Policy Brief:

Your Guide to the 2020 Coronavirus Aid, Relief, and Economic Security (CARES) Act

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President Donald Trump signed the 335-page Coronavirus Aid, Relief, and Economic Security Act of 2020 (the 2020 CARES Act) on March 27, 2020.

The federal legislation contains multiple forms of assistance for individuals, businesses, hospitals and health care, education and state and local governments, including cash payments, new loan and grant programs, enhanced unemployment benefits, technical assistance, forbearance on some federally backed mortgage loans, moratorium on evictions and others. It is divided into two main parts - Division A, which focuses on direct support for workers, the health care system and the economy, and Division B, which provides funding for different federal agencies to implement provisions of the legislation.

This overview summarizes each component of the 2020 CARES Act. The information provided does not, and is not intended to, constitute legal advice; instead, all information, content and materials available are for general informational purposes only. Information presented may not constitute the most up-to-date legal or other information. This document contains links to other third-party websites. Such links are only for the convenience of the reader, user or browser; the University of Arkansas Division of Agriculture does not endorse the contents of the third-party sites.

You can read the full 2020 CARES Act online.

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DIVISION A: KEEPING WORKERS PAID AND EMPLOYED, HEALTH CARE SYSTEM ENHANCEMENTS, AND ECONOMIC STABILIZATION

Division A of the 2020 CARES Act details relief and support for workers, businesses, the health care system and other parts of the economy.

Title I - KEEPING AMERICAN WORKERS PAID AND EMPLOYED ACT

Title I of the 2020 CARES Act provides assistance to small businesses, independent contractors and self-employed people negatively affected by COVID-19 and provides guidance to lenders.

This part of the new law creates a temporary loan program administered through local banks, expands certain existing loan and grant programs, eases some bankruptcy requirements for businesses and individuals affected by COVID-19 and earmarks funding for technical assistance.

Paycheck Protection Program

The Paycheck Protection Program, the temporary loan program created by this act, is meant to provide short-term assistance to cover payroll costs, health insurance premiums, utility bills, interest on existing debt and to pay business rent or mortgages for the period of February 15-June 30, 2020.

Congress has allocated $349 billion for the program, which is seen as an opportunity to keep people employed and prevent businesses from closing. Funding is provided on a first-come, first-serve basis. To qualify for a loan, a business must have fewer than 500 employees or be considered small for a specific industry. Businesses with multiple locations qualify for loans if they have fewer than 500 people at each location. Seasonal businesses, tribal businesses, veteran organizations and nonprofits are eligible for the program as well.

Loans are based on the financial abilities of applicants before February 15, 2020, including payroll costs and the number of employees. The amount of the loan is capped at a lesser of 2.5 times the amount of a borrower’s last 12 months average payroll (LTM) or $10 million.

Although the federal government has allocated the money, loan applications are made to local banks and credit unions authorized by the U.S. Department of Treasury. The law prohibits lenders from charging application fees or requiring collateral for loans issued under this program. Applying for a loan does not guarantee a business or individual would receive the funds.

Unlike most traditional business loans, the Paycheck Protection Program includes a path to forgiving most of the debt. The amount of loan that can be forgiven equals the sum of payroll expenses, existing interest on mortgages, rent payments, leases and utility service agreements.

Payroll expenses include employee salaries of up to $100,000, hourly wages, cash tips, paid leave and health insurance premiums. However, the forgiveness amount decreases if a business reduces its expenses by laying off employees or significantly reducing salaries. Businesses that have already laid off employees can still be forgiven for the full amount if they rehire their employees by June 30.

Businesses that took out an Economic Injury Disaster Loan (EIDL) related to COVID-19 before the Paycheck Protection Program can still qualify for this program, and even refinance that loan with the

Paycheck Protection Program. But that original EIDL loan amount will not be forgiven and must be repaid.

On amounts that aren't forgiven, the 2020 CARES Act caps interest at 4 percent per year. Borrowers would have up to 10 years to pay back that portion of the loan though terms may differ depending on the lending institution. In additional rules released in April, the Small Business Administration said the maturity date for unforgiven loans would be two years.

Other Components of Title I

Title I goes beyond loans and most pieces of the legislation are time sensitive. Title I also:

- Increases the maximum loan amount for a Small Business Administration (SBA) Express loan from $350,000 to $1 million through the end of 2020.
- Temporarily expands access to the EIDL program to tribal businesses, cooperatives, employee stock ownership plans, nonprofits and individuals who are self-employed or are independent contractors for expenses throughout 2020. The expansion also waives collateral on EIDL loans made in response to COVID-19 before December 31, 2020 for loans below $200,000 if the business existed for at least one year before the disaster. Advance payments of $10,000 on EIDL loans can also be made under this expansion, and businesses do not have to repay that advance if they are denied for a loan.
- Temporarily increases the eligibility threshold for businesses to file for Chapter 11 bankruptcy, from $2,724,625 in debt to $7.5 million in debt. This clause expires after one year.
- Allows individuals already in Chapter 13 bankruptcy to seek payment plan modifications if they have a financial hardship related to the pandemic, including extending their payments for up to seven years after the initial payment was due. Individuals should apply for this assistance immediately as the authorization expires in one year.
- Allocates $17 billion for the SBA to cover loan payments for existing SBA borrowers, including principal, interest and fees for six months.
- Requires the SBA to encourage lenders to provide deferments on existing loans and allow lenders to extend the maturity date of loans beyond existing statutory limits.
- Directs $25 million to the SBA to offer resources and services in the 10 most commonly spoken languages other than English.
- Allocates $240 million for small business development centers and women's business centers to provide technical assistance for businesses; $25 million for resource partner associations to provide online info and training; and $10 million for minority business centers providing technical assistance to businesses.
- Allows for federal State Trade Expansion Program (STEP) grants to remain available through Fiscal Year 2021 and allows state recipients to be reimbursed for canceled events as long as the amount doesn't exceed their grant. Recipients can waive fees for service through September 2021, and certain recipients have a waiver for match requirements for three months.
- Temporarily prohibits coronavirus-related payments from the federal government from being treated as income for tax purposes for one year.

Title II: ASSISTANCE FOR AMERICAN WORKERS, FAMILIES, AND BUSINESSES

Title II of the 2020 CARES Act provides additional unemployment insurance support to workers, recovery rebates for individuals and additional resources for businesses.

Unemployment Insurance

Title II provides relief to workers whose jobs are impacted by the coronavirus. It creates a temporary "Pandemic Unemployment Assistance" program that expands federally funded benefits to many workers who would not typically be eligible for unemployment insurance, such as the self-employed, independent contractors, those with limited work history and workers who have used all of their state-funded unemployment insurance. This expansion runs through December 31, 2020.

Title II provides a federally funded increase in unemployment insurance benefits by $600 a week up to four months and extends benefits by up to 13 weeks. Title II also provides support to states by temporarily paying the cost of the first week of benefits, which is normally an unpaid "waiting period". Arkansas has already waived the typical one-week waiting period that normally applies to workers seeking to claim unemployment benefits. The waiver of the one-week waiting period, the $600 increase in benefits and the 13-week extension of unemployment benefits also apply to railroad unemployment insurance benefits.

Title II also provides funding for states that have or begin "short-time compensation" programs for employers that reduce employee hours instead of laying off workers. The amount of funding provided differs depending on whether it is an existing program or a new program established after enaction of the 2020 CARES Act. Funding runs through December 31, 2020.

Under this part of the legislation, states are also given additional staffing flexibility on a temporary basis. The U.S. Department of Labor is responsible for implementing and overseeing unemployment insurance provisions of the law.

Read more about how the 2020 CARES Act is impacting Arkansas workers on our unemployment insurance blog.

Rebates and Other Individual Provisions

Title II provides individual rebates to U.S. residents who have a social security number and are not a dependent of another taxpayer. The amount of the benefit varies based on income and family size. Adults with annual income up to $75,000 will receive $1,200 ($2,400 for a married couple with combined income of up to $150,000) plus another $500 per child. For individuals or couples with higher income levels, the rebates are reduced by $5 for each $100 of income beyond the threshold. The Internal Revenue Service (IRS) is distributing rebates by direct deposit or by check if the IRS does not have your banking information on file. Read more about individual rebates on our personal finance page.

This section of Title II also offers individuals additional flexibility in withdrawals from qualifying retirement accounts to cover coronavirus-related financial stress, such as being quarantined, furloughed, laid off, or having work hours reduced. The 10 percent early withdrawal penalty for retirement accounts is temporarily waived for distributions up to $100,000. It allows income taxes owed on distributions to be spread over three years and taxpayers are allowed to return the amount withdrawn from the plan within that three-year period. The provision also temporarily allows retirees to withdraw less than normally required from certain defined retirement contribution plans and individual retirement accounts (IRAs) for the 2020 calendar year.

Other provisions include allowing up to $300 in deductions for charitable contributions regardless of whether the individual itemizes their deductions. It also increases the limits for charitable donation deductions for both individuals and corporations who itemize.

Business Provisions

Title II offers benefits to employers who avoid laying off or furloughing their workers and to employers who are forced to close or temporarily cease operations due to a COVID-19 related order. Employers who are forced to fully or partially cease operations or have a reduction in gross receipts of at least 50 percent are eligible for a refundable payroll tax credit for wages from March 13, 2020 through December 31, 2020.

Employers and the self-employed will also be able to defer their portion of Social Security taxes under this provision. Half of the deferred tax must be paid by December 31, 2021 with the remainder due December 31, 2022.

Title II provides several other liquidity-enabling provisions for businesses. It allows companies, pass-through businesses and sole proprietors to have more flexibility in their treatment of net operating losses to allow for more immediate cash flow. Companies may also be able to recover Alternative Minimum Tax Credits for an immediate refund in some circumstances. Additionally, the limit on deductible business interest expense is temporarily increased from 30 percent to 50 percent for 2019 and 2020 tax returns. Businesses are also enabled to immediately write off certain facility improvement costs instead of depreciating them over time.

Learn more about resources available to business during COVID-19 on our small business and workplace resource page.

Other Components of Title II

Title II also includes provisions that:

- Offer more flexibility to producers of hand sanitizer by temporarily waiving the federal excise tax on distilled spirits under certain circumstances.
- Enable employers to make student loan payments up to $5,250 for employees on a tax-free basis through December 31, 2020.

Title III: SUPPORTING AMERICA'S HEALTH CARE SYSTEM IN THE FIGHT AGAINST THE CORONAVIRUS

Title III of the 2020 CARES Act supports the health care system during the COVID-19 pandemic by addressing medical supply shortages, access to care, innovation in medical research and development and support for the healthcare workforce and providers. Major topics covered under Title III legislation are summarized below:

Medical Supplies and Production

Title III includes language that clarifies the medical supplies that are to be included in the national stockpile, such as personal protective equipment, medical devices, diagnostic tests and others. It also provides for liability protections for manufacturers of certain medical equipment like masks and respirators and allows for prioritization of drug applications that could help offset drug shortages.

Title III also asks drug and medical device manufacturers to provide additional information about supply chain interruptions, device or component shortages and other details about supply contingencies and volume. It requires the Food and Drug Administration (FDA) to prioritize and expedite processes to mitigate emergency drug shortages and calls for the Secretary of Health and Human Services to work with the National Academies of Sciences, Engineering and Medicine to study and report on security of the United States medical product supply chain. It authorizes the FDA to approve changes to over-the-counter (OTC) regulations administratively rather than going through a full notice and comment rulemaking process.

Access to Health Care

The 2020 CARES Act requires insurance providers to cover costs of diagnostic tests for COVID-19, including those in which a developer has requested or intends to request an emergency use authorization from the FDA. Insurers must also cover the cost of preventative services and vaccines for COVID-19 that meet certain criteria. It also temporarily increases Medicare payments to providers and extends funding and/or modifies requirements for a variety Medicare and Medicaid existing and new services.

The legislation authorizes $1.32 billion to be distributed to community health centers for the testing and treating of COVID-19 patients. It expands the use of telehealth by reauthorizing grants that support telehealth services for mental health care, public health services, long-term care, home care and preventive care. It includes additional funding for programs targeting rural underserved areas. It also expands the use of health savings accounts (HSAs) to allow for additional telehealth coverage and coverage for over the counter products without prescription. A number of other telehealth flexibility provisions are listed, including but not limited to changing requirements for dialysis patients, home health services and for hospice recertification.

The 2020 CARES Act includes provisions to expand and strengthen the Ready Reserve Corps of medical professionals, provide more flexibility for members of the National Health Service Corps and reauthorizes Healthy Start grants. Title III increases funding and supports training and workforce programs for healthcare professionals. It provides liability protections for volunteer medical professionals. It also provides additional funding for community health centers, the National Health Service Corps and teaching health centers that provide graduate medical education programs.

The law also addresses record sharing and confidentiality concerns. It mandates that Department of Health and Human Services (HHS) issue guidance on patient record sharing. It clarifies the potential for additional care coordination with patient consent for disclosure of records and reinforces consistency with the Health Insurance Portability and Accountability Act (HIPAA).

Other Components of Title III

Title III also addresses a variety of health, education and workforce issues by:

- Waiving restrictions for health and wellness programs and providing additional support for such programs, including Older Americans Act (OAA), Sexual Risk Avoidance Education (SRAE), the Personal Responsibility Education Program (PREP), Health Professions Opportunity Grants (HPOG) program, the Temporary Assistance for Needy Families (TANF) program and certain diabetes programs.
- Creating a national campaign to highlight the importance and safety of blood donation during this national health emergency.
- Removing some limits on private sector research and development partnerships to help increase production and new designations for the development of animal drugs than can prevent human diseases.
- Making various exceptions regarding higher education aid, grants, loans and work study for circumstances interrupted by COVID-19, including for students who dropped out of school.
- Providing flexibility for state and local use of Workforce Innovation and Opportunity Act (WIOA) funds for rapid response related to needs associated with COVID-19.
- Relaxing service obligations for teachers in TEACH grant and Teacher Loan Forgiveness programs.
- Placing limits on the daily and aggregate paid leave and emergency sick leave payments from employers. Under some circumstances, employees who were laid off and then rehired may now be eligible for paid leave. The law also modifies several employer payroll credit requirements related to paid leave for employees.
- Requiring states to allow applications for unemployment compensation through at least two of the following methods - in person, by phone, or online - to the extent practicable.
- Modifying certain rules for retirement and pension plans to provide more flexibility in meeting obligations.
- Allowing modification of federal contracts for vendors with employees who cannot perform work at their duties due to COVID-19 restrictions.

Title IV: ECONOMIC STABILIZATION AND ASSISTANCE TO SEVERELY DISTRESSED SECTORS OF THE UNITED STATES ECONOMY

This title provides loans, loan guarantees and other relief to eligible businesses, states and municipalities that have not otherwise received adequate economic relief under previous sections of this Act. [1] It offers additional support for the aviation industry.

[1] Some of the information provided in this section is extracted from the National Association of Counties (NACo) publication titled "NACo Analysis of the Third COVID-19 Supplemental: The Coronavirus Aid, Relief, and Economic Security Act (H.R. 748)."

Loans, Loan Guarantees and Other Investments

This Act provides $500 billion to the U.S. Treasury's Exchange Stabilization Fund to provide loans, loan guarantees and other investments to industries, states and municipalities. This includes $25 billion in direct lending for passenger air carriers, $4 billion for cargo air carriers and $17 billion for businesses important to maintaining national security. The remaining $454 billion is allocated for businesses, states, counties and municipalities to offset costs incurred as a result of COVID-19 through programs and facilities established by the Federal Reserve System.

These funds may be used to: 1) purchase obligations or other interests directly from issuer, 2) purchase obligations or other interests from secondary markets, or 3) make loans, including loans or advances secured by collateral. Loans are restricted to situations where alternative financing is not available, terms of the loan reflect the level of risk and loan duration is as short as possible. Other stipulations include maintenance of specified employment levels through September 30, 2020 to the extent practicable and restrictions regarding pay increases for high earning employees.

The law prohibits the federal government from conditioning the issuance of loans or loan guarantees on the outcome of an air carrier's or eligible business's collective bargaining negotiations with employee groups regarding pay or other terms of employment.

Title IV also allows financial institutions to suspend requirements under U.S. Generally Accepted Accounting Principles (GAAP) for loan modifications related to COVID-19.

Relief Specific to the Aviation Industry

Air carriers receiving federal loans and loan guarantees are required to maintain scheduled air service as deemed necessary by the Secretary of Transportation. In making this determination, the needs of small and rural communities and the need to maintain critical supply chains must be considered. Title IV also provides tax relief to air carriers on certain aviation excise taxes through January 1, 2021.

The 2020 CARES Act provides up to $25 billion to passenger air carriers, $4 billion to cargo air carriers and $3 billion to contractors to be used exclusively for employee wages, salaries and benefits. The Department of Transportation Secretary is charged with establishing a formula based on salary and benefit costs for aviation workers from April 1 to September 30, 2019 to determine how relief funding will be dispersed to air craft carriers and contractors.

Businesses receiving financial assistance are prohibited from implementing involuntary furloughs or pay rate and benefit cuts through September 30, 2020. They are also prohibited from buying back stocks or issuing dividends or other capital distributions to shareholders through September 30, 2021. The law also limits pay increases, severance packages and other compensation for officers and high earning employees.

Provisions for Banks, Credit Unions and other Financial Institutions

There are several provisions in Title IV that impact banks, credit unions and other financial institutions. The legislation authorizes the Federal Deposit Insurance Corporation (FDIC) to establish a debt guarantee program for depository institutions on noninterest-bearing transaction accounts and allows the National Credit Union Administration (NCUA) to adjust the share insurance coverage for noninterest-bearing transaction accounts. It authorizes the Comptroller of the Currency to exempt a nonbank financial company's transaction from lending limits if it is in the public interest.

The 2020 CARES Act also relaxes several measures enacted after the Great Recession of 2008 to reduce risk among financial institutions. It provides relief to community banks by reducing their Community Bank Leverage Ratio (CBLR), a measure to ensure banks are not assuming too much risk, from 9 to 8 percent. It also allows for a reasonable grace period if a community bank's CBLR falls even lower.

The legislation allows institutions to delay measuring credit losses on financial instruments under Current Expected Credit Losses (CECL) standards. It also includes provisions to meet liquidity needs of credit unions and their members by enhancing access to the Central Liquidity Facility (CLF), a mixed-ownership government corporation that serves as a lender to credit unions experiencing unusual or unexpected liquidity shortfalls.

Relief for Home Owners and Renters

Title IV places a 60-day moratorium on foreclosures of federally backed mortgages and establishes a consumer's right to request forbearance on federally backed mortgage loans. The provision also states that "no fees, penalties or interest beyond the amounts scheduled or calculated" will accrue on the borrower's account.

The legislation allows for a multifamily loan borrower of a federally-backed mortgage to request a forbearance for up to 90 days (in 30-day request increments) on loans due to hardship from the COVID-19 crisis so long as loan payments were current as of February 1, 2020. Borrowers are also prohibited from evicting a tenant or collecting charges related to unpaid rent during the forbearance period.

This title of the 2020 CARES Act also provides a 120-day moratorium on eviction filings and collection of tenant charges for properties with a federally back mortgage loan.

Executive and Congressional Oversight

The 2020 CARES Act establishes an Office of the Special Inspector General for Pandemic Recovery within the U.S. Treasury and a Special Inspector General (IG) position, to be appointed by the President. The IG is responsible for providing oversight for investments made under this Act.

This legislation creates a Congressional Oversight Commission with responsibility to oversee implementation by the U.S. Treasury and the Board of Governors of the Federal Reserve System. The commission will include five members. The Speaker of the House, the House Majority Leader, the Senate Majority Leader and the Senate Minority Leader will each appoint one member. The final member will be jointly appointed by the Speaker of the House and the Senate Majority Leader in consultation with Senate and House Minority Leaders. The commission must report to Congress every 30 days.

Title IV also establishes transparency and reporting requirements for government entities including the Department of Treasury, Board of Governors of the Federal Reserve System and Comptroller General of the United States.

Other Components of Title IV

Title IV contains several other provisions including:

- Relaxing some public meeting requirements for the Board of Governors of the Federal Reserve System as long as the national emergency declaration is in place.

- Granting temporary hiring flexibility to several federal agencies to ensure timely response to the COVID-19 emergency.
- Authorizing the U.S. Department of Treasury to guarantee money market mutual funds through December 31, 2020.
- Waiving requirements for Congressional authorization for certain projects exceeding $50 million, a 30-day layover after Presidential notification to Congress before a project may start, and that unused amounts exceeding $750 million in the Defense Production Act Fund at the end of the fiscal year be returned to the Treasury's General Fund.
- Ineligibility of companies in which the President, Vice President, head of an executive department, Member of Congress, or the spouse, child, son-in-law, or daughter-in-law of these persons, own over 20 percent of the outstanding voting stock to benefit from provisions under this Title.
- Credit protection in the form of what information regarding individuals receiving COVID-19 financial relief is provided to credit reporting agencies.

TITLE V: CORONAVIRUS RELIEF FUND

Title V of the 2020 CARES Act sets aside $150 billion for the Coronavirus Relief Fund to be distributed to states, tribal areas and U.S. territories. In states that have municipalities with a population of 500,000 or more, a portion of funds will be distributed to those local governments. The amount of money distributed to each state will be based on population. Arkansas is expected to receive $1.25 billion from this fund. Because Arkansas doesn't have any local government meeting the population threshold, the full amount will be distributed to the state.

Payments from Coronavirus Relief Fund can only be used for:

- necessary expenditures incurred due to the COVID-19 public health emergency,
- expenditures not accounted for in most recently approved state budget as of March 27, 2020 and
- expenditures incurred between March 1, 2020 through December 30, 2020.

The law states that Coronavirus Relief Funds may not be used to directly account for revenue shortfalls due to COVID-19. However, the funds may indirectly assist with shortfalls by offsetting expenses incurred due to the outbreak.

At this point, it us unknown how Arkansas's share of Coronavirus Relief Funds will be used. The Governor's office is currently assessing needs and will make those decisions in the coming days. We will provide an update when that information becomes available.

Title VI: MISCELLANEOUS PROVISIONS

Title VI contains two additional provisions of the 2020 CARES Act. The first applies to the United States Postal Service (USPS). It provides USPS with $10 billion in borrowing authority to cover impacts from COVID-19. It requires USPS to prioritize delivery of postal products for medical purposes and allows it to establish temporary delivery points to protect employees and individuals receiving deliveries.

The second section of Title VI declares an emergency designation that prohibits the cost of this legislation from causing a sequester or triggering other budgetary enforcement mechanisms related to the Statutory Pay-As-You-Go Act of 2010.

DIVISION B: EMERGENCY APPROPRIATIONS FOR CORONAVIRUS HEALTH RESPONSE AND AGENCY OPERATIONS

Division B shows the amount of funding appropriated to different federal agencies for implementing provisions in the 2020 CARES Act. A summary of total funding for each title is presented below. More detail, including a breakout of funding by federal entity, program and purposes is provided in the 2020 CARES Act legislation.

Title I: AGRICULTURE

Title I allocates $34.9 billion to the United States Department of Agriculture, Food and Drug Administration and related agencies to:

- Provide support for agricultural producers impacted by coronavirus.
- Ensure food safety.
- Support rural development programs, including those targeting rural businesses, distance learning, telemedicine and broadband.
- Expand access to food through child nutrition, the Supplemental Nutrition Assistance Program (SNAP) and commodity assistance programs.
- Protect employees of the U.S. Foreign Agricultural Service.
- Facilitate development of medical countermeasures and vaccines programs.

Title II: DEPARTMENT OF COMMERCE

Title II allocates $3.1 billion to the Department of Commerce, Department of Justice and related agencies to:

- Fund economic development programs.
- Facilitate viral testing and biomanufacturing, including partnership programs with the private sector and research grants to combat coronavirus.
- Support social and law enforcement activities to prevent, prepare for and respond to coronavirus, domestically or internationally.

Title III: DEPARTMENT OF DEFENSE

Title III allocates $10.5 billion in increased funding to support personnel, operation and maintenance and working capital needs of branches of the U.S. military to prevent, prepare for and respond to coronavirus, domestically or internationally.

Title IV: CORPS OF ENGINEERS—CIVIL

Title IV allocates $221.4 million to the Departments of Army, Interior and Energy and the independent Nuclear Regulatory Commission for energy and water programs to prevent, prepare for and respond to coronavirus.

Title V: DEPARTMENT OF THE TREASURY

Title V allocates $1.82 billion to several federal entities to support elections, the judiciary and courts system, telehealth services and SBA Disaster Loans Program. It also provides funding for the District of Columbia, General Services Administration, National Archives and Records Administration and Office of Personnel Management.

Title VI: DEPARTMENT OF HOMELAND SECURITY

Title VI allocates $45.9 billion for operations and support for the agency overall, as well as the Transportation Security Administration, United States Coast Guard, Cybersecurity and Infrastructure Security Agency and Federal Emergency Management Agency (FEMA). The majority of funding, $45 billion, is set aside for FEMA's Disaster Relief Fund to assist state and local governments in mitigating the spread of COVID-19 and protect public health.

Title VII: DEPARTMENT OF INTERIOR

Title VII allocates $2 billion to Department of Interior, Environmental Protection Agency, Department of Agriculture, Department of Health and Human Services and other related agencies to support:

- Overall operations to prevent, prepare for and respond to COVID-19.
- Health, welfare, education and safety programs for tribal governments and others serving American Indian populations.
- Technical assistance to U.S. territories.
- Cleaning and disinfection of equipment and facilities.
- Research on methods to reduce risk of coronavirus transmission via contaminated surfaces or materials.
- Expedition of registration and other actions related to pesticides to address coronavirus.
- Personal protective equipment and baseline health testing for U.S. Forest Service land & wildfire first responders.
- Spatial analysis and Geographic Information System mapping of infectious disease hot spots, including cruise ships.
- Guidance and outreach by Pediatric Environmental Health Specialty Units and state health departments on safe practices for disinfection of homes, schools and daycare facilities.
- Funding for arts and humanities, including that for state agencies and regional organizations.

Title VIII: DEPARTMENT OF LABOR

Title VIII allocates $172.1 billion for the Department of Labor, Department of Health and Human Services and Department of Education for:

- Training and employment programs for dislocated workers and unemployment insurance program management.
- Grants and cooperative agreements with states, localities, territories, tribes and tribal support organizations to carry out surveillance, epidemiology, laboratory capacity, infection control, mitigation, communications and other preparedness and response activities.
- National Institutes of Health programs and other federal health entities to prevent, prepare for and respond to coronavirus, domestically or internationally.
- Programs targeted to children, the elderly, the disabled and families through Low Income Home Energy Assistance, Child Care and Development Block Grant, Children and Families Services and Aging and Disability Services programs.
- Additional funding for the Public Health and Social Services Emergency Fund for development and purchase of necessary countermeasures, therapeutics, diagnostics, medical supplies, vaccines and other preparedness and response activities. Funds are also allocated for modifications and supplements to existing contracts, grants and cooperative agreements, as well as grants or other mechanisms for eligible health care providers for health care related expenses or lost revenues that are attributable to coronavirus.
- Funding for states, tribal governments, public and private schools and higher education institutions to be administered through the Education Stabilization Fund, Governor's Emergency Education Relief Fund, Elementary and Secondary School Emergency Relief Fund and Higher Education Emergency Relief Fund.
- Support for public broadcasting, museum and library services.
- Some additional but limited funding for the Social Security Administration to prevent, prepare for and respond to COVID-19.

Title IX: LEGISLATIVE BRANCH

Title IX allocates $93 million for coronavirus-relates expenses of the Senate and House of Representatives, Office of the Attending Physician, Capitol Police, Library of Congress, General Accountability Office and capital construction and operations. This includes additional personnel costs.

Title X: DEPARTMENT OF VETERANS AFFAIRS

Title X allocates $19.6 billion for the Department of Veterans Affairs and related agencies for the treatment, testing and healthcare of veterans, as well as personnel and oversight costs related to veterans services.

Title XI: DEPARTMENT OF STATE

Title XI allocates $1.1 billion for the Diplomatic Program, Agency for International Development, Migration & Refugee Assistance, Peace Corps and Bilateral Economic Assistance.

Title XII: DEPARTMENT OF TRANSPORTATION

Title XII allocates $48.5 billion to the Department of Transportation and Department of Housing and Urban Development (HUD). Transportation provisions support essential air service to rural communities; grants for airports; truck, rail and maritime safety operations; and local public transit agencies. HUD funding supports tenant and project-based rental assistance for public and Indian housing, the Housing Opportunities for Persons with AIDS program, community development block grants, homeless assistance grants, housing programs for the elderly and persons with disabilities and fair housing activities. Funding also supports administrative and oversight of transportation and HUD efforts.