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## Federal COVID-19 Relief

To address the uncertainty and instability many Americans are facing during this outbreak, the federal government passed the Coronavirus Aid, Relief and Economic Security (CARES) Act, which provides assistance to hospitals, nonprofits, individuals, and businesses.

If you are wondering about what the CARES Act means for you and your community, here's some information that may help you navigate the legislation:

### How will the CARES Act help individuals and families?

- Individuals who earn less than \$75,000 annually will receive a direct payment of \$1,200, plus an additional \$500 for every qualifying child age 16 or under. Married couples who file a joint return and earn less than \$150,000 are eligible for up to \$2,400 plus an additional \$500 for every qualifying child age 16 or under.
- Eligible workers will get an extra \$600 per week on top of state unemployment benefits to cover lost wages. Part-time, self-employed, and gig-economy workers are newly eligible for benefits.
- States will receive \$3.5 billion in **Child Care Development Block Grants** to help provide child care to health care workers, first responders, and other essential employees.
- Federal **student loan payments** will be suspended until Sept. 30.

### What about protections for health care workers and first responders?

- Over \$120 billion in assistance will go to hospitals and health agencies to help them cover COVID-19 expenses, replenish life-saving supplies, and purchase tests.

### Will the CARES Act support local and state governments?

- State and local governments will receive \$150 billion to pay for new expenses related to COVID-19. The CARES Act also doubles the amount of FEMA funding available to state governments, local governments, and nonprofits.

### What kind of benefits will schools receive?

- Schools across the country—including colleges and universities—will receive over \$30 billion in emergency support.

### Will businesses get relief?

- Small businesses and non-profits will have access to \$350 billion in forgivable loans to help them retain employees and pay for expenses like rent, mortgages, and utilities.
- The Small Business Administration is offering \$10 billion in emergency grants of up to \$10,000 to provide immediate relief to local business owners. SBA has also established the Debt Relief Program to cover six months of interest payments for small businesses with existing loans.

If you have other questions about the CARES Act, I encourage you to read this summary from the U.S. House of Representatives Committee on Ways and Means.