



April 1, 2020

COVID-19 Resource Guide

Mayors and Cities



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●●● A NOTE FROM CONGRESSWOMAN SUZAN DELBENE ●●●

The COVID-19 pandemic is the largest public health and economic crisis our state and county have faced in a lifetime. Many people have lost their jobs, kids are out of school, and businesses have closed their doors. This situation requires bold action to provide relief to the most affected and provide a strong recovery.

I want you to know that I'm fighting for you in Congress. Since the beginning of this outbreak, my priorities at the federal level are protecting families, workers, and small businesses, and getting our health care system the resources it needs to save lives.

Congress has now passed three emergency bipartisan funding bills to address this pandemic and provide relief to our communities. This guide contains information about the resources available to mayors and cities impacted by the COVID-19 pandemic. This guide is meant to be reference tool and the information within is not exhaustive. Inside you will find a compilation of existing federal and state resources.

Because the situation is constantly evolving, check my website (delbene.house.gov) or call my office in Bothell at 425-485-0085 for additional assistance.

Please know that my staff and I are here to help. Stay safe and healthy.

Sincerely,

A handwritten signature in blue ink that reads "Suzan DelBene".

Suzan DelBene
U.S. Representative

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QUICK GUIDE

[Congresswoman DelBene's COVID-19 Resource Page](#)

My page on COVID-19 resources is continually updated, and includes information for businesses, workers, nonprofits, and more.

FEMA information on federal COVID-19 response:

<https://www.fema.gov/coronavirus/>

National League of Cities:

<https://covid19.nlc.org/resources/federal-resources/>

Washington State: A comprehensive list of state resources is available on the governor's coronavirus page: [coronavirus.wa.gov](https://www.governor.wa.gov/coronavirus)

Washington State Employment Security Department (ESD)

- Visit <http://esd.wa.gov>
- Sign in through [eServices](#)
- Call 800-318-6022*

Please be advised that wait times on the phone will be long; the Department Recommends attempting to enroll online if you are able

Washington State Health Benefit Exchange: Information on the WA Exchange's response to COVID-19 can be found here:

<https://www.wahbexchange.org/coronavirus-faqs/>

Washington State Department of Health: The Washington State Department of Health's website is the place to go for [the best local information about COVID-19 in Washington state](#)

- If you have questions or concerns related to your health, call the state Department of Health at 800-525-0127, and press #.

Washington State Department of Social and Health Services: The DSHS website has [information about community programs and eligibility](#).

For assistance please contact any of my offices, or visit my website at www.delbene.house.gov

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CARES ACT HIGHLIGHTS

State and Local Coronavirus Relief Fund

The centerpiece of the state aid is the \$150 billion Coronavirus Relief Fund, which state, tribal, and local governments can use this year to meet costs connected to the virus. It is estimated that Washington state will receive approximately \$2.953 billion to benefit our state's residents. In most states, a portion of the funding will go to local governments serving populations over 500,000. Tribal governments will receive \$8 billion.

The relief fund provides \$150 billion to states 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. The funds apply to expenditures incurred between March 1, 2020 and December 31, 2020. The U.S. Treasury must allocate funds to states (within 30 days) based on a state's population (provided by the Census Bureau), although every state will be guaranteed at least \$1.25 billion. The bill reserves 45 percent of the state's total allotment for localities of 500,000 or more. These localities may apply directly to the Treasury for their relative share by population of this amount. It would not be administratively feasible for every locality to apply to the Treasury directly for funds, although localities can work with their states to access funding.

More Than \$100 Billion in Additional Emergency Appropriations, Including the Following:

- **Transit Agencies:** Provides \$25 billion to transit agencies, which have all seen a drastic drop in revenues as social distancing has been implemented. This funding is to be used to protect the jobs of the employees of the transit agencies, funding their paychecks during this public health emergency. Washington state will receive \$695,786,412 under this program.
- **HUD Emergency Solution Grants:** Provides \$2 billion for HUD Emergency Solution Grants to states that will be distributed by formula. These grants are designed to address the impact of the coronavirus among individuals and families who are homeless or at risk of homelessness, and to support additional homeless assistance, prevention, and eviction prevention assistance. Of this \$2 billion,

Washington state will receive \$34,233,062. In addition, the bill provides an additional \$2 billion for these grants that will be allocated by HUD to the most hard-pressed areas.

- **Child Care and Development Block Grant:** Supports child care and early education by providing \$3.5 billion for the Child Care and Development Block Grant. Washington state will receive \$58,224,702 under this emergency appropriation.
- **Low-Income Home Energy Assistance Program (LIHEAP):** Provides \$900 million to help low-income families pay their heating and cooling bills. Washington state will receive \$11,106,000 for this purpose during this public health emergency.
- **Byrne-Justice Assistance Grant Program:** Provides \$850 million for this program, giving additional support to state and local law enforcement agencies, thereby allowing them, for example, to obtain the personal protective equipment and other medical items they may need during this public health emergency. Washington state will receive \$16,796,816 under this appropriation.
- **CDC Coronavirus State, Local and Tribal Grants Minimum Awards:** Provides about \$750 million in CDC State, Local, and Tribal Grants Minimum Awards to help agencies cope with the public health emergency. The minimum award for Washington state is \$12,756,000. In addition, states can apply for additional funds above their minimum award, based on their needs.
- **Election Assistance:** Provides \$400 million for Election Assistance Grants for states to help prepare for the 2020 elections. Coronavirus is already resulting in the postponement of some primaries and this funding can help states make voting safer for individuals. Funding can be used, for example, to increase the ability to vote by mail, expand early voting, and expand online registration. Washington state will receive \$8,308,437 for these purposes.

CARES ACT OVERVIEW BY AGENCY

Department of Agriculture

Supplemental Nutrition Assistance Program: The bill includes \$15.5 billion in additional funding for SNAP to ensure all Americans, including seniors and children receive the food they need.

Child Nutrition Programs: The bill includes \$8.8 billion in additional funding for Child Nutrition Programs in order to ensure children receive meals while school is not in session.

The Emergency Food Assistance Program (TEFAP): The bill provides \$450 million for the TEFAP program. With many communities suffering from job losses, food banks have seen increased needs. These funds are critical so food banks can continue to assist those Americans most in need.

Rural Development: The bill provides \$25 million to support the Distance Learning and Telemedicine program. This increase will help improve distance learning and telemedicine in rural areas of America. Additionally, \$100 million is provided to the ReConnect program to help ensure rural Americans have access to broadband, the need for which is increasingly apparent as millions of Americans work from home across the country. The bill also includes \$20.5 million to support \$1 billion in Business and Industry loans.

Additional Assistance to Producers: The bill includes \$9.5 billion to assist specialty crop producers; producers who support local food systems such as farmers markets, schools, and restaurants; and livestock producers, including dairy.

Department of Commerce

Economic Development Administration (EDA): The bill provides \$1.5 billion for economic adjustment assistance to help revitalize local communities after the pandemic. EDA assistance can be used to help rebuild impacted industries such as tourism or manufacturing supply chains, capitalize local funds to provide low-interest loans to businesses of all sizes, and support other locally-identified priorities for economic recovery. Based on the impact of prior funding packages, EDA disaster assistance will leverage an additional \$20 billion in local and private investment and support more than 100,000 American jobs.

Assistance for Fishermen: The bill 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, are all eligible for the disaster assistance.

Department of Education

Elementary and Secondary Education: \$13.5 billion is available for formula-grants to States, which will then distribute 90 percent of funds to local educational agencies to use for coronavirus-response activities, such as planning for and coordinating during long-term school closures; purchasing educational technology to support online learning for all students served by the local educational agency; and additional activities authorized by federal elementary and secondary education laws.

Governors in each state will receive a share of \$3 billion to allocate at their discretion for emergency support grants to local educational agencies that the State educational agency deems have been most significantly impacted by coronavirus. These funds will support the ability of such local educational agencies to continue to provide educational services to their students and to support the on-going operations of the local educational agency; and provide emergency support through grants to institutions of higher education serving students within the State.

Higher Education: \$14.250 billion will be available for 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.

Project SERV: \$100 million in targeted funding for elementary and secondary schools and institutions of higher education to respond to the immediate needs of coronavirus and the effect on students.

Department of Health and Human Services

Public Health and Social Services Emergency Fund: \$27 billion in funding to the Public Health and Social Services Emergency Fund. Within this amount, \$250 million will be made available in grants or cooperative agreements to entities that are either grantees or sub-grantees of the HHS' Hospital Preparedness Program. In addition, at least \$16 billion of these funds must be used to purchase products for the Strategic National Stockpile.

CDC: \$4.3 billion for the Center for Disease Control and Prevention (CDC), of which \$1.5 billion will be designated to CDC's State and Local Preparedness Grants for state and local preparedness and response activities. Additionally, funds provided under this account can be used for grants for the rent, lease, purchase, acquisition, construction, alteration, or renovation of non-federally owned facilities to improve preparedness and response capability at the State and local level.

Child Care Development Block Grant: The bill supports child care and early education programs by including \$3.5 billion for the Child Care Development Block Grant. This funding will allow child care programs to maintain critical operations, including meeting emergency staffing needs and ensuring first responders and health care workers can access child care while they respond to the pandemic.

Community Services Block Grant (CSBG): The bill includes \$1 billion for CSBG to help communities address the consequences of increasing unemployment and economic disruption.

Health Centers: \$1.3 billion in funding for HRSA Community Health Center Program to expand the capacity to provide testing, triage, and care for COVID-19 and other health care services at existing health centers across the country.

Older Americans: \$955 million for HHS' Administration for Community Living, Aging and Disability Services Programs which includes funding to state and local governments for aging and disability services programs, including senior nutrition; home and community-based supportive services; family caregivers; elder justice; and independent living.

Low Income Home Energy Assistance Program (LIHEAP): \$900 million in grants to states to support home energy assistance for low-income households affected by coronavirus.

Head Start: \$750 million for grants to local agencies providing Head Start services that support children's growth and development.

Mental Health: \$425 million to the Substance Abuse and Mental Health Services Administration (SAMHSA) to address mental health and substance use disorders as a result of the coronavirus pandemic. This includes \$250 million for Community Behavioral Health Clinics Expansion Grant Program; and \$100 million for SAMHSA Emergency Response Grants in flexible funding to address mental health, substance use disorders, and provide resources and support to youth and the homeless during the pandemic.

Maternal Care and Infant Mortality: \$125 million for HRSA Maternal and Health Care Health Start Program and funds the program at this amount annually from fiscal year 2021 through 2025.

HIV/AIDS: \$90 million for HHS' Ryan White HIV/AIDS Program.

Family Violence Prevention and Services: \$45 million to HHS' Family Violence Prevention and Services Formula Grants to States to provide additional support to family violence shelters, and \$2 million in additional support for the National Domestic Violence Hotline.

Runaway and Homeless Youth Programs: \$25 million in funding for the HHS Runaway and Homeless Youth Programs which provides grants to community-based public and private agencies for the provision of outreach, crisis intervention, emergency shelter, counseling, family reunification and aftercare services to runaway and homeless youth.

Department of Homeland Security

Disaster Relief Fund: \$45 billion to provide for the immediate needs of state, local, tribal, and territorial governments to protect citizens and help them recovery from the overwhelming effects of COVID-19. Reimbursable activities may include medical response, personal protective equipment, National Guard deployment, coordination of logistics, safety measures, and community services nationwide.

Assistance to Firefighter Grants: \$100 million for personal protective equipment for our nation's first responders.

Emergency Management Performance Grants: \$100 million for state, local, territorial, and tribal governments to support coordination, communications, and logistics.

Emergency Food and Shelter Program: \$200 million for shelter, food and supportive services to individuals and families in sudden economic crisis.

Department of Housing and Urban Development

Community Development Block Grant: \$5 billion is provided for the Community Development Block Grant (CDBG) program to enable nearly 1,240 states, counties, and cities to rapidly respond to COVID-19 and the economic and housing impacts caused by it, including the expansion of community health facilities, child care centers, food banks, and senior services. Of the amounts provided, \$2 billion will be allocated to states and units of local governments that received an allocation under the fiscal year 2020 CDBG formula, \$1 billion will go directly to states to support a coordinated response across entitlement and non-entitlement communities, and \$2 billion will be allocated to states and units of local government, cities and counties based on the prevalence and risk of COVID-19 and related economic and housing disruption.

In order to ensure resources are quickly deployed and meet the unique response needs to COVID-19, the bill eliminates the cap on the amount of funds a grantee can spend on public services, removes the requirement to hold in-person public hearings in order to comply with national and local social gathering requirements, and allows grantees to be reimbursed for COVID-19 response activities regardless of the date the costs were incurred.

This funding builds on \$6.7 billion provided in fiscal years 2019 and 2020 by allowing grantees to combine prior year funds with new funding in order to prevent, prepare for, and respond to COVID-19.

Emergency Solutions Grants: \$4 billion is included to address the impact of COVID-19 among individuals and families who are homeless or at risk of homelessness, and to support additional homeless assistance, prevention, and eviction prevention assistance. Eviction prevention activities including rapid rehousing, housing counseling, and rental deposit

assistance will mitigate the adverse impacts of the pandemic on working families.

Rental Assistance Protections for Low-Income Americans: \$3 billion is included for housing providers to help more than 4.5 million low-income households made up of more than 9.6 million individuals currently assisted by HUD to safely remain in their homes or access temporary housing assistance in response to economic and housing disruptions caused by COVID-19.

This funding will help low-income and working class Americans avoid evictions and minimize any impacts caused by loss of employment, and child care, or other unforeseen circumstances related to COVID-19. This includes:

- \$1.935 billion to allow public housing agencies (PHAs) to keep over 3.2 million Section 8 voucher and public housing households stably housed;
- \$1 billion to allow the continuation of housing assistance contracts with private landlords for over 1.2 million Project-Based Section 8 households;
- \$65 million for housing for the elderly and persons with disabilities for rental assistance, service coordinators, and support services for the more than 114,000 affordable households for the elderly and over 30,000 affordable households for low-income persons with disabilities; and
- \$65 million for Housing Opportunities for Persons with AIDS in order to maintain rental assistance and expand operational and administrative flexibilities for housing and supportive service providers to assist nearly 61,000 households. Given that this population is particularly vulnerable, the bill includes temporary relocation services to contain and prevent the spread of COVID-19 for these at-risk households.

Independent Agencies

National Endowment for the Arts (NEA): \$75 million to state and local governments' arts agencies and nonprofit arts organizations for operating expenses with matching requirements waived. A 60-40 percent (local-state) split in funding

National Endowment for the Humanities (NEH): \$75 million to state and local governments' humanities agencies and nonprofit humanities organizations for operating expenses with matching requirements waived. A 60-40 percent (local-state) split in funding.

Department of Justice

Resources for Federal, State and Local Law Enforcement: The bill includes \$850 million for the Byrne-Justice Assistance Grant Program (Byrne-JAG). 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 while avoiding unnecessary Trump Administration-imposed roadblocks intended to punish so-called sanctuary cities.

Department of Labor

Dislocated Worker National Reserve: \$360 million in funding to help states and cities respond to workforce impacts and layoffs resulting from the coronavirus. This includes \$15 million in funding for Program Management to implement the paid leave and emergency Unemployment Insurance (UI) stabilization activities.

Local Workforce System: The bill increases the administrative set-aside for local workforce development boards to 20 percent, to assist in emergency response.

Small Business Administration

Small Business Administration (SBA): The bill provides \$562 million to ensure that SBA has the resources to provide Economic Injury Disaster Loans (EIDL) to businesses that need financial support during this difficult time. These loans will help businesses keep their doors open and pay their 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 that have been adversely impacted by COVID-19.

This funding is in addition to the significant assistance provided in the Keeping American Workers Employed and Paid Act, which authorizes \$350

billion worth of 100 percent guaranteed SBA loans, a portion of which SBA will forgive based on allowable expenses for the borrower. This small business package also includes \$10 billion in direct grants for businesses that do not qualify for the EIDL program, and \$17 billion to have SBA step in and make six months of principle and interest payments for all SBA backed business loans. All these measures combined will relieve financial stress from struggling businesses and inject much needed capital into the economy.

Department of Transportation

Amtrak and Rail Safety: \$1.018 billion is available to Amtrak to meet its changing operational needs as a result of significantly reduced passenger rail service and ridership on the Northeast Corridor, state-supported, and long-distance routes related to COVID-19. This includes direct assistance to states to help them meet their obligations under the FAST Act in order to minimize service impacts on state-supported routes. The bill also provides \$250,000 to the Federal Railroad Administration for safety equipment and assistance to inspectors to help them to rapidly respond to COVID-19 related demands.

Transit Systems: \$25 billion is provided to public transit operators to protect public health and safety while ensuring transportation access to jobs, medical treatment, food, and other essential services remain available during the COVID-19 response. As the revenues that sustain this essential service are severely impacted due to a reduction in fare box revenue and dedicated sales taxes, this increased Federal investment will help to sustain over 430,000 transit jobs and preserve access to our public service and critical workforce that are the backbone of our COVID-19 prevention, response, and recovery efforts.

Other

\$454 billion “Economic Stabilization Fund”: This provision permits the U.S. Treasury to “purchase obligations {of States, local governments, instrumentalities and political subdivisions of them} or other interests in secondary markets or otherwise” thus permitting the Federal Reserve to participate as an institutional investor in securities that mature in greater than 6 months.

Emergency Unemployment Relief for Governmental Entities and Nonprofit Organizations: This bill provides payment to states to reimburse nonprofits, government agencies, and Indian tribes for half of the costs they incur through December 31, 2020 to pay unemployment benefits.

Pandemic Emergency Unemployment Compensation: Individuals can receive an additional 13 weeks of unemployment benefits through December 31, 2020 to help those who remain unemployed after weeks of state unemployment benefits are no longer available.

2020 Recovery Rebates for Individuals: All U.S. residents with adjusted gross income up to \$75,000 (\$150,000 married), who are not a dependent of another taxpayer and have a work eligible social security number, are eligible for the full \$1,200 (\$2,400 married) rebate. In addition, they are eligible for an additional \$500 per child. This is true even for those who have no income, as well as those whose income comes entirely from non-taxable means-tested benefit programs, such as SSI benefits.

For the vast majority of Americans, no action on their part will be required in order to receive a rebate check as IRS will use a taxpayer's 2019 tax return if filed, or in the alternative their 2018 return. This includes many low-income individuals who file a tax return in order to take advantage of the refundable Earned Income Tax Credit and Child Tax Credit. The rebate amount is reduced by \$5 for each \$100 that a taxpayer's income exceeds the phase-out threshold. The amount is completely phased-out for single filers with incomes exceeding \$99,000, \$146,500 for head of household filers with one child, and \$198,000 for joint filers with no children.

Health Care Providers: The bill provides \$100 billion to reimburse eligible health care providers for health care-related expenses or lost revenues directly attributable to COVID-19. Eligible providers are defined as public entities, Medicare- or Medicaid-enrolled suppliers and providers, and other for-profit and non-profit entities as specified by the Health and Human Services (HHS) Secretary.

FREQUENTLY ASKED QUESTIONS

States and Municipalities

Q: How much money do states and municipalities receive?

A: In total, states and municipalities will receive \$150 billion. Reserved within that amount is \$8 billion for Indian Tribes and \$3 billion for DC and U.S. Territories.

Q: What can the allocated funding be used for?

A: Necessary expenditures incurred due to the COVID-19 public health emergency or state and local expenditures not accounted for in the most recent approved budget. Only applies to expenditures incurred between March 1 and December 30, 2020.

Q: What is the formula for state, county and city assistance?

A: Funds are allocated proportionally based on state population. No state that is one of the 50 states will receive less than \$1.25 billion. Localities with more than 500,000 people can apply directly to Treasury for their relative share by population (compared to the state's total population) of 45 percent of the total allocated to a state.

Q: How can a state, territory, or local government unit apply?

A: Treasury will automatically award each state its share within 30 days. Qualifying localities, however, must apply to Treasury to access their share of state funds.

State-Local Coronavirus Relief Fund

Q: What can this money be used for?

A: The Coronavirus Relief Fund makes available \$150 billion to States, Indian tribes, territories and units of local government for necessary expenditures incurred due to the public health emergency with respect to COVID-19. Eligible expenditures are those made between March 1, 2020, and December 30, 2020, and must not have been accounted for in the most recently approved budget. This funding is available directly to states and localities from Treasury and requires no state or local matching requirement. The Treasury Secretary has pledged to Leader Schumer that the funds will be deployed quickly and flexibly.

Q: How is it distributed to states/localities?

A: Of the \$150 billion total, \$3 billion is set aside for the District of Columbia, Puerto Rico and the territories. \$8 billion is set aside for Indian tribes.

Out of the funding available to the 50 states, payments to states are allotted proportionally based on their share of the U.S. population according to the latest annual data from the Bureau of the Census. States are guaranteed a minimum payment of \$1.25 billion.

Out of each state's share of funding, up to 45 percent is set aside for units of local government to apply for directly to the Secretary of the Treasury. Units of local government larger than 500,000 persons can receive this funding, and a locality's share will be equal to its share of the state population multiplied by the 45% set aside for local governments. Any funding remaining once eligible localities have applied is awarded to the State.

Q: Why cannot smaller localities apply for this funding?

A: Treasury explained that because localities can apply directly to the Secretary, it would not be feasible administratively to have all local units of government of any size to directly access this funding. Localities of any size can still work with their State governments to access funding.

Cash Payments to Americans

Q: Who qualifies to receive a check and how much will an individual receive?

A: Anyone who filed a tax return this year or last year. Individuals receive \$1,200, married couples receive \$2,400, and child dependents (under 17) receive \$500.

Q: What are qualified income levels based off of?

A: There is no qualified income threshold or requirement to receive the rebate. However, the rebate phases out at a 5 percent rate above adjusted gross incomes of \$75,000 for single filers, \$112,500 for heads of household, and \$150,000 for joint filers.

Q: Can those collecting Social Security or disability receive a check?

A: Yes, if they filed a tax return this year or last year, or received a form SSA-1099. Otherwise, they need to file a tax return.

Banking

Q: I have a loan and I am worried that I won't be able to make my monthly payments. What can I do?

A: Contact your lender directly. The CARES Act allows banks and credit unions more flexibility to work with borrowers affected by the COVID-19 pandemic.

Q: Does bill provide any relief for consumers who can't pay their bills?

A: This bill does not. This section of the bill only provides instruction on how lenders or creditors should report consumers who have received a forbearance or some other accommodation to help them make payments.

Individuals having problems paying their bills should contact their lenders directly. The CARES Act allows banks and credit unions more flexibility to work with borrowers affected by the COVID-19 pandemic.

We will continue to work to enact credit reporting relief for borrowers who are struggling to make their payments during this crisis.

Q: Who can use the Fed lending facilities?

A: The Federal Reserve will design the facilities. According to government officials, we expect there to be potentially over a dozen different facilities. The legislation specifically indicates that there should be a facility for states, municipalities, and tribes, as well as a facility for medium-sized business that are not eligible for the SBA program. It will also be critical for the Fed to consider other needs, such as protecting homeowners and renters.

Defense Production Act

Q: What provisions does this bill include on the Defense Production Act?

A: The bill provides \$1 billion for the Defense Production Act and waives certain DPA notification, prior Congressional approval and spending requirements so that the administration could use this funding immediately to address shortages in personal protective equipment, ventilators, beds, diagnostic test kits, and other urgently-needed medical supplies and equipment, and engage in other essential activities during the COVID-19 emergency.

Housing

Q: Is there any relief for upcoming rent, mortgage, and utility payments?

A: Any homeowner with an FHA, VA, USDA, 184/184A mortgage, or a mortgage backed by Fannie Mae or Freddie Mac, who is experiencing financial hardship is eligible for up to 6 months' forbearance on their mortgage payments, with a possible extension for another 6 months. At the end of the forbearance, borrowers can work within each agency's existing programs to help them get back on track with payments, but they will have to pay missed payments at some point during the loan, so if borrowers can pay they should continue to do so.

Renters who have trouble paying rent also have protections under the bill if they live in a property that has a federal subsidy or federally backed loan. Owners of these properties cannot file evictions or charge fees for nonpayment of rent for 120 days following enactment of the bill, and cannot issue a renter a notice to leave the property before 150 days after enactment. After this period renters will be responsible for making payments and getting back on track, so they should continue to make payments if they're financially able to do so. Renters who receive housing subsidies such as public housing or Section 8 who have had their incomes fall should recertify their incomes with their public housing agency or property owner because it may lower the rent they owe.

Q: Will homeowners be foreclosed on if they can't make their loan payments?

A: The bill includes a 60-day foreclosure moratorium starting on March 18, 2020, for all federally backed mortgage loans. Borrowers with FHA, VA, USDA, or 184/184A loans, or loans backed by Fannie Mae and Freddie Mac, will not see foreclosure actions and cannot be removed from their homes due to foreclosure during that time.

Q: Will multifamily property owners be foreclosed on if they can't make loan payments?

A: The bill provides owners of multifamily properties with federally backed loans having a financial hardship up to 90 days of forbearance on their loan payments. Property owners would have to request the forbearance and document their hardship in order to qualify, in 30-day increments. During a forbearance period, the property owner may not evict or initiate the eviction of a tenant for nonpayment of rent and may not charge the tenant any fees or penalties for nonpayment of rent. This protection applies to loans issued or backed by federal agencies (including FHA and USDA) or Fannie Mae and Freddie Mac.

Q: Who does the rental eviction moratorium apply to?

A: This provision applies to all renters who live in properties that receive a federal subsidy, such as public housing, Section 8 rental assistance vouchers or subsidies, USDA rental housing assistance, or Low Income Housing Tax Credits. It also covers any renters in properties where the owner has a federally backed mortgage loan, which includes loans backed by the FHA, USDA, and Fannie Mae and Freddie Mac. This includes any size of property, from single family houses to multifamily apartment buildings.

K-12 Education

Q: How will funds under the Education Stabilization Fund flow to school districts?

A: Funds will be allocated on the same basis as the Title I-A formula under the Elementary and Secondary Education Act (ESEA).

Q: Can funding for schools be used to support online or distance learning for students?

A: Yes. Funds that school districts receive under the Education Stabilization Fund may be used to purchase broadband connectivity and educational technology for students, including computers, tablets, software, and hotspots. Funds may also be used to purchase assistive technology or adaptive equipment for students with disabilities, and to support professional development for educators and other school staff to support online learning.

Q: How can funds be used to support students and families experiencing homelessness?

A: School districts may use funds under the Education Stabilization Fund for any activity authorized under subtitle B of title VII of the McKinney-Vento Homeless Assistance Act. Additionally, school districts have broad flexibility to use funds to meet the unique needs of students experiencing homelessness and purchase educational technology or broadband connectivity for such students.

Q: Do students who attend private schools get any relief?

A: Yes. Under the Education Stabilization Fund, school districts that receive funding have to provide equitable services to low-income children who attend private schools in the same manner as they provide those services under the ESEA.

Q: Can the Secretary of Education waive any provision of the Elementary and Secondary Education Act?

A: No. The waiver authority provided under Section 3511 largely restates the authority she has under the ESEA. Section 3511 does establish an expedited process for certain waivers and does permit Secretary DeVos to waive the Title I carryover provision and Section 421(b) of the General Education Provisions Act (GEPA) to allow federal grantees to spend their federal education funds over a longer time period. Otherwise, the provisions included in Section 3511 are already waivable under ESEA and do not constitute new, broad authority for Secretary DeVos.

Q: Can the Secretary of Education waive any provision of the Individuals with Disabilities Education Act (IDEA)?

A: No. Secretary DeVos will provide a report to Congress in 30 days on her recommendations for waivers under IDEA. However, it would take an act of Congress to implement any of her recommendations. No new waiver authority was granted to Secretary DeVos for IDEA under CARES.

Oversight

Q: Congress just spent over \$2 trillion, what is being done to make sure that the government's response is effective and that money isn't being wasted?

A: This bill establishes strong transparency and accountability mechanisms to monitor the Coronavirus response and ensure that taxpayer dollars are spent responsibly and effectively. These measures include:

- Creation of the Pandemic Response Accountability Committee – a group of independent agency watchdogs charged with investigating and auditing both the coronavirus response efforts and stimulus spending.
- Charging the Government Accountability Office, Congress's watchdog, with a similar oversight program
- Establishing a Special Inspector General and a Congressional Oversight Commission to specifically oversee billions of dollars in federal loans and investments for private businesses.
- Requiring regular reporting for entities receiving significant federal financial assistance to further ensure transparency and accountability.

Q: Is there any oversight and accountability over grant and loan programs?

A: Grants are subject to audits by Department of Treasury and the Department of Transportation Inspector General, to make sure that information submitted is correct and that they are implemented properly. If airline carriers and contractors do not comply with required assurances the Secretary of the Treasury can require them to repay the grants. The Secretary of the Treasury is also required to report to Congress on the implementation of the grants.

For the loan program, the bill mandates regular reporting requirements by the Treasury Department and Federal Reserve. The Secretary of the Treasury is required to provide transaction disclosures within 72 hours and provide weekly reports to Congress. The Federal Reserve is required to provide weekly transaction disclosures and monthly reports to Congress. All of the disclosures and reports will be made public.

Additional Congressional oversight under the bill includes quarterly testimony before the oversight committees and a mandatory study by the General Accounting Office (GAO) on the implementation of the loan program.

Postal Service

Q: Will the Postal Service continue service through the COVID-19 emergency, even as businesses are shutting down?

A: The Postal Service has a public-service obligation to deliver to every U.S. household and business every day. During this public health emergency, it has continued to serve as a lifeline for households, businesses, and medical facilities. The stimulus bill provides critical emergency relief for the Postal Service, so it can continue serving the public during this crisis and delivering to every American – while also working to protect its workers and customers.

Q: Lots of commercial delivery services are modifying drop-off practices to accommodate social distancing, especially in relation to at-risk populations like nursing homes. What can USPS do to address these issues?

A: This bill allows the Postal Service to establish alternative delivery points during the COVID-19 emergency, if it is unable to safely reach all addresses due to outbreaks. This will help keep customers and postal employees safe, while allowing critical deliveries to continue. Facilities such as nursing homes who have concerns about mail delivery due to COVID-19 will be able to contact the Postal Service to help find a solution.

Changes to Tax Filing

Q: What has changed for income tax filing this year?

A: The tax filing due date has been extended to July 15. Tax returns and any income taxes owed will not be due until July 15.

Q: Are there any changes to tax filing for businesses?

A: The income tax return due date for calendar year corporations has also been extended to July 15. Tax returns and any income taxes owed will not be due until July 15. Employers can defer paying the employer portion of certain payroll taxes through the end of 2020, with all 2020 deferred amounts due in two equal installments, one at the end of 2021, the other at the end of 2022. Deferral is not provided to employers that avail themselves of SBA 7(a) loans designated for payroll.

Transportation

Q: Why will airlines receive \$29 billion in grants?

A: The aviation industry accounts for more than 5 percent of America's GDP, contributing \$1.6 billion in economic activity and supporting nearly 11 million jobs. Aerospace manufacturing employs 2.5 million highly-trained and skilled workers nationwide. Airline traffic has fallen significantly as the American public has made the smart decision to stop traveling to avoid catching and spreading the virus. We need to ensure that those businesses that, through no fault of their own, are impacted by the coronavirus are able to retain their highly skilled workforces and not drive them to find new jobs. The \$29 billion in grants will go directly towards employees' wages, salaries and benefits. Additionally, \$3 billion in grants will go towards wages, salaries, and benefits of airline contractors, like catering and ground support staff.

Q: What other financial assistance is available to airlines and the aerospace industry?

A: A total of \$29 billion is available in loans and loan guarantees for airlines, including \$25 billion for passenger airlines, aircraft repair companies, and ticket agents. \$4 billion is available in loans for cargo airlines. An additional \$17 billion is available in loans and loan guarantees for businesses critical to national security, including businesses in the crucial aerospace manufacturing supply chain.

Q: What protections are included for workers and taxpayers?

A: Grants dedicated to sustaining payroll for workers will be immediately available. The bill provides additional protections for workers and taxpayers by including prohibitions on stock buybacks and dividends, and limitations on executive compensation. Collective bargaining agreements will be protected and businesses will be required to retain employees. The government will also receive warrants or equity in publicly traded companies to make sure the taxpayers are protected in the event of a loan or loan guarantee default.

Q: Do the grants and loans account for impacted small and rural communities?

A: The Secretary of Transportation will make decisions about scheduled air transportation service deemed necessary and is directed to consider needs of small and remote communities and the need to maintain the health care and pharmaceutical supply chains. These provisions ensure that air carriers that get grants and loans are still subject to the Secretary's requirements to serve communities.

Utility Shutoffs

Q: Are there protections to prevent people from being shut off of their power, gas, and water utilities?

A: Utility service is regulated by the states rather than the federal government. Many states have ordered their utilities not to terminate service to customers during the crisis.

Q: What resources are available to states and utilities to offset costs of power, water and fuel service that must remain online?

A: For eligible households, \$900 million is included for the Low Income Home Energy Assistance Program to help low income households with heating and cooling in homes, weatherization, and energy-related low-cost home repairs or replacements. Under the Small Business Loans provided in the bill, utility costs (electricity, water, gas, trash, and internet services) are eligible costs for which loans can be provided. An additional \$600 million is included for Community Services Block Grants to states, tribes and territories, which can be used to cover utility costs.