

# Summary of Certain Provisions of the CARES Act

03.27.20

H.R. 748, passed by the Senate on March 25, 2020 (the "CARES Act"), was passed by the House on March 27, 2020 and sent to the President for signature. [Read the full version here.](#)

Business, Employment, & Labor Assistance

Business Tax Relief

Healthcare and Health Insurance Provisions

Pharmaceutical & Medical Supply Provisions

Student Loan Assistance

Mortgage Loan Forebearance and Limitations on Foreclosure and Eviction

Aid for the Aviation Industry

Aid for Financial Institutions

Aid for States and Local Governments

Emergency Appropriations

## BUSINESS, EMPLOYMENT, & LABOR ASSISTANCE

### ***SBA Paycheck Protection Loan Program (Sections 1101, 1102, 1106, 1107, 1109, & 1112; pages 8 - 73)***

Amends the Small Business Act (SBA) to create the Paycheck Protection Program (PPP). From February 15, 2020, to June 30, 2020 (covered period), 100% federally-backed loans will be available to businesses through existing SBA-certified lenders (and additional lenders with the necessary qualifications). Authorizes \$349 billion in total Section 7(a) lending during the covered period, compared with the SBA's previous authorization of \$30 billion for the entirety of fiscal 2020.

Loans under the PPP would be available during the covered period to:

- Any business, nonprofit, veterans group, or tribal business with 500 or fewer employees (or a number set by the Small Business Administration for the relevant industry)
- Sole proprietors, independent contractors, and eligible self-employed workers
- Hotel and food service chains with 500 or fewer employees per location; the Small Business Administration will waive considering any affiliates in determining the number of employees

Recipients of PPP loans are eligible for partial forgiveness of the loan (i) for costs incurred for payroll, (ii) mortgage loan obligations, (iii) rent obligations, and (iv) utility payments incurred during the 8-week period beginning on the date of the origination of the paycheck protection loan. Amounts forgiven are excluded from gross income for federal income tax purposes.

### ***Grant funding for business advisory services (Sections 1103 & 1108; pages 32 & 55)***

Provides for grants to small business development centers, women's business centers, minority business centers, and minority chambers of commerce to provide education, training, and advising to small business concerns and minority business enterprises. Grant funding is to be used to assist minority business enterprises with accessing federal resources, prevention of the transmission of COVID-19, mitigating supply chain disruptions, telecommuting, remote customer service, and cyber threat risk mitigation, among other things.

### ***Extension of State Trade Expansion Program (Section 1104; page 40)***

Extends grants available under the State Trade Expansion Program through the end of fiscal year 2021. Recipients of grants under the State Trade Expansion Program are entitled to reimbursement for losses relating to a foreign trade mission or trade show exhibition that was canceled due to COVID-19.

### ***Expansion of the Economic Injury Disaster Loan Program (Section 1110; page 66)***

Appropriates \$10 billion for the temporary expansion of the Economic Injury Disaster Loan Program (EIDL) to (i) businesses, cooperatives, employee stock ownership plans, and tribal small business concerns, with not more than 500 employees; or (ii) any individual who operates under a sole proprietorship, with or without employees, or as an independent contractor, through December 31, 2020. Certain loan approval criteria have been relaxed, and advances up to \$10,000 may be made upon certification of an application for a loan. Amounts advanced are not required to be repaid even if subsequently denied.

***Expansion of bankruptcy protection laws (Section 1113; page 113)***

Amends the definition of "debtor" under the U.S. Bankruptcy Code to mean a person engaged in commercial or business activities (but excluding a person whose primary activity is the business of owning single asset real estate) that has aggregate non-contingent liquidated secured and unsecured debts of \$7,500,000 or less (excluding debts owed to affiliates or insiders), half or more of which arose from those activities. Payments made under Federal law relating to the COVID-19 national emergency are also exempted from the definition of "current monthly income".

***Pandemic unemployment assistance (Sections 2102 & 2104; pages 84 & 98)***

Expands federal unemployment benefit assistance through December 31, 2020 to individuals who otherwise would be ineligible for unemployment benefits, but are unable or unavailable to work due to the COVID-19 pandemic. Benefits may be authorized without any waiting period. Increases unemployment compensation benefits by an additional \$600 per week for up to four months.

***Funding for short-time compensation programs (Sections 2108 & 2109; pages 125 & 128)***

Provides funding for "short-time compensation" programs, where employers reduce employee hours instead of laying off workers, and the employees with reduced hours receive a pro-rated unemployment benefit. Would pay 100% of the costs incurred for this short-time compensation through December 31, 2020. Funding will also be provided to support states which begin "short-time compensation" programs, paying 50% of the costs that a state incurs in providing short-time compensation through December 31, 2020. \$100 million in grants will be provided to states that enact "short-time compensation" programs to implement and administer these programs.

***Economic Stabilization Fund; direct loans to eligible businesses (Sections 4003 & 4004; pages 512 & 531)***

Appropriates \$500 billion for the creation of a stabilization fund to provide loans, loan guarantees, and other investments to eligible businesses (a U.S. business that hasn't otherwise received adequate economic relief in the form of loans or loan guarantees under this Act), to be appropriated as follows:

- \$29 billion for loans to passenger air carriers and "eligible businesses" (see "Aid for the Aviation Industry" below)
- \$4 billion for loans to cargo air carriers
- \$17 billion to businesses important in maintaining national security
- \$454 billion for Federal Reserve purchase of obligations in the primary or secondary markets or to make direct loans to eligible businesses, states, and municipalities.

Certain criteria for direct loans to eligible businesses, include, but are not limited to, the following:

- Loan durations cannot exceed 5 years.
- Recipients are subject to limitations on stock buybacks and dividends.
- Recipients must maintain employment levels as of March 24, 2020 as much as possible and retain at least 90% of employees as of that date.
- Recipients must be U.S.-domiciled with employees predominantly located in the U.S

Direct loan recipients cannot increase compensation for any officer or employee whose compensation exceeds \$425,000, and limits on severance pay and other benefits. Officers and employees making over \$3 million cannot earn more than \$3 million plus 50% of the amount their compensation last year was greater than \$3 million.

***Direct loans for mid-sized businesses (Section 4003; page 512)***

Directs the Secretary of the Treasury to implement a program funded from the Economic Stabilization Fund to provide financing to banks and other lenders that make direct loans to eligible business and nonprofit organizations with between 500 and 10,000 employees that are adversely impacted by the COVID-19 pandemic, at an interest rate that is not higher than 2% per annum, with no interest or principal due for the first six months.

Certain criteria for direct loans to eligible businesses, include, but are not limited to, the following:

- The funds received will be used to retain at least 90% of the recipient's workforce at full compensation and benefits until September 30, 2020.
- Recipients must intend to restore not less than 90% of its workforce that existed as of February 1, 2020 no later than 4 months following the termination of the COVID-19 public health emergency.
- Recipients must maintain employment levels as of February 1, 2020 as much as possible and retain at least 90% of employees as of that date.
- Recipients must be U.S.-domiciled with employees predominantly located in the U.S., and may not be debtors in a bankruptcy proceeding.

Direct loan recipients cannot increase compensation for any officer or employee whose compensation exceeds \$425,000; limits also placed on severance pay and other benefits. Officers and employees making over \$3 million cannot earn more than \$3 million plus 50% of the amount their compensation last year was greater than \$3 million.

## BUSINESS TAX RELIEF

### ***Employee retention credit (Section 2301; page 178)***

Eligible employers will receive a refundable payroll tax credit for 50% of wages paid by employers to employees for each calendar quarter, for the first \$10,000 of compensation, including health benefits, paid to an eligible employee, from March 13, 2020 through December 31, 2020. The credit is available to employers that were carrying on a trade or business during 2020 (1) whose operations were fully or partially suspended due to a COVID-19-related shut-down order, or (2) where gross receipts declined by more than 50% when compared to the same quarter in the prior year. The credit is only for "qualified wages", which is (1) for employers with more than 100 full-time employees, wages paid to employees when they are not providing services due to one of the reasons above, and (2) for employers with 100 or fewer full-time employees, all employee wages, whether the employer is open for business or shut down. An employer receiving a small business interruption loan under this Act is not eligible for credit under this section.

### ***Deferral of social security tax payments (Section 2302; page 189)***

Authorizes deferred payment of the employer share of the Social Security tax; this now can be paid over the following two years, with half of the amount required to be paid by December 31, 2021 and the other half by December 31, 2022.

### ***Carry-back of net operating losses (Section 2303; page 193)***

Allows a net operating loss (NOL) arising in a tax year beginning in 2018, 2019, or 2020 to be carried back five years. The provision also temporarily removes the taxable income limitation to allow an NOL to fully offset income; additional rules apply to real estate investment trusts and life insurance companies.

### ***Modification of limitation on losses for pass-through businesses (Section 2304; page 202)***

Modifies the loss limitation applicable to pass-through businesses and sole proprietors, so they can utilize excess business losses and access critical cash flow to maintain operations and payroll for their employees.

### ***Alternative minimum tax credits (Section 2305; page 205)***

Accelerates corporate alternative minimum tax (AMT) credits previously created by the Tax Cuts and Jobs Act, allowing corporations to recover credits immediately.

### ***Increase in deductible business interest expense (Section 2306; page 207)***

Temporarily increases the amount of deductible interest expense for businesses from 30% of adjusted taxable income to 50% of adjusted taxable income for 2019 and 2020.

### ***Write-offs for Qualified Improvement Property (Section 2307; page 211)***

Expands the modified accelerated cost recovery system (MCARS) to include "qualified improvement property" to allow businesses to write off costs associated with improving non-residential real property, instead of 39-year depreciation of such costs.

## HEALTHCARE AND HEALTH INSURANCE PROVISIONS

### ***Insurance coverage for testing and preventative services (Sections 3201 & 3202; pages 230 & 232 )***

Prohibits health insurers from imposing cost-sharing for SARS-CoV-2 or COVID-19 testing and requires health insurers to reimburse the cost of diagnostic testing as follows (i) if the insurer has a negotiated rate with a provider prior to the public health emergency that rate controls, or (ii) in an amount that equals the cash price for such service listed by the provider (or the insurer may negotiate a lower rate with a provider). Each provider of COVID-19 diagnostic testing must make the cash price public online; the Secretary may impose a civil penalty up to \$300 per day for noncompliance. Also, health insurers must cover, without cost-sharing, any qualifying COVID-19 preventative service.

### ***Support for healthcare providers (Sections 3212 & 3213; pages 236 & 241)***

Amends the Public Health Service Act to reflect several changes in rural grant provisions:

- Projects must now be “evidence-based” and utilize telehealth technologies through telehealth networks.
- Grant recipients no longer need to be nonprofits.
- Grant periods have increased from a maximum of four years to five years.
- Including treatment of substance abuse as a qualifying service for a grant.
- Removing the maximum grant amount an individual can receive each fiscal year.
- Expanding grant eligibility to entities serving rural areas, not just underserved areas.
- Earmarking at least 50% of funds for projects in rural areas.
- Limiting the purchase of equipment to 20% of the grant amount (down from 40%).
- Allocates \$29 million for grants for each fiscal year from 2021 through 2025.

Amends the Public Health Service Act to reflect several changes in rural grant provisions:

- Expanding the purpose of grants to include improving basic healthcare (was limited to “essential” healthcare).
- Requiring grants in rural areas to support evidence-based or evidenced-informed models.
- These rural grant periods have increased from a maximum of three years to five years.
- Allocating \$79.5 million for grants for each fiscal year from 2021 through 2025.

### ***Limitation on liability for healthcare professionals (Section 3215; page 251)***

A healthcare professional cannot be liable under federal or state law for harm caused when providing professional services during the public health emergency for COVID-19 if (i) the services are provided on a volunteer basis, (ii) within the scope of the volunteer’s license or certification, (iii) there is a good faith belief that the individual being treated needs the services, and (iv) the services relate to an actual or suspected case of COVID-19.

### ***Expanding the healthcare workforce (Section 3401; page 282)***

Amends the Public Health Service Act to improve the healthcare workforce as follows:

- Appropriations provided for grants to certain health professional schools are \$23.7 million for each fiscal year from 2021 through 2025.
- Certain healthcare scholarships are appropriated \$51.4 million for each fiscal year from 2021 through 2025.
- Loan repayments and fellowships are appropriated \$1.1 million for each fiscal year from 2021 through 2025.
- Educational assistance for underprivileged applicants is appropriated \$15 million for each fiscal year from 2021 through 2025.
- Giving award priority to train residents in rural areas.
- Appropriating training of primary care positions \$49 million for each fiscal year from 2021 through 2025.
- Appropriating training of pediatrics and public health dentistry \$28.5 million for each fiscal year from 2021 through 2025.
- Appropriating for health education centers \$41.25 million for each fiscal year from 2021 through 2025.
- Appropriating for a healthcare workforce analysis \$5.6 million for each fiscal year from 2021 through 2025.
- Appropriating for certain public health training programs \$17 million for each fiscal year from 2021 through 2025.

- Appropriating for certain pediatric training “such sums as may be necessary” for each fiscal year from 2021 through 2025.

#### ***Training related to geriatric treatment (Section 3403; page 290)***

Amends the Public Health Service Act to address training relating to geriatric treatment as follows:

- Programs receiving an award of funds must support training in geriatric care.
- Programs can include clinical training, inter-professional training, community-based programs, and education on dementia-related conditions.
- Grants shall not exceed 5 years.
- Priority is given to programs that coordinate with another government or private entity, benefit the rural community, otherwise emphasize geriatric care, or address a shortage of geriatric workforce professionals.
- Additional awards exist for individuals and entities who show an emphasis on geriatrics as a career.
- Awards shall be at least \$75k and cannot exceed 5 years.
- The recipient must spend at least 75% of its time training others in geriatric care.

#### ***Medicare & Medicaid (Sections 3701, 3717, 3719, & 3720; pages 363, 390, 392, 394)***

- Section 3701 – Allows a high-deductible health plan with a health savings account to cover telehealth services prior to a patient reaching the deductible.
- Section 3716 – Uninsured individuals can receive a COVID-19 test with no cost-sharing in any state Medicaid program that elects to offer such enrollment option.
- Section 3717 – All tests for COVID-19 will be covered by Medicare Part B with no cost-sharing.
- Section 3719 – Expands the period during which qualifying hospitals can participate in an existing Medicare accelerated payment program.

## PHARMECUTICAL & MEDICAL SUPPLY PROVISIONS

#### ***Expansion of strategic national stockpile (Sections 3102 & 3103; page 217)***

Expands the strategic national stockpile to include personal protective equipment, ancillary medical supplies, medical devices, diagnostic tests, and respiratory protective devices.

#### ***Mitigation and prevention of drug shortages (Section 3111; page 218)***

Directs the secretary of HHS to prioritize and expedite (i) the review of any drug application supplement that could mitigate or prevent a critical drug shortage, and (ii) the inspection or re-inspection of an establishment that could mitigate or prevent such shortage.

#### ***Additional manufacturer reporting requirements (Section 3112 & 3121; pages 218 & 223)***

Requires reporting when a manufacturer will discontinue or interrupt production of an “active pharmaceutical ingredient”. This applies to active ingredients in drugs that are (i) life-supporting, (ii) life-sustaining, or (iii) intended to prevent or treat a debilitating disease or condition, including those used in emergency medical care or during surgery. Drug manufacturers (or manufacturers of an active pharmaceutical ingredient) or device manufacturers must develop, maintain, and implement a risk management plan to identify and evaluate any risks to its supply chain. Reporting of the manufacture, preparation, and processing of such drugs for commercial distribution is now required. These sections take effect 180 days after the Act is passed.

Manufacturers of certain medical devices must notify the Secretary of HHS of any discontinuance of interruption in production during or in advance of a public health emergency.

#### ***Expedited approval and conditional approvals for zoonotic diseases (Section 3302; page 279)***

Directs the expedited approval for new animal drugs or conditional approval thereof if early testing indicates they could prevent or treat zoonotic disease in animals that has the potential to adversely affect humans. Expediting actions will include designing efficient clinical trials, providing timely communication, involving experienced personnel, and implementing additional process enhancements as necessary. Sponsors can request a priority designation.

#### ***Administrative approval for changes to OTC drugs (Sections 3851 & 3853; pages 415 & 469)***



Allows FDA to approve changes to OTC drugs administratively instead of going through a full rulemaking process (without waiting for notice and comments to be published and reviewed); OTC drugs previously excluded from FDA review remain excluded.

## STUDENT LOAN ASSISTANCE

### ***Deductibles for student loan payment contributions made by employers (Section 2206; page 176)***

An employer may contribute up to \$5,250 annually toward an employee's student loans, and such payments 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), and applies to any student loan payments made by an employer on behalf of an employee before January 1, 2021.

### ***Suspension of student loan payments and interest (Section 3513; page 333)***

Student loan payments and interest on loans held by the U.S. Department of Education are automatically suspended for six months, through September 30, 2020. Student loans for which payments are suspended will be treated as though the borrower had made the payments for the purpose of loan forgiveness and loan rehabilitation programs. All involuntary collection related to the loan, including – wage garnishment, offset of income tax refunds and offset of Social Security benefit payments – will be suspended during the payment suspension period.

## MORTGAGE LOAN FOREBEARANCE AND LIMITATIONS ON FORECLOSURE AND EVICTION

### ***Prohibition on foreclosures for federally-backed single-family mortgage loans (Section 4022; page 567)***

Prohibits the initiation of foreclosure proceedings for all federally-backed single family (1 to 4 families) mortgage loans for 60 days, beginning on March 18, 2020. If requested by borrower, forbearance may be extended for up to 360 days if the borrower has experienced financial hardship due to the COVID-19 pandemic.

### ***Temporary forbearance for federally-backed multifamily mortgage loans (Section 4023; page 570)***

Provides forbearance of mortgage payments for all federally-backed multifamily (5 or more families) mortgage loans for borrowers who were current as of February 1, 2020, and have suffered financial hardship due to the COVID-19 pandemic. A multifamily borrower that receives a forbearance may not, for the duration of the forbearance, evict tenants or impose any late fees.

### ***Temporary moratorium on eviction filings (Section 4024; page 574)***

Prohibits the initiation of any legal action to evict a tenant, or the charge of fees or penalties charged to tenant for 120 days following the Act's enactment if landlord's mortgage is federally insured, guaranteed, supplemented, protected, or assisted. After expiration of 120 day period, notice to evict is permitted, but the landlord must give tenants at least 30 days to vacate.

## AID FOR THE AVIATION INDUSTRY

### ***Loans to passenger air carriers and other eligible businesses (Sections 4003, 4004, & 4005; pages 512, 529, 531)***

Appropriates \$25 billion for loans and loan guarantees for passenger air carriers and "eligible businesses" that are approved to perform inspection, repair, replace, or overhaul services, and ticket agents; air carriers required to maintain scheduled air service. Applicants must demonstrate that credit is not reasonably available, and loans must be sufficiently secured or made at a rate that reflects the risk of the loan or loan guaranty.

### ***Suspension of certain aviation excise taxes (Section 4007; page 532)***

Temporarily suspends the imposition of aviation excise taxes (ticket tax, cargo tax, kerosene fuel) through December 31, 2020.

### ***Financial assistance for air carrier worker support (Sections 4111 – 4117 pages 587 - 596)***

Appropriates \$33 billion in financial assistance for the continuation of payment of employee wages, salaries, and benefits, to passenger air carriers, cargo air carriers, and airline contractors. Recipients must agree that, until September 30, 2020, no pay reductions, furloughs, dividend payments, or other capital distributions may occur, and employers must meet the requirements in Section 4115 regarding protection of collective bargaining agreements and in Section 4117 regarding limits on employee compensation. Recipients also provide compensation to the U.S. Treasury for the assistance (Section 4116). Initial assistance must be paid to airlines within 10 days of this Act's enactment upon receipt of a request for assistance.

## AID FOR STATES AND LOCAL GOVERNMENTS

### ***Short-time compensation programs (Sections 2108 & 2109; pages 125 & 128)***

Directs payments to states for "short-time compensation" programs, where employers reduce employee hours instead of laying off workers, and the employees with reduced hours receive a pro-rated unemployment benefit. Would pay 100% of the costs incurred for this short-time compensation through December 31, 2020. Funding will also be provided to support states which *begin* "short-time compensation" programs, paying 50% of the costs that a state incurs in providing short-time compensation through December 31, 2020. Grants of \$100 million will be provided to states that enact "short-time compensation" programs to implement and administer these programs.

### ***Liquidity for states and municipalities (Section 4003; page 512)***

Directs the Secretary of the Treasury to implement a program funded from the Economic Stabilization Fund that provides liquidity to the financial system that supports lending to states and municipalities.

### ***Allocations from the Coronavirus Relief Fund (Section 5001; page 598)***

Appropriates \$150 billion to states, territories and tribal governments for expenses incurred due to the public health emergency, with a minimum of \$1.25 billion allocated to each of the 50 states; the full amount to be allocated is determined by formula based on population.

## AID FOR FINANCIAL INSTITUTIONS

### ***Debt Guarantee Program (Section 4008; page 533)***

Directs the FDIC to establish a debt guarantee program for debt of solvent insured depositories and holding companies. The National Credit Union Administration may increase share insurance coverage for non-interest bearing accounts. These programs terminate no later than December 31, 2020.

### ***Temporary exception for lending limits for non-bank financial companies (Section 4011; page 536)***

Temporarily expands lending limit exceptions to include nonbank financial companies, and permits the Office of the Comptroller of Currency to exempt any transaction from the lending limits if in the public interest.

### ***Temporary reduction of Community Bank Leverage Ratio (Section 4012; page 537)***

Temporarily reduces the Community Bank Leverage Ratio (CBLR) for qualifying community banks from 9% to 8%, with a reasonable grace period if a bank's CBLR falls below the required level, to expire on December 31, 2020 or when emergency declaration terminated.

### ***Troubled debt restructurings (Section 4013; page 539)***

Temporarily allows financial institutions to suspend requirements under GAAP for loan modifications related to COVID-19 pandemic that would otherwise be categorized as troubled debt restructurings, and suspend any determination of a loan modified as a result of the COVID-19 pandemic as being a troubled debt restructuring.

### ***Temporary relief from current expected credit losses (Section 4014; page 542)***

Temporarily allows an insured depository institution, credit union, bank holding company, or any affiliates to avoid compliance with the current expected credit loss methodology for estimating allowances for credit losses.

### ***Exchange Stabilization Fund future guaranty programs (Section 4015; page 543)***

Temporarily suspends the obligation of the Secretary of the Treasury to reimburse the Exchange Stabilization Fund (ESF) for funds used for the Treasury Money Market Funds Guaranty Program, and allows the Secretary of the Treasury to use the ESF for the establishment of future guaranty programs for the United States money market mutual fund industry.

#### **Credit Protection During COVID-19 (Section 4021; page 564)**

Amends the Fair Credit Reporting Act to provide credit reporting accommodations for the deferral of one or more payments, partial payments, forbearance, and loan modifications or other relief granted to a consumer who is affected by the COVID-19 pandemic beginning January 31, 2020, and ending 120 days after enactment or when emergency declaration is terminated.

## EMERGENCY APPROPRIATIONS

The following amounts are appropriated under Division B of the Act:

- USDA: \$9.5 billion to support food providers impacted by the COVID-19 pandemic.
- RURAL DEVELOPMENT PROGRAMS: \$20.5 million through September 30, 2021 to support loans to rural business owners; \$25 million to facilitate distance learning and telemedicine in rural areas.
- FOOD AND NUTRITION SERVICE: \$8.8 billion to fund food purchase for schools through September 30, 2020; \$15.81 billion to SNAP (Supplemental Nutrition Assistance Program); \$450 million to the Emergency Food Assistance Program.
- ECONOMIC DEVELOPMENT ADMINISTRATION: \$1.5 billion added to Economic Adjustment Assistance program run by the Economic Development Administration to help rebuild industries such as tourism, and provide low-interest loans to businesses.
- MANUFACTURING EXTENSION PARTNERSHIP: \$50 million to assist small and medium sized manufacturers, provided to Hollings Manufacturing Extension Partnership.
- FISHERIES: \$300 million in assistance for fishermen and aquaculture farmers.
- NATIONAL SCIENCE FOUNDATION: \$75 million to prevent and respond to the COVID-19 pandemic.
- LAW ENFORCEMENT: \$850 million available to states and localities eligible for the Edward Byrne Memorial Justice Assistance Grant, to prevent, prepare for, and respond to the COVID-19 pandemic; may be used for personal protective equipment, overtime, and medical supplies.
- DEFENSE: \$10.5 billion: \$1.45 billion for Defense Working Capital Funds; \$1 billion for Defense Production Act; \$3.4 billion for Defense Health Program.
- FCC: \$200 million to provide support to enable telehealth services.
- ELECTION ASSISTANCE COMMISSION: \$400 million for security grants to states to prepare for the 2020 election cycle; grants to be provided no later than 30 days after enactment.
- FEMA: \$45 billion to Disaster Relief Fund to fund federal response operations and reimbursements to state and local governments, nonprofit organizations, nursing homes, hospitals, utilities, universities, and other essential services; \$25 billion is for major disasters and \$15 billion for any purpose. And \$400 million in grants: \$100 million in firefighter grants for personal protective equipment, supplies, reimbursements; \$100 million for emergency preparedness grants; \$200 million for shelter, food, and supportive services through local service agencies.
- NATIONAL ENDOWMENT FOR THE ARTS: \$75 million in grants to prepare for and respond to the COVID-19 pandemic; may be used for general operations; 40% to state and regional art agencies and 60% direct grants.
- DEPARTMENT OF HEALTH AND HUMAN SERVICES: \$100 billion to reimburse healthcare providers for costs attributable to the COVID-19 pandemic; \$16 billion to increase the Strategic National Stockpile for personal protective equipment and other medical supplies; \$250 million in grants/agreements to expand the Hospital Preparedness Program support of preparedness; \$3.5 billion to the Biomedical Advances Research and Development Authority to advance drug and vaccine development.
- CDC: \$1.5 billion for state and local grants/agreements for COVID-19 pandemic mitigation, preparation, testing, and other response activities; \$500 million for public health data modernization.



- SUBSTANCE ABUSE AND MENTAL HEALTH SERVICES ADMINISTRATION: \$250 million for Certified Community Behavioral Health Clinics Grant Program for mental healthcare; \$50 million for suicide prevention; \$100 million for emergency response grants to support mental health.
- ADMINISTRATION FOR CHILDREN AND FAMILIES: \$3.5 billion for Child Care and Development Block Grants to add to state funds for child care assistance, support child care providers, and offer child care assistance to essential workers. \$1 billion for Community Services Block Grants to provide social services.
- DEPARTMENT OF EDUCATION: \$30 billion for grants to state educational agencies, institutions of higher education, and funding to be allocated by the states as needed.
- FAA: \$10 billion in grants-in-aid for airports, to maintain operations at qualifying airports; distributed by formula; airports must continue to employ at least 90% of current employees; \$56 million to the Essential Air Service and Rural Improvement Fund.
- FTA: \$25 billion in transit infrastructure grants; distributed by formula.
- COMMUNITY DEVELOPMENT BLOCK GRANTS: \$5 billion.
- HOMELESS ASSISTANCE GRANTS: \$4 billion to those that received previous allocations; remainder to states or local governments by formula.

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