



## Coronavirus Aid, Relief, and Economic Security (CARES) Act (S.3548/H.R.748)

*Last Updated March 27, 2020*

The [CARES Act](#) passed with a 96-0 vote on March 25, after the [original bill](#), which was introduced on March 19, failed in a procedural vote. This is the third coronavirus package that provides economic relief and stimulus to states, service providers, small businesses, and individuals. Below is a summary of proposed policies and appropriations within the bill that would directly aide state and local human service agency response to emerging needs in their communities.

### NUTRITION SUPPORTS

1. **Supplemental Nutrition Assistance Program (SNAP)** – \$15.51 billion to fund additional anticipated SNAP benefits authorized in the second coronavirus package, [H.R.6201](#). This funding does not include any increases to the maximum SNAP benefit amount, as was proposed in the House version of the bill.
2. **Child Nutrition Programs** – \$8.8 billion in additional funding for Child Nutrition Programs to support school flexibility to ensure children receive meals while school is not in session due to coronavirus.
3. **Other Nutrition Programs**
  - *Food Distribution on Indian Reservations (FDIPR)* - \$100 million for increased needs for food.
  - *Puerto Rico & U.S. Territories* - \$200 million for food assistance.
  - *Emergency Food Assistance Program (TEFAP)* - \$450 million for food banks and commodity distribution.
  - *Assistance for Food Producers* - \$9.5 billion to assist agricultural producers and farmers for schools, restaurant, and farmers markets.

### CHILD CARE AND SOCIAL SUPPORT SERVICES

1. **Child Care**
  - *CCDBG* – \$3.5 billion in funding for the Child Care Development Block Grant (CCDBG) to support and maintain critical operations through continued payments and assistance to child care providers due to decreased enrollment or closures related to coronavirus. Additionally, funding is authorized to meet emergency staffing needs and

ensure first responders and health care workers can access child care while they respond to the pandemic.

- *Head Start* – \$750 million in funding for Head Start to meet emergency staffing needs.
2. **Child Welfare** – \$45 million in funding for Child Welfare Services under Title IV-B the Stephanie Tubbs Jones Child Welfare Services Program which provides grants to states and tribes to develop and expand services to protect and promote the welfare of all children.
  3. **Low Income Energy Assistance Program (LIHEAP)** – \$900 million in funding to assist low-income homes in paying for heating and cooling energy costs

## **FINANCIAL RELIEF FOR INDIVIDUALS, GOVERNMENTS, NON-PROFITS, AND SMALL BUSINESSES**

1. **Direct Cash Payments** –Authorizes a one-time, \$1,200 cash payment for individuals making \$75,000 or less (\$150,000 for couples filing jointly) and \$500 per child
2. **Emergency Small Business Loans** –Provides emergency no-interest loans up to \$10 million for eligible small businesses including non-profits with 500 or fewer full-time employees. Notably, the final bill does not include an earlier provision that would have disqualified non-profits that receive Medicaid payments.
3. **State and Local Coronavirus Expenditure Funds** - \$150 billion in funding is appropriated to assist states, tribes, and local governments to cover necessary expenditures incurred due to Covid-19 including costs that were not approved in budget decisions and costs occurring between March 1 – December 30, 2020. More information can be found [here](#).

## **WORKFORCE DEVELOPMENT/UNEMPLOYMENT INSURANCE**

1. **Creation of Pandemic Unemployment Assistance (PUA)** – Individuals that are no longer receiving regular pay from their job, nor qualify for state unemployment assistance, can qualify for PUA. This includes those who are self-employed, gig workers, and those who have exhausted their state or federal benefits. PUA is retroactive to January 27, 2020 and provides 39 weeks of eligibility through the end of 2020.
2. **Creation of Pandemic Unemployment Compensation (PUC)** – For those receiving state Unemployment Insurance or PUA, the Federal government will provide additional payments of \$600 per week, beginning the week the bill is signed, and ending on or before July 31, 2020.
3. **Expansion of “Work Sharing” Programs** – Employers can voluntarily make an agreement with their state(s) to reduce employee hours to prevent layoffs, but employees would still be eligible for partial state UC benefit, and the state would receive \$100 million.
4. **Unemployment Compensation Support for Nonprofits Organizations and State, Tribal, and Local Governments** – During the national emergency, the government would pay for 50% of reimbursement to workers who are furloughed or laid off, instead of these employers needing to pay 100% of the unemployment compensation.

## **HEALTH SERVICES AND EXTENDERS**

- 1. Expansion of Medicare Telehealth Flexibilities** – Flexibilities are expanded in order to ensure beneficiaries receive treatment from their home via telehealth providers and reduce exposure to Covid-19.
  - *Temporarily eliminates requirements that limit telehealth expansion to situations where a physician has treated a patient within the last three years*
  - *Temporarily allows Federally Qualified Health Centers and Rural Health Clinics to serve as a distant site for telehealth consultations and requires HHS to issue clarifying guidance encouraging the use of telecommunications systems, including remote patient monitoring*
- 2. State Access to Enhanced Medicaid FMAP** – This bill amends section 6008 of H.R. 6201 to delay the application of premium requirements. This will ensure states and territories are not ineligible for the increase of the FMAP percentage by 6.2%.
- 3. Extension of the Temporary Assistance for Needy Families (TANF) Program** – This bill officially extends TANF and other related programs including the Health Profession Opportunity Grants (HPOG), Healthy Marriage and Responsible Fatherhood, and Tribal TANF programs through November 30, 2020. Community Health Centers also received an extension in mandatory funding through this date.

## **HOUSING & HOMELESSNESS**

### **1. Housing and Rental Assistance**

- *Temporary Foreclosure and Rent Moratorium* – Beginning on March 18, 2020, federally-backed mortgage loans may not pursue foreclosure for a 60-day period. A multi-family borrower may not evict or charge any other rental or late fees for at least 30 days after they renter receives a notice.
  - *Tenant-Based Rental Assistance* - \$1.25 billion is appropriated for public housing agencies to maintain normal operations and take other necessary actions during this period. \$850 million will be available for section 8 programs, including Mainstream vouchers, specifically.
  - *Public Housing Agencies (PHAs)* - \$685 million is appropriated in operating assistance to make up for reduced tenant rate payments.
  - *Elderly Persons and Persons with Disabilities* - \$50 million is appropriated to support housing stability for low-income seniors, and \$15 million to support reduced tenant payment from those who are disabled.
  - *Housing Opportunities for Persons with Aids (HOPWA)* - \$65 million is appropriated for local communities, states, and nonprofit organizations for projects that benefit low-income persons with HIV/AIDS.
  - *Native Americans* - \$300 million is appropriated for Native American programs, including the Indian Housing Block Grant.
- 2. Homeless Assistance** – \$4 billion to support state and local governments in addressing the virus in homeless communities through HUD Homeless Assistance Grants, as well as \$5 billion to HUD CDBG.