

# COVID-19 | Bills and Financial Resources

## Cash Payments to Americans

**Providing Recovery Rebates for Individuals:** All individuals with a Social Security Number will receive rebates worth \$1,200 for individuals (\$2,400 for couples) and \$500 per child under 17. A family of four would receive \$3,400. Rebates phase out above \$75,000 for singles filers, \$112,500 for heads of household, and \$150,000 for married couples filing joint returns. There is no income floor or phase-in. Each member of your family must have a Social Security Number (included on your last tax return) to claim a rebate. People receiving Social Security or Supplemental Security Income (SSI) are eligible. Rebates will not be counted as income for income-related programs like Medicaid, SSI or SNAP. Rebates will not be subject to garnishment, except if back child support is owed. You must file a tax return this year (or have filed last year) to receive a rebate check (or direct deposit). Rebates will start going out in the weeks following passage of the Act.

## Unemployment Compensation/Insurance

**Bolstering Unemployment Compensation:** Enhanced unemployment benefits will flow through each state's usual unemployment insurance system. A detailed explanation of these changes, can be found at <https://dwd.wisconsin.gov/uiben/caresact/>

In Wisconsin, the Department of Workforce Development administers unemployment insurance. More information, including a link to file an unemployment claim online, can be found at: <https://dwd.wisconsin.gov/uiben/apply/>

## Non-Cash Assistance/ Relief for Individuals:

**Creating Coronavirus-Related Distributions and Loans from 401(k) Plans and other Defined Contribution Retirement Plans:**

You may be allowed to take up to \$100,000 out of your account balance in 2020 if you or a family member test positive for the coronavirus or you suffer economic harm because of the coronavirus. You may also be allowed to borrow this amount from your account balance.

Contact the administrator for your retirement plan to find out whether your plan will offer these distributions or loans, and if it does, how to request such a distribution or loan.

If you have a plan loan outstanding and you are laid-off or terminated and cannot repay your loan, you are allowed an extra year to repay the loan. Contact the administrator for your plan for more details.

**Waiving the 10% Additional Tax on Early Distributions from IRAs, 401(k) Plans and other Defined Contribution Retirement Plans:**

The 10% additional tax on pre-age 59 ½ distributions from IRAs, 401(k) plans and defined contribution plans does not apply for 2020 if you, your spouse or child tested positive for the coronavirus, or if you suffer economic harm because of the coronavirus—such as being laid-off, furloughed or having your hours reduced because of the virus, not being able to work because of a lack of child care due to the virus, or you have to close or reduce the hours of a business you own because of the virus. Please go to [www.irs.gov](http://www.irs.gov) for more details.

The IRS will be providing information soon.

**Waiving of Required Minimum Distributions from IRAs, 401(k) Plans and other Defined Contribution Plans:** If you turned age 70 ½ in 2019, then you are not required to make a minimum distribution by April 1, 2020. If you would regularly have to make a required distribution by the end of this year (December 31, 2020), then you do not have to do so—all required minimum distributions required to be made in 2020 are waived. Please go to [www.irs.gov](http://www.irs.gov) for more details. The IRS will be providing information soon.

**Deferring Contributions for Single Employer Pension Plans:** If your company sponsors a single employer pension plan, your company may be allowed to defer your required contributions due in 2020 (including quarterly contributions due in 2020) until January 1, 2021. Your company's plan may also be allowed to use its 2019 funded percentage in 2020 for purposes of complying with funded-status benefit restrictions. Please go to [www.irs.gov](http://www.irs.gov) for more details. The IRS will be providing guidance soon.

## Small Business Relief

*Note that additional information regarding Small Business Administration (SBA) loan relief, applying for economic disaster grants, and additional small business assistance can be found at*

<https://www.sba.gov/local-resources/wisconsin>

**Employee retention tax credit, including advance payments:** These credits are available to any employer, including non-profits, whose business has been fully or partially closed as a result of a COVID-19 related government order, or which has seen at least a 50 percent drop in quarterly gross receipts as compared to 2019. The wages that can be counted toward the credit depend on the size of the employer -- employers with 100 employees or less can claim the credit for wages and health insurance costs for all employees. Employers with more than 100 employees can only claim wages and/or health insurance for employees that are furloughed. Regardless of employer size, the credit is limited to \$10,000 of wages and benefits per employee.

Employers with less than 500 employees should be aware that the retention credits are only available if they forgo taking the new SBA payroll loans provided under the bill. For employers looking to avail themselves of the credits, they should be alert for forthcoming IRS guidance, including on how to access advance credit payments, or talk to their payroll processor (if they use one).

**Providing Loan Relief for Businesses with Existing SBA Loans:** The CARES Act provides \$17 billion to ensure that every small business with a loan from the Small Business Administration can be relieved of their loan payments—including principal, interest, and fees—for the next six months. This applies to SBA loans—specifically the 7(a), Community Advantage Pilot Program, 504, and microloan programs.

For small businesses looking to avail themselves of this loan relief, visit

<https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>.

Small businesses in Wisconsin should also reach out to the Wisconsin District Office of the U.S. Small Business Administration <https://www.sba.gov/offices/district/wi/milwaukee>.

**For Small Businesses and Other Entities Looking to Keep their Businesses Running and Payroll Protected:** The CARES Act includes nearly \$350 billion in funding for a provision to create a Paycheck Protection Program (PPP) that will provide small businesses and other entities with zero-fee loans of up to \$10 million. These temporary new loans do the following:

- Forgive up to 8 weeks of average payroll and other costs if the business retains its employees and their salary levels.

- Defer principal and interest for up to a year and waive all borrower fees.

This temporary emergency assistance through the U.S. Small Business Administration (SBA) and the Department of Treasury can be used in coordination with other COVID-financing assistance established in the bill or any other existing SBA loan program. If you are among one of the following you may be eligible:

- small business, nonprofit, veteran's organization, or Tribal business concern with no more than 500 employees, or the applicable size standard for the industry as provided by SBA, if higher.
- sole-proprietor, independent contractor, or other self-employed individual
- businesses with more than one physical location that employs no more than 500 employees per physical location (limited to certain industries).

Entities can receive up to \$10 million through December 31, 2020. The CARES Act provides a formula by which the loan amount is determined. The formula is tied to payroll costs incurred by the business.

**Providing Emergency Economic Advances:** The CARES Act includes \$10 billion in funding to provide an advance of \$10,000 to small businesses and nonprofits that apply for an SBA economic injury disaster loan (EIDL) within three days of applying for the loan. EIDLs are loans of up to \$2 million that carry interest rates up to 3.75 percent for companies and up to 2.75 percent for nonprofits, as well as principal and interest deferment for up to 4 years. The loans may be used to pay for expenses that could have been met had the disaster not occurred, including payroll and other operating expenses.

The EIDL grant does not need to be repaid, even if the grantee is subsequently denied a loan under EIDL, and may be used to provide paid sick leave to employees, maintaining payroll, meet increased production costs due to supply chain disruptions, or pay business obligations, including debts, rent and mortgage payments.

Eligible grant recipients must have been in operation on January 31, 2020. The grant is available to businesses with fewer than 500 employees, private nonprofits, cooperatives, a tribal business concern, and ESOPs with fewer than 500 employees or any individual operating as a sole proprietor or an independent contractor.

For more information, consult the SBA at <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>.

**Counseling and Training for Entrepreneurial Development:** The CARES Act authorizes \$265 million for the SBA to provide additional financial awards to resource partners (Small Business Development Centers and Women's Business Centers) to provide counseling, training, and education on SBA resources and business resiliency to small business owners impacted by COVID-19. Matching funds are not required. For more information, consult the SBA at <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>.

**State Trade Expansion Program:** The CARES Act provides for the SBA to reimburse any recipient of STEP assistance for financial losses related to a foreign trade mission or a trade show exhibition that was cancelled due to a COVID-19 public health emergency, so long as the reimbursement does not exceed the recipient's grant funding. For more information, consult the SBA at <https://www.sba.gov/funding-programs/grants/state-trade-expansion-program-step>

**Counseling and Training for the Minority Business Development Agency:** The CARES Act authorizes \$10 million for the Minority Business Development Agency within the Department of Commerce to provide grants to Minority Business Centers for the purpose of providing counseling, training, and education on federal resources and business response to COVID-19 for small businesses. For more information, please visit <https://www.mbd.gov>.

# Relief for Larger Businesses

**Providing Loans, Loan Guarantees, and other Investments through the Treasury Stabilization Fund:** The CARES Act provides \$504 billion to the Treasury's Exchange Stabilization Fund to provide loans, loan guarantees, and other investments, distributed as follows: (1) Direct lending, including: \$25 billion for passenger air carriers; \$8 billion for cargo air carriers; and \$17 billion for businesses important to maintaining national security. (2) \$454 billion for loans, loan guarantees, and investments in support of the Federal Reserve's lending facilities to eligible businesses, states, and municipalities. Oversight to be conducted by the Congressional Oversight Committee. For more information, businesses should visit <https://home.treasury.gov/>.

**Keeping Airline Workers Paid:** These aviation payroll grants provide direct payroll payments to keep millions of airline workers on the job and receiving paychecks from April 1 - Sept. 30, 2020. These grants will require the companies to provide equivalent equity to the U.S. Government which could include equity, warrants or other financial instruments in order to "provide appropriate compensation to the federal government."

The grants include \$25 billion for passenger air carriers, \$8 billion for cargo air carriers, and \$3 billion for contractors. To be eligible companies must (1) certify they will not participate in stock buybacks and dividends for the entire life of the grant plus one year (2) not do involuntary furloughs or reduce pay until Sept. 30, 2020, (3) protect existing collective bargaining agreements, (4) expand healthcare benefits for contract workers, and (5) accept certain limitations on high paid employee compensation.

The law requires the Secretary to publish procedures not later than March 3. For more information, businesses should visit <https://home.treasury.gov/>.

# Higher Education

**Providing Student Loan Relief:** Student loan borrowers with federally-backed loans will be allowed to defer making payments for six months, without interest or other penalty, through Sept. 30, 2020. To receive assistance: Individuals should consult with their institution of higher education or loan servicer. Borrowers must request the option to defer payments from their loan provider. Financial aid awards will be distributed by IHEs. This page is a helpful resource with Q&A: <https://studentaid.gov/announcements-events/coronavirus>

The CARES Act includes some additional student loan relief:

- It waives interest accrual for student loans, meaning balances for such borrowers will not grow.
- It prohibits forced collections such as garnishment of wages, tax refunds, and Social Security benefits; and negative credit reporting during this time period.
- It directs student borrowers to continue to receive credit toward Public Service Loan Forgiveness, Income-Driven Repayment forgiveness, and loan rehabilitation.
- Starting in August, it requires that student loan borrowers receive notices to help inform them that their regular loan payments will resume at the end of September. These notices are intended to provide a transition period to help borrowers stay on track as regular loan payments begin again and to enroll in other relief options (such as income-driven repayment) at such time.

**Issuing Work-Study payments to students:** The CARES Act allows institutions of higher education to issue work-study payments to students who are unable to work due to work-place closures as a lump sum or in payments similar to paychecks.

**Increasing Student Loan Exclusions and Flexibility:** Students who dropped out of school as a result of COVID-19 are excluded from counting the term toward lifetime subsidized loans and are excluded from counting toward lifetime Pell eligibility. Students will not be required to return unused Pell grants or federal student loans. Additionally, the CARES Act cancels the portion of the student's loan taken out for the semester (or equivalent) if a student withdrew due to COVID-19.

## Relief for Upcoming Mortgage, Rent, and Utility Payments

**Providing Help to Low Income Households:** The CARES Act funds the Low Income Housing Energy Assistance Program (LIHEAP) at \$900 million to help low income households pay their heating and cooling bills. The Act also provides Wisconsin an estimated \$8.0 million for the Low Income Home Energy Assistance program to support costs associated with home energy bills and weatherization. While several of these programs generally require a state funding match, it is currently unknown if the emergency supplemental funds will be exempted from the match requirement.

Low income folks who need assistance paying their energy bills should call the National Energy Assistance Referral (NEAR) toll-free at 1-866-674-6327 or visit <https://liheapch.acf.hhs.gov/db/index.php>. Funding is block granted to the states, and the states target funding to individuals and families based on income-eligibility.

**For homeowners** with federally-backed mortgage loans hit with financial hardship due to COVID-19, you may request forbearance on your mortgage, regardless of delinquency status, by submitting a request to the borrower's servicer; no documentation proving financial hardship is required. The forbearance may be granted for up to 60 days, with up to four 30-day extensions upon request. No additional fees, penalties or interest shall accrue, and the servicer shall not charge for reinstatement or for establishing a repayment plan. Additionally, borrowers are entitled to an extension or modification of the loan for at least the same length as the forbearance at no cost or penalty.

Federally-backed mortgage loan servicers may not initiate foreclosure processes or proceed with judgements, sales or evictions for at least 60 days after March 18, 2020. Additionally, federal regulators through Fannie and Freddie are making up-to-12 month forbearance available for homeowners with loans guaranteed by them: This means about half of the mortgages in the country. Fannie and Freddie are also telling lenders not to report late payments or the like to credit bureaus if they're in forbearance.

**For renters**, the CARES Act provides additional protections from eviction. Owners of federally-subsidized properties with more than five units, or properties with a federally-backed mortgage loan may not evict or charge penalties or fees to a tenant who cannot pay rent for 120 days following this Act. This includes LIHTC housing. Multifamily owners will be eligible to receive forbearance on those loans for 90 days, though their financial hardship due to COVID-19 must be documented, and they should contact their loan servicer. During the forbearance period they may not evict tenants or charge late fees or other penalties for nonpayment of rent. Owners of federally-subsidized properties or properties with a federally-backed mortgage loan may not evict or charge penalties or fees to a tenant who cannot pay rent for 120 days following this Act.

## Emergency Leave

**Mandating Employer-Paid Leave for Workers Affected by the Coronavirus:** The CARES Act clarifies the paid emergency leave and FMLA-based longer-term family and medical leave sections from the Families First Coronavirus Response Act. It directs the Office of

Management and Budget (OMB) that certain categories of Federal employees can be exempt from both the emergency paid leave provision (80 hours paid leave) and FMLA-based paid family and medical leave for parents of children whose schools have been closed.

The Act also clarifies that workers cannot access paid emergency leave unless they have been employed for 30 days. Furthermore, it limits paid leave for workers who were laid off before March 1 from accessing the emergency paid leave benefit. The Department of Labor is issuing regulations on both the emergency paid leave and longer-term family and medical leave by April 2.

**Providing Tax credits for Employers:** Private-sector employers who are required to provide coronavirus-related paid leave are eligible for tax credits. Please go to [www.irs.gov](http://www.irs.gov) for more details, including procedures on how to get advance payment of the credits. The IRS will be providing information soon.

## Aid to States and Municipalities

**Creating New Funding for State Responses to COVID-19 (State Stabilization Fund):** The CARES Act provides \$150 billion in funds to states for necessary expenditures incurred in responding to the coronavirus outbreak—including building field hospitals and buying ventilators—as well as to offset the cost of other essential government services not budgeted for in the wake of the economic downturn. (Unlike the federal government, states must balance their budgets each year). The funds apply to expenditures incurred between March 1, 2020, and December 31, 2020. The U.S. Treasury must allocate funds to states (within 30 days) based on a state's population (provided by the Census Bureau), although every state will be guaranteed at least \$1.25 billion. The Act further provides that up to 45% of a state's overall payment can be paid directly to local units of government (defined as any unit of general government below the state level) with populations of at least 500,000, provided that the chief executive of the unit of government certifies that the intended use of the funds complies with the guidelines. Because the funds are distributed to states based on population, Wisconsin is expected to receive an estimated \$2.3 billion. Wisconsin has three local units of government that qualify to receive funds directly, based on their population: Dane County, Milwaukee County, and the City of Milwaukee. These governments could receive an estimated \$360.6 million of the total state payment, with the remaining \$1.9 billion being paid to the state government. It would not be administratively feasible for every locality to apply to the Treasury directly for funds, although localities can work with their states to access funding. \$3 billion in total will be reserved for Washington, DC and the U.S territories (and allocated by population share).

**Creating a Coronavirus Tribal Stabilization Fund:** The CARES Act provides \$8 billion for Indian Tribes, who may apply directly to the Treasury for the allotment.

**Making WIOA More Flexible:** The CARES Act provides local workforce boards with additional flexibility to use funds received under the Workforce Innovation and Opportunity Act for administrative costs, including for online resources. It allows Governors to utilize reserved workforce funds on rapid response activities in response to COVID-19.

## Health and Hospitals (including Medicare, Medicaid, and Coverage Policies)

**Free COVID-19 Testing:** Your health insurance should cover the full cost of testing for COVID-19. Your insurer must pay either the rate specified in a contract between provider and insurer or a cash price posted by the laboratory.

**Speedier Access to Free Vaccines in Private Insurance:** Any preventive service or vaccine related to COVID-19 must be covered at no cost within 15 days of receiving a rating of A or B from the United States Preventive Services Task Force or a recommendation from the Advisory Committee on Immunization Practices.

**Eliminating Medicare Part B Cost-Sharing for the COVID-19 Vaccine:** Once a vaccine for COVID-19 has been developed, Americans in Medicare Part B and Medicare Advantage can get it with no cost-sharing (free).

**Allowing Up to 3-Month Fills and Refills of Covered Medicare Part D Drugs:** If you have a prescription drug plan through Medicare Part D, you may request up to a 90-day supply of a prescription medication during the COVID-19 emergency period, to limit trips to the pharmacy.

**Over-the-Counter Medicines and Menstrual Products Purchased through HSAs/Health FSAs/HRAs:** Allows patients to use funds in HSAs, Health Flexible Spending Accounts, HRAs, and Archer MSAs for the purchase of over-the-counter medical products, including those needed in quarantine and social distancing and menstrual products, that don't require a prescription from a physician.

**Health Savings Accounts for Telehealth Services:** Allows high-deductible health plans (HDHPs) with a health savings account (HSA) to cover telehealth services prior to a patient reaching the deductible, increasing access for patients who may have the COVID-19 virus and protecting other patients from potential exposure for those plan years beginning on or before December 31, 2021.

**More money for Community Health Centers:** The CARES Act provides \$1.32 billion in additional funding for federally qualified health centers who are on the front lines of testing and treating for COVID-19.

**Reauthorization of Title VII of the Public Health Service Act:** supports clinician training and faculty development programs. Including strengthening the health workforce to better meet the health care needs of certain populations, such as older individuals and those with chronic diseases, who are at increased risk of contracting COVID-19.

**Expanding Medicare Telehealth Flexibilities:** Gives the HHS Secretary broad authority to allow more health care providers to provide telehealth services to Medicare beneficiaries, including in the beneficiaries' homes to avoid potential exposure to COVID-19, and provide more flexibility in terms of how those telehealth services can be provided. Once enacted into law, the HHS Secretary must put out guidance explaining how this expanded waiver authority will be used to increase access to telehealth services for seniors and other Medicare beneficiaries.

**Allowing Federally Qualified Health Centers (FQHCs) and Rural Health Clinics (RHCs) to Furnish Telehealth in Medicare:** Requires the HHS Secretary to provide Medicare payment to FQHCs (including Community Health Centers (CHCs)) and RHCs for telehealth services provided to seniors and other Medicare beneficiaries, including in the beneficiaries' homes to avoid potential exposure to COVID-19, during the COVID-19 emergency period. Medicare would be required to pay the FQHC or RHC at rates similar to those for telehealth services provided from a doctor's office. Costs associated with those telehealth services would not affect the prospective payment system for FQHCs or the all-inclusive rates for RHCs.

**Expanding Medicare Telehealth for Home Dialysis Patients:** During the COVID-19 emergency period, the face-to-face visit between a home dialysis patient and nephrologist, which must be conducted monthly for the first three months, and then once every three months thereafter, can be furnished via Medicare telehealth, allowing these vulnerable beneficiaries to get more care in the safety of their home.

**Allowing for the Use of Telehealth during the Hospice Care Recertification Process in Medicare:** In order to continue to be able to receive hospice services, patients must be recertified as eligible by their hospice provider, which usually must happen in person. During the COVID-19 emergency period, hospice providers and patients can use telehealth technologies to complete this recertification visit, recognizing health care workforce shortages and the benefits of remote care for both patients and providers.

**Encouraging the Use of Telecommunications Systems for Home Health Services in Medicare:** Home health providers will be encouraged to use telecommunications systems, including remote patient monitoring, to provide home health services during the COVID-19 emergency period. This will allow patients to continue to receive care at home despite workforce shortages. It will also ensure patients who are concerned about a provider entering their home can still connect with their home health provider.

**Enabling Physician Assistants and Nurse Practitioners to Order Medicare Home Health Services:** Currently, only physicians are able to certify the need for home health services. The CARES Act allows physician assistants, nurse practitioners, and clinical nurse specialists to order home health services for beneficiaries, reducing delays and increasing beneficiary access to care in the safety of their home. This change is permanent and not limited to the duration of the COVID-19 emergency.

**Increasing Provider Funding through Immediate Medicare Sequester Relief:** The CARES Act temporarily lifts the Medicare sequester, effectively adding an additional two percent to Medicare payments for health care services from May 1 through December 31, 2020. This will boost payments for hospitals, physicians, nursing homes, home health agencies, and other providers, giving prompt economic assistance to health care providers that treat Medicare patients.

**Medicare Add-on for Inpatient Hospital COVID-19 Patients:** Increases Medicare reimbursement to care for a COVID-19 patient by 20 percent. This add-on payment recognizes the increased costs incurred by providers and will be applied for the duration of the COVID-19 emergency.

**Increasing Medicare Access to Post-Acute Care:** The CARES Act makes changes to patient eligibility and Medicare payments for inpatient rehabilitation facilities (IRFs) and long-term care hospitals (LTCHs). These facilities provide post-acute care for patients after they have been in the hospital. The additional flexibilities will provide hospitals with more options when discharging patients, which will help to maximize bed capacity. It will also open up existing beds at IRFs and LTCHs to increase the availability of post-acute services.

**Preventing Medicare Durable Medical Equipment Payment Reduction:** Prevents scheduled reductions in Medicare payments for durable medical equipment, which helps patients transition from hospital to home and remain in their home, through the length of COVID-19 emergency period.

**Providing Home and Community-based Support Services during Hospital Stays:** Allows state Medicaid programs to pay for direct support professionals, professional caregivers who otherwise provide services to seniors and individuals with disabilities at home under Medicaid, to continue to support patients in the hospital to help reduce length of stay, free up beds, and ensure individuals with disabilities receive appropriate care.

**Preventing Medicare Clinical Diagnostic Laboratory Test Payment Reductions:** Prevents scheduled Medicare payment cuts for clinical diagnostic laboratory tests furnished to Medicare beneficiaries in 2021. It also delays by one year—until 2022—the upcoming reporting period during which laboratories are required to report private payer data.

**Providing Hospitals Medicare Advance Payments:** The COVID-19 emergency has created significant cash flow concerns for many hospitals. During the COVID-19 emergency, the CARES Act allows hospitals to receive up to six months of Medicare payments in advance,

rather than waiting to be paid after submitting a claim. A qualifying hospital cannot be required to start paying Medicare back until four months after the first payment, and would also have at least 12 months to complete repayment without interest.

**Federal Communications Commission (FCC) — Telehealth:** Provides \$200,000,000 to the FCC, “including to support efforts of health care providers to address coronavirus by providing telecommunications services, information services, and devices necessary to enable the provision of telehealth services. Look for updated guidance from the FCC to come.

**Clarification of the Strategic National Stockpile:** The CARES Act now clarifies that the Strategic National Stockpile can stockpile personal protective equipment such as masks and respirators in the event of a public health emergency.

## Important Extensions of Current Programs:

### *Medicare Extenders*

**Extending Physician Work Geographic Index Floor:** The CARES Act increases payments for the work component of physician fees in areas where labor cost is determined to be lower than the national average through November 30, 2020.

**Extending Funding for Quality Measure Endorsement and Selection:** The CARES Act provides funding for the Department of Health and Human Services (HHS) to contract with a consensus-based entity (e.g., the National Quality Forum (NQF)) to carry out duties related to quality measurement and performance improvement through November 30, 2020.

**Extending Funding Outreach and Assistance for Low-Income Programs:** The CARES Act extends funding for beneficiary outreach and counseling related to low-income programs through November 30, 2020.

### *Medicaid Extenders*

**Extending Money Follows the Person Demonstration Program:** The CARES Act extends the Medicaid Money Follows the Person demonstration that helps patients transition from institutional settings such as nursing home to home and community-based settings through November 30, 2020.

**Extending of Spousal Impoverishment Protections:** The CARES Act extends the Medicaid spousal impoverishment protections program through November 30, 2020 to help a spouse of an individual who qualifies for community-based care to live at home in the community.

**Delaying Disproportionate Share Hospital Reductions:** The CARES Act delays scheduled reductions in Medicaid disproportionate share hospital payments through November 30, 2020.

**Extending and Expansion of Community Mental Health Services Demonstration:** The CARES Act extends federal funding for the Medicaid Community Mental Health Services demonstration that provides coordinated care to patients with mental health and substance use disorders, through November 30, 2020. It also expands the demonstration to two additional states.

## ***Human Services Extenders***

**Extending of Demonstration Projects to Address Health Professions Workforce Needs:** The CARES Act extends the Health Professions Opportunity Grants (HPOG) program through November 30, 2020 at current funding levels. This program provides funding to help low-income individuals obtain education and training in high-demand, well-paid, health care jobs.

**Extending Temporary Assistance for Needy Families (TANF):** The CARES Act extends the TANF block grant and contingency fund through November 30, 2020. This means that states and tribes will receive their third and fourth quarter payments on time. HHS issued guidance on March 20, 2020, reminding states that they can use TANF funds to provide “short-term, non-recurrent payments” to individuals in need due to COVID-19 without having to comply with TANF work requirements for those individuals (but please note this means states cannot provide ongoing cash assistance and support). Individuals should apply for TANF by visiting <https://www.tanfprogram.com/wisconsin-tanf-program-tp49>.

## **Additional Funding for Individuals, Businesses, States and Localities**

### **Agriculture/Nutrition/FDA**

**Commodity Credit Corporation:** The CARES Act includes \$14 billion for the Commodity Credit Corporation, which helps farmers cover and insure for crop losses, and promote conservation practices. Producers can apply for these programs through the USDA. For more information, visit <https://www.usda.gov/ccc>.

**Additional Assistance to Producers:** The CARES Act includes \$9.5 billion to assist agriculture producers impacted by the coronavirus, including specialty crop producers; producers who support local food systems such as farmers markets, schools, and restaurants; and livestock producers, including dairy. Agricultural producers must apply directly to the USDA for this additional assistance. For more information, visit <https://www.usda.gov/topics/farming/grants-and-loans>.

**Food and Drug Administration:** The CARES Act provides \$80 million for the Food and Drug Administration to respond to the COVID crisis. Funding will be used to continue efforts related to shortages of critical medicines, enforcement work on counterfeit and misbranded products, emergency use authorizations and pre- and post-market work on medical countermeasures, therapies, vaccines, and research.

**ReConnect Loan and Grant Program:** The CARES Act provides \$100 million to the US Department of Agriculture’s (USDA) ReConnect program to help ensure rural Americans have access to broadband. USDA’s ReConnect program offers federal financing and funding options in the form of loans, grants, and loan/grant combinations to facilitate broadband deployment in areas of rural America that do not currently have sufficient access to broadband (10 Mbps downstream and 1 Mbps upstream).

Eligible entities (cooperatives, non-profits, mutual associations; for-profit corporations or limited liability companies; states, local governments (or any agency, subdivision, instrumentality or political subdivision); territory or possession of the U.S.; Indian tribes) can use award funds to fund the construction/improvement of buildings, land, and other facilities required to provide broadband service, fund reasonable pre-application expenses, fund the acquisition/improvement of an existing system that is currently providing insufficient broadband service (100% loan requests only), and to fund terrestrial-based facilities that support the provision of satellite broadband service.

Individuals, legal partnerships and co-applicants are NOT eligible for ReConnect funding.

Note: On March 12, 2020, USDA extended the deadline for ReConnect Pilot Program applications to March 31, 2020.

**Distance Learning, Telemedicine and Broadband Program:** The CARES Act provides \$25 million to support USDA's Distance Learning and Telemedicine program to help improve distance learning and telemedicine in rural communities. Eligible entities (libraries, K-12 schools, higher education institutions, hospitals, state and local governments, tribal entities, commercial/ISPs, non-profits) can apply for grants to be used for broadband infrastructure (construction), broadband adoption, digital skills training, and distance learning and telemedicine equipment.

**The Emergency Food Assistance Program (TEFAP):** The CARES Act provides \$450 million to help food banks with increased need. This money and food (sourced directly from producers) will be distributed to state governments, which then will distribute the funding and food out to food banks.

**Child Welfare and Nutrition:** The CARES Act provides the following for child welfare and nutrition:

- \$45 million for the Stephanie Tubbs Jones Child Welfare Services Program to make formula grants to states to support the child welfare needs of families during this crisis, and to help keep families together. There is no matching requirement for funds.
- \$45 million for Family Violence and Prevention Services formula grants made available without a matching requirement for funds. These funds can be used to provide temporary housing and in-person assistance to victims of family, domestic, and dating violence.
- \$2 million for the National Domestic Violence Hotline. These funds can be used for providing hotline services remotely.
- \$25 million for activities authorized by the Runaway and Homeless Youth Act made available without matching requirements for funds. For more information visit <https://www.acf.hhs.gov/fysb/programs/runaway-homeless-youth>
- \$15.5 billion additional funding for Supplemental Nutrition Assistance Program (SNAP). This funding is sent to the states, and individuals or families that need access to SNAP can apply directly to the state.
- \$8.8 billion in additional funding for Child Nutrition Programs. Children are considered categorically eligible for these programs if their family qualifies for SNAP or other federal assistance programs. Schools are reimbursed for the cost of meals.
  - For more information visit: <https://www.dhs.wisconsin.gov/nutrition/snap-ed.htm>

## **Tribes**

**Grants to support Tribes:** The CARES Act provides for the following grants to assist Tribes during the COVID-19 pandemic:

- \$1.03 billion to the Indian Health Service to support tribal health care system response efforts;
- \$100 million more for the USDA Food Distribution Program for Indian Reservations (\$50 million for food distribution and \$50 million for food purchasing); For more information: <https://www.fns.usda.gov/fdpi/food-distribution-program-indian-reservations>
- \$453 million to assist tribes through the Bureau of Indian Affairs; and
- \$69 million to help tribal schools, colleges and universities through the Bureau of Indian Education (no less than \$20 million for tribal schools and colleges. Funding will also go to salaries, transportation, and information technology). For more information visit: <https://www.bie.edu/ParentsStudents/Grants>

## Commerce

**Fishermen:** The CARES Act provides \$300 million to help fishermen around the country struggling due to disappearing economic markets caused by the novel coronavirus pandemic. Tribal, subsistence, commercial, and charter fishermen, as well as aquaculture farmers, processors, or other fishery-related businesses, are all eligible for the disaster assistance

The Secretary of Commerce is authorized to provide this funding on a rolling basis and within a fishing season. They will be available until September 30, 2021. To receive assistance you must have incurred economic revenue loss greater than 35 percent compared to the prior 5-year average revenue; or any negative impacts to subsistence, cultural, or ceremonial fisheries.

Interested parties likely will have to apply to the Commerce Department.

**Manufacturing Extension Partnerships (MEP):** The CARES Act provides \$50 million for the Hollings Manufacturing Extension Partnership to help small- and medium-sized manufacturers recover by finding value within the supply chain and expanding markets, and removes cost sharing requirements to this funding.

To learn more about this partnership, visit <https://www.wmep.org/> or contact Tim Wiora (608) 729-4005 or [wiora@wmep.org](mailto:wiora@wmep.org) to become a partner.

**Economic Development Administration (EDA):** The CARES Act provided \$1.5 billion for economic adjustment assistance to help revitalize local communities after the pandemic. EDA dollars can go to: states, political subdivisions thereof (cities, counties, etc), district organization, Indian tribe, institution of higher education, or a non-profit acting in coordination with a political subdivision of a state. These eligible applicants must demonstrate an unemployment rate over 1% greater than the national average or other certain unemployment or economic adjustment problems.

## Courts, Prisons, and Law Enforcement

**Federal Courts:** The CARES Act provides \$6 million for increased costs for pretrial and probation services, including substance abuse treatment and drug testing, and to expand capacity for Judiciary staff to work remotely. The bill includes an administrative provision to allow federal courts that would be materially impacted by the coronavirus to use video conferencing for certain criminal proceedings.

**Defender Services:** The CARES Act provides \$1 million for the Judiciary to expand its capacity for Defender Services staff to work remotely and continue representing clients without disruption.

**Bureau of Prison:** The CARES Act provides \$100 million for the Federal Bureau of Prisons to respond to the coronavirus pandemic with resources that can be used to meet urgent needs such as purchase of personal protective equipment and other medical equipment, funding overtime, and cleaning facilities. This provision instructs the Department of Health and Human Services (HHS) to give consideration to the needs of the Bureau of Prisons (BOP) with regard to personal protective equipment and testing for COVID-19. It also gives the BOP Director more authority to release prisoners to home confinement, providing an alternative to keeping certain inmates in prison facilities. Finally, it instructs the BOP Director to promulgate rules to enhance the use of video visitation, free of charge to inmates, to mitigate restrictions on in-person visits.

**State and Local Law Enforcement Assistance:** The CARES Act provides \$850 million for "State and Local Law Enforcement Assistance" to remain available until expended, to prevent, prepare for, and respond to coronavirus, domestically or internationally, to be awarded pursuant to the formula allocation (adjusted in proportion to the relative amounts statutorily designated) that was used in fiscal year 2019 for the Edward Byrne Memorial Justice Assistance Grant (JAG) program. According to FFIS and applying the 2019 allocation criteria to the \$850 million, the state's (Department of Justice) allocation would be approximately \$9.1 million, and an additional \$4.9 million for local jurisdictions.

The city of Milwaukee is allocated 2.9 million.

To learn more about these grants, visit <https://bja.ojp.gov/program/jag/overview>.

## Defense

**National Guard:** The CARES Act provides approximately \$1.5 billion to support National Guard deployments under the direction of state governors. This level of funding is intended to sustain up to 20,000 members of the National Guard for the next six months in order to support state and local response efforts. States will need to coordinate with the National Guard Bureau, particularly as they weigh joining New York, California, and Washington to request Title 32 approval.

## Veterans

**Department of Veterans Affairs Operations:** The CARES Act provides \$15.85 billion to support an increase in demand for the US Department of Veterans Affairs (VA) services related to COVID-19. Money will allow the VA to cover overtime for clinical staff, purchase more personal protective equipment, test kits, and other necessary equipment. The VA has broad authority to allocate the funding to facilities according to need.

**Vulnerable Veterans:** The CARES Act provides \$590 million in dedicated funding to treat vulnerable veterans, including homeless veterans and those in VA-run nursing homes. This includes funding for the Health Care for Homeless Veterans program, the Supportive Services for Veterans Families program, and the Grant and Per Diem program.

For more information view: <https://dva.wi.gov/Pages/newsMedia/COVID19.aspx>

## Financial Services

**Economic Injury Disaster Loans (EIDL):** The CARES Act provides \$562 million to ensure that the Small Business Administration has the resources to provide Economic Injury Disaster Loans (EIDL) to businesses that need financial support during the COVID-19 pandemic. These loans will help businesses keep their doors open and pay employees. SBA has signed emergency declarations for all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, so the EIDL program will be available to assist small businesses across the country.

## Elections

**Funding to Election Assistance Commission:** \$400 million in election assistance for the states to help prepare for the 2020 election cycle, including to increase the ability to vote by mail, expand early voting and online registration, and increase the safety of voting in-person by providing additional voting facilities and more poll-workers.

The Act provides Wisconsin with an estimated \$7.3 million in federal elections security grant funds to prevent, prepare for, and respond to the coronavirus, according to the Election Assistance Commission (EAC). In order to receive the federal grant, there is a 20% required state

match (\$1.5 million). The Act specifies that any federal funds unobligated as of December 31, 2020, would be returned to the federal government.

## Disaster Relief

**Disaster Relief Fund:** The CARES Act provides \$45 billion for FEMA's Disaster Relief Fund to provide for the immediate needs of state, local, tribal, and territorial governments to protect citizens and help them recover from the overwhelming effects of COVID-19.

Reimbursable activities may include medical response, personal protective equipment, and National Guard deployment, coordination of logistics, safety measures, and community services nationwide.

States should apply through the process set out in the Robert T. Stafford Disaster Relief and Emergency Assistance Act. For more information on that process, visit <https://www.fema.gov/disaster-declaration-process>.

**Fire Grants:** The CARES Act provides \$100 million for Assistance to Firefighter Grants to provide personal protective equipment, supplies, and reimbursements. Eligible grantees include fire departments, nonaffiliated Emergency Medical Services organizations, and State Fire Training Academies.

For more information, visit <https://www.fema.gov/welcome-assistance-firefighters-grant-program>.

**Emergency Preparedness Grants:** The CARES Act provides \$100 million for Emergency Management Performance Grants, which focus on emergency preparedness. Eligible grantees include state, local, tribal, and territorial emergency management agencies.

For more information, visit

[https://www.fema.gov/media-library-data/1581623378002-f8280c8c1ab2e38f650fe67289764826/FEMA\\_PreparednessGrantsManual\\_21320\\_1605\\_508c.pdf](https://www.fema.gov/media-library-data/1581623378002-f8280c8c1ab2e38f650fe67289764826/FEMA_PreparednessGrantsManual_21320_1605_508c.pdf)

**Emergency Food and Shelter:** The CARES Act provides \$200 million for the Emergency Food and Shelter Program, which provides shelter, food, and supportive services through local service organizations. Organizations should apply directly to local boards, which distribute program funds in their jurisdiction.

For more information, visit: <https://www.fema.gov/media-library-data/1532523209760-4943fdee1432ba47de17e2a9c5357502/emergencyFood.pdf>

## Arts and the Humanities

**Grants for the Arts:** The CARES Act provides \$75 million for the National Endowment for the Arts (NEA). Sixty percent of the funding will go toward direct grants and 40 percent will be distributed to state arts agencies and regional arts organizations. For information on NEA grants and eligibility, visit <https://www.arts.gov/grants-organizations/gap/grant-program-description>

**Grants for the Humanities:** The CARES Act provides \$75 million for the National Endowment of the Humanities (NEH). Sixty percent of the funding will go toward direct grants and 40 percent will be distributed to state humanities councils. For information on NEH grants and eligibility, visit <https://www.neh.gov/grants>

## Labor

**Administrative Funding from the Department of Labor (DOL):** The CARES Act provides \$360 million for programs that provide training and supportive services for dislocated workers, seniors, migrant farmworkers, and homeless veterans. This also includes funding for DOL agencies to ensure new Paid Leave and Unemployment Insurance benefits are implemented swiftly and effectively.

**Community Services Block Grant (CSBG):** CSBG provides funding to states, territories, and tribes for distribution to local organizations to alleviate the causes and conditions of poverty in communities. Funding provides a range of services and activities to address the needs of low-income individuals, including the homeless, migrants, and the elderly. Federal CSBG funding of approximately \$8.7 million annually supports contracts between the Department of Children and Families (DCF) with eligible community services organizations. To be eligible, the majority of the persons served by the organization must be at or below the poverty level. CSBG funding also supports the tribal family services program (if a tribe receives direct CSBG funding, DCF reduces the tribe's allocation under the family services program).

The CARES Act provides \$1.0 billion to increase funding states receive under the community services block grant. FFIS estimates that Wisconsin's share of this funding will be approximately \$12.0 million. Such funding may be used for administrative expenses and is not subject to the 9% limitation on discretionary activities. To the extent CSBG funds are distributed as grants to an eligible entity and have not been expended by that entity, the funding may carry over to be used by that entity for the next two fiscal years.

For purposes of the CSBG eligibility, federal law allows states to define the poverty line as being 125% of the official measurement by the federal Office of Budget and Management. For federal fiscal years 2020 and 2021, the Act allows states to define the poverty line as being up to 200% of this measure.

## Health and Human Services

**Health Care Resources:** The CARES Act provides \$172.1 billion to ensure that people on the front lines of the pandemic have the resources to prepare for, prevent and respond to the crisis. This portion makes additional investments in healthcare, vaccine development, support for state and local governments' prevention and response efforts, and the purchase of critical medical supplies. Highlights include:

- CDC funds: \$4.3 billion to support federal, state, and local public health agencies to prevent, prepare for, and respond to the coronavirus. This includes \$1.5 billion to support States, locals, territories, and tribes in their efforts to conduct public health activities, including: Purchase of personal protective equipment; surveillance for coronavirus; laboratory testing to detect positive cases; contact tracing to identify additional cases; infection control and mitigation at the local level to prevent the spread of the virus; and other public health preparedness and response activities. Emergency funding package includes MINIMUM \$8,110,000 for CDC assistance grants to States, Cities, and Territories via the Public Health Emergency Preparedness (PHEP) program. Grantees will also be eligible to apply to the CDC for additional assistance from an additional \$750 million in state and local funding. For more information: <https://www.cdc.gov/grants/index.html>
- National Institutes of Health funding: \$945 million to support research to expand on prior research plans, including developing an improved understanding of the prevalence of COVID-19, its transmission and the natural history of infection, and novel approaches to diagnosing the disease and past infection, and developing countermeasures for the prevention and treatment of its various stages.

- Health Resources and Services Administration (HRSA) funds: The CARES Act includes \$275 million for HRSA, including \$90 million for Ryan White HIV/AIDS programs and \$185 to support rural critical access hospitals, rural tribal health and telehealth programs, and poison control centers. For more information: <https://www.hrsa.gov/grants/index.html>
- Administration for Community Living (ACL) funds: The CARES Act includes \$955 million for ACL to support nutrition programs, home and community based services, support for family caregivers, and expand oversight and protections for seniors and individuals with disabilities. For more information: <https://acl.gov/grants>
- Assistant Secretary for Preparedness and Response (ASPR) funding: \$127 billion for medical response efforts. This includes:
  - \$100 billion in grants for hospitals, public entities, nonprofits, and institutional providers to cover unreimbursed health care-related expenses or lost revenues from COVID-19
  - \$27 billion to the Biomedical Advanced Research and Development Authority (BARDA) to support research and development of vaccines, therapeutics, and diagnostics to prevent or treat the effects of coronavirus,
  - \$16 billion for the Strategic National Stockpile for critical medical supplies, personal protective equipment, and life-saving medicine;
  - At least \$3.5 billion to advance construction, manufacturing, and purchase of vaccines and therapeutics to the American people.
- \$250 million to expand the Hospital Preparedness Program's support of emergency preparedness, including the National Ebola and Special Pathogens Training and Education Center (NETEC), regional, State and local special pathogens treatment centers, and hospital preparedness cooperative agreements.
- Substance Abuse and Mental Health Services Administration (SAMHSA) funding: This section makes \$425 million available through the following grant programs, to address mental health and substance use disorders as a result of the coronavirus pandemic.
  - Certified Community Behavioral Health Clinics: \$250 million to increase access to mental healthcare services.
  - Suicide Prevention: \$50 million to provide increased support for those most in need of intervention.
  - SAMHSA Emergency Response Grants: \$100 million in flexible funding to address mental health, substance use disorders, and provide resources and support to youth and the homeless during the pandemic. For more information see: <https://www.samhsa.gov/coronavirus> and <https://www.samhsa.gov/grants>
- CMS funding: \$200 million for CMS to assist nursing homes with infection control and support states' efforts to prevent the spread of coronavirus in nursing homes.

**Child Care:** The CARES Act provides \$3.5 billion to increase Child Care Development Block Grant CCDBG funding through September 30, 2021, to prevent, prepare for, and respond to the coronavirus (including for reimbursement of such costs and obligations made prior to the enactment of CARES). This funding must supplement general revenue funds, and cannot be used to supplant state funding for current programs. These new funds do not need to follow the normal federal requirements for CCDBG funds. The additional funding that has been expanded for states to serve individuals up to 200% of the federal poverty line instead of normal law (125% of the federal poverty line). Federal Funds Information for States (FFIS) estimates that Wisconsin will be allocated approximately \$51.3 million of the additional funding provided under the Act. No amendments to the state's CCDBG plan are required in order to receive funding. Payments may be obligated in the current federal fiscal year or the next two fiscal years.

**Head Start:** The CARES Act provides \$750 million for Head Start to meet emergency staffing needs. Up to \$500 million of these funds will be used to operate supplemental summer programs. Existing grantees will need to apply for these funds and demonstrate that they are ready to operate supplemental summer Head Start programs. Interested grantees should monitor funding opportunities on <https://www.acf.hhs.gov/ohs/funding>.

## Education

**Institute of Museum and Library Services:** The CARES Act provides \$50 million for the Institute of Museum and Library Services, including grants to states, territories, and tribes to expand digital network access, purchase internet accessible devices, and provide technical support services. It waives the state, tribal, local matching requirements.

This could include hotspots on personal devices individuals might be able to access these from their local libraries and museums and leaders. For more information on grants and eligibility, visit <https://www.ims.gov/grants/grant-programs>.

**Grants for Emergency Support to Schools:** The CARES Act provides \$30.75 billion for an Education Stabilization Fund for states, school districts and institutions of higher education for costs related to addressing the coronavirus pandemic. 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. At the same time, they must continue to help address the basic needs of students and develop plans for providing online learning for all students, including students with disabilities, English language learners and homeless students. 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. These flexible funds will be available to help address these needs. They include:

- For elementary and secondary education, \$13.5 billion is available for formula-grants to states, which will then distribute 90 percent of funds to local educational agencies to use for coronavirus-response activities, such as planning for and coordinating during long-term school closures; purchasing educational technology to support online learning for all students served by the local educational agency; and additional activities authorized by federal elementary and secondary education laws.
- Governors in each state will receive a share of \$3 billion to allocate at their discretion for emergency support grants to local educational agencies that the State educational agency deems have been most significantly impacted by coronavirus. These funds will support the ability of such local educational agencies to continue to provide educational services to their students and to support the on-going operations of the local educational agency; and provide emergency support through grants to institutions of higher education serving students within the State.
- \$14.250 billion will be available for higher education emergency relief for institutions of higher education to prevent, prepare for, and respond to coronavirus. Funds may be used to defray expenses for institutions of higher education, such as lost revenue, technology costs associated with a transition to distance education, and grants to students for food, housing, course materials, technology, health care, and child care.
- For more information see: <https://www.ed.gov/coronavirus>

**Student Aid Administration:** The CARES Act provides \$40 million for administrative expenses to support changes (both those carried in the bill and those made administratively) to student aid programs to help students and borrowers.

## Transportation

**Essential Air Service (EAS):** The CARES Act provides \$56 million to the EAS and Rural Improvement Fund to prevent, prepare for, and respond to coronavirus. The EAS serves small communities that were served by certificated air carriers before airline deregulation and ensures they maintain a minimal level of scheduled air service.

**Transit Systems:** The CARES Act makes \$25 billion available in transit infrastructure grants to transit providers for capital and operating assistance without requiring a state match. Notwithstanding existing federal regulations, funds may reimburse operating costs to maintain service and lost revenue beginning on January 20, 2020, due to the coronavirus public health emergency, including the purchase of

personal protective equipment, and paying the administrative leave of operations personnel due to reductions in service. Awards are required to be allocated among certain federal transit programs in the same ratio as the funds were provided in federal fiscal year 2020 appropriations. The funds are to be apportioned no later than seven days after the date of enactment of the Act.

In total, the Department of Transportation estimates that the state could receive \$202.7 million in additional federal transit funding under the Act. Under the federal urbanized area transit formula grant program, it is currently estimated that state transit systems serving a population of 200,000 or more could directly receive an additional \$97.1 million in transit funding as follows: an estimated \$61.2 million for transit systems serving the Milwaukee area (Tier A-1); an estimated \$22.1 million for transit systems serving the Madison area (Tier A-2); an estimated \$7.4 million for transit systems serving the Appleton area; and an estimated \$6.4 million for transit systems serving the Green Bay area. In addition, for transit systems serving areas with a population of 50,000 to 200,000 (primarily Tier B Systems), the state could receive an estimated \$50.1 million in additional funds to be distributed to these systems. Under the rural area formula grant program for systems serving populations of less than 50,000 (Tier C Systems), it is estimated the state could receive \$51.5 million for distribution to those systems. Finally, the state could receive an estimated \$4.0 million under the federal transit state of good repair program.

**Assistance for Airports:** The CARES Act provides \$10 billion in grants to help our nation's airports as the aviation sector grapples with the most steep and potentially sustained decline in air travel in history. This is available to sponsors of airports which include either: (1) a public agency; or (2) a private owner of a public-use airport. Potential grantees must submit to the Secretary an application for financial assistance for the airport.

The funds are split in a few ways with \$500 million available to provide 100% cost-share for grants provided during FY20 appropriations, \$7.4 billion available for any purpose for which airport revenues may lawfully be used (which will be split 50-50 according to both enplanements and debt service), \$2 billion available via normal apportionment based on number of passengers, and \$100 million available specifically for general aviation airports.

All airports receiving funds must continue to employ through Dec 31, 2020 at least 90% of their workforce. This might not apply if (1) the Secretary finds a specific airport is suffering economic hardship directly related to this policy or (2) the airport is a non-hub airport or a non-primary airport receiving funds under this Act.

## Housing

**Housing Providers:** The CARES Act provides \$3 billion for housing providers to help more than 4.5 million low-income households made up of more than 9.6 million individuals currently assisted by the US Department of Housing and Urban Development to safely remain in their homes or access temporary housing assistance in response to economic and housing disruptions caused by COVID-19. This funding will help low-income and working class Americans avoid evictions and minimize any impacts caused by loss of employment, and child care, or other unforeseen circumstances related to COVID-19. This includes:

- \$1.935 billion to allow public housing agencies (PHAs) to keep over 3.2 million Section 8 voucher and public housing households stably housed.
- \$1 billion to allow the continuation of housing assistance contracts with private landlords for over 1.2 million Project-Based Section 8 households.
- \$685 million for the Public Housing Operating Fund, distributed to PHAs.
- \$300 million for Native American Housing Assistance:
  - 200 million of which will go to Native American Housing Block Grants.
  - \$100 million of which will go to tribes under the Indian Community Development Block Grant (CDBG-I).
- \$65 million for Housing Opportunities for Persons with AIDS in order to maintain rental assistance and expand operational and administrative flexibilities for housing and supportive service providers to assist nearly 61,000 households. Given that this

population is particularly vulnerable, the bill includes temporary relocation services to contain and prevent the spread of COVID-19 for these at-risk households. Milwaukee will receive \$142,391.

- For more information see: <https://www.benefits.gov/benefit/5888>
- For additional housing assistance see: <https://www.hudexchange.info/housing-and-homeless-assistance/>
- \$50 million for housing for the elderly (Sec. 202).
  - For more information, see: [https://www.hud.gov/program\\_offices/housing/mfh/progdesc/eld202](https://www.hud.gov/program_offices/housing/mfh/progdesc/eld202)
  - Prospective applicants should contact the local HUD Multifamily Field Office by calling Dale Darrow, Field Office Director, at (414) 297-3214.
- \$2.5 million for fair housing activities and \$5 million for the HUD Office of Inspector General.

**Community Development Block Grant:** The Act provides funding for housing and energy assistance programs administered by the Department of Administration (DOA). According to Federal Funds Information for States (FFIS), the Act provides DOA with approximately: (a) \$16.1 million for community development block grants (CDBG), which support activities such as home ownership assistance, public facilities improvements, and economic development; (b) \$25.4 million for emergency solutions grants (ESG), which support homelessness prevention, rapid re-housing, street outreach, emergency shelter, and data collection; and (c) \$238,000 for housing opportunities for persons with AIDS. In addition, the Act would direct the U.S. Department of Housing and Urban Development (HUD) to provide an estimated \$21.2 million in CDBG funds and \$11.9 million in ESG funds directly to local units of government in Wisconsin, according to FFIS. Further, the Act provides the Secretary of HUD with \$2 billion in ESG funds which may be distributed to states or local units of government at the Secretary's discretion. The Act also provides Wisconsin an estimated \$8.0 million for the Low Income Home Energy Assistance program to support costs associated with home energy bills and weatherization. While several of these programs generally require a state funding match, it is currently unknown if the emergency supplemental funds will be exempted from the match requirement

Milwaukee is expected to receive:

- CDBG - \$9,574,616
- ESG - \$4,785,445
- HOPWA - \$142,391

**Homeless Assistance Grants:** The CARES Act provides \$4 billion for Homeless Assistance Grants, \$2 billion of which will go to previous Emergency Solutions Grants (ESG) grantees, to be allocated within 30 days of enactment, prioritized by greatest need. Matching requirements are waived. ESG recipients can be metro cities, urban counties and territories, which may sub-grant ESG funds to nonprofits, or states, which must sub-grant funds to local governments and/or nonprofits. ESG is a formula grant. Milwaukee will receive \$4,785,445 in ESG.

This money can be used for temporary emergency shelters in response to COVID-19, rapid rehousing, housing counseling, and rental deposit assistance, and those uses won't be subject to minimum periods of use or habitability and environmental review standards. The money can be used for hazard pay for staff, and staff salaries with regard to preparedness for COVID-19 won't be considered administrative costs, which are subject to the standard 10 percent cap.

**REAL ID Act of 2005 Deadline.** The Act extends the October 1, 2020, deadline by which states are required to meet the driver license and identification card issuance requirements under the REAL ID Act of 2005 until not earlier than September 30, 2021.