HOUSE DEMOCRATS TAKE ACTION FOR THE PEOPLE WITH CORONAVIRUS RELIEF LEGISLATION



Since the coronavirus pandemic began, House Democrats have worked swiftly to pass five major bills to address this public health emergency and provide economic relief to working families and small businesses.

On March 6th, the **Coronavirus Preparedness and Response Supplemental Appropriations Act** was enacted, providing \$8.3 billion in emergency funds for prevention, preparedness, and response efforts; for the development of treatments and a vaccine; and for low-interest SBA loans to support small businesses that have been affected.

On March 18th, the **Families First Coronavirus Response Act** was signed into law. This legislation aims to take away economic disincentives for doing the right things to help stop the spread of the virus. It ensures that testing for coronavirus is free, provides for emergency paid sick leave and paid family leave so workers can stay home instead of putting their co-workers at risk; and ensures that school meals remain available for children whose schools closed because of coronavirus.

On March 27th, the **Coronavirus Aid**, **Relief**, **and Economic Security (CARES) Act** was enacted to provide further economic assistance to families facing lost income and industry sectors whose employees are bearing the brunt of this public health crisis, including direct payments to families, expanded unemployment assistance, and help for small businesses to retain their workers.

On April 24th, the **Paycheck Protection Program and Health Care Enhancement Act** was signed into law to provide additional emergency small business relief and funding for hospitals, health care workers, and testing.

On May 15th, House Democrats passed the **Heroes Act**, legislation to honor the personnel on the frontlines of the coronavirus pandemic by providing critical funding for state, local, and tribal governments; establishing hazard pay fund for essential workers; supporting testing and contact tracing measures while also ensuring Americans can access free treatment; providing an additional round of economic impact payments for families, and other priority measures to protect Americans and their families during this crisis.

Here is a look at how those bills are providing relief to Americans across the country...

MAKING TESTING AND TREATMENT AFFORDABLE:

Coronavirus Preparedness and Response Supplemental Appropriations Act

Required that vaccines, therapeutics, and diagnostics developed using taxpayer funds must be available for purchase by the federal government at a fair and reasonable price.

Allowed the HHS Secretary to ensure that vaccines, therapeutics, and diagnostics developed using taxpayer funds be affordable in the commercial market.

Families First Coronavirus Response Act

Made coronavirus testing free to all Americans.

Provided state and local governments with \$950 million through CDC for surveillance for coronavirus, laboratory testing, contact tracing, and infection control.

CARES Act

Provided an additional \$4.3 billion to the CDC to continue to support federal, state, and local public health efforts, including testing, contact tracing, and infection control.

Paycheck Protection Program and Health Care Enhancement Act

Provided an additional \$25 billion for testing.

The Heroes Act

Provides \$75 billion for coronavirus testing, contact tracing, and isolation regime to better prepare for re-opening the economy.

Ensures Americans—regardless of coverage—can access free coronavirus treatment.

SUPPORTING HOSPITALS:

CARES Act

Provided \$100 billion for HHS to provide grants to hospitals and other health care providers.

Provided \$1.5 billion for the expansion of military hospitals and expeditionary hospital packages to alleviate the strain on existing military and civilian health care systems.

Paycheck Protection Program and Health Care Enhancement Act

Provided another \$75 billion for hospitals.

The Heroes Act

Provided \$100 billion in grants for hospital and health care providers to reimburse health care related expenses or lost revenue directly attributable to the public health emergency resulting from coronavirus improving upon the provider fund disbursement currently underway at HHS.

ASSISTING HEALTH CARE AND OTHER ESSENTIAL WORKERS:

Coronavirus Preparedness and Response Supplemental Appropriations Act

Provided \$1 billion for the procurement of pharmaceuticals and medical supplies, including:

- \$500 million for procurement of pharmaceuticals, masks, PPE, and other medical supplies.
- \$10 Million for worker-based training through the National Institute of Environmental Health Sciences to prevent and reduce exposure of hospital employees, emergency first responders, and other workers at risk of exposure through work.

Families First Coronavirus Response Act

Provided 3 million additional masks.

CARES Act

Provided \$1 billion for the Defense Production Act to allow the Department of Defense to invest in manufacturing capabilities that are key to increasing production rate of PPE and medical equipment.

Provided an additional \$27 billion for BARDA, including \$16 billion for critical medical supplies, PPE, and medicine.

ASSISTING HEALTH CARE AND OTHER ESSENTIAL WORKERS:

The Heroes Act

Establishes a Heroes' Fund for essential workers, with \$200 billion to ensure that essential workers who have risked their lives working during the pandemic receive hazard pay – bonuses of \$13/hour up to \$10,000.

Ensures worker safety by requiring OSHA to issue a strong, enforceable standard within seven days to require all workplaces to develop and implement infection control plans based on CDC expertise, and prevents employers from retaliating against workers who report infection control problems.

Expands use and oversight of Defense Production Act to increase the production and supply of critical medical supplies and equipment.

EXPANDING HEALTH CARE COVERAGE:

Families First Coronavirus Response Act

Provided an emergency FMAP increase of 6.2% and increase in Medicaid allotments for territories. It also provides states with the option to extend Medicaid eligibility to uninsured populations for the purposes of COVID-19 diagnostic testing. The bill also ensures that state expenditures for medical and administrative costs would be matched at 100% by federal government.

CARES Act

Expanded allowable expenses from Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs) to include over-the-counter drugs and menstrual care products.

The Heroes Act

Preserves health coverage, by providing Americans losing their employer-provided health insurance with COBRA subsidies to maintain their coverage and by creating a special enrollment period in the ACA exchanges for uninsured Americans.

Removes cost barriers to care by prohibiting insurers from charging for COVID-19 treatment or vaccines.

Extends carryover period for HSA and FSA unused balances from 2019.

IMPROVING DIAGNOSTICS AND DISCOVERING THERAPEUTICS AND VACCINES:

Coronavirus Preparedness and Response Supplemental Appropriations Act

Provided funding for improving diagnostics and medical devices as well as developing therapies and a vaccine, including:

- \$61 million to the FDA to ensure safe and effective development and review of medical devices, therapies, and vaccines to combat the coronavirus.
- \$3 billion for research and development across public health agencies.

CARES Act

Provided \$415 million for military medical research.

Provided \$945 million to NIH for research.

Provided another \$80 billion for the FDA and an additional \$945 million to the NIH to support research.

The Heroes Act

Requires the Secretary of HHS to award contracts, grants, cooperative agreements, and enter into other transactions, as appropriate, to expand and enhance manufacturing capacity of vaccines and vaccine candidates to prevent the spread of COVID-19. It also requires a report on the vaccine supply necessary to stop the spread of COVID-19, the manufacturing capacity to produce vaccines, activities conducted to enhance such capacity, and plans for continued support of vaccine manufacturing and administration.

Provides \$4.575 billion to Assistant Secretary for Preparedness and Response (ASPR) to respond to coronavirus, including \$3.5 billion for Biomedical Advanced Research and Development Authority (BARDA) for therapeutics and vaccines; \$500 million for BARDA to support U.S.-based next generation manufacturing facilities; \$500 million for BARDA to promote innovation in antibacterial research and development.

IMPROVING HEALTH CARE PREPAREDNESS:

Coronavirus Preparedness and Response Supplemental Appropriations Act

Provided \$1 billion for procurement of pharmaceuticals and medical supplies, including:

- \$500 million for procurement of pharmaceuticals, masks, PPE, and other medical supplies for state and local health agencies with shortages.
- \$100 million for Community Health Centers to support under-served urban and rural areas.

CARES Act

Provided an additional \$1.3 billion for Community Health Centers, \$200 million to assist nursing homes with infection control, \$275 million to support rural health, and \$955 million to the Administration for Community Living (ACL) to help with community services, oversight, and protections for seniors and those with disabilities.

The Heroes Act

Provides \$500 million in worker recruitment and training through public workforce investment system and community-based organizations to support contact tracing efforts.

Expands use and oversight of Defense Production Act to increase the production and supply of critical medical supplies and equipment.

Requires the President to appoint a Medical Supplies Response Coordinator to serve as the point of contact for the health care system, supply chain officials, and states on medical supplies, including personal PPE, medical devices, drugs, and vaccines.

PROVIDING RELIEF TO BUSINESSES AND KEEPING WORKERS ON THE PAYROLL:

Coronavirus Preparedness and Response Supplemental Appropriations Act

Allowed for an estimated \$7 billion in low-interest loans to affected small businesses.

CARES Act

Established the Paycheck Protection Program (PPP) and provided \$350 billion in funding to cover payroll and other expenses during the crisis.

Encourages small employers facing closures due to COVID-19 to keep employees on with the Employee Retention Tax Credit for 50% of their payroll up to \$10,000/yr per employee.

Provided \$10 billion in Emergency Economic Injury Grants, providing an advance of \$10,000 to small businesses and nonprofits that apply for an economic injury disaster loan (EIDL).

Provided \$562 million to Small Business Administration to Administer the EIDL loans.

Provided \$17 billion to cover Small Business Administration loan payments (principal, interest and fees) for up to six months.

Provided \$17 billion in funding for a provision to provide debt relief for existing and new SBA borrowers.

Provided \$275 million in grants for small business counseling services.

Provided \$50 million for the NIST Manufacturing Extension Partnership Program.

Expanded the charitable contribution deduction to keep nonprofit employers viable.

Delayed payroll tax payments by employers for needed liquidity to weather the crisis.

Allowed businesses of all sizes to write off a much larger portion of net operating losses over a longer period of time.

PROVIDING RELIEF TO BUSINESSES AND KEEPING WORKERS ON THE PAYROLL:

Paycheck Protection Program and Health Care Enhancement Act

Provided an additional \$310 billion to the Paycheck Protection Program with \$60 billion set aside for small bankers, with a focus on community development financial institutions that service businesses in rural and minority communities. The bill will help ensure that PPP assistance is able to reach smaller and minority-owned businesses.

Provided an additional \$60 billion for EIDL program.

The Heroes Act

Supports small businesses and nonprofits, by strengthening the Payroll Protection Program and ensuring that it reaches underserved communities, nonprofits of all sizes as well as providing \$10 billion for emergency grants through the Economic Injury Disaster Loan program.

Significantly retroactively expands the Employee Retention Tax Credit, increasing the credit from 50% to 80% of wages, increasing the wage cap from \$10,000/yr to \$15,000/quarter, increasing employee threshold from 100 to 1,500, and expanding to state and local governments, all of which is expected to keep 60 million Americans on the job.

Establishes an additional set aside of funds specifically for small Community Development Financial Institutions (CDFIs), Minority Development Institutions (MDIs), SBA microlenders, and SBA Certified Development Companies (CDCs).

Extends the covered period for borrowers by extending the 8 weeks to 24 weeks, giving employers more flexibility on when to bring back their employees.

Creates protections for borrowers who cannot rehire employees in the prescribed timeframe and clarifies the hold harmless provision for lenders;

Adds expenses related to equipping workers with PPE and other equipment or supplies necessary to protect the health and safety of employees to the allowable uses of PPP loan proceeds and forgiveness.

Creates a tax credit for COVID-19 related benefit expenses provided to employees.

Repeals unnecessary provision from CARES allowing very wealthy owners of closely held businesses to write off more of their net operating losses.

SUPPORTING HOMEOWNERS AND RENTERS WITH MORTGAGE, RENT, AND UTILITY ASSISTANCE:

CARES Act

Placed a temporary, four-month moratorium on eviction filings.

Provided homeowners with federally backed loans with a foreclosure moratorium for four months and mortgage forbearance for up to a year.

Provided \$4 billion in emergency homeless assistance to state and local governments.

Provided \$900 million will help lower-income households heat and cool their homes through the Low-Income Home Energy Assistance Program (LIHEAP).

The Heroes Act

Extends and expands the eviction moratorium and foreclosure moratorium in the CARES Act to include all renters and homeowners.

Authorizes \$175 billion in new supports to assist renters and homeowners make monthly rent, mortgage, and utility payments and other housing-related costs.

Authorizes \$100 billion for an Emergency Rental Assistance program.

Provides \$75 billion to states, territories, and tribes for direct assistance with mortgage payments, property taxes, property insurance, utilities, and other housing related costs.

Authorizes \$11.5 billion for the Emergency Solutions Grants program to enable state and local governments to finance housing and health related services for people currently experiencing homelessness.

Provides an additional \$1.5 billion for LIHEAP.

Provides \$1.5 billion in funding for water ratepayer assistance to help struggling households pay their water and sewer service bills.

SUPPORTING WORKING FAMILIES:

Families First Coronavirus Response Act

Provided two weeks of paid sick leave and up to three months of paid family and medical leave for millions of workers impacted by COVID-19 at no cost to their employers. Businesses with employees taking either leave would be eligible for tax credits to cover their payroll.

CARES Act

Provided direct cash Economic Impact Payments of \$1,200 per adult and \$500 per child to individuals with adjusted gross income less than \$75,000 and couples less than \$150,000 with a smaller payment phased out for AGI up to \$99,000 or \$199,000.

Allowed penalty-free early withdrawal from retirement accounts for COVID-19 related expenses, including job loss, and waived the required minimum withdrawal for many retired workers from their accounts.

SUPPORTING WORKING FAMILIES:

The Heroes Act

Provides a second round of Economic Impact Payments of \$1,200 per family member, up to \$6,000 per household, subject to the same income limitations as in CARES.

Allows both rounds of Economic Impact Payments to taxpayers with an Individual Taxpayer Identification Number (ITIN) rather than only a Social Security Number (SSN).

Expands emergency paid family, medical, and sick leave benefits to millions of additional workers, including health care workers and first responders by eliminating exemptions in the Families First Act that prevented workers from accessing emergency paid leave during a pandemic, and extends these emergency leave provisions through December, 2021.

Includes \$2 billion in additional funding through the Workforce Innovation and Opportunity Act (WIOA).

Addresses the multiemployer pension crisis, exacerbated by COVID-19.

Strengthens the Earned Income Tax Credit (EITC) for childless workers in 2020, and applies the EITC to Puerto Rico.

Increases the Child Tax Credit and makes it fully refundable for the poorest children in 2020.

Expands the Child and Dependent Care Tax Credit.

ASSISTING THE UNEMPLOYED:

Families First Coronavirus Response Act

Provided \$1 billion in 2020 for emergency grants to states to prepare for a surge in unemployment insurance (UI) claims.

CARES Act

Provided unemployed Americans with an additional \$600 per week in assistance.

Extended regular unemployment insurance an additional 13 weeks.

For the first time, expanded eligibility to include the self-employed, independent contractors, "gig economy" employees, and new workforce entrants to file for unemployment assistance.

The Heroes Act

Extends unemployment assistance provisions in the CARES Act through January 2021.

STRENGTHENING NUTRITION ASSISTANCE:

Families First Coronavirus Response Act

Strengthened nutrition assistance to ensure schools and child centers can provide meals, low-income pregnant women or mothers can access nutritious foods, local food banks can meet increased demand, and meals can continue to be delivered to low-income seniors.

CARES Act

Provided \$15.5 billion in increased SNAP funding and \$8.8 billion in children nutrition programs to ensure children receive meals while schools are closed.

The Heroes Act

Provides a 15% increase to the maximum SNAP benefit and additional funding for nutrition programs.

Waives the non-federal match requirement for administrative funds under The Emergency Food Assistance Program (TEFAP)

Provides emergency relief to help school meal and child and adult care food programs continue serving children and families.

Provides \$1.1 billion for WIC to ensure funding is sufficient to cover any increased participation in the program and to fund the increased Cash Value Voucher assistance.

Extends the Pandemic-EBT (P-EBT) program through the summer and until schools reopen and allows states to include children who would be receiving meals at childcare.

ASSISTING LOCAL, STATE, AND TRIBAL GOVERNMENTS:

CARES Act

Provided \$150 billion to state and local governments to cover costs of responding to COVID-19.

Provided \$10 billion for Community Development Block Grant programs.

Provided \$45 billion through the FEMA Disaster Relief Fund to state, local, tribal, and territorial governments for reimbursement for medical response, PPE, National Guard deployment, coordination of logistics, and community services.

The Heroes Act

Provides states, including the District of Columbia with \$500 billion distributed based on need, to respond to COVID-19 and sustain essential services jeopardized by losses in revenue.

Provides local city and county governments with \$375 billion over two years, expanding eligibility to communities below 500,000.

Provides territories and tribes each with \$20 billion.

Eliminates the cap on the State and Local Tax deduction (SALT) in 2020 and 2021, easing pressure on budgets for cities, counties, and states.

SUPPORTING LAW ENFORCEMENT AND FIRST RESPONDERS:

CARES Act

Provided \$100 million for the Emergency Management Performance Grant program to support state and local emergency managers as they coordinate food, water, shelter, health care, and transit supply chains.

Provided \$100 million in the Assistance to Firefighter Grant program to purchase the PPE for fire fighters and EMT personnel.

Provided \$850 million in criminal justice funding assistance to state and local governments.

Provided \$50 million in legal assistance to low-income Americans affected by the crisis.

Provided \$300 million for hiring and rehiring of additional career law enforcement officers and procuring appropriate safety gear for them.

The Heroes Act

Provides \$300 million for hiring and rehiring of additional career law enforcement officers and procuring appropriate safety gear for them.

Provides \$300 million for current state and local law enforcement for the purchase of personal protective equipment, and for costs related to preventing and controlling coronavirus at correctional institutions.

Provides \$100 million for combating violence against women and providing housing and other support services to victims of domestic and sexual violence.

Provides \$250 million for offender reentry programs as authorized under the Second Chance Act.

Provides \$600 million to assist with the prevention and detection of the spread of COVID-19 among arrestees, detainees, inmates, correctional facility staff, and visitors to the facilities; for testing, and grants for juvenile justice services.

Creates a new deduction for out-of-pocket expenses of first responders, including for PPE during COVID-19.

STRENGTHENING EDUCATION:

CARES Act

Provided \$13.5 billion to states to distribute funds to local educational agencies for coronavirus related activities, including purchasing educational technology and support online learning.

Provided \$3 billion to governors to be allocated at their discretion for emergency support to local and state educational agencies.

Provided \$14.25 billion to institutions of higher education to address costs related to the crisis.

Provided relief for student loan borrowers by temporarily suspending payments and setting interest at 0% until September 30.

Made employer student loan repayments tax free for employees.

The Heroes Act

Invests more than \$100 billion in direct emergency funding for students, schools, and institutions to maintain access to education, including K-12 education, institutions of higher education, including HBCUs, and child care.

Provides up to \$10,000 in tax free student debt relief for more than 20 million federal student loan borrowers with the greatest need and provides full relief to student loan borrowers who were defrauded by their institution.

Increases deduction for teachers' out-of-pocket expenses.

SUPPORTING OUR VETERANS:

CARES Act

Provided \$17.2 billion for the Veterans Health Administration to hire staff, ensure existing personnel have the resources to respond, provide overtime pay, add beds, and purchase PPE, ventilators, and medicine.

Protected veterans from foreclosures, evictions, and adverse credit reporting.

Expanded telehealth services.

The Heroes Act

Expands health coverage for veterans.

Allows the VA to provide transportation and purchase food, shelter, phones, clothing, blankets, and toiletry items for homeless veterans and their children.

Ensures that certain service members will be eligible for mental health care and services through VA's Vet Centers.

Temporarily suspends debt collection activities.

ASSISTANCE FOR THE TRANSPORTATION SECTOR:

CARES Act

Provided \$29 billion in grants for air carriers to pay employees the next six months and \$3 billion in grants for airline contractors to pay employees for the next six months.

Provided \$29 billion in loans to air carriers and \$17 billion in loans to businesses critical to maintaining national security.

Provided \$10 billion to assist publicly-owned commercial airports.

Suspended excise taxes on aviation for 2020.

Provided \$25 billion in grants to help transit operators safely maintain service.

Provided more than \$1 billion to sustain Amtrak.

The Heroes Act

Strengthens working and travel conditions for those in the transportation sector, including requirements on masks/face coverings for workers and passengers on commercial U.S. flights, Amtrak trains, and certain public transit.

Provides \$75 million for FAA operations, including a study on mitigating pathogens in airplane cabin air.

Provides \$15.75 billion for public transit agencies and \$15 billion to help state and local transportation agencies.

SUPPORTING THE AGRICULTURAL INDUSTRY:

CARES Act

Provided \$9.5 billion to a dedicated disaster fund to help farmers who are experiencing financial losses from the coronavirus crisis.

Provided \$14 billion to fund the Farm Bill's farm safety net through the Commodity Credit Corporation.

Made farmers and agricultural and rural businesses eligible to receive SBA loans.

Increased the capacity at the USDA Farm Service Agency to meet increased demand from farmers affected by the coronavirus crisis.

The Heroes Act

Provides payments for livestock and poultry that are depopulated due to processing plant shut-downs and back-ups because of the health emergency.

Provides \$300 million to support improved animal health surveillance and laboratory capacity in this public health emergency.

Provides \$500 million to pay for milk to be processed into dairy products and donated to non-profit entities as well as cash flow assistance to small- and mid-sized dairies.

Provides \$100 million in additional funding to address COVID-19 specialty crop supply chain issues.

Provides \$16.5 billion for direct payments to agricultural producers whose commodities were impacted by market disruptions due to the COVID-19 emergency.

MAINTAINING ELECTION SECURITY, ENSURING AN ACCURATE 2020 CENSUS, AND PRESERVING USPS:

CARES Act

Provided \$400 million to states to help them prepare for elections.

The Heroes Act

Provides states with \$3.6 billion to help prepare for elections.

Requires states to have an emergency plan to enable Americans to vote during a crisis.

Expands early voting, increases access to vote-by-mail, and access to voter registration.

Provides funding to ensure an accurate Census and preserve the U.S. Postal Service.

STRENGTHENING OVERSIGHT:

CARES Act

Created the Pandemic Response Accountability Committee, made up of independent Inspectors General who will conduct and coordinate audits and investigations to provide accountability and identify waste, fraud, and abuse in spending.

Established a Special Inspector General to conduct oversight over spending by the Treasury Department.

Established a commission within the legislative branch to oversee spending by the Treasury Department the Board of Governors of the Federal Reserve.

Allocated \$20 million to enable the GAO to help Congress conduct oversight of the spending of CARES Act funds.

The Heroes Act

Provides additional funding for Inspectors General to conduct oversight of coronavirus response activities.

Allows Inspectors General to be removed only for specified causes, including permanent incapacity, inefficiency, neglect of duty, malfeasance, felony conviction, conduct involving moral turpitude, knowing violation of a law, rule, or regulation, gross mismanagement, gross waste of funds, or abuse of authority.

Provides the Chair of the Council of Inspectors General for Integrity and Efficiency with greater flexibility in choosing a Chair of the Pandemic Response Accountability Committee.

PROVIDING GLOBAL RELIEF AND HUMANITARIAN ASSISTANCE:

Coronavirus Preparedness and Response Supplemental Appropriations Act

Provided funding for our global health response, including:

- \$435 million to support health systems overseas.
- \$300 million for global disease detection and emergency response efforts.
- \$300 million for humanitarian efforts in countries impacted by coronavirus.

The Heroes Act

Requires the President to establish a U.S. Global Health Security Coordinator, a position previously located at the National Security Council, which the Administration eliminated in 2018.

Establishes an interagency review council to ensure global health security is prioritized within the Executive Branch.