



March 16, 2021

# COVID-19 Resource Guide

*Tribes*



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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 major bipartisan relief packages to address this pandemic and provide economic resources to our communities. This guide contains information about the resources available to tribes impacted by the COVID-19 pandemic. It is meant to be a 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](http://delbene.house.gov)) or call my office in Kirkland at 425-485-0085 for additional assistance.

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

Sincerely,



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.

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

**Urban Indian Health Institute COVID-19 Fact Sheets:** A series of fact sheets for tribal leaders and members arranged by the Urban Indian Health Institute can be found here: [Urban Indian Health Institute COVID-19 Fact Sheets](#)

**Bureau of Indian Affairs COVID-19 Webpage:** Information on the Bureau of Indian Affairs response to coronavirus: <https://www.bia.gov/coronavirus>

**Indian Health Service Coronavirus Page:**  
<https://www.ihs.gov/coronavirus/>

**HUD FAQs for Tribes and Tribally Designated Housing Entities:**  
<https://www.hud.gov/sites/dfiles/PIH/documents/COVIDONAP2ndFAQs03302020.pdf>

**NCAI Letter on the Redistribution of Funds for Fisheries:**  
[http://www.ncai.org/Covid-19/administrative/FINAL\\_COVID-19\\_Assistance\\_to\\_Tribal\\_Fishery\\_Participants\\_Letter.pdf](http://www.ncai.org/Covid-19/administrative/FINAL_COVID-19_Assistance_to_Tribal_Fishery_Participants_Letter.pdf)

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## SUMMARY

On March 11, 2021, the American Rescue Plan was signed into law. The package includes [\\$5.5 billion](#) for Indian Health Service (IHS) in FY21.

### HEALTH CARE AND PUBLIC HEALTH

The American Rescue Plan allocates funds specifically for Tribal communities, including:

- \$6.94 billion to the Secretary of HHS, of which \$5.484 billion is assigned to carry out activities of the Indian Health Service.
- \$2 billion for lost reimbursements from third-party payers to IHS
- \$500 million for additional health care services.
- \$140 million for IT infrastructure for telehealth and the IHS electronic health records system.
- \$600 million for expenses to plan, prepare for, promote, distribute, administer, and track COVID-19 vaccinations among tribes.
- \$1.5 billion for expenses to detect, diagnose, trace, and monitor COVID-19 infections.
- \$240 million for expenses to expand and sustain a public health workforce for COVID-19 response.
- \$420 million for expenses related to mental health and behavioral health prevention and treatment services.
- \$600 million for leasing, purchasing, constructing, altering, renovating, or equipping health facilities to respond to COVID-19.

The Consolidated Appropriations Act, 2021, passed in December 2020 provides the following for IHS, Tribal organizations, and UIOs:

- \$790 million will be available to support testing, contact tracing, and other COVID-19 mitigation efforts.
- \$125 million in additional funding for Tribes and urban Indian health organizations within SAMHSA to address the mental health needs of Native communities.
- Provides a \$25 million to IHS from FCC to enhance telehealth access at federal, Tribal, and urban health programs.
- Extends SDPI through 2023 at current levels.

- \$210 million from CDC to IHS to plan, prepare for, promote, distribute, administer, monitor, and track coronavirus vaccines to ensure broad-based distribution access and vaccine coverage.
- \$790 million from CDC to IHS for necessary expenses for testing, contact tracing, surveillance, containment, and mitigation.
- \$125 million set aside for ITU in funding for SAMHSA.
- \$15 million to make payments under the National Health Service Corps loan repayment program.
- Obesity prevention and reduction programs in consultation with Indian Tribes, Tribal organizations, and urban Indian organizations.
- Establishes "Sec. 330n. Expanding Capacity for Health Outcomes" in Title 3 of the Public Health Service Act to include Indian Tribes, Tribal organizations, and urban Indian organizations.

The CARES Act, passed in 2020, secured \$1 billion for IHS Services Account. The act included:

- Up to \$65 million for electronic health record stabilization and support.
- Up to \$125 million for IHS Facilities.
- At least \$450 million to be distributed to Direct Service Tribes and Self-Governance Tribes.
- \$125 million which may be transferred to and merged with the "Indian Health Service, Indian Health Facilities" account.
- \$1.5 billion for CDC grants and cooperative agreements of which Indian Tribes, Tribal Organizations, and Urban Indian Health Organizations are eligible to apply.
- Minimum \$125 million for CDC set-aside funding directly to Indian Tribes, Tribal Organizations, and Urban Indian Health Organizations for surveillance, epidemiology, laboratory capacity, infection control, mitigation, communications, and other preparedness and response activities.
- Minimum \$15 million in set-aside funding for Tribes and Tribal organizations under SAMHSA for mental and behavioral health services in response to COVID-19.
- Minimum \$15 million from the Public Health Service and Social Services Emergency Fund.
- Minimum \$15 million telehealth and rural health activities set-aside funding for Tribes, Tribal Organizations, Urban Indian Health

Organizations, or health service providers under Health Resources and Services Administration (HRSA) for health surveillance and other needs under the HRSA Rural Health program.

## **TRIBAL GOVERNANCE AND COMMUNITY DEVELOPMENT**

Tribal governance and operations priorities in the **American Rescue Plan** include:

- \$750 million is for FY 2021 until September 2025 to prevent, prepare for, and respond to coronavirus, for activities and assistance authorized under title I of the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA), under title VIII of NAHASDA, and under section 106(a)(1) of the Housing and Community Development Act of 1974 for Indian tribes.
- \$450,000,000 for the Native American Housing Block Grant program to be distributed according to the same funding formula used in FY 2021.
- \$280,000,000 for the Indian Community Development Block Grant program. Funds shall be used, without competition, for emergencies that constitute imminent threats to health and safety and are designed to prevent, prepare for, and respond to coronavirus.
- \$10 million to provide technical assistance for Indian tribes, Indian housing authorities, and tribally designated housing entities.
- \$100 million for American Indian tribes and tribal organizations to increase the annual funding for Child Care entitlement.

Tribal governance and operations priorities in the **Consolidated Appropriations Act of 2021** include:

- \$1 billion for direct support to Native American communities, including Tribal Colleges and Universities and Native Hawaiian communities, for access to broadband through the Department of Commerce.
- \$800 for Tribally Designated Housing Entities and the Department of Hawaiian Homelands to address housing stability issues during the COVID-19 pandemic.



- \$19 million for Tribes to carry out activities under a Low-Income Household Drinking Water and Wastewater Emergency Assistance Program.
- Moves \$409 million to the Bureau of Indian Education (BIE) from the Department of Education to distribute to BIE K-12 schools and Tribal colleges and universities (TCUs) for COVID-19 mitigation and distance learning costs; and
- \$143 million to TCUs, Native American Serving Non-Tribal Institutions, Alaska Native-Native Hawaiian Serving Institutions, and Asian American-Native American Pacific Islander Serving Institutions.
- \$30 million for Tribal fisheries.
- \$10 billion in supplemental funding for the HHS early childhood programs, from which participating Tribes will receive allocations to cover operating costs, reopening costs, personnel costs, and COVID-19 mitigation costs.
- \$12 billion in targeted emergency investments to Community Development Financial Institutions (CDFIs) and Minority Depository Institutions (MDIs) to help borrowers and communities who have been disproportionately impacted by the COVID-19 pandemic; and
- \$3 billion in emergency assistance to CDFIs through the CDFI Fund, of which \$1.2 billion will be targeted to minority lending institutions.

Tribal governance and operations priorities in the **CARES Act** included:

- \$453 million for Indian Affairs Operation of Indian Programs until September 30, 2021.
- \$300 million under the Native American Housing Assistance and Self-Determination Act (NAHASDA)
  - \$200 million is for Native American Housing Block Grants (IHBG) formula
  - \$100 million is for Indian Community Development Block Grant (ICDBG)
  - \$5 million for Office of Public and Indian Housing
- \$4.5 million for tribal domestic violence shelters through the Family Violence and Prevention Services Act (10 percent tribal set-aside from \$45 million).
- \$900 million for LIHEAP, which includes Tribal LIHEAP.



## **ECONOMIC RELIEF**

### **Coronavirus Relief Fund**

A one-year extension to December 31, 2021, for Tribal governments to use funds appropriated through the CARES Act and ensures Tribes will continue to have access to the funds they need to maintain essential safety net services during the ongoing COVID-19 pandemic

### **Coronavirus Economic Stabilization Act of 2020**

\$454 billion for loans, loan guarantees, and investments in support of the Federal Reserve's lending facilities to eligible businesses, states (Indian Tribes are included), and municipalities

### **Keeping American Workers Paid and Employed Act**

Makes Tribes eligible for the Small Business Act Section 7(a) Paycheck Protection Program, which provides 100% federal loan guarantees up to \$10 million to cover costs like employee salaries, paid sick leave/medical leave, mortgages/rents, and employee health insurance premiums. Includes Tribal businesses

### **Emergency Unemployment Relief for Governmental Entities and Nonprofit Organizations**

During the period of the national emergency, the federal government would pay a 50 percent reimbursement for the cost of unemployment compensation paid by Indian Tribes that are reimbursement-option employers

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### **Emergency Economic Injury Disaster Loan (EIDL) Grants**

Tribal small businesses are eligible.

### **Nursing Workforce Development Amendments**

Includes IHS Community Health Aides.

## **Health Professions Workforce Programs**

Qualified Tribes or tribal organizations may be prioritized for awards.

## **Priority for Geriatrics Education and Training Grants**

Designed for applicants with programs or activities that are expected to serve older adults in Indian Tribes or Tribal Organizations.

### *Frequently Asked Questions*

**Q: How can Tribes apply for the Coronavirus Relief fund? Are there limitations?**

A: Once enacted, the Treasury Secretary will consult with the Interior Secretary and Tribes to develop the specific method for applying for and distributing the \$8 billion reserved for Indian Tribes and Tribal enterprises in the Coronavirus Relief Fund. The CARES Act specifies that the Secretary can only provide funding to cover additional expenditures incurred by Tribes or Tribal enterprises in 2020 compared to expenses incurred in 2019. Tribes should be able to work with the Secretaries of Treasury and the Interior to help determine how this calculation is made.

**Q: How will the \$2+ billion emergency supplemental funding for federal Indian programs be distributed? Will it be competitive?**

A: Distribution will be conducted on a case-by-case basis for each federal Department. Some departments may opt to utilize existing funding streams, but Congress's intent is that all departments engage in direct consultation with Tribes on how to distribute these emergency supplemental funds. Congress will also conduct strong oversight to ensure the distribution process for CARES Act funds will be smoother and more efficient than Tribes and urban Indian health centers reportedly experienced under previous COVID-19 packages.

**Q: My Tribal government closed its businesses due to the virus. What relief is available to recoup employee salaries and other expenses?**

A: Tribal business concerns with 500 employees or if higher, the applicable size standard for the industry as provided by the SBA, are eligible for the Paycheck Protection Program (PPP). The PPP is a nearly \$350 billion program that provides 8 weeks of cash-flow

assistance to small businesses through a 100 percent federally guaranteed loan to employers who maintain their payrolls during this emergency.

The PPP will provide small businesses and other entities with zero-fee loans of up to \$10 million. Up to 8 weeks of average payroll and other costs will be forgiven if the business retains its employees and their salary levels. Principal and interest are deferred for up to a year and all borrower fees are waived. This temporary emergency assistance through SBA and the Treasury can be used in coordination with other COVID-financing assistance established in the bill or any other existing SBA loan program.

Please note that as of April 7, 2020, Tribal business concerns involving gaming of fewer than 500 employees are not covered, despite the language of the CARES Act. Congress may work on a fix to this issue.

## SMALL BUSINESS DEBT RELIEF PROGRAM

Under the CARES Act, this program will provide immediate relief to small businesses with non-disaster SBA loans, in particular 7(a), 504, and microloans. Under it, SBA will cover all loan payments on these SBA loans, including principal, interest, and fees, for six months. This relief will also be available to new borrowers who take out loans within six months of the President signing the bill into law.

### *Frequently Asked Questions*

**Q: Which SBA loans are eligible for debt relief under this program?**

A: 7(a) loans not made under the PPP, 504 loans, and microloans. Disaster loans are not eligible.

**Q: How does debt relief under this program work with a PPP loan?**

A: Borrowers may separately apply for and take out a PPP loan, but debt relief under this program will not apply to a PPP loan.

**Q: Is our Tribal business eligible for the SBA 7(a) loans as established in the CARES Act?**

A: Yes. The CARES Act requires the SBA to pay all principal, interest, and fees on all new and existing SBA loan products including 7(a), Community Advantage, 504, and microloan programs for 6 months and provides \$17 billion for this purpose.

This relief will also be available to new borrowers who take out an SBA loan within 6 months after the enactment of the CARES Act. This measure encourages banks to provide further relief to small business borrowers by allowing them to extend the duration of existing loans beyond existing limits. It also enables small business lenders to assist more new and existing borrowers by providing a temporary extension on certain reporting requirements. While SBA borrowers are receiving the 6 months debt relief, they may also apply for a PPP loan that provides capital to keep their employees on the job. The 6 months of SBA payment relief may not be applied to payments on PPP loans.

**Q: Does our Tribal business qualify for the Emergency Economic Injury Disaster Loans grants in the CARES Act?**

A: Tribal business concerns with 500 employees or less are eligible for the Emergency Economic Injury Disaster Loans grant. Small businesses, private nonprofits, sole proprietors, independent contractors, cooperatives, and employee-owned businesses also qualify.

This grant allows for expedited access to capital by establishing a \$10 billion program for small businesses who have applied for an EIDL loan to request an advance of up to \$10,000 on the loan. The EIDL grant may be used to provide paid sick leave to employees, maintain payroll, meet increased production costs due to supply chain disruptions, or pay business obligations such as debts, rent, and mortgage payments.

EIDLs are loans of up to \$2 million and have 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 EIDL grant does not need to be repaid, even if the grantee is subsequently denied an EIDL.

A business that received an EIDL between January 31, 2020, and June 30, 2020, as a result of a COVID-19 disaster declaration is eligible to apply for a PPP loan or the business may refinance their EIDL into a PPP loan. In either case, the emergency EIDL grant award of up to \$10,000 would be subtracted from the amount forgiven in the PPP.

**Q: Instead of paying traditional unemployment insurance premiums, my Tribe/Tribal business opts to pay a dollar-for-dollar reimbursement to state unemployment programs for any unemployment costs incurred by former Tribal employees. Will my Tribe/Tribal business be eligible for the CARES Act unemployment insurance reimbursements?**

A: Yes. Through the Emergency Unemployment Relief for Governmental Entities and Nonprofit Organizations provision, the CARES Act reduces the amount Indian Tribes and their tribally-owned business entities are required to reimburse states for benefits paid to their workers who claim unemployment insurance by 50 percent through

December 31, 2020. Tribes and Tribal businesses that incur additional unemployment insurance costs in 2020 are also eligible to make a claim for reimbursement through the Tribal Coronavirus Relief Fund.