

Summary of COVID-19 bills and Available Resources

Important Information for Workers, Small Businesses, Renters, Students and More

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Cash Payments to Americans

Providing Additional Recovery Rebates for Individuals: All individuals with a Social Security Number will receive a second round of rebates worth \$600 for individuals (\$1,200 for couples) and \$600 per child under 17. A family of four would receive \$2,400. Just as with the CARES Act rebates, this second rebate phases out above \$75,000 for singles filers, \$112,500 for heads of household, and \$150,000 for married couples filing joint returns. There is no income floor or phase-in. Generally, each member of your family must have a Social Security Number (SSN) (included on your last tax return) to claim a rebate. Prior to this bill, the presence of a spouse who lacked an SSN would disqualify the family from receiving rebates. With the inclusion of a new “mixed status” rule, family members with SSNs can now receive rebates even if one spouse lacks an SSN. (Moreover, this “mixed status” rule is made retroactive to the CARES Act rebates, so taxpayers who missed out on the first rebate can claim it when they file their 2020 tax return next year). People receiving Social Security or Supplemental Security Income (SSI) are eligible. Rebates will not be counted as income for income-related programs like Medicaid, SSI or SNAP. Rebates will not be subject to garnishment, except if back child support is owed. You must file a tax return this year (or have filed last year) to receive a rebate check (or direct deposit). Rebates will start going out in the weeks following passage of the Act.

Unemployment Compensation/Insurance

Bolstering Unemployment Compensation: Enhanced unemployment benefits will flow through each state’s usual unemployment insurance system. Until March 14, an additional \$300 will be added to each unemployment check. The Pandemic Unemployment Assistance program (which serves self-employed and gig workers) has also been extended until March 14, with a maximum of 50 weeks of benefits available. The Pandemic Emergency Unemployment Compensation program, which makes a combined 50 weeks of regular state unemployment insurance and federal benefits available, has also been extended until March 14.

If you became unemployed through no fault of your own or as a result of the COVID-19 pandemic, you may qualify for these benefits. In Oregon, the Employment Department

administers unemployment insurance. More information, including a link to file an unemployment claim online, can be found at:

<https://www.oregon.gov/Employ/Unemployment/Pages/default.aspx>

Non-Cash Assistance/ Relief for Individuals:

Creating Coronavirus-Related Distributions and Loans from 401(k) Plans and other

Defined Contribution Retirement Plans: You may be allowed to take up to \$100,000 out of your account balance in 2020 if you or a family member test positive for the coronavirus or you suffer economic harm because of the coronavirus. You may also be allowed to borrow this amount from your account balance. Contact the administrator for your retirement plan to find out whether your plan will offer these distributions or loans, and if it does, how to request such a distribution or loan.

If you have a plan loan outstanding and you are laid-off or terminated and cannot repay your loan, you may be allowed an extra year to repay the loan. Contact the administrator for your plan for more details.

Waiving the 10% Additional Tax on Early Distributions from IRAs, 401(k) Plans and

other Defined Contribution Retirement Plans: The 10% additional tax on pre-age 59 ½ distributions from IRAs, 401(k) plans and defined contribution plans does not apply for 2020 if you, your spouse or child tested positive for the coronavirus, or if you suffer economic harm because of the coronavirus—such as being laid-off, furloughed or having your hours reduced because of the virus, not being able to work because of a lack of child care due to the virus, or you have to close or reduce the hours of a business you own because of the virus. Please go to www.irs.gov for more details.

Waiving of Required Minimum Distributions from IRAs, 401(k) Plans and other Defined

Contribution Plans: If you turned age 70 ½ in 2019, then you are not required to make a minimum distribution by April 1, 2020. If you would regularly have to make a required distribution by the end of this year (December 31, 2020), then you do not have to do so—all required minimum distributions required to be made in 2020 are waived. Please go to www.irs.gov for more details.

Charitable Deduction for Non-Itemizers, and Increased Deduction Caps: The charitable deduction for taxpayers who do not itemize is extended through the end of 2021 for qualifying contributions, limited to \$300 per person (\$600 for taxpayers married filing jointly making contributions in 2021). For corporations and taxpayers who itemize, the enhanced deduction limits for qualifying contributions are extended through the end of 2021. The limitation is generally increased to 100 percent of adjusted income for individuals, and 25 percent of income for corporations. Please go to IRS.gov for more information.

Small Business Relief

Note that additional information regarding Small Business Administration (SBA) loan relief, applying for economic disaster grants, and additional small business assistance can be found at <https://www.wyden.senate.gov/download/covid19-small-business-relief-qanda>

Employee retention tax credit, including advance payments: For the first two quarters of 2021, this credit is available to employers, including non-profits and certain state instrumentalities, whose businesses have been fully or partially closed as a result of a COVID-19 related government order, or which have seen at least a 20 percent drop in year-over-year quarterly gross receipts. An employer may rely on the prior quarter's gross receipts to determine eligibility.

Employers with 500 employees or less can claim the credit for wages and health insurance benefits for all employees. Employers with more than 500 employees can only claim wages and health insurance for employees that are not providing services (e.g., furloughed or working reduced hours). Regardless of employer size, the credit is equal to 70% of qualified wages and benefits paid, limited to \$10,000 of wages and benefits per quarter per employee.

The credit is refundable for all employers and advanceable for employers with 500 or less employees. Instead of waiting until the next tax filing, these smaller employers can receive up to a full quarter's worth of credits upfront, using prior year payroll information, to help cover payroll costs.

Employers that received PPP funding are now eligible for this credit for other wages paid (wages that are not counted toward PPP loan forgiveness). If an employer was otherwise eligible, the employer can retroactively claim the credit for 2020 calendar quarters. The 2020 credit was available to employers whose business was fully or partially closed as a result of a COVID-19 related government order, or which saw at least a 50 percent drop in year-over-year quarterly gross receipts. The 2020 credit was equal to 50% of qualified wages and benefits paid, limited to \$10,000 per employee.

For employers looking to avail themselves of the credits, they should be alert for forthcoming IRS guidance, including on how to access advance credit payments, or talk to their payroll processor (if they use one).

Providing Loan Relief for Businesses with Existing SBA Loans: The CARES Act provides \$17 billion to ensure that every small business with a loan from the Small Business Administration can be relieved of their loan payments—including principal, interest, and fees—for the next six months. This applies to SBA loans—specifically the 7(a), Community Advantage Pilot Program, 504, and microloan programs. These loan subsidy payments are not subject to federal income tax and any otherwise-deductible interest and fees continue to be tax deductible.

The end-of-year COVID-19 relief and government spending bill provides \$3.5 billion to resume debt relief payments of principal and interest (P&I) on small business loans guaranteed by the

SBA under the 7(a), 504 and microloan programs. All borrowers with qualifying loans approved by the SBA prior to the CARES Act will receive an additional three months of P&I, starting in February 2021. Going forward, those payments will be capped at \$9,000 per borrower per month. After the three-month period described above, borrowers considered to be underserved—namely the smallest or hardest-hit by the pandemic—will receive an additional five months of P&I payments, also capped at \$9,000 per borrower per month. SBA payments of P&I on the first 6 months of newly approved loans will resume for all loans approved between February 1 and September 30, 2021, also capped at \$9,000 per month.

For small businesses looking to avail themselves of this loan relief, visit <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>. Small businesses in Oregon should also reach out to the Oregon District Office of the U.S. Small Business Administration (620 SW Main Street Suite 313, Portland, OR). Phone: 503-326-2682. Fax: 503-326-2808

For Small Businesses and Other Entities Looking to Keep their Businesses Running and Payroll Protected: The CARES Act includes nearly \$350 billion in funding for a provision to create a Paycheck Protection Program (PPP) that will provide small businesses and other entities with zero-fee loans of up to \$10 million. These temporary new loans do the following:

- Forgive up to 8 weeks of average payroll and other costs if the business retains its employees and their salary levels.
- Defer principal and interest for up to a year and waive all borrower fees.

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 bill or any other existing SBA loan program. If you are among one of the following you may be eligible:

- small business, nonprofit (501c3 and 501c19), veteran's organization, or Tribal business concern with no more than 500 employees, or the applicable size standard for the industry as provided by SBA, if higher.
- sole-proprietor, independent contractor, or other self-employed individual
- businesses with more than one physical location that employs no more than 500 employees per physical location (limited to certain industries).

The end-of-year COVID-19 relief and government spending bill includes \$284 billion for the Paycheck Protection Program (PPP) and extends PPP through March 31, 2021. Specifically, the package:

- Provides a second PPP forgivable loan for the hardest-hit small businesses and non-profits with 300 or fewer employees and that can demonstrate a loss of 25% of gross receipts in any quarter during 2020 when compared to the same quarter in 2019;
- Creates a dedicated \$15 billion set-aside for lending through community financial institutions, including Community Development Financial Institutions and Minority Depository Institutions to increase access for minority-owned and other underserved small businesses and nonprofits;
- Creates a set-aside for very small businesses with 10 or fewer employees and for small businesses located in distressed areas;

- Expands PPP eligibility for more critical access hospitals, local newspapers and TV and radio broadcasters, housing cooperatives, and 501(c)(6) nonprofits, including tourism promotion organizations and local chambers of commerce;
- Allows for small businesses in the restaurant and hospitality industries to receive larger awards of 3.5 times average total monthly payroll, rather than 2.5 times;
- Adds PPE expenses, costs associated with outdoor dining, and supplier costs as eligible and forgivable expenses;
- Simplifies the forgiveness process for loans of \$150,000 and less; and
- Repeals the requirement of deducting an EIDL Advance from the PPP forgiveness amount.

The loan forgiveness provided by PPP, including the second draw program, is not subject to federal income tax and any otherwise-deductible business expenses continue to be tax deductible.

For more information on how to apply for these loans, please consult the SBA at <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp>. Small businesses in Oregon should also reach out to the Oregon District Office of the U.S. Small Business Administration (620 SW Main Street Suite 313, Portland, OR). Phone: 503-326-2682. Fax: 503-326-2808

Providing Emergency Economic Advances: The CARES Act includes \$10 billion in funding to provide an advance of up to \$10,000 to small businesses and nonprofits that apply for an SBA economic injury disaster loan (EIDL) within three days of applying for the loan [Please note that it is taking the SBA longer than 3 days to issue these advances]. EIDLs are loans of up to \$2 million 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.

The EIDL grant does not need to be repaid, even if the grantee is subsequently denied a loan under EIDL, and may be used to provide paid sick leave to employees, maintaining 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 businesses with fewer than 500 employees, private nonprofits, cooperatives, a tribal business concern, and ESOPs with fewer than 500 employees or any individual operating as a sole proprietor or an independent contractor.

The end-of-year COVID-19 relief and government spending bill includes \$20 billion for EIDL Advance grants. Small businesses and nonprofits in low-income communities are eligible to receive \$10,000 grants. Any small businesses and nonprofits in low-income communities that received an EIDL Advance previously are also eligible to receive the full \$10,000 if their award was less in the first round of grants.

EIDL grant proceeds are not subject to federal income tax and otherwise-deductible business expenses paid for with the proceeds of such grant continue to be tax deductible.

For more information, consult the SBA at

<https://www.sba.gov/page/disaster-loan-applications#section-header-0>. Small businesses in Oregon should also reach out to the Oregon District Office of the U.S. Small Business Administration (620 SW Main Street Suite 313, Portland, OR). Phone: 503-326-2682. Fax: 503-326-2808

Grants for Shuttered Venue Operators: The end-of-year COVID-19 relief and government spending bill provides \$15 billion for SBA grants up to \$10 million to live venues, independent movie theaters, and cultural institutions to address the economic effects of the pandemic. Grants can be used to cover expenses such as payroll costs, rent, utilities, and personal protective equipment. Two priority periods are established to ensure the hardest hit entities have dedicated access to assistance for the first 28 days of the program, while a reserve fund is made available to ensure entities that are ineligible for the priority periods are able to receive assistance following the two 14-day priority periods. A set-aside of \$2 billion is also reserved for entities with 50 or fewer employees. The program is authorized to make supplemental grants equal to 50 percent of the initial grant. Grant proceeds are not subject to federal income tax and otherwise-deductible business expenses paid for with the proceeds of such grant continue to be tax deductible.

Counseling and Training for Entrepreneurial Development: The CARES Act authorizes \$265 million for the SBA to provide additional financial awards to resource partners (Small Business Development Centers and Women’s Business Centers) to provide counseling, training, and education on SBA resources and business resiliency to small business owners impacted by COVID-19. Matching funds are not required. For more information, consult the SBA at <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>.

State Trade Expansion Program: The CARES Act provides for the SBA to reimburse any recipient of STEP assistance for financial losses related to a foreign trade mission or a trade show exhibition that was cancelled due to a COVID-19 public health emergency, so long as the reimbursement does not exceed the recipient’s grant funding. For more information, consult the SBA at <https://www.sba.gov/funding-programs/grants/state-trade-expansion-program-step>

Counseling and Training for the Minority Business Development Agency: The CARES Act authorizes \$10 million for the Minority Business Development Agency within the Department of Commerce to provide grants to Minority Business Centers for the purpose of providing counseling, training, and education on federal resources and business response to COVID-19 for small businesses. For more information, please visit <https://www.mbda.gov/>.

Deferring Contributions for Single Employer Pension Plans and Partial Plan

Terminations: If your company sponsors a single employer pension plan, your company may be allowed to defer your required contributions due in 2020 (including quarterly contributions due in 2020) until January 1, 2021. Your company’s plan may also be allowed to use its 2019 funded percentage in 2020 for purposes of complying with funded-status benefit restrictions.

Additionally, the Taxpayer Certainty and Disaster Tax Relief Act provides that a retirement plan shall not be treated as having a partial termination for plan years beginning between March 13, 2020 and March 31, 2021, provided the number of active employees covered by the plan at the end of the period is at least 80% of the number at the beginning of the period. Please go to www.irs.gov for more details.

Enhancements of SBA Lending Programs:

The end-of-year COVID-19 relief and government spending bill provides \$2 billion to enhance SBA's core programs, including 7(a), Community Advantage, 504, and the Microloan program, by making them more affordable and useful to small businesses. It also provides \$57 million for the SBA Microloan Program to provide technical assistance and leverage about \$64 million in microloans for minority-owned and other underserved small businesses.

Relief for Larger Businesses

Providing Loans, Loan Guarantees, and other Investments through the Treasury Stabilization Fund:

The CARES Act provided \$504 billion to the Treasury's Exchange Stabilization Fund to provide loans, loan guarantees, and other investments, distributed as follows: (1) Direct lending, including: \$25 billion for passenger air carriers; \$8 billion for cargo air carriers; and \$17 billion for businesses important to maintaining national security. (2) \$454 billion for loans, loan guarantees, and investments in support of the Federal Reserve's lending facilities to eligible businesses, states, and municipalities. Oversight to be conducted by the Congressional Oversight Committee. For more information, businesses should visit <https://home.treasury.gov/>.

Keeping Airline Workers Paid: The aviation payroll grants program was continued with an additional \$15 billion on top of the previously provided \$25 billion for passenger air carriers and \$1 billion on top of the previously provided \$3 billion for contractors. These direct payroll payments will keep millions of airline workers on the job and receiving paychecks from now until March 31, 2021. These grants will require the same commitments as the CARES Act grants along with requiring that the companies rehire workers who were laid off or furloughed after the CARES Act funding ended September 30, 2020.

The CARES Act grants included \$25 billion for passenger air carriers, \$8 billion for cargo air carriers, and \$3 billion for contractors. To be eligible companies had to (1) certify they will be not participate in stock buybacks and dividends for the entire life of the grant plus one year (2) not do involuntary furloughs or reduce pay until Sept. 30, 2020, (3) protect existing collective bargaining agreements, (4) expand healthcare benefits for contract workers, and (5) accept certain limitations on high paid employee compensation.

The law requires the Secretary to begin payroll assistance within 10 days after the enactment of this subtitle. For more information, businesses should visit <https://home.treasury.gov/>.

Deferring Contributions for Single Employer Pension Plans and Partial Plan

Terminations: Larger businesses are also eligible for the relief described in the Small Business section above relating to required pension plan contributions, funding-based restrictions on pension plan benefits, and partial plan terminations.

Higher Education

Providing Student Loan Relief: Student loan borrowers with federally-backed loans will be allowed to defer making payments through January 31, 2021. This provision was not extended in the latest round of coronavirus aid. To receive assistance: Individuals should consult with their institution of higher education or loan servicer. Borrowers must request the option to defer payments from their loan provider. Financial aid awards will be distributed by IHEs. This page is a helpful resource with Q&A: <https://studentaid.gov/announcements-events/coronavirus>

The CARES Act includes some additional student loan relief:

- It waives interest accrual for student loans, meaning balances for such borrowers will not grow.
- It prohibits forced collections such as garnishment of wages, tax refunds, and Social Security benefits; and negative credit reporting during this time period.
- It directs student borrowers to continue to receive credit toward Public Service Loan Forgiveness, Income-Driven Repayment forgiveness, and loan rehabilitation.
- Starting in August, it requires that student loan borrowers receive notices to help inform them that their regular loan payments will resume at the end of September. These notices are intended to provide a transition period to help borrowers stay on track as regular loan payments begin again and to enroll in other relief options (such as income-driven repayment) at such time.

Job Corps Flexibility

U.S. Department of Labor Job Corps Flexibilities: This bill provides temporary programmatic flexibilities for individuals seeking enrollment in Job Corps, including a waiver of drug testing until students are able to return on-site and additional time for students who may otherwise have aged out of Job Corps eligibility. Several Job Corps centers began gradual resumption of in-person operations in November, however most students remain virtual. Thousands of additional individuals have expressed interest in enrolling virtually in the interim. Current requirements for drug testing have created barriers and backlogs preventing timely enrollment as contracts and procedures are for testing at the center locations. This section seeks to alleviate those barriers and provide additional time for individuals who may have aged out due to the backlog. To find more information about Job Corps, visit jobcorps.gov

Relief for Upcoming Mortgage, Rent, and Utility Payments

Providing Help to Low Income Households: The CARES Act funds the Low Income Housing Energy Assistance Program (LIHEAP) at \$900 million to help low income households pay their heating and cooling bills. *Oregon will receive \$4.203 million.* Low income folks who need assistance paying their energy bills should call the National Energy Assistance Referral (NEAR) toll-free at 1-866-674-6327 or visit <https://liheapch.acf.hhs.gov/db/index.php>. Funding is block granted to the states, and the states target funding to individuals and families based on income-eligibility.

For homeowners with federally-backed mortgage loans hit with financial hardship due to COVID-19, you may request forbearance on your mortgage, regardless of delinquency status, by submitting a request to the borrower's servicer; no documentation proving financial hardship is required. The forbearance may be granted for up to 60 days, with up to four 30-day extensions upon request. No additional fees, penalties or interest shall accrue, and the servicer shall not charge for reinstatement or for establishing a repayment plan. Additionally, borrowers are entitled to an extension or modification of the loan for at least the same length as the forbearance at no cost or penalty.

Federally-backed mortgage loan servicers may not initiate foreclosure processes or proceed with judgements, sales or evictions for at least 60 days after March 18, 2020. Additionally, federal regulators through Fannie and Freddie are making up-to-12 month forbearance available for homeowners with loans guaranteed by them: This means about half of the mortgages in the country. Fannie and Freddie are also telling lenders not to report late payments or the like to credit bureaus if they're in forbearance.

For renters, the CARES Act provides additional protections from eviction. Owners of federally-subsidized properties with more than five units, or properties with a federally-backed mortgage loan may not evict or charge penalties or fees to a tenant who cannot pay rent for 120 days following this Act. This includes LIHTC housing. Multifamily owners will be eligible to receive forbearance on those loans for 90 days, though their financial hardship due to COVID-19 must be documented, and they should contact their loan servicer. During the forbearance period they may not evict tenants or charge late fees or other penalties for nonpayment of rent. Owners of federally-subsidized properties or properties with a federally-backed mortgage loan may not evict or charge penalties or fees to a tenant who cannot pay rent for 120 days following this Act.

Providing an Emergency Broadband Benefit: For low-income families and folks who have been laid off or furloughed during the pandemic, the end-of-year COVID-19 relief and government spending bill provides \$3.2 billion in emergency funds for a \$50 (\$75 on Tribal lands) monthly emergency broadband benefit, as well as up to \$100 for connected devices. This benefit will be available to those households in which one member qualifies for 1) the Federal Communications Commission's Lifeline program; 2) Free and reduced price lunch; 3) Pell grants; or 4) broadband providers' low income or COVID-19 programs. In addition, households that include recently unemployed individuals will be eligible. *Details on implementation are to come.*

The End of the Year Covid Relief Package provides \$25 Billion in Emergency Rental Assistance:

This legislation will establish a new and historic program to provide emergency rental assistance to Americans in need across the country. Of the \$25 billion allocated, Oregon is expected to receive \$2,073,197,000 in rental assistance funding. This emergency rental assistance program, which will be run through the U.S. Treasury Department, will utilize the resources and experience of the Treasury Department in distributing emergency aid to states and localities, while leveraging the existing local housing organizations that can best distribute these funds on behalf of tenants.

With \$25 billion in assistance provided to assist renters in need, these funds will be targeted to families impacted by COVID that are struggling to make the rent and may have past due rent compounding on itself. These families will be able to utilize this assistance for past due rent, future rent payments, as well as utility and energy expenses. The program will rightly prioritize support for the most in-need households.

Also critical is the extension of the CDC rental eviction moratorium, which will be extended through January 31st, 2021.

Low-Income Water Utility Bill Assistance: The end of the year covid relief package provides \$638 million to help low-income families cover the costs of their drinking water and waste water utility bills. This program will provide grants to states and tribes, who in turn will provide funds to owners or operators of public water systems or treatment works to reduce arrearages and rates to low-income households. Up to 3% of the funds will be set aside for tribes.

Emergency Leave

Providing Tax credits for Employers: Private-sector employers who were required to provide coronavirus-related paid leave under the Families First Coronavirus Response Act (FFCRA) are eligible for tax credits. Please go to www.irs.gov for more details, including procedures on how to get advance payment of the credits. The Covid-Related Tax Relief Act extends the availability of the credit for the first three months of 2021 for certain employers who would have been required to provide paid leave (but for the requirement's expiration at the end of 2020) and who voluntarily provide such paid leave. IRS will be providing information soon on the extension of this credit.

Aid to States and Municipalities

Funding for State Responses to COVID-19 (State Stabilization Fund): The end-of-year COVID-19 relief package extends the Coronavirus Relief Fund (CRF) deadline from December 30, 2020 to December 31, 2021, but unfortunately *provides no additional funding.*

The CARES Act provided \$150 billion in funds to states via the CRF for necessary expenditures incurred in responding to the coronavirus outbreak—including building field hospitals and buying ventilators—as well as to offset the cost of other essential government services not budgeted for in the wake of the economic downturn. (Unlike the federal government, states must balance their budgets each year). The funds apply to expenditures incurred between March 1, 2020, and December 30, 2020. The U.S. Treasury allocated funds to states (within about 30 days following enactment of CARES) based on a state’s population (provided by the Census Bureau), although every state was guaranteed at least \$1.25 billion. Oregon received about \$1.635 billion. The bill reserves 45 percent of the state’s total allotment for localities of 500,000 or more. In Oregon, that will only be the Portland area, which received about \$115 million. \$8 billion was reserved for Tribes and \$3 billion was reserved for Washington, DC and the U.S territories (and allocated by population share).

Creating a Coronavirus Tribal Stabilization Fund: The CARES Act provides \$8 billion for Indian Tribes, who may apply directly to the Treasury for their allotment.

Making WIOA More Flexible: The CARES Act provides local workforce boards with additional flexibility to use funds received under the Workforce Innovation and Opportunity Act for administrative costs, including for online resources. It allows Governors to utilize reserved workforce funds on rapid response activities in response to COVID-19. The end-of-year COVID-19 relief package appropriated \$2.85 billion, an increase of \$26 million for the WIOA programs and administration.

Health and Hospitals (including Medicare, Medicaid, and Coverage Policies)

Free COVID-19 Testing: Your health insurance should cover the full cost of testing for COVID-19. Your insurer must pay either the rate specified in a contract between provider and insurer or a cash price posted by the laboratory.

Speedier Access to Free Vaccines in Private Insurance: Any preventive service or vaccine related to COVID-19 must be covered at no cost within 15 days of receiving a rating of A or B from the United States Preventive Services Task Force or a recommendation from the Advisory Committee on Immunization Practices.

Eliminating Medicare Part B Cost-Sharing for the COVID-19 Vaccine: Once a vaccine for COVID-19 has been developed, Americans in Medicare Part B and Medicare Advantage can get it with no cost-sharing (free).

Allowing Up to 3-Month Fills and Refills of Covered Medicare Part D Drugs: Under the CARES Act, if you have a prescription drug plan through Medicare Part D, you may request up to a 90-day supply of a prescription medication during the COVID-19 emergency period, to limit trips to the pharmacy.

Over-the-Counter Medicines and Menstrual Products Purchased through HSAs/Health FSAs/HRAs: The CARES Act allows patients to use funds in HSAs, Health Flexible Spending

Accounts, HRAs, and Archer MSAs for the purchase of over-the-counter medical products, including those needed in quarantine and social distancing and menstrual products, that don't require a prescription from a physician.

Health Savings Accounts for Telehealth Services: The CARES Act allows high-deductible health plans (HDHPs) with a health savings account (HSA) to cover telehealth services prior to a patient reaching the deductible, increasing access for patients who may have the COVID-19 virus and protecting other patients from potential exposure for those plan years beginning on or before December 31, 2021.

More money for Community Health Centers: The CARES Act provides \$1.32 billion in additional funding for federally qualified health centers who are on the front lines of testing and treating for COVID-19.

Reauthorization of Title VII of the Public Health Service Act: The CARES Act supports clinician training and faculty development programs. Including strengthening the health workforce to better meet the health care needs of certain populations, such as older individuals and those with chronic diseases, who are at increased risk of contracting COVID-19.

Expanding Medicare Telehealth Flexibilities: The CARES Act gives the HHS Secretary broad authority to allow more health care providers to provide telehealth services to Medicare beneficiaries, including in the beneficiaries' homes to avoid potential exposure to COVID-19, and provide more flexibility in terms of how those telehealth services can be provided. Once enacted into law, the HHS Secretary must put out guidance explaining how this expanded waiver authority will be used to increase access to telehealth services for seniors and other Medicare beneficiaries.

Allowing Federally Qualified Health Centers (FQHCs) and Rural Health Clinics (RHCs) to Furnish Telehealth in Medicare: The CARES Act requires the HHS Secretary to provide Medicare payment to FQHCs (including Community Health Centers (CHCs)) and RHCs for telehealth services provided to seniors and other Medicare beneficiaries, including in the beneficiaries' homes to avoid potential exposure to COVID-19, during the COVID-19 emergency period. Medicare would be required to pay the FQHC or RHC at rates similar to those for telehealth services provided from a doctor's office. Costs associated with those telehealth services would not affect the prospective payment system for FQHCs or the all-inclusive rates for RHCs.

Expanding Medicare Telehealth for Home Dialysis Patients: During the COVID-19 emergency period, the face-to-face visit between a home dialysis patient and nephrologist, which must be conducted monthly for the first three months, and then once every three months thereafter, can be furnished via Medicare telehealth, allowing these vulnerable beneficiaries to get more care in the safety of their home.

Allowing for the Use of Telehealth during the Hospice Care Recertification Process in Medicare: In order to continue to be able to receive hospice services, patients must be recertified

as eligible by their hospice provider, which usually must happen in person. During the COVID-19 emergency period, hospice providers and patients can use telehealth technologies to complete this recertification visit, recognizing health care workforce shortages and the benefits of remote care for both patients and providers.

Encouraging the Use of Telecommunications Systems for Home Health Services in

Medicare: Home health providers will be encouraged to use telecommunications systems, including remote patient monitoring, to provide home health services during the COVID-19 emergency period. This will allow patients to continue to receive care at home despite workforce shortages. It will also ensure patients who are concerned about a provider entering their home can still connect with their home health provider.

Enabling Physician Assistants and Nurse Practitioners to Order Medicare Home Health

Services: Currently, only physicians are able to certify the need for home health services. The CARES Act allows physician assistants, nurse practitioners, and clinical nurse specialists to order home health services for beneficiaries, reducing delays and increasing beneficiary access to care in the safety of their home. This change is permanent and not limited to the duration of the COVID-19 emergency.

Increasing Provider Funding through Immediate Medicare Sequester Relief:

The CARES Act and subsequent COVID-19 relief package temporarily lift the Medicare sequester, effectively adding an additional two percent to Medicare payments for health care services through March 31, 2020. This will boost payments for hospitals, physicians, nursing homes, home health agencies, and other providers, giving prompt economic assistance to health care providers that treat Medicare patients.

Medicare Add-on for Inpatient Hospital COVID-19 Patients: The CARES Act increases Medicare reimbursement to care for a COVID-19 patient by 20 percent. This add-on payment recognizes the increased costs incurred by providers and will be applied for the duration of the COVID-19 emergency.

Increasing Medicare Access to Post-Acute Care: The CARES Act makes changes to patient eligibility and Medicare payments for inpatient rehabilitation facilities (IRFs) and long-term care hospitals (LTCHs). These facilities provide post-acute care for patients after they have been in the hospital. The additional flexibilities will provide hospitals with more options when discharging patients, which will help to maximize bed capacity. It will also open up existing beds at IRFs and LTCHs to increase the availability of post-acute services.

Preventing Medicare Durable Medical Equipment Payment Reduction: The CARES Act prevents scheduled reductions in Medicare payments for durable medical equipment, which helps patients transition from hospital to home and remain in their home, through the length of COVID-19 emergency period.

Providing Home and Community-based Support Services during Hospital Stays: The CARES Act allows state Medicaid programs to pay for direct support professionals, professional

caregivers who otherwise provide services to seniors and individuals with disabilities at home under Medicaid, to continue to support patients in the hospital to help reduce length of stay, free up beds, and ensure individuals with disabilities receive appropriate care.

Preventing Medicare Clinical Diagnostic Laboratory Test Payment Reductions: The CARES Act prevents scheduled Medicare payment cuts for clinical diagnostic laboratory tests furnished to Medicare beneficiaries in 2021. It also delays by one year—until 2022—the upcoming reporting period during which laboratories are required to report private payor data.

Providing Hospitals Medicare Advance Payments: The COVID-19 emergency has created significant cash flow concerns for many hospitals. During the COVID-19 emergency, the CARES Act allowed hospitals to receive up to six months of Medicare payments in advance, rather than waiting to be paid after submitting a claim. A qualifying hospital cannot be required to start paying Medicare back until four months after the first payment, and would also have at least 12 months to complete repayment without interest.

Providing Nonprofit and Public Health Care Providers with Telehealth Funding: The end-of-year COVID-19 relief and government spending bill provides an additional \$250 million to the FCC for its COVID-19 Telehealth Program authorized under the CARES Act. The COVID-19 Telehealth Program is limited to nonprofit and public eligible health care providers that fall within the categories of health care providers in section 254(h)(7)(B) of the 1996 Act: (1) post-secondary educational institutions offering health care instruction, teaching hospitals, and medical schools; (2) community health centers or health centers providing health care to migrants; (3) local health departments or agencies; (4) community mental health centers; (5) not-for-profit hospitals; (6) rural health clinics; (7) skilled nursing facilities; or (8) consortia of health care providers consisting of one or more entities falling into the first seven categories.

Clarification of the Strategic National Stockpile: The CARES Act clarifies that the Strategic National Stockpile can stockpile personal protective equipment such as masks and respirators in the event of a public health emergency.

Flexible spending accounts: The Taxpayer Certainty and Disaster Tax Relief Act permits employers to allow employees to carry over unused account balances in health and dependent care flexible spending accounts (FSAs) from 2020 to 2021 and from 2021 to 2022. Employers are also allowed to provide 12 month grace periods following the 2020 and 2021 plan years for both types of FSAs, to permit mid-year changes in contribution elections for 2021, and to treat children age 13 as dependents for purposes of certain dependent care FSA reimbursements. Contact the plan administrator for your FSA program for more information.

Medical expense deduction floor: The Taxpayer Certainty and Disaster Tax Relief Act permanently lowered the floor for claiming the medical expense deduction (from 10% to 7.5% of adjusted gross income) for taxpayers who itemize their deductions. This change is effective for the 2021 tax year. (The 7.5% floor was due to expire January 1, 2021.) Go to www.irs.gov for more details. The IRS will be posting guidance on this change soon.

Health Care Tax Credit: The Taxpayer Certainty and Disaster Tax Relief Act extended the health care tax credit (HCTC) through the end of 2021. (The credit was due to expire at the end of 2020.) The credit is available to help pay for a portion of health insurance premiums for workers who are displaced by trade agreements or whose pensions have been taken over by the PBGC. Go to www.irs.gov for more details about the HCTC.

Physician Fee Schedule payment increase: The end of year COVID-19 relief and government funding package includes a one-time, one-year increase in the Medicare physician fee schedule of 3.75 percent, to support physicians and other professionals in adjusting to changes in the Medicare physician fee schedule during 2021, and to provide relief during the COVID-19 public health emergency.

Provider Relief Fund: The most recent coronavirus emergency relief package added an additional \$3 billion to the CARES Act provider relief fund. If you are a provider, you can find information about attestation, accepting funds and more by visiting the following website: <https://www.hhs.gov/coronavirus/cares-act-provider-relief-fund/index.html>

Expanding access to mental health services furnished through telehealth: The end of year COVID-19 relief and government funding package expands access to telehealth services in Medicare to allow beneficiaries to receive mental health services via telehealth, including from the beneficiary's home. To be eligible to receive these services via telehealth, the beneficiary must have been seen in person at least once by the physician or non-physician practitioner during the six-month period prior to the first telehealth service, with additional face-to-face requirements determined by the Secretary.

Supplemental payment reporting requirements: The end of year COVID-19 relief and government funding package establishes a system for supplemental payment reporting to CMS by states, including data on the amount of supplemental payments made to each eligible provider, to better understand how State Medicaid programs use such payments. It requires supplemental payment reports be made publicly available.

Medicaid shortfall and third party payments: The end of year COVID-19 relief and government funding package includes a definition of Medicaid shortfall for purposes of third party payments, which does not currently exist in Medicaid statute.

Clarifying authority of State Medicaid fraud and abuse control units: The end of year COVID-19 relief and government funding package allows state Medicaid fraud control units to investigate complaints of patient abuse or neglect in non-institutional or other settings.

Medicaid coverage for citizens of Freely Associated States: The end of year COVID-19 relief and government funding package restores Medicaid eligibility for citizens of the Freely Associated States (the Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau) lawfully residing in the United States under the Compacts of Free Association.

Medicaid coverage of certain medical transportation: The end of year COVID-19 relief and government funding package ensures that state Medicaid programs cover nonemergency medical transportation to necessary services. The section also requires states to comply with certain program integrity standards. It also requires CMS to convene stakeholder meetings to address certain challenges regarding Medicaid program integrity and coverage of such services.

Promoting access to life-saving therapies for Medicaid enrollees: The end of year COVID-19 relief and government funding package requires state Medicaid programs to cover routine patient costs for items and services that are provided in connection with a qualifying clinical trial regarding serious or other life-threatening conditions starting January 1, 2022.

Coronavirus Relief Fund

Extending availability of Coronavirus Relief Fund: The CARES Act provided \$150 billion for state and local governments through the Coronavirus Relief Fund. The end-of-year COVID-19 bill extends the availability of unused funds by one year (until Dec. 31, 2021).

Important Extensions of Current Programs:

Medicare Extenders

Extending Physician Work Geographic Index Floor: The end of year COVID-19 relief and government funding package increases payments for the work component of physician fees in areas where labor cost is determined to be lower than the national average through December 31, 2023.

Extending Funding for Quality Measure Endorsement, Input and Selection: The end of year COVID-19 relief and government funding package provides \$66 million in funding to the Centers for Medicare & Medicaid Services (CMS) for quality measure selection and to contract with a consensus-based entity to carry out duties related to quality measurement and performance improvement through September 30, 2023. Also includes additional reporting requirements, facilitates measure removal, and prioritizes maternal morbidity and mortality measure endorsement.

Extending Funding Outreach and Assistance for Low-Income Programs: The end of year COVID-19 relief and government funding package extends funding for low-income Medicare beneficiary outreach, enrollment, and education activities provided through State Health Insurance Assistance Programs, Area Agencies on Aging, Aging and Disability Resource Centers, and the National Center for Benefits and Outreach and Enrollment through September 30, 2023. Also provides \$50 million in funding for each of fiscal years 2021, 2022, and 2023.

Extending the Medicare patient IVIG access demonstration project: The end of year COVID-19 relief and government funding package extends the Intravenous Immunoglobulin

(IVIG) treatment demonstration that is administered in the home through December 31, 2023, allowing up to 2,500 additional Medicare patients with primary immunodeficiency diseases (PIDD) to enroll and requiring an updated evaluation of the demonstration.

Extending the Independence at Home medical practice demonstration program: The end of year COVID-19 relief and government funding package extends the Independence at Home demonstration for three additional years (through December 31, 2023) and expands the size of the demonstration from 15,000 beneficiaries to 20,000 beneficiaries.

Medicaid Extenders

Extending Money Follows the Person Demonstration Program: The end of year COVID-19 relief and government funding package extends the Medicaid Money Follows the Person demonstration that helps patients transition from institutional settings such as nursing home to home and community-based settings through 2023. It also makes a number of improvements to the program. It changes the institutional residency period from 90 days to 60 days, updates state application requirements to provide additional information on use of rebalancing funds, and requires the Secretary to issue a report on best practices, among other improvements.

Extending of Spousal Impoverishment Protections: The end of year COVID-19 relief and government funding package extends the Medicaid spousal impoverishment protections program through 2023 to help a spouse of an individual who qualifies for community-based care to live at home in the community.

Delaying Disproportionate Share Hospital Reductions: The end of year COVID-19 relief and government funding package delays scheduled reductions in Medicaid disproportionate share hospital payments through 2023.

Extending and Expansion of Community Mental Health Services Demonstration: The end of year COVID-19 relief and government funding package extends federal funding for the Medicaid Community Mental Health Services demonstration that provides coordinated care to patients with mental health and substance use disorders, through 2023. It also expands the demonstration to two additional states.

Human Services Extenders

Extending of Demonstration Projects to Address Health Professions Workforce Needs: HHS has awarded all FY 2021 grantees for the Health Professions Opportunity Grants (HPOG) program. The Consolidated Appropriations Act, 2021 included \$3.6 million to HHS to continue providing technical assistance to HPOG grantees and continue research and reporting activities through September 30, 2021. This program provides funding to help low-income individuals obtain education and training in high-demand, well-paid, health care jobs.

Extending Temporary Assistance for Needy Families (TANF): The Consolidated Appropriations Act, 2021 extends the TANF block grant and contingency fund through September 30, 2021. This means that states and tribes will receive their quarterly payments on time. HHS issued guidance on March 20, 2020, reminding states that they can use TANF funds to provide “short-term, non-recurrent payments” to individuals in need due to COVID-19 without having to comply with TANF work requirements for those individuals (but please note this means states cannot provide ongoing cash assistance and support). Individuals should apply for TANF by visiting <https://www.oregon.gov/DHS/Offices/Pages/Self-Sufficiency.aspx> or downloading an application and following instructions on <https://www.oregon.gov/DHS/ASSISTANCE/CASH/Pages/Apply-TANF.aspx>

Additional Funding for Individuals, Businesses, States and Localities

Agriculture/Nutrition/FDA

Commodity Credit Corporation: The CARES Act includes \$14 billion for the Commodity Credit Corporation, which helps farmers cover and insure for crop losses, and promote conservation practices. Producers can apply for these programs through the USDA. For more information, visit <https://www.usda.gov/cc>

Additional Assistance to Producers: The CARES Act includes \$9.5 billion to assist agriculture producers impacted by the coronavirus, including specialty crop producers; producers who support local food systems such as farmers markets, schools, and restaurants; and livestock producers, including dairy. Agricultural producers must apply directly to the USDA for this additional assistance. For more information, visit <https://www.usda.gov/topics/farming/grants-and-loans>

Food and Drug Administration: The CARES Act provides \$80 million for the Food and Drug Administration to respond to the COVID crisis. Funding will be used to continue 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.

Distance Learning, Telemedicine and Broadband Program: The CARES Act provides \$25 million to support USDA’s Distance Learning and Telemedicine program to help improve distance learning and telemedicine in rural communities. Eligible entities (libraries, K-12 schools, higher education institutions, hospitals, state and local governments, tribal entities, commercial/ISPs, non-profits) can apply for grants to be used for broadband infrastructure (construction), broadband adoption, digital skills training, and distance learning and telemedicine equipment.

For questions, contact the agency contact at dltinfo@wdc.usda.gov or call the Loan Origination and Approval Division at 202-720-0800. Oregon's General Field Representative Contact is John Holman, who can be reached by email at john.holman2@usda.gov and by cell at 503-310-7692.

The Emergency Food Assistance Program (TEFAP): The CARES Act provides \$450 million to help food banks with increased need. This money and food (sourced directly from producers) will be distributed to state governments, which then will distribute the funding and food out to food banks.

Child Welfare and Nutrition: The CARES Act provides the following for child welfare and nutrition:

- \$45 million for the Stephanie Tubbs Jones Child Welfare Services Program to make formula grants to states to support the child welfare needs of families during this crisis, and to help keep families together. There is no matching requirement for funds.
- \$45 million for Family Violence and Prevention Services formula grants made available without a matching requirement for funds. These funds can be used to provide temporary housing and in-person assistance to victims of family, domestic, and dating violence.
- \$2 million for the National Domestic Violence Hotline. These funds can be used for providing hotline services remotely.
- \$25 million for activities authorized by the Runaway and Homeless Youth Act made available without matching requirements for funds. For more information, visit <https://www.acf.hhs.gov/fysb/programs/runaway-homeless-youth>
- \$15.5 billion additional funding for Supplemental Nutrition Assistance Program (SNAP). This funding is sent to the states, and individuals or families that need access to SNAP can apply directly to the state.
- \$8.8 billion in additional funding for Child Nutrition Programs. Children are considered categorically eligible for these programs if their family qualifies for SNAP or other federal assistance programs. Schools are reimbursed for the cost of meals.
 - For more information visit:
<https://www.oregon.gov/DHS/ASSISTANCE/Pages/contacts.aspx>

The Consolidated Appropriations Act, 2021 included the Supporting Foster Youth During the Pandemic Act which consists of:

- \$350 million for the John H. Chafee Foster Care Program for Successful Transition to Adulthood (Chafee program), and an additional \$50 million for John H. Chafee Educational and Training Vouchers Program for Youths Aging out of Foster Care (Chafee ETV).
 - It increases the maximum Chafee ETV award amount from \$5,000 up to \$12,000 per youth per year for training and postsecondary education for eligible foster youth and raises the maximum age for eligible youth to 26 years old. There is no matching requirement for funds.
 - The bill also provided programmatic flexibility for older foster youth during the pandemic to eliminate barriers to accessing Chafee ETV:
 - Suspends certain training and postsecondary education requirements,

- Clarifies the Chafee ETV vouchers may be used to maintain training and postsecondary education costs, as well as to support programs to allow foster youth to drive
 - Lifts the 30 percent spending cap on housing costs so more support can be used for youth housing
- To apply for 2021-2022 Oregon Chafee ETV visit:
<https://oregonstudentaid.gov/chafee-etg.aspx>
- Provides older foster youth who would normally “age out” with the assurance that they may continue to receive foster care supports and services during the pandemic, or, if they left the foster care system during the pandemic, it allows them to return.
- \$85 million in emergency FY 2021 funding for the MaryLee Allen Promoting Safe and Stable Families program, which would be available through the end of FY 2021 to support family preservation, family reunification, adoption, and other supportive services. There is no matching requirement for funds.
 - \$10 million from the above \$85 million is reserved for the federal Court Improvement Program.
- Temporary flexibility for implementing the Family First Prevention Services Act during the public health emergency period:
 - Waives the state match for Family First evidenced-based mental health, substance abuse, and parenting skill services during the pandemic.
 - Temporarily waives the state match and allows states to use models not yet in the Family First Evidence Clearinghouse for kinship navigator programs for the duration of the pandemic, which will provide greater access to federal funding to support grandparents and kin caregivers. Kinship navigators funded under this flexibility must be currently being researched or on track to be evaluated in the future. The evaluation costs are included in the costs federal funds.
 - The bill includes a technical correction to Title IV-E treatment of the 6.2% Federal Medical Assistance Percentage (FMAP) increase from the Families First Coronavirus Response Act. This will ensure Oregon receives the correct grant amount appropriated in the Family First Transition Act passed into law in December 2019.
- Provides needed flexibilities to home visiting programs funded by the Maternal, Infant, and Early Childhood Home Visiting (MIECHV) program, to allow them to serve at-risk pregnant women and families during the pandemic, for the duration of the public health emergency period.

The Consolidated Appropriations Act, 2021 also included the Fostering Stable Housing Opportunities Act of 2019 which would provide “on-demand” vouchers to foster youth who are at risk of homelessness as they transition to adulthood, and would extend the voucher assistance for up to an additional two years if they participate in self-sufficiency activities. To learn more about eligibility and how to access a housing voucher visit:

<https://www.fosterclub.com/resources/oregon-former-foster-youth-help-housing-hud>

Tribes

Grants to support Tribes: The CARES Act provides for the following grants to assist Tribes during the COVID-19 pandemic:

- \$1.03 billion to the Indian Health Service to support tribal health care system response efforts;
- \$100 million more for the USDA Food Distribution Program for Indian Reservations (\$50 million for food distribution and \$50 million for food purchasing);
 - For more information see: <https://www.fns.usda.gov/fdpir/food-distribution-program-indian-reservations>
- \$453 million to assist tribes through the Bureau of Indian Affairs; and
- \$69 million to help tribal schools, colleges and universities through the Bureau of Indian Education (no less than \$20 million for tribal schools and colleges. Funding will also go to salaries, transportation, and information technology).
 - For more information see: <https://www.bie.edu/ParentsStudents/Grants/>

Tribal Broadband Connectivity Program:

The end-of-year COVID-19 relief and government spending bill established a Tribal Broadband Connectivity Program at the National Telecommunications and Information Administration (NTIA). The grant program, funded at \$1 billion, is directed to tribal governments to be used not only for broadband deployment on tribal lands, but also telehealth, distance learning, broadband affordability, and digital inclusion.

Commerce

Fishermen: The CARES Act provides \$300 million to help fishermen around the country struggling due to disappearing economic markets caused by the novel coronavirus pandemic. Tribal, subsistence, commercial, and charter fishermen, as well as aquaculture farmers, processors, or other fishery-related businesses, are all eligible for the disaster assistance

The Secretary of Commerce is authorized to provide this funding on a rolling basis and within a fishing season. They will be available until September 30, 2021. To receive assistance you must have incurred economic revenue loss greater than 35 percent compared to the prior 5-year average revenue; or any negative impacts to subsistence, cultural, or ceremonial fisheries.

Interested parties likely will have to apply to the Commerce Department.

Manufacturing Extension Partnerships (MEP): The CARES Act provides \$50 million for the Hollings Manufacturing Extension Partnership to help small- and medium-sized manufacturers recover by finding value within the supply chain and expanding markets, and removes cost sharing requirements to this funding.

Oregon will receive \$947.6K in supplemental appropriations for the MEP program. To learn more about this partnership, visit <https://www.nist.gov/mep/about-nist-mep> or contact David Stieren at david.stieren@nist.gov to become a partner.

Economic Development Administration (EDA): The CARES Act provided \$1.5 billion for economic adjustment assistance to help revitalize local communities after the pandemic. EDA dollars can go to: states, political subdivisions thereof (cities, counties, etc), district organization, Indian tribe, institution of higher education, or a non-profit acting in coordination with a political subdivision of a state. These eligible applicants must demonstrate an unemployment rate over 1% greater than the national average or other certain unemployment or economic adjustment problems.

Proposals and applications must be submitted on grants.gov or to the Seattle District Office of the Economic Development Administration (915 2nd Ave, Room 1890, Seattle WA 98174). Phone: 206-348-7541. Fax: 206-220-76698. Nympha Garces is the Oregon Representative (NGarces@eda.gov).

Broadband Infrastructure Program:

The end-of-year COVID-19 relief and government spending bill established a Broadband Infrastructure Program at the National Telecommunications and Information Administration (NTIA). The grant program, funded at \$300 million, is a broadband deployment program to support broadband infrastructure deployment to areas lacking broadband, especially rural areas. Covered partnerships include a partnership between (1) a State, or one or more political subdivisions of a State; and (2) a provider of fixed broadband service.

Connecting Minority Communities:

The end-of-year COVID-19 relief and government spending bill established an Office of Minority Broadband Initiatives at the National Telecommunications and Information Agency (NTIA) to focus on broadband access and adoption at Historically Black colleges or universities, Tribal colleges and universities, and other Minority-serving institutions, including the students, faculty, and staff of such institutions and their surrounding communities. It also appropriates \$285 million for a Connecting Minority Communities Pilot Program to award grants to these institutions, including to help students of these institutions afford broadband service.

Securing America's Telecommunications Networks:

The end-of-year COVID-19 relief and government spending bill expands eligibility for the Secure and Trusted Reimbursement Program at the Federal Communications Commission (FCC) that compensates providers for the cost of removing and replacing certain unsecure equipment from their networks, which will help protect our nation's communications networks from foreign adversaries. This is appropriated at \$1.9 billion.

Courts, Prisons, and Law Enforcement

Federal Courts: The CARES Act provides \$6 million for increased costs for pretrial and probation services, including substance abuse treatment and drug testing, and to expand capacity for Judiciary staff to work remotely. The bill includes an administrative provision to allow

federal courts that would be materially impacted by the coronavirus to use video teleconferencing for certain criminal proceedings.

Defender Services: The CARES Act provides \$1 million for the Judiciary to expand its capacity for Defender Services staff to work remotely and continue representing clients without disruption.

Bureau of Prison: The CARES Act provides \$100 million for the Federal Bureau of Prisons to respond to the coronavirus pandemic with resources that can be used to meet urgent needs such as purchase of personal protective equipment and other medical equipment, funding overtime, and cleaning facilities. This provision instructs the Department of Health and Human Services (HHS) to give consideration to the needs of the Bureau of Prisons (BOP) with regard to personal protective equipment and testing for COVID-19. It also gives the BOP Director more authority to release prisoners to home confinement, providing an alternative to keeping certain inmates in prison facilities. Finally, it instructs the BOP Director to promulgate rules to enhance the use of video visitation, free of charge to inmates, to mitigate restrictions on in-person visits.

State and Local Law Enforcement Assistance: The CARES Act provides \$850 million in Byrne-JAG grants for state and local law enforcement and jails to purchase personal protective equipment, medical supplies, and overtime. Byrne-JAG is the most flexible federal law enforcement grant program and will allow state and local police departments and jails to meet local needs, including purchase of personal protective equipment and other needed medical items and to support overtime for officers on the front lines. Language is included to ensure these resources go out to states and localities quickly in order to immediately respond to this crisis.

Oregon will receive a total of \$10 million. The state will receive \$6 million and localities will receive \$4 million.

To learn more about these grants, visit <https://bja.ojp.gov/program/jag/overview>.

Financial Services

Economic Injury Disaster Loans (EIDL): The CARES Act provides \$562 million to ensure that the Small Business Administration has the resources to provide Economic Injury Disaster Loans (EIDL) to businesses that need financial support during the COVID-19 pandemic. These loans will help businesses keep their doors open and pay employees. SBA has signed emergency declarations for all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, so the EIDL program will be available to assist small businesses across the country.

Disaster Relief

Disaster Relief Fund: The COVID-19 supplemental provides an additional \$2 billion for FEMA's Disaster Relief Fund to help state, local, tribal, and territorial governments respond to the COVID-19 pandemic.

Reimbursable activities may include medical response, personal protective equipment, National Guard deployment, coordination of logistics, safety measures, and community services nationwide.

States should apply through the process set out in the Robert T. Stafford Disaster Relief and Emergency Assistance Act. For more information on that process, visit <https://www.fema.gov/disaster-declaration-process>.

Labor

Administrative Funding from the Department of Labor (DOL): The CARES Act provides \$360 million for programs that provide training and supportive services for dislocated workers, seniors, migrant farmworkers, and homeless veterans. This also includes funding for DOL agencies to ensure new Paid Leave and Unemployment Insurance benefits are implemented swiftly and effectively.

Community Services Block Grant (CSBG): The CARES Act provides \$1 billion in additional funding that has been expanded for states to serve individuals up to 200% of the federal poverty line instead of normal law (125% of the federal poverty line).

Oregon will receive approximately \$8 million in additional funding for CSBG.

Health and Human Services

Public Health Resources:

- State COVID testing, tracing and mitigation funds: the most recent coronavirus legislation provides more than \$22 billion, all sent directly to states, for testing, contact tracing and COVID mitigation programs.
 - Of this total, \$2.5 billion will be sent out specifically targeted at needs in high-risk and underserved populations, including both communities of color and rural communities.
- Opioids funds: The FY21 appropriations law provides \$3.95 billion in HHS to address opioid abuse, an increase of \$84.6 million over fiscal year 2020 levels.
 - This funding includes: \$1.5 billion to states to address the opioid epidemic; \$91 million for medication assisted treatment; \$476 million for opioid overdose surveillance and prevention at CDC; \$80 million to address the needs of children affected by the opioid crisis; and \$100 million to help affected rural communities.
- NIH COVID-19 Funding: The end-of-year COVID relief package includes \$1 billion for COVID-19 research
- Mental Health: The end-of-year covid relief package includes \$4.5 billion for mental health programs.

Child Care: The Consolidated Appropriations Act, 2021 provided an additional \$10 billion for the Child Care Development Block Grant (CCDBG). Oregon is estimated to receive a total of \$109.9 million in supplemental appropriations for CCDBG from this new supplemental.

The CARES Act provides \$3.5 billion in additional funding for the Child Care Development Block Grant (CCDBG). These new funds do not need to follow the normal federal requirements for CCDBG funds. Funding can be used to provide continued payments and assistance to child care providers in the case of decreased enrollment or closures related to COVID-19, and to assure child care providers are able to remain open or reopen as appropriate. Funding can also be used 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. Lastly, funding can be given to child care providers who did not receive CCDBG assistance prior to the COVID-19 public health emergency for cleaning and sanitation, and other activities necessary to maintain or resume operation.

Oregon received a total of \$38.3 million in supplemental appropriations for CCDBG from the CARES Act, in addition to our annual appropriation for FY20 of \$61.75 million, for a total FY20 appropriation of \$100 million.

Head Start: The Consolidated Appropriations Act, 2021 provided an additional \$250 million for the Head Start program.

The CARES Act provides \$750 million for Head Start to meet emergency staffing needs. Up to \$500 million of these funds will be used to operate supplemental summer programs. Existing grantees will need to apply for these funds and demonstrate that they are ready to operate supplemental summer Head Start programs. Interested grantees should monitor funding opportunities on <https://www.acf.hhs.gov/ohs/funding>.

Education

Institute of Museum and Library Services: The CARES Act provides \$50 million for the Institute of Museum and Library Services, including grants to states, territories, and tribes to expand digital network access, purchase internet accessible devices, and provide technical support services. It waives the state, tribal, local matching requirements.

This could include hotspots on personal devices individuals might be able to access these from their local libraries and museums and leaders. For more information on grants and eligibility, visit <https://www.imls.gov/grants/grant-programs>.

Grants for Emergency Support to Schools: The recent coronavirus relief package provides a total of \$81.88 billion for K-12 schools and institutions of higher education. These funds are flexible and can be used on a variety of activities to provide educational services and college financial aid to students and support the on-going functionality of school districts and colleges and universities. The funding breaks down as follows:

- Governors Emergency Education Relief Fund (\$4.05 billion):

- Includes a \$2.75 billion set aside for states, acting through the state educational agencies, to provide public health and related services to private K-12 schools. Funds are distributed based on states' share of students from low-income families enrolled in private schools. Funds must be administered by public agencies, services must be secular, neutral and non-ideological, and funds cannot be used for private school vouchers.
- Elementary and Secondary School Emergency Relief Fund (Public K-12 schools) \$54.3 billion:
 - Funds are distributed based on states' allocations under Title I, Part A of the Elementary and Secondary Education Act and allocated to school districts based on their Title I, Part A allocation. Equitable services are no longer required to be provided under ESSER.
 - New uses of funds related to learning loss and school facilities improvements.
 - New state reporting requirements, including on state efforts to address learning loss.
- Higher Education Emergency Relief Fund (\$22.7 billion):
 - \$14.25 billion will be available 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.

More information about this new funding will be available at: <https://www.ed.gov/coronavirus>

Transportation

Essential Air Service (EAS): While the CARES Act provides \$56 million to the EAS and Rural Improvement Fund to prevent, prepare for, and respond to coronavirus, the most recent stimulus did not provide additional funding.

Highway Infrastructure Programs: The most recent stimulus provides \$10 billion in additional funds to remain available until September 30, 2024 to prevent, prepare for, and respond to coronavirus. This funding is for a State, territory, Puerto Rico, or Indian Tribe to use for costs related to preventive maintenance, routine maintenance, operations, personnel, including salaries of employees (including those employees who have been placed on administrative leave) or contractors, debt service payments, availability payments, and coverage for other revenue losses.

In addition these funds may be transferred to public tolling agencies that own or operate a tolled public road, bridge, or tunnel, or ferry system that provides a public transportation benefit, and was in operation during 2020.

Transit Systems: Transit systems will have access to \$14 billion in additional grants (over the \$25 billion provided by the CARES Act) for transit systems to help protect public health and safety while ensuring access to jobs, medical treatment, food, and other essential services.

These funds are available for operating expenses of transit agencies related to the coronavirus public health emergency, and can include the purchase of PPE and paying for administrative leave of operations personnel. The federal share of the costs are, at the option of the recipient, 100%.

The new funding does have limitations after appropriations are calculated including:

- This new funding when combined with the initial CARES Act funding may not exceed 75% of the urbanized area's 2018 operating costs (based on the National Transit Database). This means if the calculation for an urbanized area does exceed the 75% of their 2018 operating costs the Secretary shall distribute that excess to other urbanized areas that do not exceed 75%.
- No urbanized area may receive over \$4 billion from this new fund and the initial CARES Act funding.

Oregon received \$283 million in supplemental appropriations from the FTA during the earlier CARES Act Appropriations. The additional appropriations to Oregon entities will be announced by the Federal Transit Administration.

Assistance for Airports: Airports will have access to \$2 billion in additional grants (over the \$10 billion provided by the CARES Act) to help as the aviation sector continues grapples with the most steep and potentially sustained decline in air travel in history.

These grants are available to sponsors of airports which include either: (1) a public agency; or (2) a private owner of a public-use airport. Potential grantees must submit to the Secretary an application for financial assistance for the airport. No additional funding will be provided to airports that were previously allocated in excess of four years of operating expenses under the CARES Act.

The current round of funding will be split into:

- \$1.75 billion for primary airports (a commercial service airport that has more than 10,000 passenger boardings each year) and certain cargo airports to fund operating expenses. Funding will be apportioned based on the U.S. Code and the FAA will publish the calculated apportionments.
- \$45 million for general aviation and commercial service airports including \$5 million to non-primary airports among the FAA Contract Tower Program participants.
- \$200 million for sponsors of primary airports for relief from rent and minimum annual guarantees to on-airport car rental, on-airport parking, and in-airport concessions. Funding will be apportioned based on each airport's passenger enplanements compared to total passenger enplanements.
- \$5 million to carry out the Small Community Air Service Development Program

All airports receiving funds must continue to employ through February 15, 2021 at least 90% of their workforce. This might not apply if (1) the Secretary finds a specific airport is suffering economic hardship directly related to this policy or (2) the airport is a non-hub airport or a non-primary airport receiving funds under this Act.

Housing

The December 2020 Covid Relief Package provides \$25 billion in emergency rental assistance to be distributed by state and local governments. These funds will be targeted to families impacted by COVID that are struggling to make the rent and may have past due rent compounding on itself. These families will be able to utilize this assistance for past due rent, future rent payments, as well as to pay utility and energy bills and prevent shutoffs. \$800 million is reserved for Native American housing entities. It also includes an extension of the existing CDC eviction moratorium through January 31, 2021.

Community Development Block Grant: The CARES Act provides \$5 billion for the Community Development Block Grant, including \$2 billion for previous grantees in Fiscal Year 2020, to be allocated within 30 days of enactment. CDBG is allocated to localities and states. 70% is allocated to cities of over 50,000 and counties of over 200,000. 30% is allocated to states; this money is usually spent on smaller towns and rural counties.

Oregon will receive, as a state, a total of \$8.02 million from CDBG's supplemental allocation. Oregon's locality grantees are below in size order:

- Portland: \$5,141,993
- Clackamas County: \$1,329,366
- Washington County: \$1,311,667
- Eugene: \$840,346
- Salem: \$776,213
- Gresham: \$641,435
- Hillsboro: \$439,666
- Medford: \$432,901
- Beaverton: \$413,479
- Springfield:
- Corvallis: \$326,131
- Bend: \$298,761
- Albany: \$220,911
- Grants Pass: \$220,512
- Multnomah County: \$179,753
- Redmond: \$151,087
- Ashland: \$104,130

The CARES Act allocates \$1 billion specifically to states, \$2 billion to previous grantees in Fiscal Year 2020, and \$2 billion "directly to the State or unit of general local government, at the discretion of the Secretary," prioritizing the following: risk of transmission of coronavirus, number of cases compared to national average, and economic and housing market disruptions

from it. \$10 million of this will go towards technical assistance and capacity building. The CARES Act removes the public services percentage cap on CDBG funds.

Homeless Assistance Grants: The CARES Act provides \$4 billion for Homeless Assistance Grants, \$2 billion of which will go to previous Emergency Solutions Grants (ESG) grantees, to be allocated within 30 days of enactment, prioritized by greatest need. Matching requirements are waived. ESG recipients can be metro cities, urban counties and territories, which may subgrant ESG funds to nonprofits, or states, which must subgrant funds to local governments and/or nonprofits. ESG is a formula grant.

This money can be used for temporary emergency shelters in response to COVID-19, rapid rehousing, housing counseling, and rental deposit assistance, and those uses won't be subject to minimum periods of use or habitability and environmental review standards. The money can be used for hazard pay for staff, and staff salaries with regard to preparedness for COVID-19 won't be considered administrative costs, which are subject to the standard 10 percent cap.

Oregon will receive:

- Portland: \$5,156,848
- Clackamas County: \$1,292,090
- Washington County: \$1,325,441
- Non-entitlement: \$13,496,986