



COVID-19 Congressional Response Updates

As our communities, states and nation continue to grapple with the spread of the novel Coronavirus (COVID-19), Congresswoman Pressley continues to partner with her colleagues at every level of government to ensure that all communities are safe and healthy. To remain up to date on the spread of COVID-19 cases across the Commonwealth and the nation, please click [here](#).

The first case of COVID-19 was identified in Washington state on January 21st. Since then, Congress has passed three COVID-19 response packages providing much needed relief for states and localities to support their COVID-19 response efforts and supports for workers, families, and small businesses impacted by the pandemic. The following document provides a high-level overview of each of the COVID-19 response packages, additional materials to dig deeper, and helpful resources to direct our neighbors and community members to further assistance and support.

Package #1: Coronavirus Preparedness and Supplemental Appropriations Act

On March 6th, Congress passed, and the President signed H.R.6074, the Coronavirus Preparedness and Supplemental Appropriations Act. The bill provided \$8.3 billion in emergency funding for federal agencies to respond to the coronavirus outbreak and develop a vaccine for COVID-19. Of the \$8.3 billion, \$6.7 billion was designated to strengthen our domestic response to the virus and as a result, the Commonwealth has received \$12 million to support statewide response efforts. Package #1 included the following investments and reforms:

- **Invests in research, vaccine development and state and local response efforts.** The bill provided \$3 billion for critical research and vaccine development, over \$2 billion to support prevention, preparedness and response, including \$950 million to support state and local health agencies.
- **Supports low-interest loans to affected small businesses.** The bill provided \$7 billion in emergency loans for small businesses forced to shutter their doors in response to the COVID-19 pandemic.
- **Provides critical supports for global health response and humanitarian needs.** The bill provides \$300 million to respond to humanitarian need arising in countries hit hard by

the COVID-19 disease outbreak and \$435 million to support health systems overseas to prevent and prepare for the global pandemic.

For more details on package #1, click [here](#).

Package #2: The Families First Coronavirus Response Act

On March 18th, Congress passed and President Trump signed H.R. 6201, the Families First Coronavirus Response Act. The bill provided over \$100 billion in aid and provides expanded emergency paid leave and sick day benefits to many workers at employers with less than 500 workers, established mandated free COVID testing, and provides important benefits to children and families.

- **Mandates free COVID-19 testing for everyone, including the uninsured.** This means seniors, children, low-income people, people with disabilities, and the uninsured would not be required to pay a copay or any out of pocket expenses related to COVID-19 testing. The bill also requires private insurance plans to cover COVID-19 at no cost to the consumer and ensures uninsured individuals have access to COVID-19 by requiring the federal government reimburse labs that offer testing for people without insurance.
- **Supports expanded food and nutrition assistance for children, families and seniors.** The bill provides \$500 million to increase SNAP and WIC support for low-income individuals, including pregnant women and mothers with young children, who lose their jobs or are laid off due to COVID-19. The bill also provides \$400 million for the Emergency Food Assistance Program to assist local food banks to meet the increased demand for low-income families experiencing food insecurity. The bill also invests \$250 million for nutrition programs for seniors to help support the delivery of 25 million additional pre-packaged meals for low-income seniors, including those who are home-bound, have disabilities, multiple chronic conditions and their caregivers.
- **Provides expanded Emergency Family and Medical Leave and paid sick days during public health emergencies.** The bill allows eligible employees to take up to 12 weeks of job-protected paid leave. Workers could use the paid leave if they are diagnosed, under quarantine or caring for an individual with COVID-19 or caring for a child whose childcare center has been forced to close. The bill also requires employers to provide full-time workers with two weeks (80 hours) of paid sick leave and part-time workers would be eligible for the typical number of hours workers in a typical-two week pay period. Eligible employees would be able to use this time to self-quarantine, seek a diagnosis or receive treatment for COVID-19. Employers will be required to cover the upfront cost of the paid leave and sick days, but will be fully reimbursed within three months by the federal government. For more information on the emergency paid leave and sick days program, click [here](#).

For more information on Package #2, click [here](#).

Package #3: The Coronavirus Aid, Relief, and Economic Security (CARES) Act

On March 27th, Congress passed and President Trump signed S. 3548, the Coronavirus Aid, Relief, and Economic Security (CARES) Act, legislation providing more than \$2 trillion in new funding (\$6 trillion total including loans) to invest in state and local COVID-19 response efforts, provide direct support to workers and families impacted by the virus and provide economic stimulus. The bill includes:

- **One-time direct cash payment assistance to individuals and families.** Individuals making up to \$75,000 will receive a payment of \$1,200 with an additional \$500 per minor child. For a couple filing jointly and making up to \$150,000, they will receive a payment of \$2,400. Payments will decrease ratably for every \$100 made above \$75,000 and phase out completely at \$99,000 for an individual and \$198,000 for joint filers. Payments will be issued by the IRS and will be based on 2018 or 2019 tax earnings data. Individuals who have not filed 2018 or 2019 taxes are strongly encouraged to file a 2019 return and include their filing status, number of dependents and direct deposit account information.

For most individuals who have already filed a 2018 or 2019 tax return, the IRS will use this information to calculate the payment amount and automatically send it to the banking account reflected on their return. Payments are expected to be delivered within three weeks for those who have a bank account on file with the IRS.¹ For those who filed but did not include a bank account on their return, or those who have not yet filed, or normally are not required to file tax returns, in the coming weeks, the IRS will develop a web-based portal for individuals to provide their banking information to the IRS online and provide instructions on how to file a 2019 tax return.

NOTE: In order to be eligible for these payments, an individual must have a Social Security number, unfortunately, individuals with an Individual Tax Identification Numbers (ITIN) do not qualify. To stay up to date on the progress of these payments, visit the IRS website [here](#). For more details on disbursements and eligibility criteria for direct cash payments, click [here](#).

- **Strengthened unemployment protections for workers.** The CARES Act establishes a temporary Federal Pandemic Unemployment Compensation benefit which will provide an additional \$600 per week through July 31st, 2020 (4 months) to support eligible workers who were laid off due to COVID-19. These benefits will be in addition to the unemployment assistance received by the Massachusetts Department of Unemployment Assistance. States would be permitted to expand eligibility to workers not normally eligible for unemployment benefits, including self-employed individuals, independent contractors, “gig economy” workers and individuals who were unable to start a new job or contract due to the pandemic.

¹ Melissa Quinn, CBS News, “Mnuchin says checks from coronavirus bill coming ‘within 3 weeks’” Mar. 29 <https://www.cbsnews.com/news/coronavirus-economy-steven-mnuchin-stimulus-bill-face-the-nation/>

In addition to providing an additional \$600 per week, all states will be able to provide an additional 13 weeks of unemployment benefits to workers who need longer term support. For more information on the Pandemic Unemployment Compensation benefits, click [here](#). For updates on CARES Act benefits or to apply for unemployment benefits, click [here](#).

- **Relief for small businesses impacted by COVID-19.** Small businesses under 500 employees, non-profit organizations, self-employed workers, start-ups and cooperatives are eligible for additional grants and low-interest, no-fee forgivable loans through the Small Business Administration. The CARES Act will provide \$10 billion in grants and nearly \$350 billion in low-interest, no fee loans through the Paycheck Protection Program (PPP). Up to 8 weeks-worth of covered expenses, which include most fixed operating costs like payroll, rent/mortgages and utilities, can be forgiven under the PPP loan forgiveness provision.

The bill also allocates \$10 million for the Minority Business Development Agency to provide grants to Minority Business Centers and Minority Chambers of Commerce to provide counseling, training and other supports to ensure that Black and brown business owners are not left behind in relief efforts.

Small businesses can immediately begin applying for the Economic Injury Disaster Loan (EIDL) grants of up to \$10,000 through a streamlined [online application](#). Beginning on April 3rd, small businesses can begin to apply for loans through existing SBA lenders. For a full list of SBA lenders, click [here](#). For more information on the PPP and other supports for small businesses, click [here](#).

- **Invests in Community Health Centers, Hospitals, and critical medical supplies.** The bill provides \$1.3 billion in supplemental emergency funding for Community Health Centers to expand their capacity to provide COVID-19 testing, triage, and care and extends their funding through Nov 30, 2020. The bill also invests \$100 billion to support hospitals, as well as other health care facilities, to cover unreimbursed health care expenses and revenue loss as a result of the COVID-19 pandemic and \$16 billion to purchase medical supplies, personal protective equipment, and medicine for the Strategic National Stockpile.
- **Provides support for States and municipalities impacted by the COVID-19 public health emergency.** The CARES Act establishes a \$150 billion Coronavirus Relief Fund intended provide emergency funding to support states and local governments for costs incurred during the COVID-19 response. The Commonwealth is estimated to receive \$2.67 billion and local governments with more than 500,000 residents may apply directly to the Treasury for their relative share by population (compared to the state's total population.)

- **Supports state and local public health agencies as they respond to the COVID-19 outbreak.** The CARES Act provides \$4.3 billion to support federal, state and local public health agencies in responding to the COVID-19 outbreak, including the surveillance of cases, testing and tracing cases, and containing the spread of the virus.
- **Provides temporary relief for student loan borrowers.** For many of the 45 million federal student loan borrowers—including many of the 855,000 borrowers across the Commonwealth, the CARES Act will halt payments and suspend interest on federal student loans until September 30th. The bill will also halt forced collections for borrowers who have defaulted on their federal student loans, such as garnishment of wages, tax refunds and Social Security benefits and all negative credit reporting during this time. Each month of payments will continue to count for the purposes of Public Service Loan Forgiveness and Income-Driven Repayment forgiveness. Borrowers are encouraged to reach out to their servicer to verify if their loans are covered by changes in the CARES Act and to cancel any automatic payments that may be set on their account. Unfortunately, private student loans do not qualify. For more information, click [here](#).
- **Provides stabilizing funds for states, K-12 school districts and colleges and universities:** With most elementary and secondary schools closed across the nation, states and school districts are facing increased costs as they deal with the safety and health issues related to coronavirus. In addition, college students facing closed campuses and the transition to distance education are dealing with increased costs and challenges meeting basic needs like housing and food. The CARES Act provides 30.7 billion in Education Stabilization Funds.
 - \$13.5 billion would support K-12 school districts to support COVID-19 response activities, purchasing education technology and support online learning for all students. The Commonwealth is estimated to receive \$214.9 million.
 - \$3 billion for Governors to allocate emergency support grants for districts hit hardest by COVID-19. The Commonwealth is estimated to receive \$51 million.
 - \$14.5 billion to provide higher education emergency relief which can support grants for students for food, housing, course materials, technology, health care and childcare. The Commonwealth is estimated to receive \$263.2 million.
- **Supports childcare and early education programs:** The CARES Act provides \$3.5 billion to help with childcare operation through the Child Care Development Block Grant program. States will receive grant funding via a formula. The Commonwealth is estimated to receive \$45.4 million for childcare and early education programs. This grant funding can be used to continue payments and assistance to childcare providers in the case of closures or decreased enrollments. Funding can also be used to provide childcare assistance to health care sector employees, emergency responders, sanitation workers and other workers that have been deemed essential during this response (without regard to income eligibility requirements. The bill also provides \$750 million for grants to Head Start programs to help response to COVID-19 needs of children and families.

- **Establishes temporary protections for renters and homeowners:** Renters residing in public or assisted housing, or in a home or apartment whose owner has a federally-backed mortgage, and who are unable to pay rent during the COVID-19 pandemic, are protected from eviction for 4 months. Property owners are also prohibited from issuing an eviction notice until the 4-month moratorium ends. This moratorium applies to properties that receive federal subsidies such as public housing and Section 8 assistance.

Homeowners with FHA, USDA, VA and those with mortgages backed by Fannie Mae or Freddie Mac have the right to request a pause (forbearance) on their payments for up to 6 months with the possible extension for another 6 months without fees, penalties or extra penalties. Homeowners are encouraged to contact their mortgage servicer directly.

The bill also invests \$3 billion for public housing providers including \$1.9 billion for public housing agencies, \$1 billion to support the continuation of housing assistance contracts with private landlords, \$65 million for housing for seniors and individuals with disabilities for rental assistance service coordinators and \$65 million for Housing Opportunities for Persons with AIDS who are particularly vulnerable during this outbreak.

- **Supports communities experiencing homelessness.** The CARES Act provides \$4 billion for Homelessness Assistance (Emergency Solutions) Grants to address the impact of COVID-19 among individuals and families experiencing homelessness. Funding can be used to support additional homeless assistance, prevention, and eviction prevention assistance, including rapid rehousing, housing counseling and rental deposit aid. Up to \$2 billion will be allocated within 30 days. The Commonwealth is estimated to receive \$32.9 million and the following ESG grantees are estimated to receive the following: Boston- \$10.3 million, Cambridge- \$1.5 million, Somerville- \$1.5 million. Remaining amounts will be allocated within 90 days under a formula to be determined by the Secretary of Housing and Urban Development.
- **Provides initial investments to mitigate the spread of COVID-19 in prisons and jails.** The CARES Act provides \$100 million to the Bureau of Prisons and \$850 million to state and local law enforcement, including police departments and corrections systems, to respond to the pandemic and support the purchase of protective equipment, cleaning facilities, medical supplies and support overtime pay. The bill also encourages the Department of Justice to lengthen the maximum amount of time that an eligible person can be placed in home confinement during the COVID-19 pandemic, which helps support elderly people in federal prison.
- **Supports our public transit systems and airports.** The CARES Act provides \$25 billion to public transit operators (like the MBTA) to support over 430,000 transit jobs and invests \$10 billion in grants to airports like Boston-Logan International Airport to manage ongoing costs and operating expenses as revenues plummet. The Commonwealth is estimated to receive \$1.04 billion through formula. The bill also allocates \$100 million to

support enhanced sanitation at airport security checkpoints and pay for overtime costs for the Transportation Security Administration.

For more information on package #3, click [here](#).

Additional Resources:

- **COVID-19 Hotline:** For questions about symptoms and healthcare referrals, dial 2-1-1. Interpreter services are available in multiple languages, 24/7.
- **Massachusetts Department of Public Health 24/7 Emergency Hotline:** (617) 983-6800
- **Foodsource Hotline:** To access food in your community, dial 1-800-645-8333. Open Monday-Friday at 8:00am-7:00pm and Saturdays 10:00am-2:00pm.
- **Student Aid:** For up-to-date guidance on student loans and financial aid, visit www.studentaidpandemic.org
- **Child Care:** For the Massachusetts Department of Early Education and Care's drop-in child care programs open to vulnerable families and members of essential workforces, visit https://eeclead.force.com/apex/EEC_ChildCareEmergencyProcedure
- **Small Businesses:** For full guidance and loan resources from the Small Business Association, visit <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>
- **Report Scammers:** Scammers are taking advantage of COVID-19 to con people into giving up their money. To report a scammer, visit <https://www.mass.gov/how-to/file-a-consumer-complaint>
- **Unemployment Insurance:** To file for unemployment compensation, visit <https://www.mass.gov/applying-for-unemployment-benefits>
- **Rebates:** For up-to-date information and FAQs on one-time economic impact payments, visit <https://www.irs.gov/coronavirus>