



COVID-19 Response Legislation: Protections for Children and Families

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In the last year, Congress and the Executive Branch have passed a series of laws to support Americans during the coronavirus pandemic that, at the time of writing, has taken the lives of more than 350,000 people in the U.S. and caused a loss of income for nearly half of the adults in the country, according to a U.S. Census survey.¹ The laws passed in response to the pandemic have, collectively, sought to safeguard individuals, families, communities, schools, hospitals, businesses (large and small), and state and local government. What follows is a summary of the *protections and supports for children and families* that lie therein.² This is a living document; the summaries have been added as each law is passed.

Snapshot of COVID-19 Response Legislation to Date

- [1.](#) Mar 6, 2020: The first in this sequence, the [Coronavirus Preparedness and Response Supplemental Appropriations Act](#), (H.R. 6074) passed, with over \$8 billion in emergency funding for federal agency responses to COVID-19, largely supporting vaccine research & development and the Centers for Disease Control and Prevention. [Jump to Section 1.](#)
- [2.](#) Mar 18, 2020: The [Families First Coronavirus Response Act](#) (FFCRA) (H.R. 6201) passed, which supports families with paid sick leave and unemployment benefits, food assistance, and free COVID-19 testing. [Jump to Section 2.](#)
- [3.](#) Mar 27, 2020: The [Coronavirus Aid, Relief, and Economic Security Act](#) (the CARES Act) (H.R. 748) passed, a \$2.3 trillion emergency relief package that directs aid to families, hospitals, businesses, and states, including a one-time cash payment directly to individuals. [Jump to Section 3.](#)
- [4.](#) Apr. 24, 2020: The [Paycheck Protection Program and Health Care Enhancement Act](#) (H.R. 266) passed, a \$484 billion relief package targeted toward small business, their employees, and healthcare providers. [Jump to Section 4.](#)
- [5.](#) Dec. 27, 2020: The [Consolidated Appropriations Act of 2021](#) (H.R. 133), a COVID-19 relief stimulus package passed that includes direct checks to individuals, enhanced unemployment benefits, and funds for small business, schools, child care, and vaccine distribution. [Jump to Section 5.](#)
- [6.](#) Mar. 10, 2021: The [American Rescue Plan Act](#) (H.R. 1319) passed, a \$1.9 trillion stimulus package that includes direct checks to individuals, extended unemployment benefits, funding for schools, food assistance, small business loans, vaccines, and financial aid for working parents. [Jump to Section 6.](#)

¹ U.S. Census Bureau. *Week 20 Household Pulse Survey: November 25 – December 7*. Employment Table 1. Experienced and Expected Loss of Employment Income, by Select Characteristics: United States.

² This brief summarizes select protections; additional components can be found in the actual text of the laws.

1 – The Coronavirus Preparedness and Response Supplemental Appropriations Act, H.R. 6074

Passed March 6, 2020

While less focused on individual protections, the Coronavirus Preparedness and Response Supplemental Appropriations Act directs funds to federal agencies for causes that are likely to benefit families down the road, such as:

- Approximately \$3 billion for vaccine research & development and diagnostics (e.g. tests) and \$300 million set aside for purchase of vaccines and diagnostics.
- \$1.9 billion for the Centers for Disease Control and Prevention (CDC), including for state/local response.
- \$100 million to a Health Resources and Services Administration program to improve health care for people who are in rural areas or are economically or medically vulnerable.
- \$20 million to the Small Business Administration to provide loans to small businesses impacted by COVID-19.

2 – The Families First Coronavirus Response Act (FFCRA), H.R. 6201

Passed March 18, 2020

FFCRA was the first of two major legislative installments boosting support for families and children during the pandemic, particularly for working parents and those with low incomes. Many of these policy changes were expanded upon in the CARES Act, which passed on Mar. 27 and is summarized below. We encourage you to read both sections for a fuller picture.

- **Expands Food Assistance**
 - Adds \$900 million for food assistance programs, with \$400 million for The Emergency Food Assistance Program (TEFAP) and \$500 million for Special Supplemental Nutrition Program for Women, Infants, and Children (WIC). TEFAP provides food to individuals [at no cost](#), often through a food bank. WIC provides food for eligible [low-income](#) pregnant and post-partum women, infants, and young children.
 - Temporarily eliminates work requirements for [Supplemental Nutrition Assistance Program](#) (SNAP/Food Stamps) and [certain administrative requirements](#) for WIC (i.e., a requirement to meet in-person).
 - Makes SNAP benefits available to households with children impacted by school closures who typically receive free or reduced-price school meals.

- Gives states the option to provide Pandemic Electronic Benefit Transfers, or P-EBT, to continue providing meals to students in families with low incomes during school closures as they would under the federal programs like the School Lunch Act. These programs provide students with school breakfast and lunches, meals during child care programs, and meals during the summer. FFCRA increases the flexibility of these programs and reduces paperwork for states to implement them.

- **Expands Paid Sick Leave and Family Medical Leave**

The following two protections, under the Emergency Paid Sick Leave Act and the Emergency Family Medical Leave Expansion Act (both part of FFCRA), are applicable *only to employers with up to 500 employees*.³ Only employees who have worked for the employer for at least 30 days are eligible. Employers can seek dollar-for-dollar reimbursement for these wages through [tax credits](#).

- Requires employers to provide full-time employees with two weeks of emergency paid sick leave, in addition to any paid sick leave or paid time off already provided by the employer. Emergency paid sick leave is available for employees who have been advised to quarantine due to COVID-19 or are experiencing symptoms of the virus; in both of these cases, the sick leave would be paid at the normal rate. Emergency paid sick leave is also available for people who are caring for an individual who has been advised to quarantine *or their child whose school or childcare facility has been closed due to the public health emergency*; the individual will receive [two-thirds of their normal pay](#) in these cases.
- Temporarily expands⁴ family medical leave to provide employees *an additional 10 weeks of paid leave* at two-thirds of their normal pay.⁵ Employees can take family medical leave if they are unable to work/telework because they are caring for their child whose school or childcare provider closed due to COVID-19. The employee is entitled to return to their same position following the leave, with certain exceptions.⁶

- **Expands Unemployment Benefits**

- Gives \$1 billion for unemployment insurance, including to increase funds for benefits and application processing. The state must work to make these benefits more accessible for individuals – by easing eligibility requirements and waiving work search requirements, for instance – [among other requirements](#).

- **Increases Funds for Medicaid and Child Welfare, Provides Free Coronavirus Testing**

³ The U.S. Department of Labor states that small businesses with fewer than 50 employees may qualify for exemption if providing the paid leave would [jeopardize the viability of the business](#).

⁴ Prior to this temporary Family Medical Leave Act (FMLA) Expansion, FMLA applied to employers with 50+ employees who have worked at an employer for at least a year, and 1,250 hours per year. FMLA typically provides unpaid leave for a serious health condition or to care for a newborn, adopted, or newly placed foster child.

⁵ Up to \$200 per day.

⁶ For employees at employers with more than 25 employees. For employers with fewer than 25 employees, the employee is entitled to return to the same position if it still exists and has not been altered or eliminated due to economic conditions caused by COVID-19. Additional protections apply.

- The Federal Medical Assistance Percentages (FMAP) will temporarily increase by 6.2%, meaning that the rate in Georgia will increase from [67.3](#) to 73.5%. So for every \$10 spent on Medicaid, the state will only be responsible for \$2.65.⁷

- In order to receive the increased FMAP rate, states must meet the following requirements:

- *Keep all beneficiaries who were enrolled in Medicaid programs as of Mar. 18 enrolled.* In other words, they must [freeze disenrollment](#) during the public health emergency.
- States cannot raise premium prices higher than they were on Jan. 1. (Per the CARES Act, states have 30 days from Mar. 18 to correct premiums to their Jan. 1 rate.)
- Cover [testing, services, and treatments](#) related to COVID-19 for free. No cost-sharing is allowed.
- Maintain all eligibility standards and procedures such that they are *no more restrictive* than the state had in place on Jan. 1.

- FFCRA also increased the federal match rate – or the amount that federal dollars are used vs. state ones – for Title IV-E funds, which make up the [largest funding stream](#) for child welfare systems. These funds [are used](#) for daily care and supervision of children in state custody, training for staff and foster parents, foster parent recruitment, and administrative costs.

- Free coronavirus testing for all individuals, regardless of health coverage

- Private insurers, Medicaid, and CHIP/PeachCare are all required to provide *free temporary coverage for coronavirus testing*, with no cost-sharing.
- The law gives the states the option of using Medicaid to provide free coronavirus testing for uninsured individuals. An additional \$1 billion in federal funds for the National Disaster Medical System, split between states, will also reimburse providers for testing for those who are uninsured. *Additional funds outlined in the CARES Act, below, can be used for testing.*

ADDITIONAL FUNDS FOR HEALTHCARE AND FREE COVID-19 TESTING

What It Means For Georgia Children & Families

The number of cases of COVID-19 [continues to rise](#). In 2020, Medicaid and PeachCare applications [increased](#) by 50%. The increased FMAP will bolster our state's ability to serve Georgians' healthcare needs through Medicaid. But to remain eligible, the state must not make any effort to restrict access to Medicaid.

The free coronavirus testing is also a major support for our state – particularly for the [1.5 million Georgians who lack health insurance](#), including nearly [one in five parents](#) of dependent children.

⁷ This higher reimbursement will retroactively go into effect starting on January 1, 2020, and will extend through the public health emergency. The rate does not apply to PeachCare/CHIP.

3 – [The Coronavirus Aid, Relief, and Economic Security Act \(the CARES Act\), H.R. 748](#)

Passed March 27, 2020

Given the size of the stimulus bill, the CARES Act provides relief to a vast range of entities impacted by the public health emergency: individuals, healthcare systems and public health, K-12 schools, higher education, small businesses, big corporations, and state and local government. As of April 2020, [Georgia alone is expected to receive \\$4.1 billion](#). Many of these protections are expansions of support allocated in the previous bill, FFCRA.

- **Provides for Direct Payments to Households**
 - People who make \$75,000 or less will receive a recovery rebate of \$1,200 per adult and \$500 per child (age 16 or younger). People with higher incomes are eligible for a smaller benefit. Certain immigrant families are not eligible for the rebate, as every member of the household must have a Social Security Number – families where the children have an SSN but whose parents lack one will be excluded.
- **Expands, Extends, and Increases Unemployment Benefits**
 - Creates a Pandemic Unemployment Assistance program that provides federally paid benefits for people who are otherwise ineligible for unemployment insurance, including part-time workers, workers who have not been working for as long as would typically be required, and workers who have received the maximum benefit amount from the state's unemployment insurance program. The Pandemic Unemployment Assistance program allows up to 39 weeks of unemployment benefits, through Dec 31.
 - Increases the benefit by [\\$600 per week](#) through July 31 for anyone receiving unemployment benefits – whether through the state's unemployment insurance or Pandemic Unemployment Assistance.
 - Supports states in creating a short-time compensation program, through which employees whose hours have been reduced can receive partial unemployment benefits if the program is approved (i.e. meets the definition under the Internal Revenue Code, section 3306(v)).
- **Expands Housing Assistance**
 - [Imposes an eviction moratorium](#) for 120 days for public housing, housing with federally backed mortgages (e.g., Fannie Mae or Freddie Mac), and other properties covered by the Violence Against Women Act. After the moratorium ends, 30-day notice must be issued before eviction. [See the full list of properties covered under this law here](#).
 - [Imposes a foreclosure moratorium](#) for properties with federally backed mortgages (e.g., Fannie Mae and Freddie Mac), until May 17, 2020. Borrowers can request forbearance for up to 180 days.

- \$4 billion to prevent, prepare for, and respond to coronavirus for people who are experiencing homelessness. The funds support additional homeless assistance and homelessness prevention activities under a McKinney-Vento Homeless Assistance Act program, the Emergency Solutions Grants program, by engaging individuals living on the street, increasing and maintaining shelter capacity, reconfiguring to follow public health guidance on distancing, providing essential services and medical care to individuals experiencing homelessness, and providing short-term rental or utility payment assistance.
- \$2 billion to increase funds for public housing agencies, including for vouchers and activities that support health, education, or child care for tenants.
- \$50 million for the Legal Services Corporation to support legal aid organizations with increased civil legal issues due to coronavirus (e.g., evictions, domestic abuse protective orders, child custody orders, and unemployment benefits).
- \$25 million for homeless youth programs that support youth living on their own.

FOOD ASSISTANCE

What It Means for Georgia's Children & Families

Even before the public health emergency, [one in five children](#) in Georgia struggled to get enough food. And [one in six children](#) in Georgia receive free or reduced price lunch. In just a few weeks in March and April 2020, [270,000 applications](#) for SNAP and Medicaid combined were processed in Georgia. Despite ongoing efforts by the state and local school districts to rapidly create and implement mass food distribution systems, families are increasingly struggling with food insecurity as the economic fallout of the pandemic unravels.

• Expands Food Assistance

- \$15.5 billion for the Supplemental Nutrition Assistance Program (SNAP/Food Stamps).
- \$8.8 million for Child Nutrition Programs, which are being used to provide meals to students who would typically receive free or reduced-price meals in schools and child care facilities.
- \$450 million for The Emergency Food Assistance Program (TEFAP), which, as mentioned above, provides food to individuals [at no cost](#), often through a food bank.

• Protects Child Care Providers

- \$5 billion for a Community Development Block Grant program that allows state and local governments to expand support for community health facilities, child care centers, food banks.
- \$3.5 billion in additional funding for the Child Care and Development Block Grant, to fund payments to child care providers and staff, and provide child care for parents whose work is critical during the COVID-19 pandemic. These essential workers are exempt from income eligibility requirements under this law.

- \$750 million for Head Start programs to respond to needs of families impacted by coronavirus and support supplemental operation of summer programs (for existing grantees).
- **Supports Education**
 - More than \$30 billion for an Education Stabilization Fund to prevent, prepare for, and respond to coronavirus, including approximately \$13 billion for K-12 schools and approximately \$14 billion for higher education. The K-12 funds can be used to support distance learning, meals, physical and mental health services, and more. Funds will be provided through grants to local education agencies that the state department of education considers most impacted by the public health emergency. The funds for higher education will go to institutions that the Governor determines have been most significantly impacted by coronavirus to support continued educational services and operation of the institution.
- **Supports Child Welfare Systems**
 - \$45 million for Title IV-B services, which can be used for a wide range of child abuse prevention and response services, including foster care and adoption.
 - \$45 million for family violence prevention and response services, including shelters, supportive services, and the National Domestic Violence Hotline.
- **Helps Small Businesses Continue to Pay Employees**
 - \$349 billion for a [small business loan program](#) to help employers with fewer than 500 employees pay for wages, paid or family sick leave, and health insurance, among other business expenses. Additional grants and loans are available to businesses impacted by the public health emergency, such as emergency economic injury disaster loans, Paycheck Protection Program loans, and loan forgiveness options. (More details are available [here](#).)
- **Provides Additional Funding and Support to Health Care Providers and Public Health**
 - \$100 billion to provide grants to hospitals, public entities, not-for-profit entities, and Medicare and Medicaid enrolled providers to pay for unreimbursed health care or lost revenues as a result of the public health emergency.
 - \$1.3 billion in supplemental funding for community health centers for COVID-19 testing and treatment.
 - \$185 million to Health Resources and Services Administration programs that support rural access to care and telehealth.

- Allows for expedited payments to hospitals, increases reimbursements for COVID-19 in-patient treatment by 20%.
- The law also eases restrictions on the use of telehealth:
 - Allows rural health clinics and federally qualified health centers to be “distant sites” for telehealth during the public health emergency.
 - Codifies guidance from the Centers for Medicare and Medicaid that they will not enforce a requirement that physicians have a pre-existing relationship with the beneficiary to be reimbursed.
- The law clarifies parts of the FFCRA law passed prior to the CARES Act:
 - Regarding the FFCRA mandate that in order to receive the increased Federal Medical Assistance Percentages (FMAP) rate, states must not raise Medicaid premiums, the CARES Act *gives states until April 17* to lower Medicaid premiums if they have raised them since Jan. 1. This way they can remain eligible for the increased FMAP rate if they comply.
 - Clarifies and confirms that states can extend Medicaid to uninsured populations to cover COVID-19 testing with no cost-sharing. (The state must elect to use this option.)
- **Supports Expanding Internet Connection and Telehealth in Rural Areas**
 - \$200 million to the Federal Communications Commission to provide telecommunications services and devices necessary to support telehealth.
 - \$25 million to the Rural Utilities Service’s Distance Learning, Telemedicine, and Broadband Program to provide grants to rural communities to boost these activities.

4 – [The Paycheck Protection Program and Health Care Enhancement Act, H.R. 266](#)

Passed April 24, 2020

This \$484 billion relief package – the fourth law passed to respond to certain needs coming out of the ongoing public health emergency – focuses only on support for small businesses (and their employees) and healthcare providers. While there was much debate leading up to this bill’s passage on inclusion of other items – for instance, funding for state governments whose revenues are buckling as a result of skyrocketing unemployment, or increased funds for Temporary Assistance for Needy Families, which was boosted during the Great Recession – those measures did not make it into this package.

- **Increasing Funds that Allow Business to Continue Paying Employees, Avoid Lay-Offs**
 - \$320 billion to in additional funding for the Paycheck Protection Program (PPP), replenishing funding from the CARES Act that had run out by mid-April. The PPP allows banks to make forgivable loans up to \$10 million to small businesses with up to 500

employees. (Note: \$60 billion is reserved for smaller lenders and community banks so that they do not have to compete with bigger businesses and banks to access funding.)

- \$60 billion to increase funds for the Small Business Administration's economic injury disaster loan program.
- **Provides Additional Support to Healthcare Providers**
 - \$75 billion for hospitals and healthcare providers for health care related expenses or lost revenues that are attributable to the coronavirus outbreak.
 - \$25 billion for coronavirus testing, including for people who are uninsured.

5 – [The Consolidated Appropriations Act, H.R. 133](#)

Passed December 27, 2020

Just before the start of 2021, Congress passed and the President signed into law a \$900 billion stimulus package. The law continues support that was established or expanded earlier in 2020, including direct checks to individuals, enhanced unemployment benefits, funding for schools, child care providers, food assistance, small business loans, and vaccines.

- **Provides Direct Payment for Households**
 - People who made \$75,000 or less in the 2019 tax year will receive a \$600 stimulus check per adult or child. Those with incomes up to \$99,000 are eligible for a smaller benefit. Unlike the previous direct stimulus benefit, this support is available to U.S. citizen spouses and children of undocumented immigrants.
- **Extends Unemployment Benefits**
 - \$300 weekly unemployment benefit through at least March 14, 2021. (The \$600 enhanced weekly unemployment benefits expired in July 2020.)
 - This law re-starts Pandemic Unemployment Assistance, which provides federally paid benefits for people who are otherwise ineligible for unemployment insurance, such as part-time and gig workers. These benefits, which had expired on December 26, 2020, will resume for eleven more weeks.
- **Support for Schools, Child Care and Increased Broadband Connectivity**
 - \$54.3 billion for K-12 schools, which can be used for a myriad of purposes including coronavirus response; the needs and/or learning loss of children who are English language learners,

CRACKING DOWN ON SURPRISE BILLING FOR OUT-OF-NETWORK HEALTH CARE

One “surprise” in the most recent COVID-19 relief legislation package is a law that, effective January 2022, will protect consumers from being billed for out-of-network care in emergencies, or for non-emergency care at a hospital that is in their network but is given by an out-of-network provider. Under the new law, patients will pay only the deductible and co-pay amounts that are standard for in-network care under their insurance plan.

racial and ethnic minorities, homeless, in foster care or in families with low incomes; meals for eligible students; technology for online learning; guidance for carrying out requirements under the Individuals with Disabilities Education Act; mental health services and supports; afterschool and summer learning programs; and more.

- \$22.7 billion for colleges and universities for coronavirus response-related expenses, student support activities, financial aid grants to students, and more.
 - \$10 billion in emergency funds for child care providers through the Community Development Block Grant program, including \$250 million for Head Start providers.
 - \$7 billion to increase broadband connectivity, including \$3.2 billion in emergency funds for families with low incomes (to access dollars through a Federal Communications Commission fund) and \$250 million in telehealth funding.
- **Boosts Nutrition Assistance Programs**
 - \$13 billion for nutrition assistance, including a 15 percent increase in monthly Supplemental Nutrition Assistance Program (SNAP/food stamps) benefits through June 2021. Eligibility has been expanded to include college students in need.
 - Creates additional flexibilities for distribution of Pandemic EBT (P-EBT) and makes the benefit available for children younger than 6 years old.
- **Protects Housing for Those At Risk of Eviction**
 - Extends the Centers for Disease Control and Prevention (CDC) federal eviction moratorium through January 31, 2021, banning residential evictions for people who make less than \$99,000 per year and provide a declaration to their landlord stating that they have made best efforts to obtain government assistance and are unable to pay rent, among other statements. More details from the CDC on this moratorium are available [here](#), including an [FAQ](#) and the [eviction declaration form](#).
 - \$25 billion in emergency rental assistance to assist households that are unable to pay rent and utilities due to the pandemic.
- **Supports Youth In and Aging Out Of Foster Care**
 - \$400 million for the John H. Chafee Foster Care Program for Successful Transition to Adulthood, which can be used for housing, education, employment, counseling, financial management, and more.
 - Increases the Education and Training Voucher grant from \$5,000 to \$12,000 per individual per year.

- Expands eligibility for Chafee services up to age 27, temporarily removes the limitation on the portion of funds that can be used for room and board, and waives education and work requirements for extended foster care during the pandemic.
- **Funds COVID-19 Vaccine Distribution**
 - \$48 billion for coronavirus vaccine purchase, distribution, and COVID-19 testing assistance for states.
- **Supports Small Businesses and Non-Profits**
 - \$284 billion for Paycheck Protection Program loans, expanding eligibility to include certain non-profits that did not previously qualify. As mentioned above, the PPP allows banks to make forgivable loans to small businesses.

6 – [The American Rescue Plan Act, H.R. 1319](#)

Passed March 10, 2021

On March 10, 2021, Congress passed a \$1.9 trillion stimulus package that builds upon aid administered last year. It's the sixth law since the start of the coronavirus pandemic, and the first under the Biden Administration. It includes direct checks to individuals, extended unemployment benefits, funding for schools, food assistance, small business loans, vaccines, and financial aid for working parents, among other supports.⁸

- **Provides Payments Directly to Individuals and Increases the Child Tax Credit for 2021**
 - Individuals who make up to \$75,000 annually, and married couples who make up to \$150,000, are eligible for direct payments of \$1,400. Eligibility is capped for individuals who make more than \$80,000 for year or couples who make over \$160,000 per year. Unlike previous rounds of stimulus payments, eligible adult dependents (including college students) are eligible for payments. Couples who file jointly only need one Social Security number to qualify.
 - Temporarily expands the Child Tax Credit, increasing the amount to \$3,000 for children ages 6 to 17, and \$3,600 for children under age 6. The amount is gradually reduced for couples earning over \$150,000 and individuals earning over \$75,000 per year. Families eligible for the full credit would get payments of up to \$300 per child per month from July through the end of the year.
 - Increases the Child and Dependent Care Tax Credit, for those who paid expenses for care of a child/dependent so that they can work or look for work, from a maximum of \$1,050 for one child to \$4,000; and from \$2,100 for two or more children to \$8,000

⁸ <https://www.ncsl.org/ncsl-in-dc/publications-and-resources/american-rescue-plan-act-of-2021.aspx>

- **Extends and Expands Unemployment Insurance**
 - Maintains the federal supplement of \$300 per week to unemployment insurance benefits through Sept. 6 and increases the number of weeks the benefit is available from 50 to 79 weeks
 - Makes the first \$10,200 in unemployment insurance received in 2020 non-taxable for households with incomes under \$150,000
- **Extends Enhanced Food Assistance**
 - Extends the 15% Supplemental Nutrition Assistance Program (SNAP) benefit increase through September 30, 2021
 - \$490 million to increase the cash-value voucher provided under the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) to from \$9 for children and \$11 for women up to \$35 per person, per month during the pandemic
 - Extends Pandemic EBT (P-EBT) to any school year or summer following a designated public health emergency
- **Supports Access to Affordable Healthcare and Incentivizes Medicaid Expansion**
 - Increases states' FMAP by 5% for two years if they expand Medicaid
 - Requires Medicaid and CHIP to cover vaccines and COVID treatment without any cost-sharing, and increases the FMAP to 100% for vaccine costs for up to one year after the public health emergency
 - Gives states a 5-year option of providing coverage for women up to 12 months after childbirth instead of the previous duration of 2 months (Georgia currently has an [1115 demonstration waiver](#) pending with the Centers for Medicare and Medicaid Services that would extend postpartum care from two months up to six months after childbirth.)
 - Provides an 85% FMAP for three years to states that cover mobile crisis intervention services for mental health or substance abuse disorders
 - Increases FMAP by 10% for home and community-based services
 - \$8.5 billion for rural providers
 - \$34 billion to expand ACA subsidies for two years, expanding eligibility for financial help to buy plans on the marketplace and increasing the subsidies for lower-income enrollees
 - Eliminates premiums for individuals at 150% FPL or less and reduces premiums for all others through 2022

- Subsidizes 100% of premiums for individuals on COBRA (Consolidated Omnibus Budget Reconciliation Act) who lose their jobs through September 30, 2021
- **Support for Schools and Higher Education**
 - \$123 billion for K-12 schools, which can be used for myriad COVID-19 response purposes such as to improve ventilation in school buildings, reduce class sizes to make social distancing possible, purchase personal protective equipment, and hire support staff, and more. 20% of the \$130 billion must be directed to programs to help counteract “learning loss” from students who missed school during the pandemic.
 - \$3 billion for grant funding and programs related to the Individuals with Disabilities Education Act
 - \$35 billion for colleges to implement public health protocols, distance learning, and emergency grants to students in need
 - \$5 billion for governors to use to support educational programs and learning needs of students significantly impacted by COVID-19 (including in K-12, higher education, and/or early childhood education programs)
 - Maintenance of Effort: States must maintain spending on K-12 and higher education in FY2022 and FY2023 at levels proportional to the average portion of the state’s overall budget in 2018, 2019, and 2020⁹
- **Supports Housing Stability and Prevents Homelessness**
 - \$27.4 billion for emergency rental assistance through the Coronavirus Relief Fund and administered by the U.S. Department of Treasury. There is a small state set-aside of \$152 million.¹⁰
 - The funds must be used to provide financial assistance, including back and forward rent and utility payments. Assistance can be provided for up to 18 months.
 - States and local governments must prioritize households below 50% area median income or who have been employed for three months.
 - The first 40% of funds must be paid to grantees within 60 days. After March 31, 2022, the Treasury may recapture excess funds not obligated by a state or local government and reallocate them to another grantee.

⁹ <https://www.ncsl.org/ncsl-in-dc/publications-and-resources/american-rescue-plan-act-of-2021.aspx>

¹⁰ [https://nlihc.org/sites/default/files/COVID-Relief-Budget_Reconciliation.pdf?utm_source=NLIHC+All+Subscribers&utm_campaign=c62cbba4d8-cta_022420&utm_medium=email&utm_term=0_e090383b5e-c62cbba4d8-292697541&ct=t\(cta_022420\)](https://nlihc.org/sites/default/files/COVID-Relief-Budget_Reconciliation.pdf?utm_source=NLIHC+All+Subscribers&utm_campaign=c62cbba4d8-cta_022420&utm_medium=email&utm_term=0_e090383b5e-c62cbba4d8-292697541&ct=t(cta_022420))

- Learn more about emergency rental assistance funding requirements from the National Low Income Housing Coalition one-pager [here](#).
- \$2.5 billion will be distributed to high-need communities, based on the number of very low-income renter households paying more than 50 percent of income on rent or in overcrowded conditions
- \$5 billion to assist people who are homeless with immediate and long-term assistance (e.g., emergency housing vouchers)
 - Public housing agencies will be notified of the number of vouchers they will receive within 60 days, and vouchers should be distributed according to a formula that accounts for capacity and geographic diversity.
 - Households are eligible for emergency vouchers if they are at risk of experiencing homelessness, are fleeing domestic violence, or are recently homeless.
 - Funds must be used to provide and renew emergency vouchers, cover administrative costs, and make adjustments for public housing agencies.
 - Funds are available through September 30, 2030.
 - Learn more about housing voucher funding requirements from the National Low Income Housing Coalition one-pager [here](#).
- **Supports Early Care Access and Child Abuse Prevention**
 - \$15 billion for the Child Care and Development Block Grant
 - \$24 billion for newly created child care stabilization grants
 - \$1 billion for Head Start programs
 - \$150 million for the Maternal, Infant, and Early Childhood Home Visiting program
 - \$1 billion for the Pandemic Emergency Fund, which provides one-time benefits (e.g., cash and vouchers) to eligible families with low incomes
 - \$250 million for programs under the Child Abuse Prevention and Treatment Act
- **Invests in Broadband Infrastructure**
 - \$7.2 billion for an Emergency Connectivity Fund to reimburse schools and libraries for internet access (including wi-fi hotspots, modems, routers, and more)
- **Supports Small Businesses**

- \$7.25 billion for the Paycheck Protection Program forgivable loans and expands eligibility to more non-profits (e.g., larger 501(c)(3) organizations than were previously eligible and other types of 501(c) organizations than 501(c)(3))
- \$15 billion for targeted Economic Injury Disaster Loan advance payments, which are available to businesses in low-income communities that have suffered an economic loss of more than 30%
- \$25 billion for restaurants and bars, including grants for pandemic-related revenue loss, and \$175 million for a community navigator pilot program to increase awareness of COVID-19 relief programs
- **Provides Funds for States and Local Governments**
 - \$350 billion to help state and local governments to cover the increase in expenses and loss of revenue resulting from the COVID-19 pandemic. These funds can be used to respond to COVID-19 in myriad ways: aid to household or small businesses, premium pay for essential workers, investments in broadband infrastructure, and more.
- **Eliminates Taxes on Student Loans Forgiven During a Certain Period**
 - Student loans forgiven between December 31, 2020 and January 1, 2026 are not considered taxable income