeks of benefits an individual worker may receive in the Pandemic Emergency Unemployment Compensation (PEUC) program are increased from 24 to 53 weeks.
  - Also, extends the amount of time that workers can receive PEUC benefits if they exhaust regular state unemployment insurance benefits to last until Sept. 6, 2021.
- $2 billion to the Department of Labor specifically to support program integrity and timely and equitable access to benefits.
- Unemployment Provision Updates

**Direct Payments:**
- All U.S. residents with adjusted gross income up to $75,000 ($150,000 married), who are not a dependent of another taxpayer and have a work eligible social security number, are eligible for the full $1,200 ($2,400 married) rebate. In addition, they are eligible for an additional $500 per child. This is true even for those who have no income, as well as those whose income comes entirely from non-taxable means-tested benefit programs, such as SSI
For the vast majority of Americans, no action on their part will be required in order to receive a rebate check as IRS will use a taxpayer’s 2019 tax return if filed, or in the alternative their 2018 return. This includes many low-income individuals who file a tax return in order to take advantage of the refundable Earned Income Tax Credit and Child Tax Credit. The rebate amount is reduced by $5 for each $100 that a taxpayer’s income exceeds the phase-out threshold. The amount is completely phased-out for single filers with incomes exceeding $99,000, $146,500 for head of household filers with one child, and $198,000 for joint filers with no children. (Note: individuals with child support arrears will have their direct payment intercepted to offset that obligation; tax, student loan, or other government owed debts are exempted)

- IRS FAQs

### CAA 2021 Direct Payments:
- Individuals making up to $75,000 a year are eligible for stimulus checks of $600. Income eligibility is determined by 2019 tax information. Those who did not file a 2019 tax return can receive payments (retired and disabled workers, SSI recipients, and veterans receiving VA benefits).
  - Couples making up to $150,000 are eligible to receive $1,200 stimulus checks
  - An extra $600 for dependent children that are under 17 years old
- For individuals that have an adjusted gross income (AGI) of more than $75,000, the payments are reduced by 5%.
  - Those with an AGI of above $87,000 are not eligible for a stimulus check payment.
- Updated IRS FAQs

### ARP 2021 Direct Payments:
- $1,400 for individuals, $2,800 for joint filers, $1,400 for each qualifying dependent:
  - Individuals making a maximum of $75,000 a year are eligible for stimulus checks of $1,400. Married couples making a combined maximum of $150,000 are also eligible for $1,400 stimulus checks.
  - Dependents include full-time students younger than 24 and adult dependents.
  - Payments will be based on 2019 or 2020 tax returns.
- Updated IRS FAQs

### ARP 2021 Tax Credits:
**Earned Income Tax Credit:**
- Maximum Earned Income Tax Credit (EITC) for adults without children raised from $543 to $1,502.
- Lowers the age eligibility for the childless EITC from 25 to 19 and eliminates the upper age limit, which currently bars the credit for childless people age 65 and older.
- Eliminates a rule that bars individuals who have children without Social Security numbers from claiming the childless EITC.
- Allows individuals who are separated from their spouses to claim the EITC on a separate return if they live with their child for more than half of the year.
Child Tax Credit:
- Increases the Child Tax Credit maximum amount to $3,000 per child and $3,600 for children under age 6. Also extends the credit to 17-year-olds.
- Increase in the maximum amount would begin to phase out at $150,000 in income for married couples, $112,500 for heads of households and $75,000 for other parents.
- Child Tax Credit changed to being fully refundable, which means that the entire credit could be provided as a refund if it exceeds an individual’s income tax liability, instead of partially refundable under current law.

Dependent Care:
- Temporarily increases the value of the child and dependent care tax credit that currently covers 35% of care expenses up to $3,000 for one dependent or $6,000 for two or more dependents.
  - Credit is refundable, and the maximum allowable expenses is increased to $8,000 for one dependent and $16,000 for two or more.
  - Allows the credit to cover 50% of expenses.

- EITC, Child Tax Credit, and Dependent Care Tax Credits Information

PUBLIC HEALTH

CDC/Public Health:
- $4.3 billion to support federal, state, and local public health agencies to prevent, prepare for, and respond to the coronavirus, including:
  - $1.5 billion to support States, locals, territories, and tribes in their efforts to conduct public health activities, including purchase of personal protective equipment; surveillance for coronavirus; laboratory testing to detect positive cases; contact tracing to identify additional cases; infection control and mitigation at the local level to prevent the spread of the virus; and other public health preparedness and response activities
  - $1.5 billion in flexible funding to support CDC’s continuing efforts to contain and combat the virus, including repatriation and quarantine efforts, purchase and distribution of diagnostic test kits (including for state and local public health agencies) and support for laboratory testing, workforce training programs, combating antimicrobial resistance and antibiotic resistant bacteria as a result of secondary infections related to COVID-19, and communicating with and informing public, state, local, and tribal governments and healthcare institutions
  - $500 million for public health data surveillance and analytics infrastructure modernization

- CDC Funding Summary (page 9)

CAA 2021 CDC/Public Health:
- $8.75 billion to the CDC to support federal, state, local, territorial, and tribal public health agencies to distribute, administer, monitor, and track coronavirus vaccination to ensure broad-based distribution, access, and vaccine coverage.
- $4.5 billion for state, local, territorial, and tribal health departments
- $300 million allocated for a targeted effort to distribute and administer vaccines to high-risk and underserved populations, including racial and ethnic minority populations and rural communities.

- CDC COVID-19 State, Tribal, Local, and Territorial Funding Update Fact Sheet
- $1.25 billion for National Institutes of Health (NIH) to fund research and clinical trials related to the long-term effects of COVID-19.

### ARP 2021 CDC/Public Health:
- $8.5 billion for CDC funding related to vaccine activities.
  - Includes supplemental funding opportunities for state, local, and territory vaccine distribution grants from the December COVID relief package
  - Clarifies use of standards of data and data sharing
- $7.66 billion for state, local, and territorial public health departments to establish, expand, and sustain their public health workforce.
- $6.09 billion to the Indian Health Service.
- $800 million for the health workforce.
- $200 million to support COVID-19 infection control in skilled nursing facilities and $250 million for “strike teams” to assist skilled nursing facilities:
  - Funding will be provided until one year after the end of the public health emergency.
- $420 million for grants to Certified Community Behavioral Health Clinics.
- $50 million for the Title X Family Planning program.
- $100 million via the Emergency Management Performance Grants to state and local emergency management agencies to help communities address COVID-19 and facilitate vaccine rollout.
- CDC/Public Health Funding Information

### SAFETY NET

**Medicaid:**
- 6.2% FMAP (the formula that determines how much the federal government covers) increase (“Families First” Bill)
- Temporary increase in FMAP summary
- FAQs regarding state eligibility for FMAP increase
- CMS Medicaid Fact Sheet for COVID-19 Flexibilities
- Coverage and Benefits Related to Medicaid and CHIP
- Finding Medicaid Coverage for Eligible Children
- Medicaid FAQs for CARES Act and Families First Coronavirus Response Act (FFCRA)
ARP 2021 Medicaid:

Medicaid FMAP Funding:
- Provides a temporary (two-year) 5 percentage point increase in the Medicaid FMAP to states that enact the Affordable Care Act’s (ACA) Medicaid expansion.
  - Covers the newly eligible adult population per requirements of the ACA.
- Modifies Medicaid allotments for disproportionate share hospitals (DSH) to account for the 6.2 percentage point increase to states’ FMAP.
- 100 % FMAP for services to Medicaid enrollees, who access care in the Urban Indian Health Programs or the Native Hawaiian Health Care System for two years.
- 85% FMAP for the first three years that a state covers mobile crisis intervention services for mental health or substance use disorders, expiring after five years.
- Increases the federal FMAP by 10 percentage points for state expenditures on home and community-based services (HCBS) for four fiscal quarters.

Medicaid Policy Funding:
- Requires state Medicaid and Children’s Health Insurance Program (CHIP) to cover vaccines and COVID treatment without any cost sharing.
  - Extends the period of this policy by a year for one year after the end of the Public Health emergency.
  - Would increase federal FMAP to 100 percent for vaccine costs during this period.
  - States that extend a Medicaid option to provide testing and treatment for uninsured people have to do this without cost-sharing.
- Outpatient drugs used for COVID-19 treatment will be included in the Medicaid Drug Rebate program.
- Provides a five-year state plan option of health coverage for women enrolled in Medicaid for 12 months after the birth of a child, instead of the previous 60 days.
- Creates an $8.5 billion fund for rural providers.

- Updates on Medicaid
ARP 2021 Health Insurance:

- Subsidizes 100% of premiums for individuals eligible for the Consolidated Omnibus Budget Reconciliation Act continuation coverage if they lose their job through September 30, 2021.
  - Individuals do not have to pay premiums, and the employer or health insurance plan could claim a refundable tax credit against its Medicare payroll tax liability for the cost of the premiums.
- $20 million to the HHS for grants to eligible states to modernize the health insurance marketplaces established under the ACA with funding limited to two years.
- Would expand the ACA’s premium tax credits for health insurance purchased through an exchange.
- Provides refundable credits for households with income that is 100% to 400% of the federal poverty level (FPL).
  - This caps health insurance premium costs based on a percentage of income and the credit would cover any amount above that cap up to the cost of a “benchmark” insurance plan.
- Eliminates insurance premiums for individuals at 150% of FPL or less and reduces insurance premiums for all other households for 2021 and 2022.
  - Households above 400% of the FPL are eligible for a premium cap of 8.5% of income.

Health Insurance Updates

Child Welfare:

- 6.2% FMAP increase for IV-E reimbursements (“Families First” Bill)
- $45 million under title IV-B for grants to states
- COVID-19 State Child Welfare and Related Resources

Nutrition:

- “Families First” Bill
  - WIC- $500 million
    - COVID-19 WIC resources website
  - Meal Delivery (CACFP/Meals on Wheels)- $250 million
  - The Emergency Food Assistance Program (TEFAP)- $400 million
  - SNAP- suspend all work requirements

- “CARES” Bill
  - The Emergency Food Assistance Program (TEFAP)- $450 million in commodities assistance for food banks
  - SNAP- $15.5 billion in additional funding
  - School Nutrition- $8.8 billion to support remote distribution of meals
CAA 2021 Nutrition:
- “Consolidated Appropriations Act”
  - $5 million to expand SNAP online purchasing program, supporting mobile payment technologies, and electronic benefit transfer (EBT) system.
  - Monthly SNAP benefit level is increased by 15% through June 30, 2021.
  - Extends SNAP benefit eligibility to college students who are eligible for a federal or state work-study program, or has an expected family contribution of zero.

ARP 2021 Nutrition:
- Extends the 15% increase to monthly benefits under the Supplemental Nutrition Assistance Program (SNAP) through Sept. 30, 2021.
- Provides $1.15 billion to states for SNAP administration.
- $1 billion for grants for nutrition assistance programs in U.S. territories.
- $490 million to the USDA to increase the amount of the cash-value voucher provided under the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) to up to $35 during the pandemic.
  - Allocates $390 million to increase participation in WIC through outreach and program modernization.
- Expands age eligibility for the Child and Adult Care Food Program at emergency homeless shelters for young adults under 25.
- Extends the Pandemic Electronic Benefit Transfer program through any school year or summer period following a designated public health emergency.
- USDA Nutrition Fact Sheet

Community Health Centers:
- $1.3 billion for Community Health Centers responding to COVID-19 (FAQs from HRSA); Additionally, the Phase I supplemental appropriations legislation included $100 million to HRSA to fund Community Health Centers in responding to COVID-19 (Award recipients by state)

ARP 2021 Community Health Centers:
- $7.6 billion in additional funding for community health centers.
- National Association of Community Health Centers Press Release

Utilities:
- $900 million for LIHEAP (Low Income Heating Energy Assistance Program) to states, territories, Tribes, and Tribal organizations. Program Guidance from HHS
  - LIHEAP Supplemental Funding Release

CAA 2021 Utilities:
- $3.36 billion for LIHEAP grantees, released from FY 2021 regular block funding.
State and territories grantees list (initial FY 2021 release)

Tribal grantee allocations (initial FY 2021 release)

ARP 2021 Utilities:
- $4.5 billion in additional funding for LIHEAP grantees.
- $500 million for the Low-Income Household Drinking Water and Wastewater Emergency Assistance Program created under the FY21 Omnibus to assist with payments for drinking water and wastewater expenses.
- LIHEAP updates

Flexible Funding/Block Grants:
- Community Services Block Grant - $1 billion to states and local Community Action Agencies (CSBG stated purpose is to “alleviate the causes and conditions of poverty”); raises eligibility to 200% federal poverty line vs. 125% under current law; administered by HHS’s Administration for Children and Families
  - ACF immediate guidance for CSBG state officials and eligible entities
  - State and Tribal Allocations
  - CSBG Overview
  - Using CSBG to address the “Pair of ACES”
- Community Development Block Grant: $5 billion administered by HUD and distributed using formula to states, cities, and local governments
  - CDBG and CARES Act
  - Using CDBG to address the “Pair of ACES”
  - CARES Act flexibilities for CDBG funds use during COVID-19
    - Guidance on how to expedite funding process
  - Guide to CDBG eligible activities to support COVID-19 response
  - CDBG Q&A for staff costs and unused/partially utilized space
  - Allocation methods for CDBG grants (3 rounds of allocations)
  - CARES Act CDBG allocations
    - Excel sheet with two rounds of allocations

CAA 2021 Block Grants:
- $3.475 billion for the Community Development Block Grant (CDBG) program.
  - These funds are to remain available until September 30, 2023.

Mental Health:
- SAMHSA
  - Certified Community Behavioral Health Clinics: $250 million to increase access to mental health care services
  - Suicide Prevention: $50 million to provide increased support for those most in need of intervention
  - SAMHSA Emergency Response Grants: $100 million in flexible funding to address mental health, substance use disorders, and provide resources and support to youth
and the homeless during the pandemic.

- Brief summary of SAMHSA funding (page 11)
- COVID-19 FAQs for SAMHSA grant recipients
- SAMHSA post-award amendment reference sheet
  - Instructions on applying for additional funding with revised budgets
- Training and technical assistance guidance
- Guidance on telehealth services and patient consent (42 CFR Part 2)
- SAMHSA updated COVID-19 funded grants
- COVID-19 Emergency Response for Suicide Prevention Grants
- COVID-19 and Behavioral Health Disparities for Black and Latino Communities in the U.S.
- Intimate Partner Violence and Child Abuse Considerations for COVID-19

### CAA 2021 Mental Health:
SAMHSA updated information:

- $4.25 billion for SAMHSA to provide increased mental health and substance abuse services and support:
  - $1.65 billion for the Substance Abuse and Prevention Treatment Block Grant
  - $1.65 billion for the Mental Health Services Block Grant
  - $600 million for Certified Community Behavioral Health Clinics
  - $50 million for suicide prevention programs
  - $50 million for Project AWARE to support school-based mental health for children
  - $240 million for emergency grants to states
  - $10 million for the National Child Traumatic Stress Network
- A minimum of $125 million of funds provided to the SAMHSA must be allocated to tribes, tribal organizations, urban Indian health organizations, or health service providers to tribes across a variety of programs.

### ARP 2021 Mental Health:

- $3 billion for block grant programs under the Substance Abuse and Mental Health Services Administration.
  - $1.5 billion for Community Mental Health Services Block grant for 2021.
  - $1.5 billion for Prevention and Treatment of Substance Abuse Block grants for 2021.
- Mental Health Funding and Provisions Updates

### Family Violence:

- $45 million through the Family Violence Prevention Services Act to support family violence shelters
- $2 million in additional support for the National Domestic Violence Hotline
- National Network to End Domestic Violence Fact Sheets for addressing domestic violence during covid-19
  - Includes information for DV shelters, hazard pay for staff in DV programs, etc.
**Homeless/Housing:**

- **Eviction Moratorium** - extends for 120 days from date of enactment; covers all government housing programs (e.g. section 8) and properties with federally backed loans; includes a moratorium on late fees [there is also foreclosure forbearance for the multi-family property mortgage holder]
  - Extension of eviction moratorium through June 30, 2020
  - Temporary policy flexibilities for lenders and appraisers
- $25 million for Runaway and Homeless Youth Act programs, including shelters
- Homeless Assistance Grants – $4 billion. These funds will enable state and local governments to address coronavirus among the homeless population. These grants, in combination with additional waiver authority, will provide effective, targeted assistance to contain the spread of coronavirus among homeless individuals. These grants will also provide state and local governments with homelessness prevention funding for individuals and families who would otherwise become homeless due to coronavirus
  - Homeless Emergency Solutions Grant
  - Interim guidance for homeless service providers
- **Emergency Food and Shelter Program** - $200 million

**CAA 2021 Homeless/Housing:**

- Temporary extension for the CDC eviction moratorium until March 31, 2021.*
  *The Consolidated Appropriations Act (CAA) extended the moratorium until January 31, 2021. The CDC’s new director, Dr. Rochelle Walensky, extended the moratorium until at least March 31, 2021 as a public health measure.
- Additional $25 billion for emergency rental assistance.
  - Eligible renters will receive the assistance to pay for rent, utility payments, unpaid rents, or unpaid utility bills.
  - Households may receive up to 12 months of assistance, but an additional three months can be added if it is deemed necessary to keep the family housed.
- Small states will receive a minimum of $200 million in emergency rental assistance (includes D.C.).

**ARP 2021 Homeless/Housing:**

- $27.4 billion in emergency rental assistance which includes:
  - $21.55 billion for emergency rental assistance via Corona Relief Fund (available through Sept. 30, 2027, if obligated by Oct. 1, 2022).
    - The first 40% of funding for the emergency rental assistance program will be provided within 60 days of enactment.
  - $5 billion for emergency housing vouchers available through Sept. 30, 2030.
  - $750 million for tribal housing needs.
  - $100 million for rural housing.
- $5 billion to assist people who are homeless with immediate and long-term assistance (emergency housing vouchers).
Funds will remain available until Sept. 20, 2030.

- $9.96 billion for a Homeowner Assistance Fund.
  - $100 million for housing counseling via NeighborWorks America.
    - Funding available until Sept. 30, 2022.
- $39 million to assist rural homeowners through the USDA’s Section 502 and Section 504 direct loan programs.
- $400 million to the Emergency Food and Shelter Program.
- Housing Assistance Updates

ARP 2021 Human Services:

- $150 million in additional funds for the Maternal, Infant, and Early Childhood Home Visiting program.
- $1 billion for the Pandemic Emergency Fund, which provides one-time benefits such as cash and vouchers to eligible families with low incomes.
- $450 million for programs under the Family Violence Prevention and Services Act, including $198 million for grants to support survivors of sexual assault.
- $250 million for programs under the Child Abuse Prevention and Treatment Act.
- Permanently increases the total funding for the Child Care Entitlement to States from $2.9 billion to $3.05 billion per year and temporarily waives state matching funds for 2021 and 2022.

VULNERABLE POPULATIONS

Indian Country

- $8 billion set-aside for tribal governments in Coronavirus Relief Fund
- $1.032 billion for Indian Health Service (IHS)
  - Breakdown of funding under “detailed summary”
- $453 million in additional appropriations to tribal governments
- $305 million for Indian Housing programs
  - $200 million for the Indian Housing Block Grant Program
  - $100 million for Indian Community Development Block Grant Program
  - $5 million for Office of Public and Indian Housing
- $100 million for Food Distribution Program on Indian Reservations
  - $50 million for Facility Upgrades
  - $50 million for Additional Food Purchases
- $69 million for Bureau of Indian Education
No less than $20 million for Tribal Colleges and Universities (TCUs)

- $40 million from the $8 billion dollars is being distributed through grants to federally recognized tribes
  - CDC non-competitive grant for supporting tribal public health preparedness and response.
    - Application site
      - Summary of grant eligibility, amounts funded, etc.
- FAQs - Federal Response in Indian Country
- Guidance on IHS COVID-19 Funding Distribution for Tribes, Tribal Organizations, and Urban Indian Organizations
- COVID-19 resources and materials for tribal leaders
  - Fact sheet for tribes

CAA 2021 Indian Country:
- A minimum of $125 million of funds provided to the SAMHSA must be allocated to tribes, tribal organizations, urban Indian health organizations, or health service providers to tribes across a variety of programs.
- $819 million to the Bureau of Indian Education-operated and funded schools and tribal colleges and universities.

APR 2021 Indian Country:
- $20 billion in funding to tribal governments.
- $750 million for the Native American Housing Block Grants, Native Hawaiian Housing Block Grant and Indian Community Block Grant programs.
- $850 million for grants to Bureau of Indian Education-operated and funded elementary and secondary schools and Tribal Colleges or Universities.
- $6.09 billion to the Indian Health Service.
- 100 % FMAP for services to Medicaid enrollees, who access care in the Urban Indian Health Programs or the Native Hawaiian Health Care System for two years.

Impressions
- Requires Social Security Number for cash assistance (excluding immigrant families)
- “Non-resident aliens” excluded from unemployment insurance
  - Another article
- Prevents exclusion of sanctuary jurisdictions from Byrne Justice Assistance Grants
  - Under “Byrne Justice Assistance Grants” section - page 3
- Prohibits transfer of funds to border wall

Incarcerated Individuals
- $100 million for Bureau of Prisons for coronavirus prevention, preparation and response
  - Summary on page 4 - Department of Justice
- $850 million for Byrne Justice Assistance Grants to law enforcement and jails for coronavirus, preparation and response, including PPE
- Allows longer release to home confinement
● **CDC guidance** for correctional and detention facilities
● **FAQS** for correctional and detention facilities
● Federal Bureau of Prisons modified operations
  ○ Resources page

**Seniors & People with Disabilities**

- **$955 million** for nutrition programs, home and community based services, support for family caregivers, and other programs for seniors and individuals with disabilities
- **$200 million** to mitigate spread of coronavirus in nursing homes
  - Brief summary of funding under “Other HUD Programs” heading
  - Summary from HUD Section 202 funding on page 22
- **$50 million** in housing for low-income seniors
  - Brief summary of funding under “Other HUD Programs” heading
  - Summary from HUD Section 202 funding on page 22
- **$15 million** for housing for people with disabilities

**CAA 2021 Seniors and People with Disabilities:**

- **$100 million** for Administration for Community Living to address abuse, neglect, and exploitation of the elderly, including adult protective service and long-term care activities.

**ARP 2021 Seniors and People with Disabilities:**

- **$1.4 billion** for programs assisting older adults, under the Older Americans Act.
  - Includes $750 million for nutrition programs.

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**EDUCATION:**

**ECE:**

- **Child Care and Development Block Grant:** $3.5 billion in grants to states for immediate assistance to child care providers to prevent them from going out of business and to otherwise support child care for families, including for healthcare workers, first responders, and others playing critical roles during this crisis.
  - Summary of Child Care provisions of CARES ACT
    - States, territories, and tribal governments funding percentage calculation
  - CCDF **FAQs** in response to COVID-19
  - CCDF **guidance** in CCDF fund spending flexibilities in response to emergency situations
  - Guidance for CCDF lead agencies: flexibilities in CCDF law
  - State-level information for essential workers seeking child care
  - **HHS-ACF** COVID-19 Resources
  - CCDF Discretionary Funds Appropriated in the CARES Act
    - Overview and guidance on the supplemental CCDF Discretionary funds made available through the CARES Act
Using CCDF Amendments and Waiver Flexibilities to Meet the Child Care Needs
- Same document, but for tribes
- Webinar - State CCDF and local solutions to connect essential workers with open child care slots in real time
- Child Care Waiver Approval Summary
- Grant flexibilities for human service activities related to COVID-19
  - A summary of how Information Memorandum IM-ACF-OA-2020-01 applies to the CCDF program
- 2020 CARES Act CCDBG Supplemental Funding Allocations For States and Territories
  - State and Territories
  - Tribes

CAA 2021 Child Care and Development Block Grants (CCDBG):
- $10 billion in additional funding for Child Care and Development Block Grants to provide immediate assistance to child-care providers.

ARP 2021 Child Care and Development Block Grants (CCDBG):
- $39 billion in grant funding for child care providers through CCDBG:
  - $15 billion for the Child Care and Development Block Grant (CCDBG).
  - $24 billion for newly created child care stabilization grants.
- CCDBG provision summary and state-by-state funding Fact Sheet

  - Head Start: $750 million for grants to all Head Start programs to help them respond to coronavirus-related needs of children and families, including making up for lost learning time.
    - General Head Start Resources Page
    - HHS/ACF/ECLKC guidance on COVID-19 supplemental funds for Head Start programs
      - Updates for supplemental funds
    - COVID-19 Fiscal Flexibilities
    - Question responses for Head Start Grantees
    - Funding and administrative flexibilities
    - CDC guidance for child care programs that are staying open

CAA 2021 Head Start:
- $250 million in additional funding for Head Start programs.
- National Head Start Association Information on head start funding.

ARP 2021 Head Start:
- $1 billion in additional funding to Head Start programs.

K-12 & Higher Education:
● Establishes a $30.75 billion “Education Stabilization” fund for costs related to coronavirus. Funds are flexible and include
  o **Formula grants** to states to distribute to LEAs for planning for and coordinating during long-term school closures; purchasing educational technology to support online learning for all students served by the local educational agency; mental health supports
  o $3 billion in grants to governors for K-12 and higher education; highly discretionary
  o Higher education emergency relief funds that may be used to defray expenses for institutions of higher education, such as lost revenue, technology costs associated with a transition to distance education, and grants to students for food, housing, course materials, technology, health care, and child care.

● Department of Education COVID-19 funding guidance for chief state school officers
  o Flexibility in K-12 education **funding** (flexibility through waivers)
  o Flexibility in **assessment** and accountability requirements
    ■ States can request a waiver for administering statewide assessments

● $3 billion going to the Governor’s Emergency Education Relief Fund from the “Education Stabilization Fund”
  o **Information** on funding

● **Fact Sheet** on serving students with disabilities
● Elementary and Secondary School Emergency Relief Funds
  o **State allocation table**
  o **FAQS**
● Information about **equitable services for students and teachers** in non-public schools under the CARES Act
● **Using Education Stabilization funds to support trauma-informed schools**

**CAA 2021 Education Stabilization Fund:**
● Provides $82 billion for the Education Stabilization Fund. This funding is to remain available until September 30, 2022.
  o Same formula will be used to disburse funds to LEAs.
  o **$54.3 billion** in funding for the Elementary and Secondary School Emergency Relief (ESSER) Fund.
    ■ Schools can use this funding to address learning loss, improve school facilities and infrastructure to reduce the risk of transmitting the coronavirus, and purchase education technology.
    ■ States must distribute at least 90% of funds to LEAs based on their proportional share of ESEA Title I-A funds. There is the option for states to reserve 10% of the allocation for emergency needs (determined by the state) to address issues responding to the COVID-19 pandemic.
  o **$4.1 billion** in funding for the Governors Emergency Education Relief Fund. This is to be used for education-related pandemic assistance.
    ■ **$2.75 billion** is to be reserved for private schools. Funds are limited to COVID-19-related needs only.
    o Schools that receive funding are required to pay their employees and contractors during any closures, to the greatest extent possible.

● **ESSER Fund Fact Sheet**
ARP 2021 Education:
- $122.7 billion in additional funding for the existing Elementary and Secondary School Emergency Relief Fund:
  - Funding will remain available until September 30, 2023
  - States receive funds based on the same proportion that each state receives under the Elementary and Secondary Education Act (ESEA) Title-IA
  - LEAs must reserve at least 20% of the funding they receive to address learning loss
    - The other 80% of funding can be used for a variety of needs, including repairing ventilation systems, reducing class sizes and implementing social distancing guidelines, purchasing personal protective equipment, and hiring support staff to care for students’ health and well-being
  - Schools are required to create and share plans for returning to in-person instruction within 30 days.
  - State Education Agencies are required to reserve 5% of funding for learning loss, 1% for afterschool activities, and 1% for summer learning programs.
    - Funds to SEAs must be spent within one year of receipt.
- $3.03 billion in additional FY 2021 funding for the Individuals with Disabilities Education Act (IDEA):
  - $2.58 billion for grants to states under Part B of IDEA
  - $200 million for preschool grants under IDEA
  - $250 million for programs for infant and toddlers under Part C of IDEA
- $2.75 billion in additional funding for the existing Emergency Assistance to Non-Public Schools Program to provide services or assistance to non-public schools that enroll a significant percentage of low-income students.
- Education Funding Updates

Student Loan Deferments/Collection:
- Suspending all monthly repayments on federally-held student loans through September 30, 2020, with no interest accruing during this suspension (summary)
  - These months will still be counted for the loan forgiveness program

CAA 2021 Student Loan Deferments/Collection:
- Monthly payments suspension on federally-held student loans is extended at least through September 30, 2021.
  - This includes interest and monthly payments.
  - Additional information on COVID-19 student loan updates.
ARP 2021 Student Loan Deferments/Collection:
  ● Treats any student loan forgiven or discharged on a tax-free basis from 2021 through 2026.

NON-PROFIT SUSTAINABILITY:

Access to Small Business Loans:
  ● Most nonprofits would get access to immediate small business loans, with some generous loan forgiveness provisions (loans turn into grants with assistance passed through to employees). Note: Initial drafts included a provision prohibiting non-profits that receive Medicaid reimbursement from accessing these loans, but that provision was ultimately removed.
  ● Small Business Guidance and Loan Resources

CAA 2021 Small Business Loans:
  ● Provides $325 billion in small business funds:
    o $284.5 billion for first and second forgivable Paycheck Protection Program (PPP) loans.
      ▪ A small business can receive a second PPP loan if they have less than 300 employees and can prove a 25% revenue reduction.
      ▪ The maximum loan amount was reduced to $2 million.
      ▪ PPP eligibility for 501 (C)(6) non-profits has been expanded.
    o $20 billion for business in low-income communities through new Economic Injury Disaster Loan Grants
    o $15 billion for live venues, independent movie theaters, and cultural institutions.
    o $3.5 billion for continued Small Business Administration debt relief payments.
    o $2 billion for Small Business Administration lending.
  ● New PPP Guidance
  ● $12 billion is provided for Community Development Financial Institutions and Minority Depository Institutions that provide credit and financial services to low-income and minority communities.

ARP 2021 Small Business Loans:
  ● $7.25 billion for the Paycheck Protection Program (PPP) forgivable loans.
    o The March 31, 2021 application is not extended.
    o Creates a new category called “additional covered nonprofit entity” which makes more nonprofit eligible for the PPP loans.
  ● Larger nonprofits are now eligible for the PPP loans.
    o Larger 501(c)(3) organizations and veterans’ organizations that employ not more than 500 employees per physical location.
    o Larger 501(c)(6) organizations, domestic marketing organizations, and additional covered not-for-profit entities that employ not more than 300 employees per physical location.
● $15 billion for targeted Economic Injury Disaster Loan (EIDL) advance payments:
  ○ Provides funding for businesses located in low-income communities that have no more
  than 300 employees and that have suffered an economic loss of more than 30%, as
determined by the amount that the entity’s gross receipts declined during an eight-week period, between March 2, 2020 and Dec. 31, 2021.
  ○ $25 billion for restaurants, bars, and other eligible providers of food and drink.

● Small Business Loans Funding Information
● Small Business Association Coronavirus Relief Options Site

Charitable Giving Incentives:
● $300 above the line tax deduction for charitable giving, eligible to both itemizers and
  non-itemizers
● Waives the 50% AGI limitation on deductible donations
● Increases corporate deduction cap from 10% to 25% of taxable income (deductions for
  food income donations increased from 15% to 25%)
● All provisions in effect for only 2020 tax year
● Summary for charitable giving incentives (page 4)

Unemployment Insurance:
● Payment to states to reimburse nonprofits, government agencies, and Indian tribes for
  half of the costs they incur through December 31, 2020 to pay unemployment benefits.
● UI guidance and resources during COVID-19

BROADBAND:

CAA 2021 Broadband:
● $7 billion for expanding broadband access for students, families, and unemployed workers.
  ○ $3.2 billion for establishing a new Emergency Broadband Benefit that will provide low-income families with $50/month for broadband.
  ○ $300 million for rural broadband.
  ○ $250 million for Federal Communications Commission’s telehealth program.
  ○ $285 million to establish a pilot program to address broadband issues for historically
    Black colleges and universities.
  ○ $1.9 billion for “rip and replace” efforts related to Huawei and ZTE equipment within
    U.S. networks.
  ○ $1 billion in grants for tribal broadband programs.
  ○ $65 million to improve broadband mapping.
**ARP 2021 Broadband:**
- $7.2 billion fund created called the Emergency Connectivity Fund to reimburse schools and libraries for internet access and connected devices.
  - Includes wi-fi hotspots, modems, routers, devices that combine a modem and router, connected devices.
- Broadband Funding and Support [Information](#)
- Emergency Connectivity Fund [Information](#)

**OTHER ITEMS:**

**Extension of Existing Programs/Law:**
- The following programs were extending without change until November 30, 2020:
  - TANF
  - Child Care Entitlement to States
  - HPOG (Health Professions Opportunities Grants)

**CAA 2021 Extensions:**
- Extends the deadline for state and local government use of CARES Act Relief Funds from December 30, 2020 to December 31, 2021.

**ARP 2021 State and Local Aid:**
- $350 billion for state, county, city, and tribal governments to cover increased expenditures, replenish lost revenue, and mitigate economic losses from the COVID-19 pandemic:
  - $195.3 billion to state governments and District of Columbia:
    - $25.5 billion will be equally divided to provide each state a minimum of $500 million
    - $169 billion will be allocated to states based on shares of unemployed workers from October-December 2020
  - $130.2 billion to local governments:
    - $65.1 billion for county governments
    - $45.6 billion for metropolitan cities
    - $19.5 billion for towns with less than 50,000 people
    - Allocation follow CDBG formula
  - $4.5 billion for U.S. territories
  - $20 billion for tribal governments
  - $10 billion for a Coronavirus Capital Projects Funds to support work, education, and health monitoring during COVID-19
- Use of Funds:
  - Governments can use these funds until December 31, 2024.
  - 50% of funds will be sent after 60 days of enactment, and the other 50% will be
delivered no later than one year later.
- Funds can be used for COVID-19 response, including aid to households, small businesses, nonprofits, and industries such as tourism and hospitality
- Premium pay for essential workers:
  - Cannot exceed $13/hour or $25,000/worker
- Make investments in water, sewer, and broadband infrastructure

State and Local Government Allocations

ARP 2021 Transportation and Infrastructure:
- $30.5 billion for grants to transit agencies for use for operating expenses, including payroll and personal protective equipment costs.
  - $26.1 billion for Urbanized Area Formula Grants to aid transit service in urbanized areas.
  - $2.21 billion for urban and rural area grantees that require additional assistance due to the pandemic.
  - $1.7 billion for Capital Investment Grants.
  - $281 million in operating assistance formula grants for states to support rural transit agencies in areas with fewer than 50,000 people.
  - $100 million for intercity bus services to support essential connections in rural areas.

Transportation Funding Information