



Early Learning and Care in Final COVID Relief Legislation – December 27, 2020

Recognizing the essential role of child care -- its proven benefits to a child's learning and healthy development and its support of America's labor market and economy by allowing parents to work or attend school -- the federal response to the COVID-19 pandemic has included assistance to young children, their families, and the child care providers who care for them. For example, Phase 1, the Coronavirus Preparedness and Response Supplemental Appropriations Act, included \$20 million in additional Small Business Administration (SBA) Disaster Loans and provided immediate funding for the domestic and global response to COVID-19. Phase 2, the Families First Coronavirus Response Act (FFCRA), required employers with fewer than 500 employees to provide paid sick and family leave. In return, employers and self-employed individuals were eligible for a refundable tax credit to offset the costs of such leave. Phase 2 also expanded unemployment benefits and food assistance.

On March 27, 2020, Congress passed Phase 3, the Coronavirus Aid, Relief, and Economic Security (CARES) Act, which provided substantial support to various sectors of the economy, including to small businesses and direct financial assistance to Americans. While the CARES Act included significant support for small businesses, including the new Paycheck Protection Program (PPP), the funds to support small businesses were depleted by April 16th. Acknowledging the importance of small businesses, on April 23, 2020, Congress passed Phase 3.5, the Paycheck Protection Program and Health Care Enhancement Act. This legislation changed some rules for the PPP as well as providing additional funding for the PPP, emergency disaster grants, and the health care sector while leaving much of the CARES Act unchanged.

The most recent relief legislation passed December 21, 2020, as part of a package of bills that also included annual government appropriations and the extension of certain programs, including the Temporary Assistance for Needy Families (TANF) program, through the end of FY2021. Among other provisions, the Coronavirus Response and Relief Supplemental Appropriations Act includes \$10 billion in funding to stabilize the child care industry, as well as funding for Head Start, K-12 and higher education, and direct financial assistance to families; provides additional funding for small business loans; and revises and enhances paid leave and unemployment benefits first enacted in the FFCRA and the CARES Act.

This resource summarizes provisions that support young children, their families, and child care providers in legislation enacted in response to COVID-19.

Areas of Interest	Phase 2- <u>Families First Coronavirus Response Act</u>	Phase 3- <u>Coronavirus Aid, Relief, and Economic Security Act or CARES Act</u>	Phase 3.5 - <u>PPP and Health Care Enhancement Act</u>	Phase 4 - <u>Coronavirus Response and Relief Supplemental Appropriations Act (Division M)</u>
Child Care	Not included in this bill.	<p style="text-align: center;">DIVISION B</p> <p style="text-align: center;">TITLE VIII—Department of Health and Human Services</p> <p>Child Care and Development Block Grant (\$3.5 billion). Funds may be used to support providers due to decreased enrollment, continue to pay staff salaries, and to provide child care assistance to health care sector employees, emergency responders, sanitation workers, and other workers deemed essential during the response to the coronavirus without regard to the income eligibility requirement.</p> <p style="text-align: center;">TITLE IX—Legislative Branch</p> <p>Unspecified funding for Senate Employees Child Care Center, House Child Care Center, GAO child care center. And \$700,000 for the reimbursement costs for the staff of the Library of Congress’ child care center.</p>	Not included in this bill.	<p style="text-align: center;">DIVISION M</p> <p style="text-align: center;">TITLE III—Department of Health and Human Services</p> <p>Child Care and Development Block Grant (\$10 billion). Funds may be used for a variety of purposes including: relief from copayments and tuition payments for families; continued payments to child care providers in case of decreased enrollment or closures related to coronavirus; and child care assistance for the essential workforce, including health care workers, regardless of income eligibility requirements. States, Territories, and Tribes are encouraged to place conditions on provider payments, including that providers use at least a portion of the funds to continue to pay salaries and wages of staff, and instructs lead agencies to base payments on enrollment rather than attendance for the duration of the public health emergency.</p> <p>Providers who were not receiving CCDBG funds prior to the pandemic are eligible for funding for the purposes of cleaning, sanitation, and other activities to maintain or resume the operation of programs.</p> <p>States do not need to amend their CCDBG plans prior to utilizing existing authorities in the CCDBG Act. Additionally, requires the Secretary to submit</p>



				a report outlining how funds are appropriated. Finally, outlines periods of obligation for funding.
Head Start	Not included in this bill.	<p align="center">DIVISION B</p> <p align="center">TITLE VIII—Departments Health and Human Services</p> <p>Head Start (\$750 million). Helps Head Start programs respond to the needs of children and families related to coronavirus and allows some of those funds to be used to operate supplemental summer programs through existing grantees.</p>	Not included in this bill.	<p align="center">DIVISION M</p> <p align="center">TITLE III—Department of Health and Human Services</p> <p>Head Start (\$250 million). Provides additional funds to prevent, prepare for, and respond to coronavirus. Funds will be allocated based on agency enrollment. None of these funds would be included in the calculation of the “base grant” in subsequent years.</p>
Education Stabilization	Not included in this bill.	<p>TITLE VIII— Departments of Labor, Health and Human Services, Education and Related Agencies</p> <p>Department of Education, Education Stabilization Fund (\$30.75 billion). Includes funds for grants to provide emergency support to local school systems and higher education institutions to continue to provide educational services to their students and support the on-going functionality of school districts and institutions.</p> <p>Designates \$3 billion for Governors in each state 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.</p> <p>Designates \$14.25 billion for higher education emergency relief for institutions of higher education to prevent, prepare for, and respond to</p>	Not included in this bill.	<p align="center">DIVISION M</p> <p align="center">TITLE III—Department of Education</p> <p>Education Stabilization Fund (\$81.8 billion). Among other uses, designates:</p> <p>\$4.1 billion for the Governor’s Emergency Education Relief Fund, which, among other uses, can be used for the provision of child care and early childhood education.</p> <p>\$54.3 billion for the Elementary and Secondary School Emergency Relief Fund to help schools respond to coronavirus through school facilities repairs and improvements, including heating, ventilation, and air conditioning systems, and projects to improve indoor air quality, as well as addressing learning loss among students.</p>



		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.		\$22.7 billion for the Higher Education Emergency Relief Fund. Institutions of higher education can use these funds 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.
Small Business Administration	Not included in this bill.	<p style="text-align: center;">DIVISION A</p> <p style="text-align: center;">TITLE I—Keeping American Workers Paid and Employed Act</p> <p>This legislation includes various opportunities for loans and grants for small businesses. Among other changes to SBA loans, this expands eligibility for small businesses to include 501(c)(3) nonprofits and those who are self-employed or independent contractors.</p> <p>Sec. 1102. Establishes the maximum 7(a) loan amount to \$10 million through Dec. 31, 2020 and provides a formula by which the loan amount is tied to payroll costs incurred by the business to determine the size of the loan.</p> <p>SBA Express Loans. Increased maximum SBA Express Loans to \$1 million, which provide borrowers with credit for working capital purposes.</p> <p>Increases the government guarantee of 7(a) loans to 100% through Dec. 31, 2020.</p> <p>Small Business Debt Relief (\$17 billion). SBA will</p>	Not included in this bill.	<p style="text-align: center;">DIVISION N</p> <p style="text-align: center;">TITLE III—Continuing the Paycheck Protection Program and Other Small Business Support</p> <p>Sec. 323. Among other provisions, separates regular 7(a) and PPP loans to ensure the continued operation of the 7(a) program by setting an authorization level of \$75 billion and clarifies the 7(a) program level and secondary market cap. Also includes direct appropriations of \$1.9 billion to carry out sections 326, 327, and 328 (described below).</p> <p>Sec. 325: Small Business Debt Relief (\$3.5 billion). Among other provisions, resumes the payment of principal and interest (P&I) on SBA loan products established by the CARES Act capped at \$9,000 per borrower per month. Borrowers with qualifying loans will receive an additional 3 months of P&I starting Feb. 2021, and borrowers considered to be underserved (those with SBA microloans or 7(a) Community Advantage loans and those with any 7(a) or 504 loan in the hardest-hit sectors) will receive an additional 5 months of payments. SBA P&I payments on the first 6 months of newly approved loans will resume for all loans approved</p>



		<p>pay all principal, interest, and fees on all existing SBA loan products (including 7(a), Community Advantage, 504, and Microloan programs), for 6 months to provide relief to small businesses negatively affected by COVID-19.</p> <p>Sec. 1106. Outlines how SBA loans can be forgiven, which cannot exceed 100% of loan and is tied to employee retention during the loan period. Also, makes rent, mortgage, and utility costs eligible for SBA loan forgiveness.</p> <p style="text-align: center;">TITLE II—Assistance for American Workers, Families, and Businesses</p> <p>Sec. 2302. Allows employers and self-employed individuals to defer payment of the employer share of the Social Security tax they otherwise are responsible for paying to the federal government with respect to their employees. Employers generally are responsible for paying a 6.2% Social Security tax on employee wages. The provision requires that the deferred employment tax be paid over the following 2 years, with half of the amount required to be paid by Dec. 31, 2021 and the other half by Dec. 31, 2022.</p>		<p>between Feb. 1 and Sept. 30, 2021. The Administrator may proportionally reduce the number of months provided in each extension if appropriations are insufficient to fund the extensions.</p> <p>Sec. 326. Modifies the 7(a) Loan Program to increase to 90% the loan guarantee amount on 7(a) loans until Oct. 1, 2021; increases the Express Loan amount from \$350,000 to \$1 million on Jan. 1, 2021, then reverts permanently to \$500,000 on Oct. 1, 2021; and temporarily increases the Express Loan guaranty amount for loans of \$350,000 or less from 50% to 75%, then reverts to 50% on Oct. 1, 2021.</p> <p>Sec. 327. Waives lender and borrower fees for both the 7(a) and 504 loan programs.</p> <p>Sec. 328. Enhances the 504 refinancing rules to create reciprocity for refinancing between 504 and 7(a) programs and through Sept. 30, 2023, allows SBA to establish a 504 Express Loan Program for loans of less than \$500,000 for the most experienced 504 lenders.</p> <p>Sec. 329: Microloan Program (\$57 million). Enhances the microloan program to increase access to micro capital and technical assistance under the program for businesses impacted by the COVID-19 pandemic.</p> <p>Sec. 330. Requires Administrator to allow businesses in the 8(a) program to seek an enrollment extension of 1 year.</p> <p>Sec. 334. Creates parity between bank-held and</p>
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				secondary market-owned 7(a) loans to seek up to a 1-year deferral and requires SBA to buy back loans if investors refuse to provide the extended deferral unless the SBA determines the extended deferral would cause a positive subsidy for the Secondary Market Guarantee Program.
Economic Injury Disaster Loans (EIDL)	Not included in this bill.	<p style="text-align: center;">DIVISION A</p> <p style="text-align: center;">TITLE I—Keeping American Workers Paid and Employed Act</p> <p>Sec. 1110. Emergency Economic Injury Disaster Loans (EIDL) Grants (\$10 billion). Expands eligibility for entities suffering economic harm because of COVID-19 to include sole proprietors and private nonprofits, while also giving SBA more flexibility to process and disperse small dollar loans. Businesses would be able to apply for expedited access to capital through an Emergency Grant, \$10,000 advance within 3 days to maintain payroll, provide sick leave, and service other debt obligations.</p> <p style="text-align: center;">DIVISION B</p> <p style="text-align: center;">TITLE V—Financial Services and General Government</p> <p>\$562 million to help small businesses by ensuring SBA has the resources to provide Economic Injury Disaster Loans (EIDL) to businesses that need financial support.</p>	<p style="text-align: center;">DIVISION B</p> <p style="text-align: center;">TITLE II—Independent Agencies Small Business Administration</p> <p>Includes an additional \$50 billion for the Disaster Loans Program Account. The Disaster Loans Program allows non-farm businesses, private nonprofits, homeowners, and renters to access capital to repair damage as a result of a declared disaster.</p> <p>Includes an additional \$10 billion for Emergency Economic Injury Disaster (EIDL) Grants.</p>	<p style="text-align: center;">DIVISION N</p> <p style="text-align: center;">TITLE III—Continuing the Paycheck Protection Program and Other Small Business Support</p> <p>Sec. 323. Among other provisions, includes \$20 billion for the Targeted Economic Injury Disaster Loans (EIDL) Advance program.</p> <p>Sec. 331. Provides additional targeted funding for eligible entities located in low-income communities through the EIDL advance program established in Sec. 1110 of the CARES Act; makes entities in low-income communities that received an EIDL advance grant eligible for an amount equal to the difference of what the entity received under the CARES Act and \$10,000; and provides \$10,000 grants to eligible applicants in low-income communities that did not secure grants because funding had run out.</p> <p>Sec. 332. Extends the covered period for Emergency EIDL grants through Dec. 31, 2021; allows more flexibility to verify Emergency EIDL grant applicants have submitted accurate information; and extends time for SBA to approve and disburse Emergency EIDL grants from 3 to 21 days.</p>



				Sec. 333. Repeals language in the CARES Act requiring PPP borrowers to deduct the amount of their EIDL advance from their PPP forgiveness amount and requires the Administrator to issue rules that ensure borrowers are made whole if they received forgiveness and their EIDL was deducted from that amount.
Paycheck Protection Program (PPP)	Not included in this bill.	<p style="text-align: center;">DIVISION A</p> <p style="text-align: center;">TITLE I—Keeping American Workers Paid and Employed Act</p> <p>Sec. 1102. PPP (\$350 billion). A new loan program to help small businesses survive this time and incentivize them to maintain employment levels. This program is for small employers with 500 employees or fewer (per location) as well as employers who meet current SBA size standards. Additionally, self-employed individuals and 501(c)(3) nonprofits, among others, would be eligible. The size of the loan would be equal to 250% (about ten weeks) of an employer’s average monthly payroll, with a \$10 million maximum. Covered payroll costs include, but are not limited to, salary, wages, health care benefits, insurance premiums, and covered leave. There will be automatic deferment of payments for 1 year and no repayment penalties. This loan program will be available immediately through existing SBA-certified lenders and will bring additional lenders into the program. This loan could then be forgiven for up to 8 weeks of payroll, rent, utilities, and other essential operating expenses. Forgiveness would be reduced proportionally to any layoffs, as well as</p>	<p style="text-align: center;">DIVISION A</p> <p>Sec. 101. Increases the appropriation level for the PPP by \$310 billion and creates a set-aside for PPP loans to be made by certain institutions as follows:</p> <ul style="list-style-type: none"> ● \$30 billion for loans made by Insured Depository Institutions and Credit Unions that have assets between \$10 billion and \$50 billion; and ● \$30 billion for loans made by Community Financial Institutions, Small Insured Depository Institutions, and Credit Unions with assets less than \$10 billion. <p>Note: Community Financial Institutions are defined in the bill as minority depository institutions, certified development companies, microloan intermediaries, and State or Federal Credit Unions.</p>	<p style="text-align: center;">DIVISION N</p> <p style="text-align: center;">TITLE III—Continuing the Paycheck Protection Program and Other Small Business Support</p> <p>Sec. 304. Specifies additional expenses that are allowable and forgivable uses for PPP funds, including certain operations expenditures; property damage costs; supplier costs, and worker protection expenditures.</p> <p>Sec. 305. Outlines “hold harmless provisions for lenders relying on any borrower-submitted certification or documentation when the lender acts in good faith relating to loan origination or forgiveness and all relevant laws and regulations are followed.</p> <p>Sec. 306. Allows borrowers to elect a covered period ending at the point of the borrower’s choosing between 8 and 24 weeks after origination.</p> <p>Sec. 307. Creates a simplified loan forgiveness application process for loans under \$150,000.</p> <p>Sec. 308. Specifies that certain group insurance payments are considered payroll costs.</p>



		<p>any reductions in salary above 25%.This program also provides incentives to rehire workers who may have already been laid off.</p> <p style="text-align: center;">TITLE II—Assistance for American Workers, Families, and Businesses</p> <p style="text-align: center;">Subtitle C—Business Provisions</p> <p>Sec. 2301. Provides a refundable payroll tax credit for 50% of wages paid by employers, up to \$10,000 per employee, to employees during the COVID-19 crisis if an employer’s operations or gross receipts were impacted by the crisis.</p>		<p>Sec. 309. Requires the SBA to include a voluntary demographic information section on the loan origination application for initial PPP loans and second draw PPP loans.</p> <p>Sec. 310. Clarifies that a business or organization that was not in operation on Feb. 15, 2020, shall not be eligible for an initial PPP loan and a second draw PPP loan, and prohibits entities that receive a grant under the Shuttered Venue Operator Grants from obtaining a PPP loan.</p> <p>Sec. 322. Requires the President, Vice President, the head of an Executive department, or a Member of Congress as well as their spouse that has received a PPP loan to disclose this status at forgiveness or 30 days thereafter. It would also prohibit the covered individuals from receiving a loan in the future.</p> <p>Sec. 323. Among other provisions, includes direct appropriations of \$284.45 billion for PPP, including set-asides for certain lenders and borrowers, and \$50 million for PPP auditing and fraud mitigation purposes.</p> <p>Sec. 338. Clarifies that fee waivers; personal guarantee waiver; and deferral eligibility attaches for the life of the PPP loan.</p> <p>Sec. 339. Clarifies the interest rate on PPP loans is non-compounding and non-adjustable for all new initial PPP loans and second draw loans.</p> <p>Sec. 340. Provides for PPP lender reimbursement</p>
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				<p>by SBA for new PPP loans; establishes a tiered reimbursement rate for PPP loans; states SBA lender reimbursement may be made no later than 5 days post-disbursement; and specifies PPP borrowers who knowingly retained a loan agent may not pay agent fees out of the PPP proceeds.</p> <p>Sec. 341. Permits certain EIDL borrowers to also apply for a PPP loan.</p> <p>Sec. 342. Excludes publicly traded companies from PPP eligibility.</p> <p>Sec. 343. Extends the covered period for all PPP loans through March 31, 2021.</p>
PPP “ Second Draw” Loans	Not Included in this bill.	Not Included in this bill.	Not Included in this bill.	<p style="text-align: center;">DIVISION N</p> <p style="text-align: center;">TITLE III—Continuing the Paycheck Protection Program and Other Small Business Support</p> <p>Sec. 311. Creates a PPP “second draw” loan for smaller and harder-hit businesses, with a maximum amount of \$2 million. To receive a Second Draw PPP loan, eligible entities must employ no more than 300 employees; have used or will use the full amount of their first PPP; and demonstrate at least a 25% reduction in gross receipts in the first, second, or third quarter of 2020 relative to the same 2019 quarter.</p> <p>Second draw borrowers would be eligible for loan forgiveness equal to the sum of their payroll costs, as well as covered mortgage, rent, and utility payments; covered operations expenditures; covered property damage costs; covered supplier costs, and covered worker protection expenditures incurred during the covered period.</p>



<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Entrepreneurial Assistance</p>	<p>Not Included in this bill.</p>	<p style="text-align: center;">DIVISION A</p> <p style="text-align: center;">TITLE I—Keeping American Workers Paid and Employed Act</p> <p>Sec. 1103. Entrepreneurial development (\$265 million). Provides grants to SBA resource partners such as the Small Business Development Centers, Women’s Business Center, who provide counseling, training, and related assistance to small businesses. The program’s non-federal match is waived.</p> <p>Sec. 1108. Minority Business Development Agency (\$10 million). Funds will be available for the Minority Business Development Agency to provide services through Minority Business Centers and Minority Chambers of Commerce. The program’s non-federal match is waived for 3 months and centers can waive fee-for-service requirements through Sept. 2021.</p>	<p>Not included in this bill.</p>	<p style="text-align: center;">DIVISION N</p> <p style="text-align: center;">TITLE III—Continuing the Paycheck Protection Program and Other Small Business Support</p> <p>Sec. 323. Among other provisions, includes \$25 million for the Minority Business Development Centers program under the Minority Business Development Agency.</p> <p>Sec. 345. Extends waiver of matching funds requirement for the Women’s Business Center through June 30, 2021.</p> <p>Sec. 346. Clarifies that any awards made under this bill are in addition to and separate from any amounts appropriated under section 21 of the Small Business Act (concerning Small Business Development Centers (SBDCs)), and any award made under this bill may be used to complement and support such grant.</p>
<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Supports for Mid-Sized Businesses</p>	<p>Not included in this bill.</p>	<p style="text-align: center;">TITLE IV—Economic Stabilization and Assistance to Severely Distressed Sectors of The United States Economy</p> <p>Sec. 4003. Provides \$500 billion to the Treasury’s Exchange Stabilization Fund to provide loans, loan guarantees, and other investments to states, municipalities, and “eligible businesses” (defined to include a business that has not otherwise received adequate economic relief in the form of loans or loan guarantees provided under the CARES Act). Pursuant to this section, Treasury will endeavor to implement a special program or facility to target nonprofit organizations and</p>	<p>Not included in this bill.</p>	<p>Not included in this bill.</p>



		businesses with 500-10,000 employees. Loans would have an interest rate of no more than 2% and no principal or interest would be due for at least 6 months. Among other conditions, funds must be used to retain at least 90% of the recipient's workforce, with full compensation and benefits, through Sept. 30, 2020. Additionally, the recipient is prohibited from outsourcing jobs and from abrogating existing collective bargaining agreements for the term of the loan plus an additional 2 years. Recipients must also remain neutral in any union organizing effort for the term of the loan. These loans cannot be forgiven.		
Tax Code	Not included in this bill.	<p style="text-align: center;">DIVISION A</p> <p style="text-align: center;">TITLE II—Assistance for American Workers, Families, and Businesses</p> <p>Sec. 2303. Relaxes limitations on a company's use of net operating losses (NOL), which currently are subject to a taxable-income limitation and cannot be carried back to reduce income in a prior tax year. The provision allows an NOL arising in a tax year beginning in 2018, 2019, or 2020 to be carried back 5 years. The provision also temporarily removes the taxable income limitation to allow an NOL to fully offset income.</p> <p>Sec. 2304. Modifies the loss limitation applicable to pass-through businesses and sole proprietors, so they can utilize excess business losses.</p> <p>Sec. 2305. Accelerates the ability of companies to recover corporate alternative minimum tax (AMT)</p>	Not included in this bill.	<p style="text-align: center;">DIVISION N</p> <p style="text-align: center;">TITLE II—Assistance to Individuals, Families, and Businesses</p> <p>Sec. 274. Extends through December 31, 2021, the repayment period for employers who, subject to the August 2020 presidential memorandum, deferred withholding of employees' share of social security taxes and provides penalties and interest on deferred unpaid tax liability will not begin to accrue until January 1, 2022.</p> <p>Sec. 275. Requires the Secretary of the Treasury to issue guidance or regulations providing that personal protective equipment and other supplies used for the prevention of the spread of COVID-19 are treated as eligible expenses for purposes of the educator expense deduction. Such regulations or guidance shall be retroactive to March 12, 2020.</p>



		<p>(repealed as part of the Tax Cuts and Jobs Act, but made available as refundable credits over several years, ending in 2021), permitting companies to claim a refund now and obtain additional cash flow during the COVID-19 emergency.</p> <p>Sec. 2306. Increases the limit on interest businesses may deduct from 30% to 50% of taxable income (with adjustments) for 2019 and 2020.</p>		<p>Sec. 276-278. Provides clarifying information about the treatment of certain loan forgiveness provided by federal relief legislation for the purposes of calculating gross income.</p>
Paid Leave	<p style="text-align: center;">DIVISION E</p> <p>Sec. 5102-5111. Establishes a 100% refundable tax credit or small and medium size businesses (under 500 employees) to provide paid sick leave to employees affected by COVID-19 who are unable to work or telework and meet 1 of the specified conditions</p> <p>Paid leave for employees who are quarantined or being tested for COVID-19 is calculated based on regular compensation with a \$511 daily cap</p> <p>Paid leave for employees who are caring for someone because of COVID-19 or are included in the catch-all category is 2/3 of regular compensation with a \$200 daily cap</p> <p style="text-align: center;">DIVISION C—Emergency Family and Medical Leave Expansion Act</p> <p>Sec. 3102-3106. Establishes a 100%</p>	<p style="text-align: center;">DIVISION A</p> <p style="text-align: center;">Subtitle C—Labor Provisions</p> <p>Sec. 3601. Clarifies an employer is not required to pay more than \$200 per day and \$10,000 in the aggregate for each employee for paid leave.</p> <p>Sec. 3602. Specifies an employer is not required to pay more than either \$511 per day (\$5110 in the aggregate) when the employee is taking leave due to quarantine or isolation order or is experiencing COVID-19 symptoms and seeking a diagnosis OR \$200 per day (\$2000 in the aggregate) when the employee is taking leave to care for an individual in quarantine or isolation or for the employee’s child due to school closure or lack of child care.</p> <p>Sec 3605. Paid Leave for Rehired Employees. Allows employees laid off not earlier than Mar. 1, 2020 to access paid family and medical leave if rehired when they had worked for the employer for not less than 30 of the last 60 calendar days prior to the layoff.</p>	<p>Not included in this bill.</p>	<p style="text-align: center;">DIVISION N</p> <p style="text-align: center;">TITLE II—Assistance to Individuals, Families, and Businesses</p> <p>Sec. 286. Extends the refundable payroll tax credits for paid sick and family leave and the corresponding employer mandates (enacted in the FFCRA) through the end of March 2021.</p> <p>Sec. 287. Allows individuals to elect to use their average daily self-employment income from 2019 rather than 2020 to compute the credit for paid sick and family leave enacted in the FFCRA.</p>



	<p>refundable tax credit for small and medium-size businesses (under 500 employees) to provide paid family leave to employees who are unable to work or telework and are caring for a child if the school or place of care has been closed, or the child care provider is unavailable due to COVID-19 precautions</p> <p>Eligible full-time employees can receive leave pay at a rate not less than $\frac{2}{3}$ of their regular pay with \$200 daily cap</p> <p>Sec. 7002. Credit Against Self-Employment Tax. In the case of an eligible self-employed individual, there would be allowed paid leave as a credit against the tax imposed by subtitle A of the Internal Revenue Code of 1986 for any taxable year an amount equal to the qualified sick leave equivalent amount with respect to the individual.</p> <p>Sec. 7004. Credit for Family Leave for Certain Self-Employed Individuals. In the case of an eligible self-employed individual, there shall be allowed as a credit against the tax imposed by subtitle A of the Internal Revenue Code of 1986 for any taxable year an amount equal to 100% of the qualified family leave equivalent amount with respect to the individual.</p>	<p>Sec. 3606. Allows employers to receive an advance tax credit from Treasury instead of having to be reimbursed on the back end.</p>		
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Direct Financial Assistance	Not included in this bill.	<p style="text-align: center;">TITLE II—Assistance for American Workers, Families, and Businesses Subtitle B—Recovery Rebates & Other Individual Provisions</p> <p>Sec. 2201. Authorizes recovery rebates of \$1,200 for all individuals with adjusted gross income up to \$75,000 (\$112,500 for head of household) and \$2,400 for married couples with adjusted gross income up to \$150,000 who file a joint return. Amounts increase by \$500 for every child. Income is based on tax returns.</p> <p>Decreases the rebate amount by \$5 for each \$100 a taxpayer’s income exceeds the phase-out threshold; completely phases-out for single filers with incomes exceeding \$99,000 (\$146,500 for head of household), and \$198,000 for joint.</p> <p>Sec. 2206. Enables employers to provide a student loan repayment benefit to employees on a tax-free basis. Under the provision, an employer may contribute up to \$5,250 annually toward an employee’s student loans, and such payment would be excluded from the employee’s income. The \$5,250 cap applies to both the new student loan repayment benefit as well as other educational assistance (e.g., tuition, fees, books) provided by the employer under current law. The provision applies to any student loan payments made by an employer on behalf of an employee after the date of enactment and before Jan. 1, 2021.</p>	Not included in this bill.	<p style="text-align: center;">DIVISION N</p> <p style="text-align: center;">TITLE II—Assistance to Individuals, Families, and Businesses</p> <p>Secs. 272-273. Authorizes recovery rebates of \$600 per taxpayer (and \$600 per qualifying child) for those with adjusted gross income up to \$75,000 (\$112,500 for heads of household and \$150,000 for married filing jointly) with decreases at a rate of \$5 per \$100 of additional income.</p>
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Unemployment	<p>Sec. 4102. Emergency Transfers for Unemployment Compensation Administration. Provides additional unemployment funding to states.</p>	<p style="text-align: center;">DIVISION A</p> <p style="text-align: center;">TITLE II—Assistance for American Workers, Families, and Businesses</p> <p>Sec. 2102. Creates a temporary Pandemic Unemployment Assistance program through Dec. 31, 2020 to provide payment to those not traditionally eligible for unemployment benefits (self-employed, independent contractors, those with limited work history, and others) who are unable to work as a direct result of the coronavirus public health emergency.</p> <p>Sec. 2103. Provides payment to states to reimburse nonprofits, government agencies, and Indian tribes for half of the costs they incur through Dec. 31, 2020 to pay unemployment benefits.</p> <p>Sec. 2104. Provides an additional \$600 per week payment to each recipient of unemployment insurance or Pandemic Unemployment Assistance for up to 4 months.</p> <p>Sec. 2105. Provides funding to pay the cost of the first week of unemployment benefits through Dec. 31, 2020 for states that choose to pay recipients as soon as they become unemployed instead of waiting 1 week before the individual is eligible to receive benefits.</p> <p>Sec. 2106. Provides states with temporary, limited flexibility to hire temporary staff, rehire former staff, or take other steps to quickly process unemployment claims.</p>	Not included in this bill.	<p style="text-align: center;">DIVISION N</p> <p style="text-align: center;">TITLE II—Assistance to Individuals, Families, and Businesses</p> <p>Sec. 201. Among other provisions, extends Pandemic Unemployment Assistance (PUA) to March 14, 2021 and allows individuals to continue receiving benefits through April 5, 2021, as long as the individual has not reached the maximum number of weeks; increases the number of weeks of benefits an individual may claim from 39 to 50; and allows states to waive overpayments made without fault on the part of the individual or when such repayment would violate equity and good conscience.</p> <p>Sec. 202. Extends through March 14, 2021, a provision in the CARES Act that amended the FFCRA to provide federal support to cover 50% of the costs of unemployment benefits for employees of state and local governments and non-profit organizations.</p> <p>Sec. 203. Restores the Federal Pandemic Unemployment Compensation (FPUC) supplement to all state and federal unemployment benefits at \$300 per week, starting after Dec. 26 and ending March 14, 2021.</p> <p>Sec. 204. Extends through March 14, 2021, the CARES Act provision that reimbursed states for the cost of waiving the “waiting week” for regular unemployment compensation. Sets the reimbursement percentage for weeks ending after December 26, 2020, at 50%.</p>
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		<p>Sec. 2107. Provides an additional 13 weeks of unemployment benefits through Dec. 31, 2020 to help those who remain unemployed after weeks of state unemployment benefits are no longer available.</p> <p>Sec. 2108. Provides funding to support “short-time compensation” programs, where employers reduce employee hours instead of laying off workers and the employees with reduced hours receive a prorated unemployment benefit. This provision would pay 100% of the costs they incur in providing this short-time compensation through Dec. 31, 2020.</p> <p>Sec. 2109. Provides funding to support states that begin “short-time compensation” programs. This provision would pay 50% of the costs that a state incurs in providing short-time compensation through Dec. 31, 2020.</p> <p>Sec. 2110. Provides \$100 million in grants to states that enact “short-time compensation” programs to help them implement and administer these programs.</p> <p>Sec. 2111. Requires the Department of Labor to disseminate model legislative language for states, provide technical assistance, and establish reporting requirements related to “short-time compensation” programs.</p>		<p>Sec. 205. Extends through March 14, 2021, the CARES Act provision that gave state unemployment offices temporary, emergency authority to use “non-merit” staff.</p> <p>Sec. 206. Extends Pandemic Emergency Unemployment Compensation (PEUC) to March 14, 2021, and allows individuals to continue receiving benefits through April 5, 2021, as long as the individual has not reached the maximum number of weeks; and increases the number of weeks of benefits an individual may claim through the PEUC program from 13 to 24.</p> <p>Sec. 207. Extends through March 14, 2021, the CARES Act provision that provided temporary 100% federal financing for Short-Time Compensation (“worksharing”) programs established in state law.</p> <p>Sec. 208. Extends through March 14, 2021, the CARES Act provision that provided a 50% subsidy to non-statutory, temporary state Short-Time Compensation programs.</p> <p>Sec. 222. Extends through March 14, 2021 the FFCRA provision giving full federal financing of Extended Benefits (EB) for high-unemployment states. States are normally required to pay 50% of EB, which is a program in permanent law.</p> <p>Sec. 261. Provides a federally funded \$100 per week additional benefit to individuals who have at least \$5,000 a year in self-employment income but are disqualified from receiving Pandemic</p>
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				<p>Unemployment Assistance because they are eligible for regular state unemployment benefits.</p> <p>Sec. 262. Allows states to waive recovery of “Lost Wages Assistance” overpayments for which the recipient was not at fault and would suffer hardship if required to repay the benefits the same way they do in state unemployment benefits.</p> <p>Sec. 263. Ensures individuals who are otherwise eligible for Pandemic Unemployment Assistance do not have their benefits terminated because of inadvertent or state system failure errors in past required weekly benefit recertifications, so long as the state made good faith efforts to implement the program.</p>
Nutrition Supports	<p style="text-align: center;">TITLE I</p> <p>\$500,000,000 in additional funding for the Special Supplemental Nutrition Program for Women, Infants, and Children program</p> <p style="text-align: center;">TITLE II—COVID-19 Child Nutrition Response Act</p> <p>Sec 202 (b). Provides waivers for food from the Child and Adult Care Food Program (CACFP), including Head Start providers, to be distributed in non-congregate care settings; also provided a similar waiver for school breakfast and lunch programs</p>	<p style="text-align: center;">DIVISION B</p> <p style="text-align: center;">TITLE I – Department of Agriculture</p> <p>Supplemental Nutrition Assistance Program (\$15.5 billion). Provides additional funding to prevent, prepare for, and respond to coronavirus.</p> <p>Child Nutrition Programs (\$8.8 billion). Provides additional funding to prevent, prepare for, and respond to coronavirus.</p> <p>The Emergency Food Assistance Program (TEFAP) (\$450 million). Allows food banks to continue to assist those Americans most in need.</p> <p>Food Distribution Program on Indian Reservations (\$100 million) to guarantee participants of SNAP on Indian Reservations receive food and will ensure the facilities have</p>	<p>Not included in this bill.</p>	<p style="text-align: center;">DIVISION N</p> <p style="text-align: center;">TITLE VII—Nutrition and Agriculture Relief</p> <p>Sec. 702. Among other provisions, increases the monthly Supplemental Nutrition Assistance Program (SNAP) benefit level by 15%; provides \$100 million for state administrative costs through FY 2021; and excludes Pandemic Unemployment Compensation from being counted toward household income for SNAP.</p> <p>Sec. 704. Provides \$614 million to the Commonwealth of the Northern Mariana Islands, Puerto Rico, and American Samoa for nutrition assistance.</p> <p>Sec. 711. Invests \$400 million in the Emergency Food Assistance Program and allows up to 20% of these funds to be used for commodity distribution.</p>



		<p>the capacity to meet increased needs.</p> <p>Nutrition assistance to Puerto Rico and the territories (\$200 million) for food assistance is provided to Puerto Rico and the territories.</p> <p>TITLE VI—Department of Homeland Security</p> <p>FEMA. Includes \$200 million for the Emergency Food and Shelter Program, which provides shelter, food, and supportive services through local service organizations.</p>		<p>Sec. 721. Allows states to issue P-EBT benefits to children under the age of 6 who live in households receiving SNAP benefits and residing in an area in which schools or child care facilities are closed or operating with reduced hours or attendance without the need to verify child care enrollment at the individual household level.</p> <p>Sec. 722. Provides such amounts as might be necessary to help school meal and Child and Adult Care Food Programs, to continue serving children and families.</p>
Community Services Block Grant	Not included in this bill.	<p>DIVISION B</p> <p>TITLE VIII—Department of Health and Human Services</p> <p>Community Services Block Grant (\$1 billion). To help communities address the consequences of increasing unemployment and economic disruption.</p>	Not included in this bill.	Not included in this bill.
Healthy Start Program	Not included in this bill.	<p>DIVISION A</p> <p>TITLE III—Supporting America’s Health Care System in the Fight Against the Coronavirus</p> <p>Sec. 3225. Reauthorizes the Healthy Start Program, which supports maternal and infant health during the COVID-19 crisis.</p>	Not included in this bill.	Not included in this bill.



Home Visiting	Not included in this bill.	Not included in this bill.	Not included in this bill.	<p>Division X – Supporting Foster Youth and Families Through the Pandemic</p> <p>Sec. 10. For the duration of the public health emergency period, allows programs funded by the Maternal, Infant, and Early Childhood Home Visiting (MIECHV) program to conduct virtual home visits as needed and specifies funds may be used to help families acquire needed technology; train home visitors on providing virtual services and assisting families with emergency preparedness and response; and provide emergency supplies to families.</p>
Temporary Assistance to Needy Families	Not included in this bill.	<p>DIVISION A</p> <p>PART III—Human Services and Other Health Programs</p> <p>Sec. 3824. Extends the Temporary Assistance for Needy Families program through Nov. 30, 2020, in the manner authorized for FY2019.</p>	Not included in this bill.	<p>Division CC – Health Extenders</p> <p>Title III – Human Services</p> <p>Sec. 301. Extends current funding and policy for the Temporary Assistance for Needy Families through Sep. 30, 2021, in the manner authorized for FY2020.</p>
Public Housing	<p>No</p> <p>t included in this bill.</p>	<p>DIVISION B</p> <p>TITLE XII— Transportation, Housing and Urban Development (HUD), and Related Agencies</p> <p>HUD, Public Housing Operating Fund (\$685,000,000). Directs funds to be used for expenses related to preventing, preparing for, and responding to coronavirus, including activities to support or maintain the health and safety of assisted individuals and families and activities to support education and child care for impacted families.</p>	Not included in this bill.	Not included in this bill.



		<p>HUD, Community Development Block Grant (\$5 billion). This includes: (1) \$2 billion for states and localities that received an allocation under the FY2020 CDBG formula; (2) \$1 billion in direct funding to states to support a coordinated response across entitlement and non-entitlement communities; and (3) \$2 billion for states and localities based on the prevalence and risk of COVID-19, as well as related economic and housing disruptions.</p>		
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