



**S. 3548 The Coronavirus Aid, Relief, and Economic Security Act**

**1. Family Support and Individual Assistance**

- a. *Recovery rebates, Unemployment Insurance, Leave, and other financial support*
- b. *Child-care assistance*
- c. *Senior assistance*
- d. *Student aid*
- e. *Food aid*
- f. *Employment assistance*
- g. *Housing protection and assistance*
- h. *Legal aid*
- i. *Veterans' aid*

**2. Community Aid**

- a. *Statewide coronavirus-related aid*
- b. *Community development and nonprofit services and relief*
- c. *Aid for schools*
- d. *Pandemic Preparedness and Response aid*

**3. Business Support**

- a. *Small business loans and grants*
- b. *Small business tax relief*
- c. *Small business technical assistance*
- d. *Financial institution relief*
- e. *Medium and Large-Business assistance*
- f. *Rural development and farmer assistance*
- g. *Net Operating Loss tax provisions:*

**4. Health Care System Aid**

- a. *Hospitals and CHCs*
- b. *Telehealth*
- c. *Mental health*

**5. Anti-virus RD&D**

- a. *Research*
- b. *Development*
- c. *Deployment*

**6. National Security Investments**

**7. Election Security Investments**

**8. Accountability**

## **FAMILY SUPPORT AND INDIVIDUAL ASSISTANCE**

### *a. Recovery Rebates, Unemployment Insurance, Leave, and other Financial Support*

- **Recovery Rebates [IRS]**-- Authorizes checks or direct deposits of \$1,200 for individuals/\$2,400 for married couples filing joint returns. The provision also provides \$500 per qualifying child dependent under age 17 (using the rules under the Child Tax Credit). A family of four would receive \$3,400.
  - Rebates phase out at a 5% rate above adjusted gross incomes of \$75,000 (single)/ \$122,500 (head of household)/ \$150,000 (joint). There is no income floor or phase-in – all recipients will receive the same amounts, provided they are under the phaseout threshold.
- **Increased Unemployment Compensation [DOL]** -- Adds \$600 to every weekly unemployment benefit, effective until July 31, 2020. This \$600 benefit will be taxable (like regular unemployment benefits), but it will be disregarded in determining Medicaid or CHIP eligibility.
- **Extended Unemployment Compensation [DOL]** -- Adds 13 weeks of federally-funded unemployment compensation for individuals who have exhausted their state unemployment benefits available immediately through December 31, 2020.
- **Expanded Eligibility for Unemployment Assistance (“Pandemic Unemployment Assistance”) [DOL]** -- Authorizes federally funded unemployment benefits to individuals who do not qualify for regular unemployment compensation and are unable to work because of the COVID-19 public health emergency. Pandemic Unemployment Assistance will cover self-employed workers (including gig workers and independent contractors), part-time workers, and those with limited work histories.
- **Paid Leave for Rehired Employees [DOL]** -- Allows an employee who was laid off by an employer March 1, 2020, or later to have access to paid family leave in certain instances if they are rehired by the employer. The employee would have had to work for the employer at least 30 days prior to being laid off.
- **Low Income Home Energy Assistance Program (LIHEAP) [HHS]** – \$900,000,000 (\$900M) to help low-income households heat/cool their homes. [*Grantee(s)*: State; *Allocation*: formula; *MA estimate*: \$10,963,000]

## *b. Child Care Assistance*

- **Child Care Development Block Grant (CCDBG) [HHS]** – \$3,500,000,000 (\$3.5B) to allow child care programs to maintain critical operations, including meeting emergency staffing needs and ensuring first responders and health care workers can access child care while they respond to the pandemic. [Grantee(s): State; Allocation: formula; MA estimate: \$45,362,069]
  - May be used to provide continued payments and assistance to child care providers in the case of decreased enrollment or closures related to coronavirus, and to assure they are able to remain open or reopen
  - States are encouraged to place conditions on payments to child care providers that ensure that child care providers use a portion of funds received to continue to pay the salaries and wages of staff.
  - States are authorized to use funds to provide child care assistance to health care sector employees, emergency responders, sanitation workers, and other workers deemed essential during the response to coronavirus by public officials, without regard to income eligibility requirements, even if such providers were not receiving CCDBG assistance prior to the public health emergency as a result of the coronavirus,
  - Payments may be obligated in FY20-FY22
  - Funds may be made available to restore amounts, either directly or through reimbursement, for obligations incurred to prevent, prepare for, and respond to coronavirus prior to the date of enactment
  
- **Head Start [HHS]**– \$750,000,000 (\$750M) for grants to Head Start programs to help them respond to COVID-19 needs of children and families, including making up for lost learning time. [Grantee(s): Head Start agencies; Allocation: formula]
  - Funds will be allocated in proportion to the number of enrolled children served by each Head Start agency

## *c. Senior Assistance*

- **Aging and Disability Programs [ACL]** – \$955,000,000 (\$955M) for the Administration for Community Living (ACL), within HHS, to support nutrition programs, home and community based services, support for family caregivers, and expand oversight and protections for seniors and individuals with disabilities. The text also strikes cost-share requirements for Title III programs.
  - \$200,000,000 for grants to states for various supportive services to seniors administered at by Area Agencies of Aging (OAA Title III, part B) [Grantee(s): States; Allocation: formula; MA estimate: \$4,000,000].]

- \$500,000,000 for grants to states for senior nutrition services, including home-delivered and congregate meals (OAA Title III, part C, subparts 1 & 2) [*Grantee(s)*: States; *Allocation*: formula; *MA estimate*: \$10,000,000].
  - \$20,000,000 for grants to native tribes for nutrition services (OAA Title VI)
  - \$100,000,000 for grants to states for assisting Area Agencies on Aging to provide family caregiver support, such as respite care (OAA Title III part E) [*Grantee(s)*: States; *Allocation*: formula; *MA estimate*: \$2,000,000]
  - \$20,000,000 for elder rights protection activities
  - \$50,000,000 for aging and disability resource centers (OAA Sections 202(b) and 411)
  - \$85,000,000 for grants to states for centers for independent living (Rehab Act of 1973, Title VII, Chapter I) [*Grantee(s)*: States; *Allocation*: formula; *MA estimate*: \$1,000,000].
- **Nursing home disinfection [CMS]** – \$100,000,000 for the Centers for Medicare and Medicaid Services (CMS) to assist nursing homes with infection control to prevent the spread of coronavirus in nursing homes.

*d. Student aid*

- **Temporary Relief for Federal Student Loan Borrowers [Dept. of Ed.] --** Provisions are included to provide relief to those with student loan debt.
  - Cancels payments for federal student loan borrowers through September 30, 2020; such borrowers will not be required to make *any* payments toward outstanding interest or principal.
  - Suspends interest accrual for such loans for 6 months.
  - Prohibits forced collections (e.g. wage garnishment); and negative credit reporting during this time period.
  - Borrowers will still receive credit toward Public Service Loan Forgiveness, Income-Driven Repayment forgiveness, and loan rehabilitation.
- **Exclusion for Certain Employer Payments of Student Loans [IRS] --** Under current law, an employee may exclude \$5,250 from income for an employer sponsored educational assistance program. The provision expands the definition of expenses to include an employer paying student loan debt. The provision is effective for student loan payment made before January 1, 2021.
- **Use of Supplemental Educational Opportunity Grants for Emergency Aid [Dept. of Ed.] --** Allows institutions of higher education to award additional SEOG funds as emergency grant aid to students impacted by COVID-19.

- **Adjustments of Subsidized Loan Limits [Dept. of Ed.]** -- For students who dropped out of school as a result of COVID-19, excludes the term from counting toward lifetime subsidized loan eligibility.
- **Exclusion from Federal Pell Grant Duration Limit [Dept. of Ed.]** -- For students who dropped out of school as a result of COVID-19, excludes the term from counting toward lifetime Pell eligibility.
- **Institutional Refunds and Federal Student Loan Flexibility [Dept. of Ed.]** -- Allows students who dropped out of school due to COVID-19 to hold onto unused Pell Grant or federal student aid.

*e. Food aid*

- **Supplemental Nutrition Assistance Program (SNAP) [USDA]** – \$15,500,000,000 for food aid, which will be disbursed at the USDA Secretary’s discretion to support greater participation in SNAP due to coronavirus.
- **Child Nutrition Programs [USDA]** – \$8,800,000,000 to ensure children receive meals while school is not in session.
- **The Emergency Food Assistance Program (TEFAP) [USDA]** – \$450,000,000 for food banks. [*Grantee(s)*: State; *Allocation*: formula; *MA estimate*: TBD].
  - Up to \$150,000,000 may be used for the distribution of commodities

*f. Employment Assistance*

- **Dislocated Worker National Reserve [DOL]**-- \$345,000,000 (\$345M) for states and communities to respond to workforce impacts and layoffs due to COVID-19. [*Grantee(s)*: States and local governments; *Allocation*: discretionary].

*g. Housing protection and assistance*

- **Foreclosure moratorium and right to request forbearance** --
  - Homeowners with FHA, USDA, VA, or Section 184 or 184A mortgages and those with mortgages backed by Fannie Mae or Freddie Mac:
    - Have the ability to request forbearance on their payments for up to 6 months, with a possible extension for another 6 months without fees, penalties, or extra interest.

- Have 60-day relief from foreclosure or being forced to relocate as we address the COVID-19 pandemic
  - Owners of multifamily properties with federally backed loans having a financial hardship will have up to 90 days of forbearance.
    - Property owners will need to request the forbearance and document their hardship in order to qualify in 30-day increments.
    - During a forbearance period, the property owner may not evict or initiate the eviction of a tenant for rent nonpayment and may not charge the tenant fees or penalties for nonpayment of rent.
- **Temporary moratorium on eviction filings** -- A property owner that receives a federal subsidy or has a federally backed mortgage loan is prohibited from filing for eviction against or charging penalties or fees to a tenant who cannot pay rent for a period of 120 days. Such a property owner is also forbidden from issuing a vacate notice to a tenant for 30 days beyond the moratorium.
  - This protection covers properties that receive federal subsidies such as public housing, Section 8 assistance, USDA rural housing programs, and Low Income Housing Tax Credits, as well as properties that have a mortgage issued or guaranteed by a federal agency (including FHA and USDA) or Fannie Mae or Freddie Mac.
- **Tenant-Based Section 8 Rental Assistance [HUD]** – \$1,250,000,000 (\$1.25B) to preserve voucher rental assistance for seniors, the disabled, and low-income working families who will experience COVID-19 related income loss
  - \$850,000,000 is available for expenses of public housing agencies for their section 8 programs, including Mainstream vouchers;
  - \$400,000,000 is available for adjustments in the 2020 Section 8 renewal funding allocations for public housing agencies that experience a significant increase in voucher per-unit costs due to extraordinary circumstances or that, despite taking reasonable cost savings measures, would otherwise be required to terminate rental assistance for families as a result of insufficient funding [*Secretarial discretion*]
- **Project-Based Section 8 [HUD]** – \$1,000,000,000 (\$1B) to maintain housing contracts with private landlords [*Grantee(s)*: PHAs; *Allocation*: contracts]
- **Public Housing Operating Fund [HUD]** – \$685,000,000 (\$685M) to provide Public Housing Agencies (PHAs) with operating assistance to make up for reduced tenant rent payments and contain the spread of coronavirus in public housing properties. [*Grantee(s)*: PHAs; *Allocation*: formula; *MA estimate*: TBD].

- **Housing Opportunities for Persons with AIDS (HOPWA) [HUD] --**  
\$65,000,000 (\$65M) to maintain rental assistance and expand operational and administrative flexibilities for housing and supportive service providers.
  - \$50,000,000 will be allocated using the FY20 formula [Grantee(s): States and cities; Allocation: formula; MA estimate: \$892,536]
  - (Up to) \$10,000,0000 will be allocated to current grantees administering existing contracts that were first funded no later than 2010.
  
- **Section 202 Housing for the Elderly [HUD] –** \$50,000,000 (\$50M) to maintain housing stability and services for low-income seniors, a population particularly at risk. [Grantee(s): Nonprofit housing orgs; Allocation: discretionary].
  
- **Section 811 Housing for Persons with Disabilities [HUD] –** \$15,000,000 (\$15M) to make up for reduced tenant payments as a result of coronavirus. [Grantee(s): Nonprofit housing orgs; Allocation: discretionary].
  
- **Homelessness Assistance (Emergency Solutions) Grants [HUD] –**  
\$4,000,000,000 (\$4B) to address the impact of COVID-19 among individuals and families who are homeless or at risk of homelessness, and to support additional homeless assistance, prevention, and eviction prevention assistance. Eviction prevention activities include rapid rehousing, housing counseling, and rental deposit aid to mitigate the adverse impacts of the pandemic on working families.
  - (Up to) \$2,000,000,000 (\$2B) allocated within 30 days by current formula [Grantee(s): States & cities; Allocation: current formula; MA estimate: State-\$32,948,103; Lawrence-\$1,052,697; Lowell-\$1,265,752]
  - Remaining amounts allocated within 90 days under a new formula to be developed by the Secretary. The formula will allocate funds:
    - For the benefit of unsheltered homeless, sheltered homeless, and those at risk of homelessness,
    - To geographical areas with the greatest need, such as risk of COVID-19 transmission, high numbers of those who are homeless, and economic and housing market conditions.
  
- **Emergency Food and Shelter Program (EFSP) [FEMA] –** \$200,000,000 (\$200M) for shelter, food and supportive services to individuals and families in sudden economic crises. [Grantee(s): Cities; Allocation: formula]
  
- **Family Violence Prevention Services (FVPS) [DOJ] –** \$45,000,000 (\$45M) to support families during this uncertain time, and to prevent and respond to family

and domestic violence, including offering shelter and supportive services to those who need it. [Grantee(s): State; Allocation: formula]

#### *h. Legal aid*

- **Support for Legal Services [LSC]** – \$50,000,000 (\$50M) is provided for LSC to provide legal aid to low-income Americans. The funding will allow LSC to serve clients facing job losses, eviction, domestic violence and consumer scams due to COVID-19. [Grantee(s): LSC; Allocation: N/A].

#### *i. Veterans' aid*

- **Medical Services [VA]** -- Funding is included to support an increase in demand for VA services specific to coronavirus. This covers treatment of veterans nationwide for coronavirus within VA hospitals as well as in community urgent care clinics and emergency rooms.
  - \$14,432,000,000 is provided for VA Medical Services; and
  - \$2,100,000,000 is provided for VA Medical Community Care
- **IT Support for Telemedicine [VA]** – \$2,150,000,000 (\$2.15B) is provided to increase capacity for delivering telemedicine services into homes.
- **Armed Forces Retirement Homes [AFRH]** – \$2,800,000 (\$2.8M) is provided to AFRH to secure PPE for the staff treating veterans living in retirement homes.

### **COMMUNITY AID**

#### *a. Statewide coronavirus-related aid*

- **Coronavirus Relief Fund [Treasury]**-- \$150,000,000,000 (\$150B) is provided for States to use for costs incurred due to the COVID-19 public health emergency, with funds allocated by population proportions. [Grantee(s): States; Allocation: formula; MA estimate: \$2,673,000,000]
  - A unit of local government with a population greater than 500,000 may directly petition for its proportional share of the state's allotment.
- **Economic Stabilization Fund [Federal Reserve]** -- \$454,000,000,000 (\$454B) fund for loans and loan guarantees for cities, states, medium-sized businesses and nonprofits. The Federal Reserve will furnish the aid for such loans.

- **Aid for States and localities with public health needs [CDC]:** \$1,500,000,000 (\$1.5B) for grants and cooperative agreements 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.
- **Economic adjustment assistance [EDA]** – \$1,500,000,000 (\$1.5B) is provided for the Department of Commerce’s Economic Development Administration (EDA) to support community revitalization after the pandemic. EDA assistance can be used to help rebuild impacted industries such as tourism or manufacturing supply chains, capitalize local funds to provide low-interest loans to businesses of all sizes, and support other locally-identified priorities for economic recovery. [*Grantee(s)*: State, city, economic development district, nonprofit, higher education institution; *Allocation*: discretionary]
- **Temporary Full Federal Funding of the First Week of Unemployment for States with No Waiting Week [DOL]** -- Authorizes states to enter into an agreement with the federal government to receive full reimbursement for the total amount of unemployment compensation paid to individuals for their first week of unemployment, provided that the state does not have a waiting week between applying for and receiving benefits, effective until December 31, 2020.
- **Transit Infrastructure Grants [DOT]** -- \$25,000,000,000 (\$25B) is provided to public transit operators to protect public health and safety while ensuring transportation access to jobs, medical treatment, food, and other essential services remain available during the COVID-19 response. [*Grantee(s)*: Cities and states; *Allocation*: formula; *MA estimate*: \$1,044,023,423]
- **Expanding internet-enabled education opportunities [IMLS]** – \$50,000,000 (\$50M) is provided for the Institute of Museum and Library Services (IMLS) to provide State grants to expand digital access in areas of the country where it’s lacking, including the purchase of internet-enabled devices and provisions for technical support services in response to the disruption of schooling and other community services during the COVID-19 emergency. [*Grantee(s)*: State Library Administration Authorities; *Allocation*: formula with \$680,000 minimum allotment]

*b. Community development and nonprofit services and relief*

- **Community Development Block Grant (CDBG) [HUD]** – \$5,000,000,000 (\$5B) is provided to enable states, counties, and cities to rapidly respond to COVID-19 and the economic and housing impacts caused by it, including the expansion of community health facilities, child care centers, food banks, and senior services. It also waives the cap on funding public service activities.
  - (Up to) \$2,000,000,000 (\$2B) allocated to states and local governments within 30 days based upon the formula used to allocate FY20 CDBG aid [Grantee(s): States and cities; Allocation: formula; MA estimate: State-\$20,397,122; Fitchburg-\$586,328; Haverhill-\$610,970; Lawrence-\$1,011,509; Lowell-\$1,306,310]
  - \$1,000,000,000 (\$1B) will go directly to states within 45 days to support a coordinated response across entitlement and non-entitlement communities [Grantee(s): States; Allocation: Secretarial discretion].
    - Secretary will weigh public health needs, risk of transmission of coronavirus, number of coronavirus cases compared to the national average, and economic and housing market disruptions.
  - Remaining funding [at least \$2,000,000,000 (\$2B)] will be allocated to states and units of local government, cities and counties -- and may be on a rolling basis -- based on the prevalence and risk of COVID-19 and related economic and housing disruption. [Grantee(s): States and cities; Allocation: New formula to be written by HUD at Secretary's discretion].
    - Secretary will prioritize risk of COVID-19 transmission, number of coronavirus cases compared to the national average, and economic and housing market disruptions due to COVID-19.
- **Community Services Block Grant (CSBG) [HHS]** – \$1,000,000,000 (\$1B) for CSBG to help communities address the consequences of increasing unemployment and economic disruption. [Grantee(s): States; 90% passed through to CAP agencies; Allocation: Formula; MA estimate: \$24,922,586]
  - Provides two-year carryover funding authority.
  - Provides discretion to states to adjust eligibility to 200 percent of poverty to serve more families in 2020 and 2021.
- **Emergency Unemployment Relief for Governmental Entities and Nonprofit Organizations [DOL]** -- Authorizes a 50 percent reduction in the amount nonprofits and governmental entities are required to reimburse states for benefits paid to workers who claim unemployment insurance through December 31, 2020.

- **Allowance of Partial Above-the-line Deduction for Charitable Contributions [IRS]** -- This provision provides a \$300 above-the-line deduction for cash contributions generally to public charities in 2020.

*c. Aid for schools*

- **Elementary and secondary education [Dept. of Ed]** -- \$13,500,000,000 (\$13.5B) is available for formula grants to States, which will then distribute 90 percent of funds to local educational agencies (LEAs) for coronavirus-response activities, such as planning for and coordinating during long-term school closures; purchasing educational technology to support online learning for all students served by the LEA; and additional activities authorized by federal elementary and secondary education laws. [*Grantee(s)*: States; 90% passed through to LEAs; *Allocation*: Formula; *MA estimate*: \$214,900,000]
- **Governor-administered aid for LEAs and Higher education [Dept. of Ed]** -- \$3,000,000,000 (\$3B) is allocated to each state and controlled at the discretion of Governors for emergency support grants to:
  - (1) LEAs to continue to provide educational services to their students; and
  - (2) provide emergency grants to institutions of higher education.
 [*Grantee(s)*: States; *Allocation*: New formula; *MA estimate*: \$51,000,000]
- **Higher education emergency relief [Dept. of Ed]**-- \$14,250,000,000 (\$14.25B) is allocated directly to institutions of higher education to prevent, prepare for, and respond to coronavirus. Funds 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. [*Grantee(s)*: Higher ed. institutions; *Allocation*: formula; *MA estimate*: \$263,200,000]
- **Project School Emergency Response to Violence (SERV) [Dept. of Ed]** -- \$100,000,000 (\$100M) is available to elementary, secondary and postsecondary schools through September 30, 2021 to
  - clean and disinfect affected schools, and
  - assist in counseling and distance learning and associated
 [*Grantee(s)*: LEAs and institutions of higher education; *Allocation*: discretionary]

*d. Pandemic Preparedness and Response aid*

- **Emergency Management Performance Grants (EMPG) [FEMA]** – \$100,000,000 (\$100M) for state, local, territorial, and tribal governments to support coordination, communications, and logistics. [Grantee(s): State; Allocation: formula; MA estimate: TBD]
- **Assistance to Firefighters Grant (AFG/FIRE) [FEMA]**– \$100,000,000 (\$100M) for firefighters to purchase personal protective equipment. [Grantee(s): Fire Departments; Allocation: discretionary]
- **Byrne-Justice Assistance Grant Program (Byrne-JAG) [Dept. of Justice]** – \$850,000,000 (\$850M) to allow state and local police departments and jails to meet local needs, including purchase of PPE and to support overtime for officers on the front lines. [Grantee(s): States with a pass-through of 33.9%; Allocation: formula; MA estimate: \$17,227,538, incl. pass-thru of \$6,891,015]
  - Language is included to ensure these resources go out to states and localities quickly in order to immediately respond to this crisis while avoiding unnecessary Trump Administration-imposed roadblocks intended to punish so-called “sanctuary cities.”
- **Disaster Relief Fund [FEMA]** – \$45,000,000,000 (\$45B) is included for FEMA to provide for the immediate needs of state, local, tribal, and territorial governments to protect citizens and help them recover from the overwhelming effects of COVID-19. Reimbursable activities may include medical response, personal protective equipment, National Guard deployment, coordination of logistics, safety measures, and community services nationwide.

**BUSINESS SUPPORT**

*a. Small business loans and grants*

- **Paycheck Protection Program [SBA]** -- \$349,000,000,000 (\$349B) for SBA to guarantee loans to small businesses and other entities with zero-fee loans of up to \$10,000,000 (\$10M). [Grantee(s): Loan applicants; Allocation: individual basis]
  - Up to 8 weeks of average payroll and other costs will be forgiven if the business retains its employees and their salary levels.
  - This temporary emergency assistance through the U.S. Small Business Administration (SBA) and the Department of Treasury can be used in

coordination with other COVID-financing assistance established in the law or any other existing SBA loan program.

- **Economic Injury Disaster Loans (EIDL) [SBA]** – \$562,000,000 (\$562M) for the SBA’s EIDL program. The loans help businesses keep their doors open and pay their employees. [Grantee(s): Individual loan applicants; Allocation: individual]
  - EIDLs are loans of up to \$2,000,000 (\$2M) that carry interest rates up to 3.75 percent for companies and up to 2.75 percent for nonprofits, as well as principal and interest deferment for up to 4 years.
  - The loans may be used to pay for expenses that could have been met had the disaster not occurred, including payroll and other operating expenses.
  - Massachusetts has received an SBA disaster declaration, so its small businesses are eligible.
  
- **Emergency Economic Injury Grants (EEIG) [SBA]** -- \$10,000,000,000 (\$10B) is available to provide an advance of \$10,000 to small businesses and nonprofits that apply for an EIDL within 3 days of applying for the loan. [Grantee(s): Individual loan applicants; Allocation: individual basis]
  - The EIDL grant does not need to be repaid, even if the grantee is subsequently denied an EIDL.
  - It may be used to provide paid sick leave to employees, maintain payroll, meet increased production costs due to supply chain disruptions, or pay business obligations, including debts, rent and mortgage payments.
  - Eligible grant recipients must have been in operation on January 31, 2020.
  - The grant is available to small businesses, private nonprofits, sole proprietors and independent contractors, tribal businesses, as well as cooperatives and employee-owned businesses.
  
- **Debt Relief for Existing and New SBA Borrowers [SBA]** -- \$17,000,000,000 (\$17B) is available to small businesses with standard SBA 7(a), 504, or microloans. [Grantee(s): Loan applicants/borrowers; Allocation: individual basis]
  - Under this provision, SBA will cover all loan payments for existing SBA borrowers, including principal, interest, and fees, for 6 months.
  - This relief will also be available to *new* borrowers who take out an SBA loan within six months of the bill's enactment
  - While SBA borrowers are receiving the 6 months of debt relief, they may apply for a PPP loan that provides capital to keep their employees on the job. The 6 months of payment relief may not be applied to PPP loans.

### *b. Small business tax relief*

- **Delay of Payment of Employer Payroll Taxes [IRS]** -- This provision allows taxpayers to defer paying the employer portion of payroll taxes through 2020.
  - All 2020 deferred amounts would be due in two equal installments by (1) December 31, 2021 and (2) December 31, 2022.
  - Employers who use SBA 7(a) loans for payroll are ineligible
  
- **Employee Retention Credit for Employers Subject to Closure Due to COVID-19 [IRS]** -- Provides a refundable payroll tax credit for 50 percent of wages paid by eligible employers to certain employees during the COVID-19 crisis. The credit applies to the first \$10,000 in wages and compensation paid by the employer to an eligible employee; and it is provided through 2020.
  - The credit is available to employers
    - (including nonprofits) Whose operations have been fully or partially suspended as a result of a government order limiting commerce, travel or group meetings, or
    - Who have experienced a greater than 50 percent reduction in quarterly receipts, measured on a year-over-year basis.
  - Employee wages:
    - From employers with 100 or fewer full-time employees, are all eligible for the credit regardless of employment/furlough status.
    - From employers with more than 100 full-time employees, are eligible if the employee is furloughed.
  
- **Qualified Improvement Property Technical Correction [IRS]** -- Technical correction to the 2017 Tax Law that allows the interior improvements of buildings to be (1) immediately expensed in the case of restaurant, retail, and most other property (classified as 15-year property), or (2) depreciated over 20 years in the case of a real property trade or business.

### *c. Small business technical assistance*

- **Support for Manufacturing** – \$50,000,000 (\$50M) is provided for the Hollings Manufacturing Extension Partnership (MEP) to help small- and medium-sized manufacturers recover by finding value within the supply chain and expanding markets. [Grantee(s): MEPs; Allocation: formula; MA estimate: \$1,096,000]
  
- **Minority Chambers of Commerce & Minority Business Centers aid [MBDA]** - \$10,000,000 (\$10M) for the Minority Business Development Agency (MBDA) to

provide grants to Minority Business Centers and Minority Chambers of Commerce for counseling, training, and education on federal resources and business response to COVID-19 for small businesses. [*Grantee(s)*: Minority Business Centers and Minority Chambers of Commerce; *Allocation*: discretionary

- The term “minority business enterprise” means a for-profit business enterprise that is majority-owned by 1 or more socially disadvantaged individuals; and the management and daily business operations of which are controlled by 1 or more socially disadvantaged individuals
- The term “minority chamber of commerce” means a chamber of commerce developed specifically to support minority business enterprises.
- Eliminates matching requirements.

*d. Financial institution relief*

- **Temporary relief for community banks** -- Federal banking agencies are required to lower the Community Bank Leverage Ratio to 8 percent and provide a grace period to community banks that fall below the ratio during the national emergency related to COVID-19 or December 31, 2020, whichever is sooner.
- **Temporary credit union provisions** -- Permits the National Credit Union Administration to establish a Central Liquidity Facility to which credit unions could apply for extensions of credit. To fund the facility, the NCUA may borrow from any source, as long as the total face value of the obligations do not exceed sixteen times the capital stock and surplus of the facility, up from twelve times, currently.

*e. Medium and Large-Business assistance*

- **Economic Stabilization Fund [Treasury and Federal Reserve]** -- \$500,000,000,000 (\$500B) for loans and loan guarantees for airlines, cargo air carriers, critical businesses, cities, states, mid-sized businesses and nonprofits.
  - \$25,000,000,000 for Treasury’s lending authority to passenger airlines;
  - \$8,000,000,000 for Treasury’s lending authority to cargo air carriers.
  - \$17,000,000,000 in Treasury lending for “critical” industries
  - \$454,000,000,000 (\$454B) for use in Federal Reserve loan or loan guarantees for cities, States, medium-sized businesses and nonprofits.
    - Lending under Federal reserve programs or facilities will require:
      - (1) stock buybacks are barred for the life of the loan, plus one year – except for current contractual obligations,

- (2) dividends and other capital distributions are barred for the life of the loan, plus one year,
- (3) compensation levels (Sec. 4004) are followed, but the Treasury Secretary may waive any of these if “necessary to protect the interests of the Federal Government.”
- Any borrower applying for a direct loan for a small or medium-sized businesses and nonprofits must make a good-faith certification that:
  - (1) They are applying due to economic uncertainty and the need to funded ongoing operations,
  - (2) The funds will be used to retain at least 90 percent of the recipient’s March 24, 2020 employment levels, at full compensation and benefits, until September 30, 2020,
  - (3) The applicant intends to restore not less than 90 percent of the workforce as of February 1, 2020, and to restore all compensation and benefits to the workers of the recipient no later than 4 months after the termination date of the March 13, 2020 Stafford Act emergency declaration,
  - (4) The entity was created or organized in the U.S. or under the laws of the U.S. and has significant operations in and employees based in the United States;
  - (5) The applicant is not a debtor in a bankruptcy proceeding;
  - (6) The applicant will not provide senior executive bonuses or enhanced compensation during the term of the loan;
  - (7) The entity will honor a ban on dividends/other capital and stock buybacks, from a national exchange, during the life of the loan, barring pre-existing stock repurchase contracts,
  - (8) it will not outsource or offshore jobs for the term of the loan and 2 years after completing repayment of the loan,
  - (9) it will not abrogate existing collective bargaining agreements for the term of the loan and 2 years after completing repayment of the loan; and
  - (10) it will remain neutral in any union organizing effort for the term of the loan.
- The Secretary is directed to provide a facility to help finance banks providing direct loans to eligible businesses including nonprofit organizations, with between 500 and 10,000 employees, capped at 2% annual interest.
- It provides any business between 500 and 10,000 employees with a government guaranteed low interest loan that can be used to pay employees and keep operations in place through the crisis.

- Allocation of \$100,000,000 for the Secretary to contract with third parties to aid execution of the loans, loan guarantees, and facilities under the title. The Secretary is authorized to designate financial institutions, including but not limited to, depositories, brokers, dealers, and other institutions, as financial agents of the United States to be paid for helping respond to coronavirus.

*f. Rural development and farmer assistance*

- **Rural Business Loans [USDA-RD]** -- \$20,500,000 (\$20.5M) is provided to USDA Rural Development to support \$1,000,000 (\$1B) in business and industry loans. These funds will remain available until September 30, 2021, to prevent, prepare for, and respond to coronavirus, for the cost of loans for rural business development programs. Eligibility area excludes cities or towns with a population greater than 50,000. [*Grantee(s)*: Rural business loan applicants, including nonprofits; *Allocation*: discretionary]
- **Distance Learning and Telemedicine [USDA-RUS]**– \$25,000,000 (\$25M) is provided to USDA’s Rural Utilities Service (RUS) to improve distance learning and telemedicine in rural areas of America. Available to communities with no more than 20,000 inhabitants. [*Grantee(s)*: Entities that provide education or health care through telecommunications; *Allocation*: discretionary]
- **Broadband [USDA-RUS]** -- \$100,000,000 (\$100M) for the ReConnect program to help ensure rural Americans have access to broadband. Grant aid is available to prevent, prepare for, and respond to coronavirus. At least 90 percent of the households to be served by a project receiving a grant must be in a rural area without sufficient access to broadband (10 Mbps downstream and 1 Mbps upstream). Available to communities with no more than 20,000 inhabitants. [*Grantee(s)*: Public and private entities; *Allocation*: discretionary]
  - A grantee may not use the grant to overbuild or duplicate broadband expansion efforts made by any entity that has received a broadband loan from the Rural Utilities Service
  - USDA will give priority consideration for grants to previous applicants now eligible as a result of adjusted eligibility requirements
- **Assistance to Farmers [USDA]** – \$9,500,000,000 (\$9.5B) is available to assist specialty crop producers; those who support local food systems such as farmers markets, schools, and restaurants; and livestock producers, including dairy.

*g. Net Operating Loss tax provisions:*

- **Changes to Net Operating Loss (NOLs) carrybacks [IRS]** -- In general, an NOL occurs when a business's tax deductions result in it having no taxable income. Prior to the 2017 TCJA, NOLs could be "carried back" to generate a refund on taxes paid in a prior year. The TCJA (1) limited NOLs to 80 percent of taxable income and (2) eliminated the ability to carry NOLs back to prior taxable years. There are two relevant NOL carryback provisions in the stimulus.
  - Taxpayers will be eligible to carry back NOLs to the prior 5 taxable years.
  - The provision also delays the 80 percent taxable income limit until 2021
  
- **Changes to Net Operating Loss (NOLs) carryforwards/carryovers [IRS]** -- An NOL carryforward allows the company to reduce future tax liability. The stimulus law includes NOL carryforward provisions.
  - For tax years *before* 2021, taxpayers will be entitled to an NOL deduction equal to 100% of taxable income (rather than the 80 percent limitation in present law).
  - For tax years 2021 and later, taxpayers will be eligible for:
    - (1) a 100 percent deduction of NOLs arising in tax years prior to 2018, and
    - (2) a deduction limited to 80 percent of modified taxable income for NOLs arising in tax years after 2017.

### **HEALTH CARE SYSTEM**

*a. Hospitals and CHCs*

- **Public Health and Social Services Emergency Fund [HHS]** -- \$100,000,000,000 (\$100B) for a new program to provide grants to cover unreimbursed health care related expenses or lost revenues attributable to the public health emergency resulting from the coronavirus. [Grantee(s): Hospitals, public entities, not-for-profit entities, and Medicare and Medicaid enrolled suppliers and institutional providers Allocation: discretionary]
  - HHS will review applications on a rolling basis.
  - Funds may be used for construction of temporary structures, property leases, medical supplies and equipment including personal protective equipment and testing supplies, increased workforce and trainings, emergency operation centers, retrofitting facilities, and surge capacity

- **Community Health Center assistance --**
  - \$1,320,000,000 (\$1.32B) in supplemental funding to community health centers on the front lines of testing and treating patients for COVID-19. [Grantee(s): Community Health Centers; Allocation: discretionary]
  - Extends federal aid for community health centers and teaching health centers that operate GME programs (THCGME) at current funding levels through November 30, 2020.
  
- **Hospital Preparedness Program [HHS]** -- \$250,000,000 (\$250M) is provided for grants or cooperative agreements with entities that are either current grantees or sub-grantees of the Hospital Preparedness Program or that meet new criteria of the Department of Health and Human Services.
  
- **Medical services for those with HIV/AIDS** — \$90,000,000 (\$90M) is provided to extend or supplement existing contracts funding under the Ryan White HIV/AIDS program.

*b. Telehealth*

- **Telehealth support [FCC]** – The law provides \$200,000,000 (\$200M) to the Federal Communications Commission (FCC) for the Connected Care Pilot Program. This program supports the efforts of health care providers to address COVID-19 by using telehealth to connect with patients. [Grantee(s): Health care providers; Allocation: discretionary]
  
- **Rural health and telehealth programs [HRSA]** -- \$180,000,000 (\$180M) is provided for the Rural Health program of the Health Resources and Services Administration to carry out telehealth and rural health activities. Funding to:
  - Strengthen rural community health by focusing on quality improvement, increasing health care access, coordination of care.
  - Promote the use of telehealth technologies for health care delivery, education, and health information services.Grantee(s): Rural public or rural nonprofit private entity; Allocation: discretionary]

*c. Mental health*

- **Mental health services [SAMHSA]** -- \$425,000,000 (\$425M) is provided to the Substance Abuse and Mental Health Services Administration to increase access to mental health services via Community Behavioral Health Clinics, suicide

prevention programs, and emergency response spending that can target support where it is most needed, such as outreach to those experiencing homelessness.

- \$250,000,000 is available for Certified Community Behavioral Health Clinic Expansion Grant program [*Grantee(s)*: Behavioral health clinics; *Allocation*: discretionary]
- \$50,000,000 shall be available for suicide prevention programs
- \$100,000,000 is available for emergency response needs [*Grantee(s)*: Public entities; *Allocation*: discretionary]

## **ANTI-VIRUS RESEARCH, DEVELOPMENT & DEPLOYMENT**

### *Research*

- **COVID-19 research at the National Institutes of Health [NIH]** – \$945,000,000 (\$945M) to support COVID-19 research, including understanding its prevalence, transmission, and approaches to diagnosing the disease, and developing countermeasures for the prevention and treatment of its various stages.
  - \$103,000,000 for the National Heart, Lung, and Blood Institute
  - \$706,000,000 for the National Institute of Allergy and Infectious Diseases, including, at least, \$156,000,000 for costs associated with vaccine and infectious disease research needs
  - \$60,000,000 for the National Institute of Biomedical Imaging and Bioengineering
  - \$10,000,000, for the National Library of Medicine
  - \$36,000,000 for the National Center for Advancing Translational Sciences
  - \$30,000,000 for the Office of the Director
- **Military medical research [DOD]** -- \$415,000,000 (\$415M) for military medical research programs to support the development of vaccines and antiviral pharmaceuticals, which require additional investment for testing.
- **Funding for research institutions [NSF]** -- \$75,000,000 (\$75M) is provided for the National Science Foundation (NSF) to support research at molecular, cellular, physiological and ecological levels to better understand coronavirus genetics, modes of action, transmission, virulence and population dynamics. NSF supports research activities at more than 2,000 research institutions across the United States and can aid Rapid Response Research (RAPID) proposals.

- **Environmental research and chemical registration activities [EPA] --**
  - \$1,500,000 for research on methods to reduce the risks from environmental transmission of coronavirus via contaminated surfaces;
  - \$1,500,000 is for expediting registration and other actions related to pesticides to address coronavirus
  
- **COVID-19 surveillance activities [ATSDR] --** The law provides \$12,500,000 (\$12.5M) for the Agency for Toxic Substance and Disease Registry for research and disease surveillance activities associated with coronavirus, including
  - \$7,500,000 for the Geospatial Research, Analysis and Services Program to support spatial analysis and Geographic Information System mapping of infectious disease hot spots, including cruise ships; and
  - \$5,000,000 for awards to Pediatric Environmental Health Specialty Units and state health departments to provide guidance and outreach on safe practices for disinfection for home, school, and daycare facilities.
  
- **Medical product supply chain security --** \$1,500,000 (\$1.5M) is provided for HHS and National Academies of Sciences, Engineering, and Medicine to report on the security of the U.S. medical product supply chain.

*Development*

- **Defense Production Act [DOD] –** \$1,000,000,000 (\$1B) is provided to the Department of Defense to invest in manufacturing capabilities that are key to increasing the production rate of personal protective equipment and medical equipment to meet the demand of healthcare workers all across the nation.
  
- **COVID-19 product review and safety enforcement at the Food and Drug Administration [FDA] –** \$80,000,000 (\$80M) is provided for the Food and Drug Administration to continue its efforts related to shortages of critical medicines, enforcement work on counterfeit and misbranded products, emergency use authorizations and pre and post market work on medical countermeasures, therapies, vaccines, and research.
  
- **Biopharmaceutical manufacturing --** \$10,000,000 (\$10M) is provided for the National Institute for Innovation in Manufacturing Biopharmaceuticals to support the development and manufacture of new medical countermeasures and biomedical supplies to combat the coronavirus.

## *Deployment*

- **Strategic National Stockpile acquisitions** -- \$16,000,000,000 (\$16B) for the Strategic National Stockpile to purchase critical medical supplies, personal protective equipment, and life-saving medicine.
- **Biomedical Advanced Research and Development Authority acquisitions** -- \$3,500,000,000 (\$3.5B) for BARDA -- at HHS Secretary's Discretion -- to advance construction, manufacturing, and purchase of vaccines and therapeutics. Funds may be used for the construction or renovation of US-based next generation manufacturing facilities
- **Resources for the Centers for Disease Control and Prevention (CDC)** - \$1,500,000,000 (\$1.5B) is provided in flexible funding 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 institution.

## **NATIONAL SECURITY**

- **National Guard deployments** – \$1,400,000,000 (\$1.4B) to sustain up to 20,000 members of the National Guard, under the direction of the governors of each state, for the next six months in order to support state and local response efforts.
- **Coast Guard reserve activation** – \$141,000,000 (\$141M) to activate Coast Guard Reserve personnel and for building capacity and capability for IT systems and infrastructure to support telework and remote access.
- **Ban on transfers for border wall** - Provision blocking funds in this title from being diverted to build a wall on the southern border.

## **ELECTION SECURITY**

- **Election Grants** – \$400,000,000 (\$400M) for states to help prepare for the 2020 elections. This funding can help states make voting safer for individuals.

Funding can be used, for example, to increase the ability to vote by mail, expand early voting and online registration, and increase the safety of voting in-person by providing additional voting facilities and more poll-workers. [*Grantee(s)*: States; *Allocation*: formula; *MA estimate*: \$8,290,676]

### **ACCOUNTABILITY**

- **Pandemic Response Accountability Committee** – \$80,000,000 (\$80M) to support a new Committee composed of independent Inspectors General who will conduct and coordinate audits and investigations to provide accountability and identify waste, fraud, and abuse in spending under the Act.
- **Government Accountability Office** – \$20,000,000 (\$20M) for GAO to conduct oversight of funding provided to federal departments and agencies for coronavirus response and recovery efforts.
- **Congressional Oversight Commission** -- Establishes a Congressional Oversight Commission to provide additional public accountability over the Administration's implementation of programs under the Act. Expires in 2025.
  - The Commission will oversee implementation of economic relief provisions, holding hearings, and submit monthly reports to Congress.
  - Five member panel chosen by Senate and House majority and minority.
  - Panel will report on activities of the Treasury Secretary, impact of the Act on the economy and markets, and effectiveness of measures under the Act. Reports will include the use by the Secretary of authority under the Act, the impact of purchases made under the Act on Americans finances, the U.S. economy, financial markets, and financial institutions, the effectiveness of the implementation of the Act on growth, while considering cost to taxpayers.

### **MISC.**

- **Extends REAL ID Deadline for States** – Extends the deadline for states to meet the requirements of the REAL ID Act to September 30, 2021.
- **Public television and radio stations** – \$75,000,000 (\$75M) for the Corporation for Public Broadcasting to make fiscal stabilization grants to public television and radio stations facing declines in non-Federal revenues. These funds will help

maintain programming and preserve small and rural stations threatened by declines in non-Federal revenues.

- **Peace Corps** – \$88,000,000 (\$88M) for Peace Corps to support evacuations of all overseas volunteers and other related activities.
- **Poison control centers** -- \$5,000,000 (\$5M) is provided to Health Resources and Services Administration to add COVID-19 capacity for poison control centers.