Summary of the “Health and Economic Recovery Omnibus Emergency Solutions Act”
\textit{(HEROES) Act}
\textit{(“Coronavirus 4”) (H.R. 6800)}

- Passed the U.S. House of Representatives on May 15, 2020, by a vote of 208 yeas to 199 nays

More than $3 trillion would be provided to federal agencies, state and local governments, small businesses, and individuals under H.R. 6800.

The measure was assembled by House Democrats and represents a starting point in negotiations with Republicans for another coronavirus response package.

Four aid packages have been enacted so far in response to the pandemic. They provided loans to small businesses, expanded unemployment, boosted health care funding, and provided direct payments to individuals, among other provisions.

The measure would provide almost $1 trillion to state and local governments, establish a Heroes Fund to provide $200 billion in hazard pay to essential workers, make another round of payments to individuals of as much as $1,200, and extend unemployment benefits.

Senate Majority Leader Mitch McConnell (R-Ky.) called the package "aspirational." He wants to advance legislation focused on liability protection. Some Republicans, however, are calling for a larger package. President Donald Trump, speaking at the White House, said the bill is “dead on arrival.”

The Rules Committee could also automatically incorporate a manager's amendment from Appropriations Chairwoman Nita Lowey (D-N.Y.). The measure and potential modifications from the amendment are reflected in the summary below.

STATE AND LOCAL AID

According to a summary from House Democrats, aid to state, local, tribal and territories would be divided as follows:

- $500 billion to the Treasury Department for aiding state governments using an allocation that would include Washington, D.C. The District would also receive an additional $755 million payment.

- $375 billion for the Treasury Department for local and municipal governments.

- $90 billion for an Education Department State Fiscal Stabilization Fund that would be used to support element and secondary schools, as well as public post-secondary institutions.

- $20 billion each for tribal and territorial governments through the Treasury Department.
The measure would require the Federal Reserve, within seven days of enactment, to modify its Municipal Liquidity Facility to:

Extend the facility through the end of 2021.

Expand eligible issuers to include U.S. territories, localities with more than 50,000 residents, and entities that combine various states, territories, or the District of Columbia.

Allow for the purchase of debt with a maximum maturity of 10 years.

Ensure that purchases are made at an interest rate equal to the primary credit interest rate for loans issued through the Fed’s discount window.

The bill would explicitly authorize the District of Columbia Council to issue bonds and other debt for purchase by the Municipal Liquidity Facility or other programs established in response to the Covid-19 pandemic. The Fed explicitly allowed D.C. to participate in its facility, but the District of Columbia Home Rule Act doesn’t authorize it, according to House Democrats’ summary.

The measure also would authorize and provide $5 billion for the Housing and Urban Development Department’s Community Development Block Grant program.

The grant funds would have to be allocated to state and local recipients within 30 days of the bill’s enactment according to an existing formula. Emergency grants could be made over 121 consecutive months, instead of three months, for entities that provide families with food, clothing, housing, and other

BUSINESS AID PROVISIONS

Paycheck Protection Program & SBA Loans

The Coronavirus Aid, Relief, and Economic Security Act, or CARES Act (Public Law 116-136) provided $349 billion for the Paycheck Protection Program (PPP), which offers low-interest loans guaranteed by the Small Business Administration for small businesses and other entities to keep workers on the payroll.

The program’s lending authority was increased by an additional $310 billion under a subsequent virus aid measure (Public Law 116-139), and the SBA received an additional $321.3 billion in appropriated funds.

Authorized Lending: The measure would extend the PPP authorization period to Dec. 31 from June 30. The program could expire sooner if its first-come, first-served funds are exhausted.

The measure would maintain an authorized lending total of $659 billion for PPP loans.
It would establish a separate $75 billion total for the SBA’s traditional 7(a) lending program, which was set at $30 billion for fiscal 2020 (Public Law 116-93). The provision would allow the 7(a) program to continue if PPP funds are exhausted.

Funding Allocations: The measure would require the SBA to set aside:

- At least 25% of its PPP funds to guarantee loans issued to eligible recipients with 10 or fewer employees.
- 25% of its funds to guarantee loans issued to nonprofits, at least half of which would be set aside for nonprofits with fewer than 500 employees.
- The SBA would also have to set aside $10 billion or 25% of remaining unobligated funds from Public Law 116-139, whichever is less, to guarantee loans issued by community lenders such as community development financial institutions and minority depository institutions.
- Any amounts returned from canceled loans would be reserved to guarantee new loans issued to recipients with 10 or fewer employees.
- The Treasury Department would have to set aside $250 million of appropriated PPP funds to provide technical assistance grants to community financial institutions, and to insured depository institutions and credit unions with less than $10 billion in consolidated assets. Grants would be used to help the lenders update their money laundering compliance systems and efficiently provide PPP loans.

Eligibility Rules: The measure would expand the PPP’s eligibility rules to cover:

- Newspaper publishers, radio stations, and television broadcasters with physical locations that fall within SBA size limits for that industry. Loans could be used to maintain local news operations at those locations. Parent companies and investment companies of news organizations wouldn’t qualify.
- Nonprofit organizations of any type or size, including 501(c)(4) social welfare organizations and 501(c)(6) trade associations. 501(c)(4) groups would be barred from making campaign contributions during the current election cycle.
- Cooperative housing corporations
- Any tribal business that has 500 or fewer employees, or a number set by the SBA for the relevant industry. Currently, qualifying tribal businesses have to be owned in whole or part by a tribal government, under a definition that comes from the HUBZone program.
- Nonprofit rural entities designated as “critical access” hospitals that have filed for Chapter 11 bankruptcy or owe debts to the federal government.
The measure wouldn’t amend a regulation that typically bars other types of entities from receiving SBA small business loans, including businesses engaged in lending, political or lobbying activities, or federally prohibited activities such as marijuana sales.

Affiliation rules used to determine an entity’s size would be waived for nonprofits and certain local news operations.

An entity would be disqualified if an individual owning at least 20% of its equity was convicted of a felony for financial fraud within the five preceding years, though the SBA could waive the rule. Other arrests and convictions would be disregarded, unless the equity owner is currently incarcerated.

Loan Forgiveness: PPP loans can be forgiven for borrowers that pay eligible payroll expenses or make other covered payments for mortgage interest, rent, or utility costs incurred over eight weeks.

The measure would:

Extend the forgiveness period to cover costs incurred over 24 weeks or through Dec. 31, whichever comes first.

Bar the SBA from limiting loan forgiveness for expenses other than payroll. Under the agency’s PPP regulation, no more than 25% of loan forgiveness amounts can be attributed to nonpayroll costs such as rent and utility payments.

Expand forgivable expenditures to include payments on refinanced disaster loans and interest payments on additional types of debt.

Maintain forgiveness amounts for businesses that were unable to rehire employees or resume business levels as of Feb. 15, or find similarly qualified workers by the end of the year.

Loan Terms: PPP loans could be used and forgiven to purchase personal protective equipment for employees. They couldn’t be used to pay a registered lobbyist. Covered loans would have a minimum maturity of five years following a borrower’s application for loan forgiveness, instead of the two-year loan term set by the SBA. That would reduce monthly payments for borrowers.

Interest rates would be calculated without compounding or adjustments.

Small Business Loan Taxes

The measure would:

Bar recipients of loan forgiveness from using the same covered payroll costs to receive an employee retention tax credit under the CARES Act. Businesses that took out a PPP loan but didn’t receive forgiveness could still use the tax credit for eligible employee wages.
Ensure that expenses paid using loans forgiven under the PPP or several other loan forgiveness programs don’t result in the denial of any deductions or change in depreciation of assets. IRS guidance bars the deduction of expenses paid using a forgiven PPP loan, which the chairmen of the Senate Finance and House Ways and Means committees said defies congressional intent.

Stipulate that CARES Act payments made by the SBA related to loans under the 7(a), 504, microloan, and emergency EIDL programs wouldn’t be designated as taxable income.

Repeal a provision from the CARES Act that barred companies with forgiven Paycheck Protection Program loans from deferring their payroll tax payments.

Small Business Support

The measure would restrict collections of small business and nonprofit debt until 120 days after the end of the incident period for the coronavirus national emergency declaration.

After the emergency, creditors couldn’t add additional interest or fees on the unpaid debt at the end of the emergency.

The due dates for debt subject to a defined payment plan would have to be extended by one payment period for each payment the entity missed during the emergency, plus an additional period. The measure would establish alternate repayment requirements for other types of debt.

The measure would direct the Federal Reserve to establish a facility using funds from the CARES Act to make long-term, low-cost loans to debt collectors. Entities that receive loans through the facility would have to establish automatic forbearance programs. The Federal Reserve would defer debt collectors’ loan payments until their small business or nonprofits’ debt payments resume.

The measure would direct the Federal Reserve to create a low-cost loan option within its Main Street Lending Facility for nonprofits and higher education institutions within five days of the bill’s enactment. Some civil and social welfare organizations organized as 501(c)(4)s would also be eligible if they don’t make political expenditures. It would allow nonprofits that predominantly serve low-income communities to have their loans forgiven, in a similar manner as PPP.

The Federal Reserve would also have to include at least one loan option with no minimum size in the Main Street Lending Program, which would also include loan forgiveness potential for some nonprofits.

Other Small Business Provisions

The measure would provide the following additional amounts for fiscal 2020:
$10 billion to advance as much as $10,000 to eligible recipients under the SBA’s EIDL. Advance funds can be used to pay sick leave to workers affected by Covid-19, retain employees, and make other covered payments, and don’t have to be repaid.

$500 million to reduce fees and increase SBA guarantees and loan amounts for its traditional 7(a) program.

$57 million for technical assistance grants and direct loans under the SBA microloan program.

It also would:

Prohibit businesses owned by the president, vice president, a cabinet secretary, or member of Congress — as well as their spouses, children, and children’s spouses — from receiving small business assistance under the CARES Act.

Authorize the SBA to issue $80 million in microloan technical assistance grants per year from fiscal 2021 through 2025, and $110 million in annual direct loans.

Increase SBA maximum guarantees to 90% for 7(a) loans through the end of fiscal 2021, and increase maximum loan amounts to $10 million from $5 million.

Temporarily increase SBA maximum guarantees for 7(a) express loans, which have a 36-hour turnaround, to 90% for loans of $350,000 or less, and to 75% for loans of more than $350,000.

Permit the SBA to allow borrowers to defer payments on both the principal and interest for 7(a) loans, and require lenders in those cases to provide full deferment relief for at least one year, with extensions permitted.

Temporarily increase maximum loan amounts to $10 million under the 504 program, and temporarily increase outstanding amounts committed to intermediary lenders to $10 million under the microloan program.

Temporarily waive certain fees associated with the 7(a) and 504 loan programs for both borrowers and lenders, provided that Congress appropriates offsetting funds.

Allow borrowers that aren’t expanding to qualify for additional refinancing under the 504 program for commercial loans they previously received to acquire eligible fixed assets. The measure would authorize $7.5 billion in financing each fiscal year for 504 projects that include such refinancing.

Allocate $25 million in unobligated SBA funds from the CARES Act to provide resources and services in the 10 most commonly spoken languages in the U.S. other than English.

Set aside $20 million in SBA funds from the CARES Act, and allocate it to Veteran Business Outreach Centers and the SCORE program to assist small businesses affected by Covid-19.

HEALTH PROVISIONS
Provider Funding

The measure would codify the Health Care Provider Relief Fund that received $100 billion under the CARES Act and $75 billion under the fourth response law. It also would provide an additional $100 billion for the fund.

The Health Resources and Services Administration would establish a program to reimburse health-care providers for Covid-19-related expenses or lost revenue as of Jan. 1. The measure would set application requirements, calculations for reimbursements, and eligible expenses.

Out-of-network providers couldn’t “balance bill” Covid-19 patients for more than their cost-sharing responsibilities if they were in-network. Providers also couldn’t hold uninsured patients responsible for any costs that exceed the reimbursement amount from the fund.

The measure also would authorize:

$1 billion for HRSA grants to establish or expand medical schools in underserved areas or that are minority-serving institutions.

$175 million over two years for the Health and Human Services Department to establish a Public Health Workforce Loan Repayment Program.

Testing and Tracing

The measure would authorize and appropriate $75 billion for a Covid-19 National Testing and Contact Tracing initiative. It would:

Require the Centers for Disease Control and Prevention to create a nationwide system for Covid-19 testing, contact tracing, surveillance, containment, and mitigation and award grants to state, local, tribal, and territorial health departments to carry out those activities. A minimum level of funding would be allocated by formula, and then additional amount prioritized based on areas with the highest number of cases, a surge in cases, and high numbers of low-income and uninsured populations.

Direct the CDC to award competitive grants to public or private entities to carry out awareness campaigns on Covid-19, testing, and tracing.

Authorize $500 million for the Labor Department to award grants for local workforce development boards and community-based organizations to recruit and train individuals as contact tracers. A minimum level of funding would be provided through a formula and then additional amounts would be prioritized based on the number of contact tracers involved, Covid-19 cases, and low-income and uninsured populations.

Contact tracers supported through grants under the initiative would have to be paid at least the prevailing wage and fringe rates for the area.
The measure would also authorize funding to improve testing and public health infrastructure, including:

$6 billion for the CDC to establish a core public health infrastructure program that would award grants to state, local, tribal, and territorial health departments. Of the funding provided, 50% would be used for formula grants to state health departments and at least 30% would be for competitive grants to state and other health departments.

$1 billion for grants to states and localities to improve testing capacity at labs.

$1 billion for the CDC to improve its core public health infrastructure.

$450 million for improving CDC and state and local public health data systems.

Covid-19 Coverage

Health plans would have to fully cover treatments for Covid-19 without any patient cost-sharing. The requirement would apply to private insurers, Medicare, Medicaid, TRICARE, veterans' health programs, and federal employee benefits. Individuals could bring a civil action against a private health plan for violations.

The measure would provide $100 million to carry out the Medicare changes, which also would allow the Centers for Medicare and Medicaid Services to recoup payments made for treatment for which a supplemental health plan is ultimately responsible.

Medicaid would fully cover Covid-19 vaccines without any cost-sharing. State Medicaid programs could also cover vaccines or treatment for uninsured individuals without cost-sharing, and emergency Medicaid assistance for immigrants illegally present in the U.S. would include Covid-19 testing, vaccines, and treatment.

Medicaid Funding

The federal medical assistance percentage (FMAP), which is the federal share of Medicaid funding, would be increased by 14 percentage points from July 1 through June 2021.

If the pandemic continues beyond that, the FMAP would be increased by the same 6.2 percentage points currently in place for the duration of the emergency. A state's total FMAP couldn't exceed 95%.

The increased funding would be subject to the same conditions from the second coronavirus package (Public Law 116-127), which provided the initial 6.2 percentage point increase, such as not changing eligibility standards or premiums and not imposing cost-sharing for Covid-19 services. The bill would modify the eligibility condition to accommodate state laws that took effect in April.

The measure would further increase federal Medicaid funding by 10 percentage points for states that work to improve home and community-based services, including
providing leave and hazard pay to home health workers. It would apply from July 1 through June 2021. A state’s total FMAP still couldn’t exceed 95%.

The federal match would be 100% for urban Indian providers through June 2021.

The measure also would increase Medicaid disproportionate share hospital (DSH) allotments by 2.5% for fiscal 2020 and 2021. The allotment for Tennessee, which is set separately, would be increased to $54.4 million for those years. The measure would express the sense of Congress that states should prioritize payments to disproportionate share hospitals with a higher share of Covid-19 patients.

Other Medicaid Provisions

The measure would expand Medicaid coverage by:

Making inmates eligible for the 30 days preceding their release.

Allowing citizens of the Federated States of Micronesia, the Marshall Islands, and Palau to receive benefits when residing in the U.S.

Codifying a regulatory requirement to cover nonemergency medical transportation.

The measure would prohibit HHS from finalizing the Medicaid Fiscal Accountability Regulation during the pandemic. The rule includes new reporting requirements for Medicaid payments and changes to financing arrangements.

Medicaid Section 1115 waivers that are scheduled to end by Feb. 28, 2021, could be extended through December of that year at a state’s request. The waivers allow states to test new approaches to their Medicaid programs.

Medicare Payments & Coverage

The measure would provide additional payments under the Medicare Hospital Inpatient Prospective Payment System for Covid-19 patients with excessive costs of care. It would apply until the end of the pandemic or Jan. 31, 2021, whichever is sooner.

The measure would reduce the interest rate under Medicare’s Accelerated and Advance Payment Program during the emergency period to 1%, from 10.25%.

It also would require CMS to reinstate a rural floor for the wage index that applies to hospitals in all-urban states. It wouldn’t be applied in a budget neutral manner.

The measure would create a special enrollment period for Medicare Part A and B from July 1 through the end of the emergency period.

The manager’s amendment would address small rural hospital payments and classify some New York hospitals as urban.

Nursing Facilities
The measure would create a program under Medicare to designate skilled nursing facilities as Covid-19 treatment centers that meet certain quality standards and treat only Covid-19 patients. They would have to notify residents of the designation and transfer those who don’t have Covid-19 to other facilities. Designated facilities would receive incentive payments of an additional 20% per resident.

It also would authorize $500 million for states to establish “strike teams” that would be deployed to nursing facilities with Covid-19 outbreaks.

At least one Medicare contract with a quality improvement organization would have to require infection control support for skilled nursing facilities with Covid-19 outbreaks. The measure would provide $210 million for such contracts, and at least $110 million would be for one with the infection control requirement.

ACA Enrollment

The measure would require federal and state health insurance exchanges under the Affordable Care Act to provide a special enrollment period during the pandemic. The enrollment period on the federal exchange would last for eight weeks. Enrollees could choose to start coverage beginning April 1 or the month after they sign up.

The measure would provide $25 million for HHS to conduct outreach and educational activities for the federal exchange. HHS couldn’t promote plans that don’t comply with the ACA, including association health plans and short-term limited duration insurance.

COBRA Subsidies

The measure would provide full premium subsidies through January 2021 for COBRA continuation coverage for employees who lose their jobs, have reduced hours, or are furloughed.

The affected employee wouldn’t have to pay a premium, and the health plan, employer, or insurer that would otherwise receive the premium payments would receive a payroll tax credit for the amounts not paid. Credits would be refundable and could be advanced. The premium assistance wouldn’t count toward an individual’s gross income for tax purposes or for eligibility for any federal or federally funded state and local benefits.

Individuals could also enroll in a health plan through the ACA exchanges through a special enrollment period when their premium assistance ends.

Republicans oppose the subsidies because they don’t include Hyde amendment language that would restrict the use of federal funds for abortions.

Risk Corridor Program

The manager’s amendment would create a risk corridor program during the pandemic under which HHS would make payments to health insurers in the individual and group markets, self-insured health plans, and Medicare Advantage organizations. The
payments would generally be based on the ratio of the allowable costs of the coverage to the aggregate premiums of the coverage.

Medical Supplies

The measure would make several changes intended to address the supply chain, including:

Providing the Food and Drug Administration with enforcement authority if a drugmaker doesn’t provide required notifications on supply chain interruptions or doesn’t develop required risk management plans.

Permitting the FDA to destroy imported counterfeit devices

Authorizing $100 million to designate National Centers of Excellence in Continuous Pharmaceutical Manufacturing.

Directing the Biomedical Advanced Research and Development Authority to award contracts to enhance the manufacturing capacity of a Covid-19 vaccine.

Requiring the president to appoint a medical supplies response coordinator.

The measure would make several changes related to the Strategic National Stockpile, including:

Authorizing $500 million annually through fiscal 2023 for HHS to enhance medical supply chain elasticity and maintain domestic reserves of critical medical supplies.

Allowing HHS to enter into contracts for equipment maintenance services for the stockpile.

Allowing the stockpile to sell drugs and supplies that are less than six months from the expiration date to other federal agencies.

Defense Production Act

The measure would deem Covid-19 tests, personal protective equipment, ventilators, and drugs as scarce and critical materials under the Defense Production Act, which allows the president to control their distribution in the private market. The president could exclude any materials ordered by a state or local government scheduled for delivery.

The measure would give the heads of HHS and the Federal Emergency Management Agency the same authorities as the president related to providing incentives to expand domestic production during a public health emergency.

It also would expand the requirement to support small business suppliers under the Defense Production Act to include businesses owned by women, minorities, veterans, and people with disabilities.
Demographic Data
The measure would authorize funds to improve demographic data reporting, including:

$100 million for the CDC to award grants to state, local, and territorial health departments to increase data related to health inequities.

$25 million to the Indian Health Service to research tribal health inequities.

$25 million for the CDC to conduct field studies on health inequities.

Other Health Funding
The measure would appropriate the following amounts, which would fund some of the bill’s health authorizations:

$7.6 billion for the Health Resources and Services Administration to help health centers expand testing capacity, and support triage and care for Covid-19 patients.

$7 billion for payments to states for the Child Care and Development Block Grant.

$4.7 billion for the National Institutes of Health to expand research related to Covid-19.

A separate $4.6 billion for the Public Health and Social Services Emergency Fund, most of which would be used by the Biomedical Advanced Research and Development Authority for vaccine development and research.

$3 billion for the Substance Abuse and Mental Health Services Administration.

$2.1 billion for the Centers for Disease Control and Prevention.

$1.5 billion for the Low Income Home Energy Assistance Program.

$1.5 billion for the Low-Income Household Drinking Water and Wastewater Assistance program that the bill would create.

Tribal Assistance
In addition the Treasury Department aid, the Indian Health Service would receive $2.1 billion for tribal health needs and the Bureau of Indian Affairs would receive $900 million for tribal government aid.

The measure would:

Make American Indian tribes eligible for the CDC’s Public Health Emergency Preparedness program and authorize an additional $5 million annually for them.

Ensure that medical products from the Strategic National Stockpile go to the Indian Health Service and other tribal health organizations when deployed.
Allow the Indian Health Service, Veterans Affairs Department, and Defense Department to enter into arrangements with urban American Indian organizations to share facilities and services.

Allow Tribally Controlled Schools to participate in federal employee health and life insurance benefits.

Drinking & Wastewater Assistance

The measure would authorize $1.5 billion for HHS grants to states, territories, and American Indian tribes to assist low-income households with drinking water and wastewater service payments.

Entities that receive financial assistance under the bill would have to ensure that residential energy, drinking water, and wastewater services they provide or regulate aren’t disconnected or interrupted during the emergency period due to nonpayment.

Nondiscrimination

The manager’s amendment would prohibit discrimination for any benefits provided under the bill or under the health-care provisions of the first four coronavirus relief measures. Individuals who are otherwise eligible for such benefits couldn’t be excluded based on factors such as age, disability, sex, race, color, national origin, immigration status, or religion.

TAX PROVISIONS

Direct Payments

The measure would provide another round of direct payments of as much as $1,200 for each individual and as many as three dependents. It would apply the same income limits and phase-out as the CARES Act, which provided as much as $1,200 per adult and $500 per child.

It would modify several eligibility requirements and make other adjustments to the direct payments included in the CARES Act. Changes would include:

Making dependents eligible for the $500 per child payment, and allowing full-time students younger than 24 and adult dependents to receive payments.

Modifying the requirement for Social Security numbers. It would require individuals, at least one spouse for married couples, and dependents to provide taxpayer identification numbers, which include SSNs and Individual Taxpayer Identification Numbers issued by the IRS to some individuals who aren’t eligible for SSNs but must file a U.S. tax return.

Barring the reduction of payments for past-due child support, as well as any transfers or reductions related to bankruptcy or other legal processes.
The Treasury Department would make a payment to individuals who have already received their CARES Act payment if the bill increases the amount they’re eligible to receive.

SALT Deduction

The measure would suspend a $10,000 cap on the state and local income tax deduction for 2020 and 2021. The 2017 tax overhaul (Public Law 115-97) imposed the cap on the amount of individual property and income or sales tax payments individuals can deduct from their federal taxes through 2025.

Proponents of suspending the cap argue it penalizes residents of states with higher tax rates, such as California and New York.

Earned Income Tax Credit

The bill would modify the earned income tax credit by:

- Allowing taxpayers ages 19 through 65 without children to claim the credit in 2020, instead of ages 25 to 64 currently. Individuals who are homeless or were in foster care could claim the credit beginning at age 18, and full-time students could claim the credit beginning at age 25.

- Increasing the credit for workers without children in 2020 to $1,487, from the current $538, by adjusting the credit percentage and phaseout thresholds, according to a summary from Democrats.

- Eliminating a rule that bars individuals who have children from claiming the childless EITC if their child doesn’t have a Social Security number. The change would apply to tax years beginning after the bill’s enactment.

- Treating an individual who is separated and living apart from their spouse, but living with a qualifying child, as unmarried if they don’t file a joint return. The change would apply to tax years beginning after the bill’s enactment.

- Eliminating a restriction on the EITC for individuals with a certain amount of investment income (more than $3,650 in 2020). The change would apply to tax years beginning after the bill’s enactment.

- Allowing taxpayers to substitute their 2019 income, if it’s higher than their 2020 income, when determining their EITC eligibility for the 2020 tax year.

The measure would direct the Treasury Department to make payments to U.S. territories to cover their EITC costs.

Child Tax Credit

The measure would modify the child tax credit, which provides a credit of as much as $2,000 for each child under age 17 and phases out for modified adjusted gross incomes
greater than $400,000 for married couples filing jointly, and $200,000 for other filers. As much as $1,400 is refundable.

The measure would change the CTC in 2020 by:

Making it fully refundable.

Increasing the maximum credit to $3,600 for children younger than 6 and $3,000 for other children.

Allowing it to be claimed for 17-year-olds.

The measure would direct the Treasury Department to advance the bill's CTC payments on a monthly basis in 2020, to the extent feasible.

The measure would direct the department to make payments to U.S. territories to cover their CTC costs.

Dependent Care

The measure would temporarily increase the value of the dependent care credit, which is provided for care expenses of as much as $3,000 for one dependent or $6,000 for two or more dependents.

The measure would, during 2020:

Make the credit refundable.

Double the maximum allowable expenses to $6,000 for one dependent and $12,000 for two or more.

Make the full credit available to individuals with incomes of as much as $120,000. It currently phases out for incomes greater than $15,000.

Allow the credit to cover 50% of expenses, instead of 35%.

The measure would also exclude as much as $10,500 in employer-provided dependent care from tax in 2020, instead of as much as $5,000 under current law.

Employee Retention Credit

The measure would expand an employee retention credit from the CARES Act, which covers 50% of eligible employee compensation, including health benefits, of as much as $10,000, paid between March 12, 2020, and Jan. 1, 2021. Changes would be retroactive to that law’s enactment.

Under the bill, the credit would be for 80% of as much as $15,000 in compensation per calendar quarter, limited to $45,000 for the year.

Under the CARES Act, employers with more than 100 full-time employees in 2019 receive credits for wages paid to employees while they aren't providing services due to
the business’s partial or full closure to comply with a government order. The credit for smaller employers covers wages paid while operations are suspended or during a quarter in which the company has at least a 50% decline in gross receipts.

The bill would modify the employer threshold so that companies with more than 1,500 employees and as much as $41.5 million in gross receipts in 2019 would receive the credit while employees aren’t providing services. The credit for companies below that threshold would be based on suspended operations or a significant decline in gross receipts.

Companies would be eligible for a partial, phased-in credit if their revenue declined between 10% and 50% compared to the same calendar quarter of the previous year.

State and local governments and several federal entities could claim the credit if they pay wages to employees while their operations are fully or partially shut down.

Employers of domestic workers could also qualify for the credit.

Fixed Expense Credit

The measure would establish a 50% refundable credit against payroll tax, for as much as $50,000 per quarter, for companies’ mortgage, rent, or utility payments between March 12, 2020, and Jan. 1, 2021.

It would be available for businesses with as many as 1,500 full-time employees or as much as $41.5 million in gross receipts in 2019 in calendar quarters in which the company fully or partially suspended operations due to a government order. Businesses would have to experience a significant decline in gross receipts.

The credit would phase in for businesses with a decline in gross receipts between 10% and 50%, according to the Democrats’ summary.

The measure includes modified gross receipts requirements for tax-exempt organizations. It wouldn’t be allowed for governmental employers, aside from several federal entities, including the Patient-Centered Outcomes Research Institute.

Self-Employed Credit

The measure would provide a 90% refundable credit for certain individuals whose gross self-employment income in 2020 was less than 90% of the amount they received in 2019.

The credit would be based on the individual’s income loss, over 10%, from 2019 to 2020, capped at $45,000. It would phase out for individuals with adjusted gross incomes greater than $60,000, or double for a joint return.

Paid Leave Credits

The measure would extend credits for paid sick and family leave provided under Public Law 116-127 through the end of 2021. It would also:
Increase the limit on the paid leave credit for individuals providing care to someone else to $511, from $200, effective upon enactment.

Increase the limit on paid family leave to $12,000, from $10,000, and cover 60 days of self-employment leave instead of 50.

Remove a provision from Public Law 116-127 excluding government employers from the credits, which would be retroactive.

Exclude companies with 500 or more employees from the credit, other than government employers, beginning upon the bill’s enactment.

Allow self-employed individuals to use their earnings from the previous tax year for the credit.

Employee Benefits

Cafeteria plans and flexible spending arrangements could allow participants to carry over to 2021 from 2020 as much as $2,750 in health benefits or contributions and the annual maximum amount of dependent care assistance benefits contributions.

Cafeteria plans could allow participants to carry over unused paid time off from 2020 to 2021.

Plans could allow participants to make a one-time election change before the end of 2020 in their health flexible spending arrangement or amount of paid time off.

Plans could extend the 2020 “grace period” for as many as 12 months to allow benefits or contributions to be used for expenses incurred after the end of the year, instead of two-and-a-half months.

Employee Expenses

The measure would increase the above-the-line deduction for teachers’ unreimbursed expenses to $500, from $250, and provide a similar $500 deduction for first responders. The deductions can be claimed even if the filer uses the standard deduction instead of itemizing. Those amounts would continue to be adjusted for inflation.

The measure would also provide a $500 above-the-line deduction in 2020 for front-line employee uniform, supply, and equipment expenses if they’re required to provide at least 1,000 hours of essential work.

The measure would provide a refundable credit against employer payroll tax for the reimbursement of employee pandemic-related expenses. It would apply to “reasonable and necessary personal, family, living, or funeral expenses.”

The credit would be for 50% of essential employee expenses and 30% of other employee expenses, and couldn’t exceed $5,000 per employee in any calendar quarter. It would cover expenses paid after March 12, 2020, and before Jan. 1, 2021.
Loss Deductions

The measure would restore and make permanent a limit on a deduction for pass-through business losses that was established by the 2017 tax overhaul and suspended for 2018 through 2020 by the CARES Act. The language would apply to entities such as S corporations and partnerships that pass income through to the owners, who file individual tax returns.

The Joint Committee on Taxation estimated 81.8% of the benefit of eliminating those loss limits would go to 43,000 tax filers with incomes of $1 million or more.

Under the bill, pass-through businesses’ excess losses would be disallowed but could be carried forward to the next tax year. A filer has excess business losses if their total deductions from their business exceed their income, plus $250,000, or $500,000 for joint filers.

The measure would override the CARES Act’s changes to the net operating loss deduction for corporations, which allowed businesses of all sizes to carry back losses from 2018 through 2020 for five years.

Under the bill, losses from 2019 and 2020 could be carried back to tax years beginning on or after Jan. 1, 2018. The deduction would be subject to executive compensation and stock buyback limitations.

Other Tax Provisions

The measure would exclude emergency financial aid provided to students under the CARES Act or other emergency programs from their taxable income.

The measure would repeal several provisions of the CARES Act related to disclosure of taxpayer information.

UNEMPLOYMENT & LABOR PROVISIONS

Unemployment Extensions

The measure would extend the following unemployment benefits provided under the CARES Act through Jan. 31, 2021:

An additional $600 per week in Federal Pandemic Unemployment Compensation to individuals receiving jobless benefits that currently runs through July 31.

The Pandemic Unemployment Assistance program, which provides support for as long as 39 weeks to individuals who don’t qualify for regular unemployment benefits and runs through Dec. 31.

The Pandemic Emergency Unemployment Compensation program, which provides 13 additional weeks of support to individuals who’ve exhausted regular benefits and runs through Dec. 31.
The additional payments and pandemic benefits could continue through March 31, 2021, for individuals who haven’t exhausted their benefits yet. The additional payment would be excluded when determining eligibility for assistance under any federal program or federally funded state or local program. The measure would provide $925 million to help states process unemployment claims. The bill also would extend through Jan. 31, 2021, federal funding for states:

- That provide regular unemployment benefits without a waiting period.
- To reimburse nonprofits and government agencies for half of their costs of providing unemployment benefits.
- To support work-sharing programs.

The bill would extend through June 30, 2021:

- Full federal funding to qualifying states for the Extended Benefit program.
- Interest-free federal loans for state unemployment trust funds.
- The measure would provide similar additional unemployment benefits to railroad workers. It would appropriate $750 million for the enhanced benefits.

**Essential Workers**

The measure would increase the funding level for the Social Services Block Grant (SSBG) program to $12.2 billion in fiscal 2020, from $1.7 billion. Of that amount, $850 million would be provided to states to fund child and family care services for essential workers.

Essential workers would include health-care employees, emergency responders, sanitation workers, workers at businesses that must remain open during the Covid-19 emergency, and any other employee who can’t telework and is determined to be essential by the state government.

Essential workers couldn’t be excluded from services based on income.

The measure would waive SSBG funding restrictions on providing wages, cash payments, or social services directly from a health-care facility.

**Emergency Social Services**

The measure would provide $9.6 billion through the SSBG program for emergency assistance to disadvantaged households. It also would provide $400 million for American Indian tribes.
Funds could be used to provide short-term cash, emergency social services, and basic necessities and supplies.

The bill would increase funding for the John H. Chafee Foster Care Independence Program, which provides assistance to older foster care youth, to $193 million in fiscal 2020, from $143 million. It also would increase the funding level for education and training vouchers to $78 million, from $60 million. It would eliminate age restrictions and waive limits on housing aid.

The measure would provide an additional $100 million to the Maternal, Infant, and Early Childhood Home Visiting Program and temporarily allow virtual home visits to be conducted.

The measure would suspend minimum federal work participation requirements and time limits for the Temporary Assistance for Needy Families (TANF) program. States or tribal groups that don’t comply with the changes would have their family assistance grants reduced by 5% in fiscal 2021.

It also would provide state social welfare programs with other flexibilities during the pandemic by:

- Suspending penalties for not complying with paternity establishment rules for federal child support incentive payments.
- Suspending penalties for noncustodial parents for inability to pay child support.
- Allowing child welfare programs to conduct virtual services, including court proceedings and caseworker visits.

The measure also would raise the federal poverty line to 200% for all Community Services Block Grant program funds appropriated from fiscal 2020 through 2022.

States would have to accept an applicant’s proof of job or income loss dated after Feb. 29 for Low Income Home Energy Assistance Program (LIHEAP) eligibility for funds provided by the bill.

Emergency Leave Modifications

The measure would extend for one year, through Dec. 31, 2021, the emergency family and sick leave programs established under the Families First Coronavirus Response Act that currently run through Dec. 31.

The measure would:

- Make all private sector employers part of the paid sick leave program by repealing language limiting it to those with fewer than 500 workers.
- Expand the qualifying reasons for leave to include self-quarantine and caregiving for a family member who’s in quarantine.
Under the emergency family leave program, workers would be provided with a full 12 weeks of paid leave, without the 10 days of unpaid leave in the beginning.

The measure would temporarily modify, until Dec. 31, 2022, eligibility for unpaid leave under the Family and Medical Leave Act (FMLA). It would suspend a requirement to work 1,250 hours over 12 months before qualifying and reduce the tenure requirement to 90 days, from 12 months.

The bill also would repeal provisions that:

- Allow employers to exclude health-care providers and emergency providers from paid emergency family leave.
- Allow the Labor Department to issue regulations that exempt small businesses and certain health-care providers and emergency responders from paid leave requirements.
- Restrict workers from filing a claim against certain employers for violating paid leave requirements.
- Allow the Office of Management and Budget to exclude certain federal government employees from paid leave.

The measure would provide emergency sick leave for employees of the Veterans Affairs Department and the Transportation Security Administration.

Worker Protections

The Occupational Safety and Health Administration (OSHA) would be required to issue an emergency standard to protect health-care workers, emergency responders, and other at-risk employees from exposure to Covid-19.

The standard would have to require covered employers to develop a comprehensive infectious disease exposure control plan to protect their workers.

A temporary standard would be issued within seven days of the bill's enactment and remain in effect until a permanent standard is issued within 24 months of enactment.

OSHA would have discretion over enforcement in cases where it isn’t feasible for an employer to fully adhere to the standard, such as due to equipment shortages, if the employer is making a good faith effort to implement alternative procedures to protect workers.

The measure would require all employers to report work-related coronavirus infections and deaths. OSHA issued guidance April 10 exempting most employers—except for those in health care, emergency response services, and correctional facilities—from reporting infections. Currently, employers with 10 or more workers have to keep a log of every workplace injury, illness, or fatality.
The bill would prohibit employers from retaliating against workers for reporting violations of the standard or for using equipment with a higher level of protection than is provided by the employer.

The standard also would cover public employees in states where they aren’t covered by the agency’s standards.

Death & Disability Benefits

The measure would authorize disability and death benefits for:

Maritime employees who were diagnosed with Covid-19 or ordered not to return to work because of exposure, under the Longshore and Harbor Workers’ Compensation Act.

Active public safety officers diagnosed with Covid-19, as well as those who were injured during or due to the Sept. 11 attacks, under the Public Safety Officers’ Benefits Program.

Workforce Training

The bill would provide $2.1 billion for worker training programs.

The bill would modify workforce development programs, including by allowing:

Individuals who turn 25 during the pandemic to be eligible for the Job Corps program, which is generally open to ages 16-24.

The Labor Department to extend four-year grants for Native American programs and for migrant and seasonal farmworkers for an additional year, through fiscal 2025.

Expanding eligibility for the farmworker program to include individuals from households with a total income that’s no more than 150% of the poverty line.

Hazard Pay

The measure would provide $180 billion for grants to local, tribal, nonprofit, and private sector employers to provide “pandemic premium pay” to essential workers.

It also would provide $10 billion for premium pay for executive, legislative, and judicial branch employees.

Essential workers and federal employees would be provided an additional $13 per hour for work performed from Jan. 27, 2020, until 60 days after the coronavirus public health emergency ends. Political appointees, members of Congress, and congressional staff wouldn’t be eligible for the benefit.

The premium pay would be capped at $10,000 for essential workers earning less than $200,000 annually and $5,000 for those earning $200,000 or more per year.

The measure would define essential work as work that:
Is performed during the Covid-19 emergency.

Involves routine interaction with others, and doesn’t include telework.

Is in specified areas of work, including health care, emergency response, grocery stores, food production, and transportation.

The premium pay would apply to federal employees whose work is public facing or requires them to report to a worksite where preventative measures aren’t available.

A federal employee’s aggregate pay, which includes basic and other hazard pay, couldn’t exceed the annual rate payable under level II of the Executive Schedule, which is $197,300 in 2020, according to the Office of Personnel Management.

All pandemic premium pay would be excluded when determining eligibility for federal benefits or federally funded state and local benefits. It also wouldn’t be considered wages for purposes of employer Social Security taxes.

EDUCATION & STUDENT LOANS

Access to Financial Aid

The bill would authorize $300 million for a new Institutional Stabilization Program to give higher education institutions access to federal financial aid programs without submitting a letter of credit to the Education Department. Under the program, eligible private institutions could enter into “COVID-19 provisional program participation agreements” with the department after providing audited details on their financial liquidity and plans for managing records and for equitably teaching their student bodies.

The department could provide financial support to ensure stability of schools that enter into the agreements.

It would automatically discharge any loans to students at a school that closes and was subject to an agreement.

The measure would bar the Education Department from limiting the funding students receive under the bill or the CARES Act based on anything other than their enrollment. An April 21 Education Department document blocked undocumented students from receiving aid under the CARES Act, Bloomberg Government reported.

The bill would stipulate that emergency financial aid provided under the CARES Act or in response to the Covid-19 pandemic can’t be counted as income or as part of an award for financial aid purposes.

It would treat students who have applied for or are receiving unemployment benefits as dislocated workers and allow them to qualify for simplified or additional financial aid.

Federal Student Loans
The Education Department would cancel or repay as much as $10,000 on economically distressed borrowers’ student loans. The term refers to borrowers with low income, who are in default or at least 90 days overdue on payments, or were in certain types of deferment. Any repayment wouldn’t count as income to the borrower for tax purposes.

The measure would extend the CARES Act’s suspension of payments on federal student loans by one year, through Sept. 30, 2021. No collection fees or penalties could be assessed during the first 30 days after that period.

Interest accrual would be paused on certain federal loans, and paid by the federal government for others, until the later of Sept. 30, 2021, or until the labor market meets recovery thresholds defined in the bill.

Private Student Loans

The bill would provide $45 billion for the Treasury Department to pay as much as $10,000 of any economically distressed borrower’s privately provided student loans. No interest could be capitalized through September 2021, and involuntary collections would have to cease.

Private loan servicers receiving payments under the bill would have to modify repayment plans to match those available for Education Department direct loan borrowers.

Public Service Loan Forgiveness

The bill would make health-care practitioners working as contractors at nonprofit or public facilities eligible for public student loan forgiveness if state laws prevent them from being employed directly.

It would also strike the requirement that a borrower be employed in public service at the time debt is forgiven under the Public Service Loan Forgiveness program (PSLF), so long as they meet other requirements.

Through Sept. 30, 2021, the Education Department would have to include an option on federal direct consolidation loan applications to allow the borrower to indicate their intent to participate in PSLF. Borrowers could consolidate loans during that period without losing credit for qualifying monthly payments.

Defrauded Student Borrowers

The bill would provide full relief to borrowers at institutions that the Education Department previously determined to have defrauded its students. The department would cancel or repay the loans, and borrowers would be refunded for any payments they already made. Any defaults on affected loans would be forgiven.

The department would have to adjudicate any claim from a state attorney general regarding alleged fraud by an institution within 180 days of receiving it, and it would have to extend the same loan relief to any borrowers covered by the claim.
The relief wouldn’t be considered income to the borrower for tax purposes.

The bill would require the department to initiate proceedings to obtain repayment from any institution whose fraud resulted in relief under the bill.

Other Education Provisions

The measure would allow institutions receiving funds under the 2006 Perkins Career and Technical Education Act to retain funds that weren’t spent due to the Covid-19 outbreak.

The bill would allow adult education agencies to use funding for adult education and literacy to cover administrative expenses related to proving new online services.

The measure would provide $10.2 billion for aid to colleges and students, including $1.7 billion for Historically Black Colleges and Minority Serving Institutions.

The measure also would modify some education provisions in the CARES Act, including by:

Extending through school year 2020-2021 a waiver to the requirement that nonprofit employers match federal funding for federal work-study students.

Removing the $62 million cap on an authorization for capital financing at historically black colleges and universities.

Limiting the Education Department’s waiver authority for some grants to ensure that funds aren’t used in a way “that deviates from the overall purpose of the grant program.”

HOUSING & HOMELESSNESS PROVISIONS

Rental Assistance

The measure would authorize and provide $100 billion to establish an Emergency Rental Assistance program to help eligible households pay for rent, utilities, security deposits, and other related costs.

Funds would be disbursed through the Housing and Urban Development Department’s Emergency Solutions Grants (ESG) program.

Eligible individuals and families could qualify for assistance if they’re unable to maintain housing or pay for rent or utilities due to financial hardship. Grant recipients, including state and local governments, would have to set aside some funds to assist the lowest-income households in their area, according to targets specified in the measure.

Rental assistance amounts would be set at 120% of HUD’s Fair Market Rent or Small Area Fair Market Rent calculated for the local area, or a larger amount approved by the department.

Grantee fund matching requirements and other ESG rules would be waived.
The measure would provide $4 billion for tenant based rental assistance.

Homeowner Assistance

The measure would provide $75 billion to establish a Homeowner Assistance Fund within the Treasury Department.

The department would disburse funds to state housing finance agencies to prevent homeowner mortgage defaults, foreclosures, and displacements. Funds could be used to reduce mortgage principal amounts; assist homeowners with tax, insurance, and utility payments; and to reimburse state and local governments for money spent since Jan. 21 to prevent housing losses due to Covid-19.

Each state would receive at least $250 million. The measure would define states to include the District of Columbia. Additional amounts would be set aside for U.S. territories and tribes.

State recipients would have to set aside at least 60% of their allocation to assist homeowners who don’t make more than 80% of the local median income in their area.

Homeless Aid

The measure would authorize and appropriate $11.5 billion for grants under ESG. A portion of the funds would be allocated based on regional risk of coronavirus transmission and other conditions. It wouldn’t require matching funds from grant recipients.

The measure would nullify the fiscal 2020 notice of funding availability for the Continuum of Care program and direct HUD to distribute funding based on fiscal 2019.

Other Funding

The measure would authorize and provide the following additional amounts for fiscal 2020:

$2 billion for the Public Housing Operating Fund.

$750 million for project-based rental assistance.

$500 million for supportive housing for older individuals and families, including to provide services in response to Covid-19.

$309 million for rural rental assistance.

$200 million for supportive housing for individuals with disabilities.

$100 million for housing counseling services.

Mortgage Payments, Foreclosures & Evictions
The CARES Act established temporary moratoriums for certain mortgage payments, foreclosures, and evictions on properties with federally backed mortgages.

The measure would expand the provisions to cover additional residential properties, and extend the moratorium periods to include a six-month ban on foreclosures and repossessions and a 12-month ban on evictions following the bill’s enactment.

It would offer automatic mortgage forbearance to borrowers with loans that are 60 days delinquent, as well as borrowers with defaults on certain federally insured reverse mortgage loans. Other borrowers experiencing financial hardship could request forbearance, which could last as long as 12 months including extensions.

The measure also would extend the duration of a provision from the Consumer Financial Protection Bureau’s Qualified Mortgage (QM) rule, known as the “GSE patch,” that covers mortgages eligible for purchase or guarantees by Fannie Mae and Freddie Mac. Those loans generally qualify for a safe harbor from legal liability even if borrowers have a debt-to-income that exceeds the typical threshold for qualified mortgages. The CFPB announced that it’s planning to let the GSE patch expire as scheduled in January 2021.

Other Federal Support

Mortgage servicers could qualify for loans and guarantees from the Treasury Department under the CARES Act.

The Federal Reserve would have to establish a facility to issue long-term, low-interest loans to compensate residential rental property owners for losses caused by reductions in rent payments.

Payments on the Fed’s loans would be deferred for six months following the bill’s enactment. Rental property owners couldn’t evict tenants or charge late fees during the loan period.

Bankruptcy

The measure would:

Stipulate that bankruptcy estates can’t include federal coronavirus relief payments, and that debtors can still qualify for mortgage forbearance and assistance.

Allow debtors experiencing financial hardship due to Covid-19 to file bankruptcy debt repayment plans that provide for defaults to be cured over a seven-year period.

Increase the homestead exemption to $100,000, allowing debtors to maintain additional equity in their home.

Allow bankruptcy courts to grant a discharge of debts requested by debtors who made payments under a confirmed repayment plan for at least one year and are experiencing financial hardship due to Covid-19.
Increase debt thresholds to allow additional debtors to qualify for Chapter 13 bankruptcy.

SNAP & AGRICULTURE

The measure would increase monthly benefits for the Supplemental Nutrition Assistance Program by 15% from June through September. A family of four currently can receive as much as $646 per month in most states. The bill would appropriate $10 billion for SNAP.

The bill would temporarily increase the minimum SNAP benefit to $30 per month, from $16, and it would waive federal and state work requirements for two years. It would also exclude additional unemployment benefits provided under the CARES Act from income for eligibility purposes.

The Agriculture Department would make $150 million in grants to states in fiscal 2020 and 2021 to cover SNAP administrative expenses. USDA could allow states to use grants for nutrition education instead for food distribution programs.

The measure would grant a blanket waiver to allow SNAP beneficiaries to buy hot and prepared foods from authorized retail stores for the duration of the Covid-19 public health emergency.

The measure would provide such sums as may be necessary to carry out the SNAP provisions.

It would block implementation of three rules changes advanced by the Agriculture Department under President Trump:

A December 2019 final rule limiting the availability of SNAP work requirement waivers in areas with high unemployment.

A July 2019 proposed rule limiting “categorical eligibility” for SNAP for households receiving benefits under the Temporary Assistance for Needy Families program.

An October 2019 proposed rule that changed the calculation of standard utility allowances used to determine SNAP eligibility.

Other Nutrition Provisions

The bill would authorize necessary sums for a new supplemental reimbursement program during the pandemic for nutrition programs that are generally funded on a per-meal basis. The Agriculture Department would have to allocate money to states to cover reimbursements to schools, child care operators, family and group day care homes, and other program operators.

The measure would extend through fiscal 2021 a program to allow additional SNAP benefits to be provided to households affected by pandemic-related school closures. It also would expand the program to include child care centers that are closed. The
program would provide benefits through the summer and until the school or child care center reopens.

Child Nutrition Programs would receive $3 billion to aid school meal providers. The Special Supplemental Nutrition Program for Women, Infants and Children (WIC) would receive $1.1 billion.

The bill also would:

Allow the Agriculture Department to increase the monthly cash-value vouchers provided through WIC to $35, from $9 for children and $11 for women. The authority would expire Sept. 30.

Provide $25 million for state projects to purchase food for which demand has decreased during the pandemic and to distribute it to food banks.

Allow USDA to modify or waive rules related to the Senior Farmers Market Nutrition Program during the public health emergency.

Allow USDA to purchase agricultural commodities during fiscal 2020 for distribution through its nutrition programs or to tribal organizations or eligible food banks.

Farm Aid

The bill would appropriate the following amounts to aid agricultural producers:

$16.5 billion in direct payments to agricultural producers to cover as much 85% of their losses during the first half of 2020.

$500 million for loans to dairy processors and distributors and others in the dairy supply chain. Borrowers would have to offer perishable dairy products in their inventory as collateral.

$500 million for the Agriculture Department to create a program to compensate dairy producers and distributors for milk they donate rather than dump.

$300 million for contracts and grants with veterinary laboratories for animal disease testing, prevention, and management

$100 million for grants to states to support specialty crops, which include fruits, vegetables, nuts, and flowers.

It would also provide such sums as may be necessary for:

Payments to livestock and poultry producers to offset as much as 85% of income losses from euthanizations forced by insufficient processing access related to the coronavirus outbreak.

Supplemental dairy margin coverage payments to some dairy operations to account for the low market price of milk. The payment authority would lapse Dec. 31, 2023. The
measure would also provide a 15% discount on Dairy Market Coverage program
premiums for dairy operations that make a three-year participation commitment.

Payments to cover unexpected market losses of renewable fuel and advanced biofuel
producers and to aid textile mills.

The measure also would require livestock dealers to hold livestock in trust for the
benefit of unpaid sellers, such as farmers and ranchers, until payment has been made
in full.

The bill would allow USDA’s Commodity Credit Corporation to help dispose of livestock
and poultry that were euthanized because of a supply chain disruption during an
emergency. The CCC also could aid agricultural processing plants to prevent such a
disruption.

BANKING & CONSUMER PROVISIONS

Credit Reports

The measure would bar creditors and lenders from providing adverse information about
consumers to credit reporting companies during the declared national emergency and
major disasters related to the coronavirus pandemic.

Credit reporting companies couldn’t issue reports containing any such negative
information, unless it relates to a felony conviction.

The temporary ban would cover information on medical debt related to Covid-19
treatments.

The Consumer Financial Protection Bureau would have to create a database with
information submitted by consumers who attest to economic hardship resulting from the
virus outbreak, under penalty of perjury. Credit reporting companies would have to
delete adverse information for each consumer included in the database.

Credit reporting companies would have to provide consumers with free credit reports
and scores, if requested.

Companies that produce credit scoring models couldn’t create new models that would
identify a significant percentage of consumers as being less creditworthy compared with
previous models.

Debt Collectors

The measure would bar debt collection actions during the covered period, including
those initiated by federal or state governments. It would impose enhanced penalties for
violations of the ban.

After the covered period, debt collectors would have to extend repayment deadlines.
The Fed would have to establish a credit facility to provide low-cost loans to debt collectors for documented losses related to the forbearance of debt payments. Debt collectors that make use of the facility would have to automatically grant forbearance to consumers who attest to financial hardship due to Covid-19.

The measure also would temporarily bar the General Services Administration from referring any nonfederal tenants to debt collectors.

Marijuana Banking

The measure would shield banks, credit unions, payment processors, and insurers from federal regulatory and enforcement actions if they provide services to a cannabis-related business or its employees in a state, locality, or tribal area that legalized marijuana sales.

The language is intended to make it easier for marijuana dispensaries and growers — as well as real estate owners, law firms, and other businesses that engage with them — to access the banking system instead of relying on cash transactions.

The measure also would bar financial regulators from pressuring banks to drop clients such as gun retailers and payday lenders that were targeted under an Obama-era program, and would add banking protections for legalized hemp businesses.

It includes a cost-offsetting provision that would reduce by $4 million the combined amount of surplus funds held by Federal Reserve Banks. As under current law, any amount in excess of the cap would be transferred to the Treasury general fund.

The provision is based on language in a House-passed bill (H.R. 1595).

Community Lenders

The measure would authorize an additional $2 billion and provide $1 billion in fiscal 2020 for the Community Development Financial Institutions Fund.

The measure also would:

Expand the definition of minority depository institutions to include banks owned by women.

Create an “impact bank” designation for smaller banks that primarily serve low-income borrowers.

Direct federal banking agencies to issue a joint rule giving new minority depository institutions and impact banks additional time to meet capital requirements.

Require each federal banking regulator to establish a Minority Depository Institution Advisory Committee.

Promote additional federal deposits held in minority depository institutions.
Streamline rules for new depository institutions to become community development financial institutions.

IMMIGRATION

The bill would extend any filing deadlines by 60 days for immigration or visa applications by noncitizens who were in the U.S. legally on Jan. 26. Such individuals couldn’t be considered to be present in the U.S. illegally, regardless of visa deadlines, if they depart no later than 90 days after the end of the public health emergency.

The bill would direct the Homeland Security Department to automatically extend any expiring visa, immigration status, or employment authorization during that period by 90 days.

It would roll over any unused visas for family-sponsored immigration during fiscal 2020 and 2021 to the following year.

The measure also would:

Direct DHS to set up remote naturalization ceremonies for anyone unable to attend an in-person ceremony during the Covid-19 emergency.

Defer, until 90 days after the public health emergency ends, any immigration enforcement against and authorize employment for otherwise deportable individuals working in essential critical infrastructure roles.

Expedite green cards and nonimmigrant visas for eligible physicians who treat or research Covid-19.

Relax several visa requirements for workers in health-care roles related to the pandemic, including by waiving petition requirements for employers of H-1B visa holders who are transferred to relevant new areas of employment and by establishing procedures to grant independent work authorization.

Direct U.S. Immigration and Customs Enforcement (ICE) to review the need for continued detention of everyone in their custody and to release anyone not subject to mandatory detention laws unless they pose a threat to public safety or national security.

Require ICE to provide, at no charge, telephones or video communication services to detainees, as well as hygiene products.

TRANSPORTATION

The measure would appropriate $15.8 billion to aid public transit systems and $15 billion to support state and local highway infrastructure projects.

Aviation Industry Assistance

The measure would modify a condition that bars recipients of aviation payroll tax support under the CARES Act from reducing pay rates and benefits or furloughing
employees. It would be in effect until the later of Sept. 30, 2020, or when assistance is fully exhausted. It would eliminate the Sept. 30 expiration of a CARES Act provision barring aid from being conditioned on entering into collective bargaining negotiations.

The Treasury Department would have to disclose information about aviation payroll support it provides within 72 hours of its issuance.

The measure would bar air carriers that receive loans or other financing out of the $29 billion provided under the CARES Act from increasing their reliance on maintenance facilities outside the U.S.

The measure also would appropriate money from the general fund to the Airport and Airway Trust Fund to make up for a shortfall in revenue. The CARES Act suspended some aviation taxes.

Passenger & Employee Protection

The measure would impose requirements on various transportation entities to mitigate the spread of coronavirus, including requiring masks for passengers and protections for employees. The measure includes specific requirements for commercial airlines, Amtrak, Federal Aviation Administration air traffic controllers and airway transportation systems specialists, and federally funded transit systems that serve urbanized areas of at least 500,000 people and provide at least 20 million passenger trips.

The Transportation Department would have to develop a national aviation preparedness plan for communicable disease outbreaks.

VETERANS & SERVICE MEMBERS

Health Care

The Veterans Affairs Department would have to pay for eligible veterans to receive treatment at facilities outside the VA during a declared emergency related to Covid-19.

For one year following an application for treatment, the VA would have to provide hospital care and medical services to veterans who are unemployed, or who lost access to a group health plan or insurance coverage due to a virus-related emergency. Their projected income for 12 months following their application couldn’t exceed annual income caps set by the VA.

The VA couldn’t require copays or other cost-sharing for coronavirus preventive services such as immunizations, or for hospital care or medical services to treat Covid-19.

The VA would have to provide counseling to veterans and service members, including members of the National Guard and Reserve, who performed active duty service for at least 14 days in response to a virus-related emergency.
The measure would allow the VA to waive or modify restrictions on basic pay for certain health-care officials and medical center directors appointed from Nov. 1, 2010, through the day before the bill’s enactment.

Homeless Veterans

The VA’s Homeless Providers Grant and Per Diem Program supports community-based agencies that provide transitional housing and other services to homeless veterans.

The bill would increase the maximum per diem rate for the program, making it equal to 300% of the authorized rate for state homes for domiciliary care.

The VA would have to reimburse community organizations that serve homeless veterans for costs associated with their children. Per diem payments for each child would be half the daily cost for care of the veteran.

The measure would temporarily waive several existing rules — under the grant and per diem, as well as a rental assistance voucher program called HUD-VASH — giving the VA and grantees more flexibility to serve homeless veterans during the Covid-19 emergency.

The measure also would authorize the VA to:

- Make telehealth services available to eligible homeless veterans during the Covid-19 public health emergency.
- Use current homeless veteran support funds to provide food, shelter, basic supplies, transportation, and communications equipment such as smartphones.
- Alter its parking facilities to provide temporary shelter to homeless veterans.

Disability Pay

The measure would increase specified types of disability pay by 25% from the date of the bill’s enactment through 60 days after the end of the coronavirus public health emergency.

The provision would cover veterans with service-connected disabilities who lost the use of their feet or hands, are blind in both eyes, require regular aid and attendance, or have a traumatic brain injury, as well as surviving spouses and parents who are blind or in a nursing home, among others.

The measure also would extend deadlines for veterans to file certain claims and appeals related to their VA benefits.

Consumer Protections

The measure would allow service members and their dependents to terminate certain leases or agreements they signed when they received a deployment or relocation order, if they subsequently received an emergency stop movement order from the Pentagon.
The provision would apply to residential and auto leases, as well as agreements for mobile phone, TV, and internet services. It would cover stop movement orders issued since March 1.

The VA would temporarily be barred from collecting debt owed by veterans for health care or other benefits, or from sharing their debt information with consumer credit reporting companies.

RETIREMENT PROVISIONS

Multiemployer Pensions

The measure would expand the Pension Benefit Guaranty Corporation's authority to partition multiemployer pension plans, in which it takes financial responsibility for some plan benefits so the remainder of the plan can stay solvent.

The measure would increase the number of plans eligible for partition and simplify the application process, according to Democrats' summary. It would appropriate amounts necessary from the general fund to cover the cost of the partition assistance.

A plan would be eligible if it meets any of the following:

Is in critical and declining status, the most severe of several "zones" used to classify plans' financial distress.

In the critical zone with additional markers of distress.

Has suspended benefit payments as of the bill’s enactment.

Is insolvent.

Plans could be included under the first two criteria if they are in an eligible zone in any year between 2020 through 2024.

PBGC financial assistance would be the amount needed for partitioned plans to meet certain funding goals. Those goals would include solvency for 30 years, and projected assets at the end of a 30-year period that could cover 80% of benefits. Assistance wouldn't be subject to repayment. Plans that had cut benefits would have to restore them.

The measure would also:

Permanently bar plans from applying or being approved to suspend benefits. The change wouldn't apply to plans approved before the bill’s enactment.

Allow plans to retain their 2019 funding zone designation for 2020 and 2021, with an exception for some plans that enter the critical zone in that period.

Allow plans in endangered or critical status in 2020 or 2021 to extend their rehabilitation period for five years.
Allow plans to amortize over 30 years investment losses for the first two plan years ending after Feb. 29, 2020.

Increase the PBGC’s guaranteed benefits to 100% of the first $15, instead of $11, in monthly benefits per year of service, as well as 75% of the next $70, instead of $33, in monthly benefits per year of service.

Single Employer Pension Plans

The measure would adjust several funding requirements for pension plans maintained by single employers. It would extend amortization periods for certain shortfalls, and adjust interest rate smoothing requirements that are scheduled to begin phasing out in 2021.

Composite Plans

The measure would establish composite plans as a type of multiemployer pension plan with features of a traditional defined benefit plan and a 401(k) defined contribution plan, according to Democrats’ summary.

Composite plans could be established on their own or as part of an existing multiemployer pension plan, as long as the plan isn’t in critical status or projecting it will enter that status within five years. Once established, benefits would no longer accrue in the defined benefit component of the multiemployer plan.

Composite plans, other than legacy plans, wouldn’t be backed by the PBGC.

Composite plans would have to project a funding ratio of 120% for 15 years forward. If a plan’s projected funding ratio is less than 120%, it would have to adopt a realignment program, which could include higher contribution rates or lower future benefit accrual rates. If necessary after employing other available options, retiree benefits could also be reduced.

The measure would require plans to meet certain funding levels before they could increase benefits.

Other Retirement Provisions

The measure would make several changes to other types of retirement accounts, including:

Waiving required minimum distribution requirements for defined contribution plans and individual retirement accounts in 2019. The CARES Act waived them for 2020.

Allowing required minimum distributions made for 2019 or 2020 to be rolled back to a plan or IRA through Nov. 30, 2020.

Making permanent a provision from the SECURE Act (enacted as part of Public Law 116-94) that temporarily excluded from tax $50 per month of qualified state or local tax
benefits and reimbursement payments for volunteer firefighters and emergency medical responders.

Including additional newspaper retirement plans under pension funding rules established under the SECURE Act.

Modifying interest rate assumptions used by life insurance companies.

The measure would also direct the Labor Department’s Women’s Bureau to award grants of at least $250,000 each to organizations that assist women in obtaining qualified domestic relations orders, which require retirement plans to pay child support, alimony, or marital property rights to a spouse, former spouse, child, or other dependent. The bill would authorize $100 million annually, beginning in fiscal 2020, for the grants.

COMMUNICATIONS

Universal Service Programs

The measure would authorize three new funds in the U.S. Treasury for the Federal Communications Commission to supplement universal service support during the Covid-19 emergency:

An $8.8 billion Emergency Broadband Connectivity Fund, into which $4 billion would be appropriated, to reimburse broadband service providers for discounts of as much as $50, or $75 on tribal land, to households that are low-income or affected by furloughs or layoffs.

A $5 billion Emergency Connectivity Fund, into which $1.5 billion would be appropriated, to temporarily expand the E-Rate program, which supports schools and libraries, to cover Wi-Fi hotspots and other devices for students, staff, and library patrons at other locations. At least 5% of the funding would have to be provided to schools and libraries serving tribal areas.

A $2 billion Emergency Rural Health Care Connectivity Fund to expand its Rural Health Care Program, which supports broadband services to health-care facilities. The fund would be used to provide subsidies to all such institutions, rather than only rural ones, and to increase support to 85% of eligible costs, from 65%.

The measure would require communications companies that participate in the Lifeline program to provide unlimited voice and 4G data for any mobile service during the emergency period. Additional funding would be drawn from the Universal Service Fund to cover related cost increases.

The bill also would authorize $200 million for grants to states to facilitate connecting their SNAP eligibility databases to the National Lifeline Eligibility Verifier.

Other Communications Provisions
The bill would bar voice and broadband service providers from stopping or limiting service or charging late fees to delinquent consumers or small businesses that certify that their inability to pay is due to disruptions caused by the ongoing public health emergency.

Providers with Wi-Fi hotspots in public places would have to make them available to the public at no charge for the duration of the coronavirus emergency.

The bill also would:

Authorize $25 million in fiscal 2020 and $9 million per year in fiscal 2021 through 2027 to carry out the Broadband Data Act (Public Law 116-130).

Repeal a requirement that the FCC reallocate and auction spectrum in the T-Band—470 through 512 megahertz—which is used by public safety agencies in 11 metropolitan areas.

Designate 988 as the national suicide prevention and mental health crisis hotline and allow states and tribes to set fees on telephone bills to support it.

Set per-minute caps for the rates charged by prisons to inmates for phone calls until the FCC completes a rulemaking to set new charge.

Direct the FCC to accelerate its Rural Digital Opportunity Fund Phase I auction, through which it will provide support for new high-speed broadband service in rural areas. Uncontested auction bidders who can provide service within one year of the auction could receive expedited support.

POSTAL SERVICE

The measure would provide $25 billion in emergency funding for the U.S. Postal Service in fiscal 2020, to cover revenue losses related to the coronavirus. The Postal Service would have to prioritize the purchase of personal protective equipment for its workers.

The Postal Service estimated that the Covid-19 pandemic will add more than $22 billion to its net operating losses over 18 months.

The CARES Act (Public Law 116-136) provided the Postal Service with an additional $10 billion line of credit with the Treasury Department, subject to their agreement on terms and conditions. The current measure would effectively bar the Trump administration from demanding new terms beyond those outlined in a September 2018 revised agreement.

The Postal Service inspector general would receive an additional $15 million in fiscal 2020. It would have to conduct annual audits on the Postal Service’s use of emergency appropriations and borrowed funds, including money used to cover lost revenue and virus-related costs.

PRISON PROVISIONS
The Bureau of Prisons would have to transfer all inmates who are juveniles, age 50 or older, or that have a covered health condition into community supervision for the duration of any national emergency related to a communicable disease, plus 60 days.

Individuals who are likely to pose a specific and substantial threat of violence couldn’t be transferred. Courts could also order reduced sentences for covered inmates.

Transfers would have to prioritize placements that allow for social distancing, such as home confinement and low-contact supervised release.

Cash bail would be suspended during emergencies related to communicable diseases, and pretrial release would have to be ordered unless prosecutors show that detention is necessary due to specific risk of violence.

Individuals transferred or released under the bill couldn't be reincarcerated solely because the national emergency expired.

During the emergency period, courts would have to reinstate probation sentences that had been revoked.

During the emergency, the measure also would:

- Expedite court petitions from inmates by waiving a requirement that they first exhaust administrative remedies.
- Expand a pilot program for home detention for elderly inmates to include anyone 50 or older who has served at least half of their sentence, counting any credits earned, and meets the program’s other eligibility requirements.
- Direct the Justice Department to ensure that electronic messages between inmates and counsel aren’t monitored, to protect attorney-client privilege.

State Prisons

The bill would provide $500 million in each of fiscal 2020 and 2021 for grants to states and municipalities operating correctional facilities to detect and prevent the spread of the coronavirus among incarcerated populations, staff, and visitors.

Applicants would have to release prisoners along similar lines as the transfers required for the federal Bureau of Prisons under the bill. Each facility would have to target a maximum population that could be incarcerated safely during the pandemic according to CDC guidelines.

Grant funds could be used to test arrestees, inmates, staff, visitors, and other personnel, among other things.

The measure would also authorize $150 million per year in fiscal 2020 and 2021 for grants to state and local court systems that place a moratorium on court-imposed fees and fines from 30 days before the emergency period began through 90 days after it ends.
OTHER PROVISIONS

Elections & Vote By Mail

The bill would provide $3.6 billion to the Election Assistance Commission to support voting by mail and other adjustments to elections responding to the coronavirus pandemic. The money would be distributed as grants to states for use by state and local election authorities. The bill would also remove matching requirements that hindered states from using $400 million in election assistance grants provided under the CARES Act.

The measure would require states to allow all voters to cast absentee ballots by mail, with no excuse needed, and provide for at least 15 days of in-person early voting before Election Day.

States would be barred from requiring identification to obtain an absentee ballot, though they could require a signed affirmation of identity. States also couldn’t require a notarization or witness signature for a ballot.

Wildlife-Borne Disease

The bill would provide $71 million to the Interior Department and other relevant federal agencies to develop a list of wildlife species that could pose a biohazard risk to human health through communicable diseases. The departments would work with the State Department to aid other countries in stopping trade involving those species. Most of the funding would be provided through State and Tribal Wildlife grants.

The Interior Department’s Fish and Wildlife Service would have to complete development of an electronic permitting system that would allow inspection and interdiction of identified species by law enforcement.

The bill would allow the Interior Department to designate species on an emergency basis under a law that bans their transport into the U.S. Any emergency designations would last one year unless a full rulemaking process is completed to designate the species.

The bill would also make interstate shipment of designated species within the U.S. illegal. Violations of the law could be punished by six months in prison and a fine.

The U.S. Geological Survey would have to set up a national database of wildlife diseases, including those with human health risks, at its National Wildlife Health Center. The agency would work with the Fish and Wildlife Service and the U.S. Agency for International Development to support monitoring and research of such diseases.

The Fish and Wildlife Service would have to award grants to states, tribes, and territories for epidemiological surveillance and research related to emerging wildlife diseases.

Inspectors General
The measure would limit the ability of the president and federal agencies to remove inspectors general to specified causes, such as neglect of duty, malfeasance, a felony conviction, or gross mismanagement.

Currently, they can remove inspectors general for any reason, as long as they provide advance notice to Congress.

The measure also would:

Allow any inspector general named to the Pandemic Response Accountability Committee to serve as the panel’s chairman.

Require the president to provide an explanation to Congress if there hasn’t been a nomination to fill a vacant inspector general position within 210 days of the vacancy.

Require the president and federal agencies to notify Congress when placing an inspector general on administrative leave.

FEMA Assistance

The measure would:

Stipulate that the Buy American Act wouldn’t apply to purchases made in response to the coronavirus national emergency or subsequent major disaster declarations under the Robert T. Stafford Disaster Relief and Emergency Assistance Act.

Require FEMA to provide full federal funding for virus-related aid under the Stafford Act, instead of requiring recipients to cover some costs.

Stipulate that FEMA could provide assistance for certain costs incurred by state and local governments or nonprofit groups during the coronavirus emergency, including payments for first responders, essential government services, virtual services, remote test sites, personal protective equipment for essential employees, and medical supplies. It would also have to help individuals or households pay for disaster-related funeral expenses.

Exempt certain types of pay funded by FEMA for emergency or disaster recovery operations, including premium and overtime pay, from counting toward pay caps for federal agencies and personnel.

Global Health Security

The president would be directed to appoint a U.S. coordinator for global health security to lead the federal strategy on global health emergencies. The position was previously located within the National Security Council and was one of several roles eliminated by the Trump administration.

The measure would authorize the U.S. to participate in the Coalition for Epidemic Preparedness Innovations (CEPI) — an international partnership on vaccine development, including for Ebola and Covid-19.
The Millennium Challenge Corporation would be authorized to extend five-year agreements with countries affected by the coronavirus for an additional year as long as they were in effect on Jan. 29, 2020.

Census

The measure would:

Extend deadlines for the publication of population, apportionment, and state redistricting data from the 2020 census.

Require the Census Bureau to use the same data quality standards it used for the 2010 census.

Clarify that colleges could share information about their students directly with the Census Bureau, after giving students a chance to opt out.

Authorize the limited use of data that wasn’t collected as part of the 2020 census.

Scientific Integrity Policy

Each federal agency that funds, conducts, or oversees scientific research would be required, within 90 days of enactment, to adopt and enforce a “scientific integrity policy” and submit it to the White House Office of Science and Technology Policy for approval. Such policy would have to:

Prohibit employees from engaging in misrepresentation, coercive manipulation, or other research misconduct.

Bar interfering with or delaying without merit the release and communication of scientific findings.

Prevent the implementation of barriers to cooperation with scientists outside of an agency.

Allow employees to share findings, subject to current law, by participating in conferences and seeking publication through peer-reviewed, professional or academic journals.

Permit employees to serve on scientific advisory boards and hold leadership positions on scientific councils, unions, and professional groups.

Require scientific conclusions aren’t made based on political considerations.

Mandate that the selection and retention of candidates for science and technology positions in an agency are largely based on the candidate’s expertise, credentials, and experience.

Stipulate that personnel actions related to employees, except for political appointees, aren’t based on political consideration or ideology.
Federal Employees & Contractors

Telework: The measure would temporarily expand telework arrangements for authorized federal and contractor employees. Agencies would have to let eligible federal employees telework through the end of 2020, while contractor personnel would have to be allowed to telework “to the maximum extent practicable” during the Covid-19 public health emergency.

Retirement: Federal first responders specified in the measure could remain eligible for retirement benefits if they’re unable to perform physical work due to Covid-19 and are transferred to a related administrative or supervisory position.

Workers’ Compensation: The measure would establish a presumption of eligibility for workers’ compensation for federal employees who are required to come into contact with patients, members of the public, or coworkers, and who are diagnosed with Covid-19 from Jan. 27, 2020, through Jan. 30, 2022.

Contractors: Federal contractors couldn’t be penalized by adverse performance ratings if they’re unable to deliver goods or complete work due to Covid-19. The measure would set an accelerated deadline requiring agencies to pay prime contractors within 15 days of receiving a proper invoice during the coronavirus public health emergency.

Additional Items

Price Gouging: The measure would declare it illegal to engage in price gouging of food, hygiene products, personal protective equipment, or health-care services during the Covid-19 public health emergency. The Federal Trade Commission would enforce the ban on price gouging as an unfair or deceptive act or practice. State attorneys general could also bring civil enforcement actions.

Crime Victims Fund: The bill would waive any nonfederal matching requirements associated with payments from the Crime Victims Fund during the Covid-19 pandemic. The Justice Department could make grants to states and local governments to assist in reporting hate crimes, including to set up state-run hate crime reporting hotlines. The department could also award grants to support law enforcement agencies in preventing and responding to hate crimes.

The measure also would:

Require the General Services Administration, within 60 days of the bill’s enactment, to take actions to prevent transmission of the coronavirus through air conditioning, heating, ventilation, and water systems in federal facilities.

Waive a prohibition on attorneys’ fees in connection with applications for Commerce Department public works and economic development grants under the current measure or the CARES Act.
Establish an Office of Disaster Recovery within the Commerce Department, and authorize the department to appoint and pay personnel to implement disaster recovery measures without regard to civil service hiring rules.

Require the Bureau of Economic Analysis to break down how income growth among each of the 10 deciles of income, and the highest 1% of income, account for changes in gross domestic product.

Allow the Office of National Drug Control Policy to waive a nonfederal fund matching requirement under the Drug-Free Communities program for recipients that can’t comply due to Covid-19.