

Areas of Interest	<u>Phase II - Families First Coronavirus Response Act</u>	<u>Phase III - Coronavirus Aid, Relief, and Economic Security Act OR CARES Act</u>	<u>Phase III - Take Responsibility for Workers and Families Act</u>	<u>Phase III - Coronavirus Aid, Relief, and Economic Security Act or CARES Act</u>
	<b>Status:</b> PASSED and Signed into Law	<b>Status:</b> Senate procedural votes failed 3/23	<b>Status:</b> Proposed in the House	<b>Status:</b> Pending final passage in House & Senate
Child Care		<b>DIVISION B—Emergency Appropriations For Coronavirus Health Response and Agency Operations</b>  <b>TITLE VIII—Depts. of Labor, Health and Human Services, Education, and Related Agencies</b>  <b>Administration For Children and Families, Child Care and Development Block Grant (\$3 Billion).</b> Funds immediate assistance to child care providers to prevent them from going out of business and otherwise support child care for families, including for healthcare workers, first responders, and others playing critical roles during this crisis.	<b>DIVISION A—Third Coronavirus Preparedness and Response Supplemental Appropriations Act, 2020</b>  <b>TITLE VIII—Labor, Health and Human Services, Education, and Related Agencies</b>  <b>Administration for Children and Families (\$12.6 Billion), Child Care and Development Block Grant (\$6 Billion).</b> Directs funds to prevent, prepare for, and respond to coronavirus and may also be used for costs of waiving family copayments/costs typically paid through family copayments; continued payments and assistance to child care providers in cases of decreased enrollment, child absences, or provider closures; and to ensure child care providers are able to remain open or reopen as appropriate and applicable.	<b>DIVISION B—Emergency Appropriations For Coronavirus Health Response and Agency Operations</b>  <b>TITLE VIII - Department of Health and Human Services</b>  <b>Child Care Development Block Grant (\$3.5 billion).</b> Funds may be used to support providers due to decreased enrollment, continue to pay staff salaries, and to provide child care assistance to health care sector employees, emergency responders, sanitation workers, and other workers deemed essential during the response to the coronavirus without regard to the income eligibility requirement.

			<p>Encourages states to place conditions on payments to child care providers to use a portion of funds received to continue to pay the salaries and wages of staff</p> <p>Allows funds to be used to mobilize emergency child care services; provide temporary assistance to eligible child care providers to support costs associated with coronavirus; support child care resource and referral services; provide child care assistance to health care sector employees and other essential workers.</p>	
<b>Head Start</b>		<p><b>DIVISION B</b></p> <p><b>TITLE VIII—Depts. of Labor, Health and Human Services, Education, and Related Agencies</b></p> <p><b>Administration For Children And Families, Head Start (\$250 Million).</b> For making payments under the Head Start Act and allocated in an amount that bears the same ratio to such portion as the number of enrolled children served by the agency involved bears to the number of enrolled children by all Head Start agencies to help Head Start programs respond to coronavirus-related needs of children and families.</p>	<p><b>DIVISION A</b></p> <p><b>TITLE VIII—Labor, Health and Human Services, Education, and Related Agencies</b></p> <p><b>Administration for Children and Families (\$12.6 Billion), Head Start (\$1 billion).</b> For Head Start to develop and implement procedures and systems to improve the coordination, preparedness, and response efforts with State, local, tribal, and territorial public health departments, and other relevant agencies; cost of meals and snacks not reimbursed by the Secretary of Agriculture; mental health services;</p>	<p><b>DIVISION B</b></p> <p><b>Title VIII – Departments Health and Human Services</b></p> <p><b>Head Start (\$750 million).</b> Helps Head Start programs respond to the needs of children and families related to coronavirus and allows some of those funds to be used to operate supplemental summer programs through existing grantees.</p>

			training and professional development for staff on infectious disease management; purchasing necessary supplies and contracted services to sanitize and clean facilities and vehicles, if applicable; and other costs that are necessary to maintain and resume the operation of programs	
<b>Small Business Supports</b>		<p>[Senate provisions creating a temporary Pandemic Unemployment Assistance program for those not traditionally eligible for unemployment benefits, including self-employed individuals, are described further in the Unemployment section below.]</p> <p><b>DIVISION A - Keeping Workers Paid and Employed, Health Care System Enhancements, and Economic Stabilization</b></p> <p><b>TITLE I—Keeping American Workers Employed And Paid Act</b></p> <p>Small businesses, <b>nonprofits</b>, or veteran's organizations with 500 employees, or the applicable size standard for the industry as provided by SBA, if higher would be eligible. Includes sole-proprietors, independent contractors, and other self-employed individuals as eligible for loans. This</p>	<p><b>DIVISION I—Financial Services</b></p> <p><b>TITLE II—Provide Assistance to Small Businesses and Community Financial Institutions</b></p> <p><b>Sec. 203.</b> Limits debt collector actions against a small business or non-profit to support those struggling with the decision to stay open in the face of significant declines in consumer demand and with paying their bills.</p> <p><b>Sec. 205.</b> Provides minority-owned businesses \$3 billion in grants through the Minority Business Development Agency.</p> <p>[Other Division I provisions included below]</p> <p><b>DIVISION S—Small Business Administration</b></p>	<p><b>DIVISION A</b></p> <p><b>TITLE I—Keeping American Workers Paid and Employed Act</b></p> <p>This legislation includes various opportunities for loans and grants for small businesses. Among other changes to SBA loans, this expands eligibility for small businesses to include 501(c)(3) nonprofits and those who are self-employed or independent contractors.</p> <p><b>Sec. 1107. Direct Appropriations.</b>  <b>\$349 billion for loan guarantees</b>  <b>\$10 billion for emergency EIDL grants</b>  <b>\$17 billion for loan subsidies</b></p> <p><b>TITLE II—Assistance for American Workers, Families, and Businesses</b></p> <p><b>Subtitle C – Business Provisions</b></p>

		<p>proposal would exclude nonprofit organizations who receive Medicaid reimbursements from eligibility for loans.</p>	<p>Authorizes critically needed funding to keep small businesses afloat during this unprecedented economic disruption, including \$265 million for Small Business Development Centers, Women's Business Centers, Veterans Business Outreach Centers, and SCORE chapters to provide counseling and support to impacted entrepreneurs and small businesses. Authorizes \$57 million for Microloan program technical assistance and lending.</p> <p>[Other Division S provisions included below]</p> <p><b>DIVISION W—Other Matters</b></p> <p>Ensures more small businesses and consumer debtors have access to a fresh start through the bankruptcy system, including expansion of small businesses' eligibility for reorganization under the streamlined process under chapter 11 subchapter V of the Bankruptcy Code.</p>	<p><b>Sec. 2302.</b> Allows employers and self-employed individuals to defer payment of the employer share of the Social Security tax they otherwise are responsible for paying to the federal government with respect to their employees. Employers generally are responsible for paying a 6.2% Social Security tax on employee wages. The provision requires that the deferred employment tax be paid over the following two years, with half of the amount required to be paid by December 31, 2021 and the other half by December 31, 2022.</p>
Loans		<p><b>DIVISION B</b></p> <p><b>TITLE V - Financial Services and General Government</b></p> <p>The bill provides \$562,000,000 for administrative expenses and program subsidy for the SBA Disaster Loan Program.</p>	<p><b>DIVISION I—Financial Services</b></p> <p><b>TITLE II—Provide Assistance to Small Businesses and Community Financial Institutions</b></p> <p><b>Sec. 201.</b> Creates a facility at the Federal Reserve to provide direct loans to small</p>	<p><b>DIVISION A</b></p> <p><b>TITLE I—Keeping American Workers Paid and Employed Act</b></p> <p><b>Sec. 1102.</b> Establishes the maximum 7(a) loan amount to \$10 million through December 31, 2020 and provides a formula by which the loan amount is tied</p>

	<p>Increases the maximum 7(a) loan amount to \$10 million through December 31, 2020 and provides a formula by which the loan amount is tied to payroll costs incurred by the business to determine the size of the loan, not to exceed \$10 million.</p> <p><b>DIVISION A</b></p> <p><b>TITLE I—Keeping American Workers Employed And Paid Act</b></p> <p>Sec. 1106: Direct Appropriations</p> <p>This section appropriates funds for among other things, the following uses: \$299.4 billion for loan guarantees and loan subsidies, \$700 million for salaries and expenses, \$240 million for small business development centers and women's business centers for technical assistance for businesses.</p> <p>Sec. 1112: Subsidy for Certain Loan Payments</p> <p>Defines an eligible loan as an existing 7(a) (including Community Advantage), 504, and microloan product. Allows SBA to encourage lenders to provide deferments and to extend the maturity of the loans to avoid balloon payments or any increases in debt for the borrower during the period of the national emergency declaration. <b>Appropriates</b></p>	<p>businesses, including independent contractors and small farms.</p> <p><b>Sec. 202.</b> Creates a program under the Department of Treasury to provide zero interest loans to small businesses that could be forgiven later</p> <p><b>DIVISION S—Small Business Administration</b></p> <p><b>Small Business Disaster Loans.</b></p> <p>Provides an additional \$184 billion in low-interest economic injury disaster loans to help small businesses that have suffered financial losses as a result of the coronavirus outbreak.</p> <p><b>Small Business Payroll Support –</b></p> <p>Authorizes \$300 billion in guaranteed, forgivable loans to cover short-term payroll costs.</p> <p><b>Increasing Access to Capital.</b></p> <p>Eliminates fees and increases guarantees on SBA-backed 7(a) and 504 loans to increase access to capital for struggling firms.</p>	<p>to payroll costs incurred by the business to determine the size of the loan.</p> <p>Increases the maximum loans for a SBA Express loan to \$1 million through December 31, 2020.</p> <p>Increases the government guarantee of 7(a) loans to 100% through December 31, 2020.</p> <p><b>DIVISION B</b></p> <p><b>TITLE V - Financial Services and General Government</b></p> <p><b>\$562 million to help small businesses</b></p> <p>by ensuring SBA has the resources to provide Economic Injury Disaster Loans (EIDL) to businesses that need financial support.</p>
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		<b>\$16.8 billion to carry out the program.</b>		
Grants		<p><b>DIVISION I—Financial Services</b></p> <p><b>TITLE II—Provide Assistance to Small Businesses and Community Financial Institutions</b></p> <p><b>Sec. 204.</b> Reauthorizes the state small business credit initiative, which was created in 2010 to support small businesses in the wake of the 2008 recession, to provide \$10 billion to promote recovery post-pandemic, including grants to finance new and existing small business growth.</p> <p><b>DIVISION S—Small Business Administration</b></p> <p><b>Small Business Economic Injury Grants.</b> Authorizes \$100 billion in grants to small businesses that can demonstrate losses due to the outbreak.</p>	<p><b>DIVISION A</b></p> <p><b>TITLE I—Keeping American Workers Paid and Employed Act</b></p> <p><b>Sec. 1110. Emergency EIDL.</b> Expands eligibility for Economic Injury Disaster Loans (EIDL) to include sole proprietors and private non-profits. In other sections of the bill, \$10 billion has been appropriated for EIDL grants.</p>	
Forgiveness		<p><b>DIVISION A</b></p> <p><b>TITLE I—Keeping American Workers Employed And Paid Act</b></p> <p><b>Sec. 1105: Loan Forgiveness</b> Establishes that the borrower shall be eligible for loan forgiveness equal to the amount spent by the borrower during an 8-week period after the origination date</p>	<p><b>DIVISION S—Small Business Administration</b></p> <p><b>Small Business Debt Relief.</b> Provides small businesses with relief from SBA loan payments, including principal, interest, and fees, for six months.</p>	<p><b>DIVISION A</b></p> <p><b>TITLE I—Keeping American Workers Paid and Employed Act</b></p> <p><b>Sec. 1106.</b> Outlines how SBA loans can be forgiven, which cannot exceed 100% of loan and is tied to employee retention during the loan period. Also, makes rent, mortgage, and utility costs eligible for</p>

		<p>of the loan on payroll costs, interest payment on any mortgage incurred prior to February 15, 2020, payment of rent on any lease in force prior to February 15, 2020, and payment on any utility for which service began before February 15, 2020.</p>		SBA loan forgiveness.
Paycheck Protection		<p><b>DIVISION A</b></p> <p><b>TITLE I—Keeping American Workers Employed And Paid Act</b></p> <p><b>Sec. 1102. Paycheck Protection Program.</b> 100% federally guaranteed loans to employers (any business, nonprofit organization, or veterans organization with fewer than 500 employees) who maintain their payroll during this emergency</p>	<p><b>DIVISION T—Revenue Provisions</b></p> <p><b>TITLE II, Subtitle F—Employee Retention Credit</b></p> <p><b>Sec. 251. Employee Retention Credit.</b> To incentivize employers to keep their employees on payroll rather than laying off those employees, offers a fully refundable tax credit, tied to the payment of employee wages, against the employer's share of Social Security taxes. The credit applies to wages paid from January 31, 2020 to December 31, 2020.</p> <p>Eligible employers: may claim an 80% credit on wages up to \$10,000 per employee; must have no more than \$41.5 million in gross receipts or no more than 1,500 full-time equivalent employees to qualify; must have experienced a 20% loss in gross receipts in the current calendar quarter compared to the prior year calendar quarter; trade</p>	<p><b>DIVISION A</b></p> <p><b>TITLE I—Keeping American Workers Paid and Employed Act</b></p> <p><b>Sec. 1102. Paycheck Protection Program.</b> Creates 100% federally guaranteed loans to employers (any business, nonprofit organization, or veterans organization with fewer than 500 employees per location) to be used for salaries, benefits, rent, mortgages, and/or utilities, while also capping the interest rate.</p> <p><b>TITLE II—Assistance for American Workers, Families, and Businesses</b></p> <p><b>Subtitle C – Business Provisions</b></p> <p><b>Sec. 2301.</b> Provides a refundable payroll tax credit for 50% of wages paid by employers to employees during the COVID-19 crisis if an employer's</p>

			or business cannot earn greater than 90% of the gross receipts it had in the same calendar quarter in the prior year.	operations or gross receipts were impacted by the crisis
<b>Paid Leave</b>		<p><b>DIVISION A</b></p> <p><b>Sec. 3606. Paid Leave for Rehired Employees.</b> Allows employees laid off not earlier than March 1, 2020 to access paid family and medical leave if rehired when they had worked for the employer for not less than 30 of the last 60 calendar days prior to the layoff.</p>	<p><b>DIVISION B</b></p> <p><b>Sec. 20003.</b> Extends the availability of Emergency Family and Medical Leave benefits from December 31, 2020 to December 31, 2021.</p> <p><b>Sec. 20004. Emergency Leave Definitions.</b> Provides private sector and public sector employees who have been on the job for at least 30 calendar days with the right to take up to 12 weeks of job-protected leave under the Family and Medical Leave Act, <i>regardless of the size of their employers</i>. Employees can take this leave to (1) self-quarantine, (2) care for a family member who is quarantined, (3) care for a child whose school has closed or child care provider is unavailable due to COVID-19, or (4) care for a family member who is individual with a disability or senior citizen whose place of care or direct care provider is unavailable.</p> <p><b>Sec. 20005. Regulatory Authorities.</b> Strips the Labor Secretary of authority to issue regulations to carve out employees of small businesses with fewer than 50</p>	<p><b>DIVISION A</b></p> <p><b>Sec 3605. Paid Leave for Rehired Employees.</b> Allows employees laid off not earlier than March 1, 2020 to access paid family and medical leave if rehired when they had worked for the employer for not less than 30 of the last 60 calendar days prior to the layoff.</p>

employees or to issue regulations to carve health care providers and emergency responders from the right to leave. Invalidates any regulations that have been issued under that authority.

**Sec. 20006. Relationship to Leave.** Ensures that workers with part-time schedules are provided 10 workweeks of paid leave, clarifies that paid sick leave provided under the *Families First Coronavirus Response Act* can be taken concurrently with unpaid emergency FMLA leave, and provides that only employees can decide to take unpaid leave concurrently with any other paid leave they have available. This section also ensures that emergency FMLA leave does not count towards an employee's 12 weeks of non-emergency unpaid FMLA leave.

**Sec. 20007. Wage Rate.** Specifies that after two work weeks of unpaid leave, employees will receive a benefit of two-thirds of the employee's usual pay, up to \$200 a day to ensure workers received at least the applicable minimum wage in their area.

**DIVISION C—Emergency Paid Sick Leave Act Amendments**

		<p><b>Sec. 30002. Paid Sick Time</b> <b>Requirement.</b> Requires private and public sector employers, regardless of their size, to provide emergency paid sick leave. Eligible full-time employees are entitled to two workweeks (80 hours) of emergency paid sick leave. Eligible part-time employees are entitled to the hours of emergency paid sick leave that equals the typical number of hours that they work in a typical two-week period. Employees can use this leave to seek a diagnosis, receive treatment, care for a family member, care for a child whose school has closed or child care provider is unavailable due to COVID-19. Employees will receive emergency paid sick leave in addition to any existing employer-provided paid leave. This section eliminates an employer's ability to exclude health care providers and emergency responders from emergency paid sick leave.</p> <p><b>Sec. 30005. Definitions.</b> Eliminates the large employer exemption and clarifies that nonprofit organizations are covered employers to ensure that full-time and part-time employees earn full wage replacement (up to \$511 per day) for all emergency paid sick leave uses.</p>	
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			<p><b>Sec. 30006. Regulatory Authorities.</b> Eliminates the Department of Labor's authority to issue regulations to exempt employers with fewer than 50 employees, health care providers, and emergency responders from this Division's emergency paid leave provision. This section also eliminates the Labor Department's broad authority to issue regulations to align Divisions C, E, and G for the Family First Coronavirus Response Act. Any such regulations issued by the Department shall have no force and effect.</p>	
Tax Credit Offset	<p><b>DIVISION E—Emergency Paid Sick Leave Act</b></p> <p><b>Sec. 5102 - 5111.</b> Establishes a 100% refundable tax credit for small and medium size businesses (under 500 employees) to provide paid sick leave to employees affected by COVID-19 who are unable to work or telework and meet one of the specified conditions</p> <p>Paid leave for employees who are quarantined or being tested for COVID-19 is calculated based on regular compensation with a \$511 daily cap</p>	<p><b>DIVISION A</b></p> <p><b>Title II – ASSISTANCE FOR AMERICAN WORKERS, FAMILIES, AND BUSINESSES</b></p> <p><b>SUBTITLE C - Business Provisions</b></p> <p><b>Sec 2301. Delay of payment of employer payroll taxes</b> The provision allows employers and self-employed individuals to defer payment of the employer share of the Social Security tax they otherwise are responsible for paying to the federal government with respect to their employees. The provision requires that the deferred employment tax be paid over the following two years.</p>	<p><b>DIVISION T—Revenue Provisions</b></p> <p><b>TITLE II, Subtitle G—Credits for Paid Sick and Family Leave</b></p> <p><b>Sec. 263. Fund Mandated Paid Leave for Governmental Employers.</b> Ensures that governmental employers, including public universities, can receive tax credits for the costs of providing mandated paid sick and family leave as passed in the Families First Coronavirus Response Act.</p> <p><b>Sec. 264. Tax Credits for Mandated Paid Leave.</b> Expands the tax credits for paid sick leave and paid family leave in the Families First Coronavirus Response Act to align with changes made to the</p>	<p><b>DIVISION A</b></p> <p><b>Subtitle C—Labor Provisions</b></p> <p><b>Sec. 3601.</b> Clarifies an employer is not required to pay more than \$200 per day and \$10,000 in the aggregate for each employee for paid leave.</p> <p><b>Sec. 3602.</b> Specifies an employer is not required to pay more than either \$511 per day (\$5110 in the aggregate) when the employee is taking leave due to quarantine or isolation order or is experiencing COVID-19 symptoms and seeking a diagnosis OR \$200 per day (\$2000 in the aggregate) when the employee is taking leave to care for an</p>

<p>Paid leave for employees who are caring for someone because of COVID-19 or are included in the catch-all category is <math>\frac{2}{3}</math> of regular compensation with a \$200 daily cap</p> <p><b>DIVISION C—Emergency Family and Medical Leave Expansion Act</b></p> <p><b>Sec. 3102 - 3106.</b> Establishes a 100% refundable tax credit for small and medium-size businesses (under 500 employees) to provide paid family leave to employees who are unable to work or telework and are caring for a child if the school or place of care has been closed, or the child care provider is unavailable due to COVID-19 precautions</p> <p>Eligible full-time employees can receive leave pay at a rate not less than <math>\frac{2}{3}</math> of their regular pay with \$200 daily cap</p> <p><b>Sec. 7002. Credit Against Self-Employment Tax.</b> In the case of an eligible self-employed individual, there would be allowed paid leave as a credit against the tax imposed by subtitle A of the Internal Revenue Code of 1986 for any taxable year an</p>		<p>respective mandates in the Act, applying a \$511 per day limitation for all types of paid sick leave to the payroll tax credit for employers and to the individual tax credit for self-employed workers.</p> <p>Limits the paid sick leave and paid family and medical leave employer credits to employers with up to 500 full-time employees.</p> <p>Allows governmental employers to access both the paid sick leave and paid family leave credits, regardless of employer size.</p>	<p>individual in quarantine or isolation or for the employee's child due to school closure or lack of child care.</p> <p><b>Sec. 3606.</b> Allows employers to receive an advance tax credit from Treasury instead of having to be reimbursed on the back end.</p>
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	<p>amount equal to the qualified sick leave equivalent amount with respect to the individual.</p> <p><b>Sec. 7004. Credit for Family Leave for Certain Self-Employed Individuals.</b> In the case of an eligible self-employed individual, there shall be allowed as a credit against the tax imposed by subtitle A of the Internal Revenue Code of 1986 for any taxable year an amount equal to 100% of the qualified family leave equivalent amount with respect to the individual.</p>			
Unemployment	<p><b>Sec. 4102. Emergency Transfers For Unemployment Compensation Administration.</b> Provides additional unemployment funding to states.</p>	<p><b>DIVISION A (same provision as above)</b></p> <p><b>TITLE II—Assistance For American Workers, Families, and Businesses</b></p> <p><b>Subtitle A—Unemployment Insurance Provisions</b></p> <p><b>Sec. 2101 - 2112. Relief for Workers Affected by Coronavirus Act (through December 31, 2020).</b> Creates a temporary Pandemic Unemployment Assistance program to provide payment to those not traditionally eligible for unemployment benefits (self-employed, independent contractors, those with</p>	<p><b>DIVISION H—Emergency Coronavirus Pandemic Unemployment Compensation Act of 2020</b></p> <p><b>TITLE I</b></p> <p><b>Sec. 101. Supplemental Federal Pandemic Unemployment Compensation.</b> Authorizes a temporary Federal Pandemic Unemployment Compensation (FPUC) of \$600 a week for any worker eligible for state or federal unemployment compensation (UC) benefits. The FPUC would be paid in addition to and at the same time as (but not necessarily in the same check)</p>	<p><b>DIVISION A</b></p> <p><b>TITLE II—Assistance for American Workers, Families, and Businesses</b></p> <p><b>Subtitle A—Unemployment Insurance Provisions</b></p> <p><b>Sec. 2102. Pandemic Unemployment Assistance.</b> 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</p>

	<p>limited work history, and others) who are unable to work as a direct result of the coronavirus public health emergency.</p> <p>Funds state reimbursement of nonprofits, government agencies, and Indian tribes for half of the costs they incur to pay unemployment benefits.</p> <p>Provides an additional \$600 per week payment to each recipient of unemployment insurance or Pandemic Unemployment Assistance recipient for up to three months.</p> <p>Funds the first week of unemployment benefits for states that choose to pay recipients as soon as they become unemployed instead of waiting one week before the individual is eligible to receive unemployment benefits.</p> <p>Gives states temporary, limited flexibility to hire temporary staff, re-hire former staff, or take other steps to quickly process unemployment claims.</p> <p>Provides an additional 13 weeks of unemployment benefits to help those who remain unemployed after weeks of state unemployment are no longer available.</p>	<p>regular state or federal UC benefits... The federal supplement would not affect eligibility for other benefits like Medicaid, CHIP, SNAP. State UC programs would be fully reimbursed for the cost of administering the supplement and for the cost of the supplement itself.</p> <p><b>Sec. 102-105. Expansion of “Work Sharing” Programs to Provide Partial Benefits to Individuals with Reduced Hours.</b> Temporarily provides full funding for short-time compensation or “work sharing” programs, in which employers voluntarily make an agreement with the state unemployment office to prevent layoffs by reducing employee hours, and workers with reduced hours are eligible for partial state UC benefits... Workers in these programs would also be eligible for Federal Pandemic Unemployment Compensation in the amount of \$300. States would receive \$100 million for work sharing program promotion and enrollment of employers, and for implementation or improved administration.</p> <p><b>Sec. 106. 13 Week Emergency Benefit Extension in All States.</b> Allows states to provide an additional 13 weeks of unemployment benefits to workers who</p>	<p>history, and others) who are unable to work as a direct result of the coronavirus public health emergency.</p> <p><b>Sec. 2103. Emergency Unemployment Relief for Governmental Entities and Nonprofit Organizations.</b> Provides 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.</p> <p><b>Sec. 2104. Emergency Increase in Unemployment Compensation Benefits.</b> Provides an additional \$600 per week payment to each recipient of unemployment insurance or Pandemic Unemployment Assistance for up to four months.</p> <p><b>Sec. 2105. Temporary Full Federal Funding of the First Week of Compensable Regular Unemployment for States with No Waiting Week.</b> Provides funding to pay the cost of the first week of unemployment benefits through December 31, 2020 for states that choose to pay recipients as soon as they become unemployed instead of waiting one week before the individual is eligible to receive benefits.</p>
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	<p>Funds “short-time compensation” programs, where employers reduce employee’s hours instead of laying off workers and employees with reduced hours receive a prorated unemployment benefit. This provision would pay 100% of the costs they incur in providing short-time compensation.</p> <p>Funds states that begin a “short-time compensation” program. This provision would pay 50% of the costs a state incurs in providing short-time compensation.</p>	<p>need beyond what is provided for in state and federal law.</p> <p><b>TITLE II</b></p> <p><b>Sec. 201. Unemployment Compensation for Self-Employed Workers.</b> Specifies self-employed individuals who are unable to work due to the COVID-19 emergency are eligible for a federal unemployment compensation payment equal to one-quarter of the state’s average weekly benefit amount plus the Federal Pandemic Unemployment Compensation (\$600), or a total of about \$675 a week, on average. Individuals would apply for the benefit at the state UC office, and states would be fully reimbursed for the cost of benefits and administration. Self-employed workers are not covered by regular state unemployment compensation.</p> <p><b>Unemployment Compensation for Individuals Who Had Been About to Start Work.</b> Individuals who had a contract for work canceled due to a COVID-19 work site shutdown would be eligible for a federal unemployment compensation benefit equal to one-quarter of the state’s average weekly benefit amount plus the Federal Pandemic Unemployment Compensation (\$600), or about \$675 a week, on</p>	<p><b>Sec. 2106. Emergency State Staffing Flexibility.</b> Provides states with temporary, limited flexibility to hire temporary staff, rehire former staff, or take other steps to quickly process unemployment claims.</p> <p><b>Sec. 2107. Pandemic Emergency Unemployment Compensation.</b> Provides an additional 13 weeks of unemployment benefits through December 31, 2020 to help those who remain unemployed after weeks of state unemployment benefits are no longer available.</p> <p><b>Sec. 2108. Temporary Financing of Short-Time Compensation Payments in States with Programs in Law.</b> Provides funding to support “short-time compensation” programs, where employers reduce employee hours instead of laying off workers and the employees with reduced hours receive a prorated unemployment benefit. This provision would pay 100% of the costs they incur in providing this short-time compensation through December 31, 2020.</p> <p><b>Sec. 2109. Temporary Financing of Short-Time Compensation Agreements.</b> Provides funding to</p>
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		<p>average, for the number of weeks that the contracted job was scheduled to last.</p> <p><b>Unemployment Compensation for Job Entrants.</b> Individuals who are available for work, but for the limitations of the pandemic, and do not have enough recent work experience to qualify for state unemployment compensation (recent college graduate and individuals whose recent work does not meet state minimum earnings requirements, for example) would receive a federal payment of \$300 a week, administered by state unemployment offices.</p> <p style="text-align: center;"><b>TITLE III</b></p> <p><b>Sec. 301. Unemployment Compensation Support for Nonprofit Organizations and State, Tribal, and Local Governments.</b> Most nonprofits, Indian Tribes, and governmental entities do not pay per-worker unemployment taxes and instead have “reimbursable arrangements” with state unemployment programs, which require them to reimburse the state for 100% of the cost of unemployment compensation paid to their furloughed or laid off workers. During the period of the national emergency, the federal government would pay 50% of the reimbursement for</p>	<p>support states that begin “short-time compensation” programs. This provision would pay 50% of the costs that a state incurs in providing short-time compensation through December 31, 2020.</p> <p><b>Sec. 2110. Grants for Short-Time Compensation Programs.</b> Provides \$100 million in grants to states that enact “short-time compensation” programs to help them implement and administer these programs.</p> <p><b>Sec. 2111. Assistance and Guidance in Implementing Programs.</b> Requires the Department of Labor to disseminate model legislative language for states, provide technical assistance, and establish reporting requirements related to “short-time compensation” programs.</p>
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			<p>those workers so that their employers could follow public health recommendations. Workers at these organizations are also eligible for the Federal Pandemic Unemployment Compensation supplement (\$600 a week).</p>	
<b>State Stabilization Supports</b>		<p><b>DIVISION B</b></p> <p><b>Department of Education Stabilization Fund—Governor’s Emergency Education Relief Fund (\$20 Billion)</b></p> <p><b>Sec. 18002.</b> Provides grants to local educational agencies (LEAs) and institutions of higher education serving students within the State (IHEs) that the Governor deems have been most significantly impacted by coronavirus to support the ability of such LEAs and IHEs to continue to provide educational services, either directly or through third-party entities, to their students and to support their on-going functionality. Provides support to any other IHE or education-related entity within the State that the Governor deems essential for carrying out emergency educational services to students, including for the provision of prekindergarten, social and emotional support, and the protection of jobs.</p>	<p><b>DIVISION A</b></p> <p><b>TITLE VIII— Labor, Health and Human Services, Education, and Related Agencies</b></p> <p><b>Department of Education State Fiscal Stabilization Fund (\$50 billion).</b> Provides grants to the Governor of each State for support of elementary, secondary, and postsecondary education and, as applicable, early childhood education programs and services. Among other uses, this flexible funding can be used to support emergency financial aid to postsecondary students for food, housing, technology, health care, and child care.</p> <p><b>DIVISION X—Other Matters</b></p> <p><b>Sec. 199996. State Stabilization Fund.</b> \$200 billion to provide States, territories, and tribes with funding to cover revenue lost because of coronavirus. The funding</p>	<p><b>DIVISION B</b></p> <p><b>Title II – Departments of Commerce, Justice, Science, and Related Agencies</b></p> <p><b>Economic Development Administration (EDA) (\$1.5 billion).</b> Directs funds for economic adjustment assistance to help revitalize local communities 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.</p> <p><b>TITLE VIII – Departments of Labor, Health and Human Services, Education And Related Agencies</b></p> <p><b>Department of Education, Education Stabilization Fund (\$30.75 billion).</b></p>

		<p>will be provided in two tranches, with the first tranche immediate and the second to follow based on unemployment rates or on July 1, whichever trigger is hit first. Of the funding in the first tranche, \$10 billion is set aside for tribes, \$1 billion for territories, and \$2.5 billion for small states.</p>	<p>Includes funds for grants to provide emergency support to local school systems and higher education institutions to continue to provide educational services to their students and support the on-going functionality of school districts and institutions.</p> <p>Designates \$3 billion for Governors in each state to allocate at their discretion for emergency support grants to local educational agencies that the State educational agency deems have been most significantly impacted by coronavirus.</p> <p>Designates \$14.25 billion for higher education emergency relief for 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.</p>
<b>Tax Code</b>		<p><b>DIVISION T—Revenue Provisions</b></p> <p><b>TITLE II—Economic Stimulus</b></p>	<p><b>DIVISION A</b></p> <p><b>TITLE II—Assistance for American Workers, Families, and</b></p>

		<p><b>Subtitle B—Earned Income Tax Credit.</b> For 2020 and 2021, allows an individual with no qualifying children to claim the EITC if the individual is between ages 19 and 25 and is not a full-time student.</p> <p>Allows individuals to claim the credit until they reach age 66.</p> <p>Increases the maximum credit, the earned income, and the phaseout amounts and indexes the earned income amount to inflation.</p> <p>Permanently modifies the EITC rules to allow families with children who do not meet the identification requirements for the EITC (for instance, if they do not have a valid Social Security Number) to claim the no-child EITC.</p> <p>Allows credit eligibility in certain cases of married individuals living apart.</p> <p>Repeals provisions that would deny the credit to taxpayers due to excess investment income.</p> <p>Permanently provides an EITC match for Puerto Rico and other U.S. territories.</p> <p><b>Subtitle C—Child Tax Credit.</b> For 2020 through 2025, removes the earned</p>	<p><b>Businesses</b></p> <p><b>Subtitle C— Business Provisions</b></p> <p><b>Sec. 2303.</b> Relaxes the limitations on a company's use of losses. Net operating losses (NOL) are currently subject to a taxable-income limitation, and they cannot be carried back to reduce income in a prior tax year. The provision provides that an NOL arising in a tax year beginning in 2018, 2019, or 2020 can be carried back five years. The provision also temporarily removes the taxable income limitation to allow an NOL to fully offset income.</p> <p><b>Sec. 2304.</b> Modifies the loss limitation applicable to pass-through businesses and sole proprietors, so they can utilize excess business losses and access critical cash flow to maintain operations and payroll for their employees.</p> <p><b>Sec. 2305.</b> Accelerates the ability of companies to recover corporate alternative minimum tax (AMT) (repealed as part of the Tax Cuts and Jobs Act, but corporate AMT credits were made available as refundable credits over several years, ending in 2021), permitting companies to claim a refund now and obtain additional cash flow during the</p>
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		<p>income component for calculating the refundable credit (i.e., the credit is fully refundable regardless of income) and eliminates the \$1,400 cap on refundability.</p> <p>Increases the value of the credit from \$2,000 to \$3,000 and also provides a larger credit of \$3,600 for children under the age of 6.</p> <p>Allows residents of Puerto Rico to claim the credit by filing a return with the IRS, and for the other U.S. territories, payments will be made for them to distribute in a manner that replicates the U.S. child tax credit.</p> <p><b>Subtitle D—Dependent Care Assistance.</b> For 2020 and 2021, doubles the CDCTC; increases the income threshold above which the CDCTC is phased out from \$15,000 to \$120,000 and adjusts these amounts for inflation; makes the credit refundable; modifies the phase-out calculation; and increases the exclusion for employer-provided dependent care assistance from \$5,000 to \$10,500 and adjusts this amount for inflation.</p>	<p>COVID-19 emergency.</p> <p><b>Sec. 2306.</b> Temporarily increases the amount of interest expense businesses are allowed to deduct on their tax returns, by increasing the 30% limitation to 50% of taxable income (with adjustments) for 2019 and 2020.</p>	
Direct Financial		TITLE II—Assistance for American Workers, Families, and Businesses	DIVISION I—Financial Services	TITLE II—Assistance for American Workers, Families, and Businesses

<b>Assistance</b>	<p><b>Subtitle B—Recovery Rebates &amp; Other Individual Provisions</b></p> <p><b>Sec. 2201.</b> Authorizes recovery rebates of \$1,200 for all individuals with adjusted gross income up to \$75,000 (\$112,500 for head of household) and \$2,400 for married couples with adjusted gross income up to \$150,000 who file a joint return. Amounts increase by \$500 for every child. Income is based on tax returns.</p> <p>Decreases rebate amount by \$5 for each \$100 a taxpayer's income exceeds the phase-out threshold; completely phases-out for single filers with incomes exceeding \$99,000 (\$136,500 for head of household), and \$198,000 for joint.</p>	<p><b>TITLE I—Protect Consumers, Renters, Homeowners, and People Experiencing Homelessness</b></p> <p>Provides a direct payment up to \$2,000/month for most adults and \$1000/month for each of their children</p>	<p><b>Subtitle B—Recovery Rebates &amp; Other Individual Provisions</b></p> <p><b>Sec. 2201.</b> Authorizes recovery rebates of \$1,200 for all individuals with adjusted gross income up to \$75,000 (\$112,500 for head of household) and \$2,400 for married couples with adjusted gross income up to \$150,000 who file a joint return. Amounts increase by \$500 for every child. Income is based on tax returns.</p> <p>Decreases the rebate amount by \$5 for each \$100 a taxpayer's income exceeds the phase-out threshold; completely phases-out for single filers with incomes exceeding \$99,000 (\$136,500 for head of household), and \$198,000 for joint.</p> <p><b>Sec. 2206. Exclusion for certain employer payments of student loans.</b> Enables employers to provide a student loan repayment benefit to employees on a tax-free basis. Under the provision, an employer may contribute up to \$5,250 annually toward an employee's student loans, and such payment would be excluded from the employee's income. The \$5,250 cap applies to both the new student loan repayment benefit as well as other educational assistance (e.g.,</p>
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				tuition, fees, books) provided by the employer under current law. The provision applies to any student loan payments made by an employer on behalf of an employee after the date of enactment and before January 1, 2021.
<b>Nutrition Supports</b>	<p><b>TITLE I</b></p> <p>\$500,000,000 in additional funding for the Special Supplemental Nutrition Program for Women, Infants, and Children program</p> <p><b>TITLE II—COVID-19 Child Nutrition Response Act</b></p> <p><b>Sec 202 (b).</b> Provides waivers for food from the Child and Adult Care Food Program (CACFP), including Head Start providers, to be distributed in non-congregate care settings; also provided a similar waiver for school breakfast and lunch programs</p>	<p><b>DIVISION B</b></p> <p><b>TITLE I—Department of Agriculture</b></p> <p><b>Supplemental Nutrition Assistance Program (\$15.6 billion).</b> Provides additional funding to prevent, prepare for, and respond to coronavirus.</p> <p><b>Child Nutrition Programs (\$9 billion).</b> Provides additional funding to prevent, prepare for, and respond to coronavirus.</p>		<p><b>DIVISION B</b></p> <p><b>TITLE I—Department of Agriculture</b></p> <p><b>Supplemental Nutrition Assistance Program (\$15.5 billion).</b> Provides additional funding to prevent, prepare for, and respond to coronavirus.</p> <p><b>Child Nutrition Programs (\$8.8 billion).</b> Provides additional funding to prevent, prepare for, and respond to coronavirus.</p> <p><b>The Emergency Food Assistance Program (TEFAP) (\$450 million).</b> Allows food banks to continue to assist those Americans most in need.</p> <p><b>TITLE VI— Department of Homeland Security</b></p> <p><b>FEMA.</b> Includes \$200 million for the Emergency Food and Shelter Program, which provides shelter, food, and supportive services through local service organizations.</p>

Diapering Supports		<p><b>DIVISION B</b></p> <p><b>TITLE VIII—Depts. of Labor, Health and Human Services, Education, and Related Agencies</b></p> <p><b>Community Services Block Grant (\$750 million).</b> Flows directly to local community-based organizations to provide a wide range of social services and emergency assistance for those who need it most.</p>	<p><b>DIVISION A—Third Coronavirus Preparedness and Response Supplemental Appropriations Act, 2020</b></p> <p><b>TITLE VIII—Labor, Health and Human Services, Education, and Related Agencies</b></p> <p><b>Children and Families Services Programs</b></p> <p>Designates \$25,000,000 from the Community Services Block Grant Act for grants to support the procurement and distribution of diapers through non-profit organizations.</p>	Currently Not Included
Home Visiting			<p><b>DIVISION F—Family Support Provisions</b></p> <p><b>Sec. 60002. Allowing Home Visiting Programs To Continue Serving Families Safely.</b> Modifies federal rules to allow mothers and their infants to continue participating in the Maternal, Infant and Early Childhood Home Visiting Program, using virtual visits and with other temporary changes to comply with public health directives. Home visitors would also educate families on emergency preparedness and be able to provide necessary materials to maintain</p>	Currently Not Included

			a safe and sanitary home, such as diapers and soap.	
<b>Temporary Assistance to Needy Families (TANF)</b>		<b>DIVISION A</b> <b>PART III—Human Services and Other Health Programs</b>  <b>Sec. 3824.</b> Extends the Temporary Assistance for Needy Families program through September 2021.	<b>DIVISION F—Family Support Provisions</b>  <b>Sec. 60004. Emergency Flexibility for State TANF Programs.</b> During the emergency, state TANF programs would not be required to comply with the federal Work Participation Rate in order to allow TANF parents to follow public health guidance on social distancing, local shelter-in-place orders, and other requirements associated with maintaining public health and safety during the pandemic. The federal time limit on benefit receipt would also be temporarily suspended, to allow families to receive emergency help during the emergency without affecting future eligibility.	<b>DIVISION A</b> <b>PART III—Human Services and Other Health Programs</b>  <b>Sec. 3824.</b> Extends the Temporary Assistance for Needy Families program through November 30, 2020, in the manner authorized for FY2019.
<b>Public Housing</b>		<b>DIVISION B</b> <b>Title XII—Transportation, Housing and Urban Development, and Related Agencies</b>  <b>Public Housing Operating Fund (\$685,000,000).</b> Directs funds to be used for expenses related to preventing, preparing for, and responding to coronavirus, including activities to	<b>DIVISION A—Third Coronavirus Preparedness and Response Supplemental Appropriations Act, 2020</b>  <b>Title XII—Transportation, Housing and Urban Development, and Related Agencies</b>  <b>Public Housing Operating Fund (\$720,000,000).</b> Directs funds to be used, among other purposes, for activities to	<b>DIVISION B</b> <b>Title XII—Transportation, Housing and Urban Development, and Related Agencies</b>  <b>Department of Housing and Urban Development, Public Housing Operating Fund (\$685,000,000).</b> Directs funds to be used for expenses related to preventing, preparing for, and responding to coronavirus, including

		<p>support or maintain the health and safety of assisted individuals and families, activities to support education and child care for impacted families, and activities to provide for increased sanitation and decontamination.</p>	<p>support education and child care for impacted families.</p>	<p>activities to support or maintain the health and safety of assisted individuals and families and activities to support education and child care for impacted families.</p>
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